

Results of Cognitive Testing of the Consumption Expenditure Questions in the PSID

Conducted by:
The Survey Research Center
Institute for Social Research, University of Michigan

Report Submitted by:
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Survey Research Operations

November 2006

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The Panel Study of Income Dynamics: Cognitive Interviews

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Background and Methodology

The cognitive interviews conducted for the Panel Study of Income Dynamics (PSID) were done in conjunction with a project funded by the SRC Technical Infrastructure Group to Frederick Conrad, Principal Investigator, SRC/SMP. The TIG proposal was to test interviewer effects in cognitive interviews, using an experimental design.

Eight SRO interviewers were trained in the cognitive interviewing techniques. There were two rounds of testing, with 16 interviews completed in round 1 and 44 interviews completed in round 2.

Cognitive Instrument

The instrument contained both the PSID module and the experimental module referred to as the “Omnibus” module, because it utilized questions that had been used before and were known to be damaged (i.e. containing problems) or not damaged. The experimental design varied the Omnibus module of the instrument in terms of damaged vs. not damaged questions. In addition, this module used scripted probes which the interviewers were to read verbatim. The probes were experimentally varied in terms of being generic vs. directed probes.

The PSID module contained questions identified by the PSID staff as candidates for testing in a cognitive interview format. The PSID module was the first module in the instrument and it contained the selected questions as well as scripted probes which were expected to be read by the interviewers in order to be certain that potential problems with the questions would be uncovered. In addition, interviewers were permitted to use standard neutral probes to keep the respondent thinking out loud (e.g. “What are you thinking?”, “What makes you think that?”, “Can you tell me more?”).

The average length of the cognitive interview was 53 minutes with the PSID module averaging 26 minutes and the Omnibus module averaging 24 minutes.

Respondent Recruitment

Respondents were recruited through an advertisement posted on both the Ann Arbor and the Detroit website of Craigs List. Potential participants contacted research staff by phone or by email to schedule an appointment. The interviews were conducted in the SRC Cognitive Interview Laboratory in the SRC-Perry building. All interviews were audio-taped with the explicit consent of the participant. Participants were paid \$40 in cash at the completion of the interview.

Study Participants

A total of 60 persons participated in the study. However, a significant number of participants were later discovered to be graduate students, and these were excluded for the PSID analysis, because they did not have the types of expenses asked about in the questions (with the exception, of course, of school-related expenses). Thus, the PSID summary of results is limited to 34 participants.

The respondents' ages ranged from 21 to 64 years old and the mean was 37 years. 47% (16 Rs) were males and 53% (18 Rs) were females. Of the 34 participants, 6 participants had obtained a post-graduate degree, 11 had graduated from college, and 3 had some college or an associate degree. Fourteen participants did not provide this information.

Coding

A trained coder listened to each tape and recorded results for each question by each participant. Early on, another coder independently coded three of the interviews. Results were compared and discrepancies discussed and reconciled, resulting in clarification of the coding process.

Results

Each question is analyzed separately below. For each question, there is a summary of results as well as a conclusion with recommendations for improvement to the question. The recommendations are based entirely on the interpretation of the results of the study. However, it should be kept in mind that the revised questions have not been re-tested.

The results presented for each question contain references to specific probes that were developed for this study (e.g. Probe 1; Probe 2). These probes are numbered sequentially across all of the questions. Please refer to *Appendix A* for the appropriate probe text.

Question by Question Analysis and Recommendations

F82(X6). In 2005, did (you/your family living there) have any school-related expenses such as:

- | | | | |
|----|---|------------------------------|-----------------------------|
| a. | Purchase or rental of books, supplies, uniforms, or equipment including computers and software; | <input type="checkbox"/> YES | <input type="checkbox"/> NO |
| b. | Tuition or tutoring (not including any amounts for day care or nursery school); | <input type="checkbox"/> YES | <input type="checkbox"/> NO |
| c. | Room and board for a family member who is away at school? | <input type="checkbox"/> YES | <input type="checkbox"/> NO |

Results:

Almost all respondents were able to answer the specific questions about school-related expenses. One person was momentarily confused by the first question (F82a), because he or she did not go to school. This person was living alone. For question F82b one person requested that the question be repeated and then s/he was able to answer it. For question F82c one person requested clarification as s/he was wondering whether she should include him/herself.

The directive probe (Probe 2. Were there any expenses that you did NOT have to cover?) which was created to attempt to understand what people might include as school-related expenses beyond the specific items addressed in F82a-c seemed to cause some confusion. The confusion appeared to be related to our use of the word "covered" as this was interpreted differently, including whether taking out loans meant that someone else was covering the expenses or the person him or herself.

Another respondent, who is a part-time teacher and has school related expenses as a teacher not as a student, was wondering whether to include the expenses related to teaching . This suggests minimally the need for a QbyQ to clarify that the question pertains to expenses toward one’s own or family members’ pursuit of an education, not to one’s occupation in the area of education.

When asked directly how easy or difficult it was to remember all school-related expenses (Probe 3), almost all respondent said that it was easy. One person, however, remembered that she had not included “private instruction of voice-over training” when answering the question.

The probe (Probe 4) of which time frame respondents used when asked about school-related expenses in 2005 produced very varied accounts. Hardly anyone used the calendar year of 2005 as their point of reference. Time references that were used most included:

- ◆ Two semesters with one being the winter semester in 2006 (so not 2005). This was the most common time reference mentioned.
- ◆ Past couple of years

Only a few people seemed to employ the intended calendar year 2005 as their frame of reference. One person specifically said that s/he was thinking of January through December (as intended). One person said “I have no idea what period of time. I thought it was about the last year or so.” Another persons said “You said 2005 so I started at the end and worked backward. The last quarter was the freshest.”

The probe (P5) tended to confirm that respondents had indeed included the items in F82a-c. When asked specifically about whether they had included day care or nursery school expenses, only one person said that s/he has that expense and s/he did NOT include this as a school related item (as intended).

Conclusion and Recommendations:

This item works well in terms of respondents recognizing the items themselves as school-related expense items, and it appears that the items are pretty exhaustive. However, the real problem is the timeframe for which they are supposed to report (calendar year 2005). Thus, we propose making the time frame more specific:

F82(X6). *Between January and December 2005, did (you/your family living there) have any school-related expenses such as:*

- a. Purchase or rental of books, supplies, uniforms, or equipment including computers and software;

YES	NO
-----	----
- b. Tuition or tutoring (not including any amounts for day care or nursery school);

YES	NO
-----	----
- d. Room and board for a family member who is away at school?

YES	NO
-----	----

QbyQ:

- ◆ School related expenses pertain to expenses toward one's own or family members' pursuit of an education, not to one's occupation (e.g. teacher, school bus driver).
- ◆ Expenses include loans or any financial arrangements which you may have received but which you or your family is expected to pay back. NOTE: Issue to settle: Does PSID want to include deferred payments or not?

F83(X7). How much in total were these expenses?

\$_____ ACTUAL AMOUNT

Results:

We are asking for total amount of all school-related expenses in 2005. Seven respondents out of the total of 34 tallied for the PSID analysis had no school expenses. Everyone with school expenses provided an estimate of actual amount in F83. However, there were uncertainty about what should be included. One person asked if living expenses should be included; one person provided an amount but then said that the amount was not his or her expense but, rather, what the school paid for; one person included gas; and, finally, one person admitted that she could only report on herself and could not report on the school-related expenses of her husband (we expected a respondent to include all school-related expenses for his or her family – so her estimate represents an undercount).

When probed (Probe 8) about the strategy used to remember this cost estimate, 15 out of the 27 who said that they/their family had school-related expenses in 2005 said that they kept track of these expenses. But many of these same persons also said that they made a rough guess (a total of 22 of the 27 said so); only six persons said that they used an average; 20 persons said they just knew these costs. When asked whether they used some other way to remember the costs, there were seven persons who answered affirmatively, though one of these did not specify further. The six persons who answered affirmatively and provided an explanation of the way they remembered costs reported the following:

- ◆ 'I thought that I haven't paid yet because he (person with the expense) hasn't completed it'
- ◆ 'I thought of when I was in college and then I think of his experience'
- ◆ 'I was putting myself into the space and trying to remember whatever happened. For an exact number I would want to come up with a spread sheet'
- ◆ [I included] 'the ones I just knew I could ramble off'
- ◆ [I have] 'visual memory so am just trying to remember the amounts from bills'
- ◆ [I think] 'event wise [and] less by receipts of data'

Conclusion and Recommendations:

Respondents were able to provide a total amount for school-related expenses. However, it seems that there is a margin of error. Specifically, one person apparently included school-related expenses that the school paid for (i.e. not his/her expenses) and another person reported expenses

only for herself, when we would have expected expenses to be reported for her family, which in this case included her husband, who was also in school. The former respondent in essence provided an over-estimate and the latter provided an under-estimate.

The question itself is straight forward and for the most part respondents seem able to come up with an answer. There is clearly the potential for measurement error, however, and there is no simple solution to this problem. A standard way to increase the chance of capturing total amounts is to use the best estimate (BE) probe, which the PSID is already using for a DK answer to questions about amounts spent on items or activities. A very time consuming option would be to ask for expenses for each member of the family and for each of the items, leaving aggregation to the analyst.

An additional recommendation would be an on-screen probe reminding the respondent to give a best estimate for expenses of other family members when they don't know the actual amounts expended by those family members.

F84(X8). In 2005, were there any other school-related expenses not already covered in the previous question?

YES NO → (GO TO A44, PAGE 4)

F85(X9). What other types of school-related expenses did you have?

F86(X10). Altogether, how much were these other expenses?

\$ _____ ACTUAL AMOUNT

Results:

Nine persons said Yes to question F84, but only six of these reported school-related expenses in question F85. Of the remaining three persons who answered affirmatively in F84, one talked about 'food and going out' amounting to \$2,000-\$4,000 but then confirmed that s/he had indeed included that in her estimate [in F83]. The remaining two persons listed expenses outside of the intention of the question, including dental bills and costs of relocating.

The types of other school-related expenses that the six people who answered affirmatively in F84 had, and which were legitimate school-related expenses that they felt were not covered in the base question (F82), but which they did have, included:

- ◆ #1: Graduation expenses (cap and gown, parking, taking off work, celebrating)
- ◆ #2: Son's public school (travel to and from school, laptop, extra-curricular activities)
- ◆ #3: Paying for certification test and certificate for graduation
- ◆ #4: Field trips
- ◆ #5: Parking and transportation
- ◆ #6: Lab fees and additional course packs

The cost estimates of these additional school-related expenses were provided in question F86 in the following amounts (numbers matched to list above):

- ◆ #1: \$125
- ◆ #2: \$3,000-\$5,000
- ◆ #3: \$290
- ◆ #4: \$12 (3 trips @ \$4)
- ◆ #5: \$9/week for 52 weeks = approximately \$500
- ◆ #6: \$200

When probed again for how they arrived at the cost estimates for these additional school-related expenses, most said that they did not keep track but provided a rough guess or just knew what the costs were.

Conclusion and Recommendations:

Depending on the intention of the analyst to analyze the amounts reported on F83 and F86 combined, we see potential problems. Thus, for example, one respondent reported the expense for a laptop purchase in F86 which should have been reported in F83. Similarly, another respondent reported food cost in F86, then retracted because she had already reported the amount in F83 under ‘room and board.’ So, there is a potential for double reporting amounts in F83 and F86.

To the extent that the expenses listed in F85-86 are indeed not expenses that should have been included in F83, this question appears to work well together with F83 to capture total school-related expenses. Most costs for other types of school-related expenses were fairly minor meaning that F83 is fairly exhaustive as anticipated.

The interviewer should be trained to be clear about what is included in F83 and, therefore, not to be included in F86 in case the respondent asks or the respondent lists items in F85 that were covered in F82. It may be helpful for the interviewer to see a list of anticipated items to be reported in F85. Either a QbyQ or an on-screen interviewer instruction will be helpful. Furthermore, instructions for the interviewer should be clear about whether to go back to make adjustments to F83 on the basis of information provided at F86. For example, if the respondent had said \$2000 for food at F86, the interviewer should have probed whether this was already included in F83. If not, perhaps the interviewer should go back to review/adjust F83 (depending on PSID protocol).

A44. How much do you [and your family living there] usually pay **per month** for communication services, including telephone, cell phone, cable or satellite TV, and internet service?

\$ _____ ACTUAL AMOUNT/MONTY/YEAR/OTHER (SPECIFY _____)

Results:

Everyone provided an amount, with one person saying she didn’t know the amount because her husband kept track, and two people for whom the amount is missing. When probed (Probe 11) all but two persons reported that it was easy to come up with a total monthly amount.

Finally, when asked (Probes 12 and 13) to specifically list the services they included in the monthly fee, everyone correctly listed the type of communication expenses that the question intended. However, two persons realized during probing that they had each neglected to account for one service that they had: internet service and home phone.

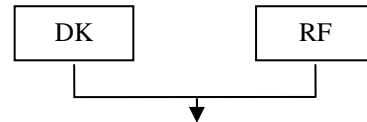
Conclusion and Recommendations:

This question appears to work as intended and is not a high respondent burden. Question should remain as is.

F87. Next, let me ask you about some other household expenses. Please indicate to the best of your ability, the amount spent on each of these items altogether during 2005. Or, if you prefer, the amount you spent in an average week or month in 2005.

How much did you (and your family living there) spend altogether in 2005 on **home repairs and maintenance**, including materials plus any costs for hiring a professional?

\$ _____ ACTUAL AMOUNT



Results:

No respondent refused to provide an actual amount or said that they did not know the amount, hence there was no need to follow up with the bracket questions. However, renters tended to indicate that they had no such costs, because repairs were covered by the landlord (as expected). One renter listed \$10 for light bulbs and extension cord. Another person who did not say whether s/he was a renter or home owner, included repair of refrigerator.

One person realized during probing (Probe 16) that s/he had forgotten to include installation of a toilet in her account of costs. (Thus, her report of actual amount was an undercount, which we would not have known without probing directly for each type of home repairs and maintenance).

Still others included tree removal, landscaping, garbage disposal, computer repair, and tools to make repairs with.

Finally, four people included extensive home improvement including buying a home and completely remodeling it, converting a garage into two bedrooms, and refinancing the house and spending these funds on home repair.

Conclusion and Recommendations:

The range of what respondents consider ‘home repair and maintenance’ is very broad – from putting in light bulbs and fuses to repair of appliances and computers to major home improvements.

The QbyQ for this question provides examples of home repairs and maintenance to include

plumbing work, electrical work, and painting. It further states that it does NOT include major home improvements.

It is clear that respondents include very varied items in their calculation of costs, and the examples of what is intended for inclusion are only to be found in the QbyQ and thus not provided to all respondents as a matter of course.

We believe that the costs to be estimated for home repairs and maintenance are supposed to be comparable to the questions asked in the Consumer Expenditure Survey (CEX) carried out by the BLS. However, while the QbyQ for PSID says NOT to include major home improvement, the items for this measured domain in the CEX include “building an addition to the house or a new structure, such as a porch, garage, or new wing” and “finishing a basement or an attic or enclosing a porch.” To some people these items might legitimately be considered major home improvement. When asked directly (Probe 16a) about whether they considered construction/building an addition in their thinking of costs for home repairs and maintenance, there were no respondents who said they did not and had such an expense. Thus, it appears that all who had this expense associated with major home improvement included it in their estimate, and others would have done so, had they had that expense. Again, depending on the intention of the PSID, which, based on the QbyQ for this question is to NOT include major home improvement, this should be made explicit. If the intention is to measure what is included in the CEX, the minimal action step would be to change the QbyQ to stress inclusion of major home improvement. While it appears that respondents in this cognitive interview study included major home improvement in their calculation, if they had such an expense, we cannot be certain that all future respondents would do so. Hence, IF it is to be included, it should be added as an example.

Proposed revision of question:

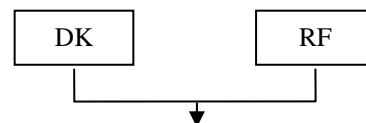
F87. Next, let me ask you about some other household expenses. Please indicate to the best of your ability, the amount spent on each of these items altogether during 2005. Or, if you prefer, the amount you spent in an average week or month in 2005.

How much did you (and your family living there) spend altogether in 2005 on **home repairs and maintenance** including major home repairs like construction on your home or building an addition to the house, plumbing work, electrical work, and painting, as well as materials plus any costs for hiring a professional?

While we did not capture any problems with the part of the question concerning “materials plus any costs for hiring a professional,” one might consider rephrasing this sentence as follows “any services or materials used for these jobs.”

F88. (How much did you [and your family living there] spend altogether in 2005,) on **household furnishings and equipment**, including household textiles, furniture, floor coverings, major appliances, small appliances and miscellaneous house wares?

\$_____ ACTUAL AMOUNT



Results:

Two people asked for the question to be repeated; three respondents did not know the amount, but of those, two provided answers to the bracket follow-up questions and one, who still did not know the answer, was able to provide a best estimate (F88d).

When asked how they came to their answer, several people said that they “mentally walked through our apartment,” or “I did the best to recall images of each room.” Everyone listed the items that they had included, and these fit the intention of the question.

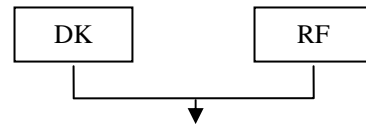
Finally, when asked to tell the interviewer what they thought of for each type of household furnishings and equipment listed in the question (Probe 9) they correctly identified items belonging to each type.

Conclusion and Recommendations:

The question appears to be working as intended. That is, respondents understand what is included within each type of household furnishing and equipment, and they are generally able to assign cost estimates to this expenditure.

F89. How much (did you [and your family living there] spend) altogether in 2005 on **clothing and apparel**, including footwear, outerwear, and products such as watches or jewelry?

\$ _____ ACTUAL AMOUNT



Results:

Most respondents provided an actual amount, with two respondents answering via brackets, one of whom was only able to provide a best estimate (F89d).

However, in thinking aloud, several respondents said “tough questions,” “it’s a guess – it is a hard thing,” “I know what I spent but I don’t know what she spent,” “my wife does buy clothing and jewelry; unfortunately I don’t get told what it all costs.”

When asked (Probe 24) whether they kept track of these types of expenses, and whether they made a rough guess, all of the respondents who were asked the questions (n=31 of 34) said that they made a rough guess. Only nine of these persons said that they thought about an average amount spent in a week or month and multiplied it to get the answer. Several people explained that they arrived at their estimate by thinking in terms of seasons (i.e. how much per season).

Conclusion and Recommendations:

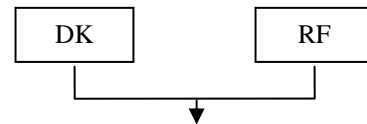
Respondents appear to have no problem understanding the question as confirmed by their detailed description of the items they included. However, they did appear to have difficulty providing cost

estimates. While most provided such estimates, they commented that it was a hard task. It was noteworthy, too, that they often were not able to incorporate costs for another family member. Everyone stated that the way they arrived at an answer was by making a rough guess.

The questions seems to work as intended. However, since the items are personal effects it is often extremely difficult for one person to aggregate across family members. Since some family members may have more access to this information (e.g. wives/mothers) than others (e.g. husbands/fathers) this measure may not be particularly reliable.

F90. (How much did you [and your family living there] spend altogether in 2005,) on **trips and vacations**, including transportation, accommodations, and recreational expenses on trips?

\$_____ ACTUAL AMOUNT



Results:

The majority of respondents provided an actual amount for costs spent on trips and vacations. Six persons answered via the bracket questions, with two of these providing only a best estimate (F90d). Everyone provided examples of trips and vacations which appeared to fit the intention of the question. When asked specifically if they included business trips, five respondents answered affirmatively, but added only such costs as they paid out of pocket (i.e. were not reimbursed).

Furthermore, it appeared that respondents included trips taken by other family members living in the household if applicable (i.e. the respondent was not living alone) (Probe 27c).

When asked (Probe 28) what the respondent thought of as recreational expenses, the responses clearly were NOT limited to recreational expenses while on trips and vacations. Respondents mentioned expenses for “gym membership, things you do for hobbies,” “to me -- movie, plays – but not what you would do just on a trip.” The fact that some respondents did not seem to provide examples for recreational expenses solely associated with trips and vacations may be a result of the probe being too broad. The probe should have been specified by reference to recreational expenses during trips and vacations.

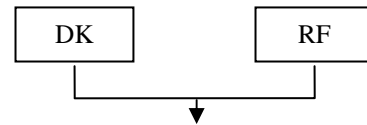
When queried about how they came up with an answer, most (27 out of the 29) who were asked said “rough guess.” None of the respondents indicated that they thought about the average amount (week/month). Finally, when asked if there was some other way that they thought about the answer, respondents mentioned “thought of number of trips,” “thought of each event.” Several respondents said that their estimate was “based on my credit card bill.” One person described his/her way of thinking about the answer to the questions as “between knowing and estimating”!

Conclusion and Recommendations:

Based on being able to correctly describe components of trips and vacations, on being able to differentiate between vacation trips and business trips, and on correctly including from business trips only out-of-pocket (non-reimbursable) expenses, it appears that this question works as intended. At the same time, however, nearly everyone provides an overall estimate based on a rough guess.

F91. How much (did you [and your family living there] spend) altogether in 2005 **on recreation and entertainment**, including tickets to movies, sporting events, and performing arts and hobbies including exercise, bicycles, trailers, camping, photography, and reading materials? Do not include costs associated with the trips and vacations you mentioned above.

\$ _____ ACTUAL AMOUNT



Results:

Almost everyone gave an actual amount for this expense. Two persons provided bracketed responses. Note that one respondent did state that s/he answered this in the last question (F90). This shows that s/he may not have picked up on the difference between the two questions. (Note that this could be legitimate for this person if all recreational expenses were limited to those on trips and vacations).

Four of the respondents requested that the question be repeated, and one commented “that’s a long question!”

We probed deliberately to see if respondents were able to separate out expenses for recreation or entertainment from similar expenses incurred on trips or vacations (Probe 31).

Twenty-seven respondents said they could separate these expenses, and they seemed to describe the general (non-trip) recreational expenses as intended by the question. Two people said that they could not separate the expenses. The remaining were not asked the probe.

Among those who were asked about how they arrived at the amount, the vast majority (26 persons out of 29) said that it was a rough guess, and approximately half said that they used some type of averaging to arrive at the estimate.

Conclusion and Recommendations:

Without further detailed probing, possibly including the use of a calendar approach (EHC) for 2005 and asking separately for recreational expenses during spells of trips and vacations and when not on trips and vacations, it is difficult to assess the degree to which there may be overlap, i.e. overestimation of these types of costs. However, when asked directly if they could keep these expenses separate, the vast majority said that they could do so, and the things that they included as general recreational expenditures (i.e. not trip/travel related) seemed appropriate.

The question is very long as noted by one respondent. However, based on the think-aloud it appears that respondents understood the question and that they kept in mind the need to avoid double counting expenses between the previous question (F90) and this question.

Appendix A: The PSID Cognitive Interview Instrument

EXACT TIME: _____

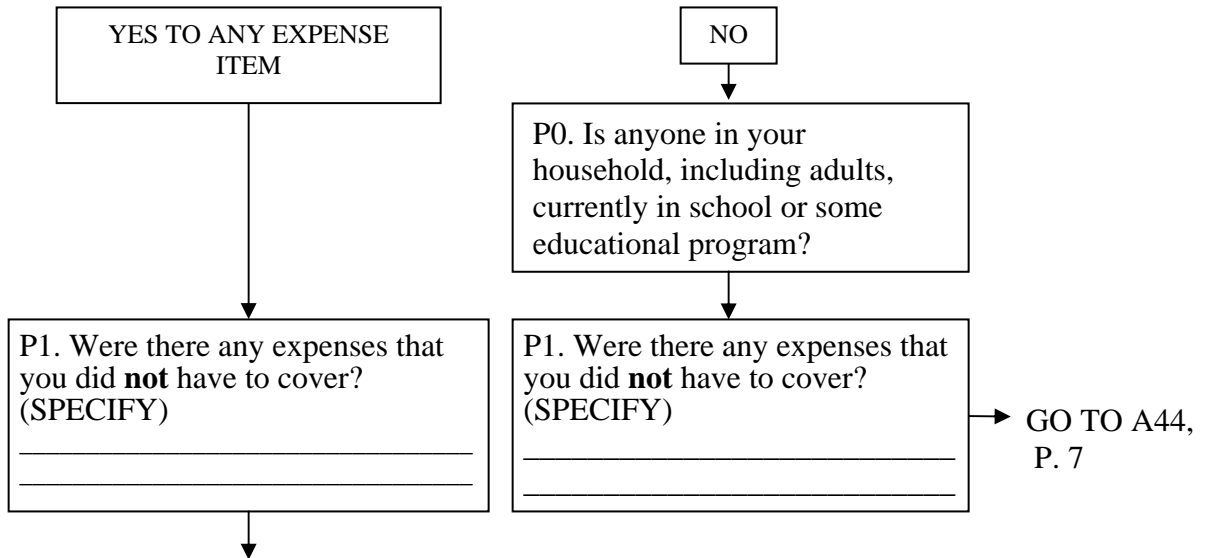
Now I'm going to ask you some questions about expenses that you and any family living with you had during 2005. By "family", we mean a group of people living together as a family who **share** expenses. Your family can be related by blood, adoption, marriage, or a romantic relationship.

Q1: Do you have family living with you?

[IF YES: USE FILL "YOU AND YOUR FAMILY LIVING THERE" FOR EACH QUESTION.
IF NO: USE FILL "YOU" FOR EACH QUESTION.]

F82(X6). In 2005, did (you/your family living there) have any school-related expenses such as:

- a. Purchase or rental of books, supplies, uniforms, or equipment including computers and software; YES NO
- b. Tuition or tutoring (not including any amounts for day care or nursery school); YES NO
- e. Room and board for a family member who is away at school? YES NO



Probes

P1. How difficult or easy was it to remember all the school-related expenses? (Specify)

P2. What period of time did you think of when you came up with your answer?

Did you include:	P3. (CHOOSE ONE)	P4. Did you have this kind of school-related expense?	P4a. ADDITIONAL NOTES
a. Purchase or rental of books?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	
b. Supplies?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	
c. Uniforms?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	
d. Equipment like computers or software?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	
e. Tuition or tutoring?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	
f. Room and board for a family member who is away at school?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	
g. Day care or nursery school expenses?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	
h. /AO/ (SPECIFY):	<input type="checkbox"/> YES <input type="checkbox"/> NO		

F83(X7). How much in total were these expenses? (6 DIGITS)

\$ _____

Probes

P5. Can you walk me through how you got to that amount?

(IF NECESSARY, PROBE FURTHER TO GET A STRATEGY)	P5. (CHOOSE ONE)	P5a. ADDITIONAL COMMENTS
a. Do you keep track of these kinds of expenses?	<input type="checkbox"/> YES <input type="checkbox"/> NO	
b. Did you make a rough guess?	<input type="checkbox"/> YES <input type="checkbox"/> NO	
c. Did you think about the average amount you spend in a week or month and multiply it to get your answer?	<input type="checkbox"/> YES <input type="checkbox"/> NO	
d. Was it something you just knew?	<input type="checkbox"/> YES <input type="checkbox"/> NO	
e. Was there some other way you thought about your answer? SPECIFY: _____	<input type="checkbox"/> YES <input type="checkbox"/> NO	

F84(X8). In 2005, were there any other school-related expenses not already covered in the previous question?

 YES

 NO

→ GO TO A44, P. 7

F85(X9). What other types of school-related expenses did you have? (OPENEND)

F86(X10). Altogether, how much were these other expenses? (6 DIGITS)

\$ _____

Probes

P6. Can you walk me through how you got to that amount?

(IF NECESSARY, PROBE FURTHER TO GET A STRATEGY)	P6. (CHOOSE ONE)	P6a. ADDITIONAL COMMENTS
a. Do you keep track of these kinds of expenses?	<input type="checkbox"/> YES <input type="checkbox"/> NO	
b. Did you make a rough guess?	<input type="checkbox"/> YES <input type="checkbox"/> NO	
c. Did you think about the average amount you spend in a week or month and multiply it to get your answer?	<input type="checkbox"/> YES <input type="checkbox"/> NO	
d. Was it something you just knew?	<input type="checkbox"/> YES <input type="checkbox"/> NO	
e. Was there some other way you thought about your answer? SPECIFY: _____	<input type="checkbox"/> YES <input type="checkbox"/> NO	

A44. How much do you [and your family living there] usually pay **per month** for communication services, including telephone, cell phone, cable or satellite TV, and internet service?

Probes

P7. How easy or difficult was it for you to come up with the total amount?

P7a. (IF DIFFICULT): Why was it difficult?

P8. What services did you include in your answer?

(IWER: CIRCLE "YES" BELOW FOR EACH ITEM AS MENTIONED.) /AO/

(VERIFY SERVICES **NOT MENTIONED** IN PREVIOUS PROBE)

Did you include:	P8. (CHOOSE One)		P9. Do you have this kind of service?		P10. ADDITIONAL NOTES
Telephone service	<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> YES	<input type="checkbox"/> NO	
Cell phone service	<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> YES	<input type="checkbox"/> NO	
Cable or satellite TV	<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> YES	<input type="checkbox"/> NO	
Internet Service	<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> YES	<input type="checkbox"/> NO	
/AO/ (SPECIFY):	<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> YES	<input type="checkbox"/> NO	

F87. Next, let me ask you about some other household expenses. Please indicate to the best of your ability, the amount spent on each of these items altogether during 2005. Or, if you prefer, the amount you spent in an average week or month in 2005.

How much did you (and your family living there) spend altogether in 2005 on **home repairs and maintenance**, including materials plus any costs for hiring a professional?

_____ACTUAL AMT (0 and 999,999)

DK RF

F87a. Would it amount to \$400 or more?

YES NO DK RF

F87b. \$1000 or more? YES NO

F87c. 100 or more? YES NO

F87d. What is your **best estimate**?

\$ DK RF

GO TO PROBES

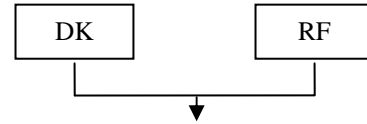
P11. What costs did you include in your answer? /AO/

(VERIFY COSTS NOT MENTIONED IN PREVIOUS PROBE)

Did you include:	P11. (CHOOSE ONE)	P12. Did you have this kind of expense?	P13. ADDITIONAL NOTES
a. Construction on your home or building an addition to the house?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	
b. Finishing a basement or an attic or enclosing a porch?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	
c. Electrical work?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	
d. Building or repairing outdoor patios, walks, fences, driveways, or permanent swimming pools?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	
e. Masonry, brick, or stucco work?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	
f. Plumbing or water heating installation or repairs?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	
g. /AO/ (SPECIFY):	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	

F88. (How much did you [and your family living there] spend altogether in 2005,) on **household furnishings and equipment**, including household textiles, furniture, floor coverings, major appliances, small appliances and miscellaneous house wares?

_____ ACTUAL AMT (0 and 999,999)



F88a. Would it amount to \$500 or more?

YES NO

YES NO

F88b. \$1500 or more? F88c. 100 or more?

YES NO YES NO

GO TO PROBES

F88d. What is your **best estimate?**

\$		<input type="checkbox"/> DK	<input type="checkbox"/> RF
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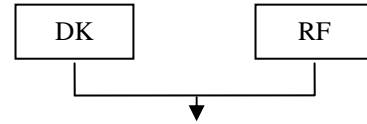
Probes

P14. How did you come to your answer?

(ITEM)	P15. What did you think of when we said (ITEM): (OPEN ENDED)	P16. Did you include this expense? (CHOOSE ONE)	P17. Did you have this kind of expense?
a. Household textiles		<input type="checkbox"/> YES <input type="checkbox"/> NO →	<input type="checkbox"/> YES <input type="checkbox"/> NO
b. Furniture		<input type="checkbox"/> YES <input type="checkbox"/> NO →	<input type="checkbox"/> YES <input type="checkbox"/> NO
c. Floor coverings		<input type="checkbox"/> YES <input type="checkbox"/> NO →	<input type="checkbox"/> YES <input type="checkbox"/> NO
d. Major appliances		<input type="checkbox"/> YES <input type="checkbox"/> NO →	<input type="checkbox"/> YES <input type="checkbox"/> NO
e. Small appliances		<input type="checkbox"/> YES <input type="checkbox"/> NO →	<input type="checkbox"/> YES <input type="checkbox"/> NO
f. Miscellaneous housewares		<input type="checkbox"/> YES <input type="checkbox"/> NO →	<input type="checkbox"/> YES <input type="checkbox"/> NO
g. /AO/ (SPECIFY):		<input type="checkbox"/> YES <input type="checkbox"/> NO	

F89. How much (did you [and your family living there] spend) altogether in 2005 on **clothing and apparel**, including footwear, outerwear, and products such as watches or jewelry?

_____ ACTUAL AMT (0 and 999,999)



F89a. Would it amount to \$700 or more?

YES NO

YES NO

F89b. \$1500 or more? F89c. 200 or more?

YES NO YES NO

GO TO PROBES

F89d. What is your **best estimate**?

\$		DK	RF
----	--	----	----

Probes

P18. What items did you include? /AO/

P19. How did you come to your answer?

(IF NECESSARY, PROBE FURTHER TO GET A STRATEGY)	P19a. (CHOOSE ONE)	P19b. ADDITIONAL COMMENTS
Do you keep track of these kinds of expenses?	<input type="checkbox"/> YES <input type="checkbox"/> NO	
Did you make a rough guess?	<input type="checkbox"/> YES <input type="checkbox"/> NO	
Did you think about the average amount you spend in a week or month and multiply it to get your answer?	<input type="checkbox"/> YES <input type="checkbox"/> NO	
Was it something you just knew?	<input type="checkbox"/> YES <input type="checkbox"/> NO	
Was there some other way you thought about your answer? SPECIFY:	<input type="checkbox"/> YES <input type="checkbox"/> NO	

F90. (How much did you [and your family living there] spend altogether in 2005,) on **trips and vacations**, including transportation, accommodations, and recreational expenses on trips?

_____ ACTUAL AMT (0 and 999,999)

DK	RF
----	----

↓

F90a. Would it amount to \$500 or more?					
<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> DK <input type="checkbox"/> RF			
↓	↓	↓			
F90b. \$1500 or more?	F90c. 200 or more?	F90d. What is your best estimate ?			
<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">\$</td> <td style="width: 30%;">DK</td> <td style="width: 40%;">RF</td> </tr> </table>	\$	DK	RF
\$	DK	RF			
GO TO PROBES					

Probes

P20. What did you think of as trips or vacations?

P21. What trips or vacations did you include?

(IF NOT ALREADY MENTIONED:)

P21a. Did you include business trips?

(CHOOSE ONE):

<input type="checkbox"/> YES	<input type="checkbox"/> NO
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P21b. (IF YES): Did you pay for the business trip(s), or did your company pay for it/reimburse you?

(CHOOSE ONE):

<input type="checkbox"/> R PAID	<input type="checkbox"/> COMPANY PAID/REIMBURSED
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P21c. Did you include trips taken by **other** family members living in your household?

(CHOOSE ONE):

<input type="checkbox"/> YES	<input type="checkbox"/> NO
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P22. What did you think of as recreational expenses?

P23. How did you come to your answer?

(IF NECESSARY, PROBE FURTHER TO GET A STRATEGY)	P23a. (CHOOSE ONE)	P23b. ADDITIONAL COMMENTS
a. Do you keep track of these kinds of expenses?	<input type="checkbox"/> YES <input type="checkbox"/> NO	
b. Did you make a rough guess?	<input type="checkbox"/> YES <input type="checkbox"/> NO	
c. Did you think about the average amount you spend in a week or month and multiply it to get your answer?	<input type="checkbox"/> YES <input type="checkbox"/> NO	
d. Was it something you just knew?	<input type="checkbox"/> YES <input type="checkbox"/> NO	
e. Was there some other way you thought about your answer? SPECIFY:	<input type="checkbox"/> YES <input type="checkbox"/> NO	

F91. How much (did you [and your family living there] spend) altogether in 2005 **on recreation and entertainment**, including tickets to movies, sporting events, and performing arts and hobbies including exercise, bicycles, trailers, camping, photography, and reading materials? Do not include costs associated with the trips and vacations you mentioned above.

_____ ACTUAL AMT (0 and 999,999) DK RF

↓

F91a. Would it amount to \$500 or more?					
<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> DK <input type="checkbox"/> RF			
↓	↓	↓			
F91b. \$1500 or more?	F91c. 200 or more?	F91d. What is your best estimate?			
<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<table border="1" style="margin: auto;"> <tr> <td style="padding: 5px;">\$</td> <td style="padding: 5px;"><input type="checkbox"/> DK</td> <td style="padding: 5px;"><input type="checkbox"/> RF</td> </tr> </table>	\$	<input type="checkbox"/> DK	<input type="checkbox"/> RF
\$	<input type="checkbox"/> DK	<input type="checkbox"/> RF			
GO TO PROBES					

Probes

P24. Were you able to separate expenses for recreation or entertainment from similar expenses incurred on trips or vacations?

YES	NO
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P25. What types of expenses did you include to come up with your amount? /AO/

P26. How did you come to your answer?

(IF NECESSARY, PROBE FURTHER TO GET A STRATEGY)	P27. (CHOOSE ONE)	P28. ADDITIONAL COMMENTS		
a. Do you keep track of these kinds of expenses?	<table border="1"><tr><td>YES</td><td>NO</td></tr></table>	YES	NO	
YES	NO			
b. Did you make a rough guess?	<table border="1"><tr><td>YES</td><td>NO</td></tr></table>	YES	NO	
YES	NO			
c. Did you think about the average amount you spend in a week or month and multiply it to get your answer?	<table border="1"><tr><td>YES</td><td>NO</td></tr></table>	YES	NO	
YES	NO			
d. Was it something you just knew?	<table border="1"><tr><td>YES</td><td>NO</td></tr></table>	YES	NO	
YES	NO			
e. Was there some other way you thought about your answer? SPECIFY:	<table border="1"><tr><td>YES</td><td>NO</td></tr></table>	YES	NO	
YES	NO			

END TIME: _____