

Developments in Consumption Measurement in the PSID

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Overview

- PSID is frequently used to study consumption
 - 187 entries in the PSID bibliography under keyword “expenditures”
- Food expenditures have been most widely used expenditures data in the PSID
- Efforts to expand the expenditures data have been undertaken in recent years
 - Much broader set of data has been collected since 1999
- Goal today:
 - Provide information on the broader set of data
 - Receive feedback on plans for additional questions

Expenditures Data Collected in the PSID: 1968-2001

Domain	Question in 2001	Years Available
<u>Food</u>		
Food at home	F17 & F18: In addition to what you buy with food stamps, do [you and anyone else in your family/you] spend any money on food that you use at home? How much do you spend on that food in an average week?	1968-2001, except '73, '88, '89
Food delivered	F19 & F20: Do you have any food delivered to the door which isn't included in that? How much do you spend on that food?	1968, 1994 - 2001
Food out	F21: About how much do [you and everyone else in your family/you] spend eating out?	1969 - 2001, except '73, '88, '89
<u>Health care</u>		
Nursing & Hospital	H64: About how much did you pay out-of-pocket for nursing home and hospital bills in 1999 and 2000 combined? UNFOLDING BRACKETS	1999-2001
Doctor	H70: About how much did you pay out-of-pocket for doctor, outpatient surgery, dental bills in 1999 and 2000 combined? UNFOLDING BRACKETS	1999-2001
Prescription	H76: About how much did you pay out-of-pocket for prescriptions, in-home medical care, special facilities, and other services in 1999 and 2000 combined? UNFOLDING BRACKETS	1999-2001
Insurance	H63: Altogether, how much did [you/your family] pay for health insurance premiums, in 1999 and 2000 combined, for (all of) the health insurance or health care coverage(s) you just mentioned? Please include amounts that you had automatically deducted from your pay, as well as amounts you paid directly.	1999-2001

Expenditures Data Collected in the PSID: 1968-2001

Domain	Question in 2001	Years Available
<u>Housing</u>		
Mortgage	A25: How much are your monthly mortgage payments? A30: Do your payments include insurance premiums? A29: Do your payments include property tax?	1968 - 2001, except '73, '74, '75, '82, '88, '89
Property tax	A21: About how much are your total yearly property taxes, including city, county, and school taxes?	1968-2001, except '78, '88, '89
Insurance	A22: How much is your total yearly homeowner's insurance premium?	1991 - 2001
Rent	A31: About how much rent do you pay a month?	1968 - 2001, except '88, '89
Electricity	A48: The next few questions are about amounts paid for utilities, such as electricity and water. How much [do you/does your family] usually pay for electricity per month on average?	1981 - 1983, 1999, 2001
Heat	A49: How much for gas or other types of heating fuel per month	1981 - 1983, 1999, 2001
Water and sewage	A50: How much [do you/does your family] usually pay) for water and sewer per month	1981 - 1983, 1999, 2001
Other	A51, A52, & A53: And do you have any other utility expenses? What were those other utilities expenses? On average, how much are these other utility expenses per month? Cable, gabage, phone, sewer	

Expenditures Data Collected in the PSID: 1968-2001

Domain	Question in 2001	Years Available
<u>Transportation</u>		
Vehicle loan	V20: How much are your payments and how often are they made?	1968, 1999, 2001
Down payment	V17: How much did you put down in cash?	1999, 2001
Vehicle lease	V24: How much was your initial outlay for that lease -- including your down payment and any fees? V25: How much are your payments and how often are they made?	1999, 2001
Insurance	X1: How much do [you/you and your family living there] pay for car insurance [per year/for all your vehicles per year]?	1968, 1999, 2001
Repairs and maintenance	X4: In 2000 how much did [you/you and your family living there] pay for each of these transportation related expenses...	1999-2001
Gasoline	X4:	1999-2001
Parking and carpool	X4:	1999-2001
Bus fares and train fares	X4:	1999-2001
Taxicabs	X4:	1999-2001
Other	X4:	1999-2001
Additional payments	X3(Other than the car payments you already told me about,) how much did you pay in car payments	1999-2001

Expenditures Data Collected in the PSID: 1968-2001

Domain	Question in 2001	Years Available
<u>Education</u>	<p>X6 & X7: In 2000, did [you/you and your family living there] have any school-related expenses such as:</p> <ul style="list-style-type: none"> - Purchase or rental of books, supplies, uniforms, or equipment including computers and software; - Tuition or tutoring not including any amounts for day care or nursery school. I will ask you about those later; - Room and board for a family member who is away at school? <p>How much in total were these expenses?</p> <p>X8, X9, & X10: In 2000, were there any other school-related expenses not already covered in the previous question? What other types of school-related expenses did you have? Altogether, how much were these other expenses?</p>	1999-2001
<u>Child Care</u>	F7: How much did [you and your family living there/you] pay for child care in 2000?	1970, '71, '72, '76, '77, '79, '85, 1988-2001

HRS: Consumption and Activities Mail Survey (CAMS), 2001 and 2003

- Durable goods purchases
- Housing
 - Taxes, utilities, insurance
- Vehicles
 - Payments, insurance, gasoline, maintenance
- Health care
 - Insurance, drugs, services, supplies
- Clothing
- Trips & vacations
- Entertainment & hobbies
- Housekeeping & yard supplies
- Home repairs & maintenance
- Food & beverages
- Dining & drinking out
- Contributions to organizations
- Cash or gifts to family & friends

For the items on this page and the next two pages, we have included various time periods so that you can estimate your spending in a way that is easiest for you for each category: the amount you spent last week, or the amount you spent last month, or the amount you spent in the last twelve months. For example, if it is easiest for you to think about what you spend on groceries in monthly terms, then please report how much you spent last month.

Again, if you did not spend money on a specific item or service in the last 12 months, then check the “No money spent on this in last 12 months” box. If you bought an item only occasionally or on an as-needed basis, then please give your best estimate of what you spent in the last 12 months.

	Amount spent last week		Amount spent last month		Amount spent in last 12 months		No money spent on this in last 12 months
B18. Housekeeping and yard supplies: <i>cleaning supplies, lawn and garden products</i>	\$ _____	OR	\$ _____	OR	\$ _____	OR	<input type="checkbox"/>
B19. Home repairs and maintenance: <i>materials plus any costs for hiring a professional</i>	\$ _____	OR	\$ _____	OR	\$ _____	OR	<input type="checkbox"/>
B20. Food and beverages: <i>food and drinks, including alcoholic, that you buy in grocery or other stores</i>	\$ _____	OR	\$ _____	OR	\$ _____	OR	<input type="checkbox"/>
B21. Dining/ drinking out: <i>items in restaurants, cafes, and diners, including take-out food</i>	\$ _____	OR	\$ _____	OR	\$ _____	OR	<input type="checkbox"/>

Example of question series in CAMS

Table 1. Average Expenditures by Category, CEX & PSID
 Source: Based on work conducted by Kerwin Charles, Geng Li, and Bob Schoeni
 at the University of Michigan

	CEX 2000	PSID 2000	PSID/CEX
<u>Food</u>			
Food at home	3742	3975	1.06
Food out	1423	1828	1.28
Food delivered	NA	105	
Alcohol	295	NA	
<i>Total food</i>	<i>5459</i>	<i>5905</i>	<i>1.08</i>
<u>Health care</u>			
Nursing home & hospital	123	358	2.91
Doctor	410	427	1.04
Prescription drugs	364	339	0.93
Insurance premiums	983	1060	1.08
<i>Total health care</i>	<i>1880</i>	<i>2184</i>	<i>1.16</i>
<u>Housing</u>			
Net mortgage	3875	4825	1.25
Property tax	1190	1308	1.10
Insurance	246	395	1.61
Rent	1978	2132	1.08
Utility	1612	2124	1.32
Telephone	877	NA	
<i>Total housing</i>	<i>9779</i>	<i>10871</i>	<i>1.11</i>
<u>Transportation</u>			
Vehicle loan & downpayment	3720	3988	1.07
Vehicle lease payment	349	337	0.97
Insurance	778	1160	1.49
Gasoline	1280	1342	1.05
Repair	600	110	0.18
Parking	29	46	1.59
Bus & train	18	42	2.33
Taxicabs	16	15	0.94
Other	NA	257	
Public transportation	390	NA	
<i>Total transportation</i>	<i>7180</i>	<i>7297</i>	<i>1.02</i>
<u>Education</u>	914	1160	1.27
<u>Child Care</u>	273	341	1.25
Total	25547	27758	1.09

PSID estimates based on 2001 interview. Missing values for PSID imputed based on model using income, family size, and age of head as predictors.

Major Spending Categories Not Collected in the PSID

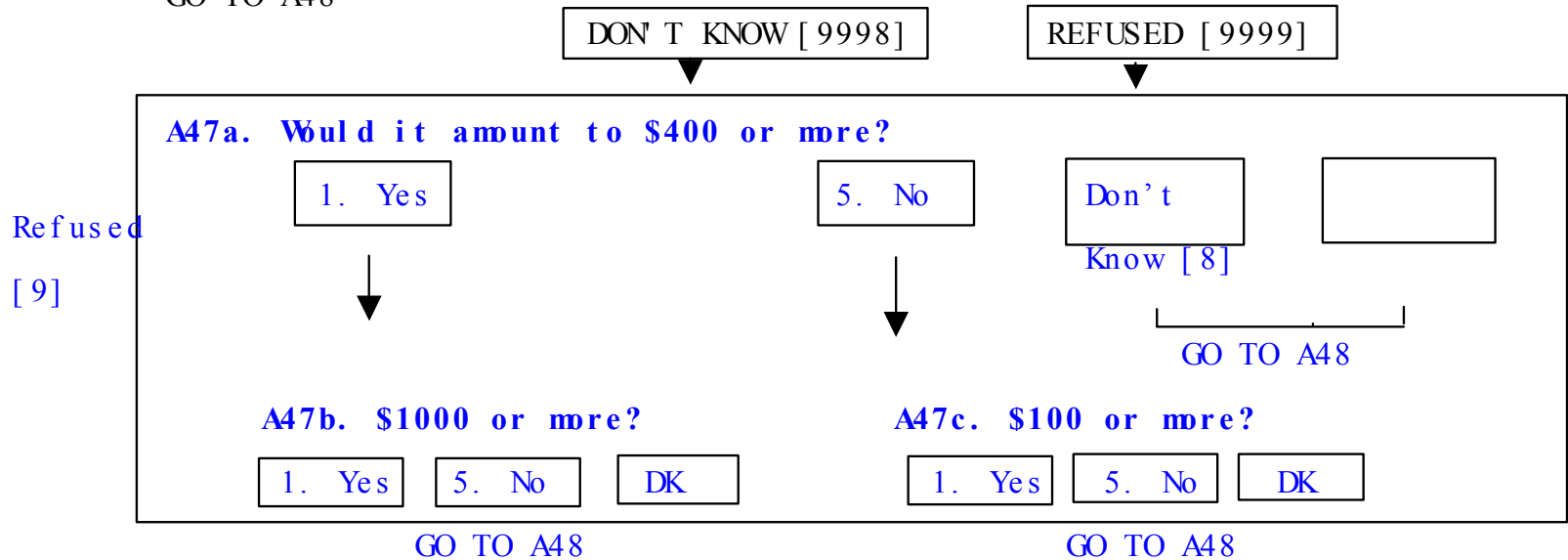
- PSID misses roughly \$7,500 (23%) of total spending
 - Average total spending measured in CEX
 - ~\$33,000
 - Excludes cash contributions, pensions, personal insurance
 - CEX's estimate of spending on categories collected in PSID
 - \$25,547
- Major categories not included
 - Home repairs & maintenance: \$1,200 in CEX
 - Household furnishings & equipment: \$1,400 in CEX
 - Clothing & apparel: \$1,300 in CEX
 - Trips & vacations: \$1,300 in CEX
 - Recreation & entertainment: \$1,200 in CEX

PSID 2005 Pretest Specifications for New Consumption Questions

A47. 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 2003. Or, if you prefer, the amount you spent in an average week or month in 2003.

How much did you [and your family living there] spend altogether in 2003 on home repairs and maintenance, including materials plus any costs for hiring a professional?

\$[TDollar4z] A47Per USES TPERMD, A47PerSpec IS OPEN END]
GO TO A48



Unfolding bracket break-points are the 25th, 50th, and 75th percentiles of the distribution as estimated in the CEX

A48. (How much did you [and your family living there] spend altogether in 2003,) on household furnishings and equipment, including household textiles, furniture, floor coverings, major appliances, small appliances and miscellaneous house wares?

\$_[TDo]l[ar4z] A48Per USES TPERMD, A48PerSpec IS OPEN END]
 NEXT PAGE, A49

DON' T KNOW [9998]

REFUSED [9999]

A48a. Would it amount to \$500 or more?

1. Yes

5. No

Don' t
 Know [8]

Refused
 [9]

NEXT PAGE,

A49

A48b. \$1500 or more?

1. Yes

5. No

DK

A48c. \$100 or more?

1. Yes

5. No

DK

NEXT PAGE, A49

NEXT PAGE, A49

A49. How much (did you [and your family living there] spend) altogether in 2003 on clothing and apparel, including footwear, outerwear, and products such as watches or jewelry?

\$[TDo11ar4z] **A49Per** USES TPERMD, **A49PerSpec** IS OPEN END]
GO TO A50

DON' T KNOW [9998]

REFUSED [9999]

A49a. Would it amount to \$700 or more?

1. Yes

5. No

Don' t
Know [8]

Refused
[9]

GO TO A50

A49b. \$1500 or more?

1. Yes

5. No

DK

GO TO A50

A49c. \$200 or more?

1. Yes

5. No

DK

GO TO A50

A50. (How much did you [and your family living there] spend altogether in 2003,) on trips and vacations, including transportation, accommodations, and recreational expenses on trips?

\$_[TDollar4z] A50Per USES TPERMO, A50PerSpec IS OPEN END]
 NEXT PAGE, A51

DON'T KNOW [9998]

REFUSED [9999]

A50a. Would it amount to \$500 or more?

1. Yes

5. No

Don't

Refused

[9]

Know [8]

NEXT PAGE,

A51

A50b. \$1500 or more?

A50c. \$200 or more?

1. Yes

5. No

DK

1. Yes

5. No

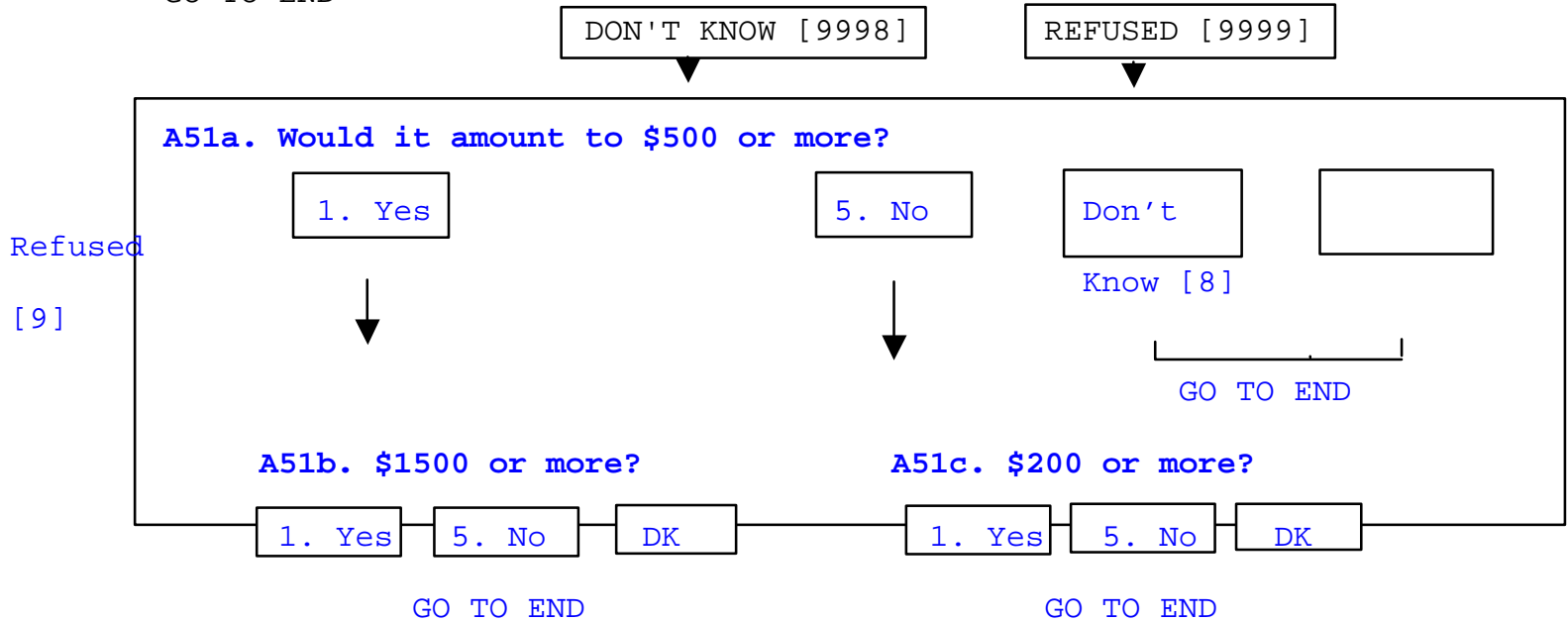
DK

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A51. How much (did you [and your family living there] spend) altogether in 2003 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 associate with the trips and vacations you mentioned above.

\$(TDollar4z) A51Per USES TPERMO, A51PerSpec IS OPEN END]
 GO TO END



A44. (How much do you [and your family living there] usually pay) for telephone, cable TV and internet service per month?

**[THREE VARS: A44 USES TDollar4z, A44Per USES TPERMO, A44PerSpec
IS OPEN END]**

Table 1: PSID 2001 Data Collection Instrument Section Lengths (Minutes)

Section	Components	Minutes
A-L Core	Housing, employment, housework/child care/food, income, marriage/fertility history, new head/wife background, including education	28.0
F Food	Food stamps, food security, reduced cost meals and WIC	2.0
R Off-year income/work and welfare reform	T-2 Employment/income receipt	3.0
	Welfare reform	0.8
V Transportation	Vehicle inventory	3.5
	Expenses	1.3
X Expenses	Education and utilities	1.7
H Health	Health status	4.2
	30-day emotional distress scale	1.5
	Health insurance coverage and costs	1.7
	Health care costs	1.9
P Pensions	Head's pension – current employer	2.8
	Head's pension – former employer	0.6
	Wife/"wife" pension - current employer	1.3
	Wife/"wife" pension - former employer	0.3
W Wealth	Wealth and active savings	5.4
T Philanthropy	Philanthropic giving and volunteering	5.0
	TOTAL	65.0

PSID EXPENDITURE QUESTIONS

Asked in 2003 and proposed for 2005

2003 Section A: Housing

A21. About how much are [your/their] total yearly property taxes, including city, county, and school taxes?

[TDollar5z, 5 DIGITS 0...99999]

A22. How much is [your/their] total yearly homeowner's insurance premium?

[TDollar4z, 4 DIGITS 0...9999]

A24. About how much is the remaining principal on this mortgage? [TDollar7z]

A25. How much are [your/there] monthly mortgage payments? [TDollar5z]

A25a. What is the current interest rate on that loan? [TWO 2-DIGIT VARS]

A25a WHOLE NUMBER PORTION [TRange 0...99]

A25b CODE BUILT FROM A25a AND FRACTIONAL PORTION AS FOLLOWS:

0= [A25a].0	5= [A25a] 5/8 OR [A25a].625
1= [A25a] 1/8 OR [A25a].125	6= [A25a] 3/4 OR [A25a].75
2= [A25a] 1/4 OR [A25a].25	7= [A25a] 7/8 OR [A25a].875
3= [A25a] 3/8 OR [A25a].375	8= OTHER
4= [A25a] 1/2 OR [A25a].5	

└─▶ A25bSpec [OPEN-END]

A29. Do your mortgage payments include property taxes?

1. YES

5. NO

A30. Do your payments include insurance premiums?

1. YES

5. NO

A31. About how much rent do you pay a month?

[THREE VARS: A31 TDollar5, A31Per TPERWK, and A31Per_OS when A31Per= Other]

Utilities 2003

A42. How much do you [and your family living there] usually pay for electricity per month on average?

{WHEN HU/HUCS PRESENT;} Remind R not to include amounts paid by HU or HUCS people

[THREE VARS: A42 USES TDollar4z , A42Per USES TPERMO, A42Per_OS IS OPENEND]

A43. (How much) for gas or other types of heating fuel per month?

{WHEN HU/HUCS PRESENT;} Remind R not to include amounts paid by HU or HUCS people]

[THREE VARS: A43 USES TDollar4z , A43Per USES TPERMO, A43Per_OS IS OPENEND]

A44. (How much do you [and your family living there] usually pay) for water and sewer per month?

{WHEN HU/HUCS PRESENT;} Remind R not to include amounts paid by HU or HUCS people]

[THREE VARS: A44 USES TDollar4z , A44Per USES TPERMO, A44Per_OS IS OPENEND]

A45. And do you have any other utility expenses?

1. YES

5. NO

→ NEXT CHECKPT IN RULES



A46. What were those other utilities expenses? [OPENEND]

A47. On average, how much are these other utility expenses per month?

[THREE VARS: A47 USES TDollar4z , A47Per USES TPERMO, A47Per_OS IS OPENEND]

{New Expenditure Questions being pretested in 2004 for inclusion in PSID 2005}

A44. (How much do you [and your family living there] usually pay) for telephone, cable or satellite TV, and internet service per month?

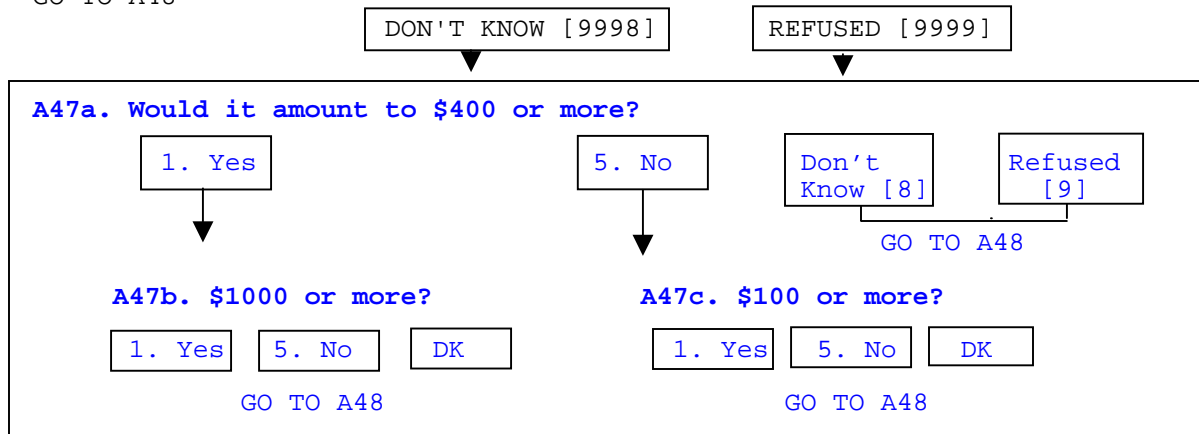
[THREE VARS: A44 USES TDollar4z, A44Per USES TPERMO, A44PerSpec IS OPEN END]

A47. 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 2003. Or, if you prefer, the amount you spent in an average week or month in 2003.

How much did you [and your family living there] spend altogether in 2003 on home repairs and maintenance, including materials plus any costs for hiring a professional?

\$(TDollar4z] A47Per USES TPERMO, A47PerSpec IS OPEN END]

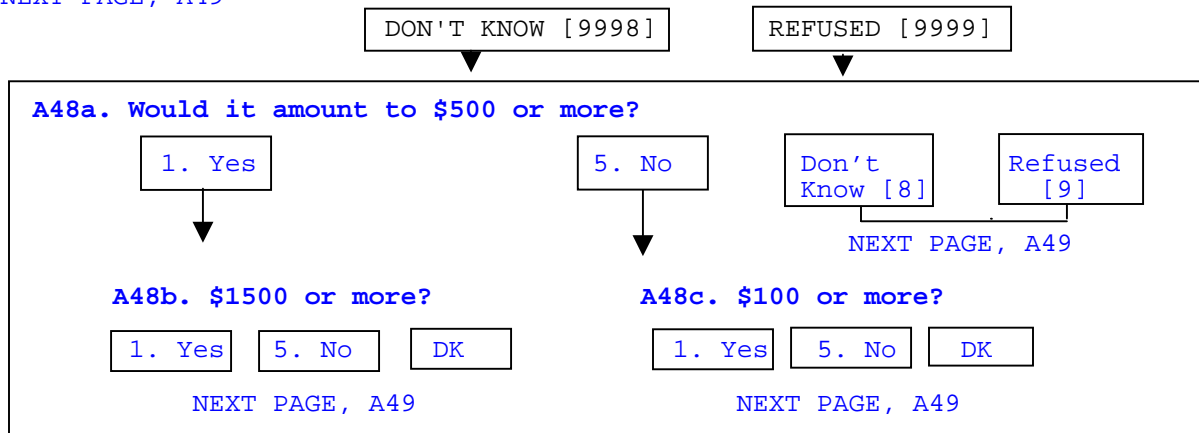
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A48. (How much did you [and your family living there] spend altogether in 2003,) on household furnishings and equipment, including household textiles, furniture, floor coverings, major appliances, small appliances and miscellaneous house wares?

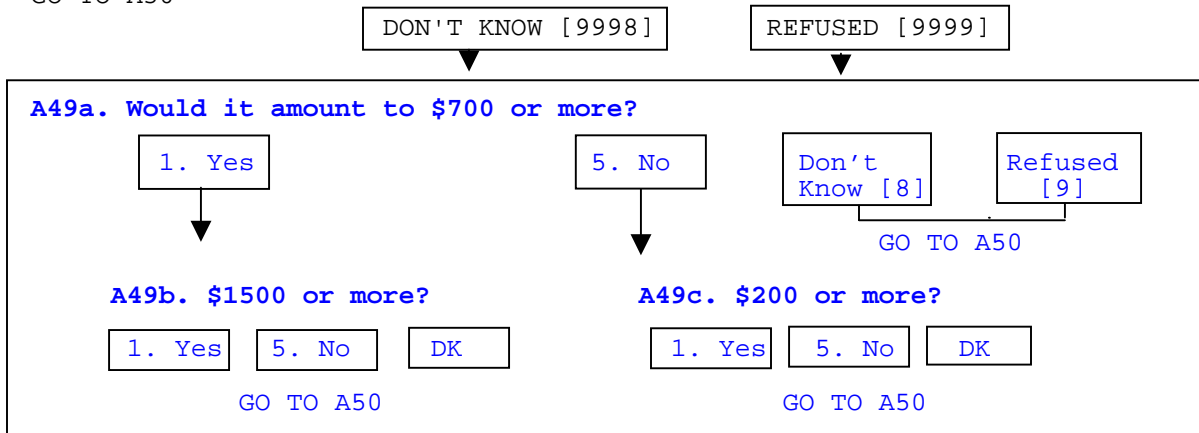
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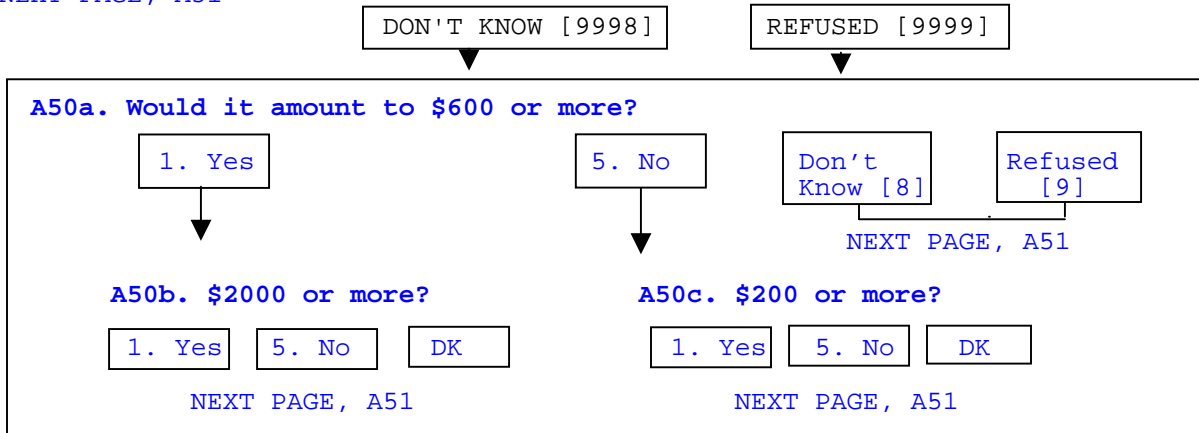
A49. How much (did you [and your family living there] spend) altogether in 2003 on clothing and apparel, including footwear, outerwear, and products such as watches or jewelry?

\$(TDollar4z] A49Per USES TPERMO, A49PerSpec IS OPEN END]
GO TO A50



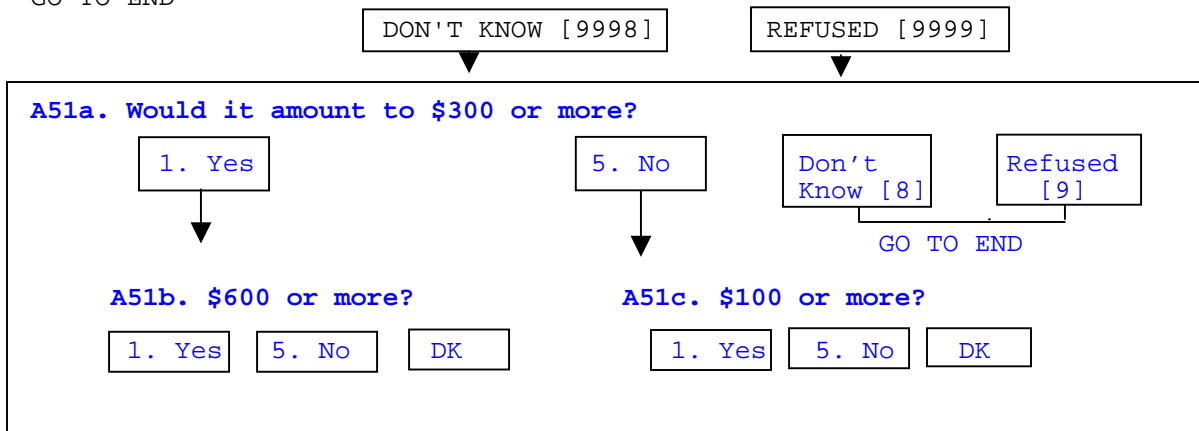
A50. (How much did you [and your family living there] spend altogether in 2003,) on trips and vacations, including transportation, accommodations, and recreational expenses on trips?

\$(TDollar4z] A50Per USES TPERMO, A50PerSpec IS OPEN END]
NEXT PAGE, A51



A51. How much (did you [and your family living there] spend) altogether in 2003 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 associate with the trips and vacations you mentioned above.

\$(TDollar4z] A51Per USES TPERMO, A51PerSpec IS OPEN END]
GO TO END



2003 Section F: Housework, Child Care, Food, Vehicles and Expenses

Child Care

F7. How much did you (and your family living there) pay for child care in 2002? \$ [TDollar6z, 0-999999] IN 2002

F7g. How much did you pay for that adult day care (center) in 2002? \$ [TDollar6z, 0-999999] IN 2002

Food

F18F22. How much do you (and everyone else in your family) spend on food that you use at home in an average week? [IF R LIVES WITH NON-FU MEMBERS, PROBE: Is that only your (FU's) share of the food?]

[F18F22=TDollar5cz, 0.00 – 99999.99; F18F22PER=TPERMO, Month, Year, Other]

F19F23. Do you have any food delivered to the door which isn't included in that?

1. YES
↓

5. NO → GO TO F21F25

F20F24. How much do you spend on that food?

[F20F24=TDollar5c, 1.00 – 99999.99; F20F24PER=TPERWK, Week, Two Weeks, Month, Year, Other]

F21F25. About how much do you (and everyone else in your family) spend eating out?

[F21F25=TDollar5cz, 0.00 – 99999.99; F21F25PER= TPERWK, Week, Two Weeks, Month, Year, Other]

Vehicle Consumption (three newest vehicles) and Transportation Related Expenses

Bought Vehicle

F64(V17)¹. How much did you pay down in cash? [TDollar6z, 0 – 999999]

F67(V20). How much are your payments and how often are they made? [F67 USES TDollar6, 1-999999; F67PER IS TPERMO]

Leased Vehicle

F71(V24). (And for your [DESCRIPTION OF CAR],) how much was your initial outlay for that lease -- including your down payment and any fees? [TDollar6, 1 – 999999]

F72(V25). How much are your payments and how often are they made? [F72 USES TDollar6; F72PER USES TPERMO]

Car Insurance

F77(X1). How much do (you/your family living there) pay for car insurance (for all of your vehicles) per year? [IF NECESSARY: Please give me your best estimate.] [F77 USES TDollar6z; F77PER USES TPERMO]

Other Car Payments

F79(X3). (Other than the car payments you already told me about,) how much did (you/your family living there) pay in car payments in (LAST MONTH)? [INCLUDE VEHICLE PURCHASE AND LEASE PAYMENTS NOT ALREADY COVERED] [F79 USES TDollar6z; 79PER USES TPERMO}

¹ Variable name used in 2001 in parentheses.

Transportation Related Expenses

F80(X4a). Altogether for the month of [LAST MONTH], how much did (you/your family living there) pay for each of these transportation related expenses? [ENTER TO THE NEAREST DOLLAR. IF NONE, ENTER "0".]

- a. Car repairs or maintenance? [VARNAME=F80A USES TDollar5z, 0-99999]
- b. Gasoline? [VARNAME=F80B USES TDollar5z, 0-99999]
- c. Parking and car pool? [VARNAME=F80C USES TDollar5z, 0-99999]

F81(X4d). Altogether for the month of [LAST MONTH], how much did (you/your family living there) pay for each of these transportation related expenses... [ENTER TO THE NEAREST DOLLAR. IF NONE, ENTER "0".]

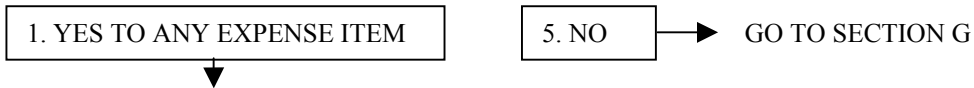
- a. Bus fares and train fares? [VARNAME=F81A USES TDollar5z, 0-99999]
- b. Taxicabs? [VARNAME=F81B USES TDollar5z, 0-99999]
- c. Other transportation costs? [VARNAME=F81C USES TDollar5z, 0-99999]

F81(X5). [IF ITEM F81c IS GT 0] What were those other costs? (OPENEND)

Education Expenses

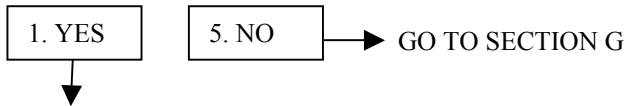
F82(X6). In 2002, did (you/your family living there) have any school-related expenses such as:

- a. Purchase or rental of books, supplies, uniforms, or equipment including computers and software;
- b. Tuition or tutoring (not including any amounts already mentioned for day care or nursery school);
- c. Room and board for a family member who is away at school?
- d.



F83(X7). How much in total were these expenses? [TDollar6]

F84(X8). In 2002, were there any other school-related expenses not already covered in the previous question?



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

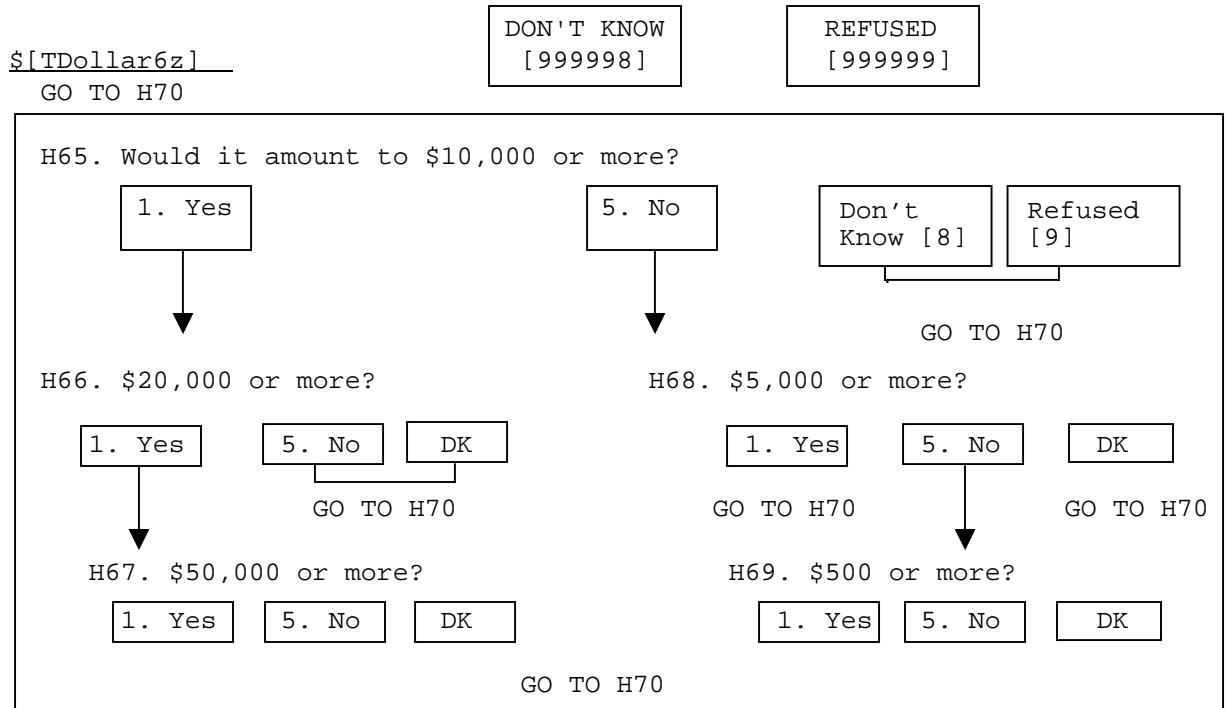
F86(X10). Altogether, how much were these other expenses? [TDollar6])

2003 Section H: Health and Healthcare Costs

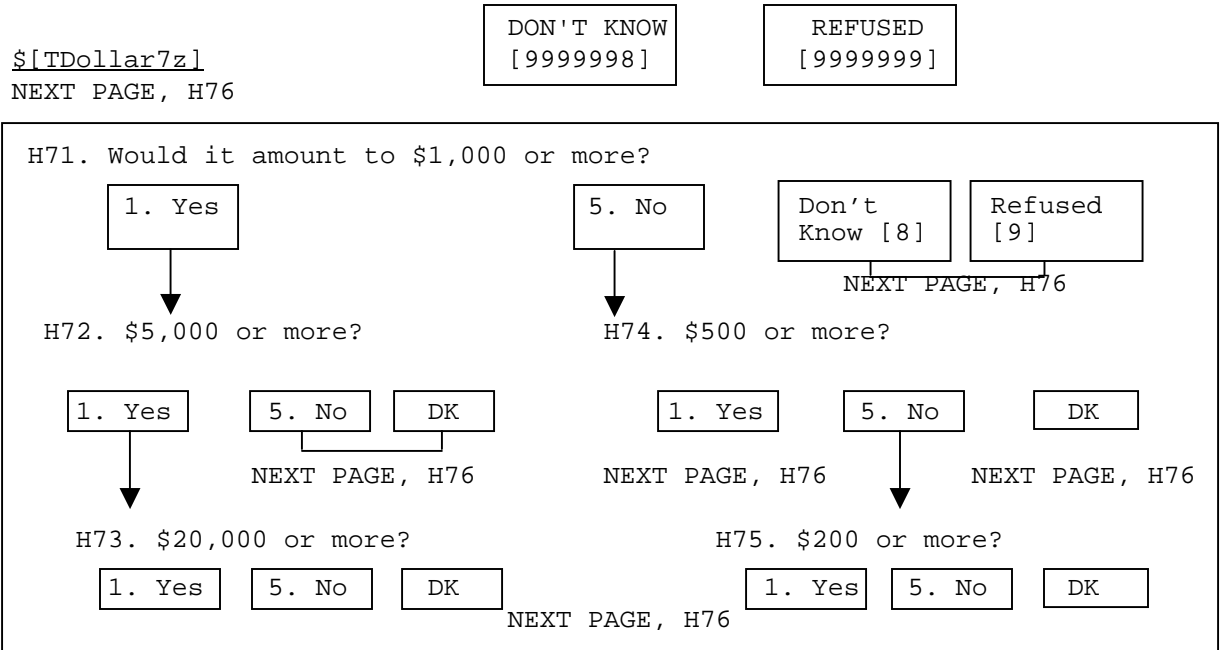
H63. Altogether, how much were the health insurance premiums, in 2001 and 2002 combined, for (all of) the health insurance or health care coverage(s) you just mentioned? Please include amounts that were automatically deducted from pay, as well as amounts paid directly.

[TDollar6z, 0-999999]

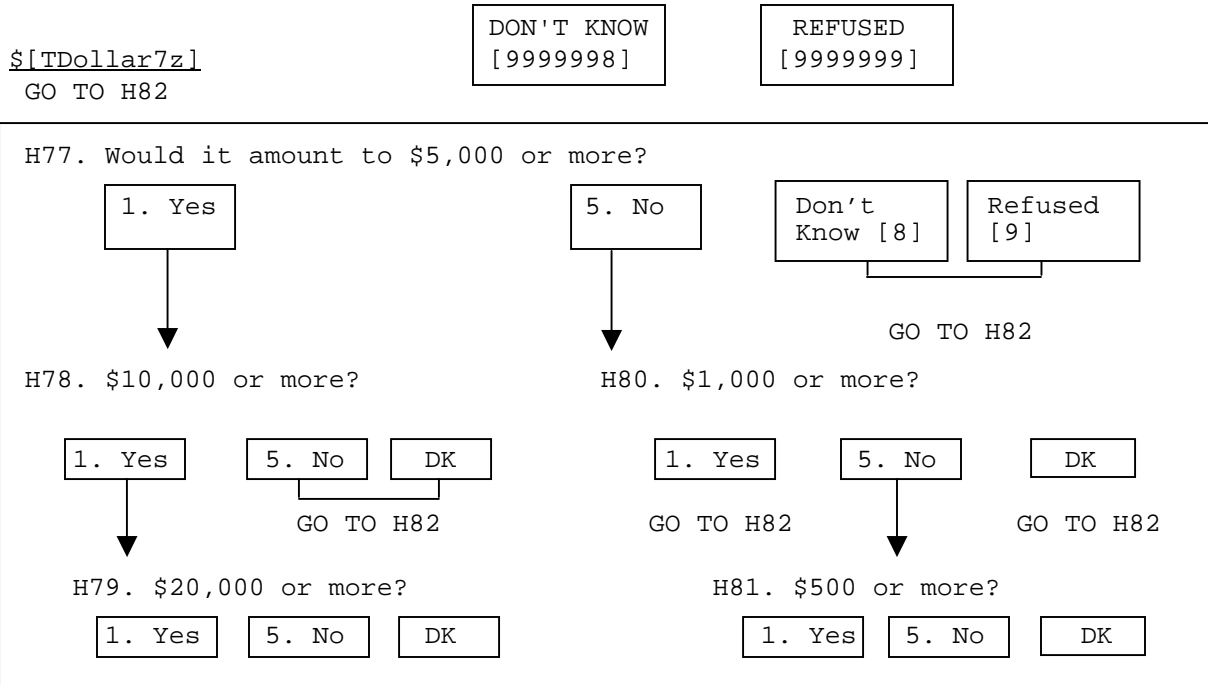
H64. About how much did [you/you and your family] pay out-of-pocket for nursing home and hospital bills in 2001 and 2002 combined?



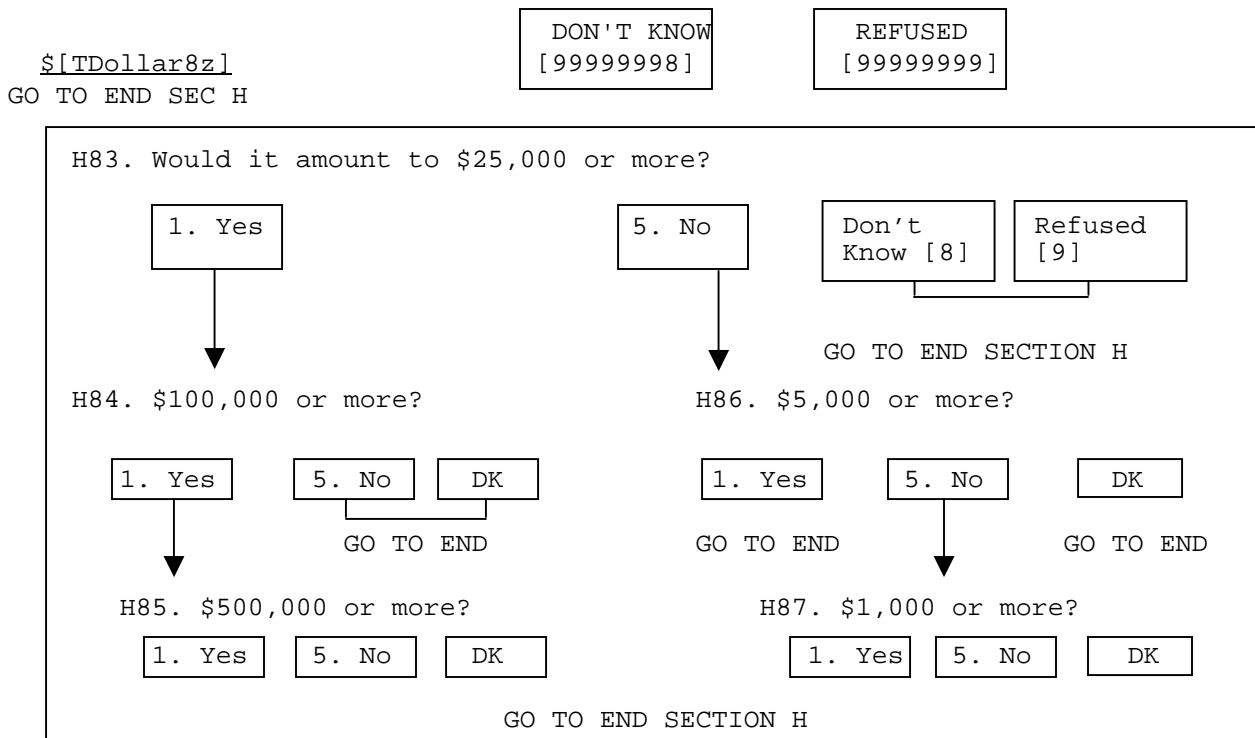
H70. About how much did [you/you and your family] pay out-of-pocket for doctor, outpatient surgery, and dental bills in 2001 and 2002 combined?



H76. About how much did [you/you and your family] pay out-of-pocket for prescriptions, in-home medical care, special facilities, and other services in 2001 and 2002 combined?



H82. Could you give me your best estimate of the total cost of all medical care for [you/ you and your family living there] in 2001 and 2002 combined? That is, the total of your out-of-pocket costs you just gave me, plus the costs covered by Medicare, Medicaid, or other health insurance? [IF NECESSARY: The costs we talked about were for hospital and nursing home stays, doctor and clinic visits, outpatient surgery, dental visits, prescriptions, and in-home medical care.]



Section B:

We would like to know how families spend their income. Please indicate whether your household made any of these purchases in the past 12 months, and, to the best of your ability, provide the purchase price. If you can't remember the exact amount, please give us your best estimate.

If you bought more than one item in a category, please indicate the total amount you spent on all items in that category. Please include purchases by all members of your household, that is, by you or anyone living with you.

B1. In the past twelve months, has your household leased or purchased an automobile or truck? (If it was a lease, we are asking about new long-term leases).

Yes No → **Go to Question B2**

If so, what were the make, model, year and price of the vehicle(s) you purchased or leased?

(Car 1): _____ _____ _____ \$ _____
 Make Model Year Price

(Car 2): _____ _____ _____ \$ _____
 Make Model Year Price

(Car 3): _____ _____ _____ \$ _____
 Make Model Year Price

B2. In the past twelve months, has your household purchased a refrigerator?

Yes → About how much was the purchase price? \$ _____
 No

B3. In the past twelve months, has your household purchased a washing machine and/or dryer?

Yes → About how much was the purchase price? \$ _____
 No

B4. In the past twelve months, has your household purchased a dishwasher?

Yes → About how much was the purchase price? \$ _____
 No

B5. In the past twelve months, has your household purchased a television?

_____ Yes → About how much was the purchase price? \$_____

_____ No

B6. In the past twelve months, has your household purchased a computer?

_____ Yes → About how much was the purchase price? \$_____

_____ No

We'd also like you to provide your best estimate of your household spending for the following categories. For the items on this page, please write either your monthly or your annual costs, whichever is easier for you to estimate. For example, if it is easiest for you to think about what you spend on electricity in monthly terms, then please report how much you spent each month. If you did not spend money on a specific item or service in the last 12 months, then check the "No money spent on this in last 12 months" box.

	Amount spent monthly		Amount spent yearly		No money spent on this in last 12 months
B7. Mortgage	\$ _____	OR	\$ _____	OR	<input type="checkbox"/>
B8. Homeowner's or renter's insurance	\$ _____	OR	\$ _____	OR	<input type="checkbox"/>
B9. Property taxes	\$ _____	OR	\$ _____	OR	<input type="checkbox"/>
B10. Rent	\$ _____	OR	\$ _____	OR	<input type="checkbox"/>
B11. Electricity	\$ _____	OR	\$ _____	OR	<input type="checkbox"/>
B12. Water	\$ _____	OR	\$ _____	OR	<input type="checkbox"/>
B13. Heating fuel for the home	\$ _____	OR	\$ _____	OR	<input type="checkbox"/>
B14. Telephone, cable, internet	\$ _____	OR	\$ _____	OR	<input type="checkbox"/>
B15. Vehicle finance charges	\$ _____	OR	\$ _____	OR	<input type="checkbox"/>
B16. Vehicle insurance	\$ _____	OR	\$ _____	OR	<input type="checkbox"/>
B17. Health insurance: out-of-pocket, including Medicare supplemental insurance	\$ _____	OR	\$ _____	OR	<input type="checkbox"/>

For the items on this page and the next two pages, we have included various time periods so that you can estimate your spending in a way that is easiest for you for each category: the amount you spent last week, or the amount you spent last month, or the amount you spent in the last twelve months. For example, if it is easiest for you to think about what you spend on groceries in monthly terms, then please report how much you spent last month.

Again, if you did not spend money on a specific item or service in the last 12 months, then check the “No money spent on this in last 12 months” box. If you bought an item only occasionally or on an as-needed basis, then please give your best estimate of what you spent in the last 12 months.

	Amount spent last week		Amount spent last month		Amount spent in last 12 months		No money spent on this in last 12 months
B18. Housekeeping and yard supplies: <i>cleaning supplies, lawn and garden products</i>	\$ _____	OR	\$ _____	OR	\$ _____	OR	<input type="checkbox"/>
B19. Home repairs and maintenance: <i>materials plus any costs for hiring a professional</i>	\$ _____	OR	\$ _____	OR	\$ _____	OR	<input type="checkbox"/>
B20. Food and beverages: <i>food and drinks, including alcoholic, that you buy in grocery or other stores</i>	\$ _____	OR	\$ _____	OR	\$ _____	OR	<input type="checkbox"/>
B21. Dining/ drinking out: <i>items in restaurants, cafes, and diners, including take-out food</i>	\$ _____	OR	\$ _____	OR	\$ _____	OR	<input type="checkbox"/>

	Amount spent last week		Amount spent last month		Amount spent in last 12 months		No money spent on this in last 12 months
B22. Clothing and apparel: <i>including footwear, outerware, and products such as watches or jewelry</i>	\$ _____	OR	\$ _____	OR	\$ _____	OR	<input type="checkbox"/>
B23. Gasoline	\$ _____	OR	\$ _____	OR	\$ _____	OR	<input type="checkbox"/>
B24. Vehicle maintenance: <i>parts, repairs, and servicing</i>	\$ _____	OR	\$ _____	OR	\$ _____	OR	<input type="checkbox"/>
B25. Prescription and nonprescription medications: <i>out-of-pocket cost, not including what's covered by insurance</i>	\$ _____	OR	\$ _____	OR	\$ _____	OR	<input type="checkbox"/>
B26. Health care services: <i>out-of-pocket cost of hospital care, doctor services, lab tests, eye, dental, and nursing home care</i>	\$ _____	OR	\$ _____	OR	\$ _____	OR	<input type="checkbox"/>
B27. Medical supplies: <i>out-of-pocket cost, not including what's covered by insurance</i>	\$ _____	OR	\$ _____	OR	\$ _____	OR	<input type="checkbox"/>

	Amount spent last week		Amount spent last month		Amount spent in last 12 months		No money spent on this in last 12 months
B28. Trips and vacations: <i>including transportation, accommodations, and recreational expenses, on trips</i>	\$_____	OR	\$_____	OR	\$_____	OR	<input type="checkbox"/>
B29. Tickets to movies, sporting events, and performing arts	\$_____	OR	\$_____	OR	\$_____	OR	<input type="checkbox"/>
B30. Hobbies: <i>including exercise, bicycles, trailers, camping, photography, reading materials</i>	\$_____	OR	\$_____	OR	\$_____	OR	<input type="checkbox"/>
B31. Contributions to religious, educational, charitable, or political organizations	\$_____	OR	\$_____	OR	\$_____	OR	<input type="checkbox"/>
B32. Cash or gifts to family and friends outside your household: <i>including alimony and child support payments</i>	\$_____	OR	\$_____	OR	\$_____	OR	<input type="checkbox"/>

Now think of your household's TOTAL spending last year. Please do NOT include any money that you saved or that you invested, including real estate investments, like home purchases.

Compare this amount spent with your total household income. In your household income, include any earnings from work, any interest or dividends, any pension, annuity or Social Security income, and any other money that your household may have received.

B33. Last year, my household spent? (**Check one.**)

- More than its income → About how much more? \$ _____
- Less than its income → About how much less \$ _____
- About the same as its income
- Uncertain, can't say

B34. Suppose next year you were to find your household with 20% more income than normal, what would you do with the extra income? (**Check one.**)

- Save or invest all of it → **Go to Question B36**
- Spend or donate all of it
- Spend and save some. → I would spend _____% & save _____% of it
- Uncertain, can't say → **Go to Question B36**

B35. If you chose to spend all or part of it, what would you spend the extra income on? (**Check all that apply.**)

- Trips, travel or vacations
- Clothing
- Eating out / food and beverages
- New home, home repairs or household items
- Entertainment, sports and hobbies
- Automobile expenses

B36. Now imagine that next year you were to find yourself with 20% less household income. What would you do? (**Check one.**)

- Not cut my spending at all → **Go to Question B38**
- Cut my spending by the whole 20%
- Cut my spending by some, but not the whole 20% → By what percent would you cut spending? _____%
- Uncertain, can't say → **Go to Question B38**

B37. If you chose to spend less, then on what items would you spend less? (**Check all that apply.**)

- Trips, travel or vacations
- Clothing
- Eating out / food and beverages
- New home, home repairs or household items
- Entertainment, sports and hobbies
- Automobile expenses

B38. We would like to understand more about spending in retirement. Are you retired?

Yes → **Complete BOX A** No → **Complete BOX B**

<p>BOX A – Retired:</p> <p>a. How did your TOTAL spending change with retirement?</p> <p><input type="checkbox"/> Stayed the same → Go to c</p> <p><input type="checkbox"/> Increased</p> <p><input type="checkbox"/> Decreased</p> <p>b. By how much?</p> <p><input type="text"/> %</p> <p>c. For the items below, check (✓) whether the spending increased, decreased or stayed the same in retirement:</p>	<p>BOX B – Not Retired:</p> <p>d. How do you expect your TOTAL spending to change with retirement?</p> <p><input type="checkbox"/> Stay the same → Go to f</p> <p><input type="checkbox"/> Increase</p> <p><input type="checkbox"/> Decrease</p> <p>e. By how much?</p> <p><input type="text"/> %</p> <p>f. For the items below, check (✓) whether you expect spending to increase, decrease or stay the same in retirement:</p>
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B39.	Increase(d)	Decrease(d)	Stay(ed) the same
a. Trips, travel, or vacations			
b. Clothing			
c. Eating out / food and beverages			
d. New home, home repairs, or household items			
e. Entertainment, sports, and hobbies			
f. Automobile expenses			