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U.S. Consumer Expenditure Records Study

Final Report

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U.S. Census Bureau
4600 Silver Hill Road
Washington, DC 20233-4400

Prepared by

Emily Geisen
Ashley Richards
Charles Strohm

RTI International
3040 Cornwallis Road
Research Triangle Park, NC 27709

Joan Wang
Avar Consulting Inc.
1395 Piccard Drive, Suite 100
Rockville, MD 20850
RTI Project Number 0212349.002

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Executive Summary

The U.S. Consumer Expenditure Quarterly Interview Survey (CEQ) is a monthly survey developed to capture continuous information about the buying habits of American consumers. The U.S. Census Bureau conducts the CEQ on behalf of the U.S. Bureau of Labor Statistics (BLS). The CEQ is a long, complex survey that requires a high level of burden for the respondent. As a result, BLS and the Census Bureau are concerned that the CEQ might be subject to various forms of measurement error. These forms of measurement error include underreporting due to recall error, panel conditioning, and respondent fatigue. The Census Bureau and BLS are interested in improving data quality on the CEQ by exploring the magnitude, direction, and patterns of measurement errors, as well as investigating the use of respondent records to reduce error. The specific objectives are outlined below:

1. **Evaluate the availability and feasibility of respondent records.** Do respondents have records for the types of expenditures asked about in the CEQ? How well do these records match the information requested in the CEQ?
2. **Measure the direction and magnitude of measurement error.** How accurate is the information provided by respondents without the use of records? How much do respondents over- or underreport expenses? How much do respondents over- or underestimate the amount of expenses?
3. **Understand respondents' interview experience.** What is the respondent's perception of the CEQ interview with respect to burden, difficulty, perceived accuracy, and reaction to materials? How do the respondents' experiences affect data quality?

Methodology

The Census Bureau contracted with RTI International and Avar Consulting, Inc. to conduct the Consumer Expenditure Records (CE Records) study to explore these objectives. The RTI team conducted interviews with 115 participants who varied with respect to several demographic characteristics: education level, employment status, age, household size, and household income. Each participant completed two interviews within a four- to seven-day period. In the first interview, participants completed nine sections of the standard CEQ instrument and answered a short set of debriefing questions about their experience with the CEQ. After this first interview, participants were asked to collect records (e.g., receipts, bank statements, credit card bills) for the expenditures asked about during the interview, to be used in the second interview. The second interview, conducted four to seven days after the first interview, used a semi-structured interview format that focused on matching the self-reported expenditures from the first interview with records provided by the participants.

All interviews were conducted using computer-assisted personal interviewing (CAPI) in the participants' homes. Participants were compensated \$40 for completing the first interview and \$60 for completing the second interview.

Results

The 115 participants who participated in the CE Records study reported a total of 3,039 expenditures and 241 income items in Interview 1. The availability of records and the accuracy of participant reports are summarized by section and overall in Table 1. The various factors affecting the availability of records and accuracy of records are provided as well.

Table 1. Summary of Findings by Section

Section	Percent with Records	Factors Positively Associated with Having Records	Percent Matching	Factors Positively Associated with Matching Reports
2. Rent	28%	Older, recent, DC	76%	Women, DC, working
3a. Property Tax	59%	Non-Hispanic (NH) white	65%	-
3bc. Mortgage/loans	59%	NH white, married, younger, smaller CUs	69%	Higher income, women
4a. Phone lines	32%	Recent, DC, married, residential	61%	Women
4b. Phone, other	20%	-	75%	-
4c. Internet Service	57%	NH white, married, high income, owners, larger items, same expense each month	66%	Larger items
4d. Utilities	37%	Women, owners, recent	36%	NH white, lower income, lower education, working, recent
6a. Major appliances	24%	-	80%	-
6b. Minor appliances	24%	NH white	62%	Not married
8a. Home furnishings	25%	Not working, DC, larger items, recent	52%	Owners, low income
8b. Furniture repair	0%	-	NA	-
9ab. Clothing	40%	Recent	45%	Non-white, DC, older, larger CU, Coats/suits
9cd. Services / Sewing	16%	-	50%	-
14. Health insurance	44%	Recent, NH white, married	59%	-
17. Subscriptions	53%	Larger items	61%	Not married, renters
19. Miscellaneous	31%	Owners, not married, DC, type of item (larger items)	63%	High income, men, type of item
Overall Expenditures	36%	NH white, women, DC, home owners, recent, cost	53%	Not working, married
22a. Gross Income	43%	NH white, other CU members	50%	-
22b. Last Pay	40%	NH white, renters, younger	45%	-
Overall Income	41%	NH white, not married, DC, larger CUs	48%	Working

Conclusions and Discussion

1. Availability and Feasibility of Records

Overall, records were provided for only 36% of all items reported in Interview 1. There were four primary factors affecting the availability of participant records:

1. **Demographic characteristics.** Several demographic characteristics were consistently associated with the availability of participants' records across the different sections of the CEQ. In general, participants who were non-Hispanic white, from the Washington, DC area (as opposed to Raleigh-Durham, NC), married, and home owners were more likely to have records. These patterns were not observed for every type of purchase asked about in the CEQ, however. Other demographic variables emerged for some types of expenditures but overall the aforementioned demographic characteristics were most strongly associated with having records.
2. **Date or frequency of purchase.** With respect to when the item was purchased, two patterns emerged. In some sections, participants were more likely to have records for items that were purchased or paid on a regular basis and more likely to have records for recent months.
3. **Significance of the item.** The likelihood of having a record was associated with the cost of the item for several sections. Participants were more likely to have records for more expensive items. When participants did not have records for a given item, they frequently explained that they do not keep records for items that are insignificant, such as items that were inexpensive or that they were not planning to return.
4. **Online records.** There is some evidence that participants considered records or receipts to be largely hard copy documents of a purchase, rather than electronic documentation of purchased and payments. A common reason cited by participants for not having a record was that the record was online. In many cases participants were unwilling or unable to print out online records.

When records were provided, the quality of the records tended to be high. Only 8% of all records were inaccurate and thus inappropriate for use. Furthermore, most records included the date of the item, although service period dates, for certain items, were much more limited. The majority of participants and Field Representatives (FRs) found it easy to map the records to the expenditures reported in Interview 1.

2. Direction and Magnitude of Measurement Error

For the CE Records study, we considered a reported amount for an item to match the record if the record was within 10% of the costs of the report for items that cost \$200 or less or within 5% of the report for items that cost \$200 or more. For sections where the majority of items were over \$200 (Sections 2, 3, and 22), we used the 5% range for all items regardless of cost. For the 939 items reported in Interview 1 where a corresponding record was provided in Interview 2, the reported amount matched the record for just over half of the items (53%) with a range of 36% to 80%, depending on the section of the interview.

Although the overall rate of matching within the 5-10% window is low, we found that for 30% of items reported, participants' reports matched the record exactly. Participants underestimated costs for 37% of items reported and overestimated costs for the remaining 33% of the items. On average,

participants misreported the amount of items they purchased by 36%. There were not any factors that were consistently associated with under- or overestimating the cost of items.

Compared to under- or overestimating the cost of items, under- and overreporting of items themselves was less common. There were 81 items (3%) that were identified as underreports (expenditures not reported in Interview 1 but subsequently reported in Interview 2) and 34 items (1%) that were identified as overreports (expenditures erroneously reported in Interview 1), compared to the 3,039 items (96%) correctly reported.

3. Understanding Respondents' Interview Experience

Overall, participants thought Interview 1 was easy to complete. An overwhelming majority (95%) of participants said that the length of Interview 1, which averaged 60 minutes for the CE Records study, was just about right. Despite the fact that almost half of participants said they either sometimes, often, or always guessed the cost of their expenses, most participants felt that their responses were accurate. Based on these figures, participants seem to be very confident in their ability to accurately guess the amount of their expenses. However, as we found by examining participants' records, oftentimes they were not nearly as accurate as they thought. In fact, "I guessed or estimated" was the most common response, given for approximately 40% of the reports that did not match. Perceived accuracy of response was slightly associated with the actual accuracy of response—those who were more confident about their responses tended to have more accurate reports than those who were not confident. However, participants who said they were "extremely certain" about the accuracy of their answers in the CEQ provided matching reports for only 63% of their reports.

Participants reacted favorably to the study materials, with 88% of participants using the information booklet and 92% of those participants finding it useful. Of the participants who received the advance letter, 95% said that they read it and only 9% of those participants found the letter to be unclear or confusing.

1. Introduction

1.1 Background

The U.S. Consumer Expenditure Quarterly Interview Survey (CEQ) is an ongoing monthly survey conducted by the U.S. Census Bureau for the U.S. Bureau of Labor Statistics (BLS). The survey provides current and continuous information on the buying habits of American consumers. For the CEQ, interviewers visit sample households five times over the course of thirteen consecutive months. Each interview is conducted with a single household respondent who reports for the entire household.

The data from the CEQ is used to calculate the weight of index items in the Consumer Price Index (CPI), one of the nation's leading economic indicators. Therefore accurate reporting of household expenditures on the CEQ is crucial for calculating the CPI. However, the CEQ survey presents a number of challenges for both interviewers and respondents. The interview is long, the questions detailed, and the experience can be perceived as burdensome. In part, because of these challenges, there is a widespread belief that some CEQ data are underreported—that is, respondents fail to report expenditures in the CEQ. Underreporting has been variously attributed to recall error, panel conditioning, respondent fatigue, and other causes. One common suggestion to combat underreporting is to increase the use of respondent records, having respondents refer to external sources such as receipts or other documentation to aid their response process.

The CE surveys team, consisting of staff from the Census Bureau and the BLS, developed a research project as part of a comprehensive and ongoing effort to explore measurement error and gain insight into the experience of a CEQ respondent. The Census Bureau contracted RTI International and Avar Consulting, Inc. to conduct the research project referred to as the Consumer Expenditure (CE) Records Study. This report describes the methods and procedures for conducting the CE Records Study, presents the results of the study, and provides a discussion of the impact of these results on the quality of the CEQ data.

1.2 Purpose

The purpose of the CE Records Study was to develop research procedures and to conduct interviews and analyses to address the following three objectives identified by the CE surveys team:

- 1 to gain an understanding of the availability of respondent records and the extent to which the information in those records aligns with the time frame, level of detail, and categories of expenditures asked about in the CEQ,
- 2 to evaluate the direction and magnitude of measurement error by comparing information on available records to the expenditures reported by the respondent based only on recall, and

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- 3 to gain insight into the respondent's interview experience during the CEQ, including perception of burden, task difficulty, expectations of required accuracy, and reactions to the advance letter and Information Book.

2. Methodology

2.1 Procedures

RTI conducted interviews with 115 participants. Each participant completed two interviews within a four- to seven-day period. In the first interview, participants completed nine sections of the standard CEQ instrument and answered a short set of debriefing questions about their experience with the CEQ. After this first interview, participants were asked to collect records (e.g., receipts, bank statements, credit card bills) for the expenditures asked about in the interview to be used in the second interview, which was conducted four to seven days later. The second interview focused on matching the self-reported expenditures from the first interview with records provided by the participants.

All interviews were conducted using computer-assisted personal interviewing (CAPI) in the participants' homes. Participants were compensated \$40 for completing the first interview, and \$60 for completing the second interview.

2.2 Participants

Participants were recruited via flyers and online posts in two metropolitan areas: Raleigh-Durham, North Carolina, and Washington, DC. Flyers were posted at libraries, senior centers, grocery stores, and social services buildings in the Raleigh-Durham. Flyers were also distributed to literacy programs in both metro areas. Most of the online recruiting was done through Craigslist: advertisements were posted in the "Jobs – Etc." and "Volunteers" sections of Craigslist for each local area. Online advertisements were also posted to the job boards of universities in the Raleigh-Durham area, as well as to the online classifieds available to RTI staff. The other online method used was an ad placed in a weekly email sent to readers of a North Carolina magazine for senior citizens.

The recruitment ads provided a brief description of the study and included a toll-free number to reach RTI's recruitment coordinator. Persons interested in participating called the recruitment coordinator to complete a screening interview that collected demographic information. The screening data were used to select a diverse sample of participants and meet the recruitment goals set forth by BLS, the Census Bureau, and RTI.

Table 2-1 shows the targeted recruitment goals, total eligible recruits, and the final number of participants selected for each recruitment characteristic. A total of 115 participants-- including 8 pretest participants-- completed both interviews.

Table 2-1. Recruitment Characteristics

Consumer Unit (CU) and Participant Characteristics	Goal	Total Eligible Recruits	Participants
CU size			
1 person	25-40	92	37
2-3 persons	25-40	132	46
4+ persons	25-40	177	32
Participant education level			
< HS Diploma	20-40	38	19
HS Diploma or some college	20-40	111	42
College or higher education	20-40	152	54
CU income			
Less than \$30,000	25-40	126	49
\$30,000 - \$60,000	25-40	89	35
More than \$60,000	25-40	86	31
Participant employment status			
Not employed – looking for work	12-30	57	21
Not employed – not looking for work	12-30	86	40
Employed part-time	20-40	65	27
Employed full-time	20-40	92	27
Participant age			
18-25	25-40	60	27
26-60	25-40	182	59
> 60	25-40	58	29
TOTAL	100	301	115

2.3 Instrument Development

2.3.1 Interview 1

Ordinarily, CEQ respondents complete a total of five interviews over thirteen consecutive months. The first interview is used mainly as a bounding interview to control telescoping and takes an inventory of large items such as vehicles and mortgages to reduce the length of subsequent interviews by requiring respondents to report only on what has changed. Respondents are also asked to report on other household expenditures for the past month only. The four subsequent interviews ask respondents to report on household expenditures for the past three months.

For the CE Records Study, participants completed a modified version of the second CEQ interview. The modified instrument assumed that the initial bounding interview had never occurred – this allowed for only one CEQ interview to be conducted instead of requiring both the bounding interview and

the second interview. To reduce the burden associated with participating in the CE Records Study, only a subset of the CEQ instrument was used as follows:

- | | |
|--|---|
| § Section 2: Rented Living Quarters or Section 3:
Owned Living Quarters | § Section 14: Health Insurance |
| § Section 4: Utilities | § Section 17: Subscriptions and Memberships |
| § Section 6: Appliances | § Section 19: Miscellaneous |
| § Section 8: Household Furnishings | § Section 22: Income |
| § Section 9: Clothing | |

The procedures used to conduct Interview 1 for the CE Records Study were identical to the procedures used in the actual CEQ, with the exception that at the end of Interview 1, participants were asked a series of debriefing questions. The debriefing was designed to identify perceptions of burden, expectations of required accuracy, reactions to the advance letter, reactions to the information booklet, and perceived difficulty of the interview. The average length of time to administer Interview 1, including the debriefing, was 60 minutes ranging from 13 minutes to 134 minutes. A copy of the debriefing protocol for Interview 1 is in *Appendix A*.

2.3.2 Interview 2 – Records Matching

RTI International developed the instrument for the second interview to read-in the responses from Interview 1, which was conducted four to seven days earlier. For each expenditure reported in Interview 1, the FR documented whether a record was available. If a record was not available, the FR asked the participant how he or she came up with the answer provided in Interview 1 and why a record was not available (e.g., did not keep it, never received one, lost it).

When records were available, the FR recorded the date of the record, the amount on the record for pertinent expenditures, and any other relevant information (e.g., description of the item). The survey instrument automatically compared the amount on the receipt entered by the FR with the amount reported on Interview 1 to determine if there was a match. A “match” meant that the amount on the record was 90-110% of the amount reported on Interview 1 for expenditures that cost less \$200. For expenditures that cost \$200 or more, it was considered a match if the record amount was 95-105% the amount reported on Interview 1. A smaller matching window was used for more expensive items (i.e., \$200 and over) to control the dollar amount differences for matches and non-matches. For Sections 2 (Rented Living Quarters), 3 (Owned Living Quarters), 22A (Gross Income) and 22B (Last Pay), however, the matching criteria were the same regardless of the cost of the item; for these sections, matches were defined as the record amount being 95-105% of the amount reported in the CEQ.

If the record did not match the amount reported in Interview 1, as determined by the criteria described above, the FRs asked the participants to provide any additional information about why the record did not match (e.g., it was an unusual purchase, someone else in the household purchased the item, participant guessed the amount).

At the end of Interview 2, participants were asked a series of debriefing questions to provide additional insight on the use of records. FRs also answered a set of debriefing questions themselves, providing their assessment of the overall matching process. The average length of time to administer Interview 2, including debriefings was 68, ranging from 11 minutes to 260 minutes. A copy of the full Interview 2 instrument, including the participant and FR debriefing questions is in *Appendix B*.

2.4 Analysis Methods

2.4.1 Analysis Outline

This section describes the general analysis outline for the CE Records Study. The data collected varied considerably from section to section; therefore, some items in the analysis outline do not apply to all sections. In addition, some sections include further information that is not shown in the analysis outline. For the purposes of this outline, we use the term “expenditures” to refer to items reported in Interview 1 (CEQ).

1. Overview

- **Summarize Interview 1 data.** For each section, we present the total number of participants who reported any expenditures for the section in Interview 1, the average number of expenditures per reporting participant, and the total number of expenditures reported.
- **Summary table.** This table provides a summary of the availability of records and accuracy of participants’ reports for the section.

2. Availability of Records

- **Are there records for the expenditures asked about in Interview 1?**
 - a. **By Participant.** We provide the total number of participants with at least one record and identify any differences in availability of records by demographic characteristics. As demographic characteristics are often highly correlated (e.g., income and education), we used multivariate logistic regression where appropriate to determine if demographic characteristics predicted the likelihood of having at least one record. In some sections, where the overall sample size was too small to use multivariate analysis, we conducted a series cross-tabulations and chi-square analyses for the individual demographic characteristics.
 - b. **By Expenditure.** We provide the total number of expenditures with records, e.g., there were records for 70 out of the 120 phone lines reported in the first interview. We used weighted generalized estimating equations (GEE) to determine if type of item (e.g., residential versus mobile phone) or demographic characteristics predicted the likelihood of having a receipt for a particular item. The GEE procedure was used because it allows for the multivariate analysis of clustered data. In this case, clustered data refers to the fact that some participants may report more than one expenditure in a section. The availability of records for items reported by a participant is likely to be correlated with the availability of other items. Although significance testing takes

into account clustered data, it is important to note that any frequencies or means shown are the unadjusted, raw values.

- c. **By Month.** Here, we discuss the percent of records that were within the reference period versus outside the reference period. For records within the reference period, we provide the distribution by month, noting any significant differences.
- d. **Other Information.** We note the completeness or accuracy of the record by all of the information asked about on the record. This does not apply to all sections and mainly includes information such as service period and bill date.

3. When Participants Have Records

- **Do the reported values match the record?** Here we determined the percent of reported expenditures that matched or did not match the record value. In addition, any other information on the record that did not match, such as month, description, or combined items is noted. Any differences by month, category, and demographics are noted. Analyses at the expenditure level used the GEE procedure to adjust for the clustering of expenditures within participants. Although significance testing takes the clustering of the data into account, it is important to note that any frequencies or means shown are the unadjusted, raw values. When sample sizes were too small to adequately use multivariate analysis, we conducted a series of cross-tabulations and chi-square analyses.
- **Magnitude of difference.** To determine the magnitude of difference, we determined the ratio of the record amount compared to the Interview 1 report, the absolute difference (absolute difference of the record amount minus the reported amount), and the net difference (record amount minus reported amount). In addition, we evaluated whether there were any differences by month, category, and demographic variables using the GEE procedure to control for clustered data. We conducted this analysis based on all expenditures with a CEQ report and a record—including expenditures in which the reported value and the record matched, as well as expenditures in which the report and the record did **not** match. Although significance testing takes into account clustered data, it is important to note that any frequencies or means shown are the unadjusted, raw values. When sample sizes were too small to adequately use multivariate analysis, we conducted individual mean comparisons for the demographic characteristics.
- **Reason for mismatch.** In this section we examined both the closed-ended and open-ended reasons for why the record did not match the reported value, including any FR observations.

4. When Participants Do Not Have Records

- **Reasons for not having a record.** In this section, we provide the distribution of close-ended reasons for not having a record for a given expenditure. In addition, we provide an analysis of the open-ended comments that participants provided with these reasons.
- **How did the participant come up with their answer?** We analyzed the open-ended responses about how participants come up with the amount for the expenditure reported.

5. Expenditures Not Reported in Interview 1

- **Expenditures not reported in Interview 1.** We provide a summary of the participants who did not report an expense in Interview 1, but provided a record in Interview 2.
- **Amount of items not reported.** The mean amount of all expenditures not reported in the first interview is provided here.
- **Why the expenditure was not reported.** This analysis consists of both closed-ended and open-ended reasons for not reporting the expenditure in the first interview.
- **Amount of missing items in first interview.** Here we provide the number of expenditures and mean amount for items where the amount was missing in Interview 1, but where a record was provided in Interview 2.

2.4.2 Demographic Characteristics

For the purposes of analysis, we examined the following demographic characteristics: age, consumer unit (CU) size, gender, education, race/ethnicity, employment status, marital status, location (NC or DC), income, and housing tenure. Table 2-2 provides the distribution of participants by the demographic characteristics. Please note that the values in Table 2-2 are what was reported in the actual Interview 1 instrument and may differ from the information provided on the recruitment screener. Furthermore, to account for the small sample size, race/ethnicity, education, and employment status were collapsed into fewer categories or categories that were more evenly distributed among participants.

Table 2-2. Distribution of Demographic Characteristics for Participants

Gender		Employment status	
Men	37%	Working	53%
Women	63%	Not working	47%
Age (mean) (standard deviation)	45 years (17.6)	CU size (mean) (standard deviation)	2.37 (1.58)
Marital status		Income	
Married	44%	Less than \$30,000	43%
Not married	57%	\$30,000 - \$60,000	30%
		More than \$60,000	27%
Race/ethnicity		Location	
Non-Hispanic, white	62%	NC	83%
Other race/ethnicity	38%	DC-area	17%
Education		Housing tenure	
High school or less	27%	Renters	56%
Associate's degree or some college	29%	Owners	44%
College degree or more	44%		

3 Section-by-Section Results

Section 3 presents the section-by-section findings from the CE Records Study. The detailed findings are presented in the subsections and an overview of the findings is presented in Table 3-1 for expenditures and Table 3-2 for income. The tables provides the following information for each section:

- § **Participants with at Least One Item in Interview 1.** This is the number of participants who reported having at least one expenditure (item) in Interview 1. Please note that some participants may have reported having an expenditure, but did not provide a dollar amount for the expenditure.
- § **Total Expenditures.** This is the total number of expenditures (referred to as “items” during analysis) across all participants. For sections such as 2 (Rent), 4A (Telephones), and 4D (Utilities), where participants were asked for the expense for each month in the reference period, the number of items represents the number of months with a record. For example, a participant may have two telephones with an expense for each month in the reference period. That participant will have a total of six expenditures or items.
- § **Expenditures per Reporting Participant.** For participants reporting an expenditure, this is the average number of expenditures reported. It was calculated by dividing the number of expenditures by the number of participants reporting any expenditure. For example, participants reported an average of 3.17 minor appliances.
- § **Expenditures with Records.** This is the percent of expenditures reported in Interview 1 that had a record. To be considered a record, an amount for the expenditure had to be included on the record. Self-produced documentation, such as spreadsheets or handwritten notes, were considered to be records, provided they included an amount.
- § **Matching Reports.** This is the percent of reports in Interview 1 that matched the participant records. A match was determined by dividing the amount on the record by the amount reported in Interview 1. For amounts over \$200, a match was when the record was between 95% and 105% of the reported value. For amounts that were \$200 or less, a match was when the record was between 90% and 110% of the reported value. For Sections 2 (Rent), 3 (Mortgages/Loans), and 22 (Income), a 95% to 105% match rate was used for all items, regardless of cost. In each section, it only includes expenditures for which an amount was reported in Interview 1.
- § **Overestimate (Underestimate).** This number indicates the magnitude of over- or underestimates of the reported amounts from Interview 1.

if record > report then measure = - (record - report) / report; (report is underestimate)
 if report > record then measure = (report - record) / record; (report is overestimate)
 if record = report then measure = 0;

This method was used because it retains the relative difference between overestimates and underestimates. For example if the record was \$150 and the report was \$100, a simple ratio of record to report would be 1.5. However, if the record was \$100 and the report was \$150, the ratio would be .67. When those two values are averaged, the value is 1.09 (as opposed to 1). Using the

Section 3: Section-by-Section Results

formula above, the same two scenarios result in values of -1 and 1, which average to 0. This allows us to gauge both the magnitude and direction of misreporting. For reporting purposes, underestimates are shown in parentheses. This value is calculated based on all expenditures, including expenditures in which the reported value and the record matched.

- § **Magnitude of difference.** For all items with records, this is the absolute difference of the overestimate (underestimate) value described above.
- § **Average Amount of Reported Expenditures.** For all items reported in Interview 1 with a value for the amount, this is the average of those values.
- § **Net Difference.** This is the average difference, in dollars, between the amount on the record and the amount reported in Interview 1. It only includes expenditures for which an amount was reported in Interview 1.
- § **Items Not Reported in Interview 1, with Record (Underreported Expenditures).** This is the total number of items that participants provided records for in Interview 2 that were not also reported in Interview 1.

Table 3-1. Summary of Findings by Section

Section	Participants with at Least One Item in Int. 1	Total Expenditures	Expenditures per Reporting Participant	Expenditures with Records	Matching Reports	Overestimate (Underestimate)	Magnitude of Difference	Average Amount of Reported Expenditures	Net Difference (Record – Report)	Items not reported in Interview 1, with record
2. Rent	60	167*	3.00	28%*	76%	16%	27%	\$787	-\$61	6
3a. Property Tax	44	44	1.00	59%	65%	(5%)	10%	\$2,419	\$144	3
3bc. Mortgage/loans	38	49	1.29	59%	69%	1%	11%	\$848	\$31	0
4a. Phone lines	98	409*	4.17	32%*	61%	(11%)	36%	\$93	\$7	4
4b. Phone, other	19	20	1.05	20%	75%	83%	83%	\$62	-\$31	0
4c. Internet Service	78	143*	1.85	57%	66%	(8%)	17%	\$53	\$3	5
4d. Utilities	91	613*	6.73	37%*	36%	1%	44%	\$97	\$0	0
6a. Major appliances	13	21	1.62	24%	80%	6%	10%	\$358	-\$83	1
6b. Minor appliances	88	279	3.17	24%	62%	(7%)	20%	\$102	\$4	10
8a. Home furnishings	73	222	3.04	25%	52%	0%	69%	\$83	\$2	14
8b. Furniture repair	3	3	1.00	0%	NA	NA	NA	\$519	NA	0
9ab. Clothing	96	540	5.63	40%	45%	5%	55%	\$49	\$0	17
9cd. Services / Sewing	32	50	1.56	16%	50%	8%	12%	\$25	-\$3	2
14. Health insurance	57	85	1.50	44%	59%	(10%)	24%	\$433	\$6	5
17. Subscriptions	51	105	2.10	53%	61%	16%	31%	\$105	-\$1	8
19. Miscellaneous	89	289	3.20	31%	63%	3%	27%	\$87	\$4	6
Overall Expenditures	115	3,039	26.43	36%	53%	1%	36%	\$180	\$4	81
Overall Participants	115	-	-	35%	56%	4%	39%	\$195	-\$2	1

*Each month for each phone line and rent, internet service, or utility report is considered a separate expenditure.

Table 3-2. Summary of Findings, Income Sections

Section	Participants with at Least One Item in Int. 1	Total Income Items	Items per Reporting Participant	Items with Records	Matching Reports	Overestimate (Underestimate)	Magnitude of Difference	Average Amount of Reported Income	Net Difference (Record – Report)	Income not reported in Interview 1, with record
22a. Gross Income	82	120	1.46	43%	50%	(2%)	20%	\$31,328	-\$1,348	0
22b. Last Pay	82	121	1.48	40%	45%	2%	22%	\$1,420	-\$90	0
Overall Income	82	241	2.93	41%	48%	0%	21%	\$18,349	-\$696	0

The “overall expenditures” line in Table 3-1 summarizes the findings on the item level. An important feature of the item-level analysis is that each expenditure reported by a participant contributes one observation (i.e., one row in the data set). Thus, participants who report a greater number of expenditures receive more weight than participants who report fewer items. This overrepresentation may be problematic if participants who report a significant number of expenditures are much more (or less) accurate in their reports compared to those with fewer expenditures.

The “overall participants” row in Table 3-1 addresses this issue. In this analysis, we calculated averages of the measures in Table 3-1 across expenditures within a single participant. Thus, each participant contributes one observation to the analysis. For example, if a participant had records for one out of four reported expenditures, that participant would have a value of 0.25 for the “Expenditures with Records” measure. Note that this analysis consists of expenditures only—not income—because of the higher amounts and small sample sizes of income reports and records.

In general, the results at the participant level are the same as the results at the item level. This suggests that participants with a large number of expenditures are not very different from participants with few expenditures with respect to the availability of records and accuracy of reports.

In the remainder of this section, we present the detailed section-by-section results for the nine CEQ sections that were included in the CEQ records study. In each section the results are discussed with respect to the availability of records, the accuracy of participant reports, the magnitude and direction of misreporting, the reasons for reports not matching records, reasons for participants not having records, and items that were not reported in Interview 1. In addition, each of these topics is further analyzed with respect to differences by demographic characteristics, date of purchase or expense, and differences by type of expenditure.

S2. Rented Living Quarters

S2.1 Overview

Section 2 of Interview 1 asks about monthly rent expenses for the past three months. Of the 115 participants, 60 indicated in Interview 1 that they were renters (with payments for rent in the past three months). For each of the three months prior to the interview (excluding the month of the interview), participants were asked to provide the monthly rent amount. As a result, a total of 167 monthly rent amounts were collected. This total excludes 13 months where participants indicated they did not have a rent payment that month. Table S2-1 provides a summary of the availability of records and accuracy of participants' reports for Section 2 of Interview 1: Rented Living Quarters.

Table S2-1. Summary of Availability and Accuracy of Participant Reports

Description	# of Items	% of items
Total items reported in Interview 1	167	-
Items without a record	121	72%
Items with a record	46	28%
Record matched	35	76%
Record did not match	11	24%
Items not reported in Interview 1, but had record	6	-

S2.2 Availability of Records

Out of 60 renters, 27 (45%) had at least one receipt for the rent payment. Over the 167 monthly rent payments, participants only had records for 46 (28%). The likelihood of having at least one record for rent was related to the participant's age and location. Older renters were more likely to have a record for rent, as were participants from the DC area. The average age of participants who had records was approximately 47 compared to 33 for those without records. Race/ethnicity, gender, income, education, and employment status were not significant predictors of having at least one rent record.

Table S2-2. Availability of Records by Demographics

Demographic Characteristic	Participants	At Least 1 Record	No Records
Age			
18-25	22	27%	73%
26-60	29	45%	55%
61+	9	89%	11%
$\chi^2(1, 60) = 3.31, p = .069$			
Location			
North Carolina	43	40%	60%
Washington, DC	17	59%	41%
$\chi^2(1, 60) = 7.67, p = .006$			

Differences by Month

Table S2-3 shows the distribution by month for the participants with records. Of the 27 participants with records, 22 (81%) had at least one record within the reference period (one to three months prior to the month of the interview); the remaining 5 (9%) only had a record outside of the reference period. Three of these were for the month of the interview and the other two were for more than three months prior to the interview.

Excluding the records that were outside of the reference period, participants were less likely to have a record for three months prior to the interview compared to one month prior ($\chi^2(1, 167) = 3.48, p = .062$) or two months ($\chi^2(1, 167) = 4.57, p = .033$) prior.

Table S2-3 Availability of Records by Month

	1 Month Prior	2 Months Prior	3 Months Prior
Reported Rent in Int1	53	55	59
Have Record	15	15	11
Percent with Record	28%	27%	19%

S2.3 When Participants Had Records

Accuracy of Participant Reports

Of the 46 rent expenditures with records, 35 (76%) of the rent expenditures reported by the participants matched within 5% of what was shown on the record. There were no differences in the likelihood of having a matching report by month.

Due to small cell sizes we could not accurately calculate any differences by income, or marital status, gender or location, while controlling for the clustering of the data (i.e., some participants provided records for more than one month of rent). For the other demographic characteristics (race/ethnicity, age, CU size, education, or employment status), there were only differences by employment status. Participants who worked were more likely to have matching reports than non-working participants, $\chi^2(1, 52) = .28, p = .007$.

For income, marital status, gender and location, we used regular chi-square analysis, which does not control for clustered data. Using this method, there was a significant difference for gender and location as shown in Table S2-4.

Magnitude and Direction of Misreporting

Among all participants with records, we found that participants overestimated the cost of their rent per month by 16%. The records showed that, on average, participants misreported their rent (in either direction) by \$77. The greatest underestimate was \$750 and the greatest overestimate was \$750 as well. The mean net difference was -\$61.

Table S2-4. Accuracy of Reports by Demographics

Demographic Characteristic	Items	Report Matched	Report Did Not Match
Gender			
Women	28	96%	4%
Men	18	44%	56%
$\chi^2(1, 46) = 16.27, p < .001$			
Location			
North Carolina	28	61%	39%
Washington, DC	18	100%	0%
$\chi^2(1, 46) = 9.29, p = .002$			

The magnitude and direction of misreporting was not statistically different by month. Due to small cell sizes and multicollinearity we could not accurately calculate any differences by demographics while controlling for clustered data. However, it is important to note that of the 18 records for the DC area, all 18 reports were an exact match (record amount equaled reported amount). In comparison, the 28 records for the NC area indicated those participants overestimated by 26%.

Reasons for Reports Not Matching Records

While 79% of the amounts reported in Interview 1 were rounded (divisible by 5) this was not associated with the accuracy of the records.

The 11 non-matching records were from only 6 participants. If one or more of the monthly rent payments did not match the records, participants were asked *why* the record amount was different than the reported amount. Two participants said their records did not indicate the correct amount: one because the record included additional items and the other because he paid for part of the rent in cash and did not have a record for this part of the payment. The remaining four participants agreed that the records were correct and the amount they reported in Interview 1 was incorrect. One said that he forgot that he was paying a reduced amount while he was unemployed, two said that they reported the total amount for renting the unit, but their records showed the amount that they paid individually. Finally, one participant did not provide an explanation: the record was for the month of the interview, which was outside the reference period, but the participant indicated that the rent had not changed.

S2.4 When Participants Did Not Have Records

Participants who did not have a record for rent cited a variety of reasons for not having one. There was no single reason that stood out as the predominant explanation for not having a receipt (Table S2-5).

Table S2-5. Reasons for Not Having a Receipt

Reason for not having a receipt	Frequency	Percent
Someone else purchased the item/received the bill	5	15%
There was no receipt for the expense	3	9%
I never received/took the receipt	6	18%
I lost the receipt	4	12%
I did not keep the receipt	8	24%
I did not gather the receipt for this interview	2	6%
Some other reason	5	15%
Total	33	100%

A common reason participants did not have a record was that they did not keep it. One explained, “We have a good relationship with our landlord so we never keep receipts. We trust him, he trusts us.” This type of trusting relationship was also a reason for having never received a record. One participant explained that she is renting from a friend and mails her the check, so she does not receive a receipt. Another participant did not receive a record because she did *not* have a good relationship with her landlord. She indicated that she was subleasing a room without the landlord’s knowledge and her rent went directly to the person on the lease rather than the landlord.

Participants who failed to provide any records for rent were asked to recall how they came up with the rent amounts they reported in Interview 1. Though they expressed it in a variety of ways, the only explanation participants gave was that they simply knew the amount. Nearly every participant explained it in one of two ways: that they “just knew” the amount, or they knew it because it is the same every month.

S2.5 Items Not Reported in Interview 1

There were no participants who did not report renting in Interview 1, but provided a record in Interview 2. There were, however, 6 months of rent where the amount reported in Interview 1 was \$0, but a record for a non-zero amount was provided in Interview 2. The average monthly amount for the unreported rent was \$647, ranging from \$220 to \$1,400. Four of these unreported payments were for the month prior to the interview, one was for two months prior, and one was for three months prior.

Because participants did not report a month of rent, as opposed to renting all together, the instrument did not prompt FRs to ask participants why they did not report these items in Interview 1. Based on the other comments collected in the instrument, some possible reasons are that the participants recently moved or thought they had paid multiple months of rent together.

S3. Owned Living Quarters (Property Tax, Mortgage, Loans)

S3.1 Overview

Section 3 of Interview 1 focuses on property tax, mortgages, home equity loans, and line of credit loans. A total of 48 people reported owning a home in Interview 1. Of those, 44 reported having property tax, and 38 reported having at least one of the following: a mortgage, home equity loan, or line of credit loan. The 38 participants reporting a mortgage or loan payment had an average of 1.29 mortgages/loans

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for a total of 49 mortgages/loans reported in Interview 1. Table S3-1a provides a summary of the availability of records and accuracy of participants' reports for any property tax expenditures reported by participants and Table S3-1b provides a summary for mortgages and loans participants had.

Table S3-1a. Summary of Availability and Accuracy of Participant Reports for Property Tax

Description	# of items	% of items
Total property tax reported in Interview 1	44	-
Property tax without a record	18	41%
Property tax with a record*	26	59%
Report matched	17	65%
Report did not match	9	35%
Property tax not reported in Interview 1, but had record	1	-

*Includes 3 items with missing amount on CEQ or Record

Table S3-1b. Summary of Availability and Accuracy of Participant Reports for Mortgages/Loans

Description	# of items	% of items
Total mortgages/loans reported in Interview 1	49	-
Mortgages/loans without a record	20	41%
Mortgages/loans with a record*	29	59%
Report matched	18	69%
Report did not match	8	31%
Mortgages/loans not reported in Interview 1, but had record	0	-

*Includes 3 items with missing amount on CEQ or Record

S3.2 Availability of Records

Property Tax

Of the 44 homeowners with property tax, 26 (59%) had at least one record for their property tax payment. Non-Hispanic whites were significantly more likely to have a record for property tax, $\chi^2(1, 44) = 5.85, p = .016$. Sixty-six percent of non-Hispanic whites had a record for property tax compared to 17% of participants from other racial/ethnic groups. The likelihood of having a record for property tax was not related to age, CU size, gender, education, income, location, marital status, or employment status.

Mortgage and Loan Payments

Of the 38 participants reporting a mortgage or loan, 23 (61%) had at least one record for their payment during the reference period. Participants who reported fixed-rate mortgages or loans were only asked for their monthly payment once. Participants who reported variable-rate mortgages were asked for their payment for each month of the reference period. However, only four of the participants with records reported a variable-rate mortgage or loan. When these participants had records for more than one month,

the amounts were the same for every month. Therefore we grouped fixed-rate and variable-rate mortgages together and discuss findings with respect to the monthly mortgage amount.

Similar to the finding for property tax, non-Hispanic whites were significantly more likely to have a record for mortgage/loan payments. In addition, participants who were married, younger, and from smaller CUs were significantly more likely to have a record for mortgage/loan payments (Table S3-2). The likelihood of having a record for mortgage/loan payments was not related to gender, education, income, location, or employment status.

Table S3-2. Availability of Records by Demographics

Demographic Characteristic	Participants	At Least 1 Record	No Records
Race/Ethnicity			
Non-Hispanic, white	33	70%	30%
Other	5	0%	100%
		$\chi^2(1, 38) = 8.28, p = .003$	
Marital Status			
Married	33	67%	33%
Not married	5	20%	80%
		$\chi^2(1, 38) = 3.96, p = .047$	
Age			
	38	47.5	53.9
		$\chi^2(1, 38) = 4.68, p = .031$	
CU size			
	38	3.04	3.27
		$\chi^2(1, 38) = 3.49, p = .061$	

Of the 49 mortgage/loan payments, a record was available for 29 (59%). Table S3-3 shows the distribution of mortgage/loan payments by type. As there are so few second mortgages, home equity loans, and line of credit loans, results will be presented overall for any mortgage/loan reported. When records were provided, they were fairly evenly distributed between the three months in the reference period, although 22% of the records were for months outside of the reference period.

Table S3-3. Distribution of Mortgage/Loan Expenditures by Type

Type of mortgage/loan	Items	% of Items
First mortgage	37	76%
Second mortgage	4	8%
Home equity loan	1	2%
Line of credit loan	7	14%
Total items	49	100%

S3.3 When Participants Had Records***Property Tax***

Of the 26 participants with a record for property tax, 35% reported an amount that did not match (+/- 5% of the reported value) what was reported in Interview 1. Since the amount did not match, participants were asked why the receipt amount was different than the reported amount. The main reason for the difference was that participants guessed the amount, with 7 of 9 participants selecting this explanation.

The records showed that, on average, participants misreported property tax payments by \$234. The greatest underestimate was \$2,476 and the greatest overestimate was \$668. The mean net difference was \$144. Across all participants with property tax receipts, participants underestimated their tax payment by 5%. The accuracy of the property tax record was not related to age, race, gender, marital status, education, income, location, or employment status.

Mortgage and Loan Payments

Of the 29 mortgage/loan payments with a record, one was missing the total monthly amount on Interview 1, and another two were missing the amount on the record – the record contained information on the interest rate only. Of the 26 remaining items with a monthly amount, the record matched (+/- 5% of the reported value) for 18 (69%) of the items. Of the 18 items reporting principal and interest in both interviews, the record matched 72% of the time. Of the 19 items reporting interest, the record matched 74% of the time.

For the 25 mortgage and home equity loan payments (excluding the line of credit loans) with records, FRs recorded what the total monthly payment included (e.g., principal, interest). This information was missing for three of the items. For the remaining 22 payments, the percent that were consistent between what was reported and what was on the record are shown in Table S3-4. With the exception of taxes and insurance, the match rate was between 95% and 100%. For the taxes and insurance that were reported and not on the record, it may be that those expenses are included in the payment, but were simply not itemized on the records participants used.

Table S3-4. Consistency between What Was Reported and What Was Shown on the Record for Items Included in the Monthly Mortgage/Loan Payment

Included in Total Monthly Payment (22 items)	Reported and on Record	Reported, but not on Record	Not Reported, but on Record
Principal	95%	0%	5%
Interest	100%	0%	0%
Taxes	68%	32%	0%
Insurance	68%	32%	0%
Private Mortgage Insurance	95%	0%	5%
Other	95%	0%	5%

Higher income participants and women were significantly more likely to have matching records for total monthly payments. 82% of participants earning more than \$60,000 a year had matching records

compared to 44% of participants earning \$30,000-60,000, $\chi^2(1, 19) = 3.97, p = .046^1$. Women had matching records 88% of the time compared to only 40% of the time for men, $\chi^2(1, 19) = 6.52, p = .011$. The likelihood of having matching records for mortgage/loan payments was not related to age, marital status, education, or employment status. Cell sizes were too small to compare race or location.

Table S3-5 provides the average accuracy of participants' reported values for total monthly payments, principal/interest payments, and interest rates compared to their records (for both matching and non-matching records).

Table S3-5. Accuracy of Reports

Payment	Items	Average absolute difference abs(record-report)	Average net difference (record-report)	Overestimate (Underestimate)
Total monthly payment	26	\$61	\$31	1%
Monthly principal/interest payment	19	\$40	\$24	(2%)
Interest rate	20	0.25%	-0.08%	2%

We examined the magnitude of difference between records and reports by demographic characteristic. There was a significant difference by gender, education, and age. Men were more likely to overestimate and women underestimate. Lower educated participants were more likely to overestimate compared to higher educated participants. Older participants were more likely to underestimate. There was no effect for the other demographic characteristics.

Table S3-6. Accuracy of Reports by Demographics

Demographic Characteristic	Items	Overestimate (Underestimate)	Chi-square analysis
Gender			
Women	18	(7%)	$\chi^2(1, 26) = 4.33, p = .037$
Men	11	14%	
Education			
High school or less*	3	6%	$^*\chi^2(1, 26) = 2.85, p = .091$ $^{**}\chi^2(1, 26) = 3.20, p = .074$
Some college*, **	8	10%	
College degree plus **	15	(4%)	
Age			
18-25	1	0%	$Z(1, 26) = -1.94, p = .052$
26-60	21	1%	
61+	4	(11%)	

If either the total monthly amount or the principal/interest amount did not match, participants were asked to explain why the record did not match. Of the eight participants in this category, three participants indicated that they guessed the amount, one participant did not have the most recent receipt,

¹ None of the participants in this analysis had an income less than \$30,000.

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one participant had rounded in Interview 1, one participant recently refinanced, one person did not know, and one person with a line of credit loan puts money in and takes it out frequently.

Although 44% of the reported values were rounded (divisible by 5), providing a rounded answer in Interview 1 was not correlated with having a matching record.

S3.4 When Participants Did Not Have Records

Property Tax

The 18 participants without records were asked to indicate why they did not have a record. Participants could select more than one reason, but only one did. The most common reason participants did not have a property tax receipt was that they did not gather it for the interview. Two participants who did not gather their receipt specified that it was not on the list of items they were asked to gather receipts for, so it is possible that more participants would provide property tax receipts if specifically asked to do so. However, it is important to note, that participants were asked to provide records for all items asked about in Interview 1. The next most common reason participants gave for not having a property tax receipt was that they did not keep it. One participant said she shredded the statement when she was finished with it. Another said she threw it away because if she needed it, she could just get it from a bank. The other reasons cited for not having a property tax receipt were that someone else received the receipt or has the receipt, there was no receipt, the receipt was lost, or some other reason (Table S3-6).

Table S3-6. Reasons for Not Having a Receipt

Reason for not having a receipt	Frequency	Percent
Someone else purchased the item/received the bill	1	5%
There was no receipt for the expense	4	21%
I lost the receipt	3	16%
I did not keep the receipt	3	16%
I did not gather the receipt for this interview	5	26%
R used a record last week	2	11%
With accountant	1	5%
Total	19	100%

When participants did not have records they were also asked to indicate how they came up with their answer in Interview 1. The most common responses were just knowing how much it was (5 items), remembering seeing the amount recently (4 items), guessing (3 items), using a record last week (2 items), or asking a spouse (2 items).

Mortgage and Loan Payments

Of the 49 mortgage/loan payments, a record was not available for 20 items (41%). Due to incorrect programming logic in the survey, the question asking participants why they did not have a record was missing for five participants who did not provide an amount for the item in Interview 1. For the remaining fifteen items, participants provided a variety of reasons for not having records (Table S3-7). For eight of these items, participants originally selected the “other” option. For six of these “other”

responses, participants explained that they did not have a receipt because it was online. However, they did not print or lookup the information for the interview.

Table S3-7. Reasons for Not Having a Receipt

Reason for not having a receipt	Frequency	Percent
I did not keep the receipt	6	40%
I did not gather the receipt for this interview	2	13%
It's available online	6	40%
Could not find it	1	7%
Total	15	100%

One of the participants who did not keep the receipt said it was because she shreds her bills after paying them. Another said he did not keep the receipt because he could reference his bank account information if he needed to.

When participants did not have records they were also asked to indicate how they came up with their answer in Interview 1. The most common response was that the participant knew what it was from paying it each month. One person said he guessed and another person said he used a record last week.

S3.5 Items Not Reported in Interview 1

Three homeowners did not report a property tax payment in Interview 1 but provided a record for one in Interview 2. Two indicated that someone else paid for it. For one of these people, the participant's spouse had the information about property tax and was present for the second interview only. The third person indicated that she knew she had it, but did not know how much it was, so did not report it last week. The mean value for the three property taxes not reported in Interview 1 was \$1,447. No individuals provided a record for a mortgage or loan payment that they did not report in Interview 1.

S4A. Telephone Expenses

S4A.1 Overview

Out of 115 participants, 98 reported at least one phone line in Interview 1. On average, these 98 participants had 1.43 phone lines per household for a total of 140 phone lines reported in Interview 1. For each of the past three months, participants were asked to provide the total monthly cost of the phone bill, as well as the monthly Internet and cable costs on the bill. As a result, a total of 409 monthly phone expenditures were collected. This total excludes 11 months where participants indicated that they did not have a phone payment for that particular month. Table S4A-1 provides a summary of the availability and accuracy of participant reports for Section 4A of Interview 1: Internet Service Expenses.

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Table S4A-1. Summary of Availability and Accuracy of Participant Reports

Description	# of items	% of items
Total items reported in Interview 1	409	-
Items without a record	277	68%
Items with a record*	132	32%
Report matched	71	61%
Report did not match	46	39%
Items not reported in Interview 1, but had record	4	-

*Includes 4 items where amount was missing on Interview 1

S4A.2 Availability of Records

Of the 98 participants reporting a phone line in Interview 1, 60% had at least one month's record for at least one reported phone line. Of the 140 phone lines reported, participants had at least one month's record for 59% of these phone lines. While most participants had at least one record for each phone line reported, they did not usually have a record for each month asked about in Interview 1. Participants had records for only 32% of the 409 monthly phone expenditures reported in Interview 1. Participants were even less likely to have a record that showed the itemized monthly Internet or cable expense, 23% and 15%, respectively. The record might have indicated that the total cost included Internet or cable, but the individual costs of these often could not be identified due to "bundling" of services. Table S4A-2 summarizes the availability of records at the participant level, telephone line level, and month level.

Table S4A-2. Availability of Records by Participant, Phone line, Month

Availability	# reported in Int1	# with record(s)	% with record(s)
Participants	98	59*	60%
Telephone lines	140	83*	59%
Monthly phone expense	409	132	32%
Monthly Internet expense	151	35	23%
Monthly cable expense	39	6	15%

*For participants and telephone lines, this is the number with at least one record.

Differences by Month

As mentioned previously, participants were asked to provide records for each phone line for each of the past three months. If no records were available for the three months asked about in Interview 1, they were asked to provide a record for a month outside of the reference period. The majority of participants were able to provide records that were within the reference period. However 20 out of 83 participants (24%) only had records for outside of the reference period or had records that did not indicate the month. For the 63 participants with records within the reference period, they were more likely to have more recent records than older records with 71% of participants having records for the last month, 67% for two months ago, and only 46% for three months ago.

Differences by Demographics

Of the 98 participants with at least one phone line in Interview 1, 59 (60%) provided at least one record for telephone expenses. Availability of telephone records was related to marital status and location. Married participants and participants in the Washington, D.C., area were significantly more likely to have records as shown in Table S4A-3.

Table S4a-3. Availability of Records by Demographics

Demographic Characteristic	Participants	At Least 1 Record	No Records
Location			
North Carolina	86	59%	41%
Washington, DC	12	67%	33%
$\chi^2(1, 98) = 4.59, p = .032$			
Marital Status			
Married	50	74%	26%
Not married	48	46%	54%
$\chi^2(1, 98) = 3.65, p = .056$			

Differences by Type of Service

For the 140 phone lines reported in Interview 1, participants indicated if they were residential, mobile/cellular, or VOIP. Although a phone line could be coded as both residential and mobile/cellular, this was not common. In the three instances where this occurred, we considered the phone line to be residential. We examined the likelihood that at least one record was provided for a phone line by type of phone service. Participants provided a record for 74% of residential phone lines and only 50% of mobile/cellular phone lines. This difference was significant, $\chi^2(1, 139) = 7.91, p = .019$ (Table S4A-4).

Table S4A-4. Availability of Records by Type of Phone Service

	All phone lines	Residential	Mobile only	VOIP
Reported in Interview 1	140	54	82	3
Provided at Least 1 Record	83	40	41	2
Percent with at Least 1 Record	59%	74%	50%	67%

S4A.3 When Participants Had Records

Accuracy of Participant Reports

Of the 132 monthly telephone expenditures with records, 15 were missing the amount of the expenditure from Interview 1. For the remaining 117, 71 (61%) matched the amount participants reported in Interview 1; 15 of 33 (45%) of Internet records and 0 of 6 (0%) of cable records matched what was reported in Interview 1.

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For telephone expenses, reporting was most accurate for the most recent months. 66% of records for expenses last month were accurate, compared to 50% for two months ago and 53% for three months ago. However, this difference was not significant. There were no significant differences in accuracy by type of telephone expenditure (i.e., residential vs mobile/cellular).

The only demographic variable for which accuracy of reporting telephone expenses differed was gender, with 70% of women providing an amount that matched the record, compared to just 48% of men with records. This difference was marginally significant, $\chi^2(1, 117) = 1.91, p = .056$. There were no significant differences in accuracy of reporting telephone expenses by age, household size, race/ethnicity, household income, education, employment status, marital status, or location.

Though many participants misreported the amount for their telephone expenses, the records showed that the other information they provided was usually correct: 98% supplied the correct company name, 96% supplied the correct type of service, and 93% correctly identified additional items included with the expense.

Magnitude and Direction of Misreporting

Based on the records, we observed that participants tended to underestimate their monthly telephone, Internet, and cable bills. On average, participants with records misreported their total monthly phone expenses by \$20. The greatest underestimate was \$223 and the greatest overestimate was \$126. The mean net difference was \$7. On average, participants underestimated their overall monthly telephone bill by 11%. Recall that these values are based on all expenditures with records, including both matching and non-matching reports. Participants underestimated Internet and cable expenditures by an even greater amount as shown in Table S4A-5.

Table S4A-5. Accuracy of Phone Expenditure Information

Type of phone expense	Items	Average absolute difference abs(record-report)	Average net difference (record-report)	Overestimate (Underestimate)
Total monthly phone payment	117	\$20	\$7	(11%)
Itemized monthly Internet payment	25	\$13	\$3	(80%)
Itemized monthly cable payment	6	\$47	\$47	(90%)

There were no significant differences in accuracy of telephone expenditure reporting by month, type of telephone service, or demographics.

Reasons for Reports Not Matching Records

Although 53% of the total monthly phone amounts reported in Interview 1 were rounded by the participant, rounding was not associated with lower rates of matching compared to non-rounded amounts. For each phone record reported by a participant, if the amount for either the phone, Internet, or cable did not match what was reported for any of the last three months, participants were asked *why* the amount

was different than the reported amount. Out of the 83 phone lines with records, there were 31 phone lines with at least one non-matching expense during the reference period (Table S4A-6). The most common explanation for the difference was that participants guessed the amount. Two participants said they guessed because someone else in the household pays the phone bill. One said the amount varies each month so he guessed by providing the average amount of the bill.

Table S4A-6. Reasons for Reports Not Matching Records

Reason for records not matching	Frequency	Percent
I guessed the amount	11	35%
I was thinking of a different item	3	10%
I do not usually pay this bill/have this expense	2	6%
The receipts do not show all the expenses (e.g., shipping)	1	3%
The receipts include additional items besides this expense	2	6%
This is not the most recent receipt	1	3%
One amount includes tax	4	13%
Some other reason	7	23%
Total	31	100%

Participants who selected “some other reason” provided a variety of explanations for the amounts not matching. Two participants said the record was correct and that they forgot that it included an adjustment or credit. Two other participants said their record did not accurately reflect the amount they paid because they missed a payment or did not pay the full amount.

One FR commented that it was very difficult for the participant to determine the correct amount, even using the record. The participant had combined her residential phone services in with her mobile bundle, which already included cable and Internet. She combined the services mid-month, so the billing period changed and the amount due was prorated.

S4A.4 When Participants Did Not Have Records

Participants did not provide records for 57 (41%) of the 140 phone lines reported. Participants who did not have any records for telephone services cited a variety of reasons for not having one (Table S4A-7). The most common reason was that they did not keep the record. For 20 out of 57 phone lines (35%), participants provided this response. The next most common reason was that the bill is online. This was not a response option, but 8 participants who selected “some other reason” explained that this was why they did not have a record. The remaining “other” responses varied, including that someone else had the record because the expense was split, the service was new and the bill had not been received yet, and the participant did not receive bills because there was a fee for them.

Participants who did not have a record were asked how they came up with their answer in Interview 1. Two participants said that they guessed the amount and one said he knew because “it tells me on my computer and phone.” For nearly all of the remaining items with adequately described explanations, participants said they could remember the amount. Some pointed out that it is easy to remember because they pay the same amount each month. This is consistent with amounts show on the records provided by participants. When more than one month’s record was provided for an item, the amounts tended to be the same or almost the same each month, with only a few exceptions.

Table S4A-7. Reasons for Not Having a Record

Reason for not having a record	Frequency	Percent
I thought I had this expense, but I actually did not	1	2%
Someone else purchased the item/received the bill	4	7%
No receipt for such an expense (e.g., bought item from another person)	4	7%
I never received/took the receipt	5	9%
I lost the receipt	4	7%
I did not keep the receipt	20	35%
I did not gather the receipt for this interview	5	9%
Some other reason: bill is online	8	14%
Some other reason: all others	6	11%
Total	57	100%

S4A.5 Items Not Reported in Interview 1

Four participants provided a record for a phone line not reported Interview 1. All of them said it was because they forgot, but they each gave different reasons for forgetting. The first forgot because the phone line was just a 2-week trial, the second forgot because the phone belongs to her son, the third forgot because it was for VOIP and the cost was low, and the fourth forgot to report long-distance charges. The amount of unreported expenditures ranged from \$2-\$33, with a mean value of \$16.

A total of 21 participants who reported a phone line in Interview 1 did not provide the amount for the phone line. However, 15 of them provided a record in Interview 2. The records showed that the mean value of the missing total monthly phone amount was \$51 per month, with a range of \$19-\$209.

S4B. Other Telephone Expenses

S4B.1 Overview

Section 4B of Interview 1 focuses on other telephone expenses such as prepaid phone cards, prepaid cell phones and pay phones. Only two participants reported pay phone expenses and these were both for \$1 with no record provided. As a result, the analyses for this section will be limited to phone cards and prepaid cell phones only.

Of the 115 participants, 19 reported having either a phone card or prepaid cell expense in Interview 1. On average, these 19 participants reported 1.05 items for a total of 20 other telephone expenses. Half of these were for phone cards and half were for prepaid cell phones. Table S4B-1 provides a summary of the availability and accuracy of participant reports for Section 4B of Interview 1: Other Telephone Expenses.

Table S4B-1. Summary of Availability and Accuracy of Participant Reports

Description	# of items	% of items
Total items reported in Interview 1	20	-
Items without a record	16	80%
Items with a record	4	20%
Report matched	3	75%
Report did not match	1	25%
Items not reported in Interview 1, but had record	0	-

S4B.2 Availability of Records

Of the 19 participants with phone expenses, 4 (21%) provided at least one record in the second interview. Overall, participants provided records for 4 out of the 20 reported other telephone expenses (20%). The amount for one phone expense was missing in Interview 1, but a record was not provided for this item in Interview 2, either.

There was no difference in availability of records by phone card versus prepaid cell phone. Two of the records were from each type. Due to only 4 participants having at least one record, we were unable to determine if demographic factors were associated with providing a record.

S4B.3 When participants had records

Next, we examined whether the amounts reported in Interview 1 matched the records. For items with records all amounts were less than \$200, therefore if the record was within 10% of the amount from Interview 1, the two amounts were considered a match. Using this approach, the participant report and record amounts matched for 3 of 4 items (75%). The non-matching report was for a prepaid cell phone.

In addition to being used to compare the amount of expenditures, records were also used to see whether participants reported the correct month of their expenditures. For one item, the month was unavailable. For the remaining three records, the month on the record was in the reference period – two were from the current month or month prior to the Interview 1 and the other was for two months prior to Interview 1.

For the three items with matching reports, the reports matched the records exactly. For the remaining item, the amount on the record was only 23% of the amount reported. The reason the amounts did not match is that the participant did not have all of the records for the expense since the start of the reference period. He only had a receipt for one month, while the reference period covered four months (the three months prior to Interview 1 and the month of Interview 1). He indicated that the amount he spends is roughly the same every month. If we divide his reported amount across the four months to get a monthly report, the record is 92.5% of the reported monthly amount.

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S4B.4 When participants did not have records

Of the 20 other telephone expense items reported, records were not available for 16 (80%). When participants did not provide a record for an item they reported, they were asked why they did not have a record (Table S4B-2). The most common response, given for 38% of the items, was that participants did not keep the receipt. The next most common reason was that the record is online. Only one participant said he did not have a receipt for such an expense. His explanation was that he makes the payments for a prepaid cell phone directly through text messaging.

Table S4B-2. Reasons for not Having a Record

Reason for not having a record	Frequency	Percent
Expense was actually for a different time period	1	6%
Someone else purchased the item/received the bill	2	13%
No receipt for such an expense (e.g., bought item from another person)	1	6%
I did not keep the receipt	6	38%
Some other reason: bill is online	4	25%
Some other reason: all others	2	13%
Total	16	100%

When participants did not have a record for an item, they were asked to recall how they came up with the amount they provided in Interview 1. Seven participants simply said that they could remember it or just knew the amount. Only two of these participants explained in detail how they remembered the amount. One participant said she had just looked it up prior to the interview, another said he had just paid for it shortly before the interview. Another 7 participants indicated they knew because the cost of the item was always the same each month (prepaid cell minutes) or every time they purchased the item (phone cards). The other two participants did not adequately elaborate on how they come up with their answer.

S4B.5 Items Not Reported in Interview 1

No participants had a record for other telephone expenses that they did not report in Interview 1.

S4C. Internet Service Expenses

S4C.1 Overview

Section 4C of Interview 1 focuses on Internet Service Expenses such as Cable/Satellite TV, Internet, Satellite radio, and online entertainment such as music, movies, or games. Of the 115 participants, 78 reported at least one Internet service item in Interview 1. On average, these 78 participants reported 1.85 items for a total of 143 service expenses. Table S4C-1 provides a summary of the availability and accuracy of participant reports for Section 4C of Interview 1: Internet Service Expenses.

S4C.2 Availability of Records

Of the 78 participants with Internet service expenses, 50 (64%) provided at least one record in the second interview. Overall, participants provided records for 81 out of the 143 reported Internet services

(57%). In Interview 1, participants did not report an amount for 9 of the 143 items mentioned, but they provided a record for 4 of these items in Interview 2.

Table S4C-1. Summary of Availability and Accuracy of Participant Reports

Description	# of items	% of items
Total items reported in Interview 1	143	-
Items without a record	62	43%
Items with a record*	81	57%
Report matched	51	66%
Report did not match	26	34%
Items not reported in Interview 1, but had record	5	-

*Includes 4 items where amount was missing on CEO

Differences by Demographics

Several characteristics were found to be associated with a higher likelihood of having a record for Internet service. Participants who were non-Hispanic white, married, had a higher household income, or home owners were more likely to have at least one record for Internet service expenses (Table S4C-2). Gender, education, employment status, location, age, and CU size were not related to the likelihood of having a record.

Table S4C-2. Availability of Records by Demographics

Demographic Characteristic	Participants	At Least 1 Record	No Records
Race/Ethnicity			
Non-Hispanic white	57	72%	28%
Other	21	43%	57%
$\chi^2 (1, 78) = 5.64, p = .018$			
Marital Status			
Married	42	76%	24%
Not married	36	50%	50%
$\chi^2 (1, 78) = 5.78, p = .016$			
Income			
Less than \$30,000	26	50%	50%
\$30,000 - \$60,000	27	59%	41%
More than \$60,000	25	84%	16%
$\chi^2 (1, 78) = 6.82, p = .033$			
Housing Tenure			
Owners	44	75%	25%
Renters	34	50%	50%
$\chi^2 (1, 78) = 5.21, p = .023$			

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Differences by Type of Service

For the 143 Internet service items reported, we examined whether the likelihood of having a record was related to the type of Internet service. We found that participants were significantly more likely to have a record for TV and Internet service expenses compared to other online items such as satellite radio, online music/videos/games, or Internet services away from home (Table S4C-3).

Table S4C-3. Availability of Records by Type of Service

Type of Internet Service	Items in Interview 1	Items with Record	Percent with Record
Cable/Satellite TV or Internet Service, not reported	93	60	65%
Other (e.g., satellite radio, online music/videos/games)	50	21	42%
$\chi^2(1, 143) = 6.71, p = .010$			

Differences by Month

The records showed that participants were significantly more likely to provide a record for an expenditure that was reported as the same amount each month in Interview 1 compared to an expenditure that was reported two months ago or three months ago (Table S4C-4). There was not a significant difference between any of the other pairs of months.

Table S4C-4. Availability of Records by Month

Month	Items in Interview 1	Items with Record	Percent with Record
This month/last month	17	9	53%
Two months ago *	13	5	38%
Three months ago**	22	9	41%
Same amount each month*,**	87	57	66%
$\chi^2(1, 100) = 7.44, p = .006; \chi^2(1, 109) = 4.25, p = .039$			

S4C.3 When Participants Had Records

Accuracy of Participant Reports

Of the 81 Internet service expenditures with records, 77 had an amount that was reported in Interview 1. Of these 77 expenditures, 51 (66%) matched the amount reported in Interview 1. There were no significant differences in the likelihood of matching by month. Looking at the likelihood of matching by type of expense, participants were more accurate providing amounts for TV and Internet expenses than other types of Internet services. This difference was marginally significant, $\chi^2(1, 77) = 3.18, p = .074$. There were no significant differences in accuracy of reporting Internet service expenses by any of the demographic variables (race/ethnicity, gender, income, education, employment status, location, marital status, rented, owned, age, and household size).

Aside from the amount of the expense, the other information participants provided about Internet service expenses tended to be correct, according to the records. Among the services with records, the description of the service did not match for 5%, the combined items did not match for 5%, and the month did not match for 11%.

Magnitude and Direction of Misreporting

Participants tended to underestimate the amount of their Internet service expenses by 8%. The average absolute difference between the record and the amount reported in Interview 1 was \$6, and the average net difference was only \$3. The greatest overestimate was \$26 and the greatest underestimate was \$106. There was not a difference in the magnitude or direction of misreporting by demographic characteristics (race/ethnicity, gender, income, education, employment status, location, marital status, rented, owned, age, and household size) or by type of expense (TV and Internet versus other).

The accuracy of CEQ amounts did differ slightly by month of the expenditure. The records for two months ago were significantly more like to overestimate the Internet service expense compared to records for items reported three months ago ($t = 3.81, p = .051$) or for the same amount each month ($t = 3.02, p = .082$).

Reasons for Reports Not Matching Records

Although over half of the participants reported a rounded amount (divisible by 5) in Interview 1, there does not appear to be a correlation between providing a rounded amount and accuracy of the response. For participants with records, both those who provided rounded and unrounded responses had records that matched approximately 50% of the time.

For the 24 Internet service expenses that did not match, participants gave a variety of reasons for the discrepancy between Interview 1 amounts and the records. Overwhelmingly, though, participants indicated that the records did not match because they had guessed the amount (Table S4C-5).

Table S4C-5. Reasons for Reports Not Matching Records

Reason for records not matching	Frequency	Percent
I guessed the amount	10	42%
I was thinking of a different item	1	4%
I do not usually pay this bill/have this expense	1	4%
The receipts include additional items besides this expense	1	4%
One amount includes tax	1	4%
Some other reason	7	29%
Did not provide a reason	3	13%
Total	24	100%

S4C.4 When Participants Did Not Have Records

Of the 143 Internet expenses reported in Interview 1, there was not a record for 62 items. For four of these items, the participant had a record, but no amount was provided. For the remaining 58 items

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without a record, participants were asked why they did not have a record (Table S4C-6). Participants could select more than one answer. The most common reasons selected were that they did not keep the receipt or someone else purchased the item/received the bill. The next most common response was that someone else purchased the item or received the bill. Six out of the 15 participants who selected “some other reason” specified that they did not have a record because it was online. An additional 7 participants who selected other reasons further explained that they did not have a receipt because it was online. For example a participant who selected the “I did not keep the receipt” option, said, “I don’t usually keep online receipts.”

Table S4C-6. Reasons for Not Having a Record

Reason for not having a record	Frequency	Percent
Expense was actually for a different time period	3	5%
Someone else purchased the item/received the bill	15	23%
No receipt for such an expense (e.g., bought item from another person)	1	2%
I never received/took the receipt	6	9%
I lost the receipt	3	5%
I did not keep the receipt	15	23%
I did not gather the receipt for this interview	4	6%
Used a record in Interview 1	2	3%
Some other response: bill was online	13	20%
Some other reason: not itemized, e.g., part of rent payment	2	3%
Refused/Don't Know	2	3%
Total	66	100%

Among participants who did not have a record, 17 said they could remember the amount. A total of 6 out of the 17 explained that they could remember it because it is the same every month. Four participants said the amount they gave in Interview 1 was a guess, and one said she had asked her roommate what the cost was. One participant used a more unique strategy: he said he had a \$15 gift card and figured out the amount of the expense because he knew what his remaining balance was.

S4C.5 Items Not Reported in Interview 1

Five participants provided records for an expense that they did not report in Interview 1: cable/satellite TV (3), online music (1), and online video (1). The average amount of the unreported items was \$16, but the amounts ranged from \$1 - \$100. The reasons for not reporting these items are shown in Table S4C-7.

Table S4C-7. Reasons for Not Reporting an Item

Reason for not having a record	Frequency	Percent
I did not know about it last week	1	20%
I forgot about it for other reasons	2	40%
Some other reason	2	40%
Total	5	100%

There were four expenses that participants did not provide an amount for in Interview 1 but they did have a record for them in Interview 2. The amounts ranged from \$1-\$123, with an average of \$74.

S4D. Utilities, Fuels, and Services

S4D.1 Overview

Section 4D focuses on utilities and fuels including electricity, natural gas, fuel oil, other fuels, bottled or tank gas, water, sewage, trash collection, water softening and septic tank cleaning. Out of 115 participants, 91 reported at least one utility or fuel service in Interview 1. On average, these 91 participants had 2.40 utilities per CU for a total of 218 utilities reported in Interview 1. For each of the past three months, participants were asked to provide the total monthly cost of the utility bill. As a result, a total of 613 monthly utility expenditures were collected. This total excludes 7 months where participants indicated that they did not have a utility payment for that particular month. Table S4D-1 provides a summary of the availability and accuracy of participant reports for Section 4D of Interview 1: Utilities, Fuels, and Services.

Table S4D-1. Summary of Availability and Accuracy of Participant Reports

Description	# of items	% of items
Total items reported in Interview 1	613	-
Items without a record	385	63%
Items with a record*	228	37%
Report matched	68	36%
Report did not match	123	64%
Items not reported in Interview 1, but had record		-

*Includes 37 items where the monthly amount was missing on CEO

S4D.2 Availability of Records

Of the 91 participants reporting a utility in Interview 1, 59 (65%) had at least one month's record for at least one reported utility. Of the 218 utilities reported, participants had at least one month's record for only 144 of these utilities (66%). Although participants had records for most utilities reported, they did not tend to have records for every month. Records were available for only 228 (37%) of the 613 monthly utilities reported in Interview 1. Table S4D-2 summarizes the availability of records at the participant level, utility level, and month level.

Table S4D-2. Availability of records by Participant, Utility, Month

	Items in Interview 1	Items with Record	Percent with Record
Participants	91	59*	65%
Utilities	218	144*	66%
Monthly utility expense	613	228	37%

*For participants and utilities, this is the number with at least one record.

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Differences by Demographics

The likelihood of participants having at least 1 record for a reported utility was related to gender and housing tenure. Women and home owners were significantly more likely to have records as shown in Table S4D-3. There were no significant differences for the other demographic characteristics: CU size, age, race/ethnicity, income, education, employment status, or location.

Table S4D-3. Availability of Records by Demographics

Demographic Characteristic	Participants	At least 1 Record	No Records
Gender			
Women	60	73%	27%
Men	31	48%	52%
$\chi^2 (1, 91) = 8.38, p = .004$			
Housing tenure			
Owners	48	77%	23%
Renters	39	51%	49%
$\chi^2 (1, 91) = 4.44, p = .035$			

Differences by Month

As mentioned previously, participants were asked to provide records for each utility for each of the past three months. Only records that were within the reference period (one to three months prior to the month of the interview), were considered records. For 16 out of the 218 utilities (7%) participants only had records for outside of the reference period. The majority of these records, 13, were for the month of the interview. No data was collected from these records that were outside of the reference period.

For the 228 items with a record within the reference period, availability of the record was associated with month (Table S4D-4). Participants were more likely to have records for more recent months. Participants were significantly more likely to have a record for one month prior to the interview compared to two months prior ($\chi^2 (1, 613) = 3.28, p = .070$) or three months prior ($\chi^2 (1, 613) = 21.33, p < .001$). Similarly, participants were significantly more likely to have records for two months prior compared to three months prior, $(1, 613) = 15.69, p < .001$.

Table S4D-4. Availability of Records by Month

Type of phone expense	One Month Prior	Two Months Prior	Three Months Prior
Reported expense in Int1	203	205	205
Had a record	92	80	56
Percent with a record	45%	39%	27%

Differences by Type of Service

We examined the availability of record by type of utility service (Table S4D-5). There were no statistically significant differences by type of utility service.

Table S4D-5. Availability of Records by Type of Utility

Type of phone expense	Electricity	Natural gas	Fuel oil/ tank gas	Water/ sewage	Trash
Reported monthly expense in Int1	264	129	9	182	29
Had a record for monthly expense	103	47	4	67	7
Percent with a record	39%	36%	44%	37%	24%

S4D.3 When Participants Had Records

Accuracy of Participant Reports

Of the 228 monthly utility expenditures with records, 37 were missing the monthly amount of the expenditure from Interview 1. For the remaining 191, 68 (36%) of the reports matched the record. Reporting was least accurate for three months prior to the interview (Table S4D-6). Participants were significantly less likely to have a matching report for three months prior to the interview compared to two months prior ($\chi^2(1, 191) = 5.43, p = .020$) or one month prior ($\chi^2(1, 191) = 2.88, p = .090$). There were no significant differences in accuracy by type of utility (e.g., electricity, natural gas, water).

Table S4D-6. Accuracy of Records by Month

	One Month Prior	Two Months Prior	Three Months Prior
Had a record, non-missing amount in Interview 1	80	65	46
Report matched record	29	28	11
Percent matching	36%	43%	24%

The likelihood of participants' reports matching was related to four demographic characteristics: race/ethnicity, income, education and employment status. Items reported by participants who were non-Hispanic White, made more than \$60,000, had a high school education or less, or were working were more likely to match the records (Table S4D-7).

Though many participants misreported the amount for their utility expenses, the records showed that the other information they provided was usually correct: 2% incorrectly reported which services were combined (e.g., water and sewage) and 4% supplied an incorrect company name. However, these were usually very minor deviations such as such as reporting Duke Power instead of Duke Energy. None of the participants reported a completely different company than what was listed on the record.

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Table S4D-7. Accuracy of Reports by Demographics

Demographics Characteristics	Items	Report Matched	Report did not Match
Race/ethnicity			
Non-Hispanic white	175	37%	63%
Other race/ethnicity	16	25%	75%
$\chi^2(1, 188) = 5.39, p = .020$			
Income			
Less than \$30k*	30	60%	40%
\$30k - \$60k	72	38%	62%
More than \$60k*	89	26%	74%
$*\chi^2(1, 191) = 5.37, p = .020$			
Education			
High school or Less*	22	50%	50%
Some college*	59	37%	63%
College degree plus	110	32%	68%
$*\chi^2(1, 188) = 3.21, p = .070$			
Employment status			
Working	102	44%	56%
Not working	89	28%	72%
$\chi^2(1, 191) = 3.53, p = .060$			

Magnitude and Direction of Misreporting

The following analyses exclude two outliers. For one of the outliers, the record was more than \$600 above the reported amount because it included additional items besides the utility. The other outlier was an underestimate exceeding \$1,000 because the participant forgot that he paid for the entire fuel tank up front.

Excluding those cases, participants overestimated their utilities by only 1%. On average, participants with records misreported their total monthly utility expenses by \$29. The greatest underestimate (excluding the outliers above) was \$261 and the greatest overestimate was \$184. The mean net difference was \$0.

There were no significant differences in magnitude of misreporting of type of utility. There were, however, differences by month (Table S4D-8). Participants tended to underestimate reports from three months prior to the interview compared to two months prior ($\chi^2(1, 188) = 4.53, p = .033$) or one month prior ($\chi^2(1, 191) = 8.83, p = .003$).

Table S4D-8. Accuracy of Phone Expenditure Information

Type of phone expense	Items	Average absolute difference abs(record-report)	Average net difference (record-report)	Overestimate (Underestimate)
One month prior	79	\$50	-\$17	12%
Two months prior	64	\$24	-\$3	2%
Three months prior	45	\$36	\$23	(33%)
Overall*	188	\$29	\$0	1%

*Excludes 37 cases with missing amount on CEQ and 3 cases with \$0 on the record.

There were also differences in magnitude of misreporting by two demographic variables. As shown in Table S4D-9, items reported by participants who earned less than \$30,000 were more likely to be overestimates. Participants with some college education were more likely to underestimate their reports.

Table S4D-9. Accuracy of Total Monthly Utility Expense by Demographics

Type of phone expense	Items	Overestimate (Underestimate)	Chi-Square Statistics
Income			
Less than \$30,000*	30	12%	* $\chi^2(1, 188) = 4.62, p = .032$
\$30,000 - \$60,000	72	(7%)	
More than \$60,000*	86	(4%)	
Education			
High school or less*	22	11%	* $\chi^2(1, 188) = 2.89, p = .089$
Some college	59	(22%)	
College degree plus*	107	6%	

Reasons for Reports Not Matching Records

Although 40% of the total monthly utility amounts reported in Interview 1 were rounded, rounding was not associated with lower rates of matching compared to non-rounded amounts. For each utility record reported by a participant, if the amount did not match what was reported for any of the last three months, participants were asked *why* the amount was different than the reported amount. Out of the 218 utilities with records, there were 86 utilities with at least one non-matching report during the reference period (Table S4D-10). Participants could report more than one reason for the difference. The most common explanation for the difference, cited for 19 items, was that participants guessed the amount. The next most common reason was not a pre-scripted response, but explained in participants' comments.

Fourteen participants indicated that the difference was due to the date of the payment. The difference was at least partially explained by the fact that the billing date, which is what the FR used, was different than the payment date, which was usually what the participant used when answering. In interview 1, participants were asked to provide the amount of their utility for a given month, for example March. Participants typically provided the amount that they paid in March. FRs, on the other hand, were instructed to record the amount on the bill with a bill date of March. The month of the bill date on a

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record is usually different than the month that a participant might have paid the record. As a result, the amounts reported by participants were usually off by one month. As utility bills can fluctuate by month, this often resulted in the amount reported being different from the record even if a record was used in Interview.

This reason was mentioned by 14 participants. However, we believe that this is an underestimate because many participants did not realize this is why the amounts were different (unless the FR explained it to them), and therefore some participants may have provided other reasons for the discrepancy. Seven other participants who provided other reasons for not matching, indicated that the billing date issue also partially explained why their reports were incorrect.

Table S4D-10. Reasons for Reports Not Matching Records

Reason for records not matching	Frequency	Percent
I guessed the amount	19	20%
I was thinking of a different item	3	3%
I do not usually pay this bill/have this expense	9	10%
I did not pay for the bill or expense	5	5%
The receipts include additional items besides this expense	4	4%
This is not the most recent receipt	6	6%
Some other reason: billing dates different than payment date	14	15%
Some other reason: equal payment plan	3	3%
Some other reason: participant only pays part of the bill	3	3%
Some other reason: just did not know what the amount was	10	11%
Some other reason: all other reasons	18	19%
Total	94	100%

Participants who selected “some other reason” provided a variety of explanations for the amounts not matching, such as “the service is no longer in use,” “the amount varies from month to month,” “I didn’t pay it one month and it doubled up” or “auto withdrawal.”

S4D.4 When Participants Did Not Have Records

Participants did not provide at least one monthly record for 74 (34%) of the 218 utilities reported. Participants were asked why they did not provide a record for these items. For 6 items, a participant provided a record without an amount on it, so they were not asked this question. For the remaining 68 items, participants cited a variety of reasons for not having a record (Table S4D-11). Participants could cite more than one reason for each item. The most common reason, cited for 27 items, was that the participant did not keep the record. The next most common reason was that someone else purchased the item (such as a roommate or spouse). This was not a response option, but 9 participants who selected “some other reason” explained that they did not have a record because the record was online. An additional 9 participants who selected other reasons further explained that part of the reason they did not have it is because the bill is online. The remaining “other” responses varied, including the amount not being broken out of the county tax bill, switching services, other reasons.

Table S4D-11. Reasons for Not Having a Record

Reason for not having a record	Frequency	Percent
Someone else purchased the item/received the bill	12	17%
No receipt for such an expense (e.g., bought item from another person)	2	3%
I never received/took the receipt	4	6%
I lost the receipt	3	4%
I did not keep the receipt	27	39%
I did not gather the receipt for this interview	6	9%
Used a record in previous first interview	2	3%
Some other reason: bill is online	9	13%
Some other reason: all others	5	7%
Total	70	100%

Participants who did not have a record were asked how they came up with their answer in Interview 1. The most common explanation provided for about 21 items was that the participant remembered paying the bill. For another 11 items, the participant indicated that they “just knew it” or “remembered it” without further elaboration. Other explanations were someone else in the CU told the participant (6 items), it is the same amount every month (5 items), the participant guessed (5 items), the amount was unusual (2 items), or the participant had a spreadsheet to track the amounts (1 item). For the remaining items, participants did not adequately explain how they came up with their answer.

S4D.5 Items Not Reported in Interview 1

No participants had a record for other utility expenses that they did not report in Interview 1.

S6A. Major Household Appliances

S6A.1 Overview

Section 6A of Interview 1 focuses on major household appliances. Of the 115 total participants, 13 (11%) reported purchasing at least one major appliance in the Interview 1. Participants who reported purchasing a major household appliance reported, on average, 1.62 items for a total of 21 major appliances. Table S6A-1 provides a summary of the availability and accuracy of participant reports for Section 6A of Interview 1: Major Household Appliances.

Table S6A-1. Summary of Availability and Accuracy of Participant Reports

Description	# of items	% of items
Total items reported in Interview 1	21	-
Items without a record	16	76%
Items with a record	5	24%
Report matched	4	80%
Report did not match	1	20%
Items not reported in Interview 1, but had record	1	-

S6A.2 Availability of Records

Of the 13 participants with major appliances, 3 (23%) provided at least one record in Interview 2. Overall participants provided records for 5 out of the 21 (24%) major appliances. There were records for 60% of the major appliances reported for last month, 0% for two months ago, and 40% for three months ago. With so few items reported overall, it was not possible to examine likelihood of having a record by demographics or type of item. None of the records were from outside the reference period.

S6A.3 When Participants Had Records

For 4 of the 5 major appliances with records, the amount on the record matched what the participant reported in the first interview. Two of the matching amounts were from last month and two were from three months ago. The record whose amount did not match was from last month. The amount did not match only because the participant included the installation and delivery charges (a total of \$400) as part of the total amount in Interview 1. However during Interview 2, the FR recorded the installation and delivery amount separately. Therefore the total for the item and delivery charges was the same.

S6A.4 When Participants Did Not Have Records

The records for major appliances were missing for 10 out of 13 participants (77%) and 16 out of 21 appliances (76%). The reasons participants gave for not having records varied. Participants selected a closed-ended response for why they did not have a record (Table S6A-2), and then elaborated in an open-ended question. The explanations they gave for not having a record included “my husband purchased it and the receipt didn’t make it back,” “I left it in my office,” “we moved and I can’t find lots of stuff,” and “it was a pawn shop and I did not keep the receipt because once you leave the place you can’t return stuff.”

Table S6A-2. Reasons for Not Having a Record

Reason for not having a record	Frequency	Percent
I thought I had this expense, but I actually did not	1	6%
Someone else purchased the item/received the bill	1	6%
No receipt for such an expense (e.g., bought item from another person)	3	19%
I lost the receipt	3	19%
I did not keep the receipt	5	31%
I did not gather the receipt for this interview	3	19%
Total	16	100%

Participants who did not have records were asked how they came up with the amount in Interview 1. Participants said they remembered the amount for 4 items. One participant said he was able to remember the amount “because it was expensive. Participants also gave the following explanations for one item each: they guessed, someone else told them the amount, and they saw the price tag. The responses participants gave for the remaining items did not adequately explain how they came up with their answers.

S6A.5 Items Not Reported in Interview 1

Only one participant provided a record for an item that was not reported in Interview 1. The item was a drip tray for a clothes washer that the participant purchased two months ago for \$36. The participant said she did not report the item because she did not think of it as an appliance.

S6B. Household Appliances and Other Selected Items

S6B.1 Overview

Section 6B of Interview 1 focuses on household appliances and other items such as computers, sports equipment, and televisions. Of the 115 total participants, 88 (77%) reported purchasing at least one small appliance in the Interview 1. On average these 88 participants reported 3.17 appliances for a total of 279 items. Table S6B-1 provides a summary of the availability and accuracy of participant reports for Section 6B of Interview 1: Small Household Appliances.

Table S6B-1. Summary of Availability and Accuracy of Participant Reports

Description	# of items	% of items
Total items reported in Interview 1	279	-
Items without a record	211	76%
Items with a record*	68	24%
Report matched	41	62%
Report did not match	25	38%
Items not reported in Interview 1, but had record	10	-

*Includes 2 items where the amount was not reported in Interview 1

S6B.2 Availability of Records

Of the 88 participants with small appliances, 41 (47%) provided at least one record during the follow-up interview. Overall participants provided records for 68 out of the 279 small appliances. In Interview 1, participants did not report a price for 7 of these items, but provided a record for 2 of them in Interview 2.

There was little variation in the likelihood of having at least one record by participant demographics. A logistic regression revealed that the associations between having records and most demographic variables (including age, CU size, gender, income, education, employment status, location, marital status, and housing tenure) were not statistically significant. There was a significant association, however, between having records and race/ethnicity $\chi^2(1, 88) = 7.53, p = .006$. Controlling for the other demographic variables, the odds of non-Hispanic whites having records were more than 7 times greater than the odds of other racial/ethnic groups having records.

Items that were purchased one, two, or three months prior to the follow-up interview were equally likely to have a record in the follow-up interview. Similarly, there were no statistically significant differences in likelihood of having a record by type of appliance. Type of appliance was divided into 5

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major categories based on the similarities between the items and subheadings in the CEQ. Table S6B-2 shows the percent of items in each of these categories with a record in Interview 2. While there were fewer records for small appliances compared to other items, this difference was not statistically significant.

Table S6B-2. Availability of Records by Type of Appliance

Type of phone expense	Small Appliances	Computers, Phones, Cameras	Tools, Heating/Cooling	TVs, Radios, Sound Equipment	Sports Recreation
Reported expense in Int1	54	112	19	41	53
Had a record for expense	11	30	5	10	12
Percent with a record	19%	27%	26%	24%	23%

S6B.3 When Participants Had Records

Accuracy of Participant Reports

Of the 66 items with a record and an amount reported in Interview 1, the record and report matched for 41 items (62%). There was no evidence that items purchased recently were more likely to match compared to items purchased less recently. Similarly, there was no difference in the likelihood of matching by type of appliance. The sample size was too small to conduct multivariate analysis using the GEE procedure which controls for clustered data. As a result, individual chi-square analyses, which do not control for clustered data, were conducted on each of the demographic characteristics. There was a marginally significant effect for marital status with records from unmarried participants being more likely to match, $\chi^2(1, 66) = 3.30, p = .070$.

In addition to the *amount* of the item, we also examined whether other characteristics of the item matched what was reported in Interview 1. The month of purchase did not match for 12% of the items and the description of the items did not match for 10% of the items.

Magnitude and Direction of Misreporting

On average, participants underestimated the amount of their small appliances by 7%. The absolute difference between Interview 1 reports and records was \$13 and the net difference was \$3.50. The greatest overestimate was \$73, and the greatest underestimate was \$154. There was a difference in the magnitude of misreporting by gender and education. Women were more likely to underestimate the amount compared to men, $\chi^2(1, 66) = 2.85, p = .091$. Participants with a college degree or higher were more likely to underestimate the amount compared to participants with some college, $\chi^2(1, 66) = 18.21, p < .001$.

There was not a difference in the magnitude or direction of misreporting by other demographic characteristics (race/ethnicity, income, employment status, location, marital status, rented, owned, age, and household size) or by type of appliance.

The accuracy of CEQ amounts did differ slightly by month of the expenditure. The reports for three months ago were marginally significantly more likely to be underestimated compared to items reported two months ago, which were more likely to be overestimated ($\chi^2(1, 66) = 3.56, p = .059$).

Reasons for Reports Not Matching Records

For 25 out of 66 items with an amount provided in Interview 1, the report did not match the record. Four of these were “short” items, which meant that because the participant had a large number of records, they were not asked the detailed follow-up questions for all items. For three of these cases which had reported amounts over \$200, the record was within 10% of the report, but not within 5% of the report. Due to an error in the instrument, these were considered “matches” and the question about why the amount did not match was not asked.

For the remaining 18 appliances where the amount reported did not match the record, participants were asked to select from a list of reasons of why the two amounts differed (Table S6B-3). The most common response provided by these participants was that they guessed or forgot the amount in Interview 1. One of these participants explained, “I thought it was more expensive than it was.” Two of the participants who guessed the amount provided an incorrect amount because they forgot that the item was on sale.

Table S6B-3. Reasons for Reports Not Matching Records

Reason for records not matching	Frequency	Percent
I guessed the amount	11	61%
I was thinking of a different item	2	11%
I forgot because the amount was very small	1	6%
The receipts include additional items besides this expense	1	6%
One or more of my receipts is incorrect	1	6%
One amount includes tax	1	6%
Some other reason	1	6%
Total	18	100%

S6B.4 When Participants Did Not Have Records

For the 211 small appliances (77%) out of the 279 reported in Interview 1 without records, participants were asked to explain how they came up with their answer to the question. There was very little evidence that participants used specific recall strategies. For 14 items, participants said they had guessed the amount. For almost every other item, participants indicated that they just remembered or knew the amount. One explained, “I know the strings are really expensive and I remember thinking, ‘Do I really want to spend this much?’” Another said, “I could see it in my mind. It was at Walmart and I looked at all of them and compared prices. I could see the sticker on the shelf.” A different participant explained, “I just remember my wife asking for money to go to Staples to get a printer cartridge, and I remember the voucher she had for it was \$40 and the voucher was for half the price.”

Participants were also asked to explain why they did not have a record for their expense (see Table 6B-4). However, for three items reported in the pretest, this question was inadvertently skipped.

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Participants could provide more than one response. The most common reason, cited by participants 117 times, was that the participant did not keep the receipt. One participant even said, “I don’t keep receipts. If I could get them to not give them to me I would.” The second most common reason was that the participant initially took the receipt, but subsequently lost it (n = 28). The other common reasons included someone else purchasing the item (n = 22) or never receiving the receipt (n = 10). Participants said that there was no receipt for eight items.

One FR commented in this section of the interview, “The respondent is not organized at all. Papers are everywhere, and they are not very useful. They are either not itemized or invalid. The majority of the receipts needed are not present.”

Table S6B-4. Reasons for Not Having a Receipt

Reason for not having a receipt	Frequency	Percent
I thought I had this expenses but actually I did not	1	0%
Expense was actually for a different time period	3	1%
Someone else purchased the item/received the bill	21	10%
No receipt for such an expense (e.g., bought from another person)	8	4%
I never received/took the receipt	10	5%
I lost the receipt	28	13%
I did not keep the receipt	114	53%
I did not gather the receipt for this interview	6	3%
Used a receipt in Interview 1	1	0%
Some other reason	22	10%
Total	214	100%

We examined whether selecting the option “I did not keep the receipt” was related to type of appliance (Table S6B-5). This reason was selected more often for small appliances than any other type of appliance. The difference was significant only between small appliances and computers, phone, cameras, $\chi^2(1, 208) = 8.02, p = .005$. None of the other types of appliances were statistically different from each other. This is consistent with participant comments that they do not tend to keep receipts for small items.

Table S6B-5. Availability of Records by Type of Appliance

Type of phone expense	Small Appliances	Computers, Phones, Cameras	Tools, Heating/Cooling	TVs, Radios, Sound Equipment	Sports Recreation
Did not have a record	43	80	14	30	41
Selected “did not keep”	31	35	8	17	23
Percent who selected	72%	44%	57%	57%	56%

S6B.5 Items Not Reported in Interview 1

Nine participants provided receipts for a total of ten items that were not reported in Interview 1. The mean amount for not reported items was \$90, ranging from \$2 to \$425. These items included

computers, phones, and cameras (n = 4)², sports and recreation items (n = 3), small appliances (n = 2), and TVs and radios (n = 1). More than half of these items were purchased three months ago.

When asked why they did not report the item during the first interview, 5 participants said they had forgotten about it, 2 participants said that someone else in the CU purchased the item, 1 participant said he did not usually have this expense, another initially thought it was from a month outside of the reference period, another said that she did not know shoes were sports equipment – presumably she saw the note in the information book to “Include specialized athletic shoes...” and decided she should include the item. This participant did not report any items in the clothing section in Interview 1.

S8A. Home Furnishings and Related Household Items

S8A.1 Overview

Section 8A of Interview 1 asks questions about home furnishings and related household items. Of the 115 participants who received this section, 73 (64%) reported purchasing at least one home furnishing in Interview 1. On average, these participants reported 3.04 items of furniture for a total of 222 home furnishings. Table S8A-1 provides a summary of the availability and accuracy of participant reports for Section 8A of Interview 1.

Table S8A-1. Summary of Availability and Accuracy of Participant Reports

Description	# of items	% of items
Total items reported in Interview 1	222	-
Items without a record	166	75%
Items with a record*	56	25%
Report matched	27	52%
Report did not match	25	48%
Items not reported in Interview 1, but had record	14	-

*Includes 4 items where the amount was missing in Interview 1

S8A.2 Availability of records

Of these 73 participants who reported a furniture expense in Interview 1, 32 (44%) provided at least one record during the follow-up interview. Overall, participants provided records for only 56 (25%) of the 222 home furnishings initially reported in Interview 1.

We investigated whether demographic factors were associated with providing at least one record at the follow-up interview. A logistic regression suggested that most demographic factors were not associated with record availability. These demographic factors included age, CU sizes, race/ethnicity, gender, income, education, marital status, and housing tenure. There were, however, two characteristics that had significant associations with record availability: employment status and location (DC versus NC). Controlling for other demographic variables, the odds of having at least one record for DC-area

² Further analysis of the open-ended comments reveals that one item listed as a cell phone does not actually belong in this section. The participant reported a monthly cell phone bill, not the cost of the phone.

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participants were 5.6 higher than the odds for NC-based participants, $\chi^2(1, 114) = 5.08, p = .024$. Similarly, participants who were employed were about half as likely as those that were not employed to have at least one record available $\chi^2(1, 114) = 3.19, p = .074$.

At the item level, we tested whether participants were more likely to have records based on the type of furniture expense. We collapsed the expenditure categories into groups based on the subheadings used in the CEQ. For example all types of furniture (e.g., living room, dining room, outdoor, office) were combined into the furniture grouping. Household decorative items were combined with closet storage and travel items, and so on. Table S8A-2 provides the percent of items with a record by type of furnishing.

Table S8A-2. Availability of Records by Type of Item

Type of item (Interview 1 values)	Items in Interview 1	Items with Record	Percent with Record
Furniture (Item Codes 1-15)	47	22	47%
Decorative Items/Closet Items (Item Codes 16-19)	58	16	28%
Dishes, etc. (Item Codes 20-26)	43	9	21%
Linens (Item Codes 27-31)	53	8	15%
Floor & Window coverings (Item Codes 32-36)	21	1	5%
$\chi^2(4, 222) = 19.75, p = .0006$			

In addition, we also tested whether records were available for more recent months. The results suggested this was the case: furnishings purchased during the current or last month were more likely to have a record associated with them compared to furnishings purchased three months ago $\chi^2(1, 114) = 7.91, p = .019$. There was no difference between the other pairs of months.

S8A.3 When Participants Had Records

Accuracy of Participant Reports

Next, we examined whether the amounts reported in Interview 1 matched the records. Of the 56 furniture items with a record, four had a missing value for the amount on Interview 1. For the remaining 52 items reported in Interview 1, 27 (52%) matched the record.

The likelihood of the record matching the value reported in Interview 1 was not associated with the month of the purchase. In addition, there was little difference in the rate of matching by the type of home furnishing. For example, 60% of the decorative/closet items matched compared to 56% of dishes and similar items, 57% of linens. Records matched for only 40% of furniture purchases, but the difference was not significant $\chi^2(4, 52) = 2.58, p = .630$.

Two demographic characteristics of participants were associated with inconsistent Interview 1 reports and records (see Table S8A-3). Controlling for all the other demographic characteristics and clustered data, items reported by renters were less likely than items reported by owners to match the records (48% and 55%). In addition, income was negatively associated with matching records. Items reported by participants who earned less than \$30,000 matched the records 67% of the time. In contrast,

items reported by participants who earned \$30,000 - \$60,000 matched the reports only 53% of the items. There was no statistically significant difference between the other pairs of income groups.

Table S8A-3. Accuracy of Home Furnishings Reports by Demographics

Demographic Characteristic	Items	Percent Matching	Chi-Square Statistics
Housing Tenure			
Owners	22	55%	$\chi^2(1, 51) = 5.87, p = .015$
Renters	29	48%	
Income			
Less than \$30K*	12	67%	$*\chi^2(1, 51) = 3.10, p = .078$
\$30k - \$60K*	19	53%	
More than \$60k	21	43%	

In addition to the *amount* of the item, we also examined the consistency between other characteristics of the item. Out of 49 items with a record and reported value in Interview 1, there were three where the combined items did not match, one case where the description did not match, and one case where the reference period did not match.

Magnitude and Direction of Misreporting

Although participants both over- and underestimated their expenditures in this section, it tended to balance out. While more people underestimated the cost of household furnishings, there were two participants who overestimated by a greater magnitude on more expensive items. Participants misreported their furniture by an average of \$34. The greatest underestimate was \$153, and the greatest overestimate was \$450. The net difference in amount between items reported on Interview 1 and the amount on the record was only \$2.

There was a significant difference in the magnitude of misreporting by month. Expenses that were reported two months prior to the interview were more likely to be underestimates compared to reports from one month prior to the interview ($\chi^2(1, 52) = 3.41, p = .065$) or three months prior ($\chi^2(1, 52) = 5.38, p = .020$).

There was also a significant difference in the magnitude of misreporting by income (Table S8A-4). There appeared to be considerable variation in misreporting by income levels. Participants in the middle income category significantly overestimated items, while participants in the other categories heavily underestimated their items. Cell sizes were too small to test for differences in education and there was no difference in the magnitude of misreporting for type of item, age, CU size, race/ethnicity, housing tenure, or employment status.

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Table S8A-4. Accuracy of Small Appliance and Other Item Reports by Demographics

Demographic Characteristic	Items	Overestimate (Underestimate)	Chi-Square Statistics
Income			
Less than \$30K*	12	(31%)	*?2 (1, 52) 3.81, p = .051 **?2 (1, 52) 3.61, p = .056
\$30k - \$60K*, **	19	68%	
More than \$60k**	21	(43%)	

Reasons for Reports Not Matching Records

There were 25 furniture expenses reported in Interview 1 where the record did not match the report. For most of these items, participants were asked to explain why the record did not match. For two items, participants were not asked because the follow-up questions were limited for participants who reported a large number of items. This question was not asked for another item because the computer program incorrectly coded anything within 10% to be a match even for items over \$200.

The reasons for the records not matching are provided in Table S8A-5. For 10 items, participants said that they guessed or forgot the amount in Interview 1. For four items, participants said the records were actually incorrect because they included additional items. For instance, one participant purchased two items-- a lamp and a table-- and reported them separately. She provided a credit card statement as a record. The statement was not itemized, so the price did not match for either item. Similarly, another participant reported two bowls separately, but had one non-itemized record for the purchase of both bowls. Therefore the records did not match for either item. In both of these situations, however, the combined amounts did match. Another participant forgot the amount because it was small. Four participants indicated that the records did not match for other reasons, but did not adequately elaborate on those reasons.

Table S8A-5. Reasons for Reports Not Matching Records

Reason for records not matching	Frequency	Percent
I guessed the amount	10	45%
I forgot because the amount was very small	1	5%
The receipts include additional items besides this expense	7	32%
Some other reason	4	18%
Total	22	100%

S8A.4 When Participants Did Not Have Records

Participants did not provide records for 166 (75%) of the household furniture items they reported in Interview 1. These participants were asked to recall how they came up with the amount in Interview 1. For 7 of these items, participants were inadvertently not asked this question because the FR indicated that the participant had a record. However the record did not have an amount on it, therefore it should not have actually been considered a record for the purposes of the CE Records study. Because the item was recorded in the instrument as having a record, the follow-up question about not having a record was not asked.

Participants said they could just remember the amount for 98 of the items reported. Most participants did not elaborate on specifically how they remembered. When participants *did* elaborate on how they “knew” the amount, these are the explanations provided:

- *It was a nice round number, 10 bucks.*
- *We had just bought them right before the interview.*
- *I remember I handed the lady \$5.*
- *I just remembered that because I buy so little.*
- *The original sign said \$19.99 and at the cashier it magically became \$8.*
- *I would not have normally paid so much money. But my daughter-in-law said “buy them, they look so pretty.”*
- *Because they were \$5 a piece and I bought four of them.*

Participants reported that they guessed the amount for only 15 of the 166 items. One participant who purchased 7 furniture items said that he checked online credit card and bank statements to determine the price of each item he reported. Participants also reported that they knew the amount because their spouse told them (3 items), they looked up the price of the item on an online shopping website (1 item), and they looked at the price tag (1 item). There was 1 item for which the participant could not recall how she had come up with the price last week. For the remaining items not already mentioned, participants’ responses did not clearly address the question of how they came up with their answers.

The reasons participants gave for not having a record for the 159 items is shown in Table S8A-6. For half of these items, participants said they did not keep the receipt. Many explained that they do not keep receipts for small items or that they only keep receipts for items they plan to return. One participant said he does not even keep receipts for items he may return because the store will take them back without a receipt if he made the purchase with a credit card from that store. For the other items, the most common reasons participants gave for not having a receipt were that they lost the receipt, someone else purchased the item, or they never received the receipt. One of the participants who never received a receipt said it was because she purchased the item at a thrift store that does not give receipt unless the customer asks for one. Another participant did not receive a receipt because the item was purchased with cash at a flea market. In one situation, the participant *did* provide a receipt, but the FR noted that it was so faded she could not read anything on it. Three participants indicated they gave the receipt to someone else such as a son or daughter who may wish to return the item.

For 8 items from the same participant, there was not a record because of FR error. The participant purchased over 20 items. As a result the list of items purchased in Interview 1 was spread across several screens and the FR did not realize that he needed to scroll to the right to see the additional items. However, for each of these 8 items, the participant noted the cost of the item on the record. Seven of the 8 items matched the record. One item did not match the record because the record included additional items and was not itemized.

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Table S8A-6. Reasons for Not Having a Receipt

Reason for not having a receipt	Frequency	Percent
Expense was actually for a different time period	5	3%
Someone else purchased the item/received the bill	16	10%
No receipt for such an expense (e.g., bought item from another person)	8	5%
I never received/took the receipt	14	9%
I lost the receipt	17	11%
I did not keep the receipt	85	53%
I did not gather the receipt for this interview	2	1%
Too faded to read	1	1%
Gave receipt to someone else	3	2%
Some other reason: FR error	8	5%
Total	159	100%

S8A.5 Items Not Reported in Interview 1

Ten participants provided records for fourteen items not reported in Interview 1. Eight of these items were from the decorative/closet category. These items were frequently purchased two or more months prior to the first interview: 5 out of the 14 were from two months prior to the interview and another 5 were from three months prior to the interview. On average, these items cost \$64, ranging from \$3 to \$225. For almost all of these items (12 out of 14), participants said they simply forgot to include the item in Interview 1. The other 2 items were purchased by the same participant, who said he did not realize home improvement was a category he should have included items from.

S8B. Furniture Rental, Leasing and Repair

Only 1 out of 115 participants reported an expense for furniture rental and 2 out of 115 reported an expense for furniture repair. None of the 3 participants who reported these expenses provided a record for them. The participant who reported an expense for furniture rental did not keep the record and said he had recalled the amount from memory. The two participants who failed to provide a record for furniture rental did not adequately explain why they did not have a record. Participants did not provide any receipts for furniture rental or repair expenses that were not reported in Interview 1. Table S8B-1 provides a summary of the availability of participant records.

Table S8B-1. Summary of Availability and Accuracy of Participant Reports

Description	# of items	% of items
Total items reported in Interview 1	3	-
Items without a record	3	100%
Items with a record*	0	0%
Report matched	NA	NA
Report did not match	NA	NA
Items not reported in Interview 1, but had record	0	-

S9AB. Clothing and Infants' Clothing

S9AB.1 Overview

Section 9A of Interview 1 focuses on clothing expenses, such as coats, sweaters, pants, dresses, and shirts. It also includes nightwear, accessories, swimsuits, warm-up ski suits, uniforms, costumes, and footwear. Section 9B of Interview 1 asks about infant clothing. For the purpose of analysis, these two sections were combined.

One participant quit Interview 2 after Section 8. As a result, the remaining sections have a total of 114 participants. In addition, the clothing section was changed significantly between the pretest and main data collection. As a result, the analyses exclude pretest items.

A total of 96 out of 106 participants (91%) reported at least one clothing item in Interview 1. The participants who reported clothing expenses reported an average of 5.63 items for a total of 540 clothing items. The maximum number of clothing items reported by a single participant was 18. Table S9AB-1 provides a summary of the availability and accuracy of participant reports for the Section 9A and 9B.

Table S9AB-1. Summary of Availability and Accuracy of Participant Reports

Description	# of items	% of items
Total items reported in Interview 1	540	-
Items without any record*	324	60%
Items with any record	216	40%
Items with non-itemized record	68	31%
Items with itemized record	148	69%
(Itemized) Report matched	67	45%
(Itemized) Report did not match	81	55%
Items not reported in Interview 1, but had record	17	-

*Includes 9 items where amount was missing on CEQ

S9AB.2 Availability of Records

Of the 96 participants who reported a clothing expense in Interview 1, 50 (52%) provided at least one record for clothing at the follow-up interview. Overall, participants provided records for 216 (40%) of the 540 total clothing purchases. A total of 148 (69%) of the items had an itemized receipt that showed the price for each individual item rather than just the total for the entire purchase. In Interview 1, participants did not provide an amount for 9 of the clothing items reported. None of these items with unknown amounts had records in Interview 2.

We investigated whether demographic factors were associated with providing at least one record at the follow-up interview. These demographic characteristics included age, CU sizes, race/ethnicity, gender, income, education, marital status, employment status, location and housing tenure. A logistic

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regression indicated that none of the demographic factors were associated with participants having at least one record.

At the item level, we tested whether participants were more likely to have either an itemized or non-itemized record for a given item based on the type of clothing. We collapsed the expenditure groupings into major categories such as coats and suits, general clothing items, undergarments, accessories, footwear, and infant clothing. The mean percent of items with records was not statistically different for any of the types of clothing.

In addition, we also tested whether records were available for more recent months. The results suggested this was the case: clothing purchased more recently was more likely to have a record associated with it. Participants were significantly less likely to have a record for clothing purchased three months ago than for clothing purchased in the month of the interview or the month before the interview, $\chi^2(1, 537) = 13.53, p = <.001$. Participants were also significantly less likely to have a record for three months ago than for two months ago, $\chi^2(1, 537) = 15.70, p < .001$. 45% of the records reported last month or this month had a record, 44% of the clothing purchases reported two months ago had a record, and 25% of purchases reported three months ago had a record. However, the likelihood of having an *itemized* record was not significantly different by month.

Participants who provided records for clothing used a variety of record types. However, most participants provided point of purchase receipts or bank records, excluding credit card bills (Table S9AB-2).

Table S9AB-2. Type of Record Used

Type of record used	Frequency	Percent
Price tag	10	6%
Point of purchase receipt (paper/hardcopy)	68	43%
Electronic receipt (e.g., purchase confirmation)	1	1%
Credit card bill	13	8%
Bank records – not including credit card bill	54	34%
Check book	1	1%
Self-created record (e.g., handwritten list, typed spreadsheet)	8	5%
Other	4	3%

After FRs entered the information from a record, they were asked how easy or difficult it was to identify the individual clothing item on the record. 76% said it was very easy, easy, or somewhat easy (Table S9AB-3). Items that were more difficult to identify were less likely to match. The mean rating for difficulty of identifying items was 2.0 for items that matched and 2.3 for items that did not match.

Table S9AB-3. Ease of Identifying Individual Items on Record

Level of Ease	Frequency	Percent	Cumulative Percent
Very easy	81	50%	50%
Easy	26	16%	66%
Somewhat easy	16	10%	76%
Neither easy nor difficult	24	15%	91%
Somewhat difficult	5	3%	94%
Difficult	4	2%	96%
Very difficult	6	4%	100%

S9AB.3 When Participants Had Records**Accuracy of Reports**

Next, we examined whether the amounts reported in Interview 1 matched the records. This analysis was limited to the 148 items with an itemized record, for which a direct comparison between the amount reported in Interview 1 and the amount on the record could be made. If the amount on the record was \$200 or less and was within 10% of the amount from Interview 1, the two amounts were considered a match. A 5% range was used for matching amounts greater than \$200. Using this approach, the Interview 1 reports and record amounts matched for 67 of 148 items (45%) with itemized records.

The percentage of Interview 1 reports that matched the records differed according to four demographic variables: race/ethnicity, location, CU size, and age. As shown in Table S9AB-4, non-Hispanic whites were less likely to provide an amount that matched than other racial/ethnic groups. DC-area participants were also less likely to provide a matching amount.

Table S9AB-4. Accuracy of Reports by Categorical Demographics

Demographic Characteristic	Items with Records	Percent with matching records	Chi-Square Statistics
Race/Ethnicity			
Non-Hispanic White	111	43%	$\chi^2(1, 148) = 4.31, p = .038$
Other	37	51%	
Location			
North Carolina	127	42%	$\chi^2(1, 148) = 7.90, p = .005$
DC-area	21	67%	

The other groups that were less likely to provide a matching amount were younger participants and smaller CUs, as shown in Table S9AB-5. There were no significant differences in accuracy of the amount across the other demographic variables, which included gender, education, household income, employment status, marital status, and housing tenure.

Table S9AB-5. Accuracy of Reports by Continuous Demographics

Demographic Characteristic	Mean for Matching Report (n=67)	Mean Without Matching Report (n=81)	Regression Statistics
Age	42.6	36.2	Z (1, 148) = 2.40, p = .017
CU size	2.6	1.9	Z (1, 148) = 2.78, p = .005

We next examined the likelihood of the amount on an itemized record matching the amount reported on Interview 1 by type of clothing item. Due to small cell sizes for some items, a simple chi-square analysis was performed instead of the GEE analysis that controls for clustered data (Table S9AB-6).

Table S9AB-6. Accuracy of Records by Type of Item

Type of Item (CEQ values)	Items with Record	Items Matching	Percent Matching
Coats/Suites (9a, Items 1-3)	10	8	80%
General clothing (9a, Items 4-9)	62	21	34%
Undergarments (9a, Items 10-12)	27	15	56%
Accessories, swimsuits, other (9a, Items 13-16)	16	8	50%
Footwear (9a, Items 17)	19	11	58%
Infant clothing (9b, Items 1-6)	10	4	40%
Watches/Jewelry (9b, Items 7-9)	4	0	0%
$\chi^2 (6, 148) = 14.06, p = .029$			

The percentage of clothing expenditures that did not match was not significantly different by month of purchase (i.e., this month/last month, two months ago, or three months ago).

In addition to being used to compare the amount of expenditures, itemized records were also used to see whether participants reported the correct month of their expenditures. The records showed that 43 of 138 expenditures (31%) took place in a month other than the month reported.

Magnitude and Direction of Misreporting

Based on the records, participants tended to slightly overestimate their clothing expenses by 5%. The mean absolute difference between the amount on the record and the amount provided in Interview 1 was \$10.50. The net difference was less than \$1, ranging from an underestimate of \$96 to an overestimate of \$69. There were no significant differences between CEQ and record amount by month, type of item, or demographics.

Reasons for Reports Not Matching Records

There were 81 clothing items reported in Interview 1 that did not match the itemized record provided by the participant. When the amount participants reported in Interview 1 did not match the record, participants were asked why the amounts differed. Participants could choose more than one response. The main reason participants gave was that they guessed the amount. One participant who guessed the amount explained, “It’s one of those things I get every month and I really don’t pay attention to the cost.” The full list of reasons is shown in Table S9AB-7.

Table S9AB-7. Reasons for Reports Not Matching Records

Reason for records not matching	Frequency	Percent
I guessed the amount	47	54%
I was thinking of a different item	6	7%
I do not usually pay this bill/have this expense	1	1%
I did not pay for the bill or expense	4	5%
I forgot because the amount was very small	1	1%
I forgot for other reasons	5	6%
The receipts do not show all the expenses (e.g., shipping)	1	1%
The receipts include additional items besides this expense	9	10%
One or more receipts is missing	4	5%
One amount includes tax	4	5%
Some other reason	5	6%
Total	87	100%

The other-specify responses provided more detail about why the records did not match, as did the open-ended follow-up to this question. Two participants said they gave inaccurate amounts because of coupons: one forgot she used a coupon, and the other thought she used a coupon but actually did not. Another participant said he purchased six pairs of shorts and planned to return one. He subtracted out the amount for one pair because he was not going to keep them. The same participant also had a price difference due to tax. The record showed a price for tax, but the participant thought there was no tax because the shorts were purchased online from a store in another state.

S9AB.4 When Participants Did Not Have Records

Of the 540 clothing items reported, records (itemized or not) were not available for 324 (60%). When participants did not provide a record for an item they reported, they were asked why they did not have a record (Table S9AB-8). The most common response, given for about 58% of the items, was that participants did not keep the receipt. Most participants who selected this option explained that once they wear new clothes or know they fit, they throw the receipt away. The next most common reasons for not having a record were that participants lost the record (11%) or someone else purchased the item or received the bill (10%). A number of participants explained that they did not have the record because it was a gift—either they received it from someone else and the receipt was not included, or they purchased the item as a gift and they included the receipt when they gave the gift to someone else.

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Table S9AB-8. Reasons for not Having a Record

Reason for not having a record	Frequency	Percent
I thought I had this expense, but I actually did not	2	1%
Expense was actually for a different time period	13	4%
Someone else purchased the item/received the bill	31	10%
No receipt for such an expense (e.g., bought item from another person)	7	2%
I never received/took the receipt	20	6%
I lost the receipt	36	11%
I did not keep the receipt	189	58%
I did not gather the receipt for this interview	8	2%
Some other reason	18	6%
Total	324	100%

When participants did not have a record for an item, they were asked to recall how they came up with the amount they provided in Interview 1. Participants simply said that they could remember the amount for 226 of the items. A recurring theme among these responses was that they remembered because it was a good deal. As one participant explained, “I remembered because I was really excited that I got a suit for \$30.” Another said, “For a coat that looks like that at the thrift store, I remember because I thought it was a bargain.” Unusually high prices were memorable too. One participant explained, “I thought the price was high so I remembered.” A number of participants also explained that they could remember the amount because they spend about the same amount each time they make that type of purchase. “Most of the time when I go, I get a shirt around \$10,” a participant explained. “I don’t ever get a \$30 shirt or a \$60 shirt.” Participants also explained that they guessed the amount (45 items), looked at the price tag or an online statement (5 items each), referred to the receipt (2 items), asked someone else about the price (1 item), or looked up the price online at a shopping website (1 item). The remaining responses did not provide an adequate amount of detail to explain how participants came up with amounts for the remaining items.

S9AB.5 Items Not Reported in Interview 1

A total of 15 out of 106 participants had a record for at least one item that they did not report in Interview 1. There were a total of 17 unreported items with the following distribution across item categories: 11 were general clothes, 2 were watches or jewelry, 2 were infant stuff, and 2 were other types of items. Looking at the distribution by month, 4 of the records were from the month of the interview, 9 were from one month prior to the interview, and 4 were from two months prior. The value of the unreported items ranged from \$11 to \$101, with a mean of \$42.

For 11 of the 17 items, participants did not report the item because they forgot about it. Even after finding the record, some participants had no recollection of the purchase. One participant who remembered her purchase after seeing the record said she had forgotten about it because her mom had given her the money to pay for it. The purchase was not as memorable to her as if she had spent her own money. Participants said the records for three of the unreported items were actually for items they had reported in other categories, and two said the records were for items they did not know about last week. The final participant said she forgot about the item because, although she purchased it during the

reference period, she was not subtracting it out of her personal budget for an upcoming month. None of the records were for items whose amounts were missing in Interview 1.

S9CD. Clothing Services and Sewing Materials

S9CD.1 Overview

Section 9C of Interview 1 focuses on clothing services, such as repair, alteration and tailoring for clothing, shoes, watches or jewelry. It also includes clothing rental and clothing storage outside of the home. Section 9D of Interview 1 asks about sewing and knitting materials and notions. For the purpose of analysis, these two sections were combined.

A total of 32 out of 114 participants (28%) reported at least one clothing service or sewing material item in Interview 1. The participants who reported these expenses reported an average of 1.56 items for a total of 50 clothing items. The maximum number of items reported by a single participant was 7. Table S9CD-1 provides a summary of the availability and accuracy of participant reports for Sections 9C and 9D.

Table S9CD-1. Summary of Availability and Accuracy of Participant Reports

Description	# of items	% of items
Total items reported in Interview 1	50	-
Items without a record	42	84%
Items with a record	8	16%
Report matched	4	50%
Report did not match	4	50%
Items not reported in Interview 1, but had record	2	-

S9CD.2 Availability of Records

Of the 32 participants who reported a clothing service or sewing expense in Interview 1, 7 (22%) provided at least one record at the follow-up interview. Overall, participants provided records for 8 (16%) of the 50 items reported in Interview 1. For 7 of the 8 records, the expenditure was the only item on the record. For the remaining records, the participant did not know if other items were included on the record or not. In Interview 1, participants did not provide an amount for 3 of the items reported. None of these items with unknown amounts had records in Interview 2.

Due to only 7 participants having at least one record, we were unable to determine if demographic factors were associated with providing a record.

We examined the availability of records by month. Of the 8 records provided, 4 were for this month or last month, 4 were for two months ago, and none were for three months ago as shown in Table S9CD-2. Table S9CD-3 shows the type of records participants used for clothing services and sewing materials.

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Table S9CD-2. Availability of Records by Month

Record availability	This Month/ Last Month	Two Months Ago	Three Months Ago
Items without a record*	21	10	10
Items with a record	4	4	0
Percent with a record	16%	29%	0%

*Month was missing for 1 record

Table S9CD-3. Distribution by Type of Record Used

Type of Record	Frequency	Percent
Point of purchase receipt (paper/hardcopy)	3	38%
Credit card bill	3	38%
Bank records – not including credit card bill	1	12%
Self-created record (e.g., handwritten list, typed spreadsheet)	1	12%

S9CD.3 When Participants Had Records

Accuracy of Reports

Next, we examined whether the amounts reported in Interview 1 matched the records. All amounts were less than \$200, therefore if the record was within 10% of the amount from Interview 1, the two amounts were considered a match. Using this approach, Interview 1 amount and record amounts matched for 4 of 8 items (50%).

In addition to being used to compare the amount of expenditures, records were also used to see whether participants reported the correct month of their expenditures. Only 1 of the 8 items was reported in the incorrect month. This item was reported one month ago, when the expense was actually incurred this month.

Magnitude and Direction of Misreporting

Based on the records, participants tended to overestimate their clothing expenses by 8%. Expenditures reported for items purchased this month or last month were more accurate with an average underestimate of 5% compared an overestimate of 20% for items purchased two months ago. However due to such a small sample size, we could not determine if these differences are statistically significant.

The mean absolute difference between the amount on the record and the amount provided in Interview 1 was \$6. The net difference, however, was -\$3, ranging from an underestimate of \$22 to an overestimate of \$11.

Reasons for Reports Not Matching Records

There were 4 items reported in Interview 1 that did not match the record provided by the participant. When the amount participants reported in Interview 1 did not match the record, participants were asked why the amounts differed (Table S9CD-4). Two participants indicated they guessed the amount and one participant reported that the record does not show all of the expenses. The fourth participant indicated that he paid part of the bill in a month that was not in the reference period and the

remainder of the bill in a month that was in the reference period. As a result, his reported amount was less than what was shown on the record.

Table S9CD-4. Reasons for Reports Not Matching Records.

Reason for records not matching	Frequency	Percent
I guessed the amount	2	50%
The receipts do not show all the expenses (e.g., shipping)	1	25%
Some other reason	1	25%
Total	4	100%

S9CD.4 When Participants Did Not Have Records

Of the 50 clothing items reported, records were not available for 42 (84%). When participants did not provide a record for an item they reported, they were asked why they did not have a record (Table S9CD-5). The most common response, given for 67% of the items, was that participants did not keep the receipt. The next most common reason, cited for 14% of the items, was that the participant lost or could not find the receipt. Further explanations for these responses indicated that having a receipt for these items was not a priority because the cost was small or there was no need to return the item or service. For example one participant said, “I wasn’t going to rip the zipper out and give it back to [the tailor]”.

Table S9CD-5. Reasons for not Having a Record

Reason for not having a record	Frequency	Percent
Someone else purchased the item/received the bill	2	5%
No receipt for such an expense (e.g., bought item from another person)	1	3%
I never received/took the receipt	2	5%
I lost the receipt	5	14%
I did not keep the receipt	24	67%
Some other reason	2	6%
Total	36*	100%

When participants did not have a record for an item, they were asked to recall how they came up with the amount they provided in Interview 1. Fifteen participants simply said that they could remember it or just knew the amount. Only two of these participants explained in detail how they remembered the amount. One participant said that he had just gone to the ATM and received a \$20 bill and the item was \$20 and change. Another participant remembered because the item was on sale, which is why she bought it. Ten participants said they guessed the amount. The remaining participants did not adequately elaborate on how they came up with their answer.

S9CD.5 Items Not Reported in Interview 1

Two out of 114 participants had a record for clothing services that they did not report in Interview 1. One item was purchased in the month prior to Interview 1 and another item was purchased three months prior to the Interview 1. The values of the unreported items were \$18 and \$44, for a mean of \$31. Both participants indicated that they did not report the item because they forgot about it.

S14. Hospitalization and Health Insurance

S14.1 Overview

Section 14 of the CEQ asks about health insurance. Of the 114 participants, only 57 reported having any health insurance payments in the past three months – additional participants had health insurance, but there was no direct cost to them. The 58 participants reported health insurance for a total of 85 different policies. The additional policies were for other individuals in the CU or even individuals outside of the CU such as children in college. The majority of records (65%) were reported on a monthly basis. Another 16% were reported on a biweekly basis, and 12% were reported on a weekly basis. For the remaining 7%, either the participant did not recall the period or it was irregular. Table S14-1 describes the availability of records for these items, as well as the consistency between the amounts reported in the CEQ and records.

Table S14-1. Summary of Availability and Accuracy of Participant Reports

Description	# of Items	% of items
Health insurance policies reported in the CEQ	85	-
Items without a record	48	56%
Items with a record*	37	44%
Record matched	16	59%
Record did not match	11	41%
Insurance policies not reported in Interview 1, but had record	8	-

*This includes 10 items that were reported in Interview 1, but the amount was missing

S14.2 Availability of Records

Of the 58 participants with at least one Interview 1 report about health insurance, 31 (53%) provided at least one record for any policy in the CU. Overall, participants provided records for 37 (44%) of the 85 health insurance policies. The amount for health insurance was missing for 24 policies in the CEQ, but records were available for 10 of these items.

Participants were asked to provide a record for any of the payments made since the start of the reference period. All but two participants with records indicated that they made the same regular payment each month. Three of the records for items reported in Interview 1 did not have the month listed. Of the remaining 34 items reported in Interview 1 with a record, 10 were for a month outside of the reference period– more than three months before Interview 1. For the remaining 24 items, participants provided a total of 35 records that were within the reference period– although only one record was needed for a regular payment, participants sometimes had multiple months of records. Of these, 57% were from last month, 17% were from two months ago, and 26% were from three months ago.

We examined whether the likelihood of having a record was associated with premiums being paid entirely by the CU member or partially by the CU member. However there were no statistical differences between the two groups.

The likelihood of participants providing at least one record for health insurance was associated with race/ethnicity, marital status, and housing tenure. Participants who were non-Hispanic whites were more likely to have at least one record than participants of other racial/ethnic backgrounds. Married participants were more likely to have records on health insurance than those who were not married. In addition, we found that owners were more likely to have records on health insurance than renters. No other statistically significant relationships were found between record keeping and such individual demographic characteristics as age, gender, education, income level, CU size, and location.

Table S14-2. Availability of Records by Demographics

Demographic Characteristic	Participants	Had at Least 1 Record	Chi-Square Statistics
Race/Ethnicity			
Non-Hispanic white	46	63%	$\chi^2 (1, 58) = 5.69, p = .017$
Other	12	17%	
Marital Status			
Married	39	59%	$\chi^2 (1, 58) = 3.00, p = .084$
Not married	19	42%	

S14.3 When participants had records

Accuracy of Participant Reports

Of the 37 items with records, 10 were missing the amount from Interview 1. Of the remaining 27 items, 16 (59%) of the Interview 1 reports matched the record. Due to the small sample sizes, we did not have sufficient statistical power to test for demographic differences in the accuracy of matching.

Magnitude and Direction of Misreporting

There were two outliers whose data were removed from the analyses. Both of these participants underestimated by over \$500. One participant commented that the record was actually incorrect because his wife switched to an insurance company through her work, but the bill did not show this yet. The other participant indicated that he reported the amount for the wrong policy.

After removing the two outliers, participants still tended to underestimate the amount of their health insurance policies by 10%. On average, the health insurance policies were misreported by an amount of \$14. The greatest underestimate (excluding the outliers) was \$158, and the greatest overestimate was \$43. The net difference, however, was only \$6.

Due to the small sample sizes, we did not have sufficient statistical power to examine the magnitude of the underestimates or overestimates by demographic characteristics.

Reasons for Reports Not Matching Records

Although 50% of the Interview 1 reports for health insurance were rounded (divisible by 5), rounding was not associated with accuracy of reports.

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For the 11 items for which the reports did not match the records, participants were asked to provide a reason for the discrepancy. However, one person refused to answer the question. For 4 policies, participants said they guessed the amount in the first interview. For 2 policies, the participants indicated they were thinking of a different item – this includes one of the outliers. For 1 policy, the participant stated that the receipt was not the most recent receipt. Another participant indicated that he “was looking at the wrong thing last week – was looking at the pay stub.” For one policy, the other outlier, the participant indicated that the record was incorrect because his wife was no longer on that policy. One participant simply did not know why the two amounts did not match.

S14.4 When participants did not have records

There were 48 reported health insurance policies in the CEQ where a valid health insurance record was not provided. For 4 of these items, however, the participant provided a record but it did not have an amount on it. For the remaining 44 items, participants were asked why they did not have a record. As participants could select more than one option, a total of 51 selections of a variety of reasons are shown in Table S14-3. The most common reason was that they did not keep the receipt (27%), followed by such reasons as the participant did not personally incur the expense or receive the bill (21%), there was no receipt for such an expense (18%), or they had online or other non-paper records. One case mentioned "other" reasons.

Table S14-5. Reasons for not Having a Record

Reason for not having a record	Frequency	Percent
Someone else purchased the item/received the bill	11	21%
No receipt for such an expense (e.g., bought item from another person)	9	18%
I never received/took the receipt	1	2%
I lost the receipt	2	4%
I did not keep the receipt	14	27%
I did not gather the receipt for this interview	4	8%
Some other reason: online records	9	18%
Some other reason: all other reasons	1	2%
Total	51	100%

S14.5 Items Not Reported in Interview 1

Five participants did not report a health insurance policy in Interview 1, but had records at the follow-up interview. These participants had records for insurance payments for 8 policies.

Of the 8 policies, only 5 had an amount provided. Amounts provided were since the start of the reference period and averaged to \$524, ranging from \$21 to \$1,540.

Qualitative data indicate that four of the policies were for Blue Cross-Blue Shield and one was for United Healthcare. Two other policies were for vision and dental plans; participants might have thought only about *medical* coverage when asked about “health insurance” at the first interview. The FR noted for the last policy that the “participant maintains a spreadsheet that only shows a monthly amount, not a total.”

When asked to elaborate, participants provided nine explanations. Not all of the responses to this item explain the discrepancy. For 2 of the items, participants admitted that they forgot to report the item. For another 2 items, participants said that they did not know the amount during the first interview. In addition, for 2 other items, participants claimed that they mentioned the expenditure during the earlier visit, although no Interview 1 report was provided. One had found the premium receipt for another household member but did not think she had been asked specifically about it during the first interview.

In addition there were 24 health insurance policies reported in Interview 1 with an amount missing. Records were available for 10 of these policies. The mean amount was \$1,116 with a range from \$0 to \$1,740. All but one of these amounts was on a monthly basis. The remaining amount was biweekly.

S17. Subscriptions, Memberships, Books, and Entertainment Expenses

S17.1 Overview

Section 17A of Interview 1 focuses on subscriptions and memberships. Of the 114 participants, 51 reported at least one item in Interview 1. On average, these 51 participants reported 2.1 subscriptions or memberships per household for a total of 105 subscriptions/memberships reported in Interview 1. Table S17-1 provides a summary of the availability and accuracy of participant reports. For each item, participants were asked to provide an amount since the start of the reference period and for the month of the interview. We consider the record having an item if it included either the amount since the start of the reference period or for this month. The “report matched” statistic in the table below is for the total amount since the start of the reference period. Details for the amount matching for the month of the interview are below.

Table S17-1. Summary of Availability and Accuracy of Participant Reports

Description	# of items	% of items
Total items reported in Interview 1	105	-
Items without a record*	49	47%
Items with a record*	56	53%
Report matched	30	61%
Report did not match	19	39%
Items not reported in Interview 1, but had record	2	-

*Includes 2 items where amount was missing on CEQ and 5 items where amount since start of the reference period was missing on record.

S17.2 Availability of Records

Of the 51 participants reporting a subscription or membership in Interview 1, 33 (65%) had at least one record for the reported item(s). Overall, participants had records for 56 (53%) of the 105 subscriptions/memberships reported in Interview 1. Availability of the records was not related to any of the demographic variables.

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In Interview 1, participants were asked to provide the total for the past three months and the amount paid this month. Of the 56 records provided, 5 were missing the total amount for the past three months and one was missing the amount for this month, and 5 were missing the month on the record. Of the 51 subscriptions/memberships where the month was provided on the record (2), 27% were for the month of Interview 1, 27% were for the month prior, 49% were for two months prior, and 33% were for three months prior. Participants could have records for more than one month.

For the 105 subscriptions/memberships reported in Interview 1, participants indicated if they were for books or magazines, season tickets, health or vacation clubs, or fees. Due to small cell sizes, we examined the likelihood that participants provided a record by the type of subscription or membership using chi-square analysis. Participants were most likely to provide records for books or magazines and the least likely to provide records for fees and memberships.

Table S17-2. Availability of Records by Type of Item

Type of item (CEQ values)	Items in Interview 1	Items with Record	Percent with Record
Books/Magazines (Item Codes 1-2)	45	29	65%
Season Tickets (Item Codes 3-4)	5	2	40%
Health or vacation clubs (Item Codes 6-9)	42	24	57%
Fees and memberships (Item Codes 10-11)	13	1	8%
$\chi^2(1, 105) = 13.71, p = .003$			

S17.3 When Participants Had Records

Accuracy of Participant Reports

Next, we examined whether the amounts reported in Interview 1 matched the records for both the total amount since the start of the reference period and the amount reported “this month.” For the amount since the start of the reference period, the analysis was limited to the 49 items that provided an amount on Interview 1 and on the record. If the amount on the record was \$200 or less and was within 10% of the amount from Interview 1, the two amounts were considered a match. A 5% range was used for matching for amounts greater than \$200. Using this approach, Interview 1 amounts since the start of the reference period and record amounts matched for 30 of 49 items (61%) with records. Interview 1 amounts for just the month of the interview – compared to the total for the entire reference period – matched the records for 17 out of 55 items (31%). This included items for which the amount was \$0 on both Interview 1 and record.

The only demographic variables for which accuracy of reporting subscription or membership expenses differed were marital status and housing tenure. Married participants were slightly less likely to have accurate records for subscriptions or memberships. A total of 60% of married participants had accurate records, compared to 63% of unmarried participants. Controlling for other demographic characteristics, this difference was significant, $\chi^2(1, 49) = 6.44, p = .011$. The difference in accuracy was

greater by housing tenure: a total of 79% of renters had accurate records, compared to 54% of owners. This difference was marginally significant, $\chi^2(1, 49) = 3.77, p = .052$.

Magnitude and Direction of Misreporting

The records showed that participants tended to overestimate the amount they paid for subscriptions and memberships by 16%. On average, participants with records misreported their subscription and membership expenses by \$17. The mean net difference was -\$1, meaning that more people overestimated, but items that were underestimated were more expensive. The greatest underestimate was \$250 and the greatest overestimate was \$121.

There were too few items to determine if there were differences in accuracy of reporting by the type of subscriptions and memberships. There were significant differences in accuracy by two demographic variables: CU size and education. As shown in Table S17-3, participants in 2- or 3-person CUs were more likely to overestimate. Participants with a high school education or less were also more likely to overestimate their reports.

Table S17-3. Accuracy of Subscription/Membership Expense by Demographics

Demographic Characteristics	Items with Records	Overestimate (Underestimate)	Regression Statistics
CU size			
1	14	7%	$Z(1, 49) = 3.49, p = .062$
2-3	28	26%	
3+	7	(8%)	
Education			
HS or less*, **	7	67%	$*\chi^2(1, 49) = 4.05, p = .044$ $**\chi^2(1, 49) = 5.77, p = .016$
Some college*	11	3%	
College + **	31	10%	

Reasons for Reports Not Matching Records

For each subscription or membership reported by a participant, if the amount did not match what was reported in Interview 1, participants were asked why the amount was different than the reported amount. There were 19 items reported in Interview 1 that did not match the record provided by the participant. However, the follow-up question was not asked for one pretest case due to differences in the programming logic at that time. The reasons participants gave for amounts not matching varied, such as that the Interview 1 amount included a tip not shown on the record, the participant had renegotiated the amount, or the participant did not report the amount for the correct reference period (Table S17-4). One participant reported a monthly amount rather than the amount for all three months; another reported the amount that will be paid at the end of the year, rather than reporting the amount paid during the reference period.

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Table S17-4. Reason for Records Not Matching

Reason for records not matching	Frequency	Percent
I guessed the amount	6	33%
One or more receipts is missing	2	11%
The receipts include additional items besides this expense	2	11%
Some other reason	8	44%
Total	18	100%

S17.4 When Participants Did Not Have Records

Participants did not provide records for 49 out of 105 of the subscriptions and memberships reported. Participants who did not have a record cited a variety of reasons for not having one (Table S17-5). Most participants said they did not receive or take the receipt, or they provided some other reason.

Table S17-5. Reason for Not Having a Record

Reason for not having a record	Frequency	Percent
I thought I had this expense, but I actually did not	1	2%
Expense was actually for a different time period	2	4%
Someone else purchased the item/received the bill	2	4%
No receipt for such an expense (e.g., bought item from another person)	5	10%
I never received/took the receipt	14	29%
I lost the receipt	2	4%
I did not keep the receipt	4	8%
I did not gather the receipt for this interview	3	6%
Some other reason	12	25%
Used a record in Int1	3	6%
Total	48	100%

Participants who did not have a record were asked how they came up with their answer in Interview 1. For almost all of the items (29), participants indicated that they came up with the amount from memory. Participants reported guessing, asking someone else, or looking in their checkbook for only one item. The remaining descriptions were unclear.

S17.5 Items Not Reported in Interview 1

Six participants provided a record for a subscription or membership that had not been reported in Interview 1. In total, there were records for 8 unreported items. Most of the unreported items (6 of 8) were books or magazines, 1 was season tickets, and 1 was a health or vacation club. Only one of the unreported subscriptions/memberships was from this month. Three were from two months ago, and four were from three months ago. The unreported subscriptions/memberships had amounts ranging from \$18 to \$450 with an average of \$84. The participants said the reason they did not report these items was because they forgot. One explained that he forgot because he discontinued his subscription. Another forgot because her husband paid for it.

There were two subscriptions/memberships that were reported in Interview 1 without an amount, but participants provided a record for them in the second interview. The average amount of these expenses was \$104.

S19. Miscellaneous Expenses

S19.1 Overview

This section of Interview 1 asks participants about their purchases of items that do not fit into the previous sections. Examples of these expenses include entertainment, pets, professional fees, and home services. Of the 114 participants, 89 (78%) reported at least one of these items in Interview 1. These 89 participants reported a total of 289 items, for an average of 3.2 items per participant. Table S19-1 describes the availability of records for these items, as well as the consistency between the amounts reported in Interview 1 and records.

Table S19-1. Summary of Availability and Accuracy of Participant Reports

Description	# of items	% of items
Items reported in Interview 1	289	-
Did not have record for monthly expenditure	199	69%
Had a record for monthly expenditure*	90	31%
Report matched	55	63%
Report did not match	33	37%
Items not reported in Interview 1, but had record	6	-

*Includes 2 items where item was reported in Interview 1, but the amount was missing

S19.2 Availability of records

Of the 89 participants reporting in item in Interview 1, 45 (51%) provided at least one record for the amount of the item. Overall, participants provided records for only 90 (31%) of the 289 items reported in Interview 1. As detailed in the sections below, the availability of records varied by participants' demographic characteristics and type of purchase.

Logistic regression was used to determine if demographic characteristics were associated with having at least one record. Controlling for all the other demographic characteristics, homeowners were 5.1 times more likely to provide at least one record compared to renters, $\chi^2(1, 114) = 4.46, p = .035$. Unmarried people were 5 times more likely than married people to provide a record, $\chi^2(1, 114) = 3.03, p = .082$. Participants from the Washington, DC-area were also about 4 times as likely to have a record available compared to those from North Carolina, $\chi^2(1, 114) = 3.44, p = .064$.

Simple chi-square analysis was used to investigate the possibility that records might be available for more significant purchases. Indeed, there was significant association between the type of purchase and record availability, $\chi^2(6, 289) = 27.0, p < .001$. Using GEE chi-square analysis, controlling for clustered data, we were able to determine which types of items were significantly different from other types. Professional fees, compared to flowers/gardening, child services, pets, and stamps/lotteries, were more

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likely to have a record. Similarly, home service items were more likely to have a record compared to pets and stamps/lotteries.

Table S19-2. Availability of Records by Type of Item

Type of Item	Items	Items with Record	Percent with Record
Professional fees (Item codes 2-5)	24	14	58%
Flowers/gardening (Item codes 1,6)	75	24	32%
Home services (Item codes 7-10)	43	22	51%
Child services (Item codes 13-16)	54	12	22%
Pets (Item codes 17 -19)	70	16	23%
Stamps/lotteries (Item codes 11-12)	20	1	5%
Food/entertainment (Item codes 20-22)	3	1	33%
Overall	289	90	31%

Note: Catering/entertainment excluded due to the small sample size (n = 3).

We also anticipated that records would be available for more recent purchases. However, we found no statistically significant association between month of purchase and record availability.

S19.3 When Participants Had Records

Accuracy of Participant Reports

There were 88 items for which participants provided a record in Interview 2 and reported an amount in Interview 1. Of these items, 55 (63%) matched Interview 1 reports.

We examined the likelihood of having a record by type of item. Due to small cell sizes for certain types of items, we used simple chi-square analysis, instead of clustered data analysis using GEE. Since this does not control for the fact that some participants reported multiple items, the results may be somewhat skewed by participants who reported a larger number of items in Interview. As in the analysis of record availability, there were significant differences by type of item, $\chi^2(6, 88) = 16.91, p < .010$. Because these figures are based on small sample sizes, these conclusions should be considered with caution.

Table S19-3. Accuracy of Reports by Type of Item

Type	Items with Records	Matching Reports	Percent Matching
Professional fees (Item codes 2-5)	13	10	77%
Flowers/gardening (Item codes 1,6)	23	14	61%
Home services (Item codes 7-10)	22	18	82%
Stamps/lotteries (Item codes 11-12)	1	1	100%
Child services (Item codes 13-16)	12	2	17%
Pets (Item codes 17 -19)	16	9	56%
Food/entertainment (Item codes 20-22)	1	1	100%
Overall	88	55	63%

There were also several differences in the likelihood of reports and records matching by participants’ demographic characteristics. Controlling for other factors, women were less likely than were men to have matching reports and records. There was also suggestive evidence of differences by income: those with between \$30,000 and \$60,000 were slightly less likely to match than those with income greater than \$60,000.

Table S19-4. Accuracy of Home Furnishings Reports by Demographics

Demographic Characteristics	Items with Records	Percent Matching	Chi-Square Statistics
Gender			
Women	53	53%	$\chi^2 (1, 88) = 5.81, p = .016$
Men	35	77%	
Income			
Less than \$30K	10	50%	$\chi^2 (1, 88) = 2.82, p = .092$
\$30k - \$60K*	36	58%	
More than \$60k*	42	69%	

In addition to the analysis of the amounts of reports and records, we also examined the extent to which the time periods did not match. For example, how often did the participant report the item being purchased two months ago, but the record indicated the purchase was only one month ago? Out of the 58 records where the month was provided, we found that the months reported in Interview 1 matched the record for 40 items—a match rate of 69%.

Magnitude and Direction of Misreporting

According to the records, participants tended to slightly overestimate their reported amounts by 3%. Participants misreported their miscellaneous items by an average of \$14. The greatest underestimate was \$297, and the greatest overestimate was \$100. The average net difference between the amount on the record and the participant’s report was only \$4. We analyzed the magnitude of misreporting by month of record, type of item, and demographics as described below.

There was a significant difference in the magnitude of misreporting by month for items that has both the month listed on the record and an amount provided in Interview 1. Expenses that were reported each month of the reference period (i.e., same amount each month) were more accurate compared to expenses that occurred two months prior to the interview which tended to be slightly overestimated, ($\chi^2 (1, 56) = 3.35, p = .067$).

There were no significant differences by type of item and only one difference for demographic characteristics. Non-Hispanic whites slightly overestimated their items by 5% compared to persons of other races and ethnicities who underestimated their items by 22%, ($\chi^2 (1, 88) 4.94, p = .026$).

Reasons for Reports Not Matching Records

Again, we examined whether rounding (providing amounts divisible by 5) in Interview 1 led to an increased rate of non-matching amounts. Participants rounded Interview 1 reports for 71% of the items, but rounding was not associated with the accuracy of reports.

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The participants' reports did not match the records for 33 out of 88 items (38%). Six of these items were "short" cases in which additional follow-up information was not collected due to the large number of items participants reported. For the remaining 27 items, participants selected reasons from a list to explain why the amounts did not match. Because one participant selected more than one response, there were 28 explanations in total. As in the previous sections, the majority of participants said the reports and records did not match because they guessed or forgot the amounts. The remaining reasons varied and are shown in Table S19-5. One participant who gave an incorrect amount from memory said the fee must have increased without him knowing it. Another said she did a calculation and must have made a mistake.

Table S19-5. Reasons for Reports Not Matching Records

Reason for records not matching	Frequency	Percent
I guessed the amount	15	54%
I was thinking of a different item	1	4%
I do not usually pay this bill/have this expense	1	4%
I forgot for other reasons	3	11%
The receipts do not show all the expenses (e.g., shipping)	1	4%
The receipts include additional items besides this expense	2	7%
One or more receipts is missing	1	4%
One amount includes tax	1	4%
Some other reason	3	11%
Total	28	100%

S19.4 When Participants Did Not Have Records

There were 199 items reported in Interview 1 for which participants did not provide a record in Interview 2. For 16 of these items, FRs recorded that there was a record, but there was no amount listed on the record. These items were mistakenly coded as having records, and therefore did not receive the follow-up question. For an additional 3 items, participants either refused to answer or answered *Don't Know*. For the remaining 180 items, the reasons participants gave for not providing a receipt are shown in Table S19-6. For two items, participants selected more than one answer.

The most common reason, given by almost half of the participants, was that the participant did not keep the receipt. Participants often elaborated that they did not keep receipts for small items. One participant who did not keep the receipt explained, "I try to throw them out because I have too many papers." Another explained about her Walmart purchase, "You don't really need a receipt, because if you need to return something, I can show my ID and exchange it."

When participants did not have a receipt for an item, they were asked how they came up with the amount in Interview 1. Participants said they guessed the amount for 29 items and remembered the amount for 102 items. One participant said the amount was memorable because "it is a purchase that I make every two weeks," while another said it was memorable because it was a purchase that he rarely makes. Among the participants who provided other explanations were a participant who said he "went on 1800flowers.com and saw the price" and a participant who got the price from his bank statement.

Table S19-6. Reasons for not Having a Record

Reason for not having a record	Frequency	Percent
I thought I had this expense, but actually I did not	1	<1%
Expense was actually for a different time period	1	<1%
Someone else purchased the item/received the bill	22	12%
No receipt for such an expense (e.g., bought item from another person)	13	7%
I never received/took the receipt	21	12%
I lost the receipt	6	3%
I did not keep the receipt	90	49%
I did not gather the receipt for this interview	12	7%
Used a record in Interview 1	1	<1%
Some other reason: Record is online	8	4%
Some other reason: Receipt not itemized	3	3%
Some other reason: All other reasons	4	2%
Total	182	100%

S19.5 Items Not Reported in Interview 1

Four participants provided records for a total of 6 items not reported in Interview 1. These items were in the gardening (1 item), housekeeping (2 items) and toys and crafts (3 items) categories. Two of these purchases were from the month prior to the interview, one was from two months ago, and two were from three months ago. One of the items was the same amount each month. The average amount of the six items was \$609, with prices ranging from \$2 to \$3,115. However, we believe that the item reported as \$3,115 is a mistake as it was listed as “kids craft material”. It’s possible that the FR tried to type in the dollars and cents. Since the instrument does not allow cents, the FR might have typed \$3,115 instead of \$31.15. Participants said they did not include these items in Interview 1 reports for various reasons, including that they did not pay for the item (3 items), they forgot about it (1 item), or they thought it was from a different time period (1 item).

S22A. Gross Income

S22A.1 Overview

This section of Interview 1 asks about individuals’ gross income from the past 12 months. During Interview 1, 82 participants reported gross income for 120 CU members. There were no missing data on the amount of Interview 1 reports. In Table S22A-1, we describe the availability of records for these income reports, as well as the consistency between the amounts reported in Interview 1 and records.

Section 3: Section-by-Section Results

Table S22A-1. Summary of Availability and Accuracy of Participant Reports

Description	# of Items	% of items
Income reported in Interview 1	120	-
Did not have record for income	69	58%
Had a record for income*	51	43%
Report matched	22	50%
Report did not match	22	50%
Income not reported in Interview 1, but had record	0	-

*Includes 7 items where amount was missing on CEO

S22A.2 Availability of Records

Of the 120 Interview 1 reports, 51 (43%) provided income records in Interview 2. As shown in Table S22A-2, non-Hispanic whites were more likely to have records compared to other racial/ethnic groups. Participants were less likely to provide records for themselves than for other members of the consumer unit. A total of 36% of participants who reported income for themselves in Interview 1 provided a record for their own income. In contrast, they provided a record for 51% of other CU members for whom income was reported in Interview 1. This difference is marginally statistically significant.

Table S22A-2. Availability of Records by Race/Ethnicity

Demographic Characteristic	Participants	Had at Least 1 Record	Chi-Square Statistics
Race/Ethnicity			
Non-Hispanic white	87	52%	$\chi^2(1, 120) = 11.0, p < 0.001$
Other	33	18%	
CU Member			
Self	67	36%	$\chi^2(1, 120) = 2.77, p = .010$
Other CU member	53	51%	

S22a.3 When Participants Had Records

Of the 44 income reports for which participants provided records, exactly half of the reports matched³ the record. On average, participants underestimated income by 2%. The net difference between the record and report was -\$1,348 on average, ranging from -\$28,000 to \$10,421. Among reports that did not match (19 items), 14 reports underestimate and 5 reports were overestimates. Although only 5 reports were overestimates, these incomes were greater, which is why the net difference between the record and report is negative.

Differences by Period

Interview 1 asks for income in the past 12 months. For just over half of the reported incomes, however, participants provided records from the past calendar year. A total of 57% of records from the

³ For Section 22, a “match” was defined as the record being within 5% of the report.

past 12 months matched the reports compared to 43% of records from the past calendar year. The difference between these figures, however, is not statistically significant.

Differences by Demographics

As shown in Table S22A-3, Chi-square tests revealed that participants from the DC area were more likely than NC participants to have reported an amount that matched the record. In addition, participants’ reports for their own income were more accurate than reports about other CU members’ income. No statistically significant relationships were found between reporting consistency and participant demographic characteristics: age, race/ethnicity, gender, education, or income level.

Table S22A-3. Accuracy of Reports by Location and CU Member

Demographic Characteristics	Items with Records	Percent Matching	Chi-Square Statistics
Location			
North Carolina	38	45%	$\chi^2(1,44) = 3.1, p = 0.079$
DC area	6	83%	
CU Member			
Self	21	67%	$\chi^2(1,44) = 4.5, p = 0.035$
Other CU member	23	35%	

Reasons for Reports Not Matching Records

Although there were 22 reported income amounts that did match the records, the follow-up question about the reason for the discrepancy was not asked for all of them. If the reference period on the record was not the same as the reference period in the question (the past 12 months), the follow-up question was not asked because the reason for the discrepancy was obvious. In addition, if the participant provided a range for their income, instead of a specific number, the follow-up question was not asked.

Of the remaining 11 non-matching reports, 3 additional participants said that the records referred to different time periods than the reports. Three others stated that their income varied weekly or monthly, making it hard to recall the total income for the past 12 months. Two participants indicated that the record was incorrect – it did not include all of the income received. Two others explained that they had given an incorrect amount from memory at the first interview. One participant indicated that he provided the net income instead of the gross income in Interview 1.

S22A.4 When Participants Did Not Have Records

Participants who did not provide a record for income cited various reasons, as shown in Table S22A-4. This table combines the quantitative data of the closed-ended responses and qualitative data of the open-ended response to the "other reason" category. The 68 participants who did not provide income records in Interview2 provided a total of 70 explanations. A total of 27% said they had records but did not gather them for the interview and 20% indicated that someone else had the records. Only 11% of participants said they never received the records and 7% said there were no records for the income.

Section 3: Section-by-Section Results

Table S22A-4. Reasons for Not Having Records

Reason for not having a receipt	Frequency	Percent
Someone else kept the records	14	20%
There was no record for the income/ paid in cash	5	7%
I never received/took the payment records	8	11%
I lost the records	5	7%
I did not keep the record	7	10%
I did not gather the records for this interview/ records are elsewhere	19	27%
Some other reason: online records	8	11%
Some other reason: all other reasons	4	6%
Total	70	100%

Of the four “other” responses, the FR simply recorded “contractor” for one. This might be another case of cash payment, but that is not clear. Two participants explained that the record referred to a different time period. The fourth said “there's different fees for different patients.” This participant had given similar responses to other questions and apparently does not have a steady income due to being paid varying amounts for different services, and both the number of patients and the services provided vary from week to week.

When participants did not provide any records for gross income they were asked how they came up with the amount they provided in Interview 1. As was true in the other sections of the interview, most participants said they remembered (25 items) or guessed (11 items) the amount. Several mentioned that they could remember because they had done their taxes recently. One participant who guessed said, “You had a range in the showcard and I just picked one.” Additionally, two participants said they looked up the amount online, two said they did mental calculations, and one said she asked someone else. One of the participants who remembered the amount said he had just received his W-2s.

S22A.5 Items Not Reported in Interview 1

No participants provided a record for income that was not reported in Interview 1.

S22B. Last Pay

S22B.1 Overview

This section of Interview 1 inquired about individuals’ income from their most recent pay period. Of the 114 participants, 82 (72%) reported the last pay for at least one individual in the consumer unit. These 82 participants provided a total of 121 reports for themselves and other CU members. Table S22B-1 describes the availability of records for these items, as well as the consistency between the amounts reported in Interview 1 and the records.

Table S22B-1. Summary of Availability and Accuracy of Participant Reports

Description	# of items	% of items
Items reported in Interview 1	121	-
Did not have record for monthly expenditure	73	60%
Had a record for monthly expenditure*	48	40%
Report matched	19	45%
Report did not match	23	55%
Items not reported in Interview 1, but had record	0	-

*Includes 6 items where the amount is missing in Interview 1

S22B.2 Availability of Records

Of these 82 participants, 40 (49%) were able to provide at least 1 record for items reported in Interview 1. Of the 121 items reported overall, a record was available for 48 (40%). Of these 121 reports, Interview 1 amount was missing for 29 (24%). The Interview 1 amount was missing for a total of 29 (24%) of the reports, including 6 for which participants provided records in Interview 2. The distribution of records by reference period, when available, is shown in Table S22B-2.

Table S22B-2. Distribution of Records by Reference Period

Period of record	Frequency	Percentage
One week	8	18%
Two weeks	19	42%
Month	9	20%
Quarter	1	2%
Twice a month	6	13%
Other	2	4%
Total*	45	100%

*The record period is missing for three records

Differences by Demographics

There was little demographic variation in the extent to which individuals were able to provide records. As shown in Table S22B-3, chi-square tests revealed that participants who are non-Hispanic white were more likely to provide any records for most recent pay than participants of other racial/ethnic groups. The other demographic variables (i.e., age, gender, education, CU size, housing tenure, and location) were not statistically significant when examining record availability.

Table S22B-3. Availability of Records by Race/Ethnicity

Demographic Characteristic	Participants	Had at Least 1 Record	Chi-Square Statistics
Race/Ethnicity			
Non-Hispanic white	71	48%	$\chi^2 (1) = 10.1, p = 0.002$
Other	43	14%	

Section 3: Section-by-Section Results

S22B.3 When Participants Had Records

Of the 42 reports matching the records, 19 (45%) matched. The average net difference between the records and Interview 1 reports was -\$83, with individual differences ranging from -\$6,000 to \$3,827. Overall, participants overestimated their income by 2%. Under- and overestimating nearly balanced out with 12 participants (52%) underestimating and 11 (48%) overestimating their last pay.

Due to the small sample sizes, we could not control for clustered data and conducted individual cross-tabulations between the demographic characteristics (education, race/ethnicity, gender, marital status, age, income level, CU size, location, and housing tenure) and the accuracy of Interview 1 reports. Chi-square tests indicated that there were no statistically significant differences by these demographic characteristics.

When the amount on the record did not match the amount provided in Interview 1, participants were asked to explain why. Some participants said their reports were inaccurate because the pay typically varies from paycheck to paycheck. Others were unclear about the reference period. For instance, one participant said, “I incorrectly gave a total month’s pay, whereas my last pay month was a partial month.” Discrepancies were also caused by reports and records differing with respect to net pay versus gross pay. Other explanations participants gave were that they forgot about receiving a bonus or they forgot to account for having worked an atypical number of hours. Several participants said they just did not know their exact pay when they were asked in Interview 1.

S22B.4 When Participants Did Not Have Records

The 73 participants who did not provide any records for last pay cited various reasons for not having a record (Table S22B-4). The most common reason participants gave for not having a record was that they did not receive one (24%). Some participants explained that this was because the pay was received through a direct deposit or because they had been paid in cash. One of these participants noted that it would have been possible to print out a record, but she had not done so. FRs reported that for two items, participants provided documentation but it was not counted as a record because it did not show an amount.

Table S22B-4. Reasons for not Having a Record

Reason for not having a receipt	Frequency	Percent
I never received/took the receipt	17	24%
Someone else purchased the item/received the bill	12	17%
I did not gather the receipt for this interview	7	10%
I did not keep the receipt	10	14%
No receipt for such an expense	3	4%
I lost the receipt	2	3%
Some other reason: Record was online	9	13%
Some other reason: All other reasons	11	15%
Total	71	100%

Participants who did not have a record for most recent pay were asked how they came up with their response in the CEQ. A total of 20 participants said they could remember it and 11 said they

guessed. Three of the participants who remembered the amount said it was because they had recently received a pay check. One participant who guessed said he gave the average amount of his pay checks. Similarly, 5 participants said they did a calculation to come up with their response. The types of calculations varied and included dividing salary by the number of pay periods as well as multiplying hourly wage by number of hours worked. Three participants said they looked at a paystub to determine the amount, 1 said he looked online, and 1 asked the person whose pay was in question.

S22B.5 Items Not Reported in Interview 1

No participants provided a record for income that was not reported in Interview 1.

4 Participant and FR Debriefing

The following section includes the results of the Interview 1 and Interview 2 debriefings. Full frequency tables are provided in Appendix C. In addition, comments provided by the FRs throughout data collection are provided in this section. As a significant number of changes were made to the debriefing questions between the pretest and main data collection, the results below exclude pretest participants.

4.1 Interview 1 Debriefing

Of the 107 non-pretest participants who participated in Interview 1, 102 (95%) thought of the interview as just about right in terms of its length. Nearly half (44%) considered it very easy and another 38 percent somewhat easy. Approximately three quarters of the participants were extremely certain (35%) or quite certain (41%) that the responses they gave on the survey were accurate and 55% reported that they rarely or never guessed the costs of their expenses. A majority of participants said that some sections of the survey required more guessing than others. The three sections in which the greatest number of participants said they guessed were Section 9A, Clothing (39%); Section 22, Income (19%); and Section 4D, Utility Services (14%).

Nearly half (48%) of the participants expressed that they were extremely knowledgeable of expenditures made by other CU members and 34% said they were quite knowledgeable. Over three quarters (77%) of the participants said they would feel very comfortable telling someone else in their household about their own expenditures.

When asked what the hardest sections to answer were, 30% of participants said Section 9A, (Clothing) and 16% said Section 22 (Income). A total of 25% said none of the sections were difficult. In contrast, when asked which sections were easiest, 23% of participants said Section 4d (Utility Services) and 18% said Section 2 (Rented Living Quarters), while 16% said none of the sections were easy.

Few participants offered general comments about the interviews during the debriefing. Of those who did, the majority said that they enjoyed the interviews and that the FRs made them feel comfortable. However, a small number of participants mentioned that the length and content of the interview were more than they expected or were prepared for.

Advance Letter

With regard to the advance materials of the survey, a majority (71%) of the participants reported receiving the advance letter and 95% of those who received it said they read it (including 8% who reportedly skimmed it). Only four participants said they received but did not read the letter. Among them, three said they did not have time to read it, and one reportedly could not read it due to illness. Half of the participants who received the letter felt that it presented an extremely accurate description of Interview 1, and 43% said it was quite accurate. Only seven participants (9%) found the letter unclear. When asked

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what they felt was unclear, participants said they found the legal terms in the letter confusing. Two (3%) participants said it caused some concerns regarding sensitive information and data confidentiality.

One-fifth of the participants who received the advance letter felt that additional information should be added to the letter such as an explicit request for the various types of expense receipts/records, the ways these data would help BLS, as well as more friendly language. Most of the general comments regarding how to improve the advance letter mentioned that it should tell people that they would receive a monetary incentive in appreciation of their participation in the study. However, respondents in the actual CEQ, unlike CE Records study participants, do not receive a monetary incentive.

Nearly one-third (32%) of participants reported that they would not have participated in the survey if they had received the advance letter but had not been called. Just over one quarter (26%) were unsure whether they would participate in the survey without the advance call.

Information Booklet

The FRs reported that 88% of the survey participants used the information booklet during the interview. Nearly all of the participants who used the booklet said that it was either extremely useful (53%) or quite useful (39%). Moreover, three quarters of the participants who used the booklet found it very easy to use. One participant explained, “I thought it made it easier and it was clear and concise.” Another said, “It was organized very well, was very helpful, and it reminded me of a lot of things I probably wouldn’t have thought of.” One participant who did not find it easy to use described it as “overwhelming.” Among the 13 participants who did not use the information booklet, seven felt no need for it, three found it too difficult or tedious to use, and another three cited other reasons such as a low level of literacy or physical inability to use the book.

Most participants did not provide suggestions on how to improve the information book, but those who did provided a wide range of ideas covering two main areas: formatting and content. The formatting suggestions focused on the layout and appearance of the book, such as increasing the font, adding more graphics, or listing items in alphabetical order. One participant suggested adding boxes around the sections to make the amount of information appear less overwhelming. Among the suggestions relating to the content of the information book, one was to revise the book “to reflect what’s in the marketplace today.” The participant elaborated, “My combo CD/radio player has an iPod dock. One other thing that is not in the book is also home theater.” This echoed another participant’s comment that the information book is “a little dated.” A suggestion from a different participant was to remove “things that people don’t use, like fishing stuff.”

4.2 Interview 2 Debriefing

One of the 107 participants who completed the Interview 1 debriefing did not complete the Interview 2 debriefing because the interview was broken-off after Section 8. A total of 106 participants are included in the Interview 2 debriefing analyses.

Similar to the Interview 1 debriefing, over four-fifths of the participants were extremely certain (39%) or quite certain (48%) that the answers they gave on the follow up interview were accurate. According to the participants' reports, the average amount of time they spent collecting and organizing their records was 45 minutes with a median of 30 minutes. The individual amounts of time ranged from 0 minutes to 4 hours. Among those who gathered records for the interview and lived in a CU with at least one other person, 56% said they gathered records from other household members and 41% said they gathered records by themselves only. Another 3% had missing data for this question.

Approximately half of the participants reported that it was either very easy (27%) or somewhat easy (24%) to locate the records they needed for the interview, whereas slightly over a quarter (26%) said it was somewhat or very difficult (15% and 11% respectively). Nearly half (46%) of the participants found said it was very easy to understand their records and match them to the expenses they had reported in Interview 1 and 36% said it was somewhat easy.

Over two thirds (68%) of the participants reported that certain types of records were difficult to gather such as those for clothing and other routine expenses or purchases made via the Internet. Over one quarter (27%) of the participants stated that if they had referred to these records during the first interview, their responses would have been much more accurate and 33% said their responses would have been somewhat more accurate. However, one fifth of the participants did not think using these records would have improved the accuracy of their reports.

Availability of Records

When asked which paper bills and receipts participants routinely keep, over one third (35%) of the participants said that they do not save any of them, one-fifth (22%) save only those for items they might want to return, and another 10 percent save receipts for purchases over a certain amount. However, approximately one quarter (26%) of the participants claimed that they save all or almost all of the paper bills and receipts.

In handling their electronic or e-mail bills/receipts, over two-fifths (43%) of the participants said that they save all or almost all of them while nearly one-fifth (17%) do not save any of them. Over one quarter (27%) said they do not receive any e-bills or e-receipts. The most common way participants said they save electronic or e-mail bills/receipts is by leaving them in the website or e-mail account (44%), followed by saving an electronic file on a computer (40%), and printing them out and storing a paper copy (16%).

Most participants fell into one of two categories: those who keep their paper records for an extensive amount of time (91 days or longer, 43%), and those who keep paper records for a very short amount of time (30 days or less, 41%). Only 16% of participants keep paper records for 31 to 90 days. The same was true of bank or credit card statements: over half (57%) of the participants keep them for 90 days or longer and one-third (33%) of the participants keep them for 30 days or less.

Most participants indicated that they store their paper bills, receipts, and statements in a particular place, such as a box/bag (27%), a designated spot in their home or office (25%), a file cabinet (19%), a

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wallet/purse/briefcase (13%), or somewhere else (5%). Approximately one tenth (11%) of the participants said they do not store these records in any particular location.

Fewer than one fifth (16%) of the participants reported using computer software or an Internet site to keep track of their expenses. These included Excel, QuickBooks, Quicken, Microsoft Money, MoneyWell, Mint.com, and Google. Over half (59%) of the participants said that they do not use a checkbook register to keep track of expenses paid by check, and another 7 percent do not have a checking account or do not make any payments by check. Approximately one-third (34%) of the participants claimed to be extremely organized (10%) or very organized (24%) with their receipts and records, one-third (34%) moderately organized, and another one third slightly organized (21%) or not at all organized (11%).

Gathering Records

When asked about the likelihood that they would gather their receipts and records for another interview if requested to do so, a majority of the participants said they would be either completely likely (33%) or very likely (38%) to do so, while nearly a quarter (24%) said they would be moderately likely. Only 6 percent of the participants said they would be slightly likely or not at all likely to gather receipts and records for another interview. However, if participants were not paid an incentive for the interview, over one-third said they would be “not at all likely” to participate. Fewer than a quarter felt they would be very likely (17%) or completely likely (7%) to respond to the interview without getting paid.

Over three quarters of the participants considered it very likely (43%) or completely likely (35%) that they would maintain records of their expenditures if they agreed to do one of these interviews again in three months. Only 4 percent said they would be slightly likely or not at all likely to maintain records in preparation for another interview.

Approximately half (48%) of the participants reported having used the receipt/record envelope that was provided to them the week prior to the follow-up interview. Among those who did not use it, over two fifths (42%) said that they did not have enough receipts to bother with it. Another 16 percent each said that their receipts/records were already organized and that they used a different system to store them. Slightly over one tenth (13%) of the participants admitted that they had forgotten to use it. The "other" reasons were centered on the explanation that they had been too busy to get to this matter. Of those who did use the envelope, 59% found it very helpful and 8% extremely helpful.

FR Debriefing (Post-Interview 2)

FRs were asked to complete ten debriefing questions about the interview immediately after completing Interview 2. Based on their field observation, in nearly two-thirds (63%) of the interviews, it was very easy for the participants to understand the interview while in 9% of the interviews it was somewhat or very difficult for the participants to understand the interview.

According to the FRs, over half (55%) of the participants often or always tried to match and reconcile their receipts with their responses (31% and 24%, respectively), but nearly one quarter of the respondents rarely or never tried to do so.

In nearly 60 percent of the interviews, the FRs found it either very easy (33%) or somewhat easy (25%) to understand the receipts and map them to the expenses the respondent reported in Interview 1. Still, it was somewhat or very difficult (8% and 4%, respectively) to do so in over one-tenth of the interviews.

In slightly over half of the interviews, the FRs indicated that participants either made a great deal of effort (16%) or a fair amount of effort (37%) to gather receipts for the interview. In 55 percent of the interviews, it was very or somewhat easy for the respondents to use the receipts they collected to validate their reported expenditures (25% and 30%, respectively) whereas it was very or somewhat difficult to do so in nearly a quarter of the interviews (8% and 14%, respectively).

The FRs provided a total of 241 responses regarding the types of receipts the participants used to back up their reports. The most common type of receipts maintained by the participants are bills for telephone, utility, mortgage, and other similar expenditures (24%), followed by hardcopies or point of purchase receipts (20%), bank statements (15%), credit card bills (11%), check books (11%), self-created records (7%), and price tags (3%). Most of the "other" types of receipts are pay stubs, W-2 forms, and property tax bills.

For approximately one third of the participants, the receipts were quite organized (19%) or extremely organized (15%) whereas for another two fifths of the participants, these records were slightly organized (16%) or not organized at all (25%). However, only in two of the items, did the FRs feel that the participants intentionally avoided reporting an expense in order to save time or for other reasons.

General Open-Ended Comments at Follow Up

In addition to the close-ended debriefing questions, the participants and FRs were asked to provide open-ended comments on a variety of topics regarding the study. These are summarized in the subsequent sections.

Envelope

Few participants gave suggestions about the receipt envelope. A small number of participants suggested that the envelope be bigger, either legal size in length or larger in both dimensions; one participant suggested 9 × 12 inches.

Other Participant Comments about Using Receipts and Record Matching

Most participants had no additional comments. Those who did mostly indicated that they were frustrated by the nature of the second interview and did not understand why they were asked to “prove” their expenditures with receipts for specific items or categories. In additional comments, participants suggested that it would be better to ask them to prospectively save and gather receipts rather than doing it retrospectively. For instance, one participant said, “If you want more accurate records of purchases, ask that the records be gathered prior to the interview, instead of after.”⁴ Many of the participants clearly did not keep detailed records of some of their expenditures, are not used to doing so, and thus were unable to

⁴Typographical, spelling, and grammatical errors by FRs have been corrected in all quotations in this section.

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do so for this study. This is especially true for retail expenditures and point-of-sale receipts. The receipt envelope was not particularly useful to participants because they could not save receipts they would not have already saved. They were only finding receipts they already had.

A few participants in this study expressed surprise at how much they were spending on clothing. This finding is interesting because if participants were asked to prospectively gather receipts, the act of doing so may affect their behavior towards spending and purchasing.

FR Comments about Recordkeeping

Several challenges for this kind of study emerge from the comments made by the field FRs when asked to provide comments about participants' use of receipts and participants' ability to match receipts to the reported expenditures. The most general is that many participants were not used to keeping detailed track of their expenditures. They do not routinely keep point-of-sale receipts and do not keep other records of where their money comes from or goes. Even when they know that they will be asked to produce documentation of income and expenditures, they are in such a habit of not taking or of immediately disposing of receipts that they continue to do so. In other items, study participants had many receipts but they were too disorganized to be useful. These were probably consumers who are not used to thinking about what they spend in various consumption categories: they could accumulate receipts but not use them to understand their spending.

Many participants in the study had difficulties with the reference dates for utility bills. Whether in formal recordkeeping or just in their own minds, they did not organize their expenditures according to the bill date, but rather according to when they paid or when they received their bills.

Another problem for this study is that some participants who make extensive use of credit cards and online and check payments think in terms of vendors, and not of product categories. They do not think of separate utility categories when utilities such as telephone, television, and Internet are bundled, and they do not think of separate product categories when paying bills for purchases at department stores. Furthermore, at certain stores such as Target, participants might purchase several items from several different categories. If they are using a credit card statement as the record, they cannot discern the individual costs for items purchased.

Some participants in multi-adult CUs did not know the incomes or expenditures of the other adults. They were reluctant to obtain records for the second interview or were unsuccessful in doing so. While obtaining participation and cooperation from several adults is inherently more difficult than doing so for only one per household, it appears to be necessary in some items. On the basis of FR judgments, it is uncertain whether household members would always admit that they do not know what other adult members in the CU (significant others, family members, or roommates who share expenses) are making and spending.

Another barrier was that participants were unable to provide many records for the study because they kept their financial records online or on a computer and were unwilling or unable to access them for the interview.

4.3 Participant Perceptions of Accuracy

We also examined the extent to which participants' perceptions of the CEQ survey experience—perceived difficulty, perception of accurate answers, degree of guessing required—were associated with accuracy of reported expenditures in Interview 1. In this analysis, we used the “match rate” measure of accuracy – that is, whether the report was + / - 5% or 10% of the record. The results are shown in Table 4-1.

Table 4-1. Accuracy of Participants' Reports, by Perceptions of Accuracy

Debriefing Question and Responses	Number of Participants	Average Percent of Reports that Matched Records*
“In general, how easy or difficult was it for you to answer this survey?”		
Very Easy	39	61%
Somewhat Easy	38	54%
Neither Easy nor Difficult	11	52%
Somewhat Difficult	8	53%
Very Difficult	0	0%
“In general, how certain are you that the answers you reported on this survey are accurate?”		
Extremely Certain	32	63%
Quite Certain	38	54%
Moderately Certain	24	51%
Slightly Certain	1	20%
Not at all Certain	1	100%
“How often did you have to guess when providing the costs of your expenses?”		
Always	3	48%
Often	13	53%
Sometimes	30	50%
Rarely	40	61%
Never	10	64%

*Matching Criteria: we considered a report matching a record if the record was within 10% of the costs of the report for items that cost \$200 or less or within 5% of the report for items that cost \$200 or more.

Two patterns emerge from these results. First, the association between perceptions of the CEQ interview experience—perceived difficulty, perceived accuracy of responses, and degree of guessing—and accuracy of reports is in the expected direction. That is, participants who had an easier time completing the CEQ provided more accurate reports than those who had a more difficult time completing the CEQ. For example, 61% of those who said it was “very easy” to complete the CEQ provided reports that matched the records, compared to 52% of those who said it was “neither easy nor difficult.” Similarly, 63% of participants who were “extremely certain” about the accuracy of their answers provided reports that matched the records, compared to 51% of those who said they were only “moderately certain.” Finally, those who said they had to guess often provided less accurate reports than did those who had to guess less often.

Second, the match rate is only about two-thirds even for participants who said the CEQ was “very easy” to complete, those who reported being “extremely certain” of their responses, or who said they “never” had to guess. This finding suggests that participants are overconfident in their reports.

4.4 Field Representative (FR) Observations

The CE Records FRs have also shared information about their experiences collecting the data for this study. This section highlights their observations and thoughts for future data collection.

Use of Receipts

Out of 115 participants, 107 had at least some receipts during the completion of Interview 2. All participants were receptive to gathering receipts prior to Interview 2. According to the FRs, lower income participants seemed to have fewer receipts due to the types of places where they made purchases (Goodwill, Craigslist, etc.) but were more confident in their responses due to the fact that they had fewer purchases and watched their spending carefully.

Many participants suggested that they should have been told to gather certain types of records prior to Interview 1. They felt that they would have been better prepared had they been told to gather records for this first interview.

Types of Receipts

It was discovered that many participants have also gone paperless and keep track of expenditures via a computer and the Internet. This was especially true of the younger participants and the higher-income participants. Some participants were willing to allow the FR to view electronic documents while others preferred that the FRs did not directly see their electronic documents. Some participants had printed out electronic documents prior to Interview 2, while others accessed online records from their computer during the interview.

Participants rarely provided point-of-purchase receipts. Many participants explained that they do not keep such receipts. Among those who did have point-of-purchase receipts, many commented that they just happened to have not thrown the receipts away yet. Many said that they throw these receipts away

once they know they are definitely going to keep the item. However, many more participants provided records for large expenditure items (e.g., lawn mower, stove, etc.).

Utility and phone bills from the company, whether electronic or paper, were often used during the interview. Many participants had online access to such bills and for those who did not, they usually kept the paper bills for at least the previous month. Participants also had handwritten notes a number of items. These tended to be for items that participants needed other CU members to look up. For example, one participant had her spouse look up the cost of their mortgage while he was at work, and then she wrote it down on a piece of paper and brought it to the interview.

Problematic Questions and Sections

According to the FRs, the most problematic section in the interview was the section regarding utilities. The way the questions were asked differed between Interview 1 and Interview 2. Many participants were confused when during Interview 2 the FR indicated that the amount information did not match what was reported in Interview 1. It was not clear to participants that the reason for the discrepancy was actually a difference in the month of the item and not in the amount of the item. In Interview 1, participants usually provided the amount for each month based on either the date the bill arrived or the date they paid the bill. In Interview 2, however, FRs were instructed to use the bill date to determine the month of the record. As a result, many utilities expenses were off by one month, even when a record was used in Interview 1. Participants did not understand the significance of the bill date and did not like that their reports were not considered matching. This is corroborated by the fact that the Utility Service section had the lowest rate of reports matching records – 36% compared to the average of 53%.

The majority of participants found Interview 2 repetitive, especially when asked about missing receipts. To ask multiple questions about a missing receipt proved to frustrate people, especially when they had kept few receipts. Several FRs commented that the flow of the interview was disrupted when participants would pick a response about the missing receipt and then get asked multiple additional questions. In addition, a number of participants were defensive when something did not match Interview 1 and they were asked how they came up with their answer during that first interview. FRs commented that some participants reacted poorly to the questions about why their reports did not match the records, and thought the FRs were accusing them of making up their answers during Interview 1.

Some participants were hesitant to share their income information during either of the interviews and would either refuse or answer with a don't know response. The income questions made several participants uncomfortable, especially those who made comments suggesting that they were being paid "under the table" for certain services.

Use of Receipts in Future Data Collection

FRs were asked if they thought the use of receipts would work in future rounds of Interview 1. FRs believe receipt use would work well with certain caveats:

- § Give participant ample time to collect receipts. A number of participants said that if they had known they were going to do this interview and needed receipts from the last three months, they would have saved all of their receipts. For those using paper receipts, many tend to shred their

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receipts and records after paying their bills so need time to collect for the months that will be required.

- § Define ahead of time what constitutes a receipt or record. Many participants didn't realize that a bank statement or checkbook register could be considered a record.
- § Provide the participant with a list of topics in advance. This will allow them to know exactly what types of items they will need to provide receipts for.
- § Allow both paper and electronic records. For electronic records, many will use their computer during the interview and will not want to print records. Also, it should not be assumed that the participant will allow FRs to view such electronic records due to privacy concerns.
- § Expect longer interview times. The use of receipts increases the interview time, especially when having to access multiple websites and online records.

5. Conclusions and Discussion

Table 5-1 provides a summary of the factors that were associated with (1) providing any records for reported items, (2) the report matching the record, and (3) over- or underestimating reports. For the first two categories, we identify the specific characteristic that was positively associated. For example, in Section 2 non-Hispanic (NH) whites were more likely to have records. For the third column, we listed the demographic characteristic (e.g. race/ethnicity) because it could be associated with underestimating or overestimating.

Table 5-1. Summary of Availability of Participant Records and Accuracy of Reports by Section

Section	(1) Factors Associated with Having Any Records	(2) Factors Associated with Matching Reports	(3) Factors Associated with Under- or Overestimating
2. Rent	Older, recent, DC	Women, DC, working	-
3a. Property Tax	Non-Hispanic (NH) white	-	-
3bc. Mortgage/loans	NH white, married, younger, smaller CUs	Higher income, women	Gender, education, age
4a. Phone lines	Recent, DC, married, residential	Women	-
4b. Phone, other	-	-	-
4c. Internet Service	NH white, married, high income, owners, larger items, same expense each month	Larger items	Month
4d. Utilities	Women, owners, recent	NH white, lower income, lower education, working, recent	Month, income, education
6a. Major appliances	-	-	-
6b. Minor appliances	NH white	Not married	Month, Gender, education
8a. Home furnishings	Not working, DC, larger items, recent	Owners, low income	Month, income
8b. Furniture repair	-	-	-
9ab. Clothing	Recent	Non-white, DC, older, larger CU, Coats/suits	-
9cd. Services / Sewing	-	-	-
14. Health insurance	Recent, NH white, married	-	-
17. Subscriptions	Larger items	Not married, renters	CU size, education
19. Miscellaneous	Owners, not married, DC, type of item (larger items)	High income, men, type of item	Month, race
22a. Gross Income	NH white, other CU members	-	Location, self-reports
22b. Last Pay	NH white, renters, younger	-	-

5.1 Discussion of Study Objectives

5.1.1 Use of Records in Interview 1

The 115 participants who participated in the CE Records study reported a total of 3,280 items in Interview 1. This was an average of 28.5 items per person, ranging from 4 items to 81 items reported by a single participant. Participants were allowed to use records in Interview 1 if they chose to, although FRs neither encouraged nor discouraged record use. However, only 14 of the 107 (13%) non-pretest⁵ participants used any sort of record in Interview 1. The average number of records these participants used was 7.6 with a minimum of 2 and a maximum of 32. The 32 records used by one participant was an outlier—the next highest number of records used by a single participant was 13. Because of this outlier, the median, 6, may be more meaningful than the mean of 7.6.

As shown in Table 5-2, participants used records more for certain sections of the CEQ. Among participants reporting at least one item in these sections, 11% reporting used records for Sections 4d (Utilities) and 11% also reported using records for Section 14 (Health Insurance). Other sections that participants were more likely to use records for in the CEQ were Section 22a – Gross Income (9%), Section 22b – Last Pay (7%), and Section 3a – Property Tax (7%).

Table 5-2. Use of Records in Interview 1 by Section

Section	Number of Participants Reporting Items	Number of Participants 2 with Records in Int 1	Number of Records (Item Level)
2 – Rented Living Quarters	60	0	0
3a – Property Tax	44	3	4
3bc – Mortgage/loans	38	2	2
4a – Phone Lines	98	5	10
4b – Phone, other	19	0	0
4c – Internet Service	78	2	2
4d - Utilities	91	10	41
6a – Major appliances	13	0	0
6b – Minor appliances	88	3	4
8a – Home furnishings	73	3	4
8b – Furniture repair	3	0	0
9ab – Clothing	96	6	16
9cd – Clothing services / sewing	32	0	0
14 – Health insurance	57	6	5
17 – Subscriptions	51	0	0
19 – Miscellaneous	89	3	3
22a – Gross income	82	7	7
22b – Last pay	82	6	8
Overall		14	104

⁵ We had not originally planned to use the pretest case in the final analyses; therefore the information for some pretest cases was not available.

Most participants who used records in the CEQ used at least one hardcopy bill, statement, or paystub. Most of these types of records, (18 out of 29, or 62%) were for Section 4 (Telephone, Internet, and Utilities). The other types of records used varied by section (Table 5-3). The number of records used is at the item level for each section. For sections 2 and 4, this means that the number of records used is at the month level. For the other sections, the number of records is at the expenditure level.

Table 5-3. Number and Type of Record Used by Section*

Type of Record	3a	3bc	4a	4c	4d	6b	8a	9ab	14	19	22	22a	22b	Total
Price tag								2						2
Point of purchase							1	1						2
Electronic receipt					20	1	2	5	3	1	6	3	3	38
Credit card bill								7		1				8
Bank record					3	2								5
Hardcopy bill	3	1	7	2	9				1		6	3	4	29
Self-created	1	1	3		4									8
Unknown**					5	1	1	1	1	1	2	1	1	12
TOTAL	4	2	10	2	41	4	4	16	5	3	14	7	8	104

*No records were used in sections 2, 4b, 6a, 8b, 9cd, and 17

**The FR reported that a record was used but did not adequately describe the record

Despite providing a record in the CEQ, participants did not provide a record for approximately⁶ 25% of these items in interview 2. When participants did not provide records for items in Interview 2 they were asked how they came up with their response in Interview 1 and why they did not use a record. Most participants responded that they had guessed or remembered the amount and they did not receive or keep a record. Only for a few of these cases did the FR mention that the participant did not provide a record because they used one in Interview 1. These remarks are interesting because the FRs had documented that participants used records for these items in Interview 1. It is unclear whether there were administrative errors in documenting the use of records in the CEQ, or if participants truly did not remember that they had used records.

We also explored the extent to which the use of records in Interview 1 led to a high match rate between the CEQ report and the record amount from Interview 2. Only about 65% of the items for which records were used in Interview 1 and Interview 2 matched. This suggests that using records in Interview 1 did not always lead to consistency between the interviews as one might have expected. However, it turns out that, most of these (82%) that did not match were in Section 4D and did not match because the FR used the bill date to determine the month of the record, whereas the participant used other methods.

5.1.2 Objective 1 - Availability of Records in Interview 2

The goal of objective 1 is to gain an understanding of the availability of respondent records and the extent to which the information in those records aligns with the time frame, level of detail, and categories of expenditures asked about in the CEQ. We split this objective into two parts. In the first part we discuss the overall availability of records and the factors associated with availability. In the second

⁶ We say approximately because it was difficult to accurately match the information provided by FRs to the actual survey data.

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part, we discuss the extent to which the information in the records aligns with the goals of the CE surveys. Are participants able to provide records for the time frame asked about? Do the records contain sufficient detail? Do the records map to the categories asked about in the CEQ? And finally, are there instances where records are not the “gold standard” and should not be used?

Availability of Respondent Records

Of the 3,280 items reported in Interview 1, records were only available for 36% of the items. In this section, we discuss some of the factors that were associated with having records, barriers participants faced in providing records, and the quality of records provided.

Demographics

As shown in Table 5-1, several demographic factors were consistently associated with the availability of having at least one record in the section-by-section results. Most notably participants who are non-Hispanic white were significantly more likely to have records than participants from other races or ethnicities in seven sections of the CEQ. Participants from the DC area were significantly more likely to have records than North Carolina participants in four sections. Similarly married participants were also more likely to have records than non-married participants in four sections. However, in the Miscellaneous Section, participants who were not married were more likely to have records.

We repeated the demographic analysis at the item level (as opposed to participant-level) looking at all items reported by participants pooled across all sections except for 22a (n = 3,160). We excluded Section 22a because the income amounts were considerably higher than the other sections. In this analysis, as we did in the section-by-section analyses, we estimated a multivariate model that controls for the clustering of expenditures within individuals. In Table 5-4, we present the unadjusted percentages for variables that were significant in the multivariate model for simplicity. We found that race/ethnicity, location, and housing tenure are associated with the likelihood of a participant having a record for a particular item. Participants who are non-Hispanic white, women, from the DC area, and homeowners were more likely to provide records than other participants. Although a higher percentage of married participants provided records for items compared to unmarried participants, this difference was not statistically significant.

Date/Frequency of Purchase

With respect to when the item was purchased, two patterns emerged. Participants were more likely to have records for items that were purchased or paid on a regular basis and more likely to have records for recent months.

There were nine sections with a higher percentage of records than the average overall. These were: Property Tax (3A), Mortgages/Loans (3BC), Internet services (4C), Utility services (4D), Clothing (9AB), Health Insurance (14), Subscriptions (17), and Income (22a and 22b). All of these sections with the exception of clothing are items that are generally expensed on a monthly basis. The only other sections with monthly items that did not have a higher than average percentage of records were Telephone Lines (4A) and Rent (2). However, the Rent Section and Section 4 (Telephones, Internet & Utilities) were the only sections where we calculated the percentage of records available by month rather than item. For the Rent section, 45% of renters were able to provide a record for at least one month’s rent. For

Telephone Lines, participants were able to provide at least one record for 59% of the telephone lines. Although clothing is not a monthly purchase, it did have the largest number of items reported in Interview 1 implying that clothing is a regular, habitual purchase.

Table 5-4. Availability of Records by Demographics

Demographic Characteristic	Items	Had Record for Item	Chi-square analysis
Race/Ethnicity			
Non-Hispanic white	2,191	43%	$\chi^2(1, 3057) = 10.47, p=.001$
Other	969	20%	
Gender			
Women	2,042	38%	$\chi^2(1, 3057) = 2.76, p= .010$
Men	1118	32%	
Location			
North Carolina	2,828	35%	$\chi^2(1, 3057) = 12.63, p<.001$
DC area	332	43%	
Marital Status			
Married	1,818	40%	$\chi^2(1, 3057) = 1.43, p=.231$
Unmarried	1,342	30%	
Housing tenure			
Owners	1,761	42%	$\chi^2(1, 3057) = 2.84, p=.092$
Renters	1,296	28%	

In almost all sections participants were more likely to have records from a more recent month – either the month of the interview or month prior depending on the section – compared to two or three months prior to the interview. This finding was significant for 5 sections: Rent (2), Telephone Lines (4A), Utility Services (4D), Home Furnishings (8A) and Clothing (9AB).

For the sections that asked about monthly expenses (e.g., Rent, Mortgages, Telephones), the reference period did not include the current month. When participants provided records that were outside of the reference period in these sections, the majority were for the current month as opposed to a month that was more than three months prior to the interview.

Significance of the Item

When participants did not have records for particular items, we asked them what the reasons were for not having records. A common answer for many items in almost all sections was that participants did not keep records for items that were not significant to them, such as items that were inexpensive and items that they were not planning to return. For example one participant, when explaining why there was not a receipt for a clothing repair said, “I wasn’t going to rip the zipper out and give it back to [the tailor]”. Another participant said, “I don’t keep receipts for smaller purchases.” This finding is consistent with the analysis in each section of the availability of records by type of item. For four sections, participants were more likely to have records for larger, more significant items. For example, in Section 4C, participants were more likely to have records for Cable and Satellite TV expenses compared to downloading music or videos. Similarly in Section 8A, home furnishings, participants were more likely to have records for furniture compared to decorative items or dishes. In Section 17 Subscriptions,

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participants were less likely to have records for things like credit card fees and Costco memberships compared to season tickets or book clubs. Finally, in Section 19 Miscellaneous, participants were more likely to have records for professional fees and housekeeping compared to toys/crafts, pet supplies, and flowers.

To investigate the possibility that participants were more likely to have records for more expensive items, we analyzed the likelihood of providing a record for all items reported, across all sections (except for the gross income section which would skew the results). Controlling for demographic factors and clustered data, and excluding Section 22a, we found that items that were more expensive were more likely to have a record than less expensive items, $Z(1, 2870) = 1.93, p=.053$. The average amount of an item reported in Interview 1 without a record was \$182 compared to \$280 for items with records provided.

We also considered whether the relationship between the expenditure amount (as reported in the CEQ) and record availability is non-linear. That is, was there a threshold after which the availability of records increased dramatically? To investigate this question, we calculated the percent of expenditures with records for each decile of the expenditure amount variable. The results are shown in Table 5-5.

Table 5-5. Percent of Expenditures with Records, By Decile of Expenditure Amount

Decile	Range of Expenditure Amount	Percent of Expenditures with Records
1	\$1-\$11	23%
2	\$12-\$19	33%
3	\$20-\$29	32%
4	\$30-\$41	35%
5	\$42-\$56	33%
6	\$57-\$79	36%
7	\$80-\$102	41%
8	\$103-\$149	41%
9	\$150-\$385	35%
10	\$386-\$10,788	41%

The decile shows a slight trend with the availability of records increasing with the amount of the expenditure. In addition to the trend, there are two notable findings. First, the difference between the first decile (\$1-\$11) and second decile (\$12-\$19) is 10 percentage points, significantly more than between any other deciles. This pattern suggests that individuals may be especially unlikely to keep records for purchases \$11 and less. Second, there is little difference in the availability of records among deciles 7-10 (above \$80). That is, individuals may be equally likely to keep a record for an expenditure that is \$100 or \$900. In fact, decile 9 (\$150-\$385) has a lower likelihood of having a record compared to deciles 7 and 8 (\$80-\$149).

Barriers to Providing Records

The second most common reason for not having records – after not keeping it – was that someone else purchased the item or had the expense. This includes situations where someone else in the CU, such as a spouse, roommate or partner had the expense. It also includes situations where someone else outside the CU paid for the expense and the participant paid that person back. For example, one participant indicated that her friend bought theatre tickets and the participant paid the friend cash for her portion. In another situation, the participant’s niece set up an online account. The niece paid using the participant’s money, but the participant did not have access to the records.

There is some evidence that participants considered records or receipts to be hard copy documents of a purchase. For example, in Section 2 (Rent) one person commented that she did not have a record because she rents from a friend and sends a check, so she does not receive a receipt. While a bank statement or check book register could be considered a record, the participant did not provide it.

Similarly, a very common reason cited by participants for not having a record was that the record was online. This was not a pre-listed reason for not having a record, yet it came up in almost every section. What is interesting is that there were a considerable number of participants who did use online records in the interview by either printing them out or pulling the information up on their computer during the interview. For the participants with online records who did not provide them in the interview, a few commented that they did not have a printer at home. However, while not explicitly stated by participants, the problem is most likely that participants do not “store” electronic records in an easily accessible place. Therefore, to access these online records for this study, participants would have had to log in to different accounts, search through emails or hard drives and download and print the necessary information. While the records were likely accessible online, participants varied in the level effort they spent to collect online records. Participants may also have hesitated to show the FR their electronic records due to privacy concerns if these records contained more personal information than typical paper records.

Extent to Which Records Align with Objectives of the CE

Are participants able to provide records for the time frame asked about? Do the records contain sufficient detail? Do the records map to the categories asked about in the CEQ? And finally, are there instances where records are not the “gold standard” and should not be used?

Do records align with the time frame, level of detail, and CE categories?

As discussed above, participants were more likely to have records for more recent months – the month of the interview or the month before – compared to records for two to three months before the interview. For sections with recurring or monthly expenditures, we allowed participants to use records for outside the reference period if they were unable to find any records for the reference period. The percent of receipts outside of the reference period ranged from 7% to 50% as shown in Table 5-6.

Table 5-6. Percent of Records Outside of Reference Period

Type of Misreporting	Receipts outside of Reference Period
2 – Rented Living Quarters	19%
3BC – Mortgage, Loans	22%
4A – Telephone Lines	24%
4D – Utilities	7%
14 – Health Insurance	29%
22A – Gross Income	50%

For records to be viable for the CE surveys, the item of interest should be easy to identify, the record should contain the amount for the item, and the record should include the date. For the purposes of this study, only records with an amount for an item were considered “records”. However some sections asked for several different amounts. For example, Section 3 asked for the total mortgage payment, the amount for principal and interest only and the amount for the interest rate. A record containing the total mortgage amount was available for 59% of items; a record containing the principal and interest amount was available for 58% of items, but the interest rate was only available for 50% of items. Section 4 asked for the total monthly phone cost as well as the cost for Internet and Cable. The total monthly amount was available for 32% of items, but the Internet amount was only available for 23% of reported items, and the cable amount was only available for 15% of reported items.

Similarly, Sections 2, 4A, and 4D asked participants to provide records at the monthly level – one record for each month asked about in the reference period. In Section 2, participants provided at least 1 record for rent 45% of the time, but provided records for only 28% of the monthly rent payments. In Section 4, participants could provide at least one record for a phone line 59% of the time, but only provided records for the monthly phone expense 32% of the time. Similarly in Section 4D, participants could provide at least 1 record for a utility service 66% of the time, but could provide a record at the monthly level only 37% of the time.

We examined whether the quality of the records was related to the service provider. This analysis was limited to Sections 4A and 4D (Telephone Expenses and Utilities, Fuels, and Services) because the other sections did not ask for the name of the provider. When participants provided a utility bill from the provider in these sections, we used the number of “Don’t Know” responses to questions about the information on the record (e.g. bill date, service period, expense amount) as an indicator of record quality. The items that we examined were questions answered by interviewers only—not participants. Very few “Don’t Know” responses were provided when the record was a utility bill, and the number of Don’t Knows did not appear to be related to the company providing the service.

Most of the records provided also included the date of the bill or expense. Depending on the section, the date of the record was missing on approximately 5%-20% of the records. Sections 4A and 4D specifically asked for the bill date on the record. This was missing 60% of the time in Section 4A and 50% of the time in Section 4D. These two sections as well as Section 14 also asked for the service period

start and end dates on the record. This was missing almost 60% of the time for Sections 4A and 4D and 68% of the time for Section 14.

Should Records be Considered the “Gold Standard?”

The CE Records study was designed with the assumption that records are the “gold standard” reflecting the “true” value of an item. For the most part, this did appear to be the case. In each section, however, there was a small percentage of items where the participant or FR comments indicated that the record was inaccurate in some way and thus not the gold standard. Looking at all sections together, only 39 out of 514 expenditures (8%) and 1 out of 79 incomes (1%) did not match because the record was inaccurate. Among the sections with inaccurate records, those with the greatest percentage of inaccurate records were Section 8a (7 out of 27 or 26% inaccurate), Section 17 (4 out of 22 or 18% inaccurate), and Section 2 (2 out of 11 or 18% inaccurate). The percentage of inaccuracies in these sections is high, but it is important to consider that the number of non-matching records in these sections was low. Therefore the inaccurate records account for a large percent of the non-matching records.

The most common reason that records were inaccurate was because the amount shown on the record included additional items. Participants indicated that this was the reason records did not match for nine items in Section 9AB; seven items in Section 8a; four items in Section 4d; two items in Sections 4a, 17, and 19; and one item in Sections 2, 4c, and 6b. There was also an additional 68 items (31% of the records) in Section 9AB that were not itemized. The next most common type of record inaccuracy participants identified was that the record did not show all aspects of the item, such as shipping charges, tips, or additional income. This was true for one item each in Sections 2, 4a, 9AB, 9CD, 17, 19, and 22. In section 2, this was because the participant paid part of his rent in cash and did not have a record for that portion of the payment.

The other types of record inaccuracies varied. In Section 4d, a record was inaccurate because the participant was responsible for paying only a portion of the amount shown on the bill. A Section 14 record was inaccurate because the participant’s wife is no longer on the health insurance policy as shown on the record, and a Section 17 record was inaccurate because the participant renegotiated the price. The only other inaccurate record was in Section 6b but the interviewer’s comments did not explain why the record was inaccurate.

5.1.2 Direction and Magnitude of Measurement Error

For the CE Records study, we considered a report matching a record if the record was within 10% of the costs of the report for items that cost \$200 or less or within 5% of the report for items that cost \$200 or more. For sections where the majority of items were over \$200 (Sections 2, 3, and 22), we used the 5% range for all items regardless of cost. Looking at all 940 items reported in Interview 1, that had a record, the report matched for just over half of the reports with records (53%) ranging from 36% to 80% depending on the section.

Although the overall rate of matching within the 5-10% window is low, we found that for 30% of items reported, participants’ reports matched the record exactly. Participants underestimated

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(record/report >1) costs for 37% of items reported and overestimated (record/report <1) costs for the remaining 33% of the items.

Looking at all items reported across all the sections with records (except income⁷), participants only overestimated their expenses by 1%. This is because the overestimates and underestimates offset each other. If instead we look at just the magnitude of misreporting – ignoring the direction – participants, on average, misreported the costs of their expenses by 36%. If we limit this result to just the items that were under- or overestimating (excluding perfect matches), these items were misreported by 52%. Among items that were underestimated, there was a 48% difference between the record and CEQ report. Among those that were overestimated, the difference was 57%. The results of the study suggest that overestimating and underestimating are both problematic in the CEQ (Table 5-7).

Table 5-7. Direction and Magnitude of Participants' Misreporting

Type of Misreporting	Percent that Items were Misreported
Average of overestimating and underestimating	1%
Magnitude of misreporting (ignoring direction)	36%
Magnitude of misreporting, those who misreported only	52%
Magnitude of underestimates	48%
Magnitude of overestimates	57%

Differences by Section

The rate of Interview 1 reports matching the record and the ratio of records to reports varied considerably from section to section. The lowest rate of matching was in the Utility Service section (4D) with only 36% of items matching. The highest rate of matching was in Section 2, with 76% of the reports matching.

As noted in the Participant and FR Debriefing section of the report, the Utility Service section was less accurate primarily due to the reference period. There were 30 items in this section for which participants provided records in both Interview 1 and Interview 2. Only 7 (23%) of these records matched between Interview 1 and Interview 2. In Interview 1, even if participants used records, the participant determined what the month was for each bill. Participants tended to determine the month based on when they received the bill or when they paid the bill. However, when entering the information from the records into Interview 2, FRs were instructed to use the bill date. The bill date was often for the preceding month and not the date the participants paid the bill. As a result, participant records were usually off by one month. Therefore participants' recall was likely better than the 36% matching rate suggests. However, even if the CEQ provided clearer instructions on how to determine the date for utility services, this would still be problematic for participants as they tend to think in terms of when it was paid, rather than the bill date, which may seem arbitrary to them.

⁷ Income was excluded from the overall analyses because the amounts were larger and it was highly variable, skewing the results. In addition the other sections are expenditures while income is not.

The two income sections also had a lower rate of matching compared to the other sections. One potential reason for inconsistency in the gross pay section was inconsistent reference periods. For half of the non-matching cases, the participants provided a record that was for the past calendar year, but the Interview 1 question asked about the past 12 months. Although the match rate was higher for records from the past 12 months (57%) compared to the past calendar year (43%), the difference was not statistically significant. For the other non-matching cases, some participants indicated that they reported net pay but had a record for gross pay or vice versa. For last pay, most participants whose records did not match reported inconsistent work schedules (that is, they do not earn the same amount every month) and confusion between net pay and gross pay.

The clothing section also had a lower match rate compared to other sections. With the exception of utility services, the clothing section had the highest number of items reported in Interview 1. The remaining sections with higher rates of matching records tended to be sections where the amount was recurring and consistent from month to month: rent, mortgage, telephones, and Internet services.

Differences by Demographics

Unlike the likelihood of having a record, there were no demographic characteristics that were consistently predictors of underestimating or overestimating across the different sections of the instrument (see Table 5-8). Looking at all items reported with records (excluding the income section), we analyzed whether the demographic characteristics of the participants were associated with the percent of reports that matched as well as the magnitude and direction of misreporting. Controlling for other variables, the only two significant factors associated with the magnitude of misreporting were employment status and marital status. Participants who were not working, as well as married participants, misreported the cost of their items to a greater extent than other participants.

Table 5-8. Direction and Magnitude of Participants’ Misreporting

	Items with Records	Magnitude of Misreporting	Chi-Square Statistic
Employment status			
Working	501	28%	$\chi^2(1, 923) = 6.29, p=.012$
Not working	581	49%	
Marital Status			
Married	702	44%	$\chi^2(1, 923) = 5.73, p=.017$
Not married	380	32%	

Differences by Number of Reported Expenditures

We also examined the association between the total number of expenditures and the accuracy of CEQ reports. It is possible that participants with a larger number of expenditures might provide less accurate reports because of the cognitive burden involved in providing responses about a significant number of purchases. To investigate this question, we analyzed the data at the participant level (as opposed to the item or expenditure level), and regressed two measures of accuracy (match rate, magnitude of difference) on the total number of items reported by participants. In these regressions, we also controlled for demographic characteristics because there were demographic differences in the number of

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expenditures reported by participants. Results from an ordinary-least squares (OLS) regression showed that controlling for demographic characteristics, there were not statistically significant associations between the number of expenditures and the magnitude of difference ($p = .922$) or the match rate ($p = .299$). Thus, there is no evidence that reporting a significant number of items in the CEQ leads to lower accuracy of those reports.

We also investigated whether there were demographic differences in the number of expenditures individuals reported in the first interview. To do so, we estimated an ordinary-least squares (OLS) regression, in which the number of expenditures reported in the CEQ was regressed on the set of demographic characteristics. Controlling for other demographic characteristics, participants who were working reported 3.7 fewer expenditures on average than those who were not working ($p = .063$), D.C. participants reported 7.3 fewer expenditures than N.C. participants ($p = .009$), and lower income ($< \$30,000$) participants reported 11.8 fewer expenditures than higher income ($> \$60,000$) participants ($p = .002$). There were no statistically significant differences in the number of expenditures by the other demographic variables (sex, CU size, race/ethnicity, marital status, or education.)

Reasons for Not Matching

In almost every section, the most common reason for reports and records not matching was because the participant guessed or estimated the amount in Interview 1. Looking across all non-matching reports, this response was selected for approximately 40% of the non-matching items. Interestingly, in comparison, when participants did not have records and we asked how they come up with their answer, participants predominantly indicated that they just knew or remembered the amount reported in Interview 1. This suggests that participants do not think that their answers are guesses until it turns out they were incorrect.

Underreported Items

Only 81 additional items were reported between Interview 1 and Interview 2. Compared to the 3,039 items reported in Interview 1, this is only an increase of 2.7%. The 81 items ranged in value from \$1 (online music) to \$3,882 (property tax). The total amount for all items not reported in Interview 1 was \$14, 837, which averaged to \$183 per item. The average value of all items reported in Interview 1 was \$1,425.

The clothing section had the highest number of items, 17, that were not reported in Interview 1. Participants purchased more clothing items than any other items listed in the CEQ, and it was easy for them to forget about these items. Even after finding the record, some participants had no recollection of the purchase. Participants also provided a number of non-itemized records that may have included additional items not reported previously.

When asked why items were not reported in Interview 1, there were two primary responses provided: (1) the purchase was for someone else or made by someone else in the CU, or (2) the participant forgot about it - often because the item was not significant or salient to them. This is somewhat supported by the fact that the average dollar value of unreported items is smaller than the average dollar value for all items reported in Interview 1.

In most sections, the types of items that participants forgot about were minor compared to other items in the section. For example, three participants forgot to report property tax but did not forget to report their mortgage. In the Telephone Line section, participants forgot trial phones, cheap VOIP, and long distance charges. They did not forget to report their primary phone line. There was also some evidence that participants realized that certain items should have been reported by reading through the CEQ information booklet. One participant commented that she did not know shoes were sports equipment – presumably she saw the note in the information book under Section 6B to “Include specialized athletic shoes...” and decided she should include the item.

Overreported Items

In addition to there being evidence of underreporting, there was also some evidence of overreporting based on participant responses for why they did not have records for items reported in Interview 1. There were two reasons provided that indicated an overreport– that the participant did not actually have this expense or that it was from a period prior to the reference period. Participants provided one of these two responses only 32 times. There were an additional 2 instances where participants provided the FR with a record for a one-time purchase and because it was outside of the reference period it was coded as not having a record (FRs were instructed not to include records from outside the reference period, but the instrument was programmed to capture this event if the FR forgot).

Overall, overreporting of items was relatively uncommon, as only 34 of the 1,945 items reported without records (2%) should not have been reported because of the reasons above. It is possible that more items with records were overreported, but only 2% were substantiated by the participant or the instrument. It could be that a higher percentage of items without records were overreported, which would not be identified in this study.

Table 5-9 describes overreported items by section and reason for overreporting (e.g., did not have the expense or the expense was from outside the reference period). For each reason, we show the percentage of items without records that were missing a record for that reason, as well as the average amount of the items that were overreported for that reason and the. In the final column, we show the average amount of all items reported in the CEQ for comparison with the value of the overreported items.

In general, these results show that overreporting was relatively rare or, at least, rarely identified. For example, Table 5-9 shows that for only 2% of phone lines reported in the CEQ without records, participants did not have a record in Interview 2 because they did not have the expense. The average amount of phone lines that were overreported for this reason was \$18, which is much lower than the average for all phone lines reported in the CEQ (\$93). None of the phone lines reported in the CEQ without records were missing a record because the expense was outside of the reference period, so the average amount of phone lines overreported for this reason is marked N/A in the table.

Table 5-9. Overreported Items

	Did Not Have Expense		Expense Outside of Reference Period		All Items
	Average Amount	% of Items Without Records	Average Amount	% of Items Without Records	Average Amount
4a. Phone lines	\$18	2%	N/A	0%	\$93
6a. Major appliances	\$202	< 1%	N/A	0%	\$358
6b. Minor appliances	Not Reported	< 1%	\$158	2%	\$102
8a. Home furnishings	N/A	0%	\$41	3%	\$83
9ab. Clothing	\$17	6%	\$80	4%	\$49
17. Subscriptions	\$26	2%	\$149	5%	\$105
19. Miscellaneous	\$60	< 1%	Not Reported	< 1%	\$87

As shown in Table 5-9, the overreported items without records were from seven sections of the interview. Section 9ab (clothing) had the greatest percentage of items without records that were overreported. This overreporting may be due in part to the high number of items reported in this section— as more items are purchased, it may become more difficult to recall each of them. With the exception of expenses from outside the reference period that were reported in Sections 6b, 9ab, and 17, the value of overreported items tended to be less than the value of other items without records.

Accuracy of Reported Month of Expenditure

In addition to looking at the accuracy of the reported amounts, we also examined the accuracy of the reported month. For certain sections in the CEQ, participants were asked to provide expenses for each month in the reference period or the total across all months. However, for a few sections, shown in Table 5-10, participants were asked to provide each expense in the reference period and the month the expense. When participants had records for items in these sections, we could compare how accurate the reported month was compared to the month on the record, if available. The percent of reported months that did not match the records ranged from 0% in the Major Appliances section to 31% in the Clothing and Miscellaneous section. The match rate could not be determined in the Furniture Rental, Leasing and Repair section as no participants provided records.

Table 5-10. Percent of Reports where Month of Purchase was Inaccurate

Type of Misreporting	Non-Matching Months
4C – Internet Services	11%
6A – Major Appliances	0%
6B – Small Appliances	12%
8A – Household Furnishings	2%
8B – Furniture Rental, Leasing, Repair	NA
9AB – Clothing	31%
9CD – Clothing Services and Sewing Materials	13%
19 – Miscellaneous	31%

5.1.3 Respondent Interview Experience

Overall, participants thought Interview 1 was easy. Despite the fact that just over half of participants said they rarely or never guessed the cost of their expenses, most participants felt that their responses were accurate. Based on these figures, participants seem to be very confident in their ability to accurately guess the amount of their expenses. However, as we found by examining participants' records, oftentimes they were not nearly as accurate as they thought. In fact, "I guessed or estimated" was the most common response, given for approximately 40% of the reports that did not match.

Participants said they needed to guess the amounts in some sections more than others. The sections in which they guessed the most—clothing, utilities, and income—happen to be some of the sections for which a high number of participants reported items. Consistent with the figures on guessing, participants said the clothing and income sections were among the hardest. A surprising finding is that participants said the utilities section was one of the easiest, despite identifying it as one in which they had to guess the most.

Participants tended to be confident in their knowledge of other household members' expenditures. This confidence may not be well founded. For example, in the last pay section, for example, the match rate for the participants (67%) was higher than the match rate for the other consumer unit members (35%). In most sections we did not capture whether the items reported were for the participant versus someone else in the household. However, a common reason for the reported amount not matching the record was the fact that someone else paid for the item or had the expense. Perceived accuracy of response was slightly associated with the actual accuracy of response—those who were more confident about their responses tended to have more accurate reports than those who were not confident. However, participants who said they were "extremely certain" about the accuracy of their answers in the CEQ provided matching reports for only 63% of their reports.

Furthermore, they said they would be comfortable sharing information about their expenditures with other household members. This would be important if someone else in the household were selected for the interview. However, it is possible that participants' willingness to share this information with household members is inflated due to the fact that they were self-selected for this particular study.

As for the burden of the survey, an overwhelming majority (95%) of participants said that the length of Interview 1, which averaged 60 minutes, was just about right.

5.2 Study Limitations

The CE Records study is an exploratory research study involving a non-probability sample of 115 participants. Therefore the results of this study may not be generalizable to the full CEQ respondent population. Participants actively volunteered to participate in this study by responding to online and newspaper advertisements and posted flyers. Participants received \$100 for taking part in this study. Typical CEQ respondents, on the hand, do not receive any incentives. As a result, participants in this study may be more willing than the average CEQ participant to take the time to collect receipts and records. If this is true, then the availability of records may be upwardly biased in this analysis.

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The small sample size is also a limitation. All statistical analyses were performed with a small sample sizes and should be considered carefully before drawing conclusions. Our use of a liberal criterion for statistical significance ($p < .10$) due to the small sample size may have resulted in detecting a difference even when no difference truly exists. In addition, we were unable to adjust for the clustering of expenditures within individuals in some cases because of the small sample sizes. This may have resulted in smaller standard errors, possibly leading us to inappropriately detect a difference even when one does not exist.

Participants were from only two geographic areas – Raleigh-Durham, NC and the Washington, DC area – therefore the results may not generalize to the nation in terms of the number and types of expenditures incurred. In addition, this study used an abridged version of the CEQ instrument. It is unclear what the effect would have been if the entire CEQ instrument was used.

Furthermore, records were provided for only 36% of items that were reported in Interview 1. We have no way of knowing if the accuracy of the reports where records were provided is similar to the accuracy of reports when records are not provided. Further, it is unclear whether the results from this analysis generalize to other parts of the CEQ that were not included in this study.

Appendix A – Interview 1 Debriefing Protocol

Debriefing Questions – Interview 1

In1_debr1

1. How do you feel about the length of this survey? Would you say it was
 1. Too long,
 2. Too short, or
 3. Just about right?

In1_debr2

2. [SHOWCARD1] In general, how easy or difficult was it for you to answer this survey?
 1. VERY EASY
 2. SOMEWHAT EASY,
 3. NEITHER EASY NOR DIFFICULT,
 4. SOMEWHAT DIFFICULT
 5. VERY DIFFICULT

In1_debr3

3. [SHOWCARD2] In general, how certain are you that the answers you reported on this survey are accurate?
 1. EXTREMELY CERTAIN
 2. QUITE CERTAIN
 3. MODERATELY CERTAIN
 4. SLIGHTLY CERTAIN
 5. NOT AT ALL CERTAIN

In1_debr4

4. [SHOWCARD3] How often did you have to guess when providing the costs of your expenses?
 1. ALWAYS
 2. OFTEN
 3. SOMETIMES
 4. RARELY
 5. NEVER

In1_debr5

5. Were there sections that required you to guess the cost of expenses more than others?
 1. YES
 2. NO

In1_debr5_which_1

In1_debr5_which_2

In1_debr5_which_3

Specify which sections (up to 3): _____

In1_debr6

6. [SHOWCARD4] [IF HOUSEHOLD SIZE > 1] How knowledgeable would you say you are about expenditures made by other people in your household?
 1. EXTREMELY KNOWLEDGEABLE
 2. QUITE KNOWLEDGEABLE

3. MODERATELY KNOWLEDGEABLE
4. SLIGHTLY KNOWLEDGEABLE
5. NOT AT ALL KNOWLEDGEABLE

In1_debr7

7. [SHOWCARD5] [IF HOUSEHOLD SIZE > 1] If someone else in your household completed this survey instead of you, how comfortable would you be telling that person about the expenditures you made?
 1. VERY COMFORTABLE
 2. SOMEWHAT COMFORTABLE
 3. NEITHER COMFORTABLE NOR UNCOMFORTABLE
 4. SOMEWHAT UNCOMFORTABLE
 5. VERY UNCOMFORTABLE

In1_debr8_1, In1_debr8_2, In1_debr8_3

8. What were the hardest sections for you to answer? Do you remember?

(responses used for questions 8 and 9)

- 1='Section 2 Rented Living Quarters'
- 2='Section 3 Owned Living Quarters'
- 3='Section 4a Telephone Expenses'
- 4='Section 4c Cable Expenses'
- 5='Section 4d Utility services'
- 6='Section 6a Major Appliances'
- 7='Section 6b Appliances Household equipment'
- 8='Section 8a Home furnishings, Purchases'
- 9='Section 8b Renting furniture'
- 10='Section 8c Furniture repair'
- 11='Section 9a Clothing'
- 12='Section 9b Infants Clothing, Watches & Jewlery'
- 13='Section 9c Clothing Services'
- 14='Section 9d Sewing Materials'
- 15='Section 14 Health Insurance'
- 16='Section 17a Subscriptions and memberships'
- 17='Section 17b Books and Entertainment'
- 18='Section 19a Misc Expenses'
- 19='Section 19b Contributions'
- 20='Section 22 Work and Income'
- 21='NONE'

In1_debr9_1, In1_debr9_2, In1_debr9_3, In1_debr9_4, In1_debr9_5

9. What were the easiest sections for you to answer?

In1_debr10 (in open-ended comments file)

10. Do you have any other thoughts or comments about the interview?

[RECORD RESPONSE]

ADVANCE MATERIALS

Appendix A: Interview 1 Debriefing Protocol

In1_debr11

11. About a week ago, we sent a letter to introduce you to the study and ask you to participate in the study. Did you receive that letter?
1. YES
 2. NO

In1_debr12

12. [ASK IF Q11=1] Many people do not read all materials that they get via mail. Did you read the letter?
1. YES
 2. NO
 3. SKIMMED IT

In1_debr13_1

13. [SHOWCARD6] [ASK IF Rs answer 2 to Q12] What were the reasons that you did not read the letter?
1. YOU DID NOT HAVE TIME
 2. YOU DID NOT LIKE THE WAY IT LOOKED
 3. YOU DID NOT LIKE WHO IT WAS FROM
 4. IT DID NOT SEEM IMPORTANT
 5. SOMEBODY ELSE IN YOUR HOUSEHOLD READ IT
 6. SOME OTHER REASON (PLEASE SPECIFY)

Now, I will show you the advance letter that we sent you earlier. Please take a few minutes to read through this letter and then I will ask you some questions. [WAIT FOR RESPONDENT TO READ THE LETTER.]

In1_debr14

14. [SHOWCARD7] How accurate do you think the letter is in describing the survey that you just completed?
1. EXTREMELY ACCURATE
 2. QUITE ACCURATE
 3. MODERATELY ACCURATE
 4. SLIGHTLY ACCURATE
 5. NOT AT ALL ACCURATE

In1_debr15 (open-ended)

15. [IF 14=3, 4, OR 5] What did you think was not accurate?
- _____

In1_debr16

16. Do you think any parts of the letter are confusing or unclear?
1. YES (SPECIFY): _____
 2. NO

In1_debr17

17. Is there any information in this letter that caused you concern or made you hesitant to participate?
1. YES (SPECIFY WHAT): _____
 2. NO

In1_debr18

18. Is there any additional information that you think we should add to this letter?
1. YES (SPECIFY WHAT): _____
 2. NO

In1_debr19

19. If you received this letter in the mail without being called in advance like you were for this interview, do you think you would participate, or would you choose not to participate?
1. PARTICIPATE → **GOTO 21**
 2. NOT PARTICIPATE
 3. UNSURE

In1_debr20 (open-ended)

20. What changes could be made to the letter that would make you more likely to participate?

(RECORD RESPONSES VERBATIM)

INFORMATION BOOKLET

In1_debr21

21. INTERVIEWER: DID RESPONDENT USE THE INFORMATION BOOKLET DURING THE INTERVIEW?
1. YES → GOTO #22
 2. NO → GOTO #25

In1_debr22

22. [SHOWCARD8] [ASK IF R USED INFORMATION BOOKLET] When completing the survey, how useful was the information booklet?
1. EXTREMELY USEFUL
 2. QUITE USEFUL
 3. MODERATELY USEFUL
 4. SLIGHTLY USEFUL, OR
 5. NOT AT ALL USEFUL

In1_debr23

23. [SHOWCARD 9] [ASK IF R USED INFORMATION BOOKLET] Still thinking about the information booklet, how easy or difficult was it to use?
1. VERY EASY,
 2. SOMEWHAT EASY,
 3. NEITHER EASY NOR DIFFICULT,
 4. SOMEWHAT DIFFICULT, OR
 5. VERY DIFFICULT

Appendix A: Interview 1 Debriefing Protocol

In1_debr24 (open-ended)

24. [ASK IF R USED INFORMATION BOOKLET] Do you have any suggestions for ways that we could improve the information booklet?

(RECORD RESPONSES VERBATIM)

Int1_debr25_1

25. [SHOWCARD10][ASK IF R DID NOT USE INFORMATION BOOKLET] Some people use the information booklet when completing the survey, but I noticed that you did not. Why did you choose not to use the information booklet? Please select all that apply.

1. YOU FORGOT
2. IT WAS TOO DIFFICULT OR TEDIOUS TO USE
3. YOU DID NOT NEED IT
4. SOME OTHER REASON, SPECIFY:

In1_debr26

26. [IF HOUSEHOLD SIZE > 1] HOW OFTEN DID THE RESPONDENT ASK ANY OTHER HOUSEHOLD MEMBERS ABOUT THEIR EXPENSES DURING THE INTERVIEW?

1. ALWAYS
2. OFTEN
3. SOMETIMES
4. RARELY
5. NEVER

Appendix B – Interview 2 Protocol

INTERVIEW 2 PROTOCOL

Section 2 – Rented Living Quarters

(If not shown, prefix for this section is S2_)

[IF AuxRented=1, GO TO S2_RENT_SU; IF AuxRented=2 or missing GO TO S2_X_NOT_LISTED; IF AuxRented=DK/REF, GO TO Section 3]

RENT_SU Are there any receipts/records for any rental payments for these living quarters?

- 1. YES
 - 2. NO
- NDK/NRF

[IF RENT_SU=1, go to INTRO; IF RENT_SU=2, go to NR_HOW]

REPORTED RENTING AND HAS RECEIPT

INTRO Can I see the receipts and records you have for any rental payments you made for {B_THREE_MONTH, B_TWO_MONTH, and B_LAST_MONTH}?

Thank you. Give me just a minute to enter the information from these receipts into my computer. I may have some follow up questions for you afterwards.

RENTMM *For which months are there receipts/records? Enter all that apply.

[1-12 for Jan – Dec] *Note only the past three months will fill based on interview date.

- 13. OTHER

RENTMM_OTH [IF RENTMM=4 AND ? (1, 2, OR 3)]*Enter the month and year for the most recent receipt/record the respondent has.

___ / ___

RENTX1 [IF RENTMM=3] *What is the monthly expense for rent shown on the record(s) for {B_LAST_MONTH}?

\$_____

RENTX2 [IF RENTMM=2] *What is the monthly expense for rent shown on the record(s) for {B_TWO_MONTH}?

\$_____

RENTX3 [IF RENTMM=1] *What is the monthly expense for rent shown on the record(s) for {B_THREE_MONTH}?

\$_____

RENTX [IF RENTMM=4 AND ? (1, 2, OR 3)] *What is the monthly expense for rent shown on the record(s) for {OTH_MONTH}?

\$_____

OTH_SAME [IF RENTMM=4 AND ? (1, 2, OR 3)] Is your rent for {B_THREE_MONTH, B_TWO_MONTH, B_LAST_MONTH} exactly the same, about the same, or different from the rent for {OTH_MONTH}?

1. Exactly the same
2. About the same
3. Different

NOMATCH_RENT

[PCT_DIF3=S02.RENTX3/B_RENTX3; PCT_DIF2=RENTX2/B_RENTX2;
PCT_DIF1=RENTX1/B_RENTX1; PCT_DIFX=RENTX/B_RENTX1]

[IF PCT_DIF1 <.95 or >1.05 fill: “Can you tell me a little more about your rent? The record/receipt shows that you paid {RENTX1} for {B_LAST_MONTH}. Last week I recorded {B_RENTX1} for {B_LAST_MONTH}. There are many possible reasons for this difference. Is it for any of the reasons listed on page 1? You may select all that apply.”]

[ELSE IF PCT_DIF2 <.95 or >1.05 fill: “Can you tell me a little more about your rent? The record/receipt shows that you paid {RENTX2} for {B_TWO_MONTH}. Last week I recorded {B_RENTX2} for {B_TWO_MONTH}. There are many possible reasons for this difference. Is it for any of the reasons listed on page 1? You may select all that apply.”]

[ELSE IF PCT_DIF3 <.95 or >1.05 fill: “Can you tell me a little more about your rent? The record/receipt shows that you paid {RENTX3} for {B_THREE_MONTH}. Last week I recorded {B_RENTX3} for {B_THREE_MONTH}. There are many possible reasons for this difference. Is it for any of the reasons listed on page 1? You may select all that apply.”]

[ELSE IF PCT_DIFX <.95 or >1.05 fill: “Can you tell me a little more about your rent? The record/receipt shows that you paid {RENTX} for {OTH_MONTH}. Last week I recorded {B_RENTX1} for {B_THREE_MONTH}. There are many possible reasons for this difference. Is it for any of the reasons listed on page 1? You may select all that apply.”]

[ELSE GO TO RCPT_CMNTS]

{SHOWCARD 1}

RCPT_RSN You said {NOMATCH}, can you tell me a little more about that?

_____ {ALLOW 300 CHARACTERS}

RCPT_CMNTS*Provide any other comments or observations about the quality of this match.

_____ {ALLOW 300 CHARACTERS}

[Go to Section 2X]

REPORTED RENTING, BUT DOES NOT HAVE RECEIPT

NR_HOW [IF RENT_SU=2] Last week I recorded \${B_RENTX3} for {B_LAST_MONTH} for these living quarters. How did you come up with your answer to that question?

_____ {ALLOW 300 CHARACTERS}

Appendix B: Interview 2 Protocol

NR_RSN There are many possible reasons why you may not have a receipt or record for this item. Is it for any of the reasons listed on page 2? You may select all that apply

 {REFER TO SHOWCARD2}

NR_RSN_TXT You said {NR_RSN}, can you tell me a little more about that?

 _____ {ALLOW 300 CHARACTERS}

NR_CMNTS *Provide any other comments or observations about the quality of this match.

 _____ {ALLOW 300 CHARACTERS}

Section 2X – DID NOT REPORT RENTING, BUT HAS RECEIPT

NOT_LISTED *Does the respondent have receipts/records for any rental payments for these living quarters that were not reported last week?

- 1. YES
 - 2. NO (*go to Section 3*)
- NDK/NRF

NL_DESCRIP *Enter a brief description of the expense.

 _____ {ALLOW 300 CHARACTERS}

NL_MM *For which months are there receipts/records? Enter all that apply.

- 1. {B_THREE_MONTH}
- 2. {B_TWO_MONTH}
- 3. {B_LAST_MONTH }
- 4. OTHER

NL_RENTX1 [IF NL_MM=3]*What is the monthly expense for rent shown on the record(s) for {B_LAST_MONTH}?

\$_____

NL_RENTX2 [IF NL_MM=2] *What is the monthly expense for rent shown on the record(s) for {B_TWO_MONTH}?

\$_____

NL_RENTX3 [IF NL_MM=1] *What is the monthly expense for rent shown on the record(s) for {B_THREE_MONTH}?

\$_____

NL_HOW Can you tell me a little more about your rent? The receipt(s)/record(s) show(s) an expense for rent but you did not report this item last week. There are many possible reasons for this. Is it for any of the reasons listed on page 3? You may select all that apply.

[SHOWCARD 3]

NL_RSN You said [FILL REASON], can you tell me a little more about that?

_____ {ALLOW 300 CHARACTERS}

NL_CMNTS *Provide any other comments or observations about the quality of this match.

_____ {ALLOW 300 CHARACTERS}

Appendix B: Interview 2 Protocol

Section 3A – Property Tax

(Prefix for this section: s3_a_)

[IF AuxOwned=1, GO TO PROP_TAX; IF AuxOwned=2 GO TO S3_X_NOT_LISTED; ELSE GO TO SECTION 4A]

PROP_TAX [IF S3_B_ANPROPTX>0] Are there any bills, receipts, or records for your property tax payment?

1. YES [GO TO INTRO]
 2. NO [GO TO NR_HOW]
- NDK/NRF

Reported property tax – Have Receipt

INTRO Can I see the receipts or records you have for property tax? Thank you. Give me just a minute to enter the information from the receipts into my computer. I may have some follow up questions for you afterwards.

ANPROPTX *What are the annual property taxes shown on the record/receipt?

\$_____

[IF ANPROPTX/S3_B_ANPROPTX <.95 or >1.05 THEN ANPROPTX_DIF=1; ELSE ANPROPTX_DIF=2]

NOMATCH [ANPROPTX_DIF=1] Can you tell me a little more about your property tax payment? The receipts/records show \${ANPROPTX}, but last week you reported paying \${S3_B_ANPROPTX}

There are many possible reasons for this difference. Is it for any of the reasons listed on page 1? You may select all that apply.

{REFER TO SHOWCARD1}

RCPT_RSN [ANPROPTX_DIF=1] You said [NOMATCH], can you tell me a little more about that?

_____ {ALLOW 300 CHARACTERS}

RCPT_CMNTS *Provide any other comments or observations about the quality of this match.

_____ {ALLOW 300 CHARACTERS}

GO TO SECTION 3B

Reported property tax – No Receipt

NR_HOW Last week you reported paying \${S3_B_ANPROPTX} annually for property tax. How did you come up with your answer to that question?

_____ {ALLOW 300 CHARACTERS}

NR_RSN There are many possible reasons why you may not have a receipt or record for this item. Is it for any of the reasons listed on page 2? You may select all that apply

{REFER TO SHOWCARD2}

NR_RSN_TXT You said {NR_RSN}, can you tell me a little more about that?

_____ {ALLOW 300 CHARACTERS}

NR_CMNTS *Provide any other comments or observations about the quality of this match.

_____ {ALLOW 300 CHARACTERS}

CONTINUE TO SECTION 3B

Section 3B – Owned Living Quarters

(If not shown, prefix for this section: s3_b)

[IF S3_B_NUMMORT1>0 OR S3_B_NUMMORT2>0 OR IF S3_B_NUMLSHEL>0, GO TO S3_B_OWNED;
ELSE GO TO SECTION 3C]

OWNED Are there any bills, receipts, or records for any mortgages or home equity loans? *Enter all that apply.

1. [IF S3_B_NUMMORT1>0 OR S3_B_NUMMORT2>0] 1st mortgage – original value of
\${S3_B_MORTGAGES_ORGMRTX_1}
2. [IF B_NUMMORT1>1 OR B_NUMMORT2>1] 2nd mortgage – original value of
\${S3_B_MORTGAGES_ORGMRTX_2}
3. [IF B_NUMMORT1>2 OR B_NUMMORT2>2] 3rd mortgage – original value of
\${S3_B_MORTGAGES_ORGMRTX_3}
4. [IF S3_B_NUMLSHEL>0] 1st home equity loan – original value of
\${S3_B_LSHEL_ORGMRTX_1}
5. [IF S3_B_NUMLSHEL>1] 2nd home equity loan – original value of
\${S3_B_LSHEL_ORGMRTX_2}
6. [IF S3_B_NUMLSHEL>2] 3rd home equity loan – original value of
\${S3_B_LSHEL_ORGMRTX_3}
99. NO, NONE

CHECKPOINT1

- *for owned=1-6, go to INTRO; (prefix for these variables is s3_b_owned_hr_x, where x=1-6 based on s3_b_owned)*
- *for each mortgage/loan without a receipt in OWNED, go to NR_HOW (prefix is s3_b_nr_x, where x=1-6 based on s3_b_owned)*
- *when done go to Section 3C*

REPORTED OWNING AND HAS RECEIPT

INTRO Can I see the receipts and records you have for any payments you made for your
{first/second/third} {mortgage/home equity loan}?

Thank you. Give me just a minute to enter the information from these receipts into my computer.
I may have some follow up questions for you afterwards.

MM *For which months are there records? Enter all that apply.

1. {B_THREE_MONTH}
2. {B_TWO_MONTH}
3. {B_LAST_MONTH}
4. OTHER

Appendix B: Interview 2 Protocol

OTH_MONTH [IF MM=4 AND ? (1, 2, OR 3)]*Enter the month and year for the most recent receipt/record the respondent has.

__ / __

NEWMRRT *What is the interest rate shown on the record/receipt?

% _____

PAYINCL *What is included with the mortgage payment as shown on the record/receipt? Enter all that apply.

- 1. Principal
- 2. Interest
- 3. Property taxes
- 4. Property insurance
- 5. Mortgage guarantee insurance (PMI)
- 6. Any other payments

[IF 6 selected, goto PAYOTHF]
[ELSE IF S3_B_MORTGAGES_FIXEDRTE_X = 1 goto MRTPMTX]
[ELSE goto PAYMTX1]

PAYOTHF [IF S3_B_MORTGAGES_PAYINCL_X=6] *Specify:

_____ { ALLOW 30 CHARACTERS }

[IF S3_B_MORTGAGES_FIXEDRTE_X = 1 goto MRTPMTX]
[ELSE goto PAYMTX]

MRTPMTX *What is the total monthly payment shown on the record/receipt?

\$ _____

[IF MRTPMTX/S3_B_MORTGAGES_MRTPMTX_X IS <.95 OR >1.05 THEN S3_B_MRTPMTX_DIF_X=1;
ELSE S3_B_MRTPMTX_DIF_X=2]

[IF any codes 3-6 are selected in PAYINCL goto PRININTX]
[ELSE goto NOMATCH]

PRININTX [IF PAYINCL=1 or 2]*What is the {IF PAYINCL=1: fill “principal”, IF PAYINCL=2: fill “interest”, PAYINCL=1 AND 2: fill “principal and interest”} amount shown on the record/receipt?

\$ _____

[IF PRININTX]/S3_B_MORTGAGES_PRININTX_X IS <.95 OR >1.05 THEN S3_B_PRININTX_DIF_X=1;
ELSE S3_B_PRININTX_DIF_X=2.]
[Goto NOMATCH]

PAYMTX1 [IF MM=3] *What was the payment shown on the record for this mortgage in {B_LAST_MONTH}?

\$ _____

[IF PAYMTX1/S3_B_MORTGAGES_PAYMTX1_X IS <.95 OR >1.05 THEN S3_B_PAYMTX1_DIF_X=1;
ELSE S3_B_PAYMTX1_DIF_X=2]

[IF any codes 3-6 are selected in PAYINCL goto PRNINTX1]

PRNINTX1 [IF PAYINCL=1 or 2]*How much of that payment was for {IF PAYINCL=1: fill “principal”, IF
PAYINCL=2: fill “interest”, PAYINCL=1 AND 2: fill “principal and interest”}?

\$ _____

[IF PRNINTX1/S3_B_MORTGAGES_PRNINTX1_X IS <.95 OR >1.05 THEN S3_B_PRNINTX1_DIF_X=1;
ELSE S3_B_PRNINTX1_DIF_X=2]

PAYMTX2 [IF MM=2] *What was the payment shown on the record for this mortgage in
{B_TWO_MONTH}?

\$ _____

[IF PAYMTX2/S3_B_MORTGAGES_PAYMTX2_X IS <.95 OR >1.05 THEN S3_B_PAYMTX2_DIF_X=1;
ELSE S3_B_PAYMTX2_DIF_X=2]

[IF any codes 3-6 are selected in PAYINCL goto PRNINTX2]

PRNINTX2 [IF PAYINCL=1 or 2]*How much of that payment was for {IF PAYINCL=1: fill “principal”, IF
PAYINCL=2: fill “interest”, PAYINCL=1 AND 2: fill “principal and interest”}?

\$ _____

[IF PRNINTX2/S3_B_MORTGAGES_PRNINTX2_X IS <.95 OR >1.05 THEN S3_B_PRNINTX2_DIF_X=1;
ELSE S3_B_PRNINTX2_DIF_X=2]

PAYMTX3 [IF MM=1] *What was the payment shown on the record for this mortgage in
{B_THREE_MONTH}?

\$ _____

[IF PAYMTX3/S3_B_MORTGAGES_PAYMTX3_X IS <.95 OR >1.05 THEN S3_B_PAYMTX3_DIF_X=1;
ELSE S3_B_PAYMTX3_DIF_X=2]

[IF any codes 3-6 are selected in PAYINCL goto PRNINTX3]
[ELSE goto NOMATCH2]

PRNINTX3 [IF PAYINCL=1 or 2]*How much of that payment was for {IF PAYINCL=1: fill “principal”, IF
PAYINCL=2: fill “interest”, PAYINCL=1 AND 2: fill “principal and interest”}?

Appendix B: Interview 2 Protocol

\$ _____

[IF PRNINTX3/S3_B_MORTGAGES_PRNINTX3_X IS <.95 OR >1.05 THEN S3_B_PRNINTX3_DIF_X=1; ELSE S3_B_PRNINTX3_DIF_X=2]

PAYMTX4 [IF MM=4 AND ? (1, 2, OR 3)]*What was the payment shown on the record for this mortgage in {OTH_MONTH}?

\$ _____

[IF PAYMTX4/S3_B_MORTGAGES_PAYMTX3_X IS <.95 OR >1.05 THEN S3_B_PAYMTX4_DIF_X=1; ELSE S3_B_PAYMTX4_DIF_X=2]

[IF any codes 3-6 are selected in PAYINCL goto PRNINTX3]
[ELSE goto NOMATCH2]

PRNINTX4 [IF PAYINCL=1 or 2]*How much of that payment was for {IF PAYINCL=1: fill “principal”, IF PAYINCL=2: fill “interest”, PAYINCL=1 AND 2: fill “principal and interest”}?

\$ _____

[IF PRNINTX4/S3_B_MORTGAGES_PRNINTX3_X IS <.95 OR >1.05 THEN S3_B_PRNINTX3_DIF_X=1; ELSE S3_B_PRNINTX3_DIF_X=2.]

[Goto NOMATCH2]

NOMATCH [IF S3_B_MRTPMTX_DIF_X=1 AND S3_B_PRNINTX_DIF_X?1, then fill: “Can you tell me a little more about this {mortgage/home equity loan} payment? The records/receipts show that you paid \${MRTPMTX} each month for your mortgage, but last week I recorded \${S3_B_MORTGAGES_MRTPMTX_X}.”

(There are many possible reasons for this difference. Is it for any of the reasons listed on page 1? You may select all that apply.)]

[IF S3_B_MRTPMTX_DIF_X?1 AND IF S3_B_PRNINTX_DIF_X=1, then fill: “Can you tell me a little more about this {mortgage/home equity loan} payment? The records/receipts show that you paid \${PRNINTX} each month for {principal/interest/principal and interest}, but last week I recorded \${S3_B_MORTGAGES_PRNINTX_X}.”

(There are many possible reasons for this difference. Is it for any of the reasons listed on page 1? You may select all that apply.)]

[IF S3_B_MRTPMTX_DIF_X=1 AND S3_B_PRNINTX_DIF_X=1, then fill: “Can you tell me a little more about this {mortgage/home equity loan} payment? The records/receipts show that you paid \${MRTPMTX} each month your mortgage and \${PRNINTX} for {principal/interest/principal and interest}. Last week I recorded \${S3_B_MORTGAGES_MRTPMTX_X} for your mortgage and \${S3_B_MORTGAGES_PRNINTX_X} for {principal/interest/principal and interest}.”

(There are many possible reasons for this difference. Is it for any of the reasons listed on page 1? You may select all that apply.)

{SHOWCARD1}

[Goto RCPT_RSN]

NOMATCH2 [IF PAYMTX1_DIF =1 fill: “Can you tell me a little more about this {mortgage/home equity loan} payment? The records/receipts show that you paid \${PAYMTX1} in {B_LAST_MONTH}, but last week I recorded \${S3_B_PAYMTX1_X}. There are many possible reasons for this difference. Is it for any of the reasons listed on page 1? You may select all that apply.”]

[ELSE IF PAYMTX_DIFX=1 fill: “Can you tell me a little more about this {mortgage/home equity loan} payment? The records/receipts show that you paid \${PAYMTX2} in {B_TWO_MONTH}, but last week I recorded \${S3_B_PAYMTX2_X}. There are many possible reasons for this difference. Is it for any of the reasons listed on page 1? You may select all that apply.”]

[ELSE IF PAYMTX3_DIF=1 fill: “Can you tell me a little more about this {mortgage/home equity loan} payment? The records/receipts show that you paid \${S03B.PAYMTX3} in {B_THREE_MONTH}, but last week I recorded \${S3_B_PAYMTX3_X}. There are many possible reasons for this difference. Is it for any of the reasons listed on page 1? You may select all that apply.”]

[ELSE IF PAYMTX4_DIF=1 fill: “Can you tell me a little more about this {mortgage/home equity loan} payment? The records/receipts show that you paid \${PAYMTX4} in {OTH_MONTH}, but last week I recorded \${S3_B_PAYMTX1_X} in {B_LAST_MONTH}. There are many possible reasons for this difference. Is it for any of the reasons listed on page 1? You may select all that apply.”]

{SHOWCARD1}

RCPT_RSN You said [NOMATCH/NOMATCH2], can you tell me a little more about that?

_____ {ALLOW 300 CHARACTERS}

RCPT_CMNTS *Provide any other comments or observations about the quality of this match.

_____ {ALLOW 300 CHARACTERS}

[RETURN TO S03.CHECKPOINT1]

REPORTED OWNING, BUT DOES NOT HAVE RECORD

(If not shown, prefix for this section is s3_b_owned_nr_X_)

NR_HOW Last week I recorded \${S3_B_M RTPMTX_X} each month for your {first/second/third} {mortgage/home equity loan}. How did you come up with your answer to that question?

_____ {ALLOW 300 CHARACTERS}

NR_RSN There are many possible reasons why you may not have a receipt or record for this item. Is it for any of the reasons listed on page 2? You may select all that apply

Appendix B: Interview 2 Protocol

{REFER TO SHOWCARD2}

NR_RSN_TXT You said {NR_RSN}, can you tell me a little more about that?

_____ {ALLOW 300 CHARACTERS}

NR_CMNTS *Provide any other comments or observations about the quality of this match.

_____ {ALLOW 300 CHARACTERS}

[RETURN TO S03.CHECKPOINT1]

Section 3C – Home Equity Line of Credit

LINE_CREDIT [IF S3_B_LCHEL_YN=1] Are there any bills, receipts, or records for line of credit home equity loans? *Enter all that apply.

1. [IF S3_B_NUMLCHEL>0] 1st Line of credit home equity loan
2. [IF S3_B_NUMLCHEL>1] 2nd line of credit home equity loan
3. [IF S3_B_NUMLCHEL>2] 3rd line of credit home equity loan
99. NO, NONE
- NDK/NRF

CHECKPOINT2

- *For each item selected in LINE_CREDIT, ask the “Have receipt” questions which start with INTRO[1]*
- *For each item NOT selected in S03C.LINE_CREDIT, ask the “No Receipt” questions starting with S03C.NR_HOW[1]*

Reported line of credit – Have Receipt

(prefix S3_C_LC_HR_X_; where x=1 to 3 based on LINE_CREDIT)

INTRO Can I see the receipts or records you have for the {first/second/third} line of credit home equity loan? Thank you. Give me just a minute to enter the information from the receipts into my computer. I may have some follow up questions for you afterwards.

MONTH *For which months are there receipts/records? Enter all that apply.

1. {B_THREE_MONTH}
2. {B_TWO_MONTH}
3. {B_LAST_MONTH }
4. OTHER

OTH_MONTH IF MM=4 AND ? (1, 2, OR 3)]*Enter the month and year for the most recent receipt/record the respondent has.

___ / ___

PDAMTX1 [IF MM=3] *What is the total amount paid in {B_LAST_MONTH} shown on the receipt/record?
\$_____

IF PDAMTX1/S3_B_PDAMTX1_X <.95 or >1.05 THEN S3_C_PDAMTX1_DIF_X=1; ELSE
S3_C_PDAMTX1_DIF_X=2

PDAMTX2 [IF MM=2]*What is the total amount paid in {B_TWO_MONTH} shown on the receipt/record?
\$_____

IF PDAMTX2/S3_B_PDAMTX2_X <.95 or >1.05 THEN S3_C_PDAMTX2_DIF_X=1; ELSE
S3_C_PDAMTX2_DIF_X=2

PDAMTX3[1] [IF MM=1]*What is the total amount paid in {B_THREE_MONTH} shown on the
receipt/record?
\$_____

IF PDAMTX3/S3_B_PDAMTX3_X <.95 or >1.05 THEN S3_C_PDAMTX3_DIF_X=1; ELSE
S3_C_PDAMTX3_DIF_X=2

PDAMTX4 [IF MM=4 AND ? (1, 2, OR 3)]*What is the total amount paid in {OTH_MONTH} shown on the
receipt/record?
\$_____

[GO TO RCPT_CMNTS]

NOMATCH [IF S3_C_PDAMTX1_DIF_X=1 OR S3_C_PDAMTX2_DIF_X=1 OR
S3_C_PDAMTX3_DIF_X=1] Can you tell me a little more about line of credit loan payments?
The receipts/records show \${PDAMTX3} for {B_THREE_MONTH}, \${PDAMTX2} for
{B_TWO_MONTH}, and \${PDAMTX1} for {B_LAST_MONTH}.

Last week I recorded \${S3_B_PDAMTX3_X} for {B_THREE_MONTH},
\${S3_B_PDAMTX2_X} for {B_TWO_MONTH}, and \${S3_B_PDAMTX1_X} for
{B_LAST_MONTH}

There are many possible reasons for this difference. Is it for any of the reasons listed on page 1?
You may select all that apply.

{REFER TO SHOWCARD1}

RCPT_RSN [IF S3_C_PDAMTX1_DIF_X=1 OR S3_C_PDAMTX2_DIF_X=1 OR
S03C.PDAMTX3_DIF_X=1] You said [NOMATCH], can you tell me a little more about that?
_____ {ALLOW 300 CHARACTERS}

RCPT_CMNTS *Provide any other comments or observations about the quality of this match.
_____ {ALLOW 300 CHARACTERS}

Appendix B: Interview 2 Protocol

[RETURN TO S03.CHECKPOINT2]

Reported line of credit – No Receipt

(prefix S3_C_NR_X_)

NR_HOW Last week I recorded \${B_PDAMTX3} in {B_THREE_MONTH} for your line of credit home equity loan. How did you come up with your answer?

_____ {ALLOW 300 CHARACTERS}

NR_RSN There are many possible reasons why you may not have a receipt or record for this item. Is it for any of the reasons listed on page 2? You may select all that apply

{REFER TO SHOWCARD2}

NR_RSN_TXT You said {S03C.NR_RSN[1]}, can you tell me a little more about that?

_____ {ALLOW 300 CHARACTERS}

NR_CMNTS *Provide any other comments or observations about the quality of this match.

_____ {ALLOW 300 CHARACTERS}

[RETURN TO S03.CHECKPOINT2]

Section 3X – DID NOT REPORT OWNING BUT HAS RECORDS

NOT_LISTED *Does the respondent have receipts/records for any of the following items that were not reported last week?

1. Property tax
2. Mortgage or home equity loan
3. Line of credit loan
99. NO, NONE

CHECKPOINT4

- **IF S03X.NOT_LISTED=(1, 2, or 3) ask NL_DESCRIP to NL_CMNTS, then go to Section 4A.**
 - **IF S03X.NOT_LISTED=99, then go to Section 4A.**
- (if NOT_LISTED=1, then prefix s3_X_1_rep_1_NL_ - s3_X_1_rep_5_NL_; allowed for 5 reps)

NL_DESCRIP *Enter a brief description of the item: {S03X.NOT_LISTED}.

_____ {ALLOW 300 CHARACTERS}

NL_MONTH *For which months are there receipts/records for {S03X.NOT_LISTED}? Enter all that apply.

[SHOW PAST 12 MONTHS]

NL_AMNT *What is the amount of the {S03X.NOT_LISTED}, on the record(s)?

\$_____

NL_HOW Can you tell me a little more about this item? The receipt(s)/record(s) show(s) an expense for {S03X.NOT_LISTED} but you did not report this item last week. There are many possible reasons for this. Is it for any of the reasons listed on page 3? You may select all that apply.

[SHOWCARD 3]

NL_RSN You said {NL_HOW}, can you tell me a little more about that?

_____ {ALLOW 300 CHARACTERS}

NL_CMNTS *Provide any other comments or observations about the quality of this match.

_____ {ALLOW 300 CHARACTERS}

ANYMORE REPEAT FOR ANY MORE RECEIPTS/RECORDS FOR CATEGORY (LIMIT 5 LOOPS).
[RETURN TO S03.CHECKPOINT4]

Appendix B: Interview 2 Protocol

Section 4A – Telephone Expenses

[IF S4_ph_b_TELEBILL=1 THEN GO TO S4_a_1_TEL_EXP; ELSE GO TO SECTION 4B.]

S4_a_1_TEL_EXP[6] Last week I recorded the following expenses. Please indicate if you have any receipts or records for these services. *Enter all that apply.

1. [IF S4_ph_1_B_TELCOMP] {S4_ph_1_B_TELCOMP}
{S4_ph_1_B_B_TYPETEL[5]}
2. [IF S4_ph_2_B_TELCOMP] {S4_ph_2_B_B_TELCOMP}
{S4_ph_2_B_B_TYPETEL[5]}
3. [IF S4_ph_3_B_TELCOMP] {S4_ph_3_B_B_TELCOMP}
{S4_ph_3_B_B_TYPETEL[5]}
4. ...
20. [IF S4_ph_20_B_TELCOMP] {S4_ph_20_B_B_TELCOMP}
{S4_ph_20_B_B_TYPETEL[5]}
99. NO, NONE
NDK/NRF

Programmer note:

- For each telephone service reported in Int1 with a receipt, go to S04A.INTRO[1].
- For each telephone service reported in Int1 without a receipt, go to S04A.NR_HOW[1]

REPORTED TELEPHONE SERVICES AND HAS RECEIPT

(prefix is S4_A_1_HR_X_ and S4_ph_X_ for interview 1 items)

INTRO Can I please see any receipts or records you have for {S4_ph_1_B_TELCOMP}
{S4a_TELTEMP[5]}?

MONTH[13] *For which months are there receipts/records? Enter all that apply.

1. {B_THREE_MONTH }
2. {B_TWO_MONTH}
3. {B_LAST_MONTH}
4. OTHER

OTH_MONTH [IF S04A_MONTH=4 AND ? (1, 2, OR 3)]*Enter the month and year for the most recent receipt/record the respondent has.

__ / __

BILLDATE *What is the bill date on the bill/record for {FILL MOST RECENT MONTH}?

__ / __ / __

SRV_START *On the bill/record for {FILL MOST RECENT MONTH}, what is the service period start date?

__ / __ / __

SRV_END *What is the service period end date?

__ / __ / __

SAME [IF >1 RESPONSE SELECTED FOR S04A.MONTH[1]] *Are the receipts/records the exact same each month?

1. YES
2. NO

Programmer note:

- IF [S04A.SAME[1]=1 AND B_TELCHGX1=B_TELCHGX2=B_TELCHGX3 OR [IF S04A.MONTH=4], ask S04A.TYPE3[1] – S04A.SAMEBILL[1]] for the most recent month with a receipt.
- If S04A.SAME[1]=2 OR [[B_TELCHGX1?B_TELCHGX2] OR [B_TELCHGX1?B_TELCHGX3] OR [B_TELCHGX2?B_TELCHGX3]], ask S04A.TYPE3[1] – S04A.SAMEBILL[1] for each month for which they have receipts.

(prefix is S4_A_1_HR_X_ and S4_ph_X_ for interview 1 items)

TYPEX *What type of record does the respondent have for {B_THREE_MONTH}?

1. Utility bill from provider (hardcopy or electronic)
2. Credit card bill
3. Bank records – not including credit card bill (e.g. account summary)
4. Check book
5. Electronic record (e.g. purchase confirmation)
6. Email record
7. Self-created record (e.g. handwritten list, typed spreadsheet)
8. OTHER (SPECIFY)

MATCHX[99] [IF S04A.MONTH[1]?4]*Which items do NOT match the [B_THREE_MONTH] bill? Enter all that apply.

1. Name of company providing the service: {B_TELCOMP}
 2. Type of telephone service: {B_TYPETEL3[1]}
 3. Additional service items: {B_TELTEMP3[1]}
 99. ALL MATCH
- NDK/NRF

TELCOMPX [IF S04A.MONTH[1]=4 OR S04A.MATCH3[1]=1] *What is the name of the company providing the service shown on the [B_THREE_MONTH] bill?

_____ {ALLOW 300 CHARACTERS}

TYPETELX[4] [IF S04A.MONTH[1]=4 OR S04A.MATCH3[1]=2] *What is the type of telephone service shown on the [B_THREE_MONTH] bill? Enter all that apply.

1. Residential service
2. Mobile/Cellular service
3. Voice Over IP
4. OTHER (SPECIFY)

TELTEMPX[3] [IF S04a_MONTH[13]=4 OR S04a_MATCH[3]=3] *What is the type of telephone service shown on the [B_THREE_MONTH] bill? Enter all that apply.

0. NONE
1. Internet access (including broadband, DSL, and dial-up)

Appendix B: Interview 2 Protocol

2. Cable or satellite television service
3. Non-telephone related rentals or purchases such as a modem
77. MISC. COMBINED (UNABLE TO SPECIFY)

TELCHGXX[3] *What is the total monthly expense shown on the bill for [B_THREE_MONTH]?

\$_____

[IF S04a_TELCHGX[3]<\$200 THEN: IF S04a_TELCHGX[3]/B_TELCHGX[3] IS <.9 OR >1.1 THEN S04a_TELCHGX_[3]_DIF=1; ELSE S04A.TELCHGX[3]_DIF=2]

[ELSE IF S04A_TELCHGX[3]≥\$200 THEN: IF S04A_TELCHGX[3]/B_TELCHGX[3] IS <.95 OR >1.05 THEN S04A_TELCHGX_[3]_DIF=1; ELSE S04A.TELCHGX[3]_DIF=2]

TINTNTXX[3] *[IF B_TELTEMP=1 or S04A_TELTEMP[3]=1] What is the amount for internet access shown on the bill for [B_THREE_MONTH]?

\$_____

[IF S04A_TINTNTX[3]<\$200 THEN: IF S04A_TINTNTX[3]/B_TINTNTX[3] IS <.9 OR >1.1 THEN S04A_TINTNTX[3]_DIF=1; ELSE S04A.TINTNTX[3]_DIF=2]

[ELSE IF S04A_TINTNTX[3]≥\$200 THEN: IF S04A_TINTNTX[3]/B_TINTNTX[3] IS <.95 OR >1.05 THEN S04A.TINTNTX[3]_DIF=1; ELSE S04A.TINTNTX[3]_DIF=2]

TCABLEXX[3]*[IF B_TELTEMP=2 or S04A_TELTEMP[3]=2] What is the amount for cable/satellite shown on the bill for [B_THREE_MONTH]?

\$_____

[IF S04A_TCABLEX[3]<\$200 THEN: IF S04A_TCABLEX[3]/B_TCABLEX[3] IS <.9 OR >1.1 THEN S04A_TCABLEX[3]_DIF=1; ELSE S04A_TCABLEX[3]_DIF=2]

[ELSE IF S04A_TCABLEX[3]≥\$200 THEN: IF S04A_TCABLEX[3]/B_TCABLEX[3] IS <.95 OR >1.05 THEN S04A.TCABLEX[3]_DIF=1; ELSE S04A.TCABLEX[3]_DIF=2]

SAMEBILL[1] [IF S04A_MONTH[1]=4] Is your telephone bill for [B_THREE_MONTH] exactly the same, about the same, or different from the telephone bill for [FILL SPECIFY MONTH]?

1. Exactly the same
2. About the same
3. Different

NOMATCH[14] [IF [S04A_TELCHGX[3]_DIF=1 OR S04A_TINTNTX[3]_DIF=1 OR S04A_TCABLEX[3]_DIF=1], fill: “Can you tell me a little more about your telephone service? The bill shows that you paid a total of \${S04A_TELCHGX[3]} [IF S04A_TINTNTX[3]>0, fill: “including \${S04A_TINTNTX[3]} for internet”] [IF S04A_TCABLEX[3]>0, fill: and \${S04A_TCABLEX[3]} for satellite/cable] for {B_THREE_MONTH}. Last week I recorded a total of \${B_TELCHGX1} [IF B_TINTNTX3>0, fill: “including \${B_TINTNTX3} for internet”] [IF B_TCABLEX3>0, fill: and \${B_TCABLEX3} for satellite/cable] for {B_THREE_MONTH}.

(There are many possible reasons for this difference. Is it for any of the reasons listed on page 1? You may select all that apply.)”]

[ELSE IF [S04A_TELCHGX2[1]_DIF=1 OR S04A_TINTNTX2[1]_DIF=1 OR S04A_TCABLEX2[1]_DIF=1], fill: “Can you tell me a little more about your telephone service? The bill shows that you paid a total of \${S04A_TELCHGX2[1]} [IF S04A_TINTNTX2[1]>0, fill: “including \${S04A_TINTNTX2[1]} for internet”] [IF S04A_TCABLEX2[1]>0, fill: and \${S04A_TCABLEX2[1]} for satellite/cable] for {B_TWO_MONTH}. Last week I recorded a total of \${B_TELCHGX2} [IF B_TINTNTX2>0, fill: “including \${B_TINTNTX2} for internet”] [IF B_TCABLEX2>0, fill: and \${B_TCABLEX2} for satellite/cable] for {B_TWO_MONTH}.

(There are many possible reasons for this difference. Is it for any of the reasons listed on page 1? You may select all that apply.)”]

[ELSE IF [S04A_TELCHGX1[1]_DIF=1 OR S04A_TINTNTX1[1]_DIF=1 OR S04A_TCABLEX1[1]_DIF=1], fill: “Can you tell me a little more about your telephone service? The bill shows that you paid a total of \${S04A_TELCHGX1[1]} [IF S04A_TINTNTX1[1]>0, fill: “including \${S04A_TINTNTX1[1]} for internet”] [IF S04A_TCABLEX1[1]>0, fill: and \${S04A_TCABLEX1[1]} for satellite/cable] for {B_LAST_MONTH}. Last week I recorded a total of \${B_TELCHGX1} [IF B_TINTNTX1>0, fill: “including \${B_TINTNTX1} for internet”] [IF B_TCABLEX1>0, fill: and \${B_TCABLEX1} for satellite/cable] for {B_LAST_MONTH}.

(There are many possible reasons for this difference. Is it for any of the reasons listed on page 1? You may select all that apply.)”]

{SHOWCARD 1}

RCPT_RSN[1] You said {S04A_NOMATCH[1]}, can you tell me a little more about that?

_____ {ALLOW 300 CHARACTERS}

RCPT_CMNTS[1]*Provide any other comments or observations about the quality of this match.

_____ {ALLOW 300 CHARACTERS}

[GO TO SECTION 4B]

REPORTED TELEPHONE SERVICES BUT DOES NOT HAVE RECEIPT

(prefix is S4_A_I_NR_X_)

NR_HOW Last week I recorded a total of \${B_TELCHGX1} for {B_TYPETEL3[1]} [IF {B_TELTEMP3[1]}=1,2 or 3, fill: “including {B_TELTEMP3[1]} for {B_THREE_MONTH}. How did you come up with your answer to that question?

_____ {ALLOW 300 CHARACTERS}

NR_RSN[10] There are many possible reasons why you may not have a receipt or record for this item. Is it for any of the reasons listed on page 2? You may select all that apply

{REFER TO SHOWCARD2}

NR_RSN_TXT You said {S04a_NR_RSN[10]}, can you tell me a little more about that?

_____ {ALLOW 300 CHARACTERS}

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NR_CMNTS *Provide any other comments or observations about the quality of this match.

_____ {ALLOW 300 CHARACTERS}

Section 4B – Other Telephone Expenses

[IF S4_B_FONCARD=1 OR S4_B_PRPYCELL=1 OR S4_B_PYPHONE=1 THEN GO TO OTEL_EXP; ELSE GO TO SECTION 4C.]

S4B_OTEL_EXP Last week I recorded the following expenses. Please indicate if you have any receipts or records for these items. *Enter all that apply.

1. [IF S4_B_FONCARD=1] {Prepaid long distance telephone cards or minutes}
 2. [IF S4_B_PRPYCELL=1] {Prepaid cellular minutes}
 3. [IF S4_B_PYPHONE=1] {Public pay phone services}
 99. NO, NONE
- NDK/NRF

CHECKPOINT2

- For each item with a receipt, go to S04B.INTRO[1].
- For each item reported in Int1 without a receipt, go to S04B.NR_HOW[1]

REPORTED TELEPHONE SERVICES AND HAS RECEIPT

(prefix is S4_B_HR_X_ and S4_ for interview 1 items)

INTRO Can I please see any receipts or records you have for {FILL: “Prepaid long distance telephone cards or minutes” OR “Prepaid cellular minutes” OR “Public pay phone services”}?

RCPT_NUM *How many receipts/records are there for {FILL: “prepaid long distance telephone cards or minutes” OR “prepaid cellular minutes” OR “public pay phone services”} since the first of {B_THREE_MONTH}?

MONTH *What is the month shown on the receipt(s)/record(s)? {IF S04B.RCPT_NUM[1]>1, fill “Enter all that apply.”}

1. {B_THREE_MONTH}
2. {B_TWO_MONTH}
3. {B_LAST_MONTH}
4. {B_CURR_MONTH}
13. Other month

OTH_MONTH [IF S04B.MONTH=4 AND ? (1, 2, OR 3)] *Enter the month and year for the most recent receipt/record.

__ / __

[GO TO S04B.RCPT_CMNTS]

AMOUNT *What is the total expense for {FILL: “prepaid long distance telephone cards or minutes” OR “prepaid cellular minutes” OR “public pay phone services”} since the start of {B_THREE_MONTH} shown on the receipt(s)/record(s)?

\$ _____

IF S04B.AMOUNT<\$200 THEN:

IF S04B.AMOUNT/{B_FONCARDX or B_PRPYCLX or B_PYPHONEX} IS <.9 OR >1.1 THEN
S04B.AMOUNT_DIF=1; ELSE S04B.AMOUNT_DIF=2.

ELSE IF S04B.AMOUNT≥\$200 THEN:

IF S04B.AMOUNT/{B_FONCARDX or B_PRPYCLX or B_PYPHONEX} IS <.95 OR >1.05 THEN
S04B.AMOUNT_DIF=1; ELSE S04B.AMOUNT_DIF=2.

NOMATCH [IF S04B.AMOUNT[1]_DIF=1] Can you tell me a little more about your {IF
S04B.RCPT_NUM[1]>1: fill, “purchases”, IF S04B.RCPT_NUM[1]=1: fill “purchase”} of
{FILL: “prepaid long distance telephone cards or minutes” OR “prepaid cellular minutes” OR
“public pay phone services”}? The {IF S04B.RCPT_NUM[1]>1: fill “receipts/records show”, IF
S04B.RCPT_NUM[1]=1: fill “receipt/record shows”} a total of \${S04B.AMOUNT[1]} for
{B_THREE_MONTH}.

Last week, I recorded a total of \${FILL: B_Sect04.Oth_Phone.FONCARDX OR
B_Sect04.Oth_Phone.PRPYCLX OR B_Sect04.Oth_Phone.PYPHONEX} for
{B_THREE_MONTH}.

(There are many possible reasons for the difference. Is it for any of the following reasons? You
may select all that apply.)

{REFER TO SHOWCARD1}

RCPT_RSN [IF S04B.AMOUNT_DIF=1] You said {S04B.NOMATCH[1]}. Can you tell me a little more
about that?

_____ {ALLOW 300 CHARACTERS}

RCPT_CMNTS*Provide any other comments or observations about the quality of this match.

_____ {ALLOW 300 CHARACTERS}

[RETURN TO S04B.CHECKPOINT2]

REPORTED ITEM IN INT1 BUT DOES NOT HAVE RECEIPT

(prefix is S4_B_NR_X_ and S4_ for interview 1 items)

NR_HOW Last week, I recorded a total of \${FILL: B_Sect04.Oth_Phone.FONCARDX OR
B_Sect04.Oth_Phone.PRPYCLX OR B_Sect04.Oth_Phone.PYPHONEX} for {FILL: “prepaid
long distance telephone cards or minutes” OR “prepaid cellular minutes” OR “public pay phone
services”} for {B_THREE_MONTH}. How did you come up with your answer to that question?

_____ {ALLOW 300 CHARACTERS}

NR_RSN There are many possible reasons why you may not have any receipts or records for this expense.
Was it for any of the following reasons? You may select all that apply

Appendix B: Interview 2 Protocol

{REFER TO SHOWCARD2}

NR_RSN_TXT You said {S04B.NR_RSN[1]}, can you tell me a little more about that?

_____ {ALLOW 300 CHARACTERS}

NR_CMNTS *Provide any other comments or observations about the quality of this match.

_____ {ALLOW 300 CHARACTERS}

[RETURN TO S04B.CHECKPOINT2]

Section 4C – Internet Service Expenses

[IF ANY S4_int_X_B_UTI_ITEM=1 to 7, GO TO INT_EXP; ELSE GO TO S04D.]

S4_C_INT_EXP Last week I recorded the following expenses. Please indicate if you have any receipts or records for these items. *Enter all that apply.

1. [IF S4_int_1_B_UTI_ITEM = 1 to 7] {S4_int_1_B_AUX_SERVICE}: \${S4_int_1_B_INTCHGX} for {S4_int_1_B_INTDESC} for {S4_int_1_B_INTMO}
2. [IF S4_int_2_B_UTI_ITEM = 1 to 7] {S4_int_2_B_AUX_SERVICE}: \${S4_int_2_B_INTCHGX} for {S4_int_2_B_INTDESC} for {S4_int_2_B_INTMO}
3. [IF S4_int_3_B_UTI_ITEM = 1 to 7] {S4_int_3_B_AUX_SERVICE}:
\${S4_int_3_B_INTCHGX} for {S4_int_3_B_INTDESC} for {S4_int_3_B_INTMO}
4. ...
5. ...
6. [IF S4_int_6_B_UTI_ITEM = 1 to 7] {S4_int_6_B_AUX_SERVICE}:
\${S4_int_6_B_INTCHGX} for {S4_int_6_B_INTDESC} for {S4_int_6_B_INTMO}
99. NO, NONE
NDK/NRF

CHECKPOINT3

- *For each internet service with a receipt, go to INTRO.*
- *For each internet service reported in Int1 without a receipt, go to S04C.NR_HOW[1]*

REPORTED INTERNET SERVICES AND HAS RECEIPT

(prefix is S4_C_HR_X_ for interview 2 items and S4_int_X_ for interview 1 items)

INTRO Can I please see any receipts or records you have for {B_INTDESC} in {B_INTMO}?

RCPT_NUM *How many receipts/records are there for this item?

MATCH3 *Which items do NOT match the receipt(s)/record(s)? Enter all that apply.

1. Description: {B_INTDESC}
2. Combined items: {B_INTCMB[1]}
3. Month: {B_INTMO}
99. ALL MATCH
NDK/NRF

Appendix B: Interview 2 Protocol

DESCR [IF S04C.MATCH3[1]=1] *Explain the difference in the description of the item reported in Interview 1.
_____ {ALLOW 300 CHARACTERS}

COMB [IF S04C.MATCH3[1]=2] *What is the {B_AUX_SERVICE} combined with? Enter all that apply.
1. Cable or satellite TV services
2. Satellite radio services
3. Internet connection or an internet service provider
4. Listening to or downloading music or audio files
5. Viewing or downloading video files
6. Online games or other internet entertainment sites
7. Internet services away from home such as web cafes or internet kiosks
77. MISC. COMBINED (UNABLE TO SPECIFY)

MONTH [IF S04C.MATCH3[1]=3] *What is the most recent month shown on the receipt(s)/record(s)?
1. {B_THREE_MONTH}
2. {B_TWO_MONTH}
3. {B_LAST_MONTH}
4. {B_CURR_MONTH}
5. OTHER

OTH_MONTH [IF S04C.MONTH=4 AND ? (1, 2, OR 3)]*Enter the month and year for the most recent receipt/record.
__ / __ [GO TO S04C.RCPT_CMNTS[1]]

AMOUNT *What is the total monthly expense for {B_INTDESC} shown on the record(s)/bill(s)?
\$_____

[IF S04C.AMOUNT[1]<\$200 THEN: IF S04C.AMOUNT[1]/B_INTCHGX IS <.9 OR >1.1 THEN S04C.AMOUNT[1]_DIF=1; ELSE S04C.AMOUNT[1]_DIF=2.]

[IF S04C.AMOUNT[1]≥\$200 THEN: IF S04C.AMOUNT[1]/B_INTCHGX IS <.95 OR >1.05 THEN S04C.AMOUNT[1]_DIF=1; ELSE S04C.AMOUNT[1]_DIF=2.]

NOMATCH [IF S04C.AMOUNT_DIF=1] Can you tell me a little more about your expense for {B_INTDESC}? The {IF S04C.RCPT_NUM>1: fill “records/bills show”, IF S04C.RCPT_NUM[1]=1: fill “record/bill shows”} an expense of \${S04C.AMOUNT} for {IF S04C.MATCHX=3 then fill: {S04C.MONTH}; else fill {B_INTMO}}.

Last week, I recorded an expense of \${B_INTCHGX} for {B_INTMO}.

(There are many possible reasons for the difference. Is it for any of the following reasons? You may select all that apply.)

{REFER TO SHOWCARD1}

Appendix B: Interview 2 Protocol

RCPT_RSN [IF S04C.AMOUNT_DIF=1] You said {S04C.NOMATCH}. Can you tell me a little more about that?

_____ {ALLOW 300 CHARACTERS}

RCPT_CMNTS*Provide any other comments or observations about the quality of this match.

_____ {ALLOW 300 CHARACTERS}

[RETURN TO S04C.CHECKPOINT3]

REPORTED INTERNET SERVICE IN INT1 BUT DOES NOT HAVE RECEIPT

(prefix is S4_C_NR_X_ for interview 2 items and S4_int_X_ for interview 1 items)

NR_HOW Last week, I recorded \${B_INTCHGX} for {B_INTDESC} for {B_LAST_MONTH}. How did you come up with your answer to that question?

_____ {ALLOW 300 CHARACTERS}

NR_RSN There are many possible reasons why you may not have any receipts or records for this expense. Was it for any of the following reasons? You may select all that apply.

{REFER TO SHOWCARD2}

NR_RSN_TXT You said {S04C.NR_RSN[1]}, can you tell me a little more about that?

_____ {ALLOW 300 CHARACTERS}

NR_CMNTS *Provide any other comments or observations about the quality of this match.

_____ {ALLOW 300 CHARACTERS}

[RETURN TO S04C.CHECKPOINT3]

Section 4D – Utilities and Fuels

[IF ANY B_Sect04.UTC_ITEM = 1 to 10 THEN GO TO S04D.UTL_EXP; ELSE GO TO SECTION 6A.]

S4_D_UTL_EXP Last week I recorded the following expenses. Please indicate if you have any receipts or records for these services. *Enter all that apply.

1. [IF Sect04.TPhone.RowScr1[1].UTC_ITEM = 1 to 10] {B_Descpr_Ax}:
{B_COMPNAME}
 2. [IF Sect04.TPhone.RowScr1[2].UTC_ITEM = 1 to 10] {B_Descpr_Ax}:
{B_COMPNAME}
 3. [IF Sect04.TPhone.RowScr1[3].UTC_ITEM = 1 to 10] {B_Descpr_Ax}:
{B_COMPNAME}
 4. ...
99. NO, NONE
NDK/NRF

CHECKPOINT4

- For each service reported in Int1 with a receipt, go to S04D.INTRO[1].
- For each service reported in Int1 without a receipt, go to S04D.NR_HOW[1]

REPORTED SERVICES AND HAS RECEIPT

(prefix is S4_D_HR_X_ for interview 2 items and S4_ut_X_ for interview 1 items)

INTRO[1] Can I please see any receipts or records you have for {B_Descpr_Ax} service from {B_COMPNAME}?

MONTH[1] *For which months are there receipts/records? Enter all that apply.

1. {B_THREE_MONTH }
2. {B_TWO_MONTH}
3. {B_LAST_MONTH}
4. OTHER

OTH_MONTH[1][IF S04D.MONTH=4 AND ? (1, 2, OR 3)]*Enter the month and year for the most recent receipt/record the respondent has.

__ / __

BILLDATE[1] *What is the bill date on the bill/record for {FILL MOST RECENT MONTH}?

__ / __ / __

SRV_START[1] *On the bill/record for {FILL MOST RECENT MONTH}, what is the service period start date?

__ / __ / __

SRV_END[1] *What is the service period end date?

__ / __ / __

SAME[1] [IF >1 RESPONSE SELECTED FOR S04D.MONTH[1]] *Are the receipts/records the exact same each month?

1. YES
2. NO

Programmer note:

- IF [S04D.SAME[1]=1 AND B_UTLCHGX1=B_UTLCHGX2=B_UTLCHGX3 OR [IF S04D.MONTH=4], ask S04D.TYPE3[1] – S04D.UTLCHGX3[1]] for the most recent month with a receipt.
- If S04D.SAME[1]=2 OR MISSING OR [[B_UTLCHGX1?B_UTLCHGX2] OR [B_UTLCHGX1?B_UTLCHGX3] OR [B_UTLCHGX2?B_UTLCHGX3]], ask S04D.TYPE3[1] – S04D.UTLCHGX3[1]SAMEBILL[1] for each month for which they have receipts.

TYPE3[1] *What type of record does the respondent have for {B_THREE_MONTH}?

Appendix B: Interview 2 Protocol

1. Utility bill from provider (hardcopy or electronic)
2. Credit card bill
3. Bank records – not including credit card bill (e.g. account summary)
4. Check book
5. Electronic record (e.g. purchase confirmation)
6. Email record
7. Self-created record (e.g. handwritten list, typed spreadsheet)
8. Other (please specify): _____

MATCH3[1] [IF S04D.MONTH[1]?4]*Which items do NOT match the [B_THREE_MONTH] bill? Enter all that apply.

1. Name of company providing the service: {B_COMPNAME}
2. Combined services: {B_UTILCMB[1], B_UTILCMB[2], ...}
99. ALL MATCH
- NDK/NRF

UTLCOMP3[1][IF S04D.MONTH[1]=4 OR S04D.MATCH3[1]=1] *What is the name of the company providing the service shown on the [B_THREE_MONTH] bill?

_____ {ALLOW 300 CHARACTERS}

COMB[1] [IF S04D.MONTH[1]=4 OR S04D.MATCH3[1]=2] *What services are included in the monthly bill? Enter all that apply.

1. Electricity
2. Natural or utility gas
3. Fuel oil
4. Bottled or tank gas
5. Other fuels including wood
6. Piped-in water
7. Sewerage maintenance
8. Trash/garbage collection
9. Water softening service
10. Septic tank cleaning
77. MISC. COMBINED (UNABLE TO SPECIFY)

UTLCHGX3[1]*What is the total monthly expense shown on the bill for [B_THREE_MONTH]?

\$_____

[IF S04.UTLCHGX3[1]<200 THEN: IF S04.UTLCHGX3[1]/B_UTLCHGX3[1] IS <.9 OR >1.1 THEN S04D.UTLCHGX_3[1]_DIF=1; ELSE S04D.UTLCHGX3[1]_DIF=2]

[ELSE IF S04.UTLCHGX3[1]≥200 THEN: IF S04.UTLCHGX3[1]/B_UTLCHGX3[1] IS <.95 OR >1.05 THEN S04D.UTLCHGX_3[1]_DIF=1; ELSE S04D.UTLCHGX3[1]_DIF=2]

NOMATCH[1] [IF S04D.UTLCHGX3[1]_DIF=1, fill: “Can you tell me a little more about your {B_Descpr_Ax} service from {B_COMPNAME}? The bill shows that you paid a total of \${S04D.UTLCHGX3[1]} for {B_THREE_MONTH}. Last week I recorded that you paid a total of \${B_UTLCHGX1} for {B_THREE_MONTH}.

(There are many possible reasons for this difference. Is it for any of the reasons listed on page 1? You may select all that apply.)”]

[ELSE IF S04D.UTLCHGX2[1]_DIF=1, fill: “Can you tell me a little more about your {B_Descpr_Ax} service from {B_COMPNAME}? The bill shows that you paid a total of \${S04D.UTLCHGX2[1]} for {B_THREE_MONTH}. Last week I recorded that you paid a total of \${B_UTLCHGX2} for {B_TWO_MONTH}.

(There are many possible reasons for this difference. Is it for any of the reasons listed on page 1? You may select all that apply.)”]

[ELSE IF [S04D.UTLCHGX1[1]_DIF=1, fill: “Can you tell me a little more about your {B_Descpr_Ax} service from {B_COMPNAME}? The bill shows that you paid a total of \${S04D.UTLCHGX1[1]} for {B_LAST_MONTH}. Last week I recorded that you paid a total of \${B_UTLCHGX1} for {B_LAST_MONTH}.

(There are many possible reasons for this difference. Is it for any of the reasons listed on page 1? You may select all that apply.)”]

{SHOWCARD 1}

RCPT_RSN[1] You said {S04.NOMATCH[1]}, can you tell me a little more about that?

_____ {ALLOW 300 CHARACTERS}

RCPT_CMNTS[1] *Provide any other comments or observations about the quality of this match.

_____ {ALLOW 300 CHARACTERS}

[RETURN TO S04D.CHECKPOINT4]

REPORTED TELEPHONE SERVICES BUT DOES NOT HAVE RECEIPT

(prefix is S4_D_NR_X_ for interview 2 items and S4_ut_X_ for interview 1 items)

NR_HOW[1] Last week I recorded a total of \${B_UTLCHGX1} for {B_Descpr_Ax} service from {B_COMPNAME} for {B_THREE_MONTH}. How did you come up with your answer to that question?

_____ {ALLOW 300 CHARACTERS}

NR_RSN[1] There are many possible reasons why you may not have a receipt or record for this item. Is it for any of the reasons listed on page 2? You may select all that apply

{REFER TO SHOWCARD2}

NR_RSN_TXT[1] You said {S04.NR_RSN[1]}, can you tell me a little more about that?

_____ {ALLOW 300 CHARACTERS}

NR_CMNTS[1]*Provide any other comments or observations about the quality of this match.

_____ {ALLOW 300 CHARACTERS}

[RETURN TO S04D.CHECKPOINT4]

Section 4X – DID NOT REPORT HOUSEHOLD APPLIANCES, BUT HAS RECORDS

Appendix B: Interview 2 Protocol

S4_X_NOT_LISTED_A *Does the respondent have receipts/records for telephone expenses that were not reported last week?

1. YES
 2. NO
- NDK/NRF

S4_X_NOT_LISTED_B *Does the respondent have receipts/records for any of the following and the expenses were not reported last week? Enter all that apply.

1. Prepaid long distance telephone cards or minutes
 2. Prepaid cellular minutes
 3. Public pay phone services
99. NO, NONE
NDK/NRF

S4_X_NOT_LISTED_C *Does the respondent have receipts/records for any of the following clothing services and the expenses were not reported last week? Enter all that apply.

[LIST ITEMS FROM B_Sect04.TinterServ.IntSrv[1].UTI_ITEM]
99. NO, NONE
NDK/NRF

S4_X_NOT_LISTED_D *Does the respondent have receipts/records for any of the following sewing materials and the expenses were not reported last week? Enter all that apply.

[LIST ITEMS FROM B_Sect04.TinterServ.IntSrv[1].UTI_ITEM]
99. NO, NONE
NDK/NRF

CHECKPOINTS

1. *For each item, ask NL_DESCRIP[1] to NL_CMNTS[1], then go to Section 6A.*
2. *IF ALL S04X.NOT_LISTED_A - S04X.NOT_LISTED_D=99, then go to Section 6A.*
(prefix is S4_X_A_X_ for interview 2 items)

NL_DESCRIP[1] *Enter a brief description of the item: {S04X.NOT_LISTED_A / S04X.NOT_LISTED_B / S04X.NOT_LISTED_C / S04X.NOT_LISTED_D}.

_____ {ALLOW 300 CHARACTERS}

NL_MONTH[1] *For which months are there receipts/records for {S04X.NOT_LISTED_A / S04X.NOT_LISTED_B / S04X.NOT_LISTED_C / S04X.NOT_LISTED_D}? Enter all that apply.

1. {B_THREE_MONTH}
2. {B_TWO_MONTH}
3. {B_LAST_MONTH}
4. {B_CURR_MONTH}

NL_AMNT[1] *What is the amount of the {S04X.NOT_LISTED_A / S04X.NOT_LISTED_B / S04X.NOT_LISTED_C / S04X.NOT_LISTED_D} shown on the receipt(s)/record(s) [IF S04X.NOT_LISTED_B, fill: “since the start of {B_THREE_MONTH}”; ELSE, fill: “for {MOST RECENT MONTH WITH RECEIPT}”]?

\$ _____

NL_HOW[1] Can you tell me a little more about this item? The receipt(s)/record(s) show(s) an expense for {S04X.NOT_LISTED_A / S04X.NOT_LISTED_B / S04X.NOT_LISTED_C / S04X.NOT_LISTED_D} but you did not report this item last week. There are many possible reasons for this. Is it for any of the reasons listed on page 3? You may select all that apply.

[SHOWCARD 3]

NL_RSN[1] You said {NL_HOW[1]}, can you tell me a little more about that?

_____ {ALLOW 300 CHARACTERS}

NL_CMNTS[1] *Provide any other comments or observations about the quality of this match.

_____ {ALLOW 300 CHARACTERS}

[RETURN TO S04X.CHECKPOINT5]

Appendix B: Interview 2 Protocol

Section 6A – Household Appliances

[IF ANY S6_A_1_B_Item=1 to 36, GO TO S6_MAJ_APPL; ELSE GO TO S06B.]

S6_MAJ_APPL[48] Last week I recorded the following expenses. Do you have any receipts or records for these items? *Enter all that apply.

1. [IF S6_A_1_B_Item = 1 to 9] {S6_A_1_B_PREFILL}:
{S6_A_1_B_DESCRIPTION}, purchased for \${S6_A_1_B_AMOUNT} in
{S6_A_1_B_MONTH}}
 2. [IF B_Sect06.TableA.Row[2].Item= 1 to 9] {S6_A_2_B_PREFILL}:
{S6_A_2_B_DESCRIPTION}, purchased for \${S6_A_2_B_AMOUNT} in
{S6_A_2_B_MONTH}}
 3. [IF B_Sect06.TableA.Row[3].Item= 1 to 9] {S6_A_3_B_PREFILL}:
{S6_A_3_B_DESCRIPTION}, purchased for \${S6_A_3_B_AMOUNT} in
{S6_A_3_B_MONTH}}
 4. ...
 36. [IF B_Sect06.TableA.Row[36].Item= 1 to 9] {S6_A_36_B_PREFILL}:
{S6_A_36_B_DESCRIPTION}, purchased for \${S6_A_36_B_AMOUNT} in
{S6_A_36_B_MONTH}}
99. None
NDK/NRF

CHECKPOINT1

- *If there are 5 or fewer items in S6_MAJ_APPL with receipts, go to S06A.INTRO[1] for each item with receipts and S06A.NR_HOW[1] for any items without receipts.*
- *If there are 6-9 items in S6_MAJ_APPL with receipts, go to S06A.INTRO[1] for a random 5 items with receipts; go to S06A.INTRO[1]_S for the remaining items with receipts; and go to S06A.NR_HOW[1] for any items without receipts.*
- *If there are 10 or more items in S6_MAJ_APPL with receipts, go to S06A.INTRO[1] for a random 50% of the items with receipts; go to S06A.INTRO[1]_S for the other 50% of items with receipts; and go to S06A.NR_HOW[1] for any items without receipts.*
- *When done, go to Section 6B.*

Reported category in Interview1 - Have receipt – Short Set

S6_AS_HR_45_INTRO_S Can I please see any receipts or records you have for the
{S6_A_45_B_DESCRIPTION}?

S6_AS_HR_45_AMOUNT_S [IF S6_A_45_B_WHO=2] * Based on the receipts, what is the total rental
expense for {S6_A_45_B_DESCRIPTION} since the start of
{S6_A_45_B_THREE_MONTH}?

[IF S6_A_45_B_WHO=(1 OR 3)] *What is the total expense for
{S6_A_45_B_DESCRIPTION} shown on the receipt/record?

\$_____

S6_AS_HR_45_TAX_S *Did this include tax?

1. Yes
2. No

[RETURN TO S06A.CHECKPOINT1]

Reported category in Interview1 - Have receipt – Long Set

S6_AL_HR_45_INTRO Can I please see any receipts or records you have for the {B_DESCRIPTION}?

S6_AL_HR_45_RCPT_NUM *How many receipts/records are there for the {B_DESCRIPTION}?

S6_AL_HR_45_MATCH[4] *Which items do NOT match the receipt(s)/record(s)? Enter all that apply.

1. Description: {B_DESCRIPTION}
2. Combined items: {B_COMBCODE}
3. Reference period: {IF B_WHO=1 or 3, fill: {B_MONTH}, if WHO=2, fill “Since the start of {B_THREE_MONTH}”}
99. ALL MATCH
- NDK/NRF

S6_AL_HR_45_DESCR [IF ANY S6_AL_HR_45_MATCH[4]=1] *Explain the difference in the description of the item reported in Interview 1.

_____ {ALLOW 300 CHARACTERS}

S6_AL_HR_45_COMB[9] [IF S06A.MATCH[1]=2] *What is included in the receipt/record? Enter all that apply.

1. Microwave oven
2. Cooking stove, range or oven
3. Range hood
4. Refrigerator or home freezer
5. Built-in dishwasher
6. Portable dishwasher
7. Garbage disposal
8. Clothes washer
9. Clothes dryer

S6_AL_HR_45_AMOUNT [IF S6_A_45_B_WHO=2] *Based on the receipt(s), what is the total rental expense for {S6_A_45_B_DESCRIPTION} since the start of {B_THREE_MONTH}?

[IF S6_A_45_B_WHO=(1 OR 3)] *What is the total expense for {S6_A_45_B_DESCRIPTION} shown on the receipt(s)/record(s)?

\$_____

[IF S6_AL_HR_45_AMOUNT<\$200 THEN: IF S6_AL_HR_45_AMOUNT/S6_A_45_B_AMOUNT IS <.9 OR >1.1 THEN S6_AL_HR_45_AMOUNT_DIF=1; ELSE S6_AL_HR_45_AMOUNT_DIF=2]

[ELSE IF S6_AL_HR_45_AMOUNT>\$200 THEN: IF S6_AL_HR_45_AMOUNT/S6_A_45_B_AMOUNT IS <.95 OR >1.05 THEN S6_AL_HR_45_AMOUNT_DIF=1; ELSE S6_AL_HR_45_AMOUNT_DIF=2]

S6_AL_HR_45_TAX *Did this include tax?

1. Yes
2. No

Appendix B: Interview 2 Protocol

S6_AL_HR_45_EXTRA_EXP[1] *What was the expense, if any, for any extra charges for installation or delivery shown on the receipt(s)/record(s)?

\$ _____

S6_AL_HR_45_MM[13] [IF S06A.MATCH[1]=3] *What is the month shown on the receipt(s)/record(s)?
{IF B_WHO=2, fill “Enter all that apply.”}

1. {B_THREE_MONTH}
2. {B_TWO_MONTH}
3. {B_LAST_MONTH}
4. {B_CURR_MONTH}

S6_AL_HR_45_NOMATCH[14] [IF S6_AL_HR_45_AMOUNT_DIF=1] Can you tell me a little more about {B_DESCRIPTION}? The {IF S6_AL_HR_45_RCPT_NUM>1: fill “receipts/records show”, IF S6_AL_HR_45_RCPT_NUM=1: fill “receipt/record shows”} a total of \${S06A.AMOUNT[1]} {IF S6_AL_HR_45_TAX=1: fill “including”, IF S6_AL_HR_45_TAX=2: fill “not including”} sales tax {IF S6_A_45_B_WHO=1 or 3, fill: “for {S6_AL_HR_45_MONTH}”} {IF S6_A_45_B_WHO=2, fill: “since the start of {S6_A_45_B_THREE_MONTH}”}.

Last week, I recorded a total of \${S6_A_45_B_AMOUNT} {IF S6_A_45_B_TAX=1: fill “including”, IF S6_A_45_B_TAX=2: fill “not including”} sales tax {IF S6_A_45_B_WHO=1 or 3, fill: “for {S6_A_45_B_MONTH}”} {IF S6_A_45_B_WHO=2, fill: “since the start of {B_THREE_MONTH}”}.

There are many possible reasons for the difference. Is it for any of the following reasons? You may select all that apply.

{REFER TO SHOWCARD1}

S6_AL_HR_45_RCPT_RSN [IF S06A.MATCH[1]=3] You said {S6_AL_HR_45_NOMATCH[14]}. Can you tell me a little more about that?

_____ {ALLOW 300 CHARACTERS}

S6_AL_HR_45_RCPT_CMNTS *Provide any other comments or observations about the quality of this match.

_____ {ALLOW 300 CHARACTERS}

[RETURN TO S06A.CHECKPOINT1]

Reported category in Interview1 - No receipt

S6_A_NR_45_NR_HOW Last week I recorded a total {IF B_WHO=2: fill “rental”} expense of \${B_AMOUNT} {IF B_TAX=1: fill “including”, IF B_TAX=2: fill “not including”} sales tax for {B_DESCRIPTION} {IF B_WHO=1 or 3, fill: “for {B_MONTH}”} {IF B_WHO=2, fill: “since the start of {B_THREE_MONTH}”}. How did you come up with your answer to that question?

_____ {ALLOW 300 CHARACTERS}

S6_A_NR_45_NR_RSN[10] There are many possible reasons why you may not have any receipts or records for this expense. Was it for any of the following reasons? You may select all that apply

{REFER TO SHOWCARD2}

S6_A_NR_45_NR_RSN_TXT You said {S06A.NR_RSN[1]}, can you tell me a little more about that?

_____ {ALLOW 300 CHARACTERS}

S6_A_NR_45_NR_CMNTS *Provide any other comments or observations about the quality of this match.

_____ {ALLOW 300 CHARACTERS}

[RETURN TO S06A.CHECKPOINT1]

Section 6B – Household Appliances and Other Selected Items

S6_MIN_APPL[48] Last week I recorded the following expenses. Do you have any receipts or records for these items? *Enter all that apply.

1. [IF S6_B_1_B_Item] {S6_B_1_B_PREFILL}: {S6_B_1_B_DESCRIPTION}, purchased for \${S6_B_1_B_AMOUNT} in {S6_B_1_B_MONTH}
 2. [IF S6_B_2_B_Item] {S6_B_2_B_PREFILL}: {S6_B_2_B_DESCRIPTION}, purchased for \${S6_B_2_B_AMOUNT} in {S6_B_2_B_MONTH}
 3. [IF S6_B_3_B_Item] {S6_B_3_B_PREFILL}: {S6_B_3_B_DESCRIPTION}, purchased for \${S6_B_3_B_AMOUNT} in {S6_B_3_B_MONTH}
 4. ...
 36. [IF S6_B_36_B_Item] {S6_B_36_B_PREFILL}: {S6_B_36_B_DESCRIPTION}, purchased for \${S6_B_36_B_AMOUNT} in {S6_B_36_B_MONTH}
 99. NO, NONE
- NDK/NRF

CHECKPOINT2

- *If there are 5 or fewer items in S06B.MIN_APPL with receipts, go to S06B.INTRO[1] for each item with receipts and S06B.NR_HOW[1] for any items without receipts.*
- *If there are 6-9 items in S06B.MIN_APPL with receipts, go to S06B.INTRO[1] for a random 5 items with receipts; go to S06B.INTRO[1]_S for the remaining items with receipts; and go to S06B.NR_HOW[1] for any items without receipts.*
- *If there are 10 or more items in S06B.MIN_APPL with receipts, go to S06B.INTRO[1] for a random 50% of the items with receipts; go to S06B.INTRO[1]_S for the other 50% of items with receipts; and go to S06B.NR_HOW[1] for any items without receipts.*
- *When done, go to Section 6X.*

Reported category in Interview1 - Have receipt – Short Set

S6_BS_HR_45_INTRO_S Can I please see any receipts or records you have for the {S6_B_45_B_B_DESCRIPTION}?

Appendix B: Interview 2 Protocol

S6_BS_HR_45_AMOUNT_S [IF S6_B_45_B_WHO=2] * Based on the receipts, what is the total rental expense for {B_DESCRIPTION} since the start of {B_THREE_MONTH}? (If there is only one receipt, assume the rental payment is the same each time.)

[IF S6_B_45_B_B_WHO=(1 OR 3)] *What is the total expense for {B_DESCRIPTION} sales tax shown on the receipt/record?

\$_____

S6_BS_HR_45_TAX_S*Did this include tax?

1. YES
2. NO

[RETURN TO S06B.CHECKPOINT2]

Reported category in Interview1 - Have receipt – Long Set

S6_BL_HR_45_INTRO Can I please see any receipts or records you have for the {S6_B_45_B_DESCRIPTION}?

S6_BL_HR_45_RCPT_NUM *How many receipts/records are there for the {S6_B_45_B_DESCRIPTION}?

S6_BL_HR_45_MATCH[4] *Which items do NOT match the receipts/records? Enter all that apply.

1. Description: {S6_B_45_B_DESCRIPTION}
 2. Combined items: {S6_B_45_B_COMBCODE}
 3. Reference period: {IF S6_B_45_WHO=1 or 3, fill: {S6_B_45_B_MONTH}, if S6_B_45_B_WHO=2, fill “Since the start of {B_THREE_MONTH}”}
 99. ALL MATCH
- NDK/NRF

S6_BL_HR_45_DESCR [IF ANY S6_BL_HR_45_MATCH[4]=1] *Explain the difference in the description of the item reported in Interview 1.

_____ {ALLOW 300 CHARACTERS}

S6_BL_HR_45_COMB[41] [IF ANY S6_BL_HR_45_MATCH[4]=2] *What is included in the receipt/record? Enter all that apply.

1. Small elec kitchen appl
2. Elec personal care appl
3. Smoke detectors
4. Elec floor cleaning equip
5. Other household appl
6. Sewing machines
7. Office machines
8. Personal digital assistants or PDAs
9. Computers/sys/hardware
10. Comp software/ including games and accessories
11. Video game hardware, video games or accessories

12. Telephones/acc
13. Telephone answering machines
14. Photographic equip
15. Musical instruments, supplies, and accessories
16. Lawnmow mach/yard equip
17. Power tools
18. Non-power tools
19. Window air conditioners
20. Portable cool/heat equip
21. Televisions, all types
22. DVD Players, VCRs, DVRs, or video cameras
23. Satellite dishes, receivers, or accessories
24. Handheld personal music players
25. Radio, all types
26. Tape recorder or players
27. Sound comp/component system
28. Other sound/video equipment
29. Portable media
30. General sports equipment
31. Health and exercise equipment
32. Camping equipment
33. Hunting and fishing equipment
34. Winter sports equipment
35. Water sports equipment
36. Outboard motors
37. Bicycles
38. Tricycles/battery powered riders
39. Playground equipment
40. Other sports/recreation equip
77. Misc. combines (unable to specify/DK)

S6_BL_HR_45_AMOUNT [IF S6_B_45_B_WHO=2] *Based on the receipts, what is the total rental expense for {S6_B_45_B_DESCRIPTION} since the start of {B_THREE_MONTH}?

[IF S6_B_45_B_WHO=(1 OR 3)] *What is the total expense for {S6_B_45_B_DESCRIPTION} shown on the receipt/record?

\$_____

[IF S6_BL_HR_45_AMOUNT < \$200 THEN: IF S6_BL_HR_45_AMOUNT/S6_B_45_B_AMOUNT IS <.9 OR >1.1 THEN S6_BL_HR_45_AMOUNT_DIF=1; ELSE S6_BL_HR_45_AMOUNT_DIF=2]

[ELSE IF S6_BL_HR_45_AMOUNT ≥ \$200 THEN: IF S6_BL_HR_45_AMOUNT/S6_B_45_B_AMOUNT IS <.95 OR >1.05 THEN S6_BL_HR_45_AMOUNT_DIF=1; ELSE S6_BL_HR_45_AMOUNT_DIF=2]

S6_BL_HR_45_TAX *Did this include tax?

1. YES
2. NO

S6_BL_HR_45_EXTRA_EXP *What was the expense, if any, for any extra charges for installation or delivery shown on the receipt(s)/record(s)?

Appendix B: Interview 2 Protocol

\$ _____

S6_BL_HR_45_MM[13] [IF ANY S6_BL_HR_45_MATCH[4]=3] *What is the month shown on the receipt(s)/record(s)? {IF S6_B_45_B_WHO=2, fill “Enter all that apply.”}

1. {B_THREE_MONTH}
2. {B_TWO_MONTH}
3. {B_LAST_MONTH}
4. {B_CURR_MONTH}

S6_BL_HR_45_NOMATCH[14] [IF S6_BL_HR_45_AMOUNT_DIF=1] Can you tell me a little more about {B_DESCRIPTION}? The {IF S6_BL_HR_45_RCPT_NUM>1: fill “receipts/records show”, IF S6_BL_HR_45_RCPT_NUM=1: fill “receipt/record shows”} a total of \${S6_BL_HR_45_AMOUNT} {IF S6_BL_HR_45_TAX=1: fill “including”, IF S6_BL_HR_45_TAX=2: fill “not including”} sales tax {IF S6_B_45_B_WHO=1 or 3: fill “for {S6_BL_HR_45_MONTH}” {IF S6_B_45_B_WHO=2: fill “since the start of {B_THREE_MONTH}”}.

Last week, I recorded a total of \${S6_B_45_B_AMOUNT} {IF S6_B_45_B_TAX=1: fill “including”, IF S6_B_45_B_TAX=2: fill “not including”} sales tax {IF B_WHO=1 or 3, fill: “for {S6_B_45_B_MONTH}”} {IF S6_B_45_B_WHO=2, fill: “since the start of {B_THREE_MONTH}”}. There are many possible reasons for this difference. Is it for any of the reasons listed on page 1? You may select all that apply.

{REFER TO SHOWCARD1}

S6_BL_HR_45_RCPT_RSN [IF S06B.MATCH[1]=3] You said {S06B.NOMATCH[1]}. Can you tell me a little more about that?

_____ {ALLOW 300 CHARACTERS}

S6_B_RCPT_CMNTS *Provide any other comments or observations about the quality of this match.

_____ {ALLOW 300 CHARACTERS}

[RETURN TO S06B.CHECKPOINT2]

Reported category in Interview1 - No receipt

S6_B_NR_45_NR_HOW Last week I recorded a total {IF B_WHO=2: fill “rental”} expense of \${B_AMOUNT} {IF B_TAX=1: fill “including”, IF B_TAX=2: fill “not including”} sales tax for {B_DESCRIPTION} {IF B_WHO=1 or 3, fill: “for {B_MONTH}”} {IF B_WHO=2, fill: “since the start of {B_THREE_MONTH}”}. How did you come up with your answer to that question?

_____ {ALLOW 300 CHARACTERS}

S6_B_NR_45_NR_RSN[10] There are many possible reasons why you may not have any receipts or records for this expense. Was it for any of the following reasons? You may select all that apply

{REFER TO SHOWCARD2}

S6_B_NR_45_NR_RSN_TXT You said {S06B.NR_RSN}, can you tell me a little more about that?

_____ {ALLOW 300 CHARACTERS}

S6_B_NR_CMNTS *Provide any other comments or observations about the quality of this match.

_____ {ALLOW 300 CHARACTERS}

[RETURN TO S06B.CHECKPOINT2]

Section 6X – DID NOT REPORT HOUSEHOLD APPLIANCES, BUT HAS RECORDS

S6_X_NOT_LISTED_A[10] *Does the respondent have receipts/records for any of the following purchases since the start of {B_THREE_MONTH} that were not reported last week? Enter all that apply.

1. Microwave oven
 2. Cooking stove, range or oven
 3. Range hood
 4. Refrigerator or home freezer
 5. Built-in dishwasher
 6. Portable dishwasher
 7. Garbage disposal
 8. Clothes washer
 9. Clothes dryer
 99. NO, NONE
- NDK/NRF

S6_X_NOT_LISTED_B[42] *Does the respondent have receipts/records for any of the following purchases since the start of {B_THREE_MONTH} that were not reported last week? Enter all that apply.

1. Small elec kitchen appl
2. Elec personal care appl
3. Smoke detectors
4. Elec floor cleaning equip
5. Other household appl
6. Sewing machines
7. Office machines
8. Personal digital assistants or PDAs
9. Computers/sys/hardware
10. Comp software/ including games and accessories
11. Video game hardware, video games or accessories
12. Telephones/acc
13. Telephone answering machines
14. Photographic equip
15. Musical instruments, supplies, and accessories
16. Lawnmow mach/yard equip
17. Power tools

Appendix B: Interview 2 Protocol

18. Non-power tools
 19. Window air conditioners
 20. Portable cool/heat equip
 21. Televisions, all types
 22. DVD Players, VCRs, DVRs, or video cameras
 23. Satellite dishes, receivers, or accessories
 24. Handheld personal music players
 25. Radio, all types
 26. Tape recorder or players
 27. Sound comp/component system
 28. Other sound/video equipment
 29. Portable media
 30. General sports equipment
 31. Health and exercise equipment
 32. Camping equipment
 33. Hunting and fishing equipment
 34. Winter sports equipment
 35. Water sports equipment
 36. Outboard motors
 37. Bicycles
 38. Tricycles/battery powered riders
 39. Playground equipment
 40. Other sports/recreation equip
 78. MISC. COMBINATION (UNABLE TO SPECIFY)
 99. NO, NONE
- NDK, NRF

CHECKPOINT3

1. *For each item, ask NL_DESCRIP[1] to NL_CMNTS[1], then go to Section 8A.*
2. *IF S06X.NOT_LISTED_A and S06X.NOT_LISTED_B=99, then go to Section 8A.*

S6_X_NL_A_9_rep_5_NL_DESCRIP *Enter a brief description of the item: {S6_X_NOT_LISTED_A[10]}.
_____ {ALLOW 300 CHARACTERS}

S6_X_NL_A_9_rep_5_NL_MM[13] *For which months are there receipts/records for {S6_X_NOT_LISTED_A[10]}? Enter all that apply.

1. {B_THREE_MONTH}
2. {B_TWO_MONTH}
3. {B_LAST_MONTH }
4. {B_CURR_MONTH}

S6_X_NL_A_9_rep_5_NL_AMNT *What is the amount of the {B_DESCRIPTION} shown on the receipt(s)/record(s)?
\$ _____

S6_X_NL_A_9_rep_5_NL_HOW[7] Can you tell me a little more about this item? The receipt(s)/record(s) show(s) an expense for {B_DESCRIPTION} but you did not report this

item last week. There are many possible reasons for this. Is it for any of the reasons listed on page 3? You may select all that apply.

[SHOWCARD 3]

S6_X_NL_A_9_rep_5_NL_RSN You said {S6_X_NL_A_9_rep_5_NL_HOW[7]}, can you tell me a little more about that?

_____ {ALLOW 300 CHARACTERS}

S6_X_NL_A_9_rep_5_NL_CMNTS *Provide any other comments or observations about the quality of this match.

_____ {ALLOW 300 CHARACTERS}

Section B

S6_X_NL_B_41_rep_5_NL_DESCRIP *Enter a brief description of the item: {S6_X_NOT_LISTED_B[41]}.

_____ {ALLOW 300 CHARACTERS}

S6_X_NL_B_41_rep_5_NL_MM[13] *For which months are there receipts/records for {S6_X_NOT_LISTED_B[41]}? Enter all that apply.

- 5. {B_THREE_MONTH}
- 6. {B_TWO_MONTH}
- 7. {B_LAST_MONTH }
- 8. {B_CURR_MONTH}

S6_X_NL_B_41_rep_5_NL_AMNT *What is the amount of the {B_DESCRIPTION} shown on the receipt(s)/record(s)?

\$_____

S6_X_NL_B_41_rep_5_NL_HOW[7] Can you tell me a little more about this item? The receipt(s)/record(s) show(s) an expense for {B_DESCRIPTION} but you did not report this item last week. There are many possible reasons for this. Is it for any of the reasons listed on page 3? You may select all that apply.

[SHOWCARD 3]

S6_X_NL_B_41_rep_5_NL_RSN You said {S6_X_NL_B_41_rep_5_NL_HOW[7]}, can you tell me a little more about that?

_____ {ALLOW 300 CHARACTERS}

S6_X_NL_B_41_rep_5_NL_CMNTS *Provide any other comments or observations about the quality of this match.

_____ {ALLOW 300 CHARACTERS}

[RETURN TO S06X.CHECKPOINT3]

Appendix B: Interview 2 Protocol

Section 8A – Purchases of Home Furnishings and Related Household Items

[IF ANY S8_HH_36_B_Item=1 to 36, GO TO S8_HOME_FURN[48]; ELSE GO TO S8B.]

S8_HOME_FURN[48] Last week I recorded the following expenses. Do you have any receipts or records for these items? *Enter all that apply.

1. [IF S8_HH_1_B_Item =1 to 36] **{S8_HH_1_B_PREFILL}**:
{S8_HH_1_B_DESCRIPTION}, purchased for \${S8_HH_1_B_AMOUNT} in {S8_HH_1_B_MONTH}
2. [IF S8_HH_2_B_Item=1 to 36] **{S8_HH_2_B_PREFILL}**:
{S8_HH_2_B_DESCRIPTION}, purchased for \${S8_HH_2_B_AMOUNT} in {S8_HH_2_B_MONTH}
3. [IF S8_HH_3_B_Item=1 to 36] **{S8_HH_3_B_PREFILL}**:
{S8_HH_3_B_DESCRIPTION}, purchased for \${S8_HH_3_B_AMOUNT} in {S8_HH_3_B_MONTH}
4. ...
- 36.[IF S8_HH_36_B_Item=1 to 36] **{S8_HH_36_B_PREFILL}**:
{S8_HH_36_B_DESCRIPTION}, purchased for \${S8_HH_36_B_AMOUNT} in {S8_HH_36_B_MONTH}
99. NO, NONE
NDK/NRF

CHECKPOINT1

- *If there are 5 or fewer items in S08A.HOME_FURN with receipts, go to S08A.INTRO[1] for each item with receipts and S08A.NR_HOW[1] for any items without receipts.*
- *If there are 6-9 items in S08A.HOME_FURN with receipts, go to S08A.INTRO[1] for a random 5 items with receipts; go to S08A.INTRO[1]_S for the remaining items with receipts; and go to S08A.NR_HOW[1] for any items without receipts.*
- *If there are 10 or more items in S08A.HOME_FURN with receipts, go to S08A.INTRO[1] for a random 50% of the items; go to S08A.INTRO[1]_S for the other 50% of items with receipts; and go to S08A.NR_HOW[1] for any items without receipts.*
- *When done, go to Section 8Bi.*

Reported category in Interview1 - Have receipt – Short Set

(prefix is S8_AS_HR_X_for interview 2 items)

INTRO_S Can I please see any receipts or records you have for the {S8_HH_X_B_DESCRIPTION}?

AMOUNT_S *What is the total expense for {S8_HH_X_B_DESCRIPTION} shown on the receipt/record?

\$_____

TAX_S *Does this include tax?

1. YES
2. NO

[RETURN TO CHECKPOINT1]

Reported category in Interview1 - Have receipt – Long Set

(prefix is S8_AL_HR_X_for interview 2 items)

ITEM_NUM THIS IS THE NUMBER FOR THE TYPE OF FURNISHING: 1 to 36

INTRO Can I please see any receipts or records you have for the {S8_HH_X_B_DESCRIPTION}?

RCPT_NUM *How many receipts/records are there for the {S8_HH_X_B_DESCRIPTION}?

NDK/NRF

MATCH[4] *Which items do NOT match the {IF S8_AL_HR_X_RCPT_NUM>1: fill "receipts/records", IF S8_AL_HR_X_RCPT_NUM=1: fill "receipt/record"}? Enter all that apply.

1. Description: {S8_HH_X_B_DESCRIPTION}
 2. Combined items: {S8_HH_X_B_COMBCODE}
 3. Month of purchase: {S8_HH_X_B_MONTH}
 99. ALL MATCH
- NDK/NRF

DESCR [IF ANY S8_AL_HR_X_MATCH[4]=1] *Explain the difference in the description of the item reported in Interview 1.

_____ {ALLOW 300 CHARACTERS}

COMB[38] [IF ANY S8_AL_HR_X_MATCH[4]=2] *What is included in the {IF S8_AL_HR_X_RCPT_NUM>1: fill "receipts/records", IF S8_AL_HR_X_RCPT_NUM=1: fill "receipt/record"}? Enter all that apply.

1. Sofas
2. Living room chairs
3. Living room tables
4. Wall units, shelves or cabinets
5. Ping-pong, pool tables or other similar recreation room items
6. Other living room, family or recreation room furniture including desks
7. Living room furniture combinations
8. Dining room or kitchen furniture
9. Mattresses or box springs
10. Bedroom furniture other than mattresses or box springs
11. Infants furniture
12. Infants equipment
13. Patio, porch or outdoor furniture
14. Barbeque grills or outdoor decorative items
15. Office furniture for home use
16. Lamps or other lighting fixtures
17. Other household decorative items
18. Closet storage items
19. Travel items including luggage
20. Plastic dinnerware
21. China or other dinnerware
22. Stainless, silver or other flatware
23. Glassware
24. Serving pieces other than silver
25. Non-electric cookware
26. Silver serving pieces
27. Bedroom linens
28. Bathroom linens

Appendix B: Interview 2 Protocol

29. Kitchen or dining room linens
30. Other linens
31. Slipcovers, decorative pillows or cushions
32. Orig. wall-to-wall carpet
33. Replacement wall-to-wall carpet
34. Room size rugs or other non-permanent floor coverings, including carpet squares
35. Curtains or drapes
36. Blinds, shades or other window coverings
77. Misc. Combined (unable to specify/DK)

AMOUNT *What is the total expense for {S8_HH_X_B_DESCRIPTION} shown on the {IF S8_AL_HR_X_RCPT_NUM>1: fill “receipts/records”, IF S8_AL_HR_X_RCPT_NUM=1: fill “receipt/record”}?

\$_____

[IF S8_AL_HR_X_AMOUNT<\$200 THEN: IF S8_AL_HR_X_AMOUNT/S8_HH_X_B_AMOUNT IS <.9 OR >1.1 THEN S8_AL_HR_X_AMOUNT_DIF=1; ELSE S8_AL_HR_X_AMOUNT_DIF=2]

[ELSE IF S8_AL_HR_X_AMOUNT≥\$200 THEN: IF S8_AL_HR_X_AMOUNT/S8_HH_X_B_AMOUNT IS <.95 OR >1.05 THEN S8_AL_HR_X_AMOUNT_DIF=1; ELSE S8_AL_HR_X_AMOUNT_DIF=2]

TAX *Did this include tax?

1. YES
2. NO

MM[13] [IF S8_AL_HR_X_MATCH[4]=3] *For which months are there receipts/records? Enter all that apply.

1. {B_THREE_MONTH}
2. {B_TWO_MONTH}
3. {B_LAST_MONTH}
4. {B_CURR_MONTH}

NOMATCH[14] [IF S8_AL_HR_X_AMOUNT_DIF=1] Can you tell me a little more about {S8_HH_X_B_DESCRIPTION}? The {IF S8_AL_HR_X_RCPT_NUM>1: fill “receipts/records show”, IF S8_AL_HR_X_RCPT_NUM=1: fill “receipt/record shows”} a total of \${S8_AL_HR_X_AMOUNT} {IF S8_AL_HR_X_TAX=1: fill “including”, IF S8_AL_HR_X_TAX=2: fill “not including”} sales tax for {S8_AL_HR_X_MATCH[4]=3: fill “{S8_AL_HR_X_MM}”; ELSE fill: “{S8_HH_X_B_MONTH}”}.

Last week, I recorded a total of \${S8_HH_X_B_AMOUNT} {IF S8_HH_X_B_TAX=1: fill “including”, IF S8_HH_X_B_TAX=2: fill “not including”} sales tax for {S8_HH_X_B_MONTH}.

(There are many possible reasons for the difference. Is it for any of the following reasons? You may select all that apply.)

{REFER TO SHOWCARD1}

RCPT_RSN [IF S8_AL_HR_X_AMOUNT_DIF=1] You said {S8_AL_HR_X_NOMATCH[14]}. Can you tell me a little more about that?

_____ {ALLOW 300 CHARACTERS}

RCPT_CMNTS *Provide any other comments or observations about the quality of this match.

_____ {ALLOW 300 CHARACTERS}

[RETURN TO CHECKPOINT1]

Reported category in Interview1 - No receipt

(prefix is S8_A_X_ for interview 2 items)

NR_HOW Last week I recorded a total expense of \${S8_HH_X_B_AMOUNT} {IF S8_HH_X_B_TAX=1: fill “including”, IF S8_HH_X_B_TAX=2: fill “not including”} sales tax for {S8_HH_36_B_DESCRIPTION} in {S8_HH_X_B_MONTH}. How did you come up with your answer to that question?

_____ {ALLOW 300 CHARACTERS}

NR_RSN[10] There are many possible reasons why you may not have any receipts or records for this expense. Was it for any of the following reasons? You may select all that apply

{REFER TO SHOWCARD2}

NR_RSN_TXT You said {S8_A_X_NR_RSN[10]}, can you tell me a little more about that?

_____ {ALLOW 300 CHARACTERS}

NR_CMNTS *Provide any other comments or observations about the quality of this match.

_____ {ALLOW 300 CHARACTERS}

[RETURN TO CHECKPOINT1]

Section 8B – Furniture Rental, Leasing, and Repair

[IF S8_B_Furnrnt1=1 S8_B_Repfurn=1, go to S8_FURN_RLR[3]; ELSE GO TO S8_X_NOT_LISTED]

S8_FURN_RLR[3] Last week I recorded the following expenses. Do you have any receipts or records for these items? *Enter all that apply.

1. [IF S8_B_Furnrnt1=1] A total amount of \${S8_B_FRNRNTX} spent since the first of {B_THREE_MONTH} for renting or leasing furniture
 2. [IF S8_B_Repfurn=1] A total amount of \${S8_B_REPFRNX} spent since the first of {B_THREE_MONTH} for repairing, refinishing, or reupholstering furniture, including the cost of fabric
99. NO, NONE
NDK/NRF

Section 8Bi – Furniture Rental and Leasing

[IF S8_B_Furnrnt1?1, GO TO S8_lease_HR_INTRO.]

[IF S8_B_Furnrnt1=1 AND S8_FURN_RLR[3]?1, GO TO S8_lease_NR_HOW]

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Reported category in Interview1 - Have receipt

(prefix is S8_lease_HR_X_for interview 2 items and)

INTRO Can I please see any receipts or records you have for renting or leasing furniture since the first of {B_THREE_MONTH}?

RCPT_NUM *How many receipts/records are there?

FRNRNTX *What is the total expense for renting or leasing furniture shown on the {IF S8_lease_HR_RCPT_NUM=1: fill "receipt/record"} {IF S8_lease_HR_RCPT_NUM>1: fill "receipts/records"}?

\$_____

[IF S8_lease_HR_FRNRNTX<\$200 THEN: IF S8_lease_HR_FRNRNTX/S8_B_FRNRNTX IS <.9 OR >1.1 THEN S8_lease_HR_FRNRNTX_DIF=1; ELSE S8_lease_HR_FRNRNTX_DIF=2]

[ELSE IF S8_lease_HR_FRNRNTX>\$200 THEN: IF S8_lease_HR_FRNRNTX/S8_B_FRNRNTX IS <.95 OR >1.05 THEN S8_lease_HR_FRNRNTX_DIF=1; ELSE S8_lease_HR_FRNRNTX_DIF=2]

NOMATCH[14] [IF S8_lease_HR_FRNRNTX_DIF=1] Can you tell me a little more about the furniture you rented or leased since the first of {B_THREE_MONTH}? The {IF S8_lease_HR_RCPT_NUM>1: fill "receipts/records show"} {IF S8_lease_HR_RCPT_NUM=1: fill "receipt/record shows"} a total of \${S8_lease_HR_FRNRNTX} since the first of {B_THREE_MONTH}.

Last week, I recorded a total of \${S8_B_FRNRNTX} since the first of {B_THREE_MONTH}.

(There are many possible reasons for the difference. Is it for any of the following reasons? You may select all that apply.)

{REFER TO SHOWCARD1}

RCPT_RSN [IF S8_lease_HR_FRNRNTX_DIF=1] You said {S8_lease_HR_NOMATCH[14]}. Can you tell me a little more about that?

_____ {ALLOW 300 CHARACTERS}

RCPT_CMNTS *Provide any other comments or observations about the quality of this match.

_____ {ALLOW 300 CHARACTERS}

[GO TO SECTION 8Bii]

Reported category in Interview1 - No receipt

(prefix is S8_lease_X_for interview 2 items)

NR_HOW Last week I recorded a total of \${S8_B_FRNRNTX} for renting or leasing furniture since the first of {B_THREE_MONTH}. How did you come up with your answer to that question?

_____ {ALLOW 300 CHARACTERS}

NR_RSN[10] There are many possible reasons why you may not have any receipts or records for this expense. Was it for any of the following reasons? You may select all that apply

{REFER TO SHOWCARD2}

NR_RSN_TXT You said {S8_lease_NR_RSN[10]}, can you tell me a little more about that?

_____ {ALLOW 300 CHARACTERS}

NR_CMNTS *Provide any other comments or observations about the quality of this match.

_____ {ALLOW 300 CHARACTERS}

Section 8Bii – Furniture Repair

[IF S8_B_Repfurn?1, GO TO S8_X.]

[IF S8_B_Repfurn=1 AND S8_FURN_RLR?2, GO TO S8_Repair_NR_HOW]

Reported category in Interview1 - Have receipt

(prefix is S8_repair_HR_X_ for interview 2 items)

INTRO Can I please see any receipts or records you have for repairing, refinishing, or reupholstering furniture, including the cost of fabric, since the first of {B_THREE_MONTH}?

RCPT_NUM *How many receipts/records are there?

REPFRNX *What is the total expense for repairing, refinishing, or reupholstering furniture, including the cost of fabric, shown on the {IF S8_repair_HR_RCPT_NUM=1: fill “receipt/record”} {IF S8_repair_HR_RCPT_NUM>1: fill “receipts/records”}?

\$_____

[IF S8_repair_HR_REPFRNX<\$200 THEN: IF S8_repair_HR_REPFRNX/S8_B_REPFRNX IS <.9 OR >1.1 THEN S8_repair_HR_REPFRNX_DIF=1; ELSE S8_repair_HR_REPFRNX_DIF=2]

[ELSE IF S8_repair_HR_REPFRNX>\$200 THEN: IF S8_repair_HR_REPFRNX/S8_B_REPFRNX IS <.95 OR >1.05 THEN S8_repair_HR_REPFRNX_DIF=1; ELSE S8_repair_HR_REPFRNX_DIF=2]

NOMATCH[14] [IF S8_repair_HR_REPFRNX_DIF=1] Can you tell me a little more about repairing, refinishing, or reupholstering furniture since the first of {B_THREE_MONTH}? The {IF S8_repair_HR_RCPT_NUM>1: fill “receipts/records show”}{IF S8_repair_HR_RCPT_NUM=1: fill “receipt/record shows”} a total of \${S8_repair_HR_REPFRNX}. Last week, I recorded a total of \${S8_B_REPFRNX} since the first of {B_THREE_MONTH}.

(There are many possible reasons for the difference. Is it for any of the following reasons? You may select all that apply.)

{REFER TO SHOWCARD1}

Appendix B: Interview 2 Protocol

RCPT_RSN [IF S8_repair_HR_REPFRNX_DIF=1] You said {S8_repair_HR_NOMATCH[14]}. Can you tell me a little more about that?

_____ {ALLOW 300 CHARACTERS}

RCPT_CMNTS *Provide any other comments or observations about the quality of this match.

_____ {ALLOW 300 CHARACTERS}

[GO TO SECTION 8BX]

Reported category in Interview1 - No receipt

(prefix is S8_repair_X_for interview 2 items)

NR_HOW Last week I recorded a total of \${S8_B_REPFRNX} for repairing, refinishing, or reupholstering furniture, including the cost of fabric, since the first of {B_THREE_MONTH}. How did you come up with your answer to that question?

_____ {ALLOW 300 CHARACTERS}

NR_RSN[10] There are many possible reasons why you may not have any receipts or records for this expense. Was it for any of the reasons listed on page 2? You may select all that apply.

{REFER TO SHOWCARD2}

NR_RSN_TXT You said {S8_repair_NR_RSN[10]}, can you tell me a little more about that?

_____ {ALLOW 300 CHARACTERS}

NR_CMNTS *Provide any other comments or observations about the quality of this match.

_____ {ALLOW 300 CHARACTERS}

Section 8X – DID NOT REPORT FURNISHINGS, BUT HAS RECORDS

S8_X_NOT_LISTED_A[37]*Does the respondent have receipts/records for any of the following items that were not reported last week? Enter all that apply.

1. Sofas
2. Living room chairs
3. Living room tables
4. Wall units, shelves or cabinets
5. Ping-pong, pool tables or other similar recreation room items
6. Other living room, family or recreation room furniture including desks
7. Living room furniture combinations
8. Dining room or kitchen furniture
9. Mattresses or box springs
10. Bedroom furniture other than mattresses or box springs
11. Infants furniture
12. Infants equipment
13. Patio, porch or outdoor furniture
14. Barbeque grills or outdoor decorative items
15. Office furniture for home use
16. Lamps or other lighting fixtures
17. Other household decorative items

18. Closet storage items
 19. Travel items including luggage
 20. Plastic dinnerware
 21. China or other dinnerware
 22. Stainless, silver or other flatware
 23. Glassware
 24. Serving pieces other than silver
 25. Non-electric cookware
 26. Silver serving pieces
 27. Bedroom linens
 28. Bathroom linens
 29. Kitchen or dining room linens
 30. Other linens
 31. Slipcovers, decorative pillows or cushions
 32. Orig. wall-to-wall carpet
 33. Replacement wall-to-wall carpet
 34. Room size rugs or other non-permanent floor coverings, including carpet squares
 35. Curtains or drapes
 36. Blinds, shades or other window coverings
 99. NO, NONE
- NDK/NRF

S8_X_NOT_LISTED_B[3] *Does the respondent have receipts/records for any of the following items that were not reported last week? Enter all that apply.

1. Renting or leasing furniture
 2. Repairing, refinishing, or reupholstering furniture, including the cost of fabric
 99. NO, NONE
- NDK/NRF

CHECKPOINT2

1. *If S08X.NOT_LISTED_A=99 and S08X.NOT_LISTED_B=99, then go to Section 9A.*
2. *Else ask [NL_DESCRIP[1] to NL_CMNTS[1]] for each item, then go to Section 9A after last item. (prefix is S8_X_A_X_rep_X_ for interview 2 items)*

NL_DESCRIP *Enter a brief description of the item: {S8_X_NOT_LISTED_A[37]}.

_____ {ALLOW 300 CHARACTERS}

NL_MM[13] *For which months are there receipts/records for {S8_X_NOT_LISTED_A[37]}? Enter all that apply.

1. {B_THREE_MONTH}
2. {B_TWO_MONTH}
3. {B_LAST_MONTH}
4. {B_CURR_MONTH}

NL_AMNT *What is the amount of the {S8_X_NOT_LISTED_A[37]} since the start of B_THREE_MONTH shown on the receipt(s)/record(s)?

\$_____

Appendix B: Interview 2 Protocol

NL_HOW Can you tell me a little more about this item? The receipt(s)/record(s) show(s) an expense for {S8_X_NOT_LISTED_A[37]} but you did not report this item last week. There are many possible reasons for this. Is it for any of the reasons listed on page 3? You may select all that apply.

[SHOWCARD 3]

NL_RSN You said {S8_X_A_36_rep_5_NL_HOW[10]}, can you tell me a little more about that?

_____ {ALLOW 300 CHARACTERS}

NL_CMNTS *Provide any other comments or observations about the quality of this match.

_____ {ALLOW 300 CHARACTERS}

ANYMORE Are there any other {S8_X_NOT_LISTED_A[37]} not reported last week?

1. Yes – repeat next rep up to 5
2. No

(prefix is S8_X_B_X_rep_X_ for interview 2 items)

NL_DESCRIP *Enter a brief description of the item: {S8_X_NOT_LISTED_B[3]}.

_____ {ALLOW 300 CHARACTERS}

NL_MM[13] *For which months are there receipts/records for {S8_X_NOT_LISTED_B[3]}? Enter all that apply.

5. {B_THREE_MONTH}
6. {B_TWO_MONTH}
7. {B_LAST_MONTH}
8. {B_CURR_MONTH}

NL_AMNT *What is the expense for {S8_X_NOT_LISTED_B[3]} since the start of {B_THREE_MONTH}” shown on the receipt(s)/record(s)?

\$_____

NL_HOW Can you tell me a little more about this item? The receipt(s)/record(s) show(s) an expense for {S8_X_NOT_LISTED_B[3]} but you did not report this item last week. There are many possible reasons for this. Is it for any of the reasons listed on page 3? You may select all that apply.

[SHOWCARD 3]

NL_RSN You said {S8_X_B_2_rep_5_NL_HOW[10]}, can you tell me a little more about that?

_____ {ALLOW 300 CHARACTERS}

NL_CMNTS *Provide any other comments or observations about the quality of this match.

_____ {ALLOW 300 CHARACTERS}

ANYMORE Are there any other {S8_X_NOT_LISTED_B} not reported last week?

3. Yes – repeat next rep up to 5

4. No

[RETURN TO S08Bii.CHECKPOINT2]

Appendix B: Interview 2 Protocol

Section 9A – Clothing

[IF ANY B_Sect09.TableA.Row[X].Item=1 to 17, GO TO S09A.CLOTHING; ELSE GO TO S09B.]

(prefix is S9_AL_HR_X_ for interview 2 items and S9_Cl_X_ for interview 1 items)

CLOTHING[1] Last week I recorded {B_HOWMANY} {B_DESCRIPTION} for {B_NAME} for \${B_AMOUNT} in {B_MONTH}. Do you have a receipt or record for this item?

1. YES
2. NO
3. [IF NOT FIRST TIME THROUGH THE LOOP:] ALREADY REPORTED

RCPT_NUM[1]*How many receipts/records are there for {B_DESCRIPTION}?

ITEMS[1]
*Is this the only expense included in the cost on the receipt/record?

1. YES
2. NO

ITEMIZED[1] *[IF ITEMS=NO] Is the receipt/record itemized?

1. YES
2. NO

WHAT_ELSE[1] [IF ITEMIZED=NO] What other items were included in this purchase? [SELECT ALL THAT APPLY]

1. [IF B_Sect09.TableA.Row[1].Item = 1 to 17] **{B_PREFILL}**: {B_HOWMANY} {B_DESCRIPTION} for {B_NAME} for \${B_AMOUNT} in {B_MONTH}
2. [IF B_Sect09.TableA.Row[2].Item = 1 to 17] **{B_PREFILL}**: {B_HOWMANY} {B_DESCRIPTION} for {B_NAME} for \${B_AMOUNT} in {B_MONTH}
3. [IF B_Sect09.TableA.Row[3].Item = 1 to 17] **{B_PREFILL}**: {B_HOWMANY} {B_DESCRIPTION} for {B_NAME} for \${B_AMOUNT} in {B_MONTH}
4. ...
99. Other [Specify:]

AMOUNT[1] *What is the total expense for {B_DESCRIPTION} [IF ANY WHAT_ELSE: {and other items}] shown on the receipt(s)/record(s)?

\$_____

[IF S09A.AMOUNT[1]<\$200 THEN: IF S09A.AMOUNT[1]/B_AMOUNT IS <.9 OR >1.1 THEN S09A.AMOUNT[1]_DIF=1; ELSE S09A.AMOUNT[1]_DIF=2]

[ELSE IF S09A.AMOUNT[1]≥\$200 THEN: IF S09A.AMOUNT[1]/B_AMOUNT IS <.95 OR >1.05 THEN S09A.AMOUNT[1]_DIF=1; ELSE S09A.AMOUNT[1]_DIF=2]

TAX[1] *Did this include tax?

3. YES
4. NO

MONTH[1] *What is the month shown on the receipt(s)/record(s)?

1. {B_THREE_MONTH}
2. {B_TWO_MONTH}
3. {B_LAST_MONTH}
4. {B_CURR_MONTH}

NOMATCH[1] [IF S09A.ITEMIZED[1] =(1 or MISSING) AND S09A.AMOUNT[1]_DIF=1] Can you tell me a little more about {B_DESCRIPTION}? The {IF S09A.RCPT_NUM[1]>1: fill “receipts/records show”, IF S09A.RCPT_NUM[1]=1: fill “receipt/record shows”} a total of \${S09A.AMOUNT[1]} {IF S09A.TAX[1]=1: fill “including”, IF S09A.TAX[1]=2: fill “not including”} sales tax in {IF S09A.MATCH[1]=3: fill “{S09A.MONTH[1]}”; ELSE fill: “{B_MONTH}”}.

Last week, I recorded a total of \${B_AMOUNT} {IF B_TAX=1: fill “including”, IF B_TAX=2: fill “not including”} sales tax in {B_MONTH}.

(There are many possible reasons for the difference. Is it for any of the following reasons? You may select all that apply.)

{REFER TO SHOWCARD1}

RCPT_RSN[1] [IF S09A.AMOUNT[1]_DIF=1] You said {S09A.NOMATCH[1]}. Can you tell me a little more about that?

_____ {ALLOW 300 CHARACTERS}

RCPT_CMNTS[1]*Provide any other comments or observations about the quality of this match.

_____ {ALLOW 300 CHARACTERS}

DIFFICULTY[1] *How easy or difficult was it to identify the individual clothing item(s) on the receipt(s)/record(s)?

1. Very easy
2. Easy
3. Somewhat easy
4. Neither easy nor difficult
5. Somewhat difficult
6. Difficult
7. Very difficult
99. NOT APPLICABLE

[RETURN TO S09A.CHECKPOINT1]

Reported category in Interview1 - No receipt

(prefix is S9_A_X_ for interview 2 items and S9_Cl_X_ for interview 1 items)

NR_HOW[1] Last week I recorded a total cost of \${B_AMOUNT} {IF B_TAX=1: fill “including”, IF B_TAX=2: fill “not including”} sales tax for {B_DESCRIPTION} in {B_MONTH}”. How did you come up with your answer to that question?

_____ {ALLOW 300 CHARACTERS}

NR_RSN[1] There are many possible reasons why you may not have any receipts or records for this expense. Was it for any of the following reasons? You may select all that apply

{REFER TO SHOWCARD2}

Appendix B: Interview 2 Protocol

NR_RSN_TXT[1] You said {S09A.NR_RSN[1]}, can you tell me a little more about that?

_____ {ALLOW 300 CHARACTERS}

NR_CMNTS[1]*Provide any other comments or observations about the quality of this match.

_____ {ALLOW 300 CHARACTERS}

[RETURN TO S09A.CHECKPOINT1]

Section 9B – Infants’ Clothing, Watches, Jewelry, and Hairpieces

[IF ANY B_Sect09.TableB.Row[X].Item=1 to 9, GO TO S09B.INFANTS; ELSE GO TO S09C.]

(prefix is S9_BL_HR_X_ for interview 2 items and S9_ICI_X_ for interview 1 items)

INTRO[1] Last week I recorded {B_HOWMANY} {B_DESCRIPTION} for {B_NAME} for \${B_AMOUNT} in {B_MONTH}. Do you have a receipt or record for this item?

4. YES

5. NO

[IF NOT FIRST TIME THROUGH THE LOOP:] ALREADY REPORTED

RCPT_NUM[1]*How many receipts/records are there for {B_DESCRIPTION}?

TYPE[1] *What type of record does the respondent have?

1. Price tag
2. Point of purchase receipt (paper/hardcopy)
3. Electronic receipt (e.g. purchase confirmation)
4. Credit card bill
5. Bank records – not including credit card bill (e.g. account summary)
6. Check book
7. Email record
8. Self-created record (e.g. handwritten list, typed spreadsheet)
9. OTHER (SPECIFY): _____

ITEMS[1] *Is this the only expense included in the cost on the receipt/record?

3. YES

4. NO

ITEMIZED[1] *[IF ITEMS=NO] Is the receipt/record itemized?

3. YES

4. NO

WHAT_ELSE[1] [IF ITEMIZED=NO] What other items were included in this purchase? [SELECT ALL THAT APPLY]

5. [IF B_Sect09.TableB.Row[1].Item = 1 to XX] **{B_PREFILL}**: {B_HOWMANY} {B_DESCRIPTION} for {B_NAME} for \${B_AMOUNT} in {B_MONTH}
6. [IF B_Sect09.TableB.Row[2].Item = 1 to XX] **{B_PREFILL}**: {B_HOWMANY} {B_DESCRIPTION} for {B_NAME} for \${B_AMOUNT} in {B_MONTH}
7. [IF B_Sect09.TableB.Row[3].Item = 1 to XX] **{B_PREFILL}**: {B_HOWMANY} {B_DESCRIPTION} for {B_NAME} for \${B_AMOUNT} in {B_MONTH}
8. ...

99. Other [Specify:]

AMOUNT[1] *What is the total expense for {B_DESCRIPTION} [IF ANY WHAT_ELSE: {and other items}] shown on the receipt(s)/record(s)?

\$_____

[IF S09B.AMOUNT[1]<\$200 THEN: IF S09B.AMOUNT[1]/B_AMOUNT IS <.9 OR >1.1 THEN S09B.AMOUNT[1]_DIF=1; ELSE S09B.AMOUNT[1]_DIF=2]

[ELSE IF S09B.AMOUNT[1]≥\$200 THEN: IF S09B.AMOUNT[1]/B_AMOUNT IS <.95 OR >1.05 THEN S09B.AMOUNT[1]_DIF=1; ELSE S09B.AMOUNT[1]_DIF=2]

TAX[1] *Did this include tax?

1. YES
2. NO

MONTH[1] *What is the month shown on the receipt(s)/record(s)?

1. {B_THREE_MONTH}
2. {B_TWO_MONTH}
3. {B_LAST_MONTH}
4. {B_CURR_MONTH}

NOMATCH[1] [IF S09B.ITEMIZED[1] =(1 or MISSING) AND S09B.AMOUNT[1]_DIF=1] Can you tell me a little more about {B_DESCRIPTION}? The {IF S09B.RCPT_NUM[1]>1: fill “receipts/records show”, IF S09B.RCPT_NUM[1]=1: fill “receipt/record shows”} a total of \${S09B.AMOUNT[1]} {IF S09B.TAX[1]=1: fill “including”, IF S09B.TAX[1]=2: fill “not including”} sales tax in {IF S09B.MATCH[1]=3: fill “{S09B.MONTH[1]}”; ELSE fill: “{B_MONTH}”}.

Last week, I recorded a total of \${B_AMOUNT} {IF B_TAX=1: fill “including”, IF B_TAX=2: fill “not including”} sales tax in {B_MONTH}.

There are many possible reasons for the difference. Is it for any of the following reasons? You may select all that apply.

{REFER TO SHOWCARD1}

RCPT_RSN[1] [IF S09B.MATCH[1]=3] You said {S09B.NOMATCH[1]}. Can you tell me a little more about that?

_____ {ALLOW 300 CHARACTERS}

RCPT_CMNTS[1]*Provide any other comments or observations about the quality of this match.

_____ {ALLOW 300 CHARACTERS}

DIFFICULTY[1] *How easy or difficult was it to identify the individual item(s) on the receipt(s)/record(s)?

1. Very easy
2. Easy

Appendix B: Interview 2 Protocol

3. Somewhat easy
4. Neither easy nor difficult
5. Somewhat difficult
6. Difficult
7. Very difficult
99. NOT APPLICABLE

[RETURN TO S09B.CHECKPOINT2]

Reported category in Interview1 - No receipt

(prefix is S9_B_X_ for interview 2 items and S9_ICI_X_ for interview 1 items)

NR_HOW[1] Last week I recorded a total cost of \${B_AMOUNT} {IF B_TAX=1: fill “including”, IF B_TAX=2: fill “not including”} sales tax for {B_DESCRIPTION} in {B_MONTH}”. How did you come up with your answer to that question?

_____ {ALLOW 300 CHARACTERS}

NR_RSN[1] There are many possible reasons why you may not have any receipts or records for this expense. Was it for any of the following reasons? You may select all that apply

{REFER TO SHOWCARD2}

NR_RSN_TXT[1] You said {S09B.NR_RSN[1]}, can you tell me a little more about that?

_____ {ALLOW 300 CHARACTERS}

NR_CMNTS[1]*Provide any other comments or observations about the quality of this match.

_____ {ALLOW 300 CHARACTERS}

[RETURN TO S09B.CHECKPOINT2]

Section 9C – Clothing Services

[IF ANY B_Sect09.TableC.Row[X].Item=1 to 5, GO TO S09C.CLOTHSERV; ELSE GO TO S09D.]

CLOTHSERV Last week I recorded the following expenses for clothing, watches, jewelry, and hairpieces. Do you have any receipts or records for these items? *Enter all that apply.

1. [IF B_Sect09.TableC.Row[1].Item = 1 to 5] **{B_PREFILL}**: {B_HOWMANY} {B_DESCRIPTION} for {B_NAME} for \${B_AMOUNT} in {B_MONTH}
 2. [IF B_Sect09.TableC.Row[2].Item = 1 to 5] **{B_PREFILL}**: {B_HOWMANY} {B_DESCRIPTION} for {B_NAME} for \${B_AMOUNT} in {B_MONTH}
 3. [IF B_Sect09.TableC.Row[3].Item = 1 to 5] **{B_PREFILL}**: {B_HOWMANY} {B_DESCRIPTION} for {B_NAME} for \${B_AMOUNT} in {B_MONTH}
 4. ...
 99. NO, NONE
- NDK/NRF

CHECKPOINT3

- *If there are 5 or fewer items in S09C.CLOTHSERV with receipts, go to S09C.INTRO[1] for each item with receipts and S09C.NR_HOW[1] for any items without receipts.*
- *If there are 6-9 items in S09C.CLOTHSERV with receipts, go to S09C.INTRO[1] for a random 5 items with receipts; go to S09C.INTRO[1]_S for the remaining items with receipts; and go to S09C.NR_HOW[1] for any items without receipts.*
- *If there are 10 or more items in S09C.CLOTHSERV with receipts, go to S09C.INTRO[1] for a random 50% of the items with receipts; go to S09C.INTRO[1]_S for the other 50% of items with receipts; and go to S09C.NR_HOW[1] for any items without receipts.*
- *When done, go to Section 9D.*

Reported category in Interview1 - Have receipt – Short Set

(prefix is S9_CS_HR_X_ for interview 2 items and S9_SER_X_ for interview 1 items)

INTRO[1]_S Can I please see any receipts or records you have for {B_DESCRIPTION} in {B_MONTH}?

AMOUNT[1]_S *What is the total expense for {B_DESCRIPTION} shown on the receipt/record?

\$ _____

TAX[1]_S *Did this include tax?

1. YES
2. NO

[RETURN TO S09C.CHECKPOINT3]

Reported category in Interview1 - Have receipt – Long Set

(prefix is S9_CL_HR_X_ for interview 2 items and S9_SER_X_ for interview 1 items)

INTRO[1] Can I please see any receipts or records you have for {B_DESCRIPTION} in {B_MONTH}?

RCPT_NUM[1]*How many receipts/records are there for {B_DESCRIPTION}?

ITEMS[1] *Is/are {B_DESCRIPTION} the only item(s) on the receipt(s)?

1. YES
2. NO

TYPE[1] *What type of record does the respondent have?

1. Price tag
2. Point of purchase receipt (paper/hardcopy)
3. Electronic receipt (e.g. purchase confirmation)
4. Credit card bill
5. Bank records – not including credit card bill (e.g. account summary)
6. Check book
7. Email record
8. Self-created record (e.g. handwritten list, typed spreadsheet)
9. OTHER (SPECIFY): _____

MATCH[1] *Which items do NOT match the receipt(s)/record(s)? Enter all that apply.

Appendix B: Interview 2 Protocol

1. Description: {B_DESCRIPTION}
2. Combined items: {B_COMBCODE}
3. Month of purchase: {MONTH}
99. ALL MATCH
NDK/NRF

DESCR[1] [IF S09C.MATCH[1]=1] *Explain the difference in the description of the item reported in Interview 1.

_____ {ALLOW 300 CHARACTERS}

COMB[1] [IF S09C.MATCH[1]=2] *What is included in the receipt/record? Enter all that apply.

1. Repair, alteration or tailoring for clothing and accessories
2. Shoe repair or other shoe services
3. Watch or jewelry repair
4. Clothing rental
5. Clothing storage outside the home
77. MISC. COMBINED (UNABLE TO SPECIFY)

AMOUNT[1] *What is the total expense for {B_DESCRIPTION} shown on the receipt(s)/record(s)?

\$_____

[IF S09C.AMOUNT[1]<\$200 THEN: IF S09C.AMOUNT[1]/B_AMOUNT IS <.9 OR >1.1 THEN
S09C.AMOUNT[1]_DIF=1; ELSE S09C.AMOUNT[1]_DIF=2]

[ELSE IF S09C.AMOUNT[1]≥\$200 THEN: IF S09C.AMOUNT[1]/B_AMOUNT IS <.95 OR >1.05 THEN
S09C.AMOUNT[1]_DIF=1; ELSE S09C.AMOUNT[1]_DIF=2]

TAX[1] *Did this include tax?

1. YES
2. NO

MONTH[1] [IF S09C.MATCH[1]=3] *What is the month shown on the receipt(s)/record(s)?

1. {B_THREE_MONTH}
2. {B_TWO_MONTH}
3. {B_LAST_MONTH}
4. {B_CURR_MONTH}

NOMATCH[1] [IF S09C.AMOUNT[1]_DIF=1] Can you tell me a little more about {B_DESCRIPTION}? The {IF S09C.RCPT_NUM[1]>1: fill “receipts/records show”, IF S09C.RCPT_NUM[1]=1: fill “receipt/record shows”} a total of \${S09C.AMOUNT[1]} {IF S09C.TAX[1]=1: fill “including”, IF S09C.TAX[1]=2: fill “not including”} sales tax in {IF S09C.MATCH[1]=3: fill “{S09C.MONTH[1]}”; ELSE fill: “{B_MONTH}”}.

Last week, I recorded a total of \${B_AMOUNT} {IF B_TAX=1: fill “including”, IF B_TAX=2: fill “not including”} sales tax in {B_MONTH}.

(There are many possible reasons for the difference. Is it for any of the following reasons? You may select all that apply.)

{REFER TO SHOWCARD1}

RCPT_RSN[1] [IF S09C.MATCH[1]=3] You said {S09C.NOMATCH[1]}. Can you tell me a little more about that?

_____ {ALLOW 300 CHARACTERS}

RCPT_CMNTS[1]*Provide any other comments or observations about the quality of this match.

_____ {ALLOW 300 CHARACTERS}

[RETURN TO S09C.CHECKPOINT3]

Reported category in Interview1 - No receipt

(prefix is S9_C_X_ for interview 2 items and S9_SER_X_ for interview 1 items)

NR_HOW[1] Last week I recorded a total cost of \${B_AMOUNT} {IF B_TAX=1: fill “including”, IF B_TAX=2: fill “not including”} sales tax for {B_DESCRIPTION} in {B_MONTH}”. How did you come up with your answer to that question?

_____ {ALLOW 300 CHARACTERS}

NR_RSN[1] There are many possible reasons why you may not have any receipts or records for this expense. Was it for any of the following reasons? You may select all that apply

{REFER TO SHOWCARD2}

NR_RSN_TXT[1] You said {S09C.NR_RSN[1]}, can you tell me a little more about that?

_____ {ALLOW 300 CHARACTERS}

NR_CMNTS[1]*Provide any other comments or observations about the quality of this match.

_____ {ALLOW 300 CHARACTERS}

[RETURN TO S09C.CHECKPOINT3]

Section 9D – Sewing Materials

[IF ANY B_Sect09.TableD.Row[X].Item=1 to 4, GO TO S09D.SEWMAT; ELSE GO TO S14.]

SEWMAT Last week I recorded the following expenses for sewing materials. Do you have any receipts or records for these items? *Enter all that apply.

1. [IF B_Sect09.TableD.Row[1].Item=1 to 4] **{B_PREFILL}**: {B_DESCRIPTION} for {B_NAME} for \${B_AMOUNT} in {B_MONTH}
 2. [IF B_Sect09.TableD.Row[2].Item=1 to 4] **{B_PREFILL}**: {B_DESCRIPTION} for {B_NAME} for \${B_AMOUNT} in {B_MONTH}
 3. [IF B_Sect09.TableD.Row[3].Item=1 to 4] **{B_PREFILL}**: {B_DESCRIPTION} for {B_NAME} for \${B_AMOUNT} in {B_MONTH}
 4. ...
99. NO, NONE
NDK/NRF

Appendix B: Interview 2 Protocol

CHECKPOINT4

- *If there are 5 or fewer items in S09D.SEWMAT with receipts, go to S09D.INTRO[1] for each item with receipts and S09D.NR_HOW[1] for any items without receipts.*
- *If there are 6-9 items in S09D.SEWMAT with receipts, go to S09D.INTRO[1] for a random 5 items with receipts; go to S09D.INTRO[1]_S for the remaining items with receipts; and go to S09D.NR_HOW[1] for any items without receipts.*
- *If there are 10 or more items in S09D.SEWMAT with receipts, go to S09D.INTRO[1] for a random 50% of the items with receipts; go to S09D.INTRO[1]_S for the other 50% of items with receipts; and go to S09D.NR_HOW[1] for any items without receipts.*
- *When done, go to Section 9X.*

Reported category in Interview1 - Have receipt – Short Set

(prefix is S9_DS_HR_X_ for interview 2 items and S9_SEW_X_ for interview 1 items)

INTRO[1]_S Can I please see any receipts or records you have for {B_DESCRIPTION} in {B_MONTH}?

AMOUNT[1]_S *What is the total expense for {B_DESCRIPTION} shown on the receipt/record?

\$_____

TAX[1]_S *Did this include tax?

1. YES
2. NO

[RETURN TO S09d.CHECKPOINT4]

Reported category in Interview1 - Have receipt – Long Set

(prefix is S9_DL_HR_X_ for interview 2 items and S9_SEW_X_ for interview 1 items)

INTRO[1] Can I please see any receipts or records you have for {B_DESCRIPTION} in {B_MONTH}?

RCPT_NUM[1]*How many receipts/records are there for {B_DESCRIPTION}?

ITEMS[1] *Is/are {B_DESCRIPTION} the only item(s) on the receipt(s)?

1. YES
2. NO

TYPE[1] *What type of record does the respondent have?

1. Price tag
2. Point of purchase receipt (paper/hardcopy)
3. Electronic receipt (e.g. purchase confirmation)
4. Credit card bill
5. Bank records – not including credit card bill (e.g. account summary)
6. Check book
7. Email record
8. Self-created record (e.g. handwritten list, typed spreadsheet)
9. OTHER (SPECIFY): _____

MATCH[1] *Which items do NOT match the receipt(s)/record(s)? Enter all that apply.

1. Description: {B_DESCRIPTION}
2. Combined items: {B_COMBCODE}
3. Month or purchase: {MONTH}
99. ALL MATCH
- NDK/NRF

DESCR[1] [IF S09D.MATCH[1]=1] *Explain the difference in the description of the item reported in Interview 1.

_____ {ALLOW 300 CHARACTERS}

COMB[1] [IF S09D.MATCH[1]=2] *What is included in the receipt/record? Enter all that apply.

1. Repair, alteration or tailoring for clothing and accessories
2. Shoe repair or other shoe services
3. Watch or jewelry repair
4. Clothing rental
5. Clothing storage outside the home
77. MISC. COMBINED (UNABLE TO SPECIFY)

AMOUNT[1] *What is the total expense for {B_DESCRIPTION} shown on the receipt(s)/record(s)?

\$_____

[IF S09D.AMOUNT[1]<\$200 THEN: IF S09D.AMOUNT[1]/B_AMOUNT IS <.9 OR >1.1 THEN S09D.AMOUNT[1]_DIF=1; ELSE S09D.AMOUNT[1]_DIF=2]

[ELSE IF S09D.AMOUNT[1]≥\$200 THEN: IF S09D.AMOUNT[1]/B_AMOUNT IS <.95 OR >1.05 THEN S09D.AMOUNT[1]_DIF=1; ELSE S09D.AMOUNT[1]_DIF=2]

TAX[1] *Did this include tax?

1. YES
2. NO

MONTH[1] [IF S09D.MATCH[1]=3] *What is the month shown on the receipt(s)/record(s)?

1. {B_THREE_MONTH}
2. {B_TWO_MONTH}
3. {B_LAST_MONTH}
4. {B_CURR_MONTH}

NOMATCH[1] [IF S09D.AMOUNT[1]_DIF=1] Can you tell me a little more about {B_DESCRIPTION}? The {IF S09D.RCPT_NUM[1]>1: fill “receipts/records show”, IF S09D.RCPT_NUM[1]=1: fill “receipt/record shows”} a total of \${S09D.AMOUNT[1]} {IF S09D.TAX[1]=1: fill “including”, IF S09D.TAX[1]=2: fill “not including”} sales tax in {IF S09D.MATCH[1]=3: fill “{S09D.MONTH[1]}”; ELSE fill: “{B_MONTH}”}.

Appendix B: Interview 2 Protocol

Last week, I recorded a total of \${B_AMOUNT} {IF B_TAX=1: fill “including”, IF B_TAX=2: fill “not including”} sales tax in {B_MONTH}.

(There are many possible reasons for the difference. Is it for any of the following reasons? You may select all that apply.)

{REFER TO SHOWCARD1}

RCPT_RSN[1] [IF S09D.MATCH[1]=3] You said {S09D.NOMATCH[1]}. Can you tell me a little more about that?

_____ {ALLOW 300 CHARACTERS}

RCPT_CMNTS[1]*Provide any other comments or observations about the quality of this match.

_____ {ALLOW 300 CHARACTERS}

[RETURN TO S09d.CHECKPOINT4]

Reported category in Interview1 - No receipt

(prefix is S9_D_X_for interview 2 items and S9_SEW_X_for interview 1 items)

NR_HOW[1] Last week I recorded a total cost of \${B_AMOUNT} {IF B_TAX=1: fill “including”, IF B_TAX=2: fill “not including”} sales tax for {B_DESCRIPTION} in {B_MONTH}”. How did you come up with your answer to that question?

_____ {ALLOW 300 CHARACTERS}

NR_RSN[1] There are many possible reasons why you may not have any receipts or records for this expense. Was it for any of the following reasons? You may select all that apply

{REFER TO SHOWCARD2}

NR_RSN_TXT[1] You said {S09D.NR_RSN[1]}, can you tell me a little more about that?

_____ {ALLOW 300 CHARACTERS}

NR_CMNTS[1]*Provide any other comments or observations about the quality of this match.

_____ {ALLOW 300 CHARACTERS}

[RETURN TO S09d.CHECKPOINT4]

Section 9X – DID NOT REPORT HOUSEHOLD APPLIANCES, BUT HAS RECORDS

NOT_LISTED_A *Does the respondent have receipts/records for any of the following even though they did not report them last week? Enter all that apply.

1. Coats, jackets or furs
2. Sport coats or tailored jackets
3. Suits
4. Vests

5. Sweaters or sweater sets
 6. Pants, jeans, or shorts
 7. Dresses
 8. Skirts
 9. Shirts, blouses or tops
 10. Undergarments
 11. Hosiery
 12. Nightwear or loungewear
 13. Accessories
 14. Swimsuits or warm-up ski suits
 15. Uniforms, for which the cost is not reimbursed
 16. Costumes
 17. Footwear
 99. NO, NONE
- NDK/NRF

NOT_LISTED_B *Does the respondent have receipts/records for any of the following even though they did not report them last week? Enter all that apply.

Clothing for infants under 2 years of age:

1. Coats, jackets or snowsuits
2. Dresses or other outerwear
3. Underwear or diapers, including disposable
4. Sleeping garments
5. Layettees
6. Accessories

Other items:

7. Watches
 8. Jewelry
 9. Hairpieces, wigs or toupees
 99. NO, NONE
- NDK/NRF

NOT_LISTED_C *Does the respondent have receipts/records for any of the following clothing services even though they did not report them last week? Enter all that apply.

1. Repair, alteration or tailoring for clothing and accessories
 2. Shoe repair or other shoe services
 3. Watch or jewelry repair
 4. Clothing rental
 5. Clothing storage outside the home
 99. NO, NONE
- NDK/NRF

NOT_LISTED_D *Does the respondent have receipts/records for any of the following sewing materials even though they did not report them last week? Enter all that apply.

1. Sewing materials for making slipcovers, curtains, or other home handiwork including yarn
2. Sewing materials for making clothes
3. Sewing notions
4. Other sewing materials

Appendix B: Interview 2 Protocol

99. NO, NONE
NDK/NRF

CHECKPOINTS

1. For each item, ask NL_DESCRIP[1] to NL_CMNTS[1], then return to S09X.NOT_LISTED_A.
2. IF S09X.NOT_LISTED_A=99, then go to S09X.NOT_LISTED_B.
3. ...
4. IF S09X.NOT_LISTED_D=99, then go to Section 14A.
(prefix is S9_X_A_X_repX_ for interview 2 items)

NL_DESCRIP[1] *Enter a brief description of the item: {S09X.NOT_LISTED_A /
S09X.NOT_LISTED_B/ S09X.NOT_LISTED_C / S09X.NOT_LISTED_D }?

_____ {ALLOW 300 CHARACTERS}

NL_MONTH[1] *For which months are there receipts/records for { S09X.NOT_LISTED_A /
S09X.NOT_LISTED_B/ S09X.NOT_LISTED_C / S09X.NOT_LISTED_D }?

1. {B_THREE_MONTH}
2. {B_TWO_MONTH}
3. {B_LAST_MONTH}
4. {B_CURR_MONTH}

NL_AMNT1[1] [IF S09X.NL_MONTH[1]=1]*What is the amount of the {S09X.NOT_LISTED_A /
S09X.NOT_LISTED_B / S09X.NOT_LISTED_C / S09X.NOT_LISTED_D} shown on the
receipt(s)/record(s) for {B_THREE_MONTH}?

\$ _____

NL_AMNT2[1] [IF S09X.NL_MONTH[1]=2]*What is the amount of the {S09X.NOT_LISTED_A /
S09X.NOT_LISTED_B / S09X.NOT_LISTED_C / S09X.NOT_LISTED_D} shown on the
receipt(s)/record(s) for {B_TWO_MONTH}?

\$ _____

NL_AMNT3[1] [IF S09X.NL_MONTH[1]=3]*What is the amount of the {S09X.NOT_LISTED_A /
S09X.NOT_LISTED_B / S09X.NOT_LISTED_C / S09X.NOT_LISTED_D} shown on the
receipt(s)/record(s) for {B_LAST_MONTH}?

\$ _____

NL_HOW[1] Can you tell me a little more about this item? The receipt(s)/record(s) show(s) an expense for
{S09X.NOT_LISTED_A / S09X.NOT_LISTED_B / S09X.NOT_LISTED_C /
S09X.NOT_LISTED_D} but you did not report this item last week. There are many possible
reasons for this. Is it for any of the reasons listed on page 3? You may select all that apply.

[SHOWCARD 3]

NL_RSN[1] You said {NL_HOW[1]}, can you tell me a little more about that?

_____ {ALLOW 300 CHARACTERS}

NL_CMNTS[1]*Provide any other comments or observations about the quality of this match.

_____ {ALLOW 300 CHARACTERS}

[RETURN TO S09X.CHECKPOINT5]

Appendix B: Interview 2 Protocol

Section 14 – Hospitalization and Health Insurance

[IF S14_insur_B_Item=1 AND (S14_insur_B_HHICPMTB=1), GO TO HEALTH_R;
IF (S14_insur_B_Item=2) GO TO S14.NOT_LISTED]

S14_HEALTH_R[3] Are there any bills, receipts, or records for the following hospitalization or health insurance plans since the first of {B_THREE_MONTH}? *Enter all that apply.

1. [IF S14_insur_B_HHIRPMXB>0 or S14_insur_B_HHIIRGXB>0] **Health insurance:** {S14_insur_B_HINSCMP}
2. [IF S14_insur_B_HHIRPMXB>0 or S14_insur_B_HHIIRGXB>0] **Health insurance:** {S14_insur_B_HINSCMP}
3. [IF S14_insur_B_HHIRPMXB>0 or S14_insur_B_HHIIRGXB>0] **Health insurance:** {S14_insur_B_HINSCMP}
99. NO, NONE
NDK/NRF

CHECKPOINT1

1. *For each item with a receipt, go to MONTH*
2. *For each item without a receipt, go to S14.NR_HOW*
3. *Then go to Section 14c*

Reported health insurance – Have Receipt

(prefix is S14_HR_HEALTH_X_ for interview 2 items and S14_insur_X_ for interview 1 items)

MM[4] *For which months are there receipts/records? Enter all that apply.

USE THE BILLING DATE, NOT SERVICE DATE, TO DETERMINE MONTH

[SHOW LAST THREE MONTHS]

13. OTHER

SRV_START *On the bill/record for {FILL MOST RECENT MONTH}, what is the service period start date?

SRV_START_MONTH: __

SRV_START_DATE: __

SRV_START_YEAR: __

SRV_END *What is the service period end date?

SRV_END_MONTH: __

SRV_END_DATE: __

SRV_END_YEAR: __

SAME *[IF S14_insur_B_HHIRPMTB=1] Since the first of {B_THREE_MONTH} was each payment/expense for this insurance the same amount?

1. YES – go to HHIRPMPD
2. NO

HIIIRGXB *What is the total expense shown on the bills/records for this insurance plan since the start of {B_THREE_MONTH}?

\$ _____

[IF S14_insur_B_HHIRPMTB?1 AND HIIIRGXB<\$200 THEN: IF HIIIRGXB/S14_insur_B_HIIIRGXB/ <.9 or >1.1 THEN HIIIRGXB_DIF=1; ELSE HIIIRGXB_DIF=2]

[ELSE IF S14_insur_B_HHIRPMTB?1 AND HIIIRGXB≥\$200 THEN: IF HIIIRGXB /S14_insur_B_HIIIRGXB/ <.95 or >1.05 THEN HIIIRGXB_DIF=1; ELSE HIIIRGXB_DIF=2]

[ELSE IF B_HHIRPMTB=1 AND HIIIRGXB[1]<\$200 THEN: IF (HIIIRGXB/B_HHIRPMXB*S14_insur_B_HHIQMTB) <.9 or >1.1 THEN: HIIIRGXB_DIF=1; ELSE HIIIRGXB_DIF=2]

[ELSE IF S14_insur_B_HHIRPMTB=1 AND HIIIRGXB≥\$200 THEN: IF (HIIIRGXB/B_HHIRPMXB*S14_insur_B_HHIQMTB) <.95 or >1.05 THEN: HIIIRGXB_DIF=1; ELSE HIIIRGXB_DIF=2]

[Goto MISSING]

HHIRPMPD *What period of time is covered in each payment/expense on the bill/record?

1. Week
2. 2 weeks
3. Month
4. Quarter
5. 6 months
6. Year
7. OTHER

PTIMEOTH [IF HHIRPMPD=7] *Specify.

_____ {ALLOW 30 CHARACTERS}

HHIRPMXB *What is the regular health insurance payment/expense shown on the bill/record?

\$ _____

HIIQMTB How many payments were made on this policy since the first of {B_THREE_MONTH}?

INTERVIEWER NOTE: COUNT ALL PAYMENTS EVEN IF THEY DO NOT HAVE RECEIPTS FOR ALL PAYMENTS

[IF HHIRPMXB<\$200 THEN: IF HHIRPMXB/S14_insur_B_HHIRPMXB <.9 or >1.1 THEN HHIRPMXB_DIF=1; ELSE HHIRPMXB_DIF=2]

[ELSE IF HHIRPMXB≥\$200 THEN: IF HHIRPMXB[1]/S14_insur_B_HHIRPMXB/ <.95 or >1.05 THEN HHIRPMXB_DIF=1; ELSE HHIRPMXB_DIF=2]

Appendix B: Interview 2 Protocol

NOMATCH[1] [IF HHIRPMXB_DIF=1 OR HHIIRGXB_DIF=1] Can you tell me a little more about this health insurance plan? The bills/records show [IF HHIRPMXB_DIF=1, fill: “\${HHIRPMXB} every {HHIRPMPD}” / IF HHIIRGXB_DIF=1, fill: “a total amount of \${HHIIRGXB} since the start of {B_THREE_MONTH}”], but last week I recorded [IF S14_insur_B_HHIRPMTB=1, fill: “\${S14_insur_B_HHIRPMXB} every {S14_insur_B_HHIRPMPD}” / IF S14_insur_B_HHIRPMTB=2, fill: “a total amount of \${S14_insur_B_HHIIRGXB} since the start of {B_THREE_MONTH}”].

(There are many possible reasons for this difference. Is it for any of the reasons listed on page 1? You may select all that apply.)

{REFER TO SHOWCARD1}

RCPT_RSN [IF HHIRPMXB_DIF=1 OR S14.HHIIRGXB[1]_DIF=1] You said {NOMATCH[1]}, can you tell me a little more about that?

_____ {ALLOW 300 CHARACTERS}

RCPT_CMNTS *Provide any other comments or observations about the quality of this match.

_____ {ALLOW 300 CHARACTERS}

[RETURN TO CHECKPOINT1]

Reported Health Insurance – No Receipt

(prefix is S14_NR_HEALTH_X_ for interview 2 items and S14_insur_X_ for interview 1 items)

NR_HOW Last week I recorded [IF S14_insur_B_HHIRPMTB=1, fill: “\${S14_insur_B_HHIRPMXB} every {S14_insur_B_HHIRPMPD}” / IF S14_insur_B_HHIRPMTB=2, fill: “a total amount of \${S14_insur_B_HHIIRGXB} since the start of {B_THREE_MONTH}”] for {S14_insur_B_HINSCMP}. How did you come up with your answer to that question?

_____ {ALLOW 300 CHARACTERS}

NR_RSN[2] There are many possible reasons why you may not have a receipt or record for this item. Is it for any of the reasons listed on page 2? You may select all that apply

{REFER TO SHOWCARD2}

NR_RSN_TXT You said {NR_RSN[2]}, can you tell me a little more about that?

_____ {ALLOW 300 CHARACTERS}

NR_CMNTS *Provide any other comments or observations about the quality of this match.

_____ {ALLOW 300 CHARACTERS}

[RETURN TO CHECKPOINT1]

Section 14X – DID NOT REPORT INSURANCE BUT HAS RECORDS

S14_NOT_LISTED *Does the respondent have receipts/records for any health insurance plans since the start of {B_THREE_MONTH} even though it was not reported last week?

1. YES

2. NO
NDK/NRF

CHECKPOINT3

1. *IF S14X.NOT_LISTED=2, go to Section 17*
2. *IF S14X.NOT_LISTED=1, ask NL_DESCRIP to NL_MORE, then go to Section 17.*
(prefix is S14_X_X_ for interview 2 items and S14_insur_X_ for interview 1 items)

NL_DESCRIP *Enter a brief description of the item.

_____ {ALLOW 300 CHARACTERS}

NL_MM[1] *For which months are there receipts/records? Enter all that apply.

USE BILLING DATE, NOT SERVICE DATE, TO DETERMINE MONTH

1. {B_THREE_MONTH}
2. {B_TWO_MONTH}
3. {B_LAST_MONTH }
4. {B_CURR_MONTH}

NL_AMNT *What was the total expense paid on this policy since the start of {B_THREE_MONTH}?

\$_____

NL_HOW[1] Can you tell me a little more about this item? The receipt(s)/record(s) show(s) an expense for health insurance since the start of {B_THREE_MONTH} but you did not report this item last week. There are many possible reasons for this. Is it for any of the reasons listed on page 3? You may select all that apply.

[SHOWCARD 3]

NL_RSN You said {NL_HOW[1]}, can you tell me a little more about that?

_____ {ALLOW 300 CHARACTERS}

NL_CMNTS *Provide any other comments or observations about the quality of this match.

_____ {ALLOW 300 CHARACTERS}

NL_MORE *Does the respondent have any other receipts/records for any hospitalization or health insurance plans even though they were not reported last week?

1. Yes – *go to NL_DESCRIP and repeat loop*
2. No – *go to Section 17*

Appendix B: Interview 2 Protocol

Section 17 – Subscriptions and Memberships

[IF ANY B_Sect17.TableA.Row[X].Item=1 to 13, GO TO S17.SUB_MEM; ELSE GO TO S17X.]

S17_SUB_MEM Last week I recorded the following subscriptions or memberships. Please indicate if you have any receipts or records for these items. *Enter all that apply.

- 9. [IF B_Sect17.TableA.Row[1].Item=1 to 13] **{B_PREFILL}**: {B_DESCRIPTION}
- 10. [IF B_Sect17.TableA.Row[2].Item=1 to 13] **{B_PREFILL}**: {B_DESCRIPTION}
- 11. [IF B_Sect17.TableA.Row[3].Item=1 to 13] **{B_PREFILL}**: {B_DESCRIPTION}
- 12. ...
- 99. NO, NONE
- NDK/NRF

CHECKPOINT1

- *If there are 5 or fewer items in S17.SUB_MEM with receipts, go to S17.INTRO for each item with receipts and S17.NR_HOW for any items without receipts.*
- *If there are 6-9 items in S17.SUB_MEM with receipts, go to S17.INTRO for a random 5 items with receipts; go to S17.INTRO_S for the remaining items with receipts; and go to S17.NR_HOW for any items without receipts.*
- *If there are 10 or more items in S17.SUB_MEM with receipts, go to S17.INTRO for a random 50% of the items with receipts; go to S17.INTRO_S for the other 50% of items with receipts; and go to S17.NR_HOW for any items without receipts.*

Reported category in Interview1 - Have receipt – Short Set

(prefix is S17_HR_short_X_ for interview 2 items and S17_X_ for interview 1 items)

INTRO[1]_S Can I please see any receipts or records you have for the {B_DESCRIPTION}?

AMOUNT[1]_S *What is the total expense for {B_DESCRIPTION} since the first of {B_THREE_MONTH}, including shipping and handling, shown on the receipts/records?

\$_____

[RETURN TO CHECKPOINT1]

Reported category in Interview1 - Have receipt – Long Set

(prefix is S17_HR_long_X_ for interview 2 items and S17_X_ for interview 1 items)

INTRO[1] Can I please see any receipts or records you have for the {B_DESCRIPTION}?

RCPT_NUM[1]*How many receipts/records are there for the {B_DESCRIPTION}?

MONTH[1] *For which months are there receipt(s)/record(s)? Enter all that apply.

- 1. {B_THREE_MONTH}
- 2. {B_TWO_MONTH}
- 3. {B_LAST_MONTH}
- 4. {B_CURR_MONTH}

AMOUNT[1] *What is the total expense for {B_DESCRIPTION} since the first of {B_THREE_MONTH}, including shipping and handling, shown on the receipts/records?

\$_____

[IF S17.AMOUNT[1]<\$200 THEN: IF S17.AMOUNT[1]/B_AMOUNT IS <.9 OR >1.1 THEN S17.AMOUNT[1]_DIF=1; ELSE S17.AMOUNT[1]_DIF=2]

[ELSE IF S17.AMOUNT[1]≥\$200 THEN: IF S17.AMOUNT[1]/B_AMOUNT IS <.95 OR >1.05 THEN S17.AMOUNT[1]_DIF=1; ELSE S17.AMOUNT[1]_DIF=2]

S17CMEXX[1] *What is the total expense shown on the receipts/records for this month?

\$_____

NOMATCH[1] [IF S17.AMOUNT[1]_DIF=1] Can you tell me a little more about this item? The {IF S17.RCPT_NUM>1: fill “receipts/records show”, IF S17.RCPT_NUM=1: fill “receipt/record shows”} a total cost of \${S17.AMOUNT[1]} for {B_DESCRIPTION} since the first of {B_THREE_MONTH}.

Last week, I recorded a total of \${B_AMOUNT} for {B_DESCRIPTION} since the first of {B_THREE_MONTH}.

(There are many possible reasons for the difference. Is it for any of the following reasons? You may select all that apply.)

{REFER TO SHOWCARD1}

RCPT_RSN[1] [IF S17.AMOUNT[1]_DIF=1] You said {S17.NOMATCH[1]}. Can you tell me a little more about that?

_____ {ALLOW 300 CHARACTERS}

RCPT_CMNTS[1]*Provide any other comments or observations about the quality of this match.

_____ {ALLOW 300 CHARACTERS}

[RETURN TO CHECKPOINT1]

Reported category in Interview1 - No receipt

(prefix is S17_NR_sect17_X_for interview 2 items and S17_X_for interview 1 items)

NR_HOW[1] In the previous interview, I recorded \${B_AMOUNT} for {B_DESCRIPTION} since the start of {B_THREE_MONTH}. How did you come up with your answer to that question?

_____ {ALLOW 300 CHARACTERS}

NR_RSN[1] There are many possible reasons why you may not have any receipts or records for this expense. Was it for any of the following reasons? You may select all that apply.

{REFER TO SHOWCARD2}

Appendix B: Interview 2 Protocol

NR_RSN_TXT[1] You said {S017.NR_RSN[1]}, can you tell me a little more about that?

_____ {ALLOW 300 CHARACTERS}

NR_CMNTS[1]*Provide any other comments or observations about the quality of this match.

_____ {ALLOW 300 CHARACTERS}

[RETURN TO CHECKPOINT1]

Section 17X – DID NOT REPORT SUBSCRIPTIONS, BUT HAS RECORDS

S17_X_NOT_LISTED *Does the respondent have receipts/records for any of the following even though they did not report them last week? Enter all that apply.

[LIST ITEMS FROM Sect17.TableA.Row[X].Item]

99. NO, NONE

NDK/NRF

CHECKPOINT2

1. *For each item, ask NL_DESCRIP[1] to NL_CMNTS[1], then go to Section 19.*

2. *IF S17X.NOT_LISTED, then go to Section 19.*

(prefix is S17_X_HR_X_rep_X_for interview 2 items)

NL_DESCRIP[1] *Enter a brief description of the item: {S17X.NOT_LISTED}.

_____ {ALLOW 300 CHARACTERS}

NL_MONTH[1] *For which months are there receipts/records for {S17X.NOT_LISTED}? Enter all that apply.

- 1. {B_THREE_MONTH}
- 2. {B_TWO_MONTH}
- 3. {B_LAST_MONTH}
- 4. {B_CURR_MONTH}

NL_AMNT[1] *What is the amount for {S17X.NOT_LISTED} since the start of {B_THREE_MONTH} shown on the receipt(s)/record(s)?

\$_____

NL_HOW[1] Can you tell me a little more about this item? The receipt(s)/record(s) show(s) an expense for {S22X.NOT_LISTED} but you did not report this item last week. There are many possible reasons for this. Is it for any of the reasons listed on page 3? You may select all that apply.

[SHOWCARD 3]

NL_RSN[1] You said {NL_HOW[1]}, can you tell me a little more about that?

_____ {ALLOW 300 CHARACTERS}

NL_CMNTS[1]*Provide any other comments or observations about the quality of this match.

_____ {ALLOW 300 CHARACTERS}

Section 19A – Miscellaneous Expenses

[IF ANY S19_M_X_B_Item=1 to 24, GO TO S19_A_MISC_EXP; ELSE GO TO S19B.]

S19_A_MISC_EXP[1-47] Last week I recorded the following items. Please indicate if you have any receipts or records for these items. *Enter all that apply.

1. [IF S19_M_1_B_item = 1 to 24] {S19_M_1_B_Prefill}:
 {S19_M_1_B_DESCRIPTION} purchased for {S19_M_1_B_AMOUNT} in
 {S19_M_1_B_MONTH}
 2. [IF S19_M_2_B_item = 1 to 24] { S19_M_2_B_Prefill}:
 {S19_M_2_B_DESCRIPTION} purchased for {S19_M_2_B_AMOUNT} in
 {S19_M_2_B_MONTH}
 3. [IF S19_M_3_B_item = 1 to 24] { S19_M_3_B_Prefill}:
 {S19_M_3_B_DESCRIPTION} purchased for {S19_M_3_B_AMOUNT} in
 {S19_M_3_B_MONTH}
 4. ...
99. NO, NONE
 NDK/NRF

CHECKPOINT1

- *If there are 5 or fewer items in S19A.MISC_EXP with receipts, go to S19A.INTRO[1] for each item with receipts and S19A.NR_HOW[1] for any items without receipts.*
- *If there are 6-9 items in S19A.MISC_EXP with receipts, go to S19A.INTRO[1] for a random 5 items with receipts; go to S19A.INTRO[1]_S for the remaining items with receipts; and go to S19A.NR_HOW[1] for any items without receipts..*
- *If there are 10 or more items in S19A.MISC_EXP with receipts, go to S19A.INTRO[1] for a random 50% of the items with receipts; go to S19A.INTRO[1]_S for the other 50% of items with receipts; and go to S19A.NR_HOW[1] for any items without receipts.*
- *When done, go to Section 19B.*

Reported category in Interview1 - Have receipt – Short Set

S19_AS_HR_45_INTR0_S Can I please see any receipts or records you have for
 {S19_M_45_B_DESCRIPTION}?

S19_AS_HR_45_AMOUNT_S *What is the total expense for {S19_M_45_B_DESCRIPTION} since the first of
 {B_THREE_MONTH} shown on the receipt/record?

\$_____

[RETURN TO CHECKPOINT1]

Reported category in Interview1 - Have receipt – Long Set

S19_AL_HR_45_INTRO Can I please see any receipts or records you have for
 {S19_M_45_B_DESCRIPTION}?

S19_AL_HR_45_RCPT_NUM *How many receipts/records are there for the {S19_M_45_B_DESCRIPTION}?

S19_AL_HR_45_MONTH[13] *Which month is on the receipts/records?

Appendix B: Interview 2 Protocol

1. {B_THREE_MONTH}
2. {B_TWO_MONTH}
3. {B_LAST_MONTH}
4. {B_CURR_MONTH}
5. Same amount each month

S19_AL_HR_45_AMOUNT *What is the {IF S19_AL_HR_45_MONTH=5, fill: “monthly”; else fill: “total”} expense for {S19_M_45_B_DESCRIPTION} shown on the receipt(s)/record(s) for {S19_AL_HR_45_MONTH}?

\$_____

[IF S19_AL_HR_45_AMOUNT<\$200 THEN: IF S19_AL_HR_45_AMOUNT/S19_M_45_B_AMOUNT IS <.9 OR >1.1 THEN S19_AL_HR_45_AMOUNT_DIF=1; ELSE S19_AL_HR_45_AMOUNT_DIF=2]

[ELSE IF S19_AL_HR_45_AMOUNT≥\$200 THEN: IF S19_AL_HR_45_AMOUNT/S19_M_45_B_AMOUNT IS <.95 OR >1.05 THEN S19_AL_HR_45_AMOUNT_DIF=1; ELSE S19_AL_HR_45_AMOUNT_DIF=2]

S19_AL_HR_45_NOMATCH[14] [IF S19_AL_HR_45_AMOUNT_DIF=1] Can you tell me a little more about the {S19_M_24_B_DESCRIPTION}? The {IF S19_AL_HR_45_RCPT_NUM[1]>1: fill “receipts/records show”, IF S19_AL_HR_45_RCPT_NUM=1: fill “receipt/record shows”} a total of \${S19_AL_HR_45_AMOUNT} in {S19_AL_HR_45_MONTH}.

Last week I recorded a total of \${S19_M_45_B_AMOUNT} in {S19_M_45_B_MONTH}.

(There are many possible reasons for the difference. Is it for any of the following reasons? You may select all that apply.)

{REFER TO SHOWCARD1}

S19_AL_HR_45_RCPT_RSN [IF S19_AL_HR_45_AMOUNT_DIF=1] You said {S19_AL_HR_45_NOMATCH}. Can you tell me a little more about that?

_____ {ALLOW 300 CHARACTERS}

S19_AL_HR_45_RCPT_CMNTS *Provide any other comments or observations about the quality of this match.

_____ {ALLOW 300 CHARACTERS}

[RETURN TO CHECKPOINT1]

Reported category in Interview1 - No receipt

S19_A_45_NR_HOW Last week, I recorded a cost of \${S19_M_45_B_AMOUNT} for {S19_M_45_B_DESCRIPTION} in {B_MONTH}. How did you come up with your answer to that question?

_____ {ALLOW 300 CHARACTERS}

S19_A_45_NR_RSN[10] There are many possible reasons why you may not have any receipts or records for this expense. Was it for any of the following reasons? You may select all that apply.

{REFER TO SHOWCARD2}

S19_A_45_NR_RSN_TXT You said {S19_A_45_NR_RSN}, can you tell me a little more about that?

_____ {ALLOW 300 CHARACTERS}

S19_A_45_NR_CMNTS *Provide any other comments or observations about the quality of this match.

_____ {ALLOW 300 CHARACTERS}

[RETURN TO CHECKPOINT1]

Section 19X – DID NOT REPORT HOUSEHOLD APPLIANCES, BUT HAS RECORDS

S19_X_NOT_LISTED_A[25] *Does the respondent have receipts/records for any of the following even though they did not report them last week? Enter all that apply.

[LIST ITEMS FROM S19_M_1_B_ITEM - S19_M_25_B_item]

99. NO, NONE

NDK/NRF

CHECKPOINT3

1. *IF S19_X_NOT_LISTED_A=99, then go to Section 22.*
2. *For each item, ask NL_DESCRIP to NL_CMNTS, then go to Section 22.*

S19_X19a_2I_rep_5_NL_DESCRIP *Enter a brief description of the item: {S19_X_NOT_LISTED_A[25]}.

_____ {ALLOW 300 CHARACTERS}

S19_X19a_2I_rep_5_NL_MM[13] *For which months are there receipts/records for {S19_X_NOT_LISTED_A[25]}? Enter all that apply.

1. {B_THREE_MONTH}
2. {B_TWO_MONTH}
3. {B_LAST_MONTH}

S19_X19a_2I_rep_5_NL_AMNT *What is the amount of the {S19_X_NOT_LISTED_A[25]} shown on the receipt(s)/record(s)?

\$_____

S19_X19a_2I_rep_5_NL_HOW[7] Can you tell me a little more about this item? The receipt(s)/record(s) show(s) an expense for {S19_X_NOT_LISTED_A[25]} but you did not report this item last week. There are many possible reasons for this. Is it for any of the reasons listed on page 3? You may select all that apply.

Appendix B: Interview 2 Protocol

[SHOWCARD 3]

S19_X19a_2I_rep_5_NL_RSN You said {S19_X19a_2I_rep_5_NL_HOW[7]}, can you tell me a little more about that?

_____ {ALLOW 300 CHARACTERS}

S19_X19a_2I_rep_5_NL_CMNTS *Provide any other comments or observations about the quality of this match.

_____ {ALLOW 300 CHARACTERS}

S19_X19A_2I_anymore_5 Are there any other {S19_X_NOT_LISTED_A[25]} that were not reported?

1. Yes – repeat loop with next rep up to rep_5
2. No – go to S22

Section 22A1 – Gross Income

[IF B_SALARYST=1 FOR ANY HOUSEHOD MEMBER, GO TO S22A1.GROSS_INC; ELSE GO TO S22X.NOT_LISTED]

S22_GROSS_INC[3] Are there any records for gross salary for the past 12 months for the following individuals? *Enter all that apply.

[LIST UP TO 8 HOUSEHOLD MEMBERS WHERE B_SALAYRST=1]

99. NO, NONE

NDK/NRF

CHECKPOINT1

1. *For each item with a receipt, go to REF_PRD*
2. *For each item without a receipt go to NR_HOW*

Reported gross income – Have Receipt

(prefix is S17_gross_X_ for interview 2 items and S22_X_ for interview 1 items)

REF_PRD Are the records/receipts for [FILL: HH MEMBER NAME] for the past 12 months, the last calendar year, or some other period of time?

1. Past 12 months
2. The last calendar year
3. Some other period of time

REF_SPECIFY[8] [IF S22A1.REF_PRD[1]=3] *For which months are there records for wages/salary? Enter all that apply.

[SHOW PAST 12 MONTHS]

SALARYX *Based on the record(s), how much did {B_CC_UNIT2_PERSON[1]_NAME} receive in wages and salaries (before deductions) for all jobs [IF REF_PRD=1,DK,RF, fill: “in the past 12 months”; IF REF_PRD=2, fill: “in the last calendar year”; IF REF_PRD=3, fill “during that time period”]?

\$ _____

IF S22_B_SALARYX=DK/RF, THEN IF SALARYX IS NOT IN THE RANGE OF S22_B_SALARYB THEN SALARYX_DIF=1; ELSE SALARYX_DIF=2;

IF S22_B_SALARYX?DK/RF, THEN IF SALARYX/S22_B_SALARYX <.95 or >1.05 THEN SALARYX_DIF=1; ELSE SALARYX_DIF=2

NOMATCH[1] [IF REF_PRD=1 AND SALARYX_DIF=1] Can you tell me a little more about this item? The records show {B_CC_UNIT2_PERSON_NAME} earned \${SALARYX} before deductions for all wages [IF REF_PRD=1,DK,RF, fill: “in the past 12 months”; IF REF_PRD=2, fill: “in the last calendar year”; IF REF_PRD=3, fill “during that time period”], but last week I recorded that {B_CC_UNIT2_PERSON_NAME} earned {S22_B_SALARYX/S22_B_SALARYB}.

(There are many possible reasons for this difference. Is it for any of the reasons listed on page 4? You may select all that apply.)

[SHOWCARD4]

Appendix B: Interview 2 Protocol

1. THE RECORDS DO NOT INCLUDE ALL INCOME THIS PERSON RECEIVED (FOR EXAMPLE, CASH INCOME FROM TIPS)
2. I DO NOT HAVE RECORDS FOR ALL JOBS THAT THIS PERSON HAD
3. LAST WEEK, I DID NOT REPORT INCOME FROM ALL JOBS THAT THIS PERSON HAD
4. LAST WEEK, I DID NOT REPORT INCOME FROM BONUSES, OVERTIME, COMMISSION, ETC.
5. LAST WEEK, I COULD NOT REMEMBER (OR DID NOT KNOW), SO I GUESSED THE AMOUNT
6. LAST WEEK, I REPORTED THE AMOUNT AFTER DEDUCTIONS
7. SOME OTHER REASON

RCPT_RSN [IF NOMATCH?8,DK,RF] You said {NOMATCH}, can you tell me a little more about that?
_____ {ALLOW 300 CHARACTERS}

RCPT_CMNTS *Provide any other comments or observations about the quality of this match.
_____ {ALLOW 300 CHARACTERS}

[RETURN TO CHECKPOINT1]

Reported Gross Income – No Receipt

(prefix is S17_grossNR_X_ for interview 2 items and S22_X_ for interview 1 items)

NR_HOW Last week I recorded that {B_CC.UNIT2.PERSON[1].NAME} received \${B_SALARYX/B_SALARYB} in wages and salary in the past 12 months for all jobs. How did you come up with your answer to that question?
_____ {ALLOW 300 CHARACTERS}

NR_RSN[3] There are many possible reasons why you may not have a receipt or record for this item. Is it for any of the reasons listed on page 2? You may select all that apply
{REFER TO SHOWCARD2}

NR_RSN_TXT You said {NR_RSN}, can you tell me a little more about that?
_____ {ALLOW 300 CHARACTERS}

NR_CMNTS *Provide any other comments or observations about the quality of this match.
_____ {ALLOW 300 CHARACTERS}

[RETURN TO CHECKPOINT1]

Section 22A2 – Last Pay

S22_LAST_PAY[2] Are there any records for the last pay check for the following individuals? *Enter all that apply.

1. [IF B_PARTA[1].SALARYST=1, then fill: “{B_CC.UNIT2.PERSON[1].NAME}”]
2. [IF B_PARTA[2].SALARYST=1, then fill: “{B_CC.UNIT2.PERSON[2].NAME}”]
3.

99. NO, NONE
NDK/NRF

CHECKPOINT2

1. For each item with a receipt, ask the "Have Receipt" questions starting with S22A1.REF_PRD[1]
2. For each item without a receipt ask the "No Receipt" questions starting with S22A1.NR_HOW[1]

Reported last pay – Have Receipt

(prefix is S17_pay_X_ for interview 2 items and S22_X_ for interview 1 items)

PAY_DATE *What was the date of the last pay that {B_CC.UNIT2.PERSON[1].NAME} received as shown on the record?

__ / __ / __

RECENT [IF PAY_DATE WAS MORE THAN 60 DAYS AGO] Is the income for your most recent pay period exactly the same, about the same, or different from the income in this record?

1. Exactly the same
2. About the same
3. Different

GROSPAYX *What is the amount of {B_CC_UNIT2_PERSON_NAME}'s last pay as shown on the record?

\$_____

IF GROSPAYX/S22_B_GROSPAYX IS <.95 OR >1.05 THEN GROSPAYX_DIF=1; ELSE
GROSPAYX_DIF=2

PAYPRD *What period of time did this cover?

1. One week
2. Two weeks
3. Month
4. Quarter
5. Year
6. Twice a month
7. OTHER

PAYPRDOT *Specify:

_____ [ALLOW 30 CHARACTERS]

AMTFED *How much was deducted for federal tax?

\$_____

SLTAXX *How much was deducted for state and local tax?

\$_____

PRIVPENX *How much was deducted for a private pension?

Appendix B: Interview 2 Protocol

\$ _____

GOVRETX *How much was deducted for government retirement?

\$ _____

RRRDEDX *How much was deducted for railroad retirement?

\$ _____

NOMATCH[1] [GROSPAYX_DIF=1] Can you tell me a little more about this item? The records show that { }'s last pay was \${GROSPAYX[1]} before deductions, but last week I recorded that { } received \${S22_B_GROSPAYX}.

(There are many possible reasons for this difference. Is it for any of the reasons listed on page 4? You may select all that apply.)

1. THE RECORDS DO NOT INCLUDE ALL INCOME THIS PERSON RECEIVED (FOR EXAMPLE, CASH INCOME FROM TIPS)
2. I DO NOT HAVE RECORDS FOR ALL JOBS THAT THIS PERSON HAD
3. LAST WEEK, I DID NOT REPORT INCOME FROM ALL JOBS THAT THIS PERSON HAD
4. LAST WEEK, I DID NOT REPORT INCOME FROM BONUSES, OVERTIME, COMMISSION, ETC.
5. LAST WEEK, I COULD NOT REMEMBER (OR DID NOT KNOW), SO I GUESSED THE AMOUNT
6. LAST WEEK, I REPORTED THE AMOUNT AFTER DEDUCTIONS
7. SOME OTHER REASON

RCPT_RSN [IF NOMATCH?8,DK,RF] You said {NOMATCH}, can you tell me a little more about that?

_____ {ALLOW 300 CHARACTERS}

RCPT_CMNTS *Provide any other comments or observations about the quality of this match.

_____ {ALLOW 300 CHARACTERS}

[RETURN TO CHECKPOINT2]

Reported last pay – No Receipt

(prefix is S17_payNR_X_ for interview 2 items and S22_X_ for interview 1 items)

NR_HOW Last week I recorded that {B_CC_UNIT2_PERSON_NAME}'s last pay was \${S22_B_GROSPAYX} before deductions. How did you come up with your answer to that question?

_____ {ALLOW 300 CHARACTERS}

NR_RSN[3] There are many possible reasons why you may not have a receipt or record for this item. Is it for any of the reasons listed on page 2? You may select all that apply

{REFER TO SHOWCARD2}

NR_RSN_TXT You said {NR_RSN}, can you tell me a little more about that?

_____ {ALLOW 300 CHARACTERS}

NR_CMNTS *Provide any other comments or observations about the quality of this match.

_____ {ALLOW 300 CHARACTERS}

[RETURN TO CHECKPOINT2]

Section 22X – DID NOT REPORT SALARY BUT HAS RECORDS

[IF S22_B_SALARYST=2,DK,RF FOR ANY HOUSEHOD MEMBER, GO TO S2.NOT_LISTED; ELSE GO TO END]

S22_NOT_LISTED[1] *Are there receipts/records for gross salary or last pay for the following household members even though it was not reported last week? Enter all that apply?

[LIST HOUSEHOLD MEMBERS WHERE B_SALAYRST=2,DK,R]
99. NO, NONE
NDK/NRF

Programmer note: Ask NL_GROSPAYX[1] to NL_CMNTS[1] for each household member, then go to DEBRIEFING.

NL_GROSPAYX[1]*What is the amount of {B_CC.UNIT2.PERSON[1].NAME}'s last pay as shown on the record?

\$ _____

NL_SALARYX[1] *Based on the record(s), how much did {B_CC.UNIT2.PERSON[1].NAME} receive in wages and salaries (before deductions) for all jobs in the past 12 months?

\$ _____

NL_HOW[1] Can you tell me a little more about this item? The receipt(s)/record(s) show(s) that {B_CC.UNIT2.PERSON[1].NAME} received wages or salary, but you did not report this last week. There are many possible reasons for this. Is it for any of the reasons listed on page 3? You may select all that apply.

[SHOWCARD 3]

NL_RSN[1] You said {NL_HOW[1]}, can you tell me a little more about that?

_____ {ALLOW 300 CHARACTERS}

NL_CMNTS[1]*Provide any other comments or observations about the quality of this match.

_____ {ALLOW 300 CHARACTERS}

Appendix B: Interview 2 Protocol

SHOWCARD 1

1. I GUESSED THE AMOUNT
2. I WAS THINKING OF A DIFFERENT ITEM
3. I DO NOT USUALLY PAY THIS BILL/ HAVE THIS EXPENSE
4. I DID NOT PAY FOR THE BILL OR EXPENSE
5. I FORGOT BECAUSE THE EXPENSE WAS FOR SOMEBODY ELSE
6. I FORGOT BECAUSE THE AMOUNT WAS VERY SMALL
7. I FORGOT FOR OTHER REASONS
8. THE RECEIPTS DO NOT SHOW ALL THE EXPENSES (E.G. SHIPPING)
9. THE RECEIPTS INCLUDE ADDITIONAL ITEMS BESIDES THIS EXPENSE
10. ONE OR MORE RECEIPTS IS MISSING
11. THIS IS NOT THE MOST RECENT RECEIPT
12. ONE OR MORE OF MY RECEIPTS IS INCORRECT
13. ONE AMOUNT INCLUDES TAX
14. SOME OTHER REASON (PLEASE SPECIFY)

SHOWCARD 2

1. I THOUGHT I HAD THIS EXPENSE, BUT I ACTUALLY DID NOT
2. EXPENSE WAS ACTUALLY FOR A DIFFERENT TIME PERIOD
3. SOMEONE ELSE PURCHASED THE ITEM/RECEIVED THE BILL
4. NO RECEIPT FOR SUCH AN EXPENSE (E.G. BOUGHT ITEM FROM ANOTHER PERSON)
5. I NEVER RECEIVED/TOOK THE RECEIPT
6. I LOST THE RECEIPT
7. I DID NOT KEEP THE RECEIPT
8. I DID NOT GATHER THE RECEIPT FOR THIS INTERVIEW
9. SOME OTHER REASON (PLEASE SPECIFY)
10. RECEIPT WAS USED LAST WEEK

SHOWCARD 3

1. SOMEONE ELSE IN THE HOUSEHOLD PAID FOR IT
2. I DID NOT KNOW ABOUT IT LAST WEEK

3. I DO NOT USUALLY PAY THIS BILL/ HAVE THIS EXPENSE
4. I FORGOT ABOUT IT FOR OTHER REASONS
5. I REPORTED IT UNDER A DIFFERENT CATEGORY
6. I THOUGHT IT WAS FROM A DIFFERENT TIME PERIOD
7. SOME OTHER REASON (PLEASE SPECIFY)

SHOWCARD 4

1. THE RECORDS DO NOT INCLUDE ALL INCOME THIS PERSON RECEIVED (FOR EXAMPLE, CASH INCOME FROM TIPS)
2. I DO NOT HAVE RECORDS FOR ALL JOBS THAT THIS PERSON HAD
3. LAST WEEK, I DID NOT REPORT INCOME FROM ALL JOBS THAT THIS PERSON HAD
4. LAST WEEK, I DID NOT REPORT INCOME FROM BONUSES, OVERTIME, COMMISSION, ETC.
5. LAST WEEK, I COULD NOT REMEMBER (OR DID NOT KNOW), SO YOU GUESSED THE AMOUNT
6. LAST WEEK, I REPORTED THE AMOUNT AFTER DEDUCTIONS
7. SOME OTHER REASON

Debriefing Questions – Interview 2

Debr1 [SHOWCARD5] In general, how certain are you that the answers you reported on this survey are accurate?

1. EXTREMELY CERTAIN
2. QUITE CERTAIN
3. MODERATELY CERTAIN
4. SLIGHTLY CERTAIN
5. NOT AT ALL CERTAIN

Debr2 Approximately how much time did you spend collecting and organizing your receipts?
_____ MINUTES

Debr3 [IF HOUSEHOLD>1] Did you gather any records or receipts from other household members or just yourself?

1. OTHERS
2. JUST YOURSELF

Debr4 [SHOWCARD 6] How easy or difficult was it for you to find the receipts you needed for this interview?

6. VERY EASY
7. SOMEWHAT EASY,
8. NEITHER EASY NOR DIFFICULT,
9. SOMEWHAT DIFFICULT
10. VERY DIFFICULT

Debr5 Were there certain types of receipts that were difficult for you to gather?

1. YES
2. NO

Debr5_yes Specify difficult records

Debr6 [SHOWCARD 6] In general, how easy or difficult was it for you to understand your receipts and match them to the expenses you reported in the first interview?

1. VERY EASY
2. SOMEWHAT EASY,
3. NEITHER EASY NOR DIFFICULT,
4. SOMEWHAT DIFFICULT, OR
5. VERY DIFFICULT

Debr7 [SHOWCARD7] If you had referred to these receipts during the first interview, how much more accurate would your responses have been?

1. MUCH MORE ACCURATE,
2. SOMEWHAT MORE ACCURATE
3. SLIGHTLY MORE ACCURATE
4. ABOUT THE SAME

Debr8 [SHOWCARD 8] What do you usually do with **paper** bills and receipts that you receive? Please select all that apply. (*first choice _1, second choice _2, ...*)

1. SAVE ALL OR ALMOST ALL OF THEM
2. SAVE THEM FOR PURCHASES OVER A CERTAIN AMOUNT
3. SAVE THEM FOR ITEMS YOU MIGHT WANT TO RETURN
4. DO NOT TEND TO SAVE THEM
5. SOMETHING ELSE (SPECIFY)

Debr8_oth Specify where records kept: _____

Debr9 [SHOWCARD 8] What do you usually do with **electronic or email** bills and receipts that you receive? Please select all that apply. (*first choice _1, second choice _2, ...*)

1. SAVE ALL OR ALMOST ALL OF THEM
2. SAVE THEM FOR PURCHASES OVER A CERTAIN AMOUNT
3. SAVE THEM FOR ITEMS YOU MIGHT WANT TO RETURN
4. DO NOT TEND TO SAVE THEM
5. SOMETHING ELSE (SPECIFY)
99. R DOES NOT RECEIVE ANY ELECTRONIC OR EMAIL BILLS/RECEIPTS

Debr9_oth Specify statements kept: _____

Debr10 (If Q9=1-3) [SHOWCARD 9] When you keep electronic or email receipts, what do you typically do with them? Please select all that apply. (*first choice _1, second choice _2, ...*)

1. PRINT THEM OUT AND STORE A PAPER COPY
2. SAVE AN ELECTRONIC FILE ON YOUR COMPUTER
3. LEAVE THEM IN THE WEBSITE OR EMAIL ACCOUNT TO REFER BACK TO
4. DO SOMETHING ELSE WITH THEM (SPECIFY)

Debr11 [SHOWCARD10] When you keep paper bills and receipts, how long do you usually keep them for?

1. 30 DAYS OR LESS
2. 31-60 DAYS
3. 61-90 DAYS
4. 91 DAYS OR MORE

Debr12 [SHOWCARD10] When you keep bank or credit card statements, how long do you usually keep them for?

Appendix B: Interview 2 Protocol

1. 30 DAYS OR LESS
2. 31-60 DAYS
3. 61-90 DAYS
4. 91 DAYS OR MORE

Debr13 [SHOWCARD 11] When you keep paper bills, receipts or statements, where do you store them? [CHECK ALL THAT APPLY] (*first choice _1, second choice _2, ...*)

1. IN YOUR WALLET, PURSE, OR BRIEFCASE
2. IN A BOX OR BAG
3. IN A DESIGNATED SPOT IN YOUR HOME OR OFFICE
4. IN A FILE CABINET
5. NOT IN ANY PARTICULAR LOCATION
6. SOMEWHERE ELSE (SPECIFY)

Debr13_oth Specify storage: _____

Debr14 Do you use computer software or an Internet site, such as Quicken or Mint.com, to keep track of your expenses?

1. YES – (SPECIFY)
2. NO

Debr14_yes Specify: _____

Debr15 Do you use your checkbook register to keep track of expenses paid by check?

1. YES
2. NO
3. NOT APPLICABLE – R DOES NOT HAVE CHECKING ACCOUNT OR DOES NOT PAY BY CHECK

Debr16 [SHOWCARD12] Overall, how organized are your receipts and records?

1. EXTREMELY ORGANIZED
2. VERY ORGANIZED
3. MODERATELY ORGANIZED
4. SLIGHTLY ORGANIZED
5. NOT AT ALL ORGANIZED

Debr17 [SHOWCARD 13] How likely would you be to gather your receipts and records if asked to do so for another interview?

1. COMPLETELY LIKELY
2. VERY LIKELY
3. MODERATELY LIKELY
4. SLIGHTLY LIKELY
5. NOT AT ALL LIKELY

Debr18 [SHOWCARD 13] What if you did not get paid for the interview? How likely would you be to gather these receipts and records?

1. COMPLETELY LIKELY
2. VERY LIKELY
3. MODERATELY LIKELY
4. SLIGHTLY LIKELY
5. NOT AT ALL LIKELY

Debr19 [SHOWCARD 13] How likely would you be to maintain records if you agreed to do one of these interviews three months from now?

1. COMPLETELY LIKELY
2. VERY LIKELY
3. MODERATELY LIKELY
4. SLIGHTLY LIKELY
5. NOT AT ALL LIKELY

I now have a few questions about the receipt and record envelope that I provided last week.

Debr20 Did you use the envelope that was provided to you?

1. YES
2. NO

Debr21 [SHOWCARD14] [IF NO] Why not? *ENTER ALL THAT APPLY. (*first choice _1, second choice _2, ...*)

1. YOUR RECEIPTS WERE ALREADY ORGANIZED
2. YOU USED A DIFFERENT SYSTEM
3. YOU DID NOT HAVE ENOUGH RECEIPTS TO BOTHER
4. YOU DID NOT LIKE THE ENVELOPE
5. YOU FORGOT
6. OTHER (SPECIFY)

Debr21_oth Specify: _____

Debr22 [SHOWCARD15] [IF USED] How helpful do you think the envelope was in preparing for this interview?

1. EXTREMELY HELPFUL
2. VERY HELPFUL
3. MODERATELY HELPFUL
4. SLIGHTLY HELPFUL
5. NOT AT ALL HELPFUL

Debr23 Is there anything that would have made the envelope more helpful?
[OPEN-ENDED]

Debr24 Do you have any other comments about using receipts and records in this study?
[OPEN-ENDED]

Debr25 Do you have any other comments about the process of matching your receipts and records to the expenses you reported last week?
[OPEN-ENDED]

DEBRIEFING QUESTIONS FOR INTERVIEWER:

FIdebr1. How easy or difficult was it for the respondent to understand the interview?

1. Very easy
2. Somewhat easy
3. Neither easy nor difficult
4. Somewhat difficult
5. Very difficult

FIdebr2. Overall, how often did the respondent make an effort in trying to match and reconcile their receipts and responses?

1. Always
2. Often
3. Sometimes
4. Rarely
5. Never

FIdebr3. In general, how easy or difficult was it for you to understand the receipts and map them to the expenses the respondent reported in the first interview?

1. Very easy
2. Somewhat easy
3. Neither easy nor difficult
4. Somewhat difficult
5. Very difficult

FIdebr4. How would you rate the respondent's effort in gathering receipts?

1. A great deal of effort
2. A fair amount of effort
3. A little effort
4. No effort at all

FIdebr5. How easy or difficult did it appear to be for the respondent to use the receipts (s)he collected to validate his/her reported expenditures?

1. Very easy
2. Somewhat easy
3. Neither easy nor difficult
4. Somewhat difficult
5. Very difficult

FIdebr6. Which of the following types of receipts did the respondent have? Enter all that apply.

1. Hardcopy or point of purchase receipt
2. Price tag
3. Check book
4. Credit card bill
5. Bank statement
6. Bill (e.g. telephone, utility, mortgage)
7. Electronic receipt (e.g. purchase confirmation)
8. Email receipt
9. Self-created records (e.g. handwritten list, typed spreadsheet)
10. OTHER (SPECIFY)
11. NONE

FIdebr6_oth Specify:_____

FIdebr7. How well were the receipts organized?

1. Extremely organized
2. Quite organized
3. Somewhat organized
4. Slightly organized
5. Not at all organized

FIdebr8. Please record any other comments or observations about the respondent's use of receipts.

[Open-ended]

FIdebr9. Please record any other comments or observations about the process of matching records to expenditures.

[Open-ended]

FIdebr10. Thinking back on last week's interview, do you think the respondent INTENTIONALLY did not report an expense in order to save time or for other reasons?

12. Yes
13. No

FIdebr11. [IF YES] Please explain why you think the respondent intentionally did not report an expense.

[Open-ended]

Appendix C – Debriefing Frequency Tables

Appendix C: Debriefing Frequency Tables

1. How do you feel about the length of the survey? Would you say it was..
in1_debr Survey length

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Too long	5	4.7	4.7	4.7
	3 Just about right	102	95.3	95.3	100.0
	Total	107	100.0	100.0	

2. [SHOWCARD1] In general, how easy or difficult was it for you to answer this survey?
in1_deb1 Survey difficulty

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Very Easy	47	43.9	43.9	43.9
	2 Somewhat easy	41	38.3	38.3	82.2
	3 Neither Easy or Difficult	11	10.3	10.3	92.5
	4 Somewhat Difficult	8	7.5	7.5	100.0
	Total	107	100.0	100.0	

3. [SHOWCARD2] In general, how certain are you that the answers you reported on this survey are accurate?
in1_deb2 Answer accuracy

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Extremely Certain	37	34.6	34.6	34.6
	2 Quite Certain	44	41.1	41.1	75.7
	3 Moderately Certain	24	22.4	22.4	98.1
	4 Slightly Certain	1	.9	.9	99.1
	5 Not at all Certain	1	.9	.9	100.0
	Total	107	100.0	100.0	

Appendix C: Debriefing Frequency Tables

4. [SHOWCARD3] How often did you have to guess when providing the costs of your expenses?
in1_deb3 guess costs

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Always	3	2.8	2.8	2.8
	2 Often	13	12.1	12.1	15.0
	3 Sometimes	32	29.9	29.9	44.9
	4 Rarely	46	43.0	43.0	87.9
	5 Never	13	12.1	12.1	100.0
	Total	107	100.0	100.0	

5. Were there sections that required you to guess the cost of expenses more than others?
in1_deb4 guess costs of sections

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	57	53.3	53.3	53.3
	2 No	50	46.7	46.7	100.0
	Total	107	100.0	100.0	

5 (IF YES) Specify which sections (up to 3) First Choice
in1_deb5 which sections

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Section 2 Rented Living Quarters	2	1.9	3.5	3.5
	2 Section 3 Owned Living Quarters	1	.9	1.8	5.3
	4 Section 4c Cable Expenses	1	.9	1.8	7.0
	5 Section 4d Utility Services	8	7.5	14.0	21.1
	7 Section 6b Appliances/Household Equipment	1	.9	1.8	22.8
	8 Section 8a Home furnishings, Purchase	1	.9	1.8	24.6
	11 Section 9a Clothing	22	20.6	38.6	63.2
	12 Section 9b Infants Clothing, Watches and Jewelry	1	.9	1.8	64.9
	13 Section 9c Clothing Services	2	1.9	3.5	68.4
	15 Section 14 Health	1	.9	1.8	70.2

Appendix C: Debriefing Frequency Tables

	Insurance				
	16 Section 17a Subscriptions and memberships	1	.9	1.8	71.9
	18 Section 19a Misc Expenses	2	1.9	3.5	75.4
	19 Section 19b Contributions	1	.9	1.8	77.2
	20 Section 22 Work and Income	11	10.3	19.3	96.5
	21 None	2	1.9	3.5	100.0
	Total	57	53.3	100.0	
Missing	System	50	46.7		
Total		107	100.0		

5 (IF YES) Specify which sections (up to 3) Second Choice
in1_deb6 which sections

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2 Section 3 Owned Living Quarters	2	1.9	15.4	15.4
	5 Section 4d Utility Services	1	.9	7.7	23.1
	8 Section 8a Home furnishings, Purchases	1	.9	7.7	30.8
	11 Section 9a Clothing	3	2.8	23.1	53.8
	17 Section 17b Books and Entertainment	1	.9	7.7	61.5
	18 Section 19a Misc Expenses	1	.9	7.7	69.2
	20 Section 22 Work and Income	4	3.7	30.8	100.0
	Total	13	12.1	100.0	
Missing	System	94	87.9		
Total		107	100.0		

Appendix C: Debriefing Frequency Tables

5 (IF YES) Specify which sections (up to 3) Third Choice
in1_deb7 which sections

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	5 Section 4d Utility Services	1	.9	33.3	33.3
	11 Section 9a Clothing	2	1.9	66.7	100.0
	Total	3	2.8	100.0	
Missing	System	104	97.2		
Total		107	100.0		

6. [SHOWCARD4] [IF HOUSEHOLD SIZE>1] How knowledgeable would you say you are about expenditures made by other people in your household?
in1_deb8 knowledge of HH

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Extremely Knowledgeable	29	27.1	47.5	47.5
	2 Quite Knowledgeable	21	19.6	34.4	82.0
	3 Moderately Knowledgeable	9	8.4	14.8	96.7
	4 Slightly Knowledgeable	2	1.9	3.3	100.0
	Total	61	57.0	100.0	
Missing	System	46	43.0		
Total		107	100.0		

7. [SHOWCARD5] [IF HOUSEHOLD SIZE>1] If someone else in your household completed this survey instead of you, how comfortable would you be telling that person about the expenditures you made?
in1_deb9 comfort with another's answers

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1. Very comfortable	47	43.9	77.0	77.0
	2 Somewhat Comfortable	5	4.7	8.2	85.2
	3 Neither Comfortable or Uncomfortable	4	3.7	6.6	91.8
	4 Somewhat uncomfortable	3	2.8	4.9	96.7
	5 Very uncomfortable	2	1.9	3.3	100.0
	Total	61	57.0	100.0	
Missing	System	46	43.0		
Total		107	100.0		

Appendix C: Debriefing Frequency Tables

8. What were the hardest sections for you to answer? Do you remember? First Choice
in1_de10 hardest sections

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Section 2 Rented Living Quarters	1	.9	.9	.9
	2 Section 3 Owned Living Quarters	2	1.9	1.9	2.8
	3 Section 4a Telephone Expenses	3	2.8	2.8	5.6
	5 Section 4d Utility Services	5	4.7	4.7	10.3
	7 Section 6b Appliances Household equipment	5	4.7	4.7	15.0
	8 Section 8a Home furnishings, Purchases	2	1.9	1.9	16.8
	11 Section 9a Clothing	32	29.9	29.9	46.7
	12 Section 9b Infants Clothing, Watches & Jewelry	2	1.9	1.9	48.6
	13 Section 9c Clothing Services	1	.9	.9	49.5
	14 Section 9d Sewing Materials	1	.9	.9	50.5
	15 Section 14 Health Insurance	5	4.7	4.7	55.1
	16 Section 17a Subscriptions and memberships	1	.9	.9	56.1
	17 Section 17b Books and Entertainment	1	.9	.9	57.0
	18 Section 19a Misc Expenses	1	.9	.9	57.9
	19 Section 19b Contributions	1	.9	.9	58.9
	20 Section 22 Work and Income	17	15.9	15.9	74.8
	21 None	27	25.2	25.2	100.0
	Total	107	100.0	100.0	

Appendix C: Debriefing Frequency Tables

8. What were the hardest sections for you to answer? Do you remember? Second Choice
in1_de11 hardest sections

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Section 2 Rented Living Quarters	1	.9	7.7	7.7
	4 Section 4c Cable Expenses	2	1.9	15.4	23.1
	5 Section 4d Utility Services	1	.9	7.7	30.8
	7 Section 6b Appliances Household equipment	1	.9	7.7	38.5
	8 Section 8a Home furnishings, Purchases	1	.9	7.7	46.2
	11 Section 9a Clothing	1	.9	7.7	53.8
	15 Section 14 Health Insurance	1	.9	7.7	61.5
	18 Section 19a Misc Expenses	1	.9	7.7	69.2
	20 Section 22 Work and Income	4	3.7	30.8	100.0
	Total	13	12.1	100.0	
Missing	System	94	87.9		
Total		107	100.0		

8. What were the hardest sections for you to answer? Do you remember? Third Choice
in1_de12 hardest sections

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2 Section 3 Owned Living Quarters	1	.9	33.3	33.3
	5 Section 4d Utility Services	1	.9	33.3	66.7
	7 Section 6b Appliances Household equipment	1	.9	33.3	100.0
	Total	3	2.8	100.0	
Missing	System	104	97.2		
Total		107	100.0		

Appendix C: Debriefing Frequency Tables

9. What were the easiest sections for you to answer? First Choice
in1_de13 easiest sections

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1	1	.9	.9	.9
	1 Section 2 Rented Living Quarters	19	17.8	17.8	18.7
	2 Section 3 Owned Living Quarters	3	2.8	2.8	21.5
	3 Section 4a Telephone Expenses	7	6.5	6.5	28.0
	4 Section 4c Cable Expenses	2	1.9	1.9	29.9
	5 Section 4d Utility Services	25	23.4	23.4	53.3
	6 Section 6a Major Appliances	5	4.7	4.7	57.9
	7 Section 6b Appliances Household equipment	4	3.7	3.7	61.7
	8 Section 8a Home furnishings, Purchases	3	2.8	2.8	64.5
	10 Section 8c Furniture Repair	1	.9	.9	65.4
	11 Section 9a Clothing	9	8.4	8.4	73.8
	12 Section 9b Infants Clothing, Watches & Jewelry	1	.9	.9	74.8
	13 Section 9c Clothing Services	1	.9	.9	75.7
	15 Section 14 Health Insurance	2	1.9	1.9	77.6
	17 Section 17b Books and Entertainment	1	.9	.9	78.5
	18 Section 19a Misc Expenses	4	3.7	3.7	82.2
	20 Section 22 Work and Income	2	1.9	1.9	84.1
	21 None	17	15.9	15.9	100.0
	Total	107	100.0	100.0	

Appendix C: Debriefing Frequency Tables

9. What were the easiest sections for you to answer? Second Choice
in1_de14 easiest sections

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2 Section 3 Owned Living Quarters	2	1.9	7.7	7.7
	3 Section 4a Telephone Expenses	6	5.6	23.1	30.8
	4 Section 4c Cable Expenses	1	.9	3.8	34.6
	5 Section 4d Utility Services	4	3.7	15.4	50.0
	6 Section 6a Major Appliances	3	2.8	11.5	61.5
	7 Section 6b Appliances Household equipment	3	2.8	11.5	73.1
	8 Section 8a Home furnishings, Purchases	3	2.8	11.5	84.6
	11 Section 9a Clothing	1	.9	3.8	88.5
	15 Section 14 Health Insurance	1	.9	3.8	92.3
	17 Section 17b Books and Entertainment	1	.9	3.8	96.2
	18 Section 19a Misc Expenses	1	.9	3.8	100.0
	Total	26	24.3	100.0	
Missing	System	81	75.7		
Total		107	100.0		

9. What were the easiest sections for you to answer? Third Choice
in1_de15 easiest sections

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3 Section 4a Telephone Expenses	1	.9	8.3	8.3
	4 Section 4c Cable Expenses	4	3.7	33.3	41.7
	5 Section 4d Utility Services	1	.9	8.3	50.0
	8 Section 8a Home furnishings, Purchases	2	1.9	16.7	66.7
	11 Section 9a Clothing	1	.9	8.3	75.0
	12 Section 9b Infants	1	.9	8.3	83.3

Appendix C: Debriefing Frequency Tables

	Clothing, Watches & Jewelry				
	20 Section 22 Work and Income	2	1.9	16.7	100.0
	Total	12	11.2	100.0	
Missing	System	95	88.8		
Total		107	100.0		

9. What were the easiest sections for you to answer? Fourth Choice
in1_de16 easiest sections

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2 Section 3 Owned Living Quarters	1	.9	33.3	33.3
	4 Section 4c Cable Expenses	1	.9	33.3	66.7
	5 Section 4d Utility Services	1	.9	33.3	100.0
	Total	3	2.8	100.0	
Missing	System	104	97.2		
Total		107	100.0		

9. What were the easiest sections for you to answer? Fifth Choice
in1_de17 easiest sections

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	5 Section 4d Utility Services	1	.9	100.0	100.0
Missing	System	106	99.1		
Total		107	100.0		

11. About a week ago, we sent a letter to introduce you to the study and ask you to participate in the study. Did you receive that letter?

in1_de18 got letter

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	76	71.0	71.0	71.0
	2 No	31	29.0	29.0	100.0
	Total	107	100.0	100.0	

Appendix C: Debriefing Frequency Tables

12. [ASK IF Q11=1] Many people do not read all materials that they get via mail. Did you read the letter?

in1_de19 read letter

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	66	61.7	86.8	86.8
	2 No	4	3.7	5.3	92.1
	3 Skimmed it	6	5.6	7.9	100.0
	Total	76	71.0	100.0	
Missing	System	31	29.0		
Total		107	100.0		

13. [SHOWCARD6] [ASK IF Rs answer 2to Q12] What were the reasons that you did not read the letter?

in1_de20 read letter

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 You did not have time	3	1.9	50.0	50.0
	6 Some other reason	1	1.9	50.0	100.0
	Total	4	3.7	100.0	
Missing	System	103	96.3		
Total		107	100.0		

14. [SHOWCARD7] How accurate do you think the letter is in describing the survey that you just completed?

in1_de21 letter accuracy

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Extremely Accurate	38	35.5	50.0	50.0
	2 Quite Accurate	33	30.8	43.4	93.4
	3 Moderately Accurate	5	4.7	6.6	100.0
	Total	76	71.0	100.0	
Missing	System	31	29.0		
Total		107	100.0		

Appendix C: Debriefing Frequency Tables

16. Do you think any parts of the letter are confusing or unclear?
in1_de22 read letter

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	7	6.5	9.2	9.2
	2 No	69	64.5	90.8	100.0
	Total	76	71.0	100.0	
Missing	System	31	29.0		
Total		107	100.0		

17. Is there any information in this letter that caused you concern or made you hesitant to participate?
in1_de23 letter causes concerns

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	2	1.9	2.6	2.6
	2 No	74	69.2	97.4	100.0
	Total	76	71.0	100.0	
Missing	System	31	29.0		
Total		107	100.0		

18. Is there any additional information that you think we should add to this letter?
in1_de24 need additional info

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	15	14.0	19.7	19.7
	2	61	57.0	80.3	100.0
	Total	76	71.0	100.0	
Missing	System	31	29.0		
Total		107	100.0		

19. If you received this letter in the mail without being called in advance like you were for this interview, do you think you would participate, or would you choose not to participate?
in1_de25 need additional info

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Participate	32	29.9	42.1	42.1
	2 Not Participate	24	22.4	31.6	73.7
	3 Unsure	20	18.7	26.3	100.0
	Total	76	71.0	100.0	
Missing	System	31	29.0		
Total		107	100.0		

Appendix C: Debriefing Frequency Tables

21. INTERVIEWER: DID RESPONDENT USE THE INFORMATION BOOKLET DURING THE INTERVIEW?

in1_de26 use information book

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes goto 22	94	87.9	87.9	87.9
	2 No goto 25	13	12.1	12.1	100.0
	Total	107	100.0	100.0	

22. [SHOWCARD8] [ASK IF R USED INFORMATION BOOKLET] When Completing the survey, how useful was the information booklet?

in1_de27 information book useful

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Extremely Useful	50	46.7	53.2	53.2
	2 Quite Useful	37	34.6	39.4	92.6
	3 Moderately Useful	4	3.7	4.3	96.8
	4 Slightly Useful	2	1.9	2.1	98.9
	5 Not at all Useful	1	.9	1.1	100.0
	Total	94	87.9	100.0	
Missing	System	13	12.1		
Total		107	100.0		

23. [SHOWCARD9] [ASK IF R USED INFORMATION BOOKLET] Still thinking about the information booklet, how easy or difficult was it to use?

in1_de28 information book difficult

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Very easy	70	65.4	74.5	74.5
	2 Somewhat easy	17	15.9	18.1	92.6
	3 Neither easy or difficult	6	5.6	6.4	98.9
	4 Somewhat difficult	1	.9	1.1	100.0
	Total	94	87.9	100.0	
Missing	System	13	12.1		
Total		107	100.0		

Appendix C: Debriefing Frequency Tables

25. [SHOWCARD10] [ASK IF R USED INFORMATION BOOKLET] Some people use the information booklet when completing the survey, but I noticed that you did not. Why did you choose not to use the information booklet? Please select all that apply.

in1_de29 did not use book

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2 It was too difficult or tedious to use	3	2.8	23.1	23.1
	3 You did not need it	7	2.8	23.1	46.2
	4 Some Other Reason	3	6.5	53.8	100.0
	Total	13	12.1	100.0	
Missing	System	94	87.9		
Total		107	100.0		

26. [IF HOUSEHOLD SIZE>1] HOW OFTEN DID THE RESPONDENT ASK ANY OTHER HOUSEHOLD MEMBERS ABOUT THEIR EXPENSES DURING THE INTERVIEW?

in1_de30 ask others

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2 Often	1	.9	16.7	16.7
	5 Never	5	4.7	83.3	100.0
	Total	6	5.6	100.0	
Missing	System	101	94.4		
Total		107	100.0		

Appendix C: Debriefing Frequency Tables

Debr1 [SHOWCARD5] In general, how certain are you that the answers you reported on this survey are accurate?

debr1 certain of accuracy

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Extremely Certain	41	38.3	38.7	38.7
	2 Quite Certain	51	47.7	48.1	86.8
	3 Moderately Certain	12	11.2	11.3	98.1
	4 Slightly Certain	1	.9	.9	99.1
	5 Not at all Certain	1	.9	.9	100.0
	Total	106	99.1	100.0	
Missing	System	1	.9		
Total		107	100.0		

Debr3 [IF HOUSEHOLD>1] Did you gather any records or receipts from other household members or just yourself?

debr3 who collected records

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Missing	2	1.9	3.3	3.3
	1 Others	25	23.4	41.0	44.3
	2 Yourself	34	31.8	55.7	100.0
	Total	61	57.0	100.0	
Missing	System	46	43.0		
Total		107	100.0		

Debr4 [SHOWCARD6] How easy or difficult was it for you to find the receipts you needed for this interview?

debr4 difficulty finding records

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Missing	2	1.9	1.9	1.9
	1 Very easy	29	27.1	27.4	29.2
	2 Somewhat easy	25	23.4	23.6	52.8
	3 Neither easy or difficult	22	20.6	20.8	73.6
	4 Somewhat difficult	16	15.0	15.1	88.7
	5 Very difficult	12	11.2	11.3	100.0
	Total	106	99.1	100.0	
Missing	System	1	.9		
Total		107	100.0		

Appendix C: Debriefing Frequency Tables

Debr5 Were there certain types of receipts that were difficult for you to gather?
debr5 some difficult to find

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Missing	2	1.9	1.9	1.9
	1 Yes	72	67.3	67.9	69.8
	2 No	32	29.9	30.2	100.0
	Total	106	99.1	100.0	
Missing	System	1	.9		
Total		107	100.0		

Debr6 [SHOWCARD6] In general, how easy or difficult was it for you to understand your receipts and match them to the expenses you reported in the first interview?
debr6 understand and match records

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Missing	3	2.8	2.8	2.8
	1 Very easy	49	45.8	46.2	49.1
	2 Somewhat easy	38	35.5	35.8	84.9
	3 Neither easy or difficult	11	10.3	10.4	95.3
	4 Somewhat difficult	4	3.7	3.8	99.1
	5 Very difficult	1	.9	.9	100.0
	Total	106	99.1	100.0	
Missing	System	1	.9		
Total		107	100.0		

Debr7 [SHOWCARD&] If you had referred to these receipts during the first interview, how much more accurate would your responses have been?
debr7 answer accuracy

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Missing	2	1.9	1.9	1.9
	1 Much more accurate	29	27.1	27.4	29.2
	2 Somewhat more accurate	35	32.7	33.0	62.3
	3 Slightly more accurate	19	17.8	17.9	80.2
	4 About the same	21	19.6	19.8	100.0
	Total	106	99.1	100.0	
Missing	System	1	.9		
Total		107	100.0		

Appendix C: Debriefing Frequency Tables

Debr8 [SHOWCARD8] What do you usually do with paper bills and receipts that you receive? - First Choice

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Save all or almost all of them	28	26.2	26.4	26.4
	2 Save them for purchases over a certain amount	11	10.3	10.4	36.8
	3. Save them for items you might want to return	23	21.5	21.7	58.5
	4 Do not tend to save them	37	34.6	34.9	93.4
	5 Something else	6	5.6	5.7	99.1
	99	1	.9	.9	100.0
	Total	106	99.1	100.0	
Missing	System	1	.9		
Total		107	100.0		

Debr8 [SHOWCARD8] What do you usually do with paper bills and receipts that you receive? - Second Choice
debr8_2 do with records

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2 Save them for purchases over a certain amount	6	5.6	18.8	18.8
	3. Save them for items you might want to return	13	12.1	40.6	59.4
	4 Do not tend to save them	6	5.6	18.8	78.1
	5 Something else	7	6.5	21.9	100.0
	Total	32	29.9	100.0	
Missing	System	75	70.1		
Total		107	100.0		

Debr8 [SHOWCARD8] What do you usually do with paper bills and receipts that you receive? - Third Choice
debr8_3 do with records

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2 Save them for purchases over a certain amount	3	2.8	25.0	25.0
	3. Save them for items you might want to return	3	2.8	25.0	50.0
	4 Do not tend to save them	4	3.7	33.3	83.3
	5 Something else	2	1.9	16.7	100.0
	Total	12	11.2	100.0	
Missing	System	95	88.8		
Total		107	100.0		

Appendix C: Debriefing Frequency Tables

Debr8 [SHOWCARD8] What do you usually do with paper bills and receipts that you receive? -Fourth Choice
debr8_4 do with records

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	4 Do not tend to save them	1	.9	25.0	25.0
	5 Something else	3	2.8	75.0	100.0
	Total	4	3.7	100.0	
Missing	System	103	96.3		
Total		107	100.0		

Debr9_1 [SHOWCARD8] What do you usually do with electronic or email bills and receipts that you receive?
Please select all that apply. - First Choice
debr9_1 statements

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Save all or almost all of them	45	42.1	42.5	42.5
	2 Save them for purchases over a certain amount	2	1.9	1.9	44.3
	3. Save them for items you might want to return	3	2.8	2.8	47.2
	4 Do not tend to save them	18	16.8	17.0	64.2
	5 Something else	9	8.4	8.5	72.6
	99 R Does not receive any electronic or email bills/receipts	29	27.1	27.4	100.0
	Total	106	99.1	100.0	
Missing	System	1	.9		
Total		107	100.0		

Debr9_2 [SHOWCARD8] What do you usually do with electronic or email bills and receipts that you receive?
Please select all that apply. - Second Choice
debr9_2 statements

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2 Save them for purchases over a certain amount	2	1.9	28.6	28.6
	3. Save them for items you might want to return	2	1.9	28.6	57.1
	5 Something else	3	2.8	42.9	100.0
	Total	7	6.5	100.0	
Missing	System	100	93.5		
Total		107	100.0		

Appendix C: Debriefing Frequency Tables

Debr9_3 [SHOWCARD8] What do you usually do with electronic or email bills and receipts that you receive?
Please select all that apply. - Third Choice
debr9_3 statements

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3. Save them for items you might want to return	1	.9	100.0	100.0
Missing	System	106	99.1		
Total		107	100.0		

Debr10_1 (If Q9-1-3) [SHOWCARD9] When you keep electronic or email receipts, what do you typically do with them? Please select all that apply. - First Choice
debr10_1 @Z&@Z@L [SHOWCARD 9]@L@F When you keep

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Missing	1	.9	.9	.9
	1 Print them out and store a paper copy	12	11.2	11.3	12.3
	2 Save an electronic file on your computer	27	25.2	25.5	37.7
	3 Leave them in the website or email account to refer back to	33	30.8	31.1	68.9
	4 Do something else with them	33	30.8	31.1	100.0
	Total	106	99.1	100.0	
Missing	System	1	.9		
Total		107	100.0		

Debr10_2 (If Q9-1-3) [SHOWCARD9] When you keep electronic or email receipts, what do you typically do with them? Please select all that apply. - Second Choice
debr10_2 @Z&@Z@L [SHOWCARD 9]@L@F When you keep

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2 Save an electronic file on your computer	6	5.6	50.0	50.0
	3 Leave them in the website or email account to refer back to	5	4.7	41.7	91.7
	4 Do something else with them	1	.9	8.3	100.0
	Total	12	11.2	100.0	
Missing	System	95	88.8		
Total		107	100.0		

Appendix C: Debriefing Frequency Tables

Debr10_3 (If Q9-1-3) [SHOWCARD9] When you keep electronic or email receipts, what do you typically do with them? Please select all that apply. - Third Choice
debr10_3 @Z&@Z@L [SHOWCARD 9]@L@F When you keep

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3 Leave them in the website or email account to refer back to	2	1.9	100.0	100.0
Missing	System	105	98.1		
Total		107	100.0		

Debr10_4 (If Q9-1-3) [SHOWCARD9] When you keep electronic or email receipts, what do you typically do with them? Please select all that apply. - Fourth Choice
debr10_4 @Z&@Z@L [SHOWCARD 9]@L@F When you keep

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	4 Do something else with them	1	.9	100.0	100.0
Missing	System	106	99.1		
Total		107	100.0		

Debr11 [SHOWCARD10] When you keep paper bills and receipts, how long do you usually keep them for?
debr11 time paper kept

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 30 days or less	43	40.2	40.6	40.6
	2 31-60 days	12	11.2	11.3	51.9
	3 61-90 days	5	4.7	4.7	56.6
	4 91 days or more	46	43.0	43.4	100.0
	Total	106	99.1	100.0	
Missing	System	1	.9		
Total		107	100.0		

Appendix C: Debriefing Frequency Tables

Debr12 [SHOWCARD10] When you keep bank or credit card statements, how long do you usually keep them for?

debr12 time sttements kept

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 30 days or less	35	32.7	33.0	33.0
	2 31-60 days	6	5.6	5.7	38.7
	3 61-90 days	5	4.7	4.7	43.4
	4 91 days or more	60	56.1	56.6	100.0
	Total	106	99.1	100.0	
Missing	System	1	.9		
Total		107	100.0		

Debr13_1 [SHOWCARD11] When you keep paper bills, receipts or statements, where do you store them?
[Check all that apply] - First Choice

debr13_1 record storage

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 In your wallet, purse, or briefcase	14	13.1	13.2	13.2
	2 In a box or bag	29	27.1	27.4	40.6
	3 In a designated sport in your home or office	26	24.3	24.5	65.1
	4 In a file cabinet	20	18.7	18.9	84.0
	5 Not in any particular location	12	11.2	11.3	95.3
	6 Somewhere else	5	4.7	4.7	100.0
	Total	106	99.1	100.0	
Missing	System	1	.9		
Total		107	100.0		

Debr13_2 [SHOWCARD11] When you keep paper bills, receipts or statements, where do you store them?
[Check all that apply] - Second Choice

debr13_2 record storage

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 In your wallet, purse, or briefcase	2	1.9	10.5	10.5
	2 In a box or bag	5	4.7	26.3	36.8
	3 In a designated sport in your home or office	4	3.7	21.1	57.9
	4 In a file cabinet	5	4.7	26.3	84.2
	6 Somewhere else	3	2.8	15.8	100.0
	Total	19	17.8	100.0	
Missing	System	88	82.2		
Total		107	100.0		

Appendix C: Debriefing Frequency Tables

Debr13_3 [SHOWCARD11] When you keep paper bills, receipts or statements, where do you store them?
 [Check all that apply] - Third Choice
 depr13_3 record storage

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3 In a designated sport in your home or office	4	3.7	66.7	66.7
	4 In a file cabinet	1	.9	16.7	83.3
	5 Not in any particular location	1	.9	16.7	100.0
	Total	6	5.6	100.0	
Missing	System	101	94.4		
Total		107	100.0		

Debr13_4 [SHOWCARD11] When you keep paper bills, receipts or statements, where do you store them?
 [Check all that apply] - Fourth Choice
 depr13_4 record storage

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	4 In a file cabinet	3	2.8	100.0	100.0
Missing	System	104	97.2		
Total		107	100.0		

Debr13_5 [SHOWCARD11] When you keep paper bills, receipts or statements, where do you store them?
 [Check all that apply] - Fifth Choice
 depr13_5 record storage

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	6 Somewhere else	2	1.9	100.0	100.0
Missing	System	105	98.1		
Total		107	100.0		

Debr14 Do you use computer software or an Internet site, such as Quicken or Mint.com to keep track of your expenses?
 depr14 answer accuracy

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	17	15.9	16.0	16.0
	2 No	89	83.2	84.0	100.0
	Total	106	99.1	100.0	
Missing	System	1	.9		
Total		107	100.0		

Appendix C: Debriefing Frequency Tables

Debr15 Do you use your checkbook register to keep track of expenses paid by check?
debr15 checkbook record

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	37	34.6	34.9	34.9
	2 No	62	57.9	58.5	93.4
	3 Not Applicable - R Does not have checking account or does not pay by check	7	6.5	6.6	100.0
	Total	106	99.1	100.0	
Missing	System	1	.9		
Total		107	100.0		

Debr16 [SHOWCARD12] Overall, how organized are your receipts and records?
debr16 records organized

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Extremely organized	11	10.3	10.4	10.4
	2 Very organized	25	23.4	23.6	34.0
	3 Moderately organized	36	33.6	34.0	67.9
	4 Slightly organized	22	20.6	20.8	88.7
	5 Not at all organized	12	11.2	11.3	100.0
	Total	106	99.1	100.0	
Missing	System	1	.9		
Total		107	100.0		

Debr17 [SHOWCARD13] How likely would you be to gather your receipts and records if asked to do so for another interview?
debr17 likely participate again

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Completely likely	35	32.7	33.0	33.0
	2 Very likely	40	37.4	37.7	70.8
	3 Moderately likely	25	23.4	23.6	94.3
	4 Slightly likely	4	3.7	3.8	98.1
	5 Not at all likely	2	1.9	1.9	100.0
	Total	106	99.1	100.0	
Missing	System	1	.9		
Total		107	100.0		

Appendix C: Debriefing Frequency Tables

Debr18 [SHOWCARD13]What if you did not get paid for the interview? How likely would you be to gather these receipts and records?
debr18 particiapte no pay

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Completely likely	7	6.5	6.6	6.6
	2 Very likely	18	16.8	17.0	23.6
	3 Moderately likely	22	20.6	20.8	44.3
	4 Slightly likely	21	19.6	19.8	64.2
	5 Not at all likely	38	35.5	35.8	100.0
	Total	106	99.1	100.0	
Missing	System	1	.9		
Total		107	100.0		

Debr19 [SHOWCARD13] How likely would you be to maintain records if you agreed to do one of these interviews three months from now?
debr19 maintain records

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Completely likely	37	34.6	34.9	34.9
	2 Very likely	46	43.0	43.4	78.3
	3 Moderately likely	19	17.8	17.9	96.2
	4 Slightly likely	3	2.8	2.8	99.1
	5 Not at all likely	1	.9	.9	100.0
	Total	106	99.1	100.0	
Missing	System	1	.9		
Total		107	100.0		

Debr20 Did you use the envelope that was provided to you?
debr20 use box

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	51	47.7	48.1	48.1
	2 No	55	51.4	51.9	100.0
	Total	106	99.1	100.0	
Missing	System	1	.9		
Total		107	100.0		

Appendix C: Debriefing Frequency Tables

Debr21_1 [SHOWCARD14][IF NO] Why not? * Enter all that apply. - First choice
debr21_1 why not use envelope

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Your receipts were already organized	9	8.4	16.4	16.4
	2 You used a different system	8	7.5	14.5	30.9
	3 You did not have enough receipts to bother	19	17.8	34.5	65.5
	4 You did not like the envelope	2	1.9	3.6	69.1
	5 You forgot	7	6.5	12.7	81.8
	6 Other (Specify)	10	9.3	18.2	100.0
	Total	55	51.4	100.0	
Missing	System	52	48.6		
Total		107	100.0		

Debr21_2 [SHOWCARD14][IF NO] Why not? * Enter all that apply. - Second choice
debr21_2 why not use envelope

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3 You did not have enough receipts to bother	1	.9	33.3	33.3
	5 You forgot	1	.9	33.3	66.7
	6 Other (Specify)	1	.9	33.3	100.0
	Total	3	2.8	100.0	
Missing	System	104	97.2		
Total		107	100.0		

Debr22 [SHOWCARD15][IF USED] How helpful do you think the envelope was in preparing for this interview?
debr22 envelope helpful

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Extremely helpful	4	3.7	7.8	7.8
	2 Very helpful	30	28.0	58.8	66.7
	3 Moderately helpful	13	12.1	25.5	92.2
	4 Slightly helpful	2	1.9	3.9	96.1
	5 Not at all helpful	2	1.9	3.9	100.0
	Total	51	47.7	100.0	
Missing	System	56	52.3		
Total		107	100.0		

Appendix C: Debriefing Frequency Tables

Fidebr1 How easy or difficult was it for the respondent to understand the interview?
fidebr1 R understands

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Very easy	67	62.6	62.6	62.6
	2 Somewhat easy	14	13.1	13.1	75.7
	3 Neither easy or difficult	16	15.0	15.0	90.7
	4 Somewhat difficult	8	7.5	7.5	98.1
	5 Very difficult	2	1.9	1.9	100.0
	Total	107	100.0	100.0	

Fidebr2 Overall, how often did the respondent make an effort in trying to match and reconcile their receipts and responses?

fidebr2 R worked to match records

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Always	26	24.3	24.3	24.3
	2 Often	33	30.8	30.8	55.1
	3 Sometimes	23	21.5	21.5	76.6
	4 Rarely	15	14.0	14.0	90.7
	5 Never	10	9.3	9.3	100.0
	Total	107	100.0	100.0	

Fidebr3 In general, how easy or difficult was it for you to understand the receipts and map them to the expenses the respondent reported in the first interview?

fidebr3 Difficult for FI to match records

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Very easy	35	32.7	32.7	32.7
	2 Somewhat easy	27	25.2	25.2	57.9
	3 Neither easy or difficult	32	29.9	29.9	87.9
	4 Somewhat difficult	9	8.4	8.4	96.3
	5 Very difficult	4	3.7	3.7	100.0
	Total	107	100.0	100.0	

Appendix C: Debriefing Frequency Tables

Fidebr4 How would you rate the respondent's effort in gathering receipts?
fidebr4 R effort gathering records

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Missing	1	.9	.9	.9
	1 A great deal of effort	17	15.9	15.9	16.8
	2 A fair amount of effort	40	37.4	37.4	54.2
	3 A little effort	30	28.0	28.0	82.2
	4 No effort at all	19	17.8	17.8	100.0
	Total	107	100.0	100.0	

Fidebr5 How easy or difficult did it appear to be for the respondent to use the receipts (s)he collected to validate his/her reported expenditures?

fidebr5 difficult R to use records

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Very easy	27	25.2	25.2	25.2
	2 Somewhat easy	32	29.9	29.9	55.1
	3 Neither easy or difficult	25	23.4	23.4	78.5
	4 Somewhat difficult	15	14.0	14.0	92.5
	5 Very difficult	8	7.5	7.5	100.0
	Total	107	100.0	100.0	

Fidebr6 Which of the following types of receipts did the respondent have? Enter all that apply. - First choice

fidebr6_ Types of records

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Hardcopy or point of purchase receipt	44	41.1	41.1	41.1
	3 Checkbook	12	11.2	11.2	52.3
	4 Credit card bill	6	5.6	5.6	57.9
	5 Bank statement	12	11.2	11.2	69.2
	6 Bill (e.g. telephone, utility, mortgage)	14	13.1	13.1	82.2
	9 Self created records (e.g. handwritten list, typed spreadsheet)	5	4.7	4.7	86.9
	10 Other (Specify)	3	2.8	2.8	89.7
	11 None	11	10.3	10.3	100.0
	Total	107	100.0	100.0	

Appendix C: Debriefing Frequency Tables

Fidebr61 Which of the following types of receipts did the respondent have? Enter all that apply. -Second choice
fidebr61 Types of records

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Hardcopy or point of purchase receipt	3	2.8	4.4	4.4
	2 Price tag	6	5.6	8.8	13.2
	3 Checkbook	11	10.3	16.2	29.4
	4 Credit card bill	9	8.4	13.2	42.6
	5 Bank statement	8	7.5	11.8	54.4
	6 Bill (e.g. telephone, utility, mortgage)	19	17.8	27.9	82.4
	7 Electronic receipt (e.g. purchase confirmation)	5	4.7	7.4	89.7
	8 Email receipt	1	.9	1.5	91.2
	9 Self created records (e.g. handwritten list, typed spreadsheet)	3	2.8	4.4	95.6
	10 Other (Specify)	3	2.8	4.4	100.0
	Total	68	63.6	100.0	
Missing	System	39	36.4		
Total		107	100.0		

Fidebr62 Which of the following types of receipts did the respondent have? Enter all that apply. -Third choice
fidebr62 Types of records

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Hardcopy or point of purchase receipt	1	.9	2.3	2.3
	2 Price tag	1	.9	2.3	4.7
	3 Checkbook	3	2.8	7.0	11.6
	4 Credit card bill	9	8.4	20.9	32.6
	5 Bank statement	9	8.4	20.9	53.5
	6 Bill (e.g. telephone, utility, mortgage)	8	7.5	18.6	72.1
	7 Electronic receipt (e.g. purchase confirmation)	6	5.6	14.0	86.0
	9 Self created records (e.g. handwritten list, typed spreadsheet)	3	2.8	7.0	93.0
	10 Other (Specify)	3	2.8	7.0	100.0
	Total	43	40.2	100.0	
	Missing	System	64	59.8	
Total		107	100.0		

Appendix C: Debriefing Frequency Tables

Fidebr63 Which of the following types of receipts did the respondent have? Enter all that apply. -Fourth choice
fidebr63 Types of records

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	4 Credit card bill	2	1.9	8.0	8.0
	5 Bank statement	7	6.5	28.0	36.0
	6 Bill (e.g. telephone, utility, mortgage)	9	8.4	36.0	72.0
	7 Electronic receipt (e.g. purchase confirmation)	1	.9	4.0	76.0
	9 Self created records (e.g. handwritten list, typed spreadsheet)	4	3.7	16.0	92.0
	10 Other (Specify)	2	1.9	8.0	100.0
	Total	25	23.4	100.0	
Missing	System	82	76.6		
Total		107	100.0		

Fidebr64 Which of the following types of receipts did the respondent have? Enter all that apply. - Fifth choice
fidebr64 Types of records

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Hardcopy or point of purchase receipt	1	.9	10.0	10.0
	5 Bank statement	1	.9	10.0	20.0
	6 Bill (e.g. telephone, utility, mortgage)	7	6.5	70.0	90.0
	7 Electronic receipt (e.g. purchase confirmation)	1	.9	10.0	100.0
	Total	10	9.3	100.0	
Missing	System	97	90.7		
Total		107	100.0		

Fidebr65 Which of the following types of receipts did the respondent have? Enter all that apply. -Sixth choice
fidebr65 Types of records

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2 Price tag	1	.9	16.7	16.7
	6 Bill (e.g. telephone, utility, mortgage)	1	.9	16.7	33.3
	7 Electronic receipt (e.g. purchase confirmation)	2	1.9	33.3	66.7
	8 Email receipt	1	.9	16.7	83.3
	9 Self created records (e.g. handwritten list, typed spreadsheet)	1	.9	16.7	100.0
	Total	6	5.6	100.0	
Missing	System	101	94.4		
Total		107	100.0		

Appendix C: Debriefing Frequency Tables

Fidebr66 Which of the following types of receipts did the respondent have? Enter all that apply. -Seventh choice

fidebr66 Types of records

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	9 Self created records (e.g. handwritten list, typed spreadsheet)	1	.9	100.0	100.0
Missing	System	106	99.1		
Total		107	100.0		

Fidebr7 How well were the receipts organized?

fidebr7 R organized

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Missing	4	3.7	3.7	3.7
	1 Extremely organized	16	15.0	15.0	18.7
	2 Quite organized	20	18.7	18.7	37.4
	3 Somewhat organized	23	21.5	21.5	58.9
	4 Slightly organized	17	15.9	15.9	74.8
	5 Not at all organized	27	25.2	25.2	100.0
	Total	107	100.0	100.0	

Fidebr10 Thinking back on last week's interview, do you think the respondent INTENTIONALLY did not report an expense in order to save time or for other reasons?

fidebr10 @ | @LThinking back on last week's inter

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Missing	2	1.9	1.9	1.9
	1 Yes	2	1.9	1.9	3.7
	2 No	103	96.3	96.3	100.0
	Total	107	100.0	100.0	