MODULE 4: SPENDING AND SAVING

Now I have some questions about your preferences for spending and saving.

CHECKPOINT: 1.R IS SINGLE (NO HUSBAND/WIFE/PARTNER) ---> GO TO Tla

2.R HAS H/W/P — CONTINUE WITH T1

T1. Does your (husband/wife/partner) currently work for pay?

YES

NO

Tla. Please remind me, are you currently doing any work for pay?

1. YES

5. NO

CHECKPOINT: 1 IF R IS SINGLE AND WORKS FOR PAY, GO TO T4.

- 2 IF R IS SINGLE AND DOESN'T WORK FOR PAY, GO TO T2.
- 3 IF R IS MARRIED AND BOTH R & SPOUSE WORK FOR PAY, GO TO T7.
- 4 IF R IS MARRIED AND ONLY R $\overline{\text{OR}}$ SPOUSE WORKS FOR PAY, GO TO T4.
- 5 IF R IS MARRIED AND <u>NEITHER</u> R NOR SPOUSE WORKS FOR PAY, GO TO T2.

T2. Suppose you won a sweepstakes that will pay you [and your (husband/wife/partner)] an amount equal to your current family income every year for as long as you [or your (husband/wife/partner)] live. We'd like to know what effect the sweepstakes money would have on your life.

ASK ALL PARTS OF T2 BEFORE ASKING T3:	ASK T3 FOR EACH YES ANSWER TO T2:
T2. Since your family income would now be higher than before, would you [and your (husband/wife/partner)]	T3. Thinking of the additional family income as 100 percent, about what proportion of that additional income would you use to
a.increase your spending now? 1. YES 5. NO V	
b.increase your saving now? 1. YES 5. NO V	%
c.give some of the money to relatives? 1. YES 5. NO V	%
d.give some of the money to others? [1. YES] [5. NO]	
GO TO NEXT COLUMN (T3) IF "YES" TO ANY PART OF T2.	CHECK WHETHER TOTAL OF PERCENTS ADDS TO 100; RECONFIRM IF NOT BETWEEN 80 AND 120.
END MODULE	

T4. Suppose you won a sweepstakes that will pay you [and your (husband/wife/partner)] an amount equal to your current family income every year for as long as you [or your (husband/wife/partner)] live. We'd like to know what effect the sweepstakes money would have on your life. Would [you/your (husband/wife/partner)]:

T4a.... quit work entirely?

NO
YES -> END MODULE

V

T4b.... work fewer hours?

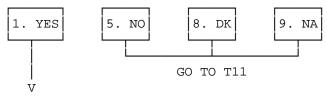
NO
YES -> 4b1. How many fewer hours?

V

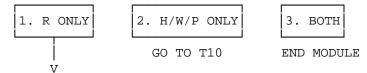
T4c....look for a lower paid, but more pleasant job?

ASK ALL PARTS OF T5 BEFORE ASKING T6:	ASK T6 FOR EACH YES ANSWER TO T5:
T5. Since your family income would now be higher than before, would you [and your (husband/wife/partner)]	T6. Thinking of the additional family income as 100 percent, about what proportion of that additional income would you use to
a.increase your spending now? 1. YES 5. NO	%
b.increase your saving now so you could retire earlier? 5. NO	%
c.increase your regular saving? 1. YES 5. NO	%
d.give some of the money to relatives?	%
e.give some of the money to others? 1. YES 5. NO	%
GO TO NEXT COLUMN (T6) IF "YES" TO ANY PART OF T5.	CHECK WHETHER TOTAL OF PERCENTS ADDS TO 100; RECONFIRM IF NOT BETWEEN 80 AND 120.
END MODULE	

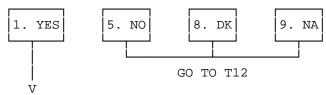
- T7. Suppose you won a sweepstakes that will pay you [and your (husband/wife/partner)] an amount equal to your current family income every year for as long as you [or your (husband/wife/partner)] live. We'd like to know what effect the sweepstakes money would have on your life.
- T8. Would you or your (husband/wife/partner) quit work entirely?



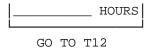
T8a.Who would do that?



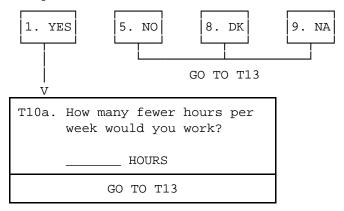
T9. Would your (husband/wife/partner) work fewer hours?

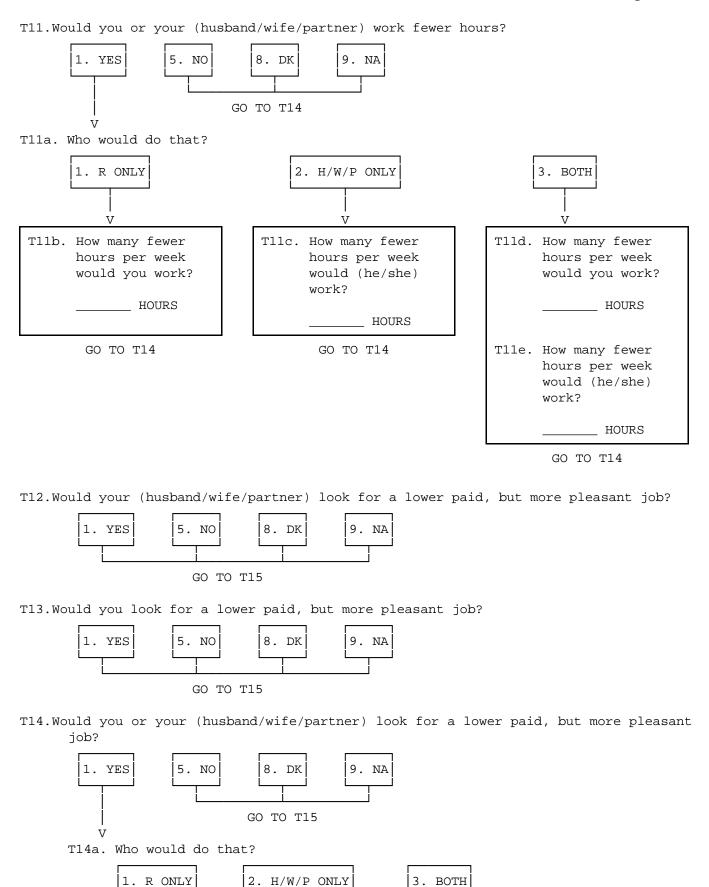


T9a. How many fewer hours per week would (he/she) work?



T10. Would you work fewer hours?





NOW ALL DADIES OF MIS DEPORT ASSETS MIS.	10V F16 F0D F10V VFG 1VGVFD F0 F15
ASK ALL PARTS OF T15 BEFORE ASKING T16:	ASK T16 FOR EACH YES ANSWER TO T15:
T15.Since your family income would now be higher than before, would you [and your (husband/wife/partner)]	T16.Thinking of the additional family income as 100 percent, about what proportion of that additional income would you use to
a.increase your spending now? 1. YES 5. NO	
b.increase your saving now so you could retire earlier? 5. NO	%
c.increase your regular saving? 1. YES 5. NO	%
d.give some of the money to relatives? 1. YES 5. NO	
e.give some of the money to others? 1. YES 5. NO	%
GO TO NEXT COLUMN (T16) IF "YES" TO ANY PART OF T15.	CHECK WHETHER TOTAL OF PERCENTS ADDS TO 100; RECONFIRM IF NOT BETWEEN 80 AND 120.
END MODULE	