Questionnaire for SCE Spending Survey

SP1intro

The next questions are about your total household spending, including groceries, clothing, personal care, housing (such as rent, mortgage payments, utilities, maintenance, home improvements), medical expenses (including health insurance), transportation, recreation and entertainment, education, and any large items (such as home appliances, electronics, furniture, or car payments). Please exclude money saved or invested, including real estate investments like home purchases.

QSP1

How does your **current** monthly household spending compare with your household′s monthly spending **12 months ago**?

○ About the same or higher now (1)
○ About the same or lower now (2)

QSP2

In percentage terms, by how much has your **current** monthly household spending [increased/decreased] compared to **12 months ago**? *Please enter a number greater than 0 or equal to 0.*

My current monthly household spending has [increased/decreased] by _____ %
(1)

QSP3

And thinking about the more recent past, did any members of your household (including you) make any of the following large purchases **during the last 4 months**? *Please select all that apply.*

❑ Home appliances (1)
❑ Electronics, computers or cell phones (2)
❑ Furniture (3)
❑ Home repairs, improvements or renovations (4)
❑ Car or other vehicles (5)
❑ Trips and vacations (6)
❑ A house or apartment (9) [added August 2016]
❑ Other (please specify) (7)_____
○ None of the above (8)

QSP4

Now looking ahead, what do you think is the percent chance that a member of your household (including you) will make any of the following large purchases **within the next 4 months**?

Please enter separately the percent chance of purchasing each item below.

Home appliances (1)	_____	percent chance (1)
Electronics, computers or cell phones (2)	_____	percent chance (2)
Furniture (3)	_____	percent chance (3)
Home repairs, improvements or renovations (4)	_____	percent chance (4)
Car or other vehicles (5)	_____	percent chance (5)
Trips and vacations (6)	_____	percent chance (6)
A house or apartment (7)	_____	percent chance (7)

QSP5

Approximately what proportion of your **current** monthly household spending falls in each of the following categories?

Please enter a number between 0 and 100 for each category. The numbers need to add up to 100%.

Housing (including mortgage, rent, maintenance and home owner/renter insurance) (1)	_____	% (1)
Utilities (including water, sewer, electricity, gas, heating oil) (2)	_____	% (2)
Food (including groceries, dining out, and beverages) (3)	_____	% (3)
Clothing, footwear and personal care (4)	_____	% (4)
Transportation (including gasoline, public transportation fares, and car maintenance) (5)	_____	% (5)
Medical care (including health insurance, medical bills, prescription drugs) (6)	_____	% (6)
Recreation and entertainment (7)	_____	% (7)
Education and child care (8)	_____	% (8)
Other (including gifts, child support or alimony, charitable giving, and other miscellaneous) (9) [added April 2015]	_____	% (9)

QSP6b

And looking ahead, how do you think your monthly household spending **12 months from now, will compare to your current monthly spending** in each category?

Please enter a number greater than 0 or equal to 0 for each item. Please enter 0 if your spending in a certain category did not change.

	QSP6bx1 - Up by	QSP6bx2 - Down by
Housing (including mortgage, rent, maintenance and home owner/renter insurance) (1)	_____	_____
Utilities (including water, sewer, electricity, gas, heating oil) (2)	_____	_____
Food (including groceries, dining out, and beverages) (3)	_____	_____
Clothing, footwear and personal care (4)	_____	_____
Transportation (including gasoline, public transportation fares, and car maintenance) (5)	_____	_____
Medical care (including health insurance, medical bills, prescription drugs) (6)	_____	_____
Recreation and entertainment (7)	_____	_____
Education and child care (8)	_____	_____
Other (including gifts, child support or alimony, charitable giving, and other miscellaneous) (9) [added April 2015]	_____	_____

QSP7dens [added August 2015]

Now we would like you to think about the different things that may happen to the total spending of all members of your household (including you) **over the next 12 months**. What do you expect will happen to the total spending of all members of your household (including you) **over the next 12 months**?

increase by 12% or more (1)	_____	percent chance (1)
increase by 8% to 12% (2)	_____	percent chance (2)
increase by 4% to 8% (3)	_____	percent chance (3)
increase by 2% to 4% (4)	_____	percent chance (4)
increase by 0% to 2% (5)	_____	percent chance (5)
decrease by 0% to 2% (6)	_____	percent chance (6)
decrease by 2% to 4% (7)	_____	percent chance (7)
decrease by 4% to 8% (8)	_____	percent chance (8)
decrease by 8% to 12% (9)	_____	percent chance (9)
decrease by 12% or more (10)	_____	percent chance (10)

Show QSP10new if sum of increase >= sum of decrease values at Q7P7dens

QSP10new [added August 2015]

Why do you think it more likely that your total household spending will increase over the next 12 months? *Check all that apply*

❑ I expect prices of goods and services to increase (1)
❑ I expect an increase in household income (2)
❑ I expect a change in the size or composition of my household (3)
❑ I expect an increase in healthcare costs (4)
❑ I expect an increase in educational expenditures (5)
❑ I expect an increase in rent or in my housing costs (6)
❑ Other (please specify) (7)_____

Show QSP11n if sum of increase < sum of decrease values at Q7P7dens

QSP11n [added August 2015]

Why do you think it more likely that your total household spending will decrease over the next 12 months?

Check all that apply

❑ I expect prices of goods and services to decrease (1)
❑ I expect a decrease in household income (2)
❑ I expect a change in the size or composition of my household (3)
❑ I expect a decrease in healthcare costs (4)
❑ I expect a decrease in educational expenditures (5)
❑ I expect a decrease in rent or in my housing costs (6)
❑ Other (please specify) (7)_____

Q7c3 [added August 2015]

What do you expect will happen to your **everyday** spending on **essential** items **over the next 12 months** (compared to your everyday spending on essential items over the last 12 months)? By everyday spending on essential items, we mean your daily living expenses related to what you absolutely need.

Over the next 12 months, I expect my **everyday** spending on **essential** items to

○ increase by 0% or more (1)
○ decrease by 0% or more (2)

Q7c3part2 [added August 2015]

By about what percent do you expect your **everyday** spending on <u>**essential**</u> items to [increase/decrease]? Please give your best guess.

Over the next 12 months, I expect my **everyday** spending on   _____   %
essential items to [increase/decrease] by (1)   (1)

Q7c4 [added August 2015]

What do you expect will happen to your <u>**non-essential**</u> spending (such as on hobbies, leisure, vacation, and other items that you do not absolutely need) **over the next 12 months**?

Over the next 12 months, I expect my **non-essential** spending to

○ increase by 0% or more (1)
○ decrease by 0% or more (2)

Q7c4part2 [added August 2015]

By about what percent do you expect your **non-essential** spending to [increase/decrease]? Please give your best guess.

Over the next 12 months, I expect my **non-essential** spending to   _____   %
[increase/decrease] by (1)   (1)

QSP12n [added August 2015]

Suppose next year you were to find your household with **10% more income** than you currently expect. What would you do with the extra income?

○ Save or invest all of it (1)
○ Spend or donate all of it (2)
○ Use all of it to pay down debts (3)
○ Spend some and save some (4)
○ Spend some and use part of it to pay down debts (5)
○ Save some and use part of it to pay down debts (6)
○ Spend some, save some and use some to pay down debts (7)

<mark>**Show QSP12a if codes 4,5,6, or 7 selected at QSP12n**</mark>

QSP12a [added August 2015]

Please indicate what share of the extra income you would use to... (Please note that the three proportions need to add up to 100%)

Save or invest (1)   _____   % (1)
Spend or donate (2)   _____   % (2)
Pay down debts (3)   _____   % (3)

QSP13new [added August 2015]

Now imagine that next year you were to find yourself with **10% less** household income. What would you do?

○ Cut spending by the whole amount (1)
○ Not cut spending at all, but cut my savings by the whole amount (2)
○ Not cut spending at all, but increase my debt by borrowing the whole amount (3)
○ Cut spending by some and cut savings by some (4)
○ Cut spending by some and increase debt by some (5)

○ Cut savings by some and increase debt by some (6)
○ Cut spending by some, cut savings by some and increase debt some (7)

QSP13a [added August 2015]

Please indicate what share of the lost income you would cover by... (Please note that the three proportions need to add up to 100%)

Reducing spending (1)   _____ % (1)
Reducing savings (2)   _____ % (2)
Increasing borrowing (3)   _____ % (3)

QSP14new [added August 2015]

Would you describe your current monthly household income (before taxes) as more or less constant, slightly variable, somewhat variable or highly variable from month to month?

○ More or less constant (1)
○ Slightly variable (2)
○ Somewhat variable (3)
○ Highly variable (4)

QSP15new [added August 2015]

On average by how much does your household income (before taxes) currently change from month to month?

From month to month on average my household income...

○ Varies by less than 5% (1)
○ Varies between 5% and 15% (2)
○ Varies by more than 15% (3)

QSP16new [added December 2015]

And looking ahead, by how much do you expect your household income (before taxes) to change from month to month, on average, **over the next 12 months**?

Over the next 12 months, I expect my household income on average to...

○ Vary by less than 5% (1)
○ Vary between 5% and 15% (2)
○ Vary by more than 15% (3)

K2e - K2e

Do you have a (family) budget, or otherwise plan your monthly spending and saving?

○ Yes (1)
○ No (2)

K2f - K2f

People budget in different ways. Do you (and your family) generally try to...

Please select all that apply.

❑ keep your spending within a certain limit (1)

❑ focus more on trying to save regular amounts of money (2)
❑ pay off regular amounts of debt (3)
◯ None of the above (4)