## MODULE 4: SPENDING AND SAVING

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

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CHECKPOINT: 1.R IS SINGLE (NO HUSBAND/WIFE/PARTNER) ---> GO TO Tla
    2.R HAS H/W/P - CONTINUE WITH T1
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T1. Does your (husband/wife/partner) currently work for pay?
YES NO

T1a.Please remind me, are you currently doing any work for pay?


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 OR SPOUSE WORKS FOR PAY, GO TO T4.

5 IF R IS MARRIED AND NEITHER 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? | $\underline{\square}$ |
| b.increase your saving now? | $\underline{\square}$ |
| c.give some of the money to relatives? | $\underline{\square}$ |
| d.give some of the money to others? <br> 1. YES <br> 5. NO | $\underline{\square}$ |
| 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?


T4b.... work fewer hours?


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? <br> 1. YES <br> 5. NO | $\underline{\square}$ |
| b.increase your saving now so you could <br> 1. YES <br> 5. NO retire earlier? $\square$ | $\underline{\square}$ \% |
| c.increase your regular saving? <br> 1. YES <br> 5. NO | $\underline{\square}$ |
| d.give some of the money to <br> 1. YES <br> 5. NO relatives? | $\underline{\square}$ |
| e.give some of the money to others? <br> 1. YES <br> 5. NO | $\underline{\square}$ |
| 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?


GO TO T12

T10. Would you work fewer hours?


| T10a. How many fewer hours per |
| :---: |
| week would you work? |
| HO TO T13 |
| GOURS |

T11. Would you or your (husband/wife/partner) work fewer hours?


T11a. Who would do that?


T12. Would your (husband/wife/partner) look for a lower paid, but more pleasant job?


T13. Would you look for a lower paid, but more pleasant job?


T14.Would you or your (husband/wife/partner) look for a lower paid, but more pleasant job?


T14a. Who would do that?

2. H/W/P ONLY
3. BOTH

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| 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? <br> 1. YES <br> 5. NO | $\underline{\square}$ |
| b.increase your saving now so you could <br> 1. YES <br> 5. NO retire earlier? $\square$ <br> 1 | $\underline{\square}$ |
| c.increase your regular saving? <br> 1. YES <br> 5. NO | $\underline{\square}$ |
| d.give some of the money to <br> 1. YES <br> 5. NO relatives? | $\underline{\square}$ |
| e.give some of the money to others? <br> 1. YES <br> 5. NO | $\underline{\square}$ |
| 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 |  |

