

Consumer Expenditure Quarterly 2009 Question Changes
Cognitive Testing Results

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Methodology:

2009 CEQ Cognitive Testing Results
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Between January 29th and March 7th, thirty-five cognitive interviews were conducted on the proposed changes to the CEQ for 2009. The objective of the cognitive interviews was to ensure that the proposed changes worked as intended and were clear to respondents.

There were multiple sources of proposed changes, including the Questionnaire Wording team, the New Products Team, P&C and CPI. Each of the approximately 100 changes proposed was reviewed by OSMR and the testing requirements were determined. Twenty-eight changes did not require any type of review, as they were changes to the instrument or interviewer instructions. Sixty-one changes required expert review, and nine required cognitive testing.

Cognitive testing protocols were developed by OSMR, and reviewed by P&C. Each identified potential issues with the proposed change and used probes and follow-up questions to determine if the participant's answers provided any evidence of a problem. Two OSMR staff conducted all the interviews, with P&C and BRPD staff attending each to take notes. Non-standardized interviewing was used - that is interviewers were able to deviate from the protocol to probe on any participant statement.

To analyze the cognitive interview results, each interviewer used the notes taken during the interview and compiled the results of the interviews they conducted. Common themes and potential issues were identified, and changes to the questions or the testing protocols were specified. Three interim results memos were produced, each summarizing the results of the cognitive interviews conducted for a given time period. CE staff reviewed each memo and provided decisions on the proposed changes.

This report documents the results of all the cognitive testing. It details when changes were made to the proposals, and why, as well as the final recommended wording and interviewer training concepts.

The topics below were tested using cognitive interviews. Participants were screened during the recruitment process to identify their experience with selected topics, and only were asked questions on the topics with which they had experience. The number of participants who was asked about each topic, and the dates the topic was tested is included in Table 1.

Table 1. Summary of Testing

Topic	Number of Participants	Dates of Testing
CU*	12	1/29 – 3/7
Household definition*	10	1/29 – 3/7
Parking fees	19	1/29 – 3/7
Mass Transit*	18	1/29 –2/21**
Mortgage*	5	1/29 -2/25
Health Insurance*	25	1/29 -2/25
Stereos	22	1/29 -2/25
Video Games*	27	1/29 -3/7
Winterization*	4	1/29 -2/5
Income	35	1/29 -3/7

*tested if participant indicated experience with topic during recruitment

** proposal dropped at CE program office request

General Testing Results

Specific testing results are included as Appendix A.

Consumer Unit

Tested wording: During this interview, I will use the words consumer unit, or CU. A consumer unit is the group of persons in this household who are independent of all other persons in this household for payment of their major expenses. The persons I am including in your CU are [*read names from list*]

Purpose of test: To see if current explanation of CU is effective (since it will still be used in multi-CU households).

Potential issues: Almost all participants found this term and the accompanying definition unclear. In particular, participants seemed to have difficulty with the phrase ‘independent of all other persons in this household.’ In part, this was because the phrase ‘persons in this household’ is repeated twice in the same sentence, making it difficult for respondents to aurally parse. Participants also indicated that they were uncertain about the meaning of the word ‘independent’ in this definition.

Final recommended wording: Although we did not test a revised version of this definition, we offer the following alternative that eliminates the elements that were found to be most problematic during testing: “During this interview, I will use the words consumer unit, or CU. A consumer unit is the group of persons in this household who are related by blood, marriage, or adoption, or who share payments of their major household expenses. The persons I am including in your CU are [*read names from list*].”

FR training recommendation: We believe that FRs have developed strategies to help respondents understand the concept of a Consumer Unit (CU). However, given that only multi-CU households - the households for whom there is even more confusion about the definition of CUs - will be getting this definition, it may be worth covering during FR training. Review the definition, and allow FRs to practice explaining to respondents who is in their CU and how that is figured out.

Household

Tested wording: We tested the general concept of household.

Purpose of testing: CE is proposing to use the word “Household” (instead of “Consumer Unit” or CU) when the roster indicates that there is a single-person household or when all household members are related by blood, marriage, etc. The purpose of testing this item was to see if participants’ definitions of Household are consistent with CE’s desired definition (i.e., CU).

Final recommended wording: No change.

Potential issues: Several participants equated the word household with family, which only is a problem if a respondent includes family members who do not currently reside with them. By clearly reviewing the household roster, FRs should be able to avoid this problem.

FR training recommendation: Cover new term in FR training, ensuring that FRs can clearly explain to respondents that for the interview we only want the household members who currently live with them

Parking Fees

Tested wording: Since the first of [*reference month*], have you or any member of your household had expenses for parking, such as parking meters, garage rental or parking lot fees? Do not include expenses that are part of business expenses, or expenses that will be totally reimbursed.

Purpose of testing: To examine the extent to which participants include all appropriate parking expenses (both regular and irregular), and/or incorrectly include inappropriate expenses (e.g., Homeowners’ Association (HOA) fees).

Final recommended wording: No change.

Potential issues: Expenses for parking permits or stickers likely are not going to be included in response to this item, as they seem to be a different type of expense than parking meters or garages, and are bought from different sources. In addition, some participants forgot major parking expenses (i.e. parking garages).

FR training recommendation: If parking stickers are considered an important expense, cover the inclusion of these purchases in training.

Info book recommendations: Add reference to parking stickers or decals

Mass Transit

Tested wording: Do you or anyone in your household [CU] use mass transportation services such as bus, subway, mini-bus or train? Include all commuter services.

What is the usual monthly cost to use mass transit to go to work? Do not include expenses covered by employer-provided transit subsidies.

Do you receive a transit subsidy? *If yes:* what is the usual monthly amount

Purpose of testing: To assess the extent to which (1) participants are able to calculate usual monthly expense without employer contributions, and (2) a monthly reference period is appropriate for this question.

Recommended wording: CE staff cancelled this proposal mid-testing, citing concerns of respondents being able to calculate their costs given employer subsidies.

Potential issues: Most participants used a daily reference period to calculate their answers, and had significant calculation errors. Some may not include other CU member expenses if they are not directly responsible for those expenditures.

Final recommendations: We recommend changing this question to reflect a weekly reference period. This may help to reduce calculation errors, eliminating a multiplication step for many respondents. In addition, be clear and consistent across the three questions about the appropriate unit of measure (i.e., “you” vs. “you or anyone in your household [CU]”).

Mortgage

Tested wording: Current wording in instrument.

Purpose of testing: To assess the extent to which (1) mortgage holders who have not yet had to make a payment on their mortgage report those upcoming payments, and (2) those who have refinanced a mortgage report on their current mortgage – not their original pre-refinanced terms.

Final recommended wording: No change.

Potential issues: We tested the current wording and found that all the participants who have had a change in their mortgage (i.e. refinanced) answered the questions incorrectly. When they reported the amount borrowed, they named the amount the borrowed when they took out the loan, but when asked about the interest rate,

they reported their current, post-refinanced, interest rate. This is consistent with what was found with the 2007 cognitive testing.

FR training recommendation: Train FRs on what information is being requested for each question in this series. Let them know that respondents may not appear to struggle with the questions, but may be providing incorrect information.

Health Insurance

Tested wording: Under normal circumstances, if you go to a doctor who is not part of your plan without a referral, will your insurance pay for the cost?

Purpose of testing: Assess question clarity and respondent understanding of revised item.

Final recommended wording: No change.

Potential issues: Some participants answered ‘sometimes’ or ‘it depends’ and didn’t know whether that should be counted as a yes or now.

FR training recommendation: train FRs that if the respondents answer ‘sometimes’ or ‘it depends’ that they should enter a Yes for this question.

Stereos

Tested wording: How many stereo or sound systems does your household have?

Purpose of testing: Examine participants’ understanding of question concepts/intent, and whether they include stereo components in their answers.

Final recommended wording: No change.

Potential issues: Participants may include non-stereo items such as alarm clocks or portable CD players.

Video Games

Tested wording: Video game hardware, video games and accessories? (preceded by computer questions)

Modified wording, tested: Video game hardware, video games and accessories excluding single game handhelds? (preceded by computer questions)

Purpose of testing: To examine the types of items that respondents include in their answers to this question, and their interpretation of 'single use handhelds.'

Final recommended wording: Video game hardware, video games and accessories.

Potential issues: Single game handhelds (i.e. handheld poker games) are likely going to be included here. We were unable to find wording that distinguished these from other handheld games (i.e. Game Boys), and found that participants thought of both as the same type of video game.

FR training recommendation: Train FRs on the difference between single game handhelds and handheld video games, and where each type of item should be collected.

Info book recommendations: Add single game handheld examples to the toys section.

Winterization

Tested wording: Winterization (within vehicle services questions).

Purpose of testing: To assess respondents' familiarity with this concept, consistency of interpretation across respondents, and the usefulness of adding this item to vehicle service series.

Final recommended wording: Recommended not adding the question.

Potential issues: Participants, even though they reported experience with winterization of vehicles, all had different ideas of what was included and what was done. Many of the services named as part of winterization (i.e. checking fluids, changing tires) are collected elsewhere in the section, which would potentially lead to double counting, or a reduction of expenses in those categories.

Income Introductions

Tested wording:

Generic Introduction: The next few questions are about income.

Confidentiality Introduction: The next few questions are about income. We know people aren't used to discussing their income, but please be assured that, like all other information you have provided, these answers will be kept strictly confidential.

Purpose Introduction: The next few questions are about income. We know people aren't used to discussing their income, but we use this information to get a statistical picture of how spending relates to income.

Confidentiality and Purpose Introduction: The next few questions are about income. We know people aren't used to discussing their income, but we use this information to get a statistical picture of how spending relates to income. Please be assured that, like all other information you have provided, these answers will be kept strictly confidential.

Purpose of testing: To find an introductory statement that increases participant comfort level with income questions.

Final recommended wording: Confidentiality Introduction (see explanation in Appendix A).

Potential issues: A few participants commented on the idea of relating spending and income, noting that this may make some people uncomfortable, especially if they don't make a lot of money or are in debt.

FR training recommendation: highlight the new introduction in training so FRs are aware of it. Describe the testing process briefly to emphasize the importance of reading the introduction exactly as worded.

Appendix A: Specific Testing Results

CU Definition

1. 10 out of 12 participants were able to correctly identify who was in their CU.
2. 2 out of 12 participants were able to give a correct definition of a CU.
3. When asked if the explanation of CU made sense; almost all participants said no and the one participant who said it was clear was not able to give a correct definition. The term independent threw off many participants, suggesting that the CU members are somehow independent of each other, or independent as people (i.e. teenagers who spend their own money when out). A few participants said that the term consumer unit sounded like a technical term from an economics or math class, while others said that 'consumer' itself made them think of the person who does most of the purchasing for the household. 'Unit' was not much clearer, one participant suggested it made her think of the units or rooms in her house, while another said that it made her think of a single person rather than a group. One participant went so far as to say that the term consumer unit was "a little scary."
4. When asked if they could think of a better term for consumer unit, most participants were able to offer no suggestion. Alternatives that were suggested included:
 - a. simply using consumers
 - b. total persons in household
 - c. consumer group
 - d. household
 - e. family consumer unit

Household definition

1. 12 out of 12 participants were able to give a correct definition of a household.
2. When asked what they thought of when they heard the term household, a few participants said there was an emotional reaction to the word household (consistent with Eleanor Singer's findings related to social networks), while others equated the term with family. Two participants said that there was no implied relationship between the people in the household, just that they live together.
3. When asked what they thought of when they heard the term household, participants said things such as: "myself and anyone else living on the premises"; "two people sharing a house together"; "family"; "everyone who lives in the house"; "my son, myself and my fiancé."

Parking Fees

1. 18 out of 18 Renting a parking space in a public garage.
2. 18 out of 18 Paying to park at a Metro garage.
3. 18 out of 18 Putting coins in a parking meter on the street.
4. 15 out of 18 Parking your car at a business meeting.
5. 17 out of 18 Paying your homeowners association for a reserved parking space.
6. When asked what types of expenses they thought of when they heard the question, participants correctly included expenses such as putting money in parking meters, parking on the street or at the metro, paying to park downtown.
7. Some participants included questionable items such as paying parking tickets or having your car towed.
8. When probed to see if participants missed any parking expenses in the past three months, we found that at least a few participants forgot parking expenses, including parking at work, paying a meter with coins, parking at the airport or while away on vacation, and paying DC for a parking decal. Except for paying DC for the parking decal, participants thought that the forgotten expenses should be included.
9. Other comments: one participant pays a monthly HOA fee, which includes a parking decal but she did not include this in her answer, noting that she didn't know how much of the monthly fee went to parking.
10. Another participant said that in his neighborhood, you have to buy stickers from the DMV to park on the street during football games. He said most people buy them with their registration, and that he didn't think of them when he heard the question for parking expenses.

Mass Transit

1. 2 out of 18 of participants appeared to use a monthly time period to estimate their answer.
2. 1 out of 18 participants appeared to use a bi-weekly time period.
3. 5 out of 18 of participants appeared to use a weekly time period.
4. 9 out of 18 of participants appeared to use a daily time period.
5. When asked what they considered to be public transportation, participants said: bus, train, metro rail, plane; cruise ships, subway, marc train; metro, train, plane; bus, train, subway; bus and subway; trains, bus, ride-on bus, light-rail, and cabs.
6. There were significant calculation errors. Participants answered the original question quickly, but when asked how they arrived at their answer, they took longer to calculate the total and often determined that they had made a mistake in the calculation.

7. One participant summed her weekly Flash Pass expenses, the monthly subway money she gives her son, and her occasional fare card costs. She neglected to include \$33 per month that her daughter spends because the daughter pays for that herself.
8. The term *mass transit* caused confusion for only one participant, though she was able to answer the question without problem she only included Metro as mass transit (which was not a problem given her situation, since she only uses the Metrorail system).

Mortgage

1. 1 out of 3 participants had refinanced or had some other change in the loan terms which may have made the questions confusing.
2. 1 out of 3 gave the correct year and month for their mortgage, despite the change in terms.
3. One respondent had a mortgage but had not refinanced it. He had a single mortgage, but inappropriately answered that he also had a home equity loan. He gave his monthly mortgage payment in response to the “What was the amount of the mortgage when you first obtained it...” question, but provided the total amount of his mortgage when answering the same question for his (nonexistent) home equity loan.
4. Another respondent answered “1” to the “How many mortgages...” question, and provided substantive answer to follow-up items. When asked if it was a 30-year, 15-year, or some other kind of mortgage, she indicated that she actually was reporting her rental expenditures (“You know mortgage, like rent.”).
5. One participant interviewed on this topic had refinanced his house 2 years ago, but reported the original loan amount and date of payment rather than the refinanced amount. He reported the refinanced interest rate. To him, he only has had one loan - it just changed terms when he refinanced.

Health Insurance

1. 21 of 25 correctly answered the question, as revealed during the follow-up discussion.
2. When asked what the question meant to them, most participants appeared to be clear about the intention of the question, saying that it was asking if their insurance would pay if they saw a non-plan doctor. One participant was covered by two insurance plans, so wasn't sure which insurance he was supposed to report.
3. When asked what they thought the question meant as “part of your plan,” participants had no problems with this concept, referring to the list of doctors that accept their insurance, or that are identified by their plan. One participant had an HMO, and said that ‘part of your plan’ simply meant the doctors in their HMO.
4. When asked about referrals, five participants knew that their health insurance plan required referrals; the rest indicated that their plan did not require referrals or they weren't sure if it did or not.

5. None of the participants appeared to register the phrase “under normal circumstances,” when they rephrased the question they did not include this concept. Despite this, they did (correctly) exclude emergency situations where their health insurance would pay.
6. Some of the participants said that they cannot see a doctor who is not part of their plan, so the question didn’t seem relevant to them. They were able to answer it without problems though. We don’t believe that this phrase adds to the complexity of the question.

Stereos

1. 21 out of 22 a CD player.
2. 21 out of 22 Speakers.
3. 20 out of 21 Amplifiers.
4. 15 out of 21 an iPod.
5. 14 out of 17 component system (some participants didn’t know what this was; suggesting that removing the wording from the question may be a good change).
6. 21 out of 21 a surround sound system.
7. 20 out of 21 a subwoofer for a surround sound system.
8. 13 out of 21 a walkman.
9. 16 out of 21 iPod speakers.
10. When asked what they consider a stereo to be, participants were able to correctly describe things that were a stereo. They named things such as: amplifiers, clock radio, laptop with the capability of playing music, CD player with speakers, a common unit that plays music, a boom box; big stereo with big speakers and CD player, record player, or a boom box with speakers, tape recorder.
11. When asked what they consider a sound system to be, participants generally thought of it as the same thing as a stereo. They named things like: the music system that accompanies your TV, the system that creates a theater in your house; it amplifies the sound, like speakers.
12. A few participants include computers and laptops, as they use those to play their music, but this is not likely a problem that would translate to field data collection as the respondent will hear the specificity of the other questions, and FRs would know that computers are not to be collected here.
13. A few participants included TVs, which have the capability of being attached to a sound or surround sound system. As with computers, this shouldn’t be a problem for field collection.
14. A few participants used the term sound system and surround sound system interchangeably. Since both are included in this category, this should not be a problem.

Video Games

Before addition of “excluding single game handhelds”

1. 23 out of 23 a Play Station 2
2. 22 out of 22 an Xbox
3. 22 out of 22 a joystick
4. 19 out of 20 an electronic hand held Sudoku game
5. 23 out of 23 a Game Boy
6. 24 out of 24 a cartridge for a game boy
7. 24 out of 24 a hand held poker game
8. 18 out of 22 an electronic board game
9. 14 out of 22 a computer
10. 20 out of 22 a CD with computer games on it
11. 18 out of 21 headphones

After the addition of “excluding single game handhelds”

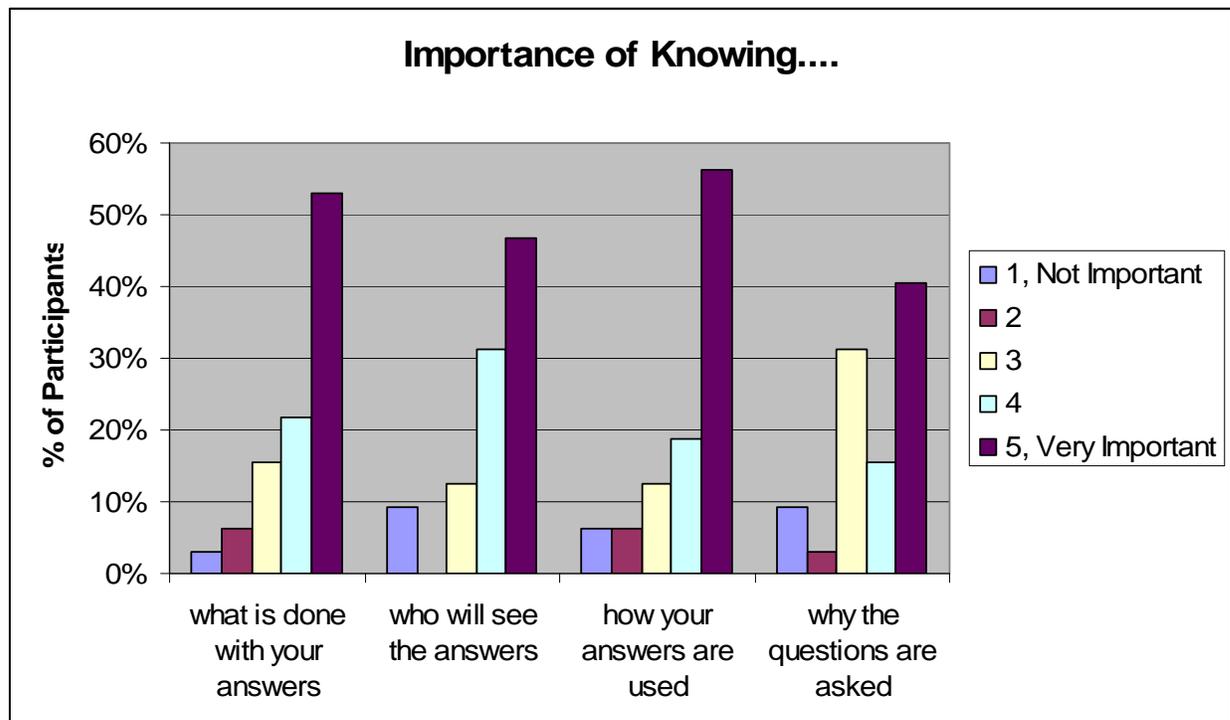
12. 3 out of 3 a Play Station 2
13. 3 out of 3 an Xbox
14. 3 out of 3 a joystick
15. 3 out of 3 an electronic hand held Sudoku game
16. 2 out of 3 a Game Boy
17. 2 out of 3 a cartridge for a game boy
18. 2 out of 3 a hand held poker game
19. 2 out of 3 an electronic board game
20. 2 out of 3 a computer
21. 3 out of 3 a CD with computer games on it
22. 3 out of 3 headphones

23. When asked to define “computer or video game hardware”, although participants struggled with giving an actual definition, they were generally able to give correct examples. They named items such as XBox, PlayStation, Wii, hard disk/consoles. They often included accessories (i.e. joysticks, controllers), which would not be a problem for data collection.

24. When asked to give examples of “accessories”, participants named correct items such as memory card; the guitar for Guitar Hero, Dance Dance Revolution mat, hand controllers, accessories that are needed for the game; chargers for the handheld games, bag to put it in, cover to keep it from getting scratched, a pen to write on the Nintendo thing.
25. Several participants included computer-related expenses in this question, but we expect that this is a result of the lab testing rather than an artifact of the question wording. Without knowing that there is a separate question for computers, or the level of specificity that CEQ questions have throughout the interview, it is logical that participants key on the terms “computer...hardware”. To compensate, we changed the testing protocol to include the computer related questions that precede this question in the interview. After adding the computer questions, we found fewer participants naming these types of expenses.
26. When asked to define “computer or video game hardware”, some participants weren’t able to identify game consoles or other hardware; instead they talked about the game software. In general, however, participants seemed to understand the question as a whole.
27. When asked to define “single game handhelds”, one participant said that they were something portable, different from game boys but she wasn’t able to articulate the difference; another said that it was any video game for an individual; one participant correctly identified this as “one of those little boxes for playing games, like a Game Boy.”

Income Introductions

1. Participants were asked to rate the level of importance for each of the following



1 out of 35 of participants said that they liked the Generic introduction best

8 out of 35 participants said that they liked the Confidentiality introduction best

3 out of 35 of participants said that they liked the Purpose introduction best

23 out of 35 participants said that they liked the Confidentiality and Purpose introduction best

2. Participants overall reactions to the income questions were to note that some people with low income may feel that they're being judged, that they spend more than they have or buy cheaper products or are more in debt, they feel that they're being judged especially in a face to face interview.
3. Several participants simply had no problem answering these questions, and so did not find the various introductions compelling either way. This may be a result of the lab environment; participants likely have different expectations than survey respondents. Some suggested that being told more information, especially about the confidentiality of their answers, was a good thing but that they would have answered the questions regardless, but others indicated the introductions didn't have an impact on them.
4. One participant said that most people don't care that much about confidentiality, either because they assume government surveys are confidential, or because they are unlikely to tell the truth about income, anyway.
5. When asked what else it is important to tell people before asking about their income, several people explicitly mentioned confidentiality and the purpose of the questions.
6. **Generic:** The next few questions are about income.
 - a. Participant reactions: Participants generally felt that this did not say enough, that it was the worst of the four and that people would want more information before answering questions about their income. Participants suggested adding more to it, make it more 'human' and acknowledge that income can be a sensitive topic. Most agreed that the other introductions are better, they give more information and the more information you have the better. Although one participant said that this introduction was good because it let her know what was coming, which warmed her up, another said that because this introduction didn't give any detail it made him think more, more suspicious of the questions.
 - b. One participant had a strong reaction to this introduction: If you read this to me, my next statement would be "Why? Is it any of your business?!" It makes me down, uncomfortable when I hear questions about my income; what do you want to know that for? My walls go up. You're throwing that statement out there and offering no explanation, no assurance of confidentiality.
7. **Confidentiality:** The next few questions are about income. We know people aren't used to discussing their income, but please be assured that, like all other information you have provided, these answers will be kept strictly confidential.
 - c. Participant reactions: Participants reported that this introduction made them feel more relaxed, knowing that it will be confidential and that their privacy will be

held up in a court of law. But several participants volunteered that they would have liked some information about why the question is being asked. Those who heard the purpose introduction first commented that the ‘why’ needs to be included, but those that didn’t generally thought this introduction was good.

8. **Purpose:** The next few questions are about income. We know people aren't used to discussing their income, but we use this information to get a statistical picture of how spending relates to income.
 - d. **Participant reactions:** Although most participants found it similar to the introduction using confidentiality and purpose, they noted doesn't have the word confidentiality that people look for when giving their income. Many commented that it's important to explain why you're asking these types of questions, and although one person said that everyone can relate to spending and budgets, another commented that it may make people think they're being judged because you're linking their spending with their income, a sentiment expressed by at least three participants.
9. **Confidentiality and Purpose:** The next few questions are about income. We know people aren't used to discussing their income, but we use this information to get a statistical picture of how spending relates to income. Please be assured that, like all other information you have provided, these answers will be kept strictly confidential.
 - a. **Participant reactions:** This was the favorite from a majority the participants. They liked that it contained both assurances about confidentiality of their information as well as information about what will be done with their answers. One participant said that saying why the information was being used is important and saying that their answers will be confidentially is also important. No participants had a negative comment about this version.
10. **Recommendation: Confidentiality Introduction**
 - a. Despite an overwhelming majority of participants preferred the confidentiality and purpose introduction, a few had concerns about the purpose statement and instead recommend just adding the confidentiality introduction to the interview. Although we can't generalize with certainty the results from the cognitive lab, we have no reason to suspect that the participants who expressed about having their spending and income linked don't represent potential respondents with similar concerns.
 - b. In addition, these participant concerns echo comments heard in the past from interviewers, Census and BLS staff that feared that respondents may worry about having their spending judged if we know their income levels.
 - c. Finally, we believe that there was a significant lab effect present in these results. Only one of the thirty-five participants refused to provide their income, a much lower item nonresponse rate than found in the field. Participants expect to provide personal information when they come to the lab, and so the effect of the various introduction statements was likely smaller than it would have been in the field. Many participants acknowledged that the introduction statements had no impact on their willingness to provide income data, or their comfort while doing so; this

number was probably higher than it would have been in a field test setting. Given this, we are inclined to err on the side of caution, to avoid creating concerns for respondents who may otherwise be willing to answer the income questions.

Appendix B: Questions

Parking

Now/First/Finally, we're going to talk about expenses for parking.

Since the first of XXXX, have you or any member of your household had expenses for parking, such as parking meters, garage rental or parking lot fees? Do not include expenses that are part of business expenses, or expenses that will be totally reimbursed.

Mass Transportation

Do you or anyone in your household [CU] use mass transportation services such as bus, subway, mini-bus or train? Include all commuter services.

What is the usual monthly cost to use mass transit to go to work? Do not include expenses covered by employer-provided transit subsidies.

Do you receive a transit subsidy?

If yes: what is the usual monthly amount

Mortgage

Intro Questions

- How many mortgages do you currently have?
- How many home equity loans do you currently have?

Repeat for each loan

Now I will ask some questions about your [1st] mortgage. These questions refer to the [mortgage/lump sum home equity loan] you are currently making payments on.

1. What was the amount of the [mortgage/lump sum home equity loan] when you first obtained it, not including any interest?
2. In what year did you make the first payment on this [mortgage/lump sum home equity loan]?
3. In what month?
4. Is this a 30 year [mortgage/lump sum home equity loan], a 15 year [mortgage/lump sum home equity loan], or something else?
 1. 30-year
 2. 15-year
 3. Something else
5. What is the current interest rate on [YR_YRCUS] [mortgage/lump sum home equity loan]? *FR NOTE:* Enter percent including decimal

Health Insurance

The next question is about health insurance.

Under normal circumstances, if you go to a doctor who is not part of your plan without a referral, will your insurance pay for the cost?

Stereos

For this question, we're not asking about what you've purchased, rather what's currently in your house.

How many stereo or sound systems does your household have?

Video Games

Now/First/Finally, we're going to talk about video games.

Since the first of XXXX have you or any member of your household had any expenses for

- Computers, computer systems or related hardware?
- Computer software or accessories?
- Video game hardware, video games and accessories?
If yes, ask what the expense was for & how much

Winterization

Now/First/Finally, we're going to talk about expenses for vehicle services, parts and equipment. Please do not include expenses for vehicles used entirely for business.

Since the first of XXX, have you or any member of your household had expenses for any of the following:

- Oil change, lubrication or oil filter?
- Motor tune up?
- Brake work?
- Battery purchase or installation?
- Tire purchase or mounting?
- Tire repair?
- Winterization?
- Other vehicle services, parts or equipment?