

Appendix: Survey Instrument

A31. Earlier this year a Federal law was passed cutting income tax rates and expanding certain credits and deductions. The tax cuts will be phased in over the next ten years. This year many households will receive a tax rebate check in the mail. In most cases, the tax rebate will be \$300 for single individuals and \$600 for married couples.

Thinking about your (family's) financial situation this year, will the tax rebate lead you mostly to increase spending, mostly to increase saving, or mostly to pay off debt?

1. INCREASE SPENDING	2. INCREASE SAVING	3. PAY OFF DEBT	6. (IF VOLUNTEER) WILL NOT GET REBATE	8. DON'T KNOW
↓	GO TO A33		GO TO A38	GO TO A33

A32. Will the increase in spending be for a particular item that you otherwise would not have purchased, or will it be spent mostly on day-to-day expenses?

1. PARTICULAR ITEM	2. DAY-TO-DAY EXPENSES	8. DON'T KNOW
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A33. (Have you/Has your family) already received your tax rebate?

1. YES	2. (IF VOLUNTEER) YES, SOME DID/SOME DIDN'T	5. NO	8. DON'T KNOW
↓		GO TO A35	

A34. Was the tax rebate check received within the last week, more than a week ago but within the last four weeks, or more than four weeks ago?

1. WITHIN LAST WEEK	2. MORE THAN WEEK AGO, BUT WITHIN LAST FOUR WEEKS	3. MORE THAN FOUR WEEKS AGO	8. DON'T KNOW
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A35. **INTERVIEWER CHECKPOINT:**

<input type="checkbox"/>	1. WILL SPEND REBATE (A31=1) --> GO TO A36
<input type="checkbox"/>	2. ALL OTHERS --> GO TO A37

A36. When do you plan on spending most of your tax rebate--have you already spent most of it, will you spend most of it within a month, will you spend most of it within two months, will you spend most of it before the end of the year, or will you not spend most of it until next year?

1. ALREADY SPENT	2. WITHIN MONTH	3. WITHIN 2 MONTHS	4. BY END OF YEAR	5. NEXT YEAR	8. DON'T KNOW
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A37. Now thinking about the tax cuts you (and your family) expect in future years, do you think that your (family's) annual tax cut will be larger than this year's tax rebate, about the same size, or smaller than this year's tax rebate?

1. LARGER THAN REBATE	3. SAME SIZE	5. SMALLER THAN REBATE	8. DON'T KNOW
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A38. Do you have a (family) budget, or otherwise plan, your spending and saving?

1. YES ↓	5. NO GO TO A40	8. DON'T KNOW ↓
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A39. People budget in different ways. Do you (and your family) generally try to keep your spending within a certain limit or do you focus more on trying to save regular amounts of money, or to pay off regular amounts of debt?

(CHECK ALL THAT APPLY -- DO NOT PROBE FOR ADDITIONAL MENTIONS)

A. SPEND WITHIN LIMIT	B. SAVE REGULAR AMOUNTS	C. PAY OFF REGULAR AMOUNTS OF DEBT	D. (IF VOLUNTEERED) DOESN'T BUDGET/ BUDGETS IN DIFFERENT WAY	Z. DON'T KNOW
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A40. If (you/your family) had an unexpected expense, such as a one-time car repair, would you pay for it mostly by taking the money out of savings, mostly by cutting back on other spending, or mostly by using credit or borrowing?

1. USE
SAVINGS

2. CUT BACK ON
OTHER SPENDING

3. USE CREDIT
OR BORROWING

8. DON'T
KNOW

A41. Do you think the tax rebates will improve conditions in the national economy during the year ahead, will the tax rebates worsen conditions in the national economy during the year ahead, or will the tax rebates not have much impact on the national economy during the year ahead?

1. IMPROVE
ECONOMY

5. WORSEN
ECONOMY

6. NOT HAVE
MUCH IMPACT

8. DON'T
KNOW

A42. Now thinking about the federal tax cut legislation as a whole, not just this year's rebate, do you think the tax cuts will lead to increased future government spending, decreased future government spending, or will future government spending not change much as a result of the federal tax cut?

1. INCREASED
SPENDING

5. DECREASED
SPENDING

6. SPENDING
NOT CHANGE

8. DON'T
KNOW

A43. Thinking of your (family's) financial situation over the next ten years, do you think the tax cut legislation will make you better off financially, make you worse off financially, or will it not make much difference to your financial situation?

1. BETTER OFF
FINANCIALLY

5. WORSE OFF
FINANCIALLY

6. NOT MAKE
MUCH DIFFERENCE

8. DON'T
KNOW