

ONLINE APPENDIX

THE EFFECT OF MACROECONOMIC UNCERTAINTY ON HOUSEHOLD SPENDING

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Appendix A. Additional tables and figures

Appendix Table 1. Effects of 1st and 2nd moments for expected EA GDP growth on actual purchases of durable/luxury goods and services four months after the treatment.

	Home	Durable	Car	Holiday	Luxury
	(1)	(2)	(3)	(4)	(5)
Posterior: mean	0.02 (0.06)	-0.59** (0.29)	0.13** (0.06)	0.06 (0.06)	0.06 (0.11)
Posterior: uncertainty	-0.02 (0.20)	-1.78 (1.38)	-0.07 (0.23)	-0.27 (0.25)	-0.95** (0.46)
Prior: mean	0.02 (0.03)	0.23** (0.12)	-0.01 (0.03)	0.01 (0.02)	0.03 (0.04)
Prior: uncertainty	-0.14 (0.10)	1.49*** (0.57)	-0.20 (0.13)	-0.18 (0.12)	0.08 (0.22)
Plan to buy a given durable	0.04*** (0.02)	0.16*** (0.02)	0.02** (0.01)	0.02** (0.01)	0.19*** (0.03)
Education: secondary	0.34 (0.53)	0.41 (2.59)	0.29 (0.65)	0.92 (0.66)	-1.13 (1.05)
Education: tertiary	0.12 (0.46)	1.04 (2.41)	0.18 (0.60)	1.63** (0.64)	-0.46 (1.02)
Age	-0.04 (0.07)	0.80*** (0.29)	0.09 (0.06)	-0.01 (0.10)	0.12 (0.13)
Age ² /100	0.05 (0.06)	-0.82*** (0.30)	-0.09* (0.06)	-0.02 (0.10)	-0.18 (0.13)
Household size	0.24* (0.14)	0.92 (0.59)	0.21 (0.16)	0.02 (0.18)	0.71** (0.33)
Log(household income)	-0.07 (0.18)	-0.07 (0.85)	0.19 (0.14)	0.18 (0.27)	1.14*** (0.28)
Liquidity status	-0.40 (0.44)	6.31*** (1.59)	0.12 (0.38)	-0.43 (0.67)	1.35** (0.65)
Observations	4,822	4,827	4,823	4,815	4,815
R-squared	0.02	0.06	0.01	0.01	0.06
1 st -stage F stat (mean)	152.8	153.5	154.3	155.2	152.7
1 st -stage F stat (uncertainty)	35.77	37.02	35.77	36.37	34.39

Notes: the table reports estimates of specification (5). The dependent variable is an indicator variable ($\times 100$) equal to one if a household purchased a given type of durable/luxury good/service over a 30 day period, measured four months after treatment. The first stages for mean and uncertainty are given by specifications (3') and (3''), respectively. All regressions use sampling weights. Heteroskedasticity robust standard errors are reported in parentheses. ***, **, * denote statistical significance at 1, 5 and 10 percent levels.

Appendix Table 2. Descriptive statistics for expected EA GDP growth by country.

Country		Implied mean		Implied uncertainty	
		Raw	Robust	Raw	Robust
		(1)	(2)	(3)	(4)
Belgium	mean	-2.02	-0.15	2.20	1.38
	sd	14.68	6.83	2.72	1.27
Germany	mean	0.02	0.64	2.15	1.82
	sd	10.02	5.87	1.94	1.39
Spain	mean	0.65	2.18	1.83	1.44
	sd	12.71	6.83	2.05	1.17
France	mean	-0.46	1.17	1.89	1.44
	sd	11.59	5.85	2.19	1.19
Italy	mean	2.02	3.55	1.88	1.33
	sd	14.44	6.75	2.36	1.15
Netherlands	mean	-3.31	-1.50	1.69	1.35
	sd	12.64	6.31	1.90	1.19
All	mean	0.18	1.46	1.96	1.52
	sd	12.30	6.42	2.15	1.26

Notes: robust moments are computed using sampling weights and the Huber robust method.

Appendix Table 3. Predictors of prior beliefs about expected EA GDP growth.

	Implied mean		Implied uncertainty	
	OLS	Huber	OLS	Huber
	(1)	(2)	(3)	(4)
Education: secondary	0.278 (0.537)	-0.311 (0.197)	0.071 (0.085)	0.052 (0.038)
Education: tertiary	-0.064 (0.494)	-0.881*** (0.183)	0.124 (0.077)	0.101*** (0.035)
Age	-0.216*** (0.060)	-0.194*** (0.022)	-0.015 (0.010)	0.004 (0.004)
Age ² /100	0.208*** (0.060)	0.187*** (0.022)	0.002 (0.009)	-0.014*** (0.004)
Household size	0.090 (0.118)	0.058 (0.048)	0.009 (0.022)	-0.009 (0.010)
Log(household income)	0.275 (0.188)	0.084 (0.061)	-0.061* (0.034)	0.022* (0.012)
Liquidity status	1.204*** (0.391)	-0.014 (0.141)	0.028 (0.064)	0.147*** (0.027)
Male	0.002 (0.295)	-0.253** (0.121)	-0.421*** (0.051)	-0.146*** (0.023)
Asymmetry in prior	2.323*** (0.601)	-0.529** (0.227)	0.450*** (0.100)	0.363*** (0.047)
Belgium	-0.757 (0.688)	-0.319 (0.299)	0.017 (0.130)	0.030 (0.054)
Spain	1.318*** (0.452)	1.629*** (0.191)	-0.343*** (0.077)	-0.192*** (0.037)
France	-0.258 (0.413)	0.380** (0.161)	-0.246*** (0.074)	-0.224*** (0.034)
Italy	2.604*** (0.452)	2.703*** (0.186)	-0.310*** (0.077)	-0.302*** (0.035)
Netherlands	-1.823*** (0.621)	-1.766*** (0.270)	-0.433*** (0.099)	-0.091* (0.051)
Observations	8,835	8,426	8,835	8,498
R-squared	0.027	0.073	0.033	0.054

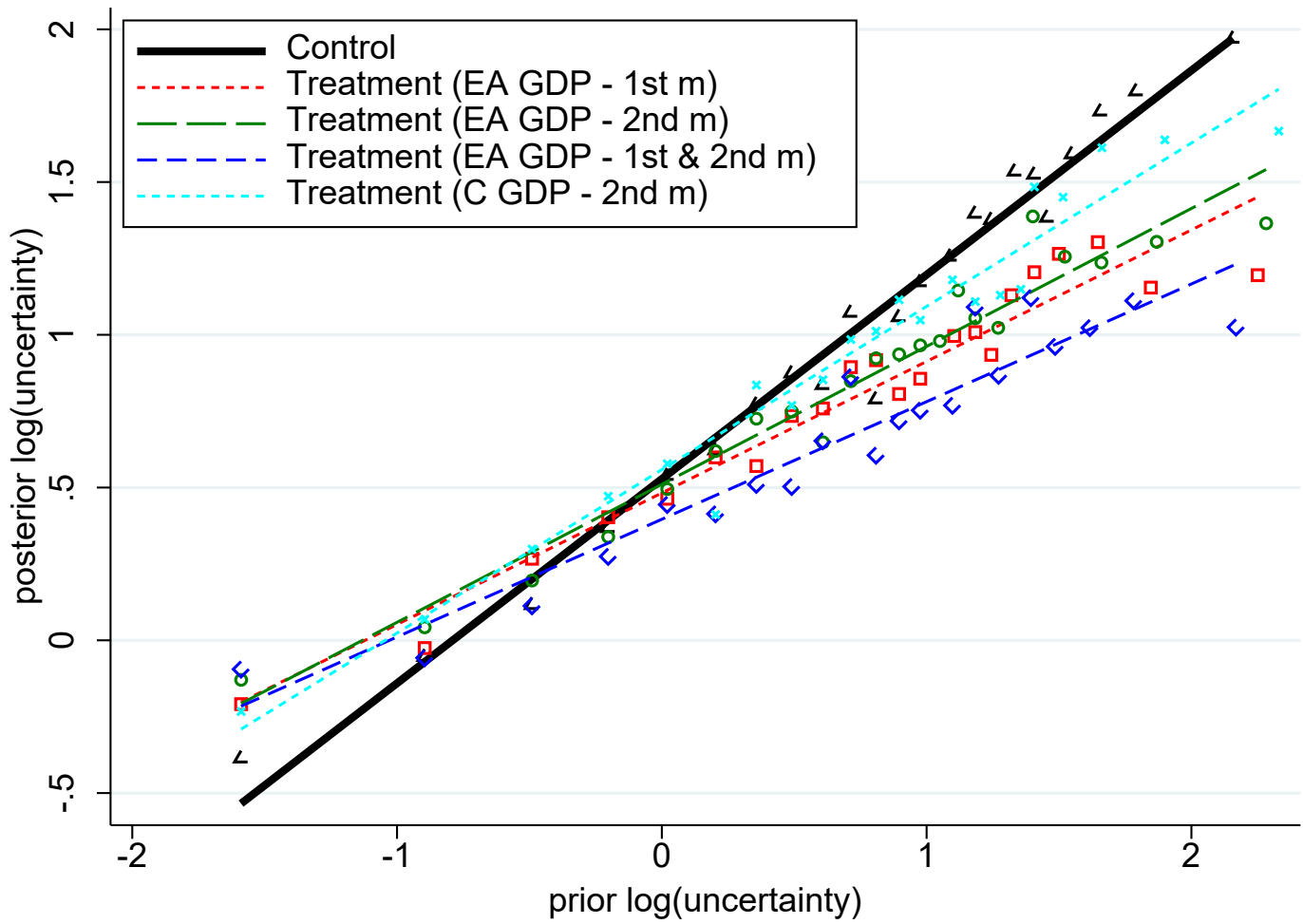
Notes: the dependent variables are implied mean (columns 1 and 2) and implied uncertainty (columns 3 and 4) for for EA GDP growth rate. Columns (2) and (4) report results for Huber (1964) robust regressions. All regressions use sampling weights. Heteroskedasticity robust standard errors are reported in parentheses. ***, **, * denote statistical significance at 1, 5 and 10 percent levels.

Appendix Table 4. Predictors of attrition across waves

	Dependent variable: attrition in a follow-up wave			
	Wave t+1	Wave t+4	Wave t+1	Wave t+4
	(1)	(2)	(3)	(4)
Treatment 1 (EA GDP – 1 st m)	0.008 (0.009)	0.022* (0.013)	0.009 (0.010)	0.017 (0.014)
Treatment 2 (EA GDP – 2 nd m)	0.019** (0.010)	0.035** (0.013)	0.019* (0.010)	0.033** (0.014)
Treatment 3 (EA GDP – 1 st & 2 nd m)	0.001 (0.008)	0.014 (0.012)	0.004 (0.009)	0.012 (0.013)
Treatment 4 (C GDP – 2 nd m)	-0.008 (0.008)	0.005 (0.012)	-0.006 (0.009)	0.006 (0.013)
Education: secondary			-0.018* (0.010)	-0.049*** (0.015)
Education: tertiary			-0.033*** (0.010)	-0.070*** (0.014)
Age			0.000 (0.001)	-0.001 (0.002)
Age ² /100			-0.001 (0.001)	0.001 (0.002)
Household size			0.007** (0.003)	0.006 (0.004)
Log(household income)			-0.004 (0.003)	0.004 (0.004)
Liquidity status			-0.010 (0.007)	-0.023** (0.010)
Male			-0.003 (0.006)	-0.027*** (0.009)
Asymmetry in prior			0.011 (0.012)	0.006 (0.017)
Observations	10,248	10,248	9,026	9,026
R-squared	0.001	0.001	0.012	0.025
Uncond. Mean. Regressand	0.0941	0.177	0.0941	0.177

Notes: the table report results for the linear probability model where the regressand is an indicator variable equal to one if a respondent is missing in a follow-up wave. All regressions use sampling weights. Heteroskedasticity robust standard errors are reported in parentheses. ***, **, * denote statistical significance at 1, 5 and 10 percent levels.

Appendix Figure 1. Treatment effects on households' log(uncertainty) about EA GDP growth.

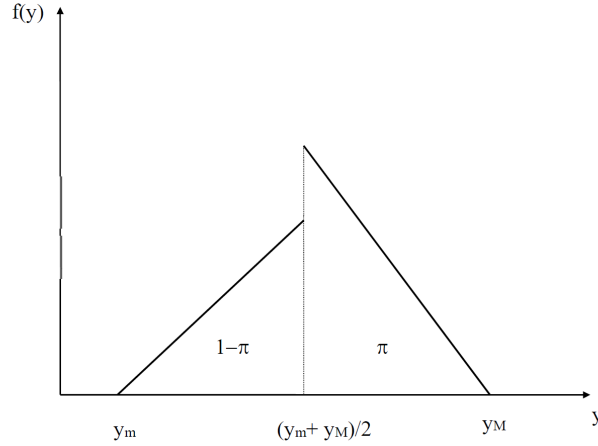


Notes: the figure shows binscatter plots for the log of 2nd moment (standard deviation) of households' predictions for the growth rate of GDP in the euro area implied by the distributions of forecasts reported by households.

Appendix B.

1. Mean prediction and uncertainty implied by distributions reported in the pre-treatment stage.

Let $f_i(y)$ denote the distribution of variable y for person i . The survey provides information on the support of the distribution $[y_{m,i}, y_{M,i}]$ and on the probability mass to the right of the mid-point of the support $\pi_i = Prob_i(y > (y_{m,i} + y_{M,i})/2)$. We assume that the distribution $f_i(y)$ is triangular over each of the two intervals $[y_{m,i}, (y_{m,i} + y_{M,i})/2]$ and $[(y_{m,i} + y_{M,i})/2, y_{M,i}]$ as shown in the figure below. If $\pi_i = 0.5$, the distribution collapses to a simple triangular distribution over the interval $[y_{m,i}, y_{M,i}]$.



Knowing the support of the distribution, the expected value and variance of y can be expressed as

$$E_i(y) = \int_{y_{m,i}}^{y_{M,i}} y f_i(y) dy ,$$

$$Var_i(y) = \int_{y_{m,i}}^{y_{M,i}} [y - E_i(y)]^2 f_i(y) dy .$$

Note that $E_i(y)$ and $Var_i(y)$ depend only on three known parameters $\{y_{m,i}, y_{M,i}, \pi_i\}$. We measure uncertainty as the standard deviation ($\sqrt{Var_i(y)}$) of the reported distribution. For $\pi_i = 0.5$ (our baseline), $E_i(y) = (y_{m,i} + y_{M,i})/2$ and $Var_i(y) = (y_{m,i} - y_{M,i})^2 / 24$.

2. Mean prediction and uncertainty implied by distributions reported in the post-treatment stage.

At the post-treatment stage, respondents are asked to assign realizations for variable y in three scenarios: lowest ($y_i^{(l)}$), medium ($y_i^{(m)}$), and highest ($y_i^{(h)}$). Then they are asked to assign probabilities for each scenario: $\pi_i^{(l)}, \pi_i^{(m)}, \pi_i^{(h)}$. We compute the mean and variance of the implied distribution as follows:

$$E_i(y) = \sum_{s \in \{l, m, h\}} \pi_i^{(s)} y_i^{(s)} ,$$

$$Var_i(y) = \sum_{s \in \{l, m, h\}} \pi_i^{(s)} [y_i^{(s)} - E_i(y)]^2 .$$

Appendix C. Survey Questionnaire

Q1. What is the highest level of school you have completed, or the highest degree you have received? [asked in background survey]

Primary or no education
Lower secondary education
Upper secondary education
Post-secondary non-tertiary education
Short-cycle tertiary education
Bachelor or equivalent
Master or equivalent
Doctoral or equivalent

Q2. How many people – including children and yourself – normally live with you as members of this household? By household we mean everyone who usually lives at your main place of residence (including yourself) and, that shares a common budget (that is, excluding flatmates and lodgers). [asked in background survey]

Q3. What was your household's total **net** income (that is, after tax and compulsory deductions) **over the past 12 months** from all sources?

If you don't know the exact figure, please give an estimate.

Please consider the income of all household members, and from all sources: wages or salaries; income from self-employment or farming; pensions; unemployment/redundancy benefit; any other social benefits or grants; income from investment, savings, insurance or property; income from other sources. [asked in background survey]

_____ [RANGE: 0-999999]
Prefer not to answer
Don't know
Skipped

Q4. Perhaps you can provide the approximate range instead. What category best matches your household's total **net** income (that is, after tax and compulsory deductions) **over the past 12 months**?

We greatly appreciate your response and assure you that everything you say will be treated in the strictest confidence. [asked in background survey]

Less than €10,000
€10,000-€14,999
€15,000-€19,999
€20,000-€24,999
€25,000-€29,999
€30,000-€39,999
€40,000-€49,999
€50,000-€59,999
€60,000-€74,999
€75,000 or more
Prefer not to answer
Don't know
Skipped

Q5. Please think about your available financial resources, including access to credit, savings, loans from relatives or friends, etc. Suppose that you had to make an unexpected payment equal to one month of your household income. Would you have sufficient financial resources to pay for the entire amount? [asked in August, September (pre-RCT), October, November and December waves]

Yes
No

Q6. What best describes your current employment situation?

[asked in August, September (pre-RCT), October, November and December waves]

Working full-time (self-employed or working for someone else)
Working part-time (self-employed or working for someone else)
Temporarily laid-off (you expect to return to your previous workplace)
On extended leave (disability, sick, maternity or other leave)
Unemployed and actively looking for a job
Unemployed, interested in having a job but not actively looking for a job
Unable to work because of disability or other medical reasons
In retirement or early retirement
Studying, at school, or in training
Looking after children or other persons, doing housework
Other

if Q6="Full time", "Part time", "Temporarily laid off" or "On extended leave":

Q7a. In which sector/industry do you currently work? If you have more than one job, please consider the job in which you work the most hours per week.

[asked in August wave]

if Q6 "Unemployed", "Unable to work", "Retired", "Studying", "Housework" or "Other":

Q7b. In which sector/industry did you work in your last paid job?

[asked in August wave]

Agriculture
Industry
Construction
Trade
Transport
Hotels, bars and restaurants
Information and communication services
Administrative and support services
Public administration, including military
Education
Health sector
Arts and entertainment
Other

Q8. Do you or anyone in your household own financial assets in each of the following categories? [asked in August wave]

[Multiple responses possible]

Savings and current accounts
Stocks and shares
Mutual funds and collective investments
Retirement and pension products (other than a state pension), and whole life insurances
Bonds (including short-term and long-term bonds)
Other financial assets not included above

Additional info on financial instruments displayed:

Stocks and shares	an ownership share in a public or private company
Mutual funds and collective investments	a portfolio of stocks, bonds or other securities
Retirement and pension products (other than a state pension), and whole life insurances	a voluntary plan for setting aside money to be spent after retirement; an insurance policy which is guaranteed to remain in force for the insured's entire lifetime or to the maturity date.
Bonds (including short-term and long-term bonds)	a fixed income investment that pays back the principal amount at a future date

if in Q8 at least one category of financial products was selected:

Q9. Please provide an estimate of the total value of the financial assets that you and your household own in the following categories. [asked in August wave]

[Brackets] For each item [see below list of brackets]

Savings and current accounts	<drop-down menu>
Stocks and shares	<drop-down menu>
Mutual funds and collective investments	<drop-down menu>
Retirement and pension products (other than a state pension), and whole life insurances (the amount of money that has been accumulated so far, excluding the current face value of the policy)	<drop-down menu>
Bonds (including short-term and long-term bonds)	<drop-down menu>
Other financial assets not included above	<drop-down menu>

<drop-down menu>
€1-€999
€1,000-€4,999
€5,000-€9,999
€10,000-€14,999
€15,000-€19,999
€20,000-€29,999
€30,000-€39,999
€40,000-€49,999
€50,000-€69,999
€70,000-€99,999
€100,000-€149,999
€150,000-€199,999
More than €200,000
Prefer not to answer
Don't know
Skipped

Q10. Below you see 8 possible ways in which your household's total net income could change **over the next 12 months**. Please distribute 100 points among them, to indicate how likely you think it is that each income change will happen. The sum of the points you allocate should total to 100. [asked in August, September (pre-RCT), October, November and December waves]

Instruction: *You can allocate points by typing a percentage in each box. (Note that your answers should sum to 100 – if your sum exceeds 100, you should first decrease the points again in one option before you can add points in another).*

Percent chance points

Increase by 8% or more	
Increase by 4% or more, but less than 8%	
Increase by 2% or more, but less than 4%	
Increase by less than 2%	
Decrease by less than 2%	

Decrease by 2% or more, but less than 4%	
Decrease 4% or more, but less than 8%	
Decrease by 8% or more	
Total (the points should sum to 100)	100
Skipped	

Q11. Which of the following have you purchased **in the past 30 days**? Please select all that apply. [asked in August, September (pre-RCT), October, November and December waves]

[Multiple responses possible]

A house/apartment
A car or other vehicle
A home appliance, furniture or electronic items (incl. gadgets)
A holiday
Luxury items, including jewellery and watches
Other major item, not listed above
None of the above

Q12. Which of the following do you plan to purchase **in the next 12 months**? Please select all that apply. [asked in August, September (pre-RCT), October, November and December waves]

[Multiple responses possible]

A house/apartment
A car or other vehicle
A home appliance, furniture or electronic items (incl. gadgets)
A holiday
Luxury items, including jewellery and watches
Other major item, not listed above
None of the above

Introduction (separate screen):

(intro). In the next questions, we ask you to give your best guess about the rate at which the euro area economy will grow or shrink. The growth rate of an economy is the percentage by which the total value of all goods and services produced in a specific period changes. A positive growth rate indicates that the economy will grow, while a negative growth rate (with a '-' sign in front of it) indicates that the economy will shrink.

Q13. Please give your best guess about the **lowest** growth rate (your prediction for the most pessimistic scenario for the euro area growth rate over the next 12 months) and the **highest** growth rate (your most optimistic prediction). [asked in September (pre-RCT) wave]

Instruction: *Please use the sliders below to indicate the growth rates. If you think that the economy will shrink rather than grow you can provide a negative percentage.*

Q13a. What do you think the **lowest** growth rate of the euro area economy will be **over the next 12 months**?

Q13b. What do you think the **highest** growth rate of the euro area economy will be **over the next 12 months**?

Slider with range from -50% to 50%

Q14. What do you think is the percentage chance that the growth rate of the euro area economy **over the next 12 months** will be greater than $(Q1a + Q1b)/2$ %? [asked in September (pre-RCT) wave]

Instruction: *Please use the slider below to select the percentage chance.*

Slider with range from 0% to 100%

Randomization/Treatment

Group A
Group B
Group C
Group D
Group E

Info screens for each experimental group. Subsequently, all questions identical among groups.
[asked in September wave]

Group	Statement for screen:
A	No additional screen
B	<p>Growth rate forecast for 2021 month in the euro area – first moment</p> <p>Screen 1: On the next screen, we describe some predictions that have been made about economic growth in the euro area. We would like to ask you to review this information carefully. Please note that this information will be shown only once and you will not be able to go back to it.</p> <p>Screen 2: The average prediction among professional forecasters is that the euro area economy will grow at a rate of 5.6% in 2021. By historical standards, this is a strong growth.</p>
C	<p>Growth rate forecast for 2021 in the euro area - second moment</p> <p>Screen 1: On the next screen, we describe some predictions that have been made about economic growth in the euro area. We would like to ask you to review this information carefully. Please note that this information will be shown only once and you will not be able to go back to it.</p> <p>Screen 2: Professional forecasters are uncertain about economic growth in the euro area in 2021, with the difference between the most optimistic and the most pessimistic predictions being 4.8 percentage points. By historical standards, this is a big difference.</p>
D	<p>Growth rate forecast for 2021 in the euro area - first & second moment</p> <p>Screen 1: On the next screen, we describe some predictions that have been made about economic growth in the euro area. We would like to ask you to review this information carefully. Please note that this information will be shown only once and you will not be able to go back to it.</p> <p>Screen 2: The average prediction among professional forecasters is that the euro area economy will grow at a rate of 5.6% in 2021. By historical standards, this is a strong growth. At the same time, professional forecasters are uncertain about economic growth in the euro area in 2021, with the difference between the most optimistic and the most pessimistic predictions being 4.8 percentage points. By historical standards, this is a big difference.</p>
E	<p>Growth rate forecast for 2021 in own country - second moment</p> <p>Screen 1: On the next screen, we describe some predictions that have been made about economic growth in the country you currently live in. We would like to ask you to review this information carefully. Please note that this information will be shown only once and you will not be able to go back to it.</p> <p>Screen 2: Professional forecasters are uncertain about economic growth in the country you are living in in 2021, with the difference between the most optimistic and the most pessimistic predictions being <X%> percentage points. By historical standards, this is a big difference.</p>

Replaced “in the country you are living in” by the actual country name (France for FR, Germany for DE, Italy for IT, Spain for ES) and <X%> by the corresponding value for the respective country.

Q15. We would now like to ask you again about possible growth rates in the euro area. What do you think will be the approximate growth rate in the euro area **over the next 12 months** for each of the scenarios below?
 We start with your prediction for the most pessimistic scenario for the euro area growth rate over the next 12 months (LOWEST growth rate) and end with your most optimistic prediction (HIGHEST growth rate). [asked in September (post-RCT) wave]

Instruction: *If you think that the euro area economy will shrink rather than grow in one or more scenarios, please provide a negative number.*

Info button after growth rates (first sentence): The growth rate of an economy is the percentage by which the total value of all goods and services produced in a specific period changes.

Sentence	Value field
The LOWEST growth rate in the euro area economy would be about:	___% [RANGE: -50 to 50]
A MEDIUM growth rate in the euro area economy would be about:	___% [RANGE: -50 to 50]
The HIGHEST growth rate in the euro area economy would be about:	___% [RANGE: -50 to 50]

Q16. Now we ask you to think about the **chance of the growth rates you entered in the previous screen actually happening** in the euro area economy over the next 12 months.

Please assign a **percentage chance** to each growth rate to indicate how likely you think it is that this growth rate will actually happen in the euro area economy over the next 12 months. Your answers can range from 0 to 100, where 0 means there is absolutely no chance that this growth rate will happen, and 100 means that it is absolutely certain that this growth rate will happen. The sum of the points you allocate should total to 100. [asked in September (post-RCT) wave]

Instruction: *You can allocate the points by typing a number in each box. (Your answers should sum to 100 – if your sum exceeds 100, you should first decrease the points again in one option before you can add points in another).*

Sentence	Value field
LOWEST: The chance of a <a>% growth rate in the euro area economy would be:	___% [RANGE: 0-100]
MEDIUM: The chance of a % growth rate in the euro area economy would be:	___% [RANGE: 0-100]
HIGHEST: The chance of a <c>% growth rate in the euro area economy would be:	___% [RANGE: 0-100]
Total	[sum of values above]

Q17. Imagine that you receive €10,000 to save or invest in financial assets. Please indicate in which of the following asset categories you will save/invest this amount. [asked in September (post-RCT) wave]

Instruction: *You can allocate €10,000 by typing an amount in each box. (Note that your answers should sum to €10,000 – if your sum exceeds €10,000, you should first decrease the amount in one option before you increase the amount in another).*

Euro

Savings or current accounts	
Stocks and shares	
Mutual funds and collective investments	
Retirement or pension products	
Short-term bonds	
Long-term bonds	
Bitcoin and/or other crypto assets	
Total (the values should sum to €10,000)	€10,000
Skipped	

Show info buttons of definitions for financial instruments:

Stocks and shares	an ownership share in a public or private company
Mutual fund and collective investments	a portfolio of stocks, bonds, or other securities (incl. ETFs)
Retirement or pension products	a plan for setting aside money to be spent after retirement

Short-term bonds	a fixed income investment that pays back the principal amount in three years or less
Long-term bonds	a fixed income investment that pays back the principal amount in ten years or more
Bitcoin and other crypto assets	virtual or digital means of payment that takes the form of tokens and secured by cryptography

Q18. Is buying real estate in your neighbourhood today a good or a bad investment?

[asked in September (pre-RCT) and October waves]

Very bad
Bad
Neither good nor bad
Good
Very good

Q19a. During **September 2020**, how much did your household spend on the goods and services listed below? [asked in October and January waves]

Instruction: *If your household has not spent any money on a specific item or service in the last month, then tick the “No money spent last month” box.*

Screen I

		Amount spent last month	No money spent last month
1	Food, beverages, groceries, tobacco	€__ [RANGE: 0 to 99999]	[tick box]
2	Restaurants (including take-out food, delivery), cafes/ canteens	€__ [RANGE: 0 to 99999]	[tick box]

Screen II

		Amount spent last month	No money spent last month
3	Housing (including rent, maintenance/repair costs, home owner/renter insurance, but excluding mortgage payments)	€__ [RANGE: 0 to 99999]	[tick box]
4	Utilities (including water, sewer, electricity, gas, heating oil, phone, cable, internet)	€__ [RANGE: 0 to 99999]	[tick box]
5	Furnishings (furniture, carpets), household equipment (textiles, appliances, garden tools), small appliances and routine maintenance of the house (cleaning, gardening)	€__ [RANGE: 0 to 99999]	[tick box]
6	Debt repayments (instalments in mortgage, consumer loans, auto loans, credit cards, student loans, other loans)	€__ [RANGE: 0 to 99999]	[tick box]

Screen III

		Amount spent last month	No money spent last month
7	Clothing, footwear	€__ [RANGE: 0 to 99999]	[tick box]
8	Health (health insurance, medical products and appliances, dental and paramedical services, hospital services, prescription and non-prescription medication, personal care products and services)	€__ [RANGE: 0 to 99999]	[tick box]
9	Transport (fuel, car maintenance, public transportation fares)	€__ [RANGE: 0 to 99999]	[tick box]
10	Travel, recreation, entertainment and culture (holidays, theatre/ movie tickets, club/ gym membership, newspapers, books, hobbies equipment)	€__ [RANGE: 0 to 99999]	[tick box]

Screen IV

11	Childcare and education (including tuition fees for child and adult education, costs of after school activities, care of children/ babysitting, but excluding instalments on student loans)	€__ [RANGE: 0 to 99999]	[tick box]
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12	Other expenditures not mentioned above	€__ [RANGE: 0 to 99999]	[tick box]
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Checking Screen (dynamic):

Q19b. According to your entries, your household's spending on the described items and services over the last month was: € __ [sum from all values in Q19a]. Below is a summary of your entries. If you would like to make any changes to your entries, you can change the amounts in the table below. Once you are satisfied with your entries, please click 'Continue'. [asked in October wave]

		Amount spent last month
21	Food, beverages, groceries, tobacco	€__ [RANGE: 0 to 99999]
22	Restaurants (including take-out food, delivery), cafes/ canteens	€__ [RANGE: 0 to 99999]
23	Housing (including rent, maintenance/repair costs, home owner/renter insurance, housekeeping and cleaning service, but excluding mortgage payments)	€__ [RANGE: 0 to 99999]
24	Utilities (including water, sewer, electricity, gas, heating oil, phone, cable, internet)	€__ [RANGE: 0 to 99999]
25	Furnishings (furniture, carpets), household equipment (textiles, appliances, garden tools), small appliances and routine maintenance of the house (cleaning, gardening)	€__ [RANGE: 0 to 99999]
26	Debt repayments (instalments in mortgage, consumer loans, auto loans, credit cards, student loans, other loans)	€__ [RANGE: 0 to 99999]
27	Clothing, footwear	€__ [RANGE: 0 to 99999]
28	Health (health insurance, medical products and appliances, dental and paramedical services, hospital services, prescription and non-prescription medication, personal care products and services)	€__ [RANGE: 0 to 99999]
29	Transport (fuel, car maintenance, public transportation fares)	€__ [RANGE: 0 to 99999]
30	Travel, recreation, entertainment and culture (holidays, theatre/ movie tickets, club/ gym membership, newspapers, books, hobbies equipment)	€__ [RANGE: 0 to 99999]
31	Childcare and education (including tuition fees for child and adult education, costs of after school activities, care of children/ babysitting, but excluding instalments on student loans)	€__ [RANGE: 0 to 99999]
32	Other expenditures not mentioned above	€__ [RANGE: 0 to 99999]
	Total:	€__ [sum of values above]