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

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

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

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
A35. **INTERVIEWER CHECKPOINT:**

1. WILL SPEND REBATE (A31=1) --> **GO TO A36**
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

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

A38. Do you have a (family) budget, or otherwise plan, your spending and saving?

1. YES  
5. NO  
8. DON'T KNOW

**GO TO A40**

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  
8. DON'T KNOW
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