

Survey on Inflation Expectations in Senegal

Code for missing answers: 77=Don't want to answer; 88=Not applicable; 99=Don't know ;

Intro: We want to learn about your current situation and expectations for the future. This survey takes about **XXX** minutes.

Most of the questions in this survey have no right or wrong answers - we are interested in your views and opinions. Your responses are confidential, and it helps us a great deal if you respond as carefully as possible. If you should come to any question that you can't or don't want to answer, just tell the interviewer to continue with the next question. Thank you for your participation!

[The survey should go to everyone in the survey who is older than 16/18?]

A. Identification

A1.	Surveyor ID	Unique surveyor ID
A2.	Date of survey	Automatic field
A3.	Time of survey start	Automatic field
A4.	Area Code	List of Area Codes
A5.	Household ID	

B. Informed Consent

- Purpose of the survey
- Consent and confidentiality statement

[Add text of validated consent form]

B1	Are you willing to participate in this survey?	1. No 2. Yes
B2	<i>If not :</i> If you want, you can let me know the reason of your refusal	text

C. Demographic Information

Read: We would like to first ask you some questions about you and your household.

C1	Are you the household head (HH Head henceforth)	1. No 2. Yes
C2	<i>If C1 NOT HH Head:</i> What is your relationship to the HH Head?	1. Wife/husband 2. Son/daughter 3. Father/mother 4. Uncle/Aunt 5. Brother/sister 6. Tenant (Pays a rent) Other specify _____
C3	What is your gender?	1. Female 2. Male
C4a	What is your current marital status?	1. Monogamous married

	<i>Read the options</i>	2. Polygamous married 3. Common-law 4. Single (never married) 5. Divorced/separated 6. Widower (widow)
C4b	<i>If C4b Polygamous:</i> How many spouses do you have?	
C4c	How long have you been married to your current spouse?	_____ years
C4d	Is this your first marriage?	1. Yes 2. No
C5	What is your current age? <i>If necessary, do an approximation</i>	Integer >17
C6	What is the maximum level of formal education you attended?	1. No formal education 2. Primary education 3. Lower secondary education 4. Upper secondary education 5. Vocational training 6. Higher education (University) 7. Other specify _____ 77 Don't want to answer 99 Don't know
C7	<i>If C1 = 2</i> Please tell us how many of the following people usually live in your current primary residence, other than yourself (including those who are temporarily away):	1.Spouse/partner _____ 2.Children ages 25 or older _____ 3.Children ages 18 to 24 _____ 4.Children ages 6 to 17 _____ 5.Children ages 5 or younger _____ 6.Your or your spouse/partner's parents _____ 7.Other relatives (like siblings or cousins) _____ 8.Non-relatives (like roommates or renters) _____ 9. __ None of the above, I live alone
C8	What is your ethnic group?	1 MANDINKA/JAHANKA 2 FULA/TUKULUR/LOROBO 3 WOLLOF 4 JOLA/KARONINKA 5 SARAHULE 6 SERERE 7 CREOLE/AKU MARABOUT 8 MANJAGO 9 BAMBARA 10 OTHER (<i>SPECIFY</i>) 77 Don't want to answer
C9	What is your religion?	1 ISLAM 2 CHRISTIANITY 3 TRADITIONAL

		4 OTHER RELIGION (<i>SPECIFY</i>) 5 NO RELIGION 77 Don't want to answer
C10	What is the main language you speak in your home?	1. Mandinka 2. Fula 3. Wolof 4. Jola 5. Serahule 6. Serer 7. English Other Specify _____

D. Labor Supply Module

D1	<p>What is your current employment situation? Please select all that apply.</p> <p>If the answer includes 1 and 2 as well as option 3, give error msg "Please change your answer: you cannot choose both "working/employed" and "not working but would like to work"."</p>	<ol style="list-style-type: none"> Working full-time (for someone or self-employed) Working part-time (for someone or self-employed) Not working, but would like to work Temporarily laid off On sick or other leave Permanently disabled or unable to work Retiree or early retiree Student, at school or in training Homemaker Other (please specify)
D2	<i>If answer 1, 2 or 5:</i> Altogether, how many jobs do you have, excluding volunteer and other unpaid work?	Integer > 0
D3intro	<i>If QD2>1</i> The next questions ask about your main job. By main job we mean the one at which you usually work the most hours.	
D3a	In your [main if QD2>1/current if QD2=1] job, do you work for someone else or are you self-employed?	<ol style="list-style-type: none"> Work for someone else Self-employed
D3b	In your [current if QD2==1/main if QD2>1] job, do you work in the formal or informal sector?	<ol style="list-style-type: none"> Formal Informal
D3c	<i>If QD2>1</i> How about in your other jobs? Do you work in the formal or informal sector or both?	<ol style="list-style-type: none"> Formal Informal I work in both formal and informal sectors.
D4	[if QD1 includes codes 1,2 or 5 and QD2 is not equal to 0]	<ol style="list-style-type: none"> Less than 1 month Between 1 and 6 months

	How long have you been working at your [main if QD2>1/current if QD2=1]] job?	3. Between 6 months and 1 year 4. Between 1 year and 5 years 5. More than 5 years
D5	[if QD1 includes codes 1,2 or 5 and QD2 is not equal to 0] In your [main if QD2>1/current if QD2=1] job, what type of employer do you work for?	1. Government (including state or local government; a public school, university or hospital) 2. Private-sector, for-profit company 3. Non-profit organization 4. Work in the family business 5. Other (please specify): _____
D6a	What kind of work do you do at this job?	Occupation from Census
D6b	In which sector of activity of this job?	1. Transport 2. Industry 3. Trade 4. Building 5. Services 6. Food 7. Other [specify] _____
D7	[if QD1 includes code 3 and does not include 1,2, or 5] You just mentioned that you are currently not working but would like to work. Are you currently looking for a job?	1. Yes 2. No
D8a	[if QD1 includes codes 1,2, or 5 and QD2 = 1] How many hours per week do you usually work at your current job?	I usually work _____ hours per week.
D8b	[if QD1 includes codes 1,2, or 5 and QD2 > 1] Thinking about all the jobs you currently have, how many hours per week do you usually work?	I usually work _____ hours per week.
D9a	[if QL1 includes codes 1,2 or 5 and QL2=1] How much do you make in total before taxes and other deductions at your current job on an annual basis? Please include any bonuses, overtime pay, tips or commissions.	_____ CFA francs per month
D9b	[if QL1 includes codes 1,2 or 5 and QL2>1] Thinking about all the jobs you currently have; how much do you make in total before taxes and other deductions on an annual basis? Please include any bonuses, overtime pay, tips or commissions.	_____ CFA francs per month

D10	<p>[if QD1 includes code 3, 4, 6, 7,8, or 9, but NOT 1,2, or 5]</p> <p>How old were you when you last worked for pay?</p> <p>Give error if response is greater than C5.</p>	<p>_____ years [1]</p> <p>OR</p> <p>I have never worked for pay [3]</p>
D11	<p>[if QD10 is not [3]]</p> <p>Thinking about the last time you worked for pay, how much did you make in total before taxes and other deductions on an annual basis? Please include any bonuses, overtime pay, tips or commissions.</p>	<p>_____ CFA francs per month</p>

E. Economic and Social Well-Being

Instruction to read: *Now I'm going to ask you some questions about income, and expenditure of your household. Remember, all your answers are strictly confidential.*

E2	<p>What is your personal total monthly income from all sources, before taxes and deductions?</p> <p><i>Approximate if necessary.</i></p>	<p>1. Add around 10 relevant brackets</p> <p>Ne sait pas ;</p> <p>Refuse de répondre</p>
E3	<p>Next we would like to ask you about your overall household income going forward. By household we mean everyone who usually lives in your primary residence (including yourself), excluding roommates and renters. What is the total monthly income of all members of your household (including you), from all sources, before taxes and deductions?</p> <p>Give an error if E3>E2.</p>	<p>2. Add around 10 relevant brackets</p> <p>Ne sait pas ;</p> <p>Refuse de répondre</p>
E4	<p>How many adults including you contribute to the household income?</p>	<p>Integer>0</p>
E5	<p>What are the main sources of income for your household?</p> <p><u>Select all that apply</u></p>	<p>Multiple answers question</p> <ol style="list-style-type: none"> 4. Salary/Wages 5. Business 6. Agriculture 7. Remittances 8. Pension 9. Other (please specify)
E7	<p>Now let's talk about the expenditures made by your household.</p> <p>Considering all expenditures usually made by all the members of your household within a month.</p> <p>How much money in total does your household usually spend in a month?</p>	

E8	How much does your household usually spend on food in a month? <i>Do an approximation if needed</i>	
E9	How much does your household usually spend on healthcare in a month? <i>Do an approximation if needed</i>	
E10	How much does your household usually spend on clothes in a month? <i>Do an approximation if needed</i>	
E11	How much does your household spend on utility bills for the house (electricity, water, gas...) in a month? <i>Do an approximation if needed</i>	
Echeck	Add up all the numbers from E7,E8,E9,E10,E11. If the sum is greater than E3, tell the respondent that these add up to more than the total household income. IN this case ask for E7-E11 again. Put a flag if they revised.	
E12	In the past 12 months, have you or any member of your household tried to borrow money?	0. No 1. Yes 77 Don't want to answer 99 Don't know
E13	<u>If E12 = yes</u> , from which sources did you try to borrow? (Select all that apply)	1. Formal bank 2. Microfinance institution 3. Friends or family 4. Informal money lender 5. Savings group 6. Other (please specify) 77 Don't want to answer 99 Don't know
E14	<u>If E12 = yes</u> , were you able to borrow the amount you needed?	0. No 1. Yes, all of it 2. Yes, only some of it 77 Don't want to answer 99 Don't know
E15	Does your household have savings that could be available within a month to cover an unexpected expense? <i>Including cash, mobile money, money in your bank account...</i>	0. No 1. Yes 77 Don't want to answer 99 Don't know
E16	<u>If Yes:</u> Approximately how much savings does your household have that could be available within a month to cover an unexpected expense?	1. No savings available 2. Less than D5,000 3. More than D5,000 less than D10,000 4. More than D10,000 less than D20,000 5. More than D20,000 less than D50,000 6. More than D50,000 less than D100,000 7. More than D100,000 less than D500,000 8. More than D500,000

		77 Don't want to answer 99 Don't know
E17	How difficult would it be for you to come up with [insert MEDIAN AMOUNT OF PROPERTY TAX FOR REGISTERED PROPERTIES] within the next month to cover an unexpected expense?	1. Impossible 2. Hard (but feasible) 3. Easy 4. Very easy 77 Don't want to answer 99 Don't know
E18	<i>IF E17 is different from 1:</i> How would you get that money? <i>Multiple answers possible</i>	1. Use savings 2. Borrow from a formal institution 3. Borrow from an informal institution 4. Borrow from friends/family 5. Sell assets 6. Other (please specify)____ 77 Don't want to answer 99 Don't know
E19	<i>IF E17 is different from 1:</i> To assemble that amount of money, would you have to cut important household expenses such as food, health or utility bills during the month?	1. No I would not have to cut such expenses 2. I would most likely have to cut some of these expenses 77 Don't want to answer 99 Don't know
E20	How difficult would it be for you to come up with [HIGHER AMOUNT] within the next month?	1. Impossible 2. Hard (but feasible) 3. Easy 4. Very easy 77 Don't want to answer 99 Don't know
E21	<i>IF E20 is different from 1:</i> How would you get that money? <i>Multiple answers possible</i>	1. Use savings 2. Borrow from a formal institution 3. Borrow from an informal institution 4. Borrow from friends/family 5. Sell assets 6. Other (please specify)____ 77 Don't want to answer 99 Don't know
E22	<i>IF E20 is different from 1:</i> To assemble that amount of money, would you have to cut important household expenses such as food, health or utility bills during the month?	1. No: I would not cut such expenses 2. Yes: I would likely have to cut some of these expenses 77 Don't want to answer 99 Don't know
E25	Over the past year, how often, if ever, have you or anyone in your family gone without: [Read out options]	1. Never 2. Just once or twice 3. Several times 4. Many times 5. Always 77 Don't want to answer 88 Not applicable 99 Don't know
E26	Enough food to eat?	
E27	Enough clean water for home use?	
E28	Medicines or medical treatment?	
E29	Enough fuel to cook your food?	

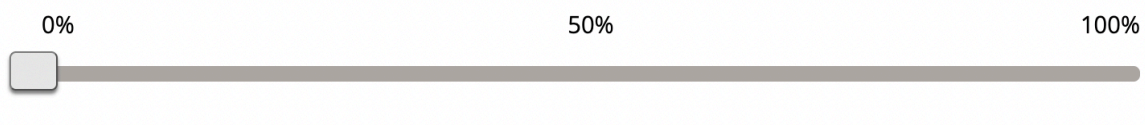
E30	How do you primarily cook your food at home?	1- cooking stove using firewood 2- cooking stove using charcoal 3- electrically powered cooking stove 4- cooking stove using gas/LPG 5- other ____ 77 Don't want to answer

F. Baseline Perceptions and Expectations

I will next ask you several questions about the chance or likelihood that certain events are going to happen. For each question you will see a ruler/slider on the screen to express what you think the likelihood or chance is of a specific event happening.

We have here a ruler with a scale from 0 to 100. We will use this as an indicator of how sure you are that a situation will happen in the future. Let's take rain as an example: How sure are you that it will rain sometime tomorrow?

1. If you are absolutely sure that it will rain, point to the 100 on the ruler.
2. If you are absolutely sure that it will not rain tomorrow, point to 0 on the ruler.
3. If you are not sure whether it will rain or not but think that it is more likely to rain than not, point somewhere on the ruler between 0 and 100 but closer to 100 than to 0.
4. If you are not sure whether it will rain or not but think it is more likely that it will not rain, point somewhere on the ruler, but closer to 0 than to 100.



[Show ruler, the slider button either should NOT appear without the respondent clicking or if it appears, perhaps we can ask the interviewer to move it around before the respondent sees the ruler]

[The ruler should be something like this. It should say "Extremely Unlikely" on the left and "Extremely Likely" on the right. There should be tick marks for 10, 20...100. And we can put the numbers below the ruler for 0, 20, 50, 80, 100 or something along those lines.]

Qease1	How likely do you think it is that it would rain in the month of September?	Show ruler
Qease2	How likely is it that you will eat meat at least once during the month of September?	[Same ruler as Qease1]

Qease3	How likely are you to go to [nearby town] sometime in the next 2 days?	[Same ruler as Qease1]
Qease4	How likely are you to go to [nearby town] sometime in the next 2 weeks?	[Same ruler as Qease1]
Qease5	Imagine I have 5 balls/marbles, one of which is red and four of which are blue. If you pick one of these balls without looking, how likely is it that you will pick the red ball?	[Same ruler as Qease1]

	Next questions will be about your household income and employment situation over the next year	
Qinc1	Imagine that you will have a very good year, and every working age member of your household will manage to find work or continue to work. What would the maximum average monthly amount of income your household would receive in such a situation over the next 12 months?	_____ CFA francs per month [call this A]
Qinc2	Now, imagine the total opposite: that you will have a very bad year and finding or keeping work will not be possible. What would the average monthly income your household would receive in such a situation over the next 12 months?	_____ CFA francs per month [call this B]
Qinc3a	How likely do you think your average monthly household income next year will be higher than A CFA francs?	[same ruler as Qease1]
Qinc3b	How likely do you think your average monthly household income next year will be higher than C CFA francs? [C = (A+B)/2]	[same ruler as Qease1]
Qinc3c	How likely do you think your monthly household income next year will be higher than B CFA francs?	[same ruler as Qease1]
Qlayoff	How likely do you think you will lose your [main if QD2>1/current if QD2=1] job in the next 12 months?	[same ruler as Qease1]
Qquit	How likely do you think you will leave your [main if QD2>1/current if QD2=1] job in the next 12 months?	[same ruler as Qease1]

	Next questions are about the economy and prices	
F1a	Over the next 12 months, do you think that there will be inflation or deflation? (Note: deflation is the opposite of inflation)	1. Inflation 2. Deflation
F1b	What do you expect the rate of [inflation (if F1a=1)/deflation (if F1a =2)] to be over the next 12 months? Please give your best guess.	Over the next 12 months, I expect the rate of [inflation/deflation] to be ____ %

F1c	Now we would like you to think about inflation further into the future. Over the 12-month period between [Month, Year + 24 months from survey date] and [Month, Year+ 36 months from survey date], do you think that there will be inflation or deflation?	1. Inflation 2. Deflation
F1d	What do you expect the rate of [inflation (if F1c=1)/deflation (if F1d =2)] to be over the 12 months between [Month, Year + 24 months from survey date] and [Month, Year+ 36 months from survey date]? Please give your best guess.	Over the 12 months between [Month, Year + 24 months from survey date] and [Month, Year+ 36 months from survey date] , I expect the rate of [inflation/deflation] to be ____ %
F2	Twelve months from now, what do you think will have happened to the price of the following items? <i>I expect</i>	1. The price of a liter of gas to have increased by (1) ____% OR decreased by ____ % 2. The price of a pack of sugar to have increased by (2) ____% OR decreased by ____ % 3. The price of a bag of rice (50 kg) have increased by (3) ____% OR decreased by ____ % 4. The cost of one loaf of bread to have increased by (4) ____% OR decreased by ____ % 5. The cost of renting a typical house/apartment to have increased by (5) ____% OR decreased by ____ %
F5	If you had 1000 CFA for a month, how would you allocate these 1000 CFAs over the following categories? Please enter a number between 0 and 100 for each category. The numbers need to add up to 1000. Interviewer: Check that the answer adds up to 1000. If not, tell the respondent so that they can revise until it adds up to 1000. Put a flag in the data if you helped the respondent with this.	1. Housing (including mortgage, rent, maintenance and home owner/renter insurance) ____ CFA 2. Water and electricity ____ CFA 3. Cooking Gas ____ CFA 4. Rice ____ CFA 5. Bread ____ CFA 6. Other groceries (define) ____ CFA 7. Clothing, footwear and personal care ____ CFA

		8. Transportation (including gas, public transportation fares, and car maintenance) ____ CFA 9. Medical care (including health insurance, medical bills, prescription drugs) ____ CFA 10. Recreation and entertainment ____ CFA 11. Education ____ CFA 12. Charitable giving ____ CFA 13. Extended family support ____ CFA 14. Saving ____ CFA 15. Paying down debt ____ CFA

G. Information Treatments

Placebo:

Thieboudienne, often hailed as Senegal's national dish, is a flavorful and hearty meal that reflects the country's vibrant culinary heritage. Originating from the coastal regions, this dish combines fish, rice, and vegetables in a tomato-based sauce, creating a blend of rich flavors. While traditionally prepared for communal dining, modern adaptations make it simple and accessible for any cook. Beyond its delicious taste, Thieboudienne holds a special place in Senegalese culture, bringing families together around a shared meal and symbolizing the warmth and hospitality for which Senegal is renowned.

T1: Inflation before and during the COVID-19 pandemic

Inflation increased from 2.2 percent in 2021 to a multi-decade high of 9.7 percent in 2022. This was partly attributed to food price rises, according to the International Monetary Fund. It has decreased to 5.9% in 2023, but this decline has been slower than expected and concerns remain about higher food prices.

T2: Oil production info – give info on projections and potential impact on prices or econ

In June 2024, Senegal was announced to be an oil producing country as oil extraction began at the Sangomar oilfield. This project aims to produce about 100,000 barrels per day and is expected to generate over \$1 billion annually for Senegal for three decades. In the short run, it has the potential to boost economic growth and bring down domestic food and oil prices.

T3: Price controls:

In June 2024, Senegal's new government announced a series of price control measures designed to ease the economic burden on households. These price controls will keep the price of sugar at by 600 CFA francs per kilogram, while broken rice will be 410 CFA francs per kilogram. The price of cooking oil will be by 100 CFA francs per liter, and the price of bread will be by 160 CFA francs per baguette. These price controls are aimed to bring down food and cooking oil prices and hence the cost of living. The government has not announced how long these price cuts will remain in effect.

T4: Budget shock

An audit in September 2024 revealed that Senegal's government budget deficit stands at more than 10% of the gross domestic product (the monetary value of all the final goods and services produced in Senegal), nearly double the 5.5% previously reported under President Sall. A budget deficit occurs when the government spends more money than it collects in revenue. A larger deficit may lead to increased borrowing by the government and this discrepancy raises concerns about fiscal transparency and economic sustainability.

H. POST-INFO Questions

Qh1	On a scale of 1 to 5 (where 1 is "Not At All" and 5 is "Fully"), how much do you trust this information?	1 Not at all 2 3 4 5 Fully
Qh2	On a scale of 1 to 5 (where 1 is "Not At All" and 5 is "Fully"), how useful do you find this information?	1 Not at all 2 3 4 5 Fully

In the next part of the interview, we will ask again some of the questions that were asked earlier.

	Next questions will be about your household income and employment situation over the next year	
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Qinc1v 2	Imagine that you will have a very good year, and every working age member of your household will manage to find work or continue to work. What would the maximum average monthly amount of income your household would receive in such a situation over the next 12 months?	_____ CFA francs per month [call this A]
Qinc2v 2	Now, imagine the total opposite: that you will have a very bad year and finding or keeping work will not be possible. What would the average monthly income your household would receive in such a situation over the next 12 months?	_____ CFA francs per month [call this B]
Qinc3a v2	How likely do you think your average monthly household income next year will be higher than A CFA francs?	[same ruler as Qease1]
Qinc3b v2	How likely do you think your average monthly household income next year will be higher than C CFA francs? [C = (A+B)/2]	[same ruler as Qease1]
Qinc3c v2	How likely do you think your monthly household income next year will be higher than B CFA francs?	[same ruler as Qease1]
Qlayoff v2	How likely do you think you will lose your [main if QD2>1/current if QD2=1] job in the next 12 months?	[same ruler as Qease1]
Qquitv 2	How likely do you think you will leave your [main if QD2>1/current if QD2=1] job in the next 12 months?	[same ruler as Qease1]

	Next questions are about the economy and prices	
F1av2	Over the next 12 months, do you think that there will be inflation or deflation? (Note: deflation is the opposite of inflation)	1. Inflation 2. Deflation
F1bv2	What do you expect the rate of [inflation (if F1a=1)/deflation (if F1a =2)] to be over the next 12 months? Please give your best guess.	Over the next 12 months, I expect the rate of [inflation/deflation] to be ____ %
F1cv2	Now we would like you to think about inflation further into the future. Over the 12-month period between [Month, Year + 24 months from survey date] and [Month, Year+ 36 months from survey date], do you think that there will be inflation or deflation?	1. Inflation 2. Deflation
F1dv2	What do you expect the rate of [inflation (if F1c=1)/deflation (if F1d =2)] to be over the 12 months between [Month, Year + 24 months from survey date] and [Month, Year+ 36 months from survey date]? Please give your best guess.	Over the 12 months between [Month, Year + 24 months from survey date] and [Month, Year+ 36 months from survey date] , I expect the rate of [inflation/deflation] to be ____ %

F2v2	<p>Twelve months from now, what do you think will have happened to the price of the following items?</p> <p><i>I expect</i></p>	<p>1. The price of a liter of gas to have increased by (1) _____% OR decreased by _____ %</p> <p>2. The price of a pack of sugar to have increased by (2) _____% OR decreased by _____ %</p> <p>3. The price of a bag of rice (50 kg) have increased by (3) _____% OR decreased by _____ %</p> <p>4. The cost of one loaf of bread to have increased by (4) _____% OR decreased by _____ %</p> <p>5. The cost of renting a typical house/apartment to have increased by (5) _____% OR decreased by _____ %</p>
F5v2	<p>If you had 1000 CFA for a month, how would you allocate these 1000 CFAs over the following categories?</p> <p>Please enter a number between 0 and 100 for each category. The numbers need to add up to 1000.</p> <p>Interviewer: Check that the answer adds up to 1000. If not, tell the respondent so that they can revise until it adds up to 1000. Put a flag in the data if you helped the respondent with this.</p>	<p>1. Housing (including mortgage, rent, maintenance and home owner/renter insurance) ____ CFA</p> <p>2. Water and electricity ____ CFA</p> <p>3. Cooking Gas ____ CFA</p> <p>4. Rice ____ CFA</p> <p>5. Bread ____ CFA</p> <p>6. Other groceries (define) __ CFA</p> <p>7. Clothing, footwear and personal care ____CFA</p> <p>8. Transportation (including gas, public transportation fares, and car maintenance) ____ CFA</p> <p>9. Medical care (including health insurance, medical bills, prescription drugs) ____CFA</p> <p>10. Recreation and entertainment ____CFA</p> <p>11. Education ____CFA</p> <p>12. Charitable giving ____ CFA</p>

		13. Extended family support ____CFA 14. Saving ____ CFA 15. Paying down debt __CFA

I. End of survey

L1	On a scale from 1 to 7, how would you rate your willingness to take risks regarding financial matters?	<table border="1"> <tr> <td>Not willin g at all</td><td></td><td></td><td></td><td></td><td></td><td>Very willin g</td></tr> <tr> <td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td></tr> </table>	Not willin g at all						Very willin g	1	2	3	4	5	6	7
Not willin g at all						Very willin g										
1	2	3	4	5	6	7										
L2	Would you describe your current monthly household income (before taxes) as more or less constant, slightly variable, somewhat variable or highly variable from month to month?	1. More or less constant 2. Slightly variable 3. Somewhat variable 4. Highly variable														
L3	On average by how much your household income (before taxes) currently changes from month to month?	From month to month on average my household income... 1. Varies by less than 5% 2. Varies between 5% and 15% 3. Varies by more than 15%														
L4	And looking ahead, by how much do you expect your household income (before taxes) to change from month to month, on average, over the next 12 months?	Over the next 12 months, I expect my household income on average to... 1. Vary by less than 5% 2. Vary between 5% and 15% 3. Vary by more than 15%														
L5a	Do you have a (family) budget, or otherwise plan your monthly spending and saving?	1. Yes 2. No														
L6	People budget in different ways. Do you (and your family) generally try to... Please select all that apply.	1. keep your spending within a certain limit 2. focus more on trying to save regular amounts of money 3. pay off regular amounts of debt 4. None of the above														

L7	<p>Which of the following do you or anyone in your family living with you have any money invested in?</p> <p>Please do NOT include any investments in retirement accounts (401k, 403b, 457, IRA, thrift savings plans etc.) or employer-sponsored pensions.</p> <p><i>Please select all that apply.</i></p>	<ol style="list-style-type: none"> 1. Checking accounts or cash 2. Savings accounts 3. Money market funds 4. CDs (Certificates of Deposit) 5. Government/Municipal Bonds or Treasury Bills 6. Stocks or bonds in publicly held corporations, stock or bond mutual funds, or investment trusts 7. None of the above [Exclusive]
L8	<p>If you added up all the money in these categories that you and your family members living with you have invested in, how much would it total?</p>	<ol style="list-style-type: none"> 1. Less than \$500 2. \$500 to \$999 3. \$1,000 to \$1,999 4. \$2,000 to \$4,999 5. \$5,000 to \$9,999 6. \$10,000 to \$19,999 7. \$20,000 to \$29,999 8. \$30,000 to \$49,999 9. \$50,000 to \$99,999 10. \$100,000 to \$249,999 11. \$250,000 to \$499,999 12. \$500,000 to \$749,999 13. \$750,000 to \$999,999 14. \$1,000,000 or more
L9	<p>Do you and/or your spouse own your primary residence?</p>	<ol style="list-style-type: none"> 1. Yes 2. No
L10	<p>Approximately, how much do you think your primary residence would sell for today?</p>	<p>___ CFA</p>
L11	<p><u>If L9 = Yes:</u> What is the value of any outstanding loans (including mortgages, home equity loans, etc.) on your primary residence?</p>	<p>___ CFA</p>
Qn mui ntro	<p><i>We will conclude the survey with three questions to understand how people use numbers in everyday life. Please answer the following questions as best as you can.</i></p>	
Qnu m1	<p>In a sale, a shop is selling all items at half price. Before the sale, a sofa costs 300 CFA. How much will it cost in the sale?</p>	<p>___ CFA</p>
Qnu m2	<p>Let's say you have 200 CFA in a savings account. The account earns ten per cent interest per year. Interest accrues at each anniversary of the account. If you never withdraw money or interest payments, how much will you have in the account at the end of two years?</p>	<p>___ CFA</p>

Qnu m3	Imagine that the interest rate on your savings account was 1% per year and inflation was 2% per year. After one year, how much would you be able to buy with the money in this account?	1. More than today 2. Exactly the same as today 3. Less than today
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H1	Thank you for participating in the interview. Do you have any comments for the research team?	_____