

Field Number |__|__|_|-|__|__|_|-|__|__|_| Respondent Number |__|__|__|__|__|__|
 [Supervisor: Enter Codes: Region - EA - Return] [Postcode]

Centre for Democracy and Development
DEMOCRACY AND ECONOMIC DEVELOPMENT IN GHANA
July 1999

Introduction

“Good Day. My name is [Enumerator: say your name]. May I speak to the head of household?”
 [Enumerator: If the head of household is not available, talk to another adult].

“I am from the Centre for Democracy and Development. The Centre does not represent the government or any political party. We are studying aspects of democracy and economic development in Ghana. This research project can help us understand the country’s needs. Would someone from this household be willing to answer a few questions?”

.....

Sampling

“Every person in Ghana has an equal chance of being included in the study. Your household has been chosen by chance. We would now like to randomly choose an adult from within your household. Will you help us pick one?”

“Without using names, please list the people over the age of 18 who presently live in this household. Are they male or female? What are their ages? Please don’t forget to include yourself”

[Enumerator: Using the box below, **LIST EACH PERSON**. Show the card that corresponds with each person]

Gender [Enter 1 = male, 2 = female]										
Age [Enumerator: Enter age in years]										
Card Number [Circle SELECTED card]	1	2	3	4	5	6	7	8	9	10

[Enumerator: Shuffle the cards. Present them face down]

“Please choose a card. The person who corresponds to the number chosen will be the person interviewed”

[IMPORTANT: After the respondent is chosen, CIRCLE THE SELECTED CARD NUMBER in the box above. THIS IDENTIFIES THE RESPONDENT]

“Is this person presently at home?”

[If Yes]. “May I please interview this person now?”

[If No]. “Will this person return here at any time today?”

[If Yes]. “Please tell this person that I will return for an interview at [Enumerator: insert convenient time]

[Enumerator: Make two return visits. If the randomly selected respondent is not present on the third visit, replace this household with the next neighboring household on your walk pattern. Erase data in box above. Start again].

[If No]. “Thank you very much. I will select another household” [Enumerator: replace this household with the next neighboring household on your walk pattern. Erase data in box above. Start again].

[Once a respondent is selected:]

“You are not obliged to take part in the survey and you may refuse to answer at any time. Your name will not be used and your answers will be kept strictly confidential, so you can feel free to answer openly and honestly. The interview will take about one hour. Do you wish to proceed?” [Enumerator: If yes, fill in the section below.]

Identification Code

Enumerator _____

Interview Date |__|__| |__|__|

|__|__|

d

m

Supervisor _____

Checking Date |__|__|

|__|__| |__|__|

d

Time Interview Started |__|__|__|__| (a.m./p.m)

[Enter time/circle a.m. or p.m.]

Region

- | | | | | | |
|-------------|--------------|-----------------|----------------|-------------------|----|
| 1 = Volta | 2 = Northern | 3 = Brong-Ahafo | 4 = Ashanti | 5 = Western | __ |
| 6 = Eastern | 7 = Central | 8 = Upper East | 9 = Upper West | 0 = Greater Accra | |

Town/Village _____

Locale *pc* |__|

- 1 = Urban 2 = Rural

Social Background Code

“I would like to start with a few questions about yourself.”

[Enumerator: Check: Have you CIRCLED THE RESPONDENT’S CARD NUMBER on the previous page?]

1. Which Ghanaian language do you speak most often? |__|

- | | | | |
|----------|--------------|-------------|-----------|
| 1 = Akan | 2 = Dangaare | 3 = Dagbane | 4 = Ewe |
| 5 = Ga | 6 = Hausa | 7 = Frafra | 8 = Nzema |

9 = Other [Specify] _____

1. [Enumerator: Ask only if the interview is conducted in a local language. If the interview is conducted in English, fill in code box without asking this question.]

Can you

A. understand spoken English? |__|

B. read and write in English? |__|

0 = No 1 = Yes

1. How many years of education have you had? *pc* |__|__|

[Enumerator: Enter numbers on the lines below.]

Primary/Middle/JSS _____

Secondary/SSS/Commercial/Technical _____

University/Polytechnic/Post-Secondary/Professional _____

1. Does your family dwelling have:

- A. piped water? |___|
- B. corrugated/tiled roof? |___|
- C. radio? |___|
- D. TV? |___|

0 = No 1 = Yes |___|

Political Efficacy Code

1. How interested are you in politics and government? |___|
 0 = Not interested 1 = Somewhat interested 2 = Very interested

1. How often do you discuss politics and government with other people? |___|
 0 = Never 1 = Sometimes 2 = Often

“I am now going to give you several pairs of statements. Please tell me which one you agree with most. Choose Statement A or Statement B.” [Enumerator: Probe: “Do you agree strongly or just somewhat?”]
 1 = A, strongly 2 = A, somewhat 3 = B, somewhat 4 = B, strongly

1. A. In discussions about politics with friends and neighbors, I can influence the opinions of others. |___|
 B. As far as politics is concerned, friends and neighbors do not listen to me.
1. A. The way the government operates sometimes seems so complicated I cannot really understand |___|
 what is going on.
 B. I can usually understand the way that government works.
1. A. As a community, we are generally able to make our political representatives listen to our problems. |___|
 B. We are usually unable to make our MPs and Assemblymen listen to us.
1. A. No matter who we vote for, things will not get any better in the future. |___|
 B. We can use our power as voters to choose leaders who will help us improve our lives.

Organizational Affiliations Code

1. Excluding weddings and funerals, how often do you attend religious services? |___|
 0 = never 1 = once a year or less 2 = once every several months
 3 = about once a month 4 = about once a week 5 = more frequently than once a week
1. Are you a member of any organization such as a club, union, cooperative, or some similar group? |___|
 0 = No 1 = Yes
[If No, Enter 0 for Q.13 and go to Q.14]
1. Do you hold an official leadership position in this kind of organization? |___|
 0 = No 1 = Yes

Political Knowledge Code

1. How often do you listen to a news bulletin on the radio? |___|
 0 = Never 1 = Less than once a month 2 = About once a month 3 = About once a week
 4 = Several times a week 5 = Every day
1. How often do you read a newspaper? |___|
 0 = Never 1 = Less than once a month 2 = About once a month 3 = About once a week
 4 = Several times a week 5 = Every day

1. [If Yes] Which one(s)? /___|___|
 [Enumerator: Enter up to three responses] |___|___|
- | | | | |
|--------------------|-------------------------|--------------------------|-----------------------------|
| 01 = Daily Graphic | 02 = Ghanaian Times | 03 = Ghanaian Chronicle | 04 = Public Agenda /___ ___ |
| 05 = The Statesman | 06 = The Ghanaian Voice | 07 = The Independence | 08 = High Street Journal |
| 09 = The Guide | 10 = The Pioneer | 11 = The Crusading Guide | 13 = The Democratic |
| 14 = Palaver | 15 = Dispatch | 16 = Insight | 17 = Bus.&Fin. Times |
| 18 = News Watch | 19 = Financial Post | | 00 = None |

1. Can you tell me who presently holds the following offices?
 [Enumerator: Enter Names. Supervisor: Enter Codes]
- A. the Assemblyman/woman for this area? _____ pc |___|
 B. the Member of Parliament for this area? _____ pc |___|
 C. the Minister of Finance? _____ pc |___|
 D. the Vice-President of Ghana? _____ pc |___|
- 0 = Incorrect 1 = Correct

1. In Ghana, is there a difference between the following organizations or are they the same thing?
- A. the chiefs and the government |___|
 B. the army and the government |___|
 C. a political party and a government |___|
 D. central government and local government |___|
- 1 = Same 2 = Different

Meaning of Democracy Code

19. When you hear the word “democracy”, what is the first thing that comes to your mind? _____ pc
 |___|
 [Enumerator: Prompt if necessary: “What, if anything, does ‘democracy’ mean to you?”]

19. [Enumerator: Ask only if respondent has some idea what democracy is]|___|
 In your opinion, is Ghana today a democracy or not a democracy?
 0 = No, Ghana is not a democracy 1 = Yes, Ghana is a democracy 9 = Not applicable

19. In your opinion, was the change to democracy in 1992) good or bad for the country? |___|
 1 = Very Bad 2 = Bad 3 = Good 4 = Very Good 9 = Don’t Know

Support for Democracy Code

19. Which of these three statements is closest to your own opinion? |___|
- A. Democracy is preferable to any other form of government
 B. In certain situations, a non-democratic government can be preferable to a democratic one
 C. To people like me, it doesn’t matter what form of government we have
 A = 1 B = 2 C = 3

“Now we will return to pairs of statements. Please tell me which one you agree with most. Choose Statement A or Statement B.” [Enumerator: Probe. “Do you agree strongly or just somewhat?”]
 1 = A, strongly 2 = A, somewhat 3 = B, somewhat 4 = B, strongly

19. A. It is dangerous and confusing to allow the expression of too many different points of view. |___|
 B. If people have different views than I do, they should be allowed to express them.
19. A. All people should be permitted to vote, even if they do not fully understand all the issues in |___|

- an election.
- B. Only those who are sufficiently well educated should be allowed to vote.
19. A. The President of Ghana should be able to change the Constitution whenever he chooses.
- B. In Ghana, even the President should obey the Constitution.
19. A. The best form of government is a government elected by the people.
- B. The best form of government is a government that gets things done.

Satisfaction with Democracy Code

19. We are now going to discuss how much you like different kinds of government. I would like you to give marks out of ten. Let us say that the best government gets 10 out of 10 and the worst government gets a mark of only one. What grade would you give to:

- A. our present system of governing with free elections and many parties?
- B. the former system of military rule (that is, the PNDC)?
- C. the old colonial system (that is when the British ruled)?
- D. the traditional system of government by chiefs?
- E. the system of governing that you expect Ghana to have in five years time?

[Enumerator: Enter number between 01 and 10.]

19. We are going to compare our present system of government with the former system of military rule. Please tell me if the following things are better or worse now than they used to be.
1 = Much Worse 2 = Somewhat Worse 3 = No Change 4 = Somewhat Better 5 = Much Better

- A. People are free to say what they think.
- B. People can join any organization they want.
- C. Each person can freely choose who to vote for without feeling pressured.
- D. Ordinary people can influence what government does.
- E. Everybody is treated equally and fairly by the government.
- F. People have an adequate standard of living.

19. Some people say that we would be better off if the country was governed differently. What do you think about the following options?

1 = Strongly Disagree 2 = Disagree 3 = Agree 4 = Strongly Agree 9 = Don't Know

- A. We should get rid of elections so that a strong leader can decide everything
- B. We should have only one political party
- C. The army should come in to govern the country
- D. The most important decisions, for example on the economy, should be left to experts
- E. All decisions should be made by a council of traditional elders

19. Overall, how satisfied or dissatisfied are you with the way democracy works in Ghana?
1 = very dissatisfied 2 = somewhat dissatisfied 3 = neutral 4 = somewhat satisfied 5 = very satisfied

“Once again, please choose whether you agree with Statement A or B.” [Enumerator: Probe: Do you agree strongly or just somewhat?]

1 = A, strongly 2 = A, somewhat 3 = B, somewhat 4 = B, strongly

19. A. In Ghana today, we enjoy a real choice among different political parties and candidates.
- B. This country is well on its way to becoming a single-party state without real political choice
19. A. It will take many years for our elected government to deal with the problems it inherited.
- B. If democracy can't produce results soon, we should try another form of government

Political Trust Code

“I am now going to read you a list of people. I would like to know whether, generally speaking, you trust them to do what is right all or most of the time.” [Enumerator: Probe to see whether or not views are held strongly.]

19. How much do you trust the following people?

- A. Your relatives
- B. Your neighbors
- C. Someone in your own tribe
- D. Ghanaians from other tribes

1 = I do not trust them at all 2 = I distrust them somewhat 3 = I trust them somewhat
4 = I trust them a lot 9 = Don't know

19. How much do you trust the following institutions?

- A. chiefs
- B. district assemblies
- C. the police
- D. courts of law
- E. political parties
- F. the army
- G. Parliament
- H. Ghana Broadcasting Corporation
- I. the Electoral Commission

1 = I do not trust them at all 2 = I distrust them somewhat 3 = I trust them somewhat
4 = I trust them a lot 9 = Don't know

19. And how much do you trust these non-governmental organizations?

- A. churches
- B. mosques
- C. trade unions *[ask urban respondents]/farmers' organizations [ask rural respondents]*
- D. banks
- E. businesses

1 = I do not trust them at all 2 = I distrust them somewhat 3 = I trust them somewhat
4 = I trust them a lot 9 = Don't know

Political Compliance Code

19. We know that some people obey the law and others do not. In your opinion, how often do Ghanaians break the law by engaging in the following acts?

0 = never 1 = occasionally 2 = most of the time 3 = always 9 = Don't Know

- A. throwing rubbish in public places
- B. disregarding traffic signs and traffic lights
- C. selling goods without a trader's licence
- D. not paying for services like piped water
- E. evading income taxes
- F. offering bribes to public servants

Knowledge of Markets Code

19. Have you ever heard about the Economic Recovery Programme (ERP)?
[Enumerator: Prompt, if necessary: "You know, the reforms to the economy introduced in the 1980s."]
0 = No 1 = Yes
[If No, Go to Q.40]
19. What, in your opinion, is the Economic Recovery Programme supposed to do? *pc*

19. How satisfied or unsatisfied are you with the ERP?
1 = Very unsatisfied 2 = Unsatisfied 3 = Neutral 4 = Satisfied 5 = Very Satisfied 9 = DK 0 = NA

Support for Market Principles Code

"I am again going to give you several pairs of statements. Please tell me which one you agree with most. Choose Statement A or Statement B." [Enumerator: Probe. "Do you agree strongly or just somewhat?"]
1 = A, strongly 2 = A, somewhat 3 = B, somewhat 4 = B, strongly

19. A. People should look after themselves and be responsible for their own success in life.
B. The government should bear the main responsibility for ensuring the well-being of people.
19. A. The best way to create jobs is to encourage people to start their own businesses.
B. The government should provide employment for everyone who wants to work.
19. A. Everyone should be free to earn as much as they can, even if this leads to differences in
income between people.
B. The government should place limits on how much the rich can earn, even if this discourages
some people from working hard.
19. A. In rural areas, land should be owned by the community and allocated by the chiefs.
B. People should be able to own their own land, including buying and selling it, even in rural areas.
19. A. There is no sense in trying to start a new business because many enterprises lose money.
B. If a person has a good idea for a business, they should invest their own savings or borrow money
to try to make it succeed.
19. Here is a list of things that are important for the development of our country. In your opinion, who
is responsible for providing these things? The government, private businesses, or individuals?
Or some combination of these providers?
- A. protecting the nation's borders
B. building your home
C. extending agricultural credit
D. buying and selling cocoa
E. selling consumer goods
F. providing schools and clinics
G. creating jobs
H. reducing crime
- 1 = government 2 = private companies 3 = individuals 4 = government and businesses
5 = government and individuals 6 = businesses and individuals 7 = all three

Support for Market Reforms Code

“Once again, please choose whether you agree most with Statement A or B.” [Enumerator: Probe: Do you agree strongly or just somewhat?]

1 = A, strongly 2 = A, somewhat 3 = B, somewhat 4 = B, strongly

- 19. A. It is better to have goods available in the market, even if the prices are high.
- B. It is better to have low prices, even if there are shortages of goods.

- 19. A. It is better to have free schooling for our children, even if the quality of education is low.
- B. It is better to raise educational standards, even if we have to pay school fees.

- 19. A. All civil servants should keep their jobs, even if paying their salaries is costly to the country.
- B. The government cannot afford so many public employees and should lay some of them off.

- 19. A. The government should retain ownership of its factories, businesses, and farms.
- B. It is better for the government to sell its businesses to private companies and individuals.

- 19. A. In order to create jobs, the government should encourage foreign companies to invest in our country
- B. The government should be wary of foreign investors because they may gain control of our national wealth.

- 19. A. The costs of reforming the economy are too high; the government should therefore change its
- economic policies.
- B. In order for the economy to get better in the future, it is necessary for us to accept some hardships now.

- 19. A. The Economic Recovery Program (ERP) has helped most people; only a minority have suffered.
- B. The Economic Recovery Program (ERP) has hurt most people and only benefitted a minority

- 19. [If respondent chose 52.B] In your opinion, which minority has benefitted?
- 1 = people close to government 2 = foreign businesses 3 = rural areas 4 = selected regions of Ghana 5 = Other
- [If 4, Specify which region(s)] _____ pc
- [If Other, Specify] _____ pc

Economic Satisfaction Code

- 19. How satisfied are you:
 - a. with the general state of the Ghanaian economy today?
 - b. with your own living conditions today?

1 = Not at all satisfied 2 = Not very satisfied 3 = Fairly satisfied 4 = Very satisfied

- 19. When you look at your life today, how satisfied do you feel compared with five years ago?
- 1 = Much less satisfied 2 = Slightly less satisfied 3 = About the same
- 4 = Slightly more satisfied 5 = Much more satisfied

- 19. When you look forward at your life’s prospects, how satisfied do you expect to be in one year’s time?
- 1 = Much less satisfied 2 = Slightly less satisfied 3 = About the same
- 4 = Slightly more satisfied 5 = Much more satisfied

19. In your opinion, who is responsible for the current economic conditions in Ghana?
- 1 = the old government 2 = the current government 3 = the IMF/World Bank
 4 = we, the people 5 = economic recovery programme 6 = internal opposition forces
 7 = international economic forces 9 = Other [specify] _____
19. What is your overall assessment of the performance of the present NDC government?
- 1 = Very Bad 2 = Bad 3 = Fair 4 = Good 5 = Very Good
19. How well would you say the government is handling the following problems?
- 1 = Very Badly 2 = Quite Badly 3 = Fairly Well 4 = Very Well 9 = Don't Know
- A. Creating jobs
- B. Keeping prices low
- C. Narrowing income gaps between different groups
- D. Reducing crime
- E. Addressing the educational needs of all Ghanaians
- F. Improving basic health services
- G. Fighting corruption in government
19. How long do you think it will take:
- A. before the government fulfills the promises it has made?
- B. before your own living standards meet your expectations?
- 1 = within two years 2 = within four years 3 = within eight years 4 = more than eight years 5 = never

Political Participation Code

19. Are you a registered voter?
- [If yes, go to Q.63]
 0 = No 1 = Yes
19. [If yes, enter 0 = not applicable.]
 [If no] Why not?
- 1 = missed registration 2 = ill health 3 = absent from area 4 = voter card lost
 5 = no national reg card 6 = under 18 during reg 7 = not interested in voting 8 = otherwise engaged
 9 = other [Specify] _____
 [Go to Q.65]
19. Understanding that some Ghanaians choose not to vote, let me ask you: Did you vote:
- A. In the general elections of December 1996?
- [Enumerator: Prompt if necessary: that is, the last elections for President and Parliament.]
- B. In the local government elections of June 1998?
- [Enumerator: Prompt if necessary: you know, the recent elections for assemblies and unit committees]
 0 = No 1 = Yes
 [If No to Q. 63A, Go to Q.65]
19. When you voted for an M.P., did you vote for an individual or for the political party that he/she belongs to?
- 1 = Individual 2 = Party
19. Since the last election, how satisfied have you been with the performance of:
- A. the Member of Parliament for this area?
- B. the Assemblyman/woman for this area?
- C. (if applicable) the chief for this area?
- 1 = very unsatisfied 2 = somewhat unsatisfied 3 = somewhat satisfied

4 = very satisfied

9 = not applicable (chiefs only)

19. In your opinion, were the December 1996 elections generally honest, or did some candidates have an unfair advantage?

1 = Very Dishonest 2 = Somewhat Dishonest 3 = Quite Honest 4 = Very Honest

19. Here is a list of things that people sometimes do as citizens. Please tell me how often you, personally, have done any of these things during the last five years.

- A. attending a community meeting
- B. getting together with others to raise an issue
- C. attending an election rally
- D. working for a political candidate or party
- E. signing a petition
- F. writing a letter to a newspaper
- G. attending a demonstration

0 = never 1 = only once 2 = sometimes 3 = often

19. During the last five years, how often have you contacted any of the following persons for help to solve a problem?

- A. a chief or headman
- B. an Assemblyman/woman
- C. a Member of Parliament
- D. an official of a government ministry
- E. a religious leader
- F. some other influential person

0 = never 1 = only once 2 = sometimes 3 = often

19. What would you do if the government took any of the following actions:

- A. told you which religion you had to follow
- B. stopped you from traveling freely within the country
- C. shut down newspapers that criticized the government
- D. dismissed judges who ruled against the government
- E. suspended the parliament and canceled the next elections

-1 = support the government 0 = nothing 1 = contact an elected representative 2 = support an opposition party
3 = join a protest or boycott 4 = other [specify] _____

Economic Participation Code

19. What is your main occupation?

- | | | | |
|-----------------------|--------------|-------------------------|---------------------|
| 00 = Unemployed | 01 = Farmer | 02 = Informal Marketeer | 03 = Businessperson |
| 04 = Clerical Worker | 05 = Artisan | 06 = Domestic Worker | 07 = Miner |
| 08 = Technical Worker | 09 = Teacher | 10 = Government Worker | 11 = NGO Worker |
| 12 = Professional | 13 = Retired | 14 = Housewife | 15 = Student |
- 99 = Other [Specify] _____

19. Considering ALL your economic activities (that is, your main occupation plus other things you do to earn money), do you currently:

- A. buy goods and sell them at a profit?
- B. sell your skills or services to other people?
- C. employ other people to work for you?

- D. operate a bank or savings account?
- E. owe money that you have borrowed for business purposes?
- 0= No 1 = Yes

19. How easy or difficult is it for someone like yourself to start a small business?
- 1 = Very hard 2 = Hard 3 = Easy 4 = Very Easy

Social Capital Code

19. Over the past year, how often, if ever, have you gone without:
- A. Food for your family?
- B. Water for domestic use?
- C. Schooling for children?
- D. Health care for your family?
- 0= never 1 = occasionally 2 = frequently 3 = all the time

19. To whom do you usually turn when you are unable to get:
- A. Food for your family?
- B. Water for domestic use?
- C. Schooling for children?
- D. Health care for your family?
- 0 = no-one 1 = kin 2 = local community or group 3 = private provision 4 = government provision
5 = unapproved, non-conventional or illicit provision 9= not applicable

Political Accountability Code

“Please say whether you agree or disagree with the following statements. There are no right or wrong answers. Just tell me what you think.”

1= strongly disagree 2 = disagree 3 = agree 4 = strongly agree

19. Politicians and civil servants are trying their best to look after the interests of people like me.
19. Rather than protecting his friends, the President will fight corruption wherever he finds it.
19. Bribery is not common among public officials in Ghana.
19. Most government officials and politicians are mainly concerned with enriching themselves.
19. The President’s region of the country gets more government services than any other region.
19. Corruption was a worse problem under the old military government than these days.
19. How often, if ever, has a public official asked you for a bribe or a favor in return for getting something you were entitled to?
- 0= Never 1 = Once 2 = A few times 3 = Often
19. *[If asked for a bribe]* Which office(s) or agency(ies) did the official work for? *pc*
-
- pc*

Safety and Security Code

19. In the past two years, have you or anyone else you know:
- A. been attacked or robbed when moving about in public?
- B. had your home broken into and had something stolen?
- 0 = No, no-one 1 = friend or acquaintance 2 = family member 3 = Yes, self
19. Compared with five years ago, do you feel less safe or more safe when you go walking about alone?
-
- 1 = much less safe 2 = somewhat less safe 3 = about the same 4 = somewhat more safe 6 = much more safe
19. If you ever felt unsafe in your surroundings, how likely would you be to take the following actions:
- A. report to the police?
- B. carry something for protection, like a weapon?
- C. have other people with you when going out?
- D. try to form a group with other citizens to combat crime?
- 0 = never 1 = sometimes 2 = often 3 = always

Social Background Code

“Let us close with a few final questions about yourself.”

19. Do you feel close to any political party?
- 0 = No 1 = Yes
- [If No, enter 0 for Qs. 87 and 88, and Go to Q.89]*
19. *[If Yes]* Which one?
- 0 = Not Applicable 1 = National Democratic Congress (NDC)
- 2 = New Patriotic Party (NPP) 3 = Convention Party (CP)
- 4 = United Ghana Movement (UGM) 5 = People’s National Convention (PNC)
- 6 = Other *[specify]* _____
19. *[If Yes]* Do you presently hold a paid-up membership card for this party?
- 0 = No 1 = Yes
19. Roughly how much money do you (and your spouse together) earn per month?
- 0 = none 1 = less than 50,000 cedis 2 = 51,000-100,000 cedis
- 3 = 101,000-300,000 cedis 4 = 301,000-500,000 cedis 5 = 501,000-700,000 cedis
- 6 = 701,000-1,000,000 cedis 7 = 1-5 million cedis 8 = over 5 million cedis
19. How would you describe your household financial situation during the past year? Did you save
- money, spend about what you earned, spend some of your own savings, or borrow money?
- 1 = Save 2 = Spend Earnings 3 = Spend Savings
- 4 = Borrow 5 = Spend Savings AND Borrow

“Thank you very much. Your responses have been very helpful.”

Time Interview Ended (a.m./p.m)

[Fill in blanks/circle a.m. or p.m.]

Other Comments

Enumerator: Write any observations you may have on the interview setting, respondent demeanor, or problem questions in the space below. If necessary, also use the back of this sheet.

[Enumerator: Check: Have you CIRCLED THE RESPONDENT'S CARD NUMBER on the FRONT PAGE?]