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Panel Management Techniques for High Intensity Surveys

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Panel Management Techniques for High Intensity Surveys

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University of Southern California and RAND Corporation

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Abstract

There are numerous benefits to using a survey panel for research, including the possibility of multiple data collection waves, high frequency interviewing, and exploration of sensitive topics. Success can be found by practicing involved panel management techniques to ensure respondents of the confidentiality and benefits of the research, as well as providing the idea of a forum where the individual voice matters. Similarly researchers can play an active role in communicating their gratitude to the panel by working with panel management to send simple narrative results, research purposes, and memory aids where applicable. In the American Life Panel we have found these techniques allowed for success in survey responses to economic tracking data and political beliefs.

Introduction

The American Life Panel is an internet panel of around 6000 respondents recruited via probability sampling methods (RDD, ABS, geographically determined in person) administered at RAND. Since 2006 we have fielded over 300 surveys, ranging from two waves of the Health and Retirement Study, vignettes, financial literacy measures, current event polls, and cognitive tests. Panel attrition is low, around 9% each year. Once a year inactive members who did not participate in any survey for a year are removed. Only one percent 'actively' leaves primarily because of health problems, death or being too busy. Ongoing longitudinal panels such as the British Household Panel Survey have used a variety of panel maintenance measures, though have focused on tracking respondents between waves (Laurie et al, 1999). Our surveys are more frequent, and email addresses more mobile than mailing addresses, but we translate the methods to encourage a sense of American Life Panel family by sending personalized emails, a consistency in the help desk staff, and yearly holiday gifts with cards and photos. As the CentERpanel of the Netherlands, an annual "survey of surveys" is fielded, where panel members are given the opportunity to rate our surveys by preferred subject matter, our helpdesk in responsiveness, and answer less fatiguing questions than those preferred by economists. We ask for example what their favorite season was, which languages they speak and what sort of pets they had. The low panel attrition might also be attributed to the financial incentives (Groves and Cooper 1998). 40% of respondents indicate that they used their quarterly payment checks "To buy necessities such as food, medicine, medicine and clothing" (MS323, 2012).

In this paper we first describe a number of studies made possible or enhanced by panel management, noting the importance of researcher involvement, especially during high intensity data collection and then summarize and conclude our findings.

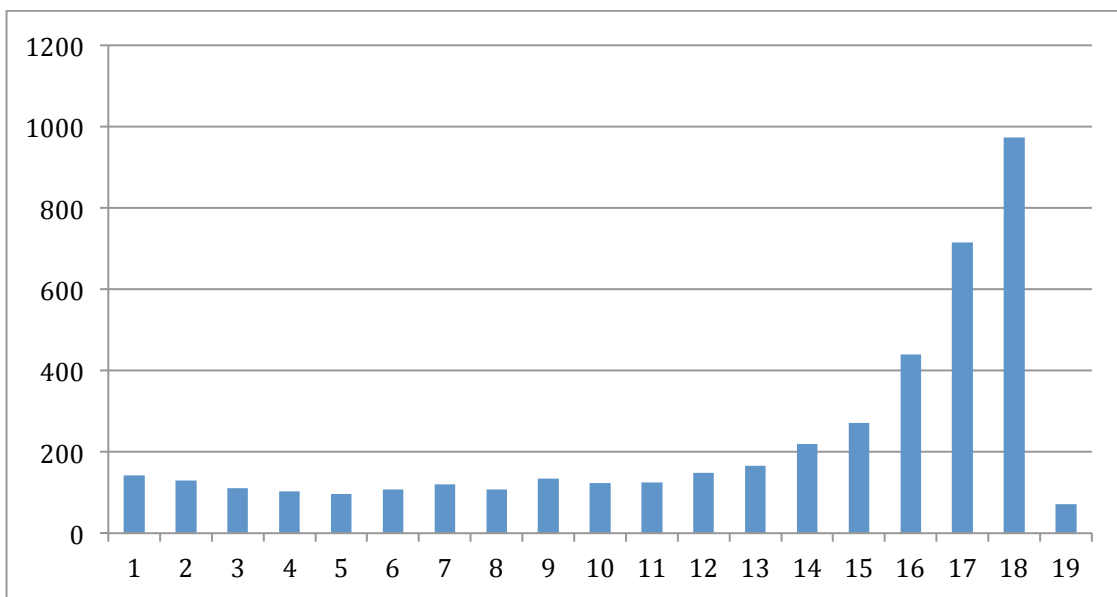
2. Studies

Surveys can be considered demanding (Strube, 1987) for various reasons like required recall, the type of questions, and the length of the survey. Demanding surveys have been conducted successfully in survey panels due to a combination of factors like appropriate incentives, visual aids such as videos and real time feedback given to respondents. Using the concepts of total survey error (Groves, 1989) to define our success, we seek to achieve a panel with high response rates, low attrition (most often due to death or illness) and positive annual assessments by respondents. It has repeatedly been shown that appreciation, having a voice, and social good are key elements in maintaining participation (AAPOR Plenary 2013). For some surveys we generate custom made materials like printed guides and instructions or we have provided respondents with pouches to collect receipts. Four demanding studies conducted in the ALP are discussed below.

Election

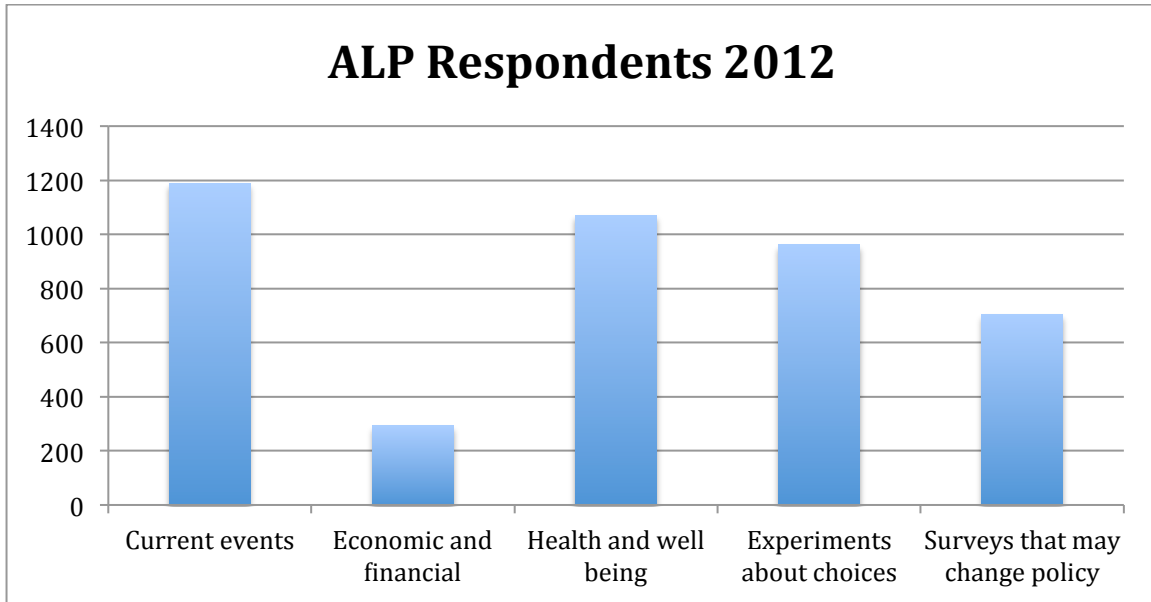
In June of 2012, 5301 members of the ALP who were eligible to vote (age 18 and over and self-reported citizens) were asked to participate in the ALP Continuous Presidential Election Poll (CPEP), and 4293 agreed to participate. The CPEP asked a limited number of questions one day of the week. After the election, the CPEP had predicted the outcome of the election within half a percentage point from the final results (Gutsche et al 2013). The survey process involved obtaining initial consent as well as splitting the sample into seven groups of respondents who received individual invitations to complete a survey on the same day every week. Panel members were paid \$2 each time they responded and were initially recruited for the exercise with an email from the panel manager, explaining the purpose of the study, the duration, the payment, and an encouragement to sign up. Respondents were alerted of their potential to earn up to

\$38. After consent, we only send the respondents email reminders when their survey was up. Respondents could complete the survey on any day of the week but were encouraged to complete it on their assigned date. The weekly email notified them of how many days they had to respond to that survey that week (see Appendix A for email text). Of the 4,293 respondents that agreed to participate, 3,520 started participation in the first week. Of these people, most hardly missed a week (see graph 1).



Graph 1: Number of times a respondent participated in the weekly election survey

During the period June – November, we did not use any other forms of communication to bring the election survey to the attention of our panel members. We assume that the high participation and response rate is mostly due to the fact that this was a short current event survey, which is favored by respondents as we found in our yearly assessment survey (see graph 2). Relativity little communication with panel members was necessary during the field period of this project.



Graph 2: Survey preference of ALP respondents

Since the financial crisis of 2008, Rohwedder and Hurd have been tracking consumption and household changes in the ALP. The survey was conducted on a quarterly basis starting in November 2008. The survey asks of the details of purchases that people make and takes on average 30 minutes to complete the long module. The type of questions, the frequency and the length of these surveys make these demanding surveys and we had to take a number of actions to keep respondents engaged. First the survey utilizes a summary feature at the end of respondent data input where respondents have the ability to review and change their entries. The survey also uses preload to communicate answers given to previous financial crisis surveys with the respondent. The survey is also split in a long a short form which are alternated between the months. Next to this, the data and comments are reviewed by the researchers every month and tailored newsletters are created to address respondents concerns. Together with the researchers we also take the time to prepare individual responses to panel member concerns. We designed a set of reminders which list the closing date of the survey, and reminds the panel members how important it is that we hear from them each

month (Examples in Appendix B). As a result these surveys maintain a consistently close to an 80% response rate, achieved by a close collaboration between researchers and helpdesk staff.

Health and Retirement Study

The HRS 2008, which we are conducting in the ALP, is phrased differently than our 'regular' surveys, and asks personal, detailed and often sensitive questions, from the exact amount in their spouse's pension to how often they occasionally accidentally release urine. The literature has generally shown that self-administered surveys, in particular computer assisted surveys lead to a greater and more accurate response to sensitive questions (De Leeuw 1992, T Tourangeau and Smith 1996). These surveys place a toll on panel members, worrying them with the invasive nature of the questions and the privacy of the data. Preloaded data is often used for consistency checking, to make the questions easier to answer and to add personalization to the questions, but for the HRS, instead of causing a feeling of personalization, preloading instills fear. Questions as to how often they speak to their potentially estranged daughter, how often they leak urine, and the confirmation of the exact asset components of their retirement portfolios makes respondents realize how much we know about them.

There is not much we can do about the language of published surveys beyond adapting them from the CAPI to CAWI mode without changing the question texts too greatly. To reduce respondent burden we split the HRS survey over multiple modules and put them in the panel on a weekly or monthly basis depending on the respondent preference. We announce the modules as "Core Surveys" in an effort to set them apart. When panel members ask to be excluded of the HRS modules through web remarks, email or phone calls, we try hard conversions, informing the panel member that many future survey

opportunities are based upon these surveys, and instead of removing it we hope he or she can skip the questions which makes him or her uncomfortable by clicking next, etc. they may not be eligible for surveys in the future. All this effort pays off as the HRS response rates show (see below in table 1).

Section W: Mortgage Crisis	Well Being 57	Sep-08	85.75%
Section C: Health	Well Being 60	Dec-08	97.07%
Section A/A2: Coversheet	Well Being 66	May-09	97.67%
Section G: Functional Limitations			
Section Q: Income and assets	Well Being 62	Jun-09	97.50%
Section P: Expectations	Well Being 65	Sep-09	98.40%
Section N: Healthcare			
Section H: Housing	Well Being 99	Mar-10	98.32%
Section J: Employment	Well Being 67	Jun-10	97.75%
Section K: Retirement			
Section L: Pensions			
Section M: Disability	Well Being 132	Sep-10	98.45%
Section T: Life Insurance	Well Being 242	Feb-12	96%

Table 1: HRS module response rates for the ALP

Since 2010, we have conducted annual consumer expense diary surveys for the Federal Reserve Bank of Boston, where respondents are asked to record all their expenses (and income) over three days. Initially the diary was done on a pilot of 353 respondents in 2010, then growing to 375 respondents in 2011 and 2,547 respondents in 2012.

Complex sampling was created by Marco Angrisani an employed as an attempt to create a representative sample of respondents per strata on each day of the month of October.

To recruit participants a recruitment button appeared on all eligible member's home

screen, explaining the study and requesting consent. After consent the diary dates were assigned. An email was sent confirming dates and requesting panel members confirm their participation on those dates as well as their location in the United States (see Appendix C). All confirmed participants were Fedex'ed a pouch with paper diary where they could record all their financial transactions, as well as a pen and some receipts to use when they were not given one at the time of purchase. In 2012, responding to results from cognitive interviews conducted by Wandu Bruine de Bruin, a smaller "checkbook size" memory aid was also enclosed. Every diary day an automated email message was sent (see Appendix D) asking respondents to enter this information at the end of the day on their personal panel pages and answer a few additional questions (see Appendix E). To reduce outliers in the data, we used techniques such as a confirmation or summary screen. But we have also taken advantage of the relationship panel members have with the panel team, allowing us to approach the respondent to confirm their responses after-the-fact. For example, say a panel member recorded a withdrawal of \$90,000 from a bank on Day 3 of their diary. Most accounts have limits on the amount of cash which can be withdrawn, so we had reason to question. An email and then a follow up call was deployed. Often the respondent confirmed that there had been an error in online data entry, and the actual withdrawal was \$900.00 (the period was missing). Other times the outlier was accurate, and an actual call confirmed a farmer had purchased a new cow at auction that day. Many respondents replied with apologies and thanked us for our questions.

3. Conclusion

High frequency or in other ways demanding surveys that are not asking about current events, require constant attention from panel management. While analyzing respondent comments, the most typical question asked in these kinds of surveys are: “What will my answers be used for”, so it is important to present a summary of the research data collected whenever possible. Summaries presented in newsletters should only be given to respondents who have taken the surveys, allowing for other respondents not to be aware of the results. In the surveys we can also present information that panel members may read themselves, or directions to seek answers on websites such as the Social Security Administration, Financial planning websites or others.

In conclusion, using a panel for high frequency data collection is one of the benefits panel surveys can offer and collecting such data should be possible when the panel trusts the organization, the panel has feeling of having a voice, and the panel’s awareness that occasionally their results lead to public good or give them a chance to see their composite answers in print. Panel fatigue is possible, but careful response to panel member complaints, as well as tailored newsletters and email reminders, work to alleviate fatigue and provide the panel with a sense of appreciation.

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Appendix A

Election survey reminder email

Dear {panel member first name},

It is {day of the week} again and your election survey was opened at midnight (California time). Please try to complete these three questions today, if you have not done so already. Just go to your panel pages www.rand.org/alp and click on the 'Election' button to begin!

As a reminder, your login is: {household id}

Your password is: {password}

Thank you very much for participating in this project.

If you have any questions, please feel free to contact us at webhelp@rand.org or 866.591.2909

Thanks!

Tania Gutsche
Panel Manager

www.rand.org/alp

Appendix B

Financial Crisis invitation email

Dear {panel member first name},

I'm writing to let you know that new survey Well Being 350 is now ready for you at our site. This surveys asks you to recall your payments and purchases from the prior month (March). It should take between 25 and 35 minutes and you will be compensated \$20. This survey will only be available until the end of the day Wednesday, April 10th, 2013.

As a reminder:

www.rand.org/alp

Your login: xxxx

Your password: xxxx

Thank you very much!

Tania Gutsche
RAND American Life Panel
866.591.2909
webhelp@rand.org

Financial Crisis reminder email 1, 5 days later

Dear {panel member first name},

I'm writing to let you know that new survey Well Being 350 is still ready for you at our site. This survey asks you to recall your payments and purchases from the prior month (March). It should take between 25 and 35 minutes and you will be compensated \$20. This survey will only be available until the end of the day Wednesday, April 10th, 2013.

As a reminder:

www.rand.org/alp

Your login: xxxx

Your password: xxxx

Thank you very much!

Tania Gutsche
RAND American Life Panel
866.591.2909
webhelp@rand.org

Financial Crisis reminder email 2, 8 days after invite

Dear {panel member first name},

This is just a reminder that Well Being 350 is still ready for you at our site. This survey asks you to recall your payments and purchases from the prior month (March). It should take between 25 and 35 minutes and you will be compensated \$20. This survey will

only be available until the end of the day Wednesday, April 10th, 2013.

As a reminder:

www.rand.org/alp

Your login: xxxx

Your password: xxxx

Thank you very much!

Tania Gutsche

RAND American Life Panel

866.591.2909

webhelp@rand.org

Financial Crisis reminder email 3, last day survey is open

Dear {panel member first name},

Survey 350 closes tonight!

This is just a reminder that Well Being 350 is still ready for you at our site. This is the survey that asks you to recall your payments and purchases from the prior month (March). It should take between 25 and 35 minutes and you will be compensated \$20. This survey will only be available until the end of the day today, Wednesday, April 10th, 2013.

As a reminder:

www.rand.org/alp

Your login: xxxx

Your password: xxxx

Thank you very much!

Tania Gutsche

RAND American Life Panel

866.591.2909

webhelp@rand.org

Appendix C

Diary reminder email

Dear {panel member first name},

Just a reminder that your Diary is coming up! Please let me know if you are no longer planning on completing it so we can invite someone to do it during your dates instead. You should receive your FedEx package two days before your diary begins, but the instructions and a tutorial video are online now, just click on the “diary” button the next time you log in.

www.rand.org/alp

As a reminder, **Your final assigned Diary dates are: {dates here}**

****Please let me know right away if you will not be in the United States for those dates**

Your FedEx envelope will include:

1. A paper diary and instructions
2. A receipt pouch
3. A pocket sized memory aid
4. A pen

A couple of things to help you get started:

The first day of your Diary you will need to count the number of each bill you have in your wallet and record this online, like

4 1 dollar bills

1 20 dollar bills

0 10 dollar bills etc.

The count goes on the first page of your diary, both in the paper and more importantly, the online version.

On each of the three days you will be asked to log in to your panel pages to record how much cash you end up with, accounting for any spending or withdrawals. It should be interesting to learn about your spending!

Each day you will keep track of:

- The **time** you bought something
- The **amount** you paid
- **How** you paid for it
- **Where** you bought it
- What kind of **merchant** it was (grocery store, gas station, etc.)
- If you were able to pay **the way you wanted to**, for example if you wanted to pay by check and the merchant only took credit cards, etc.

If you think it would be helpful, bring your receipt pouch with you all three days. That way if you don't have time to immediately record each time you buy something or pay someone, you can throw the receipt in there and mark it down later.

At the end of each day, go to the panel pages and click on the “Diary” button to record your expenditures for the day. www.rand.org/alp

As you know:

Login: {household id}

Password: {password}

Not many people are doing this survey, so it is very important for us to learn all we can about your experience. Please write things in the book, email us, or leave comments in the survey, or all of these options.

It is important that you enter your information from the diaries into the survey pages each night. At the end of three days of online entry, you will be credited \$60.00.

Thank you so much!

Please feel free to call or write with any questions!

Tania

webhelp@rand.org

[866.591.2909](tel:866.591.2909)

Appendix D

Diary reminder email

Dear {panel member first name},

Do not forget to go to your panel pages www.rand.org/alp and list your expenses for the day!

We know this will take some effort, so after three days of completing the online diary you will get \$60 in your account. These rewards will be added to your next quarterly payment.

Thank you very much for participating in this project.

If you have any questions, please feel free to contact us at webhelp@rand.org or 866.591.2909

Thanks!

Tania Gutsche
Panel Manager

www.rand.org/alp

Appendix E

Diary and additional questions

Diary 5 - Part 1

ID_Q1 day one had any money

One purpose of this diary is to understand cash activity among U.S. consumers. It is important that we know how much cash you started this diary period with. Each night we will ask you how much cash you end the day with. But first, we want to know how much cash you started [fill for day text] with. Consider cash that is immediately available to you and ready for spending. Do not consider cash that is in storage for safe keeping elsewhere, such as your home, car or office. Do not count foreign currency. You don't have to wake up to count your money. Just record it before you go to bed or first thing in the morning. At the start of [fill for day text], at 12:01 am, did you have any paper cash in your pocket, wallet or purse?

1 Yes

2 No

ID_Q1a day one why had no money

Please tell us why you don't have any paper cash.

1 I just ran out and I need to get more.

2 I usually do not carry cash.

3 I gave my cash to someone else, such as a family member/friend/housemate.

4 My cash was stolen or lost.

5 Other, please specify:

ID_Q1a_other day one why had no money

Please tell us why you don't have any paper cash.

String

paperCash_intro paper cash day 1 intro

Count your paper cash! Please tell us the number of bills of each denomination in your pocket, wallet, or purse at the start of [diary day 1] Your total dollar amount will be automatically calculated. Do not consider coins Do not include foreign currencies.

paperCash_1 paper cash day 1 dollar 1

x \$ 1 bills = \$

Integer

paperCash_2 paper cash day 1 dollar 2

x \$ 2 bills = \$

Integer

paperCash_5 paper cash day 1 dollar 5

x \$ 5 bills = \$

Integer

paperCash_10 paper cash day 1 dollar 10

x \$ 10 bills = \$
Integer

paperCash_20 paper cash day 1 dollar 20
x \$ 20 bills = \$
Integer

paperCash_50 paper cash day 1 dollar 50
x \$ 50 bills = \$
Integer

paperCash_100 paper cash day 1 dollar 100
x \$ 100 bills = \$
Integer

paperCash_1_total paper cash day 1 dollar 1 total
Integer

paperCash_2_total paper cash day 1 dollar 2 total
Integer

paperCash_5_total paper cash day 1 dollar 5 total
Integer

paperCash_10_total paper cash day 1 dollar 10 total
Integer

paperCash_20_total paper cash day 1 dollar 20 total
Integer

paperCash_50_total paper cash day 1 dollar 50 total
Integer

paperCash_100_total paper cash day 1 dollar 100 total
Integer

totalcashday1 Total Cash Day 1
String

ID_papercash_check paper cash check
You have entered \$ [amount] Is this amount correct?
1 Yes
2 No -> Please choose back below and correct your answer

ID_Q115 payment most preferred

Please tell us the payment method you most prefer to use.

- 1 Cash
- 2 Check
- 3 Credit card
- 4 Debit card
- 5 Prepaid/Gift/EBT card
- 6 Bank account number payment
- 7 Online banking bill payment
- 8 Money order
- 9 Traveler's check
- 10 Text message payment
- 11 Other payment method

ID_Q116_intro payment most preferred rank

Please tell us the most important characteristic of [payment method] when making a payment.

- 1 Security
- 2 Accepted at lots of places
- 3 Cost
- 4 Convenience
- 5 Budget control
- 6 Rewards

ID_Q117 payment most preferred rank

In cases where you can't use [payment method], what is your preferred fallback payment method?

- 1 [New fill]
- 2 [New fill]
- 3 [New fill]
- 4 [New fill]
- 5 [New fill]
- 6 [New fill]
- 7 [New fill]
- 8 [New fill]
- 9 [New fill]
- 10 [New fill]
- 11 [New fill]

ID_Q118_intro payment most preferred rank

Please tell us the most important characteristic of [payment method] when making a payment.

- 1 Security
- 2 Accepted at lots of places
- 3 Cost
- 4 Convenience
- 5 Budget control
- 6 Rewards

Q98b did you make any of these payments

Some types of payments are easily forgotten. Did you make any of the following types of payments today? Please choose all that apply

- 1 Paying tolls by E-ZPass, cash, or other payment method
- 2 PayPal or similar online payment service
- 3 App downloads
- 4 Dry cleaning
- 5 Public transportation
- 6 Vending machine
- 7 Coffee
- 8 Giving or paying back money to a person
- 9 I did not make any of these types of purchases

error_Q98b did you make any of these payments error

You answered that you did not make any of these types of purchases but also selected a purchase type. Please go back to change your answer.

Q98_new did you make any of these payments

Did you make any purchases on [fill for day text]? We'll ask you about bills separately, so don't count them here. Include all purchases made today.

- 1 Yes
- 2 No

Q98a why no purchases

It's OK if you didn't make any purchases today. Please tell us the reason that best describes why you didn't make any purchases on " [fill for day text] ".

- 1 I didn't need to make any purchases today
- 2 I was too busy to make purchases today
- 3 I'm trying to spend less
- 4 Other, please specify

Q98a_other why no purchases other

It's OK if you didn't make any purchases today. Please tell us the reason that best describes why you didn't make any purchases on " [fill for day text] ".

String

purchase_time purchase time hours

Please enter the information for [purchase] Include all purchases made today. Complete one entire row for each payment you made today, then click Next. A new row will appear after answering some additional questions about your payment. If you did not make any [more] payments today, please click the Next button.
Range: 0..23

purchase_time_minutes purchase time minutes

Please enter the information for [purchase] Include all purchases made today. Complete one entire row for each payment you made today. If you did not make any payments today, please click the Next button.
String

purchase_time_ampm purchase time AM/PM

Please enter the information for [purchase] Include all purchases made today. Complete one entire row for each payment you made today. If you did not make any payments today, please click the Next button.

1 am

2 pm

purchase_amount purchase amount

Real

purchase_payment purchase payment method

1 P1 – Cash

2 P2 – Check

3 P3 – Credit card

4 P4 – Debit card (Used PIN)

5 P5 – Debit card (Did not use PIN)

6 P6 – Prepaid/Gift/EBT card

7 P7 – Bank account number payment

8 P8 – Online banking bill payment

9 P9 – Money order

10 P10 – Traveler's check

11 P11 – Text message payment

12 P12 – Other payment method

purchase_location purchase location

1 L1 – Payment in person

2 L2 – Payment not in person

purchase_device purchase location

1 D1 – Computer (laptop or desktop)

2 D2 – Tablet (e.g. iPad, Kindle)

3 D3 – Mobile phone

4 D4 – Landline phone

5 D5 – Mail or delivery service

6 D6 – No device/None of the above

purchase_merchant_main purchase merchant main type

1 Food and Personal Care Supplies

2 Auto and Vehicle Related

3 General Merchandise

4 Entertainment and Transportation

5 Housing Related

6 Medical, Education, Personal Services

7 Financial, Professional, Miscellaneous Services

8 Government and Nonprofit

9 Gifts and Transfers to People

10 I don't know

11 Show all

purchase_merchant purchase merchant type

- 1 M1 - Fast food, food service, food trucks, snack bars
- 2 M2 - Grocery, pharmacy, liquor stores, convenience stores (without gas stations)
- 3 M3 - Restaurants, bars
- 4 M4 - Auto maintenance and repair
- 5 M5 - Auto rental and leasing
- 6 M6 - Auto vehicle and parts dealers
- 7 M7 - Gas stations
- 8 M8 - Parking lots and garages
- 9 M9 - Tolls
- 10 M10 - Clothing and accessories stores
- 11 M11 - Department and discount stores and websites, wholesale clubs and websites
- 12 M12 - Online shopping (Amazon.com, etc.)
- 13 M13 - Other stores (book, florist, hobby, music, office supply, pet, sporting goods)
- 14 M14 - Vending machines
- 15 M15 - Entertainment, recreation, arts, museums
- 16 M16 - Hotels, motels, RV parks, camps
- 17 M17 - Movie theaters
- 18 M18 - Phone/internet (wired/wireless/satellite), online and print news, online games
- 19 M19 - Transportation (includes public transportation)
- 20 M20 - Building contractors (electrical/plumbing/HVAC, tile, painting, etc.)
- 21 M21 - Building services
- 22 M22 - Electric, natural gas, water and sewage
- 23 M23 - Furniture & home goods stores, appliance & electronics stores, hardware & garden stores
- 24 M24 - Heating oil dealers, propane dealers
- 25 M25 - Rent, real estate agents and brokers
- 26 M26 - Mortgage
- 27 M27 - Trash collection
- 28 M28 - Child care, elder care, youth and family services, emergency and other relief services
- 29 M29 - Doctors, dentists, other health professionals
- 30 M30 - Education
- 31 M31 - Hospitals, residential care
- 32 M32 - Personal care, dry cleaning, pet grooming and sitting, photo processing, death care
- 33 M33 - Veterinarians
- 34 M34 - Employment services, travel agents, security services, office administrative services
- 35 M35 - Financial services, insurance
- 36 M36 - Legal, accounting, architectural, and other professional services
- 37 M37 - Mail, delivery, storage
- 38 M38 - Rental centers
- 39 M39 - Repair/maintenance of electronics and personal and household goods
- 40 M40 - Charitable, religious, professional, civic (not government) organizations
- 41 M41 - Taxes, fees, fines and other payments to governments
- 42 M42 - Friends and family
- 43 M43 - People who provide goods and services

44 M44 - Other people
45 I don't know

error_leftEmptyPurchase error left empty purchase

purchase_merchant_autocomplete purchase merchant name auto complete
Please enter the name of the merchant. The computer will try to come up with common merchants when you start typing.
String

purchase_merchant_otherinfo purchase merchant name auto complete other info
If the computer cannot find your merchant please provide a city/state or web address at the bottom so we can categorize your merchant for this purchase.
String

Q101a discount for cash

Did you receive a discount from the merchant specifically for using cash?

- 1 Yes
- 2 No

Q101b debit card logo

Did your debit card have a Visa or MasterCard logo on it?

- 1 Yes, Visa
- 2 Yes, MasterCard
- 3 No logo

Q101c enter pin

Did you enter a PIN?

- 1 Yes
- 2 No

Q101d receive discount for debit card

Did you receive a discount from the merchant specifically for using this debit card?

- 1 Yes
- 2 No

Q101e what type credit card

Which type of credit card?

- 1 Visa
- 2 MasterCard
- 3 Discover
- 4 American Express
- 5 Other

Q101f discount for credit card

Did you receive a discount from the merchant specifically for using this credit card?

- 1 Yes
- 2 No

Q101g extra charge for credit card payment

Did you pay an extra charge, surcharge, or convenience fee to the merchant specifically for using this credit card?

- 1 Yes
- 2 No

Q101h logo prepaid card

Did the prepaid card have a logo from the following?

- 1 Visa
- 2 MasterCard
- 3 Discover
- 4 American Express
- 5 No logo
- 6 Other logo

Q101i what other payment method

Please tell us what type of payment method you used:

String

Q99 get or receive any cash

Did you get or receive any cash on [fill for day text]? Do not include foreign currency.

- 1 Yes
- 2 No

receive_bf receive module

Module: receive

Q4 deposit any cash

Did you deposit any cash into your bank account at an ATM, with the bank teller, or some other way on [fill for day text]? Do not include checks that you deposited. Do not include foreign currency.

- 1 Yes
- 2 No

deposit_bf deposit module

Module: deposit

Q102a have prepaid card

Now we'd like to find out about any prepaid cards you might have. These cards are also known as gift cards or stored value cards. Some of these cards may have a Visa, MasterCard, Discover or American Express logo on them, but they are not a credit or debit card. In addition, there are government issued prepaid cards such as EBT, Direct Express, SNAP, and TANF. Most prepaid cards have a dollar value that can be used to make payments, which are deducted from the value stored on the card. Other types of prepaid cards may be valid for use over a specific period of time, such as a monthly public transit pass, but the value of these cards is not deducted each time the card is used. Did you have

any prepaid cards on [fill for day text]?

1 Yes

2 No

Q102b add value to prepaid card

Did you add value to any prepaid cards using any other payment instrument (e.g. cash, debit card, credit card, bank account transfer, direct payment from income) on [fill for day text]?

1 Yes

2 No

Q102_grid Q102_prepaid details

Module: prepaid

Q5a carrying coins

Did you start [fill for day text] carrying any coins in your pocket, wallet, or purse?

1 Yes

2 No

Q5b use coins

Did you use coins to pay for all or part of a cash payment you made on [fill for day text]?

1 Yes

2 No

Q5c use coins how many cash payments

You told us you made [number of cash payments] cash payments on [diary day] For how many

cash payments did you use coins to pay for some or all of the payment?

Integer

Q5c_check use coins how many cash payments

You told us you made [number of cash payments] cash payments on [fill for day text] and that you used coins to pay for some or all of the payments [use coins how many cash payments] times. Please go back to change your answer.

Q5_4 convert coins into cash

Did you convert coins into cash or some other form of value on [fill for day text]?

1 Yes

2 No

Q5_4_grid convert coins into cash grid

Module: coins2cash

Q5_5c convert cash to coins

Did you get any change today by converting paper cash into coins?

1 Yes

2 No

Q5_5c_grid convert cash to coins grid

Module: cash2coin

Q119 convert us paper to foreign currency

Did you convert any U.S. paper cash into a foreign currency on [fill for day text]?

1 Yes

2 No

Q120 how much convert convert

How much U.S. cash did you convert into a foreign currency?

Real

Q121 convert foreign currency to us paper

Did you convert any foreign currency into U.S. paper cash on [fill for day text]?

1 Yes

2 No

Q122 how much convert convert to US cash

How much U.S. cash did you receive after converting from foreign currency?

Real

Q5pre end of the day cash left

End of [fill for day], [fill for day text], cash amount: Did you end the day with any paper cash in your pocket, wallet or purse? Do not consider foreign currency.

1 Yes

2 No

Q5no end of the day cash left

Did you spend or deposit all your cash today?

1 Yes

2 No -> Please go back to enter the amount of cash you had left today.

endday_paperCash_intro paper cash day 1 intro

Count your paper cash at the end of the day! Ending cash amount – Please tell us the number of bills of each denomination in your pocket, wallet, purse at the end of [diary day] Your total dollar amount will be automatically calculated. Do not consider coins. Do not count foreign currency.

endday_paperCash_1 endday_paper cash day 1 dollar 1

x \$ 1 bills = \$

Integer

endday_paperCash_2 endday_paper cash day 1 dollar 2

x \$ 2 bills = \$

Integer

endday_paperCash_5 endday_paper cash day 1 dollar 5
x \$ 5 bills = \$
Integer

endday_paperCash_10 endday_paper cash day 1 dollar 10
x \$ 10 bills = \$
Integer

endday_paperCash_20 endday_paper cash day 1 dollar 20
x \$ 20 bills = \$
Integer

endday_paperCash_50 endday_paper cash day 1 dollar 50
x \$ 50 bills = \$
Integer

endday_paperCash_100 endday_paper cash day 1 dollar 100
x \$ 100 bills = \$
Integer

endday_paperCash_1_total endday_paper cash day 1 dollar 1 total
Integer

endday_paperCash_2_total endday_paper cash day 1 dollar 2 total
Integer

endday_paperCash_5_total endday_paper cash day 1 dollar 5 total
Integer

endday_paperCash_10_total endday_paper cash day 1 dollar 10 total
Integer

endday_paperCash_20_total endday_paper cash day 1 dollar 20 total
Integer

endday_paperCash_50_total endday_paper cash day 1 dollar 50 total
Integer

endday_paperCash_100_total endday_paper cash day 1 dollar 100 total
Integer

total_endday_cashday Total Cash endday
String

ID_endday_papercash_check endday_paper cash check

You have entered \$ [amount] Is this amount correct?

1 Yes

2 No -> Please choose back below and correct your answer

Q66 any automatic bills paid

Next, we'd like to find out about automatic payments for bills, subscriptions or other regularly recurring payments that may have occurred today, [dairy day] It's OK if you have to check your records for these questions. We'll ask you about bills that are not paid automatically next. Were any bills, subscriptions or other regularly recurring payments paid on [fill for day text] through an automatic payment... ..from your paycheck or regular income? ...which was set up directly with the merchant or utility? ...which was set up using your bank's website?

1 Yes

2 No

autobill_amount autobill amount

Automatic bill payments – Please tell us about automatic payments for bills, subscriptions or other regularly recurring payments which was paid on [diary day] Complete one entire row for each automatic payment which was paid today. A new row will appear after answering some additional questions about your automatic payment. If you did not make any [more] automatic payments today, please click the Next button.

Real

autobill_payment autobill payment method

3 P3 – Credit card

4 P4 – Debit card (Used PIN)

5 P5 – Debit card (Did not use PIN)

6 P6 – Prepaid/Gift/EBT card

7 P7 – Bank account number payment

8 P8 – Online banking bill payment

12 P12 – Other payment method

autobill_merchant_main autobill merchant

1 Food and Personal Care Supplies

2 Auto and Vehicle Related

3 General Merchandise

4 Entertainment and Transportation

5 Housing Related

6 Medical, Education, Personal Services

7 Financial, Professional, Miscellaneous Services

8 Government and Nonprofit

9 Gifts and Transfers to People

10 I don't know

11 Show all

autobill_merchant autobill merchant

- 1 M1 - Fast food, food service, food trucks, snack bars
- 2 M2 - Grocery, pharmacy, liquor stores, convenience stores (without gas stations)
- 3 M3 - Restaurants, bars
- 4 M4 - Auto maintenance and repair
- 5 M5 - Auto rental and leasing
- 6 M6 - Auto vehicle and parts dealers
- 7 M7 - Gas stations
- 8 M8 - Parking lots and garages
- 9 M9 - Tolls
- 10 M10 - Clothing and accessories stores
- 11 M11 - Department and discount stores and websites, wholesale clubs and websites
- 12 M12 - Online shopping (Amazon.com, etc.)
- 13 M13 - Other stores (book, florist, hobby, music, office supply, pet, sporting goods)
- 14 M14 - Vending machines
- 15 M15 - Entertainment, recreation, arts, museums
- 16 M16 - Hotels, motels, RV parks, camps
- 17 M17 - Movie theaters
- 18 M18 - Phone/internet (wired/wireless/satellite), online and print news, online games
- 19 M19 - Transportation (includes public transportation)
- 20 M20 - Building contractors (electrical/plumbing/HVAC, tile, painting, etc.)
- 21 M21 - Building services
- 22 M22 - Electric, natural gas, water and sewage
- 23 M23 - Furniture & home goods stores, appliance & electronics stores, hardware & garden stores
- 24 M24 - Heating oil dealers, propane dealers
- 25 M25 - Rent, real estate agents and brokers
- 26 M26 - Mortgage
- 27 M27 - Trash collection
- 28 M28 - Child care, elder care, youth and family services, emergency and other relief services
- 29 M29 - Doctors, dentists, other health professionals
- 30 M30 - Education
- 31 M31 - Hospitals, residential care
- 32 M32 - Personal care, dry cleaning, pet grooming and sitting, photo processing, death care
- 33 M33 - Veterinarians
- 34 M34 - Employment services, travel agents, security services, office administrative services
- 35 M35 - Financial services, insurance
- 36 M36 - Legal, accounting, architectural, and other professional services
- 37 M37 - Mail, delivery, storage
- 38 M38 - Rental centers
- 39 M39 - Repair/maintenance of electronics and personal and household goods
- 40 M40 - Charitable, religious, professional, civic (not government) organizations
- 41 M41 - Taxes, fees, fines and other payments to governments
- 42 M42 - Friends and family
- 43 M43 - People who provide goods and services
- 44 M44 - Other people
- 45 I don't know

autobill_type autobill type

- 1 Automatic bill payment
- 2 Subscription
- 3 Other regularly scheduled automatic payment

checkRow check for complete row

You left an incomplete row in the previous question. Your answers are important to us. Please return to the previous question and answer it to the best of your ability.

Q6 pay bills

Next, consider the following types of BILLS: Regularly scheduled, recurring bills which are not automatically paid. Irregularly timed bill payments.

One-time bills We realize that you don't pay bills every day. Did you pay any bills on [fill for day text]?

- 1 Yes
- 2 No

bill_time bill time

Bill payments – Please tell us about the bills you paid on [diary day] Complete one entire row for each bill you paid today. A new row will appear after answering some additional questions about your bill payment. If you did not make any [more] bill payments today, please click the Next button.

Range: 0..24

bill_time_minute bill time minute

String

bill_time_ampm bill time ampm

- 1 am
- 2 pm

bill_amount bill amount

Real

bill_payment bill payment method

- 1 P1 – Cash
- 2 P2 – Check
- 3 P3 – Credit card
- 4 P4 – Debit card (Used PIN)
- 5 P5 – Debit card (Did not use PIN)
- 6 P6 – Prepaid/Gift/EBT card
- 7 P7 – Bank account number payment
- 8 P8 – Online banking bill payment
- 9 P9 – Money order

- 10 P10 – Traveler’s check
- 11 P11 – Text message payment
- 12 P12 – Other payment method

bill_location bill location

- 1 L1 – Online bill payment (not automatic)
- 2 L2 – Automatic bill payment
- 3 L3 – In person
- 4 L4 – Mail or delivery service
- 5 L5 – Telephone
- 6 L6 – Other location

bill_merchant_main bill merchant main

- 1 Food and Personal Care Supplies
- 2 Auto and Vehicle Related
- 3 General Merchandise
- 4 Entertainment and Transportation
- 5 Housing Related
- 6 Medical, Education, Personal Services
- 7 Financial, Professional, Miscellaneous Services
- 8 Government and Nonprofit
- 9 Gifts and Transfers to People
- 10 I don’t know
- 11 Show all

bill_merchant bill merchant

- 1 M1 - Fast food, food service, food trucks, snack bars
- 2 M2 - Grocery, pharmacy, liquor stores, convenience stores (without gas stations)
- 3 M3 - Restaurants, bars
- 4 M4 - Auto maintenance and repair
- 5 M5 - Auto rental and leasing
- 6 M6 - Auto vehicle and parts dealers
- 7 M7 - Gas stations
- 8 M8 - Parking lots and garages
- 9 M9 - Tolls
- 10 M10 - Clothing and accessories stores
- 11 M11 - Department and discount stores and websites, wholesale clubs and websites
- 12 M12 - Online shopping (Amazon.com, etc.)
- 13 M13 - Other stores (book, florist, hobby, music, office supply, pet, sporting goods)
- 14 M14 - Vending machines
- 15 M15 - Entertainment, recreation, arts, museums
- 16 M16 - Hotels, motels, RV parks, camps
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- 21 M21 - Building services
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- 23 M23 - Furniture & home goods stores, appliance & electronics stores, hardware & garden stores
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- 25 M25 - Rent, real estate agents and brokers
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- 29 M29 - Doctors, dentists, other health professionals
- 30 M30 - Education
- 31 M31 - Hospitals, residential care
- 32 M32 - Personal care, dry cleaning, pet grooming and sitting, photo processing, death care
- 33 M33 - Veterinarians
- 34 M34 - Employment services, travel agents, security services, office administrative services
- 35 M35 - Financial services, insurance
- 36 M36 - Legal, accounting, architectural, and other professional services
- 37 M37 - Mail, delivery, storage
- 38 M38 - Rental centers
- 39 M39 - Repair/maintenance of electronics and personal and household goods
- 40 M40 - Charitable, religious, professional, civic (not government) organizations
- 41 M41 - Taxes, fees, fines and other payments to governments
- 42 M42 - Friends and family
- 43 M43 - People who provide goods and services
- 44 M44 - Other people
- 45 I don't know

bill_timing bill timing

- 4 Regularly recurring
- 5 Irregularly timed
- 6 One time bill

checkRow check for complete row

You left an incomplete row in the previous question. Your answers are important to us. Please return to the previous question and answer it to the best of your ability.

Q7 return goods

Did you return any goods on [fill for day text]?

- 1 No
- 2 Yes, I returned goods for a refund or store credit
- 3 Yes, I exchanged goods for other items

Q7_grid return goods grid

Module: returnedgoods

Q10 exchange type

Was the exchange for a good or service of less value, equal value or more value?

- 1 Less value
- 2 Equal value
- 3 More value

Q110 exchange type difference intro

Please tell us how were you paid the difference between the higher valued exchanged good and the lower valued new item?

Q110a exchange type difference amount

What was the amount you were given?

Real

Q110b exchange type difference how

How were you given the difference?

- 1 Cash
- 2 Refund to debit card
- 3 Refund to credit card
- 4 Merchant wrote you a check
- 5 Store credit
- 6 Gift card
- 7 Other

Q111 exchange more

Did you report the amount paid to make up the difference in value between the returned good and the new good?

- 1 Yes
- 2 No

Q111b how much pay to make up

How much did you pay to make up the difference in value between the returned good and the new good?

Real

Q111c what payment method to pay difference

What payment method did you use to pay the difference?

- 1 P1 – Cash
- 2 P2 – Check
- 3 P3 – Credit card
- 4 P4 – Debit card (Used PIN)
- 5 P5 – Debit card (Did not use PIN)
- 6 P6 – Prepaid/Gift/EBT card
- 7 P7 – Bank account number payment
- 8 P8 – Online banking bill payment
- 9 P9 – Money order
- 10 P10 – Traveler's check
- 11 P11 – Text message payment
- 12 P12 – Other payment method

Q105 any of the following happen?

Did any of the following things happen to you on [fill for day text]? Please check all that apply

- 1 I removed some cash from my pocket, wallet or purse and added it to cash stored elsewhere on my property.
- 2 I took cash stored elsewhere on my property and added it to my pocket, wallet or purse.
- 3 I had some cash lost or stolen.
- 4 I found or unexpectedly received some cash.
- 5 None of these things happened.

error_Q105 any of the following happen consistency check
You said that none of these things happened, while you also selected another option in the list. Please go back to change your answer.

Q105_a remove from pocket amount
How much cash did you remove from your pocket, wallet or purse and add to cash stored elsewhere on your property?
Real

Q105_b add to pocket amount
How much cash did you take that was stored elsewhere on your property and add to your pocket, wallet or purse?
Real

Q105_c lost or stolen
How much cash did you have lost or stolen?
Real

Q105_d found
How much cash did you find or unexpectedly receive?
Real

Q107 forgot anything
Are there any other cash activities on [fill for day text] that were not reported previously in today's online diary? To help you remember, you [cash activities]
Are there any cash transactions that we forgot?
1 Yes
2 No

Q107_open forgot anything open
Could you please tell us what cash transactions we forgot?
Open

Q97 what payment methods carry
Please tell us what payment methods you carried on [diary day] Please check all that apply.
1 P1 – Cash
2 P2 – Check
3 P3 – Credit card
4 P4 – Debit card
6 P6 – Prepaid/Gift/EBT card
9 P9 – Money order
10 P10 – Travelers check

- 11 P11 – Text message payment
- 12 P12 – Other
- 13 I did not have any payment methods accessible.

Q97_other what payment methods carry other

Please tell us what payment methods you carried on [diary day] Please check all that apply.

String

Q11 pass

Some forms of public transportation that might otherwise require payment at the time of purchase can be paid for ahead of time using a weekly, monthly, or annual pass. Did you use a weekly, monthly, or annual pass to do any of the following things on [fill for day text]? Check all that apply.

- 1 Ride the subway
- 2 Ride a train
- 3 Ride the bus
- 4 Ride a ferry
- 5 Ride in a carpool or vanpool

Q109 any comments

Please use this space to tell us any comments you have about any purchases, bills, cash withdrawals or deposits, or prepaid card loadings that you may have done today, [diary day]

Open

CS_001 HOW PLEASANT INTERVIEW

Could you tell us how interesting or uninteresting you found the questions in this interview?

- 1 Very interesting
- 2 Interesting
- 3 Neither interesting nor uninteresting
- 4 Uninteresting
- 5 Very uninteresting

CS_003 comments

Do you have any other comments on the interview? Please type these in the box below.

Open