

Use of Financial Records in the CE Survey

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U.S. Consumer Expenditure Records Study

Final Report

Prepared for

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FINAL REPORT

Records Information and Feasibility of Use Study

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CE Records Study

■ Goals

- ▶ What records are available and from whom?
- ▶ How do participants' self-reports compare to those records?

■ Methods

- ▶ 115 participants from North Carolina and DC
- ▶ 2 visits, 1 week apart
 - Visit 1 – Shortened CEQ interview (9 Sections)
 - Visit 2 – Comparison of financial records to self-reports

CE Records Study

What records are available and from whom?

- Records were provided for 36% of the 3,039 expenditures reported in Visit 1
- Participant characteristics positively associated with having records:
 - Non-Hispanic Whites
 - Women
 - DC Residents
 - Home Owners
- Expenditure characteristics positively associated with having records:
 - Recent Purchases
 - More Expensive Purchases

CE Records Study

How do participants' self-reports compare to those records?

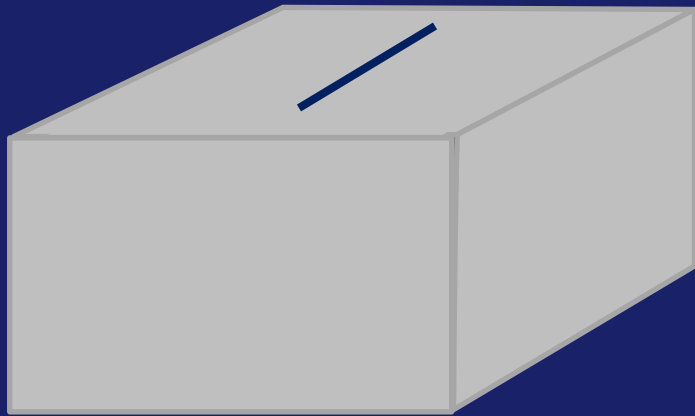
- Over- and Under- reporting were not common
 - ▶ 81 items (3%) on records but not reported in Visit 1
 - ▶ 34 items (1%) reported erroneously in Visit 1
- Participants' accuracy in reporting expenditure amounts was low
 - ▶ Matched record exactly - 30%
 - Within 5 or 10% of correct amount - 53%
 - ▶ Over the correct amount - 33%
 - ▶ Under the correct amount - 37%
- On average, participants were off by 36%
- Over- and Under- estimation tended to cancel each other out

- How much better are records than self-reports?
 - ▶ In this sample, much more accurate
- How useful are records in actual practice?

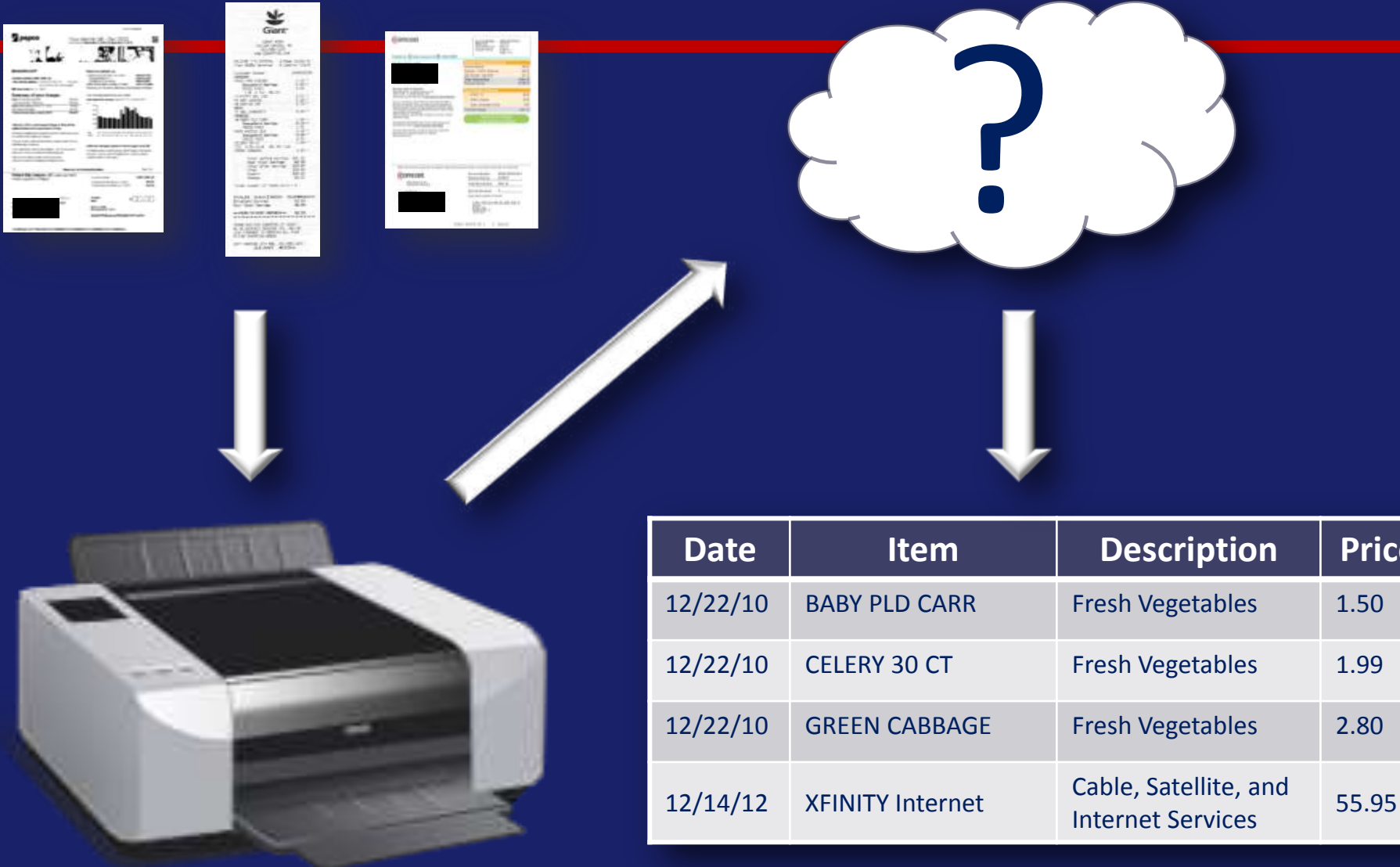


Tin Box

- Ask respondents to gather their records
 - Prospectively
 - Retrospectively
- Provide those records to interviewer for scanning/data entry



Tin Box



| Date | Item | Description | Price |
|----------|------------------|---|-------|
| 12/22/10 | BABY PLD CARR | Fresh Vegetables | 1.50 |
| 12/22/10 | CELERY 30 CT | Fresh Vegetables | 1.99 |
| 12/22/10 | GREEN CABBAGE | Fresh Vegetables | 2.80 |
| 12/14/12 | XFINITY Internet | Cable, Satellite, and Internet Services | 55.95 |

Records Information and Feasibility of Use (RIFU) Study

■ Goals

- ▶ What information necessary for completing the CE surveys is available on financial records?
- ▶ What additional information can be collected from records?

■ Methods

- ▶ 152 participants from the Chicago area
- ▶ 2 visits, 2 weeks apart
 - Visit 1 – Explain record collection task
 - Visit 2 – Scan records, questions about the interview experience
- ▶ Enter data from records into database

RIFU Study

- 2,985 records were provided
 - ▶ Average: 19.6/household
 - ▶ Range: 0 – 232 records/household
 - ▶ 86.3% of records were receipts, only 0.8% were bills
- 9,903 items contained on the records
 - ▶ Average: 3.9 items/record
 - ▶ Range: 1 – 133 items/record
 - ▶ 69.5% of items were classified as food purchases, 9.3% as housing, 4.4% as apparel

Transaction Date

- Present on 98.3% of collected records

The image shows two documents side-by-side. On the left is a Giant receipt with a date stamp circled in red: 12/22/10. On the right is a Comcast bill with a billing date circled in red: 12/14/12.

Giant Receipt Details:

- Customer Number: XXXX56789
- Itemized list of groceries including FRNCH FRD ONIONS, MC BAY LEAVES, SB HCN NT OAT, TY GRL CHXBRSTP, 1# BABY PLD CARR, EASY WHITES 3LB, CELERY 30 CT, and GREEN CABBAGE.
- Total before savings: \$31.43
- Your Total Savings: \$2.58
- Total after savings: \$28.85
- Total number of items sold = 9
- YOUR SAVINGS SUMMARY: BonusCard Savings \$2.58, Your Total Savings \$2.58
- ***YEAR-TO-DATE SAVINGS*** \$2.58
- THANK YOU FOR SHOPPING AT GIANT. WE'VE ENJOYED SERVING YOU, AND WE LOOK FORWARD TO SERVING ALL YOUR FUTURE SHOPPING NEEDS.
- JEFF MARCONI, STR MGR. 301-585-1670
- GIANT #354

Comcast Bill Details:

- Account Number: 09569 587078-02-1
- Payment Due by: 01/06/13
- Total Amount Due: \$161.12
- Amount Enclosed: \$
- Make checks payable to Comcast
- Comcast address: CONTACT, PO BOX 3006, SOUTHEASTERN PA, 19388-3006
- Barcode: 07567 667078 02 1 5 016112

Item Description

- Coders attempted to fit item descriptions into a 4-tier, 72 category scheme

| | |
|---|-------------------------------------|
| 1 | Food |
| 2 | Food at Home |
| 3 | Meats, Poultry, Fish, Eggs |
| 4 | Poultry |
| 1 | Personal Care Products and Services |

- A subset of items were double-coded for reliability purposes

| | |
|------------------------------|-------|
| Full Match | 69.3% |
| Mismatch (same top category) | 22.4% |
| Unmatched | 8.3% |



Item Price

- Present on collected records

| | |
|-------------------|-------|
| Item Price | 99.3% |
| Total Price | 98.3% |
| Tax (Amount Paid) | 64.9% |
| Tax Rate | 29.4% |
| Shipping Cost | 0.1% |



| | |
|-------------------|-------------|
| PRODUCE | |
| 1# BABY PLD CARR | 1.89 |
| BonusCard Savings | -0.39 |
| PRICE PAID | 1.50 |

PRICE PAID 2.99
 1 @ 2 for \$4.00
 LT/PLFFY NDL 122 2.00 F
 MC BAY LEAVES 3.29 F
 SB HCN NT OAT 2.79 F
 MEAT
 TV GFL CHXBRSTP 8.99 F
PRODUCE
 1# BABY PLD CARR 1.89 F
 BonusCard Savings -0.39 F
PRICE PAID 1.50
 BABY WHITES 3LB 3.49 F
 BonusCard Savings -0.99 F
PRICE PAID 2.50
 CELERY 30 CT 1.99 F
 T01 3.54 LB @ \$0.79/ 1LB
 GREEN CABBAGE 2.80 F

Total before savings \$31.43
 Your Total Savings \$2.58
 Total after savings \$28.85
 Total \$28.85
 Credit \$28.85
 Change \$0.00

Total number of items sold = 9

YOUR SAVINGS SUMMARY
 BonusCard Savings \$2.58
 Your Total Savings \$2.58

YEAR-TO-DATE SAVINGS \$2.58

THANK YOU FOR SHOPPING AT GIANT.
 WE'VE ENJOYED SERVING YOU, AND WE
 LOOK FORWARD TO SERVING ALL YOUR
 FUTURE SHOPPING NEEDS.

JEFF MARCONI, STR MGR. 301-585-1670
GIANT #354

Outlet Information



- Present on collected records

| | |
|---------------------|-------|
| Outlet Name | 89.3% |
| Outlet Address | 88.6% |
| Outlet Phone Number | 84.6% |

Personally Identifiable Information (PII)

- Present on collected records

| | |
|-----------------------------|-------|
| Respondent Name | 9.1% |
| Respondent Address | 2.7% |
| Respondent Phone Number | 1.4% |
| Credit Card Number (Full) | 0.3% |
| Credit Card Number (Last 4) | 41.4% |
| Customer ID | 10.9% |

The image shows two Comcast bills. The top bill is a digital version with a red box over the 'Name' and 'Address' fields and another red box over the 'Customer ID #' field. The bottom bill is a physical check stub with a red box over the 'Name' and 'Address' fields and another red box over the 'Customer ID #' field.

Top Bill (Digital):

- Comcast logo
- Contact us: www.comcast.com 1-800-XFINITY
- Account Number: [Redacted]
- Billing Date: [Redacted]
- Total Amount Due: \$161.12
- Payment Due by: 01/06/13
- Page 1 of 3
- Monthly Statement Summary:
 - Previous Balance: 159.22
 - Payment - 11/24/12 - thank you: -159.22
 - New Charges - see below: 161.12
 - Total Amount Due: \$161.12**
 - Payment Due by: 01/06/13
- New Charges Summary:
 - XFINITY TV: 96.58
 - XFINITY Internet: 55.95
 - Taxes, Surcharges & Fees: 0.62
 - Total New Charges: \$161.12**
- Thank you for being a valued Comcast customer!

Bottom Bill (Check Stub):

- Comcast logo
- 8828 ANnapolis RD
Lanham MD 20786-0006
- Account Number: [Redacted]
- Payment Due by: 01/06/13
- Total Amount Due: \$161.12
- Amount Enclosed: \$
- Make checks payable to Comcast
- 01567 667076 02 1 5 016112

Information Not on Records

- Food and Drinks Away From Home
 - ▶ Meal (breakfast, lunch, dinner, snack/other)
 - ▶ Outlet Type (fast food, full service)
- Food and Drinks for Home Consumption
 - ▶ Packaging (fresh, frozen, bottled/canned, other)
- Clothing, Shoes, Jewelry, and Accessories
 - ▶ Gender
 - ▶ Age

Conclusions

- Comparison of self-reports and records revealed some over/under reporting and extensive over/under estimation
- Collecting records for all household expenses is difficult
- Records, by themselves, provide a lot, but not all, of the information CE needs; respondent interaction is still needed

Future Challenges

- Collecting a comprehensive set of records
 - ▶ Collecting more online/digital records
- Capturing transactions that do not yield records
- Easily and accurately converting records into tabular data



Special Thanks

■ CE Records Study Team

▶ At BLS:

- Neil Tseng
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- Jeanette Davis

▶ At Census:

- Chris Stringer
- Richard Schwartz

▶ At RTI:

- Emily Geisen
- Charles Lau
- Ashley Richards
- Joan Wang

■ RIFU Study Team

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- Lucilla Tan
- Jennifer Edgar
- Jeanette Davis

▶ At NORC:

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- Micah Sjoblom

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