

# 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

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## ■ 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?

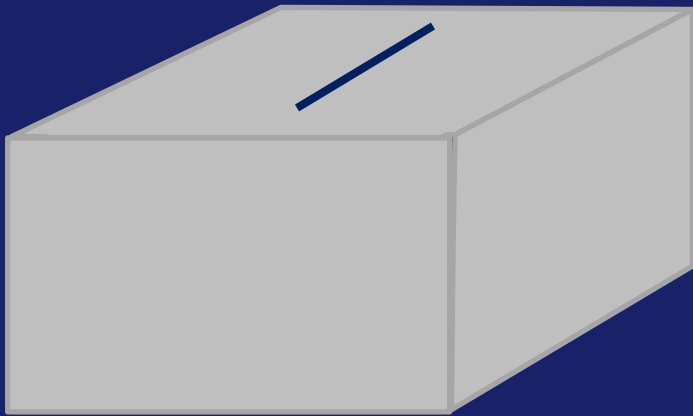
- Over- and Under- reporting were not common
  - ▶ 81 items (3%) on records but not reported in Visit 1
  - ▶ 34 items (1%) reported erroneously in Visit 1
- **Participants' accuracy in reporting expenditure amounts was low**
  - ▶ Matched record exactly - 30%
  - ▶ Within 10% of correct amount - 53%
  - ▶ >5-10% over the correct amount - 33%
  - ▶ >5-10% 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?

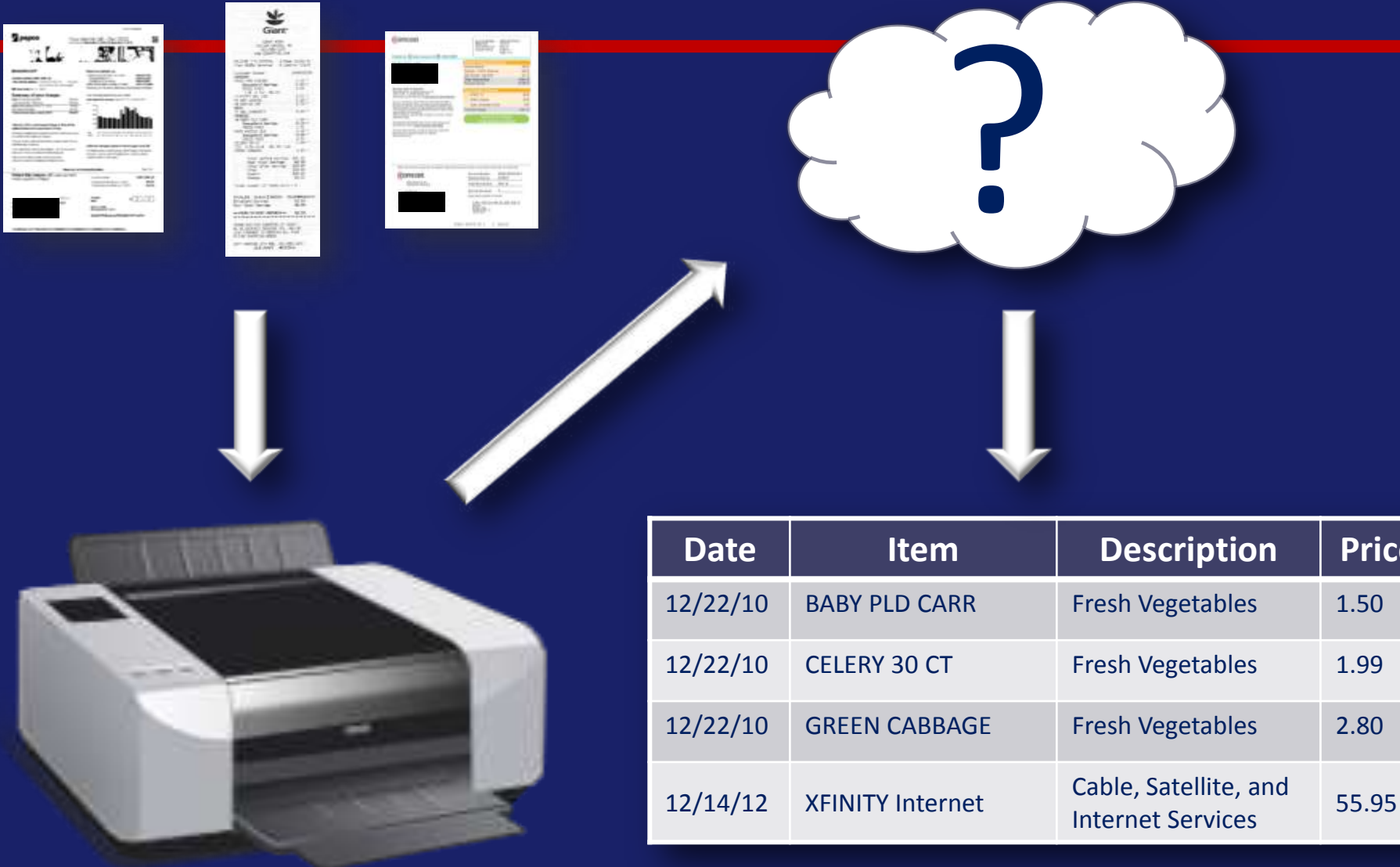


# Tin Box

- 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

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## ■ 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



# 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%



<b>PRODUCE</b>	
1# BABY PLD CARR	1.89
BonusCard Savings	-0.39
<b>PRICE PAID</b>	<b>1.50</b>

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](http://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: 8.62
  - Total New Charges: \$161.12**
- Thank you for being a valued Comcast customer!

**Bottom Bill (Check Stub):**

- Comcast logo
- 8828 ANnapolis RD  
LAnHAM MD 20716-0006
- Account Number: [Redacted]
- Payment Due by: 01/06/13
- Total Amount Due: \$161.12
- Amount Enclosed: \$
- Make checks payable to Comcast
- 01561 667076 02 1 5 016112



# Information Not on Records

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- 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

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- 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

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- 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

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    - Lisa Lee
    - Micah Sjoblom

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