

FINAL REPORT

Records Information and Feasibility of Use Study

PRESENTED BY:
NORC at the
University of Chicago
Micah Sjoblom and Lisa Lee
55 East Monroe Street
30th Floor
Chicago, IL 60603
(312) 759-4000
(312) 759-4004

PRESENTED TO:
Bureau of Labor Statistics
2 Massachusetts Ave NE
Washington, DC 20212

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Records Information and Feasibility of Use Study: Background and Purpose

The Consumer Expenditure (CE) Survey includes two parts, the Quarterly Interview Survey (CEQ) and the Diary Survey (CED). These surveys involve the collection of information on the buying habits of households in the United States. The CEQ is conducted with a panel of respondents every three months over five quarters. The CED is conducted with a different sample of households; respondents maintain a weekly diary of expenditures for two one-week periods. Respondents to both surveys often report expenditure information from memory, which may decrease the accuracy of the data. The Bureau of Labor Statistics (BLS) is interested in examining the feasibility of using respondents' financial records, such as receipts, bills, and bank and credit card statements, to collect the required expenditure data. The goal of the proposed Records Information and Feasibility of Use Study ("Feasibility Study") is to ascertain whether financial records-based data collection could provide sufficient data for the needs of the CE surveys.

It is currently unknown what types of records respondents save, and what records they would be willing to share with an interviewer. Additionally, the type and level of information available on records is also unknown. This research examined what records respondents have and are willing to share, and whether information that is available on financial records meets the detailed needs of the CE and other BLS surveys. The risks of disclosure of personally identifying information (PII) are also examined in this research.

In the Feasibility Study, respondents were asked to save their expenditure records for a two-week period. The design of the study involved two visits by an interviewer to respondents' homes. In the first visit, respondents were instructed on the record-keeping task. In the second visit, the interviewer collected the expenditure information and debriefed the respondent on the record-keeping task.

In preparation for the Feasibility Study, NORC developed study materials, including recruitment and screening documents, interview protocols, respondent and interviewer debriefing questionnaires, procedures for collecting financial records, and a database for data entry and

coding of the financial records data. In addition, NORC conducted a small-scale pilot study with five respondents and completed coding, verification, and adjudication tasks using the pilot data. The Feasibility Study involved data collection with 152 households. Financial records were collected from these households and data entered, coded, and analyzed. This report presents the findings from the Feasibility Study.

Materials and Data Collection Process

Feasibility Study Overview

Respondents were recruited from pools of prospective inquiries responding to study requests detailed in flyers posted in targeted public areas and an online Craigslist classified posting. Each prospective respondent was called back by project staff and given a general description of the study. Those who expressed interest in participating completed a screening questionnaire. For those who agreed to participate, the study design required two home visits, separated by two to three weeks. The first visit focused on explaining the purpose of the study in greater detail, gaining informed consent, distributing the materials respondents would use to collect expenditure records, and giving instructions for respondents to follow over the record collection period. At the second visit, interviewers scanned the records that respondents had gathered. They also debriefed the respondents on their record-keeping practices and their experience with and attitudes towards the record-keeping process. After the completion of each second visit, interviewers completed a debriefing questionnaire of their own. Respondents were given compensation of \$40 at the second visit.

The debriefing questionnaires, diaries, and signed consent and payment forms were returned to NORC by the interviewers via FedEx. The electronic financial records data were transmitted via Secure File Transfer Protocol (SFTP) directly to NORC's secure servers. The financial data were entered into a database and coded into CE categories. The CE categorization then underwent verification and adjudication processes. The respondent screener and the respondent and interviewer debriefing data were also entered. This section of the report describes the study procedures and materials in detail. The next section details the coding and preparation of the data files for analysis.

Respondent Recruitment and Screening

The sample for the Feasibility Study is a non-probability sample of adults ages 18 and over. Although all household members ages 14 and over were eligible to collect financial records for the study, only one household member was deemed the household respondent. NORC interacted only with this respondent. Respondents were recruited with the goal of obtaining an equal number in each of three categories (50 in each cell) of five respondent and household

characteristics: household size, respondent education, annual household income, respondent employment status, and respondent age. During the field period, due to difficulty in recruiting respondents with certain characteristics, the recruitment goals for age and education were changed to 25 in each cell for the highest and lowest categories and 100 for the middle. Respondents were recruited by posting flyers in public locations such as libraries and stores and posting a virtual classified advertisement on Craigslist. To increase participation of people in the hard-to-reach groups, interviewers visited senior residences to recruit older respondents and GED programs to recruit people with less than a high school education. All recruitment took place in the Chicago area.

Recruiters used a recruitment script and a set of screening questions (Appendix A) when speaking with prospective respondents. The recruitment script outlined the requirements for study respondents and explained the procedures NORC would use to preserve the confidentiality of respondents' personal information. If a respondent expressed interest in participating, the interviewer administered the items in the screener, which collected demographic information: sex, age, education, current work status, household income, household size, and household tenure (rent vs. own). At the time of recruitment, interviewers set up appointments for Visit 1. They also set an appointment for Visit 2 at that time to assure that respondents would make time in their schedules for the interviewer's return visit.

A total of 152 respondents completed the study. The distribution of respondents across the recruitment categories is presented in Table 1.

Table 1: Demographic Characteristics of Feasibility Study Sample

Characteristics	N	%	Characteristics	N	%
Gender			Employment Status		
Men	46	30.3	Unemployed	65	43.0
Women	106	69.7	Part-time	48	31.8
Age (years)			Full-time	38	25.2
18-25	47	31.3	Missing Count	(1)	
26-60	68	45.3	Household Income		
61+	35	23.3	Less than 30,000	83	56.5
Missing Count	(2)		31,000-59,000	36	24.5
Education			60,000+	28	19.0
Less than HS	28	18.5	Missing Count	(5)	
HS or some college	73	48.3	Household Size		
College degree	50	33.1	1 person	44	28.9
Missing Count	(1)		2 person	42	27.6
			3+ persons	66	43.4
			Household Tenure		
			Rent	96	63.2
			Own	56	36.8

Note: Some percentages do not add up to 100% because of rounding. Missing excluded from percentages.

As Table 1 demonstrates, the 152 respondents reported the following demographic characteristics. Seventy percent of respondents were female and were about evenly distributed in the three age categories. Most respondents reported securing a high school diploma; nearly half of the respondents (48.3%) had graduated high school or had some college education, and 33.1% reported earning a college degree. For employment status, 43.0% of respondents reported being unemployed, 31.8% reported being employed part-time and 25.2% percent reported being employed full-time.

Over half of the respondents (56.5%) had an annual household income of \$30,000 or less, 24.5% reported an annual income between \$31,000 and \$59,000, and 19.0% of respondents reported a household income over \$60,000. When reporting housing tenure, 36.8% of respondents own their home while all other respondents reside in a rental property.

Collection of the Records Data: Visit 1

To facilitate the records collection exercise, specific interviewer protocols were established to describe and guide the respondent activities across two interviewer visits separated by at least two weeks to account for respondent record collection. The interviewer protocols for Visits 1 and 2 were included in a single booklet (Appendix B) and interviewers were trained to facilitate the records gathering activity with the respondent. Interviewers began Visit 1 with an explanation of the study requirements, answered the respondent's questions and secured informed consent for participation. Interviewers were trained on the contents of a list of frequently asked questions (FAQs; Appendix C) designed to supply greater detail concerning specific aspects of the study when requested by a respondent. The FAQ sheet covered such topics as background information on the Consumer Expenditure Survey and the nature and extent of the privacy protections respondents could expect. To simplify the complexity of the consent forms and reduce the burden on respondents, NORC included only summaries of the study and its associated privacy protections in the formal consent form and provided more in-depth explanations as needed from the FAQs to respondents who asked for more information. Respondents then read, signed and dated the Visit 1 consent form (Appendix D) to indicate their agreement to participate in the study. The Visit 1 consent form outlined the procedures for the two interviewer visits and the record-keeping task, confidentiality information, voluntary nature of participation, the \$40 compensation, and contact information for the Project Director and the NORC IRB.

After securing consent, interviewers provided detailed instructions to respondents for the records collections task. Respondents were instructed to gather and keep records for all expenditures incurred by household members ages 14 and over for the next two weeks in addition to understanding the different types of records to keep. For each household, the interviewer provided a set of record-keeping tools: 1) a records box in which the respondent was asked to place receipts, bills, and statements for all expenditures for the next two weeks; 2) for each household member, a receipt wallet to carry with them during the day; and 3) for each household member, an expenditure diary for recording expenditures with no record (Appendix E).

The records storage box included letter-sized manila file folders labeled with the name of a household member. Respondents were instructed to use the box for collecting records for the

study and to file them in the correct folder for each person. The receipt wallet was a clear plastic zippered pouch sold as a “poly zip check envelope”; it measured 10 ¼” x 5 1/8”. Each household member ages 14 and over received a wallet labeled with his or her name. It was up to the household respondent to work with the other household members to collect their records.

An individual expenditure diary was also crafted to allow respondents to capture different expenditures without a physically documented record. Each respondent’s expenditure diary had their name written on the cover. The household respondent was instructed that the diary was used to track purchases without a written record or for any purchases the respondent did not wish to provide a record. Each diary contained general instructions for its use along with an annotated example showing how to account for each un-receipted purchase. The interviewer showed the respondent what information was required for a complete diary entry and discussed the need to collect as many types of records as possible, including printed versions of electronic records. The interviewer's name and a contact phone number, and Field Manager and Project Director contact information, were also included in case a respondent had questions during the two-week study period. The diary booklet was 8 ½” x 11” in size.

At the end of Visit 1, respondents were encouraged to ask questions about anything they did not understand and were also asked to ensure records were kept for the expenditures of all household members aged 14 and over. The interviewer also confirmed the Visit 2 appointment date and time.

Between one and three days after Visit 1, the interviewer called each household to remind the respondent about the record-keeping and to answer any questions the respondent might have about the process. During this call the interviewer also reminded the respondent of the date of the return visit. The day before the return visit, the interviewer called to confirm the second visit appointment and to remind the respondent that they should have their records ready at that time. Interviewer outreach during the record collection period was an important factor in keeping respondents engaged and oriented to the record collection task.

Collection of the Records Data: Visit 2

Visit 2 took place within one week after the end of the respondent's two-week recordkeeping period. At Visit 2, the interviewer returned to the respondent's home at the scheduled time and, after reviewing the study procedures, obtained informed consent a second time (Appendix F). Interviewers had three options for collecting electronic copies of the financial records that respondents had gathered. First, they could use a scanning device (DocketPort Scanner, Model Number SWOCR0467) to scan the paper records that the respondents had collected; these scanned images were stored on a secure NORC laptop computer. Second, they could use a camera device to take photographs of the computer screen if respondents had online records that had not been printed out or entered in the diary (this device stored images directly on the secure NORC laptop). A third option, the use of Secure File Transfer Protocol (SFTP) to securely upload encrypted files directly from the respondent's computer to NORC's servers, was also considered. However, due to concern that use of the SFTP solution may require the installation of software on the respondent's computer, interviewers were encouraged to use the camera as a primary solution to collect screen images visible on the respondent's computer.

In practice, the only option that was used to collect the records was the scanning device. No respondents had online records that required the use of the camera. If respondents used online records, they accounted for these by printing the records from their home computer or entered the items directly into the diary.

Once the scanning of financial records was completed, the interviewer returned the documents to the respondent. The interviewer collected the expenditure diaries.

After the collection of financial records was completed, the interviewer administered a set of debriefing questions focusing on the respondent's experience with the record-collection task (part of the protocol booklet, Appendix B). Interviewers read the questions and recorded respondents' answers in the booklet. Respondents were asked about six topics: the perceived burden involved in keeping records; the completeness of their record-keeping; their usual payment and record-keeping practices when not involved in the study; their use of the study materials (storage box, wallet, and diary); the participation of other household members, when relevant; and any privacy or confidentiality concerns the respondent might have about sharing records with NORC and

BLS. Respondents were asked approximately 30 questions, depending on their particular situation. This questionnaire ended the respondent's participation in the study; they were given \$40 and signed a payment receipt (Appendix G). The receipt was signed and dated by both respondent and interviewer.

After leaving the respondent's home, the interviewer completed an interviewer debriefing questionnaire of ten questions (part of the protocol booklet, Appendix B). The questionnaire captured interviewer impressions of the respondent's level of effort and ability to carry out the study procedures, along with interviewer experiences with the study procedures and equipment. The interviewer then uploaded electronic records to NORC's SFTP site. Protocol booklets, diaries, and consent and payment forms were sent to NORC's main office in Chicago via FedEx at regular intervals throughout the data collection period.

Field Interviewers and Data Collection Protocols

A team of field interviewers was assembled in Chicago to meet the following primary objectives: introduce the study to screened respondents, secure informed consent, facilitate and support the records collection task with respondents, and secure the records information and debrief during the second visit. To accomplish these objectives, an NORC experienced Field Manager (FM) and seven NORC experienced Field Interviewers (FIs) were assigned to the project.¹ A brief training program was developed to ensure interviewers had more than adequate understanding of the protocol, the sequence to be followed and the different materials necessary to complete their assignment. To ensure the project could capitalize on labor from NORC experienced local interviewers, two waves of training were offered.

Interviewers received examples of the materials via email for self-study review prior to training. The FM and two FIs participated in a telephone training session on June 24. The 90 minutes training session was designed to prepare interviewers for conducting Visit 1. As part of this training, the interviewers learned about the study purpose, sample characteristics, and overview of all study procedures and documents. The training detailed the procedures for Visit 1 as described in the interviewer protocol booklet, including consent and confidentiality

¹ We initially recruited eight FIs. However, after training, one of the field interviewers had a scheduling conflict and she did not participate in the study. We excluded her from this write-up.

requirements, instruction on record-keeping and diary entries, and the types of financial records collected by respondents. Each trainee participated in a brief “mock” demonstration of the Visit 1 interview. The remaining five FIs received their first training via telephone on July 12.

For the Visit 2 training, the FM and the first two interviewers attended an in-person training lasting approximately 2 ½ hours on July 6. The purpose of this training was to review the procedures for Visit 2 and walk through the process and equipment for securing respondent records. Interviewers received their laptops, scanners, and a configured web-camera. The interviewers received “hands-on” demonstration for collecting electronic records with the scanner device and transmitting electronic records via SFTP. In addition, they reviewed consent procedures and confidentiality, the procedures for records collection outlined in the interview protocol booklet, and the debriefing questionnaires. They also completed a mock interview of the second visit and received the necessary materials. The second group of five FIs completed the Visit 2 training on July 15.

After data collection was complete, the interviewers returned for an in-person debriefing session on August 8. While FIs would periodically mail their completed cases to our central office, all remaining hard copy documents were collected during this session. We also confirmed that the interviewers had successfully transferred all electronic records that they had scanned and stored on their secure laptops to the project directory on the NORC secure network. During the debriefing, interviewers and research staff examined study procedures sequentially and reviewed all interviewer and respondent materials. The interviewers provided suggestions for improving the instructions within the interviewer protocol booklet and for clarifying a number of debriefing items. The interviewers also spoke about their experiences working with respondents. They indicated that respondents were generally cooperative, they understood what types of records to collect, were able to use the diary and to keep records separate for each household member. Further details are presented in a later report section on the respondent debriefing.

Data Preparation

Five kinds of data were collected during the Feasibility Study:

- demographic data from the recruitment screener;
- expenditures for which respondents collected records;
- expenditures that respondents entered into the diaries;
- respondent experiences with the records-collection task from the debriefing questionnaire;
- and interviewers' impressions of the task and survey procedures, both from the debriefing questionnaire.

This section describes how each type of data was handled in preparation for analysis.

The survey materials sent to NORC by field interviewers were receipted by a lead research assistant (RA). The lead RA maintained a data management log (DML) of all study materials that were received, documenting the presence or absence of necessary documents (consent forms, diaries, protocol booklets, and payment receipts). The lead RA also checked that the assigned sample unit identifier (SUID) was correct, that each household member over 14 had been assigned a person number, and that the electronic .PDF file containing scanned images for each household was received and stored on the network.

Data Entry, Coding and Cleaning of the Data

The lead RA and six additional RAs served as coders. The coders entered data from the scanned expenditure records and diary entries into a Microsoft Access database. An initial version of the database was provided to NORC by BLS. NORC added fields as needed (such as fields for entering relationship among household members, additional tax rates, purchaser, and service dates). In addition, NORC added the CE coding scheme to be used, and fields needed to track the adjudication and verification of the item coding. A list of the information included in the database's tables can be found in Appendix H). To facilitate the movement of cases from data entry to verification, adjudication and cleaning, the data entry was completed in batches across nine separate database files. Using household number as the primary index, coders entered data on the household and its members, each scanned record and the item(s) it listed, each diary, and each diary entry. Coders attempted to code items into one of 72 CE expenditure categories using

a 4-tier, hierarchical coding system (Appendix I).² Items were classified at the most general level first and then to progressively more detailed categories if the item description provided enough information. Some items only had a single level of classification (e.g., “Personal care products and services) whereas others had 4 levels (e.g., Food → Food at home → Meats, poultry, fish, and eggs → Beef). Coders classified each item to the lowest level they felt confident given the information on the record. An item was considered “fully coded” if it was coded to the most specific level possible for that expenditure category.

The project methodologist and survey specialist trained the lead RA on the data entry and coding process; the lead RA trained the coding staff. Most coders were trained in a one-on-one session with the lead coder. They reviewed the Access database, the coding scheme, and practiced the data entry and coding process. The lead RA and a methodologist reviewed the work of the coders.

When coding a particular item, coders were able to successfully code most items. There were at least two types of issues coders faced difficulty with when classifying items: uncodeable items and unidentifiable items. Coders were sometimes able to determine at a general level what an item on a record was, but were not able to determine how to code an item. This could be due to lack of detailed information on the receipt or uncertainty about how the item is to be classified in the CE categorization scheme. When coders were unable to fully code an item, they marked it as “uncodeable” by checking a box on the item data entry form within the database. Coders sometimes could not determine at all what an item was from the information on the financial record. They marked these items “unidentifiable” by selecting a box in the database. Items marked as “uncodeable” or “unidentifiable” proceeded to the adjudication process. Items that coders could classify proceeded to verification. Adjudication and verification are described in a later section.

As coding issues arose, they were discussed and decisions made in conjunction with BLS on how to code specific issues. Appendix J documents these decisions.

² The CE categorization scheme used for the coding process matches that in the CE data tables published by BLS; details on CE data requirements can be found at <http://www.bls.gov/cex/cedatarequirements.pdf>. This categorization scheme is not at the level of detail required by the Consumer Price Index (CPI); details on CPI requirements for the CE can be found at <http://www.bls.gov/cex/ovrvwcpirequirement.pdf>.

The screener data from the recruitment process and respondents' and interviewers' answers to their respective debriefing questions were entered into an Excel spreadsheet. The spreadsheets were exported to SPSS for analysis.

As each of the nine batches was completed, the data were cleaned. The cleaning process involved several steps:

- Confirming that items that could not be fully coded were marked as such (by checking a box in the Access data entry form)
- Reviewing entry of items that may have been entered inconsistently across coders, such as
 - Food stamps
 - Tips
 - Taxes
 - Returns
 - Coupons
- Examining records to determine if duplicate records had been entered. Coders were aware that duplicate records could exist and attempted to identify duplicates before they were data entered. If duplicates were found, only one record was entered. Records with item information, such as receipts, were given priority over duplicate records without item information, such as a credit card charge slip. The examination for duplicates focused on the following records for which respondents could have also provided a receipt:
 - Diary entries
 - Credit card statements
 - Credit card charge slips
- Identifying and removing records outside the scope of the respondent's two-week recordkeeping period.

Adjudication and Verification the Financial Records Data

During the coding process, if a coder was unable to fully code an item, it was marked for adjudication as “uncodeable” or “unidentifiable.” These items were adjudicated by the lead RA or the project Survey Specialist. The adjudicators were often able to use their knowledge as consumers to determine how to code these items. In other instances, they used the item description on the receipts to search the internet for information on the items.

Table 2: Percentage of Items Requiring Adjudication (Scanned Records)

Item Status	N	%
All items needing adjudication	1222	12.3
Uncodeable item	580	47.5
Unidentifiable item	642	52.5
Items not needing adjudication	8681	87.7
Total	9903	100.0

To assess the level of agreement among coders in assigning items to CE categories, 10% of items that had been fully coded by a first coder were coded by a second coder (verifier). The verifier drew a random number n from one to 10, counted to the n^{th} item from the top of the list (skipping adjudicated items), and verified every 10th item on the list. The verifier conducted the coding verification in a blind process; the code assigned by the first coder was not available to the verifier. For the verification process, only items that had not been adjudicated were eligible to be selected for verification. By restricting verification to those items that the first coder could fully code, it is possible to determine the level of match between coders based only on items that they felt were codeable. A total of 785 items were selected for verification.

As shown in Table 2, of the 9,903 items extracted from the financial records, 8,681 (87.7%) of items were fully coded by the first coder; 1,222 items (12.3%) required adjudication. Of these, 580 (47.5%) had been flagged as “uncodeable” and 642 (52.5%) had been flagged as “unidentifiable.”

Comparing the CE codes assigned to verified items by first and second coders, we see a complete match in coding on 69.3% of items (Table 3); for these items, the full code assigned by the two coders matched at all coding levels (from one to four depending on the category). Among items that were not fully matched in coding, the verification data show that 22.4% of items were assigned the same top level category by both coders. Taken altogether, 91.7% of items were coded identically by both coders at the top level of coding. These data suggest that coders often knew the broad CE category to which an item belonged, but did not have sufficient detail to reliably code at more detailed levels.

Table 3: Coding Success: Match Rate between Coders (Scanned Records)

Code-Verification Concordance	N	%
Complete match	544	69.3
Mismatch, same top category	176	22.4
Unmatched	65	8.3
Total	785	100.0

Table 4 summarizes the data on verification by record type. Due to the relatively small number of records other than receipts, all non-receipt record types were collapsed into an “Other” category (see Appendix tables for full detail). As Table 4 shows, complete coding match between the first coder and the verifier was lower for receipts than for all other types of records (68.1% vs. 82.6%, $z=-2.50$, $p<.05$). When coding matches only at the top category are considered, accuracy appears higher for receipts than for other records (92.7% vs. 82.6%, $z=2.92$, $p<.05$).

Table 4: Coding Success—Match Rate by Record Type (Scanned Records)

Code-Verification Concordance	Record Type			
	Receipt		Other	
	N	%	N	%
Complete match	486	68.1	57	82.6
Mismatch, same top category	176	24.6	0	0.0
Unmatched	52	7.3	12	17.4
Total	714	100.0	69	100.0

Upon completing of adjudication and verification tasks, most items were at least partially coded; Table 5 summarizes overall level of coding success. As shown in the Table, about 90% of items were fully coded and fewer than 6% were not codeable.

Table 5: Overall Coding Success (Scanned Records)

Level	Coding Completeness	
	N	%
Fully coded	8924	90.1
Within 1 of full	60	0.6
Within 2 of full	224	2.3
Within 3 of full	118	1.2
No coding	577	5.8
Total	9903	100.0

Data Analysis Files and Procedures

Once the cleaning, adjudication and verification had been completed, the Access databases were exported to Excel and SPSS files created. Data files for household level, scanned and diary record levels, and item level information were created. Data files and documentation are part of a separate delivery.

It should be noted that a number of the scans could not be read easily. Of the 2,985 records, 275 (9.2%) were deemed fully or partially illegible; 2,710 records were considered fully legible. A review of the illegible records suggested that the scans were poor for a number of reasons. Some of the original records were of poor quality (light ink) and at times interviewers may not have noted that a document did not scan well. To keep respondent burden at a minimum, interviewers were unable to check the quality of individual scans, which would have required opening and examining each scanned file separately.

For the Present-Absent tables, whether information was counted as absent depended on the type of variable. Some variables in the Present-Absent tables were verbatim fields (purchase date, outlet name, total price, tax amount, tax rate, shipping cost). Other fields presented response options (payment type, record type, outlet type) but only one of these (payment type) provided an explicit option for “unknown.” A third type of field was presented as yes-no radio buttons (variables on presence of personally identifying information).

Coder error in forgetting to enter a response for a variable may have occurred because the database was not designed to alert coders to missing data on the forms. As a result, when a

verbatim field was left blank or a response option was not selected, it was difficult to determine whether it was because of coder error or because the information could not be read on the scanned record. To be able to more accurately distinguish absent information from information that could not be discerned on the scanned record, the illegible records were excluded in producing the Present-Absent tables.

With the exclusion of the illegible records from the analysis, for variables with verbatim fields, a blank (no data entered) or entry such as “unknown” was considered absent information. For variables with response options but no “unknown” option (record type, outlet type) a missing response was considered absent information. To maintain consistency with record and outlet type, both “unknown” and missing data were considered absent for payment type. For the yes-no items, a selection of “no” indicated absent information; missing data were excluded from analysis.

When the variables used in the Present-Absent set of tables are included in other cross tabulations, the illegible records are included. Those records that have no value entered for a particular variable due to the partially or fully illegible records are automatically excluded from these cross tabulations. The table notes indicate when the illegible records have been excluded from the analysis.

One respondent who played the lottery often provided an unusually high number of records primarily due to the number of lottery tickets in this respondent’s records. This respondent is included in the analyses unless noted otherwise. Although the means presented may be affected by this outlier, information on the range and median are presented as well to inform interpretation of the data.

In the Feasibility Study, interviewers emphasized to respondents the importance of keeping records separate for different household members. However, the interviewer only interacted with and instructed the household respondent on the need to keep records separate. It is difficult to ascertain whether the household respondent requested records from other household members and whether the household respondent fully and accurately explained what was to be collected. Further, we do not know whether the household respondent accurately maintained the separate

files of records for each household member. Because the data entered into the database must be associated with a person identifier, both scanned and diary records which were not explicitly assigned by the household respondent to a particular household member were assigned to the household respondent by default. This assignment rule should be kept in mind when interpreting some of the tables in this report.

Finally, most of the analyses focus on the information available on the expenditures for which we were able to collect records. These records are referred to either as “scanned records” or simply “records.” Whenever the expenditure information recorded in the diaries is discussed, the term “diary records” is used.

Appendix K includes the full set of analysis tables requested by BLS.

Findings from the Feasibility Study

A total of 152 respondents completed both visits of the Feasibility Study. In this section of the report we present findings from the Feasibility Study. The following topics are covered:

- Summary of availability of scanned records and diary records from participating households
- Summary of the availability of information relevant to the CE Surveys in the scanned records and the additional information that would need to be collected from respondents
- Summary of the availability of information relevant to other BLS surveys on the records
- Summary of the availability of PII on the records
- Findings from the Respondent and Interviewer Debriefings

Qualitative Summary of Scanned Record and Diary Record Availability

The 152 households included in the Feasibility Study collected a total of 2,985 scanned records (an average of 19.6 per household, with a range of 0 to 232 records). Of the 2,985 scanned records, 2,557 records included items; there were 428 records with no items listed. There were 9903 total individual items listed on the 2,557 records with items. The mean number of items per record for these records was 3.9 (median=2), and ranged from one to 133 items per record.

The total number of diaries received was 181 (ranging from 0 to 5 per household); 32 households did not have any expenditures entered in their diaries. These diaries included a total of 954 diary records (an average of 6.3 per household, with a range of 0 to 54 records). Combining scanned and diary records, we received a total of 3939 records, or an average of 25.9 records per household.

Scanned Records. Table 6 shows the distribution of records across record types. As the Table shows, the large majority of records were receipts (86.3%). Credit card charge slips were the next most frequent type of record, with 1.7%. The “other” category consisted of parking fee slips, withdrawal records but the majority in this category was lottery tickets.³

Table 6: Distribution of Record Type (Scanned Records)

Record Type	N	%
Receipt	2326	86.3
Utility Bill	21	0.8
E-mail Receipt	15	0.6
Website Printout	10	0.4
Package Invoice	1	0.0
Service Invoice	7	0.3
Credit Card Statement	4	0.1
Credit Card Charge Slip	47	1.7
Bank Statement	15	0.6
Written Notes	9	0.3
Other	239	8.9
Total	2694	100.0

Note: Illegible records excluded from analysis; n=16 additional missing observations.

³ A total of 212 lottery tickets were submitted by one respondent; four additional lottery tickets were submitted by two other respondents.

Of the records that included individual items (2,557 of the 2985 records), 9,161 of the 9,903 items on those records were codeable at the top level of the CE categorization scheme. Table 7 shows all items by major CE category for all items that could be classified at the top level. The largest share of expenditures was for food items, which accounted for 69.5% of all items purchases. The next largest share of expenditures was for housing, which accounted for 9.3% of items purchases, and apparel and services, accounting for 4.4% of expenditures.

Table 7: Number of Items by Major Expenditure Category (Scanned Records)

Expenditure Category	N	%
Food	6369	69.5
Alcoholic Beverages	197	2.2
Housing	855	9.3
Apparel and Services	401	4.4
Transportation	184	2.0
Healthcare	108	1.2
Entertainment	240	2.6
Personal Care	353	3.9
Reading	43	0.5
Education	16	0.2
Tobacco/Smoking	32	0.4
Miscellaneous	347	3.8
Cash Contributions	14	0.2
Personal Insurance and Pensions	2	0.0
Total	9161	100.0

Note: Estimates based on 9161 items with top level CE category coding. Records that were not itemized and items that could not be coded are excluded from analysis.

As Table 8 shows, across the 152 households in the sample, the sum of expenditures for which scanned records were obtained varied widely across categories. The category with the highest sum was Food, with more than \$18,000 worth of purchases; the category with the lowest sum was Education, with under \$20. The share of expenditures in the category of Food (36.8%) is larger than that for any other category. Each of the remaining expenditure categories comprises less than 15% share of the total.

Table 8: Percentage of Expenditures in Each CE Category (Scanned Records)

Expenditure Category	Item Price	
	Sum (\$)	%
Food	18,401.51	36.8
Alcoholic Beverages	1,421.55	2.8
Housing	7,411.14	14.8
Apparel and Services	6,913.68	13.8
Transportation	4,899.16	9.8
Healthcare	1,333.55	2.7
Entertainment	2,224.95	4.5
Personal Care	2,389.79	4.8
Reading	178.63	0.4
Education	17.74	0.0
Tobacco/Smoking	271.35	0.5
Miscellaneous	2,529.72	5.1
Cash Contributions	1,833.15	3.7
Personal Insurance and Pensions	172.26	0.3
Total	49,998.18	100.0

Note: Estimates based on top level CE category coding. Table includes 9,762 items with non-missing Price.

The most common form of payment noted on the scanned financial records was cash (38.2%; Table 9). Credit and debit card payments were the second most common form of payment (35.4%). Relatively few other forms of payment were used by respondents. Almost all of the items in the “other” category were paid with public assistance (food stamps, LINK, EBT).

Table 9: Number of Records by Payment Method (Scanned Records)

Expenditure Category	N	%
Cash	1024	38.2
Check	25	0.9
Credit or Debit Card	950	35.4
Online One-Time Payment	4	0.1
Gift Card	31	1.2
Return//Exchange	10	0.4
Other	251	9.4
Unknown	386	14.4
Total	2681	100.0

Note: Online Automated Payment was an available coding category for which no records were found. Missing (n=29) excluded from table.

Table 10 shows the mean number of records collected across demographic groups; median, minimum and maximum records are displayed as well. For each demographic group, an analysis of variance (ANOVA) was conducted to explore differences in number of records collected by demographic characteristics. These analyses revealed no significant differences in number of records collected by demographic characteristics. However, the differences among respondents differing in age was marginally significant ($F=2.73, p<.07$). As Table 10 shows, respondents between the ages of 18 to 25 years provided fewer records than those in the two older age groups. Respondents in the oldest age group (ages 61 and over) provided more records than both younger groups.

Table 10: Number of Scanned Records by Demographic Group

Respondent Demographics		N	Mean	Median	Min	Max
Household Income	<\$30K	83	18.6	14.0	1	232
	\$30K - \$60K	36	20.2	19.5	0	45
	\$61K and over	28	22.6	23.0	0	52
Respondent Age	18-25	47	15.0	14.0	0	52
	26-60	68	19.5	18.0	0	88
	61 and over	35	26.1	18.0	1	232
Household Size	1 person	44	24.6	18.0	1	232
	2 people	42	20.0	20.5	2	45
	3 or more people	66	16.1	14.0	0	52
Respondent Employment Status	Not employed	65	20.6	16.0	0	232
	Employed part time	48	17.8	15.5	0	88
	Employed full time	38	20.4	19.0	0	48
Respondent Education	Less than HS	28	14.1	14.0	0	29
	HS or some college	73	19.2	15.0	1	232
	College degree or more	50	23.5	20.5	0	88

Note: Some percentages do not add up to 100% because of rounding. Missing excluded from percentages.

Diary Records. Respondents and other household members were asked to use the diary to record information for which they did not obtain a record of the expenditure. In addition, if there was a purchase for which purchasers were reluctant to provide the receipt, they were instructed to include it in the diary.

When filling out the diaries, respondents were asked to state for each recorded purchase why they did not have a record. The most common reason why respondents had no record was that one was not provided (44.7%). Respondents indicated that the record was left behind at the place of purchase or was lost/misplaced a total of 28.2% of the time. There were some records that respondents were unwilling to provide (5.1%) and often respondents failed to indicate why they had no record (12.9%). Among the other reasons why there was no record for the purchase were that another person took them (by mistake or purchase was shared), the respondent did not get them printed, or forgot to ask for one. Table 11 shows the total count of reasons provided.

Table 11: Reasons Why No Record was provided for a Purchase

Why No Record?	N	%
Left Behind	111	11.6
Lost/misplaced	158	16.6
Not Provided by Outlet	426	44.7
R Unwilling to Provide	49	5.1
Other Reason	86	9.0
Reason Left Blank by Respondent	123	12.9
Total	953	100.0

Note: Some percentages do not add up to 100% because of rounding. N=1 missing case; missing excluded from percentages.

Diary keepers were asked to provide some record-level information about the expenditure for which they did not provide a receipt or other record of the purchase. Table 12 shows the availability of information from diary keepers of several data elements. Diary keepers almost always provided information on the date of the purchase, the name of the outlet, price paid, and payment type. However, information on whether tax was paid was included less often (84.4%).

Table 12: Presence of Information in Diary Records

Data Element	% Present (N)	% Absent (N)	% Total (N)
Purchase Date	98.3 (938)	1.7 (16)	100.0 (954)
Outlet Name	94.3 (900)	5.7 (54)	100.0 (954)
Total Price	99.3 (947)	0.7 (7)	100.0 (954)
Payment Type	99.7 (951)	0.3 (3)	100.0 (954)
Tax (whether paid)	84.4 (805)	15.6 (149)	100.0 (954)

Note: Information was considered present if the verbatim field in the diary was filled in (purchase date, outlet name, total price) or if a response option was selected (payment type, tax).

The majority of purchases that respondents recorded in the diary were made in person with a cashier (Table 13). Self-service purchases that were made in person accounted for 10.8% of purchases. The purchases that were made online were likely to have had an associated record in the respondent's e-mail account. However, respondents recorded 101 of these purchases in the diary instead of providing a copy of the online receipt; these accounted for 10.6% of the diary entries. In comparison, only 25 online purchases (e-mail receipts and website printouts) were among the scanned records, accounting for only about 1% of the scanned records.

Table 13: How Purchases Recorded in the Diary were Made

How Purchase Made	N	%
In person (cashier)	553	57.9
In person (vending/self)	103	10.8
Mail Order	14	1.5
Online	101	10.6
Phone Order	24	2.5
Other	21	2.2
Left Blank by Respondent	137	14.4
Total	950	100.0

Note: Some percentages do not add up to 100% because of rounding. N=4 missing cases; missing excluded from percentages.

The majority of purchases that diary keepers recorded in the diaries were paid for with cash (59.7%; Table 14). Debit and credit cards combined accounted for 22.5% of purchases. Among the diary records, the percentage of purchases paid for with cash is significantly higher than the percentage paid for with credit/debit cards. That is, for the expenditures for which respondents did not provide a record, cash payment is much more likely than other forms of payment. However, a comparison with payment characteristics among the *scanned* records does not reflect this difference. Among the scanned records, 38.2% of purchases were paid for with cash while 35.4% were paid for with credit/debit cards (Table 9); this difference is not significant.⁴

Table 14: How Purchases Recorded in the Diary were Paid For

How Purchase Paid For	N	%
Cash	568	59.7
Check	53	5.6
Credit Card	85	8.9
Debit Card	129	13.6
Online Service	40	4.2
Other	68	7.2
Left Blank by Respondent	8	0.8
Total	951	100.0

Note: "Automatic payment" was a payment option that appeared in the diary but no respondents selected this option. N=3 missing cases; missing excluded from percentages.

The data show that diary keepers were fairly thorough about maintaining the diary during the study period. Most fields in the diaries were filled in. Missing data was most prevalent in the fields describing why there was no record and how the purchase was made. Data could be missing for a variety of reasons. For example, the respondent could have been unable to recall the information or the respondent may not have taken the time to record it in the diary.

Table 15 provides comparisons across demographic groups in the number of diary records obtained. ANOVAs were conducted to examine differences by demographic characteristics in

⁴ Confidence intervals (CI) were calculated for the percent of cash and credit/debit payment for diary and scanned records. For percent of cash payments in the diary the CI is .57 - .63 and for credit/debit payments the CI is .20 - .25; lack of overlap in these intervals indicates a significant difference, $p < .05$. For percent of cash payment in the scanned records the CI is .36 - .40 and for credit/debit the CI is .34 - .37; this difference is not statistically significant.

number of diary records submitted. These tests indicated significant effects of both income level and household size on number of diary entries ($F=3.37$, $p<.05$ for income; $F=3.35$, $p<.05$ for household size). Post-hoc comparisons revealed that respondents in the lowest income group (\$30,000 or less) submitted significantly fewer records than those in the highest income group (\$61,000 and over, $p <.05$). Further, respondents in one-person households submitted fewer diary records than those in households with three or more persons ($p <.05$).

Table 15: Number of Diary Records by Demographic Group

Respondent Demographics		N	Mean	Median	Min	Max
Household income	<\$30K	83	4.9	3.0	0	54
	\$30K - \$60K	36	7.0	6.0	0	28
	\$61K and over	28	8.8	7.0	0	28
Respondent Age	18-25	47	6.7	4.0	0	54
	26-60	68	6.3	4.0	0	31
	61 and over	35	5.4	4.0	0	28
Household Size	1 person	44	4.7	4.0	0	15
	2 people	42	5.1	4.0	0	28
	3 or more people	66	8.0	5.5	0	54
Respondent Employment Status	Not employed,	65	6.1	4.0	0	31
	Employed part time	48	6.8	5.0	0	54
	Employed full time	38	5.9	4.0	0	21
Respondent Education	Less than HS	28	6.1	1.5	0	54
	HS or some college	73	5.1	4.0	0	28
	College degree or more	50	8.1	7.0	0	31

Comparison of Expenditure Shares in Scanned Records and Diary Records. Respondents were instructed to provide records for all expenditures and to use the diary only for those expenditures for which they had no record. To examine respondent success at providing records for their purchases, we examined the allocation of expenditures between records and the diary for each household. We summed each household’s total expenditures in scanned records and total expenditures in diary records and then computed for each household the percentage of total expenditures that were in the records vs. in the diaries. Data by household is presented in Appendix tables (Appendix K). Table 16 presents the findings summarized across households. As Table 16 indicates, respondents varied widely in the percentage of purchases they provided records for. The share in records ranged from no expenditures (0.0%) to all expenditures

(100.0%). Some respondents recorded purchases with a high dollar value in the diary; these outliers are reflected in the means. The median share of expenditures in records was 80.4% whereas the share in the diary was 19.6%, indicating that half of respondents were providing records for 80% or more of their expenditures.

Table 16: Expenditure Share in Records vs. Diaries

	Total Purchases	Records Purchases	% Share in Records	Diary Purchases	% Share in Diaries
Mean	\$1,041.41	\$571.21	66.8	\$470.20	33.2
Median	\$633.63	\$341.43	80.4	\$70.70	19.6
Minimum	\$1.09	\$0.00	0.0	\$0.00	0.0
Maximum	\$14,322.34	\$4,108.76	100.0	\$13,097.87	100.0

Note: Total expenditures for records was based on either the record price or the sum of item prices, whichever was greater. Some records did not provide price at the item level.

Qualitative Summary of the Availability of CE Relevant Information

In order for a data collection based on collection of financial records to be of use for the CE Surveys, the information that is needed for CE purposes must be available on the records. We examined the records to determine the presence of the following types of information on the records: purchase date, outlet name, total price, payment type, tax paid, type of outlet, type of record, tax rate, shipping cost and item price.

Table 17 presents data on the presence of various types of information on the financial records. Purchase date and total price are available on more than 90% of records. Outlet name, outlet type and payment type are available on just under 90% of records. The data show that nearly two-thirds of records showed the amount of tax paid. However, only 29.4% of records showed tax rates. Shipping cost rarely appeared on records, but it is impossible to determine how often respondents actually paid for shipping. Record type was determined to be present if the coder felt able to determine what type of record it was. In almost all instances, they were able to make a determination.⁵ The few instances in which a determination could not be made were related to scan quality.⁶

⁵ Most of the records for which record type was not coded were indicated in comments to be “blank.” These blank records were not found during the examination for illegible records and were not flagged as illegible.

⁶ A check box on the data entry form allowed coders to indicate that a record had product codes, numbers that uniquely identify an item. For 691 of 2710 records (25.5%, excluding illegible records), coders indicated

Table 17: Presence of CE Relevant Information (Scanned Records)

Data Element	% Present (N)	% Absent (N)	% Total (N)
Purchase Date	94.7 (2567)	5.3 (143)	100.0 (2710)
Outlet Name	89.3 (2420)	10.7 (290)	100.0 (2710)
Total Price	98.3 (2664)	1.7 (46)	100.0 (2710)
Payment Type	84.7 (2295)	15.3 (415)	100.0 (2710)
Tax (amount paid)	64.9 (1758)	35.1 (952)	100.0 (2710)
Outlet Type	88.7 (2403)	11.3 (307)	100.0 (2710)
Record Type	99.4 (2694)	0.6 (16)	100.0 (2710)
Tax Rate	29.4 (798)	70.6 (1912)	100.0 (2710)
Shipping Cost	0.1 (3)	99.9 (2707)	100.0 (2710)
Item Price	99.3 (8895)	0.7 (66)	100.0 (8961)

Note: Two tax rates could be entered into the database (although sometimes more tax rates appeared on the record). Tax Rate 1 used to determine if tax rate appeared on record. Illegible records were excluded from analysis. Records information was considered present if the verbatim field was filled in by the coder (purchase date, outlet name, total price, tax paid, tax rate, shipping cost) or if a response option excluding “unknown” was selected (payment type, outlet type, record type). Illegible records (n=275 illegible of 2985 total records) excluded from analysis. Item price information based on 8961 items on the 2710 readable records; item price considered present if field filled in by coder.

There are some elements of purchase information required in the CE Surveys that can be difficult to determine from the records that respondents provide. Fields from the Diary Survey that are often unknown solely from records information are listed below:

- Food and Drinks Away from Home
 - Type of meal (breakfast, lunch, dinner, snack/other)
 - Outlet type (Fast Food, Full Service, etc.)

the record had product codes. Since this field was not formatted as a yes-no radio button, an unchecked box was interpreted to mean that no product codes appeared on the record. However, it is possible based on coder comments that they were inconsistent in use of this check box. That is, the box could be left unchecked due to coder error. Therefore, this product code data should be interpreted with caution.

- Food and Drinks for Home Consumption
 - Fresh, frozen, bottled/canned, other
- Clothing, Shoes, Jewelry, and Accessories
 - Male, female
 - Age

Some types of expenditures that are of interest for the CE Quarterly Survey are uncommon enough that the number of records obtained for them during the Feasibility Study is insufficient for analysis. These include, for example, household repairs and service contracts, major construction projects, major medical expenses and trip expenses.

One category relevant to the CE Quarterly Survey for which we obtained a number of records is Clothing. In this category, information concerning the recipient of the items (inside or outside of house), and age and gender for which the item is intended, is often not clear from the records.

Qualitative Summary of the Availability of Non-CE Relevant Information

Financial records can be a rich source of information beyond what is required for the completion of CE. The collection of records-based information could be made more cost-effective if information required for other surveys is collected as well. For example, data collection for the Consumer Price Index (CPI) requires a sample of establishments from which consumers make their purchases. This sample and selection weights are determined by the Telephone Point of Purchase Survey (TPOPS). In the TPOPS, consumers are called and asked to identify stores (including specific outlet locations) where they made certain categories of purchases. As with expenditure information, specific outlet names and locations may be better collected from respondent records rather than relying on memory-based reports.

The Consumer Price Index (CPI) requires information additional to what is needed for the CE Surveys. As part of the Feasibility Study, the availability of non-CE relevant information was examined. CPI-relevant information that is beyond the requirements of the CE include (in part): outlet names and locations for brick and mortar purchases, outlet names for catalog purchases, and web domains for online purchases. Table 18 shows that outlet information is readily available on nearly all records.

Table 18: Presence of Non-CE Relevant Information (Scanned Records)

Data Element	% Present (N)	% Absent (N)	% Total (N)
Outlet Name	89.3 (2420)	10.7 (290)	100.0 (2710)
Outlet Address	88.6 (2167)	11.4 (280)	100.0 (2447)
Outlet Phone Number	84.6 (2061)	15.4 (375)	100.0 (2436)

Note: Illegible records (n=275 illegible of 2985 total records) excluded from analysis. Outlet name was considered present if the verbatim field was filled in by the coder. Outlet address and phone number were considered present (“yes”) or absent (“no”) based on coder selection of a response; data were considered missing if no response selected (n= 263 missing for address and n=274 missing for phone).

The detailed tables presented in Appendix K show the availability of outlet information on the records by record type. Outlet name appears on almost all records across all record types. However, outlet address is present for most receipts, service invoices, and credit card charge slips but is on fewer than half of utility bills and e-mail receipts. Similarly, phone number is available on most receipts, service invoices, and credit card charge slips.

To examine whether the availability of outlet information on records varies by the type of outlet, we examined the records for the presence of outlet address and phone on the records by type of outlet. This information is presented in Table 19. For brick and mortar outlets, both the address and phone number are available on most receipts. For internet purchases, outlet address appeared on the record less than 50% of the time and outlet phone just 16% of the time. For other types of outlets two-thirds or more of records are missing address and phone.

Table 19: Presence of Non-CE Relevant Information by Outlet Type (Scanned Records)

Outlet Type	Outlet Address		Outlet Phone	
	% Present (N)	% Absent (N)	% Present (N)	% Absent (N)
Brick and Mortar	90.6 (2291)	9.4 (238)	86.8 (2185)	13.0 (333)
Internet	42.3 (11)	57.7 (15)	16.0 (4)	84.0 (21)
Other	29.7 (11)	70.3 (26)	35.1 (13)	64.9 (24)
Total	89.2% (2313)	10.8% (279)	85.3 (2202)	14.7 (378)

Note: Phone/catalog was a coding option for type of outlet but no purchases of this type were found in the records. N=393 missing cases for outlet address and n=405 missing cases for outlet phone.

Qualitative Summary of the Availability of PII on Respondents' Records

A data collection procedure that relies on the collection of copies of respondents' financial documents has the potential to greatly reduce respondent burden and to increase the accuracy of the expenditure data. However, a possible disadvantage of collecting copies of financial records concerns the confidentiality risks associated with the potential disclosure of Personally Identifying Information (PII) about the respondent. PII is a concern because it increases the risks of survey participation to respondents. Even if steps are taken to limit the risk, such as collecting records only in a secure manner, respondent perceptions of the risks may influence willingness to share financial records.

An examination of the records indicates that the most common PII found on the records is the last four digits of the purchaser's credit card number, with 41.4% of records displaying this information (Table 20). The full credit card number appeared on less than 1% of records. Customer name and a store-based number that uniquely identifies the respondent (e.g., a loyalty card number) were found on approximately 11% of records while address and phone number each appeared on less than 3% of records.

Table 20: Presence of PII on Records (Scanned Records)

Data Element	% Present (N)	% Absent (N)	% Total (N)
Name	9.1 (224)	90.9 (2241)	100.0 (2465)
Address	2.7 (66)	97.3 (2401)	100.0 (2467)
Phone Numbers	1.4 (34)	98.6 (2430)	100.0 (2464)
Credit Card Numbers	0.3 (7)	99.7 (2458)	100.0 (2465)
Credit Card—Last 4	41.4 (1022)	58.6 (1444)	100.0 (2466)
Customer ID	10.9 (269)	89.1 (2198)	100.0 (2467)

Note: Illegible records excluded from analysis. PII considered present (“yes”) or absent (“no”) based on coder selection of a response; data were considered missing if no response selected (n= 245 missing for name, n=243 missing for address, n=246 missing for phone, n=245 missing for credit card number, n= 244 missing for credit card—last 4, n= 243 missing for customer ID).

Respondent Debriefing Questionnaire

During Visit 2, respondents were asked questions about their experiences participating in the study. The topics of the debriefing questions included their experiences with participating in this study and concerns about confidentiality and privacy as well as respondents’ usual record keeping practices.

Study Participation. We asked participants about the time it took for them to collect and store their records for this study as well as time taken to complete the diary entries. Overall, participants spent a little more than one hour (73.1 minutes) on the task of record keeping. The range, though, varied from 1 minute to 12 hours (720 minutes). The average time spent on recording diary entries was about one half hour (32.5 minutes).

We asked participants how easy or difficult it was for them to collect records for the study. Most reported that it was very easy (50.0%) or somewhat easy (31.6%). Only a handful said that it was very difficult (4.6%).

The majority (65.1%) collected just about all of their records. In an open-ended question, we asked the remaining 34.9% of participants why they did not collect all their records. Many

respondents stated that they forgot or misplaced the records or that they were preoccupied and distracted. However, a common response was that they did not get a record of the purchase or receipt.

We asked participants if there were types of records that they could not collect. More than one third responded that there were such types of records (39.5%). When asked to explain, participants said things like, “Bus fare, getting to work, you put \$\$ on the card at the machine and it doesn't print a receipt.” For the most part, these included tickets for public transportation, concession stands or vending machines, and “stuff off the street.”

A small number of participants reported that there were purchases for which they could have collected a record, but did not (17.8%). Again we asked them to elaborate. Most of these records ranged from smaller purchases, such as coffee or newspapers, to larger items such as restaurant tabs. The reasons for this lapse in record keeping were varied, but again, a common reason given was that they forgot or lost the records. For example, one participant said, “That was when I left the gas station (in the 1st few days) and then I went to [store] and forgot.” Fortunately, many of the purchases for which participants did not have a record were recorded in the diaries. More than three quarters (78.2%) of respondents who did not have all their records said that they recorded those purchases in the diary. For the rest (21.8%), many said that they did not remember to record the purchase in the diary: “I forget. After a few days I get in to habits and did better.” A few, though, said they were too busy: “[I] just got tired. I was very busy. I had a lot of things on my mind with people in town and kids going away to school.”

We asked participants if they received any bank or credit card statements during the two week period. During the study time, only 26.5% of participants received a bank or credit card statement. Among those, 33.3% put the statements in the receipt wallet and 12.8% put them in the storage box. Others stored them somewhere else (28.2%). We asked these participants where they stored them and they responded with answers such as, “a drawer” or “on the shelf.” One quarter of participants (25.6%) who received statements during the two weeks did not save the statements at all. We asked them why they did not save their statements for us to record. Confidentiality was a primary reason given for not keeping their statements, “Because it has personal information.” One participant stated, “[I] don't want to give my information.”

Confidentiality and Privacy Concerns. The survey included a few questions related to participants concerns over confidentiality. Overall, most participants did not feel uncomfortable sharing their records with the study (80.4%).

For those who felt uncomfortable, we asked about the types of records they did not want to share. We coded all their responses. Largely, 79.3% did not want to share bank statements, 51.7% had concerns sharing credit card statements, 20.7% took issue with providing their check registers, and 24.1% mentioned some other type of records they did not want to share, including ATM withdrawals, electronic payments and bills, utility bills, and mortgage payments.

We captured all their possible reasons given by those who did not want to share all their records. For 62.1%, confidentiality was a concern, while 27.6% mentioned that the records were too private. Also, 58.6% said that the records included too much financial information and 13.8% reported some other reason. These other reasons are reported in the verbatim tables in the Appendix.

Participation among Other Household Members. The survey included some questions aimed at understanding how other household members responded to the study. It turned out that 37.5% of participants did not have other household members.⁷ Among the rest, 91.3% asked the other household members to provide records. Overall, 58.8% of participants who asked household members to participate reported that the household members were very comfortable about sharing their records. Only 7.1% said that the others were very uncomfortable.

About one third (34.5%) of participants reported that, over the two week period, they put in a great deal of effort in getting the other household members to collect their records. However, for 21.8% it was no effort at all. We asked participants how much effort they thought other members of the home put into collecting their records. More than half (55.1%) said that the other household members put in some or a great deal of effort, while the rest said that it was only a little or no effort at all.

⁷ The classification of respondents into demographic groupings was based on their responses to the screener questions during recruitment. In the field, interviewers sometimes noted that more or fewer household members were participating as record keepers.

The survey also included a question on the extent of records that participants were able to get from the other household members. While 64.3% said that almost all or most of the household members' records were collected, 11.5% said that they were not able to collect any other their records.

Use of Study Materials. We asked participants about their experiencing using the study materials, such as the storage box, wallet, and folders. Their responses are captured in Table 21.

Table 21: Use of Study Materials

	N	% Used Materials
Records Storage Box	151	70.9
Diary	152	79.6
Receipt Wallet	152	94.1

To better understand why some participants did not use the materials, we asked them to explain. Among those who did not use the storage box, many said that they preferred to use the receipt wallet: “It was more convenient to just use the wallet.” Others simply forgot about the box. Some participants said that they did not get a box. While all households were provided with a storage box, it is possible that some participants did not understand that they were supposed to share it and use their individual folders within. Further, the box was a heavy cardboard file pocket folder and some respondents may not have considered it a box. For those who did not use the diary, many responded that they did not need the diary since they had kept most of their receipts. Overwhelmingly, participants used the wallet (94.1%). Of the three storage materials, the wallets seemed most popular. We asked the few participants who did not use the wallet to explain. The responses varied, but, for the most part, they did not use the wallet but instead used the folders in the storage box: “I just threw them in the folder - I forgot about it”.

We asked participants what we could have done to make the process easier. A common response was that the study was easy or that the participants could not think of any suggestions. Others said that they would prefer to have done the study electronically. Yet others mentioned have a smaller wallet. See the debriefing section in the Appendix for more verbatim responses.

Usual Payment and Record Keeping Practices. We asked participants to think about their usual payment and record keeping processes, outside of participating in the study. The questions referenced the time period of two months prior to the interview.

Most participants had used a variety of payment types over the two months. These are recorded in Table 22. Cash was the payment type used by most participants (98.0%). Electronic payments services were used less often (26.3%). Verbatim responses counted under the other category included, among others, gift cards, link cards, and money orders.

Table 22: Frequency of Payment Types

Forms of Payment	N	%
Cash	149	98.0
Credit Card	83	54.6
Debit Card	98	64.5
Electronic Payment Service	40	26.3
Automatic Withdrawals	64	42.1
Other Form of Payment	39	25.7

Note: Participants could provide more than one response.

We asked participants what they usually do with their *paper* receipts, bills, bank or credit card statements, and other financial documents. Respondents could provide more than one answer. See Table 23. Only about one third of participants reported that they save all or most of these records (38.8%) and others (36.2%) did not tend to save financial records. We asked those who stated that they do “something else” with their records to clarify. Some said that they keep records if applicable for taxes or warranties, while others said they keep them for a period of time and either shred or throw them away.

Table 23: What Respondents do with Financial and Electronic Records

	Paper Records		Electronic Records	
	N	%	N	%
Save all or most	59	38.8	37	24.3
Save for purchases over a certain amount	37	24.3	12	7.9
Save for return items	77	50.7	17	11.2
Leave in online account (electronic records)	--	--	38	25.0
Do not tend to save	55	36.2	18	11.8
Something else	31	20.4	8	5.3

Note: Participants could provide more than one response.

Participants were asked where they usually store their *paper* records. Again, they could provide multiple responses. There was no particular type of storage that participants preferred. Some said that they used wallets (17.8%) or boxes or bags (23.7%). About one quarter (27.6%) had a designated spot in their home or office for records and 12.5% had a file cabinet. Among participants, 22.4% stored their documents in some other place. This other places included a “basket,” “coffee bucket or shoe box,” or “in a drawer.” One participant said that, “I just kind of stuck them somewhere for tax [purposes] in my 2012 tax file,” while another stated that, “I put them everywhere. I do need to find a spot and be more organized.”

We also asked participants what they did with their *electronic* records or email bills. See Table 23. For these types of records, the most common response was that they left it in their online account (25.0%). And, while 24.3% would save all or most of their records, 11.8% did not tend to save the records.

Finally, the survey asked if participants maintained a record for paper or electronic checks that they write. While 28.3% reported that they did not write checks, among the rest, 44.0% said that they did keep a check register.

Field Interviewer Debriefing Questionnaire

FIs completed a debriefing questionnaire about respondents’ understanding of the study task, concerns about sharing records, as well as organization and availability of records. According to the FIs, the majority of respondents (68.7%) had a very good understanding of the recording keeping tasks and most (57.8%) put in a great deal of effort. FIs reported that the vast majority

of respondents (96.0%) seemed very comfortable sharing store receipts. However, respondents appeared less comfortable sharing other financial records. While 75.7% felt very comfortable sharing bank statements, 16.2% very uncomfortable. Similarly, while most were very comfortable handing over their credit card statements (76.3%) or check registers (78.6%), 16.3% were very uncomfortable sharing credit card statements and 12.2% felt the same way about check registers. Regarding bills, most FIs reported that participants were very comfortable sharing those documents (87.8%) and only a handful were very uncomfortable (5.4%).

According to the FIs, more than half of participants were very interested in the study (58.7%). FIs reported that 86.5% of respondents were at least somewhat organized while only 4.7% were not organized at all. They also stated that 71.5% of participants kept their records neatly stacked.

Among households with other members who participated, 46.2% did not have their records filed by the household members. However, 82.9% of households had each member's diary in the storage box.

Technical Issues. We asked the FIs if there were any electronic records that had to be downloaded or printed. For most cases (98.0%) FIs reported that there were none. However, in two percent of cases the respondent had to print some electronic records (no records were downloaded). Only 7.4% of FIs reported a problem scanning records. Verbatim responses from the FIs suggested that the problems included ink colors that did not scan and that, more frequently, that the receipts would get stuck in the scanner, especially if they were torn or wrinkled.

Field Interviewer Debriefing Session

In an in-person debriefing session at the conclusion of data collection, the interviewers shared their experiences on a number of topics related to the field effort. They reported on comments that respondents shared with them and also provided their own observations and inferences about respondents' willingness to participate and concerns. These comments are summarized below.

Interviewers made the following observations concerning respondent willingness to participate in the study:

- Many asked “what is in it for the other household members?” It was difficult to persuade other HH members to participate.
- Respondents seemed satisfied with the \$40 compensation. However, it should be noted that the field manager who handled most of the recruitment process did hear comments from some who decided not to participate because the amount of compensation was low for the work required.
- Some younger respondents seemed to be “in it for the money” and did not put in sufficient effort. Interviewer ratings of the respondent’s level of interest in the study in the interviewer debriefing questionnaire reflect this impression that they expressed at the debriefing meeting. Only 42.6% of the youngest age group was “very” interested in the study. This level of interest was significantly lower than for the middle age group (70.1%, $z=-2.94$, $p<.05$); the oldest age group showed no significant difference from the other age groups (55.9% “very” interested). Further, in the respondent debriefing, 53.2% of the younger age group indicated that they saved “just about all” of their records. This was significantly lower than for the oldest age group (77.1%, $z=-2.22$, $p<.05$); the middle age group showed no significant difference from the other age groups (66.2% saved “just about all” records).
- Some respondents from the younger age group lived with parents and had to help their parents understand why this data was being collected.
- Some household members without a job said they did not buy anything—interviewers thought that some did buy *something* but did not report it.
- For one older respondent, a family member was discouraging the respondent from sharing documents.
- Some respondents were not interested in waiting for receipts to be scanned. They were comfortable with giving the receipts to the interviewer rather than waiting (but the interviewers followed instructions to scan at the household).

Interviewers shared some respondent comments and their own observations and inferences on respondent concerns regarding online records and confidentiality of records information:

- One interviewer commented that some people did not know bills could be online.
- Some respondents were more comfortable writing information from online records in the diary.

- Some respondents did not want to share the total balance owed, and instead felt more comfortable writing in the monthly payment in the diary.
- Interviewers thought that some respondents used the diary as a primary vehicle for sharing information the respondent viewed as sensitive.
- Some interviewers wondered whether respondents may not be aware of automatic payment plans if they are not alerted when a bill or payment is posted.
- Interviewers noted that respondents without online accounts who pay over the phone will not have any paper receipts or records.
- Many respondents stated they did not receive a statement or bill in the mail. This seemed odd to interviewers.
- Interviewers thought that there may be a generational difference, with older respondents more reluctant to share bank statement and bills than younger respondents. However, an examination of the data does not support this impression. The percentage of statements and bills (record types of utility bill, credit card statement, and bank statement) submitted by respondents of different age groups was examined. Of all records submitted, 0.6% (n=4 of 696 records) in the youngest age group, 1.0% in the middle age group (n=13 of 1312 records), and 3.1% in the oldest age group (n=21 of 672 records) were statement and bills. Binomial tests of proportions indicate that respondents in the oldest age group submitted a higher percentage of statements and bills than both the youngest ($z=-3.45$, $p<.05$) and the middle ($z=-3.41$, $p<.05$) age groups.⁸

On other topics as well, interviewers provided several observations:

- There were several respondents who repeated receipt information in the diary, even though they were advised not to include receipted information in the diary.
- Some respondents asked about whether or not to include items purchased with public assistance funds (SNAP/WIC/Link/etc.). Respondents did scan these records and they were included in the analysis of the data.
- Most respondents used the receipt wallets (this was a key tool).
- There appeared to be a wide range of responses to respondent debriefing questions on the amount of time it took to save records for the study. Some respondents said they did not

⁸ The household with more than 200 lottery tickets was excluded from this analysis because the number of these records greatly increased the percentage of “other” records for the older age group (from 24.1% with this household included to 0.9% with this household excluded).

take any time to save receipts. Some would say it took a number of hours to collect a handful of receipts.

Effects of Interviewer and Experience on Records Collection

The interviewers who conducted data collection for the Feasibility Study were all experienced NORC interviewers. However, none had previously used scanners to collect data in the field. One of the interviewers had also participated in the Pilot Study and was familiar with the study protocols from that experience. The Feasibility Study protocol was different from other studies that the interviewers had worked on because the primary emphasis was the collection of financial records, rather than the administration of survey questions. The record keeping instructions to the respondents were scripted in detail in the protocol booklet. However, the nature of the study allowed for unscripted discussion with the respondent to address issues such as the role of other household members and to answer respondent questions.

Analyses were conducted to explore whether success at records collection changed over the course of the field period. It is possible that interviewers would improve in their ability to collect records as they gained experience in the field. However, it is also possible that fatigue with the study or changes in how closely they followed the scripted protocol over time would lead to decline in records collection. For this set of analyses, each of the interviewer's cases were divided into early cases and late cases based on the date on which Visit 1 was completed.⁹ Approximately half of each interviewer's cases were classified as early and half as late. The calendar date that divided the early and late cases depended on each interviewer's caseload and dates worked. Table 24 shows descriptive statistics on records collection early and late in the field period.

⁹ One household with an unusually high number of records (n=232 records, primarily lottery tickets) was excluded from the analysis. One interviewer who completed only one case was also excluded. Further, it should be noted that in all but four cases, the same interviewer completed both Visit 1 and Visit 2.

Table 24: Records Collected Early and Late in the Field Period

Time in Field Period		Mean	Median	Min	Max
Early (n=73)	Scanned Records	18.2	16.0	0	88
	Diary Records	7.5	6.0	0	54
	Total Records	25.7	22.0	4	100
Late (n=77)	Scanned Records	18.4	16.0	0	48
	Diary Records	5.1	2.0	0	31
	Total Records	23.5	22.0	1	67
Total (n=150)	Scanned Records	18.3	16.0	0	88
	Diary Records	6.2	4.0	0	54
	Total Records	24.5	22.0	1	100

Note: Two cases were excluded from analysis, one in which the number of records collected was extremely high (n=232 records) and one that was completed by an interviewer who had completed only one case.

An ANOVA indicated that the number of scanned records, diary records, and total records collected did not differ significantly by time in the field period. However, the difference in mean number of diary records collected (7.5 early in the field period vs. 5.1 late in the field period) was marginally significant ($F=3.8, p<.06$). These findings suggest that success in collecting records was similar across the field period. Neither effects of greater experience nor of study fatigue were readily apparent in the data.

Analyses were also conducted to examine whether the extent to which interviewers varied in their success at collecting records. Table 25 shows descriptive data on records collection by interviewer. An ANOVA revealed no significant differences in collection of scanned records, diary records or total records by interviewer. That is, interviewers performed similarly in their ability to collect records from respondents.

Table 25: Collection of Scanned and Diary Records by Interviewer

Interviewer		Mean	Median	Min	Max
A (n=41)	Scanned Records	18.9	19.0	1	45
	Diary Records	4.7	4.0	0	20
	Total Records	23.6	23.0	1	47
B (n=21)	Scanned Records	20.5	18.0	1	48
	Diary Records	7.0	3.0	0	31
	Total Records	27.5	22.0	8	67
C (n=31)	Scanned Records	16.1	14.0	0	52
	Diary Records	7.9	4.0	0	54
	Total Records	24.0	19.0	5	69
D (n=22)	Scanned Records	19.4	19.5	0	41
	Diary Records	7.3	6.0	0	28
	Total Records	26.6	24.5	1	52
E (n=22)	Scanned Records	18.8	16.5	0	88
	Diary Records	5.7	3.0	0	28
	Total Records	24.5	19.5	1	100
F (n=13)	Scanned Records	15.5	18.0	1	27
	Diary Records	5.0	6.0	0	17
	Total Records	20.5	22.0	2	44

Conclusions and Lessons Learned from the Feasibility Study

The objectives of the Feasibility Study were to examine the breadth and detail of information contained on financial records, the relevance of the information on the records to CE and other BLS surveys, and the possible information disclosure risks with collection respondents' financial records, and respondent attitudes about the study. We address these issues in this section as well as limitations of the study and lessons learned.

Availability of Scanned Records and Diary Records. A total of 152 respondents participated in the Feasibility Study. These respondents provided 2,985 financial records, an average of 19.6 per household (ranging from 0 to 232 per household). These records contained 9,903 items. Receipts were the most common record type that was collected in the scanned records, 86.3% of the total records. Most of the items purchased were in the Food category, both in terms of the number of items (70.0% of items) and in the share of total expenditures (36.8% of total). Cash (38.2%) and credit/debit card payments (35.4%) were the most common forms of payment. Among respondents from different demographic groups, the effect of age on mean records collected was marginally significant, with the youngest group of respondents collecting somewhat fewer records than the older age groups.

Of the 152 households, 124 returned at least one diary. In all, 181 diaries were received from respondents. The diaries contained a total of 954 records, an average of 6.3 per household (ranging from 0 to 54 records per household). The most common reason that respondents gave for not providing a record for a purchase was that no record was provided by the outlet (44.7%). In a small percentage of cases (5.1%), respondents were not willing to provide the record. Respondents completed most of the requested information in the diary concerning details of the purchase. Purchase date, outlet name, total price and payment type were provided for most purchases, at least 94.3% of the time; whether tax was paid was noted only 84.4% of the time. More than half of the purchases recorded in the diary were paid for in person with a cashier (57.9%) and more than half were paid for with cash (59.7%). Among respondents from different demographic groups, those in the lowest income group submitted fewer diary records than those in the highest income group; those in one-person household submitted fewer diary records than those in households with three or more persons.

The Feasibility Study showed that for the total expenditures that respondents reported they were able to provide records for most of them. The median share of expenditures accounted for in the records is about 80%. Although some respondents accounted for more of their expenditures in the diary rather than through records, most respondents provided records for the large majority of household's total expenditures. The majority of the items on the records could be fully coded by coders, with only about 10% of items being partially coded or uncoded after adjudication had taken place. More than 90% of items could be matched at least at the top level of coding.

Availability of Information Relevant to the CE and Other BLS Surveys in the Scanned Records. A data collection methodology for the CE that relies primarily on the collection of financial records will be most effective if the majority of the information that is needed is available on the records. Certain data elements relevant to the CE Surveys appear available on most records. Purchase date, outlet name, total price, payment type, outlet type, and item price could be discerned on more than 84% of records (excluding those that were illegible). However, some key pieces of information required by the CE Surveys were either difficult to interpret from the records or were entirely unavailable on the records. Details such as type of meal and outlet type for Food and Drinks Away from Home are sometimes not available on receipts. Whether Food and Drinks for Home Consumption are fresh or frozen, for example, is often difficult to determine. In addition, details about clothing items (such as gender, age) are sometimes not present on the records. Such information may be present on some receipts that include product codes; use of the product codes would require information from outlets on the meaning of the codes in order to more fully categorize the items on the receipts.

An important consideration for a data collection methodology that relies on the collection of financial records is types of expenditures for which respondents have difficulty collecting records. Information on such expenditures would have to be collected in a follow-up interview or in a diary. Respondents mentioned that public transportation fares, concession stand purchases, vending machine purchases, and items "bought off the street" were among expenditures for which there was no record to collect. Respondents often recorded these expenditures in the diary that was provided.

With regard to information relevant to BLS surveys other than the CE Surveys, such as TPOPS, an examination of outlet information did indicate that this type of information (outlet name, address and phone number) is available on at least 85% of the records. However, the availability of this information varied widely by type of outlet. Outlet information is more widely available on records from brick and mortar outlets than other outlet types.

Availability of PII on the Records. A potential issue with collecting expenditure information by collecting respondent records is the risk to respondent confidentiality through the accidental disclosure of the personally identifying information that was on the records. An examination of the availability of PII on the records indicates that this information is not available on most records. Name was present on nearly 10% of records and the last 4 digits of the credit card appeared on 41.4% of records. However, purchaser address, phone number, and full credit card number were relatively rare.

Respondent Attitudes about the Study. Overall, respondents were able to complete the study requirements with little difficulty. The interviewers noted in the interviewer debriefing questionnaire that most respondents had a very good understanding of the task (68.7%) and put a great deal of effort (57.8%) into the task. They noted most seemed very interested in the study (58.7%).

Most respondents reported in the debriefing that they thought it was very easy or somewhat easy (81.6%) to collect records for the study and nearly two-thirds (65.1%) indicated that they provided just about all their records. Respondents who did not provide just about all of their records often cited that they forgot or lost the record or did not get a record of the purchase. More than a third of respondents (39.5%) reported that there were expenditures for which they could not collect a receipt. The examples mentioned were expenditures for which receipts are generally not issued, such as for transportation expenses and vending machines. Respondents also said they sometimes did not collect a receipt. These instances ranged from smaller purchases to larger ones. Respondents often said they forgot or lost these records.

Respondents varied in the amount of effort they put into getting other household members to participate. Only a third (34.5%) put a great deal of effort into getting other household members

to collect records. Nearly half (44.9%) thought that others put in only a little or no effort at all into record keeping.

When asked if there were any records that they were not comfortable sharing, the large majority of respondents stated that there were not (80.4%). For the approximately one-fifth of respondents with concerns, bank and credit card statements were often mentioned as records they felt uncomfortable sharing. Respondents who did not want to share all their records cited confidentiality as a concern (62.1%), the amount of financial information on the records (58.6%), and privacy of the records (27.6%). Interviewer responses to their debriefing questions are consistent with the respondents' answers. Interviewers noted that almost all respondents seemed very comfortable sharing store receipts (96.0%) and bills (87.7%), but somewhat fewer were very comfortable sharing bank statements (75.7%), credit card statements (76.3%), and check registers (78.6%).

Limitations of the Feasibility Study, Lessons Learned, and Recommendations. The use of records data has the potential to improve data quality by reducing respondent error that the CE Diary and Quarterly Surveys may be subject to, such as to poor diary keeping by respondents, and inaccurate estimation. However, the records data may be subject to other quality issues that should be addressed. Although respondents appeared willing to provide records, it is difficult to know whether the set of records that respondents provided fully represented the records that they had. Respondents may have forgotten about some records they had or chosen not to tell the interviewer about certain records. Further, it is not known whether records are missing at random or whether particular types of records are more likely to be omitted during record keeping. Comparisons of the Feasibility Study data with other sources of expenditure data may address these issues.

It should be noted that the sample for the study was a convenience sample. Those who were not comfortable providing records could choose not to participate. Once respondents were recruited into the study, it was very rare (only a handful of cases) for the respondent to drop out; attrition was generally due to difficulty scheduling and recontacting the respondent. At Visit 1, no respondent chose not to continue the study after learning details about the type of records that would be collected.

Coding issues can also contribute to data quality issues. Coders noted that cash register receipts abbreviate items in a manner that can be hard to decipher. We used level of match between two coders as a measure of overall accuracy. However, this measure is limited. We do not have “gold standard” data on the true identity of the items to compare with codes assigned by the coders. It is possible that misunderstanding of how to categorize some items occurred.

Although difficult to assess, the effect of local knowledge on interpretation of the records data should be considered. Since all respondents and project staff were from the Chicago area, it is possible that knowledge of particular store names and items sometimes provided greater certainty to coders on how to categorize items. At a national level, such knowledge could be difficult to apply. However, it would be possible to develop a reference database that assists coders in interpreting the receipt data.

Some records that respondents collected could not be fully analyzed due to scanning issues. Close to 10% of records did not scan well. The scanner used was generally sufficient for the task but equipment that is faster and easier to use would have improved the data collection process. It would have been possible to spend additional time at the respondent’s home to check scan quality but the process of checking the quality of each scanned image is slow and would have increased respondent burden. Although a number of alternatives were considered during the development phase of the project, the scanner selected was the best device in terms of portability, speed and cost that also met security requirements.

The Access database provided by BLS and modified by NORC provided a good template for data entry and coding of the records data. The database tables organized input by household, diary records, scanned records, and items from the scanned records. The data entry fields were easy to understand and navigate. Based on NORC’s experience with this data entry system we make several recommendations:

- Set up the data entry system to require a response for every field of the data entry form. Coders could mistakenly leave a field blank and not notice this error.

- For verbatim fields (those without predetermined response categories), provide a check box for each one to allow the coder to mark that the information required in that field is missing from the financial record or that the coder is uncertain of what to enter.
- It is difficult to interpret the level of absent information for data elements such as tax and shipping. In the location where the study was conducted, both food and non-food items are taxable. Tax would not be applied to some purchases, such as movie tickets, lottery tickets, and bus and train fare. Yet, the records show only about 65% of records included a charge for tax.
- Scanned records are subject to much variation in quality. Some records are completely readable, others unreadable, and others partially readable. A field for data entry of scan quality would provide useful information for data cleaning purposes.

Finally, our experiences from the Feasibility Study with the record keeping tools suggest potential improvements that can be implemented:

- Both field interviewer comments and respondents' answers to the debriefing questions indicate that the receipt wallet was a useful tool for record keeping. Almost all respondents said they used the receipt wallet (94.1%) and many also used the diary (79.6%). Providing individual receipt wallets and a diary for expenditures without records are two important elements to facilitate respondent record keeping.
- Since some respondents will not feel comfortable sharing sensitive financial documents (such as bank and credit card statements, check registers) the Visit 2 protocol could incorporate additional scripted questions aimed at securing the information from these records. Respondents who do not wish to provide copies of certain documents may be willing to answer questions posed by the interviewer about key pieces of information on these documents.
- The diary that was provided to respondents included data entry pages that were intended to allow for recording of a variety of expenditures for which the respondent did not provide a receipt, ranging from smaller purchases (such as coffee and transit tickets) to major expenditures (such as rent payments). The diary pages could be tailored to the different types of expenditures that respondents might record in them. The pages could include cues to prompt respondents about the information that BLS is requesting and that should be recorded in the diary if there is no record. For example, diary pages that are devoted to online purchases could be formatted specifically to remind respondents about

the types of records that they may have online and provide fields for entry of the relevant information from the online records.

- The diary was a hard copy instrument provided to respondents. However, it would be possible to provide an online diary for respondents to use. An online diary could streamline the process of data entry, since respondents would enter their information directly into the online database. Further, encouraging respondents to go online to complete the diary could ease the process of collecting online records.

Appendix A
Recruitment Script and Screener

**BLS HOUSEHOLD SPENDING STUDY
INITIAL TELEPHONE SCRIPT**

Hello. My name is [NAME] and I work for the NORC at the University of Chicago. I'm calling about your interest in the Household Spending Study. Is this a good time? Let me tell you a little bit about what we are going to do and then you can let me know if you are still interested.

NORC is conducting this study to try and improve the way information is collected for the Consumer Expenditure Survey, which is conducted several times a year by the federal government's Bureau of Labor Statistics to gather information on the buying habits of American consumers. The results from the Consumer Expenditure Survey help set the Consumer Price Index, which tracks the current rate of inflation. NORC is conducting this study to explore whether collecting receipts and other financial records could improve the expenditure survey's accuracy and usability.

For this particular study, we will be asking respondents to collect the receipts and other financial records, such as bills, and bank and credit card statements, for everything they spend during a two-week period and share the information on those records with us. We will provide you with the materials you need to keep the records together, and you will not need to come in to any of our offices – one of our interviewers will come to meet you to give you the materials and explain how to use them. The interviewer will visit again at the end of the two-week period, to scan or make copies of the records and to ask you a few questions about your experiences as a participant. We will not take your receipts.

Your answers will always be kept private, and none of the information that we collect about you will be used for any purpose other than research.. BLS will not receive your name or any other identifying information about you. Information from the records you provide will be entered into a computer file. The records data file and survey data will be stripped of all identifiers before we send it to BLS. We encourage participants to be as complete as possible in documenting their spending, but you are never required to provide any record that you would feel uncomfortable sharing. Also, your participation is completely voluntary and you may choose to skip any questions the interviewer asks or stop participating at any time.

The first visit will take about 30 minutes and the second visit about 60 minutes, for a total of 1 ½ hours, plus we estimate up to one hour will be necessary to collect and organize your financial records. You will be given \$40.00 at the end of the second interview.

Would you like to participate?

➡ [IF YES] Great. I am going to ask you a few background questions to confirm your eligibility. Then we can schedule an appointment time for you. → GO TO SCREENER QUESTIONS

➡ [IF NO] That's okay. We appreciate your call. But for research purposes, we would like to know why you choose not to participate. NOTE TO RECRUITER: IF POTENTIAL RESPONDENT DECIDES AFTER HEARING ABOUT THE STUDY THAT HE/SHE DOES NOT WANT TO PARTICIPATE, ASK WHY NOT AND OFFER TO ANSWER QUESTIONS. RECORD THE RESPONDENT'S REASONS FOR NOT PARTICIPATING BELOW:

Thank you. Have a nice day.

Appendix B
Protocol Booklet



HOUSEHOLD SPENDING STUDY

CASE ID	_____
FI NAME	_____
FI ID#	_____

INTERVIEW #1	
DATE	____/____/ 2012
START TIME	____:____ AM/PM
DISPOSITION CODE	

INTERVIEW #2	
DATE	____/____/ 2012
START TIME	____:____ AM/PM
DISPOSITION CODE	



at the UNIVERSITY *of* CHICAGO

VISIT 1

MATERIALS NEEDED FOR VISIT 1

- INTERVIEWER PROTOCOL BOOKLET (THIS BOOKLET)
- CONSENT FORM (TWO COPIES)
- RECORDS STORAGE BOX (PENS/PENCILS, RECEIPT WALLETS, FILE FOLDERS)
- DIARIES (CHECK NUMBER IN HOUSEHOLD ON FACESHEET)

INFORMED CONSENT #1

PROVIDE RESPONDENT WITH A COPY OF THE INFORMED CONSENT FORM #1. ASK THE RESPONDENT TO READ THE FORM (OR READ IT TO HIM/HER, DEPENDING ON RESPONDENT PREFERENCE), ANSWER ANY QUESTIONS, AND HAVE THE RESPONDENT SIGN THE FORM. LEAVE A SEPARATE COPY OF THE FORM WITH THE RESPONDENT.

- SIGNED CONSENT FORM #1 COLLECTED
- COPY OF CONSENT FORM #1 GIVEN TO RESPONDENT
- RECORD TIME: _____:_____AM/PM

INSTRUCTIONS ON RECORD KEEPING

a. REVIEW MEMBERS OF CONSUMER UNIT

- i. We would like you to collect spending records for the people in your household who are age 14 or older. According to my records, there are [NUMBER – LOOK AT SCREENER INFORMATION] people in your household. How many are age 14 and older? I will write their names here as a reminder that we would like to get spending records for these people.

- RECORD NUMBER OF RECORD KEEPERS IN HOUSEHOLD: _____
- FILL IN NAMES ON FILE FOLDERS, ON RECORD BOX AND IN DIARIES WITH RESPONDENT'S HELP

What is his/her relationship to you?	What is his/her relationship to you?	What is his/her relationship to you?	What is his/her relationship to you?	What is his/her relationship to you?
Respondent/Person 1	Person 2	Person 3	Person 4	Person 5
1. Spouse 2. Girl/Boyfriend 3. Parent 4. In-law 5. Aunt/Uncle 6. Son/Daughter 7. Foster Child 8. Niece/Nephew 9. Grandchild 10. Cousin 11. Boarder 12. Roommate 13. Other non-related person 14. Sibling 15. Self 16. Grandparent	1. Spouse 2. Girl/Boyfriend 3. Parent 4. In-law 5. Aunt/Uncle 6. Son/Daughter 7. Foster Child 8. Niece/ Nephew 9. Grandchild 10. Cousin 11. Boarder 12. Roommate 13. Other non-related person 14. Sibling 15. Self 16. Grandparent	1. Spouse 2. Girl/Boyfriend 3. Parent 4. In-law 5. Aunt/Uncle 6. Son/Daughter 7. Foster Child 8. Niece/ Nephew 9. Grandchild 10. Cousin 11. Boarder 12. Roommate 13. Other non-related person 14. Sibling 15. Self 16. Grandparent	1. Spouse 2. Girl/Boyfriend 3. Parent 4. In-law 5. Aunt/Uncle 6. Son/Daughter 7. Foster Child 8. Niece/ Nephew 9. Grandchild 10. Cousin 11. Boarder 12. Roommate 13. Other non-related person 14. Sibling 15. Self 16. Grandparent	1. Spouse 2. Girl/Boyfriend 3. Parent 4. In-law 5. Aunt/Uncle 6. Son/Daughter 7. Foster Child 8. Niece/ Nephew 9. Grandchild 10. Cousin 11. Boarder 12. Roommate 13. Other non-related person 14. Sibling 15. Self 16. Grandparent

b. OVERVIEW OF RECEIPT COLLECTION TASK

i. There are several different kinds of records I want you to collect for the next two weeks. First, I would like you to keep receipts or other records for all purchases you and anyone else in your household makes. Here are some examples of places where you may make a purchase and should collect the record. GIVE RESPONDENT THE SHOWCARD.

- Grocery stores
- Department stores
- Restaurants
- Gas stations
- Drug stores
- Online purchases

As you can see, we would like you to keep the receipt for any purchase you make over the next two weeks.

I am also interested in other financial records that would be helpful in determining your household’s spending over the two-week period. So in addition to receipts for specific purchases, please collect records such as:

- Bills—utility bills, phone bills, bills for any services you use
- Credit card statements
- Bank statements
- Automatic payments

- Online statements
- Online order confirmations

Some of your records may be online records. Please print those out and store them along with the paper receipts and records you receive. You may notice that the same purchase might show up on more than one record. For example, if you go to a store and pay for something with your credit card, you will get a store receipt. That same purchase will also show up on your credit card statement. Don't worry about giving us duplicate information. To make it easier for you, feel free to just include both records.

c. RECORDS STORAGE BOX AND RECEIPT WALLETS

- I am leaving this Records Storage Box with you to make it easier for you to keep track of your records. Inside the box you will see there is a separate file folder and diary for each person on your list.
- We know it can be difficult to remember to put your records in the box if you do not do it right away. I encourage you and other household members to keep your receipt wallet with you as you go about your day.
- Put in your receipts immediately after a purchase and then put the receipts in the box at the end of the day. Also include printed confirmations from any online purchases or payments.
- I have put a separate file in the box for each family member to put their records in.

<input type="checkbox"/> WRITE NAME ON BOX

d. WHEN TO USE THE DIARY AND HOW TO USE IT

- Now let me show you the diary. Sometimes you will not have a receipt for a purchase. For example, you do not get a receipt when you buy something from a vending machine. You can also use the diary if you lose a receipt. Also, if you are not able to print a paper copy of any online purchase confirmations or automatic payments, please enter those in the diary as well.

<input type="checkbox"/> TAKE OUT THE DIARIES, POINT OUT THE FOLLOWING: <ul style="list-style-type: none"> • DIARY KEEPER NAME ON EACH DIARY • REVIEW INSTRUCTION PAGE • USE EXAMPLE DIARY PAGE TO POINT OUT EACH FIELD TO BE COMPLETED

- If there is a record or receipt in which you do not want to share the details with us, please write that purchase in the diary.

e. DATES OF DATA COLLECTION

- I would like the household to collect records for the entire household for two weeks. You will begin collecting receipts today and continue through the end of

the day on [DATE]. I will come back on [DATE] to make copies of the records and collect the diary, and to ask you a few questions.

f. INSTRUCTIONS FOR OTHER HOUSEHOLD MEMBERS

- i. Remember that we want spending records for everyone in the household who is 14 or older. It is up to you to decide whether you will collect records from everyone to put in the box and make diary entries for them or whether you will ask each person in your household do this themselves. But please note that only you, as the household respondent, would be paid.

g. ANSWER RESPONDENT QUESTIONS

<input type="checkbox"/> RECORD TIME: _____:_____ AM/PM

h. CONFIRM APPOINTMENT FOR SECOND VISIT

- i. I have in my appointment book that my second visit with you is scheduled for [DATE/TIME]. I will call to confirm this appointment with you a few days in advance.

<input type="checkbox"/> MAKE SURE SECOND APPOINTMENT IS MARKED IN THE RESPONDENT'S DIARY
<input type="checkbox"/> RECORD DATE AND TIME
RETURN APPOINTMENT
DAY _____
DATE _____/_____/2012
TIME _____:_____ AM/PM

i. CONTACT INFORMATION FOR QUESTIONS

- i. If you have any questions over the next two weeks, please feel free to call. My number is here in the diary and also on the Records Storage Box.

WRAP-UP

- a. **ANSWER RESPONDENT QUESTIONS.** I would be happy to answer any questions that you have.

- b. **REMIND OF FOLLOW-UP APPOINTMENT.** Thank you for your help with this study.

<input type="checkbox"/> RECORD END OF INTERVIEW #1 TIME: _____:_____ AM/PM

CHECK UP

FOLLOW-UP CALL TO RESPONDENT

CALL RESPONDENT 3 -4 DAYS AFTER FIRST VISIT

- RECORD TIME OF CALL _____ : _____ AM/PM
- RECORD DATE OF CALL _____ / _____ / 2012

- HAS RESPONDENT BEGUN THE RECORD-KEEPING TASK?
- DOES RESPONDENT HAVE ANY QUESTIONS?
- INTERVIEWER WILL CALL BACK NEXT WEEK WITH A REMINDER ABOUT THE SECOND APPOINTMENT.

REMIND RESPONDENTS TO ONLY USE THE DIARIES IF THEY DO NOT HAVE RECEIPTS.

ASK THEM TO CHECK ONLINE RECORDS AND EITHER PRINT OR NOTE IN THE DIARY. THIS INCLUDES ANY AUTOMATIC PAYMENTS THAT WENT THROUGH DURING THE TWO WEEKS.

REMINDER CALL

- RECORD TIME OF CALL _____ : _____ AM/PM
- RECORD DATE OF CALL _____ / _____ / 2012

- NEXT APPOINTMENT IS...

DAY _____

DATE _____ / _____ / 2012

TIME _____ : _____ AM/PM

- ASK RESPONDENT TO PLEASE HAVE ALL HOUSEHOLD SPENDING RECORDS READY FOR THE VISIT.
 - COLLECT RECEIPTS AND OTHER RECORDS AND PUT IN THE BOX.
 - COMPLETE THE DIARY FOR PURCHASES WITH NO RECEIPT.
 - PRINT OUT ANY ONLINE RECORDS.

VISIT 2

MATERIALS NEEDED FOR VISIT 2

- INTERVIEWER PROTOCOL
- CONSENT FORM #2 (TWO COPIES)
- PAYMENT RECEIPT
- \$40 CASH IN ENVELOPE
- LAPTOP AND SCANNING EQUIPMENT

MATERIALS TO TAKE AWAY FROM VISIT

- SCANNED OR ELECTRONIC RECEIPTS AND STATEMENTS
- DIARIES
- SIGNED CONSENT FORM
- SIGNED PAYMENT RECEIPT

INFORMED CONSENT

PROVIDE RESPONDENT WITH A COPY OF THE INFORMED CONSENT FORM #2. ASK THE RESPONDENT TO READ THE FORM (OR READ IT TO HIM/HER, DEPENDING ON RESPONDENT PREFERENCE), ANSWER ANY QUESTIONS, AND HAVE THE RESPONDENT SIGN THE FORM. LEAVE A SEPARATE COPY OF THE FORM WITH THE RESPONDENT.

- SIGNED CONSENT FORM #2 COLLECTED
- COPY OF CONSENT FORM GIVEN TO RESPONDENT
- RECORD TIME: _____:_____ AM/PM

REVIEW OF RECORDS

Let's take a look at the records and receipts that you gathered for today's visit.

- a. LOOK AT CONTENTS OF RECORDS STORAGE BOX, LOOK FOR EACH HOUSEHOLD MEMBER'S DIARY. ARE ALL DIARIES ACCOUNTED FOR? DO THE DIARY ENTRIES LOOK COMPLETE—ALL ITEMS ANSWERED? IF ANY DIARIES ARE MISSING, ASK → I see that NAME'S diary is missing. Do you know where that is?

- ALL HOUSEHOLD MEMBERS' DIARIES ARE COLLECTED

- b. IS EACH HOUSEHOLD MEMBER'S RECORDS FILE IN THE BOX? IF ANY FILES ARE MISSING, ASK → I see that NAME's file folder is missing. Do you know where that is?

- ALL HOUSEHOLD MEMBERS' RECORDS FILES COLLECTED

I will now make copies of the records and receipts you placed in the box. Before I get started, do you have any records or receipts online such as for automatic payments or confirmations of online orders that we need to collect? IF YES → You could print those online records out for me while I make copies of the records in the box. IF RESPONDENT PREFERS, HE/SHE COULD ADD ONLINE RECORDS TO THE DIARY WHILE YOU SCAN THE PAPER DOCUMENTS.

SCANNING PAPER DOCUMENTS

SCAN DOCUMENTS

USE THE SHOW CARD TO REMIND RESPONDENT ABOUT THE THINGS WE WANT TO COLLECT.

RETRIEVING ELECTRONIC RECORDS

IF RESPONDENT CANNOT PRINT THE ONLINE RECORDS, HELP RESPONDENT UPLOAD ONLINE FILES TO SECURE PROJECT FTP SITE OR HAVE RESPONDENT RECORD IN DIARY.

RECORD TIME: _____:_____ AM/PM

RESPONDENT DEBRIEFING

Now I would like to ask you a few questions about your experiences keeping records and receipts for this study. RECORD TIME: _____:_____ AM/PM

RESPONDENT DEBRIEFING QUESTIONNAIRE

Burden of Keeping Records

QUESTION 1. How easy or difficult was it for you to collect records for all your purchases during the two-week period?

- Very easy
- Somewhat easy
- Neither easy nor difficult
- Somewhat difficult
- Very difficult

QUESTION 2. How much time did you spend altogether over the past two weeks collecting and organizing records for this study?

- _____ MINUTES
- _____ HOURS
- RESPONDENT DID NOT SPEND ANY TIME COLLECTING RECORDS OR RECEIPTS

QUESTION 3. [IF R USED THE DIARY] How much time did you spend altogether over the past two weeks recording items in the diary?

- _____ MINUTES
- _____ HOURS
- RESPONDENT DID NOT USE DIARY

Completeness of Record-keeping

Now I want to ask you about all the purchases you made during the last two-weeks. Think about all the purchases you made during the study period for which you have a record.

QUESTION 4. Of those records you obtained, do you think you were able to save...?

- Just about all → GO TO QUESTION 6
- Most
- Some
- A few
- Or just about none

QUESTION 5. [IF NOT “Just about all” RECORDS SAVED] Why were you not able to save all the records?

QUESTION 6. Were there some types of purchases that you couldn’t save records for?

- YES
- NO → GO TO QUESTION 7

QUESTION 6A. What kind of purchases were you not able to save records for?

QUESTION 7. Were there any purchases for which you could have collected a record but did not?

- YES
- NO → GO TO SKIP BEFORE QUESTION 8

QUESTION 7A. What kind of purchases were those?

QUESTION 7B. Why did you not collect a record?

SKIP: IF RESPONDENT REPORTS ANY PURCHASES WITH NO RECORD, THAT IS, IF QUESTION 4 IS NOT “Just about all” or QUESTION 6=YES or QUESTION 7=YES, THEN ASK QUESTION 8. OTHERWISE, GO TO QUESTION 10.

QUESTION 8. → Did you record all of the purchases that you did not have a record for in the diary?

- YES → GO TO QUESTION 10
- NO

QUESTION 9. Why were you not able to write all the purchases that did not have a record in the diary?

QUESTION 10. Did you receive any bank statements or credit card statements during the last two weeks? These can be paper or online.

- YES
- NO

QUESTION 11. Did you put those statements...?

- In the records storage box? → GO TO QUESTION 12
- In your receipt wallet? → GO TO QUESTION 12
- Somewhere else (please specify) → GO TO QUESTION 12

- DID NOT SAVE STATEMENTS

QUESTION 11A. [IF NOT SAVED] Why not?

The Respondent's Usual Payment and Record-keeping Practices

QUESTION 12. Now I want to learn about forms of payment you use when you make a purchase. Think about all the purchases you made *in the last two months*, whether in-person at a store, online, by telephone, or by mail order. Did you pay for anything with ...? [CHECK ALL THAT APPLY]

- Cash
- Credit card
- Debit card
- Electronic payment service, such as PayPal or BillPay
- Automatic withdrawals or payments
- Another form of payment (please specify). WRITE IN BOX

QUESTION 13. I would like to find out what you usually do with receipts, bills, bank or credit card statements, and other financial documents that you receive. When you are not participating in our study, what do you usually do with...?

a. ***Paper*** bills, receipts, and bank or credit card statements that you receive? [CHECK ALL THAT APPLY]

- Save all or almost all of them
- Save them for purchases over a certain amount
- Save them for items you might want to return
- Do not tend to save them
- Something else (please specify)

QUESTION 14. Where do you save these paper records? Do you put these documents...? [CHECK ALL THAT APPLY]

- In your wallet, purse, or briefcase
- In a box or bag
- In a designated spot in your home or office
- In a file cabinet
- Somewhere else (please specify)

- RESPONDENT DOES NOT STORE RECORDS AT ALL
- R STORES RECORDS, BUT NOT IN A SYSTEMATIC WAY

b. What do you usually do with electronic or e-mail bills, receipts and bank or credit card statements that you receive? [CHECK ALL THAT APPLY]

- Save all or almost all of them
- Save them for purchases over a certain amount
- Save them for items you might want to return
- Leave/save them in online account to refer back to
- Do not tend to save them
- Something else (please specify) WRITE IN BOX BELOW

- RESPONDENT DOES NOT RECEIVE ANY ELECTRONIC OR E-MAIL BILLS/RECEIPTS

QUESTION 15. Where do you save these electronic records? [CHECK ALL THAT APPLY]

- Print them out and store a paper copy
- Save an electronic file on your computer
- Leave them in the website or e-mail account to refer back to
- Something else (please specify)

- RESPONDENT DOES NOT STORE RECORDS AT ALL
- R STORES RECORDS, BUT NOT IN A SYSTEMATIC WAY

QUESTION 16. Do you keep a check register or other record of paper or electronic checks that you write?

- YES
- NO
- RESPONDENT DOES NOT WRITE CHECKS

The Respondent's Use of the Records Storage Box and Diary

QUESTION 17. When you were keeping records for this study, did you use the records storage box that was provided for you?

- YES → GO TO QUESTION 18
- NO

QUESTION 17A. [IF R DID NOT USE BOX] Why not?

QUESTION 18. Did you use the diary?

- YES → GO TO QUESTION 19
- NO

QUESTION 18A. [IF R DID NOT USE THE DIARY] Why not?

QUESTION 19. Did you use the receipt wallet that was provided for you?

- YES → GO TO QUESTION 20
- NO

QUESTION 19A. [IF R DID NOT USE THE WALLET] Why not?

QUESTION 20. How could we make it easier for you to keep records for this study?

SKIP: ASK THESE NEXT SET OF QUESTIONS IF THERE ARE OTHER HOUSEHOLD MEMBERS WHO ARE ELIGIBLE TO PARTICIPATE IN RECORD-KEEPING, THAT IS, THOSE AGES 14 AND OLDER. IF NOT, GO TO QUESTION 26.

Other Household Members

QUESTION 21. Did you ask other members of your household to provide records for the study?

- YES → GO TO QUESTION 22
- NO
- NO OTHER HOUSEHOLD MEMBERS IN HOUSEHOLD

QUESTION 21A. [IF NO] Why not?

QUESTION 22. Overall, how comfortable would you say other household members felt about sharing their records for this study?

- Very comfortable
- Somewhat comfortable
- Somewhat uncomfortable
- Very uncomfortable

QUESTION 23. Over the two weeks in which you collected records, how much effort did you put into getting other household members to collect their records?

- A great deal of effort
- Some effort
- A little effort
- No effort at all

QUESTION 24. Overall, how much effort do you think other household members put into collecting their records for the study?

- A great deal of effort
- Some effort
- A little effort
- No effort at all
- EFFORT DIFFERED BY HOUSEHOLD MEMBER (PLEASE EXPLAIN)

QUESTION 25. About how many of the records were you able to get from each household member?

- All or almost all their purchases
- Most of them
- Some of them
- A few of them
- Or none or almost none of their purchases
- DIFFERED BY HH MEMBER (PLEASE EXPLAIN):

Confidentiality and Privacy Concerns

QUESTION 26. We were interested in a variety of records, including receipts, bank statements, credit card statements, check registers, or any other records that would provide information on household spending. Were there any records you were not comfortable sharing with us?

- YES
- NO → GO TO QUESTION 27

QUESTION 26A. [IF YES] What types of records? [CODE RESPONDENT'S OPEN-ENDED ANSWER.]

- Bank statements
- Credit card statements
- Check register
- Other (please specify)

QUESTION 26b. Could you explain why you were not comfortable sharing some of your records?

- Confidentiality concerns
- Too personal
- Too much financial information on the documents
- Something else (please specify)

QUESTION 27. Is there anything else you would like to share with us about your experiences participating in this study?

RECORD TIME: _____ : _____ AM/PM

WRAP-UP

ANSWER RESPONDENT QUESTIONS

THANK YOU AND PAYMENT → I would like to offer you \$40 in appreciation for your time. I have a receipt for you to sign acknowledging this payment. Thank you for participating in this study.

- COLLECT SIGNED RECEIPT
- COMPLETE INTERVIEWER DEBRIEFING QUESTIONS WHEN YOU PREPARE SUMMARY OF CASE
- RECORD END OF INTERVIEW TIME: _____ : _____ AM/PM

INTERVIEWER DEBRIEFING

QUESTION 1. How would you rate the respondent's understanding of the record-keeping task?

- Very good
- Good
- Fair
- Poor

QUESTION 2. How much effort did the respondent put into the record-keeping task?

- A great deal of effort
- A fair amount of effort
- A little effort
- No effort at all

QUESTION 3. How comfortable do you think the respondent felt about sharing financial records for this study?

	Very comfortable	Somewhat comfortable	Somewhat uncomfortable	Very uncomfortable
a. Store receipts				
b. Bank statements				
c. Credit card statements				
d. Check register				
e. Bills				

QUESTION 4. How well organized were the records that the respondent had prepared for your visit? Think of things you observed such as

- Very organized
- Somewhat organized
- Slightly organized
- Not at all organized

QUESTION 4A. Were records filed by household member or not?

- Filed by household member
- Not filed by household member

QUESTION 4B. Were each household member's diary and records filed in box or did you have to ask for it?

- Each household member's diary and records were in box
- Had to ask for diary and records

QUESTION 4C. Were papers stuffed in, wrinkled, or stacked neatly?

- Stuffed in or wrinkled
- Stacked neatly

QUESTION 5. How interested was the respondent in the study?

- Very interested
- Somewhat interested
- Slightly interested
- Not at all interested

QUESTION 6. Were there any electronic records that you needed to download or print from the respondent's online or e-mail records?

- Yes
- No

QUESTION 7. Did you have any technical difficulties downloading or printing these online or e-mail records?

Yes → Please explain

No

QUESTION 8. Did you have any technical difficulties scanning any paper documents?

Yes → Please explain

No

QUESTION 9. Did you have any other technical issues with the records collection?

Yes → Please explain

No

QUESTION 10. Please record any other comments or observations you have about this case.

FI ATTESTATION

I ATTEST TO THE FOLLOWING:

I CAREFULLY FOLLOWED THE RESPONDENT SELECTION PROCEDURE.

I READ ALL QUESTIONS EXACTLY AS WORDED.

I USED NEUTRAL PROBES AND PROVIDED CLARIFICATION WHEN NECESSARY.

I ACCURATELY RECORDED CLOSED AND OPEN-ENDED QUESTIONS.

I WAS RESPECTFUL OF THE RESPONDENT.

I WILL KEEP THE RESPONDENT'S IDENTITY AND RESPONSES CONFIDENTIAL.

FI SIGNATURE: _____

DATE: _____ / _____ / 2012

PLEASE COMPLETE FINAL RECORD OF CALL and ASSIGN DISPOSITION CODES

Appendix C
Frequently Asked Questions

HOUSEHOLD SPENDING STUDY FREQUENTLY ASKED QUESTIONS

What is the study about?/What is the Consumer Expenditure Survey?

The purpose of the Household Spending Study is to discover whether incorporating the collection of printed records into the Consumer Expenditure Survey will improve the survey's accuracy and usability.

The Consumer Expenditure Survey (CE) provides information on the buying habits of American consumers. The CE is used to calculate the Consumer Price Index, which in turn is used to determine the current rate of inflation and to set government policies like the levels of Social Security payments, cost-of-living increases, and income-tax brackets.

Who is the Bureau of Labor Statistics (BLS)?

The Bureau of Labor Statistics of the U.S. Department of Labor is the principal Federal agency responsible for measuring labor market activity, working conditions, and price changes in the economy. Its mission is to collect, analyze, and disseminate essential economic information to support public and private decision-making. You can learn more about BLS at its website, www.bls.gov.

Who is NORC?

NORC is a not-for-profit social science research organization affiliated with the University of Chicago. You can learn more about NORC at its website, www.norc.org, or call one of the study directors, Lisa Lee at (312) 759-4284 or Micah Sjoblom at (312) 759-4028.

Do I have to participate?

Participation is voluntary. You may choose whether or not you want to be in this study. If you decide to be in the study, you may refuse to answer any question you do not want to answer or to stop participating at any time.

How much will I be paid?

You will be given \$40.00 after you complete the second interview.

How long will the study take?

The first visit will take about 30 minutes and the second visit about 60 minutes, for a total of 1 ½ hours. We estimate that you will spend up to 1 hour in between visits collecting and organizing your financial records.

Why should I participate?

By participating in this study you can help make sure that the Consumer Expenditure Survey collects the most complete and accurate data possible. This study tests an important new method of collecting information on household expenditures—by asking respondents to save records such as receipts and bank statements and to share the information on those records in place of depending heavily on asking respondents to recall their expenditures in an interview. BLS will use what it learns from this study to improve the way it conducts the Consumer Expenditure Survey.

What kinds of records am I being asked to share?

We would like to obtain any financial records that show your household's spending over the two-week study period. This would include store receipts, information from your check register, bank and credit card statements, bills, and any other records that document what you spent. Some of these records may be paper documents while others may be electronic or online. We encourage participants to be as complete as possible in documenting their spending, but you are never required to provide any record that you would feel uncomfortable sharing.

Who do I contact if I have questions about my rights as a respondent?

If you have any questions regarding your rights as a study participant, you may call Kathleen Parks, the NORC IRB Administrator, toll free, at 866-309-0542.

How is my privacy protected?

The BLS, its employees, agents, and partner statistical agencies, will use the information you provide for statistical purposes only and will hold the information in confidence to the full extent permitted by law. In accordance with the Confidential Information Protection and Statistical Efficiency Act of 2002 (Title 5 of Public Law 107-347) and other applicable Federal laws, your responses will not be disclosed in identifiable form without your informed consent. The Privacy Act notice describes the conditions under which information related to this study will be used by BLS employees and agents. I can read the Privacy Act to you if you like.

PRIVACY ACT STATEMENT

In accordance with the Privacy Act of 1974, as amended (5 U.S.C. 552a), you are hereby notified that this study is sponsored by the U.S. Department of Labor, Bureau of Labor Statistics (BLS), under authority of 29 U.S.C. 2. Your voluntary participation is important to the success of this study and will enable the BLS to better understand the behavioral and psychological processes of individuals, as they reflect on the accuracy of BLS information collections. The BLS, its employees, agents, and partner statistical agencies, will use the information you provide for statistical purposes only and will hold the information in confidence to the full extent permitted by law. In accordance with the Confidential Information Protection and Statistical Efficiency Act of 2002 (Title 5 of Public Law 107-347) and other applicable Federal laws, your responses will not be disclosed in identifiable form without your informed consent.

How will you protect the information on my receipts?

Everyone working on this project is required by law to protect your privacy. We will scan your documents onto secure devices and use encrypted means of data transmission and data storage at all times. Only authorized staff members from NORC who are working on this project will have access to the scanned versions of your documents. All our procedures must meet strict legal standards set by federal laws regarding human subject protections (28 CFR Part 46), and confidentiality (28 CFR Part 22).

What information will be shared with the government/with BLS?

NORC will not provide unedited purchase receipts to the Bureau of Labor Statistics. Before we provide receipt information to the Bureau, we will remove any personally identifying information, including names, full or partial credit card information, and customer ID numbers. Information from the spending diaries will be entered into a computer file and will also be stripped of personally identifiable information. Your name will not be associated with any of the responses you give to the survey questions

Appendix D
Visit 1 Consent Form



The Bureau of Labor Statistics (BLS) is conducting research to increase the quality of BLS surveys. This study is intended to suggest ways to improve the procedures the BLS uses to collect survey data.

NORC at the University of Chicago, a social science research organization, is conducting the Household Spending Study on behalf of BLS. As part of this study, you will collect records for everything you spend over a two-week period and share the information on those receipts with us. During today's visit, the interviewer will give you the study materials and explain their use. The interviewer will return in two weeks to scan or copy the records and to ask you a few questions about your experiences while participating in the study.

The BLS, its employees, agents, and partner statistical agencies, will use the information you provide for statistical purposes only and will hold the information in confidence to the full extent permitted by law. In accordance with the Confidential Information Protection and Statistical Efficiency Act of 2002 (Title 5 of Public Law 107-347) and other applicable Federal laws, your responses will not be disclosed in identifiable form without your informed consent. The Privacy Act notice on the back of this form describes the conditions under which information related to this study will be used by BLS employees and agents.

During this research you may be observed.

We estimate it will take you an average of 2 ½ hours to participate in this research (30 minutes for today's visit, about 60 minutes for the second visit, and up to one hour in between visits to gather and organize your financial records).

If you agree to participate, at the end of the second visit you will receive \$40 as a token of appreciation for your participation in the study.

Your participation in this research project is voluntary, and you have the right to stop at any time. If you agree to participate, please sign below.

If you have any questions about the study, please ask your interviewer. You may also contact the Project Director, Micah Sjoblom, at 312-759-4028 or sjoblom-micah@norc.org. If you have questions about your rights as a research participant, you may contact Kathleen Parks, the head of NORC's Institutional Review Board at 866-309-0542.

I have read and understand the statements above. I consent to participate in this study.

Participant's signature

Date

Participant's printed name

Researcher's signature

OMB Control Number: 1220-0141

Expiration Date: [02/28/15]

PRIVACY ACT STATEMENT

In accordance with the Privacy Act of 1974, as amended (5 U.S.C. 552a), you are hereby notified that this study is sponsored by the U.S. Department of Labor, Bureau of Labor Statistics (BLS), under authority of 29 U.S.C. 2. Your voluntary participation is important to the success of this study and will enable the BLS to better understand the behavioral and psychological processes of individuals, as they reflect on the accuracy of BLS information collections. The BLS, its employees, agents, and partner statistical agencies, will use the information you provide for statistical purposes only and will hold the information in confidence to the full extent permitted by law. In accordance with the Confidential Information Protection and Statistical Efficiency Act of 2002 (Title 5 of Public Law 107-347) and other applicable Federal laws, your responses will not be disclosed in identifiable form without your informed consent.

Appendix E
Diary

HOUSEHOLD SPENDING STUDY

DIARY KEEPER'S NAME

Your participation in the Household Spending Study helps us to improve the quality of the Consumer Expenditure Surveys, which tell us about the products and services that are bought by the people in the United States.

Please record in this diary your household's expenses and purchases **for which you have no receipt or other record** for the following period:

I will return on _____ at _____.

If you have any questions, please call:

Field Interviewer's Name:	Telephone:
Field Manager's Name:	Telephone:
Project Director's Name:	Telephone:



at the UNIVERSITY of CHICAGO

Acting as a collecting agent for the U.S. Department of Labor, Bureau of Labor Statistics.
OMB Control No: 1220-0141

SUID

This is an example of how to fill out the diary page

Who made this purchase? <input type="checkbox"/> Me <input checked="" type="checkbox"/> Another household member: Who? <u>Lisa</u>		When was the purchase made? <u>Jan</u> <u>8</u> , 20 <u>12</u> <small>Month day year</small>
Where was the purchase made? <u>Grocery store</u>		What was the total purchase price? \$ <u>67.35</u> Does this price include tax? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
How did you pay for this purchase? <input type="checkbox"/> Cash <input type="checkbox"/> Online payment service <input checked="" type="checkbox"/> Credit card <input type="checkbox"/> Other <input type="checkbox"/> Debit card Please explain: _____ <input type="checkbox"/> Check _____ <input type="checkbox"/> Automatic payment		
How was this purchase made? <input checked="" type="checkbox"/> In person with a cashier or sales clerk <input type="checkbox"/> In person at a self-checkout or vending machine <input type="checkbox"/> Online <input type="checkbox"/> Phone order <input type="checkbox"/> Mail order <input type="checkbox"/> Some other way Please describe: _____		Why don't you have a record for this purchase? <input checked="" type="checkbox"/> Lost or misplaced receipt <input type="checkbox"/> Left behind at place of purchase <input type="checkbox"/> None provided <input type="checkbox"/> Did not want to provide receipt for this study <input type="checkbox"/> Another reason Please explain: _____ _____ _____

If you are keeping track of purchases for other people in your household, write in the name of the purchaser here.

Examples: drug store; vending machine; gas station; online (such as amazon.com).

Enter the total price paid. You do not need to enter the amounts of any individual items – just the total.

Although we would like to obtain copies of all receipts you collected during the study period, we realize there may be some receipts you do not wish to share.

This page intentionally blank.

Diary Entry #6

Who made this purchase?	When was the purchase made?
<input type="checkbox"/> Me <input type="checkbox"/> Another household member: Who? _____	_____, 20____ <small>Month day year</small>
Where was the purchase made?	
<input type="checkbox"/> Cash <input type="checkbox"/> Credit card <input type="checkbox"/> Debit card <input type="checkbox"/> Check <input type="checkbox"/> Automatic payment	<input type="checkbox"/> Online payment service <input type="checkbox"/> Other Please explain: _____ _____
How did you pay for this purchase?	What was the total purchase price?
<input type="checkbox"/> Cash <input type="checkbox"/> Credit card <input type="checkbox"/> Debit card <input type="checkbox"/> Check <input type="checkbox"/> Automatic payment	<input type="checkbox"/> Online payment service <input type="checkbox"/> Other Please explain: _____ _____
\$ _____. Does this price include tax? <input type="checkbox"/> Yes <input type="checkbox"/> No	
How was this purchase made?	Why don't you have a record for this purchase?
<input type="checkbox"/> In person with a cashier or sales clerk <input type="checkbox"/> In person at a self-checkout or vending machine <input type="checkbox"/> Online <input type="checkbox"/> Phone order <input type="checkbox"/> Mail order <input type="checkbox"/> Some other way Please describe: _____ _____ _____	<input type="checkbox"/> Lost or misplaced receipt <input type="checkbox"/> Left behind at place of purchase <input type="checkbox"/> None provided <input type="checkbox"/> Did not want to provide receipt for this study <input type="checkbox"/> Another reason Please explain: _____ _____ _____

Diary Entry #7

Who made this purchase?		When was the purchase made?	
<input type="checkbox"/> Me <input type="checkbox"/> Another household member: Who? _____		_____, 20____ <small>Month day year</small>	
Where was the purchase made?			
How did you pay for this purchase?		What was the total purchase price?	
<input type="checkbox"/> Cash <input type="checkbox"/> Online payment service <input type="checkbox"/> Credit card <input type="checkbox"/> Other <input type="checkbox"/> Debit card Please explain: _____ <input type="checkbox"/> Check _____ <input type="checkbox"/> Automatic payment		\$ _____. Does this price include tax? <input type="checkbox"/> Yes <input type="checkbox"/> No	
How was this purchase made?		Why don't you have a record for this purchase?	
<input type="checkbox"/> In person with a cashier or sales clerk <input type="checkbox"/> In person at a self-checkout or vending machine <input type="checkbox"/> Online <input type="checkbox"/> Phone order <input type="checkbox"/> Mail order <input type="checkbox"/> Some other way Please describe: _____ _____ _____		<input type="checkbox"/> Lost or misplaced receipt <input type="checkbox"/> Left behind at place of purchase <input type="checkbox"/> None provided <input type="checkbox"/> Did not want to provide receipt for this study <input type="checkbox"/> Another reason Please explain: _____ _____ _____	

Diary Entry #8

Who made this purchase?	When was the purchase made?
<input type="checkbox"/> Me <input type="checkbox"/> Another household member: Who? _____	_____, 20____ <small>Month day year</small>
Where was the purchase made?	
How did you pay for this purchase?	What was the total purchase price?
<input type="checkbox"/> Cash <input type="checkbox"/> Online payment service <input type="checkbox"/> Credit card <input type="checkbox"/> Other <input type="checkbox"/> Debit card Please explain: _____ <input type="checkbox"/> Check _____ <input type="checkbox"/> Automatic payment	\$ _____. Does this price include tax? <input type="checkbox"/> Yes <input type="checkbox"/> No
How was this purchase made?	Why don't you have a record for this purchase?
<input type="checkbox"/> In person with a cashier or sales clerk <input type="checkbox"/> In person at a self-checkout or vending machine <input type="checkbox"/> Online <input type="checkbox"/> Phone order <input type="checkbox"/> Mail order <input type="checkbox"/> Some other way Please describe: _____ _____ _____	<input type="checkbox"/> Lost or misplaced receipt <input type="checkbox"/> Left behind at place of purchase <input type="checkbox"/> None provided <input type="checkbox"/> Did not want to provide receipt for this study <input type="checkbox"/> Another reason Please explain: _____ _____ _____

Diary Entry #9

Who made this purchase?		When was the purchase made?	
<input type="checkbox"/> Me <input type="checkbox"/> Another household member: Who? _____		_____, 20____ <small>Month day year</small>	
Where was the purchase made?			
How did you pay for this purchase?		What was the total purchase price?	
<input type="checkbox"/> Cash <input type="checkbox"/> Online payment service <input type="checkbox"/> Credit card <input type="checkbox"/> Other <input type="checkbox"/> Debit card Please explain: _____ <input type="checkbox"/> Check _____ <input type="checkbox"/> Automatic payment		\$ _____. Does this price include tax? <input type="checkbox"/> Yes <input type="checkbox"/> No	
How was this purchase made?		Why don't you have a record for this purchase?	
<input type="checkbox"/> In person with a cashier or sales clerk <input type="checkbox"/> In person at a self-checkout or vending machine <input type="checkbox"/> Online <input type="checkbox"/> Phone order <input type="checkbox"/> Mail order <input type="checkbox"/> Some other way Please describe: _____ _____ _____		<input type="checkbox"/> Lost or misplaced receipt <input type="checkbox"/> Left behind at place of purchase <input type="checkbox"/> None provided <input type="checkbox"/> Did not want to provide receipt for this study <input type="checkbox"/> Another reason Please explain: _____ _____ _____	

Diary Entry #10

Who made this purchase?		When was the purchase made?	
<input type="checkbox"/> Me <input type="checkbox"/> Another household member: Who? _____		_____, 20____ <small>Month day year</small>	
Where was the purchase made?			
How did you pay for this purchase?		What was the total purchase price?	
<input type="checkbox"/> Cash <input type="checkbox"/> Online payment service <input type="checkbox"/> Credit card <input type="checkbox"/> Other <input type="checkbox"/> Debit card Please explain: _____ <input type="checkbox"/> Check _____ <input type="checkbox"/> Automatic payment		\$ _____. Does this price include tax? <input type="checkbox"/> Yes <input type="checkbox"/> No	
How was this purchase made?		Why don't you have a record for this purchase?	
<input type="checkbox"/> In person with a cashier or sales clerk <input type="checkbox"/> In person at a self-checkout or vending machine <input type="checkbox"/> Online <input type="checkbox"/> Phone order <input type="checkbox"/> Mail order <input type="checkbox"/> Some other way Please describe: _____ _____ _____		<input type="checkbox"/> Lost or misplaced receipt <input type="checkbox"/> Left behind at place of purchase <input type="checkbox"/> None provided <input type="checkbox"/> Did not want to provide receipt for this study <input type="checkbox"/> Another reason Please explain: _____ _____ _____	

Diary Entry #11

Who made this purchase?		When was the purchase made?	
<input type="checkbox"/> Me <input type="checkbox"/> Another household member: Who? _____		<div style="text-align: right; font-size: 1.2em;"> _____, 20____ </div> <div style="text-align: center; font-size: 0.8em;"> _____ Month day year </div>	
Where was the purchase made?			
How did you pay for this purchase?		What was the total purchase price?	
<input type="checkbox"/> Cash <input type="checkbox"/> Online payment service <input type="checkbox"/> Credit card <input type="checkbox"/> Other <input type="checkbox"/> Debit card Please explain: _____ <input type="checkbox"/> Check _____ <input type="checkbox"/> Automatic payment		\$ _____. Does this price include tax? <input type="checkbox"/> Yes <input type="checkbox"/> No	
How was this purchase made?		Why don't you have a record for this purchase?	
<input type="checkbox"/> In person with a cashier or sales clerk <input type="checkbox"/> In person at a self-checkout or vending machine <input type="checkbox"/> Online <input type="checkbox"/> Phone order <input type="checkbox"/> Mail order <input type="checkbox"/> Some other way Please describe: _____ _____ _____		<input type="checkbox"/> Lost or misplaced receipt <input type="checkbox"/> Left behind at place of purchase <input type="checkbox"/> None provided <input type="checkbox"/> Did not want to provide receipt for this study <input type="checkbox"/> Another reason Please explain: _____ _____ _____	

Diary Entry #12

Who made this purchase?		When was the purchase made?	
<input type="checkbox"/> Me <input type="checkbox"/> Another household member: Who? _____		_____, 20____ <small>Month day year</small>	
Where was the purchase made?			
How did you pay for this purchase?		What was the total purchase price?	
<input type="checkbox"/> Cash <input type="checkbox"/> Online payment service <input type="checkbox"/> Credit card <input type="checkbox"/> Other <input type="checkbox"/> Debit card Please explain: _____ <input type="checkbox"/> Check _____ <input type="checkbox"/> Automatic payment		\$ _____. Does this price include tax? <input type="checkbox"/> Yes <input type="checkbox"/> No	
How was this purchase made?		Why don't you have a record for this purchase?	
<input type="checkbox"/> In person with a cashier or sales clerk <input type="checkbox"/> In person at a self-checkout or vending machine <input type="checkbox"/> Online <input type="checkbox"/> Phone order <input type="checkbox"/> Mail order <input type="checkbox"/> Some other way Please describe: _____ _____ _____		<input type="checkbox"/> Lost or misplaced receipt <input type="checkbox"/> Left behind at place of purchase <input type="checkbox"/> None provided <input type="checkbox"/> Did not want to provide receipt for this study <input type="checkbox"/> Another reason Please explain: _____ _____ _____	

Diary Entry #13

Who made this purchase?		When was the purchase made?	
<input type="checkbox"/> Me <input type="checkbox"/> Another household member: Who? _____		_____, 20____ <small>Month day year</small>	
Where was the purchase made?			
How did you pay for this purchase?		What was the total purchase price?	
<input type="checkbox"/> Cash <input type="checkbox"/> Online payment service <input type="checkbox"/> Credit card <input type="checkbox"/> Other <input type="checkbox"/> Debit card Please explain: _____ <input type="checkbox"/> Check _____ <input type="checkbox"/> Automatic payment		\$ _____. Does this price include tax? <input type="checkbox"/> Yes <input type="checkbox"/> No	
How was this purchase made?		Why don't you have a record for this purchase?	
<input type="checkbox"/> In person with a cashier or sales clerk <input type="checkbox"/> In person at a self-checkout or vending machine <input type="checkbox"/> Online <input type="checkbox"/> Phone order <input type="checkbox"/> Mail order <input type="checkbox"/> Some other way Please describe: _____ _____ _____		<input type="checkbox"/> Lost or misplaced receipt <input type="checkbox"/> Left behind at place of purchase <input type="checkbox"/> None provided <input type="checkbox"/> Did not want to provide receipt for this study <input type="checkbox"/> Another reason Please explain: _____ _____ _____	

Diary Entry #14

Who made this purchase?		When was the purchase made?
<input type="checkbox"/> Me <input type="checkbox"/> Another household member: Who? _____	_____, 20____ <small>Month day year</small>	
Where was the purchase made?		How did you pay for this purchase?
		<input type="checkbox"/> Cash <input type="checkbox"/> Online payment service <input type="checkbox"/> Credit card <input type="checkbox"/> Other <input type="checkbox"/> Debit card Please explain: _____ <input type="checkbox"/> Check _____ <input type="checkbox"/> Automatic payment
How was this purchase made?		What was the total purchase price?
<input type="checkbox"/> In person with a cashier or sales clerk <input type="checkbox"/> In person at a self-checkout or vending machine <input type="checkbox"/> Online <input type="checkbox"/> Phone order <input type="checkbox"/> Mail order <input type="checkbox"/> Some other way Please describe: _____ _____ _____		\$ _____. Does this price include tax? <input type="checkbox"/> Yes <input type="checkbox"/> No
Why don't you have a record for this purchase?		
<input type="checkbox"/> Lost or misplaced receipt <input type="checkbox"/> Left behind at place of purchase <input type="checkbox"/> None provided <input type="checkbox"/> Did not want to provide receipt for this study <input type="checkbox"/> Another reason Please explain: _____ _____ _____		

Appendix F
Visit 2 Consent Form



The Bureau of Labor Statistics (BLS) is conducting research to increase the quality of BLS surveys. This study is intended to suggest ways to improve the procedures the BLS uses to collect survey data.

NORC at the University of Chicago, a social science research organization, is conducting the Household Spending Study on behalf of BLS. During today's visit, the interviewer will scan or copy any records you collected over the last two weeks and ask you a few questions about your experiences while participating in the study.

The BLS, its employees, agents, and partner statistical agencies, will use the information you provide for statistical purposes only and will hold the information in confidence to the full extent permitted by law. In accordance with the Confidential Information Protection and Statistical Efficiency Act of 2002 (Title 5 of Public Law 107-347) and other applicable Federal laws, your responses will not be disclosed in identifiable form without your informed consent. The Privacy Act notice on the back of this form describes the conditions under which information related to this study will be used by BLS employees and agents.

During this research you may be observed.

We estimate today's visit will take about 60 minutes.

If you agree to participate, at the end of today's visit you will receive \$40 as a token of appreciation for your participation in the study.

Your participation in this research project is voluntary, and you have the right to stop at any time. If you agree to participate, please sign below.

If you have any questions about the study, please ask your interviewer. You may also contact the Project Director, Micah Sjoblom, at 312-759-4028 or sjoblom-micah@norc.org. If you have questions about your rights as a research participant, you may contact Kathleen Parks, the head of NORC's Institutional Review Board at 866-309-0542.

I have read and understand the statements above. I consent to participate in this study.

Participant's signature

Date

Participant's printed name

Researcher's signature

OMB Control Number: 1220-0141

Expiration Date: [02/28/15]

PRIVACY ACT STATEMENT

In accordance with the Privacy Act of 1974, as amended (5 U.S.C. 552a), you are hereby notified that this study is sponsored by the U.S. Department of Labor, Bureau of Labor Statistics (BLS), under authority of 29 U.S.C. 2. Your voluntary participation is important to the success of this study and will enable the BLS to better understand the behavioral and psychological processes of individuals, as they reflect on the accuracy of BLS information collections. The BLS, its employees, agents, and partner statistical agencies, will use the information you provide for statistical purposes only and will hold the information in confidence to the full extent permitted by law. In accordance with the Confidential Information Protection and Statistical Efficiency Act of 2002 (Title 5 of Public Law 107-347) and other applicable Federal laws, your responses will not be disclosed in identifiable form without your informed consent.

Appendix G
Receipt



Receipt for Cash Payment
Household Spending Study

I _____ have received \$40.00 in cash for participation
(Please print respondent's name) in a study on consumer spending.

Received from: _____
(Interviewer's name)

Signature: _____
(Respondent's name)

Date _____

Appendix H
Expenditures Database Structure

Expenditures Database Structure

Table name	Field name	Description	Responses
Household Info	Household Number	Field-assigned household number	6-digit ID
	Household Size	Number of household residents 14 and over	Integer
Persons	Household Number	Field-assigned household number	6-digit ID
	Person Number	Field-assigned ID for persons	8-digit ID (household number plus person ID)
	Identity	Relationship of person to respondent	Respondent, Husband/Wife, Girlfriend/Boyfriend, Son/Daughter, Foster Child, Parent, In-Law, Aunt/Uncle, Niece/Nephew, Grandson/Granddaughter, Cousin, Brother/Sister, Roomer/Boarder, Housemate/Roommate, Other Unrelated Person, Missing
	Gender	Gender of person	Male, Female, Missing
Diaries	Diary ID	Diary ID (allows for multiple-diary households)	Integer
	Person Number	Household member keeping diary	8-digit ID (household number plus person ID)
Diary Records	Diary Record ID	Single diariated expenditure	Integer
	Diary ID	Diary in which diary record was entered	Integer
	Purchaser-diary keeper	Was the purchaser the diary keeper?	Yes/No
	Purchaser-other	Person ID of purchaser (listed only if different from diary keeper)	8-digit ID (household number plus person ID)
	Purchaser unknown	Is the purchaser known?	Yes/No
	Purchase date	Recorded date of purchase	Date
	Purchase data unknown	Is the purchaser date unknown?	Yes/No
	Where purchased?	Verbatim description of purchase location	Text
	How made?	How purchase was made	In person (cashier), In person (vending/self), Online, Phone order, Mail order, Other, Left blank by R
	Total price	Amount paid	Currency
Tax included?	Is tax included in this purchase?	Yes/No	
How paid for?	How purchase was paid for	Cash, Credit card, Debit card, Check, Online service (PayPal), Other, Left blank by R	

	Why no record?	Reason why this purchase has no record	Lost/misplaced, Left behind, Not provided, Unwilling to provide, Other, Left blank by R
	No record (other)	Verbatim for Why no record?	Text
	How paid (other)	Verbatim for How paid for?	Text
	How made (other)	Verbatim for How made?	Text
Record Level	Record ID	Unique record ID	Integer
	Person Number	Field-assigned person number for purchaser	8-digit ID (household number plus person ID)
	No items	Does this record have items?	Yes/No
	Date	Date on record	Date
	Date unknown	Is record date unknown?	Yes/No
	Record Type	Type of record	Receipt, Utility Bill, E-mail Receipt, Website Printout, Package Invoice, Service Invoice, Credit Card Statement, Credit Card Charge Slip, Bank Statement, Checkbook Register, Written Notes, Other
	Payment Type	Method of payment for this expenditure	Unknown, Cash, Check, Credit Card, Debit Card, Online Automated Payment, Online One-Time Payment, Gift Card, Return/Exchange, Other
	Service Dates - Beginning	Beginning of service period for utilities, etc.	Date
	Service Dates - End	End of service period for utilities, etc.	Date
	Outlet	Where item purchased	Text
	Outlet Type	Type of store	Brick and Mortar, Internet, Phone/Catalog, Other
	Tax Amount 1	Tax amount 1 listed	Currency
	Tax Rate 1	Tax rate 1 applied	Percentage
	Tax Amount 2	Tax amount 2 listed	Currency
	Tax Rate 2	Tax rate 2 applied	Percentage
	Shipping Cost	Shipping cost	Currency
	Other Fees	Amount of any other fees (e.g., tip)	Currency
	Total Price	Total amount paid	Currency
	Outlet Address	Is outlet address on record?	Yes/No
	Outlet Phone#	Is outlet phone # on record?	Yes/No
	Outlet ID	Blank	Blank
	Product Codes	Is the product code listed?	Yes/No
	PIIName	Is purchaser name on record?	Yes/No

	PIIAdd	Is purchaser address on record?	Yes/No
	PIIPhone	Is purchaser phone number on record?	Yes/No
	PIICC#	Is full credit card number on record?	Yes/No
	PIICCLast4	Last 4 digits of credit card on record	Yes/No
	CustID#	Is customer ID on record?	Yes/No
	Notes	Coder notes	Text
	Scan	Blank	Blank
	Input	Blank	Blank
Item Level	Item ID	Unique code for each item on a record	Integer
	Record ID	Record on which item is found	Integer
	Verbatim	Exact text associated with item on record	Text
	Price	Regular price for the item	Currency
	Rebate Price	Amount item was discounted by	Negative Currency
	Categorizable	Blank	Blank
	Uncodable	Not fully codable but able to place item into ≤ 3 categories	Yes/No
	Unidentifiable	Not codable	Integer
	CE_ID	Blank	Blank
	CECAT1	Category 1	Text
	CECAT2	Category 2	Text
	CECAT3	Category 3	Text
	CECAT4	Category 4	Text
	CEzoom	Full item code	Integer
	Comments	Coder comments	Text

Appendix I
CE Coding Scheme

LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4	
Food	Food at home	Cereals and bakery products	Cereals and cereal products	
		Meats, poultry, fish, and eggs	Bakery products	Bakery products
			Beef	Beef
			Pork	Pork
			Other meats	Other meats
			Poultry	Poultry
		Dairy products	Fish and seafood	Fish and seafood
			Eggs	Eggs
			Fresh milk and cream	Fresh milk and cream
	Fruits and vegetables	Other dairy products	Other dairy products	
Fresh fruits		Fresh fruits		
Fresh vegetables		Fresh vegetables		
Processed fruits		Processed fruits		
Other food at home	Processed vegetables	Processed vegetables		
	Sugar and other sweets	Sugar and other sweets		
	Fats and oils	Fats and oils		
	Miscellaneous foods	Miscellaneous foods		
	Nonalcoholic beverages	Nonalcoholic beverages		
	Food prepared by consumer unit on out-of-town trips			
	Food away from home			
Alcoholic beverages				
Housing	Shelter	Owned dwellings	Mortgage interest and charges	
			Property taxes	
			Maintenance, repairs, insurance, other expenses	
	Utilities, fuels, and public services	Rented dwellings		
		Other lodging		
		Natural gas		
		Electricity		
		Fuel oil and other fuels		
		Telephone services		
		Water and other public services		
	Household operations	Personal services		
		Other household expenses		
	Housekeeping supplies	Laundry and cleaning supplies		
		Other household products		
		Postage and stationery		
	Household furnishings and equipment	Household textiles		
Furniture				
Floor coverings				
Major appliances				
Small appliances, miscellaneous housewares				
Miscellaneous household equipment				
Apparel and services	Men and boys	Men, 16 and over		
		Boys, 2 to 15		
	Women and girls	Women, 16 and over		
		Girls, 2 to 15		
	Children under 2			
Footwear				
Other apparel products and services				
Transportation	Vehicle purchases (net outlay)	Cars and trucks, new		
		Cars and trucks, used		
	Other vehicles			
	Gasoline and motor oil			
	Other vehicle expenses	Vehicle finance charges		
		Maintenance and repairs		
Vehicle insurance				
Public transportation	Vehicle rental, leases, licenses, and other charges			
Healthcare	Health insurance			
	Medical services			
	Drugs			
	Medical supplies			
Entertainment	Fees and admissions			
	Audio and visual equipment and services			
	Pets, toys, hobbies, and playground equipment			
	Other entertainment supplies, equipment, and services			
Personal care products and services				
Reading				
Education				
Tobacco products and smoking supplies				
Miscellaneous				
Cash contributions				
Personal insurance and pensions	Life and other personal insurance			
	Pensions and Social Security			

Appendix J
Coding Rules

I. **Assigning records to purchasers**

- The interviewers use cover sheets to separate the purchases of one HH member from another. Note that the cover sheets are sometimes in backwards order so that the last page in the PDF file is the cover sheet for person 1.
- Occasionally, a receipt with Person 1's name on it is mixed in with Person 2's records or vice versa. Always assign person number according to cover sheet.
- There are some households with multiple record keepers in which the records are not sorted by purchaser. If we cannot tell which HH member made the purchase:
 - Assign the record to person 1.
 - Click the Purchaser Unknown button.

II. **Returns, free items, rebates, etc.**

- For free items enter the full price in the Full Price field and the amount discounted as a negative value in the Rebate Price field:
 - Full Price = \$2.99 Rebate Price = -\$2.99
- For discounted items, enter the full price under Full Price and the amount discounted as a negative value under Rebate Price. For example, an item on which the respondent got one dollar off would be entered like this:
 - Full Price = \$2.99 Rebate Price = -\$1.00
 - Do not enter a rebate price if the discount is already accounted for in the listed item price. The full price minus the rebate price must reflect what the person actually paid for the item. This customer paid \$1.99 for the item.
 - This pattern is found on Jewel-Osco® store receipts where customers received discounts for store cards. In these cases, the regular price is listed (full price) along with a separate negative price (rebate price). Other grocery stores that use store cards simply list the price actually paid and a note saying how much the original price was and how much the customer saved. In these cases, it is unnecessary to enter a rebate price.
- Coupons are tricky because they usually appear on the receipt as a separate item and sometimes pertain to a particular item but sometimes are just a general coupon for the whole purchase. In both cases, do not enter the coupon as an item. If it is a general coupon for the whole purchase, just indicate in the notes on the **records** page that there was a \$3 coupon off the total. If the coupon is for a particular item, enter coupon amount as a negative value in the rebate price for the item.
 - Full Price = \$3.99 Rebate Price = -\$1.00
- For returned items or voids, enter a negative value in the Full Price field and leave the Rebate Price blank:
 - Full Price = -\$2.99 Rebate Price= [blank]

Make entries in the 'Item Notes' field to indicate that an item was free, discounted, coupon, return, or void.

- Sometimes there are other types of negative prices listed on a receipt. These include
 - Bag discount (10 cents)
 - General coupon that pertains to no particular item (as discussed above)

- General overall discount for unspecified reason

Even if these are listed as items, do not enter them into the database as items. Instead, just put a note in the record notes section saying “10 cent bag discount off total,” “\$3.00 store coupon off total.”

Total Price on the record level should always reflect the final price paid.

III. Personally identifiable information section yes/no boxes

What counts as buyer name (besides obviously the buyers full name)?

- Signature
- Buyer first name alone or buyer last name alone
- A name that is clearly supposed to be the buyer name even if it does not match the person number’s name the receipt is assigned to; if you happen to know what the household member’s name is supposed to be and know there is a discrepancy with what is on the receipt, note it.

What counts as customer ID?

- Anything called customer ID
- Last 4 numbers of store card (Jewel-Osco® and Dominicks® does this)

What counts as last 4#s of credit card (besides last 4#s of credit card)?

- Account number that equals last 4#s of credit card
- Last 4#s of food stamp card
- Last 4#s of gift card

IV. Deposit slips and pay stubs do not get entered.

V. Bills (NOT payments)

- Use “statement date” for record date, even if “statement date” falls outside period, the bill should still be entered as long as the payment due date or service period falls within the study period. If statement date is unavailable, use another date that was written somewhere on the bill and note what type of date you used in the notes.
- Do not forget to enter the service dates. For example, an electricity bill may be for the electricity you used from June 6th-July 6th.
- Payment method will often be unknown since you don’t know if/how they actually ended up making the payment.

VI. Credit Card Statements AND Bank Statements

- Use “statement date” for record date, even if “statement date” falls outside study period
- Indicate service dates (should be a one-month long period).
- Only enter items that took place in the 2-week study period.
- Do not enter entries for which there are receipts or diary records.
- Code all items on the credit card/bank statement as “credit card statement entry.”
- Do not enter deposits.
- List “unknown” as payment method.

VII. Food Stamps/WIC/Link/EBT FS

- Categorize under “other” for payment methods.

- Write “food stamps” in notes section or other consistent word to represent government food.
- Often people pay half with food stamps and half with cash. This often is because not all of their items are food stamp eligible. If this happens, indicate other and indicate food stamps and cash in notes section.

VIII. Do not enter items that say the total is \$0.00.

- This is often found for condiments at fast food restaurants (e.g., ketchup, no pickle).
- This is different from free items that at one point have a cost attached to them but then a rebate of the same cost (\$5.75, -\$5.75), such as Panera Bread® free items.

VIII. Write everything in item verbatim including product codes, 1 @ 10/\$10.00, 3.79lb @ 1.19lb EXCEPT “You saved...”

X. Lottery tickets.

Record type=other, put “lottery ticket” in notes.

Payment method=unknown, since we cannot tell how they paid.

Purchase date appears on the tickets that look like receipts. For the tickets that you scratch, there’s no date, so that date is ‘unknown.’

At item level, item description is lottery ticket. Put in the price reflected on the ticket.

Category=miscellaneous.

XI. Entering tax amounts

- There are two fields for entering tax amounts in the record level form. Sometimes a record will have more than two tax rates. If so, enter additional taxes in the notes field.
- Even though liquor and water taxes are listed on receipt as items, do not enter them as items. Just put them in the two tax rates fields and any after the two in the notes.

XII. Restaurant Tips

- Do not enter tips at a restaurant as an item (even if I wrongly taught you too).
- Write the tip in the other fees section on the records page.

XIII. All product codes should be entered.

XIV. Food

- All food purchased from the grocery store is food at home
- All food purchased in a regular restaurant, fast food restaurant, or coffee shop is food away from home.
- A non-alcoholic beverage is a non-alcoholic beverage regardless of whether it was purchased at home or in the grocery store (e.g., both Starbucks® coffee and soda from the grocery store are coded the same).

Appendix K
Tables

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PRESENT AND ABSENT TABLES

Table K1. Presence of Date of Purchase (Records and Dairies)

Date of Purchase % (N)		
	Records	Diary Entries
Present	94.7 (2567)	98.3 (938)
Absent	5.3 (143)	1.7 (16)
Total	100.0 (2710)	100.0 (954)

Note: If the date field was blank it was counted as absent.

Table K2. Presence of Outlet Name (Records and Diaries)

Outlet Name % (N)		
	Records	Diary Entries
Present	89.3 (2420)	94.3 (900)
Absent	10.7 (290)	5.7 (54)
Total	100.0 (2710)	100.0 (954)

Table K3. Presence of Price (Records and Diaries)

Price % (N)		
	Records	Diary Entries
Present	98.3 (2664)	99.3 (947)
Absent	1.7 (46)	0.7 (7)
Total	100.0 (2710)	100.0 (954)

Table K4. Presence of Payment Method (Records and Diaries)

Payment Method % (N)		
	Records	Diary Entries
Present	84.7 (2295)	99.7 (951)
Absent	15.3 (415)	0.3 (3)
Total	100.0 (2710)	100.0 (954)

Note: Absent is the sum of missing and “unknown”.

Table K5. Distribution of Payment Method (Records)

How Paid For (Records)		
	N	%
Cash	1024	38.2
Check	25	0.9
Credit or Debit Card	950	35.4
Online One-Time Payment	4	0.1
Gift Card	31	1.2
Return/Exchange	10	0.4
Other	251	9.4
Unknown	386	14.4
Total	2681	100.0

Note: Missing data = 29.

Table K6. Distribution of Payment Method (Diaries)

How Paid For (Diary)		
	N	%
Cash	568	59.7
Check	53	5.6
Credit Card	85	8.9
Debit Card	129	13.6
Online Service/PayPal	40	4.2
Left Blank by R	8	0.8
Other	68	7.2
Total	951	100.0

Note: Missing data = 3.

Table K7. Presence of Tax (Records and Diaries)

Tax Included % (N)		
	Records	Diary Entries
Present	64.9 (1758)	84.4 (805)
Absent	35.1 (952)	15.6 (149)
Total	100.0 (2710)	100.0 (954)

Table K8. Presence of Outlet Type (Records)

Outlet Type % (N)	
	Records
Present	88.7 (2403)
Absent	11.3 (307)
Total	100.0 (2710)

Note: Absent is where outlet type was not selected.

Table K9. Distribution of Outlet Type (Records)

Outlet Type		
	N	%
Brick and Mortar	2337	97.3
Internet	27	1.1
Other	39	1.6
Total	2403	100.0

Note: Missing data = 307.

Table K10. Presence of Record Type (Records)

Record Type % (N)	
	Records
Present	99.4 (2694)
Absent	0.6 (16)
Total	100.0 (2710)

Table K11. Distribution of Record Type (Records)

Record Type		
	N	%
Receipt	2326	86.3
Utility Bill	21	0.8
E-Mail Receipt	15	0.6
Website Printout	10	0.4
Package Invoice	1	0.0
Service Invoice	7	0.3
Credit Card Statement	4	0.1
Credit Card Charge Slip	47	1.7
Bank Statement	15	0.6
Written Notes	9	0.3
Other	239	8.9
Total	2694	100.0

Note: Missing data = 16. Most items in the "other" category are lottery tickets.

Table K12. Presence of Tax Rate (Records)

Tax Rate 1 % (N)	
	Records
Present	29.4 (798)
Absent	70.6 (1912)
Total	100.0 (2710)

Note: Absent is where the field for tax rate was blank.

Table K13. Presence of Shipping Cost (Records)

Shipping Cost % (N)	
	Records
Present	0.1 (3)
Absent	99.9 (2707)
Total	100.0 (2710)

Table K14. Presence of PII (Records)

Identifiable Information (Records)			
	Total N (no missing)	N Present	% Present
Outlet Address	2447	2167	88.6
Outlet Phone	2436	2061	84.6
Product Code	2710	691	25.5
PII Name	2465	224	9.1
PII Address	2467	66	2.7
PII Phone Numbers	2464	34	1.4
PII Card Numbers	2465	7	0.3
PII Last 4 Digits of Credit Card	2466	1022	41.4
Customer ID	2467	269	10.9

Note: Missing data (yes/no button not selected) are not included in this table and vary across item.

Table K15. Distribution of How Purchase was Made (Dairies)

How Purchase Made (Diary)		
	N	%
In person (cashier)	550	57.9
In person (vending/self)	103	10.8
Mail order	14	1.5
Online	101	10.6
Phone order	24	2.5
Left blank by R	21	2.2
Other	137	14.4
Total	950	100

Note: Missing data = 4.

Table K16. Distribution of Why there was no Record (Dairies)

Why No Record (Diary)		
	N	%
Left Behind	111	11.6
Lost/Misplaced	158	16.6
Not Provided	426	44.7
Unwilling to Provide	49	5.1
Other	86	9.0
Left Blank by R	123	12.9
Total	953	100

Note: Missing data = 1.

Table K17. Presence of Item Price

Item Price – Records % (N)	
	Items
Present	99.3 (8895)
Absent	0.7 (66)
Total	100.0 (8961)

PRESENT AND ABSENT BY RECORD TYPE

Table K18. Presence of Outlet Information by Record Type

Presence of Outlet Information by Record Type		Record Type			
		Receipt		Utility Bill	
		N	%	N	%
Outlet Name	Present	2282	98.1%	20	95.2%
	Absent	44	1.9%	1	4.8%
Outlet Address	Present	2085	90.4%	8	47.1%
	Absent	221	9.6%	9	52.9%
Outlet Phone#	Present	1989	86.7%	9	50.0%
	Absent	306	13.3%	9	50.0%
Outlet ID	Present	0	.0%	0	.0%
	Absent	2326	100.0%	21	100.0%

Presence of Outlet Information by Record Type		Record Type			
		E-mail Receipt		Website Printout	
		N	%	N	%
Outlet Name	Present	15	100.0%	10	100.0%
	Absent	0	.0%	0	.0%
Outlet Address	Present	6	42.9%	4	40.0%
	Absent	8	57.1%	6	60.0%
Outlet Phone#	Present	3	21.4%	2	22.2%
	Absent	11	78.6%	7	77.8%
Outlet ID	Present	0	.0%	0	.0%
	Absent	15	100.0%	10	100.0%

Presence of Outlet Information by Record Type		Record Type			
		Package Invoice		Service Invoice	
		N	%	N	%
Outlet Name	Present	1	100.0%	7	100.0%
	Absent	0	.0%	0	.0%
Outlet Address	Present	1	100.0%	6	85.7%
	Absent	0	.0%	1	14.3%
Outlet Phone#	Present	0	.0%	7	100.0%
	Absent	1	100.0%	0	.0%
Outlet ID	Present	0	.0%	0	.0%
	Absent	1	100.0%	7	100.0%

Table K18. Presence of Outlet Information by Record Type (continued)

Presence of Outlet Information by Record Type		Record Type			
		Credit Card Statement		Credit Card Charge Slip	
		N	%	N	%
Outlet Name	Present	4	100.0%	43	91.5%
	Absent	0	.0%	4	8.5%
Outlet Address	Present	2	66.7%	39	84.8%
	Absent	1	33.3%	7	15.2%
Outlet Phone#	Present	1	33.3%	33	71.7%
	Absent	2	66.7%	13	28.3%
Outlet ID	Present	0	.0%	0	.0%
	Absent	4	100.0%	47	100.0%

Presence of Outlet Information by Record Type		Record Type			
		Bank Statement		Checkbook Register	
		N	%	N	%
Outlet Name	Present	12	80.0%	0	.0%
	Absent	3	20.0%	0	.0%
Outlet Address	Present	6	46.2%	0	.0%
	Absent	7	53.8%	0	.0%
Outlet Phone#	Present	4	30.8%	0	.0%
	Absent	9	69.2%	0	.0%
Outlet ID	Present	0	.0%	0	.0%
	Absent	15	100.0%	0	.0%

Presence of Outlet Information by Record Type		Record Type			
		Written Notes		Other	
		N	%	N	%
Outlet Name	Present	3	33.3%	21	8.8%
	Absent	6	66.7%	218	91.2%
Outlet Address	Present	1	20.0%	9	36.0%
	Absent	4	80.0%	16	64.0%
Outlet Phone#	Present	1	20.0%	12	48.0%
	Absent	4	80.0%	13	52.0%
Outlet ID	Present	0	.0%	0	.0%
	Absent	9	100.0%	239	100.0%

Table K19. Presence of PII by Record Type

Presence of PII by Record Type		Record Type			
		Receipt		Utility Bill	
		N	%	N	%
PII name	Present	157	6.8%	17	89.5%
	Absent	2158	93.2%	2	10.5%
PII address	Present	24	1.0%	15	78.9%
	Absent	2293	99.0%	4	21.1%
PII phone number	Present	21	.9%	8	42.1%
	Absent	2293	99.1%	11	57.9%
PII credit-card number	Present	5	.2%	0	.0%
	Absent	2310	99.8%	19	100.0%
PII last 4 of credit-card	Present	962	41.5%	0	.0%
	Absent	1356	58.5%	19	100.0%
Customer ID	Present	241	10.4%	11	57.9%
	Absent	2076	89.6%	8	42.1%

Presence of PII by Record Type		Record Type			
		E-mail Receipt		Website Printout	
		N	%	N	%
PII name	Present	11	73.3%	7	70.0%
	Absent	4	26.7%	3	30.0%
PII address	Present	8	53.3%	6	60.0%
	Absent	7	46.7%	4	40.0%
PII phone number	Present	2	13.3%	1	10.0%
	Absent	13	86.7%	9	90.0%
PII credit-card number	Present	0	.0%	0	.0%
	Absent	15	100.0%	10	100.0%
PII last 4 of credit-card	Present	6	40.0%	4	40.0%
	Absent	9	60.0%	6	60.0%
Customer ID	Present	1	6.7%	3	30.0%
	Absent	14	93.3%	7	70.0%

Table K19. Presence of PII by Record Type (continued)

Presence of PII by Record Type		Record Type			
		Package Invoice		Service Invoice	
		N	%	N	%
PII name	Present	1	100.0%	3	42.9%
	Absent	0	.0%	4	57.1%
PII address	Present	1	100.0%	2	28.6%
	Absent	0	.0%	5	71.4%
PII phone number	Present	0	.0%	1	14.3%
	Absent	1	100.0%	6	85.7%
PII credit-card number	Present	0	.0%	0	.0%
	Absent	1	100.0%	7	100.0%
PII last 4 of credit-card	Present	0	.0%	2	28.6%
	Absent	1	100.0%	5	71.4%
Customer ID	Present	0	.0%	3	42.9%
	Absent	1	100.0%	4	57.1%

Presence of PII by Record Type		Record Type			
		Credit Card Statement		Credit Card Charge Slip	
		N	%	N	%
PII name	Present	2	50.0%	12	26.1%
	Absent	2	50.0%	34	73.9%
PII address	Present	1	25.0%	3	6.5%
	Absent	3	75.0%	43	93.5%
PII phone number	Present	0	.0%	0	.0%
	Absent	4	100.0%	46	100.0%
PII credit-card number	Present	0	.0%	0	.0%
	Absent	4	100.0%	46	100.0%
PII last 4 of credit-card	Present	2	50.0%	38	82.6%
	Absent	2	50.0%	8	17.4%
Customer ID	Present	1	25.0%	3	6.5%
	Absent	3	75.0%	43	93.5%

Table K19. Presence of PII by Record Type (continued)

Presence of PII by Record Type		Record Type			
		Bank Statement		Checkbook Register	
		N	%	N	%
PII name	Present	6	42.9%	0	.0%
	Absent	8	57.1%	0	.0%
PII address	Present	2	14.3%	0	.0%
	Absent	12	85.7%	0	.0%
PII phone number	Present	0	.0%	0	.0%
	Absent	14	100.0%	0	.0%
PII credit-card number	Present	1	7.1%	0	.0%
	Absent	13	92.9%	0	.0%
PII last 4 of credit-card	Present	6	42.9%	0	.0%
	Absent	8	57.1%	0	.0%
Customer ID	Present	3	21.4%	0	.0%
	Absent	11	78.6%	0	.0%

Presence of PII by Record Type		Record Type			
		Written Notes		Other	
		N	%	N	%
PII name	Present	1	16.7%	7	25.0%
	Absent	5	83.3%	21	75.0%
PII address	Present	0	.0%	4	14.3%
	Absent	6	100.0%	24	85.7%
PII phone number	Present	0	.0%	1	3.6%
	Absent	6	100.0%	27	96.4%
PII credit-card number	Present	0	.0%	1	3.6%
	Absent	6	100.0%	27	96.4%
PII last 4 of credit-card	Present	0	.0%	2	7.7%
	Absent	6	100.0%	24	92.3%
Customer ID	Present	0	.0%	3	10.7%
	Absent	6	100.0%	25	89.3%

Table K20. Presence of Record Information by Record Type

Presence of Record Information by Record Type		Record Type			
		Receipt		Utility Bill	
		N	%	N	%
Purchaser	Present	2105	90.5%	21	100.0%
	Absent	221	9.5%	0	.0%
Date	Present	2231	95.9%	18	85.7%
	Absent	95	4.1%	3	14.3%
Record price	Present	2313	99.4%	21	100.0%
	Absent	13	.6%	0	.0%
Payment type	Present	2319	99.7%	19	90.5%
	Absent	7	.3%	2	9.5%
Outlet type	Present	2269	97.5%	19	90.5%
	Absent	57	2.5%	2	9.5%
Tax amount 1	Present	1742	74.9%	6	28.6%
	Absent	584	25.1%	15	71.4%
Tax rate 1	Present	796	34.2%	1	4.8%
	Absent	1530	65.8%	20	95.2%
Shipping cost	Present	2	.1%	0	.0%
	Absent	2324	99.9%	21	100.0%

Presence of Record Information by Record Type		Record Type			
		E-mail Receipt		Website Printout	
		N	%	N	%
Purchaser	Present	13	86.7%	9	90.0%
	Absent	2	13.3%	1	10.0%
Date	Present	14	93.3%	8	80.0%
	Absent	1	6.7%	2	20.0%
Record price	Present	15	100.0%	9	90.0%
	Absent	0	.0%	1	10.0%
Payment type	Present	15	100.0%	10	100.0%
	Absent	0	.0%	0	.0%
Outlet type	Present	14	93.3%	10	100.0%
	Absent	1	6.7%	0	.0%
Tax amount 1	Present	1	6.7%	0	.0%
	Absent	14	93.3%	10	100.0%
Tax rate 1	Present	1	6.7%	0	.0%
	Absent	14	93.3%	10	100.0%
Shipping cost	Present	1	6.7%	0	.0%
	Absent	14	93.3%	10	100.0%

Table K20. Presence of Record Information by Record Type (continued)

Presence of Record Information by Record Type		Record Type			
		Package Invoice		Service Invoice	
		N	%	N	%
Purchaser	Present	1	100.0%	6	85.7%
	Absent	0	.0%	1	14.3%
Date	Present	0	.0%	7	100.0%
	Absent	1	100.0%	0	.0%
Record price	Present	0	.0%	7	100.0%
	Absent	1	100.0%	0	.0%
Payment type	Present	1	100.0%	7	100.0%
	Absent	0	.0%	0	.0%
Outlet type	Present	1	100.0%	6	85.7%
	Absent	0	.0%	1	14.3%
Tax amount 1	Present	0	.0%	3	42.9%
	Absent	1	100.0%	4	57.1%
Tax rate 1	Present	0	.0%	0	.0%
	Absent	1	100.0%	7	100.0%
Shipping cost	Present	0	.0%	0	.0%
	Absent	1	100.0%	7	100.0%

Presence of Record Information by Record Type		Record Type			
		Credit Card Statement		Credit Card Charge Slip	
		N	%	N	%
Purchaser	Present	4	100.0%	46	97.9%
	Absent	0	.0%	1	2.1%
Date	Present	3	75.0%	46	97.9%
	Absent	1	25.0%	1	2.1%
Record price	Present	3	75.0%	47	100.0%
	Absent	1	25.0%	0	.0%
Payment type	Present	4	100.0%	46	97.9%
	Absent	0	.0%	1	2.1%
Outlet type	Present	3	75.0%	44	93.6%
	Absent	1	25.0%	3	6.4%
Tax amount 1	Present	0	.0%	6	12.8%
	Absent	4	100.0%	41	87.2%
Tax rate 1	Present	0	.0%	0	.0%
	Absent	4	100.0%	47	100.0%
Shipping cost	Present	0	.0%	0	.0%
	Absent	4	100.0%	47	100.0%

Table K20. Presence of Record Information by Record Type (continued)

Presence of Record Information by Record Type		Record Type			
		Bank Statement		Checkbook Register	
		N	%	N	%
Purchaser	Present	15	100.0%	0	.0%
	Absent	0	.0%	0	.0%
Date	Present	8	53.3%	0	.0%
	Absent	7	46.7%	0	.0%
Record price	Present	6	40.0%	0	.0%
	Absent	9	60.0%	0	.0%
Payment type	Present	15	100.0%	0	.0%
	Absent	0	.0%	0	.0%
Outlet type	Present	12	80.0%	0	.0%
	Absent	3	20.0%	0	.0%
Tax amount 1	Present	0	.0%	0	.0%
	Absent	15	100.0%	0	.0%
Tax rate 1	Present	0	.0%	0	.0%
	Absent	15	100.0%	0	.0%
Shipping cost	Present	0	.0%	0	.0%
	Absent	15	100.0%	0	.0%

Presence of Record Information by Record Type		Record Type			
		Written Notes		Other	
		Count	Column N %	Count	Column N %
Purchaser	Present	7	77.8%	231	96.7%
	Absent	2	22.2%	8	3.3%
Date	Present	6	66.7%	227	95.0%
	Absent	3	33.3%	12	5.0%
Record price	Present	8	88.9%	235	98.3%
	Absent	1	11.1%	4	1.7%
Payment type	Present	9	100.0%	236	98.7%
	Absent	0	.0%	3	1.3%
Outlet type	Present	3	33.3%	21	8.8%
	Absent	6	66.7%	218	91.2%
Tax amount 1	Present	0	.0%	0	.0%
	Absent	9	100.0%	239	100.0%
Tax rate 1	Present	0	.0%	0	.0%
	Absent	9	100.0%	239	100.0%
Shipping cost	Present	0	.0%	0	.0%
	Absent	9	100.0%	239	100.0%

CROSSTABLATIONS

Table K21. Distribution of Demographic Characteristics for Participants (N=152)

Characteristics	N	%	Characteristics	N	%
Gender			Employment Status		
Men	46	30.3	Unemployed	65	43.0
Women	106	69.7	Part-time	48	31.8
Age (years)			Full-time	38	25.2
18-25	47	31.3	Missing Count	(1)	
26-60	68	45.3	Household Income		
61+	35	23.3	Less than 30,000	83	56.5
Missing Count	(2)		31,000-59,000	36	24.5
Education			60,000+	28	19.0
Less than HS	28	18.5	Missing Count	(5)	
HS or some college	73	48.3	Household Size		
College degree	50	33.1	1 person	44	28.9
Missing Count	(1)		2 person	42	27.6
			3+ persons	66	43.4
			Housing Tenure		
			Rent	96	63.2
			Own	56	36.8

Note: Does not add up to 100% because of rounding. Missing excluded from Percentages.

Table K22. Record Type by Demographics

Respondent Demographic		Record Type			
		1 Receipt		2 Utility Bill	
		N	%	N	%
Household income	<\$30K	1263	82.4%	4	.3%
	\$30K - \$60K	651	90.4%	5	.7%
	\$61K and over	588	93.5%	11	1.7%
Respondent age	18-25	661	95.0%	1	.1%
	26-60	1232	93.9%	8	.6%
	61 and over	635	70.2%	12	1.3%
Household size, categories (screener)	1 person	787	73.3%	10	.9%
	2 people	785	94.4%	6	.7%
	3 or more people	999	95.1%	5	.5%
Respondent employment status	Not employed, all reasons	1047	78.8%	7	.5%
	Employed part time	800	94.7%	7	.8%
	Employed full time	715	93.0%	7	.9%
Respondent education	Less than HS	376	96.7%	1	.3%
	HS or some college	1126	81.0%	5	.4%
	College degree or more	1060	91.1%	15	1.3%

Respondent Demographic		Record Type			
		3 E-mail Receipt		4 Website Printout	
		N	%	N	%
Household income	<\$30K	6	.4%	4	.3%
	\$30K - \$60K	4	.6%	3	.4%
	\$61K and over	5	.8%	3	.5%
Respondent age	18-25	0	.0%	1	.1%
	26-60	13	1.0%	5	.4%
	61 and over	2	.2%	4	.4%
Household size, categories (screener)	1 person	3	.3%	2	.2%
	2 people	2	.2%	3	.4%
	3 or more people	10	1.0%	5	.5%
Respondent employment status	Not employed, all reasons	6	.5%	5	.4%
	Employed part time	6	.7%	3	.4%
	Employed full time	3	.4%	2	.3%
Respondent education	Less than HS	0	.0%	3	.8%
	HS or some college	0	.0%	2	.1%
	College degree or more	15	1.3%	5	.4%

Table K22. Record Type by Demographics (continued)

Respondent Demographics		Record Type			
		5 Package Invoice		6 Service Invoice	
		N	%	N	%
Household income	<\$30K	0	.0%	1	.1%
	\$30K - \$60K	0	.0%	5	.7%
	\$61K and over	1	.2%	2	.3%
Respondent age	18-25	0	.0%	2	.3%
	26-60	1	.1%	3	.2%
	61 and over	0	.0%	3	.3%
Household size, categories (screener)	1 person	1	.1%	2	.2%
	2 people	0	.0%	2	.2%
	3 or more people	0	.0%	4	.4%
Respondent employment status	Not employed, all reasons	1	.1%	6	.5%
	Employed part time	0	.0%	2	.2%
	Employed full time	0	.0%	0	.0%
Respondent education	Less than HS	0	.0%	0	.0%
	HS or some college	0	.0%	4	.3%
	College degree or more	1	.1%	4	.3%

Respondent Demographics		Record Type			
		7 Credit Card Statement		8 Credit Card Charge Slip	
		N	%	N	%
Household income	<\$30K	0	.0%	15	1.0%
	\$30K - \$60K	2	.3%	19	2.6%
	\$61K and over	2	.3%	12	1.9%
Respondent age	18-25	0	.0%	15	2.2%
	26-60	3	.2%	17	1.3%
	61 and over	1	.1%	15	1.7%
Household size, categories (screener)	1 person	3	.3%	18	1.7%
	2 people	1	.1%	19	2.3%
	3 or more people	0	.0%	10	1.0%
Respondent employment status	Not employed, all reasons	1	.1%	14	1.1%
	Employed part time	1	.1%	14	1.7%
	Employed full time	2	.3%	18	2.3%
Respondent education	Less than HS	0	.0%	0	.0%
	HS or some college	1	.1%	19	1.4%
	College degree or more	3	.3%	27	2.3%

Table K22. Record Type by Demographics (continued)

Respondent Demographics		Record Type			
		9 Bank Statement		10 Checkbook Register	
		N	%	N	%
Household income	<\$30K	9	.6%	0	.0%
	\$30K - \$60K	5	.7%	0	.0%
	\$61K and over	0	.0%	0	.0%
Respondent age	18-25	3	.4%	0	.0%
	26-60	2	.2%	0	.0%
	61 and over	11	1.2%	0	.0%
Household size, categories (screener)	1 person	11	1.0%	0	.0%
	2 people	4	.5%	0	.0%
	3 or more people	1	.1%	0	.0%
Respondent employment status	Not employed, all reasons	6	.5%	0	.0%
	Employed part time	5	.6%	0	.0%
	Employed full time	3	.4%	0	.0%
Respondent education	Less than HS	0	.0%	0	.0%
	HS or some college	9	.6%	0	.0%
	College degree or more	5	.4%	0	.0%

Respondent Demographics		Record Type			
		11 Written Notes		12 Other	
		N	%	N	%
Household income	<\$30K	3	.2%	228	14.9%
	\$30K - \$60K	9	1.3%	17	2.4%
	\$61K and over	0	.0%	5	.8%
Respondent age	18-25	1	.1%	12	1.7%
	26-60	8	.6%	20	1.5%
	61 and over	3	.3%	218	24.1%
Household size, categories (screener)	1 person	6	.6%	230	21.4%
	2 people	4	.5%	6	.7%
	3 or more people	2	.2%	14	1.3%
Respondent employment status	Not employed, all reasons	8	.6%	228	17.2%
	Employed part time	1	.1%	6	.7%
	Employed full time	3	.4%	16	2.1%
Respondent education	Less than HS	1	.3%	8	2.1%
	HS or some college	5	.4%	219	15.8%
	College degree or more	6	.5%	23	2.0%

Table K23. CECAT by Record Type.

Categories	Record Type																											
	1 Receipt		2 Utility Bill		3 E-mail Receipt		4 Website Printout		5 Package Invoice		6 Service Invoice		7 Credit Card Statement		8 Credit Card Charge Slip		9 Bank Statement		10 Checkbook Register		11 Written Notes		12 Other		All types			
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%		
Food	6328	99.4%	1	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	7	.1%	0	.0%	0	.0%	7	.1%	25	.4%	6368	100.0%		
Food at home	5266	99.5%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	2	.0%	25	.5%	5293	100.0%		
Cereals and bakery products	436	99.3%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	3	.7%	439	100.0%		
Cereals and cereal products	214	99.1%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	2	.9%	216	100.0%		
Bakery products	222	99.6%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	1	.4%	223	100.0%		
Meats, poultry, fish, and eggs	682	99.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	7	1.0%	689	100.0%		
Beef	67	97.1%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	2	2.9%	69	100.0%		
Pork	112	98.2%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	2	1.8%	114	100.0%		
Other meats	106	100.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	106	100.0%		
Poultry	183	98.4%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	3	1.6%	186	100.0%		
Fish and seafood	124	100.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	124	100.0%		
Eggs	64	100.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	64	100.0%		
Dairy products	402	99.5%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	2	.5%	404	100.0%		
Fresh milk and cream	130	100.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	130	100.0%		
Other dairy products	272	99.3%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	2	.7%	274	100.0%		
Fruits and vegetables	1152	99.6%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	5	.4%	1157	100.0%		
Fresh fruits	507	99.6%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	2	.4%	509	100.0%		
Fresh vegetables	400	99.3%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	3	.7%	403	100.0%		
Processed fruits	79	100.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	79	100.0%		
Processed vegetables	148	100.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	148	100.0%		
Other food at home	2419	99.6%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	2	.1%	8	.3%	2429	100.0%		
Sugar and other sweets	562	99.6%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	2	.4%	564	100.0%		
Fats and oils	51	100.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	51	100.0%		
Miscellaneous foods	918	99.4%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	6	.6%	924	100.0%		
Nonalcoholic beverages	876	99.8%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	2	.2%	0	.0%	878	100.0%		
Prepared food out of town	3	100.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	3	100.0%		
Food away from home	950	98.7%	1	.1%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	7	.7%	0	.0%	0	.0%	5	.5%	0	.0%	963	100.0%		
Alcoholic beverages	197	100.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	197	100.0%
Housing	758	88.7%	89	10.4%	2	.2%	1	.1%	0	.0%	1	.1%	0	.0%	0	.0%	0	.0%	0	.0%	3	.4%	1	.1%	855	100.0%		
Shelter	48	98.0%	0	.0%	0	.0%	1	2.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	49	100.0%		
Owned dwellings	44	97.8%	0	.0%	0	.0%	1	2.2%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	45	100.0%		
Mortgage interest and charges	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%		
Property taxes	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%		
Maintenance/repairs/insurance/other exp.	44	97.8%	0	.0%	0	.0%	1	2.2%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	45	100.0%		
Rented dwellings	3	100.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	3	100.0%		

Note: Not all items could be classified into the most detailed categories. Therefore, some of the subcategories will not add up to the higher level category.

Table K23. CECAT by Record Type (continued).

	Record Type																											
	1 Receipt		2 Utility Bill		3 E-mail Receipt		4 Website Printout		5 Package Invoice		6 Service Invoice		7 Credit Card Statement		8 Credit Card Charge Slip		9 Bank Statement		10 Checkbook Register		11 Written Notes		12 Other		All types			
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
Other lodging	1	100.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	1	100.0%
Utilities, fuels, and public services	38	29.9%	87	68.5%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	2	1.6%	0	.0%	127	100.0%		
Natural gas	17	48.6%	17	48.6%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	1	2.9%	0	.0%	35	100.0%		
Electricity	6	18.8%	25	78.1%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	1	3.1%	0	.0%	32	100.0%		
Fuel oil and other fuels	11	100.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	11	100.0%		
Telephone services	4	8.7%	42	91.3%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	46	100.0%		
Water and other public services	0	.0%	3	100.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	3	100.0%		
Household operations	19	86.4%	2	9.1%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	1	4.5%	0	.0%	22	100.0%		
Personal services	5	83.3%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	1	16.7%	0	.0%	6	100.0%		
Other household expenses	14	87.5%	2	12.5%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	16	100.0%		
Housekeeping supplies	468	99.6%	0	.0%	0	.0%	0	.0%	0	.0%	1	.2%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	1	.2%	470	100.0%		
Laundry and cleaning supplies	221	99.5%	0	.0%	0	.0%	0	.0%	0	.0%	1	.5%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	222	100.0%		
Other household products	214	99.5%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	1	.5%	215	100.0%		
Postage and stationery	33	100.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	33	100.0%		
Household furnishings and equipment	180	98.9%	0	.0%	2	1.1%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	182	100.0%		
Household textiles	19	100.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	19	100.0%		
Furniture	3	100.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	3	100.0%		
Floor coverings	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%
Major appliances	1	100.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	1	100.0%		
Small appliances/miscellaneous h.wares	46	97.9%	0	.0%	1	2.1%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	47	100.0%		
Miscellaneous household equipment	109	99.1%	0	.0%	1	.9%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	110	100.0%		
Apparel and services	396	98.8%	0	.0%	0	.0%	1	.2%	3	.7%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	1	.2%	0	.0%	401	100.0%		
Men and boys	61	100.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	61	100.0%		
Men, 16 and over	50	100.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	50	100.0%		
Boys, 2 to 15	11	100.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	11	100.0%		
Women and girls	182	98.4%	0	.0%	0	.0%	0	.0%	3	1.6%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	185	100.0%		
Women, 16 and over	179	98.4%	0	.0%	0	.0%	0	.0%	3	1.6%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	182	100.0%		
Girls, 2 to 15	3	100.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	3	100.0%		
Children under 2	6	100.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	6	100.0%		
Footwear	49	98.0%	0	.0%	0	.0%	1	2.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	50	100.0%		
Other apparel products and services	49	98.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	1	2.0%	0	.0%	50	100.0%		
Transportation	162	88.0%	0	.0%	3	1.6%	12	6.5%	0	.0%	6	3.3%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	1	.5%	184	100.0%		
Vehicle purchases (net outlay)	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%
Cars and trucks, new	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%
Cars and trucks, used	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%

Note: Not all items could be classified into the most detailed categories. Therefore, some of the subcategories will not add up to the higher level category.

Table K23. CECAT by Record Type (continued).

	Record Type																											
	1 Receipt		2 Utility Bill		3 E-mail Receipt		4 Website Printout		5 Package Invoice		6 Service Invoice		7 Credit Card Statement		8 Credit Card Charge Slip		9 Bank Statement		10 Checkbook Register		11 Written Notes		12 Other		All types			
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%		
Other vehicles	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%		
Gasoline and motor oil	92	100.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	92	100.0%		
Other vehicle expenses	31	75.6%	0	.0%	3	7.3%	1	2.4%	0	.0%	6	14.6%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	41	100.0%		
Vehicle finance charges	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%		
Maintenance and repairs	19	76.0%	0	.0%	0	.0%	0	.0%	0	.0%	6	24.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	25	100.0%		
Vehicle insurance	0	.0%	0	.0%	1	100.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	1	100.0%		
Vehicle rental/leases/licenses/other charges	12	92.3%	0	.0%	0	.0%	1	7.7%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	13	100.0%		
Public transportation	39	76.5%	0	.0%	0	.0%	11	21.6%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	1	2.0%	51	100.0%		
Healthcare	99	91.7%	0	.0%	1	.9%	0	.0%	0	.0%	0	.0%	0	.0%	3	2.8%	0	.0%	0	.0%	0	.0%	0	.0%	5	4.6%	108	100.0%
Health insurance	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%		
Medical services	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	2	28.6%	0	.0%	0	.0%	0	.0%	0	.0%	5	71.4%	7	100.0%
Drugs	79	98.8%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	1	1.3%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	80	100.0%
Medical supplies	19	95.0%	0	.0%	1	5.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	20	100.0%
Entertainment	209	87.1%	5	2.1%	2	.8%	1	.4%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	23	9.6%	240	100.0%
Fees and admissions	28	84.8%	5	15.2%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	33	100.0%
Audio and visual equipment and services	31	100.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	31	100.0%
Pets, toys, hobbies, and playground equipment	123	98.4%	0	.0%	1	.8%	1	.8%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	125	100.0%
Other entertainment supplies, equipment, serv.	25	51.0%	0	.0%	1	2.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	23	46.9%	49	100.0%
Personal care products and services	353	100.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	353	100.0%
Reading	39	90.7%	0	.0%	2	4.7%	2	4.7%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	43	100.0%
Education	16	100.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	16	100.0%
Tobacco products and smoking supplies	32	100.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	32	100.0%
Miscellaneous	151	43.5%	0	.0%	2	.6%	0	.0%	0	.0%	0	.0%	0	.0%	1	.3%	0	.0%	0	.0%	0	.0%	0	.0%	193	55.6%	347	100.0%
Cash contributions	14	100.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	14	100.0%
Personal insurance and pensions	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	2	100.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	2	100.0%
Life and other personal insurance	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	2	100.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	2	100.0%
Pensions and Social Security	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%

Note: Not all items could be classified into the most detailed categories. Therefore, some of the subcategories will not add up to the higher level category.

Table K24. Record Type by Outlet Type

Outlet Type	Record Type					
	1 Receipt		2 Utility Bill		3 E-mail Receipt	
	N	%	N	%	N	%
1 Brick and Mortar	2464	96.5%	13	.5%	1	.0%
2 Internet	1	3.7%	1	3.7%	11	40.7%
3 Phone/Catalog	0	.0%	0	.0%	0	.0%
4 Other	14	33.3%	5	11.9%	2	4.8%

Outlet Type	Record Type					
	4 Website Printout		5 Package Invoice		6 Service Invoice	
	N	%	N	%	N	%
1 Brick and Mortar	0	.0%	0	.0%	5	.2%
2 Internet	9	33.3%	1	3.7%	0	.0%
3 Phone/Catalog	0	.0%	0	.0%	0	.0%
4 Other	1	2.4%	0	.0%	2	4.8%

Outlet Type	Record Type					
	7 Credit Card Statement		8 Credit Card Charge Slip		9 Bank Statement	
	N	%	N	%	N	%
1 Brick and Mortar	0	.0%	41	1.6%	11	.4%
2 Internet	0	.0%	2	7.4%	2	7.4%
3 Phone/Catalog	0	.0%	0	.0%	0	.0%
4 Other	3	7.1%	1	2.4%	0	.0%

Outlet Type	Record Type					
	10 Checkbook Register		11 Written Notes		12 Other	
	N	%	N	%	N	%
1 Brick and Mortar	0	.0%	4	.2%	14	.5%
2 Internet	0	.0%	0	.0%	0	.0%
3 Phone/Catalog	0	.0%	0	.0%	0	.0%
4 Other	0	.0%	0	.0%	14	33.3%

Table K25. Record Type by Payment Method

Payment Type	Record Type			
	1 Receipt		2 Utility Bill	
	N	%	N	%
1 Cash	1101	99.5%	2	.2%
2 Check	21	75.0%	1	3.6%
3 Credit or Debit Card	941	93.1%	1	.1%
4 Online Automated Payment	0	.0%	0	.0%
5 Online One-Time Payment	1	25.0%	0	.0%
6 Gift Card	33	100.0%	0	.0%
7 Return/Exchange	10	100.0%	0	.0%
8 Other	274	96.5%	0	.0%
9 Unknown	160	36.3%	15	3.4%

Payment Type	Record Type			
	3 E-mail Receipt		4 Website Printout	
	N	%	N	%
1 Cash	1	.1%	0	.0%
2 Check	0	.0%	0	.0%
3 Credit or Debit Card	11	1.1%	7	.7%
4 Online Automated Payment	0	.0%	0	.0%
5 Online One-Time Payment	2	50.0%	1	25.0%
6 Gift Card	0	.0%	0	.0%
7 Return/Exchange	0	.0%	0	.0%
8 Other	0	.0%	0	.0%
9 Unknown	1	.2%	2	.5%

Payment Type	Record Type			
	5 Package Invoice		6 Service Invoice	
	N	%	N	%
1 Cash	0	.0%	2	.2%
2 Check	0	.0%	0	.0%
3 Credit or Debit Card	0	.0%	3	.3%
4 Online Automated Payment	0	.0%	0	.0%
5 Online One-Time Payment	0	.0%	0	.0%
6 Gift Card	0	.0%	0	.0%
7 Return/Exchange	0	.0%	0	.0%
8 Other	0	.0%	0	.0%
9 Unknown	1	.2%	3	.7%

Table K25. Record Type by Payment Method (continued)

Payment Type	Record Type			
	7 Credit Card Statement		8 Credit Card Charge Slip	
	N	%	N	%
1 Cash	0	.0%	1	.1%
2 Check	1	3.6%	1	3.6%
3 Credit or Debit Card	0	.0%	42	4.2%
4 Online Automated Payment	0	.0%	0	.0%
5 Online One-Time Payment	0	.0%	0	.0%
6 Gift Card	0	.0%	0	.0%
7 Return/Exchange	0	.0%	0	.0%
8 Other	0	.0%	1	.4%
9 Unknown	3	.7%	1	.2%

Payment Type	Record Type			
	9 Bank Statement		10 Checkbook Register	
	N	%	N	%
1 Cash	0	.0%	0	.0%
2 Check	0	.0%	0	.0%
3 Credit or Debit Card	3	.3%	0	.0%
4 Online Automated Payment	0	.0%	0	.0%
5 Online One-Time Payment	0	.0%	0	.0%
6 Gift Card	0	.0%	0	.0%
7 Return/Exchange	0	.0%	0	.0%
8 Other	4	1.4%	0	.0%
9 Unknown	9	2.0%	0	.0%

Payment Type	Record Type			
	11 Written Notes		12 Other	
	N	%	N	%
1 Cash	0	.0%	0	.0%
2 Check	1	3.6%	3	10.7%
3 Credit or Debit Card	2	.2%	1	.1%
4 Online Automated Payment	0	.0%	0	.0%
5 Online One-Time Payment	0	.0%	0	.0%
6 Gift Card	0	.0%	0	.0%
7 Return/Exchange	0	.0%	0	.0%
8 Other	0	.0%	5	1.8%
9 Unknown	9	2.0%	237	53.7%

Table K26. Payment Method by Demographics

Respondent Demographics		Payment Type			
		Cash		Check	
		N	%	N	%
Household income	<\$30K	598	39.4%	8	.5%
	\$30K - \$60K	251	35.3%	17	2.4%
	\$61K and over	216	34.8%	3	.5%
Respondent age	18-25	297	43.5%	4	.6%
	26-60	517	39.9%	12	.9%
	61 and over	275	30.7%	12	1.3%
Household size, categories (screener)	1 person	323	30.3%	10	.9%
	2 people	379	46.1%	9	1.1%
	3 or more people	405	39.2%	9	.9%
Respondent employment status	Not employed, all reasons	476	36.2%	16	1.2%
	Employed part time	412	49.3%	9	1.1%
	Employed full time	217	28.6%	3	.4%
Respondent education	Less than HS	176	46.4%	1	.3%
	HS or some college	529	38.4%	16	1.2%
	College degree or more	400	34.7%	11	1.0%

Respondent Demographics		Payment Type			
		Credit or Debit Card		Online Automated Payment	
		N	%	N	%
Household income	<\$30K	405	26.7%	0	.0%
	\$30K - \$60K	284	39.9%	0	.0%
	\$61K and over	311	50.2%	0	.0%
Respondent age	18-25	233	34.1%	0	.0%
	26-60	493	38.0%	0	.0%
	61 and over	273	30.4%	0	.0%
Household size, categories (screener)	1 person	334	31.3%	0	.0%
	2 people	268	32.6%	0	.0%
	3 or more people	409	39.6%	0	.0%
Respondent employment status	Not employed, all reasons	372	28.3%	0	.0%
	Employed part time	247	29.6%	0	.0%
	Employed full time	385	50.7%	0	.0%
Respondent education	Less than HS	80	21.1%	0	.0%
	HS or some college	409	29.7%	0	.0%
	College degree or more	515	44.7%	0	.0%

Table K26. Payment Method by Demographics (continued)

Respondent Demographics		Payment Type			
		Online One-Time Payment		Gift Card	
		N	%	N	%
Household income	<\$30K	1	.1%	9	.6%
	\$30K - \$60K	0	.0%	14	2.0%
	\$61K and over	3	.5%	9	1.5%
Respondent age	18-25	0	.0%	7	1.0%
	26-60	3	.2%	18	1.4%
	61 and over	1	.1%	8	.9%
Household size, categories (screener)	1 person	0	.0%	11	1.0%
	2 people	1	.1%	10	1.2%
	3 or more people	3	.3%	12	1.2%
Respondent employment status	Not employed, all reasons	1	.1%	8	.6%
	Employed part time	3	.4%	4	.5%
	Employed full time	0	.0%	21	2.8%
Respondent education	Less than HS	0	.0%	0	.0%
	HS or some college	1	.1%	18	1.3%
	College degree or more	3	.3%	15	1.3%

Table K26. Payment Method by Demographics (continued)

Respondent Demographics		Payment Type			
		Return/Exchange		Other	
		N	%	N	%
Household income	<\$30K	3	.2%	194	12.8%
	\$30K - \$60K	1	.1%	61	8.6%
	\$61K and over	6	1.0%	17	2.7%
Respondent age	18-25	8	1.2%	82	12.0%
	26-60	0	.0%	132	10.2%
	61 and over	2	.2%	58	6.5%
Household size, categories (screener)	1 person	0	.0%	78	7.3%
	2 people	2	.2%	105	12.8%
	3 or more people	8	.8%	101	9.8%
Respondent employment status	Not employed, all reasons	7	.5%	134	10.2%
	Employed part time	0	.0%	99	11.9%
	Employed full time	3	.4%	49	6.5%
Respondent education	Less than HS	3	.8%	93	24.5%
	HS or some college	6	.4%	103	7.5%
	College degree or more	1	.1%	86	7.5%

Table K26. Payment Method by Demographics (continued)

Respondent Demographics		Payment Type	
		Unknown	
		N	%
Household income	<\$30K	300	19.8%
	\$30K - \$60K	84	11.8%
	\$61K and over	55	8.9%
Respondent age	18-25	52	7.6%
	26-60	122	9.4%
	61 and over	268	29.9%
Household size, categories (screener)	1 person	310	29.1%
	2 people	48	5.8%
	3 or more people	85	8.2%
Respondent employment status	Not employed, all reasons	300	22.8%
	Employed part time	61	7.3%
	Employed full time	81	10.7%
Respondent education	Less than HS	26	6.9%
	HS or some college	294	21.4%
	College degree or more	122	10.6%

Table K27. CECAT by Payment Type

Categories	PaymentType																			
	1 Cash		2 Check		3 Credit or Debit Card		4 Online Automated Payment		5 Online One-Time Payment		6 Gift Card		7 Return/Exchange		8 Other		9 Unknown		All types	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
Food	2002	31.7%	41	.6%	2197	34.8%	0	.0%	0	.0%	87	1.4%	0	.0%	1736	27.5%	257	4.1%	6320	100.0%
Food at home	1487	28.3%	37	.7%	1810	34.5%	0	.0%	0	.0%	65	1.2%	0	.0%	1698	32.3%	152	2.9%	5249	100.0%
Cereals and bakery products	89	20.4%	5	1.1%	181	41.4%	0	.0%	0	.0%	5	1.1%	0	.0%	149	34.1%	8	1.8%	437	100.0%
Cereals and cereal products	39	18.1%	1	.5%	94	43.7%	0	.0%	0	.0%	3	1.4%	0	.0%	74	34.4%	4	1.9%	215	100.0%
Bakery products	50	22.5%	4	1.8%	87	39.2%	0	.0%	0	.0%	2	.9%	0	.0%	75	33.8%	4	1.8%	222	100.0%
Meats, poultry, fish, and eggs	158	22.9%	8	1.2%	194	28.2%	0	.0%	0	.0%	4	.6%	0	.0%	301	43.7%	24	3.5%	689	100.0%
Beef	11	15.9%	0	.0%	11	15.9%	0	.0%	0	.0%	1	1.4%	0	.0%	45	65.2%	1	1.4%	69	100.0%
Pork	25	21.9%	0	.0%	28	24.6%	0	.0%	0	.0%	0	.0%	0	.0%	59	51.8%	2	1.8%	114	100.0%
Other meats	21	19.8%	0	.0%	25	23.6%	0	.0%	0	.0%	0	.0%	0	.0%	56	52.8%	4	3.8%	106	100.0%
Poultry	43	23.1%	3	1.6%	64	34.4%	0	.0%	0	.0%	2	1.1%	0	.0%	61	32.8%	13	7.0%	186	100.0%
Fish and seafood	38	30.6%	4	3.2%	35	28.2%	0	.0%	0	.0%	0	.0%	0	.0%	46	37.1%	1	.8%	124	100.0%
Eggs	16	25.0%	1	1.6%	20	31.3%	0	.0%	0	.0%	0	.0%	0	.0%	24	37.5%	3	4.7%	64	100.0%
Dairy products	88	22.1%	1	.3%	152	38.1%	0	.0%	0	.0%	8	2.0%	0	.0%	140	35.1%	10	2.5%	399	100.0%
Fresh milk and cream	37	28.5%	0	.0%	42	32.3%	0	.0%	0	.0%	1	.8%	0	.0%	46	35.4%	4	3.1%	130	100.0%
Other dairy products	51	19.0%	1	.4%	110	40.9%	0	.0%	0	.0%	7	2.6%	0	.0%	94	34.9%	6	2.2%	269	100.0%
Fruits and vegetables	312	27.2%	9	.8%	472	41.1%	0	.0%	0	.0%	15	1.3%	0	.0%	319	27.8%	21	1.8%	1148	100.0%
Fresh fruits	140	27.7%	4	.8%	221	43.8%	0	.0%	0	.0%	5	1.0%	0	.0%	129	25.5%	6	1.2%	505	100.0%
Fresh vegetables	108	27.1%	3	.8%	157	39.4%	0	.0%	0	.0%	4	1.0%	0	.0%	120	30.2%	6	1.5%	398	100.0%
Processed fruits	20	25.3%	0	.0%	35	44.3%	0	.0%	0	.0%	1	1.3%	0	.0%	18	22.8%	5	6.3%	79	100.0%
Processed vegetables	36	24.3%	1	.7%	54	36.5%	0	.0%	0	.0%	5	3.4%	0	.0%	48	32.4%	4	2.7%	148	100.0%
Other food at home	802	33.4%	13	.5%	745	31.0%	0	.0%	0	.0%	29	1.2%	0	.0%	731	30.4%	81	3.4%	2401	100.0%
Sugar and other sweets	212	37.8%	3	.5%	156	27.8%	0	.0%	0	.0%	9	1.6%	0	.0%	157	28.0%	24	4.3%	561	100.0%
Fats and oils	10	19.6%	1	2.0%	14	27.5%	0	.0%	0	.0%	0	.0%	0	.0%	24	47.1%	2	3.9%	51	100.0%
Miscellaneous foods	246	27.0%	8	.9%	300	32.9%	0	.0%	0	.0%	10	1.1%	0	.0%	321	35.2%	26	2.9%	911	100.0%
Nonalcoholic beverages	332	38.3%	1	.1%	270	31.2%	0	.0%	0	.0%	10	1.2%	0	.0%	228	26.3%	25	2.9%	866	100.0%
Prepared food out of town	1	33.3%	0	.0%	1	33.3%	0	.0%	0	.0%	0	.0%	0	.0%	1	33.3%	0	.0%	3	100.0%
Food away from home	468	48.8%	4	.4%	358	37.3%	0	.0%	0	.0%	19	2.0%	0	.0%	5	.5%	105	10.9%	959	100.0%

Note: Not all items could be classified into the most detailed categories. Therefore, some of the subcategories will not add up to the higher level category.

Table K27. CECAT by Payment Type (continued)

Categories	PaymentType																			
	1 Cash		2 Check		3 Credit or Debit Card		4 Online Automated Payment		5 Online One-Time Payment		6 Gift Card		7 Return/Exchange		8 Other		9 Unknown		All types	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
Alcoholic beverages	60	30.8%	8	4.1%	104	53.3%	0	.0%	0	.0%	3	1.5%	0	.0%	4	2.1%	16	8.2%	195	100.0%
Housing	328	38.9%	15	1.8%	310	36.7%	0	.0%	1	.1%	9	1.1%	2	.2%	58	6.9%	121	14.3%	844	100.0%
Shelter	18	36.7%	8	16.3%	22	44.9%	0	.0%	0	.0%	1	2.0%	0	.0%	0	.0%	0	.0%	49	100.0%
Owned dwellings	17	37.8%	8	17.8%	19	42.2%	0	.0%	0	.0%	1	2.2%	0	.0%	0	.0%	0	.0%	45	100.0%
Mortgage interest and charges	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%
Property taxes	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%
Maintenance/repairs/insurance/other expense	17	37.8%	8	17.8%	19	42.2%	0	.0%	0	.0%	1	2.2%	0	.0%	0	.0%	0	.0%	45	100.0%
Rented dwellings	1	33.3%	0	.0%	2	66.7%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	3	100.0%
Other lodging	0	.0%	0	.0%	1	100.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	1	100.0%
Utilities, fuels, and public services	15	12.7%	0	.0%	3	2.5%	0	.0%	1	.8%	0	.0%	0	.0%	2	1.7%	97	82.2%	118	100.0%
Natural gas	7	20.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	28	80.0%	35	100.0%
Electricity	5	21.7%	0	.0%	0	.0%	0	.0%	1	4.3%	0	.0%	0	.0%	0	.0%	17	73.9%	23	100.0%
Fuel oil and other fuels	1	9.1%	0	.0%	3	27.3%	0	.0%	0	.0%	0	.0%	0	.0%	2	18.2%	5	45.5%	11	100.0%
Telephone services	2	4.3%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	44	95.7%	46	100.0%
Water and other public services	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	3	100.0%	3	100.0%
Household operations	5	23.8%	0	.0%	11	52.4%	0	.0%	0	.0%	0	.0%	0	.0%	2	9.5%	3	14.3%	21	100.0%
Personal services	2	40.0%	0	.0%	2	40.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	1	20.0%	5	100.0%
Other household expenses	3	18.8%	0	.0%	9	56.3%	0	.0%	0	.0%	0	.0%	0	.0%	2	12.5%	2	12.5%	16	100.0%
Housekeeping supplies	195	41.5%	7	1.5%	198	42.1%	0	.0%	0	.0%	4	.9%	0	.0%	50	10.6%	16	3.4%	470	100.0%
Laundry and cleaning supplies	99	44.6%	1	.5%	101	45.5%	0	.0%	0	.0%	2	.9%	0	.0%	11	5.0%	8	3.6%	222	100.0%
Other household products	78	36.3%	6	2.8%	83	38.6%	0	.0%	0	.0%	2	.9%	0	.0%	38	17.7%	8	3.7%	215	100.0%
Postage and stationery	18	54.5%	0	.0%	14	42.4%	0	.0%	0	.0%	0	.0%	0	.0%	1	3.0%	0	.0%	33	100.0%
Household furnishings and equipment	94	51.9%	0	.0%	72	39.8%	0	.0%	0	.0%	4	2.2%	2	1.1%	4	2.2%	5	2.8%	181	100.0%
Household textiles	10	52.6%	0	.0%	6	31.6%	0	.0%	0	.0%	1	5.3%	2	10.5%	0	.0%	0	.0%	19	100.0%
Furniture	1	33.3%	0	.0%	2	66.7%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	3	100.0%
Floor coverings	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%

Note: Not all items could be classified into the most detailed categories. Therefore, some of the subcategories will not add up to the higher level category.

Table K27. CECAT by Payment Type (continued)

Categories	PaymentType																					
	1 Cash		2 Check		3 Credit or Debit Card		4 Online Automated Payment		5 Online One-Time Payment		6 Gift Card		7 Return/Exchange		8 Other		9 Unknown		All types			
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%		
Major appliances	0	.0%	0	.0%	1	100.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	1	100.0%
Small appliances, miscellaneous housewares	26	56.5%	0	.0%	16	34.8%	0	.0%	0	.0%	1	2.2%	0	.0%	0	.0%	3	6.5%	46	100.0%		
Miscellaneous household equipment	57	51.8%	0	.0%	46	41.8%	0	.0%	0	.0%	2	1.8%	0	.0%	4	3.6%	1	.9%	110	100.0%		
Apparel and services	117	29.8%	33	8.4%	208	53.1%	0	.0%	0	.0%	4	1.0%	4	1.0%	8	2.0%	18	4.6%	392	100.0%		
Men and boys	9	14.8%	13	21.3%	33	54.1%	0	.0%	0	.0%	3	4.9%	0	.0%	3	4.9%	0	.0%	61	100.0%		
Men, 16 and over	5	10.0%	13	26.0%	26	52.0%	0	.0%	0	.0%	3	6.0%	0	.0%	3	6.0%	0	.0%	50	100.0%		
Boys, 2 to 15	4	36.4%	0	.0%	7	63.6%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	11	100.0%		
Women and girls	55	31.1%	7	4.0%	95	53.7%	0	.0%	0	.0%	1	.6%	3	1.7%	2	1.1%	14	7.9%	177	100.0%		
Women, 16 and over	53	30.5%	7	4.0%	94	54.0%	0	.0%	0	.0%	1	.6%	3	1.7%	2	1.1%	14	8.0%	174	100.0%		
Girls, 2 to 15	2	66.7%	0	.0%	1	33.3%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	3	100.0%		
Children under 2	2	40.0%	0	.0%	2	40.0%	0	.0%	0	.0%	0	.0%	0	.0%	1	20.0%	0	.0%	5	100.0%		
Footwear	20	40.0%	9	18.0%	21	42.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	50	100.0%		
Other apparel products and services	19	38.0%	4	8.0%	22	44.0%	0	.0%	0	.0%	0	.0%	0	.0%	2	4.0%	3	6.0%	50	100.0%		
Transportation	51	27.9%	0	.0%	109	59.6%	0	.0%	1	.5%	1	.5%	0	.0%	1	.5%	20	10.9%	183	100.0%		
Vehicle purchases (net outlay)	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%		
Cars and trucks, new	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%		
Cars and trucks, used	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%		
Other vehicles	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%		
Gasoline and motor oil	19	20.9%	0	.0%	70	76.9%	0	.0%	0	.0%	1	1.1%	0	.0%	0	.0%	1	1.1%	91	100.0%		
Other vehicle expenses	11	26.8%	0	.0%	23	56.1%	0	.0%	1	2.4%	0	.0%	0	.0%	0	.0%	6	14.6%	41	100.0%		
Vehicle finance charges	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%		
Maintenance and repairs	5	20.0%	0	.0%	14	56.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	6	24.0%	25	100.0%		
Vehicle insurance	0	.0%	0	.0%	1	100.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	1	100.0%		
Vehicle rental/leases/licenses/other charges	6	46.2%	0	.0%	6	46.2%	0	.0%	1	7.7%	0	.0%	0	.0%	0	.0%	0	.0%	13	100.0%		
Public transportation	21	41.2%	0	.0%	16	31.4%	0	.0%	0	.0%	0	.0%	0	.0%	1	2.0%	13	25.5%	51	100.0%		
Healthcare	49	45.4%	2	1.9%	44	40.7%	0	.0%	0	.0%	1	.9%	0	.0%	4	3.7%	8	7.4%	108	100.0%		
Health insurance	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%		

Note: Not all items could be classified into the most detailed categories. Therefore, some of the subcategories will not add up to the higher level category.

Table K27. CECAT by Payment Type (continued)

Categories	PaymentType																			
	1 Cash		2 Check		3 Credit or Debit Card		4 Online Automated Payment		5 Online One-Time Payment		6 Gift Card		7 Return/Exchange		8 Other		9 Unknown		All types	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
Medical services	0	.0%	0	.0%	2	28.6%	0	.0%	0	.0%	0	.0%	0	.0%	2	28.6%	3	42.9%	7	100.0%
Drugs	38	47.5%	1	1.3%	34	42.5%	0	.0%	0	.0%	0	.0%	0	.0%	2	2.5%	5	6.3%	80	100.0%
Medical supplies	10	50.0%	1	5.0%	8	40.0%	0	.0%	0	.0%	1	5.0%	0	.0%	0	.0%	0	.0%	20	100.0%
Entertainment	75	31.9%	1	.4%	102	43.4%	0	.0%	1	.4%	1	.4%	4	1.7%	6	2.6%	45	19.1%	235	100.0%
Fees and admissions	10	35.7%	1	3.6%	14	50.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	3	10.7%	28	100.0%
Audio and visual equipment and services	6	19.4%	0	.0%	22	71.0%	0	.0%	0	.0%	0	.0%	1	3.2%	0	.0%	2	6.5%	31	100.0%
Pets, toys, hobbies, and playground equipment	48	38.4%	0	.0%	53	42.4%	0	.0%	0	.0%	1	.8%	2	1.6%	6	4.8%	15	12.0%	125	100.0%
Other entertainment supplies/equipment/services	9	18.4%	0	.0%	13	26.5%	0	.0%	1	2.0%	0	.0%	1	2.0%	0	.0%	25	51.0%	49	100.0%
Personal care products and services	179	50.9%	3	.9%	121	34.4%	0	.0%	0	.0%	9	2.6%	8	2.3%	25	7.1%	7	2.0%	352	100.0%
Reading	16	37.2%	0	.0%	25	58.1%	0	.0%	0	.0%	2	4.7%	0	.0%	0	.0%	0	.0%	43	100.0%
Education	0	.0%	0	.0%	1	6.3%	0	.0%	0	.0%	0	.0%	0	.0%	13	81.3%	2	12.5%	16	100.0%
Tobacco products and smoking supplies	12	38.7%	0	.0%	18	58.1%	0	.0%	0	.0%	0	.0%	0	.0%	1	3.2%	0	.0%	31	100.0%
Miscellaneous	73	21.2%	0	.0%	61	17.7%	0	.0%	2	.6%	1	.3%	0	.0%	11	3.2%	197	57.1%	345	100.0%
Cash contributions	3	21.4%	2	14.3%	7	50.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	2	14.3%	14	100.0%
Personal insurance and pensions	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	2	100.0%	2	100.0%
Life and other personal insurance	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	2	100.0%	2	100.0%
Pensions and Social Security	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%	0	.0%

Note: Not all items could be classified into the most detailed categories. Therefore, some of the subcategories will not add up to the higher level category.

Table K28. Records by Household Size

Household size	Mean number of records	Minimum number of records	Modal number of records	SD of mean number of records	Maximum number of records
1 person	24.64	1	11	35.10	232
2 people	19.98	2	24	9.96	45
3 or more people	16.86	1	1, 8	11.53	52

Note: Because it is not clear if the person did not have records or did not collect records, all cases with no records were removed.

Table K29. Records by Identity

Identity	Minimum number of records	Maximum number of records	Modal number of records	Mean number of records	SD of mean number of records
Respondent	1	232	11, 14	17.26	20.89
Husband/Wife	1	31	--	8.64	7.59
Girlfriend/Boyfriend	4	9	--	7.25	2.22
Son/Daughter	1	14	--	7.40	4.97
Parent	1	27	--	5.92	7.18
Aunt/Uncle	3	3	--	3.00	--
Grandson/Granddaughter	3	10	--	6.50	4.95
Brother/Sister	1	6	--	4.50	1.76
Housemate/Roommate	7	7	--	7.00	--
Other Unrelated Person	7	7	--	7.00	--

Note: Because it is not clear if the person did not have records or did not collect records, all cases with no records were removed.

Table K30. Diaries by Household Size

Household size	Minimum number of diary records	Maximum number of diary records	Modal number of diary records	Mean number of diary records	SD of mean number of diary records
1 person	1	15	1, 2, 4	5.91	4.24
2 people	1	28	4, 6	6.55	5.71
3 or more people	1	54	1, 7	10.21	9.77

Note: Because it is not clear if the person did not have records or did not collect records, all cases with no records were removed.

Table K31. Diaries by Identity

Identity	Minimum number of diary records	Maximum number of diary records	Modal number of diary records	Mean number of diary records	SD of mean number of diary records
Respondent	1	28	3	6.25	4.82
Husband/Wife	1	17	--	4.40	4.10
Girlfriend/Boyfriend	3	3	--	3.00	--
Son/Daughter	1	18	--	6.13	5.82
Parent	1	26	--	8.50	10.45
Grandson/Granddaughter	1	2	--	1.50	0.71
Cousin	2	2	--	2.00	--
Brother/Sister	1	10	--	4.00	3.30
Housemate/Roommate	19	19	--	19.00	--
Other Unrelated Person	1	7	--	4.00	4.24

Note: Because it is not clear if the person did not have a diary or did not use it, all cases with no dairies were removed.

Table K32. PII Variables by Records Type

PII Variables		Record Type			
		1 Receipt		2 Utility Bill	
		N	%	N	%
PII name	1 Present	174	6.9%	17	89.5%
	0 Absent	2344	93.1%	2	10.5%
PII address	1 Present	24	1.0%	15	78.9%
	0 Absent	2497	99.0%	4	21.1%
PII phone number	1 Present	21	.8%	8	42.1%
	0 Absent	2497	99.2%	11	57.9%
PII credit-card number	1 Present	5	.2%	0	.0%
	0 Absent	2513	99.8%	19	100.0%
PII last 4 of credit-card	1 Present	1038	41.2%	0	.0%
	0 Absent	1482	58.8%	19	100.0%
Customer ID	1 Present	259	10.3%	11	57.9%
	0 Absent	2262	89.7%	8	42.1%

Table K32. PII Variables by Records Type (continued)

PII Variables		Record Type			
		3 E-mail Receipt		4 Website Printout	
		N	%	N	%
PII name	1 Present	11	73.3%	7	70.0%
	0 Absent	4	26.7%	3	30.0%
PII address	1 Present	8	53.3%	6	60.0%
	0 Absent	7	46.7%	4	40.0%
PII phone number	1 Present	2	13.3%	1	10.0%
	0 Absent	13	86.7%	9	90.0%
PII credit-card number	1 Present	0	.0%	0	.0%
	0 Absent	15	100.0%	10	100.0%
PII last 4 of credit-card	1 Present	6	40.0%	4	40.0%
	0 Absent	9	60.0%	6	60.0%
Customer ID	1 Present	1	6.7%	3	30.0%
	0 Absent	14	93.3%	7	70.0%

PII Variables		Record Type			
		5 Package Invoice		6 Service Invoice	
		N	%	N	%
PII name	1 Present	1	100.0%	4	50.0%
	0 Absent	0	.0%	4	50.0%
PII address	1 Present	1	100.0%	2	28.6%
	0 Absent	0	.0%	5	71.4%
PII phone number	1 Present	0	.0%	1	14.3%
	0 Absent	1	100.0%	6	85.7%
PII credit-card number	1 Present	0	.0%	0	.0%
	0 Absent	1	100.0%	7	100.0%
PII last 4 of credit-card	1 Present	0	.0%	2	28.6%
	0 Absent	1	100.0%	5	71.4%
Customer ID	1 Present	0	.0%	3	42.9%
	0 Absent	1	100.0%	4	57.1%

Table K32. PII Variables by Records Type (continued)

PII Variables		Record Type			
		7 Credit Card Statement		8 Credit Card Charge Slip	
		N	%	N	%
PII name	1 Present	2	50.0%	12	26.1%
	0 Absent	2	50.0%	34	73.9%
PII address	1 Present	1	25.0%	3	6.5%
	0 Absent	3	75.0%	43	93.5%
PII phone number	1 Present	0	.0%	0	.0%
	0 Absent	4	100.0%	46	100.0%
PII credit-card number	1 Present	0	.0%	0	.0%
	0 Absent	4	100.0%	46	100.0%
PII last 4 of credit-card	1 Present	2	50.0%	38	82.6%
	0 Absent	2	50.0%	8	17.4%
Customer ID	1 Present	1	25.0%	3	6.5%
	0 Absent	3	75.0%	43	93.5%

PII Variables		Record Type			
		9 Bank Statement		10 Checkbook Register	
		N	%	N	%
PII name	1 Present	7	46.7%	0	.0%
	0 Absent	8	53.3%	0	.0%
PII address	1 Present	3	20.0%	0	.0%
	0 Absent	12	80.0%	0	.0%
PII phone number	1 Present	0	.0%	0	.0%
	0 Absent	15	100.0%	0	.0%
PII credit-card number	1 Present	1	6.7%	0	.0%
	0 Absent	14	93.3%	0	.0%
PII last 4 of credit-card	1 Present	6	40.0%	0	.0%
	0 Absent	9	60.0%	0	.0%
Customer ID	1 Present	3	20.0%	0	.0%
	0 Absent	12	80.0%	0	.0%

Table K32. PII Variables by Records Type (continued)

PII Variables		Record Type			
		11 Written Notes		12 Other	
		N	%	N	%
PII name	1 Present	2	28.6%	8	22.2%
	0 Absent	5	71.4%	28	77.8%
PII address	1 Present	0	.0%	4	11.1%
	0 Absent	7	100.0%	32	88.9%
PII phone number	1 Present	0	.0%	1	2.8%
	0 Absent	7	100.0%	35	97.2%
PII credit-card number	1 Present	0	.0%	1	2.8%
	0 Absent	7	100.0%	35	97.2%
PII last 4 of credit-card	1 Present	0	.0%	2	5.9%
	0 Absent	7	100.0%	32	94.1%
Customer ID	1 Present	0	.0%	4	11.1%
	0 Absent	7	100.0%	32	88.9%

PII Variables		Record Type	
		All types	
		N	%
PII name	1 Present	245	9.1%
	0 Absent	2434	90.9%
PII address	1 Present	67	2.5%
	0 Absent	2614	97.5%
PII phone number	1 Present	34	1.3%
	0 Absent	2644	98.7%
PII credit-card number	1 Present	7	.3%
	0 Absent	2671	99.7%
PII last 4 of credit-card	1 Present	1098	41.0%
	0 Absent	1580	59.0%
Customer ID	1 Present	288	10.7%
	0 Absent	2393	89.3%

Table K33. Outlet Information by Record Type

Outlet Information		Record Type					
		1 Receipt		2 Utility Bill		3 E-mail Receipt	
		N	%	N	%	N	%
Outlet Name	1 Present	2282	98.1%	20	95.2%	15	100.0%
	0 Absent	44	1.9%	1	4.8%	0	.0%
Outlet Address	1 Present	2085	90.4%	8	47.1%	6	42.9%
	0 Absent	221	9.6%	9	52.9%	8	57.1%
Outlet Phone#	1 Present	1989	86.7%	9	50.0%	3	21.4%
	0 Absent	306	13.3%	9	50.0%	11	78.6%
Outlet ID	1 Present	0	.0%	0	.0%	0	.0%
	0 Absent	2326	100.0%	21	100.0%	15	100.0%

Outlet Information		Record Type					
		4 Website Printout		5 Package Invoice		6 Service Invoice	
		N	%	N	%	N	%
Outlet Name	1 Present	10	100.0%	1	100.0%	7	100.0%
	0 Absent	0	.0%	0	.0%	0	.0%
Outlet Address	1 Present	4	40.0%	1	100.0%	6	85.7%
	0 Absent	6	60.0%	0	.0%	1	14.3%
Outlet Phone#	1 Present	2	22.2%	0	.0%	7	100.0%
	0 Absent	7	77.8%	1	100.0%	0	.0%
Outlet ID	1 Present	0	.0%	0	.0%	0	.0%
	0 Absent	10	100.0%	1	100.0%	7	100.0%

Table K33. Outlet Information by Record Type (continued)

Outlet Information		Record Type					
		7 Credit Card Statement		8 Credit Card Charge Slip		9 Bank Statement	
		N	%	N	%	N	%
Outlet Name	1 Present	4	100.0%	43	91.5%	12	80.0%
	0 Absent	0	.0%	4	8.5%	3	20.0%
Outlet Address	1 Present	2	66.7%	39	84.8%	6	46.2%
	0 Absent	1	33.3%	7	15.2%	7	53.8%
Outlet Phone#	1 Present	1	33.3%	33	71.7%	4	30.8%
	0 Absent	2	66.7%	13	28.3%	9	69.2%
Outlet ID	1 Present	0	.0%	0	.0%	0	.0%
	0 Absent	4	100.0%	47	100.0%	15	100.0%

Outlet Information		Record Type					
		10 Checkbook Register		11 Written Notes		12 Other	
		N	%	N	%	N	%
Outlet Name	1 Present	0	.0%	3	33.3%	21	8.8%
	0 Absent	0	.0%	6	66.7%	218	91.2%
Outlet Address	1 Present	0	.0%	1	20.0%	9	36.0%
	0 Absent	0	.0%	4	80.0%	16	64.0%
Outlet Phone#	1 Present	0	.0%	1	20.0%	12	48.0%
	0 Absent	0	.0%	4	80.0%	13	52.0%
Outlet ID	1 Present	0	.0%	0	.0%	0	.0%
	0 Absent	0	.0%	9	100.0%	239	100.0%

Table K34. Outlet Information by Record Type

Outlet Information		Record Type	
		All types	
		N	%
Outlet Name	1 Present	2418	89.8%
	0 Absent	276	10.2%
Outlet Address	1 Present	2167	88.6%
	0 Absent	280	11.4%
Outlet Phone#	1 Present	2061	84.6%
	0 Absent	375	15.4%
Outlet ID	1 Present	0	.0%
	0 Absent	2694	100.0%

Table K35. Outlet Address Present by Outlet Type

Outlet Address	Outlet Type									
	1 Brick and Mortar		2 Internet		3 Phone/Catalog		4 Other		All types	
	N	%	N	%	N	%	N	%	N	%
1 Present	2291	90.6%	11	42.3%	0	.0%	11	29.7%	2313	89.2%
0 Absent	238	9.4%	15	57.7%	0	.0%	26	70.3%	279	10.8%

Table K36. Outlet Phone Number Present by Outlet Type

Outlet Phone #	Outlet Type									
	1 Brick and Mortar		2 Internet		3 Phone/Catalog		4 Other		All types	
	N	%	N	%	N	%	N	%	N	%
1 Present	2185	86.8%	4	16.0%	0	.0%	13	35.1%	2202	85.3%
0 Absent	333	13.2%	21	84.0%	0	.0%	24	64.9%	378	14.7%

Table K37. Coding Success

Level	Coding Completeness	
	N	%
1 Fully coded	8924	90.1%
2 Within 1 of full	60	0.6%
3 Within 2 of full	224	2.3%
4 Within 3 of full	118	1.2%
5 No coding	577	5.8%
Total	9903	100.0%

Table K38. Sample of Uncodeable Items

Verbatim	Price	Rebate price	Un-codable	Un-identifiable	Comments	ADJ ID	ADJ C	ADJ Zoom	ADJ Cat1	ADJ Cat2	ADJ Cat3	ADJ Comment	ADJ Complete	Code Level
VOS VAN MNT SHMP	0.99	--	0	1		1	0	--					1	5
440EA SCOTTB 005400044605	2.97	--	0	1		1	0	--				Scott is a tp and paper towel brand?	1	5
32OZ DIALGOL	3.72	--	0	1		1	0	--					1	5
0017331141 4G DECO 3/4 1@ 3.00	3	--	0	1		0	1	--	Apparel and services				1	5
HMLF CLNR 16OZ 4116345060	2.39	--	0	1		1	0	--					1	5
BACK AND NECK	3.08	--	0	1		1	0	--					1	5
LUGGAGE/RAIN A	-1.59	--	0	1	Not specified what this is but it is a negative price, some kind of discount.	1	0	--					1	5
1 MIX&MATCH 2F250 JUL12	0.88	--	0	1		1	0	--					1	5
212080435 KRAFT FB	1.89	--	0	1		0	1	--	Food	Food at home			--	5
GROCERY	0.99	--	0	1	Maybe a grocery bag that you can purchase at the counter to be more "green"	1	0	--					1	5
	--	--	0	0		0	0	--					--	5
[ITEM UNREADABLE]	3.49	--	0	1		1	0	--					1	5

Table K39. Mismatch at verification

Code-verification concordance	N	%
1 Complete match	544	69.3
2 Mismatch, same top category	176	22.4
3 Unmatched	65	8.3
Total	785	100.0

Table K40. Mismatch at verification by Record Type

Code-verification concordance	Record Type							
	1 Receipt		2 Utility Bill		4 Website Printout		5 Package Invoice	
	N	%	N	%	N	%	N	%
1 Complete match	486	68.1%	31	100.0%	0	.0%	3	100.0%
2 Mismatch, same top category	176	24.6%	0	.0%	0	.0%	0	.0%
3 Unmatched	52	7.3%	0	.0%	1	100.0%	0	.0%

Table K40. Mismatch at verification by Record Type (continued)

Code-verification concordance	Record Type							
	6 Service Invoice		8 Credit Card Charge Slip		9 Bank Statement		12 Other	
	N	%	N	%	N	%	N	%
1 Complete match	1	100.0%	0	.0%	0	.0%	22	91.7%
2 Mismatch, same top category	0	.0%	0	.0%	0	.0%	0	.0%
3 Unmatched	0	.0%	1	100.0%	8	100.0%	2	8.3%

Table includes only cases for which an initial coding could be given.

Ten % of items that had not been adjudicated were systematically sampled for verification. The verifier drew a random number n from one to 10, Ned to the nth item from the top of the list (skipping adjudicated items), and verified every 10th item on the list.

Table K41. Percentage of Items Requiring Adjudication

Item Status	N	%
All items needing adjudication	1222	12.3
(Uncodable item)	(580)	(47.5)
(Unidentifiable item)	(642)	(52.5)
Items not needing adjudication	8681	87.7%
Total	9903	100.0

Table K42. Expenditure Share for Records and Diaries by Household

Household	Total purchases	Records purchases rev	Share in records	Diary purchases	Share in diaries
1	\$ 2,356.99	\$ 779.62	33.1%	\$ 1,577.37	66.9%
2	\$ 415.28	\$ 42.08	10.1%	\$ 373.20	89.9%
3	\$ 2,233.88	\$ 1,132.35	50.7%	\$ 1,101.53	49.3%
4	\$ 434.27	\$ 328.52	75.6%	\$ 105.75	24.4%
5	\$ 1,402.59	\$ 1,402.59	100.0%	\$ -	0.0%
6	\$ 83.58	\$ 83.58	100.0%	\$ -	0.0%
7	\$ 553.27	\$ 485.10	87.7%	\$ 68.17	12.3%
8	\$ 244.77	\$ 151.10	61.7%	\$ 93.67	38.3%
9	\$ 388.17	\$ 265.17	68.3%	\$ 123.00	31.7%
10	\$ 1,442.20	\$ 1,364.70	94.6%	\$ 77.50	5.4%
11	\$ 233.86	\$ 189.01	80.8%	\$ 44.85	19.2%
12	\$ 1,531.45	\$ 1,524.88	99.6%	\$ 6.57	0.4%
13	\$ 432.44	\$ 3.17	0.7%	\$ 429.27	99.3%
14	\$ 263.29	\$ 199.29	75.7%	\$ 64.00	24.3%
15	\$ 457.84	\$ 123.44	27.0%	\$ 334.40	73.0%
16	\$ 275.37	\$ 183.62	66.7%	\$ 91.75	33.3%
17	\$ 616.42	\$ 89.89	14.6%	\$ 526.53	85.4%
18	\$ 648.68	\$ 61.64	9.5%	\$ 587.04	90.5%
19	\$ 105.49	\$ 96.16	91.2%	\$ 9.33	8.8%
20	\$ 531.34	\$ 207.04	39.0%	\$ 324.30	61.0%
21	\$ 3,404.67	\$ 365.23	10.7%	\$ 3,039.44	89.3%
22	\$ 1,717.05	\$ 1,606.34	93.6%	\$ 110.71	6.4%
23	\$ 92.06	\$ 59.55	64.7%	\$ 32.51	35.3%
24	\$ 1,382.62	\$ 682.67	49.4%	\$ 699.95	50.6%
25	\$ 144.68	\$ 144.68	100.0%	\$ -	0.0%
26	\$ 82.29	\$ 82.29	100.0%	\$ -	0.0%
27	\$ 1,134.41	\$ 178.88	15.8%	\$ 955.53	84.2%
28	\$ 994.38	\$ 0.50	0.1%	\$ 993.88	99.9%
29	\$ 1,317.62	\$ 337.76	25.6%	\$ 979.86	74.4%
30	\$ 4,175.61	\$ 4,108.76	98.4%	\$ 66.85	1.6%
31	\$ 554.39	\$ 528.98	95.4%	\$ 25.41	4.6%
32	\$ 116.43	\$ 64.18	55.1%	\$ 52.25	44.9%
33	\$ 254.63	\$ 195.59	76.8%	\$ 59.04	23.2%
34	\$ 2,336.54	\$ 1,429.36	61.2%	\$ 907.18	38.8%
35	\$ 563.21	\$ 554.09	98.4%	\$ 9.12	1.6%
36	\$ 769.84	\$ 769.84	100.0%	\$ -	0.0%

Table K42. Expenditure Share for Records and Diaries by Household (continued)

37	\$ 1,221.37	\$ 274.37	22.5%	\$ 947.00	77.5%
38	\$ 2,311.64	\$ 815.25	35.3%	\$ 1,496.39	64.7%
39	\$ 2,500.99	\$ 651.39	26.0%	\$ 1,849.60	74.0%
40	\$ 503.36	\$ 402.98	80.1%	\$ 100.38	19.9%
41	\$ 2,329.77	\$ 285.41	12.3%	\$ 2,044.36	87.7%
42	\$ 1,491.12	\$ 696.63	46.7%	\$ 794.49	53.3%
43	\$ 433.59	\$ 405.28	93.5%	\$ 28.31	6.5%
44	\$ 1,416.91	\$ 1,416.91	100.0%	\$ -	0.0%
45	\$ 413.52	\$ 394.61	95.4%	\$ 18.91	4.6%
46	\$ 136.96	\$ 136.96	100.0%	\$ -	0.0%
47	\$ 1,102.98	\$ 329.34	29.9%	\$ 773.64	70.1%
48	\$ 1,049.68	\$ -	0.0%	\$ 1,049.68	100.0%
49	\$ 1,009.18	\$ 678.38	67.2%	\$ 330.80	32.8%
50	\$ 1,565.85	\$ 1,407.50	89.9%	\$ 158.35	10.1%
51	\$ 1,086.90	\$ 517.80	47.6%	\$ 569.10	52.4%
52	\$ 1,598.56	\$ 647.47	40.5%	\$ 951.09	59.5%
53	\$ 6,594.97	\$ 2,103.34	31.9%	\$ 4,491.63	68.1%
54	\$ 98.16	\$ 79.22	80.7%	\$ 18.94	19.3%
55	\$ 177.65	\$ 109.65	61.7%	\$ 68.00	38.3%
56	\$ 1,412.32	\$ 1,409.32	99.8%	\$ 3.00	0.2%
57	\$ 535.72	\$ 380.92	71.1%	\$ 154.80	28.9%
58	\$ 763.20	\$ 222.18	29.1%	\$ 541.02	70.9%
59	\$ 375.09	\$ 345.09	92.0%	\$ 30.00	8.0%
60	\$ 1,965.07	\$ 224.87	11.4%	\$ 1,740.20	88.6%
61	\$ 363.33	\$ 363.33	100.0%	\$ -	0.0%
62	\$ 296.53	\$ 263.53	88.9%	\$ 33.00	11.1%
63	\$ 988.18	\$ 253.68	25.7%	\$ 734.50	74.3%
64	\$ 66.25	\$ 50.25	75.8%	\$ 16.00	24.2%
65	\$ 22.95	\$ 22.95	100.0%	\$ -	0.0%
66	\$ 2,261.83	\$ 1,599.78	70.7%	\$ 662.05	29.3%
67	\$ 798.80	\$ 197.80	24.8%	\$ 601.00	75.2%
68	\$ 513.48	\$ 292.34	56.9%	\$ 221.14	43.1%
69	\$ 14,322.34	\$ 1,224.47	8.5%	\$ 13,097.87	91.5%
70	\$ 125.88	\$ 52.66	41.8%	\$ 73.22	58.2%
71	\$ 981.47	\$ 301.47	30.7%	\$ 680.00	69.3%
72	\$ 750.48	\$ 750.48	100.0%	\$ -	0.0%
73	\$ 50.73	\$ 49.73	98.0%	\$ 1.00	2.0%
74	\$ 813.15	\$ 354.83	43.6%	\$ 458.32	56.4%

Table K42. Expenditure Share for Records and Diaries by Household (continued)

75	\$ 1,522.93	\$ 1,505.43	98.9%	\$ 17.50	1.1%
76	\$ 45.67	\$ 12.01	26.3%	\$ 33.66	73.7%
77	\$ 302.07	\$ 302.07	100.0%	\$ -	0.0%
78	\$ 259.41	\$ 246.41	95.0%	\$ 13.00	5.0%
79	\$ 1,512.98	\$ 1,447.48	95.7%	\$ 65.50	4.3%
80	\$ 127.00	\$ -	0.0%	\$ 127.00	100.0%
81	\$ 477.03	\$ 323.31	67.8%	\$ 153.72	32.2%
82	\$ 2,225.21	\$ 106.57	4.8%	\$ 2,118.64	95.2%
83	\$ 340.03	\$ 290.56	85.5%	\$ 49.47	14.5%
84	\$ 536.85	\$ 515.01	95.9%	\$ 21.84	4.1%
85	\$ 1,133.74	\$ 185.87	16.4%	\$ 947.87	83.6%
86	\$ 1,734.42	\$ 1,703.86	98.2%	\$ 30.56	1.8%
87	\$ 607.43	\$ 564.97	93.0%	\$ 42.46	7.0%
88	\$ 2,512.03	\$ 884.15	35.2%	\$ 1,627.88	64.8%
89	\$ 273.76	\$ 18.76	6.9%	\$ 255.00	93.1%
90	\$ 236.93	\$ 221.93	93.7%	\$ 15.00	6.3%
91	\$ 634.42	\$ 555.28	87.5%	\$ 79.14	12.5%
92	\$ 766.07	\$ 136.16	17.8%	\$ 629.91	82.2%
93	\$ 875.79	\$ 299.72	34.2%	\$ 576.07	65.8%
94	\$ 610.83	\$ 399.38	65.4%	\$ 211.45	34.6%
95	\$ 1,863.38	\$ 585.82	31.4%	\$ 1,277.56	68.6%
96	\$ 818.79	\$ 419.59	51.2%	\$ 399.20	48.8%
97	\$ 90.03	\$ 90.03	100.0%	\$ -	0.0%
98	\$ 1,638.79	\$ 1,519.51	92.7%	\$ 119.28	7.3%
99	\$ 690.28	\$ 133.96	19.4%	\$ 556.32	80.6%
100	\$ 551.81	\$ 551.81	100.0%	\$ -	0.0%
101	\$ 1.09	\$ 1.09	100.0%	\$ -	0.0%
102	\$ 1,385.84	\$ 768.97	55.5%	\$ 616.87	44.5%
103	\$ 1,336.55	\$ 614.86	46.0%	\$ 721.69	54.0%
104	\$ 632.84	\$ 632.84	100.0%	\$ -	0.0%
105	\$ 1,886.80	\$ 612.48	32.5%	\$ 1,274.32	67.5%
106	\$ 698.26	\$ 258.66	37.0%	\$ 439.60	63.0%
107	\$ 671.59	\$ 656.84	97.8%	\$ 14.75	2.2%
108	\$ 2,154.11	\$ 2,154.11	100.0%	\$ -	0.0%
109	\$ 3.47	\$ 3.47	100.0%	\$ -	0.0%
110	\$ 118.00	\$ 118.00	100.0%	\$ -	0.0%
111	\$ 161.93	\$ 143.51	88.6%	\$ 18.42	11.4%
112	\$ 225.95	\$ 225.95	100.0%	\$ -	0.0%

Table K42. Expenditure Share for Records and Diaries by Household (continued)

113	\$ 578.16	\$ 471.59	81.6%	\$ 106.57	18.4%
114	\$ 1,314.95	\$ 1,276.95	97.1%	\$ 38.00	2.9%
115	\$ 730.86	\$ 606.79	83.0%	\$ 124.07	17.0%
116	\$ 2,311.03	\$ 1,156.34	50.0%	\$ 1,154.69	50.0%
117	\$ 561.72	\$ 467.16	83.2%	\$ 94.56	16.8%
118	\$ 1,436.23	\$ 1,436.23	100.0%	\$ -	0.0%
119	\$ 429.96	\$ 396.96	92.3%	\$ 33.00	7.7%
120	\$ 38.20	\$ 7.67	20.1%	\$ 30.53	79.9%
121	\$ 3,459.79	\$ 254.24	7.3%	\$ 3,205.55	92.7%
122	\$ 916.70	\$ 882.95	96.3%	\$ 33.75	3.7%
123	\$ 303.43	\$ 199.50	65.7%	\$ 103.93	34.3%
124	\$ 69.41	\$ 16.41	23.6%	\$ 53.00	76.4%
125	\$ 25.45	\$ 5.45	21.4%	\$ 20.00	78.6%
126	\$ 206.95	\$ 175.20	84.7%	\$ 31.75	15.3%
127	\$ 1,598.27	\$ 1,558.27	97.5%	\$ 40.00	2.5%
128	\$ 730.71	\$ 681.15	93.2%	\$ 49.56	6.8%
129	\$ 2,365.00	\$ 989.16	41.8%	\$ 1,375.84	58.2%
130	\$ 306.61	\$ 306.61	100.0%	\$ -	0.0%
131	\$ 237.86	\$ 237.86	100.0%	\$ -	0.0%
132	\$ 3,498.68	\$ 3,392.73	97.0%	\$ 105.95	3.0%
133	\$ 436.72	\$ 436.72	100.0%	\$ -	0.0%
134	\$ 537.41	\$ 537.41	100.0%	\$ -	0.0%
135	\$ 4,064.14	\$ 4,064.14	100.0%	\$ -	0.0%
136	\$ 1,621.44	\$ 1,621.44	100.0%	\$ -	0.0%
137	\$ 668.10	\$ 476.10	71.3%	\$ 192.00	28.7%
138	\$ 148.14	\$ 148.14	100.0%	\$ -	0.0%
139	\$ 1,985.86	\$ 1,625.92	81.9%	\$ 359.94	18.1%
140	\$ 818.21	\$ 680.49	83.2%	\$ 137.72	16.8%
141	\$ 190.46	\$ 190.46	100.0%	\$ -	0.0%
142	\$ 710.04	\$ 630.73	88.8%	\$ 79.31	11.2%
143	\$ 88.57	\$ 65.57	74.0%	\$ 23.00	26.0%
144	\$ 1,351.52	\$ 1,351.52	100.0%	\$ -	0.0%
145	\$ 463.46	\$ 463.46	100.0%	\$ -	0.0%
146	\$ 100.19	\$ 100.19	100.0%	\$ -	0.0%
147	\$ 145.02	\$ 145.02	100.0%	\$ -	0.0%
148	\$ 200.66	\$ 150.66	75.1%	\$ 50.00	24.9%
149	\$ 145.96	\$ 144.96	99.3%	\$ 1.00	0.7%
150	\$ 376.04	\$ 364.29	96.9%	\$ 11.75	3.1%

Table K42. Expenditure Share for Records and Diaries by Household (continued)

151	\$ 1,391.60	\$ -	0.0%	\$ 1,391.60	100.0%
152	\$ 1,924.80	\$ 363.40	18.9%	\$ 1,561.40	81.1%

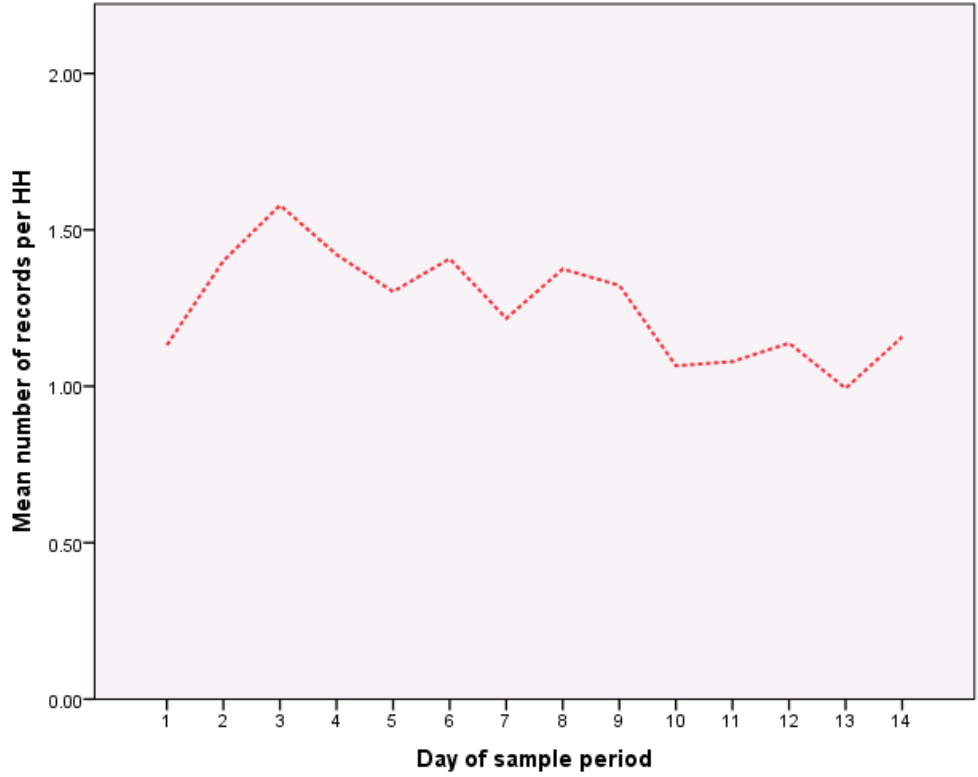
Note: Total purchases for scanned records was based on either the record price or the sum of item prices, whichever was greater. Some records did not provide price at the item level.

Table K43. Expenditure Share by CECAT 1

CE Category 1	Item price	
	Sum	Share of total
Food	\$18,401.51	36.8%
Alcoholic beverages	\$1,421.55	2.8%
Housing	\$7,411.14	14.8%
Apparel and services	\$6,913.68	13.8%
Transportation	\$4,899.16	9.8%
Healthcare	\$1,333.55	2.7%
Entertainment	\$2,224.95	4.5%
Personal care products and services	\$2,389.79	4.8%
Reading	\$178.63	.4%
Education	\$17.74	.0%
Tobacco products and smoking supplies	\$271.35	.5%
Miscellaneous	\$2,529.72	5.1%
Cash contributions	\$1,833.15	3.7%
Personal insurance and pensions	\$172.26	.3%
Total	\$49,993.93	100.0%

*Defined for the 9,762 items with non-missing Price.

Graph K1. Mean number of records per household by day in sample period.



DEBRIEFING QUESTIONNAIRE

RESPONDENT DEBRIEFING

Table K44. Number of Record Keepers

	N	%
1	57	37.5%
2	46	30.3%
3	25	16.4%
4	11	7.2%
5	10	6.6%
6	2	1.3%
11	1	0.7%
Total	152	100.0%

Table K45. Relationship of Record Keeper #2 to Respondent

	N	%
Spouse	32	33.7%
Girl/Boyfriend	7	7.4%
Parent	24	25.3%
In-law	0	0.0%
Aunt/Uncle	1	1.1%
Son/Daughter	8	8.4%
Foster Child	0	0.0%
Niece/Nephew	0	0.0%
Grandchild	3	3.2%
Cousin	0	0.0%
Boarder	0	0.0%
Roommate	4	4.2%
Other non-related person	3	3.2%
Sibling	9	9.5%
Grandparent	4	4.2%
Total	95	100.2%

Note: Not applicable = 57 cases.

Table K46. Relationship of Record Keeper #3 to Respondent

	N	%
Spouse	0	0.0%
Girl/Boyfriend	1	2.0%
Parent	16	32.7%
In-law	1	2.0%
Aunt/Uncle	1	2.0%
Son/Daughter	14	28.6%
Foster Child	0	0.0%
Niece/Nephew	0	0.0%
Grandchild	2	4.1%
Cousin	1	2.0%
Boarder	0	0.0%
Roommate	0	0.0%
Other non-related person	2	4.1%
Sibling	9	18.4%
Grandparent	2	4.1%
Total	49	100.0%

Note: Not applicable = 103 cases.

Table K47. Relationship of Record Keeper #4 to Respondent

	N	%
Spouse	1	4.3%
Girl/Boyfriend	0	0.0%
Parent	3	13.0%
In-law	0	0.0%
Aunt/Uncle	2	8.7%
Son/Daughter	2	8.7%
Foster Child	0	0.0%
Niece/Nephew	0	0.0%
Grandchild	2	8.7%
Cousin	0	0.0%
Boarder	0	0.0%
Roommate	0	0.0%
Other non-related person	0	0.0%
Sibling	13	56.5%
Grandparent	0	0.0%
Total	23	99.9%

Note: Not applicable = 129 cases. Missing data = 1 case.

Table K48. Relationship of Record Keeper #5 to Respondent

	N	%
Spouse	0	0.0%
Girl/Boyfriend	0	0.0%
Parent	1	7.7%
In-law	0	0.0%
Aunt/Uncle	1	7.7%
Son/Daughter	0	0.0%
Foster Child	0	0.0%
Niece/Nephew	0	0.0%
Grandchild	2	15.4%
Cousin	0	0.0%
Boarder	0	0.0%
Roommate	0	0.0%
Other non-related person	0	0.0%
Sibling	9	69.2%
Grandparent	0	0.0%
Total	13	100.0%

Note: Not applicable = 139 cases.

Table K49. QUESTION 1: How Easy or Difficult was it for you to Collect Records?

	N	%
Very easy	76	50.0%
Somewhat easy	48	31.6%
Neither easy nor difficult	12	7.9%
Somewhat difficult	9	5.9%
Very difficult	7	4.6%
Total	152	100.0%

Table K50. QUESTION 2: Time Spent Collecting Records (minutes)

	N	%
No Time	2	1.3%
1	2	1.3%
2	2	1.3%
5	8	5.4%
10	11	7.4%
15	12	8.1%
20	12	8.1%
25	2	1.3%
28	2	1.3%
30	17	11.4%
35	1	0.7%
40	2	1.3%
42	1	0.7%
45	4	2.7%
59	1	0.7%
60	36	24.2%
75	2	1.3%
80	1	0.7%
90	3	2.0%
120	9	6.0%
140	2	1.3%
150	2	1.3%
180	4	2.7%
210	1	0.7%
240	4	2.7%
300	1	0.7%
420	2	1.3%
480	1	0.7%
601	1	0.7%
720	1	0.7%

Note: Missing data = 3 cases.

Graph K2. Histogram of Time Spent Collecting Records

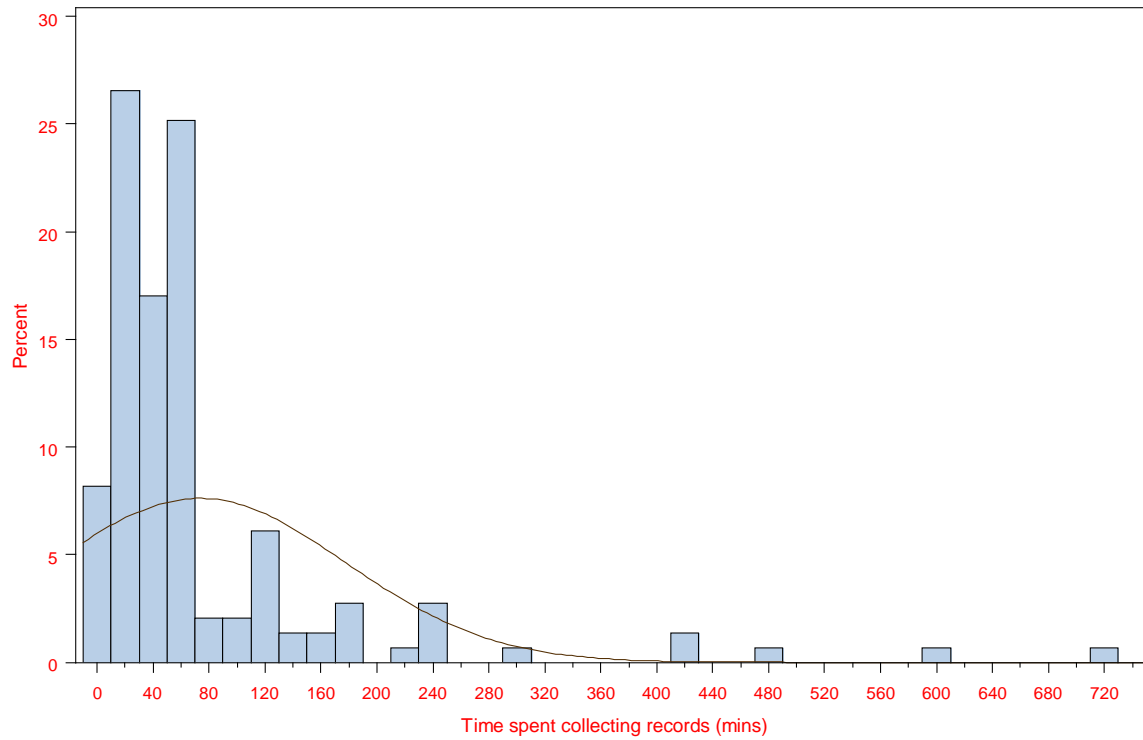


Table K51. QUESTION 3: Time Spent on Diary (minutes)

	N	%
Did not use diary	32	21.2%
1	2	1.3%
2	8	5.3%
3	2	1.3%
4	1	0.7%
5	10	6.6%
8	1	0.7%
10	12	7.9%
15	11	7.3%
20	13	8.6%
25	1	0.7%
30	27	17.9%
33	1	0.7%
45	6	4.0%
60	10	6.6%
70	3	2.0%
75	1	0.7%
90	3	2.0%
120	4	2.6%
140	2	1.3%
180	1	0.7%

Note: Missing data = 1 case.

Graph K3. Histogram of Time Spent Completing Diaries

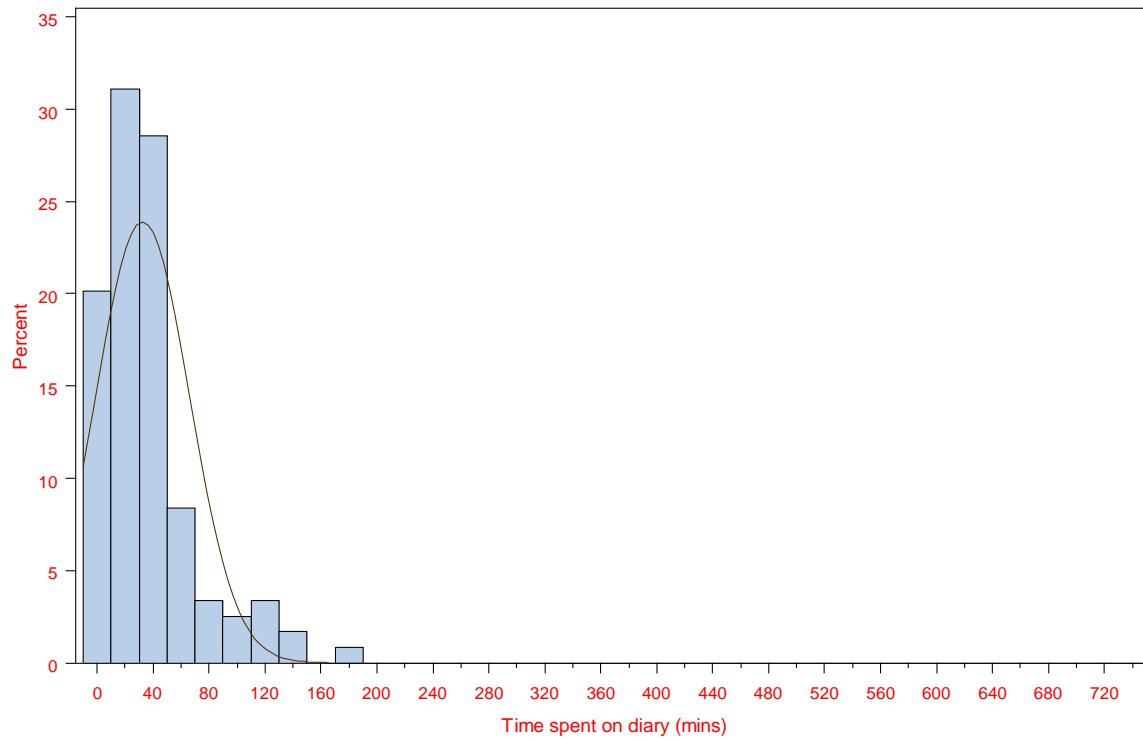


Table K52. QUESTION 4: Amount of Records Saved

	N	%
Just about none	0	0.0%
A few	3	2.0%
Some	10	6.6%
Most	40	26.3%
Just about all	99	65.1%
Total	152	100.0%

Table K53. QUESTION 5: Why were you not able to save all the records?

	N	%
"I would forget or misplace them"	1	0.7
"not good at saving receipts, focusing on work in house"	1	0.7
A few I don't get receipts e.g., farmers markets	1	0.7
Accidentally threw some away, sometimes mom forgot, or I forgot	1	0.7
Because I forgot. The first couple of days I forgot.	1	0.7
Because I usually forget the receipt in the bag & it in turn goes into the garbage.	1	0.7
Because some purchases I didn't get a receipt, and also some purchases I didn't use to keep receipts so I forgot.	1	0.7
beer at baseball	1	0.7
busy, tendency to throw things out, some of the receipts are very small and easy to miss	1	0.7
Cause I forgot or because they were too wrinkled, I just threw them away.	1	0.7
Cause I was at school, taking care of my son, and I was sleeping.	1	0.7
Couldn't get receipts-over the phone-forgot to collect the receipts	1	0.7
Cuz some of the receipts got lost	1	0.7
Did not get one or just wrote in diary.	1	0.7
Didn't ask for a receipt, used show card as a reminder of what I purchased earlier	1	0.7
Didn't remember	1	0.7
Don't keep good records especially smaller receipts. Do keep larger receipts, don't do a lot of shopping.	1	0.7
Either I probably dropped it or forgot to ask for one	1	0.7
Forgot	1	0.7
Forgot a few. Not given in some places	1	0.7
Forgot until I got the hang of it.	1	0.7
Had to return a few purchases and did not keep receipts	1	0.7
I ended up losing some.	1	0.7
I forgot	2	1.3
I forgot about the receipts because I do not save receipts.	1	0.7
I forgot the receipts or threw them away.	1	0.7
I just could not remember. I would forget.	1	0.7
I lost a few	1	0.7
I lost some of them	1	0.7
I lost some.	1	0.7
I tossed mine away with the bag. My niece destroyed some of them.	1	0.7
I walk out of the store fast, I don't always take the receipt.	1	0.7
I was not very organized. With the kids it was distracting	1	0.7
In some cases, the receipts did not reflect the tip do I just wrote it in the journal.	1	0.7
Otherwise, a receipt was not provided.	1	0.7
Just forgot to get them all.	1	0.7
Left at register or I did not receive one.	1	0.7
Most of the time I would forget to save a receipt	1	0.7
Online payments - ins., credit card. Sharing dinner bills	1	0.7

purchased online but no confirmation of receipt during time period	1	0.7
Sent granddaughter to the store and I did not realize she did not get my receipt	1	0.7
some got lost. Or I did not receive a receipt.	1	0.7
Some I forgot, some they didn't provide.	1	0.7
Some of the receipts were too personal, my mom & sister didn't want to give them to me.	1	0.7
sometimes I forgot	1	0.7
Sometimes I forgot threw away didn't get receipts, online credit card payments, misplaced some of them	1	0.7
Store didn't give me receipt	1	0.7
They didn't give them	1	0.7
We sometimes forgot about small purchases	1	0.7
When I used the taxi, I wasn't able to get a receipt	1	0.7

Note: Not applicable = 99 cases. Missing data = 3 cases.

Table K54. QUESTION 6: Were there purchases for which you could not save records?

	N	%
No	92	60.5%
Yes	60	39.5%
Total	152	100.0%

Table K55. QUESTION 6A: What kinds of purchases were those?

	N	%
1 phone transaction-no receipt, CTA-bus, Lottery Tix	1	0.7
7/11 convenience store, I left without a receipt	1	0.7
barber shop / Hair Cut	1	0.7
Best buy store, game stop, & local corner store.	1	0.7
Block party, Ticket & drinks at party.	1	0.7
Bus fare, getting to work, you put \$\$ on the card at the machine and it doesn't print a receipt.	1	0.7
Bus Pass	1	0.7
Car Payment	1	0.7
Childcare services	1	0.7
Cigarettes	1	0.7
Concession stand purchases	1	0.7
Corner Store	1	0.7
Credit card bills	1	0.7
CTA	1	0.7
CTA, bus fare	1	0.7
cta, things like that	1	0.7

Didn't have it mind to save records when spending on some furgo (handwriting illegible, copied exactly as written)	1	0.7
Farmer's Markt, Transit/Bus-adding \$ to card.	1	0.7
Farmers Market	1	0.7
Gas station- broken receipt at pumps	1	0.7
Gas station	1	0.7
Gas stations, vending machines	1	0.7
grocery store	1	0.7
Hotel receipts	1	0.7
I threw one receipt away.	1	0.7
Ice cream truck. Vending machine.	1	0.7
junk food. No receipt for bus. I recorded them in diary.	1	0.7
Lemonade stand, yard sale, bars	1	0.7
library vending machine	1	0.7
Like at the movie theatre I forgot. Or at gas station.	1	0.7
Maxwell Street (spend \$35 or so at the maxwell st Sunday 7-29)	1	0.7
Money spent on CTA, food purchases by sons.	1	0.7
Offering and loaning money	1	0.7
On line, phone orders	1	0.7
online and toll	1	0.7
online had one over the phone and the corner store that not give a receipt	1	0.7
online or at a local corner store	1	0.7
Online purchases or over the phone but recorded them.	1	0.7
online.	1	0.7
Open Produce	1	0.7
Over the phones-cable bills, cell phones, ATM Card-Debit	1	0.7
point of service - cta, etc	1	0.7
rent, loose cigarettes bought on the street, individual beverages purchases	1	0.7
Restaurant-forgot receipt on table, paid cash	1	0.7
Same - the taxi	1	0.7
same thing (they didn't give them)	1	0.7
Small vendor	1	0.7
Some gasoline purchases	1	0.7
Street fair-hat	1	0.7
Stuff off the street (wouldn't elaborate),	1	0.7
The check I wrote, but that's a record, so no.	1	0.7
Those are the ones in the diary restaurant, grocery store, ice cream truck	1	0.7
Tollway. CTA bus pass	1	0.7
Vending machine (buy ice cream) Laundry machines (newspapers)	1	0.7
Vendors at a street carnival	1	0.7
When I got ice cream from the ice cream truck	1	0.7
When they weren't provided: Pace paratransit van	1	0.7

Note: Not applicable = 92 cases. Missing data = 3 cases.

Table K56. QUESTION 7: Were there purchases for which you could have collected a record but did not?

	N	%
No	125	82.2%
Yes	27	17.8%
Total	152	100.0%

Table K57. QUESTION 7A: What kinds of purchases were those?

	N	%
A receipt I got from the currency exchange when I cashed my check and the grocery store	1	0.7
A retreat. My canceled check will be my receipt [x in diary]	1	0.7
At work. I'm a cashier at a casual restaurant. If I get something, I sometimes forget to get receipt.	1	0.7
automatic deductions	1	0.7
Beer	1	0.7
Bought newspaper	1	0.7
coffee	1	0.7
Drinks at restaurant	1	0.7
Food purchase at a food market and restaurants.	1	0.7
Gas station	1	0.7
Gas stations, restaurants, usually just leave it there	1	0.7
Gas, Online	1	0.7
Gasoline	1	0.7
ice cream shop, glue from hardware store	1	0.7
Like at gas station.	1	0.7
Like I said at movies or gas station.	1	0.7
one time @ mcdonalds	1	0.7
Purchases were food on the go and it was hard to collect them. CTA-bus pass.	1	0.7
restaurant	1	0.7
Restaurants	1	0.7
restaurants, cigarettes, compact disc.	1	0.7
Taste if Chicago coupons and I forgot to record the coupons I bought until later	1	0.7
Taxi, \$ given to sons, automatic paymentsMissing payments go out of checking account, mortgage, comed, 2 doctors	1	0.7
That was when I left the gas station (in the 1st few days) and then I went to subway and forgot.	1	0.7
The grocery store and the restaurant.	1	0.7
toll-forgot	1	0.7
transit	1	0.7

Note: Not applicable = 125 cases.

Table K58. QUESTION 7B: Why did you not collect a record?

	N	%
Always forgot	1	0.7
automatic deductions, student loans, things like that	1	0.7
forgot	2	1.3
Forgot about the coupons I bought	1	0.7
forgot and unable to with \$ given to her sons	1	0.7
Forgot to get write + forgot all about it + didn't record in diary	1	0.7
forgot, lost	1	0.7
Husband went to bar and did not get a receipt	1	0.7
I forgot	2	1.3
I forgot to get it or I was in a hurry and did not go back to get it.	1	0.7
I forgot, in a hurry	1	0.7
I forgot.	1	0.7
I told the cashiers to keep the receipts, I would forget.	1	0.7
I was in a rush and I forgot	1	0.7
It was hard to collect CTA-doesn't give receipt.	1	0.7
Lost one card and forgot to take the other one.	1	0.7
Machine not working or I was trying to stay on my schedule	1	0.7
Misplacement	1	0.7
my husband lost the receipt but remember how much it was	1	0.7
Not sure why	1	0.7
prefer not to save 2	1	0.7
Sometimes if another cashier checked me out I did not get a receipt.	1	0.7
Waiting on cancelled check	1	0.7
Wrote in diary	1	0.7

Note: Not applicable = 125 cases. Missing data = 1 case.

Table K59. QUESTION 8: Are all purchases without record in diary?

	N	%
No	19	21.8%
Yes	68	78.2%
Total	87	100.0%

Note: Not applicable = 64 cases. Missing data = 1 case.

Table K60. QUESTION 9: Why were you NOT able to write all purchases without a record in the diary?

	N	%
Because I did not know if it was appropriate, since "I forgot" was maybe not an appropriate response.	1	0.7
Except for Amazon-R collected all receipts	1	0.7
forgot	2	1.3
I could not remember. I know I went for like cigarettes, or candy	1	0.7
I don't keep up with records unless I need them for taxes or materials purchased like (illegible) now for repairs or lawn mower fixed.	1	0.7
I forget. After a few days I get in to habits and did better.	1	0.7
I forgot the gas receipt.	1	0.7
I just did not take the time	1	0.7
I would forget.	1	0.7
It slipped his mind, he didn't think about it	1	0.7
It was not necessary. I had all receipts.	1	0.7
Just got tired. I was very busy. I had a lot of things on my mind with people in town and kids going away to school.	1	0.7
My husband threw away a few	1	0.7
No need for diary for any family member	1	0.7
one from mcdonalds \$2 drink.	1	0.7
Personal	1	0.7
She can't find it - it could be that I never gave her one, or it could be that she misplaced it (chaotic two-person hand-off on street - Sorry!)	1	0.7

Note: Not applicable = 132 cases. Missing data = 2 cases.

Table K61. QUESTION 10: Did you receive any bank or credit card statements?

	N	%
No	111	73.5%
Yes	40	26.5%
Total	151	100.0%

Note: "Don't know" = 1 case.

Table K62. QUESTION 11: Did you put those statements...?

	N	%
In the record storage box	5	12.8%
In your receipt wallet	13	33.3%
Somewhere else	11	28.2%
Did not save	10	25.6%
Total	39	99.9%

Note: "Don't know" = 1 case. Not applicable = 111 cases. Missing data = 1 case.

Table K63. QUESTION 11: Somewhere else: specify where?

	N	%
A drawer	1	0.7
Diary	1	0.7
File cabinet	1	0.7
folder	1	0.7
In diary	1	0.7
In each folder	1	0.7
In the diary	1	0.7
On table	1	0.7
on the shelf	1	0.7
Paid on line	1	0.7
The manila file	1	0.7

Note: Not applicable = 141 cases.

Table K64. QUESTION 11A: [IF NOT SAVED], Why not?

	N	%
"Don't want to give my information"	1	0.7
Because it had personal information	1	0.7
Because R had the receipts for the same purchases.	1	0.7
confidential	1	0.7
Confidentiality Concerns	1	0.7
Confidentiality issues	1	0.7
Had to ask for copies for something going on right now	1	0.7
I recorded it	1	0.7
just printed out today	1	0.7

Note: Not applicable = 142 cases. Missing data = 1 case.

Table K65. QUESTION 12: Purchase made with CASH

	N	%
No	3	2.0%
Yes	149	98.0%
Total	152	100.0%

Table K66. QUESTION 12: Purchase made with CREDIT CARD

	N	%
No	69	45.4%
Yes	83	54.6%
Total	152	100.0%

Table K67. QUESTION 12: Purchase made with DEBIT CARD

	N	%
No	54	35.5%
Yes	98	64.5%
Total	152	100.0%

Table K68. QUESTION 12: Purchase made with ELECTRONIC PAYMENT SERVICE

	N	%
No	112	73.7%
Yes	40	26.3%
Total	152	100.0%

Table K69. QUESTION 12: Purchase made with AUTOMATIC WITHDRAWALS OR PAYMENTS

	N	%
No	88	57.9%
Yes	64	42.1%
Total	152	100.0%

Table K70. QUESTION 12: Purchase made with OTHER

	N	%
No	113	74.3%
Yes	39	25.7%
Total	152	100.0%

Table K71. QUESTION 12: Purchase made with OTHER: Specify

	N	%
Bonus bucks from CVS-used the coupon	1	0.7
check	1	0.7
checks	6	3.9
Checks	3	2.0
coupons	1	0.7
EBT	2	1.3
Gift card	1	0.7
gift card, link card	1	0.7
gift cards	3	2.0
Gift cards, moneygram, link card	1	0.7
gift cards, store credit cards	1	0.7
Instead of automatic-goes through bank teller. Link-ABT.	1	0.7
Link	3	2.0
Link (EBT)	1	0.7
Link (EBT) / WiC Vouchers	1	0.7
Link card	3	2.0
Link card, gift card	1	0.7
Link or Snap	1	0.7
money order	1	0.7
Money Order	1	0.7
on a debit card-credit card	1	0.7
out of phone	1	0.7
Personal check	1	0.7
Telephone - paid over phone	1	0.7

Note: Not applicable = 113 cases. Missing data = 1 case.

Table K72. QUESTION 13: What R usually does with receipts: save ALL OR MOST

	N	%
No	93	61.2%
Yes	59	38.8%
Total	152	100.0%

Table K73. QUESTION 13: What R usually does with receipts: save for PURCHASES OVER CERTAIN AMOUNT

	N	%
No	115	75.7%
Yes	37	24.3%
Total	152	100.0%

Table K74. QUESTION 13: What R usually does with receipts: save for ITEMS YOU MIGHT WANT TO RETURN

	N	%
No	75	49.3%
Yes	77	50.7%
Total	152	100.0%

Table K75. QUESTION 13: What R usually does with receipts: DO NOT SAVE

	N	%
No	97	63.8%
Yes	55	36.2%
Total	152	100.0%

Table K76. QUESTION 13: What R usually does with receipts: OTHER

	N	%
No	121	79.6%
Yes	31	20.4%
Total	152	100.0%

Table K77. QUESTION 13: What R usually does with receipts: OTHER: Specify

	N	%
bank account statements	1	0.7
bills, I save them all	1	0.7
depends on financial & mortgage	1	0.7
Don't save receipts like McDonalds or everyday things	1	0.7
everything is online.	1	0.7
for electric ideas	1	0.7
I save for what may be taxable, something for a deductible.	1	0.7
I shred them	1	0.7
If it involves a warranty, something electronic.	1	0.7
if needed to submit for reimbursement I'll keep it	1	0.7
If very important, save them (e.g., job statements for taxes next year)	1	0.7
Keep them for a month or two	1	0.7
Keep them for a month or two & then shred. Or sometimes shred them.	1	0.7
Keeps them for about a week to see if she needs to check something.	1	0.7
Majority of the time, I throw in the trash	1	0.7
money orders - I keep them. All other stuff - I rip it into little pieces & throw it away.	1	0.7
I do save medical bills.	1	0.7
save all for awhile and then throw them away	1	0.7
Save bank statements-save 6 months	1	0.7
save for a while	1	0.7
Save for about 2 months and then throw them out	1	0.7
save gas and credit card statements	1	0.7
save only bank statements	1	0.7
Save them for about 12 mos.	1	0.7
Save them for tax purposes	1	0.7
Save them, document them, & then shred.	1	0.7
shred them	1	0.7
Shred them, Save bank statements	1	0.7
Some throw away. Electronics-keep, food-no.	1	0.7
Sometimes I lose them	1	0.7
Throw away	1	0.7
to keep track of my money	1	0.7

Note: Not applicable = 121 cases.

Table K78. QUESTION 14: Paper records: R saves in WALLET, PURSE, or BRIEFCASE

	N	%
No	125	82.2%
Yes	27	17.8%
Total	152	100.0%

Table K79. QUESTION 14: Paper records: R saves in BOX or BAG

	N	%
No	116	76.3%
Yes	36	23.7%
Total	152	100.0%

Table K80. QUESTION 14: Paper Records: R saves in DESIGNATED SPOT in HOME or OFFICE

	N	%
No	110	72.4%
Yes	42	27.6%
Total	152	100.0%

Table K81. QUESTION 14: Paper records: R saves in FILE CABINET

	N	%
No	133	87.5%
Yes	19	12.5%
Total	152	100.0%

Table K82. QUESTION 14: Paper records: R saves in OTHER

	N	%
No	118	77.6%
Yes	34	22.4%
Total	152	100.0%

Table K83. QUESTION 14: Paper records: R saves in OTHER: Specify

	N	%
A drawer	2	1.3
Basket	1	0.7
Coffee bucket/ or shoe box	1	0.7
computer	1	0.7
desk drawer	1	0.7
Desk drawer	1	0.7
drawer	3	2.0
Drawer	1	0.7
drawer w/ other papers - I put them in a cubby in the desk	1	0.7
Drawer, bag, cabinets	1	0.7
envelope	1	0.7
has long legal envelopes for all receipts	1	0.7
I just kind of stuck them somewhere for tax purip in my 2012 tax file	1	0.7
I put them everywhere. I do need to find a spot & be more organized.	1	0.7
in a bag or a drawer	1	0.7
in a bag./somewhere	1	0.7
In a drawer	1	0.7
in a file folder	1	0.7
in drawer & safe deposit box	1	0.7
In envelope	1	0.7
junk drawer	2	1.3
Junk drawer	1	0.7
Keep them in a drawer	1	0.7
my dresser	1	0.7
on top of refrigerator	1	0.7
Plastic bag for the year for her taxes.	1	0.7
regular drawer for important things	1	0.7
Under bed.	1	0.7
usually in a box next to desk	1	0.7
wallet to dresser drawer	1	0.7

Note: Not applicable: 118 cases.

Table K84. QUESTION 14: Paper records: R DOES NOT STORE

	N	%
No	124	81.6%
Yes	28	18.4%
Total	152	100.0%

Table K85. QUESTION 14: Paper records: R STORES BUT HAS NO SYSTEM

	N	%
No	147	96.7%
Yes	5	3.3%
Total	152	100.0%

Table K86. QUESTION 14b: Electronic records: SAVE ALL OR ALMOST ALL

	N	%
No	115	75.7%
Yes	37	24.3%
Total	152	100.0%

Table K87. QUESTION 14b: Electronic records: Save for PURCHASES OVER CERTAIN AMOUNT

	N	%
No	140	92.1%
Yes	12	7.9%
Total	152	100.0%

Table K88. QUESTION 14b: Electronic records: Save for ITEMS YOU MIGHT WANT TO RETURN

	N	%
No	135	88.8%
Yes	17	11.2%
Total	152	100.0%

Table K89. QUESTION 14b: Electronic records: LEAVE/SAVE IN ONLINE ACN

	N	%
No	114	75.0%
Yes	38	25.0%
Total	152	100.0%

Table K90. QUESTION 14b: Electronic records: DO NOT TEND TO SAVE

	N	%
No	134	88.2%
Yes	18	11.8%
Total	152	100.0%

Table K91. QUESTION 14b: Electronic records: OTHER

	N	%
No	144	94.7%
Yes	8	5.3%
Total	152	100.0%

Table K92. QUESTION 14b: Electronic records: OTHER: Specify

	N	%
I record them in my checkbook and that's it	1	0.7
I try to get everything on paper-I don't open the online bill usually	1	0.7
only bank statements	1	0.7
Print out and put in drawer. Just want a hard copy.	1	0.7
R has electronic bills but for her business only, not personal.	1	0.7
save them for 2 years	1	0.7
save them in my email	1	0.7
Save them in my email	1	0.7

Note: Not applicable = 144 cases.

Table K93. QUESTION 14b: Electronic records: DOES NOT RECEIVE ELECTRONIC RECORDS

	N	%
No	91	59.9%
Yes	61	40.1%
Total	152	100.0%

Table K94. QUESTION 15: Where save electronic records: PRINT AND STORE

	N	%
No	71	80.7%
Yes	17	19.3%
Total	88	100.0%

Note: Not applicable 61 cases. Missing data = 3 cases.

Table K95. QUESTION 15: Where save electronic records: SAVE AN ELECTRONIC FILE

	N	%
No	65	73.9%
Yes	23	26.1%
Total	88	100.0%

Note: Not applicable 61 cases. Missing data = 3 cases.

Table K96. QUESTION 15: Where save electronic records: LEAVE IN WEBSITE OR EMAIL ACN

	N	%
No	44	50.0%
Yes	44	50.0%
Total	88	100.0%

Note: Not applicable 61 cases. Missing data = 3 cases.

Table K97. QUESTION 15: Where save electronic records: OTHER

	N	%
No	85	96.6%
Yes	3	3.4%
Total	88	100.0%

Note: Not applicable 61 cases. Missing data = 3 cases.

Table K98. QUESTION 15: Where save electronic records: OTHER: Specify

	N	%
I record them in my checkbook and that's it	1	0.7
I try to get everything on paper-I don't open the online bill usually	1	0.7
only bank statements	1	0.7
Print out and put in drawer. Just want a hard copy.	1	0.7
R has electronic bills but for her business only, not personal.	1	0.7
save them for 2 years	1	0.7
save them in my email	1	0.7
Save them in my email	1	0.7

Note: Not applicable = 144 cases.

Table K99. QUESTION 15: Where save electronic records: DO NOT STORE RECORDS

	N	%
No	74	84.1%
Yes	14	15.9%
Total	88	100.0%

Note: Not applicable 61 cases. Missing data = 3 cases.

Table K100. QUESTION 15: Where save electronic records: STORES RECORDS BUT NOT SYSTEMATIC

	N	%
No	88	100.0%
Yes	0	0.0%
Total	88	100.0%

Note: Not applicable 61 cases. Missing data = 3 cases.

Table K101. QUESTION 16: Do you keep a check register?

	N	%
No	61	40.1%
Yes	48	31.6%
R does not write checks	43	28.3%
Total	152	100.0%

Table K102. QUESTION 17: Did you use the records storage box?

	N	%
No	44	29.1%
Yes	107	70.9%
Total	151	100.0%

Table K103. QUESTION 17a: [IF R DID NOT USE BOX] Why not?

	N	%
All purchases were on debit card. All I had to do was get a print out.	1	0.7
Could not give her one [a box]	1	0.7
Did not receive a box	4	2.6
Did not receive box	2	1.3
I could not give her one [a box]	1	0.7
I could not provide him a brown box	1	0.7
I did not need it	1	0.7
I didn't need it	1	0.7
I do not think it was required.	1	0.7
I just didn't	1	0.7
I just kept everything in her plastic wallet.	1	0.7
I ran out - could not give her one [a box]	1	0.7
I would forget.	1	0.7
It was more convenient to just use the wallet.	1	0.7
Just the wallet-didn't occur to me	1	0.7
na did not give brown box; none supplied	1	0.7
No because I used the receipt wallet	1	0.7
no box given	1	0.7
No reason - used wallet	1	0.7
None [no box] provided	2	1.3
none provided.	1	0.7
not given one	1	0.7
ran out of them (not provided to participant)	1	0.7
stained	1	0.7
Storage box was not provided	1	0.7

The wallet was easier	1	0.7
The wallet was more convenient	1	0.7
Wallet was easier	1	0.7
We could not give her one (R did not receive box from FI)	1	0.7
We could not give her one [a box]	1	0.7
We had run out.	2	1.3

Note: Not applicable = 108 cases. Missing data = 7 cases.

Table K104. QUESTION 18: Did you use the diary?

	N	%
No	31	20.4%
Yes	121	79.6%
Total	152	100.0%

Table K105. QUESTION 18a: [IF R DID NOT USE DIARY] Why not?

	N	%
Because all my purchases had receipts for them.	1	0.7
Because I thought I had everything covered. It seemed repetitive - I had receipts and I'm secretive by nature.	1	0.7
Did not need the Diary	1	0.7
Did not need to.	1	0.7
Didn't need to as I had all the receipts	1	0.7
Had a receipt for everything.	1	0.7
Had all the records.	1	0.7
I did not have a need for it.	1	0.7
I do not like to do too much writing	1	0.7
I got all my receipts.	1	0.7
I had a receipt for everything.	1	0.7
I had all my receipts-There was no need	1	0.7
I had receipts for everything.	1	0.7
I had the receipts	1	0.7
I misplaced it	1	0.7
It was not necessary. I had all my receipts.	1	0.7
No need	1	0.7
No need.	1	0.7
No records to record.	1	0.7
No time, I forgot sometimes	1	0.7
She had receipts for everything	1	0.7
Was I supposed to? No undocumented purchases. Had receipt for everything	1	0.7
We don't know if she lost it or if I never gave it to her	1	0.7

Note: Not applicable = 121 cases. Missing data = 8 cases.

Table K106. QUESTION 19: Did you use the receipt wallet?

	N	%
No	9	5.9%
Yes	143	94.1%
Total	152	100.0%

Table K107. QUESTION 19a: [IF R DID NOT USE WALLET] Why not?

	N	%
didn't have any	1	0.7
I didn't need it.	1	0.7
I just threw them [receipts] in the folder - I forgot about it.	1	0.7
It was easy to just put them in the folder.	1	0.7
Just seemed easier to put in folder had pile in desk could not fold it	1	0.7
Kept in her wallet	1	0.7

Note: Not applicable = 143 cases. Missing data = 3 cases.

Table K108. QUESTION 20: How could we make it easier for you to keep records?

	N	%
"It's fine the way it is"	1	0.7
"It was easy, I can't think of Anything"	1	0.7
"It was fine just the way it was"	1	0.7
"no, It was actually easy"	1	0.7
"The was it is was O.K."	1	0.7
Bigger plastic wallet (it was bursting & ripped). Receipts not uniform size	1	0.7
BLANK	6	3.9
Couldn't make it any easier	1	0.7
Credit card and bank statements made it extremely easy. Keep allowing bank and cc statement printouts.	1	0.7
Define when a purchase is made via credit & the payment it actually a month later. Is this a duplication problem because they are both expenditure. She paid off her credit card but the purchase made made at another date.	1	0.7
Easy	1	0.7
Electronic option	1	0.7
Everything you guys did was good.	1	0.7
fine	1	0.7
Fine	1	0.7
Fine. Most important thing plastic beneficial in plock. File is good.	1	0.7
For most part it was easy-electronic save or upload (of receipts by respondent)	1	0.7
Give forgetful people a smaller wallet top put in a purpose or just a memo pad or book so that I'd remember-something to put on your person just like the diary but small enough to carry with you.	1	0.7

Good idea for plastic wallet. Her daughters have been asking her to keep records	1	0.7
Had one card to use for 2 weeks and point of card online of purchases for 2 weeks	1	0.7
Had small file to sort everything by date and separate by categories.	1	0.7
He thinks system pretty good	1	0.7
Honest I don't think you guys could have made it any easier (named off the items) - Diary, receipt, wallet, file folder, even an individual file folder.	1	0.7
I'm not sure. It was pretty straight-forward.	1	0.7
I can't think of anything. I was easy.	1	0.7
I did not care for the wallet.	1	0.7
I don't know, I have no intelligent thing to add. This was fine.	1	0.7
I don't know. It was very easy. You just got to put he receipt in the wallet.	1	0.7
I don't need to record, for what reason do I want to keep a receipt?	1	0.7
I don't think it could be any easier, frankly. It was wonderful.	1	0.7
I don't think it could be easier-it's not very hard to remember.	1	0.7
I don't think there really is a way to make it easier; it's pretty straight-forward	1	0.7
I don't think you can make it any easier than it was	1	0.7
I feel it was very easy as it was.	1	0.7
I guess keep giving me the supplies to collect them.	1	0.7
I think it's pretty easy	1	0.7
I think it was fine. It was a learning experience- It made me conscience of keeping track of my purchases.	1	0.7
I think the wallet worked fine. It's a great idea.	1	0.7
I think they need a larger incentive. The wallet was fine.	1	0.7
I think you could put more pages in the diary. Otherwise it was fine.	1	0.7
I thought it was quite easy.	1	0.7
Include month calendar so can initial and take notes then later record	1	0.7
Is there any to avoid the diary because if someone may go in hands of someone else's hands - confidentiality. Worried about stores+stocks+ (data) effects shipping.	1	0.7
Isn't there some way for you to monitor my purchases electronically, a way to transfer my records to you without printing.	1	0.7
It's fine just the way it is.	1	0.7
It's fine, maybe at beginning - emphasize to check daily.	1	0.7
it's good	1	0.7
It's good	1	0.7
It's super easy.	1	0.7
It couldn't have been any easier	1	0.7
It doesn't get easier than that.	1	0.7
It helped me be organized daily.	1	0.7
It is fine.	1	0.7
It seemed easy already. I don't think anything could make it easier.	1	0.7
It was a fine job. Maybe the diary would have been a problem, but I didn't need it.	1	0.7
it was easy	1	0.7
It was easy	4	2.6
It was easy enough with the receipt wallet & diary	1	0.7

It was easy the way it was.	1	0.7
It was easy.	3	2.0
It was easy. But sometimes for really small cash purch. It's hard to get a receipt.	1	0.7
It was easy. It was just me. I don't know.	1	0.7
It was easy. No comments.	1	0.7
It was easy. The wallet work good.	1	0.7
It was fine- well organized	1	0.7
It was fine like it was. I had no trouble.	1	0.7
It was fine. No suggestions.	1	0.7
It was kind of easy.	1	0.7
It was not that difficult.	1	0.7
It was perfect.	1	0.7
It was pretty easy	1	0.7
It was pretty easy to keep records as long as I remembered	1	0.7
It was pretty easy.	1	0.7
It was really easy. You gave me a file folder, receipt wallet. I can't think of anything else.	1	0.7
It was very [easy?] for me. Just putting them in the wallet was easy.	1	0.7
It was very convenient. No problems except wife did not really want to participate.	1	0.7
It was very easy.	5	3.3
It was very easy. No problems	1	0.7
It was very efficient. I don't think you could do anything else.	1	0.7
It was very simple	1	0.7
It wasn't bad. I didn't find it difficult. The sheet of paper (In the diary) was too big, if you're just putting a little information. (She suggested making it about two pages where it's more like a "running tab" instead of a booklet.	1	0.7
Make the receipt wallet a little smaller.	1	0.7
Make the wallet smaller. Maybe have it attach to wallet (actual wallet) some way, like a keychain connection.	1	0.7
More than \$40	1	0.7
Nice to have the storage box divided into categories and not by h/h members	1	0.7
No	6	3.9
No I do not think so	1	0.7
No it was really easy.	1	0.7
No problems-not efficient for FI to come out twice-have it online-easier.	1	0.7
No suggestions. I know or understand now I did a little extra work. I did not have to write everything in Diary.	1	0.7
No you could not	1	0.7
No. Can't make it any easier.	1	0.7
Not really. It was easy.	1	0.7
Nothing	6	3.9
Nothing it worked.	1	0.7
Nothing, it was easy	1	0.7
Nothing.	2	1.3

Nothing. I was very easy.	1	0.7
Nothing. It was easy	1	0.7
oh gosh it was pretty easy	1	0.7
ok	1	0.7
Ok	1	0.7
ok as is	1	0.7
Ok with process. Due to heat-daughter didn't buy as much-& the family stayed in, son is frugal and rarely buys anything	1	0.7
Perfect the way it is	1	0.7
Plastic wallet fine	1	0.7
Pretty easy	1	0.7
provide more details as far as items needed-	1	0.7
Put items bought it diary page. Clarify about prepaid gift cards. Add more examples to bullet points on show cards.	1	0.7
put time on the bode (?)/receipt box-for the household each person with a seal (picture drawn of what looks like dresser drawers with numbers for each R)	1	0.7
R found that our current process is good	1	0.7
Recall sheet-excellent source (Show card)	1	0.7
So easy	1	0.7
The receipt wallet was quite handy	1	0.7
There is not much you all could have done.	1	0.7
There isn't much to do. Everything was easy.	1	0.7
This method was good.	1	0.7
This was great. I'm going to use that wallet.	1	0.7
To not use paper - to be able to go online & do it. X in terms of the diary, you mean? Yes.	1	0.7
very easy	1	0.7
Very easy. Very simple.	1	0.7
Very simple.	1	0.7
Wallet was the best	1	0.7
Well, I thought it was done in a easy way, a very good way.	1	0.7
Well, it was easy with what you provided. I don't think you need to provide anything more.	1	0.7
Well, this is just fine. Or, use some kind of camera - inexpensive, small, - to photograph possible items, purchases that I made that could be dated when, where.	1	0.7
Y'all did good. I actually like the way you had it organized with the pouch, the folders, the booklets.	1	0.7

Table K109. QUESTION 21: Did you ask other HH members for records?

	N	%
No	8	5.3%
Yes	85	56.7%
No other HH members	57	38.0%
Total	150	100.0%

Note: 2 cases were missing.

Table K110. QUESTION 21A [IF NO], Why not?

	N	%
Husband did not participate	1	0.7
I don't have extra time, because of summer school and work, when I'm at home it's to sleep or do homework.	1	0.7
I wanted to do it myself	1	0.7
It is difficult to have husband gather info, she was unaware of this part when FI first visited.	1	0.7
Not comfortable with this.	1	0.7
R's mom is only other member of household and she is homebound and unable to do any spending or shopping.	1	0.7
Signed up herself only	1	0.7
Very difficult-he doesn't keep or save receipts	1	0.7

Note: Not applicable = 144 cases.

Table K111. QUESTION 22: How comfortable were other HH members?

	N	%
Very uncomfortable	6	7.1%
Somewhat uncomfortable	7	8.2%
Somewhat comfortable	22	25.9%
Very comfortable	50	58.8%
Total	85	100.0%

Note: Not applicable = 62 cases. Missing data = 5 cases.

Table K112. QUESTION 23: Effort YOU put into getting other HH members to collect records

	N	%
No effort at all	19	21.8%
A little effort	17	19.5%
Some effort	21	24.1%
A great deal of effort	30	34.5%
Total	87	99.9%

Note: Not applicable = 62 cases. Missing data = 3 cases.

Table K113. QUESTION 24: Effort OTHER HH MEMBERS put into collecting records.

	N	%
Effort differed	1	1.1%
No effort at all	17	19.5%
A little effort	21	24.1%
Some effort	23	26.4%
A great deal of effort	25	28.7%
Total	87	99.8%

Note: Not applicable = 62 cases. Missing data = 3 cases.

Table K114. QUESTION 24: Effort differed by HH member: Explain

	N	%
one son did	1	0.7

Note: Not applicable = 151 cases.

Table K115. QUESTION 25: Amount of records from each HH member.

	N	%
Differed by HH member	2	2.3%
None	10	11.5%
A few	8	9.2%
Some	11	12.6%
Most	19	21.8%
All or almost all	37	42.5%
Total	87	99.9%

Note: Not applicable = 62 cases. Missing data = 3 cases.

Table K116. QUESTION 25: Amount of records: Differed by HH member: Explain

	N	%
Majority came from grandma	1	0.7
shared utilities	1	0.7
Son is disabled. He rarely makes purchases but got 2 diary entries from him.	1	0.7
Roommate is away for the month so nothing from her.		

Note: Not applicable = 149 cases.

Table K117. QUESTION 26: Were there records you were not comfortable sharing?

	N	%
No	119	80.4%
Yes	29	19.6%
Total	148	100.0%

Note: Missing data = 4 cases.

Table K118. QUESTION 26a: Types of records not comfortable sharing: BANK STATEMENTS?

	N	%
No	6	20.7%
Yes	23	79.3%
Total	29	100.0%

Note: Not applicable = 119 cases. Missing data = 4 cases.

Table K119. QUESTION 26a: Types of records not comfortable sharing: CREDIT CARD STATEMENTS?

	N	%
No	14	48.3%
Yes	15	51.7%
Total	29	100.0%

Note: Not applicable = 119 cases. Missing data = 4 cases.

Table K120. QUESTION 26a: Types of records not comfortable sharing: CHECK REGISTER?

	N	%
No	23	79.3%
Yes	6	20.7%
Total	29	100.0%

Note: Not applicable = 119 cases. Missing data = 4 cases.

Table K121. QUESTION 26a: Types of records not comfortable sharing: OTHER

	N	%
No	22	75.9%
Yes	7	24.1%
Total	29	100.0%

Note: Not applicable = 119 cases. Missing data = 4 cases.

Table K122. QUESTION 26a: Types of records not comfortable sharing: OTHER: Specify

	N	%
ATM withdrawals	1	0.7
Automatic deductions from bank	1	0.7
electronic payment for the school loan-bank receipt.	1	0.7
Mortgage Payments but they were not due in the two weeks. But I would not have shared that with you.	1	0.7
Online payments	1	0.7
utility bills	1	0.7
with the check x_currency exchange	1	0.7

Note: Not applicable = 145 cases.

Table K123. QUESTION 26b: Why not comfortable: CONFIDENTIALITY CONCERNS?

	N	%
No	11	37.9%
Yes	18	62.1%
Total	29	100.0%

Note: Not applicable = 119 cases. Missing data = 4 cases.

Table K 124. QUESTION 26b: Why not comfortable: TOO PERSONAL

	N	%
No	21	72.4%
Yes	8	27.6%
Total	29	100.0%

Note: Not applicable = 119 cases. Missing data = 4 cases.

Table K125. QUESTION 26b: Why not comfortable: TOO MUCH?

	N	%
No	12	41.4%
Yes	17	58.6%
Total	29	100.0%

Note: Not applicable = 119 cases. Missing data = 4 cases.

Table K126. QUESTION 26b: Why not comfortable: OTHER

	N	%
No	25	86.2%
Yes	4	13.8%
Total	29	100.0%

Note: Not applicable = 119 cases. Missing data = 4 cases.

Table K127. QUESTION 26b: Why not comfortable: OTHER: Specify

	N	%
Although I readout the options, she indicated something else and kept saying I don't use my savings account for transactions, I don't have a checking account for grandfather and father of R	1	0.7
r.e.	1	0.7
We are a little old fashioned.	1	0.7

Note: Not applicable = 148 cases.

Table K128. QUESTION 27: Anything else you would like to share about the study?

	N	%
"No, it was easy" "I told my friend about it because they kept asking why I was saving receipts.	1	0.7
Bank statements & credit cards especially with people stealing data - viruses. Afraid getting data stolen	1	0.7
Besides the c.c. statement, that was it X_my mother said that we are two different households although we may function as one. May need greater distinction. Also, the issue of it (cc statement) would be duplicates-got the receipt and then it was on the st	1	0.7
BLANK	22	14.5
Doesn't think it's a functional or effective way to collect data-FI coming out twice.	1	0.7
Enjoyed the study, like to see what I was purchasing.	1	0.7
Forgetting in beginning	1	0.7
Good collects receipts anyway	1	0.7
Good study but brother went to hospital, step sister became ill, a lot of difficult life things happened - easy process.	1	0.7
H helped us to be very organized	1	0.7
Helped know how much spent in last 2 weeks	1	0.7
Helpful to pay more attention to my spending & remind me to keep good records.	1	0.7
HH not difficult but not interested.	1	0.7
I am just wondering if this study help the HH or the government. What the advantage for me. I don't want to be charged more tax because I spend more.	1	0.7
I enjoyed doing it especially the incentive.	1	0.7
I enjoyed doing this and the bonus was the pay.	1	0.7
I learned a lot about where my mom's money goes. I didn't realize she kept her receipts. It also helped her manage her receipts.	1	0.7
I like it because it was a teaching experience. It was helpful and fun.	1	0.7
I liked it. Helped me see how much I spend.	1	0.7
I liked the program. I wish I could do it again. It made me more conscientious about not going over. I had participated in a similar study years ago.	1	0.7
I really enjoyed doing the study.	1	0.7
I referred a friend to the study, do I get a referral fee?	1	0.7
I thought it went pretty well.	1	0.7
I usually have more receipts but my daughter and son-in-law have been gone for almost two weeks, so the spending in HH don't reflect our true spending.	1	0.7
I would just like to say it was fun, the idea, and it was kinda easy.	1	0.7
I would like to do this again.	1	0.7
If it was a longer period, then more of my bills would have been due, such as the utility bill. A month would have been better length of time to collect receipts to me.	1	0.7
If you're going to have families to collect to pay more \$, it is extra work. Singletons and families earn the amount of incentive.	1	0.7
Interesting to see what's spent in short period of time. Made R more grateful to know she can spend.	1	0.7
Interviewer was very professional.	1	0.7

It's a good thing to help	1	0.7
It helped me save better - we saved better in this 2 week period than @ any other time.	1	0.7
It made me aware of how much I was spending.	1	0.7
It makes me aware about purchases.	1	0.7
It showed me we spend money on a lot of unnecessary stuff/	1	0.7
It was a nice experience.	1	0.7
It was an unusual 2 weeks - it's not our normal spending amount.	1	0.7
It was cool.	1	0.7
It was easy.	1	0.7
It was easy. It was easy for me because I do it all the time.	1	0.7
It was easy. Surprised at the amount of receipts I was savings from my trip to San Fran.	1	0.7
It was fine. It was easy. I enjoyed doing it.	1	0.7
It was fun-it was easy.	1	0.7
It was good taking part in the survey.	1	0.7
It was good to start keeping receipts.	1	0.7
It was very interesting.	1	0.7
It was very pleasant. It made me realize how much \$ I spend. I come home and put the receipts in their envelopes and I was kind of shocked.	1	0.7
Just forgetting to collect or accidentally throwing them out	1	0.7
Learned that she can keep better records if will do it \$40 encouraging and want to get specific fuad (illegible) for yourself.	1	0.7
Made me think about what I spent-help keep balance on spending	1	0.7
made more conscience of how much spending every day.	1	0.7
My identity was stolen, so it makes me really uncomfortable.	1	0.7
no	1	0.7
No	27	17.8
No comment. Easy since we come in person face to face.	1	0.7
No It was fine. Very easy.	1	0.7
no not really	1	0.7
No problems, quite easy.	1	0.7
No thanks	1	0.7
No, besides it was new for me, different. I will contiuue to keep records of money I spent over the years.	1	0.7
No, I was a great experience.	1	0.7
No, it was allright	1	0.7
No, it was easy.	1	0.7
No, it was fine.	1	0.7
No, it was fun. I can see it as a beneficial & necessary study.	1	0.7
No, it was very easy	2	1.3
No, not at all. It was easy, it wasn't time consuming or anything.	1	0.7
No, study was straightforward	1	0.7
No.	5	3.3

No. But do have a question. Why two week and not whole month? For example none of our utilities cam due in this two week period. And the rest is due on the 1st so they were not included. This is not a true picture of our HH bills.	1	0.7
No. But you can call me again. They always call my daughter for studies.	1	0.7
No. I enjoyed doing it. I've decided I'm going to pay more attention to my spending. I've already found an app.	1	0.7
No. I would do it again. And if you need me call me.	1	0.7
No. It was all good except for asking others to help.	1	0.7
No. It was easy.	1	0.7
No. It was something I dod. I keep up with stuff.	1	0.7
No. It was too easy.	1	0.7
Not really.	1	0.7
Not that I can think of.	1	0.7
Nothing	4	2.6
Nothing Really	1	0.7
Nothing.	2	1.3
Only that in this economy and as a fixed income person, I spend less than 1/2 of what I used to spend, Also- lottery tickets NOT INCLUDED - average \$25/week.	1	0.7
Pretty easy, fun keeping track of receipts.	1	0.7
Really enjoyed doing this project-but thought it was a project where the receipts were saved by date, not by person	1	0.7
Simple.	1	0.7
The booklet/diary was especially easy to use - it was very clear	1	0.7
The facilitator made it easy to me w/him.	1	0.7
The hardest part was remembering.	1	0.7
There were some thing I think the wasn't a clarity as to what to record: tips, etc. Not a definitive way to itemize. He was some unvertainty. I wasn't sure of certain situations, expenditures	1	0.7
They got the benefit of me spending money	1	0.7
Thought it was easy. To get clearer picture, 30 day period makes more sense.	1	0.7
Very straightforward study. Helpful-made me more conscious of my purchases.	1	0.7
Well, I did record my rent in the diary, but I kept my receipt just in case something comes up.	1	0.7
Wonderful experience and see how much I spent	1	0.7
Yes-it was quite interesting. I don't usually save receipts-I was surprised at the amount of spending I was doing. I don't realize how much I spent in a two week (period).	1	0.7

FIELD INTERVIEWER DEBRIEFING

Table K129. FI QUESTION 1: Respondent Understanding

	N	%
Poor	1	0.7%
Fair	11	7.3%
Good	35	23.3%
Very good	103	68.7%
Total	150	100.0%

Note: Missing data = 2 cases.

Table K130. FI QUESTION 2: Respondent Effort

	N	%
No effort at all/	7	4.8%
A little effort	19	12.9%
A fair amount of effort	36	24.5%
A great deal of effort	85	57.8%
Total	147	100.0%

Note: Missing data = 5 cases.

Table K131. FI QUESTION 3: How comfortable did R feel about sharing STORE RECEIPTS?

	N	%
Very uncomfortable	1	0.7%
Somewhat uncomfortable	1	0.7%
Somewhat comfortable	4	2.7%
Very comfortable	144	96.0%
Total	150	100.1%

Note: Missing data = 2 cases.

Table K132. FI QUESTION 3: How comfortable did R feel about sharing BANK STATEMENTS?

	N	%
Very uncomfortable	22	16.2%
Somewhat uncomfortable	7	5.1%
Somewhat comfortable	4	2.9%
Very comfortable	103	75.7%
Total	136	99.9%

Note: Not applicable = 14 cases. Missing data = 2 cases.

Table K133. FI QUESTION 3: How comfortable did R feel about sharing CREDIT CARD STATEMENTS?

	N	%
Very uncomfortable	22	16.3%
Somewhat uncomfortable	6	4.4%
Somewhat comfortable	4	3.0%
Very comfortable	103	76.3%
Total	135	100.0%

Note: Not applicable = 15 cases. Missing data = 2 cases.

Table K134. FI QUESTION 3: How comfortable did R feel about sharing CHECK REGISTER?

	N	%
Very uncomfortable	16	12.2%
Somewhat uncomfortable	9	6.9%
Somewhat comfortable	3	2.3%
Very comfortable	103	78.6%
Total	131	100.0%

Note: Not applicable = 19 cases. Missing data = 2 cases.

Table K135. FI QUESTION 3: How comfortable did R feel about sharing BILLS?

	N	%
Very uncomfortable	8	5.4%
Somewhat uncomfortable	5	3.4%
Somewhat comfortable	5	3.4%
Very comfortable	129	87.8%
Total	147	100.0%

Note: Not applicable = 3 cases. Missing data = 2 cases.

Table K136. FI QUESTION 4: Respondent Organization

	N	%
Not at all organized	7	4.7%
Slightly organized	13	8.7%
Somewhat organized	26	17.4%
Very organized	103	69.1%
Total	149	99.9%

Note: Missing data = 3 cases.

Table K137. FI QUESTION 4A: Were records filed by household member?

	N	%
Filed	50	53.8%
Not filed	43	46.2%
Total	93	100.0%

Note: Not applicable = 57 cases. Missing data = 2 cases.

Table K138. FI QUESTION 4B: Were each household members records in box?

	N	%
In box	87	82.9%
Had to ask	18	17.1%
Total	105	100.0%

Note: Missing data = 47 cases.

Table K139. FI QUESTION 4C: Were papers stuffed in, wrinkled, or stacked neatly?

	N	%
Stuffed/wrinkled	41	28.5%
Stacked neatly	103	71.5%
Total	144	100.0%

Note: Missing data = 8 cases.

Table K140. FI QUESTION 5: Respondent Interest in Study

	N	%
Not at all	6	4.0%
Slightly	18	12.0%
Somewhat	38	25.3%
Very	88	58.7%
Total	150	100.0%

Note: Missing data = 2 cases.

Table K141. FI QUESTION 6: Were there any electronic records that you needed to download or print?

	N	%
No	147	98.0%
Yes	3	2.0%
Total	150	100.0%

Note: Missing data = 2 cases.

Table K142. FI QUESTION 7: Any technical difficulties with electronic records?

	N	%
No	3	100.0%
Yes	0	0.0%
Total	3	100.0%

Note: Not applicable = 147 cases. Missing data = 2 cases.

Table K143. FI QUESTION 8: Any technical difficulties scanning paper documents?

	N	%
No	137	92.6%
Yes	11	7.4%
Total	148	100.0%

Note: Not applicable (no paper records) = 2 cases. Missing data = 2 cases.

Table K144. FI QUESTION 8: [IF YES] Please explain

	N	%
I left the pages in the PDF for BLS review. If a receipt is torn or wrinkled it is not scannable.	1	0.7
Just the FI made an error in scanning the wrong side-redid the scanning	1	0.7
Just took a while-balled up, really torn up	1	0.7
No room, public space and R hyper	1	0.7
One of them was a little stubborn, had to use both hands to guide it.	1	0.7
One receipt that just would not go through - from walgreens	1	0.7
Receipts gathering in the machine	1	0.7
Some receipts especially with purple ink come out as blank copies when scanned- attached these to diary.	1	0.7
The receipts would jam in the scanner.	1	0.7
The receipts would wrinkle in the machine	1	0.7
Very wrinkled receipts had to straighten them out in a book first	1	0.7

Note: Not applicable = 141 cases.

Table K145. FI QUESTION 9: Any other technical issues?

	N	%
No	148	100.0%
Yes	0	0.0%
Total	148	100.0%

Note: Missing data = 4 cases.

Table K146. FI QUESTION 10: Other comments

	N	%
[NAME], the R, has no job and does not spend much money. I understood late that I needed to ask her sister to participate	1	0.7
1) Unclear if she lived alone. 2) Did not share rent payment into - said since it was not on list and she didn't want to include it. 3) Very suspicious nature.	1	0.7
2 diaries are blank. Two have R's name-I just assume that she just did not notice.	1	0.7
Refused at first to participate; we explained that if she could not get compliance from other HH membrs, then so be it. It came out in questions that the other relatives ar	1	0.7
All records were kept in the same receipt wallet. HH members did not use the diary.	1	0.7
Although R's phone was not working from the day after visit 1 to a day or two before visit 2, R indicated she had been working on collecting receipts, without my reminder call-\$40 was a good incentive. R indicated that NORC/800 number explanation is that	1	0.7

At first, she didn't have anything in the diary. Then while I was there, she thought of bus tickets. Started to write that in diary, then noted that tix were bought for her. So I said it didn't count.	1	0.7
At initial interview, R refused the extra diary for her spouse; cited that their spending was largely done as a couple, as a unit. However, she did collect his receipts, and I had not provided a wallet for this so the receipts have been scanned in as if f	1	0.7
BLANK	43	28.3
can't think of anything.	1	0.7
For the same respondents-duplicating the receipts in the diary was done. On the show card-remind Rs not too duplicate and use only for no receipt purchases.	1	0.7
General List: Another respondent who used the diary as a record of receipts. The women in the study seem to want to use the diary just to record receipts, the men mainly heard the instructions correctly.	1	0.7
He did not expect his wife to participate and she pretty much did not at all.	1	0.7
He had a lot of long receipts so they were folded and wallet bulky with wrinkled receipts.	1	0.7
He was very organized, this was conducted in the common room on 1st floor of building. A few people stopped to say hello and asked about study.	1	0.7
Husband refused to participate	1	0.7
I asked her a few days late to keep records for male in household.	1	0.7
I think he felt since he kept the written diary didn't need paper receipts. He also didn't feel the need to keep household records because his view is that it's his money so he's keep track of it. I also think he was using this as an opportunity to gain b	1	0.7
I think it was not clear to her (during the two weeks) that she would get to keep her receipts, so with regard to the rent, she really could have simply gave the receipt and let us scan it. Unless, she felt it was private?	1	0.7
If receipts are dark-they do not scan. Additional pages of diary were needed.	1	0.7
Impatient at the scanning process. Items missing from online were put into diary-downloading the receipts seemed to be aburden for R. R felt the project was "wasting money" by having FI come out twice-she felt she could have done this by herself online.	1	0.7
IW1 - Mom needed convincing-she wanted to know who NORC is, the aim of the project-it didn't help that the son was very rude to her. IW2 - I think the mom makes most of purchases but may not have wanted to diarize or provide receipts as son was very rude	1	0.7
Nice R! Scanning down in building lobby on laps.	1	0.7
No	4	2.6
No interest in keeping with the diary	1	0.7
No others present in household	1	0.7
No parental participation-R would ask them for a verbal amount and put their purchases in the diary, scanned at home.	1	0.7
No problems.	1	0.7
No.	1	0.7
None	1	0.7
None.	2	1.3
Nothing remarkable. Didn't have diary, was unsure if he was to use it.	1	0.7

Nothing to note.	1	0.7
Nothing unusual except that husband made only one purchase. No receipts from him.	1	0.7
Only respondent kept up w/diary. Respondents' family kept receipts but R took care of keeping them separate. Family didn't purchase much this is a heat wave period and many people are not going out.	1	0.7
Possible low-level disabled. The 2 hrs she said it took has to be an exaggeration. Very few receipts.	1	0.7
R's brother did not really participate. This was as R expected.	1	0.7
R's partner is the one who does the shopping. R is in a wheelchair & spends a little but not much. R's expenditures are in diary.	1	0.7
R answered questions over phone when appointment was confirmed because she was leaving town. R left her receipts with her daughter.	1	0.7
R appeared to need more prompting (LD possibly) than the average R might need, but very grateful & conscientious.	1	0.7
R cancelled the second visit 8x but called and finally was able to "fit me in."	1	0.7
R did not get one diary from one HH maybe because she said she was not home. She felt her family members did not save their records ("said they were too lazy") R felt easier to keep receipts in folder - doesn't know where plastic wallets are.	1	0.7
R did not put much effort into project. He said he was busy or forgot. All HH members receipts were in same wallet.	1	0.7
R didn't realize no need to record in diary if had receipts.	1	0.7
R didn't use diary, didn't separate receipts by HH members - didn't really care - just wanted to get paid & leave	1	0.7
R emphasized that family was uncomfortable giving out the financial statements - they were more comfortable writing down credit card bills due in diary. R was also more comfortable saying Mom, Dad, Brother, and not giving out their names. R put all receipt	1	0.7
R ended up writing in diary because she wanted to keep one of the receipts - she gave me her receipts to go with because she needed to go somewhere else and couldn't wait while I scanned. The time noted was derived from the time it took to scan at home an	1	0.7
R enjoyed doing study. Thought it was easy and wanted to refer sons, friends to participate.	1	0.7
R had asked for more diaries but only ended up needing one.	1	0.7
R happy to complete survey	1	0.7
R kept records for another senior she cares for but that person does not live with her.	1	0.7
R lived in a hotel. R said his utilities are covered by the rent. He do not shop much and get most of his food from the food pantry.	1	0.7
R only had a couple records. She did not seem interested in study only in the token of appreciation.	1	0.7
R only had a few wrinkled receipts. She said she could not get HH members to help her and she would forget to save receipts. R returned box, file, & wallet for each HH member.	1	0.7
R recorded all purchases in diary and collected receipts. She said she forgot that if she had a receipt she did not need to record it in the diary.	1	0.7
R said he and his mom put a great deal of effort in keeping records for the study.	1	0.7

R said she had a lot going on. Out of town guest and kids leaving for college. So she did not always remember to get a record but got most of them and wrote what she did not have it diary.	1	0.7
R said she had no time to ask, members of h/h to participate due to summer school and work. Met I downtown Naperville at Starbucks-more convenient for R-she was very reluctant to do this at home.	1	0.7
R said she kept receipts in her own wallet then transferred them to plastic wallet when she got home.	1	0.7
R says "he do studies all the time. He really enjoy it."	1	0.7
R seemed friendly. She talked about the study. Asked que about U of C BLS and how often this is done. Left her FAQ.	1	0.7
R seemed to be in it for the money - he wasn't really interested (he's 19) - he also lost the diary. He claims that he doesn't buy anything but asks his parents or sisters.	1	0.7
R uncomfortable sharing bank deductions and honest about not being in the habit of saving receipts and did it when remembered to	1	0.7
R very interested in helping BLS with detailed feedback.	1	0.7
R was a nice young girl with a little son. She and her son live on second floor of a family building.	1	0.7
R was concerned that we might call other household members since receipts have contact details-had to assure R this was the only contact we would have. R and I met at McDonalds both visits-R lives with parents and felt that my going there would be an intr	1	0.7
R was in the hospital for 6 days, so she spent a lot less. Also, though we listed her son, he made no purchases and had no receipts.	1	0.7
R was in this for the money as far as I could sense - did not think she was being truthful - All receipts were put in one pile	1	0.7
R was nice. Very talkative. Want to do other studies. R think she should have been given a bigger incentive, and an incentive for HH members.	1	0.7
R was open. She explained that she is very afraid of Identity theft.	1	0.7
R was pretty conscientious	1	0.7
R was started early due to having to back on campus - final two days of period were when he was back on job corps campus (so he didn't get family's receipts those days)	1	0.7
R was very interested in study but his wife was not. He was very nice but was caring for his kids and was very distracted. His wife agreed to help with study a little.	1	0.7
R was very nice and interested in study - I repeated at 1st visit it is not necessary to record in diary if you have a receipt. R kept receipts recorded in diary.	1	0.7
R was very nice and thought the study was interesting.	1	0.7
R was very nice bbut I think only interested in R but did a good job of collecting.	1	0.7
R was very organized. He put a dreat deal of effort into his collection and was upset his roommate would not participate.	1	0.7
R wrote online purchases in diary. She did not have credit card statements or bank statements	1	0.7
Receipts hard to scan in a public setting.	1	0.7
Receipts put into one pile	1	0.7
Receipts were a litle stuffed and wrinkled but mostly neat	1	0.7

Receipts were wrinkled. R only had a few records. He said that he paid their bills before the study started.	1	0.7
Rescheduled. Moved location, R forgot records - took lots of time	1	0.7
Respondents are "boxed in" by the list, which they don't necessarily see as an "example list".	1	0.7
Scanning was done at McDonalds restaurant.	1	0.7
She did not have cooperation of family members to collect their records but tried.	1	0.7
She did not make any entries in the diary & she would not provide any bank statements	1	0.7
She didn't separate the receipts. There was only one receipt wallet.	1	0.7
She has other roommates but would only keep her records	1	0.7
She said she carried her plastic envelope around for 2 weeks	1	0.7
She started to include info about her comed bill in the diary but then got hung up on the word purchase and she reasoned that a purchase was distinct from a bill & crossed it out. Also, mother does not spend money. Also-her diary was blank and I did forge	1	0.7
The only unusual thing is that many people spoke to this R-she was given to me after 1st interview, so 1st part of book is blank	1	0.7
The question of the diary is a mystery. She made flea market purchases totaling about \$35 from Sunday july 29	1	0.7
The R's fiance was very organized and had all records.	1	0.7
The respondent was recruited on the street-he gave the documentation portion to his partner-who didn't know to separate receipts. They were given 1 wallet and 1 diary so they didn't separate their collection.	1	0.7
This R only collected store receipts. He did not get parent and grandparent household expenses and not sure if he is even aware of housing expenses.	1	0.7
Three people listed - no receipts for [NAME] (doesn't work, has no \$)	1	0.7
Total Sham - there should be a protocol for refusing/declining a R who does not hold up their part of their bargain. When I got there, I stood for almost 20 min while R & mother looked for R - despite the fact that we had talked 2x, 30 mins before I got t	1	0.7
Used diary as a duplicate recording system. Unclear about the diary.	1	0.7
Very conscientious	1	0.7
Very small area to scan - observation	1	0.7
Was very nice & hospitable. Her records were on coffee table waiting for me. She called and said she was running late but would be there.	1	0.7
Where to start-she does not, it turns out, really live with household members. Would not provide more into. Older family members (mother), hostile toward me. R engaged in illegal activities, in my presence. Despite this, R did track the spending she engag	1	0.7
While wrapping up 1st visit-R complained about the R fee-she said it was/is too little	1	0.7
Young R who did not seem to care about study. Very reticent, did not engage	1	0.7