



Designing a Web Survey for the 2019 SCF

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GOALS

Conduct 2019 SCF Web Test

Are respondents willing to provide financial information via web?

- Confidentiality
- Data security

Are respondents able to provide high quality financial data?

- Dollar amounts instead of ranges
- No missing data
- Use of records

POTENTIAL THREATS TO DATA QUALITY

Potential **threats to data quality** in web version

- Increased burden
- Satisficing
- Missing data
- Poor quality data

METHOD

Sample is subset of the AP sample

- 2500 cases in three areas
- Chicago, Ithaca, Albuquerque

Web survey includes several sections of the CAPI SCF

Data collection activities

- Invitation(s) to participate
- Complete web component
- Complete CAPI component
- Incentives

PROCESS: DESIGNING, TESTING, AND FIELDING

STEP 1

Designing
the SCF
Web Test
Survey

STEP 2

Usability
testing

STEP 3

Cognitive-
usability
testing

STEP 4

Field
pretest

STEP 5

2019 SCF
Web Test
data
collection

STEP 6

Data
processing
and
delivery

Includes **five sections** of the full survey

- Household Listing
- Section A: Economic Expectations, Credit Attitudes, Financial Institutions
- Section G: Vehicles
- Section N: Financial Assets
- Section T: Income

Programmed in **MrInterview**

Designed to **facilitate the question answering process** in the absence of an interviewer

Conducted **five usability testing sessions**

- NORC colleagues provided feedback

Usability **testing protocol**

- Enter data based on mock respondent profile
- Visual layout
- Navigation
- Clarity of instructions, questions, and response options
- Unfamiliar terms
- Suggestions for improvements

Test usability of the instrument while exploring **issues related to response**

In-person interviews at NORC's downtown Chicago office

- Recruited 18 respondents
- Incentive for participation
- Encouraged to bring and use records

Cognitive interview protocol

- **Explored comprehension** of questions and terms, accuracy of responses
- Observed respondent **ability to navigate the instrument** and enter responses
- **Collected feedback** on how to improve the survey

STEPS 2 & 3: COGNITIVE-USABILITY TESTING RESULTS

Household Listing—Before

HHL: About Your Household

Please review this list of everyone who lives in your household.

Relationship	Sex	Age	Marital Status	Live Here	Financial Dependent
You	Female	39	Married	Yes	
Spouse	Male	39		No	Not Shared Finances
Child	Female	4			Financially Dependent

If this information is complete and correct, please continue to the next screen.

If you need to add a person, please select Add Person.

If any of the information about a person on this list is incorrect, please provide the correct information in the text box below.

- Continue
- Add another person
- Correct information

STEPS 2 & 3: COGNITIVE-USABILITY TESTING RESULTS

Household Listing—After

About Your Household

Please tell us about other people who live in your household.

	Relationship to you	Sex:	Age:	Marital Status:	Does this person usually live with you?	Does this person depend on you and your husband for most of his or her support or is he or she financially independent for the most part?
1.	<input type="text" value="Child"/>	<input type="text" value="Female"/>	<input type="text" value="4"/>	<input type="text" value="Never married"/>	<input type="text" value="Yes"/>	<input type="text" value="Financially De"/>
2.	<input type="text" value="Select one"/>	<input type="text" value="Select one"/>	<input type="text"/>	<input type="text" value="Select one"/>	<input type="text" value="Select one"/>	<input type="text" value="Financially De"/>
3.	<input type="text" value="Select one"/>	<input type="text" value="Select one"/>	<input type="text"/>	<input type="text" value="Select one"/>	<input type="text" value="Select one"/>	<input type="text" value="Financially De"/>
4.	<input type="text" value="Select one"/>	<input type="text" value="Select one"/>	<input type="text"/>	<input type="text" value="Select one"/>	<input type="text" value="Select one"/>	<input type="text" value="Financially De"/>

STEPS 2 & 3: COGNITIVE-USABILITY TESTING RESULTS

Household Listing—After

About Your Household

This interview asks about financial matters for yourself and your family living with you. In your answers to the questions, please include only the people with whom you share finances. This would include the following people:

Relationship	Sex	Age
You	Female	39
Child	Female	4

Please use "Previous" button to edit the information above.

STEPS 2 & 3: COGNITIVE-USABILITY TESTING RESULTS

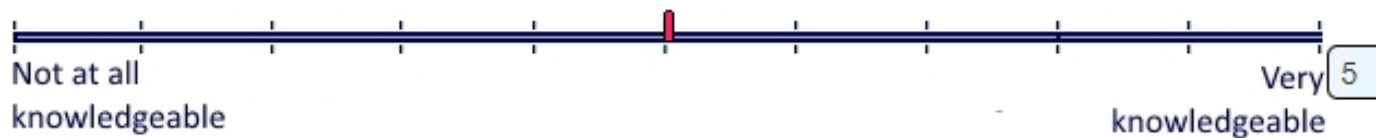
Knowledgeable about Personal Finance—Before

Economic Expectations, Credit Attitudes, and Financial Institutions

Some people consider themselves very knowledgeable about their personal finances, while others consider themselves less knowledgeable about personal finances.

On a scale from zero to ten, where zero is not at all knowledgeable about personal finance and ten is very knowledgeable about personal finance, what number would you and your spouse be on the scale?

If you and your spouse are at different points on the scale, please choose the higher number.



STEPS 2 & 3: COGNITIVE-USABILITY TESTING RESULTS

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On a scale from zero to ten, where zero is not at all knowledgeable about personal finance and ten is very knowledgeable about personal finance, what number would you and your spouse be on the scale?

If you are at different points on the scale, please choose the higher number.

- 0 Not at all knowledgeable
- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10 Very knowledgeable

STEPS 2 & 3: COGNITIVE-USABILITY TESTING RESULTS

Listing Financial Institutions—Before

Economic Expectations, Credit Attitudes, and Financial Institutions

Institution 1

What is the name of this financial institution?

Please type in the box to find a financial institution.

STEPS 2 & 3: COGNITIVE-USABILITY TESTING RESULTS

Listing Financial Institutions—Before

Economic Expectations, Credit Attitudes, and Financial Institutions

About Bank of America, what kind of institution is this?

- Commercial bank
- Savings and loan or savings bank
- Credit union
- Finance or loan company
- Brokerage
- Mortgage company
- Broad financial services company
- A person or other non-institution:

STEPS 2 & 3: COGNITIVE-USABILITY TESTING RESULTS

Listing Financial Institutions—After

Economic Expectations, Credit Attitudes, and Financial Institutions

The text box will autofill as you type the name of your institution. If your institution is not listed please enter the full name.

	Institution Name	Institution Type	Other
1.	<input type="text" value="Bank of"/>	<input type="text" value="Select one"/>	<input type="text"/>
2.	<input type="text" value="Bank of America or Merrill Lynch"/> <input type="text" value="Bank of America"/> <input type="text" value="Bank of New York Mellon"/> <input type="text" value="Bank of Tokyo-Mitsubishi"/> <input type="text" value="Bank of The West"/>	<input type="text" value="Select one"/>	<input type="text"/>

STEPS 2 & 3: COGNITIVE-USABILITY TESTING RESULTS

Listing Financial Institutions—After

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The text box will autofill as you type the name of your institution. If your institution is not listed please enter the full name.

	Institution Name	Institution Type	Other
1.	<input type="text" value="Bank of America"/>	<input type="text" value="Select one"/>	<input type="text"/>
2.	<input type="text"/>	<ul style="list-style-type: none">Select oneCommercial bankSavings and loan or savings bankCredit unionFinance or loan companyBrokerageMortgage companyBroad financial services companyOther (non-institution)	<input type="text"/>

STEPS 2 & 3: COGNITIVE-USABILITY TESTING RESULTS

Collecting Dollar Amounts and Ranges

Financial Assets

Checking Account: 1 of 3

About how much is in your main checking account?

If you do not know the exact amount please provide your best estimate.

\$

If you prefer to provide a range please check this box and click 'Next'.

STEPS 2 & 3: COGNITIVE-USABILITY TESTING RESULTS

Collecting Dollar Amounts and Ranges

Financial Assets

Checking Account: 1 of 3

The amount in your main checking account may be hard to remember. Can you provide a range for the amount in this account?

Between \$ and \$ is in this savings or money market account.

If you would prefer to select from a list of ranges please check this box and click 'Next'.

STEPS 2 & 3: COGNITIVE-USABILITY TESTING RESULTS

Collecting Dollar Amounts and Ranges

Financial Assets

Checking Account: 1 of 3

Please select appropriate range for the amount in this account from the following.

- \$1 - \$100
- \$101 - \$500
- \$501 - \$1,000
- \$1,001 - \$2,500
- \$2,501 - \$5,000
- \$5,001 - \$7,500
- \$7,501 - \$10,000
- \$10,001 - \$25,000
- \$25,001 - \$50,000
- \$50,001 - \$75,000
- \$75,001 - \$100,000
- \$100,001 - \$250,000
- \$250,001 - \$500,000
- \$500,001 - \$1 million
- \$1 million - \$5 million
- \$5 million - \$10 million
- \$10 million - \$25 million
- \$25 million - \$50 million
- \$50 million - \$100 million
- More than \$100 million

STEPS 2 & 3: COGNITIVE-USABILITY TESTING RESULTS

Help Text

Financial Assets

The next questions are about savings and money market accounts. This could include:

- Traditional savings accounts
- Money market accounts
- Coverdell or 529 education accounts
- Health savings accounts
- Any other type of savings account

Flexible spending accounts are similar to health savings accounts but differ in that money not used by the end of the year is lost to the employee.

Savings and money market accounts do not include **Flexible Spending Accounts**, IRA or Keogh accounts, accounts that are part of a **pension plan**, or **mutual funds** other than money market funds.

Do you have any savings or money market accounts?

- Yes
 No

STEPS 2 & 3: COGNITIVE-USABILITY TESTING RESULTS

Help Text

Income, Taxes, Income Expectations, and Support

Did you have any income from...

IRS FORM 1040 LINE NUMBER:

1

Yes

No

Wages and salaries (Where can I find this?)

Non-taxable investments such as municipal bonds. Do not include income from pension accounts or IRA withdrawals (Where can I find this?)

Other interest, from accounts such as checking accounts (Where can I find this?)

Dividends, which are paid by companies to stockholders (Where can I find this?)

Unemployment or worker's compensation (Where can I find this?)

Child support or alimony (Where can I find this?)

Social security or other pensions, annuities, or other disability or retirement programs. (Please do NOT include SSI) (Where can I find this?)

TANF, SNAP (food stamps), or other forms of welfare or assistance such as SSI

27 respondents participated in web pretest

- Completed web survey
 - In office vs. at home
 - Debriefing
- Completed CAPI survey
 - Debriefing

STEP 4: SELECTED PRETEST FINDINGS

STEP 4

Field
Pretest

Percent of respondents reporting exact dollar values

Type of Asset	2016 SCF CAPI	2019 SCF Web Test
Checking	85	96
Savings	86	93

CONTACT NAME

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Thank You!

