

# Web Data Collection for the 2019 SCF: A Test

April 14, 2021

Lisa Lee, NORC, University of Chicago  
Richard Windle, Board of Governors of the Federal Reserve System  
Catherine Haggerty, NORC, University of Chicago  
Shannon Nelson, NORC, University of Chicago  
Frankie Duda, NORC, University of Chicago  
Kate Bachtell, NORC, University of Chicago  
Micah Sjoblom, NORC, University of Chicago  
Steven Pedlow, NORC, University of Chicago



# Overview

- 01 Background: Goals of the 2019 SCF Web Test
- 02 Methods: Designing, Testing, and Fielding the Web Survey
- 03 Findings: Respondent Feedback and Data Quality Measures
- 04 Lessons Learned: Implications for the SCF



---

# Background

## Goals of the 2019 SCF Web Test

## Can the SCF be fielded as a web survey?

### **Are respondents willing to provide financial information via web?**

- Confidentiality
- Data security

### **Are respondents able to provide high quality financial data?**

- Difficult questions
- Unfamiliar financial terms
- Need for exact dollar amounts
- Burden

---

# Methods

**Designing, Testing, and Fielding the Web Survey**

Several sections of the 2019 SCF were selected to include in a test of the feasibility of fielding the SCF via the web mode.

**Web component included 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

*Remaining sections of the SCF presented as CAPI survey.*



## Designing and Testing the Web Survey

- Multiple phases of testing were conducted prior to fielding the Web Test

### Usability Testing

- Visual layout and navigation
- Clarity of instructions and response format
- Question comprehension and unfamiliar terms

### Cognitive-Usability Testing

- Encouraged respondents to bring and use financial records
- Observed ability to navigate web instrument and enter responses
- Explored comprehension of questions and accuracy of responses
- Collected feedback on how to improve survey.

### Field Pretest

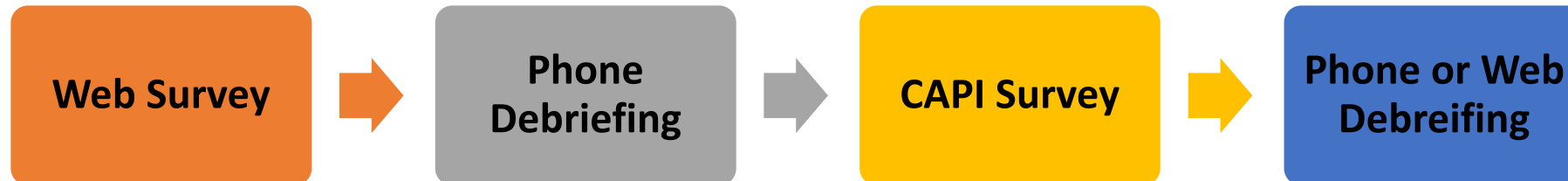
- Respondents completed web and CAPI components
- SCF field interviewers conducted CAPI
- Respondents debriefed on survey experience

## Main Data Collection: Web Test Sample and Survey Steps

### Web Test Sample

- 2500 AP cases
- Three areas of differing population density

### Data Collection Activities





## Data Collection Dates

### *Web Survey*

- June 18 – October 28

### *CAPI Interview*

- July 8 – November 1

Response Rate 3=10.3%

Completed Interviews	Web Component	CAPI Component
Goal	250	200
Completed	251	222

---

# Findings

## Respondent Feedback and Data Quality Measures

## Web Test vs Main AP Respondent Demographic Characteristics

*In the three target areas*

- Respondents in each group were similar in age, PEU size
- Web Test respondents more likely to be female, college graduate
- Web Test respondents less likely to be married

Characteristic	Web Test	Main AP
Mean Age	47.4 years	49.3 years
Female*	57%	46%
Married*	38%	48%
College Graduate*	63%	45%
Mean PEU Size	2.3 persons	2.1 persons

Respondent feedback on the  
**Web Test survey  
experience.**

### **Few technical issues**

- Respondents successfully accessed the survey with PIN and password.
- Few reported issues navigating the survey or entering responses.

### **Sensitivity of financial information**

- A few respondents declined to answer some questions.
- A few respondents preferred to enter ranges instead of exact dollar amounts.

### **Accuracy of responses**

- Half of respondents referred to financial records
- Some instances of difficulty deciding on members of PEU.
- Some uncertainty about types of accounts and what to include.

Respondent feedback on the  
**Web Test survey  
experience**, continued.

### **Correct address and respondent**

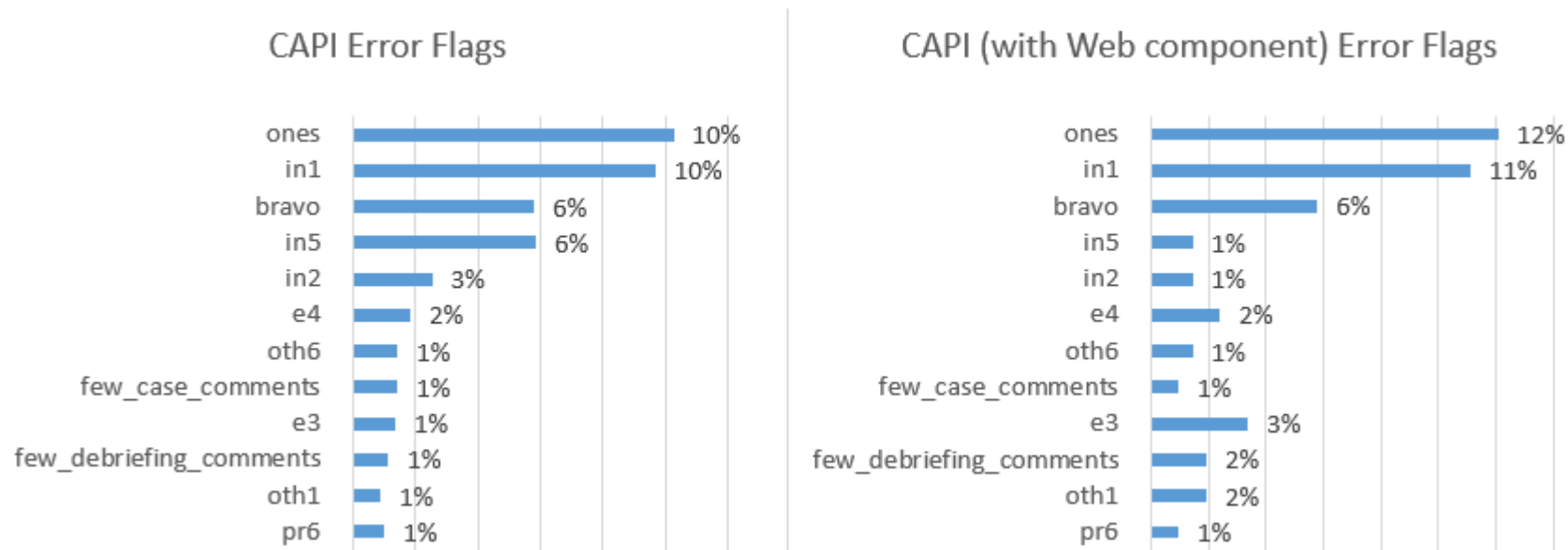
- In the large majority of cases, the web test respondent confirmed the sampled address.
- Most respondents identified as head of household or the one who handles finances.

### **Survey experience**

- A majority felt they could have completed the entire SCF online.
- Most enjoyed participating in the SCF web test.
- Some respondents thought the survey was too long, particularly the CAPI phone interview.

Interviewer feedback flags reveal little difference between Web Test and main CAPI cases.

- FRB coded each case on a variety of dimensions and provided feedback to the interviewer on each case.



Data on FRB editing of each completed case reveals more editing required for web cases.

- FRB conducted a review of each completed case
- Edited data when discrepancies arose
- Edits requiring editor judgment were more common in web cases

Mean	Main CAPI Cases	Web Test Cases
Edit Rate	1.3%	1.4%
% of Edits Requiring Editor Judgment	69.9%	71.9%

Increase in edits rates for web cases is greater for income section.

- Income section was completed via web for Web Test cases.
- For income data, larger difference in overall edit rate and percent of edits requiring editor judgment for web cases.

Mean <i>Income section</i>	Main CAPI Cases	Web Test Cases
Edit Rate	3.9%	4.6%
% of Edits Requiring Editor Judgment	46.4%	55.1%



---

# Lessons Learned

**Implications for the SCF**

## Lessons Learned from the 2019 SCF Web Test

### Key points

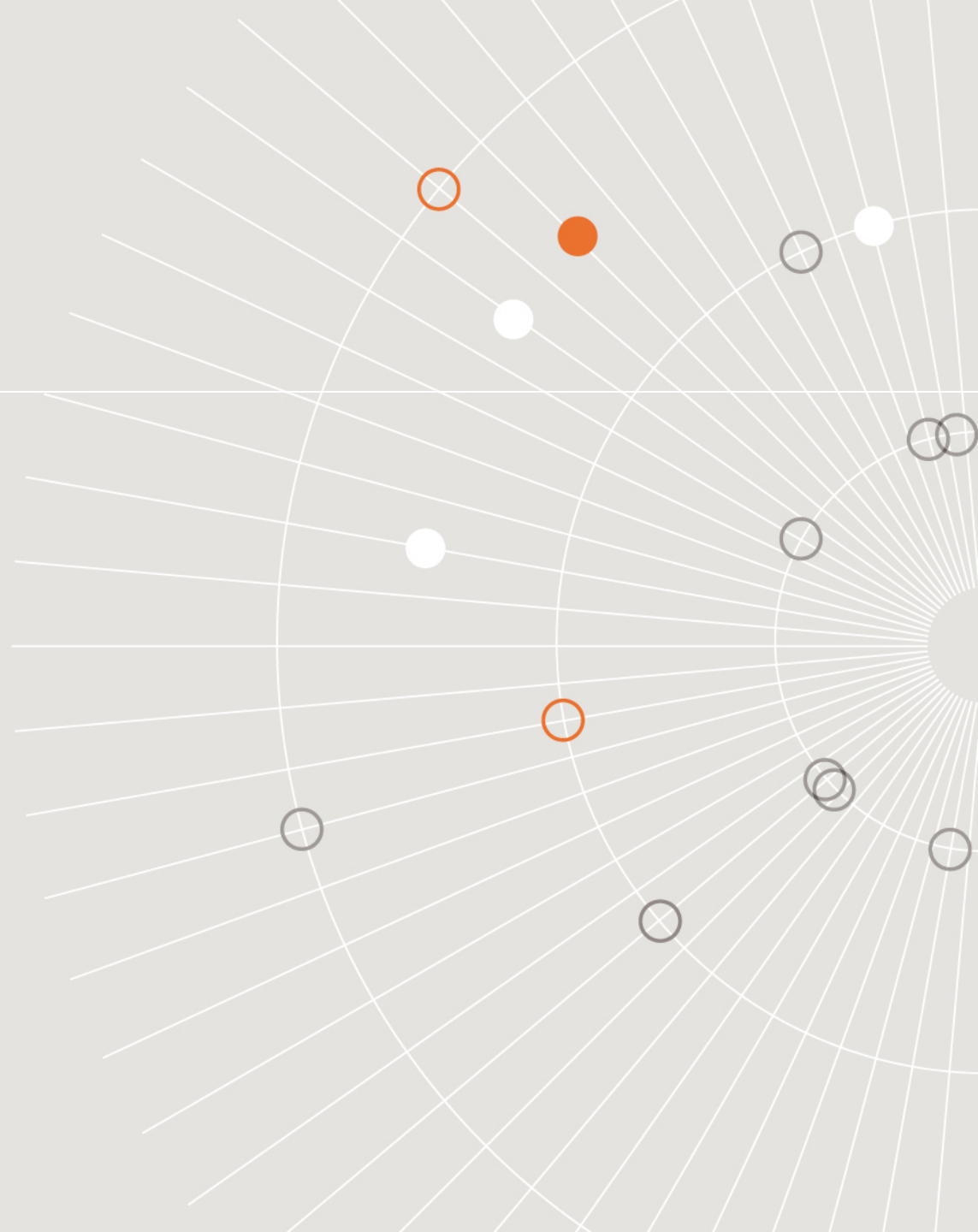
- Some respondents like the option of doing the SCF via web.
- The respondents who chose to participate generally had a positive experience and reported few problems completing the web survey.
- Compared to the general population, the web respondents were more likely to be female and college graduate, less likely to be married.
- When looking at the income section, data collected for the main CAPI cases appear higher in quality than web data.



**What did we learn?**

---

Questions?



# Thank you.

**Lisa Lee, PhD**  
Senior Research Methodologist  
[lee-isa@norc.org](mailto:lee-isa@norc.org)

**Richard A. Windle, PhD**  
Lead Financial Analyst  
[Richard.a.windle@frb.gov](mailto:Richard.a.windle@frb.gov)

---

 Research You Can Trust™

---

 **NORC** at the  
University of  
Chicago