

Incentive Payments: Thank You Options and Respondent Challenges

Data Collection Challenges and Modernizations on a Longitudinal Household Survey

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Agenda

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04 Challenges

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History of Incentives Within the SCF

SCF Incentives Background

- The SCF began offering incentives in 2007. This incentive was \$25 in cash or check depending on the mode of administration. In 2010 and 2013 it was increased to \$50.
- An experiment was conducted in 2014 that indicated an increased incentive could help the SCF reach demographics that have traditionally been harder to reach for us (Hsu, et. al, 2017)
- As a result of this experiment the SCF increased the monetary incentive in 2016 and 2019 to \$75 with a \$5 precontact incentive.



SCF 2019 Incentive Challenges

Past studies have found potential risks that may be associated with larger cash payments which include:

- Increased falsification.
- Increased safety risk for field interviewers.

In addition to these risks, for the 2022 SCF, NORC needed to add measures that allowed for greater social distancing due to the COVID-19 pandemic, which took the form of increased data collection by telephone.

Therefore, after the 2019 SCF, NORC explored alternate incentive payment approaches for the 2022 SCF.

SCF 2022 Incentive Changes

For the 2022 SCF, NORC worked with a third party for the first time to provide incentives.




We tested various precontact incentives ranging from \$5-\$15 and offered a \$75 post-incentive through many different forms:

- Physical or virtual VISA cards, direct bank deposits, virtual gift cards from Target, Lowe's, Amazon, or Walmart.
- This presentation will focus on the \$75 post-incentive.



Incentive Redemption Process

Within the R Fee App Questionnaire



Please select the appropriate incentive amount from the list below:

- \$75
- \$150
- \$200
- \$300
- OTHER AMOUNT (SPECIFY)



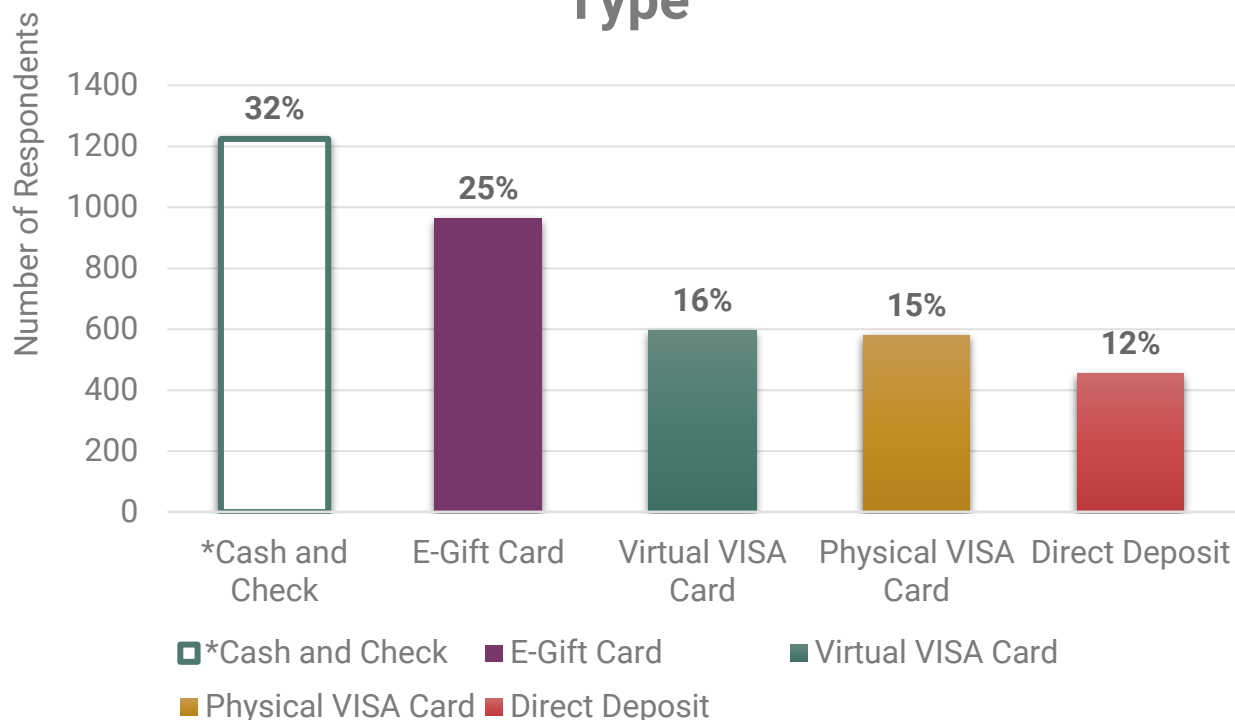
There are several options for receiving your thank you gift of \$75. You can receive an electronic Prepaid VISA debit card; a gift card from Amazon, Target, Walmart, or LOWES; or have the funds directly deposited into your account.

A system-generated email will be sent to the email address you provide with the instructions. A third party will process this request on our behalf, and you will share your banking information directly with them. This information is not recorded or saved anywhere.

- 
(Amazon.com Gift Card)
- 
(Target eGift Card)
- 
(Walmart eGift Card)
- 
(Visa® Prepaid Card)
- 
(Lowe's E-Gift Card)
- 
R would like to transfer \$75 to their Bank account via ACH or Debit Card Transfer
- Other Options

Results of Additional Incentive Options

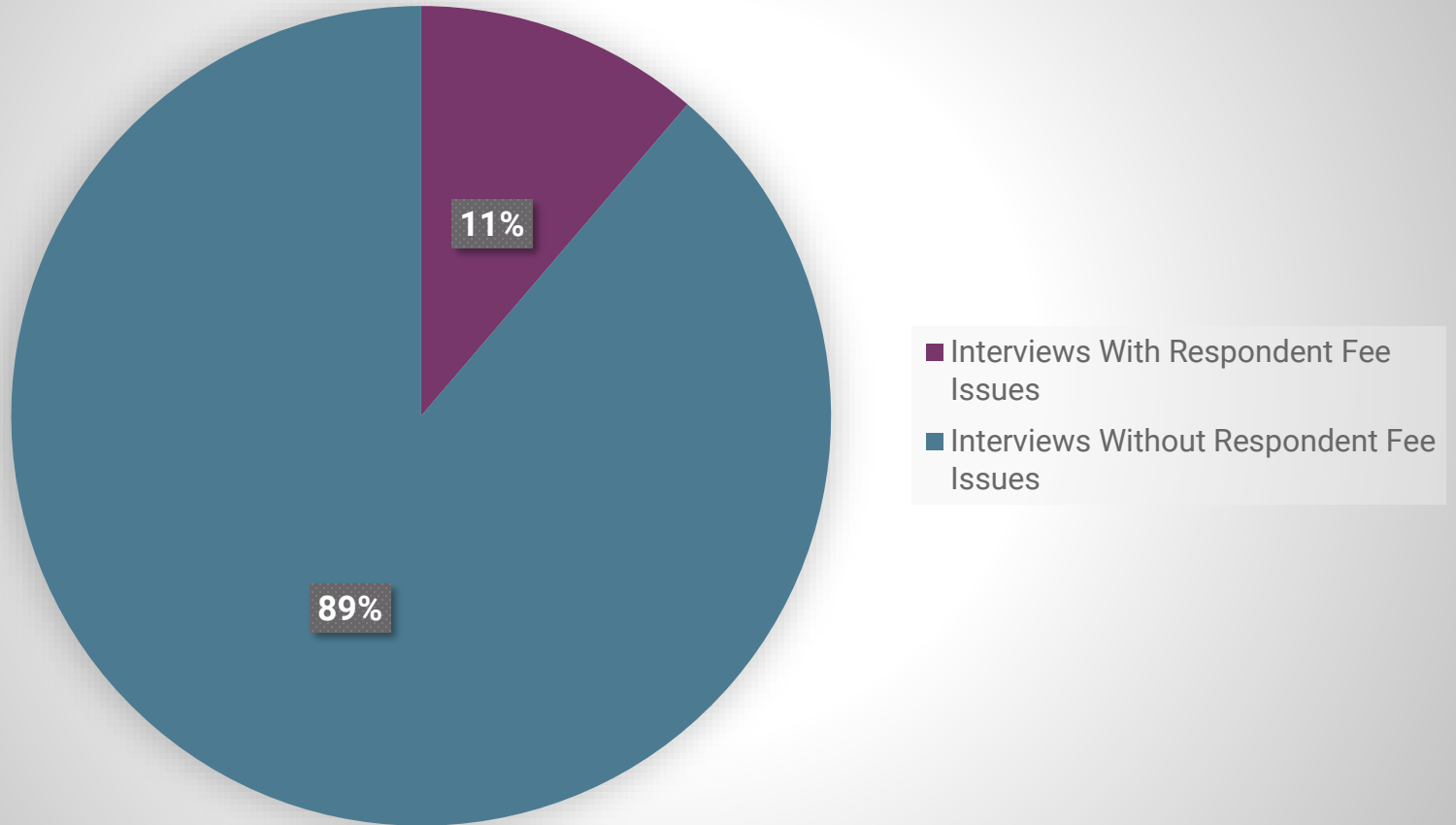
Number of Respondents Per Incentive Type



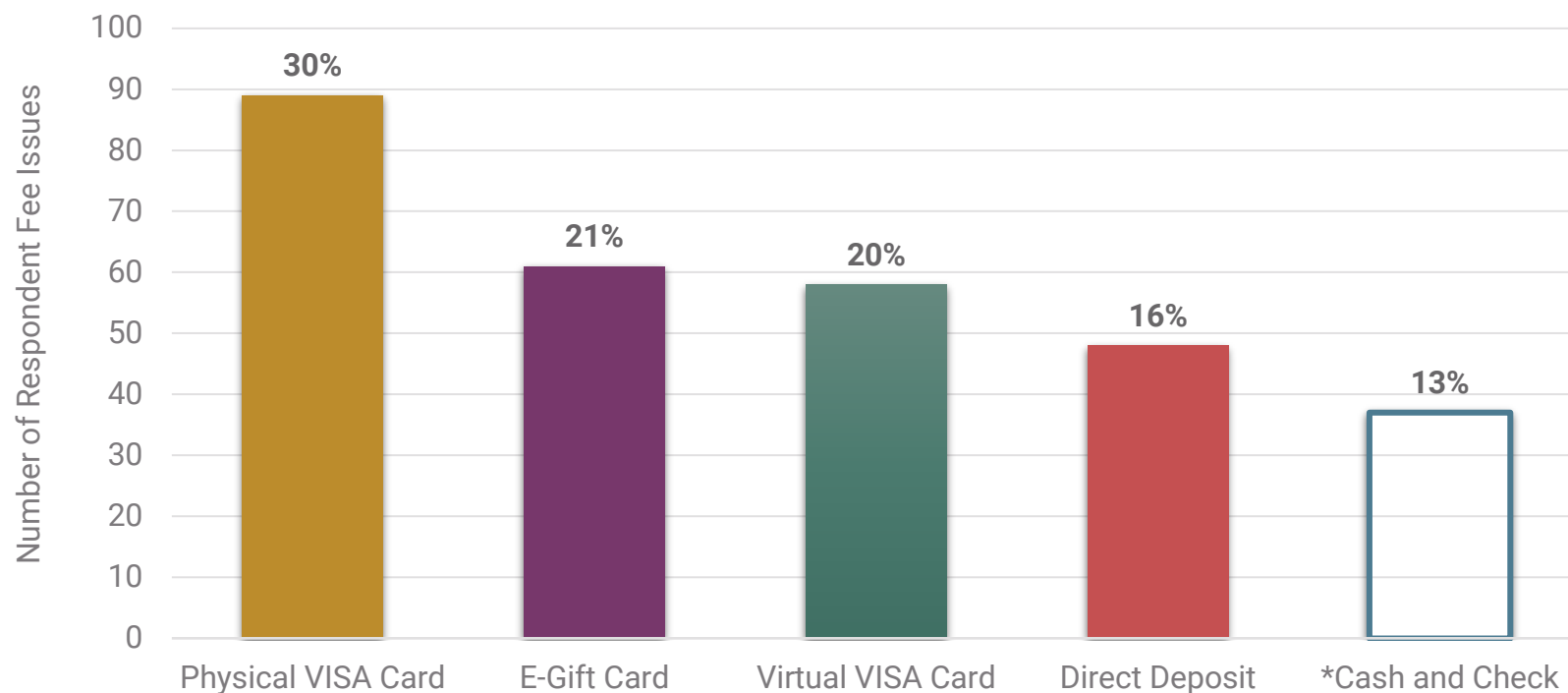
* Not every respondent received the option of a cash or check incentive, interviewers offered this at their own discretion

- Previous research has shown that when given a choice between E-gift cards and physical gift cards, respondents may prefer E-Gift cards. (Neman et al., 2022)

Respondent Fee Issues



Respondent Fee Issues By Incentive Type



* Not every respondent received the option of a cash or check incentive, interviewers offered this at their own discretion

■ Physical VISA Card ■ E-Gift Card ■ Virtual VISA Card ■ Direct Deposit ■ *Cash and Check

Respondent Age by Incentive Type and Issue Reporting

Overall

Median Age	
All SCF Respondents	Respondents who Reported Incentive Issue
52	58

By Incentive Type

Incentive Type	Median Age	
	All	Respondents who Reported Issue
Virtual VISA	44	54
Direct Deposit	45.5	55
E-Gift Cards	51	58
*Cash and Check	57	58
Physical VISA	59	62

- Lines up with literature which states that younger people have less of a preference for cash and checks in general payments (Cubides & O'Brien, 2022)
- For each incentive type, the median age amongst respondents reporting an issue is higher than the median age of all respondents who received that incentive type.

Challenges

Reliance on a Third-Party

Partnering with a third-party vendor increased the complexity of our process:

- With the additional complexity came more chances for something to go wrong.
 - However, NORC ensured all respondents received their incentives.

We were often reliant on the third-party vendor to resolve respondent fee payment issues.



Different Levels of Comfort with Technology

Respondents had great variation in comfort with technology

- Was difficult for some respondents to access any digital options.

Field interviewers also had a learning curve

- Incentive selection was a multi-step process.
- Early on, interviewers would occasionally include a typo in the respondent's email address. Typos happen to us all!



Solutions

Solutions to Challenges

More labor hours

- Central Office team increased labor hours dedicated to incentives.
- Staff members tracked respondent issues and worked with Field Manager to solve them.

Guiding respondents through their preferred incentive type

- Patience and prioritizing respondent needs were important!

Collaboration with IT department

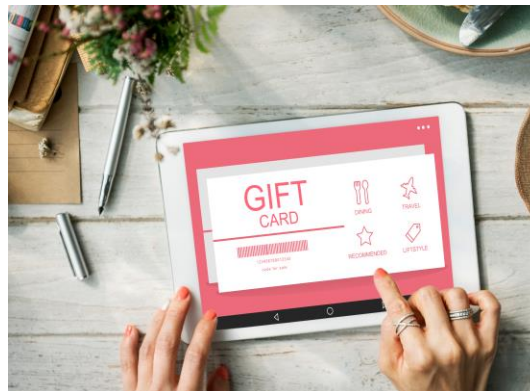
- IT designed website to track transactions and application to facilitate payments.

Lessons Learned

Lessons Learned

Offering more incentive options provided more flexibility for respondents while providing the SCF more security.

Amongst digital options, respondents most preferred E-Gift cards and Virtual VISA cards.



Next Steps

Examine how payment methods differed based on characteristics of interviewers and respondents

Utilize what we have learned from improving logistics in real time to inform a better process in future SCFs

Explore the possibility of narrowing incentive options while still offering options beyond cash or checks



Thank you.

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