

March 21, 2016

NOTE TO THE REVIEWER OF: OMB CLEARANCE 1220-0141  
“Cognitive and Psychological Research”

FROM: Erica Yu  
Office of Survey Methods Research

SUBJECT: Submission of Materials for “Understanding  
Electronic Records Use”

Please accept the enclosed materials for approval under the OMB clearance package 1220-0141 “Cognitive and Psychological Research.” In accordance with our agreement with OMB, we are submitting a brief description of the study.

The total estimated respondent burden for this study is 157 hours.

If there are any questions regarding this project, please contact Erica Yu at 202-691-7924.

## **I. Introduction**

The approved Gemini redesign proposal for the Consumer Expenditure (CE) Survey calls for two separate interviews as well as individual diaries using a single sample of consumer units. After the first interview collects reasonably easy to recall expenditure categories and the individual diaries collect small, frequent, and personal expenditure categories, the second interview will ask respondents to collect financial records related to select expenditure categories to use when answering the interview questions. This redesign creates a new opportunity for CE interviewers during Visit 1 to encourage respondents to collect records in preparation for Visit 2.

Records relevant to Visit 2 include household bills, account statements, bank statements, checkbooks, and other financial documentation that can provide accurate, detailed, expenditure information that is typically difficult for respondents to recall. It is expected that much of this information will be readily available to use during the interview in paper form; however, we also expect that many respondents may have only electronic versions of some records. Electronic records impose additional challenges to the records collection process if respondents are to be able to easily access them during the interview: the records need to be downloaded and saved to a central, organized location before the interview, or the respondent must use interview time to log into accounts and find the requested information. Can this process be optimized to reduce the amount of time spent locating information on records before and during the interview?

The purpose of this project is to understand how people typically use electronic records, including for what expenses people use electronic records, how people access those records, and how respondents in a CE interview might use records. CE is also interested in assessing respondent willingness to use a government-administered electronic records repository to centrally store electronic records for the interview. Further research on the protocols for instructing respondents to collect electronic records will be tested separately.

## **II. Methodology**

The set of targeted expense categories is split into two online surveys. Before beginning the survey, participants will answer screener questions on whether they have had recent expenses relevant to one of the surveys. Participants who screen in will be taken on to complete the survey; those who screen out will be thanked for their time. The full protocol and survey questions are included in Attachment A.

The first section of the survey will focus on building an understanding of what expenses people may have records for, and whether those records are paper or electronic. Participants will be asked to consider the expenses that the interview will cover in Visit 2. Responses to these questions will inform how and for what expenses CE asks respondents to gather records.

The next portion of the survey will ask participants to indicate, for those expenses which they reported having electronic records for, how they typically look up those expenses. This will inform what types of electronic records CE can encourage respondents to look for.

The next portion of the survey will ask participants to indicate, for those expenses which they reported having electronic records, whether they would use the record during an interview with a U.S. Census interviewer.

Finally, the participants will be asked several questions about electronic records repositories and demographic information.

### **III. Participants**

A convenience sample of adult U.S. citizens (18 years and older) will be recruited from Amazon Mechanical Turk (mTurk). These participants will be screened on whether they have had recent expenses for the expense categories we are interested in to ensure that they have the potential for relevant electronic records.

Although this population may not be representative of the CE survey population, we believe that this population (people who work and receive pay online) may provide valuable information about electronic records use. This survey is focused on building an understanding of the expenses that people *may* use electronic records for – without an inference to prevalence in the CE survey population – and these participants are known to use the Internet and have at least some electronic records (income from mTurk). This research design requires a sample of 400 participants to sufficiently explore the variables of interest. An additional 20 participants will be recruited to pilot test the surveys before final fielding.

The full set of expense categories of interest is split into two surveys, with 200 participants per survey.

### **IV. Burden Hours**

We anticipate that the screening questions will take no longer than 2 minutes, and that the questions will be answered by approximately 500 people, for a total of 16.6 burden hours. We anticipate that the task itself for 400 participants and 20 pilot test participants will take no longer than 20 minutes, totaling 140 burden hours. The total burden for this study is estimated at 157 burden hours. The surveys will be administered completely online at the time and location of the participant's choosing.

## **V. Payment to Participants**

We will recruit 420 participants from the Amazon Mechanical Turk database (20 participants for a pilot test and 400 participants for the final survey). Participants will be compensated \$1.75 for participating in the study, a typical rate provided by Mechanical Turk for similar tasks; a total of \$735.00 will be paid directly to Amazon Mechanical Turk for participant fees.

## **VI. Data Confidentiality**

Recruiting of participants will be handled by Amazon Mechanical Turk. Once participants are recruited into the study, they will be given a link to the survey, which is hosted by Qualtrics. The data collected as part of this study will be stored on Qualtrics servers. Using the language shown below, participants will be informed of the voluntary nature of the study and they will not be given a pledge of confidentiality.

*This voluntary study is being collected by the Bureau of Labor Statistics under OMB No. 1220-0141. This survey will take approximately 20 minutes to complete. Your participation is voluntary, and you have the right to stop at any time. This survey is being administered by Qualtrics and resides on a server outside of the BLS Domain. The BLS cannot guarantee the protection of survey responses and advises against the inclusion of sensitive personal information in any response. By proceeding with this study, you give your consent to participate in this study.*

## **VII. Attachments**

Attachment A: Survey content

Attachment A: Survey content

---start---

Welcome! Thanks for your interest in this survey. We will be asking you about your experience with certain expenses, so before we can get started we need to ask you a few questions to determine if you are eligible to participate.

*Screener for Group 1 (All responses must match \*):*

Do you have a mortgage for your home?

Yes\*

No

Do you own a vehicle?

Yes\*

No

Do you have any education expenses? Please include daycare expenses and payments on education loans.

Yes\*

No

How familiar are you with your household's home ownership, vehicle, and education expenses?

Very familiar\*

Somewhat familiar\*

Not at all familiar

*Screener for Group 2 (All responses must match \*):*

Which category best describes the regularity of your income? (1/2 sample of each)

My income is regular - it stays pretty much the same from paycheck to paycheck

My income is irregular - the amount changes frequently

Do you have health insurance?

Yes\*

No

Have you or anyone in your household had any medical expenses in the last three months?

Yes\*

No

How familiar are you with your household's income and expenses for health insurance and medical care?

Very familiar\*

Somewhat familiar\*

Not at all familiar

---page break---

*If not eligible:*

Thank you for your time, but you do not meet the qualifications for this study.

---page break---

*If eligible:*

Great! You have the experience we are looking for.

We need your help to improve instructions on a national survey on household spending. On the following pages, you'll be asked about how you organize and access your household's financial records. We won't ask about your expenses – we just want to know what information you have stored online and whether and how you would access it during an interview. The survey should take no more than 20 minutes. Please do not use your browser's back button.

This voluntary study is being collected by the Bureau of Labor Statistics under OMB No. 1220-0141. This survey will take no more than 20 minutes to complete. Your participation is voluntary, and you have the right to stop at any time. This survey is being administered by Qualtrics and resides on a server outside of the BLS domain. The BLS cannot guarantee the protection of survey responses and advises against the inclusion of sensitive personal information in any response. By proceeding, you give your consent to participate in this study.

---page break---

If you wanted to look up an expense from the last 12 months, where would you find it?

*Mark all that apply.*

**Paper** includes bills or statements you got in the mail, checkbooks, receipts, a ledger or any other record that you have a hard copy for.

**Electronic** includes e-mail receipts, bills or statements you access online, account history on an app or website.

If you had that expense but no longer have a record of it, select **No Record**.

*Hover over the headers in the tables to see these definitions.*

If you've never had that expense, select **No Expense**.

*Group 1:*

<b>Housing</b>	No Expense	Paper	Electronic	No Record
Mortgage total amount paid	[radio]	[check]	[check]	[check]
Mortgage, of total amount, interest paid				
Mortgage, total amount owed before last payment				
Regular payments to a homeowners or condo association				
Special payments to management service				
Special assessments to local government for construction, repair of roads, sidewalks or other things like that				
Ground or land rent				
Total monthly rental payments for all rented properties				

---page break---

If you wanted to look up an expense from the last 12 months, where would you find it?  
*Mark all that apply.*

<b>Phone/Cable/Internet and Utilities</b>	No Expense	Paper	Electronic	No Record
Residential telephone, including Voice over IP	[radio]	[check]	[check]	[check]
Cellular phone service				
Pre-paid long distance telephone cards/minutes				
Internet connection				
Cable or satellite TV				
Satellite radio services				
Electricity				
Natural gas				
Fuel oil				
Bottled or tanked gas				
Other fuels (wood, coal, etc.)				
Water and sewerage maintenance				
Trash/Garbage collection				
Septic tank cleaning				
Water softening service				

---page break---

If you wanted to look up an expense from the last 12 months, where would you find it?  
*Mark all that apply.*

<b>Education</b>	No Expense	Paper	Electronic	No Record
Tuition (including daycare and college)	[radio]	[check]	[check]	[check]
Food or board while attending school				
Test preparation or tutoring services				
Purchase of any school books, reference books, supplies, or equipment				
Support for college students				
School bus				

---page break---

If you wanted to look up an expense from the last 12 months, where would you find it?  
*Mark all that apply.*

<b>Vehicle purchase and maintenance</b>	No Expense	Paper	Electronic	No Record
Purchase or lease of cars or trucks	[radio]	[check]	[check]	[check]
Purchase or lease of RVs and recreational vehicles				
Sale of any vehicle				
Rental of any vehicle				
Vehicle maintenance or repair expenses				
Vehicle insurance				
Vehicle registration				
Vehicle inspection				
Driver's license fees				

Towing charges				
----------------	--	--	--	--

---page break---

If you wanted to look up an expense from the last 12 months, where would you find it?

*Mark all that apply.*

<b>Legal, financial, and other</b>	No Expense	Paper	Electronic	No Record
Legal fees	[radio]	[check]	[check]	[check]
Bank account charges				
Credit card memberships or annual fees				
Child support and alimony				
Contributions to charities and organizations				

---page break---

*Group 2:*

<b>Medical and health</b>	No Expense	Paper	Electronic	No Record
Physician, dental, and eye care services	[radio]	[check]	[check]	[check]
Care of invalids and elderly				
Hospital rooms and hospital services				
Eyeglasses and hearing aids				
Medical equipment – purchase, repair, rental				

---page break---

If you wanted to look up an expense from the last 12 months, where would you find it?

*Mark all that apply.*

<b>Insurance policies</b>	No Expense	Paper	Electronic	No Record
Health insurance, amount spent on premiums, including payroll deductions	[radio]	[check]	[check]	[check]
Medicare Prescription Drug plan monthly premium				
Life insurance (or other policies that provide benefits in case of death or disability) premium				
Long term care insurance premium				
Homeowner's or renter's insurance premium				
Other (non-vehicle nor property) insurance premium				

---page break---

If you wanted to look up an expense from the last 12 months, where would you find it?

*Mark all that apply.*

<b>Income for the last 12 months</b>	No Expense	Paper	Electronic	No Record
Wages, salary, tips, bonuses, or commissions	[radio]	[check]	[check]	[check]
Self-employment income or loss				
Supplemental Security Income (SSI) payments				
Social Security or Railroad Retirement benefits				

Retirement plan such as an Individual Retirement Account (IRA) or Keogh				
Amount of last pay before any deductions				
Deductions from pay				
Employer or union contributions to a pension or retirement plan				
Welfare payments or cash assistance from state or local welfare office				
Cash value of food stamps or Electronic Benefit Transfers (EBT) received				
Regular income from other sources, such as veterans' (VA) payments, unemployment compensation, child support, or alimony				
Lump-sum payments from insurance, estates, trusts, royalties, child support, alimony, prize or games of chance, or from people outside of the household				
Other money income, including from cash scholar-ships and fellowships, stipends not based on working and the care of foster children				

---page break---

If you wanted to look up an expense from the last 12 months, where would you find it?

*Mark all that apply.*

<b>Assets and liabilities for the last 12 months</b>	No Expense	Paper	Electronic	No Record
Retirement accounts such as 401(k)s, IRAs, and Thrift Savings Plans	[radio]	[check]	[check]	[check]
Directly-held stocks, bonds, and mutual funds not in retirement accounts				
Checking, savings, money market accounts, and certificates of deposit or CDs				
Whole life insurance or other life insurance policies that can be surrendered for cash or borrowed against prior to the death of the person insured				
Other financial assets, such as annuities, trusts, and royalties				
Balance on any major credit cards including store cards and gas cards				
Student loans				
Other debt such as medical loans or personal loans				

---page break---

*All participants:*

We are particularly interested in the kinds of electronic records that people keep and how people access them. Below are the expenses that you said you had electronic records for. Please tell us how you would typically find your statements and records.

*Mark all that apply.*

[Repeat the same blocks shown previously, all on one screen with no page breaks. Include only expenses (rows) for which the participant said they have electronic records.]

<b>[Name of expenditure category]</b>	Financial	E-	Online	Online	App	Other
---------------------------------------	-----------	----	--------	--------	-----	-------

	software (not online)	mail	account that you can access	account that someone else in the househo ld can access	on your phone	
[Name of expenditure]	[check]	[check]	[check]	[check]	[check]	[text entry]

---page break---

Thanks for that information. Now we'd like to learn about how you would use electronic records in an interview.

We will be using your feedback to decide what is reasonable to ask of our respondents. Please consider the questions carefully and give your honest feedback. Focus on what you would actually do - not a friend or anyone else.

---page break---

Think about an interview that:

- Takes place in your home.
- Is conducted by a U.S. Census Bureau interviewer.
- Is completely confidentially- no one would be able to identify you or your expenses.
- Is not mandatory.
- Is private; if you choose to use records during the interview, you would not have to share them with anyone else.

During an interview like that, which electronic records would you use to answer questions about your expenses?

[Repeat the same blocks shown previously, all on one screen with no page breaks. Include only expenses (rows) for which the participant said they have electronic records.]

<b>[Name of expenditure category]</b>	Would Use	Would Not Use	Reason (optional)
[Name of expenditure]	[check]	[check]	[text entry]

---page break---

*[Display only if said would use at least one expense, above]*

And how would you use these electronic records during the interview?

*Mark all that apply.*

- Print them before the interview
- Take screenshots before the interview
- Email them to myself before the interview
- Log in to the accounts as needed during the interview
- [open text entry]
- [open text entry]
- [open text entry]

---page break---

Would you store and share your electronic records with us in an online, secure data storage bank? This cloud storage would be maintained by the U.S. Census Bureau.

Yes

No

Consider the cloud storage features listed below. Please mark all the features that you would want or expect to be provided.

*Mark all that apply.*

- No one would know that I was using the cloud or know which files were mine
- No one would be able to steal my information
- No one, not even my interviewer, could look at my files without my permission
- My interviewer would be able to look at my files before my interview
- I would have to create a username and password
- I would be able to access the cloud on my smartphone through a mobile-friendly website to upload and view files
- I would be able to e-mail my files to a secure e-mail address and have them show up in my account
- I would be able to download a smartphone app to upload and view files
- I would be able to link information from my other apps, like Mint or my bank account
- I would be able to black-out or redact any private information that I didn't want to share
- I would be instructed on how to label the files so that it was easy to use them during the interview
- My interviewer would be able to look at my files on her computer during my interview
- [open text entry]
- [open text entry]
- [open text entry]

In the future, we may be able to automatically read the information we need from records that you upload to an online data storage bank. Instead of meeting us in-person for an interview, you could just upload your files instead. Would you be willing to do that?

Yes

No

---page break---

And now just a few questions about yourself.

1. In what year were you born?  
[open text box; numeric]
  
2. What is your sex?  
Male  
Female
  
3. Are you Hispanic or Latino?  
Yes  
No
  
4. What is your race? (Please select one or more)  
American Indian or Alaska native  
Asian  
Black or African American  
Native Hawaiian or Pacific Islander  
White
  
5. What is the highest degree you have received?  
No schooling completed  
Elementary school diploma  
High school diploma or the equivalent (GED)  
Associate degree  
Bachelor's degree  
Master's degree  
Professional or doctorate degree

---page break---

Thanks very much for your responses. Your feedback will help us to improve our surveys.

Your HIT verification code is:  
[random numeric code]