June 18, 2019

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| 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 “Testing records questions for the CE Interview” |

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 estimatedrespondent burden for this study is 44 hours.

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

1. **Introduction**

As a part of the Consumer Expenditure Survey (CE) program’s streamlining of the interview survey, the questionnaire development team is considering alternative methods for reducing the number of questions being asked. The team requested that the Office of Survey Methods Research (OSMR) conduct preliminary testing of a shorter set of questions for respondents who bring records to the interview. The primary purpose of this study is to improve the wording of questions and instructions for respondents using records during the interview.

The home mortgage and line of credit and vehicle loan, lease and purchase sections were chosen by the questionnaire design team to be revised with new questions based on records. The current questions do not directly collect the information that is required and also collect more data than necessary because of the assumptions that respondents cannot 1) report by recall the required information (e.g., the proportion of the monthly mortgage payment that goes to interest) nor 2) report all of the information that is needed to calculate the required values. Even with these burdensome questions, the data that are being collected by CE likely still do not reflect true expenditures because the questions do not capture all of the special circumstances that may affect processing calculations, such as penalties for late payments or other fluctuations in monthly payments. Previous research found that records that respondents would be likely to have did contain the data that meet CE’s requirements (Yu, 2016; Fricker & Edgar, 2010; RTI, 2011), indicating that the current question pathing could be reduced and simplified while also improving data quality.

1. **Methodology**

The purpose of this study is to provide evidence as to improve the wording of questions and instructions for respondents using records during the interview so that they are clear and understandable to respondents, and are interpreted by respondents as intended, and to explore refinement of the wordings as needed.

The interviews will be collected in the OSMR cognitive lab in order to gain insight into the respondents’ thought processes and reactions through interviewer probing. The in-person mode also allows the interviewer to view the records that the respondent uses during the interview. These interviews will be done one-on-one in the OSMR laboratory. Interviews will be conducted by OSMR staff who are experienced in conducting these types of interviews.

*Protocols*

After a participant schedules an interview appointment with the lab recruiter, the interviewer will contact the participant by phone to instruct the participant to gather records to be used during the interview. The interviewer will follow the telephone script included in Appendix A.

During the in-person interview, the interviewer will document the records that the participant brought and then ask the proposed new questions. Debriefing questions will focus on revising the question wording, documenting the details of how their particular record was organized and labeled, what steps they took to get the record, and how the instructions given during the pre-visit phone call about what records to collect were used. The interview script is included in Appendix B. If the participant does not bring records, the interview will still proceed using the same questions with debriefing questions focusing on the respondent’s judgments of how accurate their responses were.

An Excel instrument will be developed to display the scripted questions, record responses, and implement questionnaire skips based on entered responses. The instrument will also record timestamps at designated points in the interview.

As this is pre-testing, we expect that modifications to the protocol may be made during the course of the study based on initial results, for example changes to the wording of the instructions, adding or removing follow-up probes. Although the goals of the testing, and overall design, will remain the same, findings from the initial results will be used to improve the instructions and question wordings.

1. **Participants**

Thirty-seven participants will be recruited by OSMR using advertisements targeting individuals with relevant expenses. Screening criteria include whether the individual or their household had any expenses in the last three months for home mortgages, home equity loans, home equity lines of credit, vehicle purchases, vehicle loans, or vehicle leases. Efforts will be made to select participants with varying levels of education, income, and occupation.

Advertisements will be posted to Craigslist describing the purpose of the study and asking for volunteers with relevant expenses who are willing to collect records for the interview, come in to the lab for a one-hour long interview, and answer questions about their expenses (Appendix C).

1. **Burden Hours**

Our goal is to obtain feedback from up to 37 participants. We anticipate that the interview session will last no longer than one hour (37 burden hours). Recruiting and screening prospective participants is estimated to take an additional 5 minutes per participant (Appendix D), for approximately 50 prospective participants (4.2 hours). Instructions by telephone are expected to take another 5 minutes for recruited participants (3.1 hours). Total burden for the study is 44 hours.

1. **Payment to Participants**

The participants completing an interview session will each be paid a $40 to offset the costs of participation, such as travel and parking. A total of $1,480 will be paid to participants for in-person cognitive interviews.

1. **Data Confidentiality**

Participants will be informed as to the voluntary nature of the study. Participants will also be informed that the study will be used for internal purposes to improve the design of the Consumer Expenditure survey. Participants will be given a consent form to read and sign (Appendix E). Information related to this study will not be released to the public in any way that would allow identification of individuals except as prescribed under the conditions of the Privacy Act Notice.

1. **Attachments**

Appendix A: Pre-interview instructions

Appendix B: In-person interview protocol

Appendix C: Recruiting advertisements

Appendix D: Screening script

Appendix E: Informed consent

Appendix A: Pre-interview instructions (administered via telephone)

* Thank you for agreeing to participate in this research study.
* You are scheduled to come in to our offices for [date] at [time].
* By participating in this study, you’ll be helping us to develop new questions for the Consumer Expenditure Survey, a national survey that we conduct on household spending.
* To prepare for our interview, we need you to gather a couple of things and bring them with you to your appointment. You’ll be using these documents to answer interview questions about your expenses but you don’t have to show them to me – you can keep them private. If you opt not to show them to me, I might ask you to describe them to me, including how information is organized on the statement.
  + If sampled for mortgage or home equity loan questions:
    - Please bring your mortgage statements covering the months of May, June, July, and August. These statements need to show principal and interest, and the dates of the payments made during those months.
  + If sampled for home equity line of credit questions:
    - Please bring your line of credit statements covering the months of May, June, July, and August. These statements need to show the total amount you paid and the dates of the payments made during those months.
  + If sampled for vehicle loan questions:
    - Please bring your loan statements for the months of May, June, July, and August. These statements need to show principal and interest and the dates of the payments made during those months.
  + If sampled for vehicle purchase questions:
    - Please bring documentation about your vehicle purchase, showing the amount of down payment, sales tax, and trade-in allowance, rebate or discount.
  + If sampled for vehicle lease questions:
    - Please bring your recent lease statements covering the months of May, June, July, and August. These statements need to show amounts paid and dates of those payments, and the breakdown of those payments such as how much, if any, went to insurance, maintenance, or early termination of the lease.
    - Please also bring your vehicle lease agreement. The agreement needs to show the amount, if any, of cash down payment, and trade-in allowance.
* To bring your statements to our interview, you can find original paper statements from the mail to bring in, access your online accounts on your own and take screenshots to bring in, access your online accounts on your own and print them out to bring in. Or you can access them on your phone at our offices to look at during the interview but be sure to have your log in information with you.
* Any questions?

Appendix B: In-person interview protocol

Welcome

* Hi! Thank you for coming in today.
* I have a couple colleagues in the next room that will be observing and taking notes.
* Today we’re going to be testing a part of the Consumer Expenditure survey. This survey collects information about how US households spend their money.
* It’s important to note that this is not a test of your ability. The materials we are working with today are just drafts, and our purpose is to find out how to ask these questions so that they are easy for respondents to understand and respond to. Your feedback now can help us to improve these questions.
* Consent Form
* Any questions before we begin?
* Great, let’s get started. We’ll begin by running through the survey questions that we are testing out. Then, I’ll ask you about your experience answering those questions.

Consumer Expenditure Survey basic information

* The Consumer Expenditure Survey collects information from the Nation's households and families on their buying habits (expenditures), income, and characteristics. The strength of the survey is that it allows data users to relate the expenditure and income of consumers to the characteristics of those consumers.
* Data from the Consumer Expenditure Survey are used in a number of different ways by a variety of users. An important use of the survey by the Bureau of Labor Statistics is for the periodic revisions of the Consumer Price Index (CPI). Survey results are used to select new market basket of goods and services for the CPI, to determine the relative importance of CPI components and to derive new cost weights for the market basket. Government and private agencies use the data to study the welfare of particular segments of the population. Economic policymakers use the data to study the impact of policy changes in the welfare of different socioeconomic groups. Researchers use the data in a variety of studies, including those that focus on the spending behavior of different family types and historical spending trends.
* During this interview, I will use the word household to refer to the group of related persons who are independent of all other persons living at this address for payment of their major expenses.
* **How many people usually live or stay in the household, including any babies, small children, non-relatives or anyone else?** (open)
* **As of today, how old are you?** (open)
* **Are you Hispanic, Latino, or Spanish?** (Hispanic, Latino, Spanish)
* **What is your race?** (To be field coded with probing as needed; Select all that apply)
  + White
  + Black or African American
  + American Indian or Alaska native
  + Asian
  + Native Hawaiian or Other Pacific Islander
  + Other Specify
  + Don't Know
* **What is the highest level of school you have completed or the highest degree you have received?** 
  + No schooling completed, or less than 1 year
  + Nursery, kindergarten, and elementary (grades 1-8)
  + High school (grades 9-12, no degree)
  + High school graduate - high school diploma or the equivalent (GED)
  + Some college but no degree
  + Associate's degree in college
  + Bachelor's degree (BA, AB, BS, etc.)
  + Master's, professional, or doctorate degree (MA, MS, MBA, MD, JD, PhD, etc.)
* As we start, please understand that we ask the same topics of everybody we talk to. I realize some of these questions may not apply to your household. Most questions that I will be asking refer to a specific time period. During this interview, the time period, unless I state otherwise is for the past three months, that is, from the 1st day of May to today. Most of my questions are about expenses your household had or bills you've received. You will find it helpful to have your checkbook register, credit card statements and other records as you answer the questions

Mortgages/Home equity loans:

**Does your household own your home?** (Yes, No)

*If no – end this section*

**In what year did your household close or settle on this property?** (open)

**In what month did (you/your household) close or settle on this property?** (months)

**Now I am going to ask about mortgages for your home. Excluding home equity loans, does your household presently have a mortgage on your home?** (Yes, No)

**How many mortgages has your household had on this property since the first of May?** (open)

**Does your household have a home equity loan or any other loan which gives the lender claim on this property in case the loan is not repaid?** (Yes, No)

If yes

**How many?** (open)

**There are two basic types of home equity loans: A loan where you received the entire lump-sum borrowed when you took out the loan; or A line of credit loan where you can increase the amount borrowed by simply writing a check or using a special credit card. Which type more closely describes each home equity loan?**

1. Lump sum home equity loan
2. Home equity line of credit

*Repeat series of questions for each mortgage or home equity loan*

**Now I will ask some questions about your (1st/2nd/3rd/etc.) (mortgage/lump sum home equity loan). These questions refer to the (mortgage/lump sum home equity loan) you are currently making payments on.**

**How often are payments due?** (Monthly, biweekly, or something else)

**Do you have any recent statements from your [mortgage/home equity loan] company that you could look at right now?** (Yes, No)

\* A mortgage statement is a document sent by the company who manages the mortgage; a log of transaction activity from the mortgage company is also acceptable. Checking account statements do not qualify.

**Let's start with your most recent statement.**

**Please look at the Explanation of Amount Due area of the statement, which shows what is being billed. What shows as the REGULAR MONTHLY PAYMENT AMOUNT DUE, not including any fees or charges?** (decimal)

\* This amount is typically shown as part of an explanation of what the billed amount includes.

**And now, looking at the Explanation of Amount Due, what is the amount DUE towards PRINCIPAL?** (decimal)

\* This amount is typically shown as part of an explanation of what the billed amount includes.

\* If this is an interest-only loan, and no amount was paid toward the principal, enter 0.

**And from that same area of the statement - what is the amount DUE towards INTEREST?** (decimal)

\* This amount is typically shown as part of an explanation of what the billed amount includes.

**And from that same area of the statement - what is the amount DUE, if any, for penalties or fees?** (decimal)

\* This amount is typically shown as part of an explanation of what the billed amount includes. It may also be called "late charges".

**And now please look for the Transaction Activity or Past Payments area of the statement, which shows a record of what you already paid. What shows as the amount PAID for the PRINCIPAL?** (decimal)

\* This is NOT the ""Amount Due"".

\* If this is an interest-only loan, enter 0

**And from that same area of the statement - what was the amount PAID for INTEREST?** (decimal)

\* This is NOT the "Amount Due".

**And from that same area of the statement - what was the amount, if any, PAID for any penalties or fees?** (decimal)

\* This may also be called "late charges".

**And from that same area of the statement – on what date does it show the company received that payment?** (date)

\* If more than one payment, record the date of the last payment.

**Since the first of [Ref Month 1], did you ever pay something different than the regular monthly payment amount of [FILL]?** (yes, no)

If Yes:

**What was the reason for paying something different? Was it because of -**

\* Read each item on the list

\* Enter all that apply

1. **Change in taxes, insurance, or other escrow amount billed**
2. **Change in interest rate**
3. **Paid extra toward principal**
4. **Missed a payment**
5. **Made a partial payment**
6. **Charged penalties or fees**
7. **Stopped paying mortgage insurance**
8. **Other- specify**

For all reasons:

**In what month did that change?** (1-12, 13)

If 1, 3, 5:

**How much did you pay in total?**

If 2:

**What was the old interest rate?**

**What is the new interest rate?**

If 6:

**How much were the penalties or fees?**

If 7:

**How much was the mortgage insurance?**

*For Home Equity Lines of Credit, repeat series for each line of credit*

**Now I will ask some questions about your (1st/2nd/3rd/etc.) home equity line of credit. These questions refer to the line of credit you are currently making payments on.**

**Since the first of May, has your household made any payments for your home equity line of credit?** (Yes, No)

**For the next few questions about the home equity line of credit, please look at your records from May up until today to help you answer the questions.**

**Let’s start with your most recent statement. Please look for the Transaction Activity or Past Payments area of the statement, which shows a record of what you already paid. What shows as the total amount PAID?** (decimal)

**And from that same area of the statement – on what date does it show the company received that payment?** (date)

\* If more than one payment, record the date of the last payment.

**Now let’s look at another recent statement. From the Transaction Activity or Past Payments area of the statement, what shows as the total amount PAID?** (decimal)

**On what date does it show the company received that payment?** (date)

\* If more than one payment, record the date of the last payment.

**Now let’s look at another recent statement. From the Transaction Activity or Past Payments area of the statement, what shows as the total amount PAID?** (decimal)

**On what date does it show the company received that payment?** (date)

\* If more than one payment, record the date of the last payment.

Owned vehicles / Vehicle purchases

**Does your household own any vehicles that are not used entirely for business?** (Yes, No)

*Repeat series as needed for all vehicles in the household.*

**What is the model year of the vehicle?** (open)

**What is the make and model of this vehicle?** (open)

**Is this vehicle an automobile or a truck, minivan, van or SUV?**

1. Automobile
2. Truck, minivan, van, or SUV

**Is it used for business?** (Yes, No)

If yes

**What percentage of the mileage is counted as a business expense?** (open)

**Was it new or used when acquired?** (New, Used)

**Was this vehicle –**

1. Purchased for own use?
2. Purchased for someone outside of your household?
3. Received as a gift?

**Was this vehicle purchased from a private individual?** (Yes, No)

**In what month was it purchased?** (months)

**In what year was it purchased?** (year)

If not purchased from a private individual

**What is the name of the business where this vehicle was purchased?** (open)

**Was this paid for –**

1. Online?
2. In person?
3. By mail or telephone order?
4. Other

If in person

**In what city is (store) located?** (open)

**In what state is (store) located?** (open)

**Was any portion of the purchase price financed?** (Yes, No)

**On the first of May, were there remaining loan payments?** (Yes, No)

**For the next few questions about the vehicle purchase, please look at your records to help you answer the questions.**

**What was the amount paid for the vehicle AFTER trade-in allowance, rebate, and discount? (**open)

**Does this include sales tax?** (Yes, No)

**What was the amount of the cash down payment?** (open)

**Was the source of credit a home equity loan?** (Yes, No)

*If no remaining loan payments – end section*

Vehicle loans

**Now let’s talk about your vehicle loan. Do you have any recent statements from your vehicle loan company you could look at right now?** (Yes, No)

\* A vehicle loan statement is a document sent by the company or bank who manages the vehicle loan; checking account statements do not qualify.

**Let's start with your most recent statement. Please look at the Amount Due area of your most recent statement. What does it show as your current monthly payment amount DUE?**

**And now please look for the Transaction Activity or Past Payments area of the statement, which shows a record of what you already paid. What shows as the amount PAID in the last billing period for the INTEREST?** (decimal)

\* This amount is shown as part of the transaction history or recent payment activity.

\* If no payment was made in the previous billing period, enter 0.

**On what date does it show the loan company received that payment?** (date)

**Since the first of May, did you ever pay something different than the regular monthly payment amount of [FILL]?** (yes, no)

If Yes:

**What was the reason for paying something different? Was it because of -**

\* Read each item on the list

\* Enter all that apply

1. **Change in taxes, insurance, or other amount billed**
2. **Change in interest rate**
3. **Paid extra toward principal**
4. **Missed a payment**
5. **Made a partial payment**
6. **Charged penalties or fees**
7. **Other- specify**

For all reasons:

**In what month did that change?** (1-12, 13)

If 1, 3, 5:

**How much did you pay in total?**

If 2:

**What was the old interest rate?**

**What is the new interest rate?**

If 6:

**How much were the penalties or fees?**

Vehicle Leases

**Since the first of May, have you or any members of your household made any lease payments or begun leasing any automobiles, trucks, vans, minivans, or SUVs not used entirely for business?** (Yes, No)

*If no – end section*

**What is the model year of the vehicle?**

**What is the make and model of this vehicle?**

**Is it used for business?** (Yes, No)

If yes

**What percentage of the mileage is counted as a business expense?** (open)

**What was the number of payments contracted for?** (open)

**Are you still leasing this vehicle?** (Yes, No)

If yes

**In what month was or will the first payment be made? (**months)

**In what year was or will the first payment be made?** (open)

**What period is covered by each payment?**

1. Week
2. 2 Weeks
3. Month
4. Quarter
5. Semiannually
6. Annually
7. One time payment
8. Other

**Do you have any recent statements from your vehicle leasing company you could look at right now?** (Yes, No)

**Let's start with your most recent statement. Please look at the Amount Due area of your most recent statement. What does it show as your current monthly payment amount DUE?** (decimal)

**And now please look for the Transaction Activity or Past Payments area of the statement, which shows a record of what you already paid. What shows as the total amount PAID?** (decimal)

**Does the ($payment) you paid include any charges other than the lease amount such as auto insurance or maintenance?** (Yes, No)

If yes

**How much of the payment is for these extra charges?** (open)

**And from that same area of the statement – on what date does it show the company received that payment?** (date)

If no

**In what month was the lease terminated?** (months)

**In what year was the lease terminated?** (open)

**Were any fees incurred at the termination of the lease?** (Yes, No)

If yes

**How much?** (open)

**What is the name of the business that provided this leased vehicle?** (open)

**Was this leased –**

1. Online?
2. In person?
3. By mail or telephone order?
4. Other

**In what city is (Business name) located?** (open)

**In what state is (Business name) located?** (open)

Debriefing questions

Ok, thanks for answering those questions. Now we're done with the expenses portion of the study, and I'd like to ask you some follow-up questions.

Tell me about how you went about collecting the records for today.

How much time did you spend collecting the records?

Were they in different places?

Did you have trouble getting these particular months?

Were there other records you considered bringing but did not bring?

*Probe to find out what other records they have*

*Probe to find out what information is on those other records*

*For each record that they brought ask the relevant questions:*

Did using the records help you to answer any questions more accurately? Which ones?

It seemed like you paid different amounts in different months. Did that have any effect on the way you answered the questions?

When you looked at the record, I asked you to find the [Explanation of Amount Due/ Transaction Activity or Past Payments] box.

Was it easy or difficult to find this area?

Were you at all unsure of what area to look at?

What is the area called on YOUR statement?

Was it easy or difficult to find how much of the payment made in the previous billing period went towards interest or principal?

Are the extra fees, if you paid any, clearly explained on the record?

Appendix C: Recruiting Advertisements

**Title**: Research Opportunity

**Content**:

Do you currently have a:

* Mortgage
* Home Equity Loan
* Home Equity Line of Credit
* Vehicle Loan
* Vehicle Lease

Or have you recently:

* Purchased a vehicle

At the Bureau of Labor Statistics, we are looking for people who meet at least one of the above criteria to participate in a research study to improve the way that we ask questions about these expenses in our national surveys.

Interviews take up to one hour.

The sessions will take place at the Bureau of Labor Statistics, next to Union Station in downtown DC.

Participants will be provided $40, paid by check.

Contact Stella at [Research@BLS.gov](mailto:Research@BLS.gov) or 202-691-7107

Appendix D: Screening script

* Hi! Thanks for contacting us about the research study.
* Have you ever participated in a research study at the Bureau of Labor Statistics before?
  + If no: The Bureau of Labor Statistics conducts national surveys to produce official statistics like the unemployment rate and the inflation rate. When we want to make changes to one of our surveys, we try them out with the general public first to get feedback about whether the questions make sense and are easy to respond to.
  + We’re looking for individuals who are willing to come into our office for an interview and share their opinions and give feedback.
  + There are no right or wrong answers and if for any reason you aren’t comfortable answering a question, that’s fine, we just move on with the interview.
* Right now, we’re recruiting for a study on household expenses. I’m going to run through a list with you of the kinds of expenses we’re looking to learn about:
  + Do you currently have a home mortgage?
  + Do you currently have a home equity loan? ,
  + Do you currently have a home equity line of credit?
  + Do you currently have a vehicle loan?
  + Do you currently lease a vehicle?
  + Since the first of May, have you purchased a vehicle?
* If no to all of the criteria:
  + It looks like you do not meet the requirements for this study. We can’t invite you in to participate now, but could I add you to our database for future studies?
  + Being in our database means that I would need to take down your full name, contact information, and a few basic demographics. Then, when we are recruiting for our next study, if you meet the requirements then we’ll give you a call to invite you in.
* If yes to at least one of the criteria:
  + And what is your age?
  + And what is the highest degree or level of school you have completed?
  + And what is your occupation?
  + If yes to two or more criteria:
    - Thank you for answering those questions. You match the requirements that we’re looking for so we’d like to bring you in for an interview.
  + If yes to only one of the criteria:
    - Thank you for answering those questions. I’ll take this back to the researcher and we’ll see if you match the requirements for the study. I’ll contact you within a week.

Appendix E: Informed consent

Consent Form

# OMB Control Number: 1220-0141

# Expiration Date: March 31, 2021

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.

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 (44 U.S.C 3572) and other applicable Federal laws, your responses will not be disclosed in identifiable form without your informed consent. Per the Federal Cybersecurity Enhancement Act of 2015, Federal information systems are protected from malicious activities through cybersecurity screening of transmitted data.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 audio and/or videotaped, or you may be observed. If you do not wish to be taped, you still may participate in this research.

We estimate it will take you an average of 60 minutes to participate in this research.

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.

Persons are not required to respond to the collection of information unless it displays a currently valid OMB control number. The OMB control number is 1220-0141 and expires March 31, 2021.

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

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Participant's signature Date

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Participant's printed name

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Researcher's signature

# PRIVACY ACT STATEMENT

In accordance with the Privacy Act of 1974 as amended (5 U.S.C. 552a), this study is being conducted by the U.S. Department of Labor, Bureau of Labor Statistics (BLS), under the 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 information will only be used by and disclosed to BLS personnel and contractors who need the information for activities related to improving BLS information collection.  Information on routine uses can be found in the system of records notice,  DOL/BLS – 14, BLS Behavioral Science Research Laboratory Project Files (81 FR 47418).