

**COGNITIVE ISSUES ASSOCIATED WITH
COLLECTING CASH CONTRIBUTIONS IN
THE CONSUMER EXPENDITURE SURVEY**

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BACKGROUND AND INTRODUCTION TO PROBLEM

Currently, the U.S. Bureau of Labor Statistics (BLS) collects cash contributions data in two sections of the Consumer Expenditure Survey, which is a survey interview administered in the household on a quarterly basis. The BLS wanted to identify a more effective means of collecting cash contributions, because the reports of cash contributions during the three-month reference period collected from respondents appeared both statistically and intuitively to provide estimates for Cash Contributions that were lower than should have been anticipated.

A team was appointed to identify proposed rewording of the Cash Contributions questions. This team, the Redesign Task Force, developed an alternative version of the Cash Contributions that was designed to improve reporting accuracy and minimize respondent burden. This poster describes the results of cognitive testing procedures conducted to evaluate the effectiveness of cognitive testing of the proposed revision of the Cash Contributions questions, and provides information about many of the cognitive issues associated with collecting financial information of this type. In addition, the final version of the Cash Contributions that was identified through cognitive testing procedures is provided, as well.

COGNITIVE TESTING ACTIVITIES

Pretesting: Issues Associated with Cash Contributions Questions

- Cognitive interviews were conducted using probes that queried respondents about salient issues associated with collecting information about cash contributions; thus, a respondent debriefing type of protocol was administered. The goal of pretesting was to:
 - identify all major issues and/or problem areas associated with respondents' ability to generate accurate responses to the protocol;
 - identify any issues that could be eliminated from later cognitive testing because they were not salient; and
 - refine and standardize the cognitive protocol to be administered throughout later rounds of testing.
- Pretest results were used to develop a modified version of the Cash Contributions questions designed to address questions raised during the pretesting phase.

Round I Testing: Redesign of Cash Contributions Questions

- The purpose of Round I testing was to address general issues and/or problem areas identified during the Pretesting phase. New stimuli and protocols were developed to address issues identified during the pretesting phase.
- More intensive and narrow probing during cognitive interviews 'keyed in' on how respondents interpreted important concepts such as "cash contributions," and "money."

Round I Testing: Redesign of Cash Contributions Questions (continued)

- Round I testing evaluated whether the revised wording of the questions resulted in more accurate reporting of expenses and greater recall of information
- Round I testing compared respondents' performance on the revised versions of the Cash Contributions with the current version of Cash Contribution questions used in actual data collection around the country.
- Cognitive interviews were conducted using primarily respondent debriefing querying. Specific research questions included:
 - Did the two-stem approach to wording the question function effectively?
 - Did the revised wording of the Cash Contributions question(s) confuse respondents? Or were respondents able to recall their Cash Contributions more accurately?

Round II Testing: Feasibility of Revised Cash Contributions Questions

- Round II testing focused directly on problems of response identified during Round I testing. Questioning and probing were geared to identify any fine distinctions in response, and validate the effectiveness of the revised Cash Contributions questions.
- Round II functioned as a type of "feasibility" test of the revised questions developed from the results of Round I testing, providing a preliminary test of their "usefulness," "appropriateness," and "accuracy."

The outcome of Round II testing was to generate a final version of Cash Contributions questions that could be incorporated within future versions of the Consumer Expenditure Survey.

Revised Cash Contributions Questions to be Tested

The proposed rewording of the cash contribution questions to be tested were as follows:

Since the first of (month, 3 months ago) have you (or any members of your CU)

1. paid any of the following for support of someone outside your CU...
 - a. alimony
 - b. child support
 - c. cash to college students living away from home

2. given any gifts of cash to...
 - a. other persons not in your CU
 - b. educational institutions
 - c. political organizations
 - d. churches and other religious organizations, excluding parochial schools
 - e. charities and all other organizations

3. given any stocks, bonds, or mutual funds to persons or organizations outside of your Consumer Unit (i.e., - yourself and any other person(s) with whom you have an economically interdependent relationship)?

Total Subject Pool Characteristics

- Thirty-nine (n=39) respondents participated and were compensated \$25 per hour
- Twenty-seven (n=27) females, twelve (n=12) males
- Twenty-six (n=26) whites, twelve (n=12) African-Americans, one Asian/Pacific Islander

Pretest Subject Pool Characteristics

- Nine (n=9) respondents participated and were compensated \$25 per hour
- Six (n=6) females, three (n=3) males
- Seven (n=7) whites, two (n=2) African-Americans

Round I Subject Pool Characteristics

- Fifteen (n=15) respondents participated and were compensated \$25 per hour
- Thirteen (n=13) females, two (n=2) males
- Eight (n=8) whites, six (n=6) African-Americans, one Asian-American

Round II Subject Pool Characteristics

- Fifteen (n=15) respondents participated and were compensated \$25 per hour
- Eight (n=8) females, seven (n=7) males
- Eleven (n=11) whites, four (n=4) African-Americans

TABLE 1

Pretest Issues (Response Problems) Associated with the Collection of Cash Contributions and Solutions Identified After Two Rounds of Cognitive Testing

Pretest Issue #1:

- The wording "paid any of the following for support of someone outside your CU..." was awkward and slightly confusing for a number of respondents.
- Respondents suggested revising the wording to clarify the purpose of this question.

Solution Issue #1:

- Although all of the respondents were unable to generate their own revision of the wording, they all preferred the interviewer's suggestion revision "paid any of the following to help support someone outside of your CU."
- The revised wording "paid any of the following to help support someone outside of your CU," presented no problems for respondents, even when specifically queried about potential problems in the statement.
- Respondents generated at least as many reports with equal accuracy as the with original item - there was no loss of data and cognitive confusion was minimized by the rewording.

TABLE 2

Pretest Issues (Response Problems) Associated with the Collection of Cash Contributions and Solutions Identified After Two Rounds of Cognitive Testing [continued]

Pretest Issue #2:

- Based upon focused querying, the majority of respondents agreed the use of the terms "alimony" and "child support" had the potential to offend some respondents. Although they themselves had no objection to these terms, some reported they knew individuals who would have been upset by these terms, because these individuals were personally involved in situations involving alimony and/or child custody.
- Some respondents reported they thought male respondents would take particular offense at the use of these terms.

Solution Issue #2:

- The categories "cash to college students living away from home," "child support," and "alimony," were re-ordered so that the two potentially controversial terms "child support" and "alimony" were presented as later options.
- Re-ordering categories did not alter recall of reported events for any of the respondents. Respondents favored the revised placement of the items to the earlier version.

TABLE 3

Pretest Issues (Response Problems) Associated with the Collection of Cash Contributions and Solutions Identified After Two Rounds of Cognitive Testing [continued]

Pretest Issue #3:

- As anticipated, the use of the term "gifts" (see Section 22F) presented problems for the majority of respondents, because they generally imposed their own definition of the term "gifts" when responding to this portion of the question.
- All of the respondents favored dropping the use of the term "gifts," agreeing that the absence of the term did not detract from the desired meaning of this portion of the question.

Solution Issue #3:

- Elimination of the term "gifts" did not appear to inhibit recall of "giving" incidents for any of the fifteen respondents. Respondents did well simply being probed about "given any money..." and then being provided with the list of cash alternatives.

TABLE 4

Pretest Issues (Response Problems) Associated with the Collection of Cash Contributions and Solutions Identified After Two Rounds of Cognitive Testing [continued]

Pretest Issue #4:

- Although the term "cash" was not problematic for respondents, per se, intensive querying indicated that when asked about "cash" only, nearly half of the respondents failed to recall contributions of checks and/or money orders.
- Respondents did not automatically think of alternative forms of cash, unless they were specifically probed about these alternative forms.

Solution Issue #4:

- Including the terms "checks, money orders, or credit cards" to the original version which only included "cash" resulted in improved reporting of events (i.e., respondents generated a larger number of cash contributions than they had previously reported), and caused respondents to more carefully consider their cash contributions prior to responding.
- Some respondents reported they never would have reported "money orders" or "credit cards," because they did not think of them as an alternative form of cash. Inclusion of these additional terms improved respondents' recall of "giving" events and generated higher, and presumably more complete, estimates of expenditures.

TABLE 5

Pretest Issues (Response Problems) Associated with the Collection of Cash Contributions and Solutions Identified After Two Rounds of Cognitive Testing [continued]

Pretest Issue #5:

- The use of the phrase "other persons not in your CU" was particularly troublesome for the majority of the respondents. Its placement at the top of the list of categories did **not** encourage respondents to consider all other types of cash contributions beyond religious, educational, and political, etc.
- Thus, many respondents provided a list of responses that should have been captured by latter categories (e.g., the religious, educational, and political categories). Evidently, for many respondents, the preponderant category of non-household contributions comprises those contributions made to organizations, **not** individuals.

Solution Issue #5:

- The revised placement of the phrase "other persons not in your CU" at the end of the list of categories was a substantive improvement; however, some respondents still only considered their family and/or friends when responding. They had to be reminded a second time that the category included cash contributions made to strangers.

TABLE 6

Pretest Issues (Response Problems) Associated with the Collection of Cash Contributions and Solutions Identified After Two Rounds of Cognitive Testing [continued]

Pretest Issue #6:

- The use of the phrase "churches and other religious organizations, excluding parochial schools," did not offend any of the respondents, but a few mentioned that it would be useful to use more inclusive language instead of only "churches," pointing out that the inclusion of houses of worship commonly found in non-Christian religious organization would be more inclusive and appropriate.
- Some respondents thought that a government survey should be more representative of the general American population. When queried explicitly about the addition of terms such as "temple," "synagogue," and "mosque," all of the respondents reported they favored the use and inclusion of these terms within the question.

Solution Issue #6:

- The use of the phrase "religious organizations, including "churches, temples, and mosques," but not including parochial schools?" was a definite improvement over the earlier phrase "churches and other religious organizations, excluding parochial schools;" none of the respondents reported being offended by any aspect of this phrase.

TABLE 7

Pretest Issues (Response Problems) Associated with the Collection of Cash Contributions and Solutions Identified After Two Rounds of Cognitive Testing [continued]

Pretest Issue #7:

- The phrase "religious organization" was compared to the terms "religious group" and "house of worship." Some respondents did not understand the term "house of worship" and were unable to evaluate its usefulness and appropriateness. Other respondents favored the term "religious organization" to "religious group," because they perceived the term as more inclusive and more formal than "religious group."
- A few respondents reported the term "religious organization" would encompass a broader range of religious groupings, such as religious charitable groups, houses of worship, and religious day schools/camps. Thus, all types of religious groups could be counted, regardless of their degree of formality, their size, or their functions and goals.

Solution Issue #7:

- The use of the phrase "religious organization" appeared to generate no problems for respondents, even when specifically probed about this term. Respondents overwhelmingly favored the term "religious organization," which was perceived to be the most inclusive and most clearly understood of the three terms.

TABLE 8(a)

Pretest Issues (Response Problems) Associated with the Collection of Cash Contributions and Solutions Identified After Two Rounds of Cognitive Testing [continued]

Pretest Issue #8:

- The majority of respondents agreed it was difficult for them to recall all of their cash contributions for a three-month span, once they understood that they were to include all types of cash contributions, including:
 - formal (such as payroll deductions for a recognized charitable organization); and
 - informal (giving a small cash donation for an office birthday party).
- Low-incidence and irregular events generated the most difficulty for respondents to recall; high-incidence and regular giving events, such as weekly or monthly tithes or contributions to a religious organization were the easiest for respondents to recall.
- When the question was more inclusive and provided more examples of idiosyncratic events, respondents were able to recall a larger number of "giving events." When circumscribed and specific examples were provided to respondents, reports of "giving events" by respondents increased substantially.

TABLE 8(b)

Pretest Issues (Response Problems) Associated with the Collection of Cash Contributions and Solutions Identified After Two Rounds of Cognitive Testing [continued]

Pretest Issue #8 [Continued]:

- Typical respondent comments as a result of the provision of more examples and changes to the question included: "Oh, I didn't include the time I gave money for the family next door that had had a fire in their house," or "Yeah, we had a retirement party two months ago for a guy at the office," indicating they would not have normally recalled these events without more extensive cueing directed at such irregular low-incidence events.

Solution Issue #8:

- Problems in recall of respondents' cash contributions for a three-month span were **not** eliminated completely by these wording modifications.
- However, there was some amelioration of recall burden, because the questions were more directive and specific about the recall task the respondent was to accomplish.

TABLE 9(a)

Pretest Issues (Response Problems) Associated with the Collection of Cash Contributions and Solutions Identified After Two Rounds of Cognitive Testing [continued]

Pretest Issue #9:

- Some respondents were unable to recall the exact stem for the Cash Contributions question(s), "Since the first of (month, 3 months ago) have you (or any members of your CU)" throughout the length of the Cash Contributions question(s). Since the respondent needs to remember:
 - the length of the reference period while responding to all of the Cash Contributions question(s); and
 - to respond for him/herself and all other members of the Consumer Unit (CU);
- Respondents would benefit from additional cueing to remind them of the necessity of including all reports Contributions questions.
- Respondents appeared more likely to recall the length of the reference period than to recall they had to report cash contributions made by other members of their CU.
- After direct probing, some respondents generated additional reports of contributions from CU members.

TABLE 9(b)

Pretest Issues (Response Problems) Associated with the Collection of Cash Contributions and Solutions Identified After Two Rounds of Cognitive Testing [continued]

Solution Issue #9:

- To facilitate respondents' ability to recall the exact stem for the Cash Contributions question(s), "Since the first of (month, 3 months ago) have you (or any members of your CU)" throughout the length of the Cash Contributions question(s), a brief version of the stem was introduced at two points throughout the Cash Contributions question(s).
- This abbreviated stem, "Have you (or any members of your CU):" was incorporated in two places within the Cash Contributions question(s):
 - before the second question, "2. given any money, such as cash, checks, money orders, or credit cards to benefit:" and
 - before the third question, "3. given any stocks, bonds, or mutual funds to persons or organizations outside of your CU?."
- This brief stem enhanced respondents' ability to recall the three-month reference period. When probed, respondents remembered they were responding for a three-month period, even when provided with no additional cues; thus, the stem served to smooth the flow between question (1), (2), and (3), and made clarified the meaning of these questions.

Final Recommended Version of Cash Contributions Questions

Since the first of (month, 3 months ago) have you (or any members of your CU):

1. paid any of the following to help support someone outside of your CU:
 - a. cash to college students living away from home?
 - b. child support?
 - c. alimony? **[this option placed in the last position]**

Have you (or any members of your CU):

1. given any money, such as cash, checks, money orders, or credit cards to benefit:
 - a. educational institutions?
 - b. political organizations?
 - c. religious organizations, including "churches, temples, and mosques," but **not** including parochial schools?
 - d. charities and all other organizations?
 - e. any and all other persons not in your CU (such as friends, co-workers, or homeless persons)? **[this option placed in the last position]**

Have you (or any members of your CU):

3. given any stocks, bonds, or mutual funds to persons or organizations outside of your CU?

Conclusions

The results of cognitive testing resulted in the development of a revised version of the Cash Contributions questions for the Consumer Expenditure Survey, which is designed to:
accomplish the following goals:

- Resolve many problems associated with recall of low-incidence and irregular "giving" events, yet minimizes respondent burden by providing specific "giving" instances to respondent; examples jog respondent's recall for extraneous and irregular "giving events."
- Minimize the potential for negative associations for some respondents by placing "alimony" and "child support" later in the list provided for the first question.
- Increase additional "giving instances" likely to be recalled by the respondent, including irregular check-writing events, by specifying equivalent forms for the term "money."
- Include several religious organizations which causes the question to be more inclusive and more representative of the varied respondents to the CE Interview (without any apparent negative consequence from respondents).
- Include two additional abbreviated forms of cues to remind the respondent to report Cash Contributions made by all members of their Consumer Unit (CU).
- Overall, the revised version of the Cash Contributions questions has been designed to be sensitive to respondent concerns about important social and personal issues such as religion and alimony, and should improve:
 - respondents' ability to recall their cash contributions; and
 - the accuracy of their reports.

