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Developing expenditure questions: Findings from R1 cognitive testing

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Developing expenditure questions: Findings from R1 cognitive testing

IFS Working Paper W12/19

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October 2012

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This project was funded by the Nuffield Foundation. The Nuffield Foundation is an endowed charitable trust that aims to improve social well-being in the widest sense. It funds research and innovation in education and social policy and also works to build capacity in education, science and social science research. The Nuffield Foundation has funded this project, but the views expressed are those of the authors and not necessarily those of the Foundation.

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1 Background and Methods

This project was funded by the Nuffield Foundation. The Nuffield Foundation is an endowed charitable trust that aims to improve social well-being in the widest sense. It funds research and innovation in education and social policy and also works to build capacity in education, science and social science research. The Nuffield Foundation has funded this project, but the views expressed are those of the authors and not necessarily those of the Foundation¹.

1.1 Background

Currently there is no established way to measure expenditure in the context of a general purpose survey. Therefore NatCen's Questionnaire Development and Testing (QDT) Hub, working in collaboration with the Institute for Fiscal Studies (IFS) and collaborators from Oxford and Cambridge Universities, are looking at how best to measure expenditure in a social survey context.

This report provides findings from the cognitive testing of four different question formats. The four formats were:

1. A **'one-shot' question** i.e. a single question asking 'How much did you spend on everything in the last month?'
2. A **'two-part' question** i.e. two questions, one that asks about spending on *essentials* and one that asks about spending on *everything else*.
3. A **'breakdown' question** i.e. that asks respondents to say how much they spent on each item on a list of common types of expenditure; and,
4. An **'income minus surplus' question** that asks respondents to work out how much money they receive per month and how much of that income remains unspent. It is possible that spending can be calculated from this information.

Although the questions go into different amounts of detail and ask different things, the end purpose of all the questions is the same; to work out the **total** amount spent in the last month. The four different question formats were developed as a result of earlier development work using focus groups².

The primary aims of the cognitive testing were to:

- Explore respondents' initial reactions to each of the types of question;
- Establish how respondents work out their answer for each type of question;
- Investigate which question elicits the most accurate information;
- Explore which question respondents prefer in terms of length or sensitivity concerns;

¹ More information is available at www.nuffieldfoundation.org.

² d'Ardenne, J. & Blake (2011) Developing Expenditure Questions: Findings from Focus Groups, *IFS working paper*

- Establish whether the most appropriate question to ask varies for different people depending on who they live with or other situation factors.

Additional aims are discussed throughout the body of this report.

1.2 Sampling and Recruitment

Respondents were recruited using door-step screening techniques. A copy of the recruitment script and screening questions used are shown in Appendix A.

Purposive sampling criteria were used to ensure recruited respondents varied by a set of relevant characteristics. This method of sampling is used in order to ensure that a full range of views and experiences can be captured. Targets were set to ensure respondents varied in terms of their:

- 1) **Sex;** Male or Female
- 2) **Household composition:** Respondents were assigned to one of five quota groups based on their household compositions. The quota groups were as follows:
 - A. *Single adult household* i.e. one adult occupant (with or without children);
 - B. *Couple household* i.e. household contains a cohabiting couple (with or without children);
 - C. *Household with older children* i.e. household contains children aged fifteen to eighteen;
 - D. *Extended family household* i.e. household contains families with offspring aged 19 or over or some other form of adult relations;
 - E. *Shared household* i.e. household contains a number of adults who live together who are not in a relationship or family members. This includes houses containing lodgers or friends living together.

In total fourteen respondents were recruited. Breakdowns of respondents by the above quotas are shown in table 1.1 overleaf.

Table 1.1 Respondents recruited by Quota Group

Quota	Household type	Male	Female	Total
A	Single adult household	2	0	2
B	Couple household	1	3	4
C	Households with older children	1	2	3
D	Extended family household	2	1	3
E	Shared household	1	1	2
Total		7	7	14

In addition to the above quotas we selected respondents who varied by age group, by income and whether or not they (or their partner) were self-employed.

Breakdowns of how respondents varied by age-group, income group and self-employment status are shown in tables 1.2-1.4 below.

Table 1.2: Breakdown of respondents by age-group

Age Group	Total
18-49	8
50+	6

Table 1.3: Breakdown of respondents by income band³

Income band	Total
Low	5
Middle	3
High	6

Table 1.4: Breakdown of respondents by self-employment status

Any income from self-employment (respondent or their partner)	Total
Yes	6
No	8

³ Please refer to Appendix A to see how details of income bands used.

1.3 Interview Structure

The interview was divided into eight stages. These were as follows:

- 1. Introducing the interview:** Interviewers explained the study to respondents and collected informed consent. Respondents were informed up front that we were looking at different ways of measuring spending and that we were testing different versions of the same question in order to find out which is better. This information was included as we did not want respondents to get frustrated by the fact they were being asked to provide the same information more than once.
- 2. Collecting information on who lives in the household and defining whose spending should be included:** During the prior development work it was established that 'Household' spending can be problematic for respondents to report if they live with adults who are financially independent of them (for example adult offspring, housemates or lodgers). Therefore, all of the questions are designed to be asked about the benefit unit rather than the household (see 6.6). Interviewers asked respondents who they lived with and their relationship to each person in the house. Respondents were then instructed to include their partner or spouse when answering the questions and any children aged 18 or under who were still in full-time education. Respondents were asked to exclude all other people when answering.
- 3. Think aloud training:** Respondents were trained to articulate what they were thinking as they answered each of the questions. Think aloud is particularly useful as a way of seeing how people *calculate* answers and allowed interviewers to establish what methods respondents used to answer each question.
- 4. One-shot questions and probes:** Respondents were asked the one-shot question and some brief follow-up probes about how they found it. Some supplementary questions on accuracy and typicality of spending were also tested at this point.
- 5. Two-part question and probes:** Respondents were asked the two-part question and some brief follow-up probes about how they found it.
- 6. Breakdown questions and probes:** Respondents were asked the breakdown question and some brief follow-up probes about how they found it.
- 7. Income minus surplus questions and probes:** Respondents were asked the questions and some brief follow-up probes about how they found them.
- 8. Review of all answers and further probes:** In this section respondents were shown the answers they had given on 'total spending' for each question format. Respondents were asked to comment on which question format they preferred and which format they felt had yielded the most accurate answer on total spending. After this the interviewers administered more detailed probes on a number of areas, such

as comfort answering the questions, the reference periods used and whether respondents knew about the spending of other people in their benefit unit.

A copy of the interview protocol is available in Appendix B. Cognitive interviews are semi-structured so interviewers were encouraged to supplement the suggested probes with extra questions as required to fully explore any issues.

1.3.1 Question order

The order in which the different question formats were presented was chosen to move from the most simple question format to the most complex format. We decided not to randomise the order in which the four question formats were presented to minimise the likelihood of contamination between the questions. For example, it was felt that if respondents were asked any of the more complex questions before the 'one-shot' question they would have already thought in some depth about what they had spent on different things. Therefore, we would not be able to gauge how the one-shot question would work in practice if the other questions were asked first.

Despite our attempts to minimise contamination there was evidence that respondents' strategies for answering latter question formats were influenced by the fact they had been exposed to other question formats previously. Contamination was particularly prominent when testing the two-part question (see chapter 3) and to a lesser extent when testing of the income minus surplus question (see chapter 5). Implications of this are discussed in the relevant chapters.

1.4 Report structure

Results from the cognitive testing are presented as follows:

- **Chapter two** looks at findings on the one-shot question;
- **Chapter three** looks at findings on the two-part question;
- **Chapter four** looks at findings on the breakdown question;
- **Chapter five** looks findings from the income minus savings questions;
- **Chapter six** contains the findings from when respondents were asked to compare the four question formats. It also discusses a range of overarching issues for all the questions including sensitivity (see 6.3), reference periods (see 6.4), knowledge of others within the benefit unit (see 6.6), and use of exclusion instructions (see 6.7);
- **Chapter seven** summarises the key findings and recommendations on question wording, administration and plans for future testing.

2 The One-Shot Question

2.1 Question wording

The first approach tested was a 'one-shot' question; a single question on spending in the last month. This question was followed with two check questions that aimed to establish how accurate respondents considered their answer to be. After this, respondents were asked a question on whether their spending in the last month was typical and, if not, how much they spent in a usual month.

Wordings for each question are shown in the boxes below.

2.1.1 Wording of One-Shot Question

One

About how much did you [and your husband/wife/partner] spend on EVERYTHING in the LAST MONTH...

READ OUT: Please think about your [and your partner's] share of rent, mortgage, all bills, transport, food, leisure activities and any other types of spending?

2.1.2 Wording of accuracy checks

Chk1

Thank you. Of course, many people can only give a rough estimate of their spending in the last month. How accurate would you say your answer was:

INTERVIEWER PROMPT AND CODE

- 1) Entirely accurate
- 2) Accurate to the nearest £10
- 3) Accurate to the nearest £50
- 4) Accurate to the nearest £100
- 5) Accurate to the nearest £200
- 6) Accurate to the nearest £300
- 7) Accurate to the nearest £400
- 8) Accurate to the nearest £500
- 9) Less accurate

Chk2

Some people find it easier to give **range** rather than a precise figure to describe how much they have spent. By a range we mean a minimum and a maximum. Could you give me a range for how much you think you spent **last month**?

If respondent queries 'range' give an example: For example a range could be 'between £50 and £100.'

Interviewer enter **minimum spend**: £ _____

Interviewer enter **maximum spend**: £ _____

2.1.3 Wording of questions on whether spending was 'typical'

Us1

Would you say your spending last month was...

READ OUT...

- 1) Higher than usual
- 2) Lower than usual, or
- 3) Typical of a usual month's spending?
- 4) HIDDEN RESPONSE: There is no such thing as a typical month.

{ASK IF Us1 = higher or lower than usual}

Us2

How much do you [and your partner/husband/wife] spend on everything in a **usual** month?

ENTER AMOUNT £ _____

2.2 Aims of testing

The aims of the cognitive testing for these questions were to:

- Examine how respondents go about answering the one-shot question in terms of the strategies they use work out an answer.
- Establish whether respondents are able to quantify the accuracy of their answer using the check questions. The cognitive testing also looked at which format of check question ('Chk1' or 'Chk2') is easier for respondents to understand.
- Explore whether respondents are able to provide an estimate of the 'usual' amount they spend per month if their spending for the last month was considered atypical.

Findings on each of these areas are discussed below.

2.3 Answering strategies for the 'One-shot' question

During the think-aloud process respondents displayed three different methods of working out their answer to the one-shot question. These strategies were:

1. **Adding strategies**; where respondents tried to add up different things they had spent money on in the last month.
2. **Total estimate strategies**; where respondents gave a rough total figure from memory.
3. **Income minus surplus strategies**; where a respondent thought about the amount of money he received and the amount he managed to saved in the last month. Subtracting one from the other gave a total figure for spending.⁴

⁴ Please note only one respondent used this approach initially at the one-shot question. However, other respondents demonstrated this method later on, for example when they were being asked to reflect on the accuracy of the answers they had given.

The strategies used depended on the respondents' circumstances and were related to how easy or difficult respondents found the task (see below).

2.3.1 Ease of answering the one-shot question

Respondents varied in terms of how difficult they found giving an answer to the one-shot question. Respondents who found this question easy were typically those whose spending did not vary much month by month and who kept a close eye on their outgoings.

“It is something that you do every month, or every week. You spend the same thing on the same things.”

(Female, Extended family household, Low income)

These respondents could recall their spending without much prompting and their answers tended not to vary much from one question format to another. These respondents tended to be on a low income and on a 'strict budget' as they spent all or most of their income each month. One high income respondent also fell within this category; however on probing this respondent described how recently he was being forced to keep a close eye on his finances due to the fact that business was becoming more difficult.

Other respondents found the one-shot question more difficult. This was because:

- They were not on a strict budget
- Their spending varies month by month
- They did not know how much had been spent on certain items or activities (such as Christmas)
- They were not responsible for all the household finances; for example their partner was responsible for paying bills (see 6.6).

These respondents tended to use adding strategies to work out their spending and their answers were more likely to vary across the four different question approaches. These respondents varied in terms of their income and quota group. This group described how their answers given were not always accurate as the task of adding everything up would be quite time consuming:

“It would take me ages to work out exactly how much....”

(Male, Shared household, Low income).

This group described how they would find it easier to answer this question if they were able to check their records. This may not be feasible in many general population surveys. However, in certain surveys respondents are encouraged to have financial records to hand (e.g. the Family Resources Survey).

2.3.2 Calculation

Respondents noted that one reason why the one-shot question was difficult was because of the calculations involved. Respondents needed help with calculations in two ways:

1. **Adding up the different items spent**
2. **Translating weekly spending into a monthly spending**; this could either be translating certain items from a weekly to monthly sum (e.g. if they have a weekly shopping budget) or translating a total weekly sum to a total monthly sum. The typical strategy for converting weekly spending to monthly spending was to multiply the weekly spending by four.

Some respondents did not attempt to do any calculations themselves and relied on the interviewer to add things up for them. In the cognitive testing context interviewers had been provided with calculators and were able to help as required. However, thought needs to be given to how interviewers should manage calculations in an actual survey context.

Other respondents did attempt to add things up themselves and this occasionally led to errors. This suggests that an itemised approach (such as the breakdown question) may be useful in minimising calculation errors.

2.3.3 Items included using adding strategies

During probing interviewers were asked to explore with respondents what types of spending they had included at the one-shot question, and whether they thought beyond the list of examples provided within the question wording.

Interviewers observed that a number of respondents started working out their answers before the list of examples was read out. At a later point in the interview respondents noted it was hard to recall the list of examples read out. This suggests that if the one-shot question is retained a showcard of examples may be useful, rather than having the examples as a readout.

Respondents who used adding strategies varied in terms of the items they chose to add up. There was a tendency for respondents to think of large, regular spends first:

“First of all I’ll do the big things first. So rent is four hundred...”

(Female, Shared household, Low income)

These items tended to be rent or mortgage and monthly bills. After this respondents tended to think of travel costs (such as petrol or public transport fares) and food and groceries. Some respondents went on to itemise other items of spending after these main categories whereas others just tried to give an estimate on ‘everything else’ after the major expenses had been listed.

Those who attempted to itemise their spending further generated the following list of things that they spend money on:

Items listed by respondents as types of spending at the one-shot question

- Socialising
- Takeaways and eating out
- Donations to charity
- Building works
- Costs associated with a new baby
- DVDs
- Toiletries
- Haircuts
- Gym membership
- Cleaning products
- University equipment
- Christmas presents
- Mooring fees

This indicates that some respondents were thinking of examples beyond those given in the list provided.

There were a couple of items respondents queried as whether they should include or not as a form of spending. These were:

- Whether they should include sending money to relations abroad (remittances) as a form of spending.
- Whether to include using vouchers as a form of spending.

If the one-shot question is retained these issues should be clarified in the interviewer instructions.

2.3.4 Forgetting items

On probing for the one-shot question (and when answering later questions) it became clear that respondents who used the adding strategy had forgotten to include a number of things they had spent money on. This meant that answers provided at the one-shot were underestimates of spending. This would not have been detected in a survey context. Items forgotten are shown in the box overleaf:

Items respondents forgot to include at the one-shot question

- New television
- Second-hand sofa
- Petrol for husband's car
- Insurance on white goods and other appliances
- Topping up an oyster card
- Haircut
- Various leisure activities
- New clothes
- School dinners
- Christmas presents

Some of the items forgotten were worth a relatively large sum of money (like the television and the sofa). Although the smaller items were not worth much individually if respondents had forgotten several items cumulatively they came to large amount (see tables 3.1. and 4.1 for further details). The items that tended to be forgotten were things that were bought on an irregular basis and items bought by partners or children.

2.3.5 Other sources of error

One respondent (Male, Quota B, High income) misheard the reference period for the one-shot question. He took the question to be about 'the last months' and therefore referred to the last few months when answering (English was not his first language). This led his answer to the one-shot question being very inaccurate, particularly as over the last three months he had been completing major renovations on his house. This respondent's answer to the one-shot question was over £33,000 higher than it should be!

One potential way of addressing this is that for CAPI interviews a check question could be introduced if the respondent gives a figure outside of preset parameters (for example if the respondent says they spend less than £300 per month or more than £5,000 per month). Parameters for the check could vary by the number of adults in the benefit unit. The precise figures used for the parameters, and the wording of the check would need further consideration. The question on 'usual' spending could also act as a useful check (see 2.5) if people give very low or high estimates of spending.

2.4 Check questions

There is some interest in supplementing the 'one-shot' question with a check question. This check question would be used in a quantitative survey to measure how accurate respondents feel their answers are. The cognitive testing trialled two check questions. The first asked respondents to quantify how accurate their answer was (whether it was

accurate to the nearest £50, the nearest £100 etc). The second check question asked respondents to give a range of what their spending could have been in the last month (with a minimum and a maximum). Wordings for both of these questions can be found in 2.1.

The aims of testing these questions were to establish whether respondents are able to quantify the accuracy of their answers and explore which format of check question was easier for respondents to understand.

2.4.1 General findings

Respondents varied in terms of how easy they found it to answer the check questions on accuracy. Respondents who had given an estimated total spend without adding or calculating (those on a low-income and tight budget) described how they knew their answers couldn't be far out as they did not have any extra money to spend.

"I know that I can't go over too much because I haven't got it to go over with. If you've got pounds in the bank well you can go over and you spend more...if you've got a set amount of money then you've got to keep within that."

(Female, Extended family, Low income)

However, respondents who used the adding up strategy generally found it difficult to provide an estimate of how accurate their answer was to the one-shot question. Respondents described how it was difficult to know the accuracy of their answer as their spending varies and they did not add up everything to start with, that they just gave a 'ball-park figure.' A number of respondents described how they would have to consult their records to confirm exactly how accurate their answers were.

There was a feeling amongst interviewers that some respondents were guessing their answers to the accuracy questions. Respondents tended to give an answer quickly without much 'thinking aloud'. Furthermore, respondents who had rated their answers as being accurate went on to change their answers using the different approaches later in the questionnaire. For example, one respondent (Female, Household with older children, High income) claimed that her answer to the one-shot question was accurate to the nearest £100 at 'Chk1' and then went on to recall an extra £500 worth of spending during probing for the one-shot question and then added another £400 pounds at the breakdown question. This demonstrates that respondents are not always good at judging the accuracy of the answers they provide.

2.4.2 Comparing 'Chk1' and 'Chk2'

One aim of testing was to establish which form of check question worked best. 'Chk1' asked respondents to quantify how accurate their answer was (whether it was accurate to the nearest £50, the nearest £100 etc). Respondents took the answer categories to mean

their answer could be out 'either way.' For example, if they said their answer was accurate to the nearest £50 this would mean their spending could have been £50 more or £50 less than what they said.

Respondents admitted that there was a social desirability bias when answering 'Chk1'. They described how it could be embarrassing saying that your answer is out by £300 or more as this would infer that they have no idea what they are spending:

*"I thought I didn't want to sound stupid so I said fifty quid over either side of what I said."
(Male, Shared household, Low income)*

This could lead to respondents claiming their answers were more accurate than they were (this finding was confirmed when testing other formats of the question).

In addition respondents did not always answer in the required format without prompting. For example some respondents tried to answer with verbal categories such as 'Fairly accurate'. Other respondents tried to give accuracy as a percentage such as '90% accurate.' This suggests that if the check is retained a showcard would be useful so respondents know how to format their answer.

'Chk2' asked respondents to provide a 'range' of what their spending could have been in the last month (with a minimum and a maximum). A number of problems were also identified with this question:

- Not all respondents understood the term 'range' without it being explained;
- Respondents queried how large a range they were allowed to give;
- Respondents misunderstood the question to be about how their spending varied between months rather than judging their accuracy of the last month. For example respondents would talk about how the minimum figure would be for a month where they 'really cut back' and the maximum figure would be for a month when a large bill came through or there was a celebration such as a wedding;
- Respondents misunderstood the question to be about how much they spent in a 'usual' month rather than the last month.

Three respondents gave a 'range' that did not include the answer they had originally given at the one-shot question. For example, one respondent (Female, Shared household, Low income) said she had spent £800 in the last month and then gave a range of £500-£700. Reasons for disparities were due to respondents realising their one-shot answers were inaccurate to start with *or* reporting the range of a 'usual month' rather than the last month. In the context of a survey interview the first issue could be difficult to manage, as interviewers would need to have clear instructions about whether to go back and amend the original one-shot question or whether to leave it as originally given.

Respondents varied in terms of which check they preferred. Some respondents had no preference (they thought the questions were asking the same thing) whereas others preferred the range question. Respondents who preferred the range felt this way because:

- They already had a minimum and maximum in their head when they answered the one-shot question;
- The range question was thought to require less precision.

The answers to the two check questions do not always correspond to each other, with respondents tending to give lower degree of accuracy at the second check (i.e. by giving a broad range). Table 2.1. below compares the answers given to the two check questions.

Table 2.1 Comparing answers to the two accuracy checks⁵

R	Answer to one shot	Answer to 'Chk1'	Answer to 'Chk2'	Range at Chk2	Difference between checks
AM02	£1,300	Nearest £100	Min: £1,200 Max: £1,600	£400	£300
AM03	£1,400	Nearest £50	Min: £1,100 Max: £1,500	£400	£350
AM04	£900	Nearest £50	Min: £850 Max: £950	£100	£50
AM05	£40,000	Nearest £2,000	Min: £38,000 Max: £42,000	£4,000	£2,000
AM06	£2,200	Nearest £200	Min: £2,000 Max: £2,400	£400	£200
AM07	£800	Nearest £50	Min: £500 Max: £700	£200	£150
CT01	£455	Nearest £50	Min: £455 Max: £600	£145	£95
CT02	£1,000	Nearest £100	Min: £900 Max: £1,000	£100	£0
CT03	£400	Nearest £50	Min: £100 Max: £300	£200	£150
CT05	£2,291	Nearest £100	Min: £2,400 Max: £2,500	£100	£0
CT06	£4,500	Nearest £100	Min: £4,000 Max: £4,500	£500	£400
CT07	£2,000	Nearest £100	Min: £1,500 Max: £2,000	£500	£400

⁵ Note: Two respondents were excluded as they did not answer the range question. Reasons for refusal were saying they had already answered the question (at Chk1) and confusion over the term range even after the definition was given.

2.4.3 Conclusions

Neither of the accuracy checks appeared to work well in their current form. The inconsistency in the information provided shows that respondents do not understand the questions in the way intended, as the questions should generate consistent information if understood correctly. Subsequent questions about spending also showed inaccuracies in the answers given; on the whole assessments of accuracy were not themselves accurate. For this reason we feel the questions are not useful and that they should not be used to supplement the one-shot question if it is retained.

2.5 Questions on whether spending was ‘typical’ and how much respondents spend in a ‘Usual month’

The cognitive testing trialled two additional questions designed to supplement the one-shot question. The first question asked whether respondents felt their spending in the last month was higher than usual, lower than usual or typical. If respondents stated their spending was higher/lower than usual they were asked an extra question on how much they spent in a usual month. Wordings for both of these questions can be found in 2.1. Results from testing these two questions are discussed below.

2.5.1 Saying whether spending was ‘typical’

Upon testing these questions it became apparent that not all respondents had been thinking about the ‘last month’ when they answered the one-shot questions. Some had just been considering their spending in a ‘usual month’. See section 6.4 for a further discussion of this.

Respondents who had been thinking about the last month were able to say whether their spending in the last month had been typical, lower than usual or higher than usual.

Respondents who said their spending was *lower than usual* described how in the last month they had been forced to restrict their outgoings due to having a smaller income. Respondents described some dramatic changes in spending habits such as moving back in with parents to save on rent.

Respondents who said their spending was *higher than usual* described how in December they had spent more money than usual on Christmas presents and socialising. One respondent described how he was having house renovations. Another described how her spending was higher than usual as she had to renew the tax on her car.

Respondents who described their spending as *typical* gave various justifications for this. For example respondents described how they had made no major purchases in the last month (such as a holiday or a new car). Some respondents mentioned there had been small increases in their outgoings (for example with the price of petrol going up or the cost of hosting a party over Christmas) but not enough for them to say their total expenses

were higher than usual. Finally respondents whose spending always varies month by month still considered last month as typical. These respondents described how although they may have spent extra money over Christmas on socialising at other times of year they spend extra money on other things, be it irregular bills, holidays or one-off purchases.

“If it’s not one thing it is another.”

(Female, Couple household, High income)

There although monthly outgoings fluctuate spending in the last month was not considered as atypical.

2.5.2 Saying how much was spent in a typical month

The respondents who stated their spending last month was higher or lower than usual were asked a follow-up question on how much they spent in a ‘usual’ month. Follow-up probes were asked to ascertain how easy or difficult it was for these respondents to say how much they spent in a ‘usual’ month.

Respondents varied in terms of how they worked out the amount they spend in a usual month. Respondents who stated their spending was higher than usual typically thought about their answer to the one-shot question and deducted the amount they spent on extra items (such as Christmas presents). The respondents who had a lower spend than usual as they had a major change in lifestyle (such as moving back in with their parents) found it more difficult to say how much they usually spent. One respondent attempted to add up his spending from his ‘old life’ such as what he used to spend on rent, bills, socialising and so forth before he had moved back in with his parents. The respondent said he could provide rough estimates of these costs but he could not be precise.

2.5.3 Conclusions

It is possible to ask questions on ‘usual spend’. However the distinction between usual and last month may not be clear cut and data on the last month, may in fact be data about a usual month. If data on a usual month is what is required, then it would be better to ask that instead of last month. If data on the last month is needed, then a check could be made as to whether the amount given for the last month is higher or lower than usual. One problem may be that whether usual or last is desirable will depend on the survey. For cross-sectional surveys ‘last month’ may be the preferred time period, whereas for longitudinal there may be a desire for ‘usual’ data to aid comparisons between waves.

Another issue with asking about usual, is that people who have had a recent change in their circumstances may give information about the time before this change, when in fact the last month was their ‘new usual’.

3 The 'two-part' Question and Checks

3.1 Question wording

The second approach tested was a 'two-part' question. The first part of this question asked respondents about spending on 'essentials' in the last month. The second part of this question asked respondents about spending on 'everything else' in the last month.

This question was designed as the focus group findings suggested some people organise their finances in this way e.g. the amount they have to spend on themselves is what is left over once they have budgeted for all the essentials. This question was designed to mimic this strategy. It should be noted the aim of the question was to work out **total amount spent** not the difference between spending on essentials versus spending on other things. For this reason the question can function as intended even if respondents vary in terms of how they define essentials. Wordings for the two-part question are shown in the box below.

INTRO

READ OUT: I'm now going to ask you about how much you spend on essentials each month and how much you spend on other things.

Part1

In the last month how much did you [and your partner/husband/wife] spend on ESSENTIALS... **READOUT** Please think about anything that YOU consider to be essential. This could be, rent, mortgage, all bills, transport, food, groceries or any other payments you think are essential?

Part2

EXCLUDING the things you have just told me about, in the last month how much did you [and your partner/spouse] spend on EVERYTHING ELSE...

READOUT: Please include everything you consider to be non-essential. This may include leisure activities, entertainment and treats?

After administering the two-part question, interviewers were instructed to add up the answers to Part1 and Part2 and then check the total with respondents. Respondents were given the opportunity to amend their answers at this stage. Wordings for these check and adjustment questions are shown in the box below.

2Partot

So in total in the last month you [and your partner/husband/wife] spent {TOTAL OF Part1+ Part2}. Does that sound right?

- 1) Yes
- 2) No

{If 2Partot=No}

2Partad

How much did you [and your partner/husband/wife] spend in the last month?

3.2 Aims of testing

The aims of the cognitive testing for the two-part question were to:

- Examine how respondents go about answering the 'two-part' question in terms of the strategies they use work out their answers.
- Explore whether respondents found the examples provided useful or not, and whether they included things beyond the examples.
- Investigate whether respondents adjust their answer after the check question and, if so, why this occurs.

Findings on each of these areas are discussed below.

3.3 General findings

A number of respondents discussed how answering the two-part question was easier than the one-shot question. However, this was because they had already had time to think about their spending at the one-shot question, which made the two-part question easier. Likewise respondents mentioned that the accuracy questions and probes had prompted them to think about additional items of spending they had initially forgot, and this helped them to answer the two-part question.

There were four respondents for whom the figures on total spending varied between the one-shot and the two-part questions by more than £200. These cases are illustrated in table 3.1 overleaf.

Table 3.1: Differences between the one-shot and the two-part questions

	One-shot	Two-part total	Difference	Reasons for disparity
AM05	£40,000	£2,050	£37,950	<ul style="list-style-type: none"> • R misheard the reference period for one-shot Q. Thought Q was on 'last few months.' This led to a large over-estimation of spending.
CT01	£455	£1,755	£1,300	<ul style="list-style-type: none"> • During probing for the one-shot question R felt she had underestimated her total so added an extra £100. • At Part2 included a new TV that had not been included before. However, R changed her reference period to include it (in the one-shot she had been thinking about December but in the two-part she switched to think about last 30 days).
CT02	£1,000	£525	£475	<ul style="list-style-type: none"> • For the one-shot question R included items he had bought at Christmas (presents, extra food etc). These were excluded at the two-part question as R started thinking about a 'usual month.' • R said two-part answer was wrong because he was thinking of an average month, not December. When he added back Christmas spending back in (£450) the totals were in the same area.
CT05	£2,291	£2,841	£550	<ul style="list-style-type: none"> • During probing for the one-shot question R recalled some additional items including £60 on clothes. • R mentioned a number of extra items at the two-part question including mobile phones, SKY TV, gym membership, monthly charity donations, children's allowances and children's travel costs. • R felt that the total on the two-part question was more accurate. <i>However</i>, she thought her recall on spending was better as she had already answered the one-shot question, and so had more time to think about her answer.

This table indicates there were two main reasons for answers varying between the different question approaches:

1. Recalling extra types of spending as a result of *earlier probing*;
2. A change in the reference period the respondent was thinking about (for example AM05 heard the reference period correctly the second time round, CT01 started thinking about January instead of December and CT02 started thinking about a usual month rather than the last month).

Therefore, there is no evidence that two-part question works better than the one-shot question. Some respondents felt the distinction between essential spending and non-essential spending could be useful in helping some people give a more accurate answer on their total spending, particularly as in the two-part question more examples are used. However, due to contamination from previous probing the extent to which this could

happen in practice is unclear. Other respondents felt they knew what they spent each month without needing a list of examples (these respondents tended to have used the 'total estimate strategy' or the 'income minus savings strategy' at the one-shot question).

3.4 Answering strategies

One aim of cognitive testing was to explore how respondents worked out their answers to the two-part question. Unfortunately, respondents tended not to view the two-part question as independent of the one-shot question. Some respondents asked the interviewer directly whether their two-part answer was meant to add up to the same answer they had given to the one-shot question. Therefore respondents calculated their answers to the two-part question based on the answers they had previously given. When answering the two-part question respondents displayed the following four strategies:

1. **Adding up spending for both Part1 and Part2.** Typically, these respondents had already used the adding strategy at the one-shot question and already had thought about the different things they needed to consider.
2. **Adding up spending for Part1 only.** This process was similar to that observed in the one-shot question where respondents thought of mortgage or rent, bills, travel costs, food and groceries etc. They then subtracted the total of Part1 from their answer to the one-shot question to establish how much they had spent on non-essentials at Part2.
3. **Giving their one-shot answer at Part1 and saying they spent nothing at Part2.** This strategy occurred in respondents with low incomes who said that all their spending went on essentials. These respondents described having no money to spend on 'treats'. On one occasion a small item was subsequently added to Part2 (a new kettle). Beyond this these respondents did not think of additional items at this question.
4. **Dividing their answer to the one-shot into different proportions.** For example, one respondent guessed that around 90% of this spending was essential. Therefore he worked out what 90% of this answer for the one-shot question was and gave this as his answer for Part1. He then gave the remaining 10% of his answer at Part2.

Given the strategies used, we are unable to say how respondents would have approached this question if they hadn't heard the one-shot question previously. This could be an area for investigation in the next round of cognitive testing.

3.4.1 Extra findings from Part1

At Part1 some respondents queried what constitutes as 'essential'. Upon being told to use their own definition all respondents were able to generate their own list of essential items.

These tended to include:

- Mortgage or rent
- Various regular bills and subscriptions
- Food and groceries
- Travel and car costs
- Clothes and haircuts

The examples given were described as useful, but similar to what respondents were thinking of anyway. One respondent (Female, Household with older children, High income) thought insurance could be added to the list of examples given. However, again it was noted the list of examples were quite long so hard to remember them all when answering. One respondent (Male, Shared household, Low income) forgot to include bills even though it was provided as an example. This suggests that if the two-part question is retained the list of examples should be provided on a showcard (see 2.3).

Respondents felt that certain items could be partially essential and partially non-essential. For example, respondents discussed how some money spent on petrol was essential (e.g. the petrol required to get to work) but other money spent on petrol was non-essential (e.g. the extra petrol required to go on holiday). Likewise, respondents discussed how sometimes clothes shopping was essential whereas other times it was done as a leisure activity. Some respondents went to some effort to split up these costs; so some petrol costs were included at Part1 and others were included at Part2. Although this did not have a negative impact on accuracy it did mean that people were expending mental effort that was not required as the aim of the exercise was to work out 'total spend'.

3.4.2 Extra findings from Part2

In general respondents mentioned more varied items on socialising at Part2 than they had done at the one-shot question. However, this was at least partially due to respondents having had more time to think about their spending as a result of the one-shot probes. There was one clear-cut example where a respondent remembered an extra item at Part2. This was a respondent (Female, Shared household, Low income) who remembered a pair of new headphones she had bought (this added £50 to her total spend). Other than this it is unclear how effective the Part2 question was at encouraging respondents to remember different types of spending on non-essentials.

Items included at the Part2 question were:

- Eating out
- Going to pubs or clubs
- Visiting friends and family
- Socialising
- Buying treats and luxuries
- Hosting parties
- Smoking

- Going to the hairdressers
- Extra spending at Christmas
- New clothes
- Sky TV
- Donations to charity
- Employing a cleaner and gardener.

Respondents described how the list of examples given at Part2 was useful as an aide memoir and could encourage recall. No suggestions were made on what other examples could be given. In the debriefing interviewers described how the word 'treats' seemed to be understood and encouraged people to think broadly about the extra bits and pieces that were not specifically mentioned on the list.

3.4.3 Calculations

As discussed in section 2.3 some respondents did not attempt to do any calculations themselves and relied on the interviewer to add things up for them. Thought needs to be given to how interviewers should manage calculations in an actual survey context. Where respondents did their own adding up, interviewers observed respondents adding items up incorrectly during the think-aloud section. Again this suggests that an itemised approach (such as the breakdown question) may be useful in minimising calculation errors.

3.5 Adjusting the answer on 'total spend' at the two-part question

The final aim of testing the two-part question was to establish whether respondents adjusted their answer after the check question and why this occurred.

Only one respondent (Male, Shared household, Low income) adjusted his answer at '2Partot' when the interviewer presented them with the total of 'Part1' and 'Part2'. This respondent amended his answer so it was the same response he had originally given at the one-shot question. His initial answer was calculated by adding up a rough amount he had spent on certain items. The respondent stated he had changed his answer because he had forgotten to include £70 he had spent travelling home for New Year when working out his answer a second time.

Respondents felt more confident about their total spending figure after the two-part question. However, this was at least partially due to the fact they had thought about accuracy at the one-shot question and made adjustments as necessary. Respondents who were not confident about their answer stated that this was because:

- The figures they had provided for some types of spending (e.g. socialising, petrol) were rough estimates;
- They did not know all the details of their partners spending (e.g. how much they had spent on Christmas presents).

These respondents did not go on to amend their answers, they just acknowledged that there was some margin for error in the figure they had given but they were uncertain what it was.

Despite the fact respondents did not alter their answers at '2Partot', respondents went on to give different figures for total spending at the next question (the breakdown question) (see table 4.1). Even respondents who were confident that their answers at the two-part question were very accurate made adjustments later on. Furthermore, one interviewer noted how he initially gave a respondent the wrong total (as he made an error when adding up Part1 and Part2) and this was not noticed by the respondent, despite the fact the total was off by £100. This demonstrates again that respondents are not always good at gauging the accuracy of their own answers. A further discussion on checks is shown in section 6.5

4 Breakdown Questions and Checks

4.1 Question Wording

The third approach tested was a 'breakdown' question where respondents had to say how much they had spent in the last month on a list of items shown on a showcard. It should be noted the aim of the question was to work out **total amount spent**, not how much respondents spent on each item. Therefore, the question still functions as intended if people vary in terms of how they classify certain items. For example, it does not matter if some respondents count cigarettes as 'groceries' and other respondents classify them as 'treats' provided each type of spending is included somewhere and is only included once. Though it should be noted that, were the amounts to be provided in a dataset, analysts would be very tempted to analyse the amounts for specific items even if warnings about their accuracy were given.

The wording for the breakdown question, and the spending categories, are shown in the box below.

Break

In the last month how much did you [and your partner/husband/wife] spend on **each** of the items shown on this card?

Essentials

1. **Mortgage or rent**
2. **Bills** E.g. gas, electricity, water, council tax, telephone, internet, TV, mobile and household insurance
3. **Transport costs** E.g. Running a car and public transport costs
4. **Food and groceries** e.g. food, toothpaste, cleaning products, pet food
5. **Clothes and footwear**
6. **Child costs** E.g. childcare, school equipment and fees
7. **Home improvements and household goods** E.g. DIY gardening, furniture, white goods (such as fridge or washing machine) or electrical goods (such as television or computer)
8. **Health expenses** e.g. glasses, dental care, prescriptions, social care

Leisure

9. **Socialising and hobbies** e.g. going out (restaurants, pub, cinema) gym or sport club membership, arts and crafts, children's activities
10. **Other treats** e.g. Books, magazines, DVDs, CDs, games, beauty products?
11. **Holidays**

Catchall

And in the last month how much did you [and your partner/husband/wife] spend on other items not listed on this card?

Interviewers were instructed to add up the answers to all the categories and then check the total with respondents. Again, respondents were given the opportunity to amend their answer at this stage. Wordings for these check and adjustment questions are shown in the box overleaf.

Breaktot

So in total in the last month you [and your partner/husband/wife] spent {*TOTAL OF Break1-12 AND Catchall*}. Does that sound right?

- 1) Yes
- 2) No

{*Breaktot=No*}

Breakad

How much did you [and your partner/husband/wife] spend in the last month?

4.2 Aims of testing

The aims of the cognitive testing for this question were to:

- Explore whether providing a list of spending categories influenced respondents' recall on what they had spent, and if so how much impact this had on the answers provided on 'total spend'.
- Explore whether the list of items provided on the showcard is suitable, or whether there are categories that are missing or overlap.
- Check whether a breakdown creates problems for certain household types (for example at the focus groups it was discussed how people might know roughly *how much* their partner spends in total per month but not what they spend money on. This could make a breakdown question more problematic for couple households).
- Investigate whether respondents adjust their answer after the check question and, if so, why this occurs.

Findings on each of these areas are discussed below.

4.3 General findings

There were seven cases where figures on total spending varied between the one-shot and the breakdown question by £200 or more. These cases are illustrated in table 4.1 overleaf, with suggested reasons for the disparities.

Table 4.1 Differences between the one-shot and the breakdown questions

	One-shot	Breakdown⁶	Difference	Reasons for disparity
AM04	£900	£1,100	<i>£200</i>	<ul style="list-style-type: none"> • Miscalculated transport at earlier questions (had been thinking about the cost of his weekly ticket rather than a monthly amount). • Recalled buying a computer game when prompted by the list of examples at 'other treats.' • R felt breakdown was more accurate.
AM05	£40,000	£6,930	<i>£33,070</i>	<ul style="list-style-type: none"> • Misheard reference period for one-shot Q. Thought the one-shot Q was on 'last months'. • R felt breakdown was more accurate.
AM06	£2,200	£1,835	<i>£365</i>	<ul style="list-style-type: none"> • Respondent found it difficult to say why the breakdown total was less than the one-shot total. • R felt he knew how much he spent even if he can't remember the details of what money was spent on. On probing R had been including the repayment of debts at the one-shot but did not during the breakdown. • R felt the one-shot was more accurate.
CT01	£455	£1,900	<i>£1,455</i>	<ul style="list-style-type: none"> • At Part2 included the cost of a new TV (see table 3.1). • At breakdown R recalled several things she had forgotten earlier including landline and internet costs, mobile telephone and a water bill. • R felt breakdown was more accurate.
CT03	£400	£973	<i>£573</i>	<ul style="list-style-type: none"> • R recalled car insurance and extra petrol over the last month (£325). • R included a second hand sofa and cement (£140) when prompted by household expenditure items. • R recalled buying a pair of shoes (£20) and items on healthcare and socialising that added up to £68. • R felt breakdown was more accurate.
CT05	£2,291	£3,017	<i>£726</i>	<ul style="list-style-type: none"> • During probing for the one-shot question and during the two-part question R recalled a number of extra items (see table 3.1). • At the breakdown question R included a number of additional items including insurance and dental work. • R may have been 'double-counting' at the breakdown question (see 4.4.1). • R felt breakdown was more accurate
CT07	£2,000	£2,640	<i>£640</i>	<ul style="list-style-type: none"> • Had not include home improvements (£160) • Not included new glasses (£212). • Had not included enough for food, clothes, items bought in cash or treats. • R felt breakdown was more accurate.

⁶ Prior to adjustments being made at check question

There were three main reasons for answers varying between the different question approaches:

1. Recalling extra types of spending as a result of earlier probing on both the one-shot and two-part questions;
2. A change in the reference period the respondent was thinking about (for example in table 4.1 AM05 heard the reference period incorrectly for the one-shot question and CT01 was thinking about January instead of December at the breakdown question);
3. Respondents recalling extra items when specifically prompted to by the breakdown showcard.

Unlike the two-part question it was clear that the breakdown question encouraged some respondents to think about items they had not considered before. The difference in answers was particularly large for respondents with a higher income who were not required to budget. These people tended to be bemused about how far-off their earlier answers had been, and they conceded the breakdown total was more accurate than the answers they had previously given.

During the final probing section the majority of respondents thought the breakdown question yielded the most accurate results. However, there were exceptions to this (see section 6.2). For example there were two cases where respondents may have overestimated their total spending as a result of overestimating spending on specific items at the breakdown question. This is discussed further in section 4.4.1.

4.4 Does using a showcard improve recall?

One aim of the cognitive testing was to explore whether providing a list of spending categories influenced respondents' recall on what they had spent, and if so how much impact this had on the answers provided on 'total spend'.

Respondents noted that their recall at the breakdown question was helped by the fact they had just answered the one-shot and the two-part questions. However, on top of this it was acknowledged that showcard had encouraged them to remember specific things that would have otherwise been forgotten. Examples of this are shown in Table 4.2 overleaf:

Table 4.2 Extra items remembered as a result of the showcard

Showcard item	Extra items remembered
... Bills E.g. gas, electricity, water, council tax, telephone, internet, TV, mobile and household insurance	Prompted by the examples include <ul style="list-style-type: none"> • Council tax • Phone bills (landline and mobile) • Internet costs • Water bill • Car insurance
... Transport costs E.g. Running a car and public transport costs	<ul style="list-style-type: none"> • Public transport costs (on top of running a car) • Extra petrol costs on top of usual budget
... Clothes and footwear	<ul style="list-style-type: none"> • Clothes • Shoes
... Home improvements and household goods E.g. DIY gardening, furniture, white goods (such as fridge or washing machine) or electrical goods (such as television or computer)	<ul style="list-style-type: none"> • Second hand sofa • Cement for building works
... Health expenses e.g. glasses, dental care, prescriptions, social care	<ul style="list-style-type: none"> • Prescription costs • Dental work • Health insurance • New glasses
... Socialising and hobbies e.g. going out (restaurants, pub, cinema) gym or sport club membership, arts and crafts, children's activities	<ul style="list-style-type: none"> • Going to bingo • Going to restaurants or parties • Deposit on a holiday
... Other treats e.g. Books, magazines, DVDs, CDs, games, beauty products?	<ul style="list-style-type: none"> • Computer games • Massage/ beauty treatments

Items recalled varied in price, with some items being mentioned costing in excess of £100. The sub-categories for bills, home improvements and health expenses were especially useful in assisting respondents to recall large items of spending that might otherwise have been forgotten. Even if only inexpensive items were remembered if respondents had forgotten several items cumulatively they came to large amount, particularly for respondents in the higher income brackets. The items that tended to be forgotten were things that were bought on an irregular basis.

Respondents who had used the 'adding strategy' at the one-shot question were positive about having a list of things to include. These respondents felt that providing a breakdown was easier (as they did not have to remember everything to include and add it up in their

heads) and more accurate. It was noted that it was good to actually 'see' the list rather than hear it (see 2.3 and 3.3). Respondents felt the showcard categories were logical and, in some cases, used similar categories in their day to day lives to help them budget. It was noted that although the showcard was useful in terms of prompting people on what types of spending to include, certain types of spending remained difficult to quantify:

"It is clearer because you can see everything but it's very difficult to put a price on every single item."

(Female, Couple household, Low income)

Respondents could only give approximations on categories such as grocery shopping and socialising.

4.4.1 Overestimating as a result of the showcard approach

There were two cases where the breakdown approach led to respondents giving over-estimations of their spending. These two cases are described below.

One respondent (Female, Extended family household, Low income) increased her answer at the breakdown question by overestimating how much she had spent on specific items. For example, this respondent added an extra £50 per month for clothes at the breakdown question even though she had not bought any clothes in the last month. This respondent described how she gave an answer on how much she usually spends on clothes on the occasions she does go clothes shopping (which is approximately every 4 months). Likewise, this respondent added in some extra socialising costs (for bingo) even though she doesn't go very often. Finally, she overestimated the amount she spent on groceries as she had trouble converting her 'weekly spend' to a 'monthly spent.' This respondent knew at the check question the answer she provided at the breakdown question could not be correct, so she reduced the total accordingly (see section 4.4.1).

The main problem in the above case was that the respondent was using the wrong reference period i.e. she was trying to work out her spending on each item for a 'usual month' rather than the 'last month'. This suggests the reference period needs to be made more explicit in the breakdown question if it is retained (see section 6.4 for a further discussion).

In one case (Female, Household with older children, High income) there was some evidence of double-counting using the showcard approach. This respondent described how she takes out cash once a week to cover the cost of several items including groceries and the children's' pocket money. This money was recorded first under 'food and groceries.' This respondent recorded some of this money again under 'Leisure activities' as she recalled they spend approximately £50 a month on takeaways (paid for using the cash). This would have added £50 extra to her total spending.

4.5 The breakdown showcard

Another aim of cognitive testing of the breakdown questions was to explore the suitability of the showcard categories provided. Respondents were asked to comment on:

- 1) Whether any categories of spending were missing;
- 2) Whether any of showcard categories overlapped; and
- 3) Whether the length of the showcard could be reduced in any way.

Findings from probing on these areas are shown in the following sections.

4.5.1 Were any showcard categories missing?

After being given the breakdown question respondents were given a 'catch all' question to ask about whether respondents had spent money on anything else. Respondents used this catchall question to report the following types of spending:

- Product protection insurance
- Office equipment and business expenses (see 6.7.3)
- The costs of going to a wedding
- Cigarettes.

The catchall appeared to work to capture both:

- Items respondents felt were not included on the showcard, and
- Items they had forgotten to include on the first attempt at answering the breakdown question even though they were included under existing showcard headings.

Generally speaking respondents felt the list of items provided on the showcard was adequate. Suggestions for additions were:

- 'Business costs'. However, it is not the intention for business costs to be measured in the expenditure questions (see section 6.7) so it is unclear whether this item should be added.
- 'Cigarettes and tobacco'. However, it is recommended this item is not included due to its potential sensitivity. Respondents who bought these already appeared to include tobacco under 'Groceries' or at the 'Catchall' question.
- Giving money to others (e.g. remittances) or giving money to charity. This item could potentially be added to the showcard although its acceptability would have to be tested during the next round of cognitive testing.

In addition to the above respondents suggested that some extra examples could be included under 'transport costs'. For example, respondents suggested car insurance and road tax could be added as these are large items of spending that were sometimes forgotten even at the breakdown question.

4.5.2 Did any showcard categories overlap?

There was some variation between how respondents chose to classify specific types of spending. Examples included:

- Whether children's clothing should go under 'clothing' or 'childcare costs'
- Whether coach tickets should go under 'transport' or 'holidays'
- Whether certain direct debits (such as gym membership) should go under 'bills' or 'socialising and hobbies'.

Respondents only counted each of the above examples in one place (i.e. there was no evidence of double-counting). Therefore this variation in understanding did not influence estimates on 'total spending' for each respondent.

A number of items were included as 'food and groceries' even if they could have fallen under different sub-headings. These included magazines, beauty products, DVDs and other things that could be classified as 'other treats'. This was because respondents typically bought these 'treat' items from the supermarket as part of their regular shop. Respondents did not appear to include these items twice so this did not influence estimates on 'total spending'. However, one respondent (Female, Household with older children, High income) did include takeaways twice, once under both 'food and groceries' and once under 'socialising'. This led to the respondent overestimating her total monthly spending (see 4.4.1).

4.5.3 Could the length of the showcard be reduced?

Respondents did not complain about the number of items included in the breakdown. It was noted that some categories (such as holidays and home improvements) are likely to be not applicable to many respondents as these items are not purchased every month. This makes the breakdown quicker to administer in practice:

"There were a few that were just £0, so that was good."

(Male, Extended family household, High income)

Respondents had no suggestions on how to consolidate the list. Therefore it is suggested that the length of the list of items is suitable in its current form. However, it would be useful to test the question in a survey context to double check how long it takes to administer in practice. Views on the suitability of length may change if this question is added to a survey that is already considered to be 'long'.

4.5.4 Other findings on showcard categories

Cognitive testing revealed a number of issues with specific showcard categories. These are discussed overleaf.

Mortgage or rent

Some low income respondents did not include any spending on rent as this was paid for using housing benefit that gets paid directly to their landlords. Likewise respondents did not include spending on council tax as they are on Council Tax benefit so a payment is made directly to the council on their behalf but they never receive the money directly. This raises the issue that respondents do not consider benefits paid on their behalf as a form of spending.

Bills

It was noted that respondents needed to do some calculations in order to provide information on how much they paid on bills in the last month. This was because respondents had to add up several different types of bill to come to an overall figure. Some bills varied month by month, which made the question more difficult to answer. This again suggests interviewers may need to provide some assistance in helping respondents add up different bills, and thought needs to be given to how this is managed in practice.

Food and groceries

As described previously respondents found it difficult to recall how much they spent per month on food and groceries. Some respondents felt giving a weekly total would be easier; if this option is allowed assistance needs to be provided to the interview in terms of calculating a monthly total from a weekly total as when respondents made the calculations themselves errors were made.

Child costs

One respondent (Male, Single adult household, Low income) included his child maintenance payments as a form of expenditure under child care costs.

4.6 Household types

Another aim of testing the breakdown question was to check whether a breakdown approach creates problems for certain household types. At the focus groups it was discussed how people might know roughly *how much* their partner (or children) spend per month without knowing exactly what they spend money on. This could make a breakdown question more problematic for couple households or household with older children.

4.6.1 Knowledge of partner's spending

Generally speaking respondents were able to give estimates on how much their partner spent on each of the categories provided at the breakdown. Respondents noted some sub-categories of spending were more difficult to report on than others, particularly those related to leisure activities and treats. For example, respondents described how they did

not know exactly how much their partner spent on Christmas presents or on nights out when they weren't there. However, respondents felt they could give an approximation of these items based on a broader knowledge of their partner's habits and financial situation.

One respondent (Male, Household with older children, Middle income) was not able to say how much was spent on bills at the breakdown question as his wife is responsible for paying these. However, this respondent had also not included bills in his estimates on spending at the one-shot and two-part question. Therefore, this problem was not a unique feature of the breakdown question, and was more due to a general lack of awareness by the respondent about his household's finances. In one sense having a breakdown approach was useful for highlighting this issue as the respondent answered 'don't know' for the bills item. In the other question formats (the one-shot and the two-part question) the respondent had provided an underestimate of total spending but there was no way to identify that bills had been omitted by looking at survey answers alone.

4.6.2 Knowledge of children's spending

Parents reported giving their children pocket money (or an allowance) to spend on what they choose. Respondents included this under different categories for the breakdown question (either food and groceries or child costs). Therefore approximations of how much children spend were included at the breakdown question at some point.

It should be noted that respondents included pocket money at this question regardless of whether the pocket money was actually spent. However, parents were confident their children were spending the money even if they did not know specifically what it was going on. It was felt pocket money went on treats such as sweets, magazines, DVDs and so on.

As intended respondents did not include the spending of adult children (aged 18 plus) when answering the breakdown question.

4.6.3 Bills in shared households

The breakdown question did not pose any difficulties for respondents in shared households. Respondents described how they only reported their own share of the rent and bills when answering. For example, respondents described how although they shared with other people they paid their own rent directly to the landlord using direct debit. Likewise respondents who shared described different ways of paying for shared bills but at all points they were clear what contributions were from themselves and which were from the other people in the house. This is encouraging as prior to testing there was some concern that respondents may get confused between household bills and their own contribution to bills.

4.7 Adjustments

Respondents felt the breakdown question was accurate, even if it was higher than the figures they had previously given:

“[The breakdown] is probably more accurate as I think you tend to spend more than what you think you do.”

(Female, Couple household, Low income).

However, respondents acknowledged that even with the check there would be some inaccuracies as they did not know the cost of certain items (e.g. groceries, items bought by their partner or spouse, bills they didn't pay themselves). In total three respondents adjusted their answer at the check after the breakdown question:.

One respondent (Female, Extended family household, Low income) reduced the total figure given back to a similar amount given at the one-shot question. This respondent had given an incorrect figure on food and groceries. She had made a mistake in calculating monthly payments as she normally pays for her food weekly. Also, this respondent overestimated the amount she spent on clothes and socialising due to trying to think of a 'usual month' rather than the last month (see 4.4.1 and 6.4). This respondent knew the figure for total spending for the breakdown was too high as she did not receive that much money per month (and had not borrowed any money). Therefore she reduced her total accordingly.

Another two respondents increased their answers as they had forgotten to include specific items that they suddenly remembered including car insurance, taxing their car and specific nights out. These adjustments added on hundreds of pounds to their answers. This indicates that car insurance and road tax should be given as examples of 'Transport costs' (see 4.5).

The above examples show that the check and the adjustment question was useful at improving accuracy at the breakdown question. Therefore it is suggested this check should be retained.

5 'Income minus surplus' and checks

5.1 Question wording

The final question format tested during the cognitive interviewing was an 'income minus surplus' approach. This approach worked as follows:

- Respondents were first asked to provide their monthly income from all sources (including their partner's income).
- Respondents were then asked whether they had spent all of their income last month or whether they had some left over.
- If respondents stated they had spent *all their income* last month they were asked if they had spent any extra money on top of this (for example by buying things on credit or dipping into their savings) and how much this extra spending came to.
- If respondents stated they had *some income left over* at the end of the month they were asked how much they had saved.

It was felt that the above information should provide an alternative means of measuring spending that does not require respondents to add up each thing they spend money on. This approach was adopted by some respondents in the earlier focus group setting. After asking the questions a check was used in which respondents were given a figure for 'total spend' based on the answers they had provided. Respondents were given the opportunity to amend their answers on total spend at this stage. Question wordings for the 'income minus spending' approach and the check/adjustment questions used are found in the boxes below.

Income questions

INTRO: I'm now going to ask you some questions about your income. Please remember the answers you give are confidential.

SRCINC

Which of the following sources of income do you [and your partner/husband/wife] receive?

SHOWCARD

- 1) Earnings from employment
- 2) Earnings from self-employment
- 3) Income from state benefits or tax credits (including child benefit, income support, jobseekers allowance)
- 4) State or private pension
- 5) Income from rent
- 6) Student loan or grant
- 7) Interest from savings and investments
- 8) Other source of income (including gifts)

Income

Last month, how much income did you [and your partner/husband/wife] receive after all deductions from taxes? Please think about all the types of income you just mentioned so {*READ OUT sources of income mentioned at SRCINC*}.

Whether all income spent

AnySav

Last month did you [and your partner/husband/wife] spend all of your monthly income or did you manage to save some money to spend later?

- 1) Spent all monthly income
- 2) Saved some money to spend later

Amount saved last month

{Asked if AnySav= 2.Saved some money for a later date}

AmSav

How much did you [and your partner/husband/wife] save last month?

{If AnySav=Saved some money for a later date}

SAVCK

Thank you. OK, if your income after taxes and deductions was:

{INSERT INCOME} and you saved *{INSERT AmSav}*, then in total you [and your partner/husband/wife] spent *{INCOME MINUS AmSav}* last month. Is that correct?

- 1) Yes
- 2) No

{If SAVCK=No}

SAVad

How much did you [and your partner/husband/wife] spend in the last month?

Amount spent last month on top of income

{Ask if AnySav=Spent all monthly income}

AnyCred

Last month did you [and your partner/husband/wife] spend *more* than your monthly income, for example by spending some of your savings, borrowing money or buying things on credit?

- 1) Yes
- 2) No

{Ask if AnyCred=yes, OR Income=£0}

SavSpend

How much, if anything, did you [and your partner/husband/wife] spend last month using your savings?

{Ask if AnyCred=yes, OR Income=£0}

CredSpend

How much, if anything, did you [and your partner or spouse] spend last month using borrowed money or credit?

{Ask if QG3 AnySav=Spent all monthly income}

QG10 CREDCK

Thank you. OK, your income after taxes and deductions was *{INSERT INCOME}* which you spent.

You spent *{INSERT SavSpend}* from your savings.

You spent *{INSERT CredSpend}* using borrowing/ credit.

Therefore, in total you [and your partner or spouse] spent *{INSERT TOTAL INCOME + SavSpend + CredSpend}* last month. Is that correct?

- 1) Yes
- 2) No

{If CREDCK=No}

CRE Dad

How much did you [and your partner/husband/wife] spend in the last month?

It should be noted that if a respondent had money left over from their income they were not asked whether they had borrowed or spent savings (see 5.7 for implications).

5.2 Aims of testing

The overall aim was to explore whether the ‘income minus surplus’ approach works as an alternative to asking about spending directly, and if so, how accurate respondents’ answers are using this approach. Specifically, the aims of the testing were to:

- Establish whether respondents were willing and able to provide details about their monthly income (including their partner’s income).
- Check whether respondents knew if they had spent all of their monthly income or not.
- Explore whether there were any sensitivities about asking respondents about their savings or buying things on credit.
- Establish whether respondents adjusted their answers using the checks and if so why this occurred.

Findings on each of these areas are discussed in the following sections.

5.3 General findings

This approach relies on respondents being able and willing to give information about income, savings and credit use. Generally respondents were able to and so the questioning approach worked, but with varying degrees of accuracy. However there was one example of a respondent who was unwilling to provide some of the information required (see 5.4.2). This shows how this approach would be ineffective for respondents who prefer not divulge certain information.

There were seven cases where figures for total spending between the one-shot and the ‘income minus surplus’ questions, varied by more than £200. These cases are illustrated in table 5.1 overleaf with suggested reasons for the disparities.

Table 5.1 Differences between the one-shot and the ‘income minus surplus’ questions

	One-shot	Income minus surplus⁷	Difference	Reasons for disparity
AM03	£1,400	£1,700	<i>£300</i>	<ul style="list-style-type: none"> • R was a student who received an irregular income. This led to errors in calculation in the income minus surplus question (the respondent corrected his answer to the income minus surplus approach at the adjustment question).
AM05	£40,000	£6,900	<i>£33,000</i>	<ul style="list-style-type: none"> • Misheard reference period for one-shot Q. Thought the one-shot Q was on 'last months' (see table 3.1).
AM07	£800	£1,575	<i>£775</i>	<ul style="list-style-type: none"> • R forgot a number of items at one-shot that later came out at the breakdown question. • R was a student who received a student loan every three months. This led to her overestimating her monthly income in the income minus surplus question (the respondent corrected their answer to the income minus surplus approach at the adjustment question).
CT01	£455	£1,780	<i>£1,325</i>	<ul style="list-style-type: none"> • At one-shot the respondent omitted the cost of a new TV and a number of other items (see table 3.1 and table 4.1).
CT03	£400	£670	<i>£270</i>	<ul style="list-style-type: none"> • R forgot a number of items at one-shot that later came out at the breakdown question (see table 4.1). •
CT05	£2,291	£2,834	<i>£543</i>	<ul style="list-style-type: none"> • R forgot a number of items at one-shot that later came out at the breakdown question (see table 4.1).
CT07	£2,000	£3,550	<i>£640</i>	<ul style="list-style-type: none"> • R forgot a number of items at one-shot that later came out at the breakdown question (see table 4.1).

The above table demonstrates that the main reason for answers being different for the one-shot question and the income minus surplus approach was due to items of spending being forgotten at the one-shot question. Respondents who used the 'adding approach' at the one-shot question were again the ones with disparities in the answers given. Respondents on a low-income and spent most or all of their money each month gave similar answers at the one-shot question and the income minus surplus approach.

Answers to the income minus surplus approach appeared to be more similar to those provided in the breakdown question, although there were some exceptions to this. There were four cases where figures on total spending, between the breakdown and the 'income

⁷ Before adjustments

minus surplus' questions, varied by £200 or more. These cases are illustrated in table 5.2 below, with suggested reasons for the disparity.

Table 5.2: Differences between the breakdown and the 'income minus surplus' questions

	Breakdown⁸	Income minus surplus⁹	Difference	Reasons for disparity
AM04	£1,100	£826	<i>£274</i>	<ul style="list-style-type: none"> • R was a student who received a student loan every three months. This led to errors in calculation in the income minus surplus (the respondent corrected their answer to the income minus surplus approach at the adjustment question). • R felt the breakdown figure was more accurate.
AM07	£993	£1,575	<i>£582</i>	<ul style="list-style-type: none"> • R was a student who received a student loan every three months. She had several other sources of income. This led to errors in calculation in the income minus surplus (the respondent corrected her answer to the income minus surplus approach at the adjustment question). • R felt the breakdown figure was more accurate.
CT03	£973	£670	<i>£303</i>	<ul style="list-style-type: none"> • R did not know how much his wife saved per month. • Confusion over income- included drawing money from his savings as a source of income. • R felt the breakdown figure was more accurate.
CT05	£3,214	£2,834	<i>£380</i>	<ul style="list-style-type: none"> • R double counted some items using the breakdown approach meaning the figure given was an overestimate. • R rounded down income and excluded money received as a Christmas gift and a dividend she received. • Therefore total spending is probably somewhere between the two figures for breakdown and income minus surplus. • R felt the 'income minus surplus' answer was more accurate.

There were two main reasons why answers varied between the breakdown questions and the income minus surplus questions. These were:

⁸ After adjustments

⁹ Before adjustments

- 1) Respondents making mistakes in the income minus surplus approach as they do not receive a single monthly income. This made it difficult for respondents to say how much money, if any, they had saved in the last month.
- 2) Respondents over estimating their spending at the breakdown method.

The income minus surplus approach was found to be highly problematic in cases where respondents did not receive a monthly income from a single source. Respondents who were students (and received a loan or grant every three months), respondents with multiple sources of incomes, and respondents who received different amounts of money each month made mistakes at this question.

5.4 Income questions

Cognitive testing explored how easy respondents found giving their monthly take home income, for both themselves and their partner. The acceptability of the income questions was also explored. These findings are discussed below.

5.4.1 Ease of working out income

Respondents varied in terms of how easy or difficult they found it to report their take home monthly income (after deductions for tax and so forth). Respondents who had a single source of income that comes in monthly instalments were confident about their income. However, respondents in other situations found the income questions more difficult. For example:

- Respondents found it difficult to report a total monthly income if they had to add up income from multiple sources. For example one respondent had to ask the interviewer to help her add up her add up her benefits, state pension, pension credits and two small employer pensions. These sources of income were paid at different intervals (some weekly, some fortnightly and some monthly).
- Respondents who were self-employed described how their income varied month by month and came through at different times in different amounts. This made it difficult for them to report. These respondents could give an estimate of their income in the last month.
- Respondents who had self-employed partners were not aware of their partner's income in the last month. These respondents were less confident providing income estimations for their partner.
- Respondents who were students described how they received a student loan or grant three times a year. This was supplemented by income from work over the summer, part time work during term time and allowances from parents. These respondents did not always focus on their income in the 'last month; instead they tried to work out what their work out an 'average monthly income' from all these sources. This lead to errors being made in the 'income minus savings approach.'

Certain types of income were excluded (as they were not considered as income) or forgotten. For example:

- Students queried whether to include money given to them by their parents at this question and this was not always included. In some cases this was a primary source of income.
- Respondents forgot to include cash gifts they received for Christmas.
- Respondents did not include money they had raised by selling possessions. One respondent (Female, Shared household, Low income) omitted £800 she had received from selling a violin.
- One student (Female, Shared household Low income) forgot to include money she earns from part time teaching work. She gets paid in advance £1,400 per term. Her main source of income is a student grant and an allowance from her parents.
- One respondent (Male, Single adult household, High income) did not report monthly cash he was receiving from his brother as he felt that this was 'too sensitive'.
- One respondent (Female, Household with older children, High income) forgot to include a cash dividend she had received in the last month.

There was some confusion over the item 'Interest from savings' at the question on sources of income. Some respondents included withdrawing capital from savings accounts (rather than the interest) as a type of income. This led to these respondents overestimating their income and confusion over the following questions about spending savings.

Therefore figures reported at the income question were not always accurate. Respondents who had multiple sources of income, irregular incomes and sources of income that were not paid monthly were prone to making errors. This led to miscalculations in working out spending using the income minus surplus approach.

5.4.2 Sensitivity

Respondents varied in terms of how comfortable they were answering the income questions, with some respondents not minding it and others finding it uncomfortable or sensitive. Respondents who were self-employed described how divulging their income sometimes made them feel '*paranoid*' that the survey was being used as a covert means of checking their finances compared to what they had declared elsewhere. This finding was also discussed in the stage one focus groups.

Respondents described how they were happier talking directly about spending rather than talking about income. One respondent refused to divulge all his sources of income and how much he spent on credit. Therefore it was not possible to work out an answer for 'total spending' using this method. However this respondent was comfortable answering direct questions about his spending:

“...It’s a bit difficult to explain where money comes from or whatever... but I’m very happy to tell you what I spend.”

(Male, Single adult household, High income)

This suggests that the ‘income minus spending’ approach may have a higher level of refusal than the other question approaches discussed. Respondents suggested they would be happier providing an ‘income band’ rather than an exact figure on income. However, if income bands are used the question will not work as a means of calculating expenditure.

5.5 Question on whether respondents spent all their income last month

At the next part of the income minus surplus approach respondents were asked whether they had spent all their income in the last month. Respondents varied in terms of how they approached this question. Respondents who received income at different intervals (such as students or the self-employed) struggled to answer the question on whether they had spent all their income.

Respondents who were on a tight budget, and spent all of their income each month, were able to say that they spent all of their income.

5.6 Question on how much income was unspent/ saved

If respondents stated they had saved some of their income they were asked a question about how much they had saved.

Respondents who saved a regular amount each week (or month) in a formal savings scheme were able to give a figure on how much they saved in this way in the last month. However, respondents who kept their surplus income in their current account did not know exactly how much they had saved:

“Thinking of it in a month I wouldn’t spend it all in a month, I’d save some of it but I wouldn’t know exactly how much I’d saved.”

(Female, Shared household, Low income)

There was some evidence of contamination from earlier question testing amongst respondents who could not recall how much they had saved. For example, in some cases respondents took their final answer from the ‘breakdown’ question and deducted it from their income to work out savings. It is unclear how these respondents would have worked out their savings in the actual survey context.

One respondent (Male, Household with older children, Middle income) did not know how much, if anything, his wife managed to save each month. This respondent had been unaware of aspects of his wife’s finances throughout (see section 6.6).

5.7 Using up savings and buying things on credit

Respondents who reported that they had spent their entire monthly income were asked some extra questions on whether they had spent any extra money using credit or their savings.

There was a problem with question routing for these items in that respondents were only asked these if they reported having spent all of their income. However, respondents described how they regularly 'save' some of their income (i.e. they always put part of their salary into a savings account) **and** also spend money from their savings. For example, one respondent (Female, Group B, Middle income) discussed how she always tries to put £50 a month into savings. Therefore, this respondent was not asked how much of her savings she had spent. However, on probing this respondent mentioned that in the last month they had purchased a TV using her savings. Therefore this approach underestimated how much the respondent had spent.

One respondent refused to answer the questions on spending using savings and credit cards as he considered them to be too sensitive. Therefore no overall answer on total spending could be recorded using this approach. It was noted by other respondents that people may be uncomfortable talking about debt and overspending on credit cards.

5.8 Accuracy Adjustments

Two respondents adjusted their answers at the check and adjustment question. These respondents were both students with multiple and irregular sources of income.

These respondents typically adjusted their answer to be similar to the one they had already provided at the breakdown question; if respondents had not already completed the breakdown question they may have struggled to give an accurate figure at the adjustment question.

5.9 Conclusions

The income minus surplus approach did work for respondents who received the same income each month and who spent all (or most) of their income. However, respondents in this group were also the ones who were able to answer the one-shot question most accurately either using a total estimate or their own intuitive income minus surplus approach. This question did not seem to increase accuracy in other groups, and for certain types of respondents (students, the self employed and people with irregular or multiple sources of income) the approach did not work at all. Likewise, this question was considered more sensitive than the other question approaches and could have a higher

refusal rate. Therefore it is recommended that the income minus surplus approach is dropped.

6 Comparing the different answers

6.1 Methods and aims

In the final part of the interview, after all four versions of the questions had been administered, interviewers were asked to explore with respondents which version of the questions worked best. Interviewers reiterated to respondents that they had been testing four different ways of measuring spending. Respondents were shown a summary sheet showing their answer for total spending using each approach. Interviewers went on to explore:

1. Which version respondents preferred; and
2. Which version elicited the most accurate information on the respondent's spending.

After this interviewers went on to ask further probes on:

1. What time period respondents were thinking of when they answered the questions. *The aim of this was to see whether people were thinking of the last calendar month, the last 30 days or some other reference period.*
2. Whether respondents were thinking of the 'last month' or a 'typical month'. *The aim of this was to see whether people considered 'atypical spending' when answering, for example one-off large purchases.*
3. How respondents felt about the 'check' and 'adjustment' questions. *The aim of this was to see whether the checks caused any irritation and whether or not they were actually used.*
4. How confident respondents felt about how much other people in the household were spending. *The aim of this was to see whether respondents knew how much their partner and children spend and whether this has any practical implications for who the question should be directed at.*
5. Whether respondents included any types of activity that should have been excluded. namely:
 - a. Paying off loan instalments or credit card bills
 - b. Putting money into savings
 - c. Work expenses.

Findings on all of these areas are discussed in the following sections. Recommendations for next steps and what should happen in the second round of cognitive testing are discussed in Chapter 7.

6.2 Respondent preference and views on accuracy

Interviewers were asked to explore with respondents which question they preferred and which one they felt elicited the most accurate answer on total spending. Respondents varied in terms of which question approach they preferred and why. On probing respondents tended to dislike the questions they felt collected inaccurate information,

therefore the question format respondents preferred tended to be the same as the question format they considered most accurate, even if it had taken more effort on their part to answer it. It is unclear whether this preference would remain in the context of a long survey including questions on other topics. It was notable that none of the respondents expressed a preference for the two-part approach.

6.2.1 Preferring the breakdown question

Ten¹⁰ respondents (out of fourteen) preferred the breakdown question. Respondents who preferred the breakdown question said this was because:

- The question was clearer in terms of exactly what should be included.
- The showcard was helpful in prompting them to include things that would have otherwise been forgotten.

The respondents who preferred breakdown approach felt more confident that their answers were accurate using the breakdown approach.

“It’s broken up in to so many different categories it forces you to be more accurate. You probably get a much more accurate reading from that question.”

(Female, Shared household, Low income)

The respondents who preferred the breakdown question acknowledged that this approach took more effort, however they did not find this off-putting. They discussed how they would rather take a bit more time to answer in order to give the correct information.

6.2.2 Preferring the one-shot question

Two respondents (out of fourteen) preferred the one-shot question. One respondent described how she preferred the one-shot question as it was simple for her to answer:

“I spend the same sort of amount every month and I know how much I was going to spend out in that month.”

(Female, Extended family household, Low income)

This respondent received the same income each month and spent nearly all of her income every month. Her answers on total spending did not vary by more than £65 throughout the interview.

¹⁰ It should be noted that the sample for this testing was not statistically representative. Certain groups such as self-employed people and those living in complex households were over-represented. Nonetheless we feel it is useful to give an indication of the numbers preferring each type of question, but conclusions should be drawn with caution.

Another respondent described how he knew the total amount he spent but found it difficult to give a breakdown of where all the money went. This respondent earned a high income but again considered himself to be on a strict budget as times were getting leaner:

“I have to live on a very strict budget until things get better.”

(Male, Single adult household, High income)

In addition this respondent did not like the ‘income minus surplus’ approach as he did not like talking about his different sources of income or his use of credit.

6.2.3 Preferring the ‘income minus surplus’ question

Two respondents (out of fourteen) preferred the ‘income minus surplus’ question.

Of these one respondent (Male, Extended family household, High income) felt the ‘income minus surplus approach’ was the most accurate as this was the approach he had used originally to work out his spending at the one-shot question, and it matched on to how he works out his spending.

A second respondent (Female, Couple household, High income) felt that this was an efficient way of working out total spending even though she had not thought of this approach at the one-shot question. This respondent described how she felt this approach was the most accurate as she knew the income of herself and her partner, and roughly how much was put into their regular savings per month. This respondent felt it would be easy for her to verify the information collected (e.g. looking at a bank statement) whereas she does not keep records for everything she buys for the breakdown approach.

6.3 Sensitivity

Respondents felt the questions varied in their potential sensitivity. The diagram below shows ratings of question sensitivity from low to high.



- **The one-shot question** was felt to be the least sensitive as it did not go into much detail.
- **The two-part question** was not considered sensitive as again it did not go into much detail. Respondents speculated that if you were on a high income you may not want to divulge how much you spend on 'non-essentials' in case you appear they appear 'flashy' or 'over-indulgent' to the interviewer. However, in practice this did not seem to occur. Where spending on non-essentials was underestimated this appeared to be because respondents could not remember the details of their social spending.
- **The breakdown question** was considered more sensitive than the two-part question as it went into more detail. Again respondents speculated that people might be embarrassed talking about how much they spend on leisure activities or treats although this did not happen in practice during the testing. Respondents felt categories on the showcard were fairly innocuous. They felt the breakdown would be more sensitive if it asked for details of how much people spent on alcohol or tobacco.
- **The income minus surplus approach** was considered the most sensitive approach. Respondents felt that questions about income were more sensitive than questions about spending. Likewise respondents thought the questions on use of credit were sensitive. One respondent refused to answer all these questions meaning that his spending couldn't be calculated using this approach.

6.3.1 Context and purpose of questions

The cognitive interviews explored whether anything could be done to alleviate potential concerns about sensitivity.

Respondents noted that sensitivity was often dependant on context: for example a number of respondents described how they would not feel comfortable answering these questions if grabbed by a market researcher to do an 'interview on the street' but they would feel happy to divulge this information in their homes, in a one-on-one interview, if the purpose of the survey was clear.

As part of this respondents were asked to comment on the introduction to the spending questions. The introduction used is shown in the box below:

READOUT: I would now like to ask you some questions about spending. It is important for us to ask these questions in order to learn more about people's living standards.

Generally respondents were happy with this introduction and could not think how it could be improved. Respondents suggested that the introduction could stress confidentiality or the fact respondents can decline to answer any question they are not comfortable with. However, it is unclear whether these additional reassurances would be necessary in the survey as respondents will already have had confidentiality and right to refuse explained to them at the start of the interview.

6.4 Reference periods

Respondents used 4 different strategies when answering the questions on spending in the last month. These reference periods were:

1. The last whole calendar month (December)
2. The current calendar month (January)
3. The respondent's 'budgeting month'.
4. A 'usual' month.

Sometimes respondents' answers between different question formats varied because they were thinking about different reference periods for different questions (see table 3.1, table 4.1 and table 5.1). Further details and implications of each approach are discussed below.

6.4.1 Calendar month (last month or current month)

Respondents who were interviewed at the start of the fieldwork period (in early January) tended to think of the last whole calendar month (December). In contrast respondents who were interviewed at the end of the fieldwork period (late January) tended to think of the current calendar month (January). These respondents made assumptions about how much they would spend in total for January, even though the month was not over. Respondents who took part in interviews held in late January felt it would be too difficult to recall their spending for the whole of December, particularly for variable costs such as groceries and socialising.

6.4.2 'Budgeting' month

Some respondents used their own 'budgeting month' as a reference period. For example, some respondents thought about from mid-December to mid-January as they get paid in the middle of the month. Likewise, other respondents defined the month by when their rent goes out. These respondents described how they had used this timeframe as this is the timeframe they budget by. However, on reflection they felt they could answer by calendar month as most of their costs major costs (bills, rent and so forth) are paid once a month so would be the same, regardless of the reference period.

6.4.3 Usual month

At the one-shot question and the two-part question some respondents were not thinking specifically about spending in the last month, instead they were thinking about spending in a 'usual month'. The impact of this was that atypical items of spending were excluded when answering. For example, three respondents did not include their extra spending on Christmas presents as they were thinking about how much they usually spend per month. The respondents who thought about a 'usual month' tended to those who used a 'total estimate' strategy to answer the earlier questions rather than an 'adding' strategy.

One respondent tried to think about a 'usual month' at the breakdown question (see 4.4). This led to the respondent overestimating how much she spent in total as she gave various costs for items not bought in the last month.

6.4.4 Conclusions

The use of a 'usual month' reference period was problematic, as it led to respondents excluding atypical spends and making overestimations at the breakdown question. Increasing the reference period specificity could encourage respondents to think about a specific time period, rather than a usual month. However, it could create problems for respondents who find it natural to think of their 'budgeting' month. At this stage we recommend encouraging respondents to use their own parameters for the last month whilst trying to prevent them from thinking about a 'usual month'. To do this we recommend adding an instruction to respondents asking them; *'please think just about last month even if you spent a different amount than usual.'*

It is recommended that this instruction is tested in the second round to establish if it is understood and works as intended.

6.5 'Checks' and 'adjustments'

After all the questions had been administered interviewers looked at what respondents thought of the 'check' and 'adjustment' questions used in the two-part, breakdown and

income minus surplus approaches. The aim of this was to see whether the checks caused any irritation and whether or not they were actually used.

Respondents did not mind being asked check and adjustment questions and felt they were useful in terms of checking the accuracy of answers. There were a number of cases where respondents adjusted their answer at the check question either as they had remembered an extra item of spending or they realised an error must have been made (as the total given for spending was higher than their income). Therefore it is recommended the check and adjustment questions are retained.

However, interviewers also noted that respondents did not always use the check questions and there was a tendency for respondents to say the 'total spend' figures seemed correct even if afterwards the accuracy was found to be questionable. Therefore although the check and adjustment question are sometimes useful, they do not ensure accuracy in all cases.

6.6 Knowledge of others in household

Further aims of the cognitive testing were to:

1. Check whether respondents from different household types knew who to include and exclude when answering questions on spending;
2. Establish whether respondents knew about the spending of all people within their benefit unit.

Results from exploring these issues are discussed below.

6.6.1 Defining the 'benefit unit'

One result of the Focus Groups was that respondents who lived in shared households were not able to give details on *household* spending. Likewise, respondents who lived in households with adult children or other relatives who are financially independent were not able to give details of household spending. For this reason it was recommended that the unit for collecting spending should be the benefit unit rather than the household.

A benefit unit could consist of:

1. One adult only e.g. a person with no wife/husband/partner in the household and with no dependant children in the household; or
2. A single adult living with dependant children (including 16-18 year olds in full time education or training); or
3. A cohabiting couple (including same sex) without dependant children in the household; or
4. A cohabiting couple (including same sex), with dependant children in the household (including 16-18 year olds in full time education or training).

Any additional people living in a household (including non-dependant offspring, other relatives, lodgers or housemates are not included within the benefit unit).

Prior to being asked the expenditure questions respondents were read a series of statements saying who they should and should not include when thinking about their spending. In practice respondents understood these statements and restricted their thinking to the relevant people. Respondents living with housemates or adult children knew to exclude them when answering the questions. Likewise respondents did not consider the spending of partner who lived at a different address. At the breakdown question respondents in shared households were able to give their personal contributions towards rent and bills without too much trouble; there was no confusion caused by respondents including items paid for by their housemates.

Although no respondents had issues with defining the benefit unit interviewers felt it would be useful to have clarification on the term 'children'. For example, in one situation the interviewer spoke to a couple who lived with their grandson. The grandson's spending was correctly excluded (as he was working full time). However, the interviewer was unclear whether the grandson should have been if he were still in education (as he was a 'grandchild' not a 'child' of the respondent). Therefore an interviewer instruction may be useful to clarify that the term 'child' refers to anyone aged 18 or under who the respondent is the legal guardian of.

6.6.2 Do respondents know what other people in the benefit unit are spending?

Interviewers were asked to explore whether respondents knew how much the other people in their benefit unit were spending.

Respondents who lived with partners or spouses varied in terms of whether they could report how much their partner had spent in the last month. One respondent (Male, Older children in household, Middle income) had difficulty reporting his wife's spending for all of the questions so he excluded this. This meant that the respondent's answers on total spend were underestimations using every method.. This respondent described how he had recently been made redundant so his wife is now in charge of all the household finances. He described how she dealt with all the bills and shopping for food and groceries.

This indicates that in household surveys some form of screening question may be useful to check who the best person to talk to about spending is¹¹. It is worth noting that there may not be one designated person in the household who takes overall responsibility for spending. For example respondents in the cognitive testing sample discussed how one

¹¹ Please note that during the screening for cognitive testing a question was asked to try and only recruit respondents who had some say in household spending. Therefore if a screening question is used it may require further development work.

person in the couple pays the bills and the other one is responsible for grocery shopping. In a household survey context it would be useful if both members of a couple are present to answer these questions, although this may not be practical in many cases.

Apart from the one case described above the other respondents in the cognitive testing sample described how they could provide information on the spending of all people within their benefit unit. However, respondents noted they had difficulties in reporting certain types of spending. For example, respondents noted that:

- They didn't know how much their partner had spent on Christmas presents for them;
- They didn't know how much their partner spent on social events that they did not attend.
- They knew how much pocket money they gave their children but not what it was spent on.

Despite the above respondents felt they could make an estimation of their partner's or children's spending based on what they know about their finances and their behaviour. Respondents were able to provide answers to the breakdown question despite the above issues.

6.7 Exclusion Criteria

Ideally respondents should exclude the following types of activities as they are not classed as types of personal expenditure:

1. Paying off debt and credit card bills,
2. Putting money into savings accounts or investing money in pensions,
3. Work-related items if they are self-employed.

Respondents were not explicitly told to exclude these items as there was a desire to keep the questions as simple as possible. However, interviewers were provided with a number of prompts that they could give to respondents if they queried whether these items should be included. The prompts the interviewers were provided with are shown below:

INTERVIEWER IF NECESSARY: Please report everything you bought in the last month however it was paid for (credit card, hire purchase etc).

If asked:

- *Do not include paying into pension funds, savings or investments as a type of spending.*
- *Do not include spending on work-related items if the respondent is self-employed.*
- *Spending on credit cards should be reported in the month the purchase was made. Repaying loans or credit card bills from earlier months should **not** be included*

There was some evidence that respondents were including all of the items that should have been excluded during the questions. These issues are discussed overleaf.

6.7.1 Credit cards and loans

There was evidence that respondents were including paying off credit card bills, hire purchase agreements, and catalogue purchases during these questions. Respondents who used the 'total estimate' approach or the 'income minus surplus approach' at the one-shot question will always include these types of spending. In addition, respondents who use an adding approach may also include these types of payments.

At the breakdown question respondents varied in terms of whether they included servicing debts as a form of spending:

- Some respondents included the payment of credit cards under the general 'bills' heading while other respondents excluded the paying off of credit cards.
- Hire purchase payments on cars were included by some respondents under transport costs.
- Two respondents were currently making loan repayments. These were not included at the breakdown question.

As some respondents included the servicing of debts as a form of spending it is clear the interviewer instruction did not work. Respondents decided themselves what to include and they did not ask for clarification.

There are a number of options going forward to address this issue. The first option is that we do 'nothing' and accept that respondent answers on spending could include the servicing of debts. The second option is to explicitly tell respondents to exclude this type of spending. This would make the task of answering more burdensome for the respondents, particularly if other clarification clauses are added to the question. The final option is to try and measure how much money respondents spent in the last month paying back items bought on credit, whether they included this and, if so, to deduct this figure from total spending.

We could consider adding an item on 'paying back credit cards and hire purchase agreements' on the showcard provided at the breakdown question. This may discourage respondents from including these types of spending under the other categories (and the amounts given under this new item would not be used in the breakdown total). If this approach is adopted it would need to be tested in the next round of cognitive interviewing.

6.7.2 Savings and investments

At the one-shot question respondents who used the 'total estimate' approach could include putting money into savings as a form of spending (as their answers were based on all money that exited their account). However, the respondents who used the 'total estimate' approach tended to have a low income and to spend nearly all of their income each month. On probing this group described how they did not have any money to save. One respondent (Female, Extended family household, Low income) included paying into a

Christmas voucher savings scheme at the one-shot question. However, this was only £10 per month so did not have a large impact on the accuracy of her answer.

Respondents who used the adding strategy did not appear to include putting money into savings as a form of spending at the one-shot question. However, one respondent (Female, Couple household, High income) included putting £250 into a savings account as at the breakdown question as a form of 'bill' (as comes out as a direct debit and is a regular outgoing).

Therefore some respondents may include saving as a form of spending. Again the interviewer instruction did not work as respondents did not ask for clarification. Going forward a decision needs to be made as to whether this is accepted, whether an explicit instruction needs to be added or whether savings need to be captured as a separate question (or showcard category in the case of the breakdown question).

6.7.3 Work expenses

Respondents who were self-employed did include spending on business expenses. At the two-part question these were included under 'essentials'. At the breakdown question these were included under the relevant spending categories. In addition, respondents who were employed by a company included some expenses paid for by their place of work. For example, in the 'travel costs' section of the breakdown question respondents included journeys they made for work that were later reimbursed.

It is recommended that respondents are told to exclude work related spending in the general introduction to the question, when they are told who in the household they should and should not include. In the next round of testing we will see if this general exclusion instruction works for respondents (both those who are employed and self-employed).

6.7.4 Other

The cognitive testing revealed two other forms of payment that we are unclear whether or not should be considered as a form of spending. These were:

1. Remittances to relatives abroad, and;
2. Child maintenance payments.

Consideration needs to be given as to whether these items fall within the intended scope of the question and, if not, whether they need to be addressed.

7 Summary and Conclusions

7.1 Summary of Question Performance

The different question formats had different strengths and weaknesses. Table 7.1 summarises these for each area:

Table 7.1 Strengths and weaknesses of each question format

Question	Strengths	Weaknesses
One-shot	<ul style="list-style-type: none"> • Quick to administer • Preferred by respondents who could recall total spend without providing a breakdown (e.g. those on a low income who spent the same amount each month) • Not sensitive 	<ul style="list-style-type: none"> • Respondents forget to include multiple types of spending • Examples difficult to retain in current mode (as they are not given on a showcard) • Respondents make calculation errors • Leads to underestimates of spending
Two part Note: Question not properly tested due to contamination of results from earlier probing.	<ul style="list-style-type: none"> • Quick to administer • Extra examples may help recall of spending on non-essential items • Not sensitive 	<ul style="list-style-type: none"> • Respondents forget to include multiple types of spending • Examples difficult to retain in current mode (as they are not given on a showcard) • Respondents make calculation errors • Leads to underestimates of spending • Some respondents use a lot effort differentiating between essential and non-essential items when this is not required
Breakdown	<ul style="list-style-type: none"> • In the sample for this research this was the most preferred method • In the sample for this research this was the method felt to yield the most accurate figure on total spending • The showcard assisted recall of types of spending. • Fewer calculations were required • No refusals due to sensitivity 	<ul style="list-style-type: none"> • Takes longer to administer; frustrating for those who know the answer without giving a breakdown • Some types of spending still forgotten leading to underestimations of spending • Some evidence of double counting leading to overestimations of spending • More sensitive than the one-shot and two part question (but less sensitive than the income minus surplus approach)

Income minus surplus	<ul style="list-style-type: none"> • Quick to administer • Preferred by respondents who used this approach at the one-shot question to work out their answers 	<ul style="list-style-type: none"> • Total monthly income can be difficult to work out for some respondents • Some sources of income excluded. This lead to underestimations of spending • The approach did not work for respondents whose income is less regular than once a month (such as students) or those whose monthly income varied (such as the self-employed) • Respondents did not always want to divulge income and spending using credit or savings. This could lead to a higher rate of question refusal
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All things considered the breakdown question appeared to work best. However, it would be useful to test the question in a survey context to double check how long it takes to administer in practice, and whether this influences respondent’s views on its acceptability. Some amendments to the categories and examples given could be useful (see 4.5 and 6.7) although any changes made would require further testing.

Further work could be done on the one-shot and two-part questions to try and improve their accuracy. This could be done by providing respondents with a showcard of examples (such as those used in the breakdown question) that respondents can refer to *if they choose*. This could assist respondents who use the ‘adding’ strategy but not irritate respondents who use the ‘recall’ or ‘income minus surplus strategy’ as they are not obliged to give a breakdown if they do not need to. In general further testing is required on the two-part question as it was not adequately tested due to contamination from testing the one-shot question.

It is recommended the income minus surplus approach is dropped due to concerns about potential sensitivity and the fact it does not work for certain types of respondent.

7.2 Recommendations on question wording and administration

The following section summarises the recommendations made in the main body of the report.

7.2.1 Introduction and inclusion criteria

- Continue to use the ‘benefit unit’ as the frame of reference and the introductory statements provided.

- Add an interviewer instruction to clarify that the term ‘child’ refers to anyone aged 18 or under the respondent is the legal guardian of.
- Further work on a screening question (to see who is the best person in the benefit unit to collect information from) could be useful.
- Add a statement to the introduction telling respondents to exclude work expenses.

7.2.2 One-shot question and checks

- Add an instruction to clarify the reference period i.e. *please think just about last month even if you spent a different amount to usual.*
- Provide the list of examples on a showcard.
- Consider adding a check if respondents give an answer outside of expected parameters. In CAPI this check could be adjusted depending on the number of people in the benefit unit.
- Do not use the accuracy check questions (Chk1 and Chk2).
- Continue to include the additional question on spending in a ‘usual month’.

7.2.3 Two-part question and checks

- Add an instruction to clarify the reference period i.e. *please think just about last month even if you spent a different amount to usual.*
- Provide the list of examples on a showcard.
- Consider adding a check if respondents give an answer outside of expected parameters. In CAPI this check could be adjusted depending on the number of people in the benefit unit.
- Retain the check and adjustment question.
- The question on spending in a ‘usual month’ could also be included after the two-part question.

7.2.4 Breakdown question

- Add an instruction to clarify the reference period i.e. *please think just about last month even if you spent a different amount to usual.*
- Add car insurance and road tax as examples under ‘transport costs’.
- Depending on measurement aims the following items could be added to the list of showcard options:
 - Giving money to other people e.g. friends or family members or to charity
 - Repaying money e.g. credit cards, store cards or hire purchase agreements (see 6.7.1)
 - Putting money into savings accounts or investments (see 6.7.2).
- Retain the check and adjustment question.

7.2.5 Income minus surplus question

- It is recommended the income minus surplus approach is dropped.

7.3 Suggestions for the second round of cognitive testing

As discussed previously there was evidence of contamination from testing the two-part question after the one-shot question. For the next round of testing we recommend that half the respondents are given the revised one-shot question and half are given the revised two-part question. All respondents can then be shown the revised breakdown question.

The second round of testing should explore in more detail:

- The use of an instruction to exclude work-related expenses;
- The new instruction used to clarify the reference period;
- The new showcard approach for the one-shot and the two-part question (and whether this helps respondents who need to use the 'adding' technique);
- Any new showcard categories that are added to the breakdown question.

In this round of testing respondents stated they were willing to put in the extra effort to answer the breakdown questions as they felt it was important to be accurate. However, this was in the context of a cognitive interview where the whole focus was on spending. It is possible that respondents may feel it is less important to give accurate information on spending if they are asked the questions at the end of a survey as part of a 'demographics' section. Therefore, for the next round of testing we could explore how respondents answer the questions if they are placed at the end of a short 'dummy' questionnaire about another, unrelated subject (such as health).

7.4 Administration issues in the survey context

The following section gives some areas that will need to be considered if the performance on the questions is to be optimised in the survey context.

7.4.1 Advance notification

A number of respondents noted that their answers to all the questions would be improved if they were able to consult their records. Although this may not be feasible in many surveys in certain surveys respondents are already encouraged to have their financial records to hand (such as the Family Resources Survey). A one-shot approach may work best if respondent have appropriate records to hand.

7.4.2 Calculation

Interviewers noted that respondents sometimes gave answers in a weekly, or fortnightly reference period and asked interviewers help to do calculations. In the cognitive testing context interviewers had been provided with calculators and were able to help as required. Since the whole focus of the interview was on this topic, interviewers could also afford the time to help with calculations. However, thought needs to be given to how interviewers should manage calculations in an actual survey context.

7.4.3 Timing and positioning

It would be useful to time how long the survey questions take to administer in a survey context. Likewise it would be useful to examine how the questions could fit in to existing questionnaires in terms of their positioning and how they relate to other variables collected. For example, the introductory statements may look slightly different if they are included in a survey that already asks about the 'benefit unit' compared to one that asks questions about an individual or a household.

7.5 Queries on measurement aims and priorities

Finally, the cognitive testing revealed a few issues where further clarification on the measurement aims would be useful. These are:

- Should remittances be included as a form of expenditure?
- Should child maintenance payments be included as a form of expenditure?
- Should paying for things with vouchers be included as a form of expenditure?
- Should respondents include rent payments as a form of spending if they receive housing benefit (and money is sent directly from the benefits office to their landlord)?

Currently the top three items are being included and the bottom item is being excluded. If this is not in line with measurement intentions a further discussion is required on much of a priority should it be for the issues to be addressed (bearing in mind we cannot give respondents too many inclusion and exclusion criteria to consider when answering).

Appendix A: Recruitment Script and Screening Questions

Recruitment Script and Screening Questions

My **name** is [AS APPROPRIATE], and I am working on behalf of the **National Centre for Social Research (NatCen)**. NatCen is the UK's largest independent social research organisation.

- NatCen are looking for people (18 years old and above) to help us by taking part in some research about **spending**.
- Taking part would involve completing an hour long interview at a time and place of your choice.
- Everyone who takes part will be given £20 high street voucher as a thank you gift.
- Can I give you some more information?

If the person is interested explain the following key points:

- **NatCen, working in collaboration with the Institute for Fiscal Studies (IFS) and collaborators from Oxford and Cambridge University, are trying to design some new questions that measure spending.**
- **We want to include the new questions in our surveys so we can look at how people's spending is related to other things, such as their income, health and well-being. We would like to measure changes in people's spending over time and what impact this has on other areas of their lives.**
- **Before we introduce the new questions on a survey we would like to check that they are working properly. To do this we want to 'try out' the new questions with a small number of people to make sure the questions are easy to understand and people are comfortable answering them.**
- **Taking part would involve me asking you the new questions and then asking you to give me your opinion on how you found them.**
- **You don't need any specialist knowledge to take part. Everything that you say will be treated in strict confidence. You can skip any questions you would prefer not to answer.**
- **Participation is entirely voluntary, which means we rely on the good will of people to take part. Would you still like to take part?**

YES → CONTINUE

NO → THANK AND CLOSE

SCREENING QUESTIONS

1. *RECRUITER CODE: Is respondent...*

Male

Female

2. What age group are you in...READ OUT:

17 or under → INELIGIBLE. Screen out

18-49 or

Over 50?

3. In this household, who arranges the payment of the rent or mortgage, and the other household bills?

The respondent (either alone or with others) → GO TO Q5

Someone else → GO TO Q4

4. In this household who is responsible for budgeting for grocery shopping or buying other household goods?

The respondent (either alone or with others) → GO TO Q5

Someone else → INELIGIBLE. Screen out.

SHOWCARD A

5. We would like to talk to people who have different living arrangements. Who do you currently live with?

Select all that apply.

Partner or spouse	<input type="checkbox"/>
Children aged 14 and under	<input type="checkbox"/>
Children aged 15-18	<input type="checkbox"/>
Adult children (19+) or other adult family members (e.g. parents, siblings, aunts, uncles, cousins)	<input type="checkbox"/>
Other people (e.g. friends, housemates or lodgers)	<input type="checkbox"/>

No-one/ I live alone	<input type="checkbox"/>

6. Interviewer: Classify what quota group respondent falls into.

CODE ONE ONLY. **FIRST** TO APPLY IS HOUSEHOLD CLASSIFICATION



Other people (e.g. friends, housemates or lodgers)	<input type="checkbox"/> →	Quota E
Adult children (19+) or other family members (e.g. parents, siblings, aunts, uncles, cousins)	<input type="checkbox"/> →	Quota D
Children aged 15-18	<input type="checkbox"/> →	Quota C
Partner or spouse	<input type="checkbox"/> →	Quota B
No one else in household	<input type="checkbox"/> →	Quota A

7. INTERVIEWER CHECK:

Is respondent needed to fill remaining quota groups?

Yes → CONTINUE

No → Screen out (you may put them on your reserve list)

SHOWCARD B

8. We would like to talk to people who vary in terms of their income. Which of the categories on this card best describes your total income from all sources **after** any taxes have been taken off.

IF RESPONDENT LIVES WITH PARTNER/SPOUSE: Please include your partner/spouse's income as well as your own.

IF REQUIRED: Please include income from employment, self employment, private pensions, state pensions, state benefits and any interest or returns on any assets that you might hold.

Prompts: Does that include your partner/spouse's income?

Can I check- Is that after tax has been taken off?

	Weekly Income <i>after tax</i>	Monthly Income <i>after tax</i>	Annual Income <i>after tax</i>
X <input type="checkbox"/>	£0 -£449	£0 - £1,999	£0 - £23,999
Y <input type="checkbox"/>	£450 - £699	£2,000 -£2,999	£24,000 -£35,999
Z <input type="checkbox"/>	£700+	£3,000+	£36,000+

9. Do you [or your partner] receive any income from being self-employed?

1) Yes

2) No

POST SCREENING ACTIVITIES

For each recruit:

- Collect name and contact details and make appointment.
- Give the respondent the confirmation letter.

Name: _____

Address: _____

Telephone: _____

Appointment: _____

After screening

- Update your quota sheet to aid in subsequent recruitment.
- Call the Jo d'Ardenne to pass over the details of the respondent. Please note respondent details should not be sent by email unless they are attached in a separate file that is encrypted and password protected using WinZip.