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What we do



CESR conducts in-depth research and analysis to improve understanding of human behavior in economic and social contexts.

Scientists and staff collaborate in a stimulating, multi-disciplinary environment to conduct research that informs effective policies for improving societal welfare.

CESR currently has about 70 staff, covering economics, statistics, psychology, demography, software development, survey methodology, genetics.



Tools



- CESR has tools for the collection of data using traditional interviewing techniques: Face-to-face, phone and self interviews.
- We can also collect data in the background. Eg: Physical activity, GPS, heart-rate, and send that to a central server.
- Send short (follow-up) questions to cellphone or smart watch asking for details about observed activity or location; voice recordings to analyze mood and psychological well-being
- Data dissemination: we maintain a platform for survey data, including a digital library of survey questions, and a search engine for finding questions and variables across surveys.
- Data visualization, allowing for queries from the database of survey responses to produce custom made graphs and tables

Understanding America Study



- A panel of about 7,500 respondents representative of the U.S. population; will grow to 10,000 by 2020
- The ability to experiment with different types of questions, feedback, and study methodologies
- High response rates, typically averaging 70-80 percent
- Study design and implementation support from experienced experts engaged in data collection using multiple tools—from smartphones and smartwatches to tablets, laptops, PCs, and health monitoring devices
- Links to contextual variables (GIS) and in process of Administrative data

UAS recruitment



- Addresses drawn from US Postal addresses
- Sequential Importance Sampling to improve population representativeness of the UAS.
- Interviews in English and Spanish
- Subsample of Native Americans
- California Panel

UnderStandingAmericaStudy

Español

Welcome to the Understanding America Study

If you are a study participant, please enter your login number and password below.

Login number:

Password:

Login

If you do not remember your login number or password, contact the helpdesk at 1-855-872-8673 (9am - 5pm PST) or by email: uashelp@usc.edu.





UnderStandingAmericaStudy

- [Home](#)
- [Language](#)
- [Contact](#)
- [Rewards](#)
- [Logout](#)

The following survey is available:

This short survey asks you to complete some basic background questions about you and your household. We will ask you to update this survey every quarter so you will have a chance to update things in your life that may have changed, such as a new part-time job or if there is now a new child in your home. This survey should take a few minutes and you will be compensated \$2 for completion.

[Start survey](#)





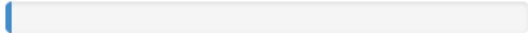
UnderStandingAmericaStudy

Now I'm going to ask you some questions about your current employment situation.

Are you working now, temporarily laid off, unemployed and looking for work, disabled and unable to work, retired, a homemaker, or what?

- Working now
- Unemployed and looking for work
- Temporarily laid off
- Disabled
- Retired
- Homemaker
- Other, please specify:

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Federal Reserve Bank of Boston: Diary of Consumer Payment Choice



A diary survey that measure payment behavior through the daily recording of U.S. consumers' spending

3 Surveys:

- 1) Consent**
- 2) Survey of Consumer Payment Choice (SCPC)**
- 3) Diary of Consumer Payment Choice (DCPC)**

Diary of Consumer Payment Choice



- 3 days of payment recording plus pre-diary survey
- FAQs
- Pouch to store receipts
- Paper booklets to record purchases
- Online diary opens at 3pm Pacific each day
- Daily reminder emails
- Good incentives: \$2, \$20, \$10, \$20, \$20, \$20

Thank you so much for participating in this important study!
 All of your surveys will be included in your study packet. <http://www.understandingamerica.org>

Before you start
 You can do so on your own to complete the online diary?
 Read the instructions, examples, and definitions in the Memory Pad, envelope.
 I have not started this yet. Complete the survey of Consumer Payment Choices from your study packet.
 Complete the "right hand" survey the night before your study begins.

Online survey
 Most I complete the online survey every night?
 Yes, I must return to the survey each night when your memory is fresh.
 Please complete the survey every night when your memory is fresh.
 I have to say I complete the online survey every night?
 Yes, I must return to the survey each night when your memory is fresh.
 Please complete the survey every night when your memory is fresh.

Examples: Income, Deposits, Withdrawals, Cash

1. Cash back at retail store
 Cash withdrawal from general purpose prepaid card using ATM
 Direct deposit of salary on wages to primary checking account
 Transfer from your savings account to secondary checking account

2. Cash back at retail store
 At 7:00, Lisa always has her regular household grocery store. She paid \$40.12 for her groceries with a debit card and got \$40 cash back (she records both the grocery purchase and receiving or getting cash).

Time	Amount Spent	Payment Method	Cash Location	Did you get cash?	Business, organization, or person that paid	Type	Did you pay for it?
7 am	\$40.12	P	C2	Y/N	Super	D	Y/N

3. Cash withdrawal
 At 10 am, Lisa stopped at an out-of-network ATM and withdrew \$20.00 cash using her debit card (Checking Account #1).

Time	Amount	Payment Method	Cash Location	Did you pay for it?
7 am	\$40.00	P	C2	Y/N
10 am	\$20.00	P	C1	Y/N

4. Direct deposit on salary
 Lisa's salary was deposited into her primary checking account (Checking Account #1).

Time	Amount	Payment Method	Cash Location	Did you pay for it?
7 am	\$40.00	P	C2	Y/N
10 am	\$20.00	P	C1	Y/N
12 am	\$40.00	D	AJ	Y/N

Day 1: Daily Payments

Please go online to complete the survey even if you did not make any payments on Day 1.

Payments for (day) _____

P1 Cash P2 Check P3 Debit card P4 Online banking bill
 P5 Prepaid/Debit/EBT card P6 Debit card P7 Online banking bill
 P8 Bank account number payment P9 PayPA P10 Money order P11 PayPA
 P12 Account-to-account transfer P13 Mobile phone payment

Time	Amount Spent	Payment Method	Did you pay for it?	Business, organization, or person that paid	Type
am	\$	P	Y/N		D
am	\$	P	Y/N		D
am	\$	P	Y/N		D
am	\$	P	Y/N		D
am	\$	P	Y/N		D
am	\$	P	Y/N		D
am	\$	P	Y/N		D
am	\$	P	Y/N		D
am	\$	P	Y/N		D
am	\$	P	Y/N		D

Reminders

- Record all payments, no matter how small or large
- Record all payments, including bills
- Record all deposits and withdrawals
- Count your cash at the end of every day

9 — Diary of Consumer Payment Choices

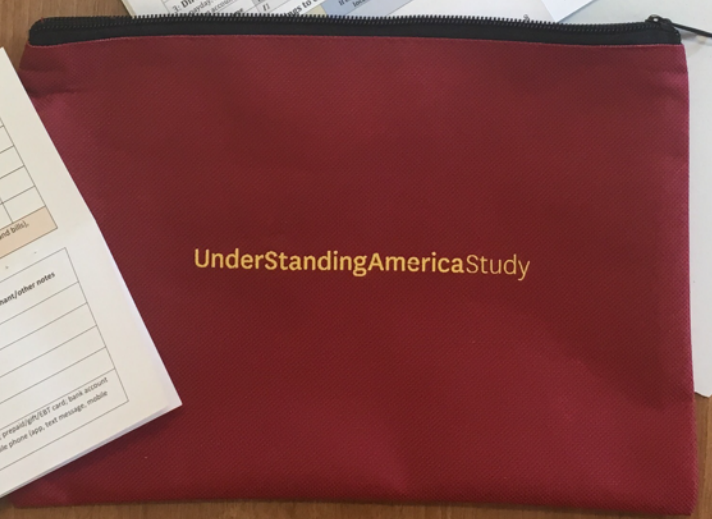
Count your cash a times! (U.S. currency only)

TOTAL \$ value	\$1s	\$5s	\$10s	\$20s	\$50s	\$100s
Before you start Day 1						
End of Day 1						
End of Day 2						
End of Day 3						

At the end of every day, go online to record payments (purchases and bills), deposits and withdrawals, and end of day cash.

Date	Time	Amount Spent	Payment Method	Name of Merchant/other notes
		\$		
		\$		
		\$		

Examples of payment methods: Cash, check, credit card, debit card, prepaid/PREPAID card, bank account number payment, online banking bill payment, money order, mobile phone (app, text message, mobile browser).



Examples: Income, Deposits, Withdrawals, Cash

- Cash back at retail store
- Cash withdrawal from general purpose prepaid card using ATM
- Direct deposit of salary or wages to primary checking account
- Transfer from your savings account to secondary checking account

1: Cash back at retail store

At 7 am, Linda shopped at her neighborhood grocery store. She paid \$60.92 for her groceries with a debit card and got \$40 cash back. (She records both the grocery purchase and "receiving or getting cash.")

Time	Amount Spent	Payment Method	Did you pay in person?	Device	Business, organization, or person you paid	
					Type	Name
7 am	\$ 60.92	P 4	<input checked="" type="checkbox"/> Y / <input type="checkbox"/> N	D 7	T8	Kroger

Time	Cash Amount	Cash Location	Cash Source	Did you pay a fee?
7 am	\$ 40.00	C 2	SW 1	Y / <input checked="" type="checkbox"/> N

2: Cash withdrawal

At 10 am, Ryan stopped at an out-of-network ATM and withdrew \$20.00 cash using his general-purpose prepaid card.

Time	Cash Amount	Cash Location	Cash Source	Did you pay a fee?
10 am	\$ 20.00	C 1	SW 6	<input checked="" type="checkbox"/> Y / <input type="checkbox"/> N

3: Direct deposit or salary

It's payday, and Jennifer's salary was automatically deposited into her primary checking account (Checking Account #1).

Amount of income	How income was received
\$888.75	I 1

4: Transfer from savings to checking

Amount of deposit	Source of deposit	If cash deposit, location	Account deposited into
\$100.00	SD3	L	A1

Day 1: Daily Payments

Please go online to complete the survey, even if you did not make any payments on Day 1.

Payments for (date): ___/___/___

What payment methods did you carry or have available to make payments on Diary Day 1?	P1 Cash	P2 Check	P3 Credit card	P4 Debit card
	P5 Prepaid/Gift/EBT card			
	P6 Bank account number payment		P7 Online banking bill payment	
	P8 Money order		P9 PayPal	
	P10 Account-to-account transfer		P11 Mobile phone payment	
P12 Other				

Time	Amount Spent	Payment Method	Did you pay in person?	Device	Business, organization, or person you paid	
					Type	Name
___ am	\$ _____	P	Y/N	D	T	
___ pm	\$ _____	P	Y/N	D	T	
___ am	\$ _____	P	Y/N	D	T	
___ pm	\$ _____	P	Y/N	D	T	
___ am	\$ _____	P	Y/N	D	T	
___ pm	\$ _____	P	Y/N	D	T	
___ am	\$ _____	P	Y/N	D	T	
___ pm	\$ _____	P	Y/N	D	T	

Reminders

- Record all payments, no matter how small or large
- Record all payments, including bills
- Record all deposits and withdrawals
- Count your cash at the end of every day

Count your cash 4 times! (U.S. currency only)

	TOTAL \$ value	Number of bills						
		\$1s	\$2s	\$5s	\$10s	\$20s	\$50s	\$100s
Before you start Day 1	\$							
End of Day 1	\$							
End of Day 2	\$							
End of Day 3	\$							
At the end of every day, go online to record payments (purchases and bills), deposits and withdrawals, and end-of-day cash.								

Date	Time	Amount Spent	Payment Method	Name of Merchant/other notes
		\$		
		\$		
		\$		
		\$		
Examples of payment methods: Cash; check; credit card; debit card; prepaid/gift/EBT card; bank account number payment; online banking bill payment; money order; mobile phone (app, text message, mobile browser).				

Online diary



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Daily payments - Please enter the information for **Monday, September 4**.

- Report the exact amount of the payment. Include dollars and cents in the form xxx.xx.
- Do not include payments made ONLY for business purposes.
- Include all other payments made today, no matter how small the amount of the payment.
- Complete the entire row for the first payment you want to enter for today, then click Next.
- Answer some additional questions about your payment, then answer "Yes" if you made any additional payments, and a new row will appear on this screen.
- When you have finished entering all payments for today, please answer "No" when we ask if you made any additional payments.

Time	Amount spent	Payment method	Did you pay in person?	Device	Who you paid
12:10 AM	\$ 24.32	Credit card	Yes	Mobile phone	We'll ask about who you paid on the next screen.

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Response rates 2015 – 2018 (UAS)



Survey	Consent		SCPC		DCPS		
	<i>Sample</i>	<i>Response rate</i>	<i>Sample agreed</i>	<i>Sample</i>	<i>Response rate</i>	<i>Sample</i>	<i>Response rate</i>
2015	2,357	66.69%	1,572	2,268	66.36%	1,313	87.13%
2016	4,771	74.32%	3,546	3,463	97.72%	3,329	85.13%
2017	4,758	68.71%	3,269	3,158	97.34%	3,154	89.85%
2018	4,716	70.36%	3,318	3,189	98.40%	3,188	90.37%



Progress

- **18% of our sample completed all 4 waves of the diary**
- **97% of our sample agrees to participate**
- **Annual instrument refinement for data quality**
 - **Payee types**
 - **Payment options**
- **Hurricane surveys**
- **Follow up phone interviews**
- **Calls to outliers**
- **Soft credit pull**
- **In past checked paper diaries against online diaries or requested return**

Dropouts



- 5% of total UAS sample drops out on/after first SCPC survey

More likely for:

- Females
- Higher education
- High household income



The Did You Forget? Screen

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Some types of payments are easily forgotten. Did you make any of the following types of payments on **Thursday, September 6** that you did not tell us about previously?

- Check all that apply, or click the Next button if none

- Paying tolls by E-ZPass, cash, or other payment method
- PayPal or similar online payment service
- App downloads
- Music downloads
- Public transportation
- Paid with my phone (examples: Uber, Venmo, parking, etc.)
- Gambling losses
- Lottery ticket
- Vending machine
- Giving or paying back money to a person

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The Second Chance Screen

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You told us you made the following types of payments, but did not report them earlier: PayPal or similar online payment service. Please record those payments below.

- Report the exact amount of the payment. Include dollars and cents in the form xxx.xx.
- Do not include payments made ONLY for business purposes.
- Include all other payments made today, no matter how small the amount of the payment.
- Complete the entire row for the first payment you want to enter for today, then click Next.
- Answer some additional questions about your payment, then answer "Yes" if you made any additional payments, and a new row will appear on this screen.
- When you have finished entering all payments for today, please answer "No" when we ask if you made any additional payments.

Time	Amount spent	Payment method	Did you pay in person?	Device	Who you paid
10:49 AM	\$ 5.43	Cash	Yes	No device	Sit-down restaurants and bars
02:10 PM	\$ 16.32	Cash	Yes	No device	Hospital, doctor, dentist, nursing homes, etc.
03:20 PM	\$ 1554.32	Check	Yes	No device	Rent for apartments, homes, or other buildings, real estate companies, property managers, etc.
04:00 PM	\$ 123	Credit card	No	Computer (laptop or desktop)	Utilities not paid to the government: electricity, natural gas, water, sewer, trash, heating oil
12:00 AM	\$ 65.32	Credit card	No	Computer (laptop or desktop)	Charitable or religious donations
12:00 AM	<input type="text"/>	Please select	Please select	Please select	We'll ask about who you paid on the next screen.

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The Missing Cash Screen

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Are there any other cash activities on **Thursday, September 6** that were not reported previously in today's online diary?

To help you remember, you

Number of cash transactions (includes all cash payments, deposits, and withdrawals)	3
Amount of cash you started with in your wallet, purse and/or pocket	\$0
Dollar amount of cash payments	\$21.75
Dollar amount of cash withdrawals	\$20
Dollar amount of cash deposits	\$0
Dollar amount loaded onto prepaid or gift cards	\$0

Based on what you told us about your payments and cash activity today, we calculated that you should have **-\$1.75** in your wallet, purse, and/or pocket. But you told us you ended the day with **\$59**.

There is a difference of **60.75** dollars.

Please help us to understand why your reported cash activity does not match the total shown.

Perhaps you forgot to report some cash payments, withdrawals or deposits. If you are able, please explain in the activities and amounts in the box below.

Interview Comments



- Most noted they were repeat diary participants so they were good at this now
- Some suggested we offer them a chance to opt out of receiving the pouch
- Overall survey experience was positive
- Overall questions were easy to answer and no one was tempted to skip
- Were already conscientiously tracking their expenses or happy to do it for us
- Were impressed we had Venmo and other alternative payment options

Data availability



Special embargo for
3 years.
2015 data is available
now.

<https://uasdata.usc.edu>

SURVEYS

Survey	Description
UAS 104	Boston Fed: Consent survey for SCPC/DCPC 2017
UAS 105	2017 Boston Fed: Survey of Consumer Payment Choice (SCPC)
UAS 142	Boston Fed: Consent survey for SCPC/DCPC 2018
UAS 143	2018 Boston Fed: Survey of Consumer Payment Choice (SCPC)
UAS 28	2015 Boston Fed: Survey of Consumer Payment Choice (SCPC)
UAS 31	2015 Boston Fed SCPC/DCPC consent survey
UAS 62	2016 Boston Fed: Survey of Consumer Payment Choice (SCPC)
UAS 64	2016 Boston Fed: SCPC/DCPC consent survey
UAS 9	2014 Boston Fed: Survey of Consumer Payment Choice (SCPC)



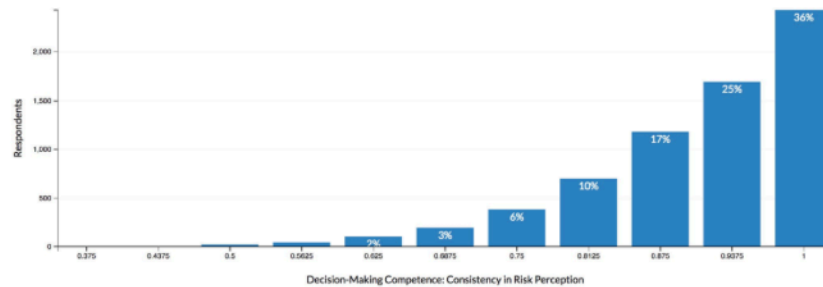
WELCOME TO THE
Understanding America Study

Q 8 : Decision-Making Competence: Consistency in Risk Perception

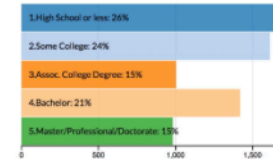
Stata file var: admc

This scale is adapted from Bruine de Bruin et al. (2007). It assesses probability numeracy, specifically how people understand probability rules by measuring consistent responses to probability questions. [Source Questions](#)

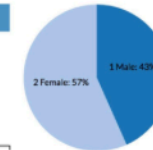
All 6,752 records shown. Click on the graphs to apply filters.



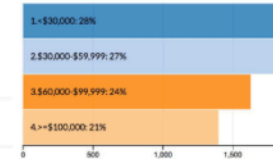
Education



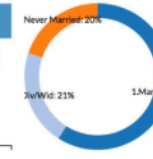
Gender



Household Income



Marital Status



Explore (limit 3): Education Household Income Labor Status Gender Race Marital Status Age US Citizen Household members

THE UAS VIS TOOL ALLOWS USERS TO INTERACTIVELY EXPLORE OUR SURVEY DATA (CLICK IMAGE TO LAUNCH).



WHAT'S NEW



SURVEYS



2018 MIDTERM ELECTION

The Understanding America Study (UAS) is a panel of households at the University of Southern California (USC) of approximately 7,000 respondents representing the entire United States. The study is an 'Internet Panel,' which means that respondents answer our surveys on a computer, tablet, or smart phone, wherever they are and whenever they wish to participate.

Surveys are designed by research teams around the world; programmed and tested by our team at the Center for Economic and Social Research, translated into Spanish and then fielded.

A majority of the UAS data is publicly available. An excellent start is the [UAS Comprehensive File](#), which merges the data from a number core surveys in the UAS that are repeated every two years. To explore the UAS data in an interactive manner check out the [UAS Visualization Toolkit](#) (opens in a new window).

For any other inquiries, please write to us!



Thank you!
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