



# Understanding America Study

*Arie Kapteyn*



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# Center for Economic and Social Research (CESR)



- We are a start-up (3 years out) with a multidisciplinary mission.
- Two offices:
  - CESR West (Los Angeles)
  - CESR East (Washington DC and Singapore)
- Currently about 60 staff, and growing
- Our Internet panel is only one of the tools we use, but a fun one

# UAS is a population representative Internet Panel of Households



Understanding America x

https://cesr.usc.edu/panel/

USC University of Southern California

**USCDornsife**  
*Center for Economic and Social Research*

## UnderStandingAmericaStudy

Spanish

Welcome to the Understanding America Study

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

Login name:

Password:

Login

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



# The UAS team has been part of building probability Internet panels for decades

- CentERpanel in the Netherlands (1996)
- The American Life Panel (ALP) at RAND (2006)
- LISS panel in the Netherlands (2006)
- Distinctive features:
  - Recruiting not via Internet
  - Provide Internet access to potential respondents without it

# The UAS is Address Based



1. Draw zip-codes; buy addresses.
2. Advance notification letter.
3. After 1 week, 10 minute mail survey with \$5 prepaid incentive.
4. \$15 for returning completed survey; survey asks for interest in study participation. Non-Internet respondents are offered a tablet and Internet.
5. 2 weeks after the survey mailing, non-respondents are mailed a reminder postcard.
6. 2 weeks after the reminder postcard is mailed, a second copy of the survey is mailed to all sample members who have not returned a complete survey.
7. 3 weeks after the second copy of the survey is mailed, follow-up phone calls, up to 15 attempts

# Not everyone signs up



- Of those who express an interest in participating, only about half actually log in to the UAS survey page.
- Endgame: offer \$40 to everyone who said to be interested, but did not log in.

# We document every step and make all information available online



- Sampling
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# Sampling



- Since we use addresses we can select zip-codes based on population characteristics
- So we can move the sample composition in the direction of a target population.

# Data Sources



1. UAS demographic composition
2. CPS - 2016 ASEC
3. ACS - 5-year combined file with marginal distributions (+ some interactions, but not complete cell info) at the zip-code level.
4. Urbanicity by zip code (zcta) from a file based on the Census



# Analytical Steps

- Define cells per zip-code that can be compared to frequencies in the UAS
- Next draw from the collection of zip-codes, such that zip-codes that will bring the UAS distribution closer to the ACS distribution have a higher probability of being selected
- The criterion of “closeness” is if it will lower the UAS weights (the design effect).

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# Weights



- The benchmark distributions are derived from CPS, March Annual Social and Economic Supplement (ASEC).
- The socio-demographic variables whose distributions are matched to produce sample weights in the UAS are:
- Gender x Education
  - HS or Less; Some College; Assoc. College Degree; Bachelor; Master/Professional/Doctorate)
- Race/Ethnicity
  - White; Black; Others; Hispanic
- Gender x Age
  - 18/34; 35/44; 45/54; 55/64; 65+
- Household Income x Number of Household Members
  - <\$35,000; \$35,000-\$74,999; >=\$75,000;
  - One Member; Two or Three Members; Four or More Members

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# Recruitment page describes each recruitment step and the results of each.



## RECRUITMENT

[Home](#)[About the UAS](#)

Recruiting takes place via Address Based Sampling (ABS), for which postal records are used. Zip codes are drawn randomly from across the nation. Within zip-codes 40 addresses are drawn randomly, to which a pre-notification letter is sent followed by a mail survey. On the last page of the paper survey, prospective respondents are asked if they want to join the UAS panel. If they express interest, they are invited to regularly participate in online surveys.

# List of batches (out of 12, currently)

Name	Initial mail out	Experiment	Gross sample	Completed mail survey	Consented to participate	Became panel member	Active
ASDE 2014-01 Nationally Representative	February 21, 2014	None	9286	42.9%	34.8%	19.4%	15.5%
ASDE 2014-01 Native American <sup>+</sup>	June 9, 2014	None	4064	45.4%	4.6%	3.5%	3.1%
ASDE 2014-11 Native American <sup>+</sup>	January 3, 2015	None	4225	40.9%	3.0%	2.5%	2.4%
LA County 2015/05 List Sample	April 14, 2015	None	1772	31.0%	28.1%	13.7%	12.8%



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# If you click on any of them, you get this

## ASDE 2014-01 NATIONALLY REPRESENTATIVE

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### General information

The ASDE 2014-01 Nationally Representative sample cohort is characterized by the following:

Vendor	ASDE
Sample description	Nationally representative
Date drawn	Not applicable
Date of first mailing	February 21, 2014
Batch size	10330
Experiment(s)	None

# And this ...



## Mailout and phone follow up of initial survey

The initial mail survey is a standard paper and pencil mail survey. Hence, the response rate of this is computed like any mail survey.

Total sample	10,330
Eligible refusals and noncontacts (R)	
<i>Refused to participate</i>	372
<i>Incomplete interviews</i>	4
Refusals and noncontacts with unknown eligibility (U)	
<i>Nothing returned</i>	4,928
Ineligible	
<i>Undeliverable by mail</i>	628
<i>Unreachable by phone</i>	416
Responses (I)	3,982
Initial Response Rate ( $I/(I + R + U)$ )	42.9%

## Consent to participate

# We document every step and make all information available online

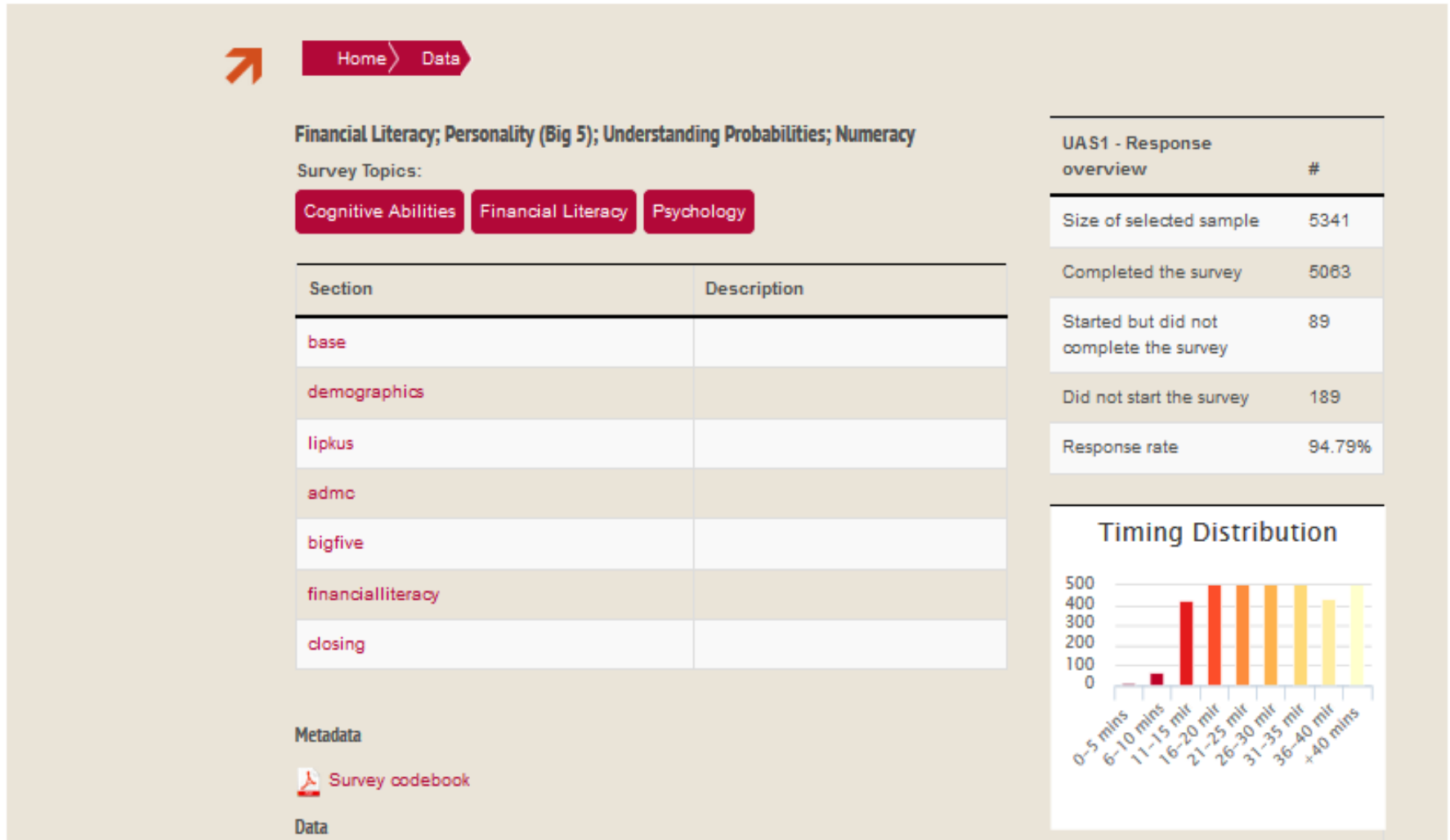


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Survey	Description	Embargo	Observations	Field Dates	Status	Embargo Until
<b>My Household</b>	Quarterly demographic survey	No	∞	∞	In the field	
<b>UAS 1</b>	Financial Literacy; Personality; Understanding Probabilities; Numeracy	No	5062 obs	2014/05/31	In the field	
<b>UAS 2</b>	Satisfaction with life domains; well-being yesterday; neighborhood quality; comparison of incomes with others	No	3533 obs	2014/09/03	In the field	
<b>UAS 3</b>	Effects of Complexity on Investment Decisions; Decision-Making Avoidance	No	1027 obs	2014/12/08 to 2015/03/08	Completed	
<b>UAS 4</b>	Understanding of financial services disclosure forms	Yes	1593 obs	2014/10/07 to 2015/08/26	Completed	No date established
<b>UAS 5</b>	Decision-making quality; Risk aversion; Investment Decisions	No	1494 obs	2014/10/22 to 2016/04/14	Completed	
<b>UAS 6</b>	Financial Literacy	No	3270 obs	2014/08/27	In the field	
<b>UAS 7</b>	Willingness to share electronic financial transaction data	No	1051 obs	2014/08/20 to 2014/10/20	Completed	

# When you click on a file you see this



# The following data are collected from all respondents and are available to everyone who collects new data (or not)



- Cognitive tests/numeracy/financial literacy
- Life Satisfaction
- Personality (big five); Grit
- Core HRS instrument (every two years)
- Financial Management
- Knowledge of Social Security rules



# Some fun things



# New data



- Measure all electronic transactions in real time by having panel members sign up to a financial aggregation web-site (NSF)
- Measure physical activity and relate to self-reports (NIA)
- And more...

# Measure Financial Transactions



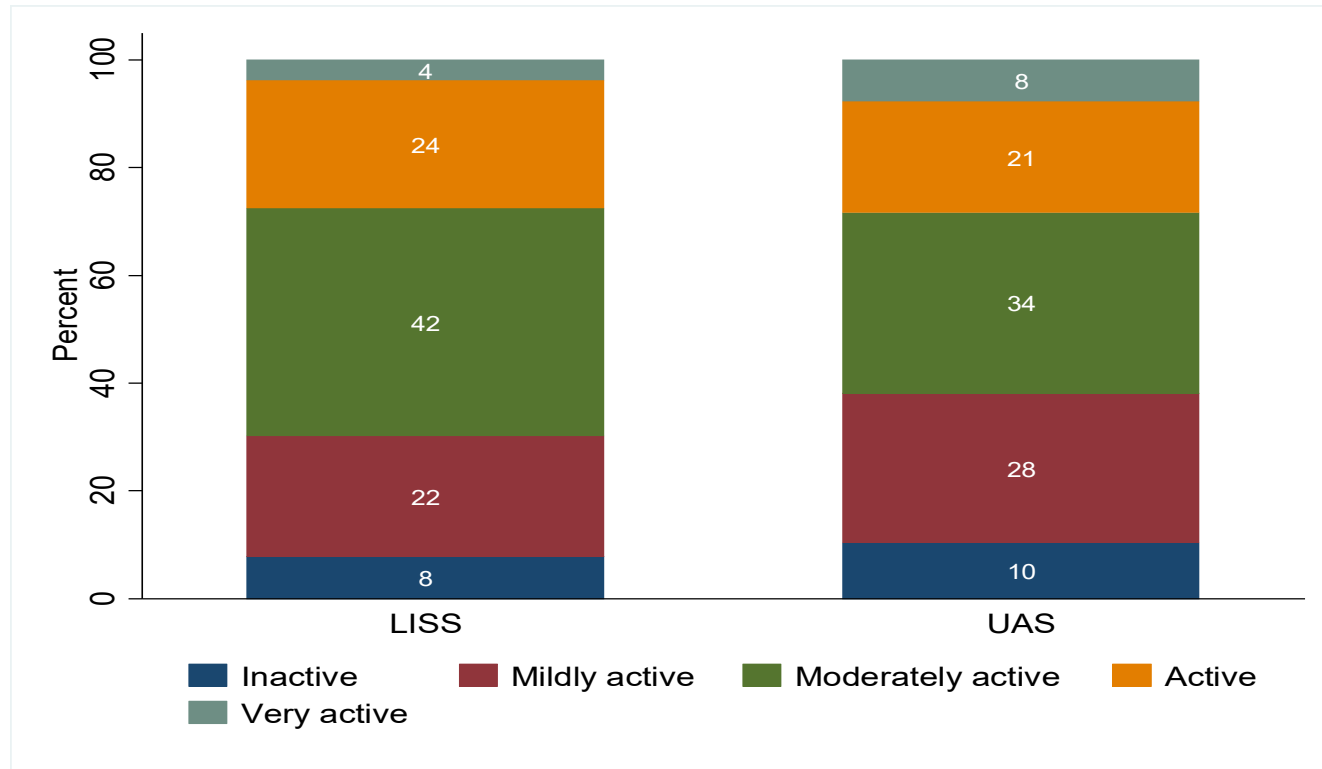
user_id	institution_name	account_name	account_type	account_balance	transaction_date	transaction_description	transaction_category	transaction_amount	transaction_status
8	Discover Fir	Personal Loan	Personal		7/14/2016		Credit Card Payments		POSTED
8	Chase	CHASE CHECKING	CHECKING		7/25/2016		Uncategorized		POSTED
8	Chase	CHASE CHECKING	CHECKING		7/25/2016		Education		POSTED
8	Chase	CHASE CHECKING	CHECKING		7/25/2016		Uncategorized		POSTED
8	Chase	CHASE CHECKING	CHECKING		7/25/2016		Restaurants/Dining		POSTED
8	Chase	CHASE CHECKING	CHECKING		7/25/2016		Healthcare/Medical		POSTED
8	Chase	CHASE CHECKING	CHECKING		7/22/2016		Uncategorized		POSTED
8	Chase	CHASE CHECKING	CHECKING		7/21/2016		Uncategorized		POSTED
8	Chase	CHASE CHECKING	CHECKING		7/20/2016		Restaurants/Dining		POSTED
8	Chase	CHASE CHECKING	CHECKING		7/20/2016		Pets/Pet Care		POSTED
8	Chase	CHASE CHECKING	CHECKING		7/19/2016		Uncategorized		POSTED
8	Chase	CHASE CHECKING	CHECKING		7/18/2016		Uncategorized		POSTED
8	Chase	CHASE CHECKING	CHECKING		7/18/2016		Restaurants/Dining		POSTED
8	Chase	CHASE CHECKING	CHECKING		7/18/2016		Gasoline/Fuel		POSTED
8	Chase	CHASE CHECKING	CHECKING		7/18/2016		Transfers		POSTED
8	Chase	CHASE CHECKING	CHECKING		7/18/2016		Insurance		POSTED
8	Chase	CHASE CHECKING	CHECKING		7/18/2016		Restaurants/Dining		POSTED
8	Chase	CHASE CHECKING	CHECKING		7/18/2016		Restaurants/Dining		POSTED
		Blocked out to protect privacy							

# New data



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# Self-reported Physical Activity in NL and US

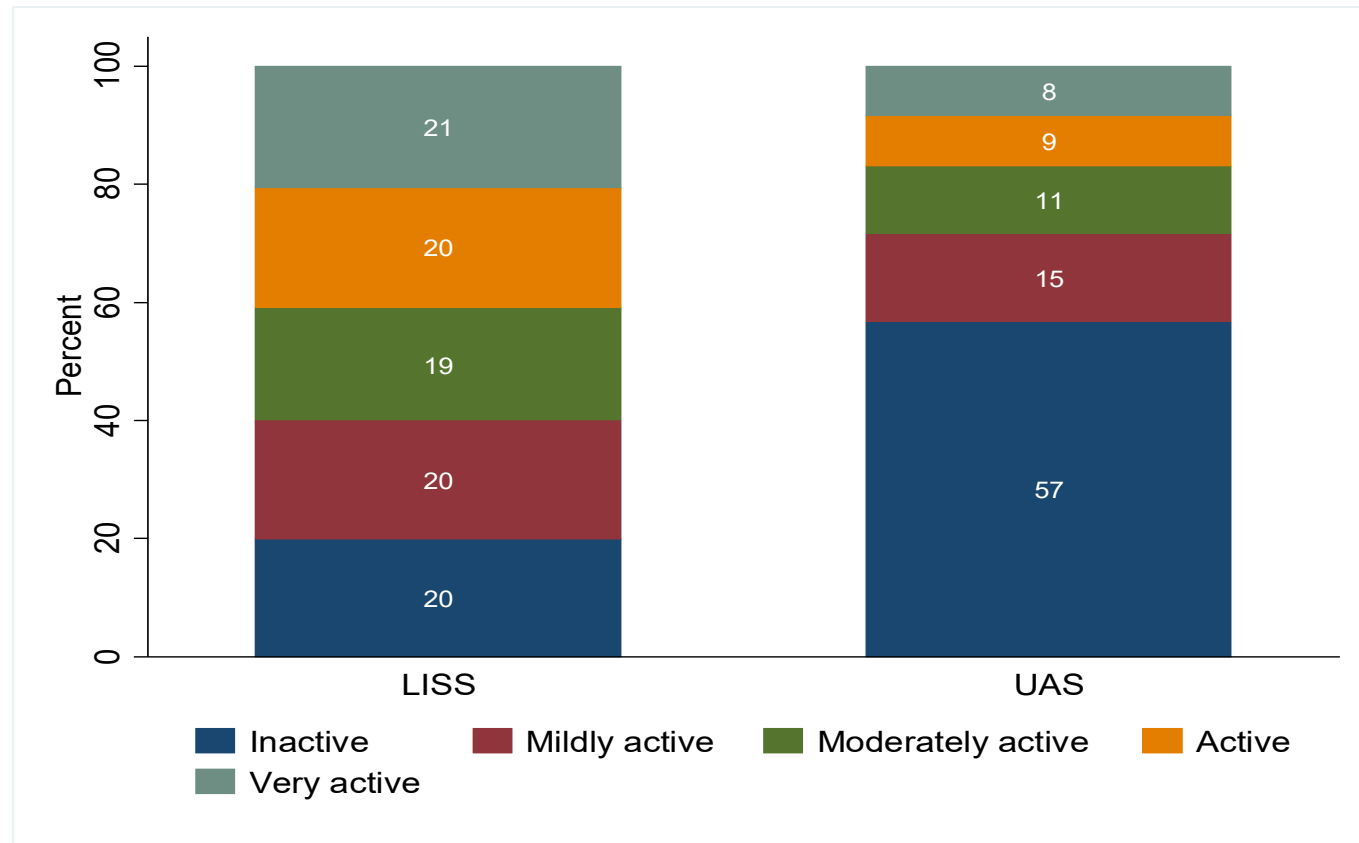


Chi-sq (P-value)

16.20

0.00

# Measured Physical Activity in NL and US



Chi-sq (P-value)

145.83

0

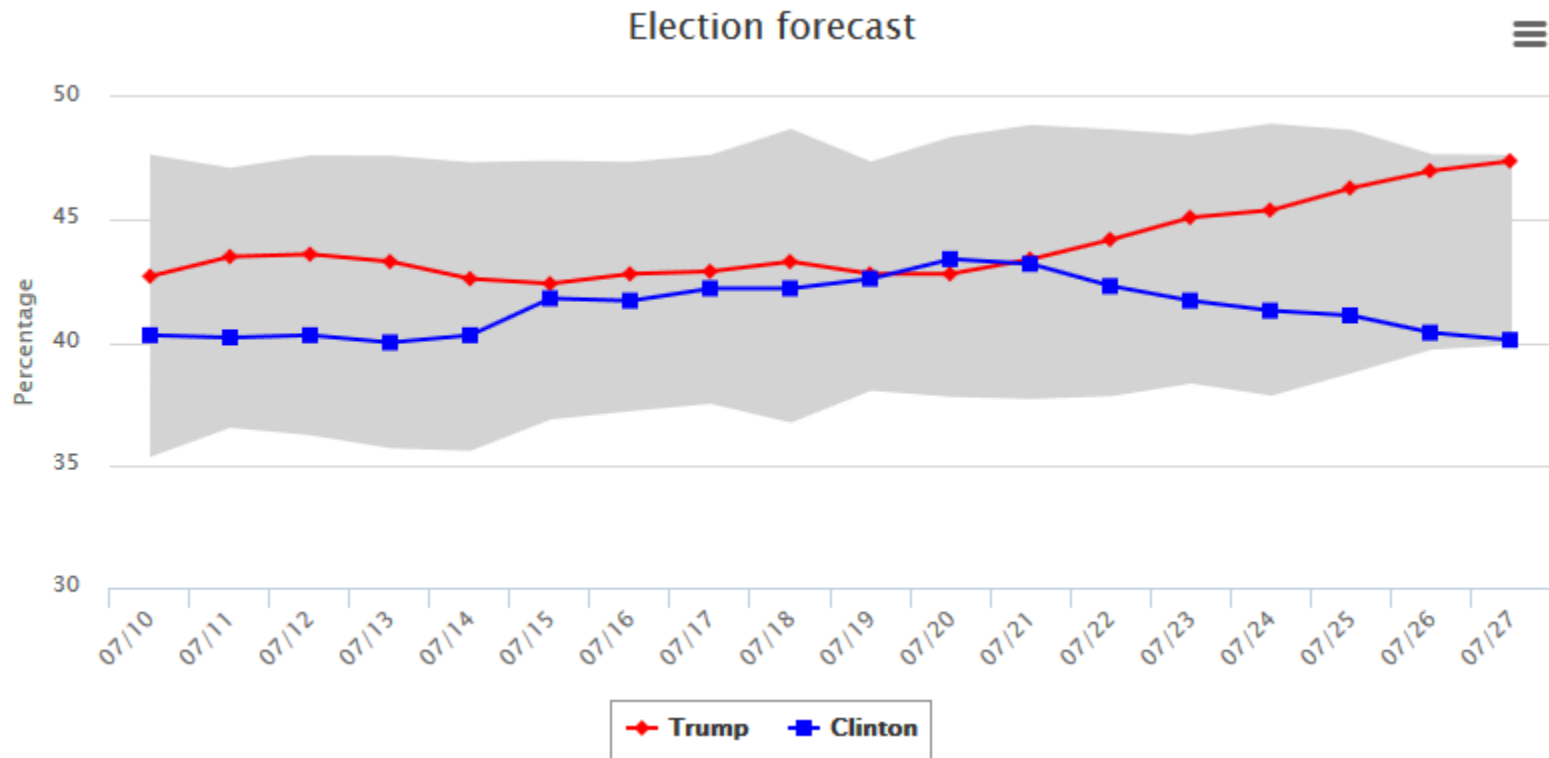
# New data



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# We do Presidential Election Polls

(These are weekly averages)



[election.usc.edu](http://election.usc.edu)