



Social Science Research Solutions (SSRS) Omnibus Survey

The Pew Safe Small-Dollar Loans Research Project contracted with Social Science Research Solutions (SSRS) to conduct a nationally representative in-depth telephone survey with storefront and online payday loan borrowers about payday loan usage. To identify and survey a low-incidence population like storefront and online payday loan borrowers, SSRS screened 1,000 to 2,000 adults per week on its regular omnibus survey, using random-digit-dialing (RDD) methodology, from August 2011 to April 2012. The term “omnibus” refers to a survey that includes questions on a variety of topics. This survey likely minimized payday loan borrowers’ denying their usage of this product because the omnibus survey included mostly non-financial questions purchased by other clients, and the payday loan questions were asked after other, less sensitive questions, giving interviewers a chance to establish a rapport with respondents.

If during the months of August through mid-December, respondents answered that they had used a payday loan, they were placed in a file to be recontacted later to take the full-length survey. Once the full-length survey was ready to field, in

order to maximize participation, people who had used a payday loan were then given that survey, and paid an incentive of \$20 for participating. Because of their relative scarcity, online payday loan borrowers were given an incentive of \$35 for participating. Further, online payday loan borrowers identified during the early months of screening were sent a letter with a five-dollar bill informing them that they would be recontacted to take the full-length survey. The second phase of the research involved recontacting all respondents who answered yes to having used a payday loan, and also immediately giving the full-length survey to anyone newly identified in the weekly omnibus survey as a payday loan borrower.

A. Sample and Interviewing

SSRS’ omnibus survey, *EXCEL*, covers the continental United States. Analysis of payday borrowing incidence was conducted after 33,576 adults had been screened and answered a question about payday loan usage. Another 16,108 adults were screened in order to find a sufficient number of storefront payday loan, online payday loan, and auto title loan borrowers to complete a 20-minute survey about their

usage and views. In total, 49,684 adults were screened to complete the research. Demographic analysis of payday borrowers is based on the 1,855 borrowers that were identified during the initial screening period (August through mid-December).

EXCEL is a national weekly, dual-frame bilingual telephone survey. Each *EXCEL* survey consists of a minimum of 1,000 interviews, of which 300 interviews are completed with respondents on their cell phones and at least 30 are conducted in Spanish, assuring unprecedented representation on an omnibus platform. Completes are representative of the U.S. population of adults 18 and older. *EXCEL* uses a fully replicated, stratified, single-stage, RDD sample of telephone households, and randomly generated cell phones. Sample telephone numbers are computer generated and loaded into on-line sample files accessed directly by the Computer-Assisted Telephone Interviewing (CATI) system. Within each sample household, a single respondent is randomly selected.

Interviewing for each *EXCEL* survey is conducted over a five-day period, encompassing both weekdays and weekends. Sample records receive a minimum of six call attempts and initial refusals are redialed by specially trained interviewers who attempt to convert them into completed interviews.

B. Weighting

Each *EXCEL* is weighted to provide nationally representative and projectable estimates of the adult population 18 years of age and older. The weighting process takes into account the disproportionate probabilities of household selection due to the number of separate telephone lines and the probability associated with the random selection of an individual household member. Following application of the above weights, the sample is post-stratified and balanced by key demographics such as age, race, sex, region, and education. The sample is also weighted to reflect the distribution of phone usage in the general population, meaning the proportion of those who are cell phone only, cell phone mostly, landline only, and mixed users. Specific steps are provided below:

- (1) Dual-Usage Correction (DUC): In order to ensure that respondents whose households answer both landlines and cell phones are not more likely to respond to the *EXCEL* survey than those in single-usage households, the data will be weighted first to the known distribution of households that are cell-phone only (CPO), landline only, and dual-usage (or “dual frame”) households (DF). This distribution is based on the most recent report in the National Health Interview Survey (NHIS) published biannually by the Centers for Disease Control and Prevention (CDC).

(2) Within-household correction (WHC): A person's probability of selection in a landline household depends on the number of qualifying respondents in the household. In the landline sample, a person residing in a household with one adult has a 100 percent probability of selection, whereas if there are two qualifying adults, each of them has a 50 percent probability of selection if reached by landline. To avoid underrepresentation of adults living in multiple-adult households, single-adult landline households will be assigned a weight half the size of multiple-adult households.¹ Respondents who refuse to detail the number of adults in their households will receive the mean weight. Cell phone only respondents will receive a weight of 1 since there can be no selection within their households.

The design-weight, prior to post stratification will be the product of the Dual-Usage Correction and the Within-household Correction.

(3) Post Stratification Iterative Proportional Fitting ('raking'): With the baseweight applied, the sample will undergo the process of iterative proportional fitting (IPF), in which the sample will be balanced to match

known adult-population parameters based on the most recent March Supplement of the U.S. Census Bureau's Current Population Survey (CPS). This process of weighting will repeat until the root mean square error for the differences between the sample and the population parameters is 0 or near-zero.

The population parameters used for post-stratification will be: age (18-29; 30-49; 50-64; 65+) by gender, Census region (Northeast, Midwest, South, West) by gender, education (less than high school, high school graduate, some college, four-year college or more); race/ethnicity (white non-Hispanic; African American non-Hispanic; Hispanic; Other non-Hispanic); metro status (metropolitan; non-metropolitan) and phone-usage (CPO, LLO, DF).²

(4) Weight truncation ('trimming'): To ensure the consistency of the population estimates produced week-to-week by *EXCEL*, the weights will undergo truncation (or 'trimming') so that they do not exceed 4.0 or fall below 0.25.

The sum of weights will equal the sample N.

C. Omnibus Survey

Question Wording

Screening Phase (measuring incidence and compiling sample for callbacks)

- In the past five years, have you used payday loan or cash advance services, where you borrow money to be repaid out of your next paycheck? (PL-2)
- And was that physically through a store, or on the Internet? (PL-3)

Recontact Phase (calling back respondents who answered (PL-2) affirmatively, and identifying additional borrowers to take the full-length survey immediately)

Two decoy questions were added to the screening battery asking respondents if they had used an online shopping service like amazon.com or ebay.com and if they had used online bill-paying services. The purpose of this was to allay fears that the caller was investigating any defaulted loans or late payments.

- 1d. In the past five years, have you or has someone in your family used an online shopping service like amazon.com or ebay.com?
- 1a. In the past five years, have you or has someone in your family used an online payday lender or cash advance service?

- 1b. In the past five years, have you or has someone in your family used an in-person payday lending store or cash advance service?
- 1c. In the past five years, have you or has someone in your family taken out an auto title loan?
- 1e. In the past five years, have you or has someone in your family used online bill paying?

Demographic Questions Asked of All Respondents in Both Phases

- Is your home owned or rented? (Z-1)
- Are you ... [marital status]? (Z-2)
- Currently, are you yourself employed full time, part time, or not at all?
- Including yourself, how many people are there living in your household? (Z-6)
- How many of these are adults, 18 or older? (Z-6a)
- How many of these adults are male? (Z-6Aa)
- How many of these adults are female? (Z-6Ab)
- How many are children 12 to 17? (Z-6B)
- How many are children 6 to 11? (Z-6C)
- How many are children under 6? (Z-6D)
- Are you the parent or guardian of anyone under 18 in your household? (Z-6e)

- What is your age? (Z-7)
- What is the last grade of school you completed? (Z-8)
- Is your total annual household income from all sources, and before taxes ...? (Z-9)
- Are you of Hispanic origin or background? (Z-10)
- Would you consider yourself to be White, Black, or of some other race? (Z-11)
- Enter Sex of Respondent (Sex)
- Now thinking about your telephone use ... Does anyone in your household, including yourself, have a working cell phone? (L1)
- Of all the telephone calls that you and the other people in your household receive, are ...? (L2)
- Now thinking about your telephone use, is there at least one telephone INSIDE your home that is currently working and is not a cell phone? (C1)
- Of all the telephone calls that you and the other people in your household receive, are ...? (C2)
- Besides the telephone number I reached you on, how many other telephone numbers, if any, does your household have? (Z-12)

D. Survey of Storefront Payday Borrowers

Data from the nationally representative, full-length survey of 451 storefront payday loan borrowers is based on responses to the following questions. All other questions from this survey are being held for future release. The sample for this telephone survey consists of those who answered yes to having used a storefront payday loan on the RDD omnibus survey. This survey included cell phones and respondents could choose to take it in English or Spanish. The instrument was translated into Spanish and thoroughly checked by native speakers to ensure the accuracy of translation and ease of comprehension by native speakers.

Question Wording

For these questions, the Computer-Assisted Telephone Interviewing (CATI) system ensured that the listed attributes automatically rotated, eliminating “question position” bias.

5a. Thinking back now to (that FIRST/the) time you took out a (online payday loan/ payday loan/auto title loan), which of the following best describes what specifically you needed the money for? (READ LIST. ACCEPT ONE RESPONSE.)

(IF MORE THAN ONE, ASK:) Well, if you had to choose just one, which best describes what specifically you needed the money for?

- 1 To pay rent or a mortgage
- 2 To pay for food and groceries
- 3 To pay a regular expense, such as utilities, car payment, credit card bill, or prescription drugs
- 4 To pay an unexpected expense, such as a car repair or emergency medical expense
- 5 To pay for something special, such as a vacation, entertainment, or gifts
- 6 (DO NOT READ) Other (SPECIFY) _____
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

18. I'm going to read you several options. For each, tell me whether you would use this option if you were short on cash and short-term loans of any kind no longer existed. How about (INSERT)?

Would you use this option or not?

- 1 Yes, would use
- 2 No, would not use
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

- a. Borrow from family or friends
- b. Borrow from your employer
- c. Sell or pawn personal possessions
- d. Delay paying some bills
- e. Cut back on expenses such as food and clothing
- f. Take out a loan from a bank or credit union
- g. Use a credit card

E. Focus Groups

On behalf of the Safe Small-Dollar Loans Research Project, Hart Research Associates and Public Opinion Strategies conducted eight two-hour focus groups, with two groups per location in New York City, New York; Chicago, Illinois; Birmingham, Alabama; and Manchester, New Hampshire. Those groups were conducted during weekday evenings from September 7, 2011 through September 19, 2011. The Safe Small-Dollar Loans Research Project conducted two additional groups in San Francisco, California on November 16, 2011. All quotations come from these 10 focus groups.

Sampling Error for Geographic and Demographic Subgroups

Demographic	Sampling Error (%)	Demographic	Sampling Error (%)
Overall	+/-0.2	Ages 18-24	+/-0.7
Renters	+/-0.6	Ages 25-29	+/-1.0
Homeowners	+/-0.3	Ages 30-34	+/-1.0
Single	+/-0.7	Ages 35-39	+/-1.0
Living with partner	+/-1.4	Ages 40-44	+/-0.9
Married	+/-0.4	Ages 45-49	+/-0.9
Separated/divorced	+/-1.2	Ages 50-54	+/-0.7
Widowed	+/-1.2	Ages 55-59	+/-0.8
Full-time employed	+/-0.4	Ages 60-64	+/-0.8
Part-time employed	+/-0.7	Ages 65-69	+/-0.8
Unemployed	+/-1.2	Ages 70+	+/-0.4
Disabled	+/-1.8	Parent	+/-0.5
Retired	+/-0.4	Non-parent	+/-0.3
Homemaker	+/-1.0	<High school	+/-0.8
Student	+/-1.1	High school	+/-0.4
Income <\$15,000	+/-0.9	Some college	+/-0.6
Income \$15,000 to under \$25,000	+/-1.1	College	+/-0.5
Income \$25,000 to under \$30,000	+/-1.1	Postgrad	+/-0.4
Income \$30,000 to under \$40,000	+/-1.0	Northeast	+/-0.4
Income \$40,000 to under \$50,000	+/-0.9	Midwest	+/-0.6
Income \$50,000 to under \$75,000	+/-0.6	South	+/-0.4
Income \$75,000 to under \$100,000	+/-0.6	West	+/-0.5
Income \$100,000+	+/-0.6	Male	+/-0.3
White	+/-0.3	Female	+/-0.4
African American	+/-1.1		
Hispanic	+/-0.7		
Other Race	+/-1.1		

Endnotes

1 The exact weight will depend on the actual number of respondents in single and multiple adult households and calculated so that the mean weight would be 1.

2 Respondents who have attended or graduated from vocational/technical schools are considered high school graduates for purposes of this weight. Phone usage in this stage is based on the NHIS estimate for adults.



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