

The SSI Recruitment Field Test in Norway

Documentation Report 2024

Aina Holmøy and Nina Berg

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Preface

This publication by Statistics Norway (SSB) provides documentation of the SSI Recruitment Experiment Survey 2024 in Norway, which is part of WP2.1 of the Smart Survey Implementation (SSI) grant ESS-SSI 2023-25.

The field test and associated qualitative interviews with respondents and telephone interviewers were planned and conducted by Aina Holmøy from the Division for Social Surveys and Nina Berg from the Division for Methods. The delivery of the project was made possible through the contributions of the data collection team and interviewers at Statistics Norway, as well as the contribution of Professor Florian Keusch, University of Mannheim, Professor Peter Lugtig, Utrecht University, and their respective teams.

Statistics Norway, 13.01.25

Arvid Olav Lysø

Abstract

This report documents the activities carried out by Statistics Norway as part of the WP2.1 SSI Recruitment Experiment Survey in Norway, under the 2023–2025 Smart Survey Implementation ESSnet grant. The primary aim of the field test and related activities was to evaluate different methods for recruiting participants to a smart survey, focusing on the use of telephone interviewers (CATI) and login solutions with different levels of assumed trust. The survey engaged 1 973 households, testing with and without interviewer-led recruitment in combinations with self-reporting via SMS links directly or the national Altinn platform. Additionally, the survey was supplemented by a Post-Q survey, in-depth interviews with participants and drop-outs, and a workshop with the telephone interviewers.

The results from the field test indicate that CATI recruitment significantly increased response rates, nearly doubling participation compared to self-administered modes without interviewers. However, response rates were notably low among seniors and individuals with lower education levels. The field test also highlighted the trade-offs between ease of use and security: SMS with hyper link to survey being the most user-friendly solution, while the Altinn platform the more secure, associated with greater trust. When interviewers were involved, response rates were similar across the two login methods. However, in the absence of interviewers, SMS links delivered the highest response rates compared to Altinn. Response bias tend to increase without interviewers, particularly for Altinn.

From the user experience of the participants, we learned that the use of app technology and receipt scanning were well-received, except by the oldest age group, who are less familiar with technology. The contact strategy effectively legitimized the survey across all age groups, though usability issues were noted with saving the progressive web application (PWA) on mobile home screens, which caused uncertainty and may have contributed to survey dropout. When asked, users did not express a clear preference for login methods, though security measures such as national ID-Porten/BankID were expected. We also note that telephone interviewers took on a larger role than traditionally, in verifying authenticity, motivating respondents, and providing support, and were especially appreciated by seniors.

The interviewers noted that Statistics Norway's strong reputation was a key motivator for participation. However, the survey's complexity and high response burden, along with concerns about security and opening hyperlinks, especially for seniors, negatively impacted completion rates. Despite the app's generally high usability, interviewers suggested making the app available in app store to enhance trust. The multi-channel contact strategy¹ proved effective, although respondents often overlooked information and instructions. Interviewers emphasized that their support was instrumental in reducing dropouts and that their cohesive, small team structure allowed for efficient technical support and follow-up. While the back-office system ensured smooth coordination, improvements to the Service Desk's response time and accuracy were recommended.

Drawing from the field test and the qualitative insights form the users; future surveys should prioritize maintaining interviewer support and a secure login solution. Additionally, efforts should continue to simplify survey and enhance application further to ensure participation rates, improve data quality, and to maintain Statistics Norway's trust within society.

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¹ By multi-channel contact strategy, we refer to several contact forms in the recruitment process, such as the information letter, recruitment call, sms, etc.

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1. Background

The ESS-SSI 2023-25-grant, titled the Smart Survey Implementation (SSI) project, is a collaboration between several European national statistical institutes and universities. The project started on 1 May 2023 and will run to May 2025. The SSI project aims to develop a data collection process that provides reliable and comparable statistical information through the use of smart surveys.

Smart surveys intelligently combine self-report questions with data collected from sensorenabled devices such as smartphones, wearables, and other technologies, aiming to enhance data quality, reduce burden on participants, and provide more timely and granular data.

The SSI project focuses on three key areas: 1) citizen engagement and participation, 2) usability and user experience, and 3) trust and privacy safeguards in smart surveys. The long-term goal is to enable the seamless integration of new smart features into different applications by using microservices and best-practice guidelines developed during the project.

Statistics Norway's contribution to the project involves conducting a field test, the Recruitment Experiment Survey with 2 000 respondents. The aim of the field test is to gain more insight into effective recruitment methods for smart surveys. For the field test, we used the survey application (diary) from the Norwegian Household Budget Survey in 2022. This diary incorporates a smart feature, that allows respondents to photograph receipts with their smartphones, which are then automatically processed using optical character recognition (OCR) technology.

Chapters 2-5 will detail the sample and survey instruments used in the field test, the test design, the data collection process, and data delivery. Chapter 6 presents an analysis of data quality, addressing on non-response and bias. Chapter 7 describes the data delivery format from Statistics Norway to the SSI project. Additionally, Chapter 8 provides a qualitative assessment of user experience, while Chapter 9 focuses on feedback from the interviewers. Finally, in Chapter 10, we summarize our findings and present recommendations to guide future surveys.

2. Sample

The target population in the Household budget survey includes private households in Norway. A household is defined as all individuals permanently residing at the same address who share a common food budget. Institutional residents are not included in the survey. Statistics Norway's) household register covers this population, which serves at the survey population.

For the purposes of data collection, the survey population was restricted to households that contained at least one person in the age group 18–79 years.

The household register divide households into 23 different categories. This classification can be used to define six types of households: 1) living alone, 2) couples with no resident children, 3) couples with small children (0–5 years), 4) couples with older children (6–17 years), 5) lone parent with children (0-17 years), 6) other types of households. This in turn allows us to oversample for household types that would otherwise be too few in the sample.

The gross sample consists of 1 973 households distributed across the six household types mentioned above.

In each household, a reference/contact person was selected. This is the individual we follow if the household splits, and the person we contact for recruitment to the survey.

In families with children living at home (single-family household), the contact person was randomly selected among the adults in the household, defined as members of the parents' generation.

In families without children living at home (single-family households) or in multi-family households, the contact person was randomly selected, with the one condition that the person had to be between 18 to 69 years old.

If no one in the household was younger than 70, the youngest person in the household was selected as the contact person.

3. Survey instruments

The survey instrument, based on the Household Budget Survey 2022, is a Progressive Web Application (PWA), that can be used either as a mobile application or a website on any device, regardless of screen size. One of the key advantages of the PWA is its responsiveness, which was a major factor in choosing this solution. It functions both online and offline, allowing participants to access it on a tablet or desktop computer it they did not want to install the app on their mobile device.

The households used the web application to record their private expenses for a 7-day period, similar to a diary. The app offered the option to take photos of receipts using optical character recognition (OCR), also called scanning, or to manually register their purchases and products items. Additionally, the web application included an integrated web questionnaire.

For this field test, two key adjustments were done to the web application from the Norwegian Household Budget Survey (HBS) in 2022: The households not contacted by telephone interviewers, could directly change their diary week in the application, and the questionnaire was reduced from approximately 40 minutes in HBS 2022 to 15-20 minutes in the field test.

Additionally, the telephone recruitment interview (CATI) was reduced in length compared to HBS 2022, and household composition data was uploaded from the household register instead of being confirmed during the interview, as was done in HBS 2022.

For a detailed description and illustration of the diary, see Appendix E, which includes screenshots and a video walkthrough of the workflow of the web application. Appendix F shows the CATI interview and Appendix G the web questionnaire.

4. Field test design

The aim of the field test was to examine the impact of using CATI interviewers and two different login methods for the survey.

The sample was divided into two sub-samples. In sub-sample 1 (CATI), households were recruited through a brief telephone interview (CATI), and interviewers followed up with respondents during the diary week. In sub-sample 2 (No CATI), households were neither recruited nor followed-up by interviewers.

Each sub-sample was further divided evenly based on different login methods. Group A) Low trust and group B) High trust. Group A received an SMS on the diary start date with a direct link to the web application. Group B received an SMS on the diary start day directing them to go to Altinn's homepage, where they could access a letter with more information about the survey and a link to the web application.

Altinn is a government platform widely used for official communication with citizens in Norway. It is used for submitting the tax form and other public services. It is highly trusted by the population and employs a two-step-authentication login system via ID-porten/BankID which is standard for accessing government, banking, health services, etc. in Norway.

Participants were directed to Altinn's homepage to login with ID-porten/BankID, which automatically logged them into the web application via single-sign-on. Those who received the web application link directly via SMS also logged in with two-step authentication using ID-porten/BankID, but only once, at the first login. While both methods used secure authentication, hyperlinks via SMS might be perceived as less secure and less trustworthy compared to the Altinn login process. Based on these assumed perceptions, the SMS login method was classified the as the "low trust" solution, while the Altinn login method was classified as the "high trust" solution.

This design resulted in four experimental groups, as shown in figure 4.1.

Figure 4.1 Sample size in each experimental group

	Logins	Login solution:								
	A) LOW TRUST	B) HIGH TRUST								
Survey mode:	SMS with link to survey	SMS: "Go to Altinn platform"								
1) CATI	1A) CATI and LOW trust (500 households)	1B) CATI and HIGH trust (496 households)								
2) NO CATI	2B) No CATI and LOW trust (500 households)	2A) CATI and HIGH trust (477 households)								

Source: The SSI Recruitment Experiment Survey 2024. Statistics Norway

4.1. Contact and registration period

The registration period refers to the time during which a household records its expenses using the web application. In HBS in Norway this period spans 7 days, referred to as the registration week.

For sub-sample 1) CATI, households were randomly assigned a contact period, i.e., a week during which the households were to be contacted by an interviewer for a recruitment/telephone interview (CATI). During the recruitment interview, households were assigned a registration week, initially set at the first full week after the recruitment interview. However, households had the option to postpone the registration period by up to three weeks.

For sub-sample 2) No CATI, the households were randomly assigned a registration week without prior contact by an interviewer. They also had the option to postpone their registration week by up to three weeks, which they could do directly in the diary.

The reference or contact person could be changed in agreement with respondents during the telephone interview for sub-sample 1) CATI. For sub-sample 2) No CATI, the contact person could not be changed.

5. Data Collection

The data collection period for the field test ran from April 2 to May 27, 2024, with the registration period spanning from April 8 to May 19.

As outlined in Chapter 4, the sample was divided into two sub-samples. 1. CATI – Households were contacted by an interviewer for a short telephone recruitment interview. 2. No CATI – Households received electronic information about the survey and got a link to the web application on the start day of their registration.

5.1. Sub-sample 1) CATI

The field test for sub-sample 1) CATI consisted of three parts:

- A telephone interview of approximately 5-10 minutes.
- Registration of the households' private expenses using a web application for 7 days.
- A household web questionnaire integrated into the web application (approx. 20 minutes).

Three days before the interviewers began calling, the respondents received a letter in the Altinn portal with information about the survey and privacy details. This letter (Appendix A) explained that a telephone interviewer would call to conduct a short interview. It also described the purpose of the survey, the importance of participating, the gift certificate of NOK 500 for those completing the survey (see section 5,3) and gave assurance regarding data security. The households also received a text message referring to the letter in Altinn.

Following the telephone interview, on the registration start day, the household received a new letter in Altinn with instructions and a link to the survey (Appendix A).

Group 1A) CATI and low trust (from figure 4.1) also received an SMS at the registration start day with a direct link to the survey, while group 1B) CATI and high trust, received an SMS directing them to Altinn.no to access the survey link there.

One or two days into the registration period, an interviewer called the contact person in the household to offer assistance, e.g., with installing the web application on the mobile. The contact person also received a couple of text messages during the registration week, regardless of whether they had started the registration or not. The content of the SMS messages differed for households that had started or not in the web application. Households not started, got a reminder to start registration, and those started got tips about the registration.

After the registration period, respondents received an SMS reminding them about the gift certificate or completing all parts of the survey. Towards the end of the first week after the registration period, interviewers contacted those who had not yet completed the survey to remind them the need to complete all parts to qualify for the gift certificate.

In all SMS reminders to those not started, group 1A) CATI and low trust, received a direct link to the survey in the SMS, while group 1B) CATI and high trust, got an SMS with instructions to go to altinn.no to access the link.

The communication plan for sup-sample 1) CATI, is illustrated in table 5.1.

Both Altinn letters and SMS templates for sub-sample 1) CATI can be found in Appendix A and C.

Table 5.1 Survey communication plan for sub-sample 1) CATI

	- ,			
Week	Weekday	Contact channel	Category	Respondent's status
W-2	Thursday	Altinn	Information letter about survey, and CATI contact from SSB	Not started
W-1	Monday	SMS	Information about start of CATI recruitment (Registration week could be changed in CATI*)	Not started
	Thursday	SMS	Reminder	Not started
	Monday	Altinn	Information about registration and login information	Recruited
	Monday	SMS	Login information**	Recruited
W-0 Registration	Tuesday	CATI	Call to those not started***	Login information sent
week	Wednesday	SMS	Reminder to start registration**	Login information sent
	Wednesday	SMS	Tips for collecting receipts	Started
	Friday	SMS	Reminder to start registration**	Login information sent
	Friday	SMS	Tips regarding weekend expenses	Started
NA/ - 4	Monday	SMS	Thank you for participating	Finished and started
W+1	Thursday	CATI	Call to those not finished	Started
W+2	Monday	SMS	Reminder to finish survey	Started

^{*} The registration week was possible to change in the CATI recruitment interview, within a 3-week period.

5.2. Sub-sample 2) No CATI

The field test for sub-sample 2) No CATI consisted of two parts:

- Registration of the households' private expenses using a web application for 7 days.
- A household questionnaire integrated in the web application (approx. 20 minutes).

Three days before the registration week started, households received a letter in the Altinn portal with information about the survey, privacy information, and instructions for completing the survey. This letter (Appendix B) also outlined the specific period for which the household should record their expenses.

On the start day of the registration, households received another letter in Altinn (Appendix B) with additional details about expense registration in the web application and a link to the survey.

Group 2A) No CATI and low trust (from table 2.1) also received an SMS on the start day with a direct link to the survey, while group 2B) no CATI and high trust, received an SMS instructing them to visit Altinn.no and access the link.

Like for sub-sample 1) CATI, the contact person in each household received two text messages during the registration week. After the registration week, respondents were sent an SMS reminding them that they would receive a gift certificate of NOK 500 upon completing all parts of the survey.

In all SMS reminders to those not started, group 2A) No CATI and low trust, received a direct link to the survey, while group 2B) No CATI and high trust, got instructions to visit Altinn.no to access the link.

The communication plan for sup-sample 2) No CATI, is illustrated Table 5.2.

Templates for both Altinn letters and SMS messages for subsample 2) No CATI can be found in Appendix B and D.

^{**} Different path to the hyperlink for group 1A) CATI and Low trust and group 1B) CATI and High trust (figure 4.1)

^{***} If the interviewer could not reach the household this day, they tried to call several times during the registration week.

Source: The SSI Recruitment Experiment Survey 2024. Statistics Norway

Table 5.2 Survey communication plan for sub-sample 2) NO CATI

Week	Weekday	Contact channel	Category	Respondent's status
W-1	Thursday	Altinn	Information letter about survey and registration week (registration week selected by SSB*)	Not started
	Monday	Altinn	Letter with login information	Not started
	Monday	SMS	Login information**	Not started
W-0 Registration	Wednesday	SMS	Tips for collecting receipts	Started
week	Wednesday	SMS	Reminder to start registration**	Login information sent
	Friday	SMS	Tips regarding weekend expenses	Started
	Friday	SMS	Reminder to start registration**	Login information sent
W+1	Monday	SMS	Thank you for participating	Finished and started
W+2	Monday	SMS	Reminder to finish survey	Started

^{*}It was possible for the respondent to change the Registration in the app.

5.3. Incentives

All participants received a gift certificate to the value of NOK 500 upon completion of the survey. The gift certificate can be used in almost 6 000 stores in Norway. This incentive was mentioned in all letters and reminders and was communicated by interviewers for those participating in sub-sample 1 (CATI).

To receive the gift certificate, the respondent had to fulfil the web questionnaire and submit at least one expense over the whole 7-day registration period.

5.4. Response rate

As illustrated in figure 5.1, a total of 22,6 percent of the sample finished the survey. To finish the survey means that the respondent has completed all parts of the survey. For sub-sample 1A) CATI, this includes a short telephone recruitment interview, recording of expenses for one week, and completing the web questionnaire. For sub-sample 1B) No CATI, it entails only the registration of the expenses and completion of the web questionnaire. The term started refers to households that started registering expenses or filling out the web questionnaire but did not complete all parts.

The term "logininfo" in figure 5.1, means that the respondent has received a link to the web application, but did not start recording or filling out the web questionnaire.

The "No contact" group consists of households in sub-sample 1) CATI that the interviewers did not reach by phone. Since these households did not conduct the recruitment interview, they did not receive a link to the web application either.

^{**} Different path to the hyperlink for group 2A) No CATI and Low trust and group 2B) No CATI and high trust (figure 4.1) Source: The SSI Recruitment Experiment Survey 2024. Statistics Norway

Figure 5.1 Response rate and non-response

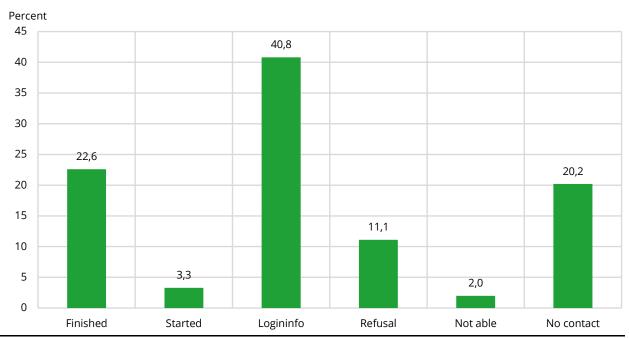
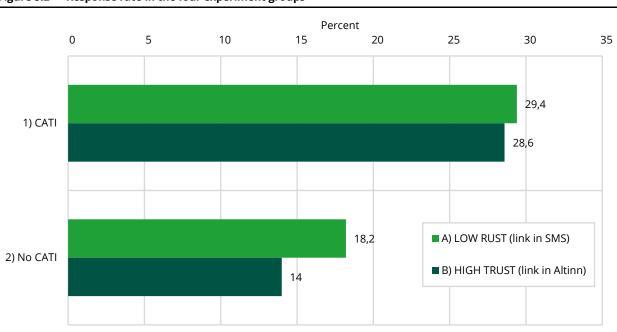


Figure 5.2 shows the response rate across the four experimental groups. The group with the highest response rate is 1A which used CATI and included a direct link to the survey in SMS (Low trust). This approach is nearly identical to the strategy used in the Norwegian HBS 2022, and the response rate is equivalent (29.5 % in HBS 2022). In contrast, the group with the lowest response rate is 2B, which used No CATI recruitment and provided the survey link only via Altinn (High trust). The response rate for this group is less than half of that observed in group 1A.

Figure 5.2 Response rate in the four experiment groups



Source: The SSI Recruitment Experiment Survey 2024. Statistics Norway

A total of 41 percent of the respondents in sub-sample 1) CATI were recruited to the survey by an interviewer. Figure 5.3 shows that 29 percent of the respondents in this sub-sample finished all

parts of the survey. This means that almost 30 percent dropped out of the survey after they were recruited. In sub-sample 2) No CATI, 16,1 percent of respondents finished the survey.

When examining the response rate in sub-sample 1) CATI and 2) No CATI by age-groups, figure 5.3 exhibits that the age group 45-66 years has the highest response rate, while the 67 to 79 age group has the lowest, for both sub-samples.

Percent 35 31,9 30 23,2 20 17,7 16,1 1515,4 15,1 10 -1) CATI 5 2) NO CATI 0 25-44 years 45-66 years 67-79 years Total 18-24 years

Figure 5.3 Response-rate by age, 1) CATI versus 2) No CATI

Source: The SSI Recruitment Experiment Survey 2024. Statistics Norway

Figure 5.4 compares the response rate between group A) Low trust (households receiving link to the survey in SMS and group B) High trust (households receiving link to the survey only in Altinn, without taking into account whether the households were recruited by CATI or not. In group A 24 percent finished the survey and 21,3 percent finished in group B.

The age group 45-66 years has the highest response rate in both groups, while the age group 67 to 79 years has the lowest response rate for those who only receive a link to the survey in Altinn, and the age group 18-25 years has the lowest response rate for those who also receive a link in SMS.

Percent 30 25.9 25 24,0 23,7 22,2 21,3 21,4 20 15 14,6 10 A) LOW RUST (link in SMS) 5 B) HIGH TRUST (link in Altinn) 0 67-79 years 18-24 years 25-44 years 45-66 years Total

Figure 5.4 Response-rate by age, A) Low trust (link in SMS) versus B) High trust (link only in Altinn)

Figure 5.5 shows that the response rates in the experimental group 1A) CATI and Low trust and group 1B) CATI and High trust are 29,4 and 28,6 percent, respectively. Only the oldest age group have higher response rate when the survey link is provided solely via Altinn, rather than both Altinn and an SMS. It is important to note that the oldest age group had few observations, which may introduce some uncertainty in the numbers.

This result may suggest that ease of responding may outweigh the concerns about the perceived safety of clicking on links. It is also worth noting that all respondents in both groups had prior contact with an interviewer, who informed them that they would receive an SMS with a link to the web application. This likely contributed to increased confidence in clicking on the link.

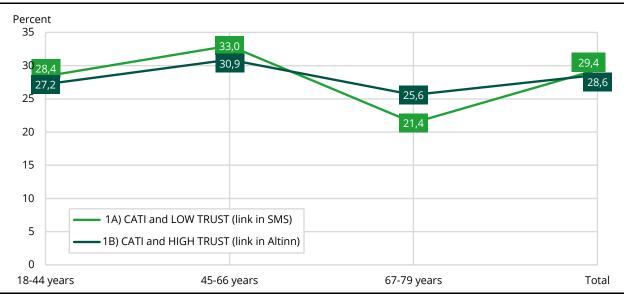


Figure 5.5 Response-rate by age*, 1A) CATI and Low trust versus 1B) CATI and High trust

^{*}Because the group 18-24 years has very few observations, we have combined it with the group 25-44 years. Source: The SSI Recruitment Experiment Survey 2024. Statistics Norway

When comparing experimental group 2A) No CATI and Low trust (link to the survey in SMS) and group 2B) No CATI and High trust (link to the survey in Altinn) in Figure 5.6, the response rates are 18,2 and 14 percentage, respectively. In all age groups, the link provided in SMS yielded the highest response rate. For the oldest age group, the difference between group 2A and 2B is particularly large. However, the small number of observations has likely impacted the results. This finding reinforces the notion that the ease of responding outweighs concerns about safety of clicking on links.

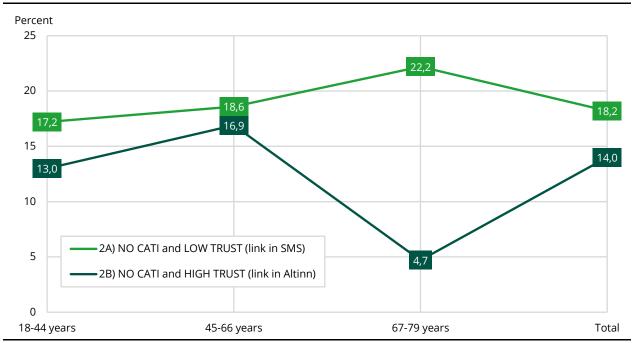


Figure 5.6 Response-rate by age. 2A) No CATI and Low trust versus 2B) no CATI and High trust

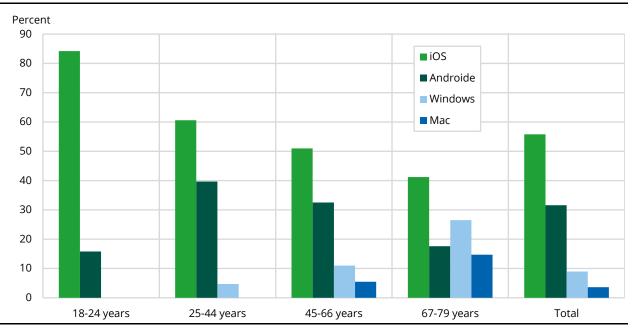
Source: The SSI Recruitment Experiment Survey 2024. Statistics Norway

5.5. Type of devices

The web application was accessible on PC, tablet, and mobile phone. As illustrated in figure 5.7, most respondents used the application on a mobile phone. This option allowed them to install an app icon, making it convenient to take pictures of receipts for OCR. However, a number of the oldest age group preferred to use computer or tablet.

This suggests that relying exclusively on an app available through App store or Google play may risk excluding some respondents in this age group, an age group which already has a low response rate. An alternative for this group could be offering paper diaries.

Figure 5.7 Type of device used for registration



6. Data quality

The quality of the data collected in a sample survey is determined by various factors. This section examines key elements that may impact data quality.

6.1. Non-response

In a voluntary survey, it is expected that not all selected participants will respond. Some individuals may be unreachable, unwilling to participate, or unable to participate for various reasons. These instances contribute to the non-response rate.

In this section, we compare response rate and non-response in the two sub-samples 1) CATI and 2) No CATI, as well as the four experimental groups mentioned in table 4.1 (chapter 4). Please note that some of the figures may carry uncertainty due to limited number of observations.

Additional details regarding response rate and non-response across the sub-samples and experimental groups can be found in Appendix J.

Sub-samples 1) CATI and 2) No CATI

Table 6.1 provides an overview of the response rate and non-response for the households in subsample 1) with CATI interviewing and 2) with no CATI. These figures are based on the gross sample and analyse how response and non-response vary according to the contact person's gender, age, and education level. The table distinguishes between finished survey and started survey. Finished survey refers to households who have completed all parts of the survey; telephone interview (only sub-sample 1) CATI), web questionnaire, and registration of expenses for a week. In sub-sample 1) CATI, started survey refers to households who have completed the telephone interview but have not started or completed registration or web questionnaire. In sub-sample 2) No CATI, started survey refers to household who have started registration or web questionnaire, but did not finish.

Table 6.1 Response rate and non-response by the contact person's gender, age and level of education. Sub-sample 1) CATI and 2) No CATI

	Ti-t-l-		C++		NI	
	Finish	ed survey	Started su	rvey	Non-res	ponse
	1) CATI	2) NO CATI	1) CATI	2) NO CATI	1) CATI	2) NO CATI
All	29,0	16,1	8,8	4,9	62,2	79,0
Gender						
Men	26,6	15,2	11,8	5,3	61,6	79,5
Women	31,0	16,8	6,4	4,6	62,5	78,6
Age						
18-24 years	27,1	15,4	8,3	7,7	64,6	76,9
25-44 years	27,9	15,1	10,6	5,6	61,5	79,2
45-66 years	31,9	17,7	7,7	4,2	60,3	78,1
67-79 years	23,2	13,6	5,3	3,4	71,6	83,0
Level of education						
Below upper secondary school	17,4	8,6	12,2	4,3	70,3	87,0
Upper secondary school	28,6	12,6	7,6	4,5	63,8	82,9
Higher education	36,9	23,0	7,8	6,2	55,4	70,8
Unspecified	12,7	16,7	14,5	0,0	72,7	83,3

Source: The SSI Recruitment Experiment Survey 2024. Statistics Norway

Table 6.1 indicates that the overall response rate is about twice as high among households recruited through CATI compared to those who were not. This trend is consistent across all background

variables in the table, suggesting that the involvement of an interviewer plays a role in achieving higher response rates in this type of surveys.

The proportion of households that started but did not finish the survey is lowest in sub-sample 2) without CATI. If we look at those who actually started registration of expenses or the web questionnaire in sub-sample 1) with CATI, only 1,8 percent started but did not finish (table J.1 in Appendix J).²

In both sub-samples, households where the contact person is in the oldest age group or have a low level of education show the lowest response rate. These findings align with the results from the Norwegian HBS in 2022 and other web surveys conducted by Statistics Norway (ref Berg et al. 2024).

From analysis of status codes in the CATI groups and discussing with interviewers, the low response rate among households with an old contact person, is due to several factors, including lack of willingness to participate, health issues, and challenges associated with the survey's exclusively digital format. Additionally, some individuals in this group do not use the Altinn portal.

In households where the contact person has a low or unspecified education level, the primary reason for non-response was difficulty in reaching them. In sub-sample 1) CATI, these households also had a notable portion that started but did not finish the survey, suggesting that the digital format may have posed challenges. Among those with unspecified education level, there is a clear overrepresentation by immigrants, many of whom lack proficiency in Norwegian.³

Table 6.2 shows the response rate and non-response for the households who received a link to the survey in both SMS and Altinn (Group A Low trust) and households who received a link to the survey only in Altinn (group B High trust), without taking into account whether the households were recruited by CATI or not. These figures are based on the gross sample and analyse how response and non-response vary according to the contact person's gender, age, and education level.

The primary goal of the field experiment was to split the sample evenly in two sub-samples, where one half was recruited to the survey by an interviewer (CATI), while the other half was not (No CATI). Each sub-samples were then further divided in two groups based on login method for accessing the survey: Group A (low trust) got a link to the survey in both SMS and Altinn, while group B (high trust) got a link to the survey only in Altinn. This set up resulted in four experimental groups, as illustrated in Figure 4.1.

We have compared sub-sample 1) CATI with sub-sample 2) No CATI, but comparing Group A (low trust) with Group B (high trust introduces) introduces certain complications because households within the same group were subject to different recruitment strategies. Notably, half of the households in each group were recruited by an interviewer (CATI), while the other half was not (No CATI). This overlap of recruitment modes across login methods makes it difficult to isolate the effect of the login solution. Consequently, detailed analyses of response rate and non-response by login method, groups A and B, will not be presented in this report.

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² In table 6,1 8,8 percent started which is 7.0 percent received login information plus 1,8 started registration,

³ "Unspecified" refers to a group primarily consisting of contact persons with *no recorded education* in Norway. Most of them are likely immigrants. A group often underrepresented in social surveys

Table 6.2 Response rate and non-response by the contact person's gender, age and level of education. Group A)
Low trust and B) High trust

	Finished su	urvey	Started surv	rey	Non-response		
		B) HIGH		B) HIGH		B) HIGH	
	A) LOW TRUST	TRUST	A) LOW TRUST	TRUST	A) LOW TRUST	TRUST	
All	24,0	21,3	3,5	3,2	72,5	75,5	
Gender							
Men	21,8	20,2	4,2	4,0	74,0	75,8	
Women	25,7	22,2	2,9	2,6	71,4	75,2	
Age							
18-24 years	21,4	22,2	4,8	2,2	73,8	75,2	
25-44 years	23,0	20,1	4,4	3,2	56,9	76,7	
45-66 years	25,9	23,7	2,6	3,5	71,5	72,8	
67-79 years	21,8	14,6	2,0	2,4	76,2	83,0	
Level of education							
Below upper secondary school	15,2	11,4	3,8	2,8	81,0	85,8	
Upper secondary school	21,2	19,7	3,3	3,1	75,1	77,2	
Higher education	30,7	29,4	3,7	4,0	65,6	66,6	
Unspecified	21,3	8,4	2,0	0,0	76,7	91,6	

The four experimental groups

Table 6.2 provides an overview of the response rate and non-response for the four experimental groups described in figure 4.1 (chapter 4).

- 1A) CATI and Low trust (link to the survey in SMS)
- 1B) CATI and High trust (link to the survey only in Altinn)
- 2A) No CATI and Low trust (link to the survey in SMS)
- 2B) No CATI and High trust (link to the survey only in Altinn)

The figures are based on the gross sample, with an analysis of how non-response varies by the contact persons gender, age, and level of education. More detailed information about non-response in the experimental groups is available in Appendix J.

Table 6.3 demonstrates that the overall response rate is highest in the groups with CATI. Please note that the results may carry some uncertainty due to limited numbers of observations.

Table 6.3 Response rate and non-response by the contact person's gender, age and level of education. Experimental group 1A), 1B), 2A) and 2B)

	Finished survey			S	Started survey			Non-response				
	1A)	1B)	2A)	2B)	1A)	1B)	2A)	2B)	1A)	1B)	2A)	2B)
All	29,4	28,6	18,2	14,0	7,6	10,1	5,9	4,0	63,0	61,3	75,9	82,0
Gender												
Men	26,9	26,2	16,4	14,0	10,0	13,5	7,0	3,6	63,1	60,3	76,5	82,4
Women	31,3	30,7	19,7	14,0	5,7	7,1	4,9	4,3	63,0	62,2	75,4	81,7
Age												
18-44 years	28,4	27,2	17,2	13,0	8,0	12,8	7,4	4,2	63,6	60,0	75,4	82,8
45-66 years	33,0	30,9	18,6	16,9	7,7	7,7	4,3	4,1	59,3	61,4	77,1	79,0
67-79 years	21,4	25,6	22,2	4,7	5,4	5,1	4,4	2,3	73,2	69,3	73,3	93,0
Level of education												
Below upper secondary school	18,2	14,8	15,1	5,8	9,1	15,6	5,7	1,0	72,7	69,6	79,2	93,3
Upper secondary school	29,5	27,7	13,1	12,1	6,7	8,4	5,1	4,0	63,8	63,9	81,8	83,9
Higher education	34,6	39,5	26,0	20,3	7,7	7,9	6,9	5,6	57,7	52,2	67,1	74,1

Overall, the response rate is highest in group 1A) with CATI recruitment and link to the survey in SMS and lowest in group 2B) with no CATI and link to the survey solely through Altinn. Among individuals with low education the response rate is slightly higher in group 2A) with no CATI and SMS compared to group 1B) with CATI and Altinn. Additionally, for the age group 67-79, group 2A) with no CATI and SMS seem to outperform group 1A) with CATI and SMS. However, for all other demographic characteristics, the response rates are highest in the two CATI groups.

Table 6.3. shows that using a more secure login solution (Altinn) generally seems to result in a lower response rate than providing a link to the survey directly via SMS in all the experimental groups. Nonetheless, for the oldest age group and those with higher education, experimental group 1B) CATI with link in Altinn achieved the highest response rate.

The oldest age group and those with low education have the highest non-response rate across most of the experimental groups. Non-response is particularly pronounced in group 2B) where no CATI was conducted, and the survey link was provided only through Altinn. In 2B only 5.8 percent of households where the contact person had low education and 4.7 percent of households where the contact person was inthe oldest age group finished the survey. It is important to note that these results may be uncertain due to small number of observations.

In group 1B) with CATI and the link provided via Altinn, 10 percent of households started but did not finish the survey, suggesting that the digital format may have posed challenges.

6.2. Bias

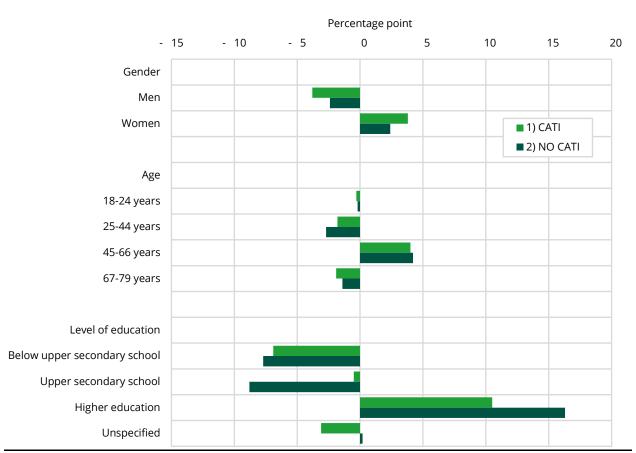
The proportion of individuals remaining after excluding those who are not eligible is referred to as the gross sample. The gross sample represents the population targeted for this survey. Conversely, the proportion of individuals who finished or completed the survey is termed the net sample. The difference between the gross and net sample is classified as non-response. Non-response can introduce bias when the distribution of a specific characteristics differs between respondents and non-respondents. Bias indicates that the net sample may not accurately represent the overall population.

However, bias in one characteristic does not necessarily imply bias in other characteristics. Conversely, a close correspondence between the distributions of the net and the gross sample for certain characteristics does not guarantee absence of bias for other. In this survey, the non-response rate is nearly 80 percent, which increases the likelihood of bias compared to scenarios with lower non-response rate.

Figure 6.1 illustrates the difference between the net and gross sample in the two sub-samples 1) with CATI and 2) with No CATI. These differences are analysed based on the contact persons gender, age and level of education. Additional details about the distribution in both the gross and net sample for both sub-samples can be found in Appendix K.

The figure reveals some deviations between the distribution in the net and gross samples across all the characteristics, with the most noticeable discrepancies observed in age and education.

Figure 6.1 Deviation between net and gross sample by contact person's gender, age and level of education. Subsample 1) CATI and sub-sample 2) No CATI



Source: The SSI Recruitment Experiment Survey 2024. Statistics Norway

When examining the contact person's age, the age groups 25-44 and 67-79 years appear to be the most underrepresented in both sub-samples, while the 45-66 age group is the most overrepresented in both sub-samples (1) CATI and 2) No CATI). Notably, the 67-79 age group is particularly underrepresented in the CATI sub-sample.

The underrepresentation of the oldest age group in the gross sample is especially concerning, given the already small proportion of the oldest age group. Table 6.4 shows the difference between the gross and net sample of each age group, in both percentage point and percent. Households where the contact person are aged 67-79 years are underrepresented by about 20 percent in 1) CATI and 15,5 percent in 2) No CATI. In sub-sample 1) this bias was 12,8 percent following the telephone interview, indicating a considerable dropout rate in this age group after recruitment.

Table 6.4 Differences between net and gross sample, across different age groups. Sub-sample 1) CATI and 2) No CATI

	•			•
	1) CATI	2) No CATI.		
	Difference in	Difference in	1) CATI	2) No CATI.
	net and	net and	Difference in	Difference in
	gross sample,	gross sample,	net and	net and
	percentage	percentage	gross sample,	gross sample,
	point	point	percent	percent
18-24 years	-0.3	-0.2	- 6,3 %	-5,0 %
25-44 years	-1.8	-2.7	- 4,0 %	-6,0 %
45-66 years	4.0	4.2	9,9 %	10,1 %
67-79 years	-1.9	-1.4	- 20 %	-15,5 %

Figure 6.1 illustrates that households where the contact person only has basis schooling or lower level of education are underrepresented in the net sample in both sub-samples, while those with higher education are clearly overrepresented. Contact persons with upper secondary education are not underrepresented in sub-sample 1) CATI, but they are underrepresented in sub-sample 2) No CATI.

This educational bias increases after the telephone interview, as a notable portion of participants who did not finish the survey had lower education levels. This pattern aligns findings from the Quality of life survey (Pettersen and Engvik, 2022) and other web surveys. However, the overrepresentation of respondents with higher education is even more pronounced this field test compared to the HBS 2022.

Figure 6.2 illustrates the difference between the net and gross sample in the two groups A) Low trust (link in Altinn and SMS) and B) High trust (link only in Altinn). These differences are analysed based on the contact persons gender, age and level of education. Additional details about the distribution in both the gross and net sample will not be given because comparing these two groups poses certain challenges, as each group was split evenly: half were recruited to the survey by an interviewer (CATI), while the other half was not (No CATI).

Figure 6.2 Deviation between net and gross sample by contact person's gender, age and level of education. Groups A)

Low trust and B) High trust

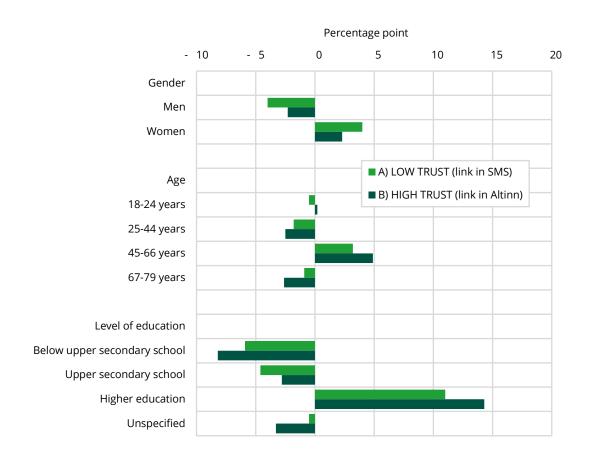


Figure 6.2 reveals some deviations between the distribution in the net and gross samples across all the characteristics, with the most noticeable discrepancies observed in age and education. When examining the contact person's age, the age groups 25-44 and 67-79 years appear to be the most underrepresented in both groups, but the underrepresentation is most prominent in group B) High trust. The 45-66 age group is the most overrepresented in both groups A and B. Contact persons with only basis schooling or lower level of education are underrepresented in the net sample in both groups, but the deviations are most notable in group B where the contact persons got a link to the survey only in Altinn.

Figure 6.3 illustrates the difference between the net and gross sample across the four experimental groups. We examine deviations concerning the contact persons gender, age and level of education. More details about the distribution in both the gross and net sample for the four groups, can be found in Appendix K.

Except for gender, the bias appears highest in group 2B) with no CATI and link to the survey only in Atinn. In this group, very few among individuals aged 67-79 or with only basic schools finished the survey, resulting in a particularly low representation of these groups in the net sample.

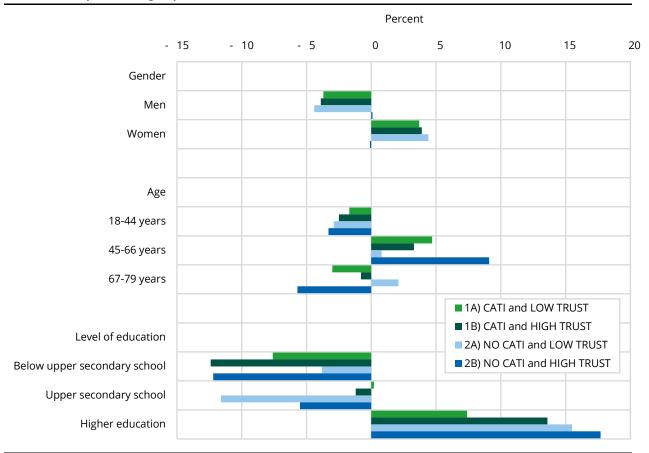
Men are underrepresented in all experimental groups except group 2B. Across all groups, contact persons aged 18-44 are underrepresented, those aged 45-66 are consistently overrepresented. The

oldest age group (67-79 years) is underrepresented in all groups except in group 2B) with no CATI and link to the survey in SMS.

Regarding education, contact persons with only basic school is underrepresented in all experimental groups, while those with higher education are overrepresented. In group 2B, contact persons with higher education are overrepresented by as much as 17,7 percent.

Figure 6.3 Deviation between net and gross sample by contact person's gender, age and level of education.

Experimental group 1A, 1B, 2A and 2B



Source: The SSI Recruitment Experiment Survey 2024. Statistics Norway

6.3. Summary

The findings presented in Chapter 6 indicate the following insights in respect to:

Use of interviewers

- The use of CATI for recruitment nearly doubled the response rate in this survey. The response rate was consistently higher with CATI across all examined characteristics.
- The oldest age group and individuals with low education level showed the highest non-response across most of experimental groups. Non-response was especially pronounced in group 2B which had no CATI recruitment and provided the survey link only via Altinn.
- Use of CATI appears to reduce bias, especially concerning education level. However, its effect on other factors such as age, is less consistent.

Login solution

- Using a more secure login solution (Altinn) generally resulted in a lower response rate compared to a direct survey link sent via SMS.
- Despite this trend, experimental group 1B) CATI and link to the survey in Altinn achieved the highest response rate among the oldest age group and those with higher education.

7. Data delivery

Statistics Norway have delivered two datafiles to researchers at University of Utrecht and the University of Mannheim, who are partners in the SSI project. All delivered data are anonymised.

The data primarily consists of paradata. From the web application the only included information pertains to the type of device used and number of receipts scanned by OCR or manual registration.

We have not been able to deliver date and time for when letters and SMS messages were sent out connected to each household, however, an overview of all mailings and their respective send dates can be obtained on request.

An overview of the variables on the two files is included in Appendix H.

7.1. Data agreement

Statistics Norway and the consortium have an overarching agreement regarding the project and SSB contributions. A separate data handling agreement is not required for the delivery, as all data provided is anonymised.

Note that Statistics Norway expects data to be analysed by the University of Utrecht and the University of Mannheim and used exclusively for the SSI project. Any use, publication, or dissemination of statistics derived from the data must include appropriate credit to Statistics Norway as the data provider.

8. User experience

In relation to the WP2.1 SSI Recruitment Experiment Survey, our goal was to gain qualitative insights into the user experience, focusing on the use of telephone interviewers and use of different login solutions in the recruitment process. We explored the respondents' perspectives through two sperate initiatives:

- **Post-Q evaluation survey** (n=148). While primarily quantitative, this survey complements our qualitative analysis due the nature of its questions and its purpose. Therefore, it is included in our qualitative examination.
- **Follow-up interviews** (n=8). These interviews provided deeper insights into the user experience.

Additionally, we conducted cognitive interviews for the WP2.3 Small Scales User Tests on OCR (n=11) as part of the broader SSI project. These interviews contributed further insights on trust and data security⁴. For more details on data, please refer to Table I in the appendix.

We present the qualitative findings on recruitment collectively, as the results from the various studies align closely. Our focus is on the overall user experience, with comments on specific group deviations when the material allows. To provide relevant context and a clear understanding of the user perspective on recruitment, we have organized the material into three sections: 1) Involvement and engagement, 2) Usability and user experience, and 3) Trust and privacy safeguards. Finally, we summarise key learnings from the recruitment experiment related to the use of telephone interviewers and the type of login solutions. However, limited material constrains our discussion of the four groups tested in the quantitative recruitment experiment (ref. Figure 4.1).

8.1. Involvement and engagement

Motivation to participate in the survey was driven by similar factors across demographic groups. Most important motivator for all respondents were a sense of social responsibility and personal interest in the survey's topic, and more so with age. Among young adults, the gift certificate served as the key incentive, whereas for adults and seniors, incentives were an appreciated bonus.

Recognition of Statistics Norway as the sender played a crucial role in encouraging participation. The bureau's high level of trust motivated respondents to click on the survey link, whether it was included directly in an SMS or accessed via the national Altinn portal. Respondents generally did not distinguish much between the two methods of opening the survey link. However, consistent with the experiment survey results, seniors were more ready to engage with a direct survey link (SMS) than through Altinn, presumably due to its perceived simplicity or user friendliness.

Seniors aged 70 and above, however, expressed concerns about scams and phishing likely due to national campaigns warning against fraudulent SMS links and misuse of national ID numbers. Young adults typically verified the survey legitimacy independently. And once reassured that the process was straightforward and not time-consuming, they proceeded without further consultation. In contrast, seniors often lacked the skills to distinguish legitimate links from fraudulent ones, making them hesitant to click. For them telephone interviewers made a difference and provided reassurance. Notably, seniors appreciated the opportunity to consult with spouse or family members before receiving the recruitment call and deciding to participate. The oldest respondents,

⁴ See report: Report WP2,3 Norway 22,08,24 (Readers outside the project group can get access by contacting the authors.).

even though they often felt obliged to Statistics Norway, more often declined participation due to lack of device, difficulties with technology, or the overall response burden of the survey.

For most participants, the use of what they perceived as a regular "app" and scanning technology was motivating rather than discouraging. Though for some the variety of technological options added complexity to an already demanding survey. Had we been able to include more dropouts and rejectors in our interviews, we might have observed greater reluctance to participate due to issues like lack of device, inexperience, or hesitance to engage with technology. It is reasonable to assume that these barriers are more pronounced among the elderly, individuals outside the workforce, and immigrants.

Once respondents started using the web app, dropout rates were low. Dropout typically occurred between the recruitment call and the registration week and were rarely related to usability, except for the oldest participants. The primary reasons for dropout were response burden and lack of time, particularly due to the diary and the lengthy questionnaire on fixed expenses. Many respondents struggled to answer these questions because they were unfamiliar with the required information and often needed to consult family or other sources.

Respondents who received support from telephone interviewers found it helpful. Some indicated that they might not have completed the survey without their reassurance and assistance, as they had lost engagement or encountered obstacles they couldn't overcome alone. While participants without interviewer support generally didn't express a need for interviewers. Recruitment data, however, shows that interviewer support increased survey participation, likely due to their ability to validate legitimacy, resolve issues, and offer friendly nudging. Both respondent groups with and without telephone interviewers experienced the SMS-reminders during registration week appropriate, helpful, and neither excessive nor invasive.

8.2. Usability and user experience

As expected, young adults were in general more comfortable with digital tools and demonstrated greater ease in using smartphones and apps. Adults also managed well, and most seniors navigated the technology adequately, though they were less proficient in fully utilizing its potential. Seniors often required initial assistance from a spouse or interviewer. This support was typically required only at the start, highlighting the critical role of interviewers during the onboarding process.

Participants frequently overlooked much of the onboarding information and instructions provided via email and in-app. They paid minimal attention to the login process, not reading, but making sure they passed the steps, and went straight for receipt registration – which they perceived as their primary task. The majority accessed the survey using their mobile device. However, many expected the 'app' to be available through an app store rather than as a web-based application. This misunderstanding led to initial confusion and may have caused some participants to abandon the survey. A key challenge after opening the survey link was a lengthy instruction on options how to save the link to the mobile home screen. The unfamiliarity with this process for many respondents added to their uncertainty. Despite these challenges, login was not reported as a significant obstacle in retrospective interviews. Although, as noted, some seniors required initial support to get started.

Regarding usability, distributing the survey link via SMS outperformed Altinn. Although both methods involved authentication through ID-Porten or BankID, Altinn was perceived as more cumbersome. Neither login methods seem to be important in the respondents set of minds when they decide to participate or drop out.

Again, it is important to note that our interviewees were respondents who had either started or completed the survey, excluding rejectors and non-respondents. It's likely that usability and technology-related challenges might be more pronounced among these groups.

Across all age groups, participants preferred scanning receipts over manual entry, finding scanning more efficient while manual registration felt burdensome. Still, manual registration occurred more frequently than desirable from a data qualitative perspective. Reasons for not scanning included lack of receipts, missing receipts from other household members, or the perception that manual entry was easier for certain purchases. The lack of receipts was more pronounced in young adults and adults, as they are not accustomed to collecting receipts. The youngest tended to restore to manual data entry, satisficing, and short cuts more frequently. Seniors, by contrast, demonstrated more patience with the process, and once familiar with the web application, managed scanning without encountering more problems than others. Seniors were also most diligent in verifying fixed costs using secondary sources, such as bank statements and paper records. But they were less likely to explore the interactiveness of the web application and found it more difficult to switch between sites on their device.

Since the survey link or information about it was initially received on a smartphone and Statistics Norway promoted mobile device as the most efficient option, most participants accessed and completed the survey on their smartphones. Nonetheless, seniors encountered more often usability issues due to the small screen size. Particularly with text size, navigation, and touch functionality. They generally prefer larger screens, especially for reviewing data, and more often transitioned from using smartphones to larger devices like iPads or PCs.

8.3. Trust and privacy safeguards

Trust was essential for all participants in their decision to take part in the survey. High confidence in Statistics Norway reassured participants and positively influenced their willingness to contribute to the survey. Communication through multiple channels (SMS, email, Altinn and Statistics Norway's homepage), combined with a professional-looking application and secure authentication via ID-Porten/BankID, helped build trust. Use of telephone interviewers further reassured uncertain respondents, playing a key role in strengthening trust.

A critical indicator of trust was participants' willingness to click on the survey link (or more precisely the link to the web application of the survey). Most participants did so without hesitation, whether the link was provided directly in an SMS or via an SMS with information to go through the Altinn portal to find it. Only a few chose a more cautious approach, such as typing the web address manually and verifying its legitimacy⁵. In retrospective follow-up interviews, most respondents acknowledged initial concerns about scams. Young adults valued having multiple verification options to ensure the survey's legitimacy, relying on their ability to assess the trustworthiness on their own. While seniors more often were in doubt and likely to consult relatives or be reassured by telephone interviewers.

While most participants considered ID-Porten/BankID and Altinn cumbersome, they generally accepted these as necessary security measures. All respondents in the qualitative interviews were familiar with these digital solutions and capable of using them. Nevertheless, it's important to remember that not all citizens, particularly the oldest, are equally familiar. Some participants voiced concerns about using their national ID number, required regardless of the login solution tested, due

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⁵ 93 % answered that they opened link in Altinn or sms, 7 % searched for the survey online, ref. Post-Q Evaluation Survey, SSB.

to fears of fraud. A few respondents expressed a preference for reserving the use of their national ID number for serious matters, rather than surveys.

Privacy and data security

Respondents generally did not consider sharing expenses or scanning of their own receipts as sensitive and were comfortable providing this information. Receipts rarely contain personal details, and respondents in the small-scale OCR user tests did not review receipts for such information before scanning. Retrospective interviews indicated that participants did not feel the need to edit or alter by cropping or masking information for privacy reasons. However, some participants mentioned that they might withhold receipts for purchases they perceived as subject to judgment, such as alcohol, candy, energy drinks, or more private items (e.g., from sex shops). In these cases, they would prefer to omit the receipts rather than edit them.

Our test did not suggest that the use of new technology, with what many perceived as a standard app with scanning capabilities, negatively affected respondents' trust in Statistics Norway. On the contrary, respondents expected Statistics Norway to utilize modern technology to improve efficiency.

Seniors demonstrated the highest levels of trust in Statistics Norway, confident that their data would remain secure and not misused. Young adults also trusted Statistics Norway but were more likely to question the appropriateness of the amount and type of information being collected. Across all age groups, respondents had strong trust in Statistics Norway's compliance with privacy laws and ability to handle and store information. However, this trust is somewhat fragile, as privacy is a complex issue that many found difficult to fully comprehend or discuss during the interviews. Respondents made it clear that a breach of this trust would be difficult to repair.

It is important to note that trust in Statistics Norway is likely lower among rejectors than among the participants included in this study.

8.4. Qualitative insights on recruitment

We can summarize our key qualitative insights into the recruitment experience as follows:

Use of new technology

The use of smart technology, sensors, and receipt scanning in a web application for data collection was well-received by most respondents serving as an incentive for participation. The web application itself was not considered a barrier to participation, except among the oldest respondents. The contact strategy, which included multiple contacts through different channels, effectively informed respondents that Statistics Norway was reaching out and ensured the survey's legitimacy. For younger respondents, it reassured them that the survey link was safe to open, while for seniors, it allowed time to consult with family or friends to verify the authenticity of the survey.

Still, we need to evaluate whether the oldest age group requires alternative participation modes to ensure they are not excluded.

Login

The process of adding the web application to a mobile home screen proved challenging, as many users are unfamiliar with web app technology, causing confusion. It remains unclear whether using an app store would improve usability, as some respondents are also hesitant to download apps. This usability issue occurs at the start of the survey process, making it a critical point that could affect response rates, and therefore needs further considerations.

There is no clear user preference between a login solution that provides the survey link directly in the SMS or accessing it through Altinn. While a direct link in an SMS offers the greatest usability from a user's perspective, it raises security concerns in the current environment, even when secured by ID-porten/BankID. Respondents expect Statistics Norway to prioritize security and adhere to best practices. And they anticipate needing to use ID-porten/BankID and are generally willing to use Altinn, even if they find it cumbersome.

Interviewer support

Despite the shift towards a self-administered data collection mode, interviewers remain indispensable from a user perspective. They play a critical role in verifying the survey's authenticity, motivating respondents, assisting with start help, reminding non-starters and potential dropouts, and ensuring the completion of registrations. Interviewers are also central to onboarding communication, clarifying the survey's purpose, explaining respondents' tasks, interpreting questions, and emphasizing the importance of accurate and detailed reporting. Additionally, they offer user guidance, provide technical support to those less familiar with web applications, and handle administrative inquiries.

We conclude that interviewer involvement is essential, particularly for ensuring the representation of groups such as seniors, individuals outside the workforce, and immigrants. Without their involvement, these groups would likely be even more underrepresented than they have been so far.

9. Interviewer feedback

After concluding the fieldwork of the recruitment experiment, we held a workshop with three key telephone interviewers involved in data collection for the recruitment experiment survey, along with the lead project planner. The main objective was to identify what worked well, what didn't, and what could be improved regarding the contact strategy, survey communication, recruitment activities, web application, and back-office system for data collection for future surveys. Consequently, the following summary reflects the general feedback from the interviewers on the overall process as they see it and has a broader focus than the SSI research scope.

9.1. Engagement and trust

Motivation

According to the interviewers, Statistics Norway's reputation is the most effective recruitment argument. Many respondents feel special being selected and are happy "to serve" when Statistics Norway calls. Additionally, gaining insight into their own economy and contributing to understanding consumption patterns in society at large encourages participation. Therefore, the interviewers recommend displaying a graphical overview of each household's expenses continuously within the app during the registration week. For younger respondents, a gift certificate of 500 NOK is also considered substantial and important to offer.

Trust-building and response burden

Statistics Norway enjoys a high level of trust in society. Respondents are generally willing to engage with the survey and click on SMS links, especially when they recognise Statistics Norway as the sender. However, seniors aged 70 and above exhibit more scepticism, particularly regarding use of their national identification number to log-in. This reluctance can hinder recruitment efforts and is not all alleviated using the national Altinn-portal. To mitigate use of national identification number, interviewers recommend referring only to "ID-Porten," and not "bankID", and emphasizing that it is the same secure login used for taxes and government services such as Altinn.

Seniors also express concern about phishing likely due to national campaigns highlighting fraudulent SMS links. They may lack the skills to detect legitimate links, making them hesitant to click on them compared to younger respondents. While some seniors benefit from reassurance and assistance from interviewers in this matter, many find the overall response burden of the survey task too high to participate. Once they perceive the task as too demanding, they are often difficult to sway.

Drop-out reasons

Close follow-up by interviewers, combined with SMS reminders during data collection, is essential to ensure respondents complete the survey. This is crucial for both data quality and response rates. The primary reasons for dropouts include response burden and lack of time, particularly due to the lengthy questionnaire on fixed expenses. Many respondents find it challenging to answer questions because they are unfamiliar with the required information and don't know the exact answers. However, features like the use of app technology with scanning for the registration week of household spending have a new appeal so far and are not drop-out reasons for groups below retirement age.

9.2. Response burden and usability

Many respondents are unfamiliar with the distinctions between regular apps, that is native apps, and web applications (PWAs) or web apps, which can lead to confusion about usage. Interviewers believe that making the app available in the App Store or Google Play would enhance trust and encourage more respondents to engage, as these platforms are associated with legitimacy.

Once respondents have opened and started the web application, it is generally easy to navigate, though seniors face more difficulties than younger respondents. A significant challenge for many is forgetting to collect physical receipts. While most older respondents can navigate the web application with some initial assistance, the oldest individuals often fear struggling with technology and are hesitant to explore it.

9.3. Survey communication

Survey communication

The contact strategy for the survey was efficient, utilizing multiple contact points and formats such as email, the national portal Altinn, Statistics Norway homepage, and SMS notifications. As we know from the user tests and earlier work, interviewer feedback also indicates that respondents do not read all in the provided materials and instructions. However, the interviewers themselves found the instruction texts to be clear and precise, though they felt there is a tendency to overwhelm respondents with too much text.

The interviewers received positive feedback regarding the assistance they provided to the respondents. They felt that their explanation of the main tasks of the survey and important features of the web application was appreciated and crucial for getting respondents to report according to Statistics Norway requirements. The interviewer support helped ease respondents through the registration week and encouraged them to complete the survey.

Organisation of data collection

Engagement is high in this interview team. They enjoyed working together, dividing tasks, and collaborating effectively. They have gained a substantial knowledge across what works best for the HBS. It has been important that they know the web application and have saved it on their own mobiles. Within the team, they were able to handle and answer most inquiries, including technical support. They do not want to expand the team or tap into the field corps at large, as the team works well as a small unit. They believe the contact and recruitment strategy is good and want to maintain this plan with strong attention to details and a prompt schedule. There should never be uncertainty about what groups to follow up on and when.

The back-office system worked well and provided good support for efficient follow up without redundant work. However, they were not as happy with the support from the Service Desk. It was too often too late, and the information provided about the survey could be incorrect. For the next run of the Household Budget Survey, the interviewers have detailed suggestions for improvements of the back-office system (see recommendations Appendix I).

10. Recommendations for future surveys

This section outlines recommendations based on insights from the Recruitment Field Test and related activities of the experiment, supported by insights from the Household Budget Survey 2022. Several key lessons have emerged from this work, providing guidance for future enhancements to data collection in the Household Budget Survey.

10.1. Key learnings

Despite implementing new technologies, like app-based data collection with scanning, intended to improve efficiency for both users and data collectors, the survey remains highly complex and continues to impose a significant response burden. While the web application introduced in 2022 seemingly has made the process more user-friendly for most respondents, the questionnaire on fixed and large expenses remains lengthy and difficult, presenting a persistent challenge for future surveys.

Our main concerns about response rates, potential bias, and data quality are driven primarily by this response burden rather than by the new technology itself. (Though it should not be forgotten that technology is a significant barrier for participation for the very oldest individuals (70/80 years+), which need to be addressed for future surveys.) Further, we are concerned about the quality of self-reported data in a time when attention spans and willingness to provide detailed responses are diminishing. This trend, together with reduced respondent engagement in social surveys observed over the past decade or so, raises concerns about underreporting, data accuracy, and a higher inhouse editing workload.

Respondents often do not fully engage with onboarding and instructional materials, leading to inconsistent recording practices, insufficient details, and missing data. Scanning is particularly challenged by receipt unavailability, while manual entry lacks product item details. Also, omitted expenses from other household members are a concern we believe might be hard to control. In the Household Budget Survey 2022, we observed a lower-than-expected share of scanning, with only about 50 percent of all receipts but 85 percent of all product items scanned. Surprisingly, scanning compliance appears to increase with respondent age, as mature adults tend to follow instructions more closely than younger ones.

While editing, imputation, and machine learning can address many data quality issues, these solutions currently require significant resources. However, as machine learning models continue to advance, we expect this resource demand to decrease. Enhancing data quality will involve increasing the proportion of scanned receipts since manual data entry poses greater challenges due to missing information and fewer data points needed for accurate and automated product categorization.

A critical question is whether the web application's current digital assistance effectively communicates task requirements and convey complex questions as effectively as interviewers traditionally do. Our experience indicates that interviewer involvement is especially valuable in a tech-driven, self-reported data collection environment. Interviewers verify survey legitimacy, emphasize what needs to be recorded, stress the importance of accuracy, conduct targeted reminding, and help ensure survey completion. Reducing or eliminating this role could negatively impact respondents' participation and data quality, underscoring the need to maintain the level of interviewer support in the HBS.

10.2. Actions for future surveys

For the upcoming Household Budget Survey (HBS) in 2026, we are considering several measures to improve survey performance and data quality:

- 1. Targeted recruitment: Implement tailored strategies to boost participation, shifting resources to target groups with low response rates, e.g., the elderly and groups with low education level.
- 2. **Enhanced technology:** Improve scanning technology, editing tools, machine learning models, and back-office systems to support both machine and human data handling. This will aid both respondents in the recording process and in-house processing teams.
- 3. **Editing process optimization:** Evaluate and enhance editing functionality both in-app to assist respondents and in-house at the institute to improve efficiency and quality of data editing and coding.
- 4. **Secure login:** Update our secure login to meet current standards, maintaining trust and data protection.
- 5. **Questionnaire simplification:** Reduce and simplify the questionnaire length for fixed and large expenses to reduce drop out and increase the response burden.
- 6. **App improvements to secure more use of OCR scanning:** To reduce dropout and improve data quality, further app development is essential. Improvements that will be evaluated are:
 - Digital receipt integration,
 - Improvements of user initiated smart search and algorithms,
 - In-app push notifications to motivate and guide correct recording,
 - Enhanced help
 - Provide a graphical overview of respondent's expenses recorded "to give back to" participants.
- 7. **Dedicated CATI and support team.** Allowing the CATI team to handle support with a dedicated line and contact point for respondents will enhance service and guidance, providing a better experience that fosters respondents' engagement. Allowing the CATI team to handle support with a dedicated line and contact point for respondents, will enhance the service and guidance of respondents and improve response rates and data quality.
- 8. **Alternative options for older adults or non-digital respondents**: Explore the need for a non-digital option (e.g., PASI/CATI) for older respondents.

Going forward, our challenge will be balancing user-friendliness with data accuracy. Over time, the app's design and functionality will evolve to improve the self-reporting experience for respondents. Advances in scanning, editing, and machine learning technologies will continue to support data quality. And we can also reduce and simplify the questionnaires and possibly include alternative data collection methods to bridge the gap left by reduced interviewer involvement when using web application. However, we don't believe that replacing interviewer assistance is effective. Our findings show that it is crucial to retain interviewers in some capacity to ensure high response rates and data quality.

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Appendix A: Altinn letters to sub-sample 1) CATI

Altinn letter sent four days before CATI recruitment started



Forbruk «IO-NR»

TIL «NAVN»

Du er invitert til å delta i Forbruksundersøkelsen

Statistisk sentralbyrå (SSB) gjennomfører nå en undersøkelse om husholdningers forbruk av varer og tjenester, og din husholdning er trukket ut til å delta.

Vi kommer snart til å ringe deg

En av våre intervjuere vil i løpet av neste uke ringe deg for å gjennomføre et kort intervju. Etter intervjuet skal husholdningen registrere utgifter til varer og tjenester i en avtalt uke, og fylle ut et webskjema på omtrent 15 minutter. Intervjueren gir deg mer informasjon om hvordan du gjennomfører undersøkelsen.

Hvis du vil avtale tidspunkt for intervju, kan du ta kontakt med oss på telefon eller e-post.

Alle som fullfører undersøkelsen, får et gavekort på 500 kroner. Gavekortet kan brukes i mange butikker over hele landet og i utvalgte nettbutikker.

Svarene dine er viktige

2 000 husholdninger er trukket fra SSBs register til å være med i undersøkelsen. Det er frivillig å delta. Svarene dine blir brukt i forskning og analyse for å sikre at digitale innsamlingsløsninger gir god og pålitelig forbruksstatistikk. Anonyme data fra undersøkelsen inngår i et europeisk forskningsprosjekt.

Du kan lese mer om undersøkelsen på ssb.no/forbruk-svar.

Opplysningene dine er sikre hos oss

- Svarene dine bruker vi kun til forskning og analyse, og vi offentliggjør aldri enkeltsvar.
- Frem til 15. juni 2024, kan du trekke deg og be om at svarene blir slettet. Dette gjør du ved å
 ringe eller sende oss en e-post.
- For at undersøkelsen skal være så kort som mulig, benytter vi opplysninger om deg og din husholdning fra registre SSB har tilgang til. Dette gjelder opplysninger fra Folkeregisteret, opplysninger om utdanning fra skoleeiere og Lånekassen og inntekt fra Skatteetaten og Nav.
- Vi anonymiserer alle opplysninger om deg og husholdningen din innen 1. oktober 2025.

Vi kontakter 10-20 husholdninger etter at undersøkelsen er gjennomført, for å stille noe spørsmål om hvordan det var å delta.

Har du spørsmål?

Kontakt oss på

e-post: svar@ssb.no

telefon: 62 88 56 08

Svartjenesten er åpen kl. 09-14 mandag til fredag.

Med vennlig hilsen

Geir Axelsen

administrerende direktør

Altinn letter sent on the start day of the registration



Forbruk (IO-NR)

{Navn}

Din registreringsuke i Forbruksundersøkelsen starter i dag

Takk for at du har sagt ja til å delta i Forbruksundersøkelsen. Som avtalt i startintervjuet skal du nå gjøre følgende:

- 1. Registrere alle utgifter husholdningen har i en uke fra i dag (mandag til søndag)
- 2. Fylle ut et webskjema, dette tar omtrent 15 minutter
- 3. Bekrefte at du er ferdig med registrering og webskjema

Oppgavene gjør du i en webapplikasjon. Nettadressen er: https://forbruk.ssb.no

Når du har fullført alle oppgavene, sender vi deg et gavekort på 500 kroner.

Når du åpner applikasjonen første gang, kan den installeres som en app på mobilen din. Innlogging skjer med MinID eller BankID. Når du er innlogget, vil du være det for hele registreringsperioden.

Hvordan registrere utgifter i appen

- Vi anbefaler deg å bruke mobil for registrering, men du kan også bruke nettbrett eller PC.
- Når du logger inn i appen første gang, får du instruksjoner om hva du skal gjøre.
- Du registrerer utgifter ved å ta bilde av kvitteringer fra alle kjøp i perioden.
- Du kan også legge inn kjøp og andre utgifter manuelt. Husk å legge inn en og en vare.
- Du skal registrere alt husholdningen bruker penger på. Husk også utgifter til for eksempel lege, frisør, museumsbesøk, parkering og kino.
- Appen har også et webskjema med spørsmål om utgifter til bolig og kjøp du ikke gjør så ofte.
 Skjemaet kan fylles ut når som helst i registreringsperioden.

Har du spørsmål?

Kontakt oss på

- e-post: svar@ssb.no
- telefon: 62 88 56 08

Svartjenesten er åpen kl. 09-14 mandag til fredag.

Tusen takk for at du deltar!

Vennlig hilsen Statistisk sentralbyrå

Appendix B: SMS texts to sub-sample 1) CATI

SMS1 recruitment

Til <<navn>>. Statistisk sentralbyrå (SSB) inviterer deg til å delta i Forbruksundersøkelsen. Vi har sendt deg mer informasjon i Altinn. En av våre intervjuere vil ringe deg en av de nærmeste dagene. Kontakt oss på 62885608 eller svar@ssb.no dersom du vil avtale tidspunkt for intervju. Vennlig hilsen SSB

SMS2 reminder1 recruitment

Hei <<navn>>!

Vi har invitert deg til å delta i Forbruksundersøkelsen. Vi trenger vi svar fra så mange som mulig for å forstå utviklingen. Derfor er dine svar viktige!

Vi ringer deg igjen i løpet av noen dager.

Kontakt oss på 62885608 eller svar@ssb.no dersom du vil avtale tidspunkt for intervju.

Vennlig hilsen SSB

SMS 3 to those recruited - link in SMS and Altinn

Takk for at du har sagt ja til å delta i Forbruksundersøkelsen.

Registreringsuken din starter i dag.

For å registrere utgifter, logger du inn i appen via ID-porten: https://forbruk.ssb.no eller via lenken du har mottatt i Altinn i dag.

Husk å ta med alt husholdningen bruker penger på.

Ta kontakt på 62885608 eller svar@ssb.no dersom du har spørsmål.

Vennlig hilsen Statistisk sentralbyrå

SMS 3 to those recruited - link in Altinn

Takk for at du har sagt ja til å delta i Forbruksundersøkelsen.

Registreringsuken din starter i dag.

For å registrere utgifter, logger du inn i appen via lenken du har mottatt i Altinn i dag.

Husk å ta med alt husholdningen bruker penger på.

Ta kontakt på 62885608 eller svar@ssb.no dersom du har spørsmål.

Vennlig hilsen Statistisk sentralbyrå

SMS4 Reminder1 -link in SMS and Altinn

Tusen for at du bidrar til ny Forbruksstatistikk.

Har du spørsmål eller behov for hjelp? Kontakt oss på 62885608 eller svar@ssb.no

Tips: Du kan enkelt registrere alle kvitteringer ved å ta bilde av dem i appen.

Logg inn i appen via https://forbruk.ssb.no eller via lenken du har mottatt i Altinn.

Vennlig hilsen SSB

SMS4 Reminder1 -link in SMS and Altinn

Takk for at du bidrar til ny Forbruksstatistikk.

Har du spørsmål eller behov for hjelp? Kontakt oss på 62885608 eller svar@ssb.no

Tips: Du kan enkelt registrere alle kvitteringer ved å ta bilde av dem i appen.

Logg inn i appen via lenken du har mottatt i Altinn.

Vennlig hilsen SSB

SMS5 - Encouragement 1 to those started

Tusen takk for at du bidrar til ny Forbruksstatistikk.

Tips! Ta vare på alle kvitteringer, så slipper du å huske på hva du har kjøpt. Du kan ikke legge inn totalsummer.

Kontakt oss på 62885608 eller svar@ssb.no dersom du lurer på noe. Vennlig hilsen SSB

SMS6 Reminder2 -link in SMS and Altinn

Vi er over halvveis i uken, og det kan være lurt å komme i gang med registreringen.

Ta gjerne kontakt på 62885608 eller <u>svar@ssb.no</u> dersom du lurer på noe.

Tips: Dersom du registrerer utgifter manuelt, husk å legge inn en og en vare.

Logg inn i appen via https://forbruk.ssb.no eller via lenken du har mottatt i Altinn.

Vennlig hilsen SSB

SMS6 Reminder2 -link in Altinn

Vi er over halvveis i uken, og det kan være lurt å komme i gang med registreringen.

Ta gjerne kontakt på 62885608 eller svar@ssb.no dersom du lurer på noe.

Tips: Dersom du registrerer utgifter manuelt, husk å legge inn en og en vare.

Logg inn i appen via lenken du har mottatt i Altinn.

Vennlig hilsen SSB

SMS7 Encouragement 2 to those started

Din deltakelse i Forbruksundersøkelsen er snart over. Du har gjort en kjempeviktig jobb!

Tips: Skal du kanskje på kafé, i svømmehallen eller på kino i helgen? Husk å registrere slike utgifter også.

Ta kontakt på 62885608 eller svar@ssb.no dersom du har spørsmål. Vennlig hilsen SSB

Appendix C: Altinn letters to sub-sample 2) NO CATI

Altinn letter sent four days before the registration started



Forbruk «IO-NR»

TIL «NAVN»

Du er invitert til å delta i Forbruksundersøkelsen

Statistisk sentralbyrå (SSB) gjennomfører nå en undersøkelse om norske husholdningers forbruk av varer og tjenester, og husholdningen din er trukket ut til å delta.

De som deltar, registrerer alt husholdningen bruker penger på i en avtalt uke. Dette gjøres i en webapplikasjon hvor en tar bilde av kvitteringer og fyller ut et webskjema på omtrent 15 minutter.

Din registreringsuke er: <<kPeriode>>

På startdagen sender vi deg mer informasjon i Altinn om hvordan undersøkelsen gjennomføres. Dersom registreringsuken ikke passer, er det mulig å endre den i appen på startdagen.

Alle som fullført undersøkelsen, får du et gavekort på 500 kroner. Gavekortet kan brukes i mange butikker over hele landet og i utvalgte nettbutikker.

Svarene dine er viktige

2 000 husholdninger er trukket tilfeldig fra SSBs husholdningsregister til å være med i undersøkelsen. Det er frivillig å delta. Svarene dine blir brukt i forskning og analyse for å sikre at digitale innsamlingsløsninger gi god og pålitelig forbruksstatistikk. Anonyme data fra undersøkelsen inngår i et europeisk forskningsprosjekt.

Du kan lese mer om undersøkelsen på ssb.no/forbruk-svar.

Opplysningene dine er sikre hos oss

- · Svarene dine bruker vi kun til forskning og analyse, og vi offentliggjør aldri enkeltsvar.
- Frem til 15. juni 2024, kan du trekke deg og be om at svarene blir slettet. Dette gjør du ved å ringe eller sende oss en e-post.
- For at undersøkelsen skal være så kort som mulig, benytter vi opplysninger om deg og din husholdning fra registre SSB har tilgang til. Dette gjelder opplysninger fra Folkeregisteret, opplysninger om utdanning fra skoleeiere og Lånekassen og inntekt fra Skatteetaten og Nav.
- Vi anonymiserer alle opplysninger om deg og husholdningen din innen 1. oktober 2025.

Vi kontakter 10-20 husholdninger etter at undersøkelsen er gjennomført, for å stille noe spørsmål om hvordan det var å delta.

Har du spørsmål?

Kontakt oss på

- e-post: svar@ssb.no
- telefon: 62 88 56 08

Svartjenesten er åpen kl. 09-14 mandag til fredag.

Med vennlig hilsen

Geir Axelsen administrerende direktør

Altinn letter on the start day of the registration



Forbruk (ioNumber)

{name}

Din registreringsuke i Forbruksundersøkelsen starter i dag

Torsdag i forrige uke, sendte vi deg et brev i Altinn om at din husholdning er trukket ut til å delta i Statistisk sentralbyrås undersøkelse om forbruk av varer og tjenester.

Undersøkelsen består av følgende tre oppgaver:

- 1. Registrere alle utgifter husholdningen har i uken <<kPeriode>>
- 2. Fylle ut et webskjema, dette tar omtrent 15 minutter
- 3. Bekrefte at du er ferdig med registrering og webskjema

Oppgavene gjør du i en webapplikasjon. Nettadressen er: https://forbruk.ssb.no

Når du har fullført alle oppgavene, sender vi deg et gavekort på 500 kroner.

Når du åpner applikasjonen første gang, kan den installeres som en app på din mobil. Innlogging skjer med MinID eller BankID. Når du er innlogget, vil du være det for hele registreringsperioden.

Dersom registreringsuken ikke passer, har du mulighet til å endre den i appen.

Det er frivillig å delta. Svarene dine blir brukt i forskning og analyse for å sikre at digitale innsamlingsløsninger gi god og pålitelig forbruksstatistikk. Du kan lese mer om undersøkelsen på ssb.no/forbruk-svar.

Hvordan registrere utgifter i appen

- Vi anbefaler deg å bruke mobil for registrering, men du kan også bruke nettbrett eller PC.
- Når du logger inn i appen første gang, får du instruksjoner om hva du skal gjøre.
- Du registrerer utgifter ved å ta bilde av kvitteringer fra alle kjøp i perioden.
- Du kan også legge inn kjøp og andre utgifter manuelt. Husk å legge inn en og en vare.
- Du skal registrere alt husholdningen bruker penger på. Husk også utgifter til for eksempel lege, frisør, museumsbesøk, parkering og kino.
- Appen har også et webskjema med spørsmål om utgifter til bolig og kjøp du ikke gjør så ofte.
 Skjemaet kan fylles ut når som helst i registreringsperioden.

Har du spørsmål?

Kontakt oss på

e-post: <u>svar@ssb.no</u>
 telefon: 62 88 56 08

Svartjenesten er åpen kl. 09-14 mandag til fredag.

Tusen takk for at du deltar!

Vennlig hilsen Statistisk sentralbyrå

Appendix D: SMS texts to sub-sample 2) NO CATI

SMS1 without recruitment

Til <<navn>>. Statistisk sentralbyrå inviterer deg til å delta i Forbruksundersøkelsen. Vi har sendt deg mer informasjon i Altinn.

Ta kontakt på 62885608 eller svar@ssb.no dersom du har spørsmål.

Vennlig hilsen Statistisk sentralbyrå

SMS3 to those not recruited - link in SMS and Altinn

Hei. Statistisk sentralbyrå (SSB) trenger dine svar i Forbruksundersøkelsen.

Deltakere registrerer alt husholdningen bruker penger på i en uke, og din uke starter i dag.

Utgifter registreres i forbruksappen. Logg inn via ID-porten på https://forbruk.ssb.no eller via lenken du har mottatt i Altinn i dag.

Ta kontakt på 62885608 eller svar@ssb.no for spørsmål, eller se informasjon i Altinn.

Vennlig hilsen SSB

SMS3 to those not recruited - link in Altinn

Hei. Statistisk sentralbyrå (SSB) trenger dine svar i Forbruksundersøkelsen.

Deltakere registrerer alt husholdningen bruker penger på i en uke, og din uke starter i dag.

Utgifter registreres i forbruksappen. Logg inn via lenken du har mottatt i Altinn i dag.

Ta kontakt på 62885608 eller svar@ssb.no dersom du har spørsmål, eller se informasjon i Altinn.

Vennlig hilsen SSB

SMS4 Reminder1 - link in SMS and Altinn

Tusen for at du bidrar til ny Forbruksstatistikk.

Har du spørsmål eller behov for hjelp? Kontakt oss på 62885608 eller svar@ssb.no

Tips: Du kan enkelt registrere alle kvitteringer ved å ta bilde av dem i appen.

Logg inn i appen via https://forbruk.ssb.no eller via lenken du har mottatt i Altinn.

Vennlig hilsen SSB

SMS4 Reminder1 - link in Altinn

Takk for at du bidrar til ny Forbruksstatistikk.

Har du spørsmål eller behov for hjelp? Kontakt oss på 62885608 eller svar@ssb.no

Tips: Du kan enkelt registrere alle kvitteringer ved å ta bilde av dem i appen.

Logg inn i appen via lenken du har mottatt i Altinn.

Vennlig hilsen SSB

SMS5 - Encouragement 1 to those started

Tusen takk for at du bidrar til ny Forbruksstatistikk.

Tips! Ta vare på alle kvitteringer, så slipper du å huske på hva du har kjøpt. Du kan ikke legge inn totalsummer.

Kontakt oss på 62885608 eller svar@ssb.no dersom du lurer på noe. Vennlig hilsen SSB

SMS6 Reminder2 - Link in SMS and Altinn

Vi er over halvveis i uken, og det kan være lurt å komme i gang med registreringen.

Ta gjerne kontakt på 62885608 eller <u>svar@ssb.no</u> dersom du lurer på noe.

Tips: Passer det ikke denne uken? Du kan flytte registreringsperioden til neste uke i appen.

Logg inn i appen via https://forbruk.ssb.no eller via lenken du har mottatt i Altinn.

Vennlig hilsen SSB

SMS6 Reminder2 - Link in Altinn

Vi er over halvveis i uken, og det kan være lurt å komme i gang med registreringen.

Ta gjerne kontakt på 62885608 eller svar@ssb.no dersom du lurer på noe.

Tips: Passer det ikke denne uken? Du kan flytte registreringsperioden til neste uke i appen.

Logg inn i appen via lenken du har mottatt i Altinn.

Vennlig hilsen SSB

SMS7 Encouragement 2 to those started

Din deltakelse i Forbruksundersøkelsen er snart over. Du har gjort en kjempeviktig jobb! Tips: Skal du kanskje på kafé, i svømmehallen eller på kino i helgen? Husk å registrere slike utgifter også. Ta kontakt på 62885608 eller svar@ssb.no dersom du har spørsmål. Vennlig hilsen SSB

SMS 9a - Thank you to those completed

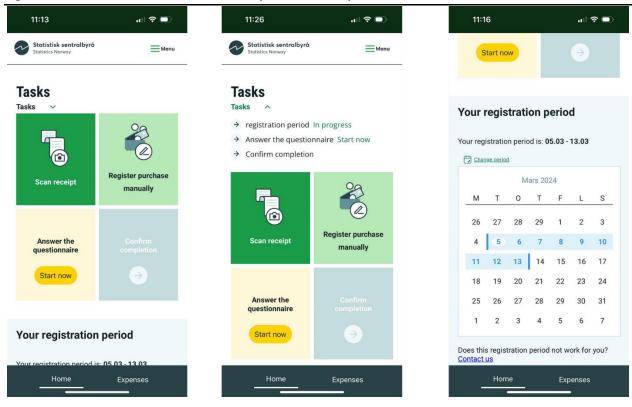
Registreringsperioden på Forbruksundersøkelsen er nå over. SSB takker for din deltakelse. I løpet av en til to uker sender vi deg et gavekort på 500 kroner. Ta kontakt på 62885608 eller svar@ssb.no dersom du har spørsmål. Vennlig hilsen SSB

SMS 9b - Thank you to those started

Registreringsperioden på Forbruksundersøkelsen er nå over. SSB takker for din deltakelse. Dersom du ikke er helt ferdig med registreringen, setter vi pris på om du gjør det innen førstkommende onsdag. Når du er ferdig, er det viktig at du trykker på knappen «Jeg er ferdig med undersøkelsen». En til to uker etter at undersøkelsen er avsluttet, sender vi deg et gavekort på 500 kroner. Ta kontakt på 62885608 eller svar@ssb.no dersom du har spørsmål. Vennlig hilsen SSB

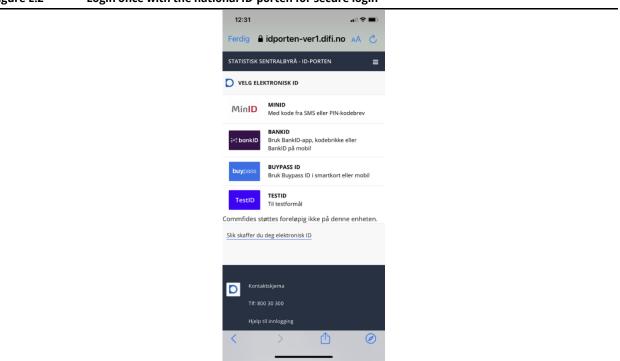
Appendix E: Screenshots from the web application

Figure E.1 Home screen with and without drop-down menus open for task and for calendar



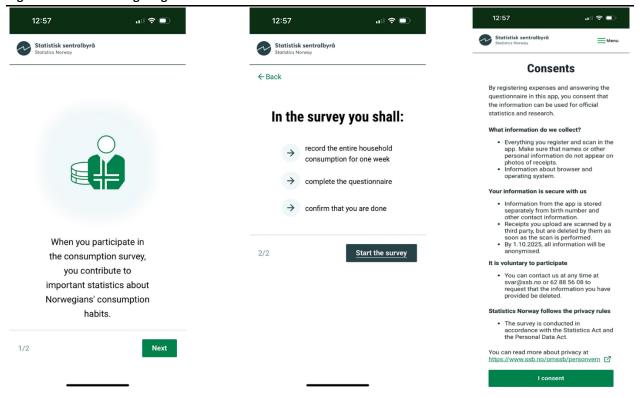
Source: The Household Budget Survey 2022, Statistics Norway

Figure E.2 Login once with the national ID-porten for secure login



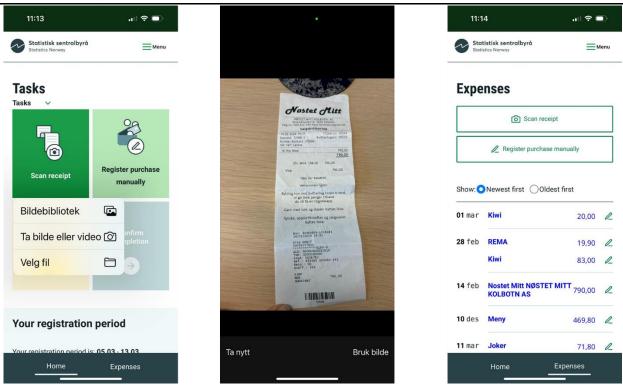
Source: The Household Budget Survey 2022, Statistics Norway

Figure E.3 Onboarding or "get started" instructions with consent



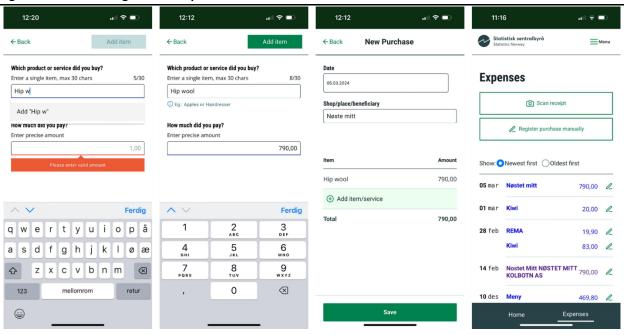
Source: The Household Budget Survey 2022, Statistics Norway

Figure E.4 Receipt scanning



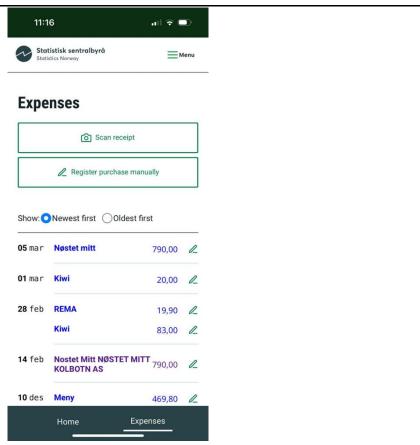
Source: The Household Budget Survey 2022, Statistics Norway

Figure B.5 Manual registration of purchase



Source: The Household Budget Survey 2022, Statistics Norway

Figure E.5 Overview of expenses recorded



Source: The Household Budget Survey 2022, Statistics Norway

Appendix F: Recruitment interview CATI (Blaise)

Innledning

Innled

Registrer om du skal starte intervjuet eller registrere en overføring, frafall eller avgang.

- 1. Start interviuet
- 2. Overfør til annen intervjuer
- 3. Frafall
- 4. Avgang

Her blir det mulig for intervjueren å legge inn standard frafall og avgangsgrunner dersom IO ikke ønsker å delta eller er avgang.

 $Hvis\ Innled = 1$

Samtykke1

Har du lest e-post eller brev og samtykker til å delta?

- 1. Ja, jeg har mottatt brevet og samtykker til å delta
- 2. Ja, jeg har fått referert innholdet i brevet og samtykker i å delta
- 3. Nei, og jeg samtykker ikke til å delta

Husholdningskartlegging

Start1

Nå kommer noen spørsmål om din husholdning

Nå starter husholdningskartleggingen. Tast <1> for å gå videre.

*Hush

Til husholdnigen regner vi alle personer som er fast bosatt i boligen, og som har <u>felles matbudsjett</u>. Personer som er fast bosatt i boligen, men som er borte fra hjemmet, for eksempel på grunn av arbeid, skal regnes med.

Dersom flere i husholdningen

Vi har registrert at følgende ^AntReg personer tilhører husstanden i tillegg til deg. (*Intervjuer leser opp liste på skjermen over husholdningsmedlemmer hentet fra register*)

Består husholdningen av de samme personene nå, eller er det noen som skal legges til eller trekkes fra?

- 1. Husstanden stemmer
- 2. Personer skal både legges til og trekkes fra
- 3. Person(er) skal legges til
- 4. Personer skal trekkes fra

Til aleneboere

EnPers

I følge våre opplysninger bor du alene i husholdningen. Stemmer det?

- 1. Ja
- 2. Nei

Hvis Hush= 2 eller 4

AntUt

Hvem er det som ikke tilhører husholdningen?

(Kommer opp liste over husstanden, person(er) som skal tas ut kan krysses av)

 $Hvis\ Hush = 2\ eller\ 3$

AntNye

Hvor mange personer skal legges til i husholdningen?

For hver person som legges til husholdningen spør vi om navn, fødselsdato, kjønn og familieforhold til IO. For alle andre hentes disse opplysningene fra register.

Leggtil

Dersom en person skal legges til

Nå kommer noen få spørsmål om personen som skal legges til

Dersom flere personer skal legges til

Nå kommer noen få spørsmål om personene som skal legges til. Vi starter med den eldste.

Du legger nå til person nummer [nr.]

Fornavn

Hva er personens fornavn?

Etternavn

Hva er personens etternavn?

FodtDato

Når er [fornavn etternavn] født?

Kjonn

Er [Navn] mann eller kvinne?

- 1. Mann
- 2. Kvinne

Slekt (til alle)

Hvilket familieforhold har [navn] til deg?

- 1.
- 2. Ektefelle
- 3. Samboer
- 4. Sønn/datter
- 5. Stesønn/stedatter
- 6. Søsken/halvsøsken
- 7. Stesøsken
- 8. Foreldre
- 9. Steforeldre
- 10. Svigerforeldre
- 11. Svigersønn/-datter
- 12. Besteforeldre
- 13. Barnebarn
- 14. Annen slektning av IO
- 15. Annen ikke-slektning

Slektregintro

For alle husholdningsmedlemmer som ikke er nye

Siden vi mangler informasjon om slektsforhold i registeret, vil vi nå spørre om detteSlektreg Hvilket familieforhold har [Navn] til deg?

- 1.
- 2. Ektefelle
- 3. Samboer

- 4. Sønn/datter
- 5. Stesønn/stedatter
- 6. Søsken/halvsøsken
- 7. Stesøsken
- 8. Foreldre
- 9. Steforeldre
- 10. Svigerforeldre
- 11. Svigersønn/-datter
- 12. Besteforeldre
- 13. Barnebarn
- 14. Annen slektning av IO
- 15. Annen ikke-slektning

Avslutt

Husholdningen består nå av

Kommer opp liste over husholdningsmedlemmer

Hvis dette stemmer merker du av for ferdig. Hvis ikke må du gå tilbake og rette opp.

Stemmer dette?

Registreringsperiode

TildFper

Forbruksundersøkelsen gjennomføres ved at husholdningen registrerer sine daglige kjøp og andre utgifter i en webapplikasjon (app) i en uke. I appen er det også et spørreskjema som skal besvares.

For at undersøkelsen skal gi et jevnt forbruk over året, er det svært viktig at [du/dere] registrerer kjøp og utgifter akkurat i den perioden [du/dere] har fått tildelt.

En progressiv webapplikasjon er en vanlig nettside som er laget slik at den gir en app-lignende opplevelse. Appen vil i utgangspunktet fungere både på PC, nettbrett og smarttelefon, på alle nettlesere, on- og offline. Appen for Forbruksundersøkelsen fungerer best på en smarttelefon, med PC kan også benyttes. Nettbrett anbefales ikke. Innlogging skjer via ID-porten.

Perioden [du/dere] skal registrere kjøp og andre utgifter for, er fra [dd.mm-dd.mm]. (Eks. 08.04-14.04)

Er det denne perioden husholdningen fører for?

- 1. Ja \rightarrow Epost
- 2. Nei \rightarrow NyForerlStart

NyFper

Velg ny registreringsperiode.

Trykk backspace for å velge registreringperiode

Dersom husstanden ikke ønsker å starte førstkommende mandag, får husstanden et valg om å starte registrering en til treuker frem i tid.

Det kommer da opp en liste med tre aktuelle registreringsperioder.

Kontaktperson

Denne bolken kommer kun dersom mer enn 1 person 18+ i husholdningen

Kontpers

Vi ønsker at en person i husholdningen har hovedansvaret for registrering av kjøp og andre utgifter iappen.

Denne personen vil motta videre informasjon fra oss.

Hvem i husstanden skal ha hovedansvaret for registreringen?

Komme opp liste over husholdningsmedlemmer 18+ som det kan velges fra (er hentet fra kosthuhsoldningsregisteret)

Dersom det velges en kontaktperson som ikke er i oversikten

Kontpersfnrspm

Innlogging i appen skjer via ID-porten, noe som krever at våre systemer har fødselsnummer på alle personer som skal bruke den. Fødselsnumrene blir lagret pseudonymisert/avidentifisert i våre systemer. Personen du har oppgitt som hovedansvarlig for registreringen, er ikke oppført som en del av din husholdning i våre registre.

Vi trenger derfor denne personens fødselsnummer til bruk ved innlogging med ID-porten.

Hva er [Navns] fødselsnummer?

Epost

Samme dag som registreringsperioden starter, vil du/[navn på kontpers] motta et brev i Altinn med litt mer informasjon om hvordan undersøkelsen skal gjennomføres. Du/ [navn på kontpers] vil også motta en SMS.

Hvis ikke registrert mobilnummer:

Nytelefon

Hvilket telefonnummer kan vi nå deg på?

Appendix G: Web questionnaire

Web-questionnaire		
	Content	
Deler i skjema	1. About your home	
•	2. Housing: Ownership and finances	
	3. Housing: Electricity and heating	
	4. Holiday homes in Norway and abroad	
	5. Transport, travel and accommodation	
	6. Schooling and education	
	7. Infrequent purchases (durable goods)	
	9. Other regular expences	
About your home	Hus1	
	What type of housing do you live in?	
	1. Detached house	
	2. Row house, terraced house or semi-detached house	
	3. Vertically or horizontally divided building with three or four housing units	
	4. Flat	
	5. Live in boat, caravan or car	
	5. Live in boat, Caravari of Car	
About your home	Bol1	
	How many rooms do you have at your disposal in your home?	
	Do not include kitchens, bathrooms, hallways, laundry rooms or	
	rooms measuring less than 6 m2.	
	[1-50]	
About your home	Bol2	
	Approximately, how many square metres does your home measure?	
	For basements and attics, only living quarters are to be included.	
	:19999 m2	
Housing: Ownership and	Eier1	
finances	Do you own or rent your home?	
	Select 'Rent' if your home is loaned to you by some other means.	
	1. Own	
	2. Rent	
Housing: Ownership and	Hvis Eier1 = 1	
finances	Eier2	
	Do you own the home as a freeholder or through a housing cooperative?	
	1. Freeholder	

	2. Housing cooperative (borettslag) or housing stock company (boligaksjeselskap),	
Housing: Ownership and	Hvis Eier1 = 1	
finances	Laan1	
	Do you have a mortgage or loan secured on your home?	
	Include all mortgages secured on your home. Do not include shared debt (fellesgjeld).	
	1.Yes	
	2.No	
Housing: Ownership and	Hvis Laan1 = 1	
finances	Laan2	
	How much remains to be paid on the mortgage/loan?	
	[1-99 000 000] NOK	
Housing: Ownership and	Hvis Laan1=1 (ja)	
finances	LUtg1	
	How much do you pay per month for the mortgage/loan secured on your home?	
	Enter 0 if you do not pay anything. Do not include payments for shared debt (fellesgjeld)	
	Amount	
	Amount	
Housing: Ownership and	Hvis LUtg1>0	
finances	LRent1	
	How much of this is interest?	
	1. (1-1 000 000) NOK	
	2. Don't know	
Housing: Ownership and	Hvis Laan1=1 (ja)	
finances	LRent2	
	What is the current interest rate on your mortgage? Specify this as a percentage.	
	If you have mortgages with different interest rates, give the average rate.	
	1. [0-9,9] per cent	
	2. Don't know	
Housing: Ownership and	Hvis eier1=2 (leier/låner)	
finances	Husleie1	
	Do you pay rent?	
	1. Yes	
	2. No	
Housing: Ownership and	Hvis eier1=2 (leier/låner) og husleie1=1 (JA)	
finances	Husleie2	
	How much rent do you pay per month?	

	[1-99 997] NOK	
Housing: Ownership and	Hvis eie1=2 (leiere) og husleie1=1 (som betaler husleie)	
finances	Husleie3	
	Is electricity included in the rent?	
	1. Yes	
	2. No	
Housing: Ownership and	Hvis Eier1=1 og hus1 ≠ 1 (enebolig)	
finances	FUtg1	
	Do you pay shared costs (fellesutgifter) to a housing cooperative (borettslag) or through joint ownership (sameie)?	
	1. Yes	
	2. No	
Housing: Ownership and	Hvis FUtg1 = Yes	
finances	FUtg2	
	How much do you pay in shared costs (fellesutgifter)?	
	[1-1000 000] NOK (Per month, quarter, half-year, year)	
Housing: Ownership and	Til Alle	
finances	Gar1	
	Do you own or rent garage space, a carport or parking space?	
	1. Own	
	2. Rent	
	3. No	
Housing: Ownership and	Hvis gar1=1, 2	
finances	Gar1a	
	Do you pay a fixed charge for parking?	
	Do not include charges for garage space, carports or parking spaces that are covered in the rent.	
	1. Yes	
	2. No	
Housing: Ownership and	Hvis gar1a=1	
finances	Gar1b	
	How much do you pay for parking?	
	1. [1-100 000] NOK (Select month/quarter/half-year/year)	
	2. Don't know	
The continue of the state of th	1	
Housing: Electricity and	Hvis eier1=1 og hvis eier= 2 og Husleie3=2	

	Is it easier for you to specify your electricity and grid rent	
	costs separately or together?	
	1. Separately	
	2. Together	
	3. The property does not have electricity	
Housing: Electricity and	Hvis Elutg1 =separat - vise de to første radene.	
heating	Hvis Elutg1=samlet - vise siste rad	
	Hvis Elutg1=boligen har ikke strøm – gå tilFyrutg1	
	Elutg2	
	How much did you pay in electricity and grid rent last month?	
	1 Grid rent NOK	
	2 Electricity NOK	
	3 Electricity and grid rent together NOK	
Housing: Electricity and	Fyrutg1	
heating	What type of heating do you have in your home?	
	If you have a combined wood and bio-oil burner, select both	
	options	
	1. Electricity, e.g. panel heater, underfloor heating	
	2. Air-to-air heat pump	
	3. Other type of heat pump, e.g. air-to-water, underground, water source	
	4. Wood burner	
	5. Bio-oil burner	
	6. Gas heater	
	7. Own or shared central heating system	
	8. Balanced ventilation with heat recovery	
	9. Other, e.g. pellet heating, open fireplace, oil/paraffin/kerosine	
	heater, gas, solar power	
Housing: Electricity and	Hvis Fyrutg1=7	
heating	Sentralvarme1	
	What type of central heating system does your home have?	
	1. District heating	
	2. Electricity	
	3. Wood, woodchips, pellets	
	4. Bio-oil	
	5. Gas	
	6. Heat pump	
	7. Other	
Housing: Electricity and	Dersom Fyrutg1=4,5,6,7 eller 9	
heating	Fyrutg2	

	How much do you pay for	
	Selected heating NOK (month/quarter/half-year/year)	
	Selected heating NOK (month/quarter/half-year/year)	
	Selected heating NOK (month/quarter/half-year/year)	
Holiday homes in Norway and	FritidsN1	
abroad	Do you own or have the use of a holiday home (cabin or other type of property) in Norway?	
	If you both own and have the use of such a property, select all that are applicable.	
	1. Yes, I own a holiday home	
	2. Yes, I own a holiday home with someone else/others	
	3. Yes, I have the use of a holiday home	
	4. No	
Holiday homes in Norway and	Hvis FritidsN1=2,3	
abroad	UtgiftFritid1	
	Do you have expenses in connection with the holiday home	
	that you have the use of or own with others?	
	1. Yes	
	2. No	
Holiday homes in Norway and	Hvis UtgiftFritid1=1	
abroad	UtgiftFritid2	
	How much have you paid in costs in the last 12 months?	
	Beløp NOK	
Holiday homes in Norway and	Hvis FritidsN1=1	
abroad	FritidsN2	
dorodd	Have you had any of the following expenses for a holiday	
	home in the last 12 months?	
	1. Ground rent	
	2. Municipal charges	
	3. None of the above	
Holiday homes in Norway and	Hvis FritidsN2 ikke er lik 3	
abroad	FritidsN3	
	How much have you paid in costs for	
	Avkrysset Sumfelt NOK (Per month, quarter, half-year, year)	
	AvkryssetSumfelt NOK (Per month, quarter, half-year, year)	
Transport travel and	Paicar1	
Transport, travel and accommodation	Reiser1	
accommodation	Have you paid for flights or travel by train, boat, bus or similar for leisure trips in the last 12 months? Do not include package tours where travel and accommodation are both included in the price.	

	1. Yes	
	2. No	
Transport, travel and	Hvis Reiser1=1	
accommodation	Reiser2	
	How did you travel? Select all that are applicable	
	1. Domestic flight	
	2. International flight	
	3. Boat (ferry, Hurtigruten coastal express etc.)	
	4. Train	
	5. Bus	
	6. Other mode of transport, please specify	
Transport travel and	For autoreside	
Transport, travel and accommodation	For avkryssede Reiser3	
accommodation		
	How much did you pay for	
	Selected travelNOK	
	Selected travelNOK	
	Overnatting1	
Transport, travel and	Have you paid for overnight accommodation when travelling	
accommodation	in the last 12 months? Do not include package tours where	
	travel and accommodation are both included in the price.	
	1. Yes	
	2. No	
Transport, travel and	Hvis Overnatting1=1	
accommodation	Overnatting2	
	What type of accommodation did you stay in? (Select all that are applicable.)	
	1. Rented holiday home or room in house (Airbnb, Novasol, Finn etc.)	
	2. Hotel or similar (e.g. apartment hotel, motel, mountain lodge, bed and breakfast, guest house)	
	3. Campsite (caravan, camper van, tent, camping cabin)	
	4. School, hall of residence (where this is not covered in tuition fees)	
	5. Other rental accommodation (e.g. private boat in a marina,	
	train, company cabin/apartment)	
Transport, travel and	For avkryssede	
accommodation Overnatting3		
	How much did you pay for	
	Selected accommodationNOK	
	Selected accommodationNOK	
	l .	

Schooling and education	Utdanning1
J	Have you paid tuition fees for anyone in the household in
	the last 12 months?
	1. Yes
	2. No
Schooling and education	Hvis Utdanning1=1
	Utdanning2
	Which of the following have you paid tuition fees for?
	1. Private primary or lower secondary school
	2. Upper secondary school
	3. Folk high school
	4. College or university
	5. Other (e.g. adult education, language course etc.)
Schooling and education	Utdanning3
	How much do you pay each month for
	If you do not pay per month, try to estimate the monthly cost.
	Avkrysset utdanningNOK
	Avkrysset utdanningNOK
	VarigMøbler1
	Which of the following fixtures or items of furniture have
	you bought or been given in the last 12 months?
	1. Sofa
	2. Garden furniture
	3. Dining table
	4. Bed
	5. Bookcase/bookshelves
	6. Lamps/lighting
	7. Other large items of furniture/furnishings
	8. None of the above
Infrequent purchases	Hvis VarigMøbler1 ikke er 9
(durable goods)	VarigMøbler2
	How much did you pay for
	If it was a gift, please estimate the value.
	Selected itemNOK
	Selected
Infrequent purchases	VarigUnderh1
(durable goods)	Which of the following electrical items have you bought or
	been given in the last 12 months?
	1. Fridge, dishwasher, oven
	2. Washing machine, tumble dryer
	3. Mobile phone
	Which of the following electrical items have you bought or been given in the last 12 months? 1. Fridge, dishwasher, oven 2. Washing machine, tumble dryer

	4. TV	
	5. Audio equipment, e.g. speakers, amplifiers	
	6. Games console, e.g. Playstation, Xbox etc.	
	7. Computer (desktop or laptop), screen, printer	
	8. Camera, video camera	
	9. Large electrical/motorised tools	
	10. Other large or expensive electrical items or entertainment equipment	
	11. None of the above	
Infrequent purchases	Hvis VarigUnderh1 ikke er 11	
(durable goods)	VarigUnderh2	
	How much did you pay for	
	If it was a gift, please estimate the value.	
	Avkrysset gjenstandNOK	
	Avkrysset gjenstandNOK	
	Avri yoset gjeristariuINON	
Infragrent neurobases	\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	
Infrequent purchases (durable goods)	VarigFritid1	
(durable goods)	Fritidsutstyr	
	Which of the following types of leisure equipment have you bought in the last 12 months?	
	1. Skis/ice skates	
	2. Hunting/fishing gear	
	3. Diving equipment	
	4. Tent or other outdoor equipment	
	5. Other expensive leisure equipment	
	6. None of the above	
Infrequent purchases	Hvis VarigFritid1 ikke er 6	
(durable goods)	VarigFritid2	
	How much did you pay for	
	If it was a gift, please estimate the value.	
	Avkrysset gjenstandNOK	
	Avkrysset gjenstandNOK	
	/Wilysset glenstandVOK	
Infrequent purchases	VarigKunst1	
(durable goods)	Which of the following items of value have you bought or	
	been given in the last 12 months?	
	1. Jewellery	
	2. Art	
	3. Bunad (Norwegian national costume)	
	4. Silverware	
	5. Musical instrument	
	6. Other valuable items	
	7. None of the above	
	I	

Infrequent purchases	Hvis VarigKunst1 ikke er 5		
(durable goods)	VarigKunst2		
	How much did you pay for		
	If it was a gift, please estimate the value.		
	Avkrysset gjenstandNOK		
	Avkrysset gjenstandNOK		
Other regular expences	FasteUtg1		
	Which of the following expenses has the household had in the last month?		
	Include everyone in the household.		
	1. Mobile phone subscription		
	2. Mobile phone subscription		
	3. Cable TV and streaming services, e.g. Netflix, Disney+ and Spotify		
	4. Membership fees for sports associations or gyms		
	5. Other membership fees for team activities or associations (marching bands, choirs, Norwegian Trekking Association etc.)		
	6. Subscriptions for newspaper, journal or other publication		
	7. Child care (early learning centre, out-of-hours school care etc.)		
	8. Monthly travel pass/ticket		
	9. Student loan or other loan that is not secured on your home		
	10. Toll charges		
	11. Software subscriptions (Office 365 etc.)		
	12. Alarm services		
	13. Incurances		
	14. None of the above		
Other regular expences	FasteUtg2		
	In the last month, what are the household's total expenses for		
	x1 NOK		
	x2 NOK		
	x3 NOK		
	OSV.		

Appendix H: Data files

Gross sample

Variables in file SSINorwayGross .csv (1 973 household):

Variabel name	Description	Values
0 initialDiaryStartDate	Initial Diary start date	
1 diaryStartDate	Actual Diary start date	
2 diaryweek	Diary week	
3 referencePeriod	First week respondents are contacted by interviewers and initial Diary week for those not recruited by interviewers	
4 grp_statusSurvey	Finished, started, Logininfo (sent), Refusal, Not able, Technical, No contact	 Finished Logininfo Started Not able Refusal Technical No contact
5 grp_statusRecruitment	Recruited, Refusal, Not able, Technical, No contact	RecruitedRefusalNot ableTechnicalNo contact
6 grp_statusDiary	Finished, Started, No contact	FinishedStartedNo contact
7 grp_statusQuestionnaire	Finished, Started, No contact	FinishedStartedNo contact
8 grp1_age	Age groups, contact person	18-24 years25-44 years45-66 years67-79 years
9 grp_gender	Gender, contact person	MenWomen
10 grp_householdSize	Household Size	1 person2 persons3 persons4 persons5 persons or more
11 browserName	Name of browser used for registration	 Mobile Safari Chrome Samsung Internet Edge Safari Firefox GSA Brave MIUI Browser

Variabel name	Description	Values
12 osName	Type of device (iOS, android, Windows, Mac Os)	iOSAndroidWindowsMac OS
13 Householdtype	Type of household (6 categories, same as when drawing sample)	 Living alone Couple with small children (youngest child 0-5 years) Couple with older children (youngest child 6-17 years) Couple without resident children Lone parent with children 0-17 years Other type of household
14 grp_countryBackground	Grouped country background, contact person	 Norway EU/efta, USA, Canada, Australia and New Zealand, incl. UK Other countries Unspecified
15 Centralization	Index for sentralization (for the address where the household lives)	1 is highest, 6 is lowest
16 region	Region in Norway the household lives in	 Oslo and Viken Inland Agder and South-East Norway Western Norway Trøndelag Northern Norway Unspecified
17 Quartiles	Household income divides in Quartiles (4)	 1 = First income quartile 2 = Second income quartile 3 = Third income quartile 4 = Forth income quartile first quartile: Lowest 25 percent of income distribution. Second quartile: Second lowest 25 percent of income distribution. Third quartile: Second highest 25 percent of income distribution. Fourth quartile: Highest 25 percent of income distribution
18 quartileIncome	Household income divided i Quartiles, actual numbers	
19 maritalStatus	Maritial status, contact person	 unmarried married/registered partner widow/widower/surviving partner divorced/divorced partner separated/separated partner
20 grp_educationLevel	Grouped Level of education, contact person	Below upper secondary schoolUpper secondary schoolHigher educationUnspecified

Net sample

Variables in file SSINorwayNett.csv (446 households):

Variabel name	Description	Values
0 initialDiaryStartDate	Initial Diary start date	
1 diaryStartDate	Actual Diary start date	
2 diaryweek	Diary week	
3 referencePeriod	First week respondents are contacted by interviewers and initial Diary week for those not recruited by interviewers	
4 statusSurveyDates	Date survey status is set	
5 statusQuestionnaireDates	Date questionnaire status is set	
6 statusDiaryDates	Date diary status is set	
7 statusRecruitmentDates	Data recruitment status is set	
8 grp_statusSurvey	Possible values. Finished, started, Logininfo (sent), Refusal, Not able, Technical, No contact	 Finished Logininfo Started Not able Refusal Technical No contact
9 grp_statusRecruitment	Recruited, Refusal, Not able, Technical, No contact	RecruitedRefusalNot ableTechnicalNo contact
10 grp_statusDiary	Finished, Started, No contact	FinishedStartedNo contact
11 grp_statusQuestionnaire	Finished, Started, No contact t	FinishedStartedNo contact
12 grp1_age	Age groups, contact person	18-24 years25-44 years45-66 years67-79 years
13 grp2_age	5 year age groups, contact person	 18-24 years 25-29 years 30-34 years 35-39 years 40-44 years 45-49 years 50-54 years 55-59 years 60-64 years 65-69 years 70-74 years 75-79 years
14 grp_gender	Gender, contact person	Men Women

Variabel name	Description	Values
15 grp_householdType	Type of household (6 categories, same as when drawing sample)	 Living alone Couple with small children (youngest child 0-5 years) Couple with older children (youngest child 6-17 years) Couple without resident children Lone parent with children 0-17 years Other type of household
16 grp_householdSize	Household Size	 1 person 2 persons 3 persons 4 persons 5 persons or more
17 sum_items	Number of items recorded in a household	
18 itemsManual	Number of items recorded manually in a household	
19 itemsOcr	Number of items recorded with OCR in a household	
20 receiptsManual	Number of receipts recorded manually in a household	
21 receiptsOcr	Number of receipts recorded with OCR in a household	
22 sum_receipts	Number of receipts recorded in a household	
23 browserName	Name of browser used for registration	 Mobile Safari Chrome Samsung Internet Edge Safari Firefox GSA Brave MIUI Browser
24 osName	Type of device (iOS, android, Windows, Mac Os)	iOSAndroidWindowsMac OS
25 sentralization	Index for sentralization (for the address where the household lives),	
26 quartile	Household income divides in Quartiles (4)	 1 = First income quartile 2 = Second income quartile 3 = Third income quartile 4 = Forth income quartile First quartile: Lowest 25 percent of income distribution. Second quartile: Second lowest 25 percent of income distribution. Third quartile: Second highest 25 percent of income distribution. Fourth quartile: Highest 25 percent of income distribution

Variabel name	Description	Values
27 decile	Household income divides in Deciles (10)	We suggest decile division: Deciles divide households in Norway into 10 equalsized groups according to rising income Decile 1 Decile 2 Decile 3 Decile 4 Decile 5 Decile 6 Decile 7 Decile 8 Decile 9 Decile 10
28 quartileIncome	Household income divided in	
29 decileIncome	Quartiles, actual numbers Household income divided in eciles actual numbers	
30 numberOfCalls	Number of calls made to the household	
31 minutesInterview	Length of recruitment interview, minutes	
32 maritalStatus	Marital status, contact person	 unmarried married/registered partner widow/widower/surviving partner divorced/divorced partner separated/separated partner
33 region	Region in Norway the household lives in	 Oslo and Viken Inland Agder and South-East Norway Western Norway Trøndelag Northern Norway Unspecified
34 InitialDiaryWeek	Is the households initial Diary week changed or not, (only for CATI groups)	
35 InitialContactPerson	Is the households contact person changed or not (only for CATI groups)	
36 grp_educationLevel	Grouped level of education, contact person changed or not, (only for CATI groups)	Below upper secondary schoolUpper secondary schoolHigher educationUnspecified
37 grp_countryBackground	Grouped country background, contact person	 Norway EU/efta, USA, Canada, Australia and New Zealand, incl. UK Other countries Unspecified
38 resultCall1	The result of first call attempt	
39 resultCall2	The result of second call attempt	
40 resultCall3	The result of third call attempt	
41 resultCall4	The result of forth call attempt	

Appendix I: Overview qualitative data sources

Table A Overview data sources

1. Post-Q Survey (WP2.1)	n=148	Survey (4 quest.)	No	Participants WP2.1 completed	Evaluation of log on, trust, and user experience
2. Follow-up interviews participants (WP2.1)	n=8	Remote online tests/ Retrospective interview (45 min)	Yes	Participants WP2.1*: - Young adults (18- 33) - Seniors (67-71)	Motivation, involvement, accuracy and trust
3. Workshop with the thelephone interviewers team (WP2.1)	n=4	Worskhop (60 min)	-	-	Feedback from interivewers

^{*}The participants of the recruitment survey were distributed across four subsamples: With or without telephone recruitment and with a "high" or "low" trust log-in solution.

In addition, we have qualitative insights on usability and attitude towards use of web application from a number of qualitative tests (n=126) during development of web app and field work for the Household Budget Survey 2022.

Documentation reports:

The following qualitative documentation reports from Statistics Norway for the SSI grant is:

- 1. WP2.1 Post-Q evaluation survey to participants
 - PostQ Survey Questions Eng SSB
 - PostO Questionnaire NO.docx
 - TopLine PostQ Evaluation Survey.xlsx
- 2. WP2.1 Follow-up interviewers with participants
 - <u>Debrief WP2.1 Followup ID Final ENG.pptx</u>
- 3. WP2.1 Workshop evaluation with telephone interviewer
 - Summary Interviewers' Experiences WP2.1.docx

NB! Readers outside the project group can get access to the documents by contacting the authors.

Appendix J: Non-response

Tables in this appendix, provides an overview of the response rate and reasons for non-response for sub-sample 1) CATI and 2) No CATI and the four experiments shown in table 2.1. The figures are based on the gross sample, and we have looked at how non-response varies by the contact persons gender, age, and level of education. For the sub-samples, we also look at type of household and region where the household lives.

The tables distinguish between finished and started survey. The former refers to households who have completed all parts of the survey; telephone interview (only sub-sample 1) CATI), web questionnaire, and registration of expenses for a week. In sub-sample 1) CATI, the latter consists of households who have completed the telephone interview but have not started or completed registration or web questionnaire. In sub-sample 2) No CATI, started survey refers to household who have started registration or web questionnaire, but did not finish.

Table J.1 Response rate and reasons for nonresponse by the contact person's gender, age and level of education, type of household and region. Sub-sample 1) CATI

· · · · · · · · · · · · · · · · · · ·	-				Not	No	
	Finished	Started	Logininfo	Refusal	able	contact	N
All	29,0	1,8	7,0	18,5	3,7	40,0	996
Gender							
Men	26.6	2,9	8,9	22.2	4.7	246	448
Women	26,6 31,0	0,9	5,5	22,3 15,3	4,7 2,9	34,6 44,3	548
women	31,0	0,9	5,5	15,5	2,9	44,3	546
Age							
18-24 years	27,1	0,0	8,3	2,1	4,2	58,3	48
25-44 years	27,9	2,0	8,6	15,9	2,9	42,7	452
45-66 years	31,9	2,0	5,7	21,9	2,5	35,9	401
67-79 years	23,2	1,1	4,2	24,2	12,7	34,7	95
Level of education							
Below upper secondary school	17,4	2,3	9,9	20,9	4,1	45,3	172
Upper secondary school	28,6	1,8	5,7	19,5	3,4	40,9	384
Higher education	36,9	1,6	6,2	16,1	2,4	36,9	384
Unspecified	12,7	1,8	12,7	20,0	14,5	38,2	55
Type of household							
Living alone	27,9	0,5	5,9	17,2	8,3	40,2	204
Couple with small children (youngest child 0-5 years)	31,1	2,4	11,6	17,7	1,8	35,4	164
Couple with older children (youngest child 6-17 years)	29,1	2,3	6,4	19,8	2,9	39,5	172
Couple without resident children	30,3	1,7	4,5	23,0	3,4	37,1	178
Lone parent with children (youngest child 0-17 years)	35,6	1,5	6,8	11,4	3,0	41,7	132
Other types of households	20,5	2,7	7,5	20,5	1,4	47,3	146
Danier							
Region	24.0	1.0	7.4	247	4.1	21.0	264
Oslo and Viken	31,0	1,6	7,4	24,7	4,1	31,0	364
Innlandet	30,2	3,8	5,7	30,2	3,8	26,4	53
Agder og Sør-Østlandet	25,2	3,1	7,6	10,7	3,1	50,4	131
Vestlandet	25,2	1,4	5,3	16,3	3,9	47,9	282
Trøndelag	25,2	1,4	5,3	16,3	3,9	47,9	282
Nord-Norge	38,8	1,5	11,9	11,9	3,0	32,8	67

Table J.2 Response rate and reasons for nonresponse by the contact person's gender, age and level of education, type of household and region. Sub-sample 2) No CATI

			Non-	
	Finished	Started	response	N
All	16,1	4,9	79,0	977
Gender				
Men	15,2	5,3	79,5	434
Women	16,8	4,6	78,6	543
Age				
18-24 years	15,4	7,7	76,9	39
25-44 years	15,1	5,6	79,2	443
45-66 years	17,7	4,2	78,1	407
67-79 years	13,6	3,4	83,0	88
Level of education				
Below upper secondary school	8,6	4,3	87,0	162
Upper secondary school	12,6	4,5	82,9	397
Higher education	23,0	6,2	70,8	370
Unspecified	16,7	0,0	83,3	48
Type of household				
Living alone	16,7	3,9	79,3	203
Couple with small children (youngest child 0-5 years)	13,9	8,2	77,8	158
Couple with older children (youngest child 6-17 years)	17,0	5,1	77,8	176
Couple without resident children	15,2	4,1	80,7	171
Lone parent with children 0-17 years	15,1	7,9	77,0	126
Other type of household	18,2	0,7	81,1	143
Region				
Oslo and Viken	16,3	4,9	78,9	369
Innlandet	15,4	3,1	81,5	65
Agder and Sør-Østlandet	16,2	6,9	76,9	130
Vestlandet	15,4	3,3	81,3	241
Trøndelag	16,8	6,9	76,2	101
Nord-Norge	16,9	5,6	77,5	71

Table J.3 Response rate and reasons for nonresponse by the contact person's gender, age and level of education, type of household and region. Experimental group 1A) CATI and Low trust

71								
			Finished	Started	Refusal	Not able	No contact	N
All			29,4	7,6	18,4	3,4	41,2	500
Gender								
Men			26,9	10,0	24,2	4,6	34,2	219
Women			31,3	5,7	13,9	2,5	46,6	281
Age								
18-44 years			28,4	8,0	14,4	2,4	46,8	250
45-66 years			33,0	7,7	21,6	2,1	35,6	194
67-79 years			21,4	5,4	25,0	12,5	35,7	56
Level of education								
Below upper secondary education			18,2	9,1	26,3	7,1	39,4	99
Upper secondary education			29,5	6,7	17,1	3,1	43,5	193
Higher education			34,6	7,7	15,9	1,9	39,9	208
Type of household								
Living alone			28,0	6,0	15,0	10,0	41,0	100
Couple with small children (youngest of	:hild 0-5 ye	ars)	31,7	11,0	18,3	1,2	37,8	82
Couple with older children (youngest of	:hild 6-17 y	ears)	31,8	8,2	18,8	1,2	40,0	85
Couple without resident children			26,4	6,6	25,3	3,3	38,5	91
Lone parent with children 0-17 years			40,3	6,0	13,4	0,0	40,3	67
Other type of household			20,0	8,0	18,7	2,7	50,7	75
Other type of household			20,0		18,/	2,/	50,/	

^{*}Because the group 18-24 years has very few observations, we have combined it with the group 25-44 years.

Table J.4 Response rate and reasons for nonresponse by the contact person's gender, age and level of education, type of household and region. Experimental group 1B CATI and High trust

	Finished	Started	Refusal	Not able	No contact	N
All	28,6	10,1	18,5	4,0	38,7	496
Gender						
Men	26,2	13,5	20,5	4,8	34,9	229
Women	30,7	7,1	16,9	3,4	41,9	267
Age						
18-44 years	27,2	12,8	14,8	3,6	41,6	250
45-66 years	30,9	7,7	22,2	2,9	36,2	207
67-79 years	25,6	5,1	23,1	12,8	33,3	39
Level of education						
Below upper secondary education	14,8	15,6	16,4	6,2	46,9	128
Upper secondary education	27,7	8,4	22,0	3,7	38,2	191
Higher education	39,5	7,9	16,4	2,8	33,3	177
Type of household						
Living alone	27,9	6,7	19,2	6,7	39,4	104
Couple with small children (youngest child 0-5 years)	30,5	17,1	17,1	2,4	32,9	82
Couple with older children (youngest child 6-17 years)	26,4	9,2	20,7	4,6	39,1	87
Couple without resident children	34,5	5,7	20,7	3,4	35,6	87
Lone parent with children 0-17 years	30,8	10,8	9,2	6,2	43,1	65
Other type of household	21,1	12,7	22,5	0,0	43,7	71

^{*} Because the group with unspecified education has few observations, we have combined it with the group Below upper secondary education. Source: The SSI Recruitment Experiment Survey 2024. Statistics Norway

Table J.5 Response rate and reasons for nonresponse by the contact person's gender, age and level of education, type of household and region. Experimental group 2A) No CATI and Low trust

	Finished	Started	Non-response	N
All	18,2	5,9	75,9	477
Gender				
Men	16,4	7,0	76,5	213
Women	19,7	4,9	75,4	264
Age				
18-44 years	17,2	7,4	75,4	244
45-66 years	18,6	4,3	77,1	188
67-79 years	22,2	4,4	73,3	45
Level of education				
Below upper secondary education	15,1	5,7	79,2	106
Upper secondary education	13,1	5,1	81,8	198
Higher education	26,0	6,9	67,1	173
Type of household				
Living alone	17,9	6,3	75,8	95
Couple with small children (youngest child 0-5 years)	15,0	12,5	72,5	80
Couple with older children (youngest child 6-17 years)	14,8	3,4	81,8	88
Couple without resident children	23,2	2,4	74,4	82
Lone parent with children 0-17 years	16,1	9,7	74,2	62
Other type of household	22,9	1,4	75,7	70

Table J.6 Response rate and reasons for nonresponse by the contact person's gender, age and level of education type of household and region. Subgroup 2B) No CATI and High trust

	Finished	Started	Non-response	N
All	14,0	4,0	82,0	500
Gender				
Men	14,0	3,6	82,4	221
Women	14,0	4,3	81,7	279
Age				
18-44 years	13,0	4,2	82,8	238
45-66 years	16,9	4,1	79,0	219
67-79 years	4,7	2,3	93,0	43
Level of education				
Below upper secondary education	5,8	1,0	93,3	104
Upper secondary education	12,1	4,0	83,9	199
Higher education	20,3	5,6	74,1	197
Type of household				
Living alone	15,7	1,9	82,4	108
Couple with small children (youngest child 0-5 years)	12,8	3,8	83,3	78
Couple with older children (youngest child 6-17 years)	19,3	6,8	73,9	88
Couple without resident children	7,9	5,6	86,5	89
Lone parent with children 0-17 years	14,1	6,2	79,7	64
Other type of household	13,7	0,0	86,3	73

Appendix K: Bias

Tables in this appendix, provides an overview of possible biases for sub-sample 1) CATI and 2) No CATI and the four experiments shown in table 2.1. The tables show the distribution in the gross and the net sample, and the deviation between them, for the following characteristics: contact persons gender, age and level of education and type of household.

Table K.1 Net sample, started, non-response and gross sample by gender, age and education level by contact person and type of household. Percent. Sub-sample 1) CATI

			Non-		Net -
	Gross sample	Started	response	Net-sample	Gross
All	100	100	100	100	100
Con don					
Gender	45.0	70.0	45.0	44.0	2.0
Men	45,0	72,2	45,9	41,2	-3,8
Women	55,0	27,8	54,1	58,8	3,8
Age					
18-24 years	4,8	0,0	5,1	4,5	-0,3
25-44 years	45,4	50,0	46,0	43,6	-1,8
45-66 years	40,3	44,4	38,5	44,3	4,0
67-79 years	9,5	5,6	10,4	7,6	-1,9
Level of education					
Below upper secondary school	17,3	22,2	20,0	10,4	-6,9
Upper secondary school	38,6	38,9	38,8	38,1	-0,5
Higher education	38,7	33,3	34,4	49,1	10,5
Unspecified	5,5	5,6	6,8	2,4	-3,1
Type of household					
Living alone	20,5	5,6	21,2	19,7	-0,8
Couple with small children (youngest child 0-5 years)	17,3	22,2	17,1	17,3	0,0
Couple with older children (youngest child 6-17 years)	17,3	22,2	17,1	17,3	0,0
Couple without resident children	17,9	16,7	17,6	18,7	0,8
Lone parent with children 0-17 years	13,3	11,1	12,0	16,3	3,0
Other type of household	14,7	22,2	16,3	10,4	-4,3

Table K.2 Net sample, started, non-response and gross sample by gender, age and education level by contact person and type of household. Percent. Sub-sample 2) No CATI

			Non -		
	Gross sample	Started	response	Net sample	Gross
All	100	100	100	100	100
Gender					
Men	44,4	47,9	44,7	42,0	-2,4
Women	55,6	52,1	55,3	58,0	2,4
Age					
18-24 years	4,0	6,2	3,9	3,8	-0,2
25-44 years	45,3	52,1	45,5	42,7	-2,7
45-66 years	41,7	35,4	41,2	45,9	4,2
67-79 years	9,0	6,2	9,5	7,6	-1,4
Level of education					
Below upper secondary school	16,6	14,6	18,3	8,9	-7,7
Upper secondary school	40,6	37,5	42,6	31,8	-8,8
Higher education	37,9	47,9	33,9	54,1	16,3
Unspecified	4,9	0,0	5,2	5,1	0,2
Type of household					
Living alone	20,8	16,7	20,9	21,7	0,9
Couple with small children (youngest child 0-5 years)	16,2	27,1	15,9	14,0	-2,2
Couple with older children (youngest child 6-17 years)	18,0	18,8	17,7	19,1	1,1
Couple without resident children	17,5	14,6	17,9	16,6	-0,9
Lone parent with children 0-17 years	12,9	20,8	12,6	12,1	-0,8
Other type of household	14,6	2,1	15,0	16,6	1,9

Table K.3 Net sample, started, non-response and gross sample by gender, age and education level by contact person and type of household. Percent. Experimental group 1A) CATI and Low trust

			Non -		Net -
	Gross sample	Started	response	Net sample	Gross
All	100	100	100	100	100
Gender					
Men	43,8	50,0	45,2	40,1	-3,7
Women	56,2	50,0	54,8	59,9	3,7
Age					
18-44	50,0	66,7	50,4	48,3	-1,7
45-66	38,8	33,3	36,9	43,5	4,7
67-79	11,2	0,0	12,7	8,2	-3,0
Level of education					
Below upper secondary education	19,8	16,7	23,1	12,2	-7,6
Upper secondary education	38,6	50,0	38,3	38,8	0,2
Higher education	41,6	33,3	38,6	49,0	7,4
Type of household					
Living alone	20,0	0,0	20,7	19,0	-1,0
Couple with small children (youngest child 0-5 years)	16,4	0,0	16,1	17,7	1,3
Couple with older children (youngest child 6-17 years)	17,0	16,7	16,4	18,4	1,4
Couple without resident children	18,2	33,3	18,7	16,3	-1,9
Lone parent with children 0-17 years	13,4	16,7	11,2	18,4	5,0
Other type of household	15,0	33,3	16,7	10,2	-4,8

Table K.4 Net sample, started, non-response and gross sample by gender, age and education level by contact person and type of household. Percent. Experimental group 1B) CATI and High trust

			Non -		Net -
	Gross sample	Started	response	Net sample	Gross
All	100	100	100	100	100
Gender					
Men	46,2	83,3	46,5	42,3	-3,9
Women	53,8	16,7	53,5	57,7	3,9
Age					
18-44	50,4	41,7	51,8	47,9	-2,5
45-66	41,7	50,0	40,1	45,1	3,3
67-79	7,9	8,3	8,2	7,0	-0,8
Level of education					
Below upper secondary education	25,8	33,3	30,7	13,4	-12,4
Upper secondary education	38,5	33,3	39,2	37,3	-1,2
Higher education	35,7	33,3	30,1	49,3	13,6
Type of household					
Living alone	21,0	8,3	21,6	20,4	-0,5
Couple with small children (youngest child 0-5 years)	16,5	33,3	15,5	17,6	1,1
Couple with older children (youngest child 6-17 years)	17,5	25,0	17,8	16,2	-1,3
Couple without resident children	17,5	8,3	16,4	21,1	3,6
Lone parent with children 0-17 years	13,1	8,3	12,9	14,1	1,0
Other type of household	14,3	16,7	15,8	10,6	-3,8

Table K.5 Net sample, started, non-response and gross sample by gender, age and education level by contact person and type of household. Percent. Experimental group 2A) No CATI and Low trust

		Non -			
	Gross sample	Started	response	Net sample	Gross
All	100	100	100	100	100
Gender					
Men	44,7	53,6	45,0	40,2	-4,4
Women	55,3	46,4	55,0	59,8	4,4
Age					
18-44 years	51,2	64,3	50,8	48,3	-2,9
45-66 years	39,4	28,6	40,1	40,2	0,8
67-79 years	9,4	7,1	9,1	11,5	2,1
Level of education					
Below upper secondary school	22,2	21,4	23,2	18,4	-3,8
Upper secondary school	41,5	35,7	44,8	29,9	-11,6
Higher education	36,3	42,9	32,0	51,7	15,5
Type of household					
Living alone	19,9	21,4	19,9	19,5	-0,4
Couple with small children (youngest child 0-5 years)	16,8	35,7	16,0	13,8	-3,0
Couple with older children (youngest child 6-17 years)	18,4	10,7	19,9	14,9	-3,5
Couple without resident children	17,2	7,1	16,9	21,8	4,6
Lone parent with children 0-17 years	13,0	21,4	12,7	11,5	-1,5
Other type of household	14,7	3,6	14,6	18,4	3,7

Table K.6 Net sample, started, non-response and gross sample by gender, age and education level by contact person and type of household. Percent. Experimental group 2B) No CATI and High trust

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	Gross		Non -		Net -
	sample	Started	response	Net sample	Gross
All	100	100	100	100	100
Gender					
Men	44,2	40,0	44,4	44,3	0,1
Women	55,8	60,0	55,6	55,7	-0,1
Age					
18-24 years	47,6	50,0	44,4	44,3	-3,3
25-44 years	43,8	45,0	55,6	52,9	9,1
45-66 years	8,6	5,0	44,4	2,9	-5,7
67-79 years					
Level of education					
Below upper secondary school	20,8	5,0	23,7	8,6	-12,2
Upper secondary school	39,8	40,0	40,7	34,3	-5,5
Higher education	39,4	55,0	35,6	57,1	17,7
Unspecified					
Type of household					
Living alone	21,6	10,0	21,7	24,3	2,7
Couple with small children (youngest child 0-5 years)	15,6	15,0	15,9	14,3	-1,2
Couple with older children (youngest child 6-17 years)	17,6	30,0	15,9	24,3	6,7
Couple without resident children	17,8	25,0	18,8	10,0	-7,8
Lone parent with children 0-17 years	12,8	20,0	12,4	12,9	0,1
Other type of household	14,6	0,0	15,4	14,3	-0,3