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APPENDIX B

Distribution of Response to Variant Question, Consumers Union – NBER Reinterview Sample

Table B-1 shows the distribution of responses by variant groups. Column 1 shows the number of returned questionnaires among credit users; column 2, the number in which the question was either not answered or the answers could not be interpreted; column 3, the difference between columns 1 and 2; column 4, the number of respondents rejecting all financing alternatives; and column 5, the number of respondents reporting that at least one of the alternatives was acceptable. Among nonusers of credit, column 6 shows total responses, 7, the number who did not answer the question, and 8, the number who did.

The distinction between credit user and nonuser is based on responses to two other questions. The first asked respondents about their attitudes toward instalment credit, shown by checking one of the following statements.

1. "Have used instalment credit in past, will in future"
2. "Have used instalment credit in past, won't in future"
3. "Have not used instalment credit in past, will in future"
4. "Have not used instalment credit in past, won't in future"

Households falling in the first three categories are designated as credit users, those in the fourth as nonusers. In addition, any nonuser who reported (on another question) having made an instalment purchase during the two years before the survey was placed in the credit-user group.

We anticipated that the unusable, not-answered, and total columns should be randomly distributed among variant groups. It is apparent that total responses are not so distributed, although the per cent of total

TABLE B-1

**DISTRIBUTION OF RESPONSES TO VARIANT FINANCING ALTERNATIVES
AMONG CONSUMERS UNION-NBER HOUSEHOLDS**

VARIANT GROUP NUMBER	USERS OF CREDIT							
	Usable Cases					Nonusers of Credit		
	Total (1)	Unusable Cases ^a (2)	Total (3)	All Alterna- tives Rejected (4)	One or More Alterna- tives Accepted (5)	Total (6)	Question Left Blank (7)	Question Answered ^b (8)
A. NUMBER OF RESPONSES								
1	403	121	282	51	231	132	97	35
2	552	179	373	180	193	200	187	13
3	367 ^p	124	243	67	176	125	100	25
4	384	119	265	36	229	164	124	40
5	373	117	256	53	203	143	123	20
6	361	106	255	61	194	135	112	23
7	338	107	231	43	188	115	95	20
8	328	117	211	41	170	137	113	24
9	402	137	265	49	216	128	110	18
10	382	121	261	61	200	155	130	25
11	365	113	252	55	197	139	111	28
12	360	112	248	47	201	138	116	22
13	360	114	246	40	206	140	112	28
14	375	121	254	40	214	152	119	33
15	363	111	252	53	199	166	131	35
16	393	130	263	52	211	130	103	27
Total	6,106	1,949	4,157	929	3,228	2,299	1,883	416
B. PER CENT OF RESPONSES								
1	100	30.0	70.0	12.7	57.3	100	73.5	26.5
2	100	32.4	67.6	32.6	35.0	100	93.5	6.5
3	100	33.8	66.3	18.3	48.0	100	80.0	20.0
4	100	31.0	69.0	9.4	59.6	100	75.6	24.4
5	100	31.3	68.6	14.2	54.4	100	86.0	14.0
6	100	29.3	70.8	17.0	53.8	100	83.0	17.0
7	100	31.6	68.3	12.7	55.7	100	82.6	17.4
8	100	35.7	64.3	12.5	51.8	100	82.5	17.5
9	100	34.0	65.9	12.2	53.7	100	85.9	14.1
10	100	31.7	68.3	16.2	52.4	100	83.9	16.1
11	100	30.9	69.0	15.1	54.0	100	79.9	20.1
12	100	31.1	68.9	13.1	55.8	100	84.1	15.9
13	100	31.6	68.3	11.1	57.2	100	80.0	20.0
14	100	32.3	67.7	10.7	57.1	100	78.3	21.7
15	100	30.6	69.4	14.6	54.8	100	78.9	21.1
16	100	33.1	66.9	13.2	53.7	100	79.2	20.8
Total	100	31.9	68.1	15.2	52.9	100	81.9	18.1

(continued)

Appendix B

NOTES TO TABLE B-1

SOURCE: Consumers Union-NBER reinterview sample.

^aOf the 1,949 households in this category, 657 gave uninterpretable responses (usually because the question was not fully answered), and 1,292 gave no answers.

^bOf the 416 households in this category, 84 gave uninterpretable responses, 31 rejected all financing alternatives, and 301 indicated they would accept one or more of the financing alternatives.

cases that are classified as not usable seems to be random. Variant 2 has an unduly large proportion of the total responses, a difference which could not be due to sampling fluctuation. Since there is no reason to suppose that variant was returned by an exceptionally large number of respondents, we infer that the mailing service erred in sending out a disproportionate number of variant 2. This possibility cannot be checked, but alternative explanations are even less plausible. Unfortunately, the evidence of error raises the question whether the sampling procedure was completely random, although there is no evidence to suggest that a substantive bias exists.

The data indicate that a majority of the sample interpreted the question properly and followed instructions; they were also sufficiently interested to answer the question. Only about 20 per cent of those who should have answered the question (credit users) failed to; many, probably fatigued by the length of the questionnaire, left blank the entire last page containing the variant question. About 20 per cent of those who should have skipped the question (nonusers of credit) answered it; the responses here are too few to analyze and are excluded from the subsequent discussion.

We are interested only in usable responses of the groups in the table, which leaves a little over 4,000 cases distributed among 16 variant groups out of an original total of approximately 16,000. A little less than one-half the original sample failed to return the questionnaire. Of those who responded, roughly one-quarter were excluded as nonusers of credit, one-quarter were credit users who either left the question unanswered or gave uninterpretable responses, and one-half are usable cases which are the base for our analysis.