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Personal finance questions elicit slightly different answers in phone surveys than online

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More Americans report financial stress when interviewed online than by phone

% who say ...



Note: Web sample size: 2,066; phone sample size: 1,778.

Source: Survey conducted Feb. 28-March 12, 2017.

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(http://www.pewresearch.org/fact-tank/2017/08/04/personal-finance-questions-elicite-slightly-different-answers-in-phone-surveys-than-online/ft_17-07-31_modeeffects_-stress420px/) People polled by telephone are slightly less likely than those interviewed online to say their personal finances are in “poor shape” (14% versus 20%, respectively), a Pew Research Center survey experiment (<http://www.pewresearch.org/2017/03/31/are-telephone-polls-understating-support-for-trump/>) has found.

The experiment, conducted in February and March, is part of a line of research at the Center looking into “mode effects (<http://www.pewresearch.org/2015/05/13/from-telephone-to-the-web-the-challenge-of-mode-of-interview-effects-in-public-opinion-polls/>)” – in this case, whether findings from self-administered web surveys differ from those of interviewer-administered phone surveys.

In particular, survey researchers have long known that Americans may be more likely to give a “socially desirable” response (and less likely to give a stigmatized or undesirable answer) in an interviewer-administered survey than in one that is self-administered. Mode effects can also result from other differences in survey design, such as seeing the answer choices visually on the web versus hearing them over the phone.

The Center’s experiment randomly assigned respondents to a survey method (online or telephone). Although it found that political questions, such as whether respondents approve of President Donald Trump, don’t elicit significant mode effects (<http://www.pewresearch.org/2017/03/31/are-telephone-polls-understating-support-for-trump/>), some other, more personal items clearly do. When asked whether or not they had received financial assistance from a family member in the past year, for instance, just 15% of phone respondents say yes. That share is significantly higher (26%) among web respondents.