

## 2012 NATIONAL FINANCIAL CAPABILITY STUDY

### STATE-BY-STATE & MILITARY SURVEYS: SAMPLES AND RESPONSE STATISTICS

#### *State-by-State Survey*

Because it is difficult to obtain the large number of completed interviews required for the State-by-State Survey from a single online panel, sample was drawn from three different panels. EMI and SSI supplied the bulk of the respondents (roughly 40% each), and Research Now was used to provide additional sample to fill in quotas. Across the three sample providers, a total of 1,165,407 email invitations<sup>1</sup> were sent to potential respondents, out of which 68,229 individuals reached the survey (i.e., clicked on the link to begin taking the survey). Of those that began the survey, 33,866 were terminated due to quotas or because they did not qualify (by refusing to provide required demographic information in the survey). An additional 8,854 dropped out of the survey before finishing, yielding 25,509 completed surveys.

	<u>EMI</u>	<u>SSI</u>	<u>Research Now</u>	<u>Total Count</u>	<u>% of Invitations</u>	<u>% of Survey Starts</u>
Invitations sent	448,619	613,620	103,168	1,165,407	--	--
Survey starts	26,345	30,681	11,203	68,229	5.85%	--
Terminates	12,108	16,398	5,360	33,866	2.91%	49.64%
Incompletes	3,717	4,153	984	8,854	0.76%	12.98%
Qualified completes	10,520	10,130	4,859	25,509	2.19%	37.39%

<sup>1</sup> Note that for the State-by-State Survey, SSI and Research Now used survey router techniques whereby a potential respondent was directed to one of a number of open surveys depending on sample needs and qualification criteria, thus the email invitations sent were not direct invitations to the NFCS survey. As the online research panel industry continues to evolve, survey routers have become a more widely used method to distribute sample more efficiently, and to manage panel participation and retention.

### ***Military Survey***

Sample for the NFCS Military Survey was provided by Research Now. A total of 46,209 email invitations were sent to potential respondents, out of which 2,633 individuals reached the survey (i.e., clicked on the link to begin taking the survey). Of those that began the survey, 1,377 were terminated due to quotas or because they did not qualify (e.g., not current service members). An additional 256 respondents dropped out of the survey before finishing, yielding 1,000 completed surveys.

	<b><u>Count</u></b>	<b><u>% of Invitations</u></b>	<b><u>% of Survey Starts</u></b>
Invitations sent	46,209	--	--
Survey starts	2,633	5.70%	--
Terminates	1,377	2.98%	52.30%
Incompletes	256	0.55%	9.72%
Qualified completes	1,000	2.16%	37.98%