

Why Don't Households Smooth Consumption?

Evidence from a 25 million dollar experiment

Online Appendices: Not for Publication.

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1 Survey time and action schedule

Tax Rebate Study - Time & Action Plan

#	Task	Start	Finish
Online Tax Rebate Survey #280556 - Wave 1			
Production launch Wave 1 online survey			
10	Production launch of online Tax Rebate Full Survey	05/27/08	05/27/08
11	Email reminder #1	05/30/08	05/30/08
12	Email reminder #2	06/05/08	06/05/08
13	Email reminder #3	06/11/08	06/11/08
14	Close online survey	06/16/08	06/16/08
Online Tax Rebate Survey #280556 - Wave 2			
Production launch Wave 2 non respd full online survey			
Production launch Wave 2 Part 2 survey			
19	Production launch of Wave 2 Non responders survey	06/26/08	06/26/08
20	Email reminder #1	07/02/08	07/02/08
21	Email reminder #2	07/08/08	07/08/08
22	Email reminder #3	07/11/08	07/11/08
23	Close online survey	07/16/08	07/16/08
Online Tax Rebate Survey #280556 - Wave 3			
Production launch Wave 3 non respd full online survey			
Production launch of Wave 3 Part 2 survey			
33	Production launch of Wave 3 Non responders survey	07/25/08	07/25/08
34	Email reminder #1	07/30/08	07/30/08
35	Email reminder #2	08/06/08	08/06/08
36	Email reminder #3	08/13/08	08/13/08
37	Close online survey	08/18/08	08/18/08
Paper Tax Rebate Survey #280532 - Wave 1			
Programming of paper survey			
48	Production paper mailing date	06/13/08	06/13/08
49	Telecom reminders	06/19/08	06/19/08
50	Telecom reminders	06/26/08	06/26/08
51	Telecom reminders	07/03/08	07/03/08
52	Telecom reminders	07/10/08	07/10/08
53	Telecom reminders	07/17/08	07/17/08
54	Close paper survey Wave 1	07/19/08	07/19/08
Paper Tax Rebate Survey #280532 - Wave 2			
Production launch of Wave 2 paper surveys			
60	Production paper mailing date	07/25/08	07/25/08
61	Telecom reminders (estimate)	07/31/08	07/31/08
62	Telecom reminders (estimate)	08/07/08	08/07/08
63	Telecom reminders (estimate)	08/14/08	08/14/08
64	Telecom reminders (estimate)	08/21/08	08/21/08
65	Telecom reminders (estimate)	08/28/08	08/28/08
66	Close paper surveys Wave 2	09/06/08	09/06/08

Cover page and email request to participate and reminders

The cover of the mailed paper survey was written in the standard format in which Nielsen communicated with its panelists that do not fill out surveys on line. The email request to fill out the survey on line was similarly written in the standard format in which Nielsen communicated with its panelists who respond on line. The specific text, in the cover page or email, stated that “We could all use some extra money, and, earlier this year, the Federal government approved a one-time economic stimulus payment also referred to as a tax rebate, for some households. A special survey is enclosed regarding this rebate.” Following this instruction were specific (and standard) instructions regarding how to complete the survey. In particular the survey was to be completed by “the adult household member most knowledgeable about your household’s income and tax returns,” underlined on the cover page and in bold in the email. Each communication also described the number of bonus gift points that would be earned by participating in the survey.

Reminders send to households by email or communicated to households by phone similarly emphasized the topic of the survey, that it should be completed by the person most familiar with the household’s income and taxes, the brevity of the survey (it was estimated to take about ten minutes), and the points that completion would earn. Reminders also offered assistance through the on-line support center or by phone for any panelists encountering difficulties.

Tax Rebate Survey

This survey should be completed by the adult household member most knowledgeable about your household's income tax returns.

Please scan this survey barcode to begin



You will need a pencil or pen for part of this survey.



1. Before going on a vacation, how much time do you spend examining where you would most like to go and what you would like to do?

A great deal of time



Quite a bit of time



A little time



Almost no time



Do not go on vacation



2. Many people sometimes buy things that they later wish they had not bought. About how often do you or other household members make purchases that you later regret?

Often



Occasionally



Rarely



Never



3. In general, are you or other household members the sort of people who would rather spend your money and enjoy it today or save more for the future?

Spend now



Save for the future



4. In case of an unexpected decline in income or increase in expenses, do you have at least two months of income available in cash, bank accounts, or easily accessible funds?

Yes



No



5. In the last few years, have you gathered together your household's financial information, reviewed it in detail, and formulated a financial plan for your household's long term future?

Yes



No



Earlier this year the Federal government approved an economic stimulus package. This year many households will receive a one-time **economic stimulus payment**, commonly called a **tax rebate**, either by check or direct deposit. This is different from a refund on your annual income taxes.

6. Has your household received a tax rebate (stimulus payment) this year?

Yes



→ Continue with question #7.

No, but we are expecting to



No, and we are unsure whether we will get any



No, and we are definitely not getting one



Not sure/don't know



Thank you for participating.

7. In what month did you receive this tax rebate (please respond for the larger rebate if your household received more than one)?

April 

June 

May 

July 

7a. As closely as you can recall, on what day of the month did you receive the rebate? Please type your two-digit response and then press YES/ENTER when you are done. For example, if you received on the 5th of the month, type in 05. If you do not know, please type in “DO NOT KNOW” and press YES/ENTER.

8. Was this rebate received by direct deposit or check?

Direct deposit to checking or savings account 

Check by US mail 

Not sure/don't know 

8a. What was the dollar amount of this tax rebate (stimulus payment)? Please type in your four-digit response into the scanner and then press the YES/ENTER key when you are done. For example, if it was \$650, please type 0650 and press YES/ENTER.

9. Was this about the amount your household was expecting?

No, and we were surprised to get any rebate at all 

No, and it was less than we were expecting 

No, and it was more than we were expecting 

Yes, and we've known the approximate amount since February 

Yes, and we've known the approximate amount since March 

Yes, and we've known the approximate amount since April 

Yes, but we only learned about it recently 

Not sure/don't know 

10. Thinking about your household's financial situation this year, is the tax rebate leading you mostly to increase spending, mostly to increase savings, or mostly to pay off debt?

Mostly to increase spending



Mostly to pay off debt



Mostly to increase savings



Not sure/don't know



For questions #6 through #10, please think about the **extra** amount you are spending because of this rebate on each type of purchase outlined below.

First, please use a pencil or pen to write in dollar amounts below.

Then, on the following pages, use the barcodes to scan in what those dollar amounts are.

How much (in dollars rounded to the nearest dollar) are you spending on each of the following?

You will need your pencil or pen to help with this section.



For Question #	Types of Purchases	Total Dollar Amount
11.	Food, health & beauty aids, and household products	\$ □, □ □ □
12.	Entertainment or personal services, such as restaurants, vacations, and movie tickets	\$ □, □ □ □
13.	Durable goods such as appliances, electronics and furniture	\$ □, □ □ □
14.	Clothing, shoes or accessories	\$ □, □ □ □
15.	All other types of purchases	\$ □, □ □ □

Now, please provide us with your responses by scanning one barcode in each column for each type of purchase.



Please provide the dollar amount for this type of **extra** spending because of the tax rebate by scanning one number in each column.

For example, for a dollar amount of \$125, you would scan 0 in the first column (Thousands), 1 in the second column (Hundreds), 2 in the third column (Tens), and 5 in the fourth column (Ones). Please scan only one barcode in each column.

11. Please scan the dollar amount you wrote on page 4 for **food, health & beauty aids, and household products.**

	<u>Thousands</u>	<u>Hundreds</u>	<u>Tens</u>	<u>Ones</u>
0				
1				
2				
				
				
				
				
				
				
				

Please scan this barcode when you are finished entering the dollar amount for this statement



Please provide the dollar amount for this type of **extra** spending because of the tax rebate by scanning one number in each column.

For example, for a dollar amount of \$125, you would scan 0 in the first column (Thousands), 1 in the second column (Hundreds), 2 in the third column (Tens), and 5 in the fourth column (Ones). Please scan only one barcode in each column.

12. Please scan the dollar amount you wrote on page 4 for **entertainment or personal services such as restaurants, vacations, and movie tickets.**

	<u>Thousands</u>	<u>Hundreds</u>	<u>Tens</u>	<u>Ones</u>
0				
1				
2				
		3		
		4		
		5		
		6		
		7		
		8		
		9		

Please scan this barcode when you are finished entering the dollar amount for this statement

Please provide the dollar amount for this type of **extra** spending because of the tax rebate by scanning one number in each column.

For example, for a dollar amount of \$125, you would scan 0 in the first column (Thousands), 1 in the second column (Hundreds), 2 in the third column (Tens), and 5 in the fourth column (Ones). Please scan only one barcode in each column.

13. Please scan the dollar amount you wrote on page 4 for **durable goods such as appliances, electronics and furniture.**

	<u>Thousands</u>	<u>Hundreds</u>	<u>Tens</u>	<u>Ones</u>
0				
1				
2				
				
				
				
				
				
				
				

Please scan this barcode when you are finished entering the dollar amount for this statement



Please provide the dollar amount for this type of **extra** spending because of the tax rebate by scanning one number in each column.

For example, for a dollar amount of \$125, you would scan 0 in the first column (Thousands), 1 in the second column (Hundreds), 2 in the third column (Tens), and 5 in the fourth column (Ones). Please scan only one barcode in each column.

14. Please scan the dollar amount you wrote on page 4 for **clothing, shoes or accessories.**

	<u>Thousands</u>	<u>Hundreds</u>	<u>Tens</u>	<u>Ones</u>
0				
1				
2				
		3		
		4		
		5		
		6		
		7		
		8		
		9		

Please scan this barcode when you are finished entering the dollar amount for this statement



Please provide the dollar amount for this type of **extra** spending because of the tax rebate by scanning one number in each column.

For example, for a dollar amount of \$125, you would scan 0 in the first column (Thousands), 1 in the second column (Hundreds), 2 in the third column (Tens), and 5 in the fourth column (Ones). Please scan only one barcode in each column.

15. Please scan the dollar amount you wrote on page 4 for **all other types of purchases.**

	<u>Thousands</u>	<u>Hundreds</u>	<u>Tens</u>	<u>Ones</u>
0				
1				
2				
				
				
				
				
				
				
				

Please scan this barcode when you are finished entering the dollar amount for this statement



Thank You For Participating! Please Transmit As Soon As Possible.

Part One

Before going on a vacation, how much time do you spend examining where you would most like to go and what you would like to do?

- A great deal of time
- Quite a bit of time
- A little time
- Almost no time
- Do not go on vacation

Next

Many people sometimes buy things that they later wish they had not bought. About how often do you or other household members make purchases that you later regret?

- Often
- Occasionally
- Rarely
- Never

Next

In general, are you or other household members the sort of people who would rather spend your money and enjoy it today or save more for the future?

- Spend now
- Save for the future

Next

In case of an unexpected decline in income or increase in expenses, do you have at least two months of income available in cash, bank accounts, or easily accessible funds?

- Yes
- No

Next

In the last few years, have you gathered together your household's financial information, reviewed it in detail, and formulated a financial plan for your household's long term future?

- Yes
- No

Next

Part Two

Earlier this year the Federal government approved an economic stimulus package. This year many households will receive a one-time **economic stimulus payment**, commonly called a **tax rebate**, either by check or direct deposit. This is different from a refund on your annual income taxes.

Next

Has your household received a tax rebate (stimulus payment) this year?

- Yes
- No, but we are expecting to
- No, and we are unsure whether we will get any
- No, and we are definitely not getting one
- Not sure/don't know

Next

In what month did you receive this tax rebate (please respond for the larger rebate if your household received more than one)?

- April
- May
- June
- July

Next

As closely as you can recall, on what day of the month did you receive the rebate?

(Click here to choose) ▼

Next

Was this rebate received by direct deposit or check?

- Direct deposit to checking or savings account
- Check by US mail
- Don't know

Next

What was the dollar amount of this tax rebate (stimulus payment)?

\$

Next

Was this about the amount you were expecting?

- No, and we were surprised to get any rebate at all
- No, and it was less than we were expecting
- No, and it was more than we were expecting
- Yes, and we've known the approximate amount since February
- Yes, and we've known the approximate amount since March
- Yes, and we've known the approximate amount since April
- Yes, but we only learned about it recently

Next

Thinking about your household's financial situation this year, is the tax rebate leading you mostly to increase spending, mostly to increase savings, or mostly to pay off debt?

- Mostly to increase spending
- Mostly to increase saving
- Mostly to pay off debt
- Not sure/don't know

Next

For the following questions, please think about the **extra** amount you are spending because of this rebate. How much (in dollars rounded to the nearest dollar) are you spending on each of the following:

	Dollar Amount
Food, health & beauty aids, and household products	<input type="text"/>
Entertainment or personal services, such as restaurants, vacations, and movie tickets	<input type="text"/>
Durable goods such as appliances, electronics and furniture	<input type="text"/>
Clothing, shoes or accessories	<input type="text"/>
All other types of purchases	<input type="text"/>

Submit Survey

Response rates by survey and wave

Online

	actual outgoing	responded	part 2 - Q6=1 yes	part 2 - Q6=2,3,5	part 2 - Q6=4 definitely not	non- respondents	response rate
wave 1 (part 1 and 2) - 280556	46620	33910	17974	13831	2105	12710	72.7
wave 2 (part 2 only) -280560	13407	11158	5842	4883	433	2249	83.2
wave 2 (part 1 and 2) - 280683	9480	2230	1689	372	168	7250	23.5
wave 3 (part 2 only) -280757	7081	5631	3957	1343	331	1450	79.5
wave 3 (part 1 and 2) - 280756	6005	1133	945	108	80	4872	18.9
Overall		37273					80.0

Paper

wave 1 (part 1 and 2) - 280532	13243	9541	5544	3416	581	3702	72.0
wave 2 (part 2 only) -280534	3408	2783	2073	566	144	625	81.7
wave 2 (part 1 and 2) - 280599	3166	1634	1259	251	124	1532	51.6
Overall		11175					84.4

total respondent count	59863	48448					80.9
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Table A: The distribution of reported economic stimulus payment amounts

<u>ESP value</u>	Static sample		Static sample with only ESPs by mail		Static sample with only ESPs by direct deposit	
	Number	Percent of ESPs	Number	Percent of ESPs	Number	Percent of ESPs
0<ESP<300	348	1.6	231	2.1	116	1.1
<i>ESP=300</i>	2,784	13.0	1,836	16.4	936	9.2
300<ESP<600	626	2.9	356	3.2	266	2.6
<i>ESP=600</i>	7,418	34.7	4,034	36.1	3,359	33.1
600<ESP<900	402	1.9	211	1.9	187	1.8
<i>ESP=900</i>	809	3.8	326	2.9	481	4.7
900<ESP<1200	304	1.4	172	1.5	132	1.3
<i>ESP=1200</i>	5,202	24.3	2,819	25.2	2,372	23.4
1200<ESP<1500	153	0.7	67	0.6	86	0.8
<i>ESP=1500</i>	1,441	6.7	567	5.1	871	8.6
1500<ESP<1800	124	0.6	36	0.3	88	0.9
<i>ESP=1800</i>	1,197	5.6	374	3.3	820	8.1
1800<ESP<2100	42	0.2	14	0.1	28	0.3
<i>ESP=2100</i>	362	1.7	98	0.9	263	2.6
2100<ESP<2400	26	0.1	4	0.0	22	0.2
<i>ESP=2400</i>	100	0.5	23	0.2	77	0.8
2400<ESP<2700	8	0.0	2	0.0	6	0.1
<i>ESP=2700</i>	17	0.1	2	0.0	15	0.1
2700<ESP<3000	2	0.0	2	0.0	0	0.0
<i>ESP=3000</i>	5	0.0	3	0.0	2	0.0
<i>ESP>3000</i>	16	0.1	9	0.1	7	0.1

Notes: Each sample includes only households that meet the standard NCP static reporting requirement for the year and report by receipt during the period of the experimental variation and sufficient ESP information for the sample. All samples statistics are weighted by the NCP projection factor for 2008. Calculated based on data from The Nielsen Company (US) LLC and provided Marketing Data Center at the University of Chicago Booth School of Business.

Table B: The temporal distribution of reported economic stimulus payments

Ending Week starting	Static sample		Static sample with only ESPs by mail		Static sample with only ESPs by direct deposit	
	Mean ESP amount amount>0	Num (%) of week's obs with amount>0	Mean ESP amount amount>0	Num (%) of week's obs with amount>0	Mean ESP amount amount>0	Num (%) of week's obs with amount>0
April 20	933	163 (1)	-	-	933	163 (2)
April 27	976	1315 (6)	769	19 (0)	981	1295 (13)
May 4	971	4854 (23)	684	203 (2)	985	4643 (46)
May 11	988	3693 (17)	849	462 (4)	1,006	3225 (32)
May 18	960	1504 (7)	876	685 (6)	1,031	808 (8)
May 25	883	808 (4)	883	805 (7)	-	-
June 1	833	943 (4)	833	937 (8)	-	-
June 8	783	1345 (6)	784	1336 (12)	-	-
June 15	782	1737 (8)	780	1727 (15)	-	-
June 22	786	1418 (7)	787	1415 (13)	-	-
June 29	827	1066 (5)	826	1064 (10)	-	-
July 6	775	1400 (7)	776	1398 (12)	-	-
July 13	748	928 (4)	748	923 (8)	-	-
July 20	735	212 (1)	735	212 (2)	-	-

See notes to Table A.

Table C: Sample summary statistics

Sample:	Static reporting sample		Static reporting sample with only payments by mail		Static sample with only payments by direct deposit	
	Mean	std dev	Mean	std dev	Mean	std dev
<u>Observations</u>						
Number of observations	1,131,520		593,684		534,196	
<i>Spending</i>	149.3	185.0	141.3	177.8	157.2	191.4
<i>Spending / Spending > 0</i>	178.7	188.9	166.6	181.8	190.8	195.1
<i>Payment amount</i>	17.3	142.9	15.4	128.6	19.1	155.8
<i>I(Payment amount > 0)</i>	0.019	0.137	0.019	0.137	0.019	0.137
<i>Payment amount / amount > 0</i>	897.9	521.4	800.7	480.6	993.8	541.5
<u>Households</u>						
Number of households	21,760		11,417		10,273	
<i>I(2007 Income < 20,000)</i>	0.15	0.36	0.20	0.40	0.10	0.30
<i>I(20,000 ≤ Income < 50,000)</i>	0.37	0.48	0.40	0.49	0.35	0.48
<i>I(2007 Income ≥ 100,000)</i>	0.13	0.33	0.11	0.31	0.15	0.35
<i>Household size</i>	2.6	1.5	2.4	1.4	2.8	1.5
<i>I(Number children > 0)</i>	0.38	0.49	0.30	0.46	0.46	0.50
<i>I(Children under 6 > 0)</i>	0.15	0.36	0.11	0.31	0.20	0.40

Notes: Each sample includes only households that meet the standard NCP static reporting requirement for the year and report both receipt during the period of the experimental variation and sufficient payment information for that variable and sample. All samples statistics are weighted by the NCP projection factor for 2008. Calculated based on data from The Nielsen Company (US) LLC and provided by the Marketing Data Center at the University of Chicago Booth School of Business.

Table D: Baseline estimated spending responses to receipt of payment

Regression Specification: (Interpretation)	Using all variation in time of receipt			Using only variation in timing within each method of receipt		
	Dollars spent on indicator of ESP (\$ spent)	Spending as pct of 2008Q1 spending on indicator of ESP (% chg in spending)	Dollars spent on average ESP/100 (MPC, in %)	Dollars spent on indicator of ESP (\$ spent)	Spending as pct of 2008Q1 spending on indicator of ESP (% chg in spending)	Dollars spent on average ESP/100 (MPC, in %)
Two weeks before	-1.48 (1.83)	-2.74 (1.58)	-0.16 (0.20)	-0.64 (2.00)	-1.75 (1.73)	-0.02 (0.23)
Week before	-0.65 (1.88)	-2.16 (1.66)	-0.07 (0.21)	-0.34 (2.17)	-0.86 (1.92)	0.01 (0.25)
Contemporaneous week	13.42 (2.21)	9.03 (1.84)	1.49 (0.25)	12.50 (2.44)	9.86 (2.11)	1.45 (0.29)
First week after	12.17 (2.15)	7.89 (1.91)	1.36 (0.24)	9.93 (2.61)	8.02 (2.40)	1.20 (0.31)
Second week after	4.32 (2.16)	0.92 (2.02)	0.46 (0.24)	2.53 (2.74)	1.14 (2.55)	0.35 (0.32)
Third week after	3.33 (2.28)	1.02 (2.14)	0.39 (0.26)	1.70 (3.04)	1.47 (2.73)	0.32 (0.36)
Fourth week after	1.09 (2.31)	-0.51 (2.17)	0.14 (0.26)	0.09 (3.28)	0.16 (2.85)	0.12 (0.39)
Fifth week after	-1.07 (2.41)	-1.51 (2.46)	-0.08 (0.27)	-1.44 (3.57)	-0.76 (3.22)	-0.06 (0.42)
Sixth week after	-1.98 (2.56)	-0.28 (2.59)	-0.22 (0.29)	-1.74 (3.84)	0.69 (3.72)	-0.13 (0.46)
Four week cumulative or avg. percent increase	33.23 (6.27)	4.71 (1.54)	3.70 (0.70)	26.66 (8.69)	5.12 (2.07)	3.31 (1.04)
Seven week cumulative or avg. percent increase	31.27 (11.51)	2.36 (1.70)	3.53 (1.29)	23.56 (17.64)	2.94 (2.39)	3.24 (2.11)
Number of households	21,760	21,540	21,386	21,690	21,470	21,320

Notes: The regressions in the first panel include fixed effects for each week in the sample and in the second include fixed effects for each week for each means of receipt. All regressions also include household fixed effects and are weighted by the NCP projection factor for 2008. Each sample includes only households that report sufficient ESP information for that specification and receipt during the period of the experimental variation, and meet the standard NCP static reporting requirement for the year. Calculated based on data from The Nielsen Company (US) LLC and provided by the Marketing Data Center at the University of Chicago Booth School of Business.

Table E: Spending responses by liquidity and self control: survey response time

<i>Speed of response to survey in days</i>	Using all variation in time of receipt			Using only variation in timing within each method of receipt		
	Slow	Medium	Fast	Slow	Medium	Fast
	<i>Panel A: All households</i>					
Contemporaneous week	1.19 (0.46)	1.74 (0.31)	1.15 (0.58)	1.16 (0.49)	1.72 (0.32)	0.75 (0.63)
Four week cumulative	2.52 (1.12)	4.55 (0.81)	2.89 (1.58)	2.63 (1.58)	4.03 (1.05)	0.99 (2.37)
Number of households	6,268	11,826	3,239	6,245	11,796	3,226
	<i>Panel B: Households with sufficient liquid wealth</i>					
Contemporaneous week	0.40 (0.55)	0.90 (0.39)	-0.24 (0.66)	0.48 (0.54)	1.02 (0.40)	-0.62 (0.76)
Four week cumulative	-0.55 (1.34)	3.19 (0.98)	0.91 (2.01)	-0.06 (1.87)	3.72 (1.32)	-0.89 (3.13)
Number of households	4,117	7,438	2,123	4,105	7,425	2,117
	<i>Panel C: Households with low liquid wealth</i>					
Contemporaneous week	2.34 (0.79)	2.88 (0.49)	3.29 (1.03)	2.16 (0.91)	2.61 (0.52)	2.92 (1.03)
Four week cumulative	6.93 (1.92)	6.62 (1.37)	6.01 (2.52)	6.66 (2.76)	4.15 (1.73)	3.48 (3.46)
Number of households	2,151	4,388	1,116	2,140	4,371	1,109

Notes: The table reports the propensity to consume NCP goods out of an ESP in percent. The regressions in the first triplet of columns include fixed effects for each week in the sample and in the second triplet include fixed effects for each week for each means of receipt. All regressions include household fixed effects and are weighted by the NCP projection factor for 2008. Each sample includes only households that report receipt during the period of the experimental variation, sufficient ESP information for that specification, and meet the standard NCP static reporting requirement for the year. Calculated based on data from The Nielsen Company (US) LLC and provided by the Marketing Data Center at the University of Chicago Booth School of Business.

Data access

The research employs data available from the Kilts Center for Marketing Research at the University of Chicago's Booth School of Business, and a tax rebates survey conducted by Nielsen on behalf of Jonathan Parker and Christian Broda. Despite our best efforts, we have been unable to get Nielsen's cooperation in setting up an archive of the data that would allow researchers to license the data (through Nielsen, the Kilts Center, the Demand Institute, and other places). That said, researchers can and have been able to license the data from Nielsen. Nielsen has the raw tax rebate survey data, and we are willing to cooperate in whatever way we can to facilitate the further use of our survey. We originally licensed the data from Ed Grove and Molly Hagen at Nielsen with contract NBT number 11611.