Collecting data in social science research can be difficult for researchers. Finding new and innovative ways to reach respondents is essential to gathering quality data. A multi-state research team, NC2172 – Behavioral Economics and Financial Decision-Making Across the Life Span, has been working together to study student loan decisions among Americans. The research team is comprised of faculty members from across the U.S. Working in such a unique team has forced these researchers to find new ways to collect data for projects. Technology plays an important role in data collection.

To obtain in-depth information regarding student loan decision-making, both quantitative and qualitative data were collected using various data collection methods. Using online surveys to conduct research is not a new phenomenon. Many researchers collect online survey data because it is cost-effective and less time consuming than traditional research methods. By working with survey sampling companies’ (Survey Sampling International, Amazon Mechanical Turk, Qualtrics, etc.) panels of survey takers researchers can limit respondents to particular demographics to target specific audiences.

Researchers introduced a relatively new methodology of combining experimental design and survey data in the context of personal decision-making. The research team collected data online while manipulating framing effects, aspirations and gender on hypothetical student loan decisions. A survey sampling company was contracted to recruit participants between the ages of 18 and 64 who lived in the United States. A total of 1,928 participants completed the survey.

Virtual focus groups were used to collect data as well. The Desire2Learn (D2) course management system was used to collect asynchronous focus groups responses. The sample consisted of anyone with a student loan. Participants were recruited at public, land grant universities across the country and from a survey sampling company. Eighty-eight respondents participated in the study.

After registering and creating a D2L account, two surveys needed to be completed by respondents before they were officially put in the study. The first survey was an informed consent while the second was a simple demographic survey. Respondents were given three weeks to participate and answer eight questions in an online discussion board related to college choice and student loan decision-making. Respondents were also required to respond to at least one other focus group member to encourage interaction between participants.

The final collection method used by the group was a Twitter chat that collected focus group data. Similar to face-to-face focus groups, Twitter provides a synchronous environment for respondents to interact with facilitators and each other (within the character limits). The chat had 136 contributors and 3,222 tweets that answered nine questions.
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