

## Appendix

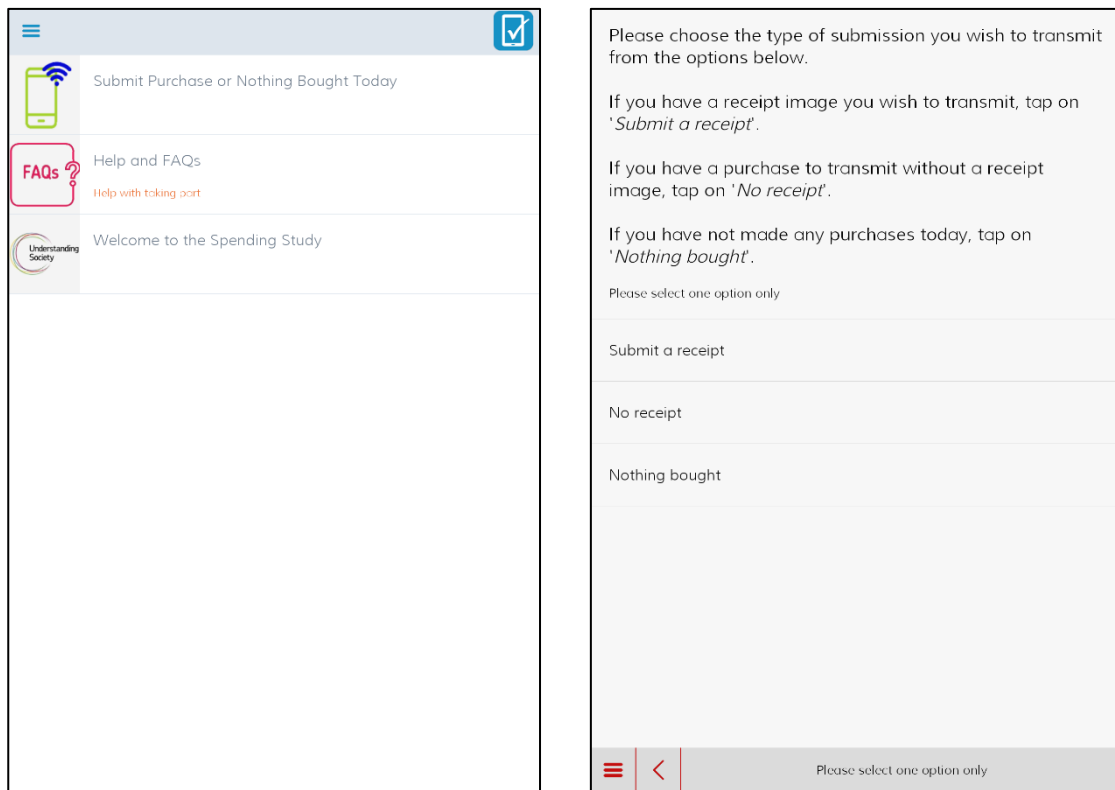


Figure A1. App screenshots: Home screen; Submit purchase or nothing bought today.

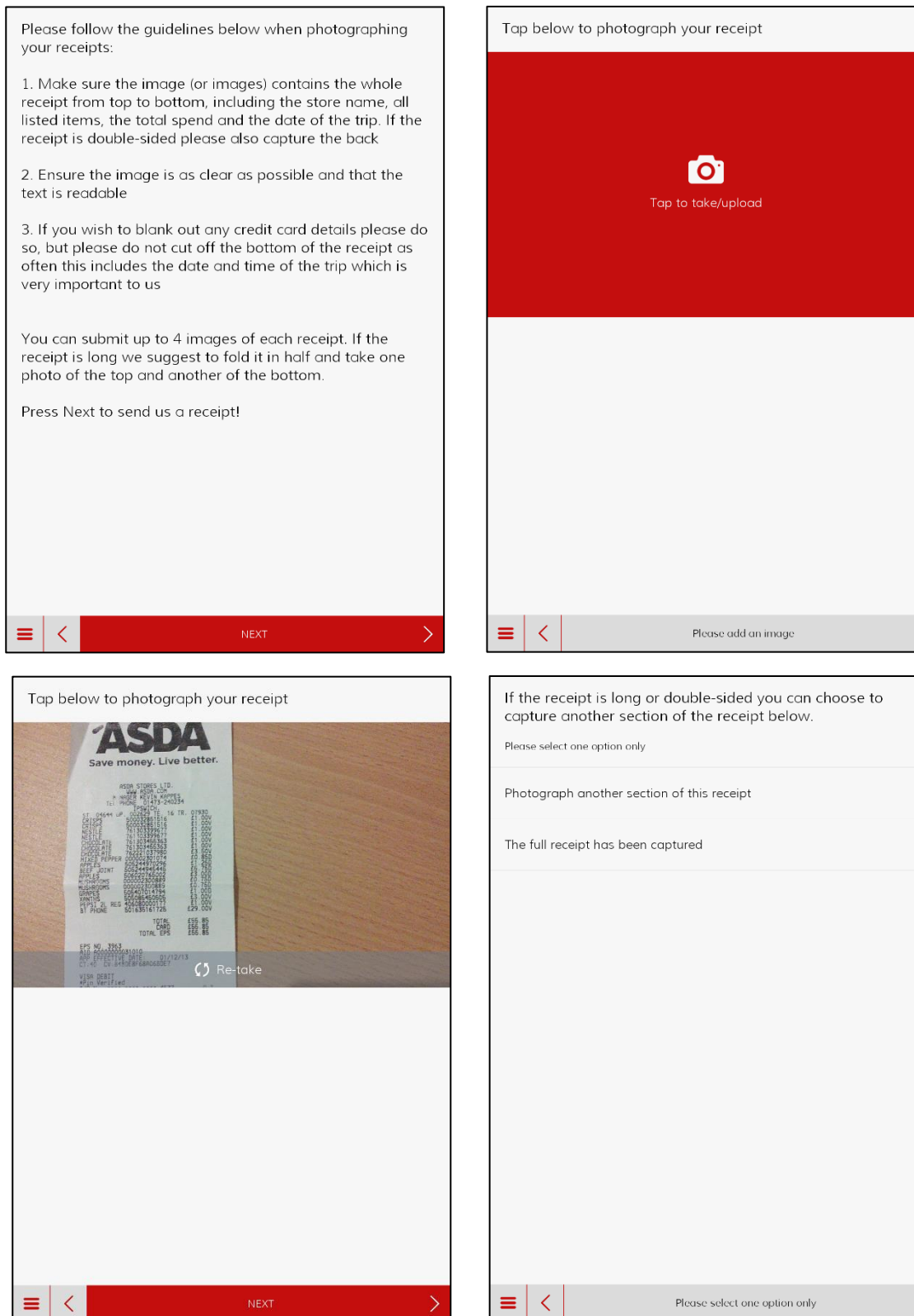


Figure A2. App screenshots: Scan a receipt.

How much money was the purchase for?

15.00

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Please enter a value greater than 0

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How much money was the purchase for?

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What type of purchase was it?

Please select one option only

At a point of sale (shop, petrol station, restaurant, etc)

Online

Other (cash, cheque, one-off bank transfer)

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Please select one option only

Which of the following categories best describe what the purchase was?

Please select all that apply

Food and groceries

Clothes and footwear

Transport costs, e.g. petrol, car maintenance, public transport costs

Child costs, e.g. childcare, school equipment and fees

Home improvements and household goods, e.g. DIY, gardening, furniture, white goods or electrical goods

Health expenses, e.g. glasses, dental care, prescriptions, social care

Socialising and hobbies, e.g. going out (restaurants, pub, cinema, theatre, concert), gym or club membership, arts and crafts, children's activities

Other goods and services, e.g. books, magazines, DVDs, CDs, games, toys, beauty products, haircuts, manicures, massages

Holidays

Giving money or gifts to other people, e.g. money for children, gifts or money for relatives, donations to charity

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Please select 1 or more options

Figure A3. App screenshots: Direct entry.

If you do not make any purchases in a day you can still receive your daily reward points by telling us via this survey.

Please select below to confirm you did not make any purchases today by tapping on '*Submit nothing bought*'.

Please select one option only

Submit nothing bought

Cancel

Please select one option only

Figure A4. App screenshots: Report no purchases.

Table A1. Expenditure reports in the *Understanding Society* Spending Study in the full data collection period.

	Scanned receipt		Direct entry	
	n	%	n	%
Total submissions (n = 8,954)	5,472	61.1	3,482	38.9
Total items	34,931	100.0	3,482	100.0
Food and groceries	24,345	69.7	1,422	40.8
Clothes and footwear	881	2.5	177	5.1
Transport	472	1.4	397	11.4
Child costs	207	0.6	53	1.5
Home improvements and household goods	2,686	7.7	141	4.1
Health	311	0.9	62	1.8
Socialising and hobbies	1,800	5.2	587	16.9
Other goods and services	2,707	7.8	434	12.5
Holidays	11	0.1	28	0.8
Gifts	30	0.1	243	7.0
<i>Item cannot be assigned to category</i>	<i>1,030</i>	<i>3.0</i>	—	—
<i>Item not readable on receipt</i>	<i>451</i>	<i>1.3</i>	—	—

Note. The scanned receipts contain the following additional items: promotions or price reductions (n = 2,331), value-added tax (n = 73), and other items (n = 19). The percentages for direct entry items do not add up to 100% since respondents were able to select multiple expenditure categories per purchase.

Table A2. Logistic regression model of probability of being in the LCF sample as opposed to the *Understanding Society* Spending Study sample.

	Coeff.	(s.e.)	<i>p</i>	Average marginal effects
Intercept	2.84	(0.58)	0.001	—
Age	-0.02	(0.03)	0.512	-0.003
Age-squared	0.01	(0.01)	0.072	0.001
Gender (Ref: Male)				
Female	-0.49	(0.14)	0.001	-0.043
Education (Ref: No degree)				
Degree	1.00	(0.45)	0.026	-0.060
Personal monthly gross income	-0.01	(0.01)	0.001	-0.001
Household size	-0.06	(0.06)	0.267	-0.006
Urbanicity (Ref: Rural)				
Urban	-0.28	(0.17)	0.099	-0.024
Age x Degree	-0.04	(0.01)	0.001	—
McFadden's $R^2$	0.068			
N	2,471			

Table A3. Sample composition and standardised differences before and after inverse probability weighting.

	Before Adjustment			After Adjustment		
	LCF	Spending Study	Std. diff.	LCF	Spending Study	Std. diff.
Age	50.0	42.8	0.432	49.3	48.2	0.063
Gender	%	%		%	%	
Female	51.7	61.5	-0.197	52.7	53.8	-0.022
Male	48.3	38.5	0.197	47.3	46.2	0.022
Education	%	%		%	%	
Degree	26.3	45.8	-0.416	28.3	29.9	-0.035
No degree	73.7	54.2	0.416	71.7	70.1	0.035
Personal monthly gross income	1,545.9	1,983.0	-0.260	1,582.0	1,643.6	-0.037
Household size	2.6	3.0	-0.260	2.7	2.7	0.009
Urbanicity	%	%		%	%	
Urban	75.5	81.3	-0.142	76.1	74.9	0.026
Rural	24.5	18.7	0.142	23.9	25.1	-0.026

Table A4. Percentage of zero expenditure reported.

	LCF	Spending Study: Scan + Direct Entry	Spending Study: Scan Only
<i>Total expenditure</i>	0.0	0.0	9.5
<i>Category-level expenditure</i>			
Food and groceries	12.4	4.2	14.1
Clothes and footwear	54.8	48.9	56.1
Transport	32.4	40.8	58.8
Child costs	78.1	79.4	84.0
Home improvements and household goods	24.0	24.8	28.2
Health	62.2	68.7	72.5
Socialising and hobbies	10.0	26.0	39.7
Other goods and services	13.6	21.0	30.2



Table A5. Non-zero and zero weekly expenditure.

	LCF		Spending Study: Scan + Direct Entry					Spending Study: Scan Only				
	Mean	Median	Mean	<i>p</i>	Median	<i>p</i>	KS test <i>p</i>	Mean	<i>p</i>	Median	<i>p</i>	KS test <i>p</i>
<i>Total expenditure</i>	156.50	122.80	149.50	0.258	101.30	0.048	0.007	93.70	<0.001	70.10	<0.001	<0.001
<i>Category-level expenditure</i>												
Food and groceries	32.30	24.80	39.90	<0.001	35.30	0.014	<0.001	32.50	0.861	27.50	0.402	0.540
Clothes and footwear	12.40	0.00	12.10	0.779	0.30	0.691	0.550	9.70	0.003	0.00	1.000	0.277
Transport	22.50	10.00	19.10	0.048	1.50	<0.001	<0.001	10.80	<0.001	0.00	<0.001	<0.001
Child costs	3.90	0.00	1.10	<0.001	0.00	–	0.061	0.40	<0.001	0.00	–	0.002
Home improvements and household goods	11.00	3.50	17.40	<0.001	2.50	0.071	0.108	13.00	0.149	2.00	0.007	0.007
Health	3.50	0.00	3.10	0.325	0.00	–	0.006	1.70	<0.001	0.00	–	<0.001
Socialising and hobbies	36.70	23.30	16.00	<0.001	7.50	<0.001	<0.001	10.60	<0.001	2.00	<0.001	<0.001
Other goods and services	22.10	10.00	16.30	<0.001	4.10	<0.001	<0.001	10.00	<0.001	2.30	<0.001	<0.001

Note. Mean: *p*-values from t-tests. Median: Median regressions were estimated with weekly expenditure as dependent variable and the sample as independent variable. The *p*-values from t-tests for the “sample” coefficients are reported here. KS test = Kolmogorov-Smirnov test.

Table A6. Non-zero weekly expenditure.

	LCF		Spending Study: Scan + Direct Entry					Spending Study: Scan Only				
	Mean	Median	Mean	<i>p</i>	Median	<i>p</i>	KS test <i>p</i>	Mean	<i>p</i>	Median	<i>p</i>	KS test <i>p</i>
<i>Total expenditure</i>	156.50	122.80	149.50	0.258	101.30	0.048	0.007	105.00	<0.001	75.90	<0.001	<0.001
<i>Category-level expenditure</i>												
Food and groceries	36.80	30.40	42.80	<0.001	40.30	0.013	0.001	38.90	0.095	35.90	0.100	0.067
Clothes and footwear	27.10	16.00	23.80	0.044	14.10	0.537	0.628	22.30	0.004	14.00	0.339	0.196
Transport	33.00	22.10	35.10	0.406	20.00	0.383	0.285	29.20	0.041	19.90	0.260	0.101
Child costs	17.00	7.40	6.60	<0.001	3.50	<0.001	<0.001	3.20	<0.001	2.50	<0.001	<0.001
Home improvements and household goods	14.50	6.80	22.70	<0.001	5.00	0.070	0.033	17.70	0.075	4.70	0.045	0.009
Health	9.30	3.00	10.30	0.372	2.50	0.341	0.133	6.40	0.004	1.80	0.010	0.033
Socialising and hobbies	40.70	27.60	21.70	<0.001	12.40	<0.001	<0.001	17.50	<0.001	7.50	<0.001	<0.001
Other goods and services	25.60	13.50	21.00	0.005	7.70	<0.001	<0.001	14.60	<0.001	4.90	<0.001	<0.001

Note. Mean: *p*-values from t-tests. Median: Median regressions were estimated with weekly expenditure as dependent variable and the sample as independent variable. The *p*-values from t-tests for the “sample” coefficients are reported here. KS test = Kolmogorov-Smirnov test.

Table A7. Non-zero and zero weekly expenditure by population subgroup.

		LCF		Spending Study: Scan + Direct Entry					Spending Study: Scan Only				
		Mean	Median	Mean	<i>p</i>	Median	<i>p</i>	KS test	Mean	<i>p</i>	Median	<i>p</i>	KS test
								<i>p</i>					<i>p</i>
Age													
	16-50	152.30	118.00	127.50	0.001	89.90	0.005	0.009	76.40	<0.001	55.90	<0.001	<0.001
	51-82	161.00	127.30	173.90	0.182	118.30	0.632	0.245	112.80	<0.001	75.90	<0.001	<0.001
Gender													
	Male	138.20	103.70	149.00	0.195	118.20	0.426	0.458	92.20	<0.001	60.60	0.004	<0.001
	Female	172.90	139.90	150.00	0.009	93.70	<0.001	<0.001	94.90	<0.001	72.30	<0.001	<0.001
Education													
	No degree	141.80	109.40	131.70	0.118	82.40	0.039	0.044	79.90	<0.001	68.10	<0.001	<0.001
	Degree	193.60	157.70	191.40	0.870	129.60	0.108	0.039	126.10	<0.001	79.30	<0.001	<0.001
Income													
	Below median	124.00	92.40	127.20	0.735	74.00	0.004	0.005	77.70	<0.001	64.30	0.004	<0.001
	Above median	187.50	153.20	168.50	0.015	134.70	0.216	0.267	107.20	<0.001	76.40	<0.001	<0.001
Household size													
	Single	159.40	124.40	152.20	0.294	104.50	0.071	0.010	91.90	<0.001	69.20	<0.001	<0.001
	Non-single	137.70	108.10	134.40	0.791	78.40	0.314	0.453	103.60	0.005	77.30	0.111	0.010
Urbanicity													
	Rural	173.40	141.40	165.00	0.429	123.00	0.491	0.816	117.30	<0.001	84.40	0.023	0.013
	Urban	151.10	117.50	144.40	0.355	89.50	0.004	0.002	85.80	<0.001	64.30	<0.001	<0.001

Note. Income: personal monthly gross income. Mean: *p*-values from t-tests. Median: Median regressions were estimated with weekly expenditure as dependent variable and the sample as independent variable. The *p*-values from t-tests for the “sample” coefficients are reported here. KS test = Kolmogorov-Smirnov test.