

As the reporting requirements for regulated depository institutions increases, collecting complex survey data from establishments in a non-mandatory survey is becoming increasingly challenging. Meanwhile, desire for greater detail in the triennial Federal Reserve Payments Study has led to a geometric expansion of the number of questions. The greater burden of the longer survey can be lessened by sending partial versions of the survey to a larger sample. The finite population, however, and resource constraints limit the possible expansion. We employ a variety of approaches to increase the amount of usable response information including adapting survey length to predicted response patterns from past survey outcomes, collecting responses to simple categorical questions during recruitment and survey registration, and collecting survey paradata to test and adjust for any potential response bias. The revised approach yields more item-level responses than a simpler approach while limiting potential bias.