

3 Interviewers

This chapter provides an overview of the HFCS interviewers' role and tasks. It describes how interviewers were supported and monitored in their work and how the data they collected were examined.

3.1 The interviewers' role in the survey process

The information on households collected in the HFCS in Austria is generally considered to be sensitive. Therefore, the personal interviews conducted by trained interviewers played a major role in the survey process. Interviewers' professionalism, profound knowledge of the survey's subject matter, excellent interviewing skills and appropriate behavior are a precondition for surveys to be successful and therefore contribute in particular to the quality of the resulting data. To prepare for the HFCS, interviewers completed comprehensive training on the content and structure of the HFCS.

In the field phase and during the personal interviews, it was possible for interviewers to consult written reference material and, if necessary, receive support from the OeNB.

3.2 General information

A total of 72 interviewers were involved in the second wave of the HFCS. While the survey company decided which interviewers to involve in this complex and sensitive survey, the OeNB reserved the right to withdraw individual interviewers if they did not meet the quality criteria.

In general, the interviewers had to have specific experience, either by having been involved in the first wave of the HFCS in Austria or in surveys of a similar magnitude (e.g. the OeNB Household Survey on Housing Wealth 2008, EU-SILC or SHARE) to qualify for the job. In fact, about half of the interviewers in the second wave of the HFCS in Austria also conducted interviews in the first wave. Payment for successfully completed interviews was calculated on the basis of the surveyed household's size; a considerably lower remuneration was paid for the collection of paradata when interviews were not completed successfully. Travel expenses were also refunded. To be entitled to a refund of travel expenses for unsuccessful interviews, the interviewers were required to have made at least two personal contact attempts and five contact attempts altogether.

3.3 Interviewer training

All interviewers conducting interviews in the HFCS were specially trained. The training content was developed by the OeNB in cooperation with the survey company. The survey company organized a total of six one-day training sessions with an expert from the HFCS team (OeNB staff member), which took place in Vienna (twice), Graz, Linz, Innsbruck and Zams before the start of the fieldwork. Only trained interviewers were used in the HFCS. Contrary to the first HFCS wave, the survey company did not hold additional training sessions for newly hired interviewers.

A training session consisted of an all-day (10:00 a.m. to 6:30 p.m.) interactive workshop, in which the interviewers were encouraged to ask questions as they arose. Essentially, the workshop focused on four main areas, as described below.

3.3.1 Training unit 1

Introduction

First, a member of the OeNB's HFCS team introduced the interviewers to the topic and the aims of the HFCS in Austria. This introduction also covered information about the use of the data, including explanations why a central bank requires the data surveyed and how researchers use the data and communicate results to the media. Knowledge of these issues is considered to help interviewers' motivation. The HFCS team representative also described the use of data and analytical approaches on the basis of examples and emphasized the importance of conducting interviews conscientiously and of all households in the sample taking part in the survey. Finally, the central role of interviewers in the HFCS data collection process was highlighted.

Overview of the questionnaire

Following the introduction, the participating interviewers were made familiar with the questionnaire: its chapter structure, the definition of "household" within the meaning of the HFCS, the identification of financially knowledgeable persons (FKP), how to distinguish an FKP from a reference person, loops, the method used for recording amounts in euro (including the structure of a euro loop, see section 2.6.2).

3.3.2 Training unit 2

The briefing on the questionnaire, which was split into three parts, started with a theoretical introduction, supported by additional information and documentation, where required. After that, the lecturer walked the workshop participants through the CAPI questionnaire using an unrealistically complex household as an example. In this practical example, the interviewer asked the questions and the lecturer provided the answers. This approach made it possible for participants to acquaint themselves with the essential elements of the questionnaire both in theory and practice.

Questionnaire – theory and practice 1

The first part of this training unit covered the preinterview questionnaire including the recording of a household in the household matrix and the selection of the household's financially knowledgeable person. In addition, the general characteristics of the household members, the questionnaire section on the household's consumption behavior and the household's real estate wealth and its financing were discussed. Explanations of how to treat and record farmers were also given ample time. This part closed with a practical conduction of an interview from the beginning of the questionnaire to the end of the section on households' real estate wealth.

Questionnaire – theory and practice 2

Part two of this training unit covered the treatment of other liabilities, private businesses and financial assets, as well as the section on inheritances and gifts. In particular, participants were walked through the range of financial assets to address possible misunderstandings, and they learned about the fundamentals of the stock and flow data in households' balance sheets and how to record additional comments. At the end of this part of the training unit, the practical interview started in part one was continued to the end of the section on inheritances and gifts.

Questionnaire – theory and practice 3

The third and last part of this training unit was dedicated to the individual data to be collected in the interview, namely information on household members' employment status, income and retirement provision. Moreover, this training unit covered incomes at the household level and assessment questions. In particular, participants were acquainted with the reference period for income as well as the options for recording income (gross or – if the gross amount was not known – net of tax and social security contributions). The lecturers highlighted the importance of recording the comments provided by the respondents before concluding this session with the interview.

3.3.3 Training unit 3

Interviewers' tasks, contact provisions and paradata

One of the interviewers' central tasks was to convince the selected households to take part in the HFCS. The interviewers were provided with a comprehensive list of reasons in favor of participating, as well as information on data security and the contact details of people at the survey company and the OeNB who they could turn to in case of problems. In training unit 3, the interviewers were given exact, detailed specifications on how to proceed when contacting households (see section 3.4). Among other things, interviewers must document their attempts to contact the selected household and record all paradata (see section 2.6.4). The lecturers highlighted in particular that accuracy in compiling information was of utmost importance and that interviewers thus contributed substantially to data quality.

Guidance on interviewer communication

In the second part of this training unit, interviewers received guidance on how to communicate during interviews, for instance with regard to providing explanations or querying answers. In addition, they were trained not to express their personal opinions if respondents asked them questions. Likewise, interviewers learned to repeat and explain questions in an as neutral way as possible (using the glossary, if necessary). Comments received from the first wave of the HFCS in Austria helped to identify and discuss interview situations that are commonly encountered.

3.3.4 Training unit 4

Documents and other material

In training unit 4, lecturers and interviewers once again went through and explained all the documentation and material made available (see section 3.5) to the interviewers, which had been used in training units 1 to 3. This provided the participating interviewers with another opportunity to ask questions on all aspects of the HFCS.

Organizational information

Finally, interviewers were provided with organizational information, such as the disbursement of household addresses that they had to contact. Also, they received information about the incentives for households that completed an interview and about interviewers' remuneration.

3.4 Contact strategies and provisions

The process of establishing contact with the households in the HFCS sample took place according to detailed specifications provided by the OeNB. One or two weeks prior to the first contact attempt by the interviewer, the survey company sent the households selected in the sample an individualized advance letter signed by the OeNB governor as well as an information leaflet. This prior notification enabled respondents to prepare in advance for interviewer visits. By consulting the information material provided, as well as the HFCS website (www.hfcs.at/en), households were able to familiarize themselves with the survey topic, consider whether they wanted to take part and, if so, prepare useful documents (such as bank account statements, etc.).

With the advance letters having been sent, interviewers had to make up to five contact attempts with each household. At least two of these contact attempts were to be made personally (by visiting the household's address in person and trying to establish contact); at least one attempt was to be made at the weekend and another outside normal working hours (9:00 a.m. to 5:00 p.m.). All contact attempts had to be spread out over a period no shorter than three weeks (five weeks in August). This approach was necessary in order to rule out distortions as a result of selective participation (e.g. many single-person households cannot be reached during the day and can only be contacted in the evening or at the weekend).

The interviewers were required to document each contact attempt. During at least one of the personal contact attempts, information on the exterior and the location of the property (see also section 2.6.4.2 on paradata) was recorded, even if no successful interview took place with the household in question.

The interviewers were instructed to carry with them all the necessary material (notebook computer, information material, participation incentives, etc.) during each personal contact attempt. This allowed them to react appropriately to different situations, e.g. if a household wanted to participate in the survey immediately, if they requested time to consider or wanted to make an appointment, or if they declined to be interviewed. If requested, interviewers also had to offer interview appointments at the weekend or in the evening as well as the option of meeting respondents outside their main residence (e.g. at the respondent's office).

3.5 Documents and other supporting material

In addition to the specific training the interviewers received upfront, interviewers were provided with the following information and supporting material to be used during the interviews, where appropriate:

3.5.1 Letter by the OeNB governor to households

Shortly before the first personal contact attempt, all households received an individualized letter and an information leaflet (see online appendix) explaining what the survey was about, what objective it served, who to contact in case of questions, how the collected data would be used and that all data would be treated confidentially. Interviewers took this letter, which was signed by the OeNB governor, with them whenever they contacted households.

3.5.2 Incentives

As participation in the survey was voluntary, monetary incentives were used to increase households' willingness to take part in the HFCS. Each household that successfully completed an interview received a silver coin with a face value of EUR 5 (worth some EUR 15 at the time of fieldwork). The interviewers handed over the silver coins to the respondents directly upon completion of the questionnaire. In addition, each household had the opportunity to take part in a lottery drawing for one travel voucher worth EUR 1,000 and five further travel vouchers worth EUR 200 each.

3.5.3 Scientific study

The interviewers were instructed to have with them a copy of the study “Eurosystem Household Finance and Consumption Survey 2010: First Results for Austria” by Fessler et al. (2012) (see online appendix) during each contact attempt. This study is based on data taken from the first HFCS wave in Austria and gives an example of how survey data are used in a statistical context. Respondents thus had the opportunity to inform themselves how the information they provided was going to be used, which helped to increase confidence in the survey. Feedback by the interviewers after the first wave showed that reluctant respondents in particular were more likely to participate in the survey after having received this information.

3.5.4 Catalogue of showcards

To answer certain questions of the survey, respondents had to choose from a list of answers presented by the interviewer on showcards (see online appendix) which covered the following topics:

- euro amount ranges A
- euro amount ranges B
- euro amount ranges C
- questions for capturing the demographics of household members
- relation to the reference person
- types of income
- loan repayment
- lending institution
- economic sectors
- types of life insurance contracts
- types of mutual funds
- banks
- investment behavior
- type of inheritance/gift
- employment status I and II
- smoking habits
- family background – consumption
- topics

The questions that required interviewers to use a showcard were specifically marked in the questionnaire. The digital version of the questionnaire also contained references at the particular places where the use of a showcard was required.

3.5.5 Contact form

Interviewers could initially document all information on contact attempts by hand on the contact form, which, upon conclusion of the workload of a certain household was digitized with the same software that was used for the questionnaire.

Besides the household's identification number, the documentation comprised the date, time, type (e.g. personal or by telephone) and outcome (e.g. complete interview or ineligible address) of a contact attempt. Personal identification information (such as name, address or telephone number) was not part of the data and was not forwarded to the OeNB.

3.5.6 Interviewer manual

The interviewer manual distributed to all interviewers (see online appendix) included all necessary information on the HFCS (e.g. the definition of a household) and served in particular as a reference point for the interviewers. In addition to an introduction to the questionnaire, its special features (see chapter 2) and all related documents, the manual also outlined the tasks of the interviewer. Furthermore it provided advice on how to find the addresses of households and convince them to take part in the HFCS. It likewise described the requirements for interviewer behavior and their interaction with the people contacted. Other important features were detailed contact provisions and answers to questions frequently asked during the first contact attempt. The manual additionally comprised essential legal texts regarding the guarantee of data protection that the interviewers had to be familiar with. Furthermore, the manual listed the contact data of the survey company (including a hotline telephone number) and the telephone number of the OeNB hotline in case the interviewers had any questions. The interviewer manual provides an extensive overview of the preparations for the HFCS and can therefore be found in the online appendix.

3.5.7 Glossary

Working for the HFCS required a basic understanding of a broad range of different financial instruments, investment opportunities and types of income, as well as the acquisition of real assets. Interviewers had at their disposal an alphabetical glossary (see online appendix) that provided explanations of technical terms. The glossary consisted of some 20 pages of explanations for all terms of key importance to the HFCS, such as *mutual fund* or *household* (according to the HFCS definition).

Already at the training stage, the interviewers were instructed to use this glossary to acquire relevant knowledge which they would be able to fall back on during interviews. By virtue of its references to the variables recorded in the survey, the glossary is also of importance when analyzing the collected data, as it explains the technical terms contained in the questionnaire.

3.6 Monitoring

To uphold the high quality standards of the HFCS, both the survey company and the OeNB monitored the interviewers' performance. The interviewers' direct contact person and superior was a regional area manager who reported to field management at the central office in Vienna. The survey company monitored in particular the correct execution of the interviews by checking roughly one in every six interviews via telephone from Vienna. During these calls, the contacted

respondents were asked to provide data on the composition of their household, the conduct and duration of the interview and the topics covered.

Furthermore, the data from completed households were forwarded to the OeNB promptly, in 15 batches (including answers to queries) during the field phase, to enable OeNB staff experts to monitor interviewer performance in a timely manner (see section 4.4.1) based on household sheets which contained household level information from interviews and were evaluated individually and grouped by interviewer. In addition, the following interviewer performance indicators were examined: item nonresponse (both broken down by real assets and financial assets and in aggregate form for the entire interview), the relative duration¹ of an interview, the number of questions asked, the number of households surveyed successfully and unsuccessfully, and the resulting unit nonresponse, as well as the number and quality of interviewers' comments. The specific comments to be made by the interviewers upon completion of each household interview were also examined.

The OeNB's goal in this phase was to quickly identify and resolve difficulties with prompt analysis. The OeNB thus had also the chance to address individual interviewers' difficulties concerning certain topics or aspects by providing targeted guidance, and it also had the possibility to withdraw interviewers that did not meet the requirements from the survey with immediate effect.

3.7 Problems relating to interviewers

Shortcomings identified during the monitoring process were pointed out to the interviewers. For instance, if interviewers had difficulties entering the correct number of zeros for (large) numbers – a problem that was relatively easy to identify with the help of the numerous plausibility checks – they were asked to pay particular attention in subsequent interviews. The next batch of data was then examined for the persistence of these problems. In a few cases, misunderstandings were found in relation to the reference period for income (the gross income recorded referred to the 2013 calendar year for most of the surveyed income variables) or with regard to other flow variables (e.g. the variable for current consumption expenditure, where the reference period was a typical month). In the case of some of the interviewers, monitoring also helped reduce the item non-response rate of the households they interviewed.

Four interviewers had to be withdrawn entirely from the survey during the fieldwork due to flaws in conducting the interviews. In these cases, the household data potentially containing quality flaws were subjected to increased scrutiny. Missing information was collected through follow-up queries; if there was still considerable doubt concerning the quality of the information collected, the interviews in question were classified as unsuccessfully completed after the field phase. A total of 38 households that had participated in interviews were excluded from the data due to qualitative flaws.

3.8 Survey of interviewers

The HFCS in Austria also entailed the systematic collection of information on the interviewers involved. The information provided by the interviewers on a volun-

¹ During each interview, time logs were recorded at different points in the questionnaire.

tary basis included socio-economic information (age, gender, education, region), employment status including work experience as an interviewer, personality-related indicators and the interviewers' financial situation. Interviewers also had the opportunity to document their experience working for the HFCS in Austria. This information is particularly relevant for the nonresponse adjustment of the complex survey weights (see chapter 7). 55 of the 72 interviewers took part in the survey of interviewers.

3.9 Online appendix

The online appendix includes the letter by the OeNB governor to the households, the information leaflet, the catalogue of showcards, the interviewer manual, the glossary, as well as the exemplary study by Fessler et al. (2012).