

3 Interviewers

This chapter provides an overview of the HFCS interviewers' role and tasks. It describes how interviewers were trained, supported and monitored 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 commonly considered sensitive. Therefore, the personal interviews conducted by trained interviewers played a major role in the HFCS process. Interviewers' professionalism, profound knowledge on 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 a comprehensive training on HFCS content and structure.

In the field phase and during the personal interviews interviewers had the option of consulting written reference material and, if necessary, of receiving support from the OeNB.

3.2 General Information

A total of 85 interviewers were deployed during the HFCS. While the survey company decided which interviewers to deploy for this complex and sensitive survey, the OeNB reserved the right to withdraw individual interviewers if they did not meet the quality criteria.

In general, interviewers had to have experience with surveys of this magnitude (for instance as a result of taking part in surveys such as the OeNB Household Survey on Housing Wealth 2008, EU-SILC or SHARE) to be deployed. More than 85% of the HFCS interviewers met this criterion. Payments for successfully completed interviews were calculated on the basis of the surveyed household's size; a considerably lower remuneration for the collection of paradata was paid in case interviews were not conducted successfully. Travel expenses were also refunded. To be entitled to a refund of travel expenses for unsuccessful interviews interviewers were required to have made at least two personal contact attempts and five contacts attempts altogether.

3.3 Interviewer Training

All interviewers conducting interviews as part of the HFCS were specially trained. Training was organized by the survey company and took place in cooperation with an OeNB expert from the HFCS team prior to the field phase at a total of five one-day training events in Vienna (two), Graz, Ansfelden and Landeck. Each training day comprised four units with the following content:

3.3.1 Training Unit 1

Introduction

First, the interviewers were introduced to the topic and the aims of the HFCS in Austria. The analytical approaches were explained on the basis of the results of a pilot study (OeNB Household Survey on Housing Wealth 2008). It was emphasized that it was particularly important that the interviews were conducted conscientiously and that each household in the sample participated in the survey.

Administrative Provisions

This session focused on the provisions for establishing contact, on interviewers' tasks, the reasons for households to take part in the survey as well as on issues of data quality and security. The interviewers were provided with contact details of contact persons at the survey company and at the OeNB in case they had any further questions.

Interviewer Behavior

In this session, issues concerning the behavior of the interviewers, particularly regarding further questions and inquiries of the respondents during the interview, were discussed and the interviewers were trained to refrain from expressing their own opinions during the interview. They were also instructed to repeat and explain questions as neutrally as possible (by using the glossary, if necessary).

3.3.2 Training Unit 2**Structure and Content of the Questionnaire**

Based on the content covered in training unit 1, the structure and content of the questionnaire were outlined in detail (see chapter 2) as was the exact definition of the term "household" within the meaning of the HFCS.

Special Features of the Questionnaire

In this session, the interviewers were familiarized with the special features of the questionnaire such as the recording of liabilities in loops, loops for euro-related questions and paradata (see also chapter 2).

3.3.3 Training Unit 3**Test Interview**

An integral part of the training consisted in conducting notebook-based test interviews. In accordance with OeNB provisions, the test interviews were conducted with a hypothetical household that comprised several members at an owner-occupied main residence which the owner had used as collateral to secure loans. Particularly difficult sections of the questionnaire, e.g. the recording of the value of business equity, were simulated. Each interviewer conducted an entire interview during this training unit.

3.3.4 Training Unit 4**Clarification of Technical Terms**

In the last training unit, technical terms used in the HFCS were explained on the basis of the glossary (and with reference to the questions that had arisen during the training).

Interview Documents

All supporting documents available to the interviewers were discussed once again. Throughout the entire training, the interviewers were explicitly encouraged to ask questions and to raise issues that were unclear for every single aspect of the HFCS. This helped identify and avoid many potential difficulties prior to the start of the field phase.

3.3.5 Additional Training Sessions

Only trained interviewers were deployed in the HFCS. However, it was not possible to instruct all interviewers in the main training sessions as a result of terminations and new recruitments at the survey company. This meant that the survey company trained additional interviewers during the field phase. The scope of these additional training sessions was considerably smaller than that of the main training sessions, but so was the size of the groups with a maximum of three persons.¹

3.4 Contact Strategies and Contact Provisions

The process of establishing contact with the households in the HFCS sample took place according to detailed provisions by the OeNB. Between one and two weeks prior to the first personal contact attempt by the interviewer, the survey company sent the households selected in the sample a personalized advance letter signed by the OeNB Governor as well as an information folder. 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), 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 account statements, etc.) prior to the interviewer's first personal contact attempt.

Once the advance letters had been sent to the households, interviewers had to make up to five contact attempts with each of them. At least two of these contact attempts were to be made personally (by passing at the household's address in person and trying to establish contact); at least one attempt was to be made at a 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. This approach was necessary to rule out distortions caused by 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 interviewer was required to document every contact attempt. During at least one of the personal contact attempts, information on the exterior and the location of the respective property (see also section 2.6.3.2 on paradata) had to be 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, 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 it requested time to consider or wanted to make an appointment, or if it 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 the respondents outside their main residence (e.g. at the respondent's office).

¹ For the next wave of the HFCS in Austria, which is scheduled for 2014, these additional training sessions are to be replaced with additional training events that match the scope of the main training sessions and take place during the field phase in cooperation with an OeNB expert.

3.5 Documents and Other Supporting Material

In addition to being prepared in the training sessions for the interviews they were to conduct with the households, interviewers were also 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 a personalized letter and an information folder (see online appendix) explaining what the survey was about, what objective it served and how the collected data would be used. Households were assured that the collected data would be processed confidentially, and contact information was provided for further questions.

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 (corresponding to an actual value of around EUR 15 at the time of the field phase). The interviewers handed out 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 carry a copy of the study *Housing Wealth of Austrian Households* by Fessler et al. (2009) during each contact attempt. On the basis of data taken from the OeNB Household Survey on Housing Wealth 2008, this analysis gives an example of how survey data are used in a statistical context. This helped the respondents understand in advance how the information they provided was going to be used and thereby build up confidence in the survey. This study is also part of the documentation in the online appendix.

3.5.4 Catalogue of Show Cards

To answer certain questions of the survey, the respondents had to choose from a list of answers presented by the interviewer on show cards. These cards were part of an entire catalogue of show cards (see online appendix) which had been given to the interviewers beforehand and which covered the following topics:

- Intervals for euro amounts
- Methods to cover expenditure
- Types of income
- Rent including operating expenses
- Loan repayment
- Lending institution
- Main reason for renting
- Valuables
- Economic sectors
- Types of mutual funds
- Banks

- Investment behavior
- Type of inheritance/gift
- Employment status I and II
- Assessments

The questions that required the interviewer to provide a show card were specifically marked in the questionnaire (see online appendix). The digital version of the questionnaire also contained references in the relevant places to the appropriate card that was to be shown when asking the respective question.

3.5.5 Contact Form

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

Besides the household's identification number, documentation comprised the date, time, type (e.g. personal or by telephone) and outcome (e.g. complete interview or invalid 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 Handbook

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

3.5.7 Glossary

The content of the HFCS required a basic understanding of the different financial instruments, investment opportunities and types of income as well as the acquisition of nonfinancial assets. With this in mind, interviewers were given a glossary (see also online appendix) that provided explanations of technical terms both in alphabetical order and in order of the questionnaire's structure. On around 20 pages, the glossary included explanations for all terms of key importance to the HFCS, such as *investment funds* or *household* (within the meaning of the HFCS definition).

Already at the training stage, the interviewers were encouraged to use this glossary to acquire relevant knowledge which they would be able to fall back on

during the interviews. As the glossary refers to the variables recorded in the survey and explains the technical terms contained in the questionnaire, it is also of importance when analyzing the collected data.

3.6 Monitoring

To uphold the high quality standards of the HFCS, both the survey company and the OeNB monitored the interviewers. 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 particularly monitored the correct conduct of the interviews by checking on around every one in six interviewed households via telephone from Vienna. During these calls, the contacted respondents were asked to provide data on the composition of the respective household, the conduct and duration of the interview and the topics covered.

During the field phase, the data on the completed household interviews were forwarded to the OeNB promptly and in seven batches. Based on expert analyses of the household sheets, which contained household-level information from the interviews and were evaluated individually and grouped by interviewer, it was possible to monitor interviewers' performance. In addition, interviewer performance indicators such as item nonresponse (both broken down by nonfinancial and financial assets and in aggregate form for the entire interview), the relative duration² 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 were examined. The specific comments by the interviewers, which were required upon completion of each household interview, were examined as well.

At this stage, the OeNB aimed to quickly identify and resolve difficulties through timely analyses and, if necessary, to immediately withdraw those interviewers from the survey that did not meet the requirements.

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 the subsequent interviews. The next batch of data was then examined with particular attention to whether interviewers continued to make the same types of errors. In a few cases, misunderstandings were found in relation to the reference period for income (for most of the surveyed income variables, the gross income recorded referred to the 2009 calendar year) 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, the monitoring also helped reduce the item nonresponse rate of the households they interviewed.

Three interviewers had to be withdrawn from the survey rather soon after the field phase started due to flaws in conducting the interviews. In these cases, the

² During each interview, time logs were recorded at different points in the questionnaire.

household interviews they had conducted and which had yielded data fraught with considerable uncertainties were conducted once again by other interviewers or classified as unsuccessfully completed interviews after the field phase (17 households on the whole).

3.8 Online Appendix

The letter by the OeNB's Governor to the households, the information folder, the catalogue of show cards, the interviewer handbook, the alphabetical glossary as well as the study by Fessler et al. (2009) are available in German in the online appendix at www.hfcs.at.