The Survey of Consumer Finances: Creating a Consistent Culture of Quality

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Abstract
The Survey of Consumer Finances (SCF), funded by the Board of Governors of the Federal Reserve, is the only fully representative source of information on the broad financial circumstances of U.S. households. No other survey collects finance data from households using both an area probability sample and a list sample which includes an oversample of high-income Americans. Data from the SCF are used to inform monetary policy, tax policy, consumer protection, and a variety of other policy issues. The data also serve as a basis for longer-term research on the economic state of the American family. Personal finance is one of the most sensitive topics researchers can ask about, and, in spite of reports of security breaches of financial and other data, as well as the steady decline in survey response rates, NORC has maintained response rates since it began collecting these data in 1992. This paper describes the materials, processes, protocols, and strategies NORC and the Federal Reserve Board have designed to help respondents make an informed decision about, and to ensure they participate in, the SCF. Our paper is valuable to those who seek to either engage respondents in surveys that collect sensitive data or to ensure that elite populations, typically difficult to reach, are found and persuaded to participate.

Key Words: approaches to gaining cooperation, data quality, descriptive material, persuasive material, sensitive data, elusive respondents

1. Introduction

When a survey sample is initially selected, little thought is usually given to the relative difficulty of reaching and persuading respondents to participate and collecting high quality data. Designing materials, processes and protocols that promote the collection of high quality data and obtaining responses from all selected cases—or at least an approximately correctable unbiased subset of them—is the key to meaningful scientific inference in a survey. The great majority of the critical steps in achieving such response and quality turn on survey operations, a topic infrequently addressed on its own in the statistics literature.

There are three general types of surveys—self-administered, telephone-based, and field surveys—and each of these has different possibilities for making the essential connection with the desired respondents. In self-administered surveys, there is little that can be done to engage with a respondent, aside from making any mailing or other delivery as engaging as possible and sending similarly attractive reminder messages. Such material, which is frequently easy to ignore, is unlikely to appear the same to all people who even look at it, and there is no way to re-frame the information in an appropriately tailored way, because there is no channel for feedback from the respondent. The introduction of an interviewer into the process in phone surveys adds a potentially powerful human element to the possibilities for persuasion, by presenting selected material, listening for reactions, and progressively re-framing the request to participate as needed. Unfortunately, call screening and caller ID service have become such serious obstacles in this work that interviewers often do not have a chance to do more than leave a voicemail message as they try to gain cooperation. In a field survey, interviewers are put into a framework that offers perhaps the greatest variety of ways of reaching respondents, understanding their concerns, and offering persuasion that is appropriately tailored to each respondent. Unfortunately, such flexibility comes at a substantial cost. For that reason, field surveys are most often reserved for data collection in cases where such tailoring is likely to be critical or where it is particularly important to be able to clarify elements of the questionnaire.

The Survey of Consumer Finances (SCF), the subject of this paper, is a type of field survey. This survey provides the most definitive source of micro-level information on the finances of U.S. households, and it holds execution difficulties in almost every dimension. Moreover, it targets one group of particularly hard-to-reach households by design; as described in more detail later in this paper, the sample design includes an oversample of very wealthy respondents, who are sometimes surrounded by many levels of physical and human barriers intended to keep people away. But people with more modest levels of wealth also can be quite hard to reach. Even when a household and the respondent can be reached physically, the difficulty of reaching a respondent with the motivation for the survey is increased by the sensitive nature of the subject of the survey. Similarly, the length and technical difficulty of the content can become a substantial obstacle. The success of the survey rests in appealing to respondents deeply enough to persuade them to participate, and this requires the creativity of all staff involved—those who design the instruments, materials, and general protocols; those who direct the application of resources; and the interviewers who directly face the respondents and/or their gatekeepers. The overall operational design of this work is continually evolving to address the unique problems that emerge with each wave of the survey in collecting adequate information from a sufficiently broad set of households. Two factors have been a consistent focus of the survey over time: recognition of the importance of the interviewers and the support they need to do the necessary work, and recognition of the importance of respondents and their need for information about the survey.

Section 2 of this paper describes the key elements of the technical design of the SCF and some of the uses of the data. Section 3 describes the important elements of the strategic model of the fieldwork. Section 4 describes the characteristics common across the most successful interviewers. The final sections conclude and point to further directions for research.

2. Design of the SCF

The SCF has been sponsored by the Federal Reserve Board (FRB) since 1983 on a triennial basis. The 1983 survey was the first major survey of household finances since the pioneering FRB Survey of Financial Characteristics of Consumers in 1962 and its follow-up panel interview in 1963. The SCF has been executed primarily as a cross-sectional survey, but there have been panel episodes in the past and there is a possibility of a regular panel component in the future. Since 1992, FRB staff has worked very closely with NORC on the design and implementation of the survey.

The survey is expected to provide detailed information on all elements of household assets and liabilities. It collects supporting information on these elements of wealth, such as the details of pension rights, the detailed terms of loans and mortgages, institutional relationships, etc. It also collects information on current and past employment, a variety of demographic characteristics, and many other items necessary to support the analysis of the data. A price of the level of detail we collect is the length of the interview: The typical SCF interview requires about 90 minutes to complete. While the time may be substantially shorter for a household that has no assets or debts, the interview may run up to several hours for a wealthy household with complex holdings.

Wealth overall and many elements of wealth are highly concentrated in a relatively small part of the population. For example, in 2010 over one-third of the total net worth of households was owned by the wealthiest one percent of households; wealth held in private businesses or tax-exempt bonds, for example, is even more concentrated among this group. At the same time, the least wealthy half of households owned less than three percent of the total; nonetheless, this group exhibits a complicated array of ownership of assets and outstanding debts. The SCF is expected to provide analytically reliable data on the full spectrum of wealth. To give adequate coverage of that range, the SCF employs a dual-frame sample based on a nationally representative area-probability (AP) sample and a list sample.

The area-probability sample is selected by NORC from its national frame. That sample gives robust coverage of all types of households. A critical problem for the AP sample lies in the difference between the selected sample and the set of completed interviews. It is well known that wealthy households tend to be much more difficult to persuade to participate in surveys than other households for a variety of reasons: they are quite often hard to contact, their time cost tends to be very high, there are frequently unique privacy concerns, and they often express disbelief that they are "relevant" for household surveys. In a normal AP sample, it would be hard to allocate effort efficiently to obtain enough interviews with such households, because a means of identifying candidates for such effort is not available. The list sample is intended to address the limitations of the AP sample to support the analytical needs of the SCF.

The list sample is selected by FRB staff from statistical records derived from individual tax returns, provided by the Statistics of Income Division (SOI) of the Internal Revenue Service under strict rules governing the use of the data and the generation of information through its use. The FRB applies a model-based strategy to the SOI records and to select a sample that progressively oversamples wealthy households. The IDs of the selected cases are passed from the FRB back to SOI, where staff retrieves associated name and address data and forwards that to NORC to enable the fieldwork for those cases. The FRB never knows the names of the respondents selected, NORC never receives income or tax data from SOI, and SOI never receives information to link survey data to tax filers.

The list sample design is based on an estimate of the relative wealth of tax filers—a "wealth index." Strata are defined using points defined in terms of percentiles of the distribution of the index, and elements are selected at progressively higher rates among strata with higher values of the index. The field management is specifically tied to response targets in each stratum. Thus, implicit in the sample design is a need to target cases that are very likely to be hard to reach.

The area probability and list sample response rates between 1992 and 2010 ranged from 66.3 to 68.6 and 28.3 and 34.0, respectively. Compared with some other surveys, the SCF response rate is not high, but it has also not suffered the serious declines seen in other surveys.

The SCF is broadly used by policymakers, researchers, journalists, and the public in general. The first official publication from each survey is made in the *Federal Reserve Bulletin;* it provides a high-level review of the survey findings and generally describing in tabular form the distribution of income, wealth, and its subcomponents over a variety of groups and with related contextual information. Over time, policy work has focused on a wide range of household financial issues, such as financial stability, deposit insurance coverage, net effect of interest rate changes on expenditures and income, definition of banking markets, access to credit, and changes in the distributions of house values and mortgages. Research topics addressed with the survey cover even broader ground, such as tax policy, precautionary saving, financial planning, the role of inheritance in wealth accumulation, changing pension coverage, portfolio choice, and small-business ownership. Think tanks of all types have made great use of the survey over time, given its reputation for quality and neutrality of perspective. Journalists turn to the survey to place population trends in perspective, and the general public access the data for a variety of purposes—from simple curiosity to writing of term papers. To facilitate the broadest possible use, data from the survey are available in a number of forms, including more detailed tabulations than those routinely published, detailed micro data in a public-use file, summary micro data in a public-use file, and a chartbook mapping out the time series of a large number of wealth variables. In addition, software designed to allow researchers to generate their own tables or execute more complicated statistical analysis without the need to download the dataset is available on Berkeley's SDA website.[1]

3. Strategic Model for Fieldwork

It is well known that simply asking respondents to disclose total household income results in higher nonresponse than almost any other survey question. Therefore, asking respondents to disclose all of the details of their family's finances in a survey devoted

[1] http://sda.berkeley.edu/cgi_bin36/hsda?harcsfcomb+scfcomb

exclusively to this topic and to collect accurate detailed financial data may seem like a daunting endeavor. However, we operate under the assumption that we will collect detailed financial data from the broad spectrum of U.S. households, ranging from those with little material wealth or knowledge about finances, to those with abundant wealth and very complex finances, to those in-between these extremes. We first convince ourselves we will achieve this goal, we then work to convince everyone on the team, and we do this with great confidence that the data we collect will be of very high quality. By everyone on the team we really mean everyone: the clerks who prepare the materials for shipment to our trainings and mail the letters to our respondents, the programmers responsible for the more than 55,000 lines of code written to drive the data collection instrument, the locators charged with tracking households ranging from those with multiple residences in the US and abroad to others who have been victims of foreclosure, and interviewers who understand that convincing respondents to participate is just the beginning of a difficult task. Even the respondents are considered team members because they need to be on board if we are to collect accurate financial data. Finally, the economists at the FRB know that their careful review of data delivered each week and their timely feedback ensures the clarification of ambiguous or discrepant data and the improvement of data collection over time.

After we ensure that everyone understands the goal of the project and that their job is important to the project's success, we carefully think through and prepare for challenges we can foresee and potential unexpected issues we cannot prepare for directly but that we can prepare for in general by building resiliency into our work and planning. Then we expect everyone to lean in, keeping in mind that all of our effort is designed to ensure that the data are of the highest quality.

What other strategies do NORC and the FRB employ to ensure the collection of high-quality financial data? Once all team members are on board, our laser focus is on the interviewer and the respondent, the point where the level of uncertainty is inherently the greatest. NORC and the FRB believe that high-quality data is the result of well-trained and supported interviewers and the generosity of respondents who understand the importance of the survey. Therefore, almost all of our attention in planning for, designing, and executing the SCF is focused on the interviewer and the respondent; our first question when redesigning or newly developing materials or protocols is "will this help the interviewer collect high-quality data" or "will this help to persuade the respondent to participate or the respondent to report their finances accurately." In this section we share with you the numerous strategies the SCF team has developed with this dual focus.

Longitudinal surveys have the benefit of using the data and experiences from each wave to plan and improve the work on subsequent waves. Constancy of purpose (Deming, 1982) is a hallmark of the SCF. It is our tradition to continuously examine our work in order to deepen our knowledge and to use that knowledge to improve the strategies we employ. Driven both by changes in our knowledge and changes in the world, some of the strategies we employ are fine tuned in small ways at each wave, while others undergo more dramatic changes or are overhauled entirely. Therefore, it is important to note that what we are describing here are our current strategies which are somewhat different than our prior round and will likely be different in subsequent waves.

STRATEGIES FOR SUCCESS

The following are noteworthy strategies we believe are responsible for the success of the SCF.

Trusted and empowered field leadership. Four field project managers oversee 19 field managers and 300 interviewers. The field project managers have worked on at least one previous round of the SCF, and they understand both the rigorous data quality focus and the range of difficulties interviewers typically face in reaching and persuading respondents to take part in the survey. The field project managers participate in the planning and preparation for fieldwork, contribute to the design of the training and other field materials and are committed to the goals of the project. In addition to meeting weekly as a group via conference calls with the Central Office, field projects managers also engage in ad hoc strategy and trouble-shooting meetings as often as needed throughout the field period.

Field structure. The structure of the field staff has varied and evolved over many rounds of data collection. Our most current structure includes three of the four field project managers each overseeing one third of the country (East, Midwest, and West) with five field managers each, the remaining one field project manager oversees four field managers, each of whom has special responsibilities (locating team, telephone team, traveling team, and high strata team). Teamwork is essential, and interviewing staff are shared among field managers, depending on the regional or specialist needs and the point-in-time of the lifecycle of the project. Everyone works hard to make decisions that keep the focus global rather than provincial, so that we sometimes temporarily sacrifice one geographic or specialist area to benefit another, if it is prudent to do so.

Interviewers. When recruiting, we strive to staff the project with SCF-experienced interviewers because they understand the work and the idiosyncratic aspects of the SCF, they are typically more versatile and can be assigned to a broader range of cases, and they are more productive than those with no experience. Once we identify all of the experienced staff available and willing to again work on the SCF, we look for additional experienced interviewers at NORC or as new hires and are candid about the challenges of the SCF. Conveying the difficulty of collecting finance data to candidates with no interviewing experience is not straightforward, but we do our best to paint a realistic portrait of the difficulties and expectations of the job so as to attract only those who have the stamina and resilience to cope with the work.

Define a contacting strategy. Interviewers need a set of guidelines to follow to ensure that they work their assignment efficiently and in a way that respects the respondents and their families; our contacting strategy is designed to initiate contact, using the minimum number of in-person visits or telephone calls to a household necessary for that purpose.

The strategy also specifies the types of information and materials to be used at different stages in the contact attempts, so that a less-to-more approach is used as a means to escalate the amount of information introduced and to present information in a variety of different forms. We provide contacting strategies and contact options to support interviewers in moving along structured alternative paths to a completed interview, but flexibility with regard to idiosyncratic or more general local conditions is also allowed.

<u>Identify specialists</u>. Immediately after the start of data collection, the field team begins its evaluation of the strengths and weaknesses of the interviewing staff, with the intent of identifying potential specialists who can be assigned to more challenging cases. Among many other criteria assessed are their ability to work effectively by telephone, their skill at gaining cooperation from recalcitrant and hard-to-reach respondents, and their skill at collecting data from respondents with complex finances.

<u>Interviewer training</u>. We typically hold multiple trainings so as to accommodate the availability of our most experienced staff and also try to reduce the number of training rooms so as to maximize the amount and quality of attention devoted to the interviewers. This also allows for a slower and more controlled roll-out of production during which unforeseen problems can be addressed before too many cases are in play, and newer interviewers—who are scheduled for later trainings—can be exposed to problems which could distract and possibly prevent them from collecting good data. The SCF is a long instrument with complex financial concepts, however, we share just the basics at our initial training and we build on that basic knowledge throughout the life of the project.

<u>Develop a continuous learning program</u>. Throughout the field period, we build on the basics with information that is succinct and will be salient after collecting some data. Based on their assignments and work performance, we also strategically direct interviewers to learning modules, which are mainly implemented on a web-based platform where active content and monitoring of progress are possible. Field managers' coaching of interviewers is also an important source of capacity building. As interviewers gain more experience with the instrument and build their knowledge through our continuous learning program, they are better able to administer the instrument to respondents with more complex finances.

<u>Sample release and case assignments</u>. Our case release strategy includes the immediate release and assignment of what should be garden-variety cases to interviewers new to the SCF, so that these interviewers' first experience of administering the instrument is with households whose finances are typical of working and middle-class families. Initially, only the most experienced interviewers are assigned cases likely to be associated with households whose finances are the most complex. As the field period progresses, we continue to evaluate the interviewers' performance on a variety of measures, including data quality, efficiency, and ability to gain cooperation, and only those interviewers with good evaluations are assigned cases likely to have more complex finances.

<u>A rigorous data quality program</u>. The SCF team aims to provide timely feedback to interviewers about the quality of the data they collect. Within the first couple of weeks of

a completed interview, the data are reviewed and a narrative description of an evaluation of the interview is shared with the interviewer during their weekly meeting with their field manager. While some interviewers have initially bristled at the feedback, most very much appreciate that they are working on a project that takes the time to examine the data and produce comprehensive feedback. Interviewers also report that the focus on quality encourages them to want to be better interviewers, that they are proud to have been selected for the SCF, and that they consider being successful and asked for by name to work on the SCF again a terrific accomplishment.

<u>Communication</u>. Communication is central to the success of the SCF, and every effort is made to engage every team member. Creating expectations of clear communication where blame is subordinated leads team members to reveal critical information so that it can be shared with others and used as the basis for thoughtful and strategic re-evaluation of our data collection plan; this helps to minimize the impact on data quality, our schedule, and the budget. We encourage early reports of bad news, and we are very careful to reward the sharing of all information, good and bad. Everyone involved in the project has a way to be heard. Planned weekly communication between NORC and the FRB, between the Central Office and the field management staff, and between the field managers and the interviewers, facilitated the flow of information regarding the current status as compared to the plan, the discussion of issues and plans for addressing them, and the shifting of priorities, when doing so would enable the project to more efficiently stay on track. More importantly, these meetings ensured that everyone was continually reminded of our common goal so that we were single-minded in our purpose: to support the interviewers so that we collect high-quality data.

<u>Share successful strategies</u>. Interviewers are encouraged to share their strategies for success during weekly calls with their field manager and during periodic small group meetings. The strategies are shared in weekly newsletters, along with anecdotal stories describing the challenging situations interviewers report and the ways in which they turn difficult situations into completed interviews. Interviewers who have been stymied by difficult conditions are also encouraged during these calls to speak and seek guidance from other interviewers who may have encountered similar situations.

<u>Tracking list respondents</u>. Many of the wealthiest members of our list sample have both multiple residences and businesses, and they are in constant motion. Therefore it is simply not enough to have one residential or business address and telephone number and to continually call and visit these places. Locators identify multiple residential and business addresses and telephone numbers and seek clarification on the respondents' whereabouts so as to make contact at the appropriate place and time. Field managers have gained experience in the seasonal migration patterns of such people that has been very important for staging the work of the interviewers.

<u>Respondent materials</u>. Many materials have been developed to help respondents make an informed decision about participating. These materials include letters, brochures, a card with numerous ways to verify the legitimacy of the survey, and copies of laminated

newspaper articles interviewers can show to respondents. Most of the information included in these materials may be found on the web site we developed for respondents.[2] There is no desire to create anxieties among respondents by addressing worries they do not have, but there are several obvious concerns that are shared by virtually all respondents—such as the legitimacy of the request made by the interviewer, the confidentiality of the information, and the use of the data—and it would be foolish to ignore those concerns. The materials attempt to address such problems head-on in a thoughtful way that shows respect to the respondents and their intelligence.

Web sites. The aforementioned special website developed for SCF respondents answers commonly asked questions, provides basic information about the survey, gives numbers to call to verify the legitimacy of the survey, includes a link to the *Federal Register* notice for the survey, and has a variety of other information structured so as to be easily identified. In addition there is a special section of the FRB and NORC websites devoted to information for respondents.

Respondent incentives. With the exception of respondents in the highest strata of our list sample, to whom an affordable monetary incentive may seem trivial or insulting, all other respondents are offered $50 as a thank-you for participating in the SCF. Interviewers have felt that this incentive amount was enough for most respondents to pause and pay attention to the interviewer long enough to hear their introduction and consider participation.

Weekly evaluation of interviewer strategies. Before their weekly call with an interviewer, the field manager reviews a sample of the cases in an interviewer's assignment to determine if they are working efficiently and are thoroughly documenting their work. They also review a list of criteria the interviewer should be evaluating before and after each case is worked; these actions include the following:

✓Will sending a letter help to gain access?
✓Have you tried to call the respondent's place of business?
✓Have you tried to call the other residences?
✓Do you have alternate numbers and do you know which is the best phone number?
✓Have you reviewed your notes for clues about how to reach the respondent?
✓Have you followed up after an overnight letter or email has been sent?
✓Have you connected with the personal assistant or spouse/partner?
✓Have you attempted to persuade the gatekeeper?
✓Have you tried to reach the respondent in the early morning at their office?
✓Have you tried to reach the respondent at home on evenings and weekends?
✓Have you tried everything on your list of suggested actions?
✓DO NOT keep repeating the same thing and expect to experience a different result.

RULES FOR SUCCESS

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[2] www.norc.org/scf2010

In addition to the aforementioned strategies, we have defined some rules we consistently follow that we believe are also responsible for our success.

Keep the FRB involved in all aspects of the project. The FRB staff is an important partner and plays an active role in the design of the survey and the decisions made throughout the lifecycle of the project. In addition to adding value to those aspects of the work that do not necessarily affect substance, we ensure that any issue with a substantive impact is carefully considered and that the decision has a favorable or neutral impact on substantive matters.

Involve the field managers in planning and preparation activities. Because most field managers have been interviewers themselves and because they work so closely with the field interviewers during data collection, they understand the obstacles and challenges the interviewers face and have a good sense of which strategies will result in efficiency and success. Field managers provide thoughtful guidance during the design evaluation and redesign phase leading up to each data collection.

Always honor the interviewers. The SCF has a tradition of seeking out and seizing opportunities to honor the interviewers. During the in-person trainings, FRB staff acknowledges the challenges associated with collecting these data and praises the interviewers for the work they have done in the past. The FRB staff, in their case-by-case evaluations, writes words of praise and encouragement about aspects of each completed interview. During the last half of data collection, the Contracting Officer's Technical Representative writes a letter to thank the interviewers for the fine work they have accomplished and to encourage them to continue to do their best as they tackle the most challenging cases during the home stretch. Publications of SCF data prominently thank the interviewers for collecting high-quality data (and the respondents for participating).

Be culturally sensitive. Where households and sample members are located in ethnic enclaves, we strive to assign staff members who know the culture of the community. Examples of our cultural sensitivity training include the following: In communities with a Chinese population, we determine whether the community members speak Cantonese or Mandarin, or both. Rather than simply handing a foreign language card introducing the household to the study, interviewers are encouraged to learn to say a few words in the native tongue of the respondent. In neighborhoods with orthodox Jews, we do not call or visit a household on Friday night or Saturday.

Create a supportive environment. A unique feature of the SCF is the supportive environment and teamwork approach found both within and across the FRB and NORC work teams. The collective staff consists of members of high-functioning teams whose primary goal is to support the work to ensure high-quality data. No issue brought to the fore is dismissed as too small to consider if one member believes it to be worthy of discussion and careful consideration. Our objectives are clear to all, from the team leaders to the interviewers: seek ways to improve processes and procedures that create efficiency and produce high-quality data.

4. Characteristics of Successful Interviewers

It is reasonable to think that many factors in the success of the study reflect characteristics of interviewers, including ones that are innate and ones we have inculcated. All interviewers are assessed for their ability to communicate clearly, gain cooperation, and administer a complex survey instrument. Some interviewers are more productive, efficient, and produce higher-quality data than others. In an attempt to identify whether there are characteristics common to the most successful interviewers, we interviewed some of them. When asked directly what contributes to their success, their most common response was that they do not do anything special. Following good interviewing practice, we probed and found that they had the following characteristics in common:

- They believe the study is important.
- They believe that everyone they talk to is going to complete the interview.
- They look for cues about the respondent’s circumstances and interests.
- They show respect for the respondents in numerous ways.
- They encourage reluctant respondents to look into the legitimacy of the SCF.

We suspect that these common beliefs, attributes, and behaviors translate into speaking with conviction about the study in a relaxed and thoughtful manner and that this in turn results in the respondent being more disposed to participate. Clearly, these are qualities that we attempt to instill in training and all of the other interactions we have with interviewers. We cannot tell whether their embodiment of these qualities reflects background characteristic of the interviewers, particular alignment with the mode of training, or a combination of the two.

5. Conclusion

We believe there are five factors that account for the success of the SCF: consistency of purpose, R-E-S-P-E-C-T, system thinking, deep knowledge, and continuous improvement.

First, we firmly believe the success of the SCF is driven by an overriding and single-minded sense of purpose understood and shared by all. Having a common goal and having all team members aligned with the same guiding principles means there is less room for confusion or time wasted trying to figure out what is important.

A quality that pervades all work on the survey is an effort to show respect to everyone involved, regardless of their role. Respect leads to openness, and openness leads to communication, including sharing of sometimes difficult or troublesome issues that can only be addressed if they are known. Learning from shared information leads to ever-deepening knowledge about the process and supports the possibility of continuous improvement.

The striving for success is also expressed in more routine ways as well, particularly in the development and honing over time of operational factors: for example, the entire suite of materials; the processes and protocols; the training, coaching, and mentoring strategies; the numerous forms and frequency of communication; the involvement of all team members in the decision-making process; the positive reinforcement of good habits and non-punitive response to reports of trouble. Synergy in all of these things reinforces the overall ideals and leads to collection of high-quality data and the maintenance of our response rates.

The focus on quality has one particular beautiful human consequence. The team members begin to see themselves as being of high quality, because surely, a project with such a focus would only allow people of high quality to be members of the team. With few exceptions, as we approach the second half of our field period, even our middle-of-the-road staff start to rise toward the top, and we end up with a very high-functioning team; selection of staff to retain is only a part of this. The focus on quality also gives the staff a very strong sense of pride of membership in an elite group. They welcome the challenges we give them, and they very much appreciate the acknowledgement of team leaders who have very high standards.

Lest we sound overly evangelical, we should emphasize that we do not consider that the SCF is perfect. Human systems are complex and cannot be managed like an engineering problem. Moreover, the context within which the survey process takes place and the very nature of the data collected can change substantially over time, rendering previous approaches less effective or worse. Working patiently to identify error, develop remedies, plan for the long run, and engage everyone involved to the highest degree feasible seems to us the best hope for staying on course or better.

6. Directions for Future Research

Clearly, much more research is needed on the nature of interactions between interviewers and respondents, the delicate place where the goals of a survey ultimately are achieved or fail. The entire chain of processes behind that point—interviewer recruiting, modes of training, supporting materials, contacting protocols, etc.—remains a very rich area for research.

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