# Elusive Respondents: Targeted Interventions for Challenging Geographic "Hot-Spots"

Catherine Haggerty, Kate Bachtell, Becki Curtis, Karen Veldman, Micah Sjoblom, Katie Archambeau, Shannon Nelson, Steven Pedlow, Ella Kemp
NORC, 55 E. Monroe, Chicago, IL 60603

**Abstract**

Every three years the Survey of Consumer Finances (SCF) is conducted to collect personal income and family finance data from a national area probability and list sample with a lengthy and complex survey instrument. The survey faces challenges in gaining cooperation from households due to the sensitive nature of the study. Since 2004 the field period had to be extended to reach both the targeted response rate and targeted number of completed cases. For the 2016 Survey of Consumer Finances (2016 SCF), and most surveys seeking high response rates, the pursuit of elusive respondents is necessary and both a lengthy and labor intensive process. To target special efforts designed to shorten start to finish time and reduce total labor associated with these respondents we have identified specific places from the 2013 Survey of Consumer Finances with both a higher than average incidence of number of contacts and longer than average time in-between the first and last contact. We will describe the places with a high percentage of hard-to-contact cases, and the characteristics of these cases, to identify ways in which we might reduce the level of effort and improve the outcomes of these more difficult cases.

**Key Words**: hard-to-contact, paradata

## 1. Background

Sponsored by the Board of Governors of the Federal Reserve System the Survey of Consumer Finances is conducted every three years to develop a profile of American families and their household finances. The survey uses a dual frame sample which consists of both a national area probability and list sample which includes an oversample of the wealthy. The survey collects detailed information about assets, liabilities, employment and retirement benefits. Many of the survey questions are difficult and burdensome for respondents to answer both because they are sensitive and often require consultation of financial records. Respondents express concerns about confidentiality and cybersecurity. The survey is lengthy; it takes 100 minutes, on average, to complete.

While many surveys have experienced declining response rates, for the area probability sample, the SCF has maintained a response rate just under 70 percent for more than two decades. However, since 2004, we have had to extend the period of data collection to complete the requisite number of completed interviews.

It is important to understand the activities we engage in to prepare interviewers and prepare and encourage respondents for data collection. Interviewers learn the importance of succinctly describing the survey to respondents and to actively listen to the response during their initial contact so that they tailor their engagement to the respondents' questions or concerns. Training the interviewers and practicing these skills occurs at our in-person training prior to the start of data collection and throughout our period of data collection during: one-on-one calls, group calls, on-line distance learning lessons, and a weekly newsletter. We prepare materials for respondents which include information to help them persuade respondents to participate. Our job aid with 32 reasons to participate includes statements like the following:

- "Data from the study helps policy-makers and researchers see how changes in financial and banking regulations have affected households. Are people better off? Do they get the services they need and want?"
- "The SCF provides input into decisions about the reform of tax policy."
- "The SCF provides valuable information on how well people are preparing for retirement."
- "Data from this study are used to look at issues in discrimination in the availability of credit."
- "Understanding how people save and invest is essential to improving America's competitiveness in the world and raising our standard of living. It is especially important that we get information from people like you."
- "This study will furnish the only source of information on the types of debts families have and how they are coping with those debts."

We also prepare the respondent for their job in an advance letter accompanied by a brochure and endorsement letter from FRB Chair Janet Yellen. As necessary we send custom follow-up letters that address the many different types of resistance encountered during our initial contacts with respondents. We offer a monetary incentive to our respondents. For the current SCF respondents received a $5 bill with the advance letter as a thank you for taking the time to read our letter and a promise of $75 to complete the interview. We escalated incentives to cases showing resistance (Bachtell et al. 2016). Our respondent website includes:

- Answers to Frequently Asked Questions
- A description of how we keep the data secure
- Cards with response options to aid in completing the interview
- The Press Release

Other materials include:

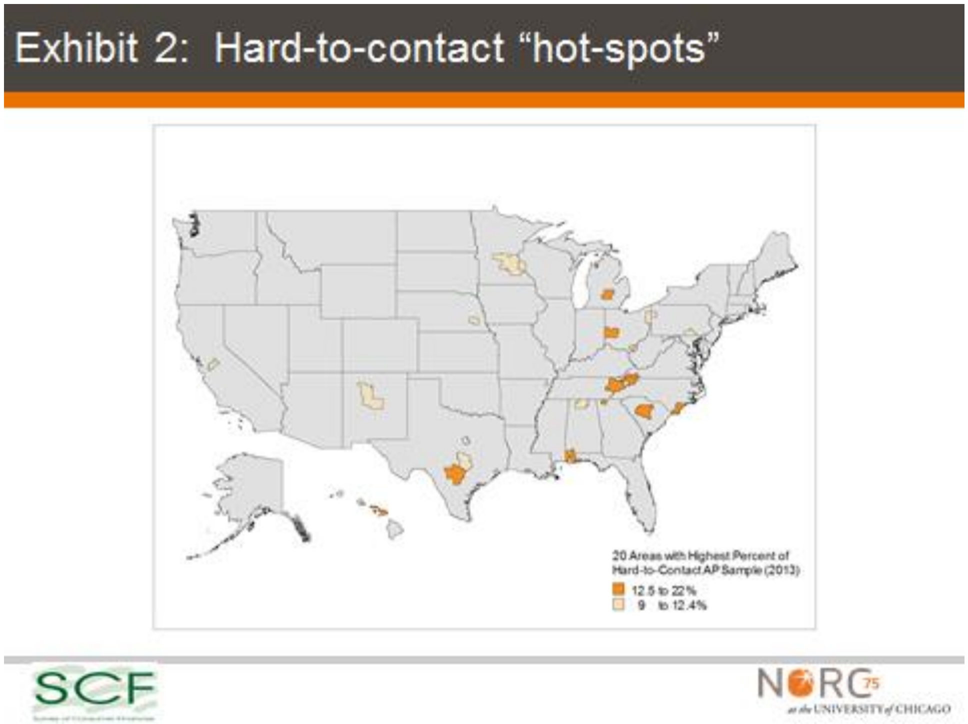
- FRB Bulletin
- Includes data from prior SCF
- Toll-free number
- Number to call to which a person is dedicated to promptly respond to issues/questions.

- Numerous informational brochures; two examples can be found in Exhibit 1 below:


## 2. Methods and Data

We first set out to identify and isolate cases that were hard-to-contact during the 2013 SCF. The mean number of non-contact attempts prior to the initial contact was 3.2. We arbitrarily defined cases as hard-to-contact if they met one of the following two criteria: they had greater than 7 non-contact attempts before first contact made or longer than 90 days between the first contact attempt and first contact made. We identified two broad groups of cases: 557 cases where were never talked to a household member and 447 cases where we did. For the group of cases where we never talked to a household member we found the following: 87 percent were vacant/seasonal housing, eight percent were not a housing unit and five percent had an outcome of “chronic not at home”. Since we have little or no possibility of conducting an interview with this group we focused our analysis on the 447 cases at which we were able to make contact.

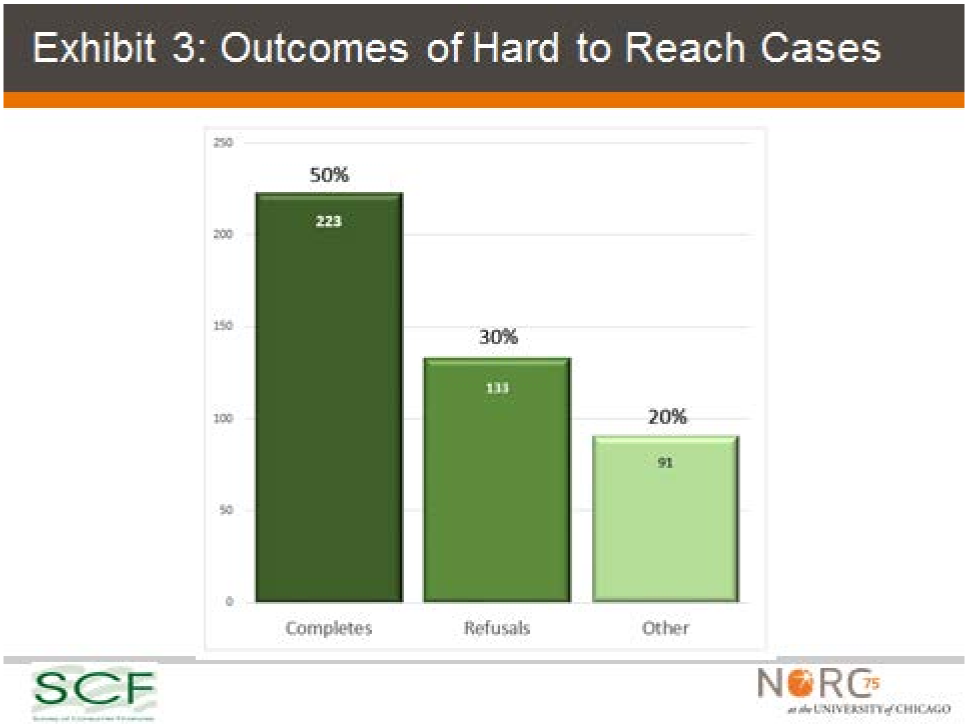
First we looked to see where these cases were located (Exhibit 2).




We use the term “hot-spots” not in the GIS statistical sense, but loosely describing the places where we expended the highest level of effort or took the most time to complete. We assumed our biggest challenges would be in the major metropolitan areas. Instead, the 10 areas with the highest percent of hard-to-contact cases were:

- Dalton, GA (22.0%)
- Johnson City-Kingsport-Bristol, TN-VA (19.5%)
- Kahului-Wailuku-Kalawao, HI (17.5%)
- Mobile-Daphne-Fairhope, AL (17.1%)
- Wilmington, NC (15.4%)
- Columbia-Newberry, SC (15%)
- Dayton-Springfield-Greenville, OH (14.9%)
- San Antonio-New Braunfels, TX (14.6%)
- Knoxville-Sevierville-La Follette, TN (14.3%)
- Lansing-East Lansing-Owosso, MI (12.5%)

Next we examined the outcomes of our hard-to-contact cases (Exhibit 3). We completed an interview with half, almost a third refused to participate, and 20 percent had some form of “out-of-scope” disposition, such as “business” or “vacancy”.




We examined the level of effort expended on these cases, both in terms of special mailings and number of attempted contacts. For those cases with which we eventually completed an interview 17% received a special mailing; for those that were finalized as refused to participate 33% received a special mailing; and for the other cases we mailed special letters to 33% of them.

Interviewer labor varied across these groups of cases. The number of contact attempts for those we eventually completed an interview was 15, for those we finalized as refusing to participate we made an average of 27 contacts, and the average for the others was 11.

When in the field period the cases were finalized also provides an indicator of level of effort. More than 80% of them didn’t reach a final status until the second half of the field period (Exhibit 4).

## Exhibit 4: Quarter case finalized by case outcome

| Data Collection Period | Final Status | Count | Percentage |
|---|---|---|---|
| Quarter 1 (n=20) | | | |
| | Complete | 18 | 90% |
| | Other | 2 | 10% |
| Quarter 2 (n=64) | | | |
| | Complete | 55 | 86% |
| | Other | 7 | 11% |
| | Refusal | 2 | 3% |
| Quarter 3 (n=95) | | | |
| | Complete | 77 | 81% |
| | Other | 10 | 11% |
| | Refusal | 8 | 8% |
| Quarter 4 (n=268) | | | |
| | Complete | 73 | 27% |
| | Other | 72 | 27% |
| | Refusal | 123 | 46% |

SCF

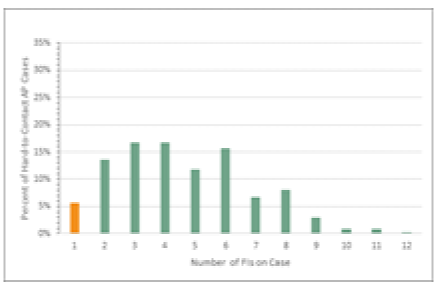
NORC at the UNIVERSITY of CHICAGO

These cases require field managers to interact with the interviewers about the strategies they are using to make contact and to reassign the case to another interviewer based on the recommendation of the interviewer or when it seems prudent to do so (Exhibit 5).

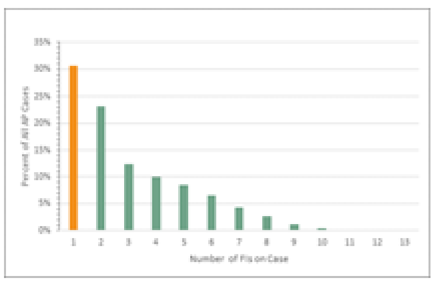
## Exhibit 5: Interviewers assigned: All and Hard-to-Contact

- Reassignment of cases – Comparing Hard-to-Contact with All Cases

Hard-to-Contact AP Cases



All AP Cases



SCF

NORC at the UNIVERSITY of CHICAGO

We were curious about the interviewers' experience working these cases so we undertook a qualitative investigation by reviewing the call record entries of a random 20 percent of these cases. We found the following:

- Among the explicit refusals interviewers recorded mostly many "not-at-home" outcomes or indicated avoidance behavior.
- Chronic Not-at-home outcomes: Residents, or respondents, not home.
- Barriers: Locked buildings, gated communities, and gatekeepers blocking access to our respondents.
- Avoidance Behavior: Interviewers report evidence of people at home such as lights or the TV on in the residence, hearing people talking, one or multiple cars in the driveway but no answer to a knock at the door.
- Eventually Completed: Some or all of the aforementioned indicated in the call notes but the interview was eventually completed.
- Locating Problems: We were unable to locate several of the AP households that relocated after our initial contact.

We categorized our detailed examination of the random 20% of the cases as follows:

- Eventually Completed (47%)
- Explicit Refusals (23%)
- Chronic Not-at-home (11%)
- Vacant Housing (9%)
- Avoidance Behavior (5%)
- Barriers: Places and People (3%)
- Locating (1%)

## 3. Improved Tools and Interventions

Between 2013, our previous round of data collection, and the current round, we redesigned our cases management system so that interviewers could easily see their work. Up to this point interviewers needed to expend a great deal of effort to disentangle and interpret from the call notes and call outcomes the history and status of a case. This was a labor intensive activity that we expected some interviewers may not have engaged in. A better use of an interviewer's time is strategizing on next steps rather than figuring out what has already occurred. We believed a redesign of the Case Management System, *NorcSuite CM-Field,* aimed at sharing the interviewer generated para data in easy to digest snapshots would result in improved efficiency (Nelson, 2016).

The redesign featured the following four snapshot screens:

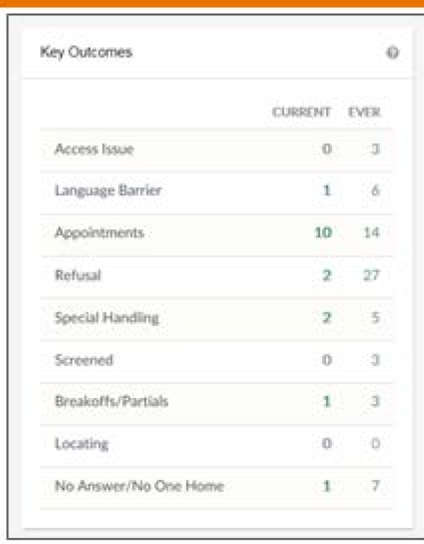
## Exhibit 6: Current Status Summary


- Top level
- Visual snapshot of case assignment
  - Total Cases/Completes
  - Pending Categories
  - OOS
  - NIR

SCF

NORC 75 at the UNIVERSITY of CHICAGO

## Exhibit 7: Detailed Status



Key Outcomes

| | CURRENT | EVER |
|---|---|---|
| Access Issue | 0 | 3 |
| Language Barrier | 1 | 6 |
| Appointments | 10 | 14 |
| Refusal | 2 | 27 |
| Special Handling | 2 | 5 |
| Screened | 0 | 3 |
| Breakoffs/Partials | 1 | 3 |
| Locating | 0 | 0 |
| No Answer/No One Home | 1 | 7 |

- Current and Ever
- Allows FIs to easily see and access cases in key categories
- Case counts are click-through filters
- Increase efficiency by working like cases

SCF

NORC 75 at the UNIVERSITY of CHICAGO

## Exhibit 8: Contact Grid

FI Level Contact Grid

Mode: All | Key Outcome: All | Week Ending: [ ] All Weeks

| TIME OF DAY | SUNDAY | MONDAY | TUESDAY | WEDNESDAY | THURSDAY | FRIDAY | SATURDAY | TOTAL |
|---|---|---|---|---|---|---|---|---|
| Slot 1: Before 9 AM | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Slot 2: 9 AM-12 PM | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 2 |
| Slot 3: 12 - 3 PM | 0 | 0 | 1 | 14 | 21 | 4 | 0 | 40 |
| Slot 4: 3 – 6 PM | 0 | 7 | 0 | 43 | 14 | 4 | 0 | 68 |
| Slot 5: 6 – 9 PM | 0 | 3 | 0 | 6 | 0 | 6 | 0 | 15 |
| Slot 6: After 9 PM | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

- Grid available for full assignment and for each case
- When are FIs working
- How are they working (phone vs in-person)
- What outcomes are they getting based on day/time/mode
- Heat map allows patterns to be detected and strategy to be adapted

SCF Survey of Consumer Finances

NORC 75 at the UNIVERSITY of CHICAGO

## Exhibit 9: Materials

Materials

| Date of delivery | Letter Type | Material | Delivery method |
|---|---|---|---|
| 01/07/2016 | Advance Packet #1 | Legit Card,Yellen Lttr | Mailed |
| 01/07/2016 | Advance Packet #1 | Legit Card,Yellen Lttr | Mailed |

- Grid available by case
- What materials are being used
- How are they being distributed (mail, email, in-person)
- Development/refinement of strategy

SCF Survey of Consumer Finances

NORC 75 at the UNIVERSITY of CHICAGO

We will engage in numerous activities, or interventions, especially designed for hard to contact cases:

- The supervisor and interviewer will plan a tailored approach depending on the experiences to date.
- For cases for which in-person visits are failing we will attempt to contact and complete interviews by telephone
- For cases where the local interviewer is not having success we will travel in gaining cooperation specialists
- Special mailings will address the stated or perceived barriers to participation
- We will use small inexpensive gifts like a potted plant to gain cooperation
- We will plan days when a large group of staff work in the field and on the telephone together in specific places.

## 4. Next Steps

Our next steps include taking a closer look at respondent avoidance behavior to see if we can find a way to reduce the amount we encounter. We will also examine the not at home outcomes to be sure interviewers were working cases across the full range of times of day and days of the week; sharing the paradata with interviewers is expected to help with this.

We'll also look at Census demographic data to see if these places have characteristics in common that may point to additional strategies to reduce the level of effort and increase participation.

## References

Bachtell et al. 2016. Using Propensity Scores to Inform Respondent Incentive Escalation. In JSM Proceedings, Survey Methodology Section. Alexandria, VA: American Statistical Association

Nelson, Shannon. 2016. Exposing Field Interviewers to Paradata. International Field Director's and Field Technology Conference. Austin, Texas