

**Welcome!**

**Panel: Balancing Tradition with Innovation  
During Unprecedented Times: Lessons from  
the 2022 Survey of Consumer Finances**

**Survey of Consumer Finances (SCF)**

**- Funded by the Board of Governors of the  
Federal Reserve System**

**- Collects comprehensive household  
financial data**

**- Dual sample frame – AP and list**

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4.16.2024

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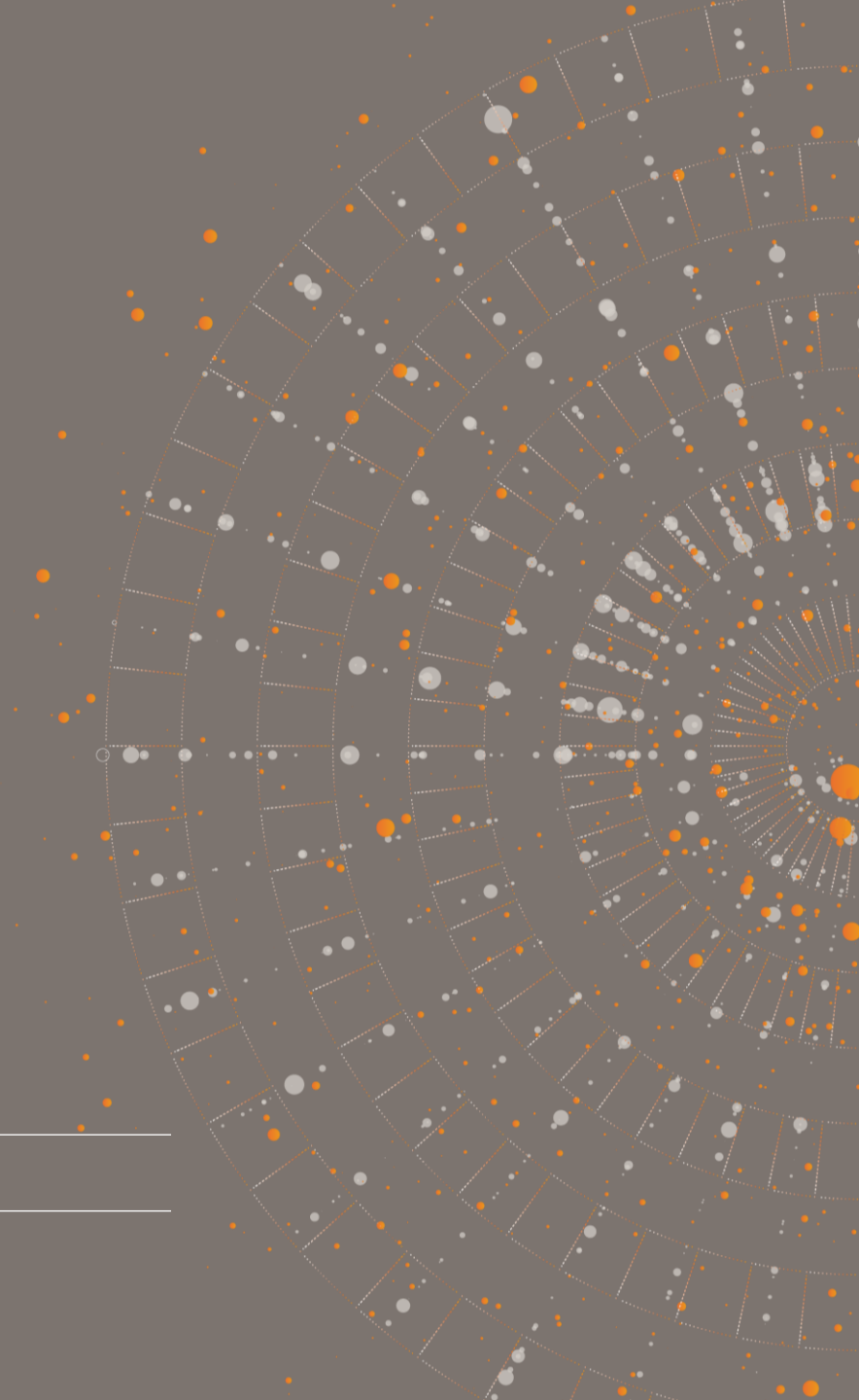
**Examining the use of Computer  
Audio-Recorded Interviewing (CARI)  
to enhance cultural responsiveness  
on the Survey of Consumer Finances**

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4.16.2024

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**Heather Sawyer**  
Senior Research Director



# Agenda

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01 Introduction

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02 Data Quality

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03 CARI and its uses

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04 Case Study: SCF

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05 Discussion

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# Introduction

The Survey of Consumer Finances (SCF) has a robust data quality program, which has been developed over several decades.

## SCF Data Quality Program

- Traditional and trusted
- SCF-Specific
- Recent technological innovations
- Exploring new approaches

## Research Problem:

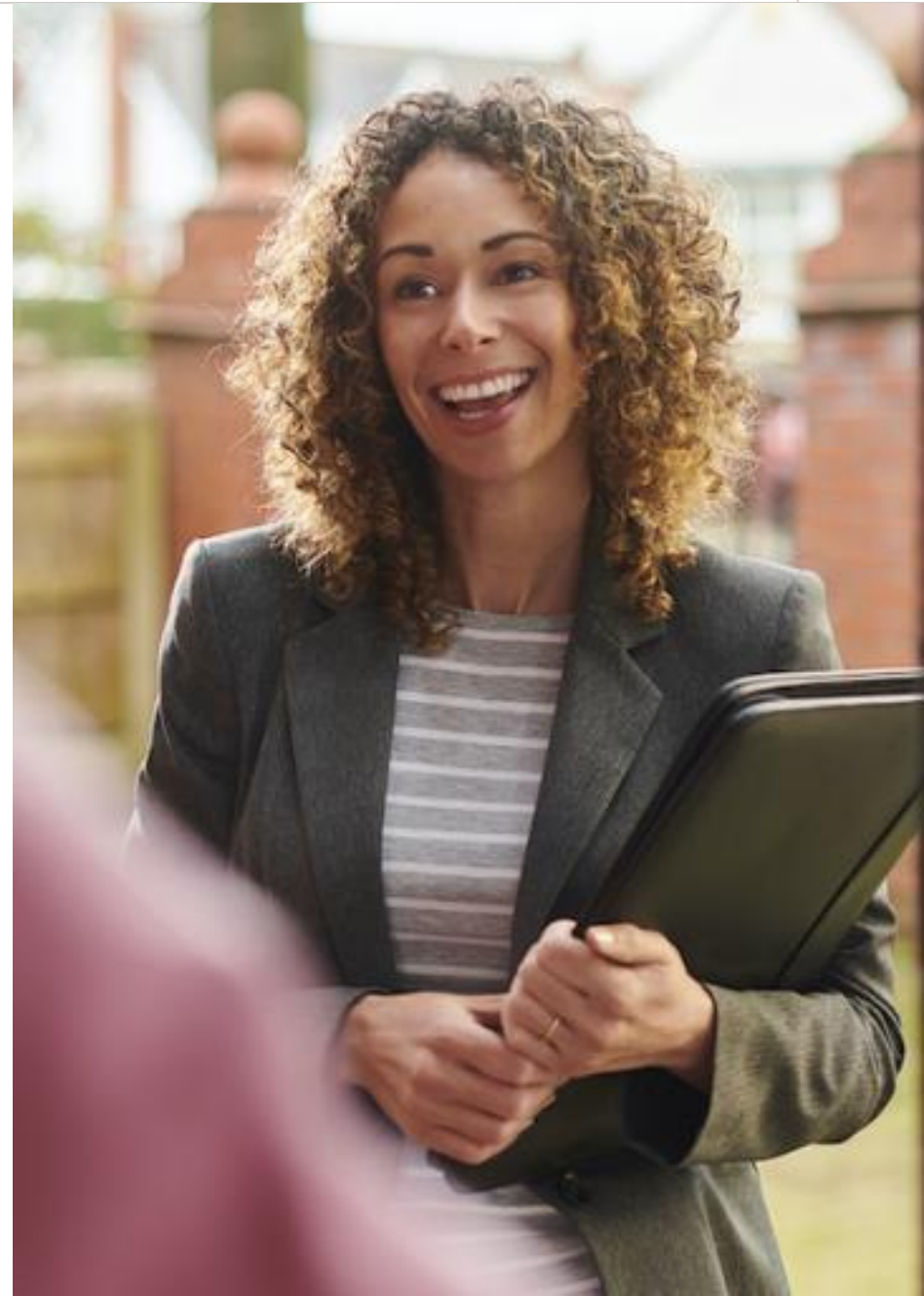
Field interviewers are uniquely positioned to observe if surveys are culturally responsive, yet there are few opportunities on large-scale projects to capture these insights.

## Background:

Much of the work done regarding cultural responsiveness in surveys happens prior to data collection and before interviewer involvement.

As a result, interviewers are not often included in these discussions.

Could CARI bridge this gap?



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# Data Quality & Culturally Responsive Research

## Culturally Responsive Research: A broad topic that encompasses four main issues.



Who is represented in the research?



Who benefits from the research?



How legitimate is the research to diverse perspectives?



How is the research initiated?



Survey research utilizes a variety of tools to promote cultural responsiveness and ensure high quality data before main data collection begins.



**Semi-structured  
interviewing & Focus  
Groups**



**Cognitive Testing**



**Pilot testing**



**Translations**

Once data collection begins, there are numerous ways to monitor data quality on surveys.



Total interview length



Duration of specific items



Straightlining/unusual response patterns



Percentage of questions answered



GPS/location of interview



Call records/level of outreach effort



Interview validation

Could CARI play an expanded role in data quality?

- There are numerous ways to refine cultural responsiveness **BEFORE** data collection begins
- There are numerous ways to monitor data quality **DURING** data collection
- Can we carry assessments of cultural responsiveness **THROUGH** the full survey lifecycle?



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# CARI and its uses

CARI offers a way to monitor interviewer interactions to assess aspects of data quality in survey research.

# What is CARI?

(Computer Audio-Recorded Interviewing)

## Traditional Uses

Conduct behavior coding and analysis of interviewer performance.

Growing in popularity to validate interviews.

## Expanded Uses

Identify problematic interviewer behavior  
Reduce measurement error

Reduce respondent burden

## Potential Uses

Enhance culturally responsive research

How inclusive is the research of diverse backgrounds and perspectives?

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# Case Study: Survey of Consumer Finances

## Case Study: The Survey of Consumer Finances

- Utilized CARI for the first time in the 2022 round
- Analysis focused on validation of interviews and other data quality issues
- The research team reviewed approximately 4,000 cases
- Performed behavior coding

**Do you hear another person besides the interviewer?**

**Is there audio on each question?**

**Does the interviewer use proper cadence when reading?**

**Does the interviewer read the entire question text?**

**Does the interviewer read all response options?**

**Does the interviewer probe when applicable?**

**Does the interviewer repeat dollar figures back to the respondent?**

2022 SCF CARI coding matrix

# Case Study: The Survey of Consumer Finances

## **3 touchpoints for potential expanded use of CARI**

- Household Roster & Respondent Selection
- Newly added COVID questions
- Spanish translations



# Household Roster and Respondent Selection

**SCF screening procedures provide a foundation for culturally responsive respondent selection.**



**Survey of Consumer Finances  
Screening Procedures**

Contact your FM before proceeding if any of the following occur:

- You are unable to confirm an AP address exactly as it exists in CM-Field
- A proxy is identified
- A respondent is discovered to be deceased or incapacitated
- You identify an eligible housing unit but no one aged 18 or over lives there

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**Introduction**

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**Confirm AP Address**

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**Identify Head of Household**

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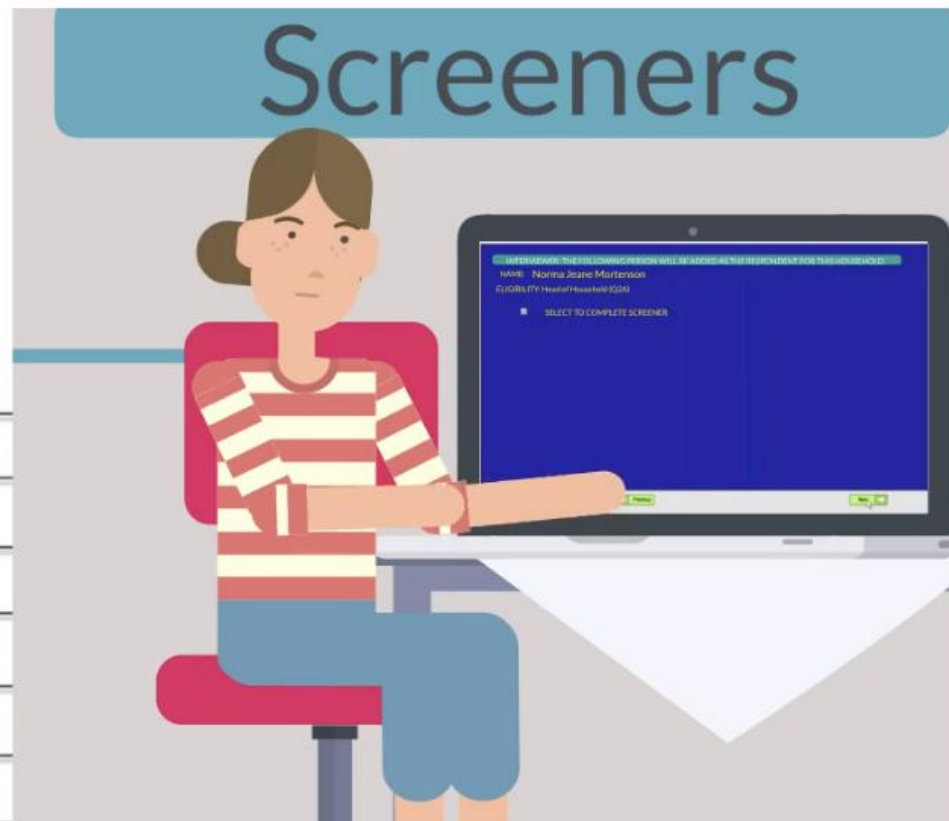
**No Head of Household:** Ask who owns residence/name on lease

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**No Head of Household & No Single Owner or Renter:** Ask who is closest to age 45

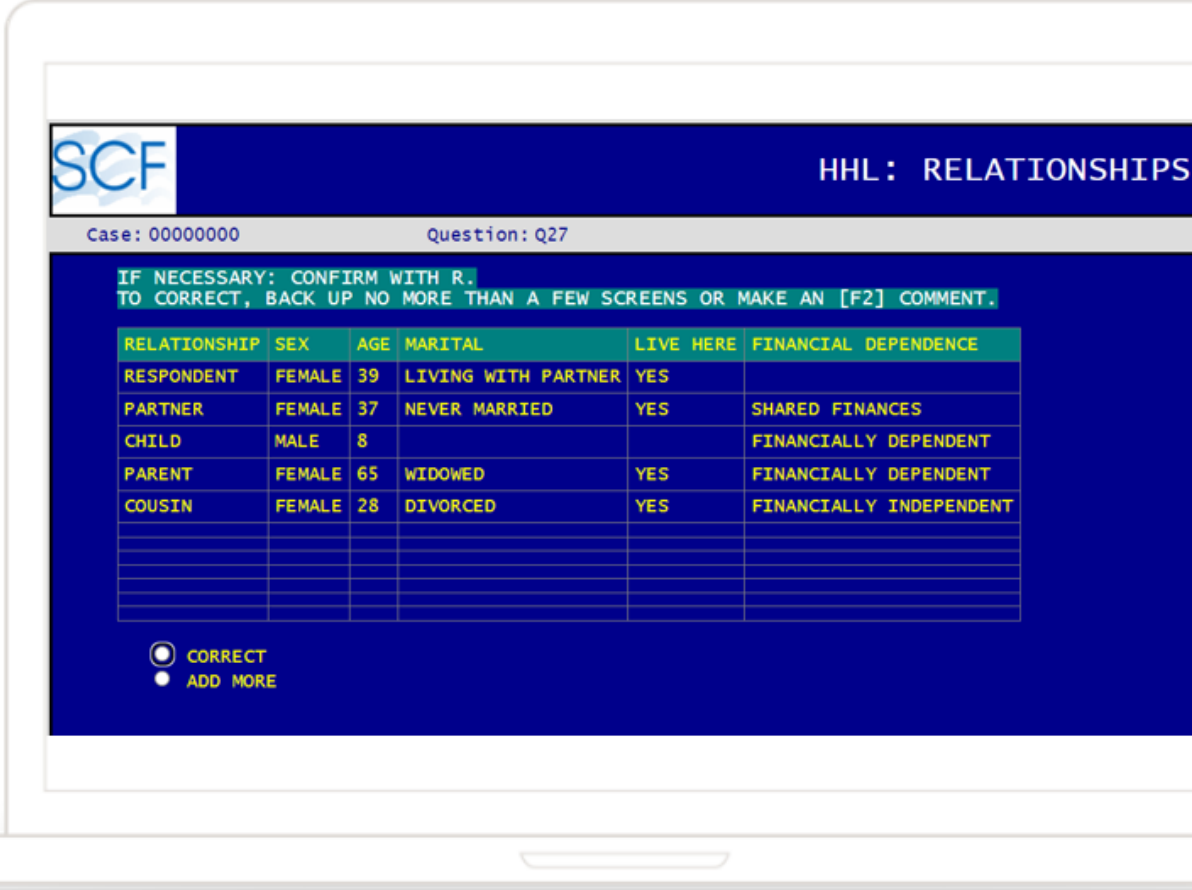
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**List Screener**



# Household Roster and Respondent Selection

The SCF household roster is designed to capture diversity in household arrangements.



SCF HHL: RELATIONSHIPS

Case: 00000000 Question: Q27

IF NECESSARY: CONFIRM WITH R.  
TO CORRECT, BACK UP NO MORE THAN A FEW SCREENS OR MAKE AN [F2] COMMENT.

RELATIONSHIP	SEX	AGE	MARITAL	LIVE HERE	FINANCIAL DEPENDENCE
RESPONDENT	FEMALE	39	LIVING WITH PARTNER	YES	
PARTNER	FEMALE	37	NEVER MARRIED	YES	SHARED FINANCES
CHILD	MALE	8			FINANCIALLY DEPENDENT
PARENT	FEMALE	65	WIDOWED	YES	FINANCIALLY DEPENDENT
COUSIN	FEMALE	28	DIVORCED	YES	FINANCIALLY INDEPENDENT

CORRECT  
 ADD MORE

## Household Roster and Respondent Selection

**In addition to flexible instruments and interviewer training, CARI could help assess survey response options considering socio-economic shifts impacting household relationships.**

# Conducting Culturally Responsive Field Interviewing

[START COURSE](#)

The purpose of the following modules is to provide you with an introduction to Culturally Responsive Research and to examine how you play a role in implementing it in your work at NORC.

- ☰ Introduction to Culturally Responsive Research
- ☰ Introduction to Surveys, Households, and Neighborhoods
- ☰ Introduction to Household Diversity
- ☰ Interviewer Safety
- 🔍 Knowledge Check

## COVID-19 Questions

**New for the 2022 SCF. Included topics such as:**

- **Financial hardships**
- **Mitigating financial strain**
- **COVID Diagnosis**
- **COVID-related death**



## Spanish Translations

**NORC utilizes a committee approach to appeal to a broad range of Spanish-speakers**

**Could CARI augment the committee approach to ensure representativeness and inclusivity?**



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# Discussion

## Discussion

### **Why use CARI to monitor cultural responsiveness on interviewer-administered surveys?**



Bridge gaps between testing and implementation



Early identification of issues



Respond quickly to rapid socio-economic shifts



Monitor broader social trends and identify when they impact data collection



Provide additional socio-cultural context to reduce measurement error

Thank you.

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 Research You Can Trust™

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 **NORC** at the  
University of  
Chicago