

Ownership of dwelling

2001 Census question

8 Does anyone who lives here make mortgage payments for this dwelling?

yes no

9 Do you, or anyone else who lives here, own or partly own, this dwelling?

yes, go to **13**

no, go to **10**

Background

Five questions from the 1996 and 2001 Censuses covered the broad topic of tenure, including two questions to identify owner-occupiers. In the 2001 Census revisions had been made to the wording of these questions to address data problems identified in the 1996 Census. However, new data quality concerns were identified in the build-up to 2006 and redevelopment for this series of questions focused on assessing and improving data quality.

Mortgage Question

For 2001 this question appeared first in the series of tenure questions. Analysis from 2001 revealed data inconsistencies where a significant number of respondents answered 'yes' to this question on mortgages and 'no' to the 'ownership' question which appeared immediately afterward.

One possible reason for these inconsistencies was that respondents who paid rent may have answered based on the assumption that their payments ultimately went towards a landlord's mortgage. Other possibilities are discussed below in relation to the 'ownership' question.

Ownership Question

There were four issues of concern with this question:

1. For 2001 this question appeared second in the series of tenure questions, immediately after the question which asked whether the respondent, or anyone in their household, made mortgage payments on the property. A possible explanation for inconsistencies in data may be that this order imposed an 'order effect' where respondents (who had already been asked whether they were paying a mortgage) have then interpreted the 'ownership' question to be one asking whether they owned the property freehold – they have paid off their mortgage. This effect may have been compounded by the absence of the clarifying statement 'even if it is with a mortgage, or only partly owned' which had appeared on census forms in previous years.
2. The clarifying statement 'even if it is with a mortgage, or only partly owned' was omitted from this question on the dwelling form in 2001. However, this clarifying phrase was retained in the otherwise identical question asked on the individual form (to identify individual ownership). Lack of consistency between the individual

and dwelling forms versions of the question made it difficult for data users to compare numbers between questions.

3. Complex routing throughout this section of the dwelling form may also have contributed to problems. Respondents were inclined to miss routing instructions and move to the wrong question. Because the follow-on question (sector of the landlord), appeared logical for either a 'yes' or 'no' answer to the ownership question, respondents were unlikely to have detected their mistake.
4. Some respondents who had a license to occupy, had a property owned by a family trust, or lived in retirement properties may have been confused by this question and may not have known how to classify their property.

Development objectives/plan

The objectives identified for the 2006 development were to:

- improve the quality of the ownership questions data
- facilitate correct routing through the series of tenure questions.

To meet these objectives a comprehensive programme of testing was conducted including cognitive testing, analysis of data from field tests and consultation with key stakeholders.

Cognitive Testing

The cognitive testing programme was conducted between April 2003 and May 2005 with respondents of varied age, gender and ethnicity. Interviewers observed respondent form-filling behaviour and asked a series of follow-up questions.

Identical questions on ownership of the dwelling were tested during all rounds of the cognitive testing programme with similar results; therefore, results are discussed jointly.

Cognitive testing results

All four rounds: April 2003 to May 2005

To address the problems identified in 2001 data the ownership and mortgage questions were reversed on the forms. In addition, the statement 'with or without a mortgage' was added to the ownership question to help convey to respondents that they should include homes that were not yet freehold.

Testing showed that the question sequence flowed well and appeared to be logical to respondents.

When respondents were asked to paraphrase these questions in testing, virtually all respondents demonstrated a good understanding of the questions. In particular, the additional statement 'without or without a mortgage' within the ownership question seemed helpful in clarifying meaning.

Testing also focused heavily on the understandability of this question for respondents in retirement villages. Results from these tests showed that, despite initial concerns, almost all of the retired respondents tested were well informed about the legal ownership issues and were able to answer these questions correctly.

Because the tenure series of questions requires a number of routing steps to complete correctly, the forms development team also added features which aimed to make the routing instructions more noticeable to respondents. Such features included changes to the font, colour and size of the routing instructions. Although testing indicated that most respondents were alerted to routing instructions, and would initially route correctly, a significant number missed the instructions that appeared later in this series of questions.

Field test results

Field Test: November 2003

Given the significant changes to the series of tenure questions, response distributions for this question were incomparable with 2001. However, results from this test showed that there was a reduction in inconsistent answers when compared with 2001 data. Compared with 2001 data, the November test produced a smaller proportion of respondents who answered that they did not own the dwelling but did make mortgage payments.

Field test: March 2004

A split-test format was used in the March test to test new routing instructions. This test involved fielding two different versions of the census questionnaires. In version A the 2001 routing format was used. In version B new routing instructions were added to the question. Findings from this test indicated that routing instructions helped improve the response rate to the ownership questions, with 97 percent of respondents routing correctly when answering the form using the new format, compared with 93 percent routing correctly when answering the form using the 2001 format.

Dress rehearsal: 8 March 2005

The response distributions obtained for this question were not strictly comparable with 2001 results as a new question was included on the dress rehearsal form to collect information about properties held in trust. However, distributions approximately matched those observed in 2001.

A lack of attention to skipping instructions continued to be a problem in the dress rehearsal, although the number of routing errors reduced overall.

Other testing

Testing of the ownership questions also involved some qualitative testing using eye-tracking software to understand how respondents read and followed routing instructions. The number of tests conducted was small and therefore results were indicative only. However, a comparison of formats between the new and old versions of the question suggested that respondents were more likely to read and respond to routing instructions when completing a form with the new format.

Changes made for the 2006 Census

9 Do you, or anyone else who lives here, own or partly own this dwelling (with or without a mortgage)?

yes → go to **13**

no → go to **10**

13 Do you, or anyone else who lives here, make mortgage payments for this dwelling?

yes

no

For 2006 the order of the ownership and mortgage questions has been reversed. The clarifying statement 'with or without a mortgage' has been reinstated in the ownership question. New colour, fonts and arrows have been used for the routing instructions.

Future development

As ownership patterns become more complex and the alternatives to personal home-ownership increase (including the use of Loss Attributing Qualifying Companies), tenure information is becoming increasingly difficult to collect in a self-administered survey. Although ownership questions appeared to be working relatively well throughout the redevelopment programme, it is recommended that these questions be further reviewed for 2011.