



# **Income Statistics Division**

13F0026MIE

## **Report on Consultations with Respondents and Interviewers to Test the Questionnaires and Data Collection Methodology for the 1998 Asset and Debt Survey**

**Prepared by:**

**Allen R. Gower**

**Marie-Josée Williams**

**Questionnaire Design Resource Centre**

November 1997



Statistics  
Canada

Statistique  
Canada

**Canada**

## Data in many forms

Statistics Canada disseminates data in a variety of forms. In addition to publications, both standard and special tabulations are offered. Data are available on the Internet, compact disc, diskette, computer printouts, microfiche and microfilm, and magnetic tape. Maps and other geographic reference materials are available for some types of data. Direct online access to aggregated information is possible through CANSIM, Statistics Canada's machine-readable database and retrieval system.

## How to obtain more information

Inquiries about this product and related statistics or services should be directed to: Client Services, Income Statistics Division, Statistics Canada, Ottawa, Ontario, K1A 0T6 (telephone: (613) 951-7355 or 1 888 297-7355 or by internet: [Income@statcan.ca](mailto:Income@statcan.ca) or to the Statistics Canada Regional Reference Centre in:

Halifax	(902) 426-5331	Regina	(306) 780-5405
Montréal	(514) 283-5725	Edmonton	(403) 495-3027
Ottawa	(613) 951-8116	Calgary	(403) 292-6717
Toronto	(416) 973-6586	Vancouver	(604) 666-3691
Winnipeg	(204) 983-4020		

You can also visit our World Wide Web site: <http://www.statcan.ca>

Toll-free access is provided **for all users who reside outside the local dialing area** of any of the Regional Reference Centres.

**National enquiries line** **1 800 263-1136**

**National telecommunications device for the hearing impaired** **1 800 363-7629**

**Order-only line (Canada and United States)** **1 800 267-6677**

## Ordering/Subscription information

Catalogue no. 13F0026MIE, is available on Internet free.

The paper version can be ordered through Client Services, Income Statistics Division.

## Standards of service to the public

Statistics Canada is committed to serving its clients in a prompt, reliable and courteous manner and in the official language of their choice. To this end, the agency has developed standards of service which its employees observe in serving its clients. To obtain a copy of these service standards, please contact your nearest Statistics Canada Regional Reference Centre.



Statistics Canada  
Income Statistics Division

# Report on Consultations with Respondents and Interviewers to Test the Questionnaires and Data Collection Methodology for the 1998 Asset and Debt Survey

Published by authority of the Minister responsible for Statistics Canada

© Minister of Industry, 1999

All rights reserved. No part of this publication may be reproduced, stored in a retrieval system or transmitted in any form or by any means, electronic, mechanical, photocopying, recording or otherwise without prior written permission from Licence Services, Marketing Division, Statistics Canada, Ottawa, Ontario, Canada K1A 0T6.

March 1999

Catalogue no. 13F0026MIE

Ottawa

La version française de cette publication est disponible sur demande (n° 13F0026MIF au catalogue).

---

## Note of appreciation

*Canada owes the success of its statistical system to a long-standing partnership between Statistics Canada, the citizens of Canada, its businesses, governments and other institutions. Accurate and timely statistical information could not be produced without their continued cooperation and goodwill.*

**Table of Contents**

Executive Summary	5
1. Background	9
2. Objectives of the Testing	9
3. Methodology	10
4. The Guide	14
5. Interviewers	16
6. Confidentiality	17
7. Reasons Why Respondents Participated in the Survey	17
8. Response Incentives	17
9. "Thank you" Letter to Respondents	18
10. Length of the Interview and Response Burden	18
11. Collection Methodology	19
12. Reporting for Other Family Members	20
13. The Questionnaires	20
13.1 Reactions of Respondents to the Questionnaires	20
13.2 Most Difficult Parts of the Questionnaires	20
13.3 Questions That Needed Clarification	21
14. Data Quality and Accuracy	22
15. Authorization to Link Survey to Respondents' Income Tax, CPP and QPP Records	23
16. Interviewer Training	23
17. Interviewers' Manual	23
18. Other Comments	24

---

19. Recommendations	25
19.1 Respondent Relations Materials, Introductory Letter, and Guide	25
19.2 Response Incentives	27
19.3 Interviewers	27
19.4 Collection Methodology	28
19.5 Part 1 Questionnaire	29
19.6 Part 2 Questionnaire	30
<i>Appendix A</i> Recruiting Specifications for Respondent Focus Groups	32
<i>Appendix B</i> Moderator's Guide for Respondent Focus Groups	38
<i>Appendix C</i> Moderator's Guide for Interviewer Debriefing Sessions	44

Questions or comments about this document and / or about the survey can be directed to:

Karen Maser,  
Project Manager,  
Asset and Debt Survey / Survey of Financial Security,  
Income Statistics Division  
Phone: 613-951-0793  
Fax: 613-951-3253  
E-mail: maserk@statcan.ca

## Executive Summary

During September and October 1997, the Questionnaire Design Resource Centre (QDRC) completed 10 focus groups and 4 in-depth interviews with respondents and 6 debriefing sessions with interviewers in a test of the proposed questionnaires and data collection methodology for the 1998 Asset and Debt Survey. The research was conducted for the Household Surveys Division. The focus groups, interviews, and debriefing sessions took place in Ottawa, Montreal, Toronto, Saskatoon, Vancouver, Halifax, and Wolfville, Nova Scotia.

The main goals of the testing were to evaluate the data collection methodology and survey instruments (including the introductory guide and questionnaires) and to make recommendations to ensure that the final survey instruments are respondent-friendly and interviewer friendly and that the questionnaires can be easily understood and accurately completed.

The highlights of the findings are summarized below:

### C Respondent Relations

- The study determined that effective respondent relations will play a very important role in the 1998 Asset and Debt Survey. The nature of the survey's topic demands that care and attention be placed on ensuring that respondents understand the purpose of the survey, that they are motivated to respond, and that they are encouraged to provide accurate information.
- Achieving a sufficiently high response rate will be one of the biggest challenges in conducting the Asset and Debt Survey.

### C Introductory Materials

- Many respondents liked the Guide and felt that it provided useful information.
- The purpose of the survey and "what's in it for me?" were not clear to most respondents.
- Respondents and interviewers recommended that the Guide should contain more specific reasons about why the survey is important, why people should participate in the survey, and what the information will be used for.
- Respondents did not feel that some of the data uses given under "How will this information be used?" in the Guide were useful from their perspective (especially the statement that the survey data will help "businesses in your area...study the purchasing power of all Canadians and ...make choices to serve you better"). Uses have to be provided that respondents can connect with (*i.e.*, to answer their question, "What is in it for me?").
- Several respondents only skimmed the Guide and did not read it in detail. As a result, they did not notice some important information (*e.g.*, that the survey will collect information about all family members).
- The Guide did not provide enough information about the documents that were needed to prepare for the interview.
- Many respondents did not read the introductory letter on the cover page of the Guide.
- Some respondents and interviewers suggested that the introductory letter should be one page on Statistics Canada letterhead that is separate from the Guide.

### C Interviewers

- Respondents praised the professionalism and friendliness of the interviewers.
- Respondents noted that interviewers were flexible in scheduling the time and location of interviews.
- Respondents appreciated the fact that interviewers arrived on time.

**C Confidentiality**

- Although several respondents expressed some doubts about the confidentiality of information that they provided, many indicated a respect and trust for Statistics Canada as evidenced by statements such as "I trust Statistics Canada" and "We trust you."
- The reassurance of confidentiality by the interviewer and the explanation in the Guide were important for many respondents.

**C Response Incentives**

- Respondents and interviewers had mixed views on response incentives.
- Many felt that providing response incentives would be "a waste of taxpayers' money."
- Others felt that it "part of your civic duty" to participate in the survey.
- Some respondents would like to receive a monetary incentive.
- Several interviewers liked the idea of response incentives. They believe that the use of response incentives "helps get the interviewer into the house."
- Other interviewers did not think that response incentives should be provided, noting that other Statistics Canada surveys do not provide incentives.

**C Length of the Interview and Response Burden**

- Most interviews lasted an average of 60 to 70 minutes.
- Respondents did not express any great concern about the length of the interview and response burden, even though many were surprised that the survey took so long.

**C Collection Methodology**

- It is essential to interview the person who is most knowledgeable about the family's finances. It is important to make sure that this person is aware in advance that information is required for everyone in the family.
- The personal contact of the interviewer with respondents is important in establishing the credibility of the survey.
- Respondents who were interviewed by telephone felt that this was a feasible way to collect the information.
- Many respondents and interviewers would prefer a personal interview over a telephone interview because the survey is too long and personal for an interview over the telephone and because a telephone interview might result in the collection of less accurate information.
- Many respondents indicated that they would like to choose between a personal interview and a telephone interview.

**C Reporting for Other Family Members**

- Reporting for other family members was viewed by many respondents as the most difficult aspect of the survey.
- Information provided for other family members was often not accurate ("guesstimates").

## The Questionnaires

- In general, the two questionnaires were well received. No major problems were observed with their completion.
- Interviewers said that the questionnaires were easy to administer compared to some surveys.
- Respondents expressed their concern about the subject matter. They felt that the survey addresses a very personal and sensitive topic. Some people felt reluctant to provide the detailed financial information that was being requested.
- Respondents found it very helpful to be provided with a copy of the Part 2 questionnaire. Specific problems were identified with certain parts of the questionnaires where measurement errors would likely occur and where improvements should be made. These are discussed in Section 13 of the report.

## C Data Quality and Accuracy

- Most respondents indicated that they reported accurate information, except for other family members who were not present at the time of the interview.
- The recall of information did not appear to be a problem for respondents. Consulting records helped many respondents provide accurate information.

## C Authorization / Linkage

- Many respondents said that they would not provide social insurance numbers and authorization to link the survey to their Income Tax, CPP and QPP records.
- On the other hand, many other respondents had no objections to providing authorization to access their records, and said that they believed that this would provide more accurate information.
- If respondents are asked to provide their authorization, then it is important to provide the reasons why the request is being made.
- Respondents were very concerned about giving authorization on behalf of other family members who are not present at the time of the interview.
- Interviewers felt that they would feel more comfortable getting written authorization rather than verbal authorization.

Based on the study's findings, recommendations included:

- U Develop an effective respondent relations package for the 1998 Asset and Debt Survey. Build upon people's sense of civic duty and willingness to help. As part of a respondent relations strategy, implement a publicity campaign to raise people's awareness about the importance of Statistics Canada's household surveys, including the Asset and Debt Survey.
- U Put the introductory letter on a page by itself, using Statistics Canada letterhead. Ensure that it is concise and easy to read.
- U In the letter, provide sufficiently specific information about the survey to encourage the respondent's participation. Briefly describe the meaningful benefits of participating in the survey.
- U In the letter, state the purpose of the Asset and Debt Survey in a very clear and convincing way.
- U In the Guide, explain why the survey is important, why people should participate, and what the information will be used for. Explain the importance of the survey by specifying uses of the survey results that relate directly to the needs and concerns of respondents.
- U Make it clearer in the Guide that the survey will ask questions about all family members.



- U Consider using an appropriate response incentive.
- U Interviewers should provide the respondent with a reassurance of confidentiality at the time of the first contact and again at the time of the interview.
- U At the time of the first contact, interviewers should emphasize that the survey will ask questions about all family members and inform respondents about the documents that will be required for the interview.
- U Develop a comprehensive interviewer training package, including both home study and classroom training. Include mock interviews as part of the classroom training.
- U Schedule interviews with the person who is most knowledgeable about the family's finances.
- U Try to schedule interviews when other family members will also be present. If a respondent cannot provide information for other family members who are not present at the time of the interview, return or telephone later to collect information from the other family members.
- U Plan to administer interviews in person wherever possible, but provide respondents with the option of choosing between a face-to-face interview and a telephone interview. Conduct a telephone interview if the respondent requests to be interviewed by telephone.
- U Provide respondents with a copy of Part 2 of the questionnaire to follow as the interviewer asks the questions.
- U If authorization to link to Income Tax, CPP and QPP records is requested, obtain written consent from respondents. Explain the need for requesting this authorization.
- U Specific recommendations regarding clarifications and revisions to certain questionnaire items are provided in Section 19 of the report (pages 25 to 31).

## 1. Background

During September and October 1997, the Questionnaire Design Resource Centre (QDRC) completed a series of ten focus groups and four in-depth interviews with respondents and six debriefing sessions with interviewers in order to test the proposed questionnaires and data collection methodology for the 1998 Asset and Debt Survey. The research was conducted for the Household Surveys Division.

The Asset and Debt Survey will collect information from families on the following topics:

- C background information on household composition, socio-cultural information, education, and activity limitations.
- C labour force characteristics
- C employer (private) pension plan membership (for current and previous members and pensions in pay)
- C income from work, investment income, income from government sources, income from pensions
- C transfer of money between households
- C attitudes and behaviours
- C assets (*e.g.*, real estate and property, vehicles, checking and savings accounts, RRSPs, RRIFs, term deposits and GICs, annuities, life insurance, savings bonds, debentures, treasury bills, mutual funds, annuities, stocks, trust funds, household contents, *etc.*)
- C debts (*e.g.*, credit cards, personal loans, lines of credit, student loans, *etc.*)
- C expenses for principal residence
- C leased vehicles
- C life insurance policies
- C Equity in businesses owned

The survey will be administered by Statistics Canada interviewers either as face-to-face or by telephone. The questionnaire will have two parts: Part 1 will collect background information about family members, while Part 2 will ask questions on assets and debts.

## 2. Objectives of the Testing

The main goals of the testing were to evaluate the data collection methodology and survey instruments (including the introductory materials and Parts 1 and 2 of the questionnaire), to identify problem areas, to make recommendations to ensure that the final survey instruments are respondent-friendly and interviewer-friendly, that the questionnaires can be easily understood and accurately completed, that respondents can provide the information requested, and to investigate how respondents recall information .

The specific objectives of the testing included:

- C To determine:
  - respondents' reactions to the survey instruments (including the introductory materials and the questionnaires)
  - the availability of the requested information
  - the willingness of respondents to provide the requested information
  - how long it takes to complete the questionnaires
  - whether respondents consider that the length of the survey is acceptable or too long.

C To investigate:

- *how* respondents answer the questions and *why* they answer the way they do
- problems or confusion that respondents encounter while answering the questions
- the extent to which respondents understand the questions and answer categories (including the identification of words and concepts that they misinterpret or do not understand)
- the appropriateness of the reference periods
- respondents' knowledge of the value of their assets and debts and their record-keeping practices
- the ability of respondents to recall the information being requested
- the use of records to provide the information.

C To gain an understanding of what motivates people to respond or to refuse.

C To assess the level of response burden.

C To test different collection methods (telephone vs. personal interview).

C To determine interviewers' reactions to administering the questionnaires and problems that they may have encountered.

C To determine how much instruction that interviewers feel they need about the survey concepts, especially in relation to the types of assets and debts and the types of statements that people receive about these items.

C To obtain respondents' and interviewers' suggestions for improvements to the survey instruments.

### **3. Methodology**

The testing involved a thorough examination and review of the data collection methods and survey instruments for the Asset and Debt Survey.

Respondents were first administered the Asset and Debt Survey by a Statistics Canada regional office interviewer either in person or over the telephone, and then attended either a focus group or a one-on-one, in-depth interview.

A total of 10 focus groups and 4 in-depth interviews with respondents as well as 6 debriefing sessions with interviewers took place in Ottawa, Montreal, Toronto, Saskatoon, Vancouver, Halifax, and Wolfville, Nova Scotia. Table 3.1 summarizes the number of focus groups, interviews, and debriefing sessions in each location.

**Table 3.1  
Numbers of Focus Groups, In-depth Interviews, and Debriefing Sessions**

<b>Location</b>	<b>No. of focus groups with respondents</b>	<b>No. of in-depth interviews with respondents</b>	<b>No. of debriefing sessions with interviewers</b>
Ottawa	1	-	1
Montreal	2	1	1
Toronto	2	1	1
Saskatoon	1	-	1
Vancouver	2	2	1
Halifax	1	-	1
Wolfville, N.S.	1	-	-
<b>Total</b>	<b>10</b>	<b>4</b>	<b>6</b>

Allen Gower conducted the focus groups, interviews, and debriefing sessions in Ottawa, Saskatoon and Vancouver (in English). They were conducted by Marie-Josée Williams in Toronto and Nova Scotia (in English) and in Montreal (in French). A total of 82 respondents attended the focus groups and in-depth interviews, and 19 interviewers took part in the debriefing sessions. Each focus group consisted of 5 to 10 respondents plus the moderator. Focus group facilities with one-way mirrors and observation rooms were used in each location.

The focus groups and one-on-one, in-depth interviews were conducted on a "retrospective" basis, with respondents discussing their experiences in answering the survey questions. The one-on-one interviews differed from the focus groups in that they provided the opportunity to obtain in-depth information from respondents with high incomes who otherwise might not have been included in the focus groups.

Debriefing sessions with the interviewers took place in the regional office (except in Saskatoon where a focus group facility was used), and were coordinated through the Survey Operations Division.

Focus group and in-depth interview participants were selected according to the specifications in Appendix A. Recruiting was carried out by contractors who specialize in recruiting focus group participants. The QDRC coordinated the arrangements for recruiting. Every respondent was be telephoned to confirm attendance one or two days prior to the focus group or in-depth interview.

Each participant in the focus groups and in-depth interviews received honorariums of \$50 and \$75 respectively. The importance of their opinions and the usefulness of their comments and suggestions were emphasized during recruiting and at the focus groups.

Statistics Canada interviewers administered Parts 1 and 2 of the Asset and Debt Survey questionnaire through face-to-face or telephone interviews within 7 or 8 days of the scheduled focus group time. An introductory package containing a Guide for the Asset and Debt Survey was sent to respondents in advance of the interviews by the Household Surveys Division. During the focus groups, the data collection procedures and survey instruments were thoroughly reviewed with the participants according to the objectives of the study. The moderator's guides for the focus groups and debriefing sessions are provided in Appendices B and C respectively.

This project presented more challenges than are usually experienced in recruiting respondents and ensuring their attendance at the focus groups and in-depth interviews. After respondents had been recruited and agreed to participate in the study, several respondents decided not to participate. Table 3.2 summarizes the number of respondents recruited in each location, the number who responded to Part 1 and Part 2 of the questionnaire, and the corresponding response rates.

**Table 3.2**  
**Response Rates to Parts 1 and 2 of the Asset and Debt Survey Questionnaire**

<b>Location</b>	<b>No. of respondents recruited</b>	<b>No. who responded to Part 1</b>	<b>Response rate to Part 1</b>	<b>No. who responded to Parts 1 &amp; 2</b>	<b>Response rate to Parts 1 &amp; 2</b>
Ottawa	11	11	100%	11	100%
Montreal	23	19	83%	18	78%
Toronto	24	16	67%	15	63%
Saskatoon	11	9	82%	8	73%
Vancouver	24	15	63%	15	63%
Halifax	11	8	73%	8	73%
Wolfville, N.S.	10	10	100%	10	100%
<b>Total</b>	<b>114</b>	<b>88</b>	<b>77%</b>	<b>85</b>	<b>74%</b>

The 74% response rate was considerably lower than expected. Usually at least 90 percent of persons recruited for focus groups actually attend. Even in two previous Statistics Canada<sup>1</sup> studies that used focus groups to test questionnaires after the questionnaire had been mailed to and completed by respondents, there was a participation rate of over 90 percent. Why was the participation rate considerably lower in this study? Possible explanations include the following factors:

- C When they were recruited, participants were told they would be helping to test a questionnaire on Assets and Debts. They were told that a Statistics Canada interviewer would be contacting them to arrange for either a personal interview or a telephone interview. However, they were not told specifically about the details that the survey would cover nor how long the interview would last. As a result, the following situations occurred:
  - Respondents refused to participate after reading in the Guide that the survey would ask detailed questions about their assets and debts.
  - A few respondents refused because they thought the survey covered topics that were too personal.
  - After reading the Guide, a couple of respondents refused because they had concerns about confidentiality and privacy.
  - Some respondents refused to participate when they learned that the interview could last about one hour.
  - A couple of respondents refused to take part when they realized that they also had to provide information for other family members.
  - Respondents in Toronto and Vancouver felt that the recruiting firm had misrepresented the survey. It was only when they received the Guide that they realized what they would have to do.
  - Several respondents did not realize (having forgotten) that a Statistics Canada interviewer would be contacting them. They had thought that they would only have to attend a focus group. A few of these respondents then decided not to participate in the study.
- C A couple of respondents insisted on being interviewed over the telephone instead of a personal visit, and did not participate for this reason.
- C A few respondents in Montreal and Toronto refused to answer Part 2 of the questionnaire over the telephone.
- C A respondent in Vancouver declined to participate after her family learned about the topic of the survey.
- C Interviewers were unable to schedule appointments with a few respondents in the few days prior to the scheduled focus groups.
- In a couple of cases, interviewers were not able to locate the respondents due to incorrect telephone numbers.

Given the unusually low response rate in this study, one can speculate that this may indicate that it will also be a challenge to ensure high response rates in the actual Asset and Debt Survey. Clearly, during this study, it was learned that many people have concerns about providing information on their assets and debts and, therefore, are reluctant to participate in the survey. Findings discussed later in this report point support this observation and point to the importance of having an effective respondent relations package and using well-trained interviewers.

It should be noted that there are limitations to any study that uses qualitative research methods such as focus groups and in-depth interviews. Since the research is qualitative, findings and conclusions are not necessarily representative of all respondents in the survey population nor of all interviewers who will administer the survey.

---

<sup>1</sup>Canadian Vehicle Survey (June 1997) and Survey of Household Energy Use (July 1997).

The results are only representative of the people who participated in the study. However, the findings should provide important insights into respondents' and interviewers' reactions to the Asset and Debt Survey, and indicate improvements that should be made to the survey to maximize the response rate and improve the quality of data collected.

#### 4. The Guide

The Guide for the Asset and Debt Survey was mailed to respondents prior to the interviewer's contact. In most cases, respondents received the Guide prior to the interview. In some cases, especially the earlier focus group in Ottawa, respondents did not receive the Guide in advance.

The focus groups and interviews with respondents and the interviewer debriefings revealed the following findings:

- C Most respondents liked the Guide. They thought it provided a good introduction and useful information about the survey.
- C Several respondents indicated that they had only skimmed the Guide, and did not read it in detail. As a result, they did not notice some important information. For example, under the heading "How should I prepare?", the Guide pointed out that "you can get ready for the interview by collecting any statements, invoices and receipts..." and that "having your mortgage, bank, credit and loan statements will make the interview easier. The Guide also specifically said that the survey would ask questions about "you and your family members." During the focus groups, respondents said that they had not know about this important information in advance, even though it was included in the Guide (obviously they had not read the Guide carefully enough).
- C Interviewers suggested that the Guide should specify additional documents ( e.g., T4 statements and life insurance policies) needed to prepare for the interview.
- C Many good features of the Guide were pointed out by respondents and interviewers:
  - Colour was good (except for the introductory letter)
  - Cover page graphics were liked
  - The pie chart "Did you know?" on page 3 was effective
  - Regional office addresses and telephone numbers were a good feature.
- C Other features of the Guide were not as well liked. These included:
  - The green on green colour of the introductory letter
  - The font size used in the introductory letter was too small.
  - Some respondents pointed out that the bar "Guide for the 1998" at the top of the cover page was difficult to read.
  - Several respondents said that the word "Survey" on the cover page was not clear
  - Some respondents did not like the map on page 2. A couple of respondents expressed some concern about the sample allocation indicated on the map.
- C A few respondents said that the Guide looked like "junk mail," while others connected the Guide with the Government of Canada and not a commercial advertising brochure.
- C Many respondents did not read the introductory letter because of its angled placement on the cover page. They felt that its appearance did nothing to motivate them to read it.
- C Some respondents and interviewers suggested that the introductory letter should be on a page (using Statistics Canada letterhead) that is separate from the Guide.

- C At least one respondent wondered what the 1984 survey information (mentioned in the letter) had been used for. In an interviewer debriefing session, it was suggested that interviewers should be given concrete examples of what the 1984 data have been used for in order to help them persuade respondents to participate in the 1998 survey.
- C Some interviewers felt that the Guide gave a little too much information. They suggested a Guide with one or two pages would be better.
- C It was suggested that more use of bullets could be made when providing lists of items in the Guide.
- C Respondents and interviewers felt that the introductory letter and Guide did not state the purpose of the Asset and Debt Survey in a very clear and convincing way. Respondents want to know why the survey is important, especially "What is in it for me?"
- C Interviewers recommended that it is important to stress to respondents that their information will have an impact on the bigger picture no matter what their own financial situation.
- C Several respondents wanted assurances that the Asset and Debt Survey will not be used to downgrade the OAS and CPP benefits or that it might lead to a "tax grab."
- C Respondents and interviewers recommended the Guide should contain more specific reasons about why the survey is important, why people should participate in the survey, and what the information will be used for.
- C During some of the earlier focus groups, it became clear that respondents did not feel that some of the data uses given under "How will this information be used?" in the Guide were useful from their perspective (especially that the survey data will help "businesses in your area...study the purchasing power of all Canadians and...make choices to serve you better"). Examples of data uses have to be provided that respondents can connect with (*i.e.*, to answer their question, "What is in it for me?"). In subsequent focus groups, respondents were provided with a list of seven potential uses of the survey data, including the four uses specified in the Guide under the heading "How will this information be used?":
- To help social planning councils and welfare agencies identify the needs of the poor, the aged and the single-parent family (*in the Guide*).
  - To help federal, provincial and municipal governments develop recommendations to give your region the benefits and funding it needs and review policies on earnings, employment insurance, social assistance, pensions and income taxes (*in the Guide*).
  - To find out whether Canadians are able to save enough for retirement.
  - To help businesses in your area study the purchasing power of all Canadians and make choices to serve you better (*in the Guide*).
  - To find out how many of our young people are coming out of school with significant long-term debt.
  - To help consumer groups look at changes in taxes and how they affect different households (*in the Guide*).
  - To find out how groups such as single parents, seniors and persons with disabilities are faring financially.

These uses were presented to respondents who were asked to rank their preferences for the uses that they felt were the most important. Table 4.1 summarizes respondents' rankings in the Toronto and Nova Scotia focus groups.



**Table 4.1**  
**Respondents' Preferences Regarding the Use of the Survey Results**

Rank	Use of survey data	Respondents' preferences				Weighted average
		1 <sup>st</sup>	2 <sup>nd</sup>	3 <sup>rd</sup> , 4 <sup>th</sup> or 5 <sup>th</sup>	6 <sup>th</sup> or 7 <sup>th</sup>	
1	Single parents, seniors and persons with disabilities	6	8	10	3	2.85
2	Planning councils	8	5	11	3	3.00
3	Saving for retirement	10	1	11	4	3.19
4	Governments	6	4	12	4	3.19
5	Consumer groups	-	8	11	7	4.15
6	Young people's debt load	2	1	14	10	4.56
7	Businesses	1	2	7	16	5.42

Table 4.1 clearly indicates that the reasons such as uses that relate more directly to respondents ( *i.e.*, single parents, seniors, persons with disabilities, the poor, saving for retirement, and government funding) are preferred to the reasons that are further removed from them ( *i.e.*, to help consumer groups and businesses). These findings provide support to the direction that discussions took regarding the survey purpose and the use of the survey results at most of the focus groups. The use "To find out how many of our young people are coming out of school with significant long-term debt" was ranked sixth; however, it should be noted that the focus groups included only a few young people ( *i.e.*, in their twenties). Although the focus groups likely included persons who were parents of young people, the debt load of young people may not have been an issue of direct concern to many focus group participants since they did not have children with such debts.

## 5. Interviewers

With few exceptions, respondents praised the professionalism and friendliness of the interviewers. They used words such as the following to describe the interviewers:

- "courteous"
- "pleasant"
- "charming"
- "agreeable"
- "very nice"
- "very professional"
- "business-like"

A number of respondents noted that interviewers had been flexible in scheduling the time and location of interviews. In a few cases, in order to make it more convenient for the respondent, the interviewer agreed to conduct the interview at the respondent's place of work. Respondents also appreciated the fact that interviewers arrived on time.

## 6. Confidentiality

During the focus groups, it became evident that people do not trust government. Although several respondents have some doubts about the confidentiality of information provided, many indicated a respect and trust for Statistics Canada as evidenced by statements such as "I trust Statistics Canada" and "We trust you." A number of these respondents said that they do not trust private companies that are conducting surveys but are more comfortable knowing that Statistics Canada is collecting the data. For example, one respondent said: "Better that Statistics Canada [is conducting the survey] than "joe-joe" survey group; it's more professional." Another stated: "If it would have been a [private] organization, I wouldn't have taken part."

A respondent who found the questions too personal and private commented: "Because it was Statistics Canada, I was more open.... Most of the information that was asked for I would not give to anybody.... Just the fact that it's Statistics Canada makes all the difference."

For many respondents, the reassurance of confidentiality by the interviewer and the explanation in the Guide under the heading "The Law Protects What You Tell Us" were important. One respondent said in reference to the information about confidentiality in the Guide: "I think that I would have been more apprehensive if I hadn't had this package before the interviewer showed up." The interviewer's reassurance was especially helpful in allaying respondents' concerns about confidentiality, and they generally seemed satisfied with this reassurance ("It was nice to have the interviewer say it again"). In Nova Scotia, it was suggested that it would be a good idea to reassure people on social assistance that the information they provided would not go to their social worker.

Respondents also noted that their concerns about confidentiality were reduced when the interviewer arrived on time and was wearing an ID badge.

Several respondents expressed no concerns about confidentiality. For example, one respondent when asked about any concerns with confidentiality, replied: "I hadn't thought about it." Other respondents expressed the view that they thought the government already had much of this information ( e.g., on income tax files).

Some respondents said that they do not believe that the survey data will be kept confidential. The most serious concerns about confidentiality and privacy were in Montreal and Toronto. Sharing information with other government departments was among their concerns. A respondent in Toronto suggested placing "Confidential" on every page of the questionnaire.

## 7. Reasons Why Respondents Participated in the Survey

While several respondents said that the honorarium helped, some respondents said that they participated because they felt it was their civic duty and they wanted to help. Others were willing to participate because the survey was being conducted by Statistics Canada as indicated in the previous section on "Confidentiality."

Some respondents said that they participated out of curiosity ( e.g., "Curiosity led me to take part"). A couple of respondents said that the interviewers' flexibility in scheduling the time and location of the interview to meet their convenience had impressed them. This had helped convince them that they should participate.

## 8. Response Incentives

Respondents and interviewers had mixed views on the use of response incentives. Some thought they would be a good idea, while others did not. During the focus groups, various response incentives were shown to respondents. These included a credit card holder and a clock-flashlight. Monetary incentives were also discussed.

The most frequent comment heard from both respondents and interviewers was that incentives would be "a waste of taxpayers' money." One interviewer who disagreed with incentives exclaimed: "No! It's part of your civic duty [to participate]."

Several respondents indicated that they would like to receive a monetary incentive ( e.g., \$25). If gifts were provided, then they should be items that are of high quality.

Several interviewers liked the idea of response incentives. They felt that they would help get the interviewer into the house. One remarked that incentives were "a wonderful idea." Some interviewers felt that response incentives were "not a good idea," and a couple of them noted that other surveys do not use incentives or gifts. One of these interviewers wondered whether providing incentives in the Asset and Debt Survey would establish a precedent that other Statistics Canada surveys might have to copy.

"Canada at a Glance" was included in the mail-out package with the Guide. Some respondents found it interesting and informative. However, most respondents had kept it but had not read it. Interviewers in Toronto felt that it would be a good idea to give respondents a copy of "Canada at a Glance" at the end of the interview.

Other suggestions for response incentives that could be provided to respondents included a pen with "Thank you for participating" on it, a summary of the survey results, and information on financial planning or budgeting. Respondents did not like the idea of a subscription to one of Statistics Canada's publications such as "Canadian Social Trends."

Several respondents expressed the point of view that Canadians are willing to help government and, because of Statistics Canada's good reputation, are very willing to participate in the survey without an incentive.

## **9. "Thank you" Letter to Respondents**

Respondents generally felt that a "thank you" letter was not necessary. In particular, some indicated that they felt a "thank you" letter would be a waste of taxpayers money ("Save the postage!"). Several respondents felt that the "thank you" from the interviewer would be enough.

Instead of a "thank you" letter, a few respondents indicated that they would like to receive a summary of the results for the survey. For example, it would be interesting "to see where you stand compared to the rest of the province or country."

If a "thank you" letter is sent, then respondents felt that it should come from their local regional office. A respondent in Toronto expressed concern over confidentiality because sending a letter requires access to the name and address of the respondent.

Interviewers, on the other hand, liked the idea of a "thank you" letter. However, they had different views about who should send the letter. For example, Ottawa interviewers thought that it should come from the regional office, and that it should include a thank you for participating, explain the benefits of their help, and a reassurance of the confidentiality of their information. Interviewers in Vancouver felt that a "thank you" letter should come from the interviewers. Saskatchewan interviewers thought that a letter from Ottawa would be impressive. They too felt that the letter should tell respondents why it was important that we got their information, and that it should again stress the confidentiality of the information. Toronto interviewers also thought that a "thank you" letter should come from Ottawa, but they also recommended that it be signed by Ivan Fellegi, Chief Statistician. They noted that the Survey of Labour and Income Dynamics had done this, and that it had been well received. They also suggested sending a card rather than a letter.

## **10. Length of the Interview and Response Burden**

Most interviews lasted 60 to 70 minutes. An analysis of actual interview times recorded by interviewers indicated that the average interview was 68 minutes. Several interviews were completed in less time (30 to 45 minutes). If the interviewer spent longer than 70 minutes in a respondent's home, it was usually because the respondent chatted or socialized with the interviewer afterwards.

Respondents did not express any great concern about the length of the interview and response burden, even though many were surprised that the survey took so long. They noted that they had not been told in advance (*i.e.*, during recruiting) that the interview could last one hour. It is interesting that interviewers also indicated the length of the interview was not viewed too negatively by respondents.

Respondents were asked what they found the most burdensome aspect of the survey : the length of the interview, intrusive questions, difficult questions or reporting for other family members. Almost all respondents felt that giving information for other family members was the most burdensome and difficult part of the survey (this is discussed more fully in Section 12).

## 11. Collection Methodology

It became evident during the testing of the survey questionnaire that it is essential to interview the person who is most knowledgeable about the family's finances. It is important to make sure that this person is aware in advance that information is needed for everyone in the family.

As part of the procedures of conducting the interview, respondents were provided with a copy of Part 2 of the questionnaire. Respondents found this procedure very helpful in following the interviewer as the questions were asked.

It was also found that the personal contact of the interviewer with respondents is important in establishing the credibility of the survey. However, respondents who were interviewed by telephone felt that telephone interviewing was a feasible way to collect the survey information. Interviewers in Vancouver felt that it was easier to conduct the interview over the telephone in some cases since there would be no conclusions drawn about the appearance of the respondent's home. One respondent interviewed by telephone would have preferred a personal interview because she was self-employed and did not want to tie up her telephone line and miss incoming phone calls.

Some respondents and interviewers provided reasons for preferring a face-to-face interview to a telephone interview. They felt that a telephone interview would have the following disadvantages:

- the survey is too long for a telephone interview
- the survey asks for information that is too personal to provide over the telephone
- it is easier to refuse over the telephone
- respondent cannot see the interviewer's ID
- a telephone interview loses the personal touch
- a telephone interview would almost certainly collect **less accurate information**, especially if the respondent is not prepared (*i.e.*, has not assembled necessary documents and papers in advance of the telephone call)

A few respondents requested a telephone interview. Some respondents (especially in Toronto) were more reluctant to answer Part 2 questions over the telephone. They said that they would have been more forthcoming with information if the interview had been face-to-face.

Many respondents indicated that they would like to be given the option of choosing between a face-to-face interview and a telephone interview.

Interviewers noted that some respondents do not want the interviewer in their home. For example, one interview was conducted at McDonalds (the respondent even brought his/her financial records).

In general, respondents indicated that they would be less likely to complete the questionnaire if it were dropped off. Some respondents, however, indicated that they would prefer a drop-off questionnaire. One respondent did complete the questionnaire on his or her own, and the interviewer picked it up later. Interviewers felt that a drop-off questionnaire would not be as effective as an interviewer-administered survey since many respondents would not complete it.

## 12. Reporting for Other Family Members

Reporting for other family members who were not present at the time of the interview was viewed by many respondents as the most difficult aspect of the survey. They felt that the information that they provided for other family members was often inaccurate (“guesstimates”). For example, one spouse often does not know the other’s income nor details about investments and pension plans. At least one respondent objected to giving information for other family members because he did not have their permission to do so.

Therefore, it is important to inform respondents in advance that the survey will cover all family members. This should be emphasized both in the Guide and at the time when the interviewer makes the first contact with the respondent.

## 13. The Questionnaires

The Asset and Debt Survey has two questionnaires:

- Part 1 that collects background information about family members
- Part 2 that collects information about assets and debts

In general, the testing determined that the questionnaires performed relatively well, especially when compared to many other draft questionnaires that are tested using methods such as focus groups and in-depth interviews. Therefore, the project team is to be complimented for the attention and importance that they placed on ensuring that very good, if not first-rate, versions of the two questionnaires were available for testing purposes. Since the purpose of testing was to identify sources of problems with questions and response categories, the study did find specific places in the questionnaires where measurement errors would likely occur and where improvements should be made.

### 13.1 Reactions of Respondents to the Questionnaires

Respondents expressed their concern about the subject matter. They felt that the survey addresses a very personal and sensitive topic. People felt reluctant to give that kind of detailed financial information to anyone. Nevertheless, many respondents agreed that it is important to collect information on the subject.

Respondents provided the following types of comments in expressing their reactions to the survey’s subject matter:

- C “I would never give that kind of information unless I would be certain that it is going to be used properly and it will help me in some ways.”
- C “I feel the subject is important, but does it have to go as far as giving financial help to other members of my family or [ask questions about] bartering?”
- C “I had no problem giving out that information because I called my accountant, but I can imagine that a lot of people will not be able to answer in that kind of detail or will not want to answer in that kind of detail.”
- C “If the government expects us to give that detailed information, they better tell us why and what it will do for us.”

### 13.2 Most Difficult Parts of the Questionnaires

Respondents and interviewers felt that the most difficult parts of the questionnaires were:

- C **Part 1 - Section G (Pension Plan Benefits - Previous Employers)**
- C **Part 1 - Section H (Pension Plan Benefits - In Pay)**

**C Part 2 - Sections A and B (Assets): values of property, farmhouse, vehicles, and household contents****C Part 2 - Section H (Businesses - Incorporated and Unincorporated)**

These sections were particularly difficult to answer, and giving this information for other family members was often impossible.

**13.3 Questions That Needed Clarification**

Respondents and interviewers indicated that the following parts of the questionnaires needed clarification:

- C Part 1, Section A (Household Composition, page 1-A):** In Section A, Question A1 asks information about “all the people who usually live here.” Clarification is required about whom to include in “all the people who USUALLY live here”. The question is confusing for some respondents.
- C Part 1, Section C (Education, page 1-C):** Some people felt that the section does not fully reflect people’s learning since there are no questions about learning through apprenticeship or job experience.
- C Part 1, Section D (Activity Limitations, page 1-D):** Respondents for whom this section applied appreciated the fact that it was broken down by degree (moderate, severe, *etc.*). Since activity limitations are subjective, some respondents suggested asking, “Are you limited in terms of the type of employment you can apply for?”
- C Part 1, Section E (Labour Force Characteristics, page 1-E):** This section covers information on family members’ involvement in the labour market including pension plans. Respondents wanted to know why a question is asked about the plan registration number. Not knowing why this information is being asked made some respondents a bit suspicious.

Several respondents did not know the difference between a “defined benefit plan” and a “defined contribution plan.” Therefore, it is important to make sure that the notion is clear to both respondents and interviewers.

Some respondents had problems with the question about pension plan from work since they did not receive statements. They should be told in advance that they will need this information.

- **Part 1, Section F (Previous Labour Force Participation, page 1-F):** It was difficult for some respondents to provide information about previous employment in cases where they have had many previous employers (*e.g.*, contract employees).

Some respondents and interviewers said that this section was difficult to answer when a person is working full-time and going to school full-time. Respondents also indicated that, for someone who goes back to school full-time, previous employment is not being considered.

- C Part 1, Section G (Pension Plan Benefits - Previous Employers, page 7-G):** Respondents were wondering why they would need to give their pension plan registration number. This information was also very difficult to give for other family members not present at the time of the interview.
- C Part 1, Section H (Pension Plan Benefits - In Pay, pages 1-H to 6-H):** This section was not tested adequately because it was not applicable to enough respondents. The notion of a “bridge benefit” was not understood very well.
- C Part 1, Section K (Transfer of Money between Households, page 1-K):** Most respondents found the questions on financial assistance received and given a bit odd and intrusive. Some respondents said that they would refuse to answer these questions since “it is nobody’s business.” Household transfers were difficult to estimate for the majority of respondents.

Some respondents were wondering if they should include “charitable donations” or if that section only applied to other family members. They were also wondering if they were to include allowances for children or large expenditures for children’s activities. It was not clear to some respondents if this section covered children’s living expenses and tuition during school year (for children living away home while attending school).

At least two respondents indicated that the questionnaire did not cover inheritances. They suggested that we ask a question about whether the respondent is expecting an inheritance.

- C **Part 1, Section L (Behaviour and Attitudes, page 1-L):** The section was not problematic. Respondents felt that it was a good tool to judge how much people spend. However, they also expressed the concern that people will not necessarily be answering truthfully.

The bartering question was a concern to almost every respondent because they believed that bartering is illegal. They were reluctant to answer, although most did. In some regions it was not perceived as “bartering” but rather as a way of life.

A lot of respondents were suspicious that this section might be a “tax grab.”

- C **Part 2, Section A and B (Assets - Principal Residence, page 1):** A few respondents indicated that this section would not capture information for cases where respondents have two principal residences, each occupied for half of the year.

The reporting of the resale value of homes was very subjective and was generally based on educated guesses. Some respondents indicated that using municipal tax values would work well, while others said no because it is too far off in some regions. When estimating the value of household content, most respondents reported the replacement value from their home insurance policy. Most respondents felt that breaking the value of household contents into smaller groupings of items ( e.g., major appliances, electronic equipment, furniture) would make the task easier.

For farmers, questions in Sections A were not easy to answer since it was difficult to separate their principal residence from their farm. Respondents in Saskatchewan suggested that it could be useful to specify “house and lawn for personal use only” or “Exclude any farm buildings or corrals.”

- C **Part 2, Section G (Life Insurance Policies, page 17):** This section was almost impossible for anyone to answer without contacting their insurance agent.
- C **Part 2, Section H (Businesses, page 18):** Question H5 (value of respondent’s portion of an incorporated business) did not work well since it was almost impossible to get a value for this. The value of their shares was often interpreted as the value of share certificates for incorporated business.
- C **Part 2, Section B (Registered Saving Plans, page 3):** Respondents with a managed mutual portfolio will not know its current position. Most wealthy respondents indicated that they called their accountant to answer this section.
- C **Part 2:** It was not clear to some respondents whether the assets and debts of children (regardless of age) are to be included.

#### 14. Data Quality and Accuracy

Most respondents indicated that they reported accurate information, except in many cases for other family members who were not present at the time of the interview and specific instances mentioned in Section 13 ( e.g., the value of household contents).

The recall of information did not appear to be a problem for respondents. Consulting records helped many respondents provide accurate information. They generally did not mind being asked to consult records. However, they indicated that they would have liked to have known more about which records ( e.g., T4 statements and life insurance papers) they should gather together in advance of the interview.

### **15. Authorization to Link Survey to Respondents' Income Tax, CPP and QPP Records**

There were mixed reactions to providing SIN's and providing authorization to link the survey to an individual's Income Tax, CPP and QPP records. Many respondents expressed their concern over giving this authorization and their social insurance number (SIN), saying that they would not. On the other hand, many other respondents had no objections to providing authorization to access their records, and said that they believed that this would provide more accurate information. One respondent in Toronto, in reference to providing the SIN, quipped: "They [the government] gave it to me, so why keep it a secret from them?" Regarding authorization to access their tax files for the last ten years, some respondents indicated that they would give this authorization, while others would not.

If respondents are asked to provide their authorization, then it is important to provide the reasons why the request is being made. For example, respondents indicated that they would likely be willing to provide authorization if they understood that fewer questions would be asked (and possibly would make the interview 15 minutes shorter).

Respondents were very concerned about providing authorization on behalf of other family members who are not present at the time of the interview. Most indicated that they would not feel comfortable providing such authorizations, and would refuse. Any other family member, they said, should be asked directly. This could be done through call-backs.

In some focus groups and debriefing sessions, the issue of written consent vs. verbal consent was discussed. Some respondents believed that authorization should be obtained through written consent. Interviewers felt that they would be more comfortable getting the respondent's signature rather than a verbal authorization.

### **16. Interviewer Training**

Interviewers felt that training should involve a combination of home study and classroom training. They recommended that there should be a home study before the classroom training.

The classroom training should last one-half to two days, with less time for experienced interviewers. It is important to include mock interviews, training on financial concepts, and information on "how to sell the survey." The mock interviews should concentrate on the difficult parts of the survey and cover various scenarios. The training should include information about what "triggers" various types of people's interest in the survey ( e.g., senior citizens, single-parent families, high income earners, etc.).

### **17. Interviewers' Manual**

For the purpose of this project, interviewers were provided with a manual that provided only basic information about the Asset and Debt Survey. However, several indicated that the manual had some good features such as the glossary of terms and its section-by-section format. It gave sufficient information that helped them to understand the survey. Other interviewers said that a lot more information was still needed.



Interviewers suggested that the manual should include the following material:

- strong reasons about why the survey is being conducted
- more explanation about questions, especially about the asset and debt questions in Part 2
- justification for each question
- clarification of certain items such as "line of credit" and how they are used
- examples of forms and documents
- a "Quick Reference Card" with some of the more frequently asked questions and answers

Interviewers said that the following manuals would be good models on which to base the manual for the Asset and Debt Survey:

- Survey of Labour and Income Dynamics
- Survey of Consumer Finances
- Survey of Household Spending
- LFS100 (Labour Force Survey)
- National Longitudinal Survey of Children and Youth

A Nova Scotia interviewer suggested that the manual should not be too long ("Sometimes less is better").

## 18. Other Comments

Respondents and interviewers provided a number of comments about various aspects of the Asset and Debt Survey. Their comments are summarized below.

- C An interviewer in Saskatchewan commented: "Because the survey is voluntary, it will get better quality data but a lower response rate." This view reflects the that expressed by other interviewers during the testing of other surveys that respondents taking part reluctantly in a mandatory survey sometimes seem to be providing "wrong" or inaccurate answers.
- C Some respondents found the survey intrusive and many of the questions about assets and debts to be too personal. For example, one person said, "I do not want to share some information with anyone, even family members."
- C At least one respondent said that the respondent's name should not appear on the questionnaire.
- C Several respondents felt that the survey topic was interesting and useful. One remarked that the survey had been "a good experience." Others felt that it had provided them with a picture of their financial situation and had helped them to reassess their family finances.
- C An interviewer commented that the Asset and Debt Survey was "a good survey once the respondent agrees to participate."
- C A Saskatchewan interviewer commented: "I love finances. I enjoyed this survey and think it is a real benefit to Canadians." She went on to say that the survey provides a financial plan for each family and that the survey is a way to plan for the future.
- C A Nova Scotia interviewer remarked that respondents who can relate to the importance of the survey make "easier" respondents.
- C Interviewers in Vancouver noted that the word "Debt" in the survey's title conveys a negative connotation and may affect a respondent's view of the survey. They suggested that "Liability" be used instead.

- C A Nova Scotia respondent remarked that “Maritimers are noted for being able to cope with less, but the survey does not show this.”
- C A respondent commented that the numbers did not reflect his/her level of comfort with debt (a person may have debt but be comfortable with it).
- C A respondent expected to be asked about “how I felt about my financial situation.”

## 19. Recommendations

The following recommendations are being made based on the findings of the focus groups and in-depth interviews. In addition, several recommendations are provided that reflect the experience of the Questionnaire Design Resource Centre in carrying out similar studies for other household surveys.

### 19.1 Respondent Relations Materials, Introductory Letter and Guide

Effective respondent relations will play a very important role in the 1998 Asset and Debt Survey. The nature of the survey's topic demands that care and attention be placed on ensuring that respondents understand the purpose of the survey, that they are motivated to respond, and that they are encouraged to provide accurate information. Achieving a sufficiently high response rate will be one of the biggest challenges in conducting the Asset and Debt Survey.

The respondent relations material must provide enough information that will motivate people to participate in the survey. Therefore, a number of recommendations are presented that should help in motivating people to take part.

- U Develop an effective respondent relations package.
- U Build upon people's sense of civic duty and willingness to help.

During this study, several respondents said that they participated because they believed that it was their civic duty and because they wanted to help. A respondents relations package should build upon this sense of civic duty and willingness to help.

- U As part of a respondent relations strategy, implement a publicity campaign to raise people's awareness about the importance of Statistics Canada's household surveys, including the 1998 Asset and Debt Survey.
- U Mail the introductory letter and Guide so that respondents receive them about one week prior to the first contact by the interviewer.

This should ensure that respondents receive the introductory package before the interviewer calls, and will allow them sufficient time to gather together the documents that are needed for the interview.

The following recommendations are provided for the introductory letter:

- U Do not place the introductory on the cover page of the Guide. Instead, put the introductory letter on a separate page. Use Statistics Canada letterhead, preferably regional office letterhead (with a local address).
- U Ensure that the introductory letter is concise and easy to read.
- U Put the name of the Asset and Debt Survey in bold lettering.
- U State clearly that an interviewer will be telephoning to make an appointment to interview the respondent in person (or by telephone).

- U Provide sufficiently specific information about the survey to encourage the respondent's participation. Briefly describe the meaningful benefits of participating in the survey.
- U State the purpose of the Asset and Debt Survey in a very clear and convincing way.
- U Emphasize the confidentiality of the interview.

Recommendations to improve the Guide include:

- U State the purpose of the Asset and Debt Survey in a very clear and convincing way. Elaborate upon the information provided in the introductory letter.
- U Explain why the survey is important, why people should participate, and what the information will be used for.
- U Explain the importance of the survey by specifying uses of the survey results that relate directly to the needs and concerns of respondents.

The focus groups with respondents determined that respondents were able to relate to the following types of uses of the survey results:

- To find out how groups such as single parents, seniors and persons with disabilities are faring financially.
- To help social planning councils and welfare agencies identify the needs of the poor, the aged and the single-parent family.
- To find out whether Canadians are able to save enough for retirement.
- To help federal, provincial and municipal governments develop recommendations to give your region the benefits and funding it needs and review policies on earnings, employment insurance, social assistance, pensions and income taxes.

The focus groups also determined that respondents did not connect with, and would likely not be motivated by, uses of the survey results by businesses and consumer groups. Therefore, mention of these uses should be avoided.

- U Place important information about the survey on the cover page of the Guide (instead of in the introductory letter).
- U Improve the readability of the word "Survey" on the cover page and the text in the "bars" at the top of the cover page and across the bottom of pages 2 and 3.
- U Emphasize the confidentiality of the interview.
- U Make it clearer in the Guide that the survey will ask questions about all family members (for example, by using bold print, italics or placing this important information in a box).
- U Continue to use effective headings on pages 2 and 3 such as the following:
  - Your participation counts!
  - The law protects what you tell us
  - How should I prepare?
  - Why is this information important?

Note that it is important that information on each of these items, especially about how to prepare, should be emphasized again when the interviewer makes the first contact. In other words, include this essential information in both the Guide and in the interviewer's introductory call to the respondent.

Providing information in the Guide about the documents needed to prepare for the interview is essential. This information should be as comprehensive and complete as possible. It is suggested that the items be listed in bullet format (possibly within a box) so that they are easy to read and that they "stand out" as important information.

- U Be consistent with the use of prepositions in the headings on pages 2 and 3 by using the second person format throughout the Guide.

In other words, change "What will they ask me?" to "What will they ask you?" and "How should I prepare?" to "How should you prepare?" to be consistent with the other headings such as "Your participation counts!" and "It's your choice!"

- U Include the pie chart "Did you know?" on page 3, but do not include the map showing the sample size allocation on page 2.

- U Continue to provide the addresses and telephone numbers of the Statistics Canada regional offices.

The regional office telephone number is more important to provide than the address. However, the address may also be important since it provides a local perspective for respondents in the large urban areas of Montreal, Toronto and Vancouver where respondent relations and concerns about confidentiality are bigger issues.

## 19.2 Response Incentives

Many respondents indicated that they would be more likely to participate in the survey if a response incentive were provided. Several interviewers strongly supported the idea of offering respondents a response incentive. Therefore, the following recommendation is made:

- U Consider using an appropriate response incentive such as a telephone calling card.

Both respondents and interviewers said that an incentive need not be elaborate but that it should be meaningful. If gifts are used as incentives, then they should be quality items and not of a "gimmicky" nature. Although several focus group participants said that they would like to receive a monetary incentive (e.g., \$25), others viewed this as a waste of taxpayers' money. Moreover, some interviewers felt that a monetary incentive should not be used since it is not used in other Statistics Canada surveys. They felt that it could set a precedent that might have to be copied in other surveys. Accordingly, a monetary response incentive is not recommended. The telephone card, however, that is planned as one of the response incentives in the Survey of Household Spending, could be an effective incentive in the 1998 Asset and Debt Survey. It would be a reasonable "compromise" between a gift and money, and it would be meaningful and useful for most respondents.

## 19.3 Interviewers

Interviewers will play a very important role in the Asset and Debt Survey, especially in nurturing and maintaining good respondent relations. Interviewers and the way they interact with respondents will help ensure the survey's success and, in particular, the collection of accurate information. There are various recommendations that should help improve the interview process. Many of these will be important in motivating people to take part in the survey and hence in achieving high response rates and high quality data.

- U Interviewers should provide the respondent with a reassurance of the confidentiality of the interview at the time of the first contact and again at the time of the interview.

U At the time of the first contact, interviewers should emphasize that the survey will ask questions about all family members.

U At the time of the first contact, interviewers should inform respondents about the documents that will be required for the interview.

Note that this information should also be provided in the Guide.

U Interviewers should emphasize to respondents that the information that they provide is important and will have an impact on the bigger picture no matter what their own financial situation.

U Develop a comprehensive interviewer training package, including both home study and classroom training as recommended by interviewers. Ensure that sufficient time is allocated for classroom training.

U Include mock interviews as part of the classroom training.

U Provide training on respondent relations issues such as:

- confidentiality and privacy
- provisions of the *Statistics Act*
- the selling of survey data by Statistics Canada
- flexibility scheduling interviews at a convenient time and location for respondents
- arriving/telephoning on time when interviews are scheduled
- dealing with sensitive issues surrounding assets and debts

U Include the following material in the Interviewers' Manual:

- strong reasons about why the survey is being conducted
- information and explanations about questions, especially about the asset and debt questions in Part 2 of the questionnaire
- justification for each question
- a glossary of financial terms
- clarification of certain items such as "line of credit" and how they are used
- examples of forms and documents
- a "Quick Reference Card" with frequently asked questions and answers

#### 19.4 Collection Methodology

U Schedule interviews with the person who is most knowledgeable about the family's finances.

U Try to schedule interviews when other family members will also be present.

Reporting for other family members was considered by respondents as the most difficult and burdensome aspect of the survey.

U If a respondent cannot provide information for other family members who are not present at the time of the interview, return or telephone later to collect information from the other family members.

U Plan to administer interviews in person wherever possible, but provide respondents with the option to choose between a face-to-face interview and a telephone interview. Conduct a telephone interview if the respondent requests to be interviewed by telephone.

U Provide respondents with a copy of Part 2 of the questionnaire to follow as the interviewer asks the questions.

- U Do not administer Part 2 as a drop-off questionnaire unless respondents insist on completing it themselves. Make arrangements to return to pick up the completed questionnaire.
- U If authorization to link to Income Tax, CPP and QPP records is requested, obtain written consent from respondents. Do not accept verbal consent from the respondent on behalf of other family members who are not present at the time of the interview.

Most interviewers indicated that they would feel more comfortable with written consent. Several respondents also said that they preferred written consent. Almost all respondents in the focus groups indicated that they would not be willing to provide verbal consent for other family members. Although it would be ideal if written consent could be obtained for the other family members, another approach (such as a verbal authorization by telephone or a mail-back authorization) may be more feasible.

On the other hand, it is recognized that asking for written consent might create unnecessary fears on the part of some respondents. However, on balance, it is felt that written consent would be better since it seems that most interviewers would feel more comfortable with this approach.

- U Explain the need for requesting the authorization to link to Income Tax, CPP and QPP records.

Respondents may be willing to provide authorization if they understand why the request is being made. The fact that it could reduce up to 15 minutes from the interview time could be a very convincing reason. It should be noted several focus group participants who objected to providing authorization also believed that Statistics Canada already had access to their Income Tax records. Some of these participants did not have any concern about this possibility. Therefore, if they were provided with convincing reasons for requesting their authorization, they might agree to providing authorization.

### 19.5 Part 1 Questionnaire

- U Clarify the difference between “defined benefit” and “defined contribution” pension plans in Section E (Current Labour Force Characteristics).
- U Clarify the meaning of “bridge benefit” in Section H (Pension Plan Benefits - In Pay).
- U Clarify whether respondents should include contributions or donations to charitable organizations in Question K2 (“To which person(s) or organization did you give this help?”).
- U Clarify whether respondents are to include living expenses and tuition fees in Section K (Transfer of Money between Households) for children who are living away from home while attending school.
- U Add a question about learning through apprenticeship or job experience in Section C (Education).
- U Explain to respondents why the registration number of pension plans is required in Sections E (Current Labour Force Characteristics) and G (Pension Plan Benefits - Previous Employers).
- U Ensure that the questions in Section F (Previous Labour Force Participation) capture the case of a person working full-time and going to school.
- U Modify the question in Section F (Previous Labour Force Participation) to capture full-time previous employment for persons who go back to school full-time.
- U Make it easier to provide information about previous employment in Section F (Previous Labour Force Participation) in cases where respondents have had many previous employers ( e.g., contract employees).
- U Include inheritances as a source of expected income ( *i.e.*, ask a question about whether the respondent is expecting an inheritance).

- U Consider eliminating Question L17 (bartering for goods or services).

### 19.6 Part 2 Questionnaire

- U Clarify how to report or estimate the resale value of homes in Section A (Assets - Principal Residence).
- U Clarify how to report situations where respondents have two homes, each occupied for half the year in Section A (Assets - Principal Residence).
- U Clarify the difference between “registered” and “unregistered” savings plans in Section B (Assets).
- U Clarify that the insurance replacement value should not be used to report the value of household contents in Section B (Assets).
- U Clarify whether NISA (Net Income Stabilization Account) assets are to be reported in Section B (Assets).
- U Ensure that respondents include assets and debts of children (regardless of age) in Part 2.
- U For respondents living on farms, in Section A (Assets - Principal Residence), rephrase the question “What type of farm is this?” since it is difficult to classify the farm as one type for farms that have multiple types of activity. Instead, consider asking for the “type of farming activity from which you receive the most income.”
- U Review the types of farm (or farming activities) that are provided as response categories (*i.e.*, consider combining “wheat” with “grain and oilseed”) in Section A (Assets - Principal Residence).

Also, note that “field crops” can include some of the other categories ( *e.g.*, wheat, grain oilseed).

- U For respondents living on farms, clarify the distinction between the principal residence (farmhouse) and the rest of the farm in Section A (Assets - Principal Residence).

Consider specifying “farmhouse (house and lawn for personal use only)” and/or specifying “exclude any farm buildings or corrals.”

- U In Section B (Assets), break down the value of household contents in smaller groupings of items ( *e.g.*, major appliances, electronic equipment, furniture).

Respondents found this question one of the most difficult questions to answer. They felt that their answers were “guesstimates” and likely very inaccurate. Many felt that they could provide more accurate estimates if the household contents were broken down into smaller groupings of items.

- U Ask respondents whether the “lines of credit” reported in Section C (Debts) are consumer debt or investment debt.

One (high income) respondent indicated that he would have liked to have been asked to clarify that his line of credit was for investment purposes and was not consumer debt. He was not completely comfortable without being asked to provide this clarification. Although determining whether lines of credit are consumer debt or investment debt may not be an objective of the survey, it still may be advisable to ask the respondent to provide the reason for the debt if only for a matter of the respondent’s pride.

Note that this recommendation could also apply for other debts. If necessary, consider making appropriate revisions where necessary. The reporting of debts may be sensitive issues for some middle and high income respondents even though their answers to the other questions indicate that their assets far outweigh their debts.

U Ask respondents in advance to have their life insurance policies with them to make it easier to answer the life insurance questions in Section G (Life Insurance Policies).

U Delete Question H5 (value of respondent's portion of an incorporated business) in Section H (Businesses - Incorporated and Unincorporated).

The testing revealed that respondents with incorporated businesses could not report the value of their equity in terms of share value.

U Ask respondents how comfortable they are with their current financial situation.

U Ask respondents how comfortable they are with their current debt load.

After revisions are made to the 1998 Asset and Debt Survey questionnaires as a result of the testing, provided that time and resources permit, it will be advisable to:

U Test the revisions to the questionnaires.



## ***Appendix A***

### ***Recruiting Specifications for Respondent Focus Groups***

## RECRUITING SPECIFICATIONS

**The Contractor shall prepare a screening questionnaire and recruit focus group and interview participants according to the following specifications:**

### **One focus group (English) in Ottawa**

- C Persons who are most knowledgeable about their household finances.
- C Age range from 25 to 69.
- C A representative mix of the following types of participants:
  - Persons with diversified investment portfolios (*i.e.*, multiple investments).
  - Persons with a number of different types of loans ( *e.g.*, personal loans, mortgages, credit cards, lines of credit).
  - Persons with incorporated or unincorporated businesses.
  - Persons who belong to registered pension plans (RPPs).
  - Retired persons (including early retirees in their 50's).
- C Approximately 50% males and 50% females.
- C A mix of educational attainment (*i.e.*, at least half with high school or less, the rest with community college or university).

### **Two focus groups (French) in Montreal**

#### *First focus group in Montreal:*

- C Persons who are most knowledgeable about their household finances.
- C Age range from 25 to 55.
- C A representative mix of the following types of participants:
  - Persons with diversified investment portfolios (*i.e.*, multiple investments).
  - Persons with a number of different types of loans ( *e.g.*, personal loans, mortgages, credit cards, lines of credit).
  - Persons who belong to registered pension plans (RPPs).
- C Approximately 50% males and 50% females.
- C A mix of educational attainment (*i.e.*, at least half with high school or less, the rest with community college or university).
- C At least two or three persons who do not have English or French as their first language ( *e.g.*, immigrants to Canada, visible minorities).

#### *Second focus group in Montreal:*

- C Persons who are most knowledgeable about their household finances.
- C Age range from 50 to 70.

A representative mix of the following types of participants:

- Persons with diversified investment portfolios (*i.e.*, multiple investments).
- Persons with a number of different types of loans (*e.g.*, personal loans, mortgages, credit cards, lines of credit).
- Retired persons (including early retirees in their 50's).
- Persons who are receiving payments from registered pension plans (RPPs).

C Approximately 50% males and 50% females.

C A mix of educational attainment (*i.e.*, at least half with high school or less, the rest with community college or university).

**The contractor shall also recruit 2 respondents for one-on-one interviews in Montreal. These respondents are to be individuals with high personal incomes (over \$200,000) who have diversified investment portfolios.**

### **Two focus groups in Toronto**

*First focus group in Toronto:*

C Persons who are most knowledgeable about their household finances.

C Age range from 30 to 60.

C Persons with incorporated or unincorporated businesses.

C Approximately 50% males and 50% females.

C A mix of educational attainment (*i.e.*, no more than half) with high school or less, the rest with community college or university).

C At least to two or three persons who do not have English or French as their first language (*e.g.*, immigrants to Canada, visible minorities).

*Second focus group in Toronto:*

C Persons who are most knowledgeable about their household finances.

C Age range from 50 to 70.

C A representative mix of the following types of participants:

- Persons with diversified investment portfolios (*i.e.*, multiple investments).
- Persons with a number of different types of loans (*e.g.*, personal loans, mortgages, credit cards, lines of credit).
- Retired persons (including early retirees in their 50's).
- Persons who are receiving payments from registered pension plans (RPPs).

C Approximately 50% males and 50% females.

C A mix of educational attainment (*i.e.*, at least half with high school or less, the rest with community college or university).

**The contractor shall also recruit 2 respondents for one-on-one interviews in Toronto. These respondents are to be individuals with high personal incomes (over \$200,000) who have diversified investment portfolios.**

### **One focus group in Saskatoon**

- C Persons who are most knowledgeable about their household finances.
- C Age range from 25 to 55.
- C Persons who live on a farm that they own or operate (most should be owners). Persons can be recruited from areas that surround Saskatoon (no more than a 30 or 45 minutes drive from Saskatoon).
- C A representative mix of the following types of participants:
  - Representation of different types of farms (e.g., a dairy or cattle farm, farms with grain or other crops).
  - A mix of educational attainment (i.e., at least half with high school or less, the rest with community college or university).

### **Two focus groups in Vancouver**

#### *First focus group in Vancouver:*

- C Persons who are most knowledgeable about their household finances.
- C Age range from 25 to 65.
- C A representative mix of the following types of participants:
  - Persons with diversified investment portfolios (i.e., multiple investments).
  - Persons with a number of different types of loans (e.g., personal loans, mortgages, credit cards, lines of credit).
  - Persons with incorporated or unincorporated businesses.
  - Persons who belong to registered pension plans (RPPs).
- C Approximately 50% males and 50% females.
- C A mix of educational attainment (i.e., at least half with high school or less, the rest with community college or university).
- C At least three or four persons who do not have English or French as their first language (e.g., immigrants to Canada, visible minorities).

#### *Second focus group in Vancouver:*

- C Persons who are most knowledgeable about their household finances.
- C Age range from 50 to 70.

C A representative mix of the following types of participants:

- Persons with diversified investment portfolios (*i.e.*, multiple investments).
- Persons with a number of different types of loans ( *e.g.*, personal loans, mortgages, credit cards, lines of credit).
- Retired persons (including early retirees in their 50's).
- Persons who are receiving payments from registered pension plans ( RPPs).

C Approximately 50% males and 50% females.

C A mix of educational attainment (*i.e.*, at least half with high school or less, the rest with community college or university).

C At least three or four persons who do not have English or French as their first language ( *e.g.*, immigrants to Canada, visible minorities).

**The contractor shall also recruit 2 respondents for one-on-one interviews in Vancouver. These respondents are to be individuals with high personal incomes (over \$200,000) who have diversified investment portfolios.**

#### **One focus group in Halifax**

C Persons who are most knowledgeable about their household finances.

C Age range from 25 to 65.

C Persons who belong to registered pension plans ( RPPs). At least half should work in the private sector. Most should be people who currently belong to an RPP. Two or three should be people who belonged to an RPP through prior employment that lasted five years or more.

C Approximately 50% males and 50% females.

C A mix of educational attainment (*i.e.*, at least half with high school or less, the rest with community college or university).

#### **One focus group in Wolfville, Nova Scotia**

C Persons who are most knowledgeable about their household finances.

C Age range from 25 to 65.

C Two or four in the group to consist of persons who live on a farm that they own or operate (most should be owners).. Persons can be recruited from nearby areas in the Annapolis Valley (no more than a 15 to 30-minute drive from Wolfville).

C The remainder to consist of persons who are self-employed and who live in towns such as Wolfville, Port Williams, New Minas, Canning, Hantsport, Berwick (no more than a 15 or 30 minute from Wolfville).

C A representative mix of the following types of participants:

- Representation of different types of farms ( *e.g.*, a dairy or cattle farm, vegetable or fruit farms).
- A mix of educational attainment (*i.e.*, at least half with high school or less, the rest with community college or university).

**Additional recruiting specifications:**

- C The participants must be comfortable with reading and speaking English (French in Montreal) in order to participate in the focus group discussions.
- C The Contractor shall over-recruit to ensure that each focus group has 8 or 9 participants (it is suggested to recruit 10 or 11 persons per group).
- C In Montreal, Toronto and Vancouver, the Contractor should take care not to recruit people too distant from the focus group facility (in other words, try not to go beyond a 20 or 30-minute radius of the focus group site).
- C The Contractor shall **not** recruit persons (or their immediate families) who work in the federal government, market research, marketing, advertising or the media ( /i.e., radio, television, newspaper).
- C The Contractor shall **not** recruit persons who have taken part in a focus group within the previous 12 months.

**Note:** When reference is made in the recruiting specifications to registered pension plans (RPPs), this refers to employer or union sponsored pension plans, **not** to the Canada Pension Plan or the Quebec Pension Plan.

**During recruiting, the Contractor shall inform each participant of the following:**

- C The Contractor is recruiting on behalf of Statistics Canada.
- C Statistics Canada is conducting the focus group (or interview).
- C The purpose of the focus group (or interview) is to determine respondents' reactions to the questionnaire and other materials for the Asset and Debt Survey.
- C Participants will be receiving an introductory package from Statistics Canada about the survey.
- C An interviewer from Statistics Canada will contact the respondent by telephone a few days in advance of the focus group (or interview) to schedule an appointment for the interviewer to administer the Asset and Debt questionnaire. The Statistics Canada interviewer will then either visit the respondent's home to conduct the interview or administer the questions over the telephone.
- C All information collected and discussions at the focus group (or interview) will be confidential.
- C Bring eyeglasses, if necessary, since written material will have to be read.
- C Participants should arrive 10 minutes early at the focus group (or interview) location.
- C An honorarium of \$50 will be given to each participant after they have taken part in the focus group or interview. (Note that the term "honorarium" must be used instead of "incentive" or "payment").

**The contractor shall telephone all participants to confirm the focus group (or interview) time at least 24 hours in advance of the scheduled time.**

## ***Appendix B***

### ***Moderator's Guide for Respondent Focus Groups***

### **Moderator's Guide for Respondent Focus Groups Testing of the 1998 Asset and Debt Survey**

#### **Moderator's introduction**

- **Welcome....**

#### **Introductory material (including the Letter and Guide)**

- C Did you read the **introductory letter**? Was it helpful? What did you like about it?
- C Did you read the **guide**? Was it helpful? Did it contain sufficient information? Did it help you prepare for the interview? What did you like about the guide? What didn't you like? What did you think about the **graphics** on the front page of the guide? What was your first reaction to the graphics?
- C Did the letter and guide make you want to respond?
- C If you had not been expecting the introductory package in the mail and had not been invited to this focus group, what do you think that you would have done if you had received it?
- C Can you suggest anything we could do to make people more likely to open and read it?
- C Why did you participate in the survey? If this had been the actual survey (and you had not received an honorarium), would you have participated?
- C Did the letter and guide explain why we are doing the survey?
- C Do you consider the collection of data on household assets and debts important? Do you think these data should be collected?

#### **The interviewer**

- C Do you have any comments about how the interviewer introduced the survey to you?
- C Could the interviewer answer all your questions?

#### **The interview**

- How long did the survey take?
- Did you have any concerns about privacy or confidentiality? Did you feel reassured that the information you provided will be kept absolutely confidential? How should we make the statement about confidentiality believable?
- What did you think about the evaluation questionnaire "What do you think?" Did you complete it? Any suggestions about how we could improve it?
- Should we send you a "thank you" letter after the survey?



**The interview (concluded)**

- Would some kind of inexpensive "thank you" be appropriate? Any suggestions? Show examples, if available. One incentive that is being considered is a credit card holder. Another is a combination clock/flashlight. Do you think incentives should be used in the actual survey to encourage co-operation? Would that make a difference for you?

**The questionnaires**

- Were the questions clear? Was there any part of the questionnaire that was especially difficult to answer?
- Do you remember if there were any questions that you did not understand?
- We are concerned that some of the information may be not be easy to provide ( e.g., value of household contents, value of your car). Were some of the amounts requested particularly hard to provide?
- C *Part 2, page 1 (Question A6) -- Assessed value of home (principal residence) for municipal tax purposes:* Estimating the market value of one's home can be difficult. Because our homes are one of our largest assets, it is important that we have a way of determining the overall quality of the estimates reported. One way to do that is to ask for a value that we can use for comparison purposes. The assessed value for municipal tax purposes could be used in this way. Could you find this information? Is this value close to the amount you feel that you could sell your home for?
- C Would be able to tell us the age of your house? The year you bought, and the price that you paid? Are these questions easy to answer?
- C *Part 2, page 9 (Question B6) -- Value of household contents:* Would it help to have a more detailed breakdown of items than are now in (a) and (b)? For example : living room furniture, bedroom furniture, kitchen appliances (all as separate items).
- C *Part 2, pages 17 to 18 (Section H) -- Businesses (incorporated and unincorporated):* Are these questions clear? How easy or difficult was it to answer these questions?
- C *Question H5, Part 2 - For those with incorporated businesses:* Did you know the value of your shares in the business?
- C *Questions H6 and H7, Part 2:* Were you able to estimate the value of the business assets and debts?
- C *Question H9, Part 2:* Could you estimate how much the business could be sold for? Would asking the question a slightly different way be better? Do you have any suggestions about how we might do this?
- C The asset and debt questions require that business (or farm) assets and debts be reported separately from personal assets and debts? Did this present a problem? If so, in what way?
- Where there any sections of the questionnaire that you felt had nothing to do with the purpose of the survey?
- Did you find any parts of the questionnaire too private or sensitive to answer?

**The questionnaires** *(concluded)*

- *For those with more than one person in their family:* Could you provide information for the other family members? Is there anything that we could do to make it easier to get this information? Do you think that it would help to make an appointment to do the interview with all family members present at the same time?
  - How accurate do you think your answers were? (In terms of a percentage out of 100.)
  - Do you recall where your "guesses" could have been off by a lot?
- C In some cases people might not know the exact value of a particular asset or debt but could provide a "ballpark" figure. One way we could ask some questions would be to present respondents with a number of ranges or values and have them identify the range or value that is closest the value or amount of that asset or debt. Would you find this helpful? *Show examples of cards.* One card presents specific amounts, the other ranges. Is one approach more useful than the other ?
- C Can you think of any cases where you were unable to provide all the required values or amounts for a particular asset or debt? For example, if you (as an individual or as a family) have a number of bank accounts or credit cards, were there instances where you felt that you could not provide information for all accounts or cards?
- Did you consult any records to help answer the questions? Did this present any problems?
- C The interviewer may have given you a copy of Part 2 of the questionnaire (assets and debts) to follow along. Did you find it useful to have a copy of the Asset and Debt part of the questionnaire so that you could follow the interview?
- Part 2 has been designed so that you can put together your own asset/debt statement. Do you think that you would use it to calculate your own net worth?
  - For the actual survey, we are considering of providing the option of doing the interview over the telephone. Would you prefer this? What would you need to do to prepare for an interview over the telephone?
  - *Hand out Part 2 of the questionnaire.* We are also considering that respondents could complete Part 2 of the questionnaire on their own, without having the interviewer in your home as you are going through your personal records. Would you prefer to do this? Would you then prefer to provide the information by phone or have the interviewer return later to pick it up?

**Pensions Group in Halifax (also for other groups where appropriate)**

- C All respondents in the Halifax group were selected because they are (or once were) participants in an employer-sponsored registered pension plan (RPP). RPPs are different from RRSPs and the C/QPP. Explore whether respondents are aware of this distinction.
- C The sections that contain the pension questions are in Part 1 of the questionnaire. They are:
- E - Current Labour Force Characteristics
  - G - Pension Plan Benefits - Previous employers
  - H - Pension Plan Benefits - In pay
  - I - Credit Splitting - Pension credits received following a divorce/separation

**Pensions Group in Halifax (also for other groups where appropriate) (concluded)**

- C *Question E14, Part 1*: Could you provide the registration of your RPP (found in box 50 of your T4 slip)?
- C *Question E14 a)*: Do you know whether you belong to a defined benefit plan or a defined contribution plan? Provide definitions, if necessary.

**Defined benefit plans** are plans that define the benefit that will be received, usually in terms of the number of years of service.

**Defined contribution plans** are plans to which the employer and, if the plan is contributory, the employee contributes a defined amount. These contributions and the investment earnings on them accumulate in an account (almost like an individual investment or bank account). At retirement, the amount in the account is used to purchase an annuity or something similar to an RRIF.

For those belonging to defined benefit plans: Do you know your benefit formula (e.g., 1% for every year of service, \$30 per month for every year of service)? Do you know if your benefit is/will be integrated with the C/QPP?

- C *Question E14 d)*: Do you have the annual statement provided by your pension plan? Do you find the information in this statement easy to understand?

*For those who belong to defined contribution plans (if any do)*: Do you know the value of the amount accumulated in the plan from this statement?

- C *Questions G1-3, Part 1*: For those who belonged to RPPs from prior employment and who terminated employment for a reason other than retirement ( *i.e.*, you are not now receiving benefits from the plan), do you know what happened to the money in the plan? Do you know the registration number of the plan?
- C A number of questions are asked in Section G (Part 1) to determine how long the person belonged to the pension plan (*i.e.*, how many years of service they have). Questions include the date when they started and stopped working for the employer, the length of any work interruptions, and the amount of service, if any, they bought back. Rather than this series of questions, would you find it simpler to be asked how long you belonged to the plan?
- C *Question H1-3, Part 1* - For those currently receiving benefits from an RPP: Do you know what is meant by a bridge benefit (a temporary supplement to the benefit until the person is eligible for OAS or the C/QPP)? Do you know if you are getting one?
- C *Question H1-6 to H1-10*: These questions attempt to determine if the benefit increases either regularly or periodically. Often this is referred to as indexing. Do you know if your benefit increases, and if so, by what formula or amount?

**Authorization to use administrative information**

- Tax data: The length of the interview could be shortened if you allowed Statistics Canada to use information from your tax files. This would mean that you would not have to answer the income questions. (This option was not offered in your interview because we needed to determine the length of the interview if all the questions had to be asked.) Tax data cannot be used without the authorization of respondents. That data must be kept completely confidential.

Would you authorize the use of your tax data?

- A more complete understanding of Canadians' financial situation could be developed if we also had information on income history. If you were asked to authorize the use of your tax data for a 10-year period, would you do this? (If there are concerns, would these concerns be enough to make you refuse to take part in the survey?)
- C/QPP data: A more complete picture of the net worth of Canadians can be developed by looking at the amount that they will receive from the C/QPP. (To do this, it would be necessary to ask many questions about the respondent's employment history.) One way this can be done is to use the information in the administrative files of the C/QPP. Would you authorize the use of this information?
- SIN number: Linkage to the tax file and C/QPP information can be most accurately done using the SIN. Would you provide SIN numbers if asked?

**A few questions to wrap up....**

- To clarify what you may have said already, what did you think was the most burden : the length of the interview, intrusive questions, difficult questions, giving information for other family members or something else?
- We are trying to make our questionnaires at Statistics Canada as respondent-friendly as possible. Besides what you may suggested already, do you have any suggestions about how we can improve the respondent-friendliness of the Asset and Debt Survey questionnaire?
- Do you have any other suggestions for improving anything else in how we conduct the Asset and Debt Survey?
- If you were in charge of the Asset and Debt Survey, what is the most important change that should be made to improve the questionnaire...or in how we collect the information?

## **Appendix C**

# **Moderator's Guide for Interviewer Debriefing Sessions**

## **Moderator's Guide for Interviewer Debriefing Sessions Testing of the 1998 Asset and Debt Survey**

### **Moderator's introduction**

- **Welcome....**

### **To begin with....**

- Ask each person to introduce themselves, starting with the moderator. Ask each interviewer how long they have been an interviewer at Statistics Canada and what other surveys they have done interviewing for.
- Ask a question about their general feelings about the survey such as: What do you think about the Asset and Debt Survey?

### **Introductory material**

The respondent relations material will be sent to respondents in advance of the survey.

- Did you think that respondents read the introductory letter and the guide?
- Do you think respondents understood the guide? Was it clear?
- How did you feel about the letter and guide? Were they helpful?
- Do you think it would be better to set the guide as a workbook so that the respondent could enter the required information before the interview? Could that potentially frighten some respondents, making them more likely to refuse to participate?
- What questions did respondents most commonly ask about the survey?
- Did respondents express any concerns about privacy or confidentiality?

### **Conducting the interview**

- What do you think respondents perceived to be the most burden: the length of the interview, intrusive questions, difficult questions, giving information for family members or something else?
- How long did it take to complete the interviews? How do you feel about this length of time? Was it too long? Did you find that any respondents became frustrated?
- We are aiming to keep the interviews, on average, to just over an hour (about 70 minutes). Do you think that this will be possible based on the interviews that you have completed?
- (The interviewers were required to ask all the questions, even those on income. In the actual survey, respondents will be asked if we can use their tax data. This would shorten many interviews). Do you have any suggestions about how the questionnaire could be shortened?
- Did you encounter situations where two respondents (e.g., a husband and a wife) disagreed with one another? How did you handle these situations?

### Data collection methodology

- For the actual survey, we are considering to provide the option of doing the interview on the telephone, if appropriate. Do you feel this could be done? What material would the respondent need to have in order to do this?
- We would also like to provide the option to respondents of completing Part 2 (Assets and Debts) on their own, without the need to have the interviewer in their home when they are searching their financial records. Do you think that this would work? Do you think that it would be important to return to pick up the questionnaire, or do you think that you could phone the respondent later and collect the information over the telephone?
- Remembering that respondents received an honorarium for participating in the test, do you have any views about giving the respondents some type of incentive to encourage their participation and to show our appreciation for their participation? Do you think that incentives would help in this survey? Do you have any suggestions about what type of incentive that we should give to respondents?
- Should there be a "thank you" letter sent to respondents after the survey? Who should send it -- interviewers or the Statistics Canada regional office?

### The questionnaires

- Did you find that any questions were unclear? Was there any part of the questionnaire that was especially difficult or a problem for respondents?
  - What questions were repeatedly misunderstood by respondents?
  - Were there any other questions that respondents did not understand?
  - We are concerned that respondents may find some of the information difficult to provide ( e.g., value of household contents, value of car). Were some of the amounts requested particularly hard for respondents to provide?
- C The asset and debt questions require that business (or farm) assets and debts be reported separately from personal assets and debts? Did this present a problem? If so, in what way?
- Where there any sections of the questionnaire that you or the respondents felt had nothing to do with the purpose of the survey?
  - For respondents with more than one person in their family, could they provide information for the other family members? Is there anything that you think we could do to make it easier to get this information? What about making an appointment to do the interview with all family members present at the same time?
  - We assume that respondents would have difficulty providing accurate information without consulting financial statements. Do you agree? Did most respondents consult their records to help answer the questionnaire? Did this present any problems?
  - Did you give respondents a copy of the questionnaire to follow as you asked the questions? Was this helpful? Did any of the respondents actually complete it?
  - Did you have to do any calculations during the interview? If so, was this a problem?

**The questionnaires** *(concluded)*

- We are trying to make our questionnaires as interviewer-friendly as possible. Was there any part of the questionnaire that was difficult for you to record the answers?
- C How did you feel about the layout and format of the questionnaire? Did it present any problems for you?
- C *(If not already mentioned during the discussion)* Refer to matrix on page 2-A (Table A4) and the questions on Education on page 1-C. Would you find it easier if this information (or any other information) was recorded in this matrix? (This might help with the interviewer check item in Question F7.) Would it be more convenient if the matrix were on a separate page?
- Did the questions flow logically?

**Interviewers Manual**

- The manual provided to you was very brief. The intention is certainly to expand on it for the actual survey. Was it at least sufficient to give you an understanding of the survey?
- What types of things do you think should be added to the manual?
- Can you think of any other existing survey manuals that are particularly well written?

**Training**

No training at all was provided for this test. We need to know....

- What type of training do you find most useful?
- Do you feel classroom training is important for this survey? If so, how long do you think this training should be (relative to what you get for other surveys)?
- What type of training could you do on your own for this survey? How much time would you need?

**A few questions to wrap up....**

- We are trying to make our questionnaires at Statistics Canada as respondent-friendly and as interviewer-friendly as possible. Besides what you may suggested already, do you have any suggestions about how we can improve either the respondent-friendliness or interviewer-friendliness of the Asset and Debt Survey questionnaire?
- Do you have any other suggestions for improving any of the survey materials?
- Do you have any other comments or suggestions that you want to make about interviewer training? The interviewers manual? Anything else?
- What suggestions or recommendations do you have that will assist interviewers in working on the Asset and Debt Survey?