

# Homeowners: Sons and Daughters

MORI Omnibus

Research Study Conducted for  
Joseph Rowntree Foundation

March 2004



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# Technical Note

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This volume contains a summary of the key findings and computer tables for a research survey among the general public of Great Britain by MORI Social Research Institute on behalf of the Joseph Rowntree Foundation (JRF).

The objective of the research was to look at homeowner perceptions of the housing needs of their adult sons and daughters aged 18 to 29, and to assess their attitudes towards giving them financial support.

## Methodology

Questions were placed on two waves of the MORI Omnibus – a fortnightly survey of around 2,000 adults aged 15+ across Great Britain. Details of the MORI Omnibus are outlined in the following sections.

It should be noted that the JRF questions were asked only of survey respondents who are homeowners (2,890).

## Sample Design

The sample design is a constituency based quota sample. There are 641 parliamentary constituencies covering Great Britain. From these, around one in three (210) are selected to be used as the main sampling points on the MORI Omnibus. These points are specially selected to be representative of the whole country by region, social grade, working status, MOSAIC rurality, tenure, ethnicity and car ownership. Within each constituency, one local government ward is chosen which is representative of the constituency.

Within each ward or sampling point, ten respondents are interviewed whose profile matches the quota. The total sample therefore is around 2,100 (10 interviews multiplied by 210 sampling points) in each wave.

Gender:	Male; Female
Household Tenure:	Owner occupied; Council/HA tenant; Other
Age:	15 to 24; 25 to 44; 45+
Working Status	Full-time; part time/not working

These quotas reflect the socio-demographic makeup of that area, and are devised from an analysis of the Census combined with more recent ONS (Office of National Statistics) data. Overall, quotas are a cost-effective means of ensuring that the demographic profile of the sample matches the actual profile of Great Britain as a whole, and is representative of all adults aged 15 and over.

## **Fieldwork**

Fieldwork is carried out by MORI using CAPI (Computer Assisted Personal Interviewing). All interviews are conducted face-to-face, in the home - one interview per household. No incentives are offered to respondents. A total of 2,048 interviews were completed at 208 sampling points across Great Britain on wave 10 between 11 to 16 March 2004, and 2,050 interviews at 200 sampling points on wave 12 between 25 and 30 March 2004.

## **Weighting and Data Processing**

Data entry and analysis are carried out by an approved and quality-assured data processing company. The data are weighted using six sets of simple and interlocking rim weights for social grade, standard region, unemployment within region, cars in household, and age and working status within gender. This is to adjust for any variance in the quotas or coverage of individual sampling points so that the sample is representative of the Great Britain adult population.

## **Questionnaire Design**

The specific JRF questions were developed by MORI in consultation with JRF. A questionnaire marked-up with the aggregate findings for these questions, together with some of the standard demographics from the main Omnibus, are included in this document.

## **Layout**

The following pages contain the summary of key findings. Next comes the questionnaire marked-up with aggregate findings. This is followed by the full set of computer tables, based on each JRF question and some of the Omnibus demographics analysed by one page of cross-breaks which were agreed in consultation with JRF. The appendices contain the sample profile of homeowners with adult children, as well as a guide to statistical reliability and social class definitions.

## **Interpretation of the Data**

It should be remembered at all times that a sample, and not the entire population, has been surveyed. Consequently, all results are subject to sampling tolerances, which means that not all differences are statistically significant. A guide to statistical reliability of the findings is appended.

For the JRF section, 2,890 homeowners were initially interviewed. Within this overall sample, 561 respondents were identified with adult children; in addition, question filtering further reduced the bases for most questions.

Where percentages do not sum to 100%, this may be due to computer rounding, the exclusion of don't know" categories, or multiple responses.

In the tables reference is made to “net” figures. These are calculated by subtracting the number of negative responses from the number of positives (e.g. % likely minus % not likely).

## **Publication of Data**

As with all our studies, these findings are subject to MORI’s standard Terms and Conditions of Contract. Any press release or publication of the findings of this survey requires the advance approval of MORI. Such approval will only be refused on the grounds of inaccuracy or misrepresentation

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## Summary of Key Findings

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- As a core component of the MORI Omnibus, all survey respondents are asked a series of standard socio-demographic questions. This allows both aggregate data to be analysed for a number of key respondent sub-group categories (e.g. region, gender, age, income etc.), as well as questions to be asked only of specific sub-samples of respondents. From the core Omnibus tenure question, all respondents who say they are homeowners were asked the JRF section of the questionnaire.
- Four in five homeowners do not have adult children aged 18 to 29. Among the one in five who does, most have one or two (nine and seven per cent respectively).
- When respondents with adult children were asked about their current accommodation, nearly half say their child/ren is/are living at home (48%). Around a third each have children who are owner occupiers, mainly buying with mortgage, and renting, mainly from private landlords (33% and 30% respectively). Households with higher rather than lower incomes are more likely to have child/ren living at home (56% versus 36%).
- Homeowners with adult children who are not owner occupiers were then asked a series of questions. For respondents with two or more such children, one was randomly selected by asking who has the next birthday.
- When respondents were asked how likely it is that this child **will want** to buy their own home in the future - say, in the next ten years - nearly nine in ten (85%) think it is likely, including three in five very likely, with one in eight saying it is not (13%). This gives a net likely balance of +72 points.
- However, when these homeowners were also asked if they think this child would be **able** to buy their own home in the future without their parental financial support, responses are, overall, negative. Over half say it is not likely, while under half think it is (52% versus 45%), making the negative net not likely balance -7.
- Respondents were then asked how likely they think it is that they would be **able** to give such financial support. Over half think it is likely (55%), and two in five that it is not, giving a net likely balance of +15. There are some differences between sub-groups. For example, homeowners in the North are more likely to think they will be able to give support compared with those in the South (net likely +22 versus +7) as well as - predictably - households with lower incomes (-12).
- On the other hand, homeowners are more positive about being **willing** to give financial support. Nearly three-quarters (73%) think it is likely that they would, while one in five would not, making the net likely balance +53.

- Respondents both able and willing to give financial support to their child to buy a home in the future were then asked a series of questions. Firstly, seven in ten say this financial support is likely to be given as a gift and three in ten a loan (69% and 29% respectively).
- When asked how much this gift or loan is likely to be, two in five of these homeowners say they do not know. Among those giving a definite answer, nearly two in five estimate that it would be under £10,000, including a quarter saying £5,000 to £10,000, and one in five £10,000 to £100,000. This makes the mean (average) amount of financial support £17,160. The average financial support is lower in the North and in households with lower incomes (£7,220 and £10,060 respectively).
- Three-quarters think that giving this financial support would not be likely to involve changing the financial arrangements on their own home – e.g. re-mortgaging, a new loan or equity release - although one in five says it would (74% versus 22%).
- Finally, nearly nine in ten of these homeowners (88%) think it is likely that giving this financial support would enable their child to be able to buy their own home in the future, while nine per cent do not.
- Homeowners with more than one child who is not an owner occupier, and who are both able and willing to give financial support, were then asked how likely they think it is that they would give similar help to their other child/ren to enable them to buy their own home in the future. Four in five think it is likely, while one in eight does not (81% versus 12%).
- Homeowners who are not likely to be able and/or willing to give financial support to their child were asked what they think their options are for the future. Over half (53%) think their child could buy their own home, mainly with a mortgage or loan. Three in ten (29%) mention renting, mainly from a private landlord, and one in eight (12%) that their child could continue to live with them. As may be expected, more respondents in the North than the South consider buying a home as a future option for their child (63% versus 38%). Again, those with higher rather than lower incomes are more likely to think that their child could live with them (24% versus 9%).

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# Marked-up Questionnaire

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# Computer Tables

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# Appendices

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## Sample Profile

	Unweighted		Weighted	
	Number	%	Number	%
<i>Base: All homeowners with children aged 18-29</i>				
<b>Total</b>	561	100	557	100
<b>Region</b>				
North (including Scotland)	211	38	205	37
South	181	32	183	33
Mid (including Wales)	169	30	169	30
<b>Gender</b>				
Male	248	44	270	48
Female	313	56	287	52
<b>Age</b>				
Under 45	100	18	94	17
45-54	253	45	289	52
55+	208	37	174	31
<b>Married</b>				
Yes	442	79	445	80
No	119	21	112	20
<b>HH Income</b>				
Under £30,000	210	37	191	34
£30,000+	180	32	200	36
<b>Social Class</b>				
AB	148	26	172	31
C1	188	34	165	30
C2	143	25	139	25
DE	82	15	81	15
<b>Child/ren in HH</b>				
Yes	132	24	132	24
No	429	76	426	76
<b>Child/ren 18-29</b>				
1	275	49	265	48
2+	286	51	292	52

## Statistical Reliability

It should be remembered that a sample, not the entire population, was interviewed for this survey. Therefore the figures obtained may not be exactly those if everybody had been interviewed (the “true” values). However, the variation between the sample results and the “true” values can be predicted from a knowledge of the size of the sample on which the results are based and the number of times that a particular answer is given. The confidence with which this prediction can be made is usually chosen to be 95% – that is, the chances are 95 in 100 that the “true” value will fall within a specified range.

The table below illustrates the predicted ranges for different sample sizes and percentage results at the “95% confidence interval”.

Approximate sampling tolerances applicable to percentages at or near these levels			
	10% or 90%	30% or 70%	50%
Sample size	±	±	±
100	6	9	10
250	4	6	6
500	3	4	4
3,000	1	2	2

*Source: MORI*

For example, with a sample size of 500 completed interviews, where 50% give a particular answer, the chances are 19 in 20 that the “true” value (which would have been obtained if the whole population had been interviewed) will fall within the range of  $\pm 4$  percentage points from the sample result; in fact the actual result is proportionately more likely to be closer to the centre (50%) than the extremes of the range (46% or 54%).

When the results are compared between separate samples and/or sub-groups within a sample, different results may be obtained. The difference may be “real”, or it may occur by chance (because not everyone in the population has been interviewed). To test if the difference is a real one – i.e. if it is “statistically significant” – it is again necessary to know the total population, the size of the samples, the percentage giving a certain answer, and the degree of confidence chosen. Assuming “95% confidence interval”, the differences between the two sub-sample results must be greater than the values given in the table below.

<b>Differences required for significance at or near these percentages</b>			
	<b>10% or 90%</b>	<b>30% or 70%</b>	<b>50%</b>
<b>Sample sizes</b>			
100 and 100	8	13	14
100 and 250	7	11	12
100 and 500	7	10	11
250 and 250	5	8	9
250 and 500	5	7	8

*Source: MORI*

For example, if 45% of respondents in one region give a particular answer compared with 55% in another, both with sub-samples of around 250 each, the chances are 95 in 100 times that this 10 percentage point difference is significant (ie greater than nine points), which could not have happened by chance.



## Social Class Definitions

- A** Professionals such as doctors, surgeons, solicitors or dentists; chartered people like architects; fully qualified people with a large degree of responsibility such as senior editors, senior civil servants, town clerks, senior business executives and managers, and high ranking grades of the Services.
- B** People with very responsible jobs such as university lecturers, hospital matrons, heads of local government departments, middle management in business, qualified scientists, bank managers, police inspectors, and upper grades of the Services.
- C1** All others doing non-manual jobs; nurses, technicians, pharmacists, salesmen, publicans, people in clerical positions, police sergeants/constables, and middle ranks of the Services.
- C2** Skilled manual workers/craftsmen who have served apprenticeships; foremen, manual workers with special qualifications such as long-distance lorry drivers, security officers, and lower grades of Services.
- D** Semi-skilled and unskilled manual workers, including labourers and mates of occupations in the C2 grade and people serving apprenticeships; machine minders, farm labourers, bus and railway conductors, laboratory assistants, postmen, door-to-door and van salesmen.
- E** Those on lowest levels of subsistence including pensioners, casual workers, and others with minimum levels of income.