

# ALLIGATOR

## MaPS Need Survey Technical Report October 2022

### Summary

This document details the approach to the design of the 2022 survey, the interviewing, weighting and data processing. This is a rigorous methodology and was designed to address the following key issues

- **Providing in depth and representative coverage of the UK population** achieved by employing ...
  - A large sample size of over 22,000 interviews
  - Booster samples of people from minority communities and Northern Ireland
  - Quotas and sophisticated weighting to ensure accurate representation by demographics including socially deprived and rural communities
  - Several different online panels each of which recruit their panellists from a variety of sources
- **Ensuring the quality of the data collected** with
  - Pilot interviewing followed by checks of the data collected
  - A two-stage process to remove duplicates and interviews where it appeared the respondent had not considered their answer to the questions properly

The questions asked were very similar to 2021 to allow comparability, but the survey evolves to keep us informed about changes in society. Examples from this year's survey include questions on financial wellbeing and steps taken to mitigate increases in the cost of living.



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## Methodology

### Methodology and project stages

Following on from the previous years' studies<sup>1</sup>, the 2022 study consisted of several stages that are outlined below:

- Questionnaire Development (*July 2022*)
- Main Interviews (*19<sup>th</sup> July – 30<sup>th</sup> August 2022*)
  - Initial pilot completes (3672 completes after additional cleaning)
  - Remaining main completes (16328 further completes)
- Minority Boost Interviews (*31<sup>st</sup> August – 21<sup>st</sup> September 2022*)\*
- Northern Ireland (NI) Boost Interviews (*31<sup>st</sup> August – 16<sup>th</sup> September 2022*)\*
- Final Data Processing and Weighting (*September – October 2022*)

\*Note that fieldwork paused for the weekend after the death of Her Majesty Queen Elizabeth II and again on the day of Her funeral.

### **Questionnaire Development**

Between the 2021 and 2022 iteration of the project, a small set of changes took place to the questionnaire.

Most of the changes were minor, year on year:

- Some small wording changes and some new answer codes throughout
- Addition or re-instatement of questions – such as B3, I9, QSV1, OFF1, D5C, N1 – to calculate a financial wellbeing score
- Removal of Covid Impact Questions and replaced with an overall impact question

As with the 2021 questionnaire, in 2022 was the option for respondents to take part in Welsh. This was taken up by:

- Main: 18 Respondents
- NI Boost: 0 Respondents
- Minority Boost: 3 Respondents

As with the changes between previous years, the changes between 2021 and 2022 were not substantial and had little impact on the core design of the survey, cog testing was also not carried out in 2022. Similar to 2021, BVA-BDRC's research team did not provide input on the 2022 questionnaire.

The central section structurally remained the same and covered recent (last year) experience(s) with debt advice or alternative forms of money help. The initial part of this section allocated respondents into one of 4 groups (split further into 8 sub-groups). Respondents were then routed to different questions based on their sub-group; this allocation remained untouched in 2022.

A full breakdown of the groups, sub-groups and how a respondent qualified for each is shown below:



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Group	Sub-group	QX1	QX4	QX5	QX5b	QX6
<b>Group 1</b> <b>Received some debt advice in last year</b>		1-2	DA codes	1-2	N/A	N/A
<b>Group 2</b> <b>Interacted with a debt advice provider, but did not get full debt advice</b>	i) Tried to get “debt advice” from a debt advice provider but did not get any <i>(N.B. this could have been just website)</i>	3	Debt Advice codes	N/A	N/A	N/A
	ii) Think they got debt advice from a debt advice provider, but they actually just looked at the provider’s website (not DA)	1-2	Debt Advice codes	3 only	N/A	N/A
	iii) Got/tried to get “other money help”, from a debt advice provider – they know this is not debt advice <i>(N.B. this could have been just website)</i>	4	N/A	N/A	N/A	Debt Advice codes
	iv) Got/tried to get “other money help”, from a debt advice provider – they know this is not debt advice <i>(N.B. this could have been just website)</i>  They also think they got/ tried to get “debt advice”, but this was from a non-DA provider	1-3	Not Debt Advice	N/A	Debt Advice codes	N/A
<b>Group 3</b> <b>Received some help with money (specifically on “keeping up with bills and credit commitments”) – but not from a DA provider</b>	i) Got/tried to get “money help”, (from a non-debt advice provider)	4	N/A	N/A	N/A	Non- Debt Advice codes
	ii) Think they got/ tried to get “debt advice”, but this was not from a DA provider	1-3	Not Debt Advice	N/A	No Debt Advice codes	N/A
<b>Group 4</b> <b>No help in last year</b>		4	N/A	N/A	N/A	None

<sup>1</sup> The 2016 study was conducted by YouGov, the 2017 study was conducted by YouGov and Alligator, the 2018, 2019, 2020 and 2021 study was conducted by Alligator



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## Main Interviews

The main stage of the online interviews was then to take place with a total target of 20,000 completes.

After running previous years with a blended approach between Dynata (Research Now, SSI – continuing the split of the legacy sources in terms of quotas), Panel Base, Toluna and Savanta, the decision was made to keep these panels in the blend for 2022 to maximise comparability with previous years.

### *Main Interviews - Initial pilot completes*

In keeping with previous years, an initial pilot aiming for 4000 respondents was conducted for additional verification that the revised questionnaire was fit for purpose alongside acting as a double check on the panel blend. Each of the 5 validated suppliers (Research Now, SSI, Panel Base, Savanta and Toluna) conducted interviews.

The pilot analysis was conducted on a sample size of 3672 respondents – from the sources as follows:

- Research Now: 766
- SSI: 780
- PanelBase: 694
- Savanta: 713
- Toluna: 719

Like previous years, in 2022 MaPS undertook the comparability analysis, on a similar principle to previous years, which included:

- Looking at the key indicators that MaPS uses in the data
- Comparing the supplier's data to ascertain any difference, both year on year and between the different sources (and between the internal sources for Dynata and Savanta).
- Similarly, to 2021, those respondents who had previously also taken part in 2021 were identified. This was to consider the impact of repeat respondents, particularly whether they demonstrated higher use of debt advice. The complete rates by panel are provided under the *Repeat respondents* section in this report.

These 3672 completes also allowed us to review the survey was working well, particularly in respect to the changes year on year and new questions. The data was reviewed to ensure the responses looked logical.

Like the previous pilots, these initial completes also allowed us to review the survey metrics, considering the survey changes for 2022:

- Length of interview
- Dropout rates
- Take up rates of supplying full postcodes and the sensitive information asked of respondents
- An initial review of the number/percentage of Over Indebted respondents collected so far
- We also reviewed the number/percentage of respondents who needed debt advice based on their answers to a number of survey questions.



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## **Main Interviews - Remaining completes**

Following the review of the initial completes, fieldwork continued with the 5 blended panels of Research Now, SSI, Panel Base, Savanta and Toluna to achieve the full 20,000 completes.

Overall splits between the panels were set considering the overall percentages achieved in previous surveys as well as the panels' feasibility against the target quotas.

## **Minority Boost Interviews**

Upon completion of the Main fieldwork, a separate Minority boost was launched to help increase the base size of the Minority respondents across the survey. For the Main fieldwork completes, quotas were not applied on Ethnicity to meet a nationally representative level, but fallout was monitored.

When the Minority boost was launched, quotas and targets were applied based on the weighting figures supplied by MaPS. A target of 2000 completes was set for the Minority boost and fieldwork was closed on 1907, giving a Minority sample size of 4745 when added to the completes achieved in the Main. Or a total of 4817 when including the numbers achieved in the NI Boost.

As per 2021, to allow for the Minority boost quotas to be in place, the script was adjusted to have two versions of the Ethnicity question (and related sensitivity question), one at the end for the Main interviews, consistent with previous years, and one up front for the Boost to allow for screening and quota monitoring.

As with 2021, in 2022 the additional question about the main language spoken in the household remained removed.

Minority categories were grouped as follows:

2. White - Irish	White Other
3. White - Gypsy or Irish Traveller	
4. White - Any other White background	
5. Mixed - White and Black Caribbean	Mixed
6. Mixed - White and Black African	
7. Mixed - White and Asian	
8. Mixed - Any other Mixed / multiple ethnic background	Asian
9. Asian - Indian	
10. Asian - Pakistani	
11. Asian - Bangladeshi	
12. Asian - Chinese	
13. Asian - Any other Asian background	Black
14. Black - African	
15. Black - Caribbean	
16. Black - Any other Black / African / Caribbean background	Other & Arab
17. Arab	
18. Any other ethnic group	



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## Northern Ireland Boost Interviews

Like the previous 3 years, after the Main study was completed, a Northern Ireland boost was launched once again, alongside the Minority boost.

2022 followed a similar approach to 2021 and was set from the start to collect 351 completes to be in line with the 2021 boost targets. Keeping in line with 2021 and 2020 it was decided to use Bilendi again as the main sample source, completes from Bilendi were supplemented by completes from each of the suppliers from the Main and Minority stages (Research Now, SSI, Panel Base, Savanta and Toluna).

The target of 351 in the boost was achieved, which added to the completes achieved in the Main gives a sample size of 872 in Northern Ireland, or 898 when including those also collected in the Minority boost.

For the Northern Ireland boost in 2022 hard quotas were put in place at the start and the sample collected was monitored against representative targets, aiming to make Northern Ireland results as nationally representative as possible.

## Final Data Processing and Weighting

As with the last 2 years all data processing was completed in one stage after the completion of all three fieldwork stages, Main, Minority and Northern Ireland. The running of all data processing together allowed for one master table specification and one combined weight applied to the data.

More details are supplied later in this report on the data processing process itself.

The full deliverable list for 2022 was as follows:

- **Unweighted**
  - Total
  - Total - Need Debt Advice (debt\_ladder4=4)
  - Total - Pre-Crisis Debt (debt\_ladder4=2..3)
  - Total - Do Not Need Debt Advice (debt\_ladder4=1)
  - Minorities (previously BaME) - Total
  - Minorities (previously BaME) Need Debt Advice (debt\_ladder4=4)
  - Minorities (previously BaME) Pre-Crisis Debt (debt\_ladder4=2..3)
  - Minorities (previously BaME) Do Not Need Debt Advice (debt\_ladder4=1)
- **Weighted**
  - Total
  - Total - Need Debt Advice (debt\_ladder4=4)
  - Total - Pre-Crisis Debt (debt\_ladder4=2..3)
  - Total - Do Not Need Debt Advice (debt\_ladder4=1)
  - Minorities (previously BaME) - Total
  - Minorities (previously BaME) Need Debt Advice (debt\_ladder4=4)
  - Minorities (previously BaME) Pre-Crisis Debt (debt\_ladder4=2..3)
  - Minorities (previously BaME) Do Not Need Debt Advice (debt\_ladder4=1)



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- SPSS

## Consent & GDPR adherence

For this study, some personal information (Postcode) is required to enable data enrichment to take place (such as allocating IMD and the sub regions), so agreements were made with the panels to obtain this personal data (PII).

Note that Alligator has a data retention policy of 6 months after the project has closed in relation to PII collected.

In 2022, all respondents were asked to enter their postcode in the survey, and also asked a question requesting explicit consent to share this data with a third party. 84% of those asked provided their postcode for this purpose in the Main fieldwork.

## Panel descriptions

### **Dynata - Research Now**

As Research Now contributed a large proportion of the previous studies, it was logical to ensure a decent proportion of the sample this year came from RN. Their UK panel reach is vast, but it is now fully merged with the SSI panel. Although legacy sources can be identified and sampling for the survey is based on these legacy sources, this does mean some of Dynata's reach is being excluded.

Research Now has 600,000 active panellists in the UK and they are recruited via a variety of sources, all of which are checked for quality. Research Now's sub panel Peanut Labs continues to be excluded from the panel sources in 2022. Members of the Research Now panel have a portal they can log into, for them to opt in for surveys that are available and that their profile matches. This portal is powered by a router, and invites are not generally sent directly to any panellist.

### **Dynata - SSI**

SSI have a total panel reach in the UK of 665,000 panellists who are recruited from thousands of sources to maximise reach and representation. Their recruitment policy is broad in scope and is combined with multiple quality controls and checks to ensure all respondents are eligible to take a survey, and panellists are authenticated using a variety of methods outlined in their panel book.

With regards to a respondent's personal (PII) and demographic profile, SSI provide a series of opportunities for their respondents to update this, as it is in the panel's best interests to do so, due to the fact that their panellists can be included in more studies and avoid being blacklisted for inconsistencies. In order to provide the most up to date data, they automatically check when address details are different and ask respondents to re-do their profile when they see inconsistencies.

SSI's panellists take part in surveys in the same way as Research Now, through the Dynata Portal, in which they opt in for surveys which their profile matches. As the SSI and Research Now panels are now merged, the same note on maximising reach applies to SSI that does to Research Now.

### **PanelBase**

When PanelBase was started back in 2004 they used both face-to-face interviews and CATI as recruitment methods as they were interviewing 2000+ people per week via these means, and they saw as much as 30% conversion on the back of some CATI projects. They later added online affiliates, which included blog owners, website owners and





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publishing networks. They also have had arrangements in place with a radio station, a magazine publisher and a holiday property rental company to send out co-branded communications to their customers/subscribers and recruit them following a short engagement survey. In addition to this recruitment, they previously had a referral programme on [www.panelbase.net](http://www.panelbase.net) for many years, allowing members to recommend PanelBase to friends/family etc. These days they rely mainly on Google Adwords, online affiliates (including publishing networks) and free find/referrals (not via an internal recommend-a-friend scheme).

The total head count is currently 277,000 UK adults aged 16+.

PanelBase have a range of measures in place to help validate the authenticity of their members. From the point of registration through to the surveys that they complete or making withdrawals from their account, there are several quality control processes designed to weed out anyone who appears to provide incorrect information, inadequate responses to surveys or inconsistent data etc. They actively block/remove people at various stages of their relationship with PanelBase if there's anything that causes concern regarding their reliability, honesty or ability to meet requirements.

Profile data is presented to members using a traffic light system such that green = complete/updated within last 6 months, amber = completed but more than 6 months old, and red = incomplete. This traffic light system is pushed to each member upon exit from all surveys, so they routinely see prompts that encourage them to keep their profile refreshed.

## **Toluna**

Toluna is one of the world's leading online panel and survey technology providers. Toluna work with many of the world's leading market-research agencies, media agencies, and corporations. Through the years, Toluna has built and nurtured one of the largest and most diverse qualified online panels in the world. Their proprietary panel-recruitment methods, profiling technologies and sample management techniques yield access to several million respondents from 68 countries. Toluna, refers to their recruitment process for ensuring data quality as SmartSample. SmartSample ensures that respondents are real, valid, de-duplicated, engaged and representative. Their panel profile includes nearly 500 questions on a wide variety of topics and provides more than 18 million completed interviews each year. To promote profile surveys and keep respondents' profiles updated, members are rewarded for completion of each profile survey and these are presented to members between participation in "regular" surveys. Toluna also records the completion or latest update date for each member's participation in a profile survey. To keep their profile data current, the profile surveys are promoted to members who have not updated or completed that profile survey within the past 6 months. Toluna has a UK panel of approximately 1.5 Million members.

Toluna, typically see the majority of their survey completes come through other means than direct invites, employing survey and routing technology to achieve their survey completes.

## **Bilendi**

Founded in 1999, the Bilendi Group has become a European leader in data collection for market research and customer engagement. Ongoing quality management ensures high response rates and client satisfaction at all times. Their panellist recruitment specialists use a variety of sources and collaborate with selected industry partners to provide a



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representative sample. They have resources to run highly targeted niche campaigns based on more than 200 selection criteria and have built a trusted relationship with their panellists over the years.

Besides the opportunity to make their voices heard and be the first to test new products, Bilendi offer their panel members a fair incentive programme. Bilendi have a UK panel of around 350,000 members.

For Bilendi, response rate on a targeted sample can reach around a 40-50%. When considering a general population survey, such as this, they would expect around 20-30%.

## Savanta

Savanta puts clients in touch with a truly global audience: 100,000,000 consumers, 95+ countries, 600+ profile points, with a UK panel of approximately 100,000 members. They would expect up to 20,000 from all their sources combined, to attempt an available project (if required). They own a proprietary database of thousands of active members and thanks to their strategic partnerships, they are connected to millions more. Savanta regularly helps clients reach B2B and B2C target audiences through online and mobile channels. They use demographic and attitudinal segmentations based on extensive and regularly updated customer profiling, to help reach either a specific target group or a broad customer profile. Their extensively profiled sample receives rigorous checks, at both the survey and sign-up level, to ensure the highest-quality audience data is supplied.

## Method of interview (PC/smartphone/tablet)

The survey was created to allow respondents to take part on any device. The table below shows the devices used to take this particular survey of those who completed it:

	Main	Minority Boost	NI Boost
Laptop/Desktop	46%	41%	31%
Smartphone	49%	56%	61%
Tablet	6%	3%	8%

From analysis of the data in 2020 and 2021, the fieldwork in 2022 proceeded with the continued correlation between respondents taking part in the survey on a Smartphone and being more likely to be Over-Indebted than those taking the survey on a Laptop/Desktop. We saw a higher percentage of Savanta's respondents taking part on a Smartphone, compared to the other panels.



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The unweighted Main sample break down with device split by panel and Over-indebtedness is shown below for illustration of the above:

	Desktop	Smartphone	Tablet
<b>Total</b>	<b>46%</b>	<b>49%</b>	<b>6%</b>
Panelbase	57%	37%	6%
Research Now	48%	46%	7%
SSI	53%	40%	7%
Savanta	22%	74%	4%
Toluna	45%	49%	6%

	Desktop	Smartphone	Tablet
Over Indebted	17%	34%	14%
Not Over Indebted	83%	66%	86%

## Length of interview

The median survey length was recorded at 14:32 (mins: secs) for Main, 15:23 for Minority Boost and 15:58 for the NI boost. This is split out by device below:

- Main: mobile 14:17, tablet 15:01, desktop 14:57
- Minority: mobile 15:34, tablet 16.31, desktop 15.04
- NI: mobile 15.54, tablet 17.39, desktop 15.39



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## Repeat respondents

After each part of the fieldwork (Pilot, Main, Minority and NI boosts) the data on how many of the respondents, by panel source, had taken part in 2021 was appended to see the fall out of repeat respondents, this completed as follows:

	Main Repeat	Main Completes	Main Repeat %	NI Repeat	Total NI Completes	NI Repeat %	Minority Repeat	Total Minority Completes	Minority Repeat %
Bilendi	0	0	0%	0	119	0%	14	87	16%
PanelBase	1028	3738	28%	2	49	4%	42	458	9%
Research Now	1121	6760	17%	8	96	8%	60	688	9%
SSI	656	3072	21%	3	27	11%	4	161	2%
Savanta	24	3336	1%	0	29	0%	0	271	0%
Toluna	831	3107	27%	7	31	23%	56	242	23%
<b>Total</b>	<b>3660</b>	<b>20013</b>	<b>18%</b>	<b>20</b>	<b>351</b>	<b>6%</b>	<b>176</b>	<b>1907</b>	<b>9%</b>

	Total Repeat	Total Completes	Total Repeat %
Bilendi	14	206	7%
PanelBase	1072	4245	25%
Research Now	1189	7544	16%
SSI	663	3260	20%
Savanta	24	3636	1%
Toluna	894	3380	26%
<b>Total</b>	<b>3856</b>	<b>22271</b>	<b>17%</b>



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## Sample

### Overall size

The total sample size for the entire survey for all stages (Main, Minority Boost and Northern Ireland Boost) was **22271**.

Each stage (as noted above) had an exclusion on each of the previous stages of 2022 to ensure this total number represented a full set of unique respondents. Within the survey, the respondents fell out as follows across the different subgroups (numbers below are post the coding recode, see coding section for more details):

	Main	Ethnicity Boost	NI Boost	Total
G1	2408	481	27	2916
G2i	623	117	4	744
G2ii	77	11	3	91
G2iii	800	94	13	907
G2iv	279	45	6	330
G3i	2807	265	62	3134
G3ii	984	193	17	1194
G4	12020	699	219	12938
No Group	14	2	0	16
<b>TOTAL</b>	<b>20012</b>	<b>1907</b>	<b>351</b>	<b>22270</b>

### Quotas & final achievement

Quotas were set on region, age, gender, social grade and tenure based on UK targets provided by MaPS. Education levels and Ethnicity were also monitored during fieldwork.

The table below shows the total sample initially required by quota, and the achievement overall. Some quotas were challenging to achieve with an online sample, especially later in the fieldwork period when they become interlocked with other categories as quotas started to close off, so compromises were made.

Decisions were made to relax various quotas, bearing in mind the following factors:

- The key objective of the project is to be able to measure the need for debt advice within each region/ nation, therefore regional/ national criteria should not be relaxed
- Age is an important factor in the need for debt advice
- SEG and tenure are both important but slightly less than age so can be relaxed if needed
- Gender is not influential
- Overall, the methodology of the modelling process means it is more important to ensure there is a robust number of each cell than to ensure that the final profile is 100% in line with the target profile. Deviations from the target profile can be corrected with weighting



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The criteria that were relaxed were as follows:

- Main:
  - Gender - Female target increased
  - Age – 66-74 and 75+ combined, 25-34 and then later in field 35-65 groups increased
  - Region – relaxed towards the end
  - SEG – C2 was difficult to achieve, so other SEGs were increased instead (primarily in A+B and D+E)
  - Tenure – slightly relaxed by opening Owned with Mortgage and Private Rent targets.
- Ethnicity boost:
  - Ethnicity – allowed through more Mixed, Asian and Black backgrounds
  - Gender - Female target increased
  - Age – opened for 35 - 54
  - Region – fully opened towards the end of field.
- Northern Ireland boost:
  - Gender - Female target increased
  - Age – 25-65 groups increased
  - SEG – relaxed in field for A+B
  - Tenure –fully opened in field

Over the course of the fieldwork, adjustments were also made between the panel allocations to maximise the efficiency and effectiveness of the different panels based on their relative sample strengths.

From the Main stage of fieldwork, the final number of interviews achieved in each cell vs. the target was as follows:



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		Total			
		Population	Target	Achieved	Performance vs. target
Total		100%	20,000	20000	0
Gender	Male	47%	9,426	8879	-547
	Female	53%	10574	11087	513
Ages	18-24	10%	1,947	1877	-70
	25-34	16%	3,260	3260	0
	35-44	16%	3,207	3238	31
	45-54	17%	3494	3523	29
	55-65	16%	3,216	3248	32
	66-74	13%	2,585	3,069	484
	75+	11%	2,291	1785	-506
North East		4%	807	815	8
North West		11%	2,181	2195	14
Yorkshire and The Humber		8%	1,641	1655	14
East Midlands		7%	1454	1458	4
West Midlands		9%	1,759	1767	8
East of England		9%	1,863	1828	-35
London		13%	2,651	2627	-24
South East		14%	2,745	2763	18
South West		9%	1721	1735	14
Wales		5%	953	956	3
Scotland		8%	1,675	1681	6
Northern Ireland		3%	551	520	-31
A + B		26%	5,223	5806	583
C1		29%	5,710	5522	-188
C2		21%	4,277	3605	-672
D + E		24%	4789	5067	278
Owned Outright		37%	7,314	7382	68
Owned with Mortgage		33%	6,503	5377	-1126
Private Rent		15%	3,033	3176	143
Social Rent		16%	3,150	2640	-510

\*Note – Tenure has an “Other” option which is not counted in the quotas, this gives us the remainder of completes not shown in the above table.



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The final number of minority interviews achieved across the Main and Minority Boost was as follows:

	Target %	Target	Achieved Main	Achieved Boost	Total Achieved	Performance vs. target
<b>Total</b>	100%	5,000	2,838	1,907	4,745	-255
<b>All Other White</b>	33%	1,650	967	295	1,262	-388
<b>Mixed</b>	6%	300	488	215	703	403
<b>Asian</b>	37%	1,850	842	840	1,682	-168
<b>Black</b>	15%	750	454	424	878	128
<b>Other + Arab</b>	9%	450	87	133	220	-230
<b>Male</b>	47%	2,350	1,158	745	1,903	-447
<b>Female</b>	53%	2,650	1,676	1,160	2,836	186
<b>18 to 34</b>	44%	2,200	1,432	710	2,142	-58
<b>35 to 54</b>	38%	1,900	1,008	860	1,868	-32
<b>55+</b>	18%	900	398	337	735	-165
<b>North East</b>	1%	50	51	35	86	36
<b>North West</b>	8%	400	225	155	380	-20
<b>Yorkshire and Humber</b>	6%	300	168	125	293	-7
<b>East Midlands</b>	6%	300	179	120	299	-1
<b>West Midlands</b>	10%	500	276	197	473	-27
<b>East of England</b>	8%	400	180	192	372	-28
<b>London</b>	39%	1,950	1012	623	1,635	-315
<b>South East</b>	11%	550	304	229	533	-17
<b>South West</b>	4%	200	123	91	214	14
<b>Wales</b>	2%	100	73	45	118	18
<b>Scotland</b>	4%	200	126	69	195	-5
<b>Northern Ireland</b>	0%	-	121	26	147	147
<b>A + B</b>	26%	1,300	918	845	1,763	463
<b>C1</b>	29%	1,450	882	523	1,405	-45
<b>C2</b>	21%	1,050	452	160	612	-438
<b>D + E</b>	24%	1,200	586	379	965	-235
<b>Owned Outright</b>	32%	1,600	470	395	865	-735
<b>Owned with Mortgage</b>	32%	1,600	758	592	1,350	-250
<b>Private Rent</b>	13%	650	833	518	1,351	701
<b>Social Rent</b>	14%	700	399	239	638	-62

\*Note – The 5000 overall target is based on an estimated fall out of 3000 minority from the Main and the additional sample of 2000 targeted completes.

\*\*Note – Achieved interviews here does not include any Minority sample collected in the NI boost – an additional 72 Minority respondents were recruited here, taking the total collected across all fieldwork to 4817.





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The final number of Northern Ireland interviews achieved across the Main and Northern Ireland Boost was as follows:

	Population	Target	Achieved Main	Achieved NI BOOST	TOTAL	Performance vs. target
<b>Northern Ireland</b>	100%	902	521	351	872	-30
<b>Male</b>	47%	421	218	134	352	-69
<b>Female</b>	53%	481	303	217	520	39
<b>18-24</b>	10%	90	57	18	75	-15
<b>25-34</b>	17%	153	91	60	151	-2
<b>35-44</b>	17%	153	94	71	165	12
<b>45-54</b>	18%	162	92	75	167	5
<b>55-65</b>	16%	144	101	69	170	26
<b>66-74</b>	17%	153	63	49	112	-41
<b>75+</b>	5%	45	23	9	32	-13
<b>A + B</b>	15%	135	139	100	239	104
<b>C1</b>	40%	361	167	105	272	-89
<b>C2</b>	14%	126	78	47	125	-1
<b>D + E</b>	31%	280	137	99	236	-44
<b>Owned Outright</b>	43%	388	156	115	271	-117
<b>Owned with Mortgage</b>	27%	244	171	113	284	40
<b>Private Rent</b>	14%	126	77	58	135	9
<b>Social Rent</b>	16%	144	53	39	92	-52

\*Note – The 902 overall target is based on the target number of Northern Ireland interviews from the Main sample and the additional sample of 351 targeted completes. (In the Main, Northern Ireland slightly under achieved against its target of 551)

\*\*Note – Achieved interviews here does not include any Northern Ireland sample collected in the Ethnicity boost – an additional 26 Northern Ireland respondents were recruited here, taking the total collected across all fieldwork to 898.



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Below is a table of the split of sample achieved from each panel provider in each phase of fieldwork:

Main		Population	RN	SSI	PanelBase	Savanta	Toluna
Total		100%	100%	100%	100%	100%	100%
Gender	Male	48%	47%	41%	45%	38%	45%
	Female	52%	53%	58%	55%	61%	55%
Ages	18-24	11%	10%	6%	13%	6%	10%
	25-34	15%	13%	19%	19%	16%	12%
	35-44	15%	17%	17%	16%	18%	17%
	45-54	17%	18%	19%	18%	18%	19%
	55-65	14%	17%	19%	15%	18%	18%
	66-74	17%	13%	15%	14%	16%	15%
	75+	12%	12%	5%	5%	8%	9%
North East		4%	4%	4%	4%	4%	5%
North West		11%	11%	11%	11%	11%	10%
Yorkshire and The Humber		8%	8%	9%	9%	8%	9%
East Midlands		7%	7%	7%	7%	7%	8%
West Midlands		9%	9%	9%	9%	9%	8%
East of England		9%	9%	9%	9%	10%	8%
London		13%	14%	14%	11%	13%	14%
South East		14%	14%	14%	14%	13%	13%
South West		9%	9%	8%	9%	9%	9%
Wales		5%	5%	4%	5%	5%	4%
Scotland		8%	8%	8%	9%	8%	9%
Northern Ireland		3%	3%	3%	3%	2%	2%
A + B		26%	28%	29%	30%	28%	31%
C1		29%	26%	26%	32%	28%	28%
C2		21%	20%	19%	15%	18%	16%
D + E		24%	26%	26%	23%	26%	25%
Owned Outright		37%	40%	40%	34%	28%	40%
Owned with Mortgage		33%	28%	24%	27%	30%	24%
Private Rent		15%	15%	14%	17%	17%	16%
Social Rent		16%	10%	15%	15%	17%	14%



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Ethnicity Boost	Target %	Total	RN	SSI	PanelBase	Savanta	Toluna	Bilendi
Total	100%	100%	100%	100%	100%	100%	100%	100%
All Other White	33%	15%	15%	16%	11%	3%	41%	9%
Mixed	6%	11%	16%	9%	7%	10%	10%	9%
Asian	37%	44%	37%	47%	51%	56%	33%	51%
Black	15%	22%	28%	18%	20%	24%	11%	25%
Other + Arab	9%	7%	5%	11%	11%	7%	4%	6%
Male	47%	39%	43%	36%	30%	37%	44%	54%
Female	53%	61%	57%	64%	70%	63%	56%	46%
18 to 34	44%	37%	36%	37%	38%	48%	33%	23%
35 to 54	38%	45%	44%	48%	50%	38%	46%	41%
55+	18%	18%	20%	15%	12%	14%	21%	36%
North East	1%	2%	2%	2%	2%	1%	2%	0%
North West	8%	8%	7%	9%	8%	10%	11%	3%
Yorkshire and Humber	6%	7%	5%	7%	8%	6%	5%	9%
East Midlands	6%	6%	6%	7%	6%	8%	5%	6%
West Midlands	10%	10%	10%	8%	12%	12%	9%	10%
East of England	8%	10%	15%	7%	7%	6%	8%	8%
London	39%	33%	28%	36%	34%	34%	33%	46%
South East	11%	12%	12%	9%	13%	14%	12%	5%
South West	4%	5%	6%	6%	3%	4%	5%	7%
Wales	2%	2%	2%	3%	2%	2%	4%	0%
Scotland	4%	4%	3%	4%	4%	3%	5%	5%
Northern Ireland	0%	1%	2%	2%	1%	0%	2%	1%
A + B	26%	44%	50%	48%	40%	38%	44%	37%
C1	29%	27%	25%	28%	29%	31%	29%	26%
C2	21%	8%	6%	8%	7%	9%	14%	11%
D + E	24%	20%	19%	16%	24%	22%	13%	25%
Owned Outright	32%	21%	25%	22%	13%	15%	27%	28%
Owned with Mortgage	32%	31%	37%	30%	30%	25%	25%	26%
Private Rent	13%	27%	19%	27%	32%	34%	34%	26%
Social Rent	14%	13%	12%	14%	14%	13%	8%	17%



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Northern Ireland Boost	Target %	Total	RN	SSI	PanelBase	Savanta	Toluna	Bilendi
<b>Northern Ireland</b>	100%	100%	100%	100%	100%	100%	100%	100%
<b>Male</b>	47%	38%	38%	26%	27%	52%	35%	44%
<b>Female</b>	53%	62%	63%	74%	73%	48%	65%	56%
<b>18-24</b>	10%	5%	4%	11%	12%	10%	3%	1%
<b>25-34</b>	17%	17%	20%	7%	33%	28%	13%	9%
<b>35-44</b>	17%	20%	22%	22%	22%	21%	23%	17%
<b>45-54</b>	18%	21%	16%	22%	14%	17%	32%	27%
<b>55-65</b>	16%	20%	21%	22%	12%	14%	19%	23%
<b>66-74</b>	17%	14%	14%	11%	6%	10%	10%	20%
<b>75+</b>	5%	3%	4%	4%	0%	0%	0%	3%
<b>A + B</b>	15%	28%	29%	22%	24%	28%	42%	28%
<b>C1</b>	40%	30%	31%	26%	39%	41%	16%	27%
<b>C2</b>	14%	13%	14%	15%	12%	14%	16%	13%
<b>D + E</b>	31%	28%	26%	37%	24%	17%	26%	33%
<b>Owned Outright</b>	43%	33%	29%	37%	22%	31%	26%	41%
<b>Owned with Mortgage</b>	27%	32%	41%	26%	39%	21%	42%	24%
<b>Private Rent</b>	14%	17%	14%	15%	18%	24%	10%	18%
<b>Social Rent</b>	16%	11%	6%	7%	10%	10%	23%	13%

## Panel completion versus allocation

As noted in the panel descriptions, Online Panels rely on a number of methods and technologies to drive traffic into surveys to gain completes. Most panels use and rely on router technology to maximise their supply, rather than the use of direct invites. Therefore, when looking at panel achievement rate, a comparison to their allocation (which was based on previous achievement and current feasibility) is more relevant than a response rate. The below table shows each of the panel's initial allocation versus the number of completes they achieved for the stages of the fieldwork.

Allocation needed to be adjusted similarly in 2022 to 2021, including needing Bilendi on both boosts.

	Main		Ethnicity Boost		Northern Ireland	
	Target	Achieved	Target	Achieved	Target	Achieved
<b>RN</b>	6200	6759	1160	688	42	96
<b>SSI</b>	3200	3071	100	161	39	27
<b>Panel Base</b>	4000	3727	360	458	42	49
<b>Savanta</b>	3200	3336	180	271	28	29
<b>Toluna</b>	3400	3107	200	242	49	31
<b>Bilendi</b>	0	0	0	87	151	119



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## Fieldwork process

### Fieldwork procedures

All panels tested the links and launched at the same time and were allocated specific quotas to achieve in field. They were provided with daily updates as well as a reporting link to allow them to sample effectively, and daily instructions in terms of areas to focus on as well.

All sample was passed through the same survey entry link to ensure automatic de-duping took place – i.e., preventing those who have already taken the survey to take it a second time (see “Quality checks: removal rate” for further information on de-duping).

During fieldwork, quality checks were carried out to remove straight-liners and speeders were automatically screened out during the survey along with a manual review of open ends. The same automatic quality checks that were in place in 2021 were also applied in 2022, these are detailed in the *Quality checks: removal rate* section.

While in field, the following metrics are reviewed, monitored and updated:

- Completes versus quotas (overall and by panel)
- Length of Interview
- Dropout rate
- Percentage screening for not entering a postcode
- Device type
- Opt into sensitive questions
- Percentage happy to do a follow up
- Subgroup
- Over Indebtedness (overall, by panel and by device type)
- Need for Debt advice (Q2N3)
- Debt ladder (Detailed in the *Definitions* section)
- Number of Other specify responses

### Fieldwork dates

The fieldwork took place across the following dates:

- Main Interviews (19<sup>th</sup> July – 30<sup>th</sup> August 2022)
- Minority Boost Interviews (31<sup>st</sup> August – 21<sup>st</sup> September 2022)\*
- Northern Ireland (NI) Boost Interviews (31<sup>st</sup> August – 16<sup>th</sup> September 2022)\*

\*Note that fieldwork paused for the weekend after the death of Her Majesty Queen Elizabeth II and again on the day of Her funeral.



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## Fieldwork metrics

Here is an overall fieldwork summary based on those who started the survey:

	Total		Main		Ethnicity Boost		NI Boost	
	#	%	#	%	#	%	#	%
Started survey	62294	100%	48229	100%	13118	100%	947	100%
Dropped out	6279	10%	5082	11%	1096	8%	101	11%
Screened out: interview terminated as the respondent didn't meet the criteria (Aged under 18 or preferred not to answer age, gender or social grade, outside of the UK or did not want to enter their postcode).	6168	10%	5123	11%	939	7%	106	11%
Removal - Quality	2509	4%	2136	4%	347	3%	26	3%
Removal - Other reasons (e.g., balancing quotas)	0	0%	0	0%	0	0%	0	0%
Screened because quota was full (over-quota)	18905	30%	15875	33%	2725	21%	305	32%
Screened because not target (in the boosts)	6162	10%	0	0%	6104	47%	58	6%
Completed interview	22271	36%	20013	41%	1907	15%	351	37%

## Dropout details

The vast majority of people who drop out in a typical survey usually do so at the first page or introduction screen. There were 6279 dropouts in total and as expected, the majority of those left the survey early on. The higher dropouts occurred on the main survey intro, age, postcode, channel ranking and household composition. Below is a table showing the top questions where respondents abandoned the survey, year on year 9 of the top 10 questions for drop out remain the same as 2021.

	Main	Ethnicity BOOST	NI BOOST	Total
Intro	47%	63%	50%	50%
S1a - How old are you?	5%	8%	6%	5%
S0 - Postcode	5%	2%	7%	5%
C2 – Channel ranking	5%	1%	5%	4%
HH2 – Household composition	5%	4%	4%	4%
Q3 - consulting an advice organisation	4%	2%	1%	3%
D1 - Income	2%	1%	1%	2%
QX6 - Not Past Year Debt Advice	2%	1%	1%	2%
QX1 - Past Year Debt Advice	2%	1%	2%	2%
S3 - Social Grade	1%	1%	1%	1%



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## Data Processing

### Quality checks: removal rate

For the survey, we used a platform called Decipher which is part of Forsta's (previously named FocusVision) suite of data collection tools. This platform has a built-in de-duplication system which implements multiple checks, not only relying on IP address as a de-duplication tool as this can sometimes return false positives. Respondent duplication prevention is based on cookies as well as unique identifiers stored using the following methods:

- HTML5: A cookie that has a more modern storage method than old style cookies.
- ETag: A value stored within the browser cache, allowing cross-domain detection when surveys use a cname.
- Flash: A cookie stored inside Flash Local Storage.

These methods are considered safe with no chance of false positives.

In our experience, despite the most robust technological set up and checks, there can be a chance of a duplicate respondent – for example someone who is on multiple panels, using different email addresses and multiple devices, so we also carry out manual data checks to minimise any additional chance of duplication.

During fieldwork there were a number of quality checks that were carried out, both manual and automatic. The automated quality criteria screened out those who took the survey in under 5 minutes. On top of the speeder removals, those who straight-lined grids were also removed – which was defined as:

- Anyone straight lining N7 (this question had a large number of opposing statements making it very unlikely that a genuine respondent would flat-line)
- Anyone who straight lined at least 2 out of 3 of N6, N7 or N8.

As with, in 2021, the quality of their open ends was reviewed, but very few respondents were removed this for reason.

In 2021 MaPS supplied criteria for additional quality checks for removal of respondents. In 2022 we continued to have this quality check automated in the survey script to flag and exclude those failing these checks. These checks were (the definitions of these can be found in the *Definitions* section):

- 1. Under 25 and have higher degree.
- 2. Under 30 and own home outright.
- 3. Under 30 high income.
- 4. Arrears and high savings.
- 5. High income and part time working/retired.
- 6. Mortgage arrears but do not own home on mortgage.
- 7. Rent arrears but not a tenant.
- 8. Adverse events and high savings.
- 9. High-cost credit (not BNPL) and high savings.

Respondents who failed either any of 4,6,7,8,9, or any two or more of the checks were flagged for removal.



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	Total	Main	Ethnicity Boost	NI Boost
Total	2509	2136	347	26
Speeder	356	311	45	0
Straight liner	613	543	63	7
Open End	14	12	2	0
Additional Checks	1526	1270	237	19
Further removals*	119	106	13	0

\*After reviewing the weighted data, we identified a further 119 respondents who had passed all these checks but gave answers to certain questions that we found highly implausible. All of these people lived in London and despite the high cost of housing in this region they claimed to be under 35 years old and owners of their homes outright (with no mortgage), but with multiple arrears. MaPS took the decision to remove these respondents from the data.

## Coding

As with previous years, coding of several semi-open questions (where a respondent can code 'other specify' and write an answer that is not in the pre-code list) took place. The same list of questions was coded as were in 2021.

Below is a list of questions which were coded:

- QX4
- QX5
- QX6
- BRSP1
- BRSP3
- QA8
- BRSP4
- QB1
- QB2
- QB3
- QC1
- QC6
- QD2
- QBenefits
- NewD6a
- MH4

Code frames were updated for each of the questions where appropriate – with several questions sharing the same frame where they had the same or similar code list in the survey. If the respondent had answered something that was already in the answer list, they were back-coded instead to that predefined option.

Following the coding stage, respondents were then reviewed to see if their new answers would affect their sub-group they should have been assigned to.





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The same set of rules from previous years were used to allocate to the new sub-group and this created a new variable “sub-group new”:

- Those who coded ‘none’ at C1 re-coded into group 4
- Those who coded debt advice codes (1-5) at X6 re-coded into group 2iii
- Those who coded ‘none’ at X6 re-coded into group 4
- Those who coded debt advice codes (1-5) at X5b re-coded into group 2iv
- Those who coded debt advice codes (1-5) at QX4:
  - If they coded 3 at QX1, re-coded into group 2i
  - If they coded 1-2 at QX1 re-coded into group 1
- Those who coded ‘none’ at QX4 – now not assigned to a sub-group (as lacking information on their behaviour due to them not answering QX5/QX6.
  - Unless they coded ‘none’ (code 19 or code 24) at C1 in which case they are group 4

Overall changes from the coding into “sub-group new” are shown below:

	Main		Ethnicity Boost		NI Boost		Total	
	Subgroup	Subgroup New	Subgroup	Subgroup New	Subgroup	Subgroup New	Subgroup	Subgroup New
G1	2390	2409	479	481	25	27	2894	2917
G2i	621	623	117	117	4	4	742	744
G2ii	77	77	11	11	3	3	91	91
G2iii	799	800	94	94	12	13	905	907
G2iv	284	279	45	45	8	6	337	330
G3i	2838	2807	267	265	64	62	3169	3134
G3ii	1018	984	197	193	17	17	1232	1194
G4	11986	12020	696	698	218	219	12900	12937
No Group	0	14	0	2	0	0	0	16
TOTAL	20013	20013	1906	1906	351	351	22270	22270

## Indices of Multiple Deprivation

As a previous addition in 2021, the Indices of Multiple Deprivation (IMD) data was appended to respondents again in 2022.

IMD is calculated in a slightly different way across the nations (they do, however, provide a measure of deprivation based on people’s living circumstances (not just income)), meaning a different source was needed for each nation to calculate the IMD. In all cases it is based on a look up against the respondent’s postcode. The allocations used were:

- England:
  - <https://imd-by-postcode.opendatacommunities.org/imd/2019>
  - Index of Multiple Deprivation Decile



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- Scotland:
  - <https://www.gov.scot/publications/scottish-index-of-multiple-deprivation-2020v2-postcode-look-up/>
  - SIMD 2020v2 decile
- Wales:
  - <https://gov.wales/welsh-index-multiple-deprivation-index-guidance>
  - WIMD 2019 Decile
- Northern Ireland
  - Used a combination of:
    - ONS postcodes
    - NIMDM17\_SOA

The decile score that is turned produces a number from 1-10, 1= most deprived, 10= least deprived.

IMD fall out (raw scores from the unweighted data) is shown below – split both by the project stage and then also by nation overall:

IMD Decile	Main	Ethnicity Boost	NI Boost	IMD Decile	England	Northern Ireland	Scotland	Wales	Total
1	1985	227	36	1	1895	95	175	83	2248
2	2030	290	24	2	1997	69	188	90	2344
3	2080	269	34	3	2059	89	133	102	2383
4	2106	198	45	4	1956	94	185	114	2349
5	1913	186	22	5	1785	65	170	101	2121
6	1940	154	26	6	1779	71	164	106	2120
7	2018	165	30	7	1878	79	163	93	2213
8	1918	130	34	8	1751	83	177	71	2082
9	1886	107	49	9	1624	118	183	117	2042
10	1733	115	47	10	1512	119	166	98	1895
No Match	404	66	4	No Match	386	16	46	26	474
<b>Total</b>	<b>20013</b>	<b>1907</b>	<b>351</b>	<b>Total</b>	<b>18622</b>	<b>898</b>	<b>1750</b>	<b>1001</b>	<b>22271</b>

## Additional Data Appends

As part of the data processing process, alongside the final repeat responder numbers, sample sub source and IMD a number of additional calculations, segmentations and looks ups are added to the final data – which include:

- Financial Wellbeing Assessment
  - Based on the answers to a number of golden questions in the survey a score is calculated between 0 and 100 and measured against the UK average
- Financial Resilience Segment
  - Using age, gender and postcode the respondents Financial Resilience Segment and Subsegment was calculated.
- Poverty Score

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- A Poverty score was then calculated as the sum of scores on a number of indicators. Scores ranged from 0-18, and those scoring 7 or higher were classed as being in poverty

## Local Area Estimation on Need for Debt Advice survey

### Data enrichment

Following completion of the 2021 survey and again in 2022, Alligator arranged for the following data fields to be appended to their internal data set, using the respondent's Royal Mail postcode to match to appropriate lookup files<sup>2</sup>:

Variable name	Example-England	Example-Scotland	Example-Wales	Example-NI	Description
oa11cd	E00122309	S00090620	W00008886	N00004163	Output Area Code (OA)
lsoa11cd	E01024093	S01006579	W01001714	95XX06S2	Lower Super Output Area Code
msoa11cd	E02005023	S02001248	W02000401	N99999999	Middle Super Output Area Code
ladcd	E07000106	S12000033	W06000015	N09000011	Local Authority District Code
lsoa11nm	Canterbury 014E	West End South - 05	Cardiff 035A	Bloomfield 2 NorthDown	Lower Super Output Area Name
msoa11nm	Canterbury 014	West End South	Cardiff 035	(pseudo) Northern Ireland	Middle Super Output Area Name
ladnm	Canterbury	Aberdeen City	Cardiff	Ards and North Down	Local Authority District Name
ladnmw	-	-	Caerdydd	-	Local Authority District Name (Welsh)

The above data fields, plus the Royal Mail postcode sector (postcode district, the single space, and the first character of the inward code <https://ideal-postcodes.co.uk/guides/uk-postcode-format>), is sent to MaPS.

Variable	Example-England	Example-Scotland	Example-Wales	Example-NI	Description
Postcodesector	CT2 7	AB10 6	CF5 1	BT19 7	Removal of last 2 digits (unit code), to reduce prospect of Personally Identifiable Information.

The following source data set was used to assist this enrichment. Below is a link to the lookup file that converts postcode to 2011 Census Output Areas (OA), along with higher level geographic details (i.e. LSOA, MSOA, LAD):

<https://geoportal.statistics.gov.uk/datasets/28f6fd3908214c949aa45995c5f68d8c/about>

<sup>2</sup> The survey includes an explicit informed consent question in relation to the collection of postcode, precisely to cover the purposes of a matching / enrichment task.



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Key data fields were then supplied to the analysis agency performing the Local Area Estimations. This excluded PostCode sector, and Output Area, as these were deemed unnecessary and too granular for the modelling task:

Variable	Description
record	Survey ID (not unique)
IMD	Index of Multiple Deprivation (2019)
S1a	Age actual
S1age	Age band
S2	Gender
lsoa11cd	Lower Super Output Area Code (LSOA)
msoa11cd	Middle Super Output Area Code (MSOA)
ladcd	Local Authority District Code
lsoa11nm	Lower Super Output Area Name
msoa11nm	Middle Super Output Area Name
ladnm	Local Authority District Name
ladnmw	Local Authority District Name (Welsh)
ID_new	Arbitrary unique sequential ID field
d8	D8: Urban / Rural
S00	Region
ccsegn	MAS segment (CACI) NET
s4	Education
s5	S5: Housing Tenure
s6	Working status
s6a	S6a: Type of Employment
hh2x_1	HH2: Number of children in HH (0-13)
d2	D2: Which of the following best describes your ethnic group?
bk38	D1 Income (survey)
debt_ladder4	Four level Need for Debt Advice measure (Dependent Variable)
WEIGHT11TRIMC	WEIGHT

## Definitions

During the project, several definitions were agreed to use in quotas or in the data tables. Key definitions are as follows:

### *Education (S4):*

- University Degree or Higher - University higher degree (e.g., Masters/PhD or equivalent) **or** First degree level qualification (including Foundation degree, bachelor's degree, PGCE or equivalent) **or** Diplomas in higher education, HNC/HND/BTEC Higher or equivalent (codes 1-3)
- A-level - A-Level, Scottish Higher, Welsh Baccalaureate, International Baccalaureate or equivalent (code 4)
- GCSE - Vocational qualifications such as Apprenticeships or City and Guilds or GCSE - GCSE/O-Level/CSE (codes 5-6)



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- Unfinished Secondary - I have no formal qualifications (code 8)
- Other – Other (7) or don't know (code 10) or prefer not to say (code 11)

## Tenure (S5)

- Own it outright - Owned Outright (code 1)
- Own it with a mortgage - Owned with Mortgage (code 2) or Part own / part rent the property (shared ownership) (code 6)
- Private Rent – Rent it from a private landlord (code 3)
- Social Rent – Rent it from a local authority (code 4) or Rent it from a housing association (code 5)
- Other – All other codes (code 7-9) or don't know (code 10) or prefer not to say (code 11)

## Over-indebtedness

- Over-indebted - MAS\_Q1 = 3 AND/OR MAS\_Q2 = 1
- Not over-indebted - MAS\_Q1 ≠ 3 AND MAS\_Q2 ≠ 1

## Need Advice

- Need advice – Q2 = 1 and N3=1,2,3
- Do not need advice - (Q2=1 and N3=4,5) or (Q2=2 and N3=1-5)

## Fin-cap - Need advice (Updated for 2020 – calculated in data but superseded by the debt ladder)

- A High fin-cap score is defined as - Budgeting/ money management good - Score themselves 8-10/10 on 3+ of the following (N7):
  - I always shop around to make sure I get the best deal
  - I check my incomings, outgoings and bank balance regularly
  - I adjust the amount of money I spend on non-essentials if money is tighter than expected
  - I plan my spending to cover months where I expect money will be tighter
- Anyone who doesn't meet these criteria falls into a Low fin-cap score.
- Behind:
  - Has fallen behind or missed payments in 3 of last 6 months without a payment holiday or would have fallen behind without a payment holiday (Q2a = No none of them OR Q2b = yes)
  - Currently behind on at least 1 priority bill/cc or 2+ other bills/ccs
    - Priority codes: Rent/ mortgage, Council tax, TV licence, Child maintenance payments, Court fines, Tax debts, Car finance, Hire purchase payments for essential goods e.g., white goods, business equipment, Over-payment of benefits/ tax credits, Utility bills (not water bills)
- At Risk (Route 1):
  - Has fallen behind or missed payments in 3 of last 6 months without a payment holiday or would have fallen behind without a payment holiday (Q2a = No none of them OR Q2b = yes)



# ALLIGATOR

- Not currently behind on at least 1 priority bill/cc or 2+ other bills/ccs
  - Priority codes: Rent/ mortgage, Council tax, TV licence, Child maintenance payments, Court fines, Tax debts, Car finance, Hire purchase payments for essential goods e.g., white goods, business equipment, Over-payment of benefits/ tax credits, Utility bills (not water bills)
  
- At Risk (Route 2):
  - Has fallen behind or missed payments in 3 of last 6 months (Q2) = No or don't know OR Q2b=No
  - Often (coded very/ fairly) \*use a credit card, overdraft or borrow to buy food or pay bills as short of money (N6) OR Often (coded very/ fairly) do 2+ of:
    - borrow money to pay off debts (N6)
    - borrow from family/friends as out of money (N6)
    - go up to or over limit on cards or overdraft (N6)
  
- Not at Risk:
  - Has fallen behind or missed payments in 3 of last 6 months (Q2) = No or don't know OR Q2b=No
  - Often (coded very/ fairly) \*use a credit card, overdraft or borrow to buy food or pay bills as short of money (N6) OR Often (coded very/ fairly) do 2+ of:
    - borrow money to pay off debts (N6)
    - borrow from family/friends as out of money (N6)
    - go up to or over limit on cards or overdraft (N6)

\*Two codes have been combined at N6 in 2020

These 2 are combined to create the following 6 combinations:

- Behind, high fin-cap score
- Behind, low fin-cap score
- High risk, high fin-cap score
- High risk, low fin-cap score
- Low risk, high fin-cap score
- Low risk, low fin-cap score

*Debt Ladder:*

- n2prioritycount - *Count of following variables selected.*
  - N2r18: Rent
  - N2r19: Mortgage
  - N2r20: Loan(s) secured against your home
  - N2r2: Council tax
  - N2r3: TV licence
  - N2r4: Child maintenance payments
  - N2r5: Court fines
  - N2r6: Tax debts
  - N2r21: Car finance or hire purchase for essential goods
  - N2r9: Over-payment of benefits/ tax credits



# ALLIGATOR

- N2r10: Utility bills (not water bills)
- n2prioritysum - *Recode from n2prioritycount*
  - 0'No bills'
  - 1'One bill'
  - 2'Two bills'
  - 3'Three or more bills'
- n2netcount - *Count of following variables selected*
  - N2r18: Rent
  - N2r19: Mortgage
  - N2r20: Loan(s) secured against your home
  - N2r2: Council tax
  - N2r3: TV licence
  - N2r4: Child maintenance payments
  - N2r5: Court fines
  - N2r6: Tax debts
  - N2r21: Car finance or hire purchase for essential goods
  - N2r22: Car finance or hire purchase for non-essential goods
  - N2r9: Over-payment of benefits/ tax credits
  - N2r10: Utility bills (not water bills)
  - N2r11: Water bills
  - N2r12: Phone/ internet bills
  - N2r23: Unsecured personal loan(s)
  - N2r13: Credit/ store cards
  - N2r24: Catalogue or home (doorstep) credit
  - N2r25: Buy Now Pay Later
  - N2r26: Unpaid parking tickets
  - N2r15: Other (please specify)
- n2netsum - *Recode from n2netcount*
  - 0'No bills'
  - 1'One bill'
  - 2'Two bills'
  - 3'Three or more bills'
- n4modcount - *Count of following variables selected.*
  - N4r1: Having your phone, gas or electricity cut off
  - N4r2: Having a prepayment meter imposed for gas or electricity
  - N4r7: Loss of essential goods (e.g. car)
  - N4r8: Unable to buy essential items (e.g. food)
- n4modsum - *Recode from n4modcount*



# ALLIGATOR

- 0'No events/experiences'
  - 1'One event/experience'
  - 2'More than one event/experience'
- n4majcount - *Count of following variables selected.*
    - N4r3: A court summons from the people you owe money to
    - N4r4: Being contacted by bailiffs
    - N4r5: Being evicted from your home
    - N4r6: Having your home repossessed
  - n4majsum - *Recode from n4majcount*
    - 0'No events/experiences'
    - 1'One event/experience'
    - 2'More than one event/experience'
  - n5count - *Count of following variables selected*
    - N5r1: Payday loan
    - N5r2: Other short-term credit
    - N5r4: Unauthorised overdraft
    - N5r9: Logbook Loan
  - n5sum - *Recode from n5count*
    - 0'No credit'
    - 1'One or more type of credit'
  - events\_hcc - *Calculate as follows from previously calculated variables:*
    - 0'No events or HCC' = (n4majsum.r0 and n4modsum.r0 and n5sum.r0)
    - 1'Moderate events or HCC' = ((n4modsum.r1 OR n4modsum.r2) OR (n5sum.r1))
    - 2'Major events' = (n4majsum.r1 OR n4majsum.r2)
      - Note: If Code 1 and 2 qualify, Punch as Code 2.
  - debt\_ladder - *Calculate as follows from previously calculated variables + N3:*
    - 1 'No problems' = ((n3.r5 or n3.r6) and (n2netsum.r0) and (n5sum.r0))
    - 2 'Struggling but not out of control' = (n2prioritysum.r0) and (events\_hcc.r0)
    - 3 'Struggling and getting out of control' = (n2prioritysum.r0 and events\_hcc.r1) or (n2prioritysum.r1 and events\_hcc.r0) or (n2netsum.r1 or n2netsum.r2 or n2netsum.r3)
    - 4'Early arrears' = (n2prioritysum.r0 and events\_hcc.r2) or (n2prioritysum.r1 and events\_hcc.r1) or (n2prioritysum.r2 and events\_hcc.r0)
    - 5'Serious arrears (priority arrears/ multiple non-priority)' = (n2prioritysum.r1 and events\_hcc.r2) or (n2prioritysum.r2 and events\_hcc.r1) or (n2prioritysum.r3 and events\_hcc.r0)
    - 6 'Emergency'. = ((n2prioritysum.r2 OR n2prioritysum.r3) and events\_hcc.r2) or (n2prioritysum.r3 and events\_hcc.r1)
    - Note: If Code 1 is priority, if qualify for code 1 as well as other punch as code 1.





# ALLIGATOR

- *debt\_ladder4 - Calculate as follows from debt\_ladder4*
  - 1 'No problems' = debt\_ladder.r1
  - 2 'Struggling but not out of control' = debt\_ladder.r2
  - 3 'Struggling and getting out of control' = debt\_ladder.r3
  - 4 'Early/Serious arrears/ Emergency'. = debt\_ladder.r4 or debt\_ladder.r5 or debt\_ladder.r6

## *Quality Flags:*

- 1. Under 25 and have higher degree.
  - IF (S1age = 2 & S4= 1) Check1=1.
- 2. Under 30 and own home outright.
  - IF (S1age <4 & S5= 1) Check2=1.
- 3. Under 30 high income.
  - IF (S1age <4) & (ANY (D1,16,17,18)) Check3=1.
- 4. Arrears and high savings.
  - IF (NEWSV1=5) & (n2netcount>0) Check4=1.
- 5. High income and part time working/retired.
  - IF (ANY (S6,2,7)) & (ANY (D1,16,17,18)) Check5=1.
- 6. Mortgage arrears but do not own home on mortgage.
  - IF (ANY (S5,1,3,4,5,6,7,8,9)) & (N2r19=1) Check6=1.
- 7. Rent arrears but not a tenant.
  - IF (ANY (S5,1,2,7,8,9)) & (N2r18=1) Check7=1.
- 8. Adverse events and high savings.
  - IF ((N4r1=1 OR N4r2=1 OR N4r3=1 OR N4r4=1 OR N4r5=1 OR N4r5=1 OR N4r6=1 OR N4r7=1 OR N4r8=1)) & (NEWSV1=5) Check8=1.
- 9. High-cost credit (not BNPL) and high savings.
  - IF ((N5r1=1 OR N5r2=1 OR N5r3=1 OR N5r4=1 OR N5r9=1 )) & (NEWSV1=5) Check9=1.

## Weighting process

As per previous years, all the data from the Main, Ethnicity and Northern Ireland Boosts were weighted as one. Similarly, one weight could be applied to all respondents in a single stage process, meaning one final weighting variable exists and can be used across all the data.

Multiple weighting schemes were tested once again, the overall process of weighting followed the same approach as 2021.

9 overall stages of weights were created based on the most up to date census data available to us including 2021 mid-year population estimates:



# ALLIGATOR

**Weight 1** - Region/Nation

**Weight 2** - Age within region

**Weight 3** - Gender within region

**Weight 4** - IMD within Region

**Weight 5** - Tenure within Region

**Weight 6a** - Gender within age by nation

**Weight 6b** - Gender within Broad age

**Weight 7** - Ethnicity within Region and nation

**Weight 8** - Age within Ethnicity

**Weight 9** - Gender within Ethnicity

These were applied in the following process:

- 1 = 1
- 2 = 1+2
- 3 = 1+2+3
- 4 = 1+2+3+4
- 5 = 1+2+3+4+5
- 6a = 1+2+3+4+5+6a

From the initial set of weights, Weight 6a was having a big impact on efficiency, so this was adjusted to 6b and run as:

- 6b = 1+2+3+4+5+6b

After reviewing these new weights, it was decided that 6b would be taken forward, and the final levels of weighting were applied:

- 7 = 1+2+3+4+5+6b+7
- 8 = 1+2+3+4+5+6b+7+8
- 9 = 1+2+3+4+5+6b+7+8+9

Once the updated weights were applied, further review was made of the data and it was decided that 119 people should be removed from the data. The general rule for removing these were people who:

- People who need debt advice (debt\_ladder4=4)
- Live in London (S00=7)
- 18-34 years old (S1age=2,3,4)
- Own their home outright with no mortgage (S5=1)

After each round of weighting, a set of weighted (but unformatted) cut down tables were prepared based on the weighting scheme being tested, with the aim to view the impact of weighting on:

- Education (S4)
- Urban/rural – Split by Nation (D8)
- Working status – Split by Nation (S6 & S2)
- Children in HH (HH1 & HH2)
- Income (D1)



# ALLIGATOR

- Regularity of savings (QSV1)
- Poverty (From allocation file)
- Survey Device (Vmobiledevice)

Alongside this were the key weighting metrics:

- **Rim Weighting Efficiency**  
Weighting efficiency is useful for understanding the impact of weighting on your data. The closer your weighting efficiency is to 100%, the more closely your weighted data resembles your actual data.
- **Maximum Respondent Rim Weight**  
The highest weight value associated with a respondent, indicating how strongly the participant's survey responses up-weighted. For example, if the maximum weight value is 5, it means that in your weighted survey data, there is a survey respondent whose individual response counts as five responses.
- **Minimum Respondent Rim Weight**  
The lowest weight value associated with a respondent, indicating how much the participant's survey responses are down-weighted. For example, if the minimum weight value is 0.2, it means that in your weighted survey data, there is a survey respondent whose individual response counts as 0.2 responses.
- **No. of Records with weight factors 5 or above**  
A weight of 5 is considered to be a high weight to apply to one respondent, thus this metric is run to see how many respondents in the weighted data are being given a high weight.
- **No. of Records with weight factors under 0.2**  
A weight of 0.2 is considered to be a low weight to apply to one respondent, thus this metric is run to see how many respondents in the weighted data are being given a low weight.

These were provided to MaPS with the weight value for each responded appended, to help decide which was most appropriate, based on a trade-off between impacts of weighting on results vs. efficiency.

## Final weighting and efficiency

The final weighting approach chosen was the **full 9 sets** of weights, using the **6b variation**, which was used for the full combined data. The final scheme and adjustments made is listed below:

### Weight 1

- Rim Weighting Efficiency 99.3 %
- Maximum Respondent Rim Weight: 1.066356
- Minimum Respondent Rim Weight: 0.686910

### Weight 2

- Rim Weighting Efficiency 96.5 %
- Maximum Respondent Rim Weight: 1.949102
- Minimum Respondent Rim Weight: 0.597008

### Weight 3

- Rim Weighting Efficiency 95.3 %
- Maximum Respondent Rim Weight: 2.094001
- Minimum Respondent Rim Weight: 0.000000



# ALLIGATOR

## Weight 4

- Rim Weighting Efficiency 94.3 %
- Maximum Respondent Rim Weight: 3.417626
- Minimum Respondent Rim Weight: 0.000000

## Weight 5

- Rim Weighting Efficiency 84.6 %
- Maximum Respondent Rim Weight: 4.060425
- Minimum Respondent Rim Weight: 0.000000

## Weight 6b

- Rim Weighting Efficiency 78.8 %
- Maximum Respondent Rim Weight: 5.313639
- Minimum Respondent Rim Weight: 0.000000

## Weight 7(6b)

- Rim Weighting Efficiency 78.1 %
- Maximum Respondent Rim Weight: 5.474116
- Minimum Respondent Rim Weight: 0.000000

## Weight 8(6b)

- Rim Weighting Efficiency 73.6 %
- Maximum Respondent Rim Weight: 5.288401
- Minimum Respondent Rim Weight: 0.000000

## Weight 9(6b)

- Rim Weighting Efficiency 73.7 %
- Maximum Respondent Rim Weight: 6.861234
- Minimum Respondent Rim Weight: 0.000000

