



Northern Ireland High Street Scheme Survey August to November 2021 Report

Findings from the NISRA Coronavirus (COVID-19) Opinion Survey

This statistical report presents key findings on the Northern Ireland High Street Scheme from questions asked in the NISRA Coronavirus (COVID-19) Opinion Survey. The Department for the Economy (DfE) commissioned questions in the survey relating to the Scheme and this report summarises responses from 2,358 individuals aged 18 or over interviewed from 2 August to 27 November 2021.

The statistics presented in this report cover two time periods. Section 1 relates to the period 2 August to 26 September 2021, prior to the launch of the Scheme and the online application portal opening on 27 September 2021 and focuses on respondents' intentions regarding the Scheme. Section 2 relates to the period 27 September to 27 November 2021, after the launch of the Scheme and the opening of the online application portal on 27 September 2021. This section focuses on the actions of those that had applied to the Scheme and the intentions of those that had not yet applied. The telephone application service opened during this period on 11 October 2021.

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Published by: Youth Training Statistics and Research Branch Department for the Economy, 39-49 Adelaide Street, BT2 8FD

Statistician: Jayne Condren

E-mail: jayne.condren@economy-ni.gov.uk

Telephone: 028 9041 6885 (Text relay prefix 18001)

Website: https://www.economy-ni.gov.uk/articles/ni-high-street-scheme





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Contact Us

Any enquiries regarding this document should be sent to:

Youth Training Statistics and Research Branch Department for the Economy Adelaide House 39-49 Adelaide Street Belfast, BT2 8FD

Tel: +44 (0)28 9041 6885

E-mail: analyticalservices@economy-ni.gov.uk





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Key Points

During 2 August to 26 September 2021, prior to the launch of the Scheme:

- The majority (97%) of respondents said they intend to apply for a prepaid £100 card when the High Street Scheme is launched, whilst only 3% said they did not.
- Of those who said they intend to apply for a prepaid £100 card, nine tenths (90%) said they intend to apply online, whilst a tenth (10%) said by telephone.
- Of those who said they intend to apply for a prepaid £100 card, the majority (87%) said 'I will apply myself', a tenth (10%) said 'I will ask someone to apply on my behalf' whilst 4% said 'I will apply myself with assistance'.
- Of those who said they intend to apply for a prepaid £100 card, just over three fifths (61%) said they intend to spend all or most of the £100 in small local businesses.
 Under a third (29%) said they intend to spend some in small local businesses and some in large multinational companies, whilst a tenth (10%) said they intend to spend all or most of it in large multinational companies.

During 27 September to 27 November 2021, after the launch of the Scheme:

- The majority (85%) of respondents said 'I have already applied via the online portal', a seventh (14%) said 'Not yet however I intend to apply', whilst 1% said 'No I do not intend to apply' for a prepaid £100 card.
- Of those who said they had already applied via the online portal, over four fifths (82%) said 'I applied myself', under a sixth (15%) said 'Someone applied on my behalf' and 3% said 'I applied myself with assistance'.
- Of those who said they had already applied via the online portal themselves or with assistance, the majority (95%) said they found the application process very easy/easy, whilst only 5% said they found it difficult/very difficult.
- Of those who said they had already applied via the online portal or they intend to apply, two thirds (67%) said they intend to spend or have spent all or most of the £100 in small local businesses. Over a fifth (22%) said they intend to spend or have spent some in small local businesses and some in large multinational companies, whilst just over a tenth (11%) said they intend to spend or have spent all or most of it in large multinational companies.
- Of those who said they had already applied via the online portal or they intend to apply, over two fifths (44%) said they intend to spend or have spent all of the £100 on something(s) they would have bought anyway whilst over a fifth (22%) said they





intend to spend or have spent none of the £100 on something(s) they would have bought anyway.

- Of those who said they intend to spend or have spent all or most of their £100 on something(s) they would have bought anyway, the majority (70%) said this has "freed up" money in their budget, whilst 30% said it has not.
- Of those who said they have "freed up" money in their budget, over a third (36%) said they intend to spend or have spent it on something(s) they would not have bought in the absence of the Scheme, over a quarter (27%) said on paying bills or reducing debt, over a fifth (23%) said on something else whilst 15% said to increase their savings.
- Of those who said they have "freed up" money in their budget, under three quarters (71%) said they intend to spend or have spent most or all of it in small local businesses, whilst similar proportions said they intend to spend or have spent some of it in small local businesses or elsewhere including online (both 15%).





Introduction

In early 2020, Northern Ireland (NI) experienced its first wave of Coronavirus (COVID-19), leading to unexpected changes to peoples' lives, lifestyles and behaviours. The NI Executive introduced a range of schemes and initiatives to support local people and businesses due to the negative impacts of the Coronavirus pandemic. One such scheme was the NI High Street Scheme, implemented by DfE, with the aim of stimulating economic recovery by providing businesses with a financial boost.

NI High Street Scheme

The Scheme was launched on 27 September 2021 and invited each eligible person aged 18 or over in NI to apply for a Spend Local £100 prepaid card to spend in local businesses over a short period. Applications could be made through the online portal via NI Direct or by telephone. Once applications were verified, prepaid cards were posted to the applicant's home address.

The Spend Local prepaid card was to be used in any business in NI that accepts card transactions to purchase goods and services. The cards could be used for multiple transactions, limited to a maximum spend of £100, however could not be used for online purchases, withdrawing money, gambling, legal or financial payments. More information on the Scheme is detailed in Annex A.

An Official Statistics Publication

The statistics within this report have been compiled in accordance with Official Statistics guidelines. They aim to meet identified user needs; are accessible and explained; are produced in accordance with sound methods; and are managed impartially and objectively in the public interest. Further information on the Code of Practice for Statistics is available on the UK Statistics Authority website. Further information on the DfE Statement of Compliance in relation to the Pre-release Access to Official Statistics Order (Northern Ireland) 2009 is available on the DfE website.





Survey Findings

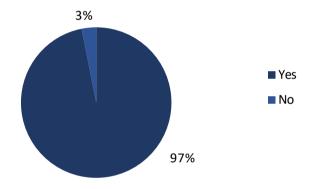
Section 1: Findings from 2 August to 26 September 2021, prior to the launch of the Scheme

This section summarises the responses to questions about the NI High Street Scheme from 2 August to 26 September 2021, prior to the launch of the Scheme and the online application portal opening on 27 September 2021. Note the telephone application service opened after this period on 11 October 2021.

COV_HSS1

When the High Street Scheme is launched do you intend to apply for a prepaid £100 card? Of the 1,196 respondents, the majority (97%) said they intend to apply for a prepaid £100 card when the High Street Scheme is launched, whilst only 3% said they did not (Figure 1).

Figure 1. When the High Street Scheme is launched do you intend to apply for a prepaid £100 card?



Base = 1,196

Those in paid employment were more likely to say they intend to apply for a prepaid £100 card than those not in paid employment. However, there were no differences on whether respondents intended to apply for a prepaid £100 card when looking at age band, limiting longstanding illness or sex.

COV HSS2

Why do you not intend to apply to get a £100 prepaid card?

Respondents who said they do not intend to apply for a prepaid £100 card were asked this question. Of the 44 respondents, the main reason given for not intending to apply for a £100 prepaid card was that they do not need or want the money. Due to the low number of respondents, no further analysis was carried out.



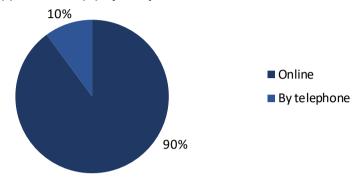


COV_HSS3

Do you intend to apply (i) online or (ii) by telephone?

Respondents who said they intend to apply for a prepaid £100 card were asked this question. Of the 1,147 respondents, nine tenths (90%) said they intend to apply online, whilst a tenth (10%) said by telephone (Figure 2).

Figure 2. Do you intend to apply (i) online or (ii) by telephone?



Base = 1,147

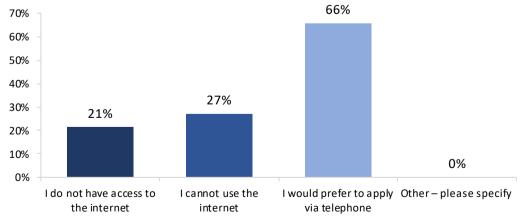
Respondents aged 50 or over, those with a limiting longstanding illness and those not in paid employment were more likely to say they intend to apply to the Scheme by telephone. There were no differences between males and females on whether they intended to apply online or by telephone.

COV HSS4

Why do you intend to apply via telephone rather than online?

Respondents who said they intend to apply by telephone were asked this question. Of the 191 respondents, two thirds (66%) said they would prefer to apply via telephone, whilst over a quarter (27%) said they cannot use the internet and just over a fifth (21%) said they do not have access to the internet (Figure 3).

Figure 3. Why do you intend to apply via telephone rather than online? 1



¹ Percentages sum to more than 100% due to multiple responses.

Base = 191

Due to the low number of respondents, no further analysis was carried out.



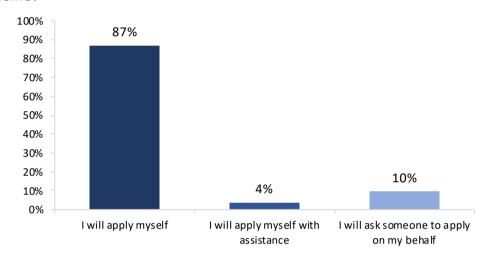


COV HSS5

Do you intend to apply yourself or ask someone else to apply on your behalf for the Scheme?

Respondents who said they intend to apply for a prepaid £100 card were asked this question. Of the 1,150 respondents, the majority (87%) said 'I will apply myself', a tenth (10%) said 'I will ask someone to apply on my behalf' whilst 4% said 'I will apply myself with assistance' (Figure 4).

Figure 4. Do you intend to apply yourself or ask someone else to apply on your behalf for the Scheme?



Base = 1,150

Respondents aged 65 or over, those with a limiting longstanding illness and those not in paid employment were less likely to say they intend to apply to the Scheme themselves and more likely to say they intend to apply themselves with assistance or ask someone to apply on their behalf. There were no differences between males and females on whether they intended to apply themselves or ask someone else.

COV HSS6

Although the prepaid card can be used to purchase goods and services in any business within Northern Ireland that has the facility to accept card payments, people will be encouraged to spend the money in small local businesses. Where do you intend to spend the £100?

Respondents who said they intend to apply for a prepaid £100 card were asked this question. Of the 1,134 respondents, just over three fifths (61%) said they intend to spend all or most of the £100 in small local businesses. Under a third (29%) said they intend to spend some in small local businesses and some in large multinational companies, whilst a tenth (10%) said they intend to spend all or most of it in large multinational companies (Figure 5).





Figure 5. Where do you intend to spend the £100?



Respondents aged 18 to 34 and those with no limiting longstanding illness were less likely to say they intend to spend all or most of the £100 in small local businesses and more likely to say they intend to spend some in small local businesses and some in large multinational companies. There were no differences on where respondents intended to spend the £100 when looking at sex or employment status.

Section 2: Findings from 27 September to 27 November 2021, after the launch of the Scheme

This section summarises the responses to questions about the NI High Street Scheme from 27 September to 27 November 2021, after the launch of the Scheme and the opening of the online application portal on 27 September 2021. Note the telephone application service opened during this period on 11 October 2021.

COV HSSB1

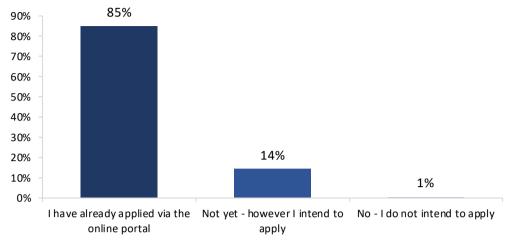
The NI High Street Scheme opened its online portal for applications on 27 September. Do you intend to apply, or have you already applied, for a prepaid £100 card?

Of the 1,162 respondents, the majority (85%) said 'I have already applied via the online portal', a seventh (14%) said 'Not yet – however I intend to apply', whilst 1% said 'No – I do not intend to apply' for a prepaid £100 card (Figure 6).





Figure 6. Do you intend to apply, or have you already applied, for a prepaid £100 card?



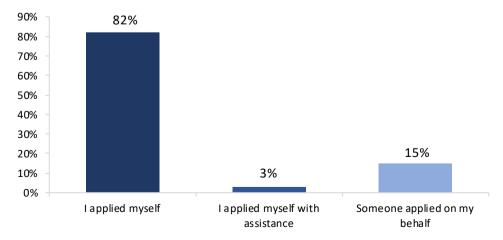
Base = 1,162

Respondents aged 65 or over were less likely than those aged 35 to 49 to say they had already applied via the online portal and more likely to say they hadn't applied to the Scheme yet but intend to. Similarly, those with a limiting longstanding illness were less likely to say they had already applied via the online portal and more likely to say they hadn't applied to the Scheme yet but intend to. There were no differences on whether respondents intended to apply or had already applied for a prepaid £100 card when looking at sex or employment status.

COV_HSSB1a

Did you apply to the Scheme yourself or ask someone else to apply on your behalf? Respondents who said they had already applied via the online portal were asked this question. Of the 975 respondents, over four fifths (82%) said 'I applied myself', under a sixth (15%) said 'Someone applied on my behalf' and 3% said 'I applied myself with assistance' (Figure 7).

Figure 7. Did you apply to the Scheme yourself or ask someone else to apply on your behalf?



Base = 975





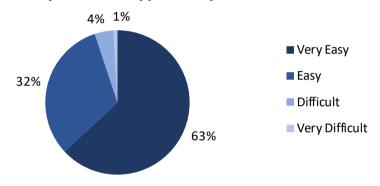
Respondents aged 65 or over, those with a limiting longstanding illness and those not in paid employment were less likely to say they applied to the Scheme themselves and more likely to say they applied themselves with assistance or they asked someone to apply on their behalf. There were no differences between males and females on whether they applied to the Scheme themselves or asked someone else.

COV HSSB1b

How easy or difficult did you find the application process?

Respondents who said they had already applied via the online portal themselves or with assistance were asked this question. Of the 771 respondents, the majority (95%) said they found the application process very easy/easy, whilst only 5% said they found it difficult/very difficult (Figure 8).

Figure 8. How easy or difficult did you find the application process?



Base = 771

There were no differences on whether respondents found the application process very easy/easy or difficult/very difficult when looking at age band, limiting longstanding illness, sex or employment status.

COV HSSB1c

Why did you find the portal difficult to use?

Respondents who said they found the portal difficult or very difficult to use were asked this question. Of the 41 respondents, the main reason given for finding the portal difficult to use was the system was slow or kept crashing. Due to the low number of respondents, no further analysis was carried out.

COV HSSB2

Why do you not intend to apply to get a £100 prepaid card?

Respondents who said they do not intend to apply for a prepaid £100 card were asked this question. Due to the low number of respondents (12), no analysis was carried out.

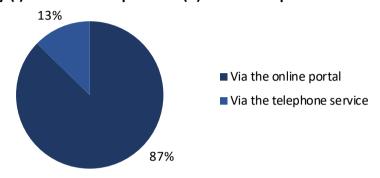




COV_HSSB3

Do you intend to apply (i) via the online portal or (ii) via the telephone service? Respondents who said they had not yet applied for a prepaid £100 card but intend to apply were asked this question. Of the 173 respondents, the majority (87%) said they intend to apply via the online portal, whilst an eighth (13%) said they intend to apply via the telephone service (Figure 9).

Figure 9. Do you intend to apply (i) via the online portal or (ii) via the telephone service?



Base = 173

Respondents aged 65 or over, those with a limiting longstanding illness and those not in paid employment were more likely to say they intend to apply via the telephone service. There were no differences between males and females on whether they intended to apply via the online portal or via the telephone service.

COV HSSB4

Why do you intend to apply via the telephone service rather than online?

Respondents who said they intend to apply via the telephone service were asked this question. Of the 40 respondents, the main reasons given for intending to apply via the telephone service rather than online were they do not have access to the internet, they cannot use the internet and they would prefer to apply via telephone. Due to the low number of respondents, no further analysis was carried out.

COV HSSB6

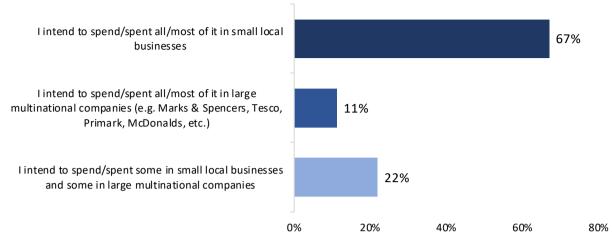
Although the prepaid card can be used to purchase goods and services in any business within Northern Ireland that has the facility to accept card payments, people will be encouraged to spend the money in small local businesses. Where do you intend to spend/did you spend the £100?

Respondents who said they had already applied via the online portal or they intend to apply were asked this question. Of the 1,131 respondents, two thirds (67%) said they intend to spend or have spent all or most of the £100 in small local businesses. Over a fifth (22%) said they intend to spend or have spent some in small local businesses and some in large multinational companies, whilst just over a tenth (11%) said they intend to spend or have spent all or most of it in large multinational companies (Figure 10).





Figure 10. Where do you intend to spend/did you spend the £100?



Base = 1,131

Respondents aged 18 to 34 were less likely to say they intend to spend or have spent all or most of the £100 in small local businesses and more likely to say they intend to spend or have spent all or most of it in large multinational companies or they intend to spend or have spent some in small local businesses and some in large multinational companies. There were no differences on where respondents intended to or did spend the £100 when looking at limiting longstanding illness, sex or employment status.

COV HSSB7

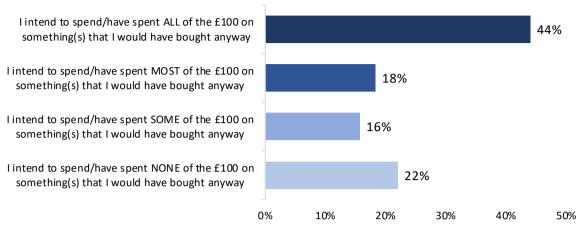
Do you intend to spend/have you spent the £100 prepaid card on something(s) that you would have bought anyway?

Respondents who said they had already applied via the online portal or they intend to apply were asked this question. Of the 764 respondents, over two fifths (44%) said they intend to spend or have spent all of the £100 on something(s) they would have bought anyway whilst over a fifth (22%) said they intend to spend or have spent none of the £100 on something(s) they would have bought anyway. Under a fifth (18%) of respondents said they intend to spend or have spent most of the £100 on something(s) they would have bought anyway and a sixth (16%) said they intend to spend or have spent some of the £100 on something(s) they would have bought anyway (Figure 11).





Figure 11. Do you intend to spend/have you spent the £100 prepaid card on something(s) that you would have bought anyway?



Base = 764

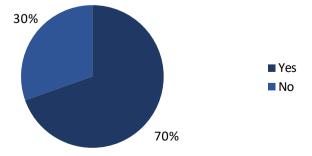
Respondents with a limiting longstanding illness and those not in paid employment were more likely to say they intend to spend or have spent all of the £100 on something(s) they would have bought anyway. Also, respondents aged 35 to 49 and 65 or over were more likely than those aged 18 to 34 to say they intend to spend or have spent all of the £100 on something(s) they would have bought anyway.

Female respondents and those in paid employment were more likely to say they intend to spend or have spent none of the £100 on something(s) they would have bought anyway.

COV HSSFreed

Given that you intend to spend/have spent all or most of your £100 voucher on something that you would have bought anyway, has this "freed up" any money in your budget? Respondents who said they intend to spend or have spent all or most of their £100 on something(s) they would have bought anyway were asked this question. Of the 477 respondents, the majority (70%) said this has "freed up" money in their budget, whilst 30% said it has not (Figure 12).

Figure 12. Given that you intend to spend/have spent all or most of your £100 voucher on something that you would have bought anyway, has this "freed up" any money in your budget?



Base = 477





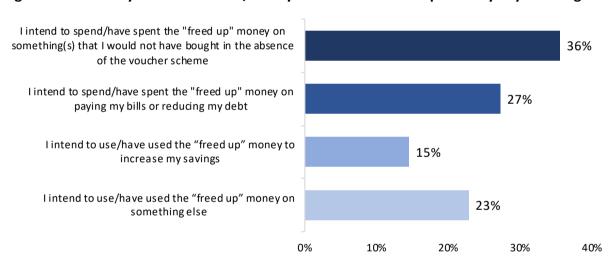
Respondents aged 35 to 49 were more likely than those aged 50 or over to say that spending all or most of their £100 voucher on something they would have bought anyway has "freed up" money in their budget. There were no differences on whether respondents had "freed up" money in their budget when looking at limiting longstanding illness, sex or employment status.

COV HSSB7a

How do you intend to use/have you used the "freed up" money in your budget?

Respondents who said they have "freed up" money in their budget were asked this question. Of the 335 respondents, over a third (36%) said they intend to spend or have spent it on something(s) they would not have bought in the absence of the Scheme, over a quarter (27%) said on paying bills or reducing debt, over a fifth (23%) said on something else whilst 15% said to increase their savings (Figure 13).

Figure 13. How do you intend to use/have you used the "freed up" money in your budget?



Base = 335

Male respondents, those aged 18 to 34, those with no limiting longstanding illness and those in paid employment were more likely to say they intend to use or have used the "freed up" money to increase their savings. Female respondents were more likely to say they intend to spend or have spent the "freed up" money on paying bills or reducing debt.

COV_HSSB7c

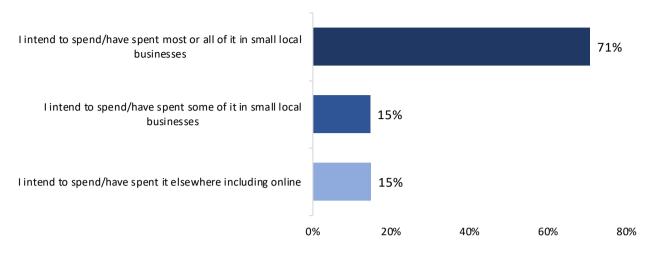
Where do you intend to spend/have you spent that money?

Respondents who said they have "freed up" money in their budget were asked this question. Of the 331 respondents, under three quarters (71%) said they intend to spend or have spent most or all of it in small local businesses, whilst similar proportions said they intend to spend or have spent some of it in small local businesses or elsewhere including online (both 15%) (Figure 14).





Figure 14. Where do you intend to spend/have you spent that money?



Base = 331

Respondents aged 18 to 34 and those in paid employment were less likely to say they intend to spend or have spent most or all of the "freed up" money in small local businesses.

Male respondents, those aged 18 to 34, those with no limiting longstanding illness and those in paid employment were more likely to say they intend to spend or have spent the "freed up" money elsewhere including online.





Annex A: Information on the NI High Street Scheme

Eligibility Criteria

Persons resident in NI and aged 18 or over on or before 25 October 2021 were eligible to apply for a Spend Local prepaid card. Prisoners (either convicted or on remand) who were incarcerated throughout the duration of the Scheme were not eligible for a Spend Local prepaid card.

Application methods

There were two ways to make an application for the Scheme:

- Online the online portal via NI Direct opened on 27 September 2021
- By telephone the telephone application service opened on 11 October 2021

The closing date for applications was 25 October 2021.

People that required assistance to apply could ask someone they trust to help them apply online or to apply on their behalf via the online portal. A person could make a maximum of four applications on behalf of others, plus their own application.

Using the Spend Local prepaid card

The Spend Local prepaid card was delivered preloaded with £100 and worked just like any other bank or building society debit or credit card. It was to be used to purchase goods and services from any business located in NI that accepts card payments. It could not be used online or to withdraw cash and it could not be topped up. It also could not be used for gambling or for paying for some legal and financial services such as mortgages, credit card payments, fines, insurance, and vehicle tax. The card could be used for numerous transactions but limited to a maximum spend of £100.

Key dates

Spend Local prepaid cards were delivered from 4 October 2021 onwards to verified, approved applicants. All cards expired at midnight on 19 December 2021 when the Scheme closed. The Scheme reopened on 24 December 2021 for a two week period for a limited number of individuals. In February 2022, DfE contacted a small proportion of individuals who were deemed eligible for a remedy payment in relation to the NI High Street Scheme.

Additional information

- Information on the eligibility criteria, the application process for the Scheme, how to
 use the Spend Local card and timelines is available on the <u>DfE High Street Scheme</u>
 <u>Frequently Asked Questions page</u>.
- Information on <u>remedy measures for the High Street Scheme</u> is detailed on the DfE website.
- Figures on verified applications and take-up for the NI High Street Scheme, management information on Spend Local cards and related spend plus official statistics on the NI High Street Scheme are published on the DfE website.





Annex B: Technical Notes

Data Collection

The information presented in this statistical report derives from the NISRA Coronavirus (COVID-19) Opinion Survey, which has been issued by the Central Survey Unit (CSU) of the Northern Ireland Statistics and Research Agency (NISRA) to samples of the NI population since April 2020 to consider the impacts the pandemic had on peoples' lives and behaviour.

The Department for the Economy commissioned questions on the NI High Street Scheme in the survey during phases 15 to 20. The data summarised in this report were collected during phases 15 to 17 of the survey, from 2 August to 27 November 2021. The questionnaires for each phase of the survey are available on the NISRA website. Note, after phase 15 of the questionnaire, the wording of COV HSS1 to COV HSS6 changed from 'register' to 'apply'.

Information on NISRA's sampling method, data collection mode and respondent selection are detailed in the <u>NISRA Technical Report</u>.

Responses

This report summarises responses to questions regarding the NI High Street Scheme from 2,358 individuals aged 18 or over, asked during 2 August to 27 November 2021. All percentages presented in this report are weighted estimates and any differences reported are statistically significant at the 95% confidence level.

The unweighted base is the number of respondents to each question. The base may vary from one question to another due to some respondents not answering certain questions.

Respondents who answered 'Don't know' or persons who refused to answer have been excluded.

Due to the low number of respondents, a breakdown of responses for COV_HSS2, COV HSSB1c, COV HSSB2 and COV HSSB4 has not been included.

Open ended questions such as COV_HSS2a, COV_HSS4a, COV_HSSB1d, COV_HSSB2a, COV HSSB4a and COV HSSB7b have not been reported due to validation issues.

It should be noted that there was no question 'COV_HSSB5' in this report and corresponding questionnaires (phases 15 to 17). 'COV_HSSB5' appears in later phases of the questionnaire (phases 18 to 20).

Data Quality

All survey estimates are subject to a degree of error and this must be taken into account when considering results. In particular, care should be taken when looking at results based on smaller breakdowns.

Weighting

Selecting only one individual for interview at each sampled address means that the probability of selection for the survey is inversely related to the size of the household. In other words,





individuals living in large households have a lower chance of being included in the sample than individuals in small households.

Before analysis, the data are weighted in relation to the number of eligible adults at the address, derived from the details of the household structure recorded by interviewers on the questionnaire. This is a known as a design weight and this weighting process adjusts the results to those which would have been achieved if the sample had been drawn as a systematic random sample of adults rather than of addresses.

Further weighting was applied to the data to adjust for differences in the composition of the achieved sample (after the design weight was applied) compared to the same characteristics in the population, known as non-response weights. The non-response weights were applied sequentially to calibrate the characteristics of the achieved sample to the population distribution in terms of sex and age.

Once the data was weighted by both the design weight and the non-response weights, the achieved sample became more representative of the population the survey aimed to reflect.

Rounding

Percentages have been rounded to the nearest whole number and as a result may not always sum to 100%. 0% may reflect values less than 0.5% that have been rounded down.

Significance tests

Significance tests were carried out to determine if there were differences in responses given by various respondent groups. The significance tests were carried out at the 95% confidence level and only differences which are statistically significant are included in this report. This means that there is at least a 95% probability that there is a genuine difference between responses given by, for example, males and females and the difference between the two genders is not simply explained by random chance or sampling error. It should be noted however that not all statistically significant differences have been discussed in this report.

The following respondent groups are considered in this report:

Age band

The age of the respondent is grouped into the following age bands: 18 to 34, 35 to 49, 50 to 64 and 65 or over.

Limiting longstanding illness

Respondents are grouped as to whether they have a limiting longstanding illness or not.

Sex

Sex of the respondent is defined as whether the individual identifies as male or female.

Employment status

Employment status is defined as whether the respondent is in paid employment or not.





Where the number of respondents is large enough, breakdowns by respondent groups are detailed in the associated data tables. Definitions of the respondent groups are also included in the data tables.

Please note, where the number of respondents is large enough, the associated data tables provide a breakdown by Multiple Deprivation Measure (MDM) quintile. However, statistical significance tests were not carried out on this respondent group and therefore differences by MDM are not discussed in this report.

Confidence intervals

Comparisons of confidence intervals have been made on weighted percentages and are included in the associated data tables. Confidence intervals at the 95% confidence level for population percentages were calculated by:

$$p \pm 1.96 * s.e.(p)$$

where p is a percentage and s.e.(p) is the sampling error.

More information is detailed in the NISRA Technical Report.

Additional Information

This statistical report and associated data tables are available on the DfE website.

Key findings, visualisations, data tables, questionnaires and a technical report on the NISRA Coronavirus (COVID-19) Opinion Survey are available on the NISRA website.

Any enquiries regarding this document should be sent to Youth Training Statistics and Research Branch using the contact information provided on the second page.