

ADR England Public Insights Panel:

Meeting 9 Summary Report

23 September 2025

Attendance

The ADR England Public Insights Panel held its ninth session on 23 September 2025. 18:30 – 20:00 on MS Teams. The meeting was facilitated by Tom Curran (Associate Director, The Social Agency), Connie Portman (Research Executive, The Social Agency), Charlotte Binstead (Head of Communications, Smart Data Foundry), Oliver Berry (Research Coordinator, Smart Data Foundry), and Harry Peaker (Senior Data Scientist, Smart Data Foundry). The meeting was also attended by Shayda Kashef (Senior Public Engagement Manager, ADR UK), Kimberley Mitchell (Smart Data Foundry) and Sarah Shaw (Senior Public Engagement Manager, SDR UK). 10 out of 15 public attendees (referred to as panel members) were present.

Agenda

The purpose of the session was for Smart Data Research UK (SDR UK) to understand public attitudes towards smart data. More specifically, panel members gave their views on:

- how they feel about smart data being used for research purposes
- what kinds of research they would support using this data
- what kinds of impact they would like to see this research have.

1. Who are SDR UK, FINDS, and what is smart data?

Charlotte began by introducing SDR UK to the panel. She then explained who the Financial Data Service (FINDS) are, what they do, and how and why they use smart data. Charlotte touched on the ways in which FINDS supports academic research into the root causes of poverty, inequality, and economic wellbeing to help influence policy change for the good of society. The presentation covered the intermediary role that FINDS plays between banks and researchers. Finally, Charlotte broke down smart, financial data in more detail, and presented ways in which that data is kept secure.

Tom then opened the discussion to the panel and helped facilitate a Q&A between them and the SDR UK team.

Initially, panellists had a lot of questions about the **nature and quality of the research** which is undertaken using smart data that FINDS provides. For example, panellists asked:

- Do the general objectives of FINDS (i.e. understanding poverty, inequality, and economic wellbeing) restrict the research in any way?
- Is the data ever skewed for a certain purpose, for example, to influence policy?
- How does FINDS ensure that the data they are given by banks is of a high quality?
- How is the smart data differentiated within research? Can researchers tell the difference between whether members of the public are buying bread and potatoes, versus whether they are buying wine and steak? Can researchers tell the difference between paying rent or paying a mortgage?
- If they don't have full access the public's finances (because they don't access savings accounts data) is the data fully accurate?

The subject of discussion then pivoted towards **data permissions and privacy**.

Panellists asked questions such as:

- How do people know if their financial data is being used?
- How did FINDS obtain data from five million bank users?
- Do all banks follow the same process in informing their customers that their data could be used for research?
- Could banks use an 'opt out' method of consent to enable more data to be shared with FINDS?
- Are members of the public identifiable through financial data?
- What security measures are in place to keep financial data secure, especially considering high-profile data breaches that have been in the news recently (for example, cyber-attacks hitting M&S and Heathrow airport respectively)?

After the SDR UK team answered questions from the panel, participants took a five-minute comfort break.

2. Deep dive into research projects

Charlotte resumed the presentation by taking panel members through three recent examples of research projects that FINDS has facilitated. This was intended to show panel members the breadth of research smart financial data could support.

The first research project explored income volatility in collaboration with the Joseph Rowntree Foundation. The second project, 'Homes, Heat & Healthy Kids' in collaboration with the Usher Institute and Wellcome Trust, combined health data,

energy data, financial data, and housing data to understand the causes of poor health in children. The final research project, by Dr Lukas Lehner, used financial data to examine the immediate impact of job loss on economic wellbeing, and inform recommendations for the social security system.

3. Panellist feedback

Panel members were largely positive about the use of smart data for the above research projects, as long as the research had real, social value. Panel members wanted reassurance that those who are granted access to smart data had clear, relevant intentions and that the research would in some way benefit wider society. Furthermore, panellists were enthusiastic about the use of smart data for the ‘Homes, Heat & Healthy Kids’ project, which layered different types of data. Across the group, panellists expressed their support for using smart data for this research despite the increased risk of re-identification, because they deemed the issue at stake to be extremely important.

When asked if they would support their own smart data being used, panellists gave mixed reactions. Some said they would be happy for their data to be used; one person believed that notifying someone when their data had been used for research would help incentivise people to share their data more. Even those who were willing to share their own data acknowledged the concerns of others who might not feel the same way.

“I haven’t got an issue with giving my data, but I think a lot of people wouldn’t want to do it.”

ADR England Panel Member

Some were less enthusiastic about sharing their data for research purposes. One panellist was worried that those with “sinister” intentions could get access to their data, particularly when research combines different types of data about the same group of people, for example, within the same geographic area. The SDR UK team emphasised, however, that their data centres are physically secure and safe, and that data sets are not combined until data scientists are certain that there is no risk of disclosure of personal information.

“I think I would be concerned by re-identification. [...] That’s the sinister side that can come with your data being out of your control, because you can’t take it back once they have it.”

ADR England Panel Member

Charlotte then asked the more cautious panel members if there was anything that would make them more likely to opt in to sharing their data with FINDS. They suggested that it would be appealing if, in sharing your data, their bank could customise the services they offer to them.

4. Ideas for future research

Tom asked panellists what research they would support using this smart data. They were interested in research that could understand:

- income gaps when people are in and out of work;
- what is stopping economic growth in the UK economy;
- how tenants are impacted by housing faults (in partnership with housing associations);
- and how online safety measures could enable more people to feel positive about sharing their data.

Panel members shared their final reflections about the use of smart data for research. They felt that, despite the risks discussed, smart data should be used for research projects which can reveal important social insights and have a positive impact on society. One panel member went even further. They felt it was important for researchers to share relevant recommendations to the public, and avoid only sharing their insights with policy makers and professional stakeholders.

Tom Curran wrapped up the session by thanking the panel members for their time.

Forthcoming actions

Reflections from FINDS: “It was fascinating to hear the thoughts of the panel of the uses of financial data for research purposes, particularly the research topics they would like to see explored using this evidence and their desire to know if their data had contributed to research outputs in the public good. It has helped us to shape how we engage the public in our work both within and out-with our own formal public engagement programme and the feedback we provide to data partners about public appetite for data sharing for good.”

The next session will be held in November 2025. The Social Agency will canvass availability and preferences for the next meeting.