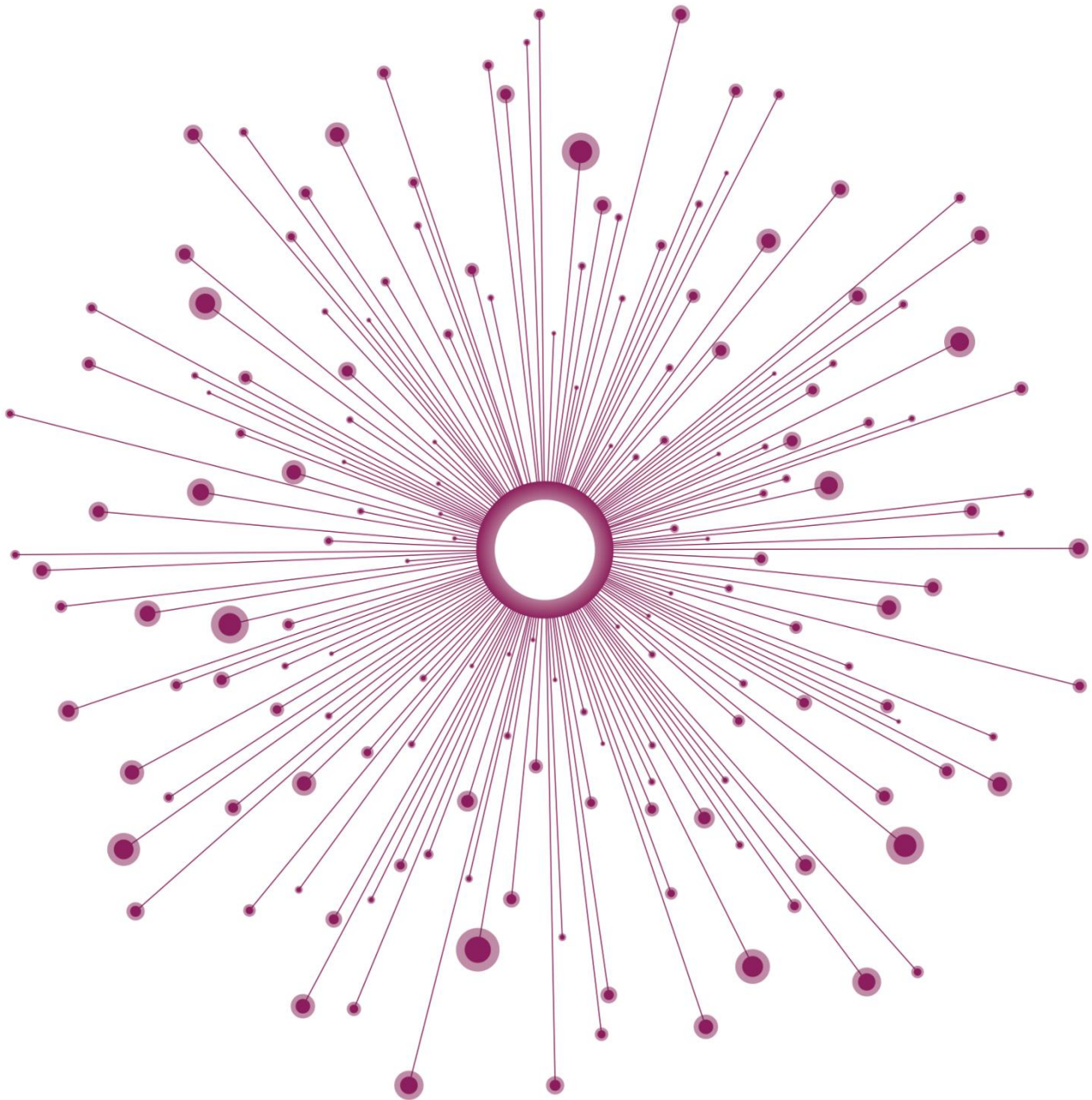


Financial Inclusion Strategy 2022-2027 Consultation Report

June 2022



in:fusion

Blackpool Council

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1. Executive Summary

The aim of the Financial Inclusion Survey was to gain feedback from residents and organisations across Blackpool to understand views on Blackpool Council's draft Financial Inclusion Strategy. A survey was made available online and in public facing council buildings across Blackpool along with face-to-face surveys. Overall, 54 survey responses were captured from individuals and people representing organisations.

Table of key percentages:

To what extent do you agree or disagree with...?	% of agreement
The overall vision	82.4%
The four proposed priorities	91.4%
P1: 'Access to Financial Support, Products and Services' should be a priority	94.3%
The proposed actions for delivering priority 1	91.5%
P2: 'Communication, Collaboration and Coordination' should be a priority	82.9%
The proposed actions for delivering priority 2	85.7%
P3: 'Digital Skills and Inclusion' should be a priority	88.6%
The proposed actions for delivering priority 3	94.1%
P4: 'Financial Skills and Capabilities' should be a priority	100%
The proposed actions for delivering priority 4	88.2%
The proposed working group	79.4%

2. Introduction

The survey ran for eight weeks across April to June 2022. Paper copies of the survey were made available in public facing council buildings and face-to-face surveys took place using a shortened version of the questionnaire.

Who responded?

In total, **54 people** responded to the survey, with 33 people responding as an individual and two people responding on behalf of an organisation. 19 responses came from face-to-face interviews as a result of fieldwork activity that was conducted across a two week period.

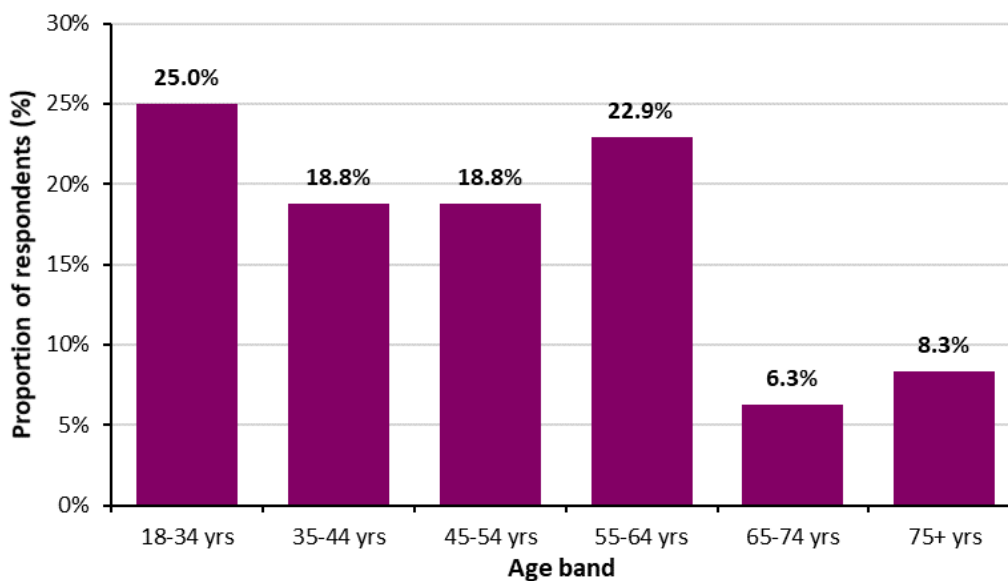
Those who identified as individuals described themselves as follows:

- Member of the public – 28 responses
- Blackpool Council staff member – 3 responses

Additionally, one respondent preferred not to say and one further respondent answered 'other'.

Two individuals who responded on behalf of an organisation identified as responding from a local/district council and on behalf of Citizen's Advice.

Figure 1: Graph showing age grouping of respondents



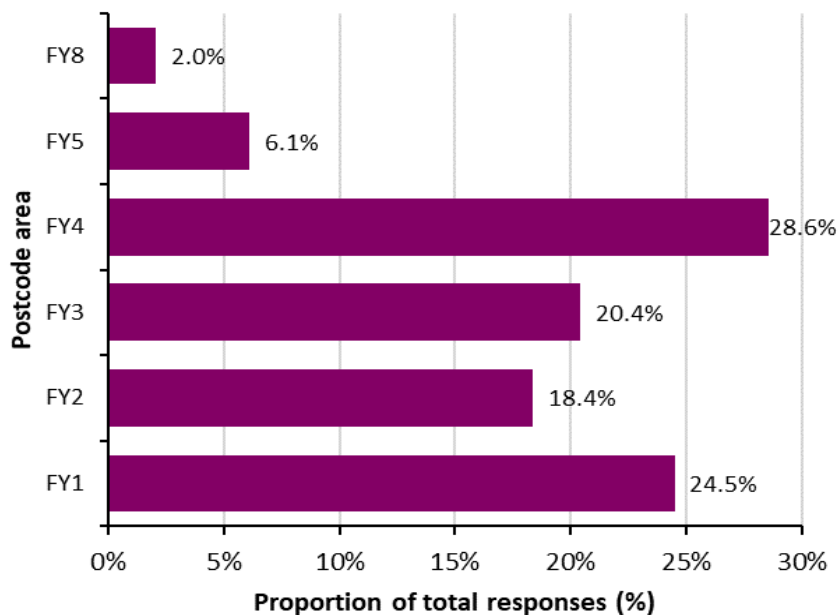
There were 22 female and 27 male respondents. The remainder preferred not to state their gender.

45 respondents identified as White, which included English/Welsh/Scottish/Northern Irish/British Irish, Gypsy or Irish Traveller or any other white background. Two respondents identified as Asian/Asian British, which included Indian, Pakistani, Bangladeshi, Chinese, and any other Asian background. Two respondents identified as Black/African/Caribbean/Black British which included African Caribbean and any other Black/African/Caribbean background, and one respondent preferred not to disclose their ethnicity.

24 respondents identified as having a long standing illness or disability that limited their activity (10 stated they were limited by a lot and 14 stated they were limited by a little).

49 respondents gave their postcode information. A breakdown of respondents by postcode area is as follows:

Figure 2: Graph showing postcodes of respondents



3. Results

The following results were gathered from the online and postal questionnaires which had 35 responses (33 from individuals and 2 from someone on behalf of an organisation).

To what extent do you agree or disagree with the overall vision?

82.4% (28) of respondents 'agreed' (either by answering 'strongly agree' or 'agree') with the overall vision, **2** respondents 'disagreed' (either by answering 'disagree' or 'strongly disagree') and **4** respondents 'neither agreed or disagreed' with the overall vision.

To what extent do you agree or disagree with the four proposed priorities?

91.4% (32) of respondents 'agreed' (either by answering 'strongly agree' or 'agree') with the four proposed priorities, **1** respondent 'disagreed' (either by answering 'disagree' or 'strongly disagree'), **1** respondent 'neither agreed or disagreed' with the proposed priorities, and an additional respondent answered that they didn't know/weren't sure.

Priority 1: Access to Financial Support, Products and Services

To what extent do you agree or disagree that 'Access to Financial Support, Products and Services' should be a priority for the Blackpool Financial Inclusion Strategy 2022-2027?

94.3% (33) of respondents 'agreed' (either by answering 'strongly agree' or 'agree') with Priority 1. **1** respondent 'disagreed' (either by answering 'disagree' or 'strongly disagree') and a further respondent 'neither agreed or disagreed' with priority 1.

To what extent do you agree or disagree with the proposed actions for delivering this priority?

91.5% (32) of respondents 'agreed' (either by answering 'strongly agree' or 'agree') with the proposed actions for this priority 1. **1** respondent 'disagreed' (either by answering 'disagree' or 'strongly disagree') and **2** respondents 'neither agreed or disagreed' with the proposed actions for priority 1.

Do you have any comments about Priority 1 including if there is anything else you think should be considered?

There were **nine** comments made about Priority 1. See appendices.

Priority 2: Communication, Collaboration and Coordination

To what extent do you agree or disagree that 'Communication, Collaboration and Coordination' should be a priority for the Blackpool Financial Inclusion Strategy 2022-2027?

82.9% (29) of respondents 'agreed' (either by answering 'strongly agree' or 'agree') with priority 2, **1** respondent 'disagreed' (either by answering 'disagree' or 'strongly disagree'),

three respondents 'neither agreed or disagreed' with priority 2 and 2 respondents answered that they didn't know/weren't sure.

To what extent do you agree or disagree with the proposed actions for delivering this priority?

85.7% (30) of respondents 'agreed' (either by answering 'strongly agree' or 'agree') with the proposed actions for this priority 2, **2** respondents 'disagreed' (either by answering 'disagree' or 'strongly disagree') and **3** respondents 'neither agreed nor disagreed' with the proposed actions.

Do you have any comments about Priority 2 including if there is anything else you think should be considered?

There were **nine** comments made about Priority 2. See appendices.

Priority 3: Digital Skills and Inclusion

To what extent do you agree or disagree that 'Digital Skills and Inclusion' should be a priority for the Blackpool Financial Inclusion Strategy 2022-2027?

88.6% (31) of respondents 'agreed' (either by answering 'strongly agree' or 'agree') and **4** respondents 'neither agreed nor disagreed' with priority 3.

To what extent do you agree or disagree with the proposed actions for delivering this priority?

94.1% (32) respondents 'agreed' (either by answering 'strongly agree' or 'agree') with the proposed actions for priority 3, and **2** respondents 'neither agreed nor disagreed' with the proposed actions.

Do you have any comments about Priority 3 including if there is anything else you think should be considered?

There were **six** comments made about Priority 3. See appendices.

Priority 4: Financial Skills and Capabilities

To what extent do you agree or disagree that 'Financial Skills and Capabilities' should be a priority for the Blackpool Financial Inclusion Strategy 2022-2027?

100% (34) of respondents 'agreed' (either by answering 'strongly agree' or 'agree') with priority 4.

To what extent do you agree or disagree with the proposed actions for delivering this priority?

88.2% (30) of respondents 'agreed' (either by answering 'strongly agree' or 'agree') with the proposed actions for priority 4, **1** respondent 'disagreed' (either by answering 'disagree' or 'strongly disagree') and **3** respondents 'neither agreed nor disagreed' with the proposed actions.

Do you have any comments about Priority 4 including if there is anything else you think should be considered?

There were **ten** comments made about Priority 4. See appendices.

Delivery of the Strategy

To what extent do you agree or disagree with the proposed working group?

79.4% (27) of respondents 'agreed' (either by answering 'strongly agree' or 'agree') with the proposed working group, **2** respondents 'disagreed' (either by answering 'disagree' or 'strongly disagree'), **4** respondents 'neither agreed nor disagreed' with the proposal of a working group and **1** respondent answered that they didn't know/weren't sure.

Are there other organisations which should be invited to the working group? Please provide details or any other comments.

There were **eight** comments made about which other organisations should be invited to the working group. See appendices.

Face-to-face research

Respondents who were interviewed face-to-face were asked a shortened set of questions in order to maximise finished responses. Before each question, respondents were given an explanation of the vision and priorities of the strategy.

What do you think of our vision?

There were **17** comments made about the vision of the strategy which were largely positive. See appendices.

What do you think of the priorities of the strategy?

There were **17** comments made about the priorities of the strategy. See appendices.

What do you think about Priority 1?

There were **17** comments made about priority 1. See appendices.

What do you think about Priority 2?

There were **18** comments made about priority 2. See appendices.

What do you think about Priority 3?

There were **18** comments made about priority 3. See appendices.

What do you think about Priority 4?

There were **17** comments made about priority 4. See appendices.

Do you have any other comments about Blackpool Council's financial inclusion strategy?

There were **14** additional comments made about Blackpool Council's financial inclusion strategy.