

Appendix 2c

Financial Inclusion Strategy 2022-2027 Consultation Report

Appendix A: Comments

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

<p>Organisation</p>	<p>Maximizing income should be part of this strategy and helping residents to access services to help them do this is the key. I think there's a number of assumptions made in this 9 point plan, including budgeting advice helping people to avoid problem debt and that people can actually afford insurance. The profile of debt across Blackpool is predominately people who cannot afford basic essentials such as food and heating, no amount of budgeting will help them avoid debt in these circumstances. This strategy needs to be more rooted in Blackpool in that respect. The situation with not enough money to live on for many residents (in work and not) is not included in these 9 points.</p>
<p>Individual</p>	<p>I have concerns over the warm homes, some years ago now we were encouraged to have cavity wall insulation as part of a scheme running at the time. This caused more harm than good, my property was affected, it became damp and ended up costing me to have it removed. The firms in question made their money and then went pop. What are you going to do to ensure this does not happen again. Finally how do you keep a Victorian house warm or reduce the energy cost?</p>
<p>Individual</p>	<p>Being able to save surely means those people need to have 'spare' money. MSE offer grants for organisations delivering money education services... it might be wise to team up with not-for-profits. SES in Blackpool have already done some work around loan sharks - it might be worth looking at that. From my experience insurance is the last thing on most people's minds when money is tight. Whilst warm home discount is great - I suspect a lot of your intended audience will rent - so the information and access to those schemes needs to be available to landlords.</p>
<p>Individual</p>	<p>Again these are good aims but I fail to see how the council can possibly deliver. Once the council fails we, the taxpayers, will not ever see any post-project information or see anyone accountable for the mess. It's merely virtue signalling.</p>
<p>Individual</p>	<p>Good to see credit unions as part of this; should definitely a shift to more ethical banking generally and see how the Council can support institutions such as credit unions</p>
<p>Individual</p>	<p>Help to save scheme is good but it also has to be recognised that people are struggling to meet day to day needs therefore there they cannot afford to put money aside to save.</p>
<p>Individual</p>	<p>needs to be linked to help with longer-term financial planning (even if current position is a crisis) and maybe doesn't place enough emphasis on costs of heating a generally energy-inefficient, badly insulated and under-regulated housing stock</p>
<p>Individual</p>	<p>In these difficult time saving, with the help of Credit Unions should be encouraged. Sometimes borrowing money is unavoidable but debt</p>

	should not be encouraged. TV adverts, telling people to use apps to improve their credit score, push people into debt.
Individual	Encourage low income residents who are claiming either Working Tax Credit, Child Tax Credit or Universal Credit, to save by promoting the Help to Save savings account. this point is really not possible, if we could save we wouldn't be hungry. Home insurance, life insurance, income protection insurance doesn't help the poor. Identify loan shark activity and take appropriate legal action to support victims. If the council gave loans to specifically poor people that means they wouldn't need loan sharks. i honestly think a universal basic income trialled across blackpool would be a great relief for the people of blackpool to focus on their own growth and skills...the worst case is that it doesn't work but still would have helped thousands of people.

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

Individual	This never works, service offered by third parties come and go we end up with a book passing culture.
Organisation	There are elements of these points that I can see why they are in a strategy and I would agree they are needed, such as improving referrals, increasing understanding of where provision is and taking services to where they are needed (in community centres and in GPs surgeries), but against the backdrop we have at CAB whereby we answer 1 in 4 calls to our debt advice line as demand is so high and we don't have the resources (we have just 2 MaPS funded staff for one of the highest need areas in the country and MaPS are potentially going to cut this funding), we don't receive any funding for debt advice from BC. If we increased awareness of our services, how do we meet demand? The recent health related initiatives create referrals for CAB (wellbeing workers, SPLWs, care co-ordinators etc.) and signposting is happening across the VCFSE. Also the CCG/ICB fund advice in GPs surgeries across the town and this is where our most vulnerable residents get help.
Individual	12 and 13 particularly important as often those who need help are less likely to know where help can be found without feeling authority is somehow the enemy
Individual	Directories go out of date very quickly - there needs to be provision to keep that information constantly up to date. Social subscribing is already working well in many GP centres - team up with those organisations - again SES Social Enterprise Solutions are involved. Community led is great but needs a lot of work behind it to get it going and make sure it continues/is effective e.g. pre written programmes or workshops... Adult Learning could be utilised to support.
Individual	The descriptions point entirely to internal council processes to employ staff on endless activities that make for good publicity. Whether even one resident will be helped is entirely another matter.

Individual	Could seeking more support to stop problem gambling and providing more awareness / advice on this be beneficial to ensure people are at less risk of getting into financial trouble?
Individual	needs some work undertaken before clients'/patients' financial issues become a priority for some organisations, also really not sure what item 15 actually means in practice (albeit it sounds good!)
Individual	Pensioners can also face financial difficulties. There should be clear and accessible help for them. Especially important since Age UK Blackpool closed.
Organisation	With service directories I would just be mindful on who is included and that a demand for service isn't being created. So it's a directory for 'what I need' rather than 'what I can get'. I hope this makes sense.

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

Individual	If you can't afford to eat you can't afford a computer whats the strategy here?
Organisation	Whilst I agree with the priorities, I'd like to see residents involved in creating this strategy as I think they will tell you that the main problem is affordable broadband and connectivity as there's a lot of devices available, but families cannot afford to connect them. Without including a strategy to get people connected at low cost/free, there's a significant gap.
Individual	Definitely access to devices is necessary. There are parts of the population that will truly struggle... if you have never worked in a job or had to use computers they are completely alien and somewhat terrifying. Even people that have worked with them start to see a decline in their skills/understanding as they age. Maybe those under used community centres need to provide devices for people to use. Loans as in money loans for equipment or borrowing equipment? You could use one blackpool transport bus/tram to run digital inclusion sessions across blackpool... complete with it's own wifi.
Individual	I don't really agree with this kind of thing because I think you will find it hard trying to get people to attend courses etc..
Individual	But how will you know if all affected residents have poor access for example to the internet. Is the council going to purchase me a new laptop? If not then what is the point?
Individual	I do not like the encouragement to take out a loan in 18) . In these very difficult times, with so many financial pressures, borrowing is sometimes unavoidable. So getting into additional debt should not be encouraged. The best way forward is free training and access to free to use devices.

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

Individual	Looks good on paper, how it will work not to sure you need people to buy in to the idea, how will this be achieved?
Organisation	I'd very much like to see fin cap as part of the national curriculum. However, I don't agree that people necessarily need training to manage their money. What they need is a enough money to live on. I also think a family managing on a tight budget could teach financial management skills and they should be included in helping develop any training aimed at them.
Individual	Point 23 is absolutely essential. Financial awareness should be mandatory for all year 10+ they need to understand how mortgages, credit cards, tax, financial planning, saving and opportunity cost work. I think it will help with mental health too. Kids are not prepared for the big wide world. I've seen it with my own kids. There's so much about adulthood that needs to be taught in school as important as maths and English.
Individual	Start at the beginning and help people understand how wages work - so they can check they are being paid correctly... tax/national insurance/pension etc... many are shocked when they first see a pay slip - nobody talks about the tax system! But understanding what that tax is used for is essential to understand how everything connects together. Don't forget to include self-employment.
Individual	How are you going to educate me?
Individual	I think budgeting, money management, and fraud awareness ie scams. needs to be made essential in all schools.
Individual	"eliminate debt" is perhaps an overly ambitious objective?
Individual	23 to 26 all essential
Organisation	It is incredibly important that people have the skills to become self-reliant.
Individual	Sounds like a lot of money telling people what they already know.

Comments on which other organisations should be invited to the working group:

Individual	Grange community centre
Individual	No one from the community then, who may have sound ideas because they are facing the difficulties, again faceless people with big ideas but little or no idea how it works or affects people on the ground. You need people to buy in to this so include ordinary people instead of the lot you've just named.
Organisation	People with lived experience. We should be co-producing this strategy with people living in financial difficulties in Blackpool
Individual	Yes, all these organisations need to communicate and help each other and identify priorities, vulnerable people and how to effectively implement the help available.

<p>Individual</p>	<p>Social Enterprise Solutions / Volunteer Centre / Street life / UR Potential... there are many organisations that work at grass roots level... don't just pick the ones you like or get on with! What about Adult Community Learning / Libraries they see first hand the level of skill/understanding.</p>
<p>Individual</p>	<p>Homeless charities, Mental health support groups</p>
<p>Individual</p>	<p>Nothing beyond internal talking shops will happen and we, the residents will hear nothing more. How are any of the listed bodies going to find me to see what help I might need?</p>
<p>Individual</p>	<p>My Blackpool Home. I also feel reaching out to Blackpool and The Fylde College could be good and as the upcoming Students' Union Sabbatical Officer for the college I would be happy to support and encourage through the college with their permission. Raising more awareness and collaboration from students 16+, enabling them further support and in turn the college are able to fund raise for organisations such as the food bank. Providing collaboration and support for Blackpool as a whole.</p>

Face to face interviews (18 responses)

What do you think of our vision?

All very positive but put more thought into digital poverty
Good intentions
Really good goals depending on how you go about it
Useful process
Good vision but want to see actions as opposed to talking
Housing benefit doesn't cover the whole rent for individuals
Could the council put more money into these projects to help residents
Not happy with it
Good idea
They are on the wrong thing
If it benefits people
Should be taught at school
Yes
Support in getting a house, too many hoops to jump through
Good vision but there are some people who waste their money on drugs, etc and set a precedent/prejudice which affects low income households who really are struggling
Yes that's good idea because I have financial trouble
I think it's a good idea as it will be easier to manage your money and not get into debt

What do you think of the priorities of the strategy?

Outlined well, interested to see more detail and understanding
Financial literacy, make things more obvious and simple
Important areas to hit
Good strategies to go for
Business savvy are fine but the people who don't have time or the resources should be priority Online is less important as some people won't ever be able to learn Financial education support
Financial skills is a higher priority than the rest
Residents digital access, wanting face to face support
Yes it's a good idea
Good
Priorities should be elsewhere
Yes
Not a lot
Priorities for OAPs
All good priorities, nothing to change off the top of my head
Make the literacy simpler to understand and less confusing All priorities are equally important and need to be focused
Good idea, need more help for people with learning difficulties
Yes it's crucial for people to get the right help

What do you think about Priority 1?

All seems covered People understanding how they can be sensible with their money
Anything which gives the right advice and budgeting is important
Reach out to the residents directly
Receiving more hand held information
Credit is a big trap for all ages, need support in educating of how to use credit
People need to be more aware - modern advertisement, social media, job centre
Face to face interaction but more simplified help
Yes
Sensible
Key steps in plan missed
Yes
A good idea
No
Residents feel like they're the last people that the council think about, appreciate the council thinking about what's best for us Maintenance and repairs take too long to come through so leaves a general impression
Get them into a community centre and individually explain what they're problems are - doesn't always work on a wide scope
No opinion about that as I am massively in debt

What do you think about Priority 2?

Having one place to access all the information would be useful
One central hub would be useful for people to navigate
Definitely a priority worth doing
Making the law more digestible, simplifying the literacy
Very important target
Definitely a priority
Online is great but ideally should be a face to face service as well Improving the digital and financial literacy
Want to see this put into action
Need more support
Yes it is important to give the people the skills to get back to work
Good idea
Should be more advertising
Yes
Yes a good idea
More organisations, more advertisement overall both in hand and online
Turn2Us - different organisations all together on one site
It is a good idea as I struggle to understand about what support is available
It's a good idea, I only just found out about the warm home scheme by chance as I didn't have info on it; in my opinion people need more information

What do you think about Priority 3?

Educating people on all options and how to do their own affective research
Elderly not being digitally skilled, is there an alternative or somewhere to help anyone who is having issues online
Distrust between citizens and financial institutes People need to be informed and educated offline and online
Educating people in the digital world In person lessons or meetings
Hand held information and instructions
More of a case of having someone to help them digitally Simplifying financial/digital, avoiding evasive language
Workshop event, someone to show them how to access the information
Educating courses but continued support
More support for older people
Not interested about online would prefer face to face
Lots of people know online skills
Yes
I think there should be more people to answer your queries instead of online and better training for the council staff
Yes that's good especially for older people
So many people who aren't digitally adept Courses during school hours providing basic IT skills etc held at local community centres
Setting up in person courses in digital aid held in community centres
I think it's a great idea for people who understand about things like this but I don't, I prefer to speak face to face
I have internet and can reasonably access it but when I get stuck it becomes a problem so I think it's a good idea moving forward

What do you think about Priority 4?

Definitely important areas to hit
Good focus and timely Online and in person courses
Courses, flyers, physical information where it matters. Target people through their employers
Money saving courses Advertisement for free/cheap activities Transportation/activity bundles
Direct number to call for assistance
Using school systems to educate Fortnightly money instead of weekly for those on benefits
Financial advisors Partnership with the job centre, advertisement to those looking for work
Important to educate and support everyone to save their money
Good idea
Maybe priority in other areas is needed
Yes good step but lots to improve on
A good idea

Yes that's a good idea
Same approach as digital skills - courses held at community centres Budgeting
Another course held in community centres, possibly 1:1 sessions as well
I totally agree with that because I haven't had any training on this subject
Good idea, I learnt my money management from my parents, if young people don't have the knowledge from their parents it is essential that they have these skills for the future

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

Offering support to those who are already in debt and struggling Providing physical/mental activities to people who need an outlet/support
Reaching out to people and getting them to engage with the services
Teaching people how to handle money
Physical, written down information distribution Easier access to assistance Saving more and educating on how to invest Free therapy, guidance to nhs therapy for people struggling with finance
Supporting people who have language barriers without confusing them
Make sure the council stick to plan and help vulnerable people
Laudable aims but where is the strategy provided
Work with local companies to help younger people to understand finance
Better education in schools maybe contact schools and educate, for example banks going into schools and talking
If it works, it will be good but half the time people don't listen
Effects of being in debt - someone to talk to, counselling
Support people's mental health who are in debt Could the council set up a fund to pay someone's debt so the interest stops and then they're in debt to the council instead so residents can pay it off easier? Obviously not in every case but those who aren't in debt because of frivolous spending. Simple support in providing proof of how they ended up in debt
I think it's a good idea, something definitely needs to be done in this area
I think it's good because it covers a lot of aspects to it