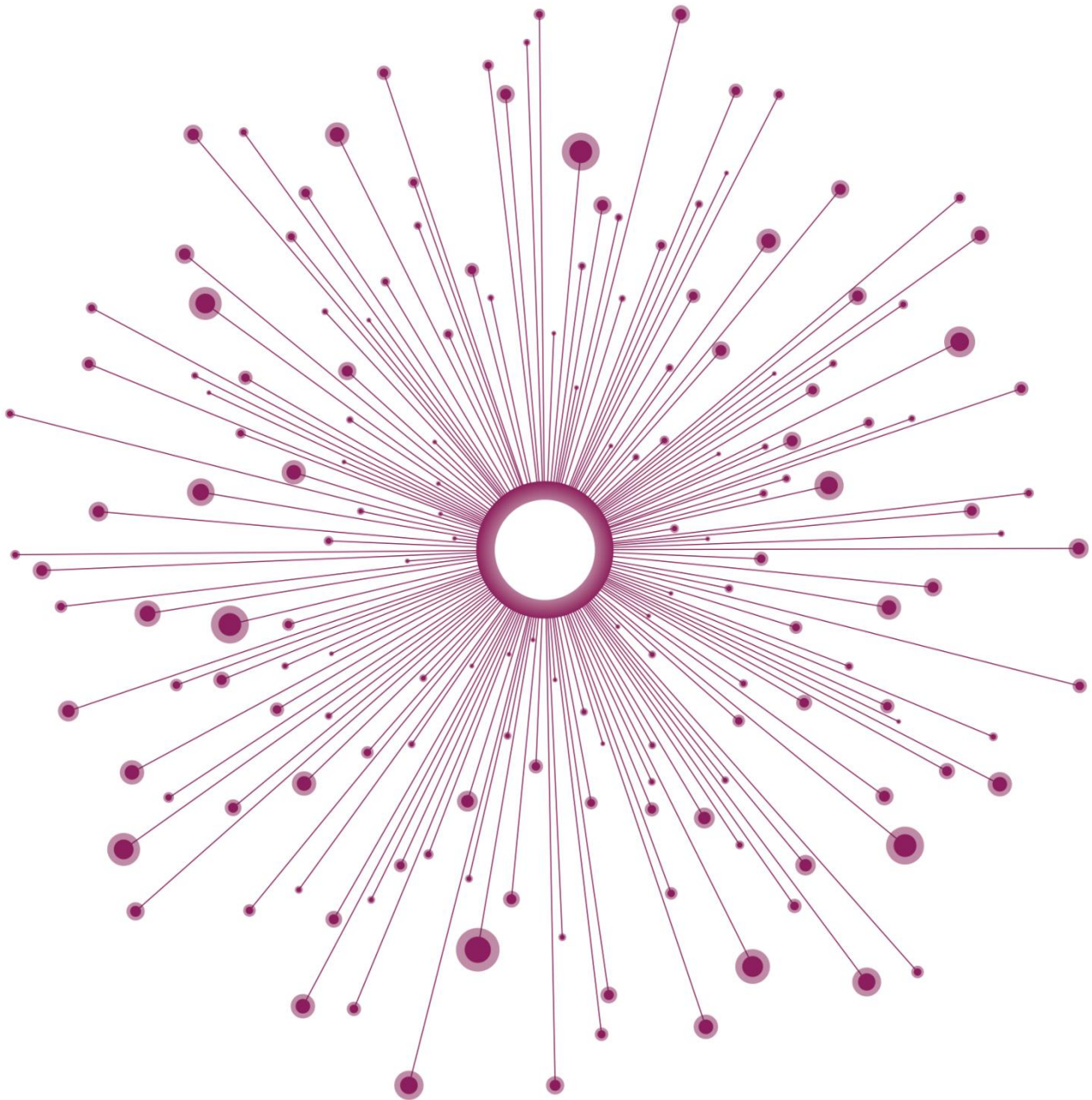


# Financial Inclusion Strategy 2022-2027 Consultation Report

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%
<b>P1:</b> 'Access to Financial Support, Products and Services' should be a priority	94.3%
The proposed actions for delivering priority 1	91.5%
<b>P2:</b> 'Communication, Collaboration and Coordination' should be a priority	82.9%
The proposed actions for delivering priority 2	85.7%
<b>P3:</b> 'Digital Skills and Inclusion' should be a priority	88.6%
The proposed actions for delivering priority 3	94.1%
<b>P4:</b> '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.

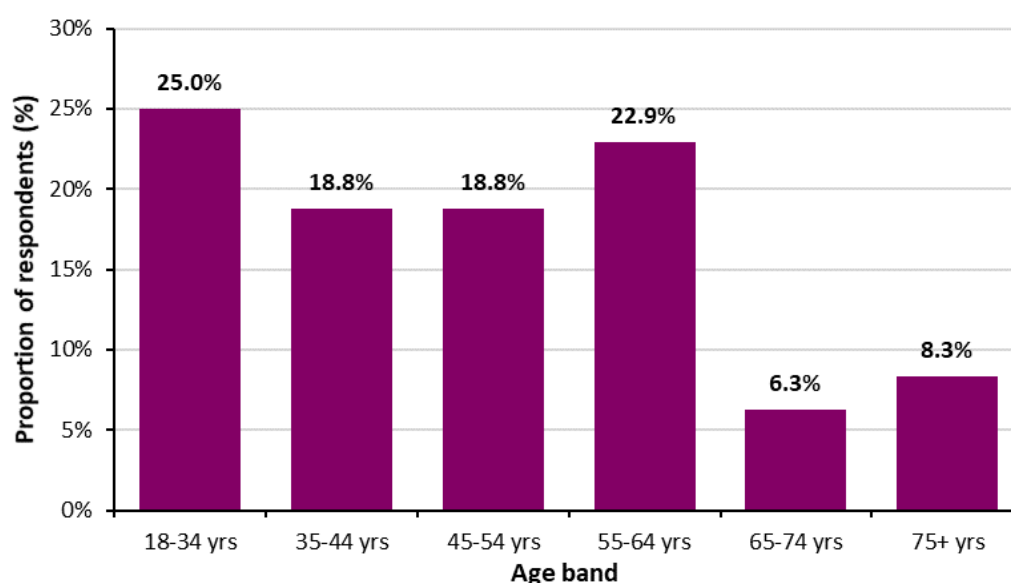
Those who identified as individuals described themselves as follows:

- 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**



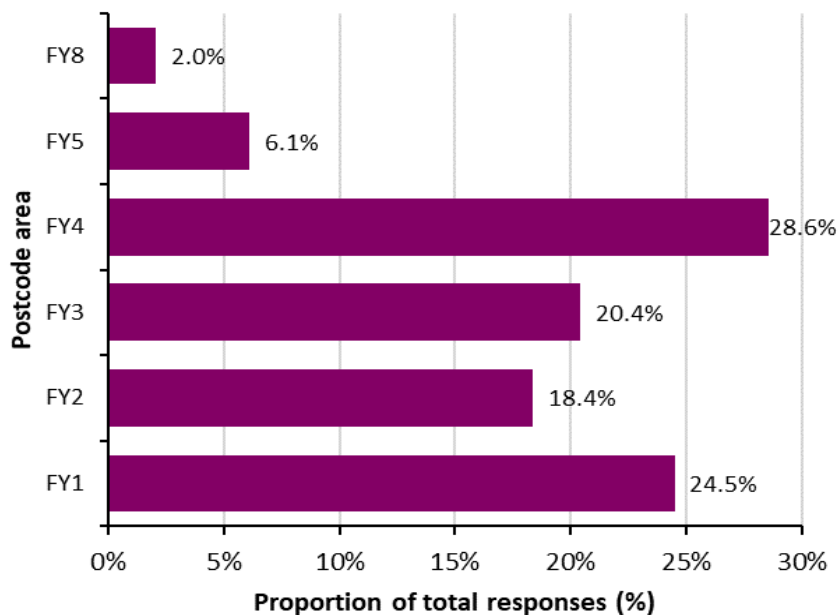
There were 22 female and 27 male respondents. The remainder preferred not to state their gender.

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.