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# **Evaluation of DWP Financial Inclusion Champions Initiative**

PLEASE CITE THE PUBLISHED VERSION

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**VERSION** 

VoR (Version of Record)

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**FINAL REPORT APPENDICES** 

**CRSP 614** 

**Centre for Research in Social Policy** 

March 2011

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# APPENDIX A FINANCIAL INCLUSION CHAMPIONS DISCUSSION GROUP TOPIC GUIDE

### Introduction

Welcome the group
Introduce ourselves and CRSP
Explain the project

Explain the objectives of the day

Overall, we envisage the discussion group to be an opportunity for the champions to share their experiences and views about how the initiative has progressed over time. In particular, we want to work with the champions to identify the key strengths/successes and challenges/barriers across a number of broad themes (outlined below).

In focusing the discussion in this way it is hoped that the research team will gain a better understanding of how the initiative has evolved over time (e.g. from implementation to impact) and will be able to identify the key issues and lessons learned around the delivery and impact of the initiative which will inform the interim/final report.

Outline confidentiality arrangements and get permission to record Introductions by participants – name, area, length of time as a champion

### Theme One – achieving the objectives of the initiative

The questions below will guide the discussion. By focusing on the objectives of the initiative and whether they have been achieved the research team will be able get the champions views about outputs and outcomes and also to get an impression of their overall experiences of delivering the programme.

Objectives of the Champions Initiative are to sustain the work of the "now let's talk money campaign", and increase the accessibility of HCI and affordable credit products. Champions support delivery of the UK Government objectives across three high level goals for financial inclusion policy which are as follows:

- Helping people to manage their money day-to-day;
- Helping people to plan for the future and cope with financial pressure;
- Helping people to deal with financial distress.

The role of the Champions is to work on financial inclusion issues with local authorities, social landlords and other potential financial inclusion intermediaries (*HMT*, 2007, *Financial Inclusion: An action plan for 2008-11*)

- What do the group feel are the main objectives?
- Go through the objectives in turn to discuss whether the champions feel they have been/are being achieved?
- Which of the objectives are the most/least successful? why?
- What are the challenges associated with delivering these objectives? why?
- What could/should be done to overcome the challenges in future work?
- On reflection, do the group feel the objectives of the initiative are realistic? –
   explore
- Do the group feel any of the objective should have been different?
- What future objectives should there be?

### Theme Two – the interaction between champions/DWP/HM Treasury

Note. Think about the interactions between strategic champions and the relationship between thematic champions and strategic champions in particular.

 What kind of experience is there within the group of working together, or with other champions that aren't here today?

- Drawing on this experience, can the group identify what they think are the key benefits of working together?
  - To what extent have regional champions been supported by thematic champions?
  - o How well has this gone?
- · What do the group think are the key challenges associated with working together
- Is there anything that could/should be done to better support interaction between champions? (e.g. extra funding etc).
- How do you feel the initiative has progressed, thinking particularly about engagement from DWP/HM Treasury and Financial Inclusion Taskforce?

## Theme Three – representing the voice of the champions

The aim of this section is to provide an open forum for the champions to air their views about the initiative overall and to help us to think about some of the key questions for future work in the evaluation. This part of the discussion should also help to formulate lessons learned.

 What would you want us to report to HM Treasury? What are the key messages they need to understand from your experiences of delivering the initiative

The aim here is to inform future work re. Financial inclusion and/or similar initiatives.

- How can we attribute change for service users back to the role of the financial inclusion champions?
- What do the champions feel are the main questions we should explore when conducting the interviews
  - with beneficiaries

- with service providers
- Where do you see your role as financial inclusion champion in terms of the new policy environment of the Coalition Government?
  - Does financial inclusion have a role in the policy environment of the Coalition Government?
  - (Where) does financial inclusion fit within the plans for a 'Big Society'?
  - o How can lessons from the champions initiative be included in the Big Society

# APPENDIX B IN-DEPTH INTERVIEW TOPIC GUIDE – REGIONAL CHAMPIONS

#### Notes for the research team

The aim of the in-depth interviews is to explore the impact and the development of the initiative, from the experience of the strategic Champions.

Interviews should focus on the nature of engagement, processes and the factors affecting the success of the initiative.

In conducting the interview it will be useful to consider the difference between 'outputs' and 'outcomes'. **Outputs** can be defined as the **direct result of activities** (e.g. Champions work to engage partners) and **outcomes** are the **desired consequences** of the initiative. Outcomes might be 'intermediate' – behaviour/capacity change in partners as the initiative develops, or 'final' – behaviour changes in beneficiaries (those that are financially excluded).

#### For reference:

Objectives of the Champions Initiative are to sustain the work of the "now let's talk money campaign", and increase the accessibility of HCI and affordable credit products. Champions support delivery of the UK Government objectives across three high level goals for financial inclusion policy which are as follows:

- Helping people to manage their money day-to-day:
- Helping people to plan for the future and cope with financial pressure:
- Helping people to deal with financial distress:

The role of the Champions is to work on financial inclusion issues with local authorities, social landlords and other potential financial inclusion intermediaries (*HMT*, 2007, *Financial Inclusion: An action plan for 2008-11*)

## 1 Introduction

Introduce self and CRSP

Explain the purpose of the interview i.e. we want to learn from their experiences

Emphasise that we are not evaluating their individual practice

Outline confidentiality arrangements and ask permission to record

## 2 Background/Roles and responsibilities

For each case study a summary sheet of Champions' activities (including outputs/outcomes) will also be prepared to provide information for an informed discussion.

- How long have you been working as a Champion?
- What attracted you to the role?
- What did you do prior to becoming a Champion?
- What do you consider to be your objectives as a Champion? (discuss in relation to the overall objectives of the champions Initiative)
- In relation to the overall aims, what do you see as the key aspects of your role as a (thematic) Champion?

e.g. improving financial services for people in the area, working with local partners, working at a strategic level.

At what level do you work?

e.g. nationally, regionally, locally, sectorally

- Do you work with other regional Champions? If so, how has this relationship impacted on your own work?
- Have you had any interaction with the thematic Champions? If so, what form did this interaction take and how useful was it?
- If they have sub champions How do you coordinate your champions? How are the roles defined and organised?
- Can you tell me a bit about the local area, particularly in terms of economic conditions?
- Were you aware of the likely need or take up of financial services in your area prior to the introduction of the initiative? If so, what alerted you to this?

## 3 Funding and resources

What type of support have you had in establishing your role as a champion?

e.g. local support, other champions, DWP, HMT etc.

- Do you feel you have had enough staff/personnel to help you achieve the objectives of the initiative? Why/why not? – please explain
- Do you feel the funding available for the initiative has been sufficient to enable you to achieve your objectives? – why/why not? Please explain
- Are there any challenges/tensions associated with how funding is organised or with how resources (financial or human) are allocated?

e.g. staff changes, lack of personnel, funding restricting activity etc.

## 4 Working with Partners

- Who do you consider to be your key partners? What makes them 'key'?
- Did you have prior relationships with any of the partners you currently worked with? If so, has this brought any benefits/challenges?
- To what extent were partners already engaged in activities to promote financial inclusion?

Note. The aim of this question is try to unpack the 'real' impact of the champions – e.g. have the champions created a new impetus towards FI or have they brought along partners that were already committed to FI.

- What activities have you been engaged in with partners? Probe for examples:
  - Explore the most common activities (examples)
  - Explore the least common activities (examples)
- What do you think have been the main outcomes/successes of your work with partners? Probe for examples:
  - Which activities worked well (examples)
  - o Provide examples of the outcomes achieved?
- What do you think have been the main challenges associated with working with partners? Probe for examples:
  - Were there any particular challenges associated with getting partners involved in the initiative in the first instance?
  - O Were they reticent? If so, why?
  - o Were they receptive? If so, why?
  - Which activities didn't work well (examples)
- Has your experience of partners differed according to the 'type' of partner?

e.g. engaging and working with credit unions, advice agencies etc.

 Have partners experienced any key challenges as a result of being involved in the initiative?

e.g. increase in demand that cannot be met due to resource constraints

How have partner organizations found working together?

## 5 Impact of the initiative on service users

 How do you feel service users have benefited directly from your work influencing engaging? What evidence do you have for this?

e.g. Improved access to services, delivery of new/better services

- Can you give any examples of work amongst your partners that targeted particular client groups? (e.g. older people, women, a particular income group or household type)
  - O Why was this particular group identified?
  - What was your role in helping your partners target this particular group?
  - o How effective was this work?
- Have you found any groups/service users particularly difficult to engage?
- Are there any particular groups/service users that you feel it is important to reach in your future work as a champion/beyond March 2011?
- What do you consider to be the key challenges for you as a champion in terms of helping individual's become financially included?

e.g. marketing available services, engaging individuals.

## 6 Closing questions

 To what extent do you feel the initiative as a whole has achieved its aims and objectives thus far? Please explain  At what level (e.g. local, regional or sector wide) do you feel you have had the most impact in working towards financial inclusion?

e.g. number of financial projects, increase in debt advice etc.

- What would you still like to achieve in your role as financial champion?
- How do you think financial inclusion activities would have developed without the champions initiative? Who (if anybody) would have taken the mantle?
- What would you change about the initiative?
  - o Support?
  - o Funding/resources?
- If the champions initiative is not continued what ongoing support will providers/partners need?
- What do you think is the future for financial inclusion policy?
  - o Do you still support the role of FI champion?
  - How does financial inclusion fit within the Big Society agenda?
  - Do you think the role of the champions will be taken up elsewhere post March
     2011?
- Any other comments you would like to make about the initiative as a whole or your role?

## **Ending interview**

Thank interviewee, remind that he/she will be contacted again for a follow-up interview.

# APPENDIX C IN-DEPTH INTERVIEW TOPIC GUIDE – THEMATIC CHAMPIONS

#### Notes for the research team

The aim of the in-depth interviews is to explore the impact and the development of the initiative, from the experience of the thematic Champions.

Interviews should focus on the nature of engagement, processes and the factors affecting the success of the initiative.

In conducting the interview it will be useful to consider the difference between 'outputs' and 'outcomes'. **Outputs** can be defined as the **direct result of activities** (e.g. Champions work to engage partners) and **outcomes** are the **desired consequences** of the initiative. Outcomes might be 'intermediate' – behaviour/capacity change in partners as the initiative develops, or 'final' – behaviour changes in beneficiaries (those that are financially excluded).

#### For reference:

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The role of the Champions is to work on financial inclusion issues with local authorities, social landlords and other potential financial inclusion intermediaries (*HMT*, 2007, *Financial Inclusion: An action plan for 2008-11*)

## 1 Introduction

Introduce self and CRSP

Explain the purpose of the interview i.e. we want to learn from their experiences

Emphasise that we are not evaluating their individual practice

Outline confidentiality arrangements and ask permission to record

## 2 Background/Roles and responsibilities

For each case study a summary sheet of Champions' activities (including outputs/outcomes) will also be prepared to provide information for an informed discussion.

- How long have you been working as a thematic Champion?
- What attracted you to the role?
- What did you do prior to becoming a thematic Champion?
- What do you consider to be your specific objectives as a thematic Champion?
   (discuss in relation to the overall objectives of the champions Initiative)
- In relation to the overall aims, what do you see as the key aspects of your role as a thematic Champion?

e.g. working with regional champions – providing advice/support, working with national partners etc.

At what level do you work?

e.g. nationally, regionally, locally, sectorally.

- Can you give some examples of the work you have done with regional champions?
  - o Any particular successes?
  - Any particular challenges?
- Have there been any challenges associated with working with the regional champions?
- Can you tell me a bit about the national picture in relation to your thematic role?
   E.g. banking/housing
  - O What are the key challenges?
  - What are the main targets that you hope to achieve?

- Were you aware of the likely need or take up of financial services in your thematic area prior to the introduction of the initiative? If so, what alerted you to this?
- How important has it been to have thematic champions involved in the development/delivery of the initiative?

# 3 Funding and resources

 What type of support have you had in establishing your role as a thematic champion?

e.g. FI support team, contract managers, champions support team, DWP HMT etc.

- Do you feel the funding available for the initiative has been sufficient to enable you to achieve your objectives in your thematic area? why/why not? Please explain
- Are there any challenges/tensions associated with how funding is organised or with how resources (financial or human) are allocated to deliver the initiative as a whole?

e.g. staff changes, lack of personnel, funding restricting activity etc.

### 4 Working with Partners

- What are the main specialist issues that you have had to deal with?
- Who do you consider to be your key partners? What makes them 'key'?
- Did you have prior relationships with any of the partners you currently worked with? If so, has this brought any benefits/challenges?
- To what extent were partners already engaged in activities to promote financial inclusion?

Note. The aim of this question is try to unpack the 'real' impact of the champions – e.g. have the champions created a new impetus towards FI or have they brought along partners that were already committed to FI

- What activities have you been engaged in with partners? Probe for examples:
  - Explore the most common activities (examples)
  - Explore the least common activities (examples)
- What do you think have been the main outcomes/successes of your work with partners? Probe for examples:
  - Which activities worked well (examples)
  - o Provide examples of the outcomes achieved?
- What do you think have been the main challenges associated with working with partners? Probe for examples:
  - Were there any particular challenges associated with getting partners involved in the initiative in the first instance?
  - o Were they reticent? If so, why?
  - O Were they receptive? If so, why?
  - Which activities didn't work well (examples)
- Has your experience of partners differed according to the 'type' of partner?
- e.g. engaging and working with credit unions, advice agencies etc.
- Have partners experienced any key challenges as a result of being involved in the initiative?
- e.g. increase in demand that cannot be met due to resource constraints
- How have partner organizations found working together?

## 5 Impact of the initiative on service users

 Do you have any impression of whether service users have benefited directly from your work? What evidence do you have for this?

e.g. Improved access to services, delivery of new/better services.

- Can you give any examples of work amongst your partners that targeted particular client groups? (e.g. older people, women, a particular income group or household type)
  - O Why was this particular group identified?
  - What was your role in helping your partners target this particular group?
  - o How effective was this work?
- What do you consider to be the key challenges for you as a thematic champion in terms of achieving the overall aim of helping people become financially included?

e.g. convincing partners to get involved.

## 6 Closing questions

- To what extent do you feel the initiative as a whole has achieved its aims and objectives thus far? Please explain
- As a thematic champion, what do you feel has been your greatest impact in working towards financial inclusion?
- What would you still like to achieve in your role as thematic champion?
- How do you think financial inclusion activities would have developed without the champions initiative? Who (if anybody) would have taken the mantle?
- What would you change about the initiative?

- o Support?
- o Funding/resources?
- If the champions initiative is not continued what ongoing support will providers/partners need?
- What do you think is the future for financial inclusion policy?
  - o Do you still support the role of FI champions?
  - o How does financial inclusion fit within the Big Society agenda?
  - Do you think the role of the champions will be taken up elsewhere post March
     2011?
- Any other comments you would like to make about the initiative as a whole or your role as thematic champion?

## **Ending interview**

Thank interviewee, remind that he/she will be contacted again for a follow-up interview.

## APPENDIX D BENEFICIARIES (SERVICE USERS) TOPIC GUIDE

## Aims/Objectives

- To find out about interviewees background characteristics. This will be used to ascertain whether they have characteristics associated with financial exclusion.
- To establish what financial products and services interviewees have access to and use.
- To explore their experience of the service they received, how they came into contact with it and the extent to which it met their needs.
- To ascertain the impact of the service on interviewees and whether they have benefited from using the service. Impacts include impact on financial exclusion as well as more general impacts.
- To find out how interviewees might have managed/responded if they had not received the service.

## Notes for conducting the interview:

- It is not expected that service users will have any awareness of the Financial Inclusion Champions Initiative and, therefore, it should not be referred to during the interview.
- The topic guide will have to be tailored for each interviewee in relation to:
  - 1) the area in which either they live and/or received the service;
  - 2) the provider; and
  - 3) the type of service the interviewee received.

#### Introduction

- Introduce self/CRSP independent research centre at Loughborough University.
- Explain that we were given their contact details by ..... [name of service provider]. Check whether they recall being told, or receiving information about our research and agreeing to us contacting them.
- Introduce the research:
  - Helping people gain access to affordable financial services such as money and debt advice, affordable loans and home contents insurance, and access to bank accounts is high on the Government's agenda. We want to talk to you about your experiences of the service you received from ..... [name of provider's service] and whether you feel it has benefited you. We would also like to ask you about your wider experiences of accessing financial services.
- Inform interviewee that everything they tell us will be treated in confidence it will
  not be reported back to [service provider]. Reassure that no personal information
  will be passed onto anyone outside the research team. The findings from the
  research will be published in a report, but in an anonymised form that will not
  identify them.
- Explain length of interview last up to 45 minutes.
- Explain that there are no right/wrong answers and that they don't have to answer any question that they don't want to.
- Incentive payment explain that they will receive £20 as a thank you for taking part.
- Ask for permission to record the interview.

Start recording – inform interviewee of this.

Confirm that the interviewee has willingly agreed to take part in the interview and is happy to continue.

## 1 Background

How old are you?

If unwilling to answer, ask which age group they fall into:

• under 25, 25-49, 50-64, 65 and over [check categories]

Who else lives with you in your household?

ask for ages of any children

How would you describe your current work status?

- Working: full-time or part-time
- In full-time education/training
- Unemployed/looking for work
- Looking after the family/home/children
- Caring for a disabled or elderly person
- Temporarily sick or injured
- Long-term sick or disabled
- Retired
- Something else probe

If in work: type of work, hours, casual/permanent, length of time in job
If not in work:- length of time in current status
- prior activity

How long have you lived in your current accommodation?

Do you rent your property or are you an owner occupier?

• If rented, who do you rent from? (private landlord or social landlord)

How long have you lived in ....... [name of area]?

Do you live in a city, town, village, or a remote rural area?

Which ethnic group would you say you belonged to?

## 2 Experience of Provider's Service

Introduction: I would now like to you ask you about your experience of the service you received from ..... [name of provider's service]. Firstly:

### Accessing the service

Did you contact ..... [name of provider's service], or did they contact you?

When was this?

If they contacted the service:

How did you find out about ..... [the service]?

• e.g. media, word of mouth, from another agency, looked them up

Why did you decide to contact ..... [name of provider's service]/decide to take up their offer?

any particular issues you were concerned about - why

Have you tried to obtain this kind of information/support/service before? If yes:

- Can you tell me about this what happened, what was the outcome
- Did you think ..... [name of provider's service] would be similar, better, different in some way how?

If no:

Have you ever thought about seeking this kind of information/support/service before?

- If yes what had put them off doing it before, what had made them do it now
- If no what triggered them to do it now/what was different now

## Service delivery

How did ..... [name of provider's service] provide the service to you - was it a one-to-one meeting, a group workshop, by telephone, or something else?

Was this your preference, or would you have preferred something different?

How many times have you had contact with them, was it several times, or just once?

- Have you received any follow up support
- When was their first contact and most recent contact

What help/advice/service did you receive from ..... [name of provider's service]? Probe fully –

- what information did you provide to them
- what questions did you ask them
- what information/advice was given to you
- what action was suggested
- was there anything you didn't understand/weren't sure of

How would you describe the person(s) you saw/spoke to – how knowledgeable, helpful, approachable were they?

Did they give you information/advice/help with **anything else** e.g.

- advice on money management and budgeting
- debt advice
- how to get affordable loans and credit
- how to get a bank account
- saving and savings accounts
- home contents insurance

Did they tell you about any other organisation or service that could help you - which?

What was the outcome of your meeting/contact with ..... [provider's service]?

• did you follow up on the advice/take course of action suggested

Did the service meet your needs/expectations – why (not)?

How useful was the help/advice/service you received from ..... [name of provider's service] – why (not)?

what was most useful

Are there any ways in which the help/advice/service you received from ..... [name of provider's service] could have been better?

- what would you want to change
- · what would be helpful

Would you use .... [service provider] again - why (not)?

## Service impact

What difference, if any, has the service your received from .... [name of provider's service] made to your day-to-day life?

Probe as appropriate - impact on:

- knowledge (e.g. money management/budgeting, financial products and services)
- confidence (e.g. in money management/budgeting, financial products and services)
- ability to access financial products and services
- financial lifestyle (e.g. budgeting, spending habits, saving)
- income are they financially any better or worse off than before
- general lifestyle, well-being, family circumstances

Has the service your received from .... [name of provider's service] made any difference to your thoughts and plans for the future? If so, how? Probe as appropriate - impact on e.g.:

- financial planning
- plans re work/employment

What do you think would have happened if you hadn't received the help/advice/service you received from ..... [name of provider's service]?

What alternative options would you have had?

Probe as appropriate e.g.:

- none/would have gone without
- friends/family
- using more expensive alternatives/products e.g. HCl, high interest credit
- another organisation(s) providing a similar service

Do you know of other organisations in your local area who provide a similar [service] that you could have gone to?

If yes:

- who
- how have you heard of them

• why did you approach [service provider] instead of them

#### 3 Access to and use of financial services

Introduction: I would now like to ask you some questions about your use of financial services.

In terms of the financial services that are available to you locally, do you have: [ask of those not already discussed]

- a local Post Office
- have you used it in the last 12 months
- do you have a Post Office card account for benefits and tax credits if not, is this something they would like to have
- has the help/advice/service they received from [service provider] had any influence on their use (or non-use) of Post Office services
- a local bank branch
- have you used it in the last 12 months
- what types of account do you have e.g. basic bank account, current account, savings account
- are there any accounts they would like to have, but have not been able to get probe for difficulties
- has the help/advice/service they received from [service provider] had any influence on their use (or non-use) of bank services
- a local Credit Union
- are you a current member, what services do you use e.g. loans, savings account
- if not, is this something they would like to have/be a member of
- has the help/advice/service they received from [service provider] had any influence on their use (or non-use) of credit unions

[Check what they know about what a credit union is]

- a cheque cashing shop or service
- have you used it in the last 12 months probe for details
- if not, is this something they would like to have/use
- has the help/advice/service they received from [service provider] had any influence on their use (or non-use) of cheque cashing services
- a doorstep lending service
- have you used it in the last 12 months probe for details
- if not, is this something they would like to have/use
- has the help/advice/service they received from [service provider] had any influence on their use (or non-use) of doorstep lending services
- a weekly payment shop such as Brighthouse?
- have you used it in the last 12 months probe for details
- if not, is this something they would like to have/use
- has the help/advice/service they received from [service provider] had any influence on their use (or non-use) of weekly payment services

- a money/debt advice agency
- have you used it in the last 12 months probe for details
- if not, is this something they would like to have/use
- has the help/advice/service they received from [service provider] had any influence on their use (or non-use) of money advice services

Have you noticed any new financial services arriving in your local area (within the past 12 months) - which?

Do you currently have any of the following types of credit?

- credit card
- store card
- buying from catalogues and paying in instalments
- hire purchase agreement (e.g. on large items like furniture or a washing machine)
- loan from a bank/building society
- loan from friends or family
- loan from other lender
- other

Check as appropriate whether the help/advice/service they received from [service provider] has had any influence on their use of credit, or decisions to not use credit

How do you feel about using loans and credit?

Are there any types of credit you would like to have but have not been able to get
 probe for details

Do you have home contents insurance

- if not why not, would they like to have it probe for any difficulties
- has the help/advice/service they received from [service provider] had any influence on their use (or non-use) of home contents insurance

### 4 Household finances

Introduction: Do you mind if I ask you some questions about your household finances?

What is your main source of household income?

Do you have money coming in to the house from any other sources?

- Earnings from employment (own or partner's)
- Benefits (including state pension, Housing Benefit and Council Tax Benefit)
- Tax credits
- Other e.g. child maintenance payments, interest from savings

If receive benefits or tax credits ask which ones:

- Jobseeker's Allowance
- Income Support
- Incapacity Benefit/Employment Support Allowance
- Disability Living Allowance
- Working Tax Credit, Child Tax Credit

- Child Benefit
- State Retirement Pension
- Pension Credit
- Housing Benefit
- Council Tax Benefit

What is your total household income?

Check – is this before or after any deductions for income tax, National Insurance and so on?

Check what period this is – weekly, fortnightly, monthly, annual

In general how would you describe your current financial situation, would you say you:

- are getting by ok and are able to save money
- are just getting by, but don't have any money to spare
- struggle to make ends meet
- have problematic debts and arrears

#### 5 Final Questions

Do you think there is a need for more financial support and services to be made available to people?

If no – explore why they say this If yes:

- What types of services would you like to see offered?
- Who should they be provided by e.g. government, local authorities, charities/voluntary sector, private sector companies

What financial help or support do you think you might need in the future?

### THANK YOU FOR YOUR TIME

Could we give you a ring if there is anything we need to clarify later?

Explain how the payment/receipt process will work and the importance of returning the signed receipt form.

# APPENDIX E FINANCIAL INCLUSION CHAMPIONS INITIATIVE QUESTIONNAIRE

On behalf of the Financial Inclusion Taskforce (FITF), HM Treasury (HMT) commissioned an evaluation of the Department for Work and Pension's (DWP) Financial Inclusion Champions initiative. The evaluation is being undertaken by the Centre for Research in Social Policy (CRSP), Loughborough University. The evaluation seeks to establish the effectiveness of the Financial Inclusion Champions initiative looking at both the impact and processes of the initiative. In this context, the evaluation will look at best practice with the aim to inform future financial inclusion policy.

This questionnaire asks about the work undertaken by individual Financial Inclusion Strategic Champions (FIC) teams and their partner organisations. Where the Strategic Champion is part of a team, the questionnaire should reflect the views of the team. For this reason, Strategic Champions should complete the form with all of the other Champions in their area. However, if individual champions wish to provide their personal views they can complete a separate questionnaire.

Personal details, such as the names of team members and partner organisations are not required, however, we do need to collect information on the geographical areas associated with the team's operations and a contact name for follow-up questions if necessary. All information provided will remain confidential within the research team. When reporting findings, no responses will be attributable to individuals or teams.











The questionnaire is organised in four parts, as follows:

- Section One asks for team details and information on the action plans agreed with DWP.
- **Section Two** explores the work undertaken in relation to the six objectives of the FIC initiative and with partner organisations.
- Section Three asks about factors that influenced work with partner organisations.
- **Section Four** focuses on the team's view of their achievements and the future for financial inclusion work in their area.

This survey is part of a number of different research elements, including:

- qualitative interviews with a small number of Champions;
- qualitative interviews with a small number of service users/beneficiaries to identify any impacts of initiatives 'on the ground';
- a survey of partner organisations and service to assess the influence of Champions on services and local policies;
- value for money analysis that links the cost of the initiative with evidence on the effectiveness of the initiative; and
- mapping and analysis of local data and statistics to assess levels of financial exclusion and coverage of services.

The evaluation is scheduled to finish in March 2011. The results of this survey will be part of the final report which will be available sometime after March 2011. If you have any questions or queries regarding the completion of the questionnaire, or the research more generally, please contact Paola Signoretta at the Centre for Research in Social Policy on 01509 223354 or email P.E.Signoretta@lboro.ac.uk.

Thank you in advance for taking the time to fill in this questionnaire. Your feedback is very important and learning from the evaluation of the initiative will inform future financial inclusion policy.

The questionnaire should be completed by 10<sup>th</sup> December, 2010 and returned by email to Charlotte Binnie at BMG Research (charlotte.binnie@bmgresearch.co.uk):

## List of acronyms used

CAB Citizens Advice Bureaux

CDFI Community Development Finance Institution

CRSP Centre for Research in Social Policy

CU Credit Union

D&M Advice Debt and Money Advice

DWP Department for Work and Pensions

FI Financial Inclusion

FIC Financial Inclusion Champion
FITF Financial Inclusion Task Force

HA Housing Association

HCI Home Contents Insurance

HMT Her Majesty's Treasury

JCP Jobcentre Plus

LA Local Authority

LSP Local Strategic Partnership

RSL Registered Social Landlord

## **SECTION 1 BACKGROUND**

Please give details of everyone who has been an FIC team member. (Replace the contents of Team member 1, which is just an example).

Team member	Role	Start date	End date (if applicable)	Area covered
1	Strategic Champion for region	Oct 2008	March 2011	East Midlands
2				
3				
4				
5				

2 Please mark with a cross any objectives below that were agreed with DWP *in the original action plan*. Also specify any team member(s) given responsibility, if applicable.

Objective		Mark with X	Team member number(s) (from Question 1)
1	Saving		
2	Banking		
3	Debt and money advice		
4	Affordable credit		
5	Home Contents Insurance		

2a	Please add any comments you might have in relation to Question 2. (Please explain in the space below. Use additional space if necessary.)
L	

3	Specify the areas in your region where your team has engaged with any
	FIC objectives and the team member(s) involved, if applicable.

Objective	Mark with X	Team member number(s) (from Question 1)
'Red' areas		
'Amber' areas		
Any other areas (please specify here)		

3a	Please add any comments you might have in relation to Question 3. (Please explain in the space below. Use additional space if necessary.)

## **SECTION 2 SELECTING AND PRIORITISING OBJECTIVES**

In the table below identify the extent to which each of the five FIC objectives have been pursued *in practice* by the team, by marking with an X. (Please answer for all five.)

Objective		Not pursued	Limited engagement	Substantial engagement
1	Saving			
2	Banking			
3	Debt and money advice			
4	Affordable credit			
5	Home Contents Insurance			

la	Please add any comments you might have in relation to Question 4. (Please explain in the space below. Use additional space if necessary.)			

5	In the table below please identify the extent to which the strategic
	activities listed were undertaken and the relevant team member. (Please
	answer for each activity by marking with an X. Use team member number(s)
	from Question 1.)

Si	rategic Activity	Not pursued	Limited engagement	Substantial engagement	Team member number(s)
1	Developing strategic partnerships				
2	Joining Local Strategic Partnership				
3	Developing FI strategies				

5a	Please add any comments you might have in relation to Question 5. (Please explain in the space below. Use additional space if necessary.)

This question asks about the number of organisation types the FIC team has engaged with in relation to the objectives pursued above in Question 4.

For each organisation type, please give two approximate figures in the boxes below: i) number of organisations the team has worked with and achieved (or expect to achieve) objectives; ii) number of organisations the team has engaged with but has not achieved objectives.

(Specify approximate number of organisations in relevant boxes.)

	Saving		D&M Advice		Banking		Affordable Credit		HCI	
	i	ii	i	ii	i	ii	i	ii	i	ii
CU										
HA										
CAB										
LA										
JCP										
CDFI										
RSL										
Debt advice										
Money advice										
Other 3 <sup>rd</sup> sector agencies										
Other (specify)										

7 This question asks about the number of organisation types the FIC team has engaged with in relation to the strategic activities listed in Question 5.

For each organisation type, please give two approximate figures in the boxes below: i) number of organisations the team has successfully engaged with in relation to the strategic activities; ii) number of organisations the team has not managed yet to engage with.

(Specify approximate number of organisations in relevant boxes, where applicable.)

	Developing strategic partnerships		Joinii	ng LSP	Developing FI strategies		
	i	ii	i	ii	i	ii	
CU							
НА							
CAB							
LA							
JCP							
CDFI							
RSL							
Debt advice							
Money advice							
Other 3 <sup>rd</sup> sector agencies							
Other (specify)							

On each financial inclusion objective listed in the table below, how many of the following types of organisations would you like to engage with, but have not yet done so? (Specify approximate number of organisations in relevant boxes, where applicable.) 

	Saving	D&M Advice	Banking	Affordable Credit	HCI
CU					
НА					
CAB					
LA					
JCP					
CDFI					
RSL					
Debt advice					
Money advice					
Other 3 <sup>rd</sup> sector agencies					
Other (specify)					

9	Do you think that your work <i>in practice</i> differed from your original action plan? (Please explain in the space below. Use additional space if necessary.)
	necessary.)

# SECTION 3 ACHIEVING THE OBJECTIVES OF THE CHAMPIONS INITIATIVE

think were the main	d with these types of organisations, what do you noutcomes of your work with partner organisations? each organisation type where applicable. Use additional
CU	
НА	
CAB	
LA	
JCP	
CDFI	
RSL	
Debt advice	
Money advice	
Other 3 <sup>rd</sup> sector agencies	
Other (specify)	

11	How receptive (or not) would you say that partner organisations have
	been to advice offered by the FIC team? (Specify approximate number in
	each box.)

	Not at all receptive	Somewhat receptive	Very receptive
CU			
НА			
CAB			
LA			
JCP			
CDFI			
RSL			
Debt advice			
Money advice			
Other 3 <sup>rd</sup> sector agencies			
LSP			
SP			
Other (specify)			
12 Please give details of a organisations. (Please necessary.)			

13	Please give details of partner organisations. space if necessary.)			
14	Where the team has a	-	•	
	following factors been	1? (For each facto	r, piease mark one	e box with an X.)
	tollowing factors beer	Not at all important	Quite important	Very important
	ing contacts	Not at all	Quite	Very
Existi		Not at all	Quite	Very
Existi Estab	ing contacts	Not at all	Quite	Very
Existi Estab Regio	ing contacts olishing new contacts	Not at all	Quite	Very
Existi Estab Regio	ing contacts  olishing new contacts  onal Champions	Not at all	Quite	Very

	Question 14. (Please explain in necessary.)		e of the factors I low. Use addition	
15	Where the team has achieved lead say any of the following activiting influence partner organisation	ies and facto	rs have enabled	
	miliacinoc partifici organisation	<b>s</b> ? (Tick one i	box per factor.)	
	initiative partiter organisation	Not at all	To a certain extent	Very
Netv	vorking		To a certain	Very
			To a certain	Very
Pres	vorking		To a certain	Very
Pres Sup	vorking senting opportunities to partners		To a certain	Very
Pres Sup Wor	vorking senting opportunities to partners porting partners in bidding		To a certain	Very

15a	Question 15. (Please explain in the space below. Use additional space if necessary.)

Overall, why has the team been unable to achieve objectives or to engage with the types of partner organisations listed in the table below? (For each type of partner organisations mark with an X in the relevant boxes. Please refer to partner organisations identified in Question 8 ie. Partner organisations you would like to engage with but have not yet done so, and part ii of Question 6 ie. Number of partner organisations the team has engaged with, but has not achieved objectives.)

	No clear FI policy in organisation	Lack of understanding of FI	Other priorities	Financial constraints	Competing interests with other organisations	Other (specify in this space)
CU						
НА						
CAB						
LA						
JCP						
CDFI						
RSL						
Debt advice						
Money advice						
Other 3 <sup>rd</sup> sector agencies						
Other (specify)						

17	Overall, what factors would you say have enabled success with partner organisations? (Please explain in the space below. Use additional space if necessary.)
18	Overall, what factors (if any) have hindered work with partner organisations? (Please explain in the space below. Use additional space if necessary.)

# **SECTION 4 OVERVIEW**

19	What priorities has the team set to complete by the end of March 2011? (Please explain in the space below. Use additional space if necessary.)
20	If any, what work would you like to be continued post March 2011 in your region? (Please explain in the space below. Use additional space if necessary.)
21	If any, what FIC work should be continued post March 2011 at the national level? (Please explain in the space below. Use additional space if necessary.)

22	Do you think that sustainability for financial inclusion policy/work been achieved in your region? (Please provide examples in the space below to illustrate your answer. Use additional space if necessary.)
23	Is a partner organisation likely to take the lead for financial inclusion in your area? (Please provide examples in the space below to illustrate your answer. Use additional space if necessary.)
24	Are there any other comments you would like to make about the initiative as a whole, or the work undertaken with partner organisations? (Please explain in the space below. Use additional space if necessary.)

We might need to contact you again in relation to this questionnaire to follow
up some of your answers, please provide contact details in the space below.

Contact Name:
Telephone Number:
Email:
Region:

Thank you for taking the time to answer this questionnaire.
Your participation in this survey is greatly appreciated
Please now return this by email to Charlotte.Binnie@bmgresearch.co.uk.

# APPENDIX F SERVICE PROVIDER SURVEY QUESTIONNAIRE

# **SECTION 1 BACKGROUND INFORMATION**

This section asks about the organisation you work for and the Champions team you engaged with.

Q1	ASK ALL Who do you work for? PLEASE CLICK ONE BOX ONLY AND SPECIFY THE NAME THE ORGANISATION YOU WORK FOR	OF	BASE: ALL SINGLE
	Credit Union (PLEASE SPECIFY)	1	
	Housing Association (PLEASE SPECIFY)	2	
	Citizens Advice Bureau (PLEASE SPECIFY)	3	<b>→</b> Q5
	Local Authority (PLEASE SPECIFY)	4	<b>→</b> Q5
	Jobcentre Plus (PLEASE SPECIFY)	5	<b>→</b> Q5
	Community Development Financial Institution (PLEASE SPECIFY)	6	
	Registered Social Landlord (other than housing association) (PLEASE SPECIFY)	7	
	Other Debt and Money advice agency (PLEASE SPECIFY)	8	
	Other Third sector agency (PLEASE SPECIFY)	95.1	
	Other organisation (PLEASE SPECIFY)	95.2	
Q2 old Q3	ASK ALL WHO SAID 1-2 OR 6-10 AT Q1 How many people does your organisation employ? CODE ONE ONLY		BASE: Q1=1- 2, 6-10 SINGLE
	Less than 10 10-49 50-249 >250 Don't know	1 2 3 4 5	

Q3a old Q5a	ASK ALL Which region does the geographical area of operation of your organisation fall? CODE ANY THAT APPLY		BASE: ALL SINGLE
	North East England North West England Yorkshire and The Humber East Midlands West Midlands East of England London South East England South West England Wales (North) Wales (South) Wales (Mid) Scotland Eastern Scotland Highlands Scotland West	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15	
Q3a old Q5b	ASK ALL Please type the postcode of the main local office (e.g. your main place of work.) in the space below. WRITE IN		BASE: ALL OPEN
	LETT   NUMB LETTE LETTE   ER R R   ONLY ONLY ONLY		
Q4a Old Q7	ASK ALL Is your role mainly strategic or operational? CODE ONE ONLY		BASE: ALL SINGLE
	Strategic - primarily strategic responsibility Operational - primarily operational responsibility Strategic and Operational are of equal importance in my role	1 2 3	
Q5a Old Q8a	ASK ALL What type of work have you undertaken with the Financial Inclusion Champion Team? CODE ANY THAT APPLY AMONG 2-4		BASE: ALL MULTI 2-4 ('NONE'= S/C)
	None. (e.g. only attended presentation by Champion which did not lead to further work) Strategic (e.g. developed financial inclusion strategy) Operational (e.g. access to credit project) Other work not related to 2 and 3 (e.g. Champions supported Growth Fund bid)	1 2 3 4	→Q9 a →Q9 a →Q9 a

Q5b Old Q8b	ASK ALL WHO SAID NONE AT Q8a Were there some other potential partner organisations that yo would have liked to engage with for the Champions' work but have not been able to do so? CODE ONE ONLY			BASE: Q8a=1 SINGLE
	Yes No		1 2	<b>→</b> Q10a
Q5c Old Q8c	ASK ALL WHO SAID NO AT Q8b Why not? CODE ANY THAT APPLY			BASE: Q8b=2
ļ	Work not relevant for our organisation Time constraints Financial constraints Other (PLEASE SPECIFY)		1 2 3 95	→Q 10a →Q 10a →Q 10a →Q 10a
Q6a Old Q9a	ASK ALL WHO SAID ANY AT Q8a When you worked with the Financial Inclusion Champions of a team with colleagues from your organisation? CODE ONE ONLY	were	you	BASE: Q8a=2- 4
	Yes – part of a team No – not part of a team		1 2	<b>→</b> Q10a
Q6b Old Q9b	ALL WHO SAID YES AT Q9a Are any of the other team members based in different department yours? CODE ONE ONLY	artme	ents	BASE: Q9a=1
	Yes No		1 2	
Q7a Old Q10a Q7b	ASK THOSE PROVIDING A RESPONSE AT Q10a, WHO SAID 'ANY' AT Q8a	ALS	ю.	BASE: ASK ALL MULTI BASE: Q8a=2- 4 AND Q10a=ANY
Old Q10b				MULTI
	7a THEMATIC CHAMPIONS AREAS	l	7b	
	Banking 1 Housing 2 Rural 3		1 2 3	
	REGIONAL CHAMPIONS AREAS  Bristol 4 Cumbria 5 Durham and Tees Valley 6 East and South Midlands 7 East Yorkshire 8 London 9		4 5 6 7 8 9	
	20114011		J	

Merseyside	11	11	
Northumberland and Tyne and Wear	12	12	
Scotland	13	13	
Scotland Highlands	14	14	
Scotland West	15	15	
South Coast Cities	16	16	
South Yorkshire	17	17	
Wales	18	18	
West Midlands	19	19	
West Yorkshire	20	20	
ASK ALL If any, what type of financial inclusion work does your of mainly undertake? CODE ALL THAT APPLY	organisa	ation	BASE: ALL
Saving		1	
Banking			
Debt and money advice		2	
Affordable credit		4	
Home Contents Insurance		5	
Other (PLEASE SPECIFY)		6	
None		7	
ASK ALL WHO SAID 1-6 AT Q11  Did your organisation promote financial inclusion before	<u>م</u>		BASE: Q11 = 1-

10

10

Yes

1

2

3

4

5

6

No

1

2

3

4

5

6

Manchester

Q8 Old Q11

Q11a

**CODE ALL THAT APPLY** 

Debt and money advice

Home Contents Insurance

Other (PLEASE SPECIFY)

Affordable credit

Saving

Banking

# **SECTION 2 WORK UNDERTAKEN WITH CHAMPIONS**

This section asks about the work you and your organisation have undertaken with the Champions team.

Q9a Old Q12a	ASK ALL CODED STRATEGIC AT Q8a You said earlier you have undertaken strategic work. What type of strategic work have you undertaken with Champion(s)? CODE ANY THAT APPLY		BASE: Q8a=2
	Strategic work in the thematic area of housing (e.g. Provided guidance on the implementation of a Financial Inclusion strategy)	1	
	Strategic work in the thematic area of rural communities (e.g. Provided guidance on the implementation of a Financial Inclusion strategy)	2	
	Strategic work in the thematic areas of banking (e.g. Provided guidance on the implementation of a YESFinancial Inclusion strategy)	3	
	Champion joined Local Strategic Partnership and provided guidance on financial inclusion issues	4	
	Champion advised on building local networks	5	
	Champion advised on devising a strategy document	6	
	Champion advised our personnel to embed the financial inclusion agenda within our organisations strategic development	7	
	Champion worked with our personnel to raise awareness of the benefits of working with other agencies	8	
	Other (PLEASE SPECIFY)	9	
Q9b Old Q12b	ASK ALL CODED OPERATIONAL AT Q8a What type of operational work have you undertaken with Champion(s)? CODE ANY THAT APPLY		BASE: Q8a=3
	Champion advised the development of systems and processes through an 'action plan' (e.g. developing a joint referral process for agencies)	1	
	Champion advised the improvement of service provision (e.g. through IT developments or training)	2	
	Champion advised on adapting service delivery to improve access for customers	3	
	Developing new services	4	
	Other (PLEASE SPECIFY)	5	
	<u> </u>		

Q9c Old Q12c	What other type of work have you Champion(s)?  CODE ANY THAT APPLY		1		BASE: Q8a=4
	Champion provided support with the Crowth Fund, HCL DW/D	oidding for mone	y (e.g.	1	
	Growth Fund, HCI, DWP) Expand existing services			2	
	Building internal financial inclusion employing officers to provide face matters within the broader context	-to-face advice of an agency's	on money	3	
	champions input: sitting in the inte Other (PLEASE SPECIFY)	erview panel)		4	
	Other (FELASE SFECILITY			4	
Q9a Old Q13a	ASK ALL CODED OPERATIONAL What type of OPERATIONAL wor as a result of the work with champ CODE ANY THAT APPLY Improving access to: Saving Banking Debt and money advice Affordable credit Home contents insurance	k have you unde		1 2 3 4 5	BASE: Q8a=3 ie. those asked Q12b
Q9 Old Q13	WHERE SELECTED AT Q13a Aside from Champions, do you wo	ork with any othe	er organisatior	าร	BASE:Q13a=1-5
4.0	in providing services related to: Saving?				1
<b>L</b>	Banking?				2
b c	Debt and money advice?				3 4
d e f	Affordable credit? Home contents insurance? CODE ANY THAT APPLY				5
•		Yes	No		
	<b>b.</b> Saving?	1	2		
	c. Banking?	1	2		
	<ul><li>d. Debt and money advice?</li><li>e. Affordable credit?</li></ul>	1	2 2		
	<b>f.</b> Home contents insurance?	1	2		

Q9 Old Q13	WHERE YES SELECTED AT Q13b-f What are the sources of funding for these services relating to						BASE:Q13b-f=1
g h i j k	Saving? Banking? Debt and mon Affordable cre Home content	dit? s insuranc	e?				2 3 4 5
	Champions' Own Organisatio n Funding From	g. Saving? 1 2	h. Banking? 1 2	i. Debt and money advice? 1 2	j. Affordable credit? 1 2	k. Home contents insurance ? 1 2	
	partner organisation Other (specify)	4	4	4	4	4	
Q9 Old Q13	WHERE NO S What are the s Saving?			f			BASE:Q13b-f=2  1 2 3
m n o p	Banking? Debt and mon Affordable cre Home content CODE ANY TI	dit? s insuranc	e?	n Dalu			<b>4 5</b>
	Champions' Own Organisatio n Funding Other (specify)	I. Saving?	<b>m.</b> Banking?	n. Debt and money advice?	o. Affordable credit?	p. Home contents insurance ?	
Q10a Old Q14a	ASK ALL COI Please identify undertaken as PLEASE COD	the type of a result of	of <i>strategic</i> a	activities yoion(s)' wo			BASE: Q8a=2 MULTI
	Setting up one Working in the Developing on Other (Specify	Local Strate or more	ategic Partn	ership <sup>·</sup>		1 2 3 4	→Q15a →Q15a →Q15a

Q10b Old Q14b	ASK ALL WHO SELECTED DE MORE FINANCIAL INCLUSION Is this CODE ANY THAT APPLY	ı	BASE: Q14a=3 MULTI		
	A Strategy for own organisation A Partnership Strategy	alone		1 2	
Q11a Old Q15a	ASK ALL WHO SAID ANY AT Overall how valuable would you the Champion(s) has been? CODE ONE ONLY		ice offered t	ру	BASE: Q8a=2-4 SINGLE
	Not at all valuable Quite valuable Very valuable			1 2 3	<b>→</b> Q16 <b>→</b> Q16
Q11b Old Q15b	ASK ALL WHO SAID NOT VAL You said that the advice offered valuable at all. Please explain in WRITE YOUR ANSWER IN TH	by the chan the space b	npion has be	een not	BASE: Q15a=1 OPEN
Q12 Old Q16	ASK ALL WHO SAID VALUAB You said that the advice offered valuable/very valuable>. How in been? CODE ONE PER ROW	by the chan			BASE: Q15a=2- 3 GRID SINGLES
Old	You said that the advice offered valuable/very valuable>. How in	by the chan mportant hav Not at all	ve the follow Quite		3
Old	You said that the advice offered valuable/very valuable>. How in been?	by the chan mportant hav	e the follow	ing factors Very	3
Old	You said that the advice offered valuable/very valuable>. How in been?  CODE ONE PER ROW  Champion(s) already knew us We already engaged in financial inclusion work	by the chan nportant hav Not at all important	ve the follow  Quite  important	Very important	3
Old	You said that the advice offered valuable/very valuable>. How in been?  CODE ONE PER ROW  Champion(s) already knew us We already engaged in financial inclusion work Convinced by examples of good practice provided by	by the chan nportant hav Not at all important 1	ve the follow  Quite  important  2	Very important	3
Old	You said that the advice offered valuable/very valuable>. How in been?  CODE ONE PER ROW  Champion(s) already knew us We already engaged in financial inclusion work Convinced by examples of good practice provided by champions Champions' Professionalism	by the cham mportant hav Not at all important 1	ve the follow  Quite important 2 2	Very important 3	3
Old	You said that the advice offered valuable/very valuable>. How in been?  CODE ONE PER ROW  Champion(s) already knew us We already engaged in financial inclusion work Convinced by examples of good practice provided by champions	by the chammportant have Not at all important 1	Quite important 2 2	Very important 3	3
Old	You said that the advice offered valuable/very valuable>. How in been?  CODE ONE PER ROW  Champion(s) already knew us We already engaged in financial inclusion work Convinced by examples of good practice provided by champions Champions' Professionalism Funding made available by Champion  ASK ALL WHO SAID VALUAB To what extent would you say a helped your work?	Not at all important  1  1  1  1  1  1  1  1  1  1  1  1	Quite important 2 2 2 2 2	Very important 3 3 3 3 3	3
Old Q16 Q13a Old	You said that the advice offered valuable/very valuable>. How in been?  CODE ONE PER ROW  Champion(s) already knew us We already engaged in financial inclusion work Convinced by examples of good practice provided by champions Champions' Professionalism Funding made available by Champion  ASK ALL WHO SAID VALUAB To what extent would you say a	Not at all important  1  1  1  1  1  1  1  1  1  1  1  1	Quite important 2 2 2 2 2	Very important 3 3 3 3 3	3 GRID SINGLES BASE: Q15a=2-3

Champions presenting opportunities for funding	1	2	3
Champions' support in bidding			
for Growth Fund or other	1	2	3
funding			
Working with other partners	1	2	3
Receiving Funding	1	2	3

Old	ASK ALL WHO SAID VALUABLE AT Q15 Are there any other activities that have helped your work? PLEASE WRITE YOUR ANSWER IN THE BOX	BASE: Q15a=2- 3 OPEN ENDED

#### SECTION 3 FINANCIAL INCLUSION WORK WITH OTHER ORGANISATIONS

This section asks about the work you and your organisation have undertaken with other national, regional or local organisations.

Q14a ANY YES AT Q13b-f – show columns where selected at 13b-f
Old You indicated that you have worked with other partners. Now we
would like to know the types of organisations you worked with, and in what area of work.

BASE: Q13b-f=1 GRID MULTI

#### CODE ANY THAT APPLY FOR EACH ROW

	Saving	D&M Advice	Banking	Affordable Credit	HCI
Credit Union	1	2	3	4	5
Housing Association	1	2	3	4	5
Citizens Advice Bureau	1	2	3 3	4	5
Local Authority	1	2	3	4	5
Jobcentre Plus	1	2	3	4	5
Community Development Financial Institution	1	2	3	4	5
Registered Social Landlord (other than housing association)	1	2	3	4	5
Other Debt and Money advice agency	1	2	3	4	5
Other 3rd sector agencies (PLEASE SPECIFY)	1	2	3	4	5
Other organisation (PLEASE SPECIFY)	1	2	3	4	5
Other organisation (PLEASE SPECIFY)	1	2	3	4	5

#### Q14b WHERE SELECTED AT Q18a

Old Where you said that you worked with the following types of organisation in any of the five areas shown below, please additionally indicate whether the Champions played a role in forging the relationship.

BASE: Q18a=ANY GRID MULTI

# CLICK FOR EACH ROW WHERE CHAMPIONS PLAYED A ROLE IN FORGING THE RELATIONSHIP

Saving	D&M Advice	Banking	Affordable Credit	HCI
1	2	3	4	5
1	2	3	4	5
1	2	3	4	5
1	2	3	4	5
1	2	3	4	5
1	2	3	4	5
1	2	3	4	5
1	2	3	4	5
1	2	3	4	5
1	2	3	4	5
1	2	3	4	5
	1 1 1 1 1 1 1	Advice  1 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1	Advice Banking  1	Saving Advice Banking Credit  1

Q15 ASK ALL CODED STRATEGIC AT Q8a
Old For each organisation type you engaged with, please indicate the areas in which you carried out strategic work.
Q8a=2
PLEASE CODE ANY THAT APPLY
Developing

Developing strategic partnerships	Working in the Local Strategic Partnership	financial inclusion strategies	None of the above
1	2	3	4
1	2	3	4
1	2	3	4
1	2	3	4
1	2	3	4
1	2	3	4
1	2	3	4
	strategic	strategic Local Strategic	Developing Working in the financial strategic Local Strategic inclusion

#### Q16 ASK IF Q8b=1 OR ANY YES AT Q13b-f

Old You indicated that there were organisations you would have liked to work with. Now we would like to know the type of organisations you would have liked to engage with but have been unable to and the area of work.

CODE ANY THAT APPLIES

BASE: Q13b-f=1 OR 8b=1 **GRID** MULTI

	Saving	Debt & Money Advice	Banking	Affordable Credit	House Contents Insurance	Setting up a strategic partnership	Working in the Local Strategic Partnership	Developing financial inclusion strategy
Credit Union	1	2	3	4	5	6	7	8
Housing Association	1	2	3	4	5	6	7	8
Citizens Advice Bureau	1	2	3	4	5	6	7	8
Local Authority	1	2	3	4	5	6	7	8
Jobcentre Plus	1	2	3	4	5	6	7	8
Community Development Financial Institution	1	2	3	4	5	6	7	8
Registered Social Landlord (other than housing association)	1	2	3	4	5	6	7	8
Other Debt and Money advice agency	1	2	3	4	5	6	7	8
Other 3rd sector agencies (PLEASE SPECIFY)	1	2	3	4	5	6	7	8
Other organisation (PLEASE SPECIFY)	1	2	3	4	5	6	7	8

Q17 Old Q21

#### ASK IF Q8b=1, AND SHOW THOSE SELECTED AT Q19 INCLUDING THOSE ENTERED AS 'OTHER'

You indicated earlier that there were some organisations that you would *have liked* to engage with for the Champions' work but have not been able to do so. These organisations are now identified below – please could you select the reasons why this has not been possible *(mark with an X if applicable.)* 

Q13b-f=1 AND Q19=ANY GRID MULTI

BASE:

### **CODE ANY THAT APPLIES**

	CODE ANT IT							GRID MOLII
	Organisation had no clear financial inclusion policy	Organisations lacked understanding of financial inclusion	Organisation had other priorities	Financial constraints (on both or either side)	Time constraints (on both or either side)	Competing interests with other organisations	Other reason (SPECIFY)	Don't know
Credit Union	1	2	3	4	5	6	7	8
Housing Association	1	2	3	4	5	6	7	8
Citizens Advice Bureau	1	2	3	4	5	6	7	8
Local Authority	1	2	3	4	5	6	7	8
Jobcentre Plus	1	2	3	4	5	6	7	8
Community Development Financial Institution Registered Social	1	2	3	4	5	6	7	8
Landlord (other than housing association) Other Debt and	1	2	3	4	5	6	7	8
Money advice agency other 3rd sector	1	2	3	4	5	6	7	8
agencies (PLEASE SPECIFY)	1	2	3	4	5	6	7	8
Other organisation (PLEASE SPECIFY)	1	2	3	4	5	6	7	8

#### **SECTION 4 PROVIDERS' VIEW OF THEIR ACHIEVEMENTS**

Q17

New

**ASK ALL CODED** 

This final section asks for your views about the future of financial inclusion work in your area.

In which area of financial inclusion do you think that your work has

BASE:Q13a=1-5

CLICK ANY THAT APPLY	
Improving access to  a. Saving?  b. Banking?  c. Debt and money advice?  d. Affordable credit?  e. Home contents insurance?	
ASK ALL Are there any comments you would like to make about the Champions initiative or the work undertaken with the FI Champion(s) or other organisations? PLEASE WRITE YOUR ANSWER IN THE BOX BELOW	BASE: ALL
	Improving access to a. Saving? b. Banking? c. Debt and money advice? d. Affordable credit? e. Home contents insurance?  ASK ALL Are there any comments you would like to make about the Champions initiative or the work undertaken with the FI Champion(s) or other organisations?

Thank you for taking the time to answer this questionnaire. Your participation in this survey is greatly appreciated.

#### APPENDIX G FINANCIAL INCLUSION CHAMPIONS QUESTIONNAIRE

#### INTRODUCTION

This questionnaire asks a series of questions about the organisations you are in contact with to discuss or promote financial inclusion. This information is of value to us as it will help us to understand how the Financial Inclusion Champions team in your area is encouraging partnership working and information sharing.

The questionnaire should take no longer than 15 minutes to complete. The questionnaire asks for identification such as your organisation's name. However, all the information you provide will be kept and used in the strictest of confidence. While we need to know your organisation's name and the names of other organisations for the purpose of analysis, all organisations will be reported anonymously in the research report.

If you have any questions or queries regarding the completion of the questionnaire or the analysis of the data, please do not hesitate to get in touch with Ms Jacqueline Beckhelling on 01509 223376 or email <u>J.Beckhelling@lboro.ac.uk</u>.

Once completed, please return your questionnaire by email to Rebecca Hand: Email – R.J.Hand@lboro.ac.uk









1	What is the nai	me of your organisatio	n?	
2		rganisation is it? (e.g. sing association/RSL e	Credit Union, Debt Advetc.)	ice Service, Local
3		•	and any colleagues wh orked with the Financia	•
	Very closely	Fairly closely	Not at all closely	Have not worked with them at all

Please name **up to** 10 organisations with which you (or your colleagues who promote financial inclusion) are in contact to encourage Financial Inclusion. If you regularly have contact with more than 10 organisations, please name the 10 with which you have the most contact.

Organisation Name	Type of Organisation (e.g. Credit Union, Money Advice service, LA, Housing Association/RSL etc.)	Main purpose of contact? (e.g. information sharing, support/advice, joint working on a project or initiative.)
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		

For each organisation named in Question 4, please indicate how often you or your colleagues are in contact with them about financial inclusion.

	At least once a day	At least once a week but not daily	At least once a month but not once every week	Less than once a month
Organisation 1				
Organisation 2				
Organisation 3				
Organisation 4				
Organisation 5				
Organisation 6				
Organisation 7				
Organisation 8				
Organisation 9				
Organisation 10				

	with these organisations?	No	
6	•	team play a role in putting you in contac	t

	Yes	No
Organisation 1		
Organisation 2		
Organisation 3		
Organisation 4		
Organisation 5		
Organisation 6		
Organisation 7		
Organisation 8		
Organisation 9		
Organisation 10	П	

7	How has your working relationship changed as a result of the Financial Inclusion
	Champions team?

	Working together more closely or more often	No change	Working together less closely or less often
Organisation 1			
Organisation 2			
Organisation 3			
Organisation 4			
Organisation 5			
Organisation 6			
Organisation 7			
Organisation 8			
Organisation 9			
Organisation 10			
to? Please c Local authori	organisations with who ould you tell us what the ty, Housing Association ampion help you to work	ey are (e.g. credit unic /RSL etc). How is, or	on, debt advice service,

9	Are there any other comments you would like to make about working, or contact, with other organisations, or the role of the Financial Inclusion Champion team.

Your participation in this is greatly appreciated.

Please return by email to Rebecca Hand R.J.Hand@lboro.ac.uk

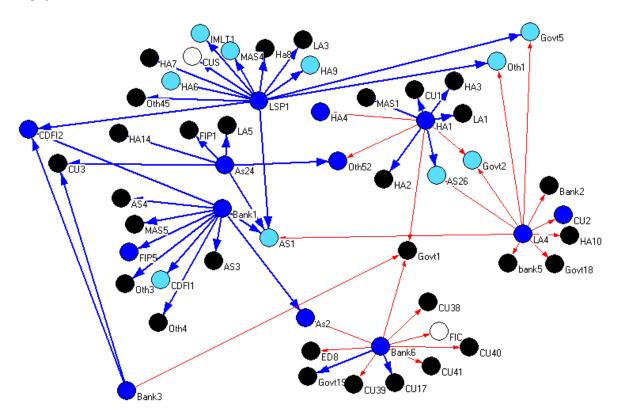
#### APPENDIX H SNA Diagrams

See Chapter 4 for full explanation and key.

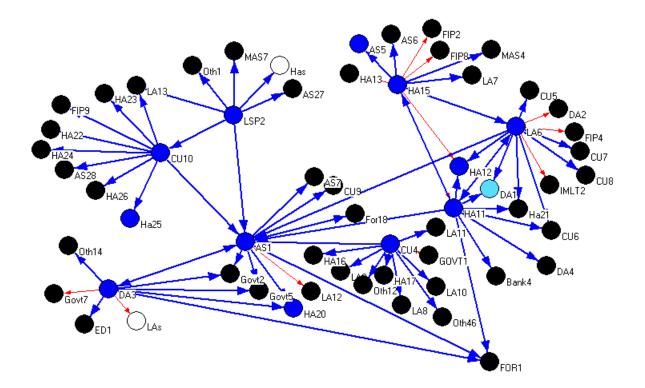
The diagrams represent Champions' influence in financial inclusion networks. The dots represent service providers and strategic partners and the lines indicate the contacts between these organisations. The red lines show where Champions were involved in putting the organisations in contact. The blue lines indicate relationships developed independently from Champions. The role of Champions in networks is further indicated by the colour of the dots:

- dark blue dots represent organisations which worked most closely with Champions;
- light blue dots represent organisations which worked with Champions, but less closely than others;
- black dots are organisations which did not work with Champions; and
- white dots are organisations whose relationship with Champions is unclear.

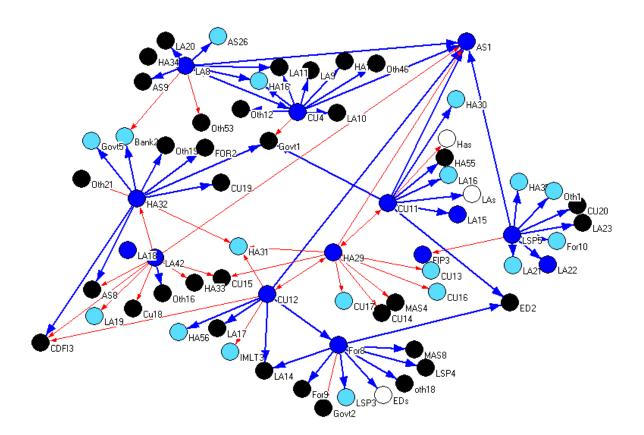
FIC 6



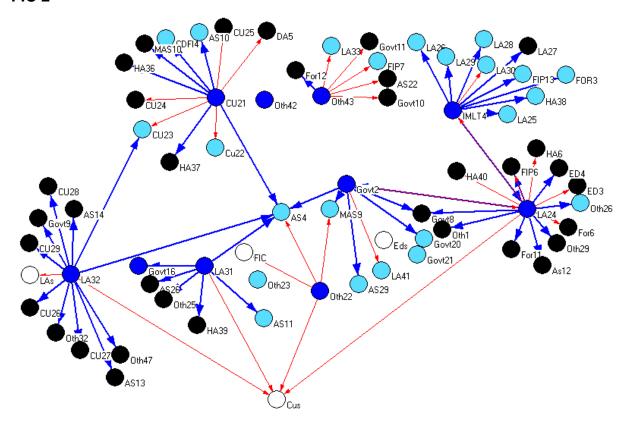
FIC 1



FIC 4



FIC 2



#### APPENDIX I SERVICE PROVIDER SURVEY DATA TABLES

#### Q1A. Who do you work for? (Base 320)

Credit Union	11.6%
Housing Association	9.4%
Citizens Advice Bureau	9.1%
Local Authority	31.9%
Jobcentre Plus	3.4%
Community Development Financial Institution	2.2%
Registered Social Landlord (other than HA)	2.2%
Other Debt and Money advice agency	5.3%
Other Third sector agency	7.5%
Other organisation	16.2%

### Q2. How many people does your organisation employ? (not asked of CAB, LA or JCP) (Base 179)

Less than 10	25.1%
10-49	21.8%
50-249	24.6%
>=250	27.4%
Don't know	1.1%

## Q3A. In which region does the geographical area of operation of your organisation fall? (Base 320)

North East England	20.6%
North West England	30.6%
Yorkshire and The Humber	28.4%
East Midlands	16.9%
West Midlands	20.0%
East of England	12.5%
London	19.1%
South East England	16.3%
South West England	13.8%
Wales (North)	10.3%
Wales (South)	10.6%
Wales (Mid)	9.7%
Scotland Eastern	7.8%
Scotland Highlands	6.6%
Scotland West	9.1%

#### **Q4.** Is your role mainly strategic or operational? (Base 320)

Strategic - primarily strategic responsibility	33.1%
Operational - primarily operational responsibility	18.1%
Strategic and Operational are of equal importance in my role	48.8%

#### Q5A. What type of work have you undertaken with the Financial Inclusion Champion Team? (multiple response option for strategic, operational and other) (Base 320)

None. (e.g. only attended presentation by Champion)	22.2%
Strategic (e.g. developed financial inclusion strategy)	54.7%
Operational (e.g. access to credit project)	35.9%
Other (e.g. Champions supported Growth Fund bid)	23.4%

### Q5B. Were there some other potential partner organisations that you would have liked to engage with for the Champions' work but have not been able to do so? (Base 320)

Yes	28.8%
No	71.3%

### Q6A. When you worked with the Financial Inclusion Champions were you part of a team with colleagues from your organisation? (Base 249)

Yes	59.0%
No	41.0%

#### **Q6B.** Are any of the other team members (Based in different departments from yours? (Base 147)

Yes	54.4%
No	45.6%

#### Q7A. Which Champions teams have you had contact with ? (Base 320)

(Thematic)	Banking	7.8%
	Housing	15.3%
	Rural	9.7%
(Regional)	Bristol	5.9%
	Cumbria	7.8%
	Durham and Tees Valley	8.8%
	East and South Midlands	11.9%
	East Yorkshire	9.4%
	London	11.9%
	Manchester	11.9%
	Merseyside	7.2%
	Northumberland and Tyne and Wear	8.4%
	Scotland	3.4%
	Scotland Highlands	1.9%
	Scotland West	2.5%
	South Coast Cities	7.2%
	South Yorkshire	9.7%
	Wales	5.6%
	West Midlands	11.9%
	West Yorkshire	7.8%
	None of these	7.8%

#### 21Q7B. And which team(s) have you worked with the most? (Base 239)

Banking	2.1%
Housing	6.7%
Rural	1.3%
Bristol	5.0%
Cumbria	6.7%
Durham and Tees Valley	5.4%
East and South Midlands	10.0%
East Yorkshire	8.4%
London	10.0%
Manchester	8.8%
Merseyside	6.3%
Northumberland and Tyne and Wear	5.4%
Scotland	2.5%
Scotland West	2.1%
South Coast Cities	5.4%
South Yorkshire	7.5%
Wales	5.0%
West Midlands	9.2%
West Yorkshire	5.0%

### Q8A. If any, what type of financial inclusion work does your organisation mainly undertake? (Base 320)

Saving	31.3%
Banking	22.2%
Debt and money advice	55.6%
Affordable credit	37.8%
Home Contents Insurance	21.9%
Other	46.6%
None	5.3%

#### Q8B/1. Did your organisation promote financial inclusion in this area before involvement with the Champion? (multiple choice % answering yes)

Saving (base 100)	87.0%
Banking (base 71)	73.2%
Debt and money advice (base 178)	86.5%
Affordable credit (base 121)	83.5%
Home Contents Insurance (base 70)	78.6%
Other (base 149)	72.5%

### Q9A. You said earlier you have undertaken strategic work. What type of strategic work have you undertaken with Champion(s)? (multiple response) (Base 175)

Strategic work in the thematic area of housing	34.3%
Strategic work in the thematic area of rural communities	19.4%
Strategic work in the thematic areas of banking	29.1%
Champion joined Local Strategic Partnership and provided	
guidance on financial inclusion issues	45.7%
Champion advised on developing strategic partnerships	52.0%
Champion advised on devising a strategy document	49.1%
Champion advised our personnel to embed the financial	
inclusion agenda within our organisation's strategic development	34.9%
Champion worked with our personnel to raise awareness of the	
benefits of working with other agencies	46.3%
Other	24.0%

## Q9B. What type of operational work have you undertaken with Champion(s)? (multiple choice) (Base 115)

Champion advised the development of systems	
and processes through an 'action plan'	33.9%
Champion advised the improvement of service provision	27.0%
Champion advised on adapting service	
delivery to improve access for customers	40.9%
Developing new services	52.2%
Other	30.4%

#### Q9C. What other type of work have you undertaken with Champion(s)? (Base 75)

Champion provided support with bidding for money	45.3%
Expand existing services	44.0%
Building internal financial inclusion capacity	20.0%
Other	48.0%

### Q10A. What type of OPERATIONAL work have you undertaken as a result of the work with champion(s)? (Base 115)

Improving access to Saving	46.1%
Improving access to banking	45.2%
Improving access to Debt and money advice	69.6%
Improving access to Affordable credit	71.3%
Improving access to Home contents insurance	22.6%

### Q10B/1. Aside from Champions, do you work with any other organisations in providing services related to: (multiple response % answering yes)

Saving (base 53)	88.7%
Banking (base 52)	76.9%
Debt and money advice (base 80)	95.0%
Affordable credit (base 82)	85.4%
Home contents insurance (base 26)	73.1%

### Q11A. Please identify the type of strategic activities you have undertaken as a result of the Champion(s)' work. (Base 175

Setting up one or more strategic Partnerships	33.1%
Working in the Local Strategic Partnership	42.9%
Developing one or more financial inclusion strategies	61.1%
Other	23.4%

### Q12A. Overall how valuable would you say the advice offered by the Champion(s) has been? (Base 249)

Not at all valuable 4.8% Quite valuable 41.0% Very valuable 54.2%

#### Q13A-E. How important have the following factors been?: (Base 237)

Champion(s) already knew us Not at all important	40.1%
Quite important	30.0%
Very important	19.4%
Don't know	10.5%
We already engaged in financial inclusion work	
Not at all important	16.9%
Quite important	35.9%
Very important	40.9%
Don't know	6.3%
Convinced by examples of good practice provide	ed by champions
Not at all important	6.8%
Quite important	39.2%
Very important	47.7%
Don't know	6.3%
Champions' Professionalism	
Not at all important	2.5%
Quite important	24.1%
Very important	70.9%
Don't know	2.5%
Funding made available by Champion	00.70/
Not at all important	39.7%
Quite important	21.9%
Very important	24.1%
Don't know	14.3%

# Q14A/1-5. To what extent would you say any of the following activities have helped your work?: (Base 237)

Networking with Champions and/or other organisations	
Not at all	2.1%
To a certain extent	27.0%
A lot	69.6%
Don't know	1.3%
Champions presenting opportunities for funding	
Not at all	32.9%
To a certain extent	31.6%
A lot	28.7%
Don't know	6.8%
Champions' support in bidding for Growth Fund or	_
Not at all	46.0%
To a certain extent	25.7%
A lot	16.9%
Don't know	11.4%
Working with other partners	
Not at all	5.5%
To a certain extent	28.3%
A lot	65.0%
Don't know	1.3%
Receiving Funding	
Not at all	48.9%
To a certain extent	21.5%
A lot	16.9%
Don't know	12.7%

Q15A/1/1-5. Now we would like to know the types of organisations you worked with, and in what area of work: (Base 105)

Credit Union	
Saving	73.3%
Debt and money advice	37.1%
Banking	40.0%
Affordable Credit	73.3%
Home contents insurance	7.6%
Have not worked with	10.5%
Housing Association	
Saving	34.3%
Debt and money advice	57.1%
Banking	26.7%
Affordable Credit	44.8%
Home contents insurance	25.7%
Have not worked with	20.0%
Citizana Advisa Durasu	
Citizens Advice Bureau	26.70/
Saving  Debt and manay advise	26.7% 74.3%
Debt and money advice Banking	16.2%
Affordable Credit	29.5%
Home contents insurance	7.6%
Have not worked with	20.0%
Local Authority	00.40/
Saving	38.1%
Debt and money advice	68.6%
Banking Affordable Credit	28.6% 47.6%
Home contents insurance	47.6% 18.1%
Have not worked with	14.3%
Have not worked with	14.570
Jobcentre Plus	
Saving	8.6%
Debt and money advice	25.7%
Banking	10.5%
Affordable Credit	13.3%
Have not worked with	65.7%

Community Development Financial Institution	
Saving	10.5%
Debt and money advice	11.4%
Banking	10.5%
Affordable Credit	26.7%
Home contents insurance	4.8%
Have not worked with	70.5%
Registered Social Landlord (other than HA)	
Saving	16.2%
Debt and money advice	23.8%
Banking	14.3%
Affordable Credit	23.8%
Home contents insurance	9.5%
Have not worked with	64.8%
Other Debt and Money advice agency	
Saving	15.2%
Debt and money advice	59.0%
Banking	16.2%
Affordable Credit	22.9%
Home contents insurance	3.8%
Have not worked with	33.3%
Other 3rd sector agencies	
Other 3rd sector agencies Saving	31.4%
Debt and money advice	58.1%
Banking	25.7%
Affordable Credit	42.9%
Home contents insurance	10.5%
Have not worked with	28.6%
Thave thet werked with	20.070
Other organisations	
Saving	24.8%
Debt and money advice	37.1%
Banking	27.6%
Affordable Credit	28.6%
Home contents insurance	13.3%
Have not worked with	46.7%

## Q15B/1. Please indicate whether the Champions played a role in forging the relationship? (% answering yes)

47.9%
44.0%
20.2%
36.7%
13.9%
38.7%
45.9%
41.4%
22.7%
33.9%

### Q16/1. For each organisation type you engaged with, please indicate the areas in which you carried out strategic work: (Base 175)

Credit Union Developing strategic partnerships Working in the Local Strategic Partnership Developing financial inclusion strategies None	46.3% 32.6% 48.0% 18.9%
Housing Association Developing strategic partnerships Working in the Local Strategic Partnership Developing financial inclusion strategies None	34.3% 32.0% 42.9% 28.0%
Citizens Advice Bureau Developing strategic partnerships Working in the Local Strategic Partnership Developing financial inclusion strategies None	41.1% 32.0% 41.7% 28.0%
Local Authority Developing strategic partnerships Working in the Local Strategic Partnership Developing financial inclusion strategies None	48.6% 48.6% 57.1% 10.3%
Jobcentre Plus Developing strategic partnerships Working in the Local Strategic Partnership Developing financial inclusion strategies None	25.7% 28.0% 23.4% 45.7%

Community Development Financial Institution	
Developing strategic partnerships	15.4%
Working in the Local Strategic Partnership	11.4%
Developing financial inclusion strategies	13.7%
None	74.9%
Registered Social Landlord (other than HA)	
Developing strategic partnerships	24.6%
Working in the Local Strategic Partnership	20.6%
Developing financial inclusion strategies	25.7%
None	54.9%
Other Debt and Money advice agency	
Developing strategic partnerships	37.7%
Working in the Local Strategic Partnership	32.6%
Developing financial inclusion strategies	33.7%
None	32.0%
Other 3rd sector agencies	
Developing strategic partnerships	37.7%
Working in the Local Strategic Partnership	32.0%
Developing financial inclusion strategies	33.1%
None	34.9%
Other organisations	
Developing strategic partnerships	24.0%
Working in the Local Strategic Partnership	21.7%
Developing financial inclusion strategies	25.7%
None	51.4%

# Q17/1. Now we would like to know the type of organisations you would have liked to engage with but have been unable to: (% mentioned for any area of work) (Base 92)

Credit Union	34.8%
Housing Association	42.4%
Citizens Advice Bureau	40.1%
Local Authority	45.7%
Jobcentre Plus	35.9%
Community Development Financial Institution	22.8%
Registered Social Landlord (other than HA)	23.9%
Other Debt and Money advice agency	27.2%
Other 3rd sector agencies	23.9%
Other organisations	26.1%