

## Appendix A – The questionnaire

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Respondents' name: .....

Address: .....

Post code: .....

Tel: .....

Interviewer: .....

Date: .....

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**We are doing a survey in this area on behalf of Salford University and Leeds City Council. They are considering developing a new project in this area to help local people manage their financial affairs better. This would be available to all residents of the area. Everything you say will be treated in total confidence.**

**1. How long have you lived in this area?**

Under a year .....	12%
1-2 years .....	10%
More than 2 year – 5 years.....	12%
More than 5 years -10 years ....	11%
11-20 years .....	18%
More than 20 years .....	36%
Not sure .....	-

**2. And how long have you lived in this home?**

Under a year .....	18%
1-2 years .....	14%
More than 2 year – 5 years.....	21%
More than 5 years -10 years ....	14%
11-20 years .....	13%
More than 20 years .....	19%
Not sure .....	1%

**3. And is this house / flat .....**

Owned by member of household with a mortgage .....	18%
Owned by member of household without a mortgage .....	8%
Rented from the Council .....	52%
Rented from a Housing Association.....	4%
Rented from a private landlord .....	17%
Other .....	*

Not sure ..... \*

**4. Do you or your spouse/partner have a bank or building society current account?  
That is a bank account with a cheque book or a cheque guarantee card.**

Yes ..... 70%  
No ..... 30%

**5. And why don't you have a bank account? Probe fully**

No money, little money to put in an account ..... 50%  
No bank in this area ..... 2%  
No point, on benefits/state pension - get cash from PO ..... 26%  
No point, get paid cash ..... 7%  
Afraid I might get overdrawn ..... 3%  
I am concerned there might be too many charges ..... 2%  
Religious or ethical reasons ..... 1%  
Other reason (write in) ..... 7%  
  
None of these ..... 13%  
(Base: those without an account)

**6. Have you heard of a 'Basic Bank Account'?**

Yes ..... 36%  
No ..... 60%  
Not sure ..... 3%

**IF THEY DO NOT KNOW READ OUT: This is a no frills bank account where you can deposit money and pay bills. They do not normally allow overdrafts or cards like Switch or credit cards.**

**7. IF RESPONDENT HAS A BANK ACCOUNT ASK: Is this the type of bank account you have?**

Yes ..... 23% of those  
with a bank account  
No .....  
Not sure .....

**8. Have you or your family ever tried to open an account and been refused?**

Yes ..... 16%  
No ..... 84%

**9. IF YES, How long ago was this? ..... years ago**

Under a year	15%	
1-2 years	40%	
3-5 years	22%	
More than 5 years	22%	(Base: those refused)

**10. Why was this refused?**

*Write in*

**11. Do you have any of the following?**

	Yes %	No %	Not sure
Credit card (Access, Mastercard, Visa)	25	74	*
Debit card like Switch or Delta	31	69	*
Store card (i.e. credit card to use in a specific shop)	9	91	*
Cheque book with cheque guarantee card	32	67	*

**SAVINGS**

**12. Do you use any of the following ways of saving money?**

	Yes %	No %	Not sure
Bank or Building Society Savings or deposit account	50	50	
Credit Union	6	94	
A Christmas Club or similar run by a local shop	4	96	
Informally with work colleagues, friends or the committee system	2	98	
Putting money by in a jar or envelope	29	71	
Asking a relative or friends to save or look after money for you	10	90	

**SHOW CARD B**

**13. Which of the amounts on this card comes closest to the total savings you have? Savings would include such things as premium bonds or shares.**

A No savings at all .....	37%
B Under £100 .....	21%
C £101-£500 .....	16%
D £501 - £1000 .....	8%
E £1001-£5000 .....	5%
F More than £5,000 .....	5%
Refused to say .....	6% (most of these saved)
Not sure .....	2%

**SHOW CARD C**

**14. How often do you put money into a savings account or save money?**

Don't save / never.....	30%
I save regularly at least once a month .....	26%

I save regularly less than once a month .....	2%
I put money in as and when I can .....	41%
I have paid in money before but not in the past 12 months .....	1%
I have not added any money since the account was opened .....	1%
Not sure .....	*

**15. Which of the following best describes your own approach to saving ....**

I don't really save at all .....	28%
I save money to pay bills .....	22%
I save up to buy things I want or need .....	40%
I tend to put money away for the future .....	19%
I save money for emergencies .....	18%
Not sure .....	2%

**16. Have you heard of Leeds City Credit Union?**

Yes .....	30%
No .....	68%
Not sure .....	2%

**17. Are you a member of the Credit Union?**

Yes .....	6%
No .....	94%
Not sure .....	

**18. And how helpful have you found being a member of the Credit Union?**

Very helpful .....	77%
Quite helpful .....	19%
Made no difference .....	-
Not sure .....	4%

(Base: members of the Credit Union)

**19. Do you have any children who attend schools within Leeds?**

Yes .....	33%
No .....	67%
Not sure .....	-

**20. Does the school (s) your children attend have School Savings Club, that is where they can pay money into a bank account organised through the school?**

Yes .....	16%
No .....	67%
Not sure .....	17%

**21. IF YES, Does your child (children) use this Savings Club?**

Yes .....	8 respondents
No .....	

Not sure .....

**22. Would you like there to be a Savings Club in your child's school?**

Yes ..... 55%  
No ..... 30%  
Not sure ..... 16%

ASK ALL

**23. At present how well do you think you are managing your money?**

Managing well ..... 36%  
Just getting by ..... 53%  
Getting into difficulties ..... 10%  
Don't know ..... 1%

**24. Some people find they can manage their fuel bills (that is gas and electricity) well, others do not. How well would you say you manage your fuel bills?**

Very easily ..... 35%  
Quite easily ..... 44%  
Have some difficulty ..... 15%  
Very difficult ..... 2%  
Not sure ..... 4%

**25. What payment method do you use for your fuel bills?**

Can multicode

A Card meter or card that you 'charge up' ..... 39%  
B Key meter / token meter ..... 7%  
C Coin meter ..... 1%  
D Cash ..... 28%  
E Cheque ..... 5%  
F Direct debit / standing order ..... 18%  
G Other (specify) ..... 4%

Not sure ..... 3%

ASK ALL

**26. Does this household have insurance for the contents, that is for your furniture, electrical goods etc.?**

Yes ..... 39%  
No ..... 57%  
Not sure ..... 5%

**27. Why not? Write in**

Too expensive / can't afford it ..... 55%  
Don't bother ..... 19%

Not got round to it		10%
No need		6%
Other (write in)	02	

**28. Have you tried to get insurance?**

Yes .....	9%
No .....	91%
Not sure .....	-

**29. What problems did you encounter?**

Write in

Main reason was too expensive

SHOW CARD G

**30. Can you please tell me whether or not you have any of the following types of credit or borrowings at the moment. Just tell me the letter by the item.**

**31. For each YES (WHERE INDICATED) ASK – And do you know the rate of interest?**

(you do not need to ask this for mortgage, interest free loan and student loan)

**32. For each YES SHOW CARD H and ask and which of these bands does the interest rate come under?**

- 0-10% Code 1
- 11-24% Code 2
- 25-49% Code 3
- 50 -99% Code 4
- 100% or more Code 5

	<b>30 Have this type of credit (CARD G)</b>	<b>Q30.</b>	<b>Q31</b>		<b>Q32 (CARD H)</b>				
		Yes	Yes	No	0-9.9%	10-24%	25-49%	50-99%	100%+
A	Mortgage	15%							
B	Overdraft at the bank	9%	1	2	1	2	3	4	5
C	Hire purchase (HP agreement)	8%	1	2	1	2	3	4	5
D	Interest free loan from a store	1%							
E	Credit card account not paid off	8%	1	2	1	2	3	4	5
F	Store card account not paid off	2%	1	2	1	2	3	4	5
G	Loan from a bank	9%	1	2	1	2	3	4	5
H	Loan from a building society	2%	1	2	1	2	3	4	5
I	Student loan	2%							
J	Credit Union loan	3%	1	2	1	2	3	4	5
K	None of these	65							

SHOW CARD I

**33. Can you please tell me whether or not you have any of the following types of credit or borrowings at the moment. Just tell me the letter by the item.**

**34. For each YES (WHERE INDICATED) ASK – And do you know the rate of interest?**

**35. For each YES SHOW CARD H and ask and which of these bands does the interest rate come under?**

- 0-10% Code 1
- 11-24% Code 2

25-49%            Code 3  
 50 -99%           Code 4  
 100% or more    Code 5

	<b>33 Have this type of credit (CARD I)</b>	<b>Q33</b>	<b>Q34</b>		<b>Q35 (CARD H)</b>				
		Yes	Yes	No	0-9.9%	10-24%	25-49%	50-99%	100% +
L	Loan from a licensed finance company such as Provident or Home Credit or Naughton where weekly repayments are made, often on the doorstep	15%	1	2	1	2	3	4	5
M	Loan from a moneylender (unlicensed)	-	1	2	1	2	3	4	5
N	Catalogues or club books	13%	1	2	1	2	3	4	5
O	Local shops	*	1	2	1	2	3	4	5
P	Shoppacheckers, Cashchequers	3%	1	2	1	2	3	4	5
Q	Pawnbrokers (somewhere where you borrow money and leave goods). Local companies included Cash Convertors, Money Shop, Brighthouse	1%	1	2	1	2	3	4	5
R	Social fund loan / loan from 'the Social'	8%							
S	Loan from family	4%							
T	Loan from friends or other private individuals	1%							
U	None of these	69%							

**IF NONE TO BOTH Q30 and Q33 - GO TO Q41**

IF RESPONDENT HAS ANY OF CODES IN EITHER Q30 OR Q33 CONTINUE WITH Q36

**SHOW CARD J**

**36. How did you find out about any of these lenders? CODE ALL THAT APPLY (INTERVIEWER INCLUDE THOSE USED IN Q30 and Q33)**

- A Bank or building society ..... 50%
- B A shop or retail outlet ..... 15%
- C Mail order ..... 16%
- D Door step caller ..... 14%
- E From a family member / friend ..... 31%
- F Credit Union ..... 2%
- G Advertisement in newspaper ..... 1%
- H Advertisement on TV ..... -
- H Advertisement – contacted through the internet ..... -
- I Other (say how) ..... 18%

**SHOW CARD K**

**37. What was the credit or loans for? CODE ALL THAT APPLY**

- A Mortgage for your home ..... 26%

B	Large household items (furniture, carpets, kitchen goods etc.)	34%
C	A computer .....	1%
D	A car or motorbike .....	10%
E	Clothes .....	17%
F	Training or education .....	4%
G	A holiday .....	9%
H	Repairs or improvements to your home	6%
I	Day to day living expenses or to pay household bills like rent, electricity, phone	14%
J	Christmas or other presents .....	23%
K	To pay off other debts	8%
L	To pay for visits to family or friends abroad	*
M	Other	6%
	Refused to say	2%
	Not sure	1%

**38. Why did you choose this particular form of credit or loan? If the respondent has more than one type of credit ask about each one and write in by type of loan.**

Bank or building society loan: .....

Overdraft: .....

Credit card / store card: .....

Hire purchase: .....

Licensed lender (such as Provident): .....

Moneylender: .....

Catalogues club books: .....

Local shops: .....

Shoppacheckers /cashchequers /Pawnbrokers: .....

Social Fund: .....

Family / friends: .....

**39. Did you choose this particular form of credit for any of the following reasons?**

**READ OUT AND CODE ALL THAT APPLY**

Low rate of interest .....	26%
Being able to borrow relatively small sums .....	14%
I did not need to provide security or guarantees .....	15%
It was available locally .....	27%
I can make repayments in cash in small weekly or fortnightly sums .....	32%
It is convenient because they come to the door to collect .....	19%
It is because I know the collector or catalogue person .....	6%
Other reason / none of these .....	25%

HAND RESPONDENT QUESTION SHEET PLUS ENVELOPE IF YOU FEEL THAT RESPONDENT WILL BE EMBARRASSED – USE YOUR JUDGEMENT

**40. What is total amount of your borrowings, loans or credit, excluding mortgages?**

£ ..... (TO BE INSERTED LATER IF RESPONDENT FILLED OUT PIECE OF PAPER)

SHOW CARD I

**41. In the past two years, have you been refused a loan or credit?**

Yes ... been refused credit .....	9%
No, been given credit I wanted .....	24%
Not asked for any credit .....	67%
Not sure .....	*%

**42. Do you know why you were turned down. Please give details**

SHOW CARD L

*43. At present, how worried are you about getting into or being debt?*

Very worried .....	16%
Fairly worried .....	24%
Not very worried .....	28%
Not at all worried .....	30%
Not sure .....	1%

SHOW CARD M

*44. I am going to show you a card with a list of bills some people have to pay. In the past two years have you fallen behind with paying any of them? Are any of the debts current?*

		<b>In past 2 years</b>	<b>Now</b>	
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A	Mortgage	*	-	
B	Rent	9%	3%	
C	Council tax	11%	3%	
D	Water rates	10%	3%	
E	Electricity	7%	4%	
F	Gas	6%	2%	
G	Telephone or mobile phone	11%	4%	
H	Rental on TV, video	1%	*	
I	Credit card bill	3%	2%	
J	Store card bill	1%	*	
K	Catalogues, club book payment	2%	1%	
L	Bank overdraft	1%	1%	
M	Bank or building society loan	1%	*	
N	Hire purchase agreement	*	*	
O	Finance company loan	2%	2%	
P	Loans from family or friends	1%	*	
Q	Other loans	1%	-	
R	Refused to say	-	-	
S	Not sure	*	-	
T	NONE	66%	85%	

- IF HAS MORE THAN ONE CURRENT DEBT,  
45. Which of these is causing you most concern?

Enter letter -----

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IF HAS HAD DEBTS IN PAST TWO YEARS OR HAS CURRENT DEBTS ASK Q46  
SHOW CARD N

46. Did you have difficulties with these bills for any of the following reasons? Just tell me the letter.

A	Unemployment, redundancy, short time working	21%
B	Ill health	12%
C	Became pregnant, had a child	4%
D	Family break up	4%
E	Partner left, leaving me with debts	7%
F	Income is just not enough to cover all my expenses	50%
G	Errors in Housing Benefit	10%
H	Other (say what)	9%

\_\_\_\_\_

Refused to say

-

Not sure

4%

47. What effect if any has this debt had on your lifestyle or your family life?

**48. If you had an emergency and needed money in a hurry, what do you think you would do? DO NOT PROMPT, CODE BELOW, CAN MULTICODE**

Ask family or friends .....	60%
Ask for a Social Fund loan /DSS	5%
Draw on savings .....	13%
Take out a bank loan/ overdraft	.8%
Take out loan other source ...	4%
Take out loan from Credit Union	2%
Use my credit card .....	1%
Sell something .....	1%
Other .....	2%
(specify) .....	
Don't know .....	13%

**SHOW CARD P**

**49. Over the past couple of years, have you been anywhere for advice about money matters?**

A	No, nowhere	86%	Go to Q52
B	CAB – Citizens Advice Bureau	3%	Ask Q50
C	Other advice centre in this area	*	Ask Q50
D	Bank	5%	Ask Q50
E	Building Society	1%	Ask Q50
F	Financial advisor	1%	Ask Q50
G	DSS (Social)	2%	Ask Q50
H	Social worker	1%	Ask Q50
I	Solicitor	*	Ask Q50
J	Credit Union	*	Ask Q50
K	Place of worship (church, temple, mosque)	-	Ask Q50
L	Family member or friends	1%	Ask Q50
M	Other (say what)	1%	Ask Q50
<hr/>			
	Don't know, not sure	*	Go to Q52

**SHOW CARD Q**

**50. And would you say this advice was ....**

Very helpful .....	49%	Go to Q52
Helpful .....	31%	Go to Q52
Neither nor .....	7%	Go to Q52
Unhelpful .....	4%	Ask Q51
Very unhelpful .....	9%	Ask Q51
Not sure .....	6	Go to Q52

**51. Please explain why you think this**

**SHOW CARD R**

**52. And how interested would you be in any of the following .... READ OUT**

	Very interested %	Fairly interested %	Not very interested %	Not at all interested %	Not sure %
Advice on welfare benefits	14	18	21	45	1
Advice about money matters	11	18	22	46	2
Advice about managing debts	11	11	21	55	2
Somewhere local take out credit or loan reasonable interest	18	16	16	47	2
Somewhere local save small amounts of money	18	18	16	47	1
Somewhere local place to cash a cheque	16	14	16	52	2
Bill paying services	11	16	16	55	3
Savings account for children	16	12	11	59	2
More information about financial matters	13	18	16	52	1
Loan for business	8	12	13	66	2

**53. If you see the term APR referring to a loan or credit, do you know what it means?**

Yes ..... 50%  
 No ..... 45%  
 Not sure ..... 5%

IF NO READ OUT: it means the annual rate of interest you pay

**54. We have found that many people don't understand a lot of the terms related to finance. If you buy something on credit or with a loan, do you know what 'interest' means?**

Yes ..... 90%  
 No ..... 8%  
 Not sure ..... 2%

IF NO: READ OUT: **It is the extra money you pay back, calculated as a percentage of the loan.**

**SHOW CARD R AGAIN**

**55. How interested would you be in attending a course or a session which covered the following ....**

	Very interested %	Fairly interested %	Not very interested %	Not at all interested %	Not sure %
Support for managing money	7	15	15	63	1
Support for numbers, arithmetic or maths	4	7	11	77	1
Support with reading	2	5	10	82	1
Support with expressing yourself in writing	4	7	10	79	1
Support with how to	4	5	12	79	1

operate a bank account					
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56. Interviewer to code: Male ..... 48%  
Female ..... 52%

57. What is your age? \_\_\_ \_\_\_ Years  
18-29 – 32%  
30-44 – 32%  
45-59 – 18%  
60+ - 18%

58. How many people usually live here in total – including yourself?

59. Are there any children aged 18 or under in this household?  
Yes ..... 46% Ask Q60  
No ..... 54% Go to  
Q63  
Not sure ..... - Go to Q63

60. How many children do you have in each of these age groups?  
If none enter '0'.

Children aged 0-4	22%
Children aged 5-10	22%
Children aged 11-16	22%
Young people aged 17-18	4%

61. Have your children any debts?  
Yes ..... 1 person  
No .....

62. Are your children eligible for free school meals?  
Yes ..... 46%  
No ..... 51%  
Not sure ..... 3%

**SHOW CARDS**

63. How would you describe the composition of your household?  
One adult under 60 ..... 16%  
One adult aged 60 or over ..... 9%  
Two adults both under 60 ..... 13%  
Two adults at least one over 60 ..... 8%  
Three or more adults aged 16 or over ..... 9%  
Lone parent with child/ren at least one under 16 ... 16%  
2 parent family with child/ren at least one under 16 22%

Extended family with children ..... 3%  
 Other ..... \*  
 (specify)

**64. Do you, or anyone else in this household, have any longstanding illness, disability or infirmity? By longstanding we mean anything that has troubled you over a long period of time or that is likely to affect you over a period of time?**

	Self	Other in household
Yes .....	22%	15%
No .....	78%	55%
Not sure .....		
Not applicable		30%

**SHOW CARD T**

**65. Which of the following applies to you?  
 And which to your partner / spouse (if applicable)**

	Self	Partner/ spouse
Employee in full time job (30 hours or more) .....	21%	
19%		
Employee in part time job (less than 30 hours) .....	11%	6%
Self-employed – full or part time .....	1%	
*		
Government supported training .....	*	
*		
Unemployed and available for work .....	12%	
4%		
Wholly retired from work .....	17%	
5%		
Full time education – school, college or university .....	3%	
1%		
Looking after family / home .....	22%	
9%		
Permanently sick or disabled .....	11%	
4%		
Other	1%	
2%		
Not applicable		
50%		

IF RESPONDENT IS WORKING ASK

**66. What is your occupation?**  
 .....

IF RESPONDENT'S PARTNER IS WORKING ASK

**67. What is their occupation?**  
 .....

68. **Just to check, Is there anyone in this household who is in paid employment, whether full-time or part-time?**

Yes ..... 48%  
 No ..... 52%  
 Not sure .....

69. **How many cars or vans does this household have? Include any cars or vans provided by an employer which you can use.**

None ..... 68%  
 One ..... 27%  
 Two ..... 4%  
 Three or more ..... 1%  
 Not sure ..... -

**SHOW CARD U**

70. **And which of these best describes your ethnic origin?**

**White**

British ..... 75%  
 Irish ..... \*  
 Other White ..... \* .....

**Mixed**

Mixed – White and Black Caribbean 1%  
 Mixed – White and Black African ..... -  
 Mixed – White and Asian ..... \*  
 Mixed – other ..... - .....

**Asian**

Indian ..... 1%  
 Pakistani ..... 8%  
 Bangladeshi ..... 4%  
 Other Asian ..... 1% .....

**Black**

African ..... 4%  
 Caribbean ..... 1%  
 Any other Black background ..... 1% .....

**Other ethnic group**

Chinese ..... -  
 Other ..... 3% .....

71. **What is the main language is spoken in this household?**

English ..... 83%  
 Arabic ..... 1%  
 Bengali ..... 3%  
 Gujarati .. ..... -  
 Hindi ..... \*  
 Mirpuri ..... 1%  
 Punjabi ..... 3%  
 Pushto ..... 1%

Sinhalese .....	09
Sylheti .....	-
Tamil .....	-
Urdu .....	4%
Chinese (Mandarin) ....	13
Chinese (Cantonese) ...	-
Vietnamese .....	-
Other (specify)	4%

.....

**SHOW CARD V**

**72. What is the income coming into this household including any benefits or pensions you may have been receiving. Please read me the number from the card**

IF THEY ARE UNSURE PROBE FOR A BEST ESTIMATE

<b>Weekly</b>		<b>Annual</b>	
A	Nil	Nil	-
B	Under £60	Under £3000	6%
C	£60-£119	£3000-£5999	19%
D	£120-£199	£6000-£9,999	23%
E	£200-£299	£10,000-£14,999	10%
F	£300-£479	£15,000-£24,999	10%
G	£480 or more	£25,000 or more	4%
	Refused to say		13%
	Not sure		15%

**SHOW CARD X**

**73. Which of the following benefits does this household receive?**

A	Housing benefit	45%
B	Council tax benefit	46%
C	Job Seekers Allowance	8%
D	Income Support	31%
E	Invalidity or incapacity benefit, disability benefits	18%
F	Working Tax Credit	11%
G	Disability Tax Credit	1%
H	Other (specify)	2%
I	None of these	26%
	Don't know, not sure	7%

**To make sure we are doing our job properly, a number of people interviewed will be asked to confirm that an interview has taken place. Can we please take your details so this can be checked. These details will not be used for any other purpose.**

**Enter name address and telephone number on front page.**

## Appendix B: Methodology

A total of 410 people were interviewed face to face in their homes in January 2004. The wards included in the study were Burmantofts, City and Holbeck, Harehills, Hunslet, Richmond Hill, Seacroft and University.

Given the relatively small sample size and the fact that this survey was concentrating on looking at the experiences of people at risk of financial exclusion, the sample areas were selected from sub-areas within these wards with the highest levels of benefit claimants. The final areas were selected so that a range of types of areas were covered. This included 'garden city' type housing estates, inner city council areas and inner city areas with terraced housing. Ten areas were selected as follows:

- Holbeck: area south of City centre and north of M621 motorway. This area is bonded by Ninevah Rd in the east and Domestic Road in the north;
- Little London: area bounded by Clay Pit Lane in the south, Meanwood Road in the north east, Leicester Place/Blenheim Grove in the south west and Craven Place in the north;
- Lincoln Green: area around Lincoln Green Road and area to east of Becketts Street but south of Shakespeare Street;
- Harehills: area bounded by Harehills Lane in the east, Harehills Avenue in the north, Spencer Place in the west and Bayswater Road/Ashley Road in the south;
- Gipton: area around St Wilfred's Grove;
- South Farms Road: area around South Farms Road bounded in north by Caldecote Drive and in south by Gipton Approach;
- Seacroft: area to south west of Parklands
- Halton Moor: part of the state south of Neville Road
- Richmond Hill: area just to the west of East End Park, south of York Road, north of railway line and bounded in the west by Pontefract Lane;
- Beeston Hill: bounded in east by Dewsbury Road, in north by Hunslet Hall Road, to west by Tempest Road and to south by Trentham Street;
- Belle Isle: area around Belle Isle Circus.

The sample was designed to be representative of the population within these areas. 1991 Census data was extracted for these areas using the Leeds City Council on-line mapping system.

Interviewers were given quotas based on gender, age and ethnic origin.

Full details of the sample are given in Section 3. Comparisons with the population of these areas and with Leeds as a whole are given in below.

## Presentation of results

Percentages are either based on the complete sample (total) or on a sub-sample. The number of respondents for each column is given at the foot of the column (termed base). In some cases columns do not sum to 100%. This could be due to computer rounding errors (which means any sum between 98 and 102 should be considered as 100%), cases where respondents could give more than one response or cases where 'don't know' responses have been omitted.

An asterisk in tables means that fewer than 0.5% of respondents gave that response.

### *Statistical significance of the results*

The sampling tolerance depends on both the number of interviews and on the proportion of people giving a particular response.

	<b>Approximate sampling tolerance: percentage of respondents giving a response at or near these levels</b>		
	10% or 90%	30% or 70%	50%
All interviews 410	+/- 3%	+/- 5%	+/-5%

This means that if 30% of the sample overall gave a particular response, the true answer lies between 25% and 35%, although it is more likely to be near 30%.

## Extrapolating results for Leeds

The survey was focussed on low-income areas and the sample areas were those with the highest levels of benefit claiming in the seven most deprived wards. The survey is therefore NOT representative of Leeds City Council area, rather it is a study of the group of people most at risk of financial exclusion.

In the survey areas almost half the sample were in receipt of Council administered benefits compared with 22% in the City as a whole. The low income is also demonstrated by the low level of car ownership.

## Profile of sample

The tables below present the profile of the sample together with the population for the areas sampled and the figures for Leeds as a whole.

The sample areas had a total of almost 24,000 residents aged 18 or over. However, the sample rates were:

**Age profile of sample**

Age	This survey		Survey areas (2001 census)	Leeds as a whole
	Number	Percentage		
18-29	131	32%	29%	24%
30-44	133	32%	31%	29%
45-59	72	18%	18%	23%
60+	74	18%	21%	24%
Base:	410	100	100	100

**Ethnic profile of sample**

Ethnic origin	This survey		Survey areas (2001 census)	Leeds as a whole
	Number	Percentage		
White	308	75%	76.5%	91.9%
Black groups	26	6%	5.0%	1.4%
Asian groups	58	14%	13.0%	4.2%
Other	18	4%	5.5%	2.5%
Base:	410	100	100	100

The survey areas have a higher Black and minority ethnic population than Leeds as a whole.

**Tenure profile of sample**

Tenure	This survey		Survey areas (2001 census)	Leeds as a whole
	Number	Percentage		
Owner occupiers	106	26%	28%	62%
Council tenants	214	52%	40%	21%
Housing Association	18	4%	10%	4%
Privately rented	70	17%	21%	13%
Base:	410	100	100	100

Compared to the sample area, the survey slightly over-represents council tenants and under-represents housing association tenants.

The sample locations have a much higher proportion of social housing and privately rented accommodation than Leeds Metropolitan District as a whole.

**Car ownership**

Car	This survey		Survey areas (2001 census)	Leeds as a whole
	Number	Percentage		
No car	280	68%	64%	34%
One car	110	27%	30%	42%
Two or more cars	20	5%	6%	24%
Base:	410	100	100	100

The sample is broadly representative of the sample areas in terms of car ownership.

**Receipt of benefits**

The sample areas were all those which had a high level of receipt of benefit.

In the sample areas, 49% of households were in receipt of council administered benefits. This compares with 22% across Leeds Metropolitan District.

	This survey		Survey areas	Leeds as a whole
	Number	Percentage		
In receipt of Council administered benefits	201	49%	49%	22%
Base:	410	100	100	100

The sample is broadly representative of the sample areas in terms of receipt of benefits

**Lone parent households**

	This survey		Survey areas	Leeds as a whole
	Number	Percentage		
Lone parent households	65	16%	16.5%	9.8%
Base:	410	100	100	100

The sample is broadly representative of the sample areas in terms of lone parents.

## Appendix C: Summary of key findings

Question	Total %	Owner occupier %	Council Housing Ass %	Private rented	Employed in hhold %	Work-less hhold %	Lone parent %	Child-ren in hhold %	60+ %	Disabled person in hhold %
Income under £200 pw	48	21	59	53	22	71	83	51	50	51
Has a bank account	70	85	66	60	86	56	63	70	61	64
Has a credit card	25	48	17	17	39	30	15	23	20	21
Currently <b>no</b> credit or borrowings (other than mortgage)	55	62	51	59	49	60	31	46	78	53
Has loan from licensed company such as Provident, moneylender, catalogues, Shoppacheckers	26	16	32	19	22	29	51	39	12	31
Borrowed for day to day or to pay off debts	10	5	12	16	13	8	9	13	4	12
Been refused credit	9	3	10	11	9	8	9	11	-	7
Getting into difficulties/just getting by	63	53	65	67	56	69	69	67	46	66
Worried about getting into debt	40	31	44	41	38	42	52	45	16	47
No savings at all or <£100	58	33	67	67	41	73	82	63	46	62
Difficult with paying fuel bills	17	18	16	17	14	19	23	23	7	19
Key or coin meter or payment card	45	21	59	36	38	52	60	50	28	53
Had debts in past 2 years	34	27	35	43	37	32	51	44	5	33
Interest in somewhere local for loans	34	25	40	32	33	35	50	43	12	36
Interest in local for savings	36	27	41	30	33	38	53	45	11	39
Interest in loans for self-employment	20	18	20	24	22	18	24	26	-	12
Interested in course about managing money	22	16	21	31	21	22	34	30	4	21
Base: complete sample	410	107	231	70	194	216	65	189	74	129

## **Appendix D list of interviewees**

Susan Murray Head of One-Stop Shops, Chief Executives Department  
Joy Wetherill Welfare Benefits Services  
John Freeman Education Leeds  
Alison Scott VOICE, also Richard Collier and Sian at meeting  
Ben Nichols John Battle MP office  
Rob Pearcemen  
Dave Cousins Leeds City Credit Union- coalfields areas project  
Miguel Pinedo Leeds Industrial Mission  
Nick Morgan Chapeltown CAB  
David Wade St. George's Credit Union  
Peter Claydon Yorkshire Enterprise  
Ian Martin Leeds Community Legal Services Commission  
Sylvia Simpson Leeds CAB  
Rob Greenland Social Enterprise Leeds  
David Randolph-Horne Leeds Council of Churches  
John Ansbro Leeds Financial Services Initiative  
Sue Davenport Leeds City Credit Union

## **Appendix E – List of subprime lenders operating Leeds**

### **Cheque cashing agencies**

Cash Convertors, 6 Town Street, Armley  
Cross Cheque (Fowlers Ltd), 53 Stanningley Road, LS12  
Herbert Brown, 12 Eastgate, and at 39 Crossgates Shopping Centre  
Clear-a-cheque have outlets in Headrow, Harehills, Armley, Wortley, Beeston,  
Weatherby, Pudsey, Morley, Garforth  
J. Walsh, 60 Stainbeck Road, LS7  
John Ramsden, 314 Harehills Lane, LS9  
Leeds Cheque Exchange, 48 Merrion Centre  
The One Stop Money Shop, 19 Town Street, Armley, LS12  
Salary Strecher, Merrion Centre, LS2  
London Scottish, 597 Meanwood Road  
MoneyXExpress, 2 Call Lane

### **Personal unsecured loan companies**

Abacus for tenants ring 0800 015 8873  
Assured Loans for tenants ring 0800 980 7171  
Same Day Loans, No Credit Checks, Birstall  
Beneficial Finance, 143-145, The Headrow  
Braithwaite Finance, Knaresborough  
CLC Finance Ltd, 23 Stanningley Rd  
Citi Financial, 105 Vicar Lane  
Auto Log Book (hold copy of car log book as a condition of the loan) 08453 20011  
Dial 4 a Loan 0800 0939656  
Access Loans and Mortgages 0800 015 4881  
Advance Loans 0800 0925283 (part of Provident Group plc)  
AAA Loans, Batley 0800 092358  
Greenwoods, 0800 0923758 (located in Bradford)  
Ringa Loans 0905 624004 (calls cost £1pm and should not exceed 15 mins)  
Euro Credit 0870 444 7265 (located in Manchester)  
Jodrell Finance (1<sup>st</sup> Call Loans) 0906 7365610 (located in Knutsford, Cheshire) (calls cost £1pm and should not exceed 15 mins)  
All Clear Finance 0800 0680686 (located in Timperly near Manchester) (same company as Abacus)  
All Purpose Loans 0871 2220706 (located in Sale near Manchester)  
Able Loans 0800 2982671 (located in Bolton)  
Provident 0800 0568891  
Accepted Car Credit 0800 587 8843 (located in Horsham, Sussex)  
One Stop Money Shop 0870 2400842 (located in Weatherby)  
Yes Car Credit 0800 0850869 (same group as Accepted Car Credit)  
Kensington 0800 7835650 (located in Manchester)

Logbook Loans, 6 Town Street, Armley 08700 6062266 (same address as Cash Convertors)  
Any Purpose Loans 0800 037 1382 (located in Rotherham)  
Friendly Loans 0800 0371382 (located in Manchester)  
Harrington Brooks 0800 0680686 (same telephone and address as All Clear Finance)  
London Scottish, 597 Meanwood Road, 274 6946  
Motor Mile Finance, 22 Station Road, Horsforth 2530300  
Naughton Finance, Pontefract Road, Stowton 2705555  
Penrican Credit, 164 Town Street, Horsforth 2581826  
Shopacheck, 59 Top Moor Side, 2457997  
Varley's Leeds & District, 154 Harehills Lanes 2495794  
Welcome Financial Services, 13 Stainbeck Lane, Meanwood, 2697304; 8-10 Station Road, Crossgates, 2642265; and 59 Top Moor Side, Holbeck 244 8664 (same address as Shopacheck)  
Money Finder, 0800 083 7967 (located in Manchester)

## **Pawnbrokers**

Same Day Loans, 919 Bradford Road, Birstall, 0113 2920892  
Money Convertors, 853 York Road, Killingbeck, 2930404  
The Money Shop, 34 Eastgate, 2452922; and 14 Station Road, Crossgates, 2641112 (both branches are next door to branches of Herbert Jones)  
Number 8, 8 New market Street, 2459899  
M. Waterman, 49 New Briggate, Leeds.  
Cash Convertors, 6 Town Stret, Armley  
Herbert Brown, 12 Eastgate, and at 39 Crossgates Shopping Centre  
John Ramsden, 314 Harehills Lane, LS9  
MoneyXExpress, 2 Call Lane  
Logbook Loans, 6 Town Street, Armley 08700 6062266 9same address as Cash Convertors)

Source: Yellow pages 2003/4

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## **Addendum:                   Assessing the impact on Leeds of the Chancellor's pre-budget report**

Accompanying the Treasury's pre-budget report was a supplementary report entitled *Promoting Financial Inclusion*. This work was published too late to influence the research in Leeds. However, a short assessment of how it relates to the topics discussed earlier is provided in this addendum.

The main observation is that the report should be welcomed as it details a co-ordinated strategic policy driven approach to financial exclusion. Moreover, this new strategy reinforces both the justification for commissioning research in Leeds and most of its recommendations.

Specifically, the announcement of a £120million fund to address financial inclusion is to be welcomed, as it will provide sufficient incentive for new partnerships to emerge. When the Leeds research begun there was no expectation of immediate central government finance so support secured from this source is excellent news. Unfortunately no details on how the fund is to be distributed are available, and only once this is known can the impact on Leeds begin to be assessed.

Initially it was thought that the fund would be geographically targeted, based on the map published on page 15 of the report. However, civil servants have subsequently clarified the matter and offered reassurance that resources will go to where a strong case can be made. Clearly the decision to conduct a household survey measuring the extent of financial exclusion means Leeds is able to fulfil this requirement.

Although the Social Fund has not received much attention in this report, interviewees did argue that its reform was overdue. Consequently the decision to ease some of the repayment schedules will increase the disposable income of some people within Leeds.

During the research Leeds City Credit Union detailed a number of areas where changes in national policy would help them serve the financial excluded. As a result the proposal for the direct payment of third-party debts from benefits, and the possibility of raising the interest rate cap on credit unions are to be welcomed. Without any change in the interest rate cap it is difficult to envisage how any credit union could remain sustainable, while committing itself to serve financially excluded communities.

Equally pleased were Leeds CAB with the announcement of a massive expansion in the number of face-to-face money advice sessions, and the two year exemption of advisors from the financial promotions under the Financial Services and Marketing Act. Both these changes should result in the money and debt advice services in Leeds being seen by more people and clients receiving more direct and relevant information. In addition, the announcement of a fund to support advice work undertaken with those who do not normally access conventional advice agencies directly reflects findings in this report. It is good that this work, which is currently undertaken by a range of agencies, in particular credit unions, receives recognition and support for its valuable and informal transfer of information.

Overall the tone of the pre-budget report seems to suggest that the co-ordinated, holistic approach recommended in this report reflects the desire of the government. This implies that the research undertaken in Leeds and the on-going partnership building will be necessary elsewhere; placing Leeds in an excellent position to bid for funds.

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