

## **Written evidence submitted by Elaine Lovell (CAF0072)**

Dear Mrs Morgan,

Having raised my concerns with you Last Year regarding "Access To Free ATM I'm now emailing about my continued concerns about the two Fee Charging ATMs that are still located in my area,

1: Caldwell Stores CV11 4QR LSOA Wem Brook East Nuneaton, (ATM Provider (Cardtronics )

2: Hill Top Stores CV10 7AF LSOA Middlemarch and Swimming Pool But serving residents of LSOA Hill Top (ATM Provider(Payzone).

Causing my area to be a Free ATM Desert, low income vulnerable residents denied the right to access their own cash Freely, never having had a Free ATM.

Both the Fee Charging ATMs have most of the qualifying criteria for the Link's Financial Inclusion Programmes 'Output Area Scheme (qualify for a Free ATM).

1: There located in LSOAs that have been identified by the Office of National Statistics, and Local Trust as Deprived and Multiply Deprived.

2: Have over 25 % of residents who are Benefit Dependents,

3: Residents face a number of challenging circumstances which restricts their ability to access Free cash, (As identified by the Toynbee Hall Independent Analysis "How Far Is To Far) an analysis done for Link.

A: Live in a geographically challenging area.

B: Carer Responsibilities restricts their movement

C: Live in a area that has both a perceived and actual high crime rate, territorial crime issues.

D: There's low car ownership and restricted, high cost, bus service

E: Their personal health prevents them from travelling without incurring unreasonable financial cost or physical detriment.

F: Live in area's that can feel very isolated.

The Fee Charging ATMs are also Co-located with Bill Payment Facilities, market research demonstrates that this plays a KEY ROLE in where low income consumers prefer to access their cash, (one place) meaning that the Low Income Vulnerable Consumer end up paying more for their bills Despite their budgeting efforts, (Identified by the Toynbee Hall Independent Analysis ).

1: Even though myself Elaine Lovell Big Local Partnership Member/Niamh Goggin Small Change/Warwickshire County Councils Community Development Workers Chris Florence and Maxine Tuffin , have raised our concerns with " Link's Mary Buffee numerous time's."

2: Sent evidence demonstrating the need for the Fee Charging ATMs to be exchanged for Free ATMs to Links.

3: Asked Links Mary Buffee repeatedly to have the Fee Charging ATMs Exchanged for Free One's under their new improved/Strengthened "Financial Inclusion Programme Output Area Scheme" Terms, they still remain Fee Charging to receive replies from Mary Buffee to say she will ask the ATM Provider's and the Retailers, in light of the challenging circumstances our

residents face, to exchanging them for Free, as it was up to the ATM Provider's and the Retailers

to decide if the ATM is Fee or Free.

It seems that even with the New powers in the Strengthened Financial Inclusion Programme"Link's still can't help the most vulnerable residents in the most Deprived Lower Super Output Area's to access their cash for"Free.

In the Consultation by the Board Of Link's Scheme Holdings LTD "Finale Impact Assessment Interchanged Rate in the Strengthening of the Financial Inclusion Programme,it states it will offer 30p premium and Mandate the board to use this where there is a Loss of a Free ATM, could you find out if this offer also applies to area's that have never had a Free ATM?like ours.

Surely in Deprived LSOAs with 25% benefits dependancy and residents face challenging circumstances, like ours,ATM Provider's should be mandated to except the 30p premium,and Local store's in these areas should be offered a subsidy to compensate for their loss of earnings when they switch to Free.

Being that the local store is in many communities (like ours )only life line providing,vital amenities (gas and electric) food and over the counter medicine's,open every day of the year,working in high crime rate area's.

Our vulnerable residents continue to have to pay to access their own cash, a lot of which is Benefit Entitlement" which means that their not getting their Full Entitlement, and the ATM Provider's are making their profits of the Government, and have been for the last 10 years here. I believe that the Fee Charging ATMs are a contributing factor to our area staying poor as no wage increase or government incentive can counteract the amount we Loose in ATM Fees.

It is heartening to know that the treasury select committee are still trying to help vulnerable residents like ours to have access to vital Free consumer services, I would be grateful for any support/help that you could offer to address these issues.

Yours Sincerely  
Elaine Lovell (Partnership Member)  
Hill Top and Caldwell Big Local



## Project Overview

The nearest 'Free to Use' cash service is in Middlemarch and Swimming Pools Lower Super Output Area, in the Post Office, half a mile walk away and is not available 24 hours.

## Insight Service

together with low car ownership, which means that travelling outside the area may be difficult.

## Area of Focus



*LSOAs = Lower  
Super Output Areas*

© Crown Copyright and database right 2018. Ordnance Survey 100019520

## What are the issues?

## Community Profile from Local Intelligence

This community profile has been created using input from the area's Community Development Worker and the views represent those held by residents within the local community

### Access to Transport

### Access to Transport

Access to transport is difficult and early mornings and late evenings is difficult / impossible meaning low paid care working / parcel sorters etc are having to pay for taxis to get to and from work due to the unsociable hours of their work. This puts extra pressures financially on families that are struggling.

### Health

Even when buses are available, the cost of travel can be beyond the reach of most families. A trip to the far side of Nuneaton entails at least two buses (one to get into town and one to get across to where they want to go). As a result, many people are unable to access services unless they are delivered in their immediate locations.

### Poverty

Poorer physical and mental health can also be an issue; low self-esteem / social anxieties or a physical disability can make travelling across town difficult or impossible.

### Skills

No food bank operates from the immediate area. The nearest is Attleborough or Town Centre. There is an honesty shop and social eating provision offered out of Wembrook Community Centre on a Monday of each week. The service is restricted because of bank holidays when it does not run and the buses do not run on a bank holiday either so people cannot access services further away.

### Volunteering

There is a general apathy in the area regarding completing consultations etc. which means residents' voices are rarely heard. Many residents do not have access to digital technology or have a fear of using it. Literacy skills are also poor meaning that paper consultations are also ignored. As such, this impacts greatly on a lack of residents voice when decisions are being made that affect them. Residents are so used to not being heard that they no longer take part in surveys.

### Employment

There is a small number of active community volunteers, who try and speak up for their community. However, these same few residents can end up taking on too much and suffer 'burn out'.

### Local Groups

There would appear to be a growing number of people who have been long-term unemployed, many due to health related issues and also a lack of skills and confidence.

### Crime

There is a BIG Local programme running in the area and they have pulled together a local plan with the support of the BIG Local worker. They meet once a month currently, with sub meetings and a Facebook page to keep information flowing between them. Many of the people involved in this are the same volunteers that get involved in everything else.

### Economy

Crime and fear of crime is reportedly high, especially around the Donnithorne canal bridge area with issues of ASB and evidence of drinking and substance misuse. There is a perception that crime has increased in open spaces suggesting there is a need for CCTV or other solutions in those areas.

ATM's are mostly 'pay to use' with the exception of the Post Office, however, this is not available outside of working hours. Shops offering the family voucher products are often a little distance away. One resident is keen to develop a scoring system on the doors of the shops (a little like the hygiene ratings) that show a visible sign for families to see how many items can be purchased with the vouchers in that shop. E.g. a 5 star rating if all items on the list can be purchased.

**Insight Service**



## Hilltop & Caldwell Financial Inclusion Profile

### Case Studies

#### Case Study 1

Linda is a 55 year old woman who works shifts in a dementia care home. She lives on the outskirts of Nuneaton, two miles from the town centre. She does not drive and mostly relies on buses, with no service on Sundays and bank holidays to get to work and to go shopping. On the whole Linda is in good health, although she does have high blood pressure.

Paid the minimum wage of £7.50 per hour, Linda is also in receipt of working tax credit, which helps keep her solvent throughout the month. Her salary just about covers the rent, bills, transport and basic food.

There are two safe ATMs (cash machines) nearby that both charge a fee of £1.50 and do not offer £5 notes.

Linda tries to walk into the town centre and withdraw her money once a week at one of the free to use ATMs in town. This is not always possible and she often has to resort to the local services.

*These case studies have been compiled to assist with the research gathering side of the project. Locally, there are some key issues which are affecting residents and these are impacting upon their quality of life, in particular adding to financial worries.*

#### Case Study 3

Colin is the father of two children on a low income and claiming family tax credit. Both he and his partner say that they normally try to avoid using the fee paying ATMs. However, you often need to have money quickly to pay for travel, top up the electric or gas meters. Plus the small things such as youth club subs or a bottle of milk.

Anna is the parent of two children. Her daughter has severe asthma, which means the family is unable to travel outside their local area very easily. This means that they have to use the fee paying ATMs more than they would prefer. She feels that the ATM charge is some sort of 'punishment' for her daughter's disability.

#### Case Study 4

that help support the younger children.

The two nearby ATMs both charge a fee of £1.50 per withdrawal and both Kayleigh and her son end up paying withdrawal fees. The family rely on public transport and they need cash for bus fares. They will also need cash to pay for the milk at breakfast time.

memory loss.

Her nearest ATM charges a fee of £1.50 and is located in the local shop. She is only comfortable withdrawing small amounts of money as she is apt to loose cash during a seizure. This means that she can often find herself paying upwards of £6.00 per week in charges.

She also relies on public transport, which still requires passengers to pay by cash.

**Source:** *Community Development Workers*

# Hilltop & Caldwell Financial Inclusion Profile

## Demographics, Housing, Income and Poverty

### Population

	Hilltop, Middlemarch & Wem Brook Focus Area	Nuneaton & Bedworth Borough	Warwickshire
Total Resident Population	4,507	127,019	556,750

### Population Breakdown *(by % of total population)*

	Hilltop, Middlemarch & Wem Brook Focus Area %				
	57.4%				
	18.3%				
	14.0%				
	7.6%				
	2.7%				
	0 - 4 Years	5 - 17 Years	18 - 64 Years	65 - 84 Years	85+ Years

### Housing

	Hilltop, Middlemarch & Wem Brook Focus Area	Nuneaton & Bedworth Borough	Warwickshire
Total Households	1,933	52,711	231,005
% One Person Household Aged 65 +	14.2%	12.2%	12.6%
% All Households with Dependent Children	33.7%	30.2%	28.1%
% Local Authority & Other Social Rented	38.7%	14.5%	13.8%

### Income

	Hilltop, Middlemarch & Wem Brook Focus Area	Nuneaton & Bedworth Borough	Warwickshire
		10.55	15.71
		1.3%	0.6%

### Poverty

% of Children (aged Under 16) in Low Income Families, families receiving Personal Tax Credits

44.1%	41.3%	28.0%	13.9%
Hilltop LSOA	Middle- march & Swim. LSOA	Wem Brook LSOA	Warwickshire

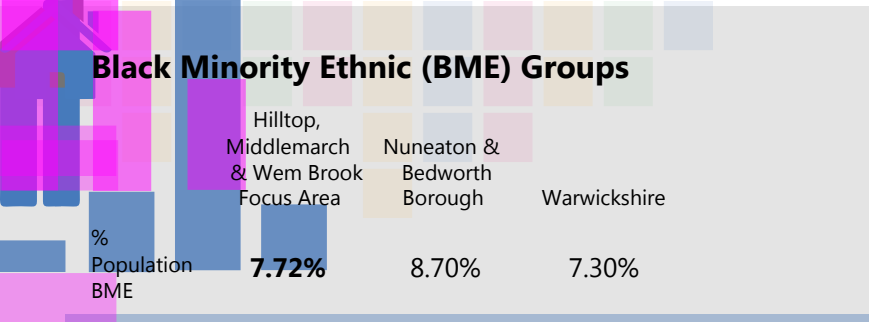
455

The number of children living in out of work benefit claimant households in the Hilltop, Middlemarch & Wem Brook Focus Area

39

The number of families attached to the Priority Families Programme in the Hilltop, Middlemarch & Wem Brook Focus Area

	Hilltop, Middlemarch & Wem Brook Focus Area	Warwickshire
% of total school age children eligible and claiming a Free School Meal		8.8%
% of households fuel poor		12.2%

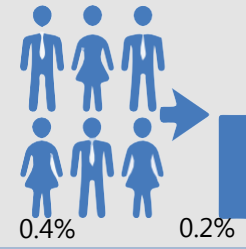


Claimants (Rate per 1,000 population)

Job Seeker's Allowance (JSNA) Claimants (Rate per 1,000 population)

Long Term Unemployed (Rate per 1,000 population)

0.6%



0.2%

**Sources**

- Mid-Year Population Statistics 2016, ONS
- 2011 Census
- Profiler Tool, Insight Service, WCC
- HM Revenue & Customs
- NOMIS

**Insight Service**

## Hilltop & Caldwell Financial Inclusion Profile

### Deprivation, Health, Social Care and Crime

#### Indices of Multiple Deprivation (IMD)

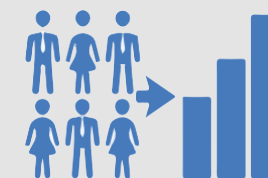
The Indices provide a set of relative measures of deprivation for small areas, known as Lower Layer Super-Output Area (LSOAs) across England. There are 339 LSOAs in Warwickshire.

The IMD 2015 ranks all LSOAs in England based upon their scores generated from a number of different indicators for the various types of deprivation. A low rank denotes greater deprivation. A ranking of 1 represents the most deprived area and a ranking of 32,844 represents the least deprived area nationally.

	Hilltop LSOA	Middlemarch & Swim. LSOA	Wem Brook LSOA
<b>Overall IMD Ranking</b>	<b>3,122</b>	<b>2,257</b>	<b>8,334</b>
Income	2,137	1,440	8,621
Employment	3,798	1,819	9,145
Education, Skills and Training	2,928	1,692	3,352
Health & Disability	4,579	3,480	7,687
Crime	3,089	11,750	11,546
Income deprivation affecting children index	649	1,044	8,579
Income deprivation affecting older people index	6,209	5,201	10,226

#### General Health and Disability

	Hilltop, Middlemarch & Wem Brook Focus Area	Nuneaton & Bedworth Borough	Warwickshire
% of population in 'bad' or 'very bad' health	7.1%	6.2%	4.9%
% of population in whose activities are limited 'a lot'	11.6%	9.5%	7.7%



#### Adult Social Care

	Hilltop, Middlemarch & Wem Brook Focus Area	Nuneaton & Bedworth Borough	Warwickshire
% of population in receipt of services during the year		3.0%	2.6%
% of population in receipt of services 'community'		1.7%	1.5%
% of population in receipt of services 'Learning Disability'		1.7%	1.6%
% of population in receipt of services 'Older People'		4.9%	4.3%

#### Sources

- Index of Multiple Deprivation 2015, Dept. for Communities & Local Government  
 - 2011 Census  
 - Profiler Tool, Insight Service, WC  
 - Crime Information System, STORM Incident System, Warwickshire Police

Car Ownership

	Hilltop, Middlemarch & Wem Brook Focus Area	Nuneaton & Bedworth Borough	Warwickshire
% of total households without access to a car	34.8%	22.4%	17.6%

Crime Rate

	Hilltop, Middlemarch & Wem Brook Focus Area	Nuneaton & Bedworth Borough	Warwickshire
Crime Rate - Total Recorded Crime Per 1,000 Population (Apr 16 to Mar 17)	129.1	84.2	67.6

ASB Rate

	Hilltop, Middlemarch & Wem Brook Focus Area	Nuneaton & Bedworth Borough	Warwickshire
Anti-Social Behaviour Incident Rate - Per 1,000 Population (Apr 16 to Mar 17)	47.7	40.8	30.6

Insight Service

# Hilltop & Caldwell Financial Inclusion Profile

## Mosaic Profile

The Mosaic profile is a tool for understanding customer types and is built from Experian’s UK Consumer Dynamics data. It allows us to allocate households into one of 15 Groups and 66 Types, based on likely financial inclusion needs.

The Mosaic profile can be created which indicates the household groups and types which are most likely to be in those household groups and types can be used to better target resources and help communicate with them more efficiently.

When we look at the Mosaic profile for Hilltop and Caldwell when compared to the national average, we find that almost 68% of households in the area. Groups M and N, in particular, are more likely to find it either difficult or very difficult to manage on their household budget.

			Mosaic Profile	Warwickshire	Index
			0.0%	10.6%	0
			0.1%	9.7%	1
C	City Prosperity	0	0.0%	0.8%	0
D	Domestic Success	1	0.1%	8.6%	1
E	Suburban Stability	48	2.6%	9.8%	27
F	Senior Security	43	2.3%	9.8%	24
G	Rural Reality	0	0.0%	7.1%	0
H	Aspiring Homemakers	38	2.1%	10.7%	19
I	Urban Cohesion	0	0.0%	1.7%	0
J	Rental Hubs	3	0.2%	5.7%	3
K	Modest Traditions	293	16.0%	5.8%	276
L	Transient Renters	200	10.9%	5.4%	202
M	Family Basics	637	34.8%	6.3%	553

## Top Mosaic Groups

**M** **34.8%**

### Family Basics

Family Basics are families with children who have limited budgets and can struggle to make ends meet. Their homes are low cost and are often found in areas with fewer employment options. Many families have the support of tax credits, but significant levels of financial stress exist. They send a large number of texts every day and are keen social networkers.

**N** **17.9%**

### Vintage Value

Vintage Value is elderly people who mostly live alone, either in social or private housing, often built with the elderly in mind. Levels of independence vary, but with health needs growing and incomes declining, may require an increasing amount of support. Take up of technology from mobile phones to internet services is very low and they prefer traditional methods of communication such as post and landline calls.

N	Vintage Value	328	17.9%	5.8%	309
O	Municipal Challenge	238	13.0%	2.2%	591

groups are residing in the Hilltop and Caldwell area compared with  
; of these groups residing in this area compared to the Warwickshire



Insight Service

Modest Traditions consists of older people living in inexpensive homes that they own, often with the mortgage nearly paid off. Incomes and qualifcations are modest but most enjoy a reasonable standard of living. They have often lived in their neighbourhoods for many years. This Group aren’t generally up-to-date with the latest technology but many will have mobiles for basic communication and will make some use of the internet for information.



## Communication Channel Preferences

How do the three dominant Mosaic groups in the these areas prefer to be contacted and what methods would they be most receptive to?

N

### Vintage Value

Elderly people reliant on support to meet financial or practical needs

#### Key Features of Group

- Elderly
- Living alone
- Low income
- Small houses and flats
- Need support
- Low technology use

How do households in this Group prefer to be communicated with?



Face to Face



Letter



Landline Telephone

#### Use of Digital Technology

- Are likely to dislike technology and only upgrade when products are obsolete
- Are unlikely to own smartphones or computers
- Are likely to use the internet weekly or monthly
- Are unlikely to use Facebook or Twitter

K

### Modest Traditions

Mature homeowners of value homes enjoying stable lifestyles

#### Key Features of Group

- Mature age
- Homeowners
- Affordable housing
- Kids are grown up
- Suburban locations
- Modest income

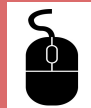
How do households in this Group prefer to be communicated with?



Landline Telephone



Face to Face



Internet

#### Use of Digital Technology

- Not likely to be up-to-date with the latest technology
- Are likely to have mobiles for basic communication
- Are likely to make some use of the internet for information



**Insight Service**



## Hilltop & Caldwell Financial Inclusion Profile

### Recommendations

*Below are the recommendations to be taken forward from this report. The Warwickshire Financial Inclusion Partnership have overall responsibility for progressing these actions.*

- That the report be circulated to Warwickshire Financial Inclusion Partnership (FIP), Nuneaton & Bedworth FIP and Hill Top Big Local with a suggestion that a localised action plan is developed in the Caldwell and Hilltop area in relation to financial inclusion through a stakeholder event in February 2018.
- The Localities & Partnerships Community Development Worker to follow up with LINK to find out the status of their written request to both of the owning cash machine organisations to see whether they are prepared to switch the machine to be free to use in light of the deprivation and issues in the local area highlighted in this report.
- The Localities & Partnerships Community Development Worker to use the Mosaic analysis to help target financial inclusion advice and messages to groups K, M and N using their preferred communication channels.





# Walks to nearest *Free* cash machine from the Hill Top and Caldwell neighbourhoods, Nuneaton





