

UniformSavers #2 – Final Report October 2023

Background

UniformSavers #2 is a co-produced partnership project to tackle the 'Cost of Living Crisis' with Public Health Bradford who also funded it. It followed the success of the 'UniformSavers #1' in 2021/2022 which found that 60% of participants continued even their savings habit after their incentive had been paid. This year that increased to 65%

Incentivising a Savings Habit

Ability to save each month and reducing worry to pay for costs like a school uniform lead to mental welling. Bradford is known for innovation in promoting financial inclusion through its credit union. BDCU has a strong reputation for helping people save with over £7.2 million saved by almost 10,000 members, thus UniformSavers was born with funding for the Credit Union to provide 285 savings accounts with a £100 bonus paid in August 2023 for regular savers.

Council Contact Centre Partnership

A key feature of the scheme was partnering with the council's Customer Service Centres at

- Bradford Britannia House
- Keighley Town Hall

These facilities are viewed by residents as the main hub/gateway to resolving issues and receiving support. Another key feature was a 'Single Point Of Contact' (SPOC) at the council to coordinate with council staff and the Credit Union. Through the SPOC, qualifying members were then identified by council staff who provided an assessment and application process, the applicant provided their ID to the council who were able to match that with council tax records (with permission) before sending it through it the Credit Union on a weekly basis. The Credit Union would then open the account, send a welcome pack and help these new members set up internet banking or order a debit card for withdrawals if required.

Changing the Conversation

Following the success of UniformSavers #1, we met in December 2022 to set up the process and parameters of the project ready for a full launch on 6th February 2023 with a feature on BBC Look North and Radio Leeds. Word of mouth and social media quickly spread.

Over 30 applications a week were processed, and 286 accounts opened by July 2023.

Introducing and delivering the uniform saving plan has 'changed the conversation' advisors have with the customer and created a more supportive image of the council based upon the customer feedback. This has also boosted staff morale.

Feedback from the Customer Contact Centre:

'Most of our customers said that they would not normally save, they would either borrow from a pay day loan or from their parents, family or friends or even a loan shark. They felt that this saving scheme is realistic with no stigma attached in terms of a small saving of £10. Customers expressed the fact they were wanting to continue saving as they felt it would decrease their stress, anxiety, worry and increase their sense of accomplishment. Residents felt that it was unusual to receive this kind of help and education around finance and thanked us.'

'What has been interesting is the dialogue between ourselves and the customer has changed. We have been able to offer support from creating a realistic, manageable budget when looking at their household income and expenditure and given us an opportunity to sign post to agencies and partners for help.'

The partnership between ourselves and BDCU was key to this, customers said they felt that the process was simple, not stressful to go through and felt that BDCU actually valued what they could save and not as some token gesture. This has had a very positive impact upon our Customer Service Advisors too and opened up lines of communication with customers who had never engaged with us before.

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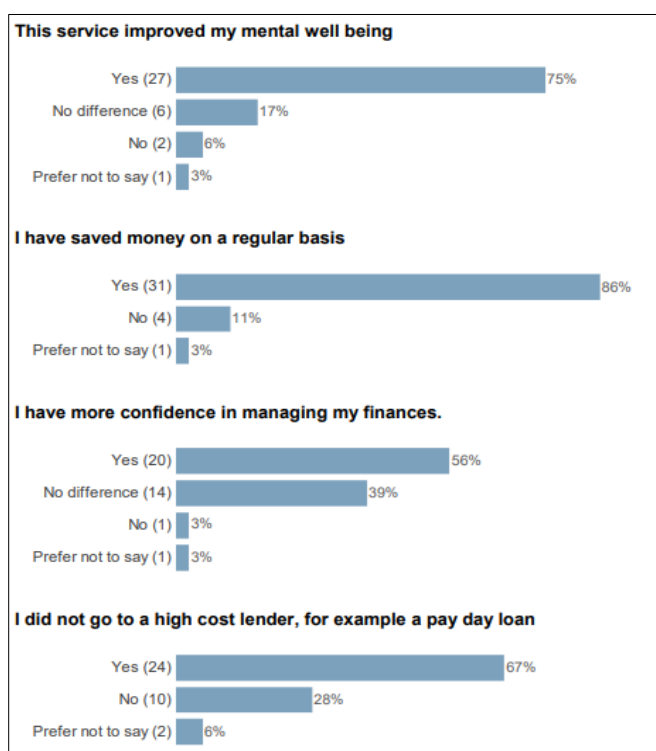
Scheme impact across demographics

- Single parents - who could now start to save and felt they could be successful with this, created a measure of “self-confidence” and “that they had done something positive” to help themselves.
- Parents/family members - who struggled to help financing school uniforms for them, also seeing the impact this placed upon their wellbeing and Mental Health
- Children - we were reminded several times how some of the children had “never had new school uniform”, “some of the children had even been bullied”, which could have a lasting impact on their Mental Health.

This has resulted in positive outcomes evidenced by the comments our customers have made. The customers have identified their own Mental Well Being and have been open and candid about this.

Members Survey

Working with the council’s Commissioning Team we have the following feedback from people in the first cohort through a survey:



Survey Feedback – UniformSavers #2

- It was a good way of saving and being rewarded so that the stress of uniforms was made easier.
- Great idea to help us on low cost homes or benefits. It's not cheap uniforms coats shoes etc and it's a great thing helped me so much last year so I kept putting 10 in hopefully if cost living drops or increases to match I can put a little more in as I'll have 2 in school in just over a year.
- It really helped those in need Brilliant scheme, really made a difference
- Really, really helpful - would love to do it again
- Great initiative - thanks very much
- Good way to save
- Think this scheme makes it easier for parents to manage the high costs of uniforms.
- Happy mum happy children!
- The scheme was a big help for me and took some of the pressure away.
- It took away so much stress. Especially with a special needs child who struggles with different textures and needs more expensive shoes. It allowed me to get the clothes and shoes he needed and also get enough for the week. This meant less washing and I was able to organise the week better and this just took away a lot of stress and pressure. I was very grateful.
- Fabulous scheme, extremely beneficial.
- Me and my kids don't get any help from anyone so when we get this help it make my family so happy, thank you so much.
- I wouldn't have used a pay day loan but I would have put the uniform cost onto something like my next account. I've carried on saving, used a BDCU loan and I'm about to open a Christmas saver for next year. It's a great scheme, and really helped me.
- I honestly think this should be done every year, put money into an extra bit and not be able to touch it until end of August it really helped me out.

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Case Study by Siobhan at Credit Union

A UniformSavers Member who is single parent who lives in Bradford who works in Leeds as a Teaching Assistant.

She was struggling financially and this was affecting her mental health. She had never been a saver and found that this programme showed her how she could get into a savings habit.

The £100 bonus and savings made the difference in being able to purchase school uniforms. She said it was a massive help as she doesn't often qualify for the additional help and grants that are out there due to her holding a full time job.

The staff at the Customer Contact Centre were engaging, friendly and helpful, put her at ease and gave her confidence that this was something she could do. She finally felt that someone was listening to her and helping her family.

Like so many people, the Cost of Living Crisis has affected her bills and she wished to say 'thank you' for the huge help it provided her with her children's uniforms and how it helped remove the stress from that area of her life.

As part of the service, she was signposted to other services that can help her and she is also looking into a credit union loan that will also help build her credit rating.

She continues to save with us and pleased to be in a savings habit that is improving her mental health.

Access to Affordable Loans

Though loans were not promoted as part of the scheme, members have access to affordable loans that also builds their credit score. It also demonstrates the need for some to access these safe loans.

- 14 people borrowed £23,539 from BDCU
- This is an average of £1,681 per member

Conclusion

As demonstrated, this is a unique partnership displaying the power of council funding projects with their Credit Union. By offering innovative schemes like the UniformSavers we jointly reach out to those who may otherwise fall through the net. Taking a holistic approach and having meaningful dialogue in each interaction we have either face to face or via the telephone. This places the Customer Service Team in a fantastic position to create/develop and deliver initiatives that work.

Next Steps

Following the publicity on BBC Look North, Radio Leeds and word of mouth, the success of the project has become widely known and BDCU has become a national leader in the Credit Union sector.

In Early 2023 the West Yorkshire Combined Authority decided to fund UniformSavers#3 from the Mayors 'Cost of Living Fund'. Discussions are underway with the council Customer Contact Centre

Signup Link to BDCU Website

<https://bdcu.co.uk/uniformsavers/>

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UniformSavers #2 Statistics – 237 Qualifying participants

Participant Profile	
Female	94%
Male	6%
Credit Union Membership	
Existing Members	3%
New Members	97%
Age Range (Ave 35 Yrs)	
20 – 29	25%
30 – 39	45%
40 – 49	24%
50 - 59	6%
Work Status	
Unemployed	49%
Employed	44%
Self Employed	4%
Student	2%
Pensioner	1%
Employment By Sector	
Care work	13
Education	6
Cleaning/ Domestic	7
Retail	6
Administration	13
Building/Construction	1
Bradford Council	1
Housing Associations	1
Economically inactive	52%
Housing Associations	
Incommunities	15%
Manningham Housing	2%
Accent Housing	2%
Yorkshire Housing	1%
Places for People	1%
Other Housing Assoc	6%
Private Renters	5%
Homeowners	68%
Household composition	
No Disability or Pensioners	57%
Disability	37%
Pensioner	6%
Ethnicity	
White English, Irish, Scottish	30%
Prefer not to say	29%
Asian/Asian British	23%
Other ethnic background	12%
Black, black British, Caribbean or African	6%

A key result was that 65% continued to save AFTER their incentive had been paid, an increase on 60% for UniformSavers#1

The Project Results

UniformSavers in Numbers	
Total Sign up (Target Achieved)	291
Total Eligible for Bonus	237
How many of 237 still saving (target was 50% still saving)	161 (68%)
Total Savings for 234 members	£19,591
Average savings per member	£82
Total loans for 14 members (6%)	£23,539
Average loan per member	£1,681

Where People Live

City of Bradford	Uniform Savers
Bingley	6
Bradford - BD1	5
Bradford - BD2	17
Bradford - BD3	28
Bradford - BD4	26
Bradford - BD5	30
Bradford - BD6	15
Bradford - BD7	25
Bradford - BD8	20
Bradford - BD9	18
Bradford - BD10	17
Bradford - BD11	0
Bradford - BD12	6
Bradford - BD13	11
Bradford - BD14	6
Bradford - BD15	6
Ilkley	2
Keighley	12
Shipley	13
Outside of Bradford	6

Grant Funding Accounts

Income	
Grant	£40,000
Expenditure	
£100 Bonus to 237 Savers	£23,700
BDCU Admin (£40 per account)	£11,500
Remaining funds for Half Term	£4,800
Additional bonus to be paid	£20

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Acorn Summary of UniformSavers#2 Geographical Impact Map by Ian Goodliffe, October 2023

BDCU works with an ACORN geographic data mapping consultant, and we commissioned a map to show where the project members lived in **red dots**. The black dots = Bradford Credit Union members.

- The data is for the 285 members who joined the saving scheme.
- The **red dots** show up mainly in Bradford, and a few in Keighley, but no-where else.
- This shows that the project is meeting the needs of inner-city areas of deprivation who visit Bradford Council Service Centre at Britannia House as well as Keighley Town Hall.
- Members are well dispersed throughout the inner postcode districts (except BD1, where few lives as it's the city centre), but beyond BD10, member numbers drop off considerably.

