

Payments for good



Speeding up payments to people in need: How support funding is moving beyond cash

Client: Blackhawk Network

Fieldwork dates: 22 April 2022 to 4 May 2022

Interview method: Online

Population effectively sampled: UK adults with annual personal incomes (if employed) or annual household incomes (if unemployed or retired) of £25,000 or less

Online sampling method: A sample was drawn from an online sample provider, with quota targets set with the aim of being nationally representative by age, gender and region (non-interlocked).

Sample size: 1,075, and a boosted sample of 1,036 respondents who had received a support payment from a local council, local charity, and/or housing association in the last year

Presentation of questions: The computer tables attached in PDF format show each question, in full, in the order they were put to respondents, including all response codes and the bases for all demographics.

In all questions where the responses are a list of parties, names, or statements, these will typically have been displayed to respondents in a randomising order.

Questions where there is a 'natural order' to responses (e.g., numerical responses, ordinal scales such as 'strongly disagree' to 'strongly agree', or factual questions (e.g., demographics) will not have been randomised.

Some questions may not have been asked to all respondents, for example in cases where they were filtered based on answers to previous questions to ensure that respondents were only asked relevant questions. This will affect the base size of the question.

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British Polling Council: WA Communications is a member of the British Polling Council and abides by its rules <https://www.britishpollingcouncil.org/>

Q9. How hard or easy was the process of claiming the support you received through these forms? Please consider the amount of information you were asked to provide and the time it took you to do that.

| Row % | Very easy | Fairly easy | Middling | Fairly hard | Very hard | Didn't need to apply – just came to me | Row n |
|------------------------|-----------|-------------|----------|-------------|-----------|--|-------|
| Voucher | 39% | 32% | 18% | 7% | 1% | 2% | 502 |
| Pre-loaded bank card | 42% | 28% | 24% | 3% | 2% | 1% | 166 |
| Direct transfer / cash | 42% | 32% | 15% | 6% | 1% | 3% | 605 |
| Cheque | 39% | 32% | 21% | 4% | 1% | 3% | 96 |

n = from 96 to 605 respondents who have received each respective support payment method in the past year

Q10. After applying, how quickly did you receive the support payment?

| Row % | Within a day or two | 3-4 days | 5-9 days | 10-14 days | More than two weeks | Don't remember | Row n |
|------------------------|------------------------|----------|----------|------------|------------------------|-------------------|-------|
| Voucher | 30% | 26% | 17% | 10% | 11% | 5% | 492 |
| Pre-loaded bank card | 20% | 39% | 19% | 10% | 10% | 2% | 165 |
| Direct transfer / cash | 26% | 26% | 15% | 11% | 17% | 5% | 584 |
| Cheque | 25% | 32% | 15% | 17% | 9% | 2% | 93 |

n = from 93 to 584 respondents who received and applied for each respective support payment method in the past year

Q12. Were you satisfied or dissatisfied with the range of spending options available to you (think about both the range of shops and types of items)?

| Row % | Very satisfied | Fairly satisfied | Middling | Fairly dissatisfied | Very dissatisfied | Row n |
|----------------------|----------------|------------------|----------|---------------------|-------------------|-------|
| Voucher | 36% | 38% | 22% | 3% | 1% | 397 |
| Pre-loaded bank card | 29% | 44% | 21% | 6% | 1% | 136 |

n = from 136 to 397 respondents who received each respective support payment method in the past year

Q14. What have you spent your support payment(s) on? Please tick all that apply

| Column % | How old are you? | | | | | | | Are you? | |
|--|------------------|-------|-------|-------|-------|-------|-------------|----------|--------|
| | Total | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65 and over | Male | Female |
| Rent | 26% | 36% | 30% | 21% | 19% | 9% | 25% | 35% | 23% |
| Food / supermarket items | 66% | 67% | 68% | 70% | 55% | 63% | 42% | 61% | 69% |
| Clothing | 23% | 40% | 24% | 18% | 8% | 9% | 8% | 29% | 21% |
| Bills, e g electricity, gas, water, car insurance, etc | 56% | 56% | 55% | 54% | 53% | 65% | 63% | 58% | 55% |
| Household items, e g electronics, appliances, furniture, etc | 22% | 32% | 25% | 16% | 18% | 17% | 8% | 29% | 19% |
| Activities / entertainment / holidays | 9% | 15% | 10% | 5% | 6% | 0% | 4% | 11% | 8% |
| Transport / travel costs | 15% | 28% | 14% | 10% | 13% | 2% | 8% | 23% | 11% |
| Other – please write in | 2% | 1% | 1% | 2% | 3% | 4% | 8% | 1% | 2% |
| Not spent it yet | 2% | 1% | 1% | 2% | 3% | 2% | 8% | 2% | 1% |
| Column n | 1,036 | 195 | 385 | 258 | 120 | 54 | 24 | 286 | 735 |

n = 1,036 respondents who received support payments in the past year

Q15. Think about your overall experience of receiving the support payment: from the claiming process to receiving the funds and spending them - please rate the overall process from start to finish

| Row % | 0 - Awful, experienced many issues | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 - Brilliant, can't fault it | Row n |
|------------------------|------------------------------------|----|-----|----|-----|-----|-----|-----|-----|-----|--------------------------------|-------|
| Voucher | 1% | 2% | 4% | 5% | 5% | 8% | 7% | 12% | 14% | 7% | 34% | 502 |
| Pre-loaded bank card | 5% | 9% | 8% | 7% | 11% | 7% | 8% | 11% | 10% | 5% | 19% | 166 |
| Direct transfer / cash | 2% | 2% | 4% | 4% | 4% | 10% | 11% | 10% | 14% | 11% | 28% | 605 |
| Cheque | 3% | 5% | 11% | 7% | 7% | 7% | 11% | 5% | 13% | 10% | 19% | 96 |

n = from 96 to 605 respondents who have received each respective support payment method in the past year

Q16. In general, how positive or negative do you feel towards the local authority or organisation that awarded you the funds?

| Row % | 0 - Very Negative | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 - Very positive | Row n |
|------------------------|-------------------|----|----|-----|----|-----|-----|-----|-----|-----|--------------------|-------|
| Voucher | 1% | 1% | 2% | 4% | 4% | 7% | 9% | 10% | 15% | 12% | 36% | 502 |
| Pre-loaded bank card | 2% | 2% | 5% | 6% | 7% | 11% | 9% | 11% | 15% | 8% | 23% | 166 |
| Direct transfer / cash | 1% | 1% | 3% | 4% | 5% | 10% | 9% | 11% | 16% | 13% | 28% | 605 |
| Cheque | 0% | 4% | 4% | 11% | 9% | 10% | 13% | 6% | 9% | 9% | 23% | 96 |

n = from 96 to 605 respondents who have received each respective support payment method in the past year

Q20. To what extent, if at all, do you feel you have to compromise and cut back on what you buy in order to make ends meet?

| Column % | How old are you? | | | | | | | Are you? | |
|-----------------|------------------|-------|-------|-------|-------|-------|-------------|----------|--------|
| | Total | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65 and over | Male | Female |
| 0 | 10% | 7% | 9% | 11% | 19% | 11% | 4% | 7% | 11% |
| 1 | 9% | 8% | 11% | 10% | 13% | 10% | 5% | 4% | 13% |
| 2 | 15% | 12% | 16% | 17% | 20% | 15% | 10% | 15% | 15% |
| 3 | 18% | 19% | 19% | 16% | 14% | 20% | 18% | 17% | 18% |
| 4 | 12% | 11% | 9% | 10% | 13% | 12% | 14% | 10% | 13% |
| 5 | 7% | 9% | 3% | 6% | 5% | 7% | 12% | 9% | 5% |
| 6 | 8% | 9% | 11% | 7% | 5% | 7% | 10% | 10% | 7% |
| 7 | 10% | 17% | 10% | 11% | 6% | 7% | 10% | 12% | 8% |
| 8 | 6% | 7% | 8% | 6% | 4% | 5% | 5% | 7% | 5% |
| 9 | 3% | 1% | 3% | 2% | 1% | 4% | 7% | 5% | 2% |
| 10 | 3% | 0% | 1% | 4% | 1% | 2% | 6% | 4% | 2% |
| Column n | 1,075 | 116 | 183 | 169 | 174 | 182 | 251 | 440 | 628 |

n = 1,075 respondents with annual personal incomes (if employed) or annual household incomes (if unemployed or retired) of £25,000 or less

Q23c. For schemes where people received money directly, to what extent would you want to limit what they were able to spend it on?

| Column % | How old are you? | | | | | | | Are you? | |
|--|------------------|-------|-------|-------|-------|-------|-------------|----------|--------|
| | Total | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65 and over | Male | Female |
| Limited – must be used for one type of expense / item | 21% | 24% | 23% | 24% | 17% | 19% | 21% | 24% | 20% |
| Controlled choice – a range of areas and items for them to choose from | 63% | 64% | 56% | 62% | 65% | 66% | 63% | 59% | 65% |
| No limits – they can spend it on anything they like | 16% | 12% | 21% | 14% | 18% | 15% | 16% | 17% | 15% |
| Column n | 1,075 | 116 | 183 | 169 | 174 | 182 | 251 | 440 | 628 |

n = 1,075 respondents with annual personal incomes (if employed) or annual household incomes (if unemployed or retired) of £25,000 or less

Q24. As we've seen, there are different ways of getting funds to people in need. These can give people a wide range of ways to spend the money, or be targeted more specifically. In what areas of your life would it be most helpful to have support in the future? Please select the top 3:

| Column % | How old are you? | | | | | | | Are you? | |
|--|------------------|-------|-------|-------|-------|-------|-------------|----------|--------|
| | Total | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65 and over | Male | Female |
| Rent | 44% | 57% | 52% | 46% | 42% | 36% | 37% | 44% | 43% |
| Food / supermarket items | 67% | 58% | 68% | 67% | 72% | 70% | 66% | 68% | 67% |
| Clothing | 15% | 17% | 20% | 18% | 14% | 13% | 10% | 15% | 15% |
| Bills, e g electricity, gas, water, car insurance, etc | 82% | 64% | 75% | 73% | 84% | 91% | 92% | 82% | 82% |
| Household items, e g electronics, appliances, furniture, etc | 19% | 23% | 19% | 21% | 19% | 17% | 16% | 15% | 21% |
| Activities / entertainment | 7% | 11% | 11% | 8% | 5% | 5% | 2% | 5% | 8% |
| Transport / travel costs | 23% | 29% | 24% | 24% | 22% | 24% | 17% | 22% | 23% |
| Other – please write in | 1% | 0% | 0% | 1% | 1% | 2% | 4% | 2% | 1% |
| Column n | 1,075 | 116 | 183 | 169 | 174 | 182 | 251 | 440 | 628 |

n = 1,075 respondents with annual personal incomes (if employed) or annual household incomes (if unemployed or retired) of £25,000 or less

Q25. Finally, to what extent do you agree or disagree with the following statements?

Getting financial support to people in need, quickly and easily, is essential

| Column % | How old are you? | | | | | | Are you? | | |
|----------------------------|------------------|-------|-------|-------|-------|-------|-------------|------|--------|
| | Total | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65 and over | Male | Female |
| Strongly agree | 47% | 28% | 49% | 46% | 53% | 54% | 45% | 43% | 50% |
| Tend to agree | 34% | 35% | 26% | 28% | 33% | 34% | 44% | 37% | 32% |
| Neither agree nor disagree | 12% | 19% | 12% | 20% | 9% | 8% | 8% | 13% | 11% |
| Tend to disagree | 3% | 10% | 4% | 3% | 2% | 1% | 2% | 4% | 3% |
| Strongly disagree | 2% | 4% | 7% | 1% | 1% | 1% | 1% | 2% | 3% |
| Don't know | 1% | 3% | 2% | 2% | 2% | 2% | 0% | 2% | 1% |
| Column n | 1,075 | 116 | 183 | 169 | 174 | 182 | 251 | 440 | 628 |

n = 1,075 respondents with annual personal incomes (if employed) or annual household incomes (if unemployed or retired) of £25,000 or less