



CAMBUSLANG
Community Council

CAMBUSLANG COMMUNITY ACCESS TO CASH PILOT: RESULTS OF THE CAMBUSLANG COMMUNITY SURVEY - AUTUMN 2020

1. CAMBUSLANG COMMUNITY ACCESS TO CASH PILOT

In early summer 2020, Cambuslang Community Council successfully applied for Cambuslang to become a Community Access to Cash Pilot (CACP), one of nine pilots across the UK and one of two in Scotland.

Cambuslang is a town of c.28,600 people, the third largest town in South Lanarkshire, but since 2018 has been unbanked following the closures of branches by three banks in quick succession. According to the latest version of the Scottish Index of Multiple Deprivation (SIMD), some 40% of areas (data zones) in Cambuslang East and 25% in Cambuslang West are in the bottom 20% of the SIMD. The Cambuslang community are keen to address two key issues, first, supporting financially vulnerable customers in accessing cash, and second, supporting small businesses to be able to access and bank cash.

Following the selection of Cambuslang as a Community Access to Cash Pilot, a working group of the Community Council was established including representatives of local community organisations (Cambuslang Credit Union, Cambuslang Tenants & Residents Association, HealthynHappy Community Development Trust, Lightburn Elderly Action Project) together with the Citizens Advice Bureau Cambuslang, the Federation of Small Business Scotland and Halfway Community Council.

Following discussions within the working group, and with the CACP board, a programme of measures was agreed to test different ways of improving access to cash. At the heart of the pilot in Cambuslang is an innovative Post Office 'Banking Hub' in an empty retail outlet, with the Post Office offering transactional services in a private environment, with community banking support from the major banks, debt advice, and support for financial issues. The Banking Hub will open in April 2021 and run for six months on a pilot basis, with a view to it continuing thereafter depending on its commercial viability.

Other services being tested are:

- a ‘Drop and Go’ cash deposit facility for small businesses in the Banking Hub and in a local store to make it easier for local businesses to bank cash, whichever bank they are with;
- cashback with purchase offered by a large number of local stores;
- cashback without purchase offered by PayPoint convenience stores;
- an additional free-to-use ATM and at least one ATM providing £5 notes;
- widespread advertisement of what the banks can offer vulnerable customers;
- digital education services to help those who want to access digital banking services, designed for the Cambuslang community; and
- a Vulnerable Customer Directory – ensuring that everyone is aware of the services that the retail banks can offer to vulnerable customers .

6.2 SURVEY: WHICH SERVICES DO LOCAL PEOPLE NEED FROM A BANKING HUB?

As part of the planning for the Banking Hub, Cambuslang Community Council has conducted an community survey. The was carried out online via SurveyMonkey, with a paper-based option made available in local shops for local people without online access. By the end of November 2020, 1,082 people had responded to the survey, equivalent to ten percent of the population in Cambuslang West, and 2.5 percent of the wider urban area of Cambuslang.

The respondent characteristics are as follows.

- Over two-thirds of respondents are working, either full time (51%) or part-time (16%). Just under a quarter are retired, 7.5% are not working, and 0.9% are students.
- Most respondents are of working age (18-65), although almost 18% are over 65 (see Table 1). Only two respondents were under 18.

Table 1: Age ranges of survey respondents

Age range	No.	%
Under 18	2	0.2
18-24	25	2.3
25-34	95	8.8
35-44	226	21.0
45-54	293	27.2
55-64	244	22.7
65-79	175	16.2
80+	17	1.6

- Almost all of the respondents are local – 70% live within walking distance of the centre of Cambuslang, and 26% live outside walking distance but regard the town centre as the nearest place to shop.

- 41% of respondents work near to the centre of Cambuslang, 59% work elsewhere – reflecting the relatively low degree of labour market containment of the town. (Note, though, that almost 30% of survey respondents did not reply to the question on location of work.)
- 85% respondents bank with institutions that formerly had a presence on Cambuslang Main Street (see Table 2) – RBS, Clydesdale, Bank of Scotland, Santander and TSB. Nationwide also has a significant number of customers in the town.

Table 2: Bank/building society with which respondents have their main account

Bank	No.	%
Royal Bank of Scotland / NatWest	294	27.3
Clydesdale / Virgin Money	183	17.0
Bank of Scotland	181	16.8
Santander	139	12.9
TSB	121	11.2
Nationwide	70	6.5
Halifax	24	2.2
First Direct / HSBC /M&S	19	1.8
Barclays	15	1.4
Lloyds	9	0.8
Co-operative	9	0.8
Starling	4	0.4
Monzo	3	0.3
ThinkMoney	1	0.1
Credit Union	1	0.1
Triodos	1	0.1
No bank account	2	0.2

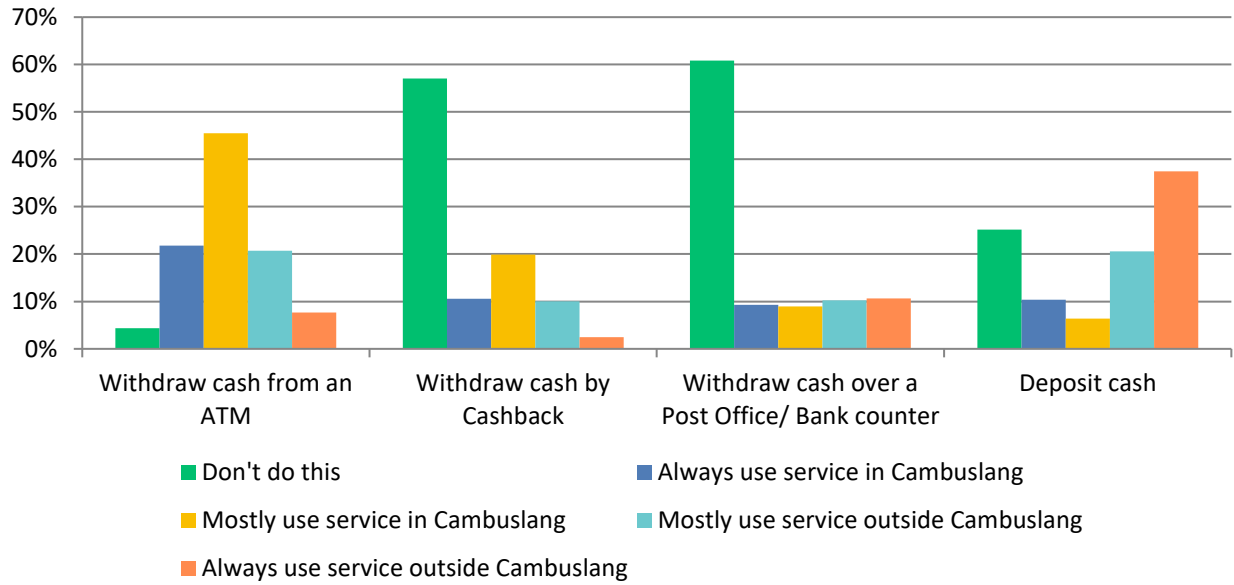
The survey is being complemented by a business-oriented survey. The following sections provide the results from the community survey.

3. USE OF CASH-RELATED SERVICES

The survey shows the high proportion of people needing cash-related services (see Figure 1). Almost all respondents withdraw cash via an ATM, with minorities of respondents also using some form of cashback or a counter service. Three-quarters of respondents also deposit cash but most of these do so outside Cambuslang. Few use the Post Office Counter in the town for this purpose.

Some, at least, of the respondents banking elsewhere would prefer to do their banking business on Cambuslang Main Street. The following typify many of the additional comments made regarding this question: *“would love to be able to do this in Cambuslang” “Withdraw cash from bank out with Cambuslang as no other option”.*

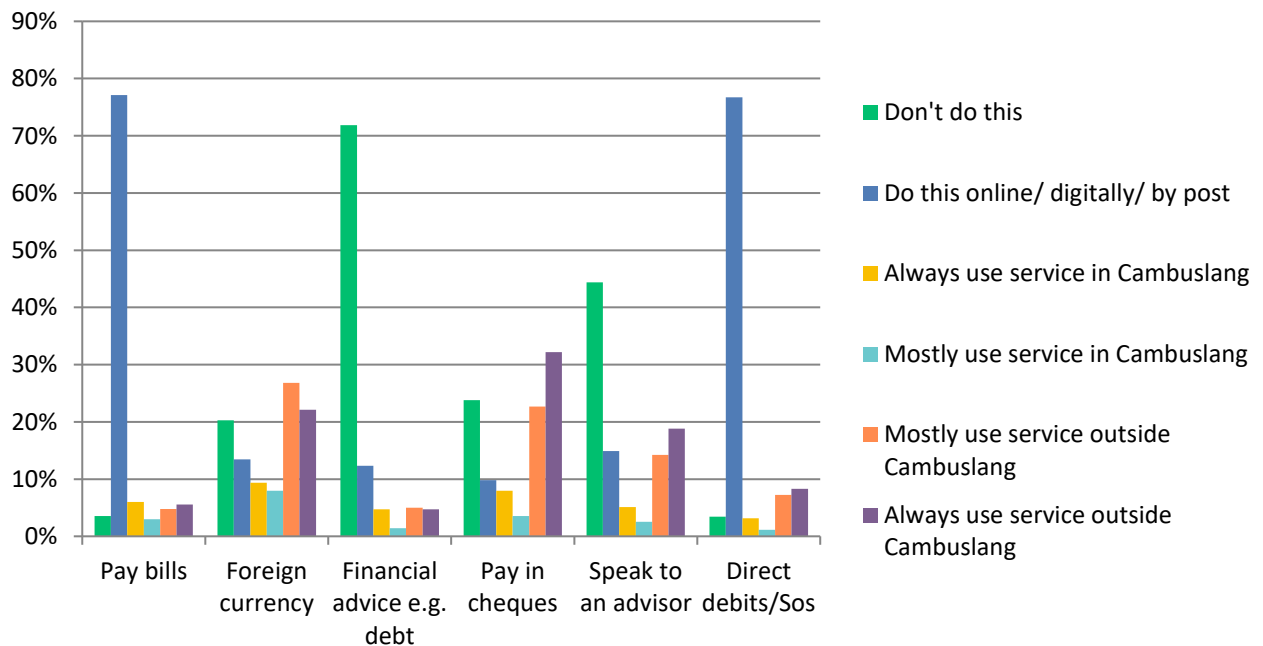
Figure 1: What cash-related services do you currently use, and where?



4. MANAGEMENT OF OTHER FINANCIAL MATTERS

The management of different financial services varies significantly (see Figure 2). The majority of respondents pay bills and manage direct debits or standing orders online, though in each case 12-15 percent of respondents do so physically. Other services – foreign currency, cheque payment, advice – are predominantly done face-to-face, but in each case are mostly or always done outside Cambuslang. Again, the comments indicate that consumers would prefer to carry out these functions locally e.g. “*would do this in Cambuslang if services were available but we currently have no Banks*”.

Figure 2: How do you currently manage other financial matters?



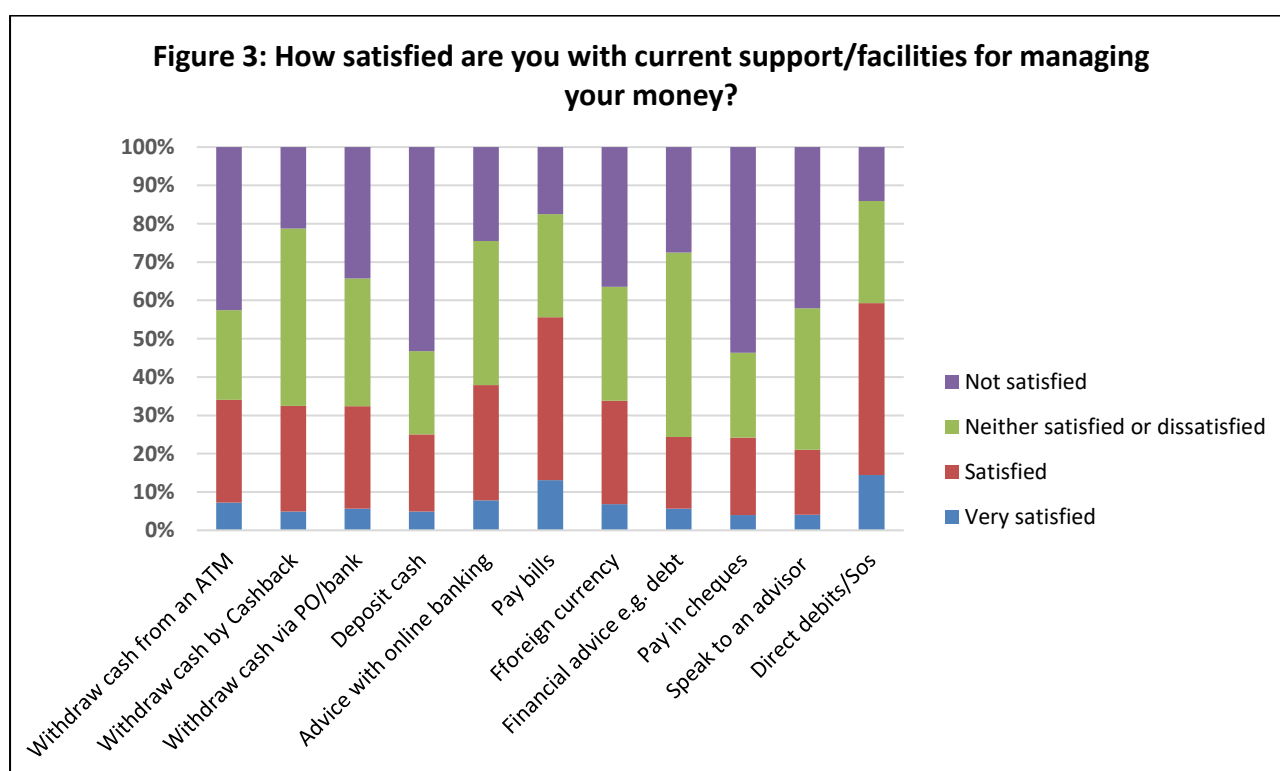
5. CURRENT SUPPORT/ FACILITIES FOR MANAGING MONEY

Survey respondents were asked about their satisfaction with the current support and facilities available for managing their money (see Figure 3). A significant proportion were neutral on this issue or did not express an opinion. The highest levels of satisfaction were related to paying bills and managing direct debits / standing orders, which may apply to those dealing with these issues online.

It is notable, though, that around a fifth are dissatisfied in every area of money management. The highest levels of dissatisfaction - and arguably the key services that need to be provided by the Banking Hub - are:

- a) cash withdrawal;
- b) facilities for paying in cheques;
- c) ordering foreign currency;
- d) financial advice.

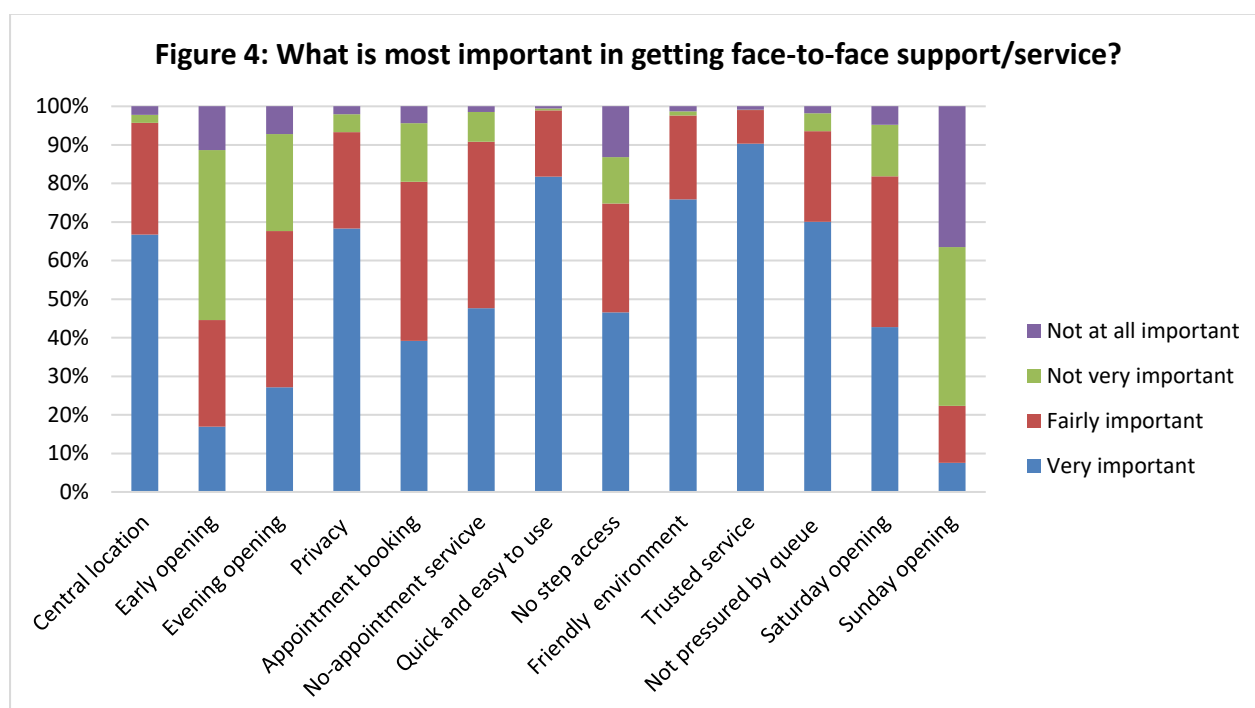
Many of the additional comments on this question focused on the poor facilities for withdrawing cash – the unreliability and cost of ATMs, having to queue, unhappiness having to go to another town, and lack of personal service (*“no-one to speak to”*). A point made repeatedly, also in the answers to the previous questions, is that the rationalisation of bank branches was leading to the remaining branches being overloaded e.g. *“the closest branches in Rutherglen are not fit for purpose, far too busy, not enough staff, always a large queue.”*



6. IMPORTANCE OF FACE-TO-FACE SUPPORT/SERVICES

The survey sought opinion on the factors most important for the development and operation of a banking hub (see Figure 4). All of the factors listed in the survey apart from Sunday opening and early opening (before 9am) were considered fairly or very important. Particularly strong views were expressed on the importance of a location in central Cambuslang, service provision in a friendly environment by trusted people, privacy, not being pressured by a queue of people, and services that are quick and easy to use.

Relatively few additional comments were made in response to this question, and those made focused on the need for some flexibility in opening ours for people working full-time e.g. periodic evening and Saturday opening.



7. LEARNING ABOUT BANKING ONLINE

Respondents were asked whether they would be interested in learning to bank online if support were available. Two thirds of respondents said they already banked online. Almost a quarter said that they would definitely or possibly be interested in learning. Nine percent said they did not want to bank online.

A small number of additional comments were provided in response to this questions. These respondents mainly noted that they were banking online reluctantly because of the lack of face-to-face counter banking opportunities, or expressed frustration at the limitations of online banking that could be resolved more readily face-to-face.

8. NEED FOR FACE-TO-FACE HELP FOR MONEY PROBLEMS

The survey asked respondents whether, if support were available to provide face-to-face help for money problems, they would be likely to use it. Over 40 percent said they did not need support or already had access to support. However, 28.5 percent of respondents said they would definitely use support and a further 29 percent said that they might use it. There were almost no usable additional comments on this question.

9. RELEVANCE OF POST OFFICE COUNTER SERVICES

Given the importance placed by the banks on the availability of PO services when closing branches, the survey asked about usage of the Post Office Counter for various banking services (see Figure 5).

In all cases, only a minority of respondents use the PO Counter service, and fewer than 10 percent of people use the services as a first choice.

While some respondents remarked on the friendliness of some of the PO staff, the comments made on this questions generally focused on reservations about using the PO services because of its location and lack of privacy e.g.

"I just hate the fact is buried away in that shop at the far end of the Main Street."

"Always men hanging around in and out"

"Queuing in the post office is a negative experience. Lack of space and overhearing someone share their latest life catastrophe at the shop counter is unwelcome."

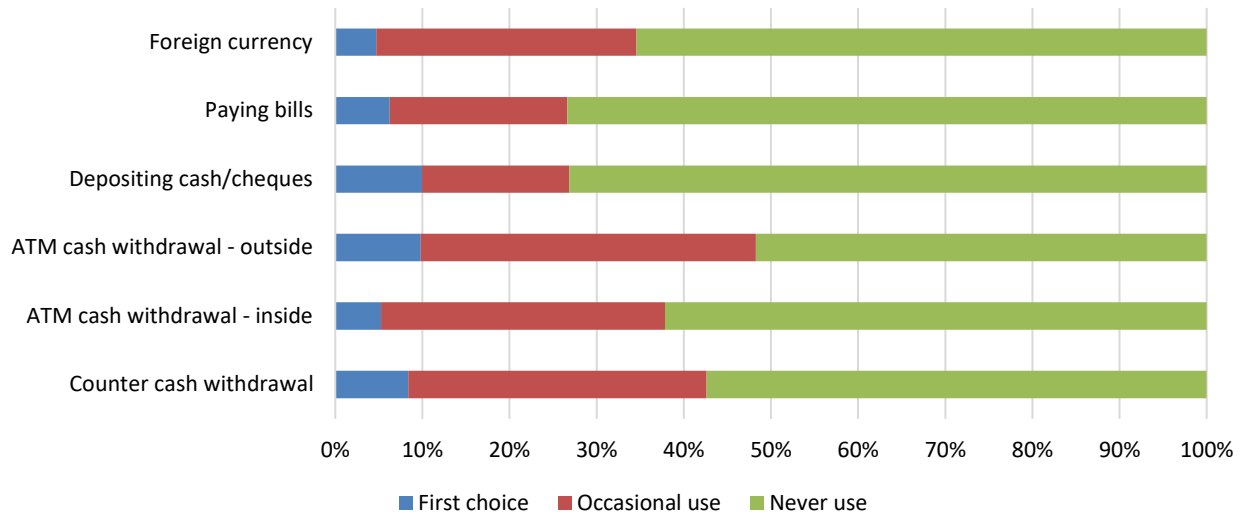
"The post office is situated in a tiny space in the middle of the shop. There is no privacy whatsoever. Customers squeeze into a small space /line right beside shoppers and the other shops till"

"Post Office not in best position on Main Street. A more central position would be better. Don't like going to that end of the Main st."

"Area too small, especially if have pram or wheelchair"

"The post office is now in a location which isn't easily accessible to me, and the one time I have attended I wasn't impressed with the set up so now use the post office in burnside as it is dedicated for that service, not doubling up as a shop"

Figure 5: Which of these PO Counter services do you use in Cambuslang?



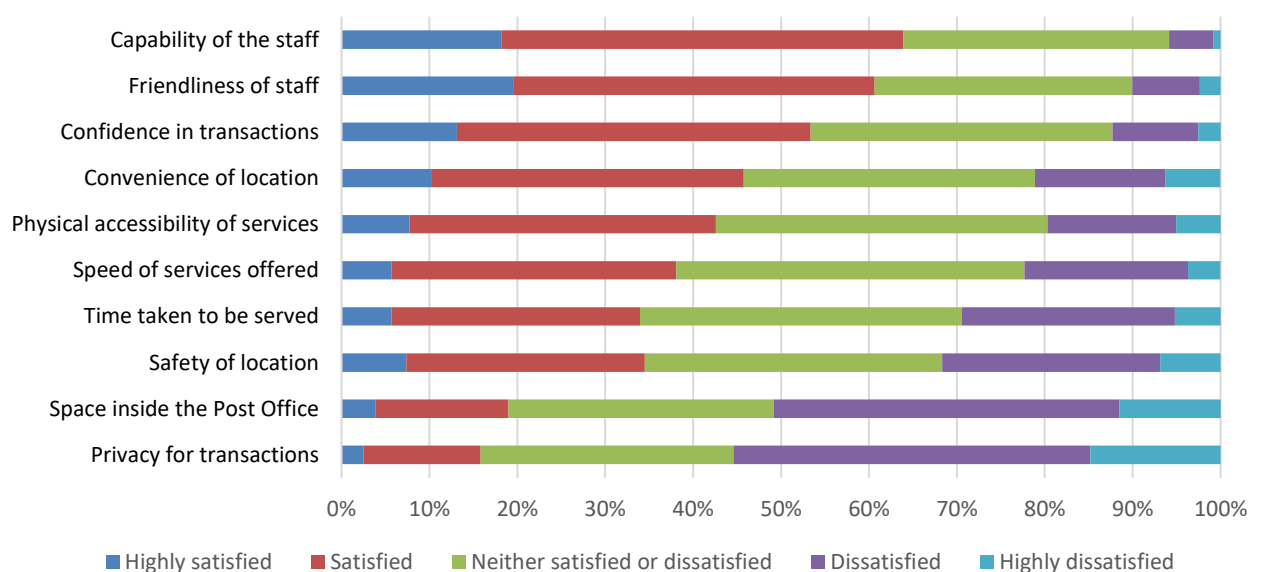
10. QUALITY OF SERVICE PROVIDED BY THE POST OFFICE COUNTER

Respondents were also asked to rate different aspects of the service provided by the Post Office Counter for both postal and banking services. Those not using the service were asked to skip the question, and only 60% of respondents answered the question.

The greatest levels of satisfaction related to the capability, friendliness and efficiency of staff, in each case with over half of respondents being satisfied or highly satisfied. At the other end of the spectrum, the greatest levels of dissatisfaction were with the lack of privacy for transactions and lack of space. A significant proportion of respondents (>30%) were also dissatisfied with the safety of the location.

The limited number of respondents who provided additional comments mainly noted that they only used the Post Office Counter for postal services and not for banking services.

Figure 6: What do you think of the service at the Cambuslang PO Counter?



6.9 Cashback services

A further distinctive part of the Cambuslang pilot is the promotion of two types of Cashback service:

- a) Cashback without a purchase at premises already providing a PayPoint service – being tried in five locations locally, although only one of these is in Cambuslang town centre; and
- b) Cashback with a purchase – which has been offered to all retailers in the town centre, although none has taken up the opportunity as yet.

In both cases, the intention is to improve local access to cash, potentially increasing the likelihood of the money being spent locally.

Initial feedback from those premises providing cashback without a service has been positive, although this is anecdotal so far. The promotion of the service has led to greater take-up of cash withdrawal, with generally at least one cashback transaction a day; in one case the retailer stated that he is giving out over £1,000 per week. The amounts of cashback tend to be low – average figures of £3, £7, £10 and £20 were cited by different retailers but all have issued up to £100 or even £200 of cash to individuals.

Cambuslang Community Council
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