

Assignment 1

Changemakers: Creativity and Value Creation -ADPA5002

Abstract

The problem we discovered was that there are many different websites out there that give financial advice and money saving advice for England. Sites such as Money Saving Expert have a lot of useful information, a lot of which is universally useful things such as the best bank accounts to save with. However, most of these sites only cover England; there is not any one website for South Wales. So, we figured out that creating a website that has all the important links one could need for financial support in the area would make people's lives so much easier.

We wanted to create a website to fill that gap and help people in South Wales to access financial and money saving information. Especially during this time when much of the UK is struggling with the rising costs of living. We thought to zone in on Swansea so we could get the most precise and accurate data for the area. By zoning in more we can also provide easier access help rather than having a large confusing website.

During this day and age, we are facing a huge cost of living crisis "around 9 in 10 (87%) adults reported an increase in their cost of living over the previous month in March 2022 (16 to 27 March 2022). Which is an increase of 25 percentage points compared with around 6 in 10 (62%) adults in November 2021 (3 to 14 November 2021)" (Chapman, et al., 2022). So now more than ever people are needing access to financial advice and help with money troubles.

Pitching/ research

To find out if people were interested in such a money saving website, we created a survey. If the results of the survey showed people were not interested, we would have to rethink, and analyse whether or not a paper version such as a newsletter would be better or whether we needed a new idea entirely. We approached Clydach Community Council Swansea with the survey, and they were happy to send it to the community database. This helped us to get our survey to the people from the area leading to the most engagement and more accurate answers.

Please find the survey below:

<https://www.surveymonkey.co.uk/r/8L5CSFC>

SurveyMonkey's free plan only allows us to see forty responses, but we managed to hit this target in just one hour. Even so, these results gave us a large enough group for us to get a good idea of how we were going to approach our task. The answers we got were also varied which was also good to see as it gave us more information to work with.

I used SurveyMonkey's pie charts and adapted them (see fig. 1) as it was a useful way to analyse the data we had collected. These results are approximately 0.02% of the population of Swansea using the Swansea Council's census estimate for 2021 of 237,800 people (Swansea Council, 2021). Using these results, we were able to see how varied the age ranges were and how different the lifestyles were. We also saw the majority of the community wanted such a website, a staggering 82.5%.

This first off was the green light for our idea and allowed us to go ahead with our plan. In general, we also found that 42.5% were concerned with the current cost of living crisis from question four. Using this survey, we also found out what kind of areas should be covered on the website and in question five 47.37% of people say they are concerned about covering household bills. Seeing this I knew including details for food banks in the area was a must as well as more guides on how to get help paying bills within the area.

Using mostly closed questions was also a good idea as at the end we had an open question, and no one answered that one. We were possibly able to reach more people only using

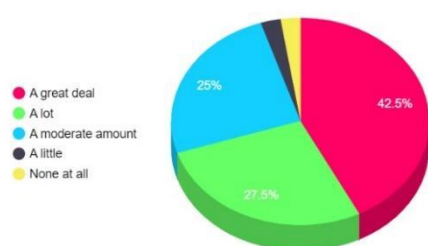
closed questions and keeping the total number of questions to nine questions as it kept people engaged as it would have only taken a minute or two.

Question seven helped us to see that around 45.87% of people we surveyed (broken down into people using social media (12.5%), online news (16.67%), local government websites (12.5%) and energy saving companies (4.17%)) are online looking for information already so that is also a good sign that a website was a better idea over say a newsletter.

Question one although a basic one helped us to see how varied the advice would need to be with the majority of the people being 45-54 (35%) but secondly 25-34 (27.5%). In question two we found out that 50% of people were married with in question three 90% Of the people we surveyed have children leading us to have good money saving advice for families as well as individuals.

The only question that had an almost even split was question six where we asked if the cost-of-living crisis savings advice was easily accessible where 41.03% said no but 38.46% said sometimes. This leads us to believe that although there are some things available, they are not consistent enough to provide full help. This information perhaps confirmed the idea that there are lots of websites out there but there is not one easy to access website with all the information they could need.

How concerned are you about the current cost of living crisis?



(Fig. 1)

Hayley attended a council meeting with a panel of councillors but was unable to record it due to legal reasons and confidentiality. However, Matthew Bailey did a self-tape to personally state what was discussed. In this video Mathew Bailey spoke about how important such a website would be for the community and how the council would be happy to financially help such a website as they see it as an asset to the community that is so desperately needed right now. Given this information from a member of the council gave us the assurance that there is support for the website and financial aid for it later down the line.

This connection would be vital in making sure all possible help sites are included and any additional council help that we might not have previously known about would be made clearer. The website would be a useful link between the council and getting information out to people as well as including other useful information that the council may not have known about or been advertising on their own website.

The councils website is a great resource however it is difficult to navigate and could be difficult for those with reading difficulties as it is mostly in red with black lettering on white background so I made sure to use a coloured background where possible as "Offering the option for the reader to have a coloured background can help the individual, especially if they have dyslexia and visual stress" (Jay, n.d.).

It felt important to make sure the website we created was more dyslexia friendly as according to the NHS "It's estimated up to 1 in every 10 people in the UK has some degree of dyslexia" (NHS, n.d.). So, in order to try and help I made sure to make the backgrounds

coloured to help make it easier to read further making our site more accessible. This reduces the inequalities around accessing financial and money saving information even more.

From these findings I planned out a basic version of the website we would like to see. I originally was unsure whether to add in loyalty cards on the website as a lot of people I have met say they are a waste of time. This made me do some research before promoting something that possibly doesn't benefit the consumer and I found that "Loyalty cards may not save you thousands, but they can be a good way to get money off days out and discounts on purchases" (Financial Advice, n.d.) , seeing this I thought it was still a good idea to put them on the website as they are a valid money saving tool.

There would also be links to government services such as benefits available and local job centre information. Hayley found links to leisure centre passes for those on low income that also provide discounts for other things around the city. She also found the UK Government site (see appendix 1) that has a section with information on where to get help with the rising cost of living.

Hayley also found a website that specifically offered cost of living help within Swansea which is exactly the kind of website we wanted to link to our website as this is information people may not have been able to find before (see appendix 2). I thought Jobcentre Plus contact information and location seemed like good information to put on the website as

"Unemployment estimate** (survey year to June 2022): 5,000 " (Swansea Council, 2022).

There are also many aspects that could help those already employed such as anyone who can use their online job search. It provides many different opportunities and services to those unemployed such as "They administer claims for benefits such as Income Support, Incapacity Benefit, and Jobseeker's Allowance (currently being phased out in favour of Universal Credit)" (JobCentre, n.d.). We would include different links to coupon websites and different reward apps that help people save money, as these are often not known by everyone. I made sure to include student discount sites as although only one person we surveyed was within the traditional student bracket of 18-24 many people outside that bracket are still in education, and since we were wanting to be inclusive as possible it felt essential, we covered all different backgrounds.

By creating a website with easy to access links and information it makes financial support more accessible for people and allows people to get the information needed. We would also want to monetise the website in the future and use that funding to support the community in different ways such as food banks and local charities and after school clubs.

We would monetize the site through advertisements that do not come at a cost to those viewing the site. But having the financial support from the council to help its running would also guarantee we could have a more smoothly running website. Such a simple addition of monetisation could mean lots to those charities as according to Google AdSense if we had 50,000 visitors to the site, we could make \$11,682 annually(Google, n.d.) unfortunately they only showed it in dollars, but it is available for UK customers. We also see adverts so much in our daily lives that this would be unlikely to deter people from accessing the site.

Further down the line we may have to do further research to make sure our website is still reaching all audiences and if we need any adaptations for the financial climate. We would also need to keep it updated if the food bank's details changed or if there were new things we could add.

In conclusion we found that by creating a website that offers money saving advice specific to those in Swansea, we have helped to ease the access inequality for those trying to find money saving advice for their location. Through research we have found that creating such a website is wanted by the community and is an essential addition. Although the process was hard putting it all together, we have accomplished what we set out to do. We were successful in helping those of Swansea get the information that they need, and they will be able to access things they perhaps never heard of or couldn't find. We hope that this service can be expanded in the future to reach our bigger goals and help even more people in Wales.

Please find the link to our Website below:-
[Home | Saving Money Swansea \(mcagr56.wixsite.com\)](https://mcagr56.wixsite.com/home)

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Appendix

- 1- https://helpforhouseholds.campaign.gov.uk/?utm_campaign=H4H_UK&utm_medium=Search&utm_source=Google&utm_content=Generic&gclid=CjwKCAiAh9qdBhAOEiwAvxlok1oCUmknVOFFDurkKYFUjJwiayTS2DKDq6R8PjREHHnjzDCHUguHWBoCb4sQAvD_BwE&gclsrc=aw.ds
https://helpforhouseholds.campaign.gov.uk/help-with-your-bills/?gclid=CjwKCAiAh9qdBhAOEiwAvxlok81Jtr_HGDhM2qJxnMo_OIs8bXGAzGXioLxHoT8W5WFbjxfVx46FMRoC6eIQAvD_BwE&gclsrc=aw.ds
- 2- <https://www.scvs.org.uk/col#Energy>