



E-Portfolio

Evidence of Learning

Name -Hayley Sarah Davies

Student Number – 2104565

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Proposal

Crisis

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Comfort



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1 . Cost of Living Issues

The current cost of living crisis has become a huge stressor in a lot of people's lives. Low income families are the hardest hit due to rising costs with most of their money being spent on energy (Harari et al., 2022) they are encountering increasing inflationary pressures more than the higher income families who have additional disposable income, how are the low income families suppose to live?

As recognised in this guardian article (Stewart, 2022) managers of a company had noticed an increase in employees' absences and the worry about paying their bills affecting their work in the office. What I found interesting, is that it shows the heightened concern in the number of people working in the public sector compared to the number of people working in the private sector. Personally, I thought it would have been the other way around especially after the self employed businesses had taken a big hit financially during the coronavirus pandemic.

Moreover, children are suffering due to the increase in poverty (Iacobucci, 2023) the increase in asthma complaints due to damp conditions as parents are unable to heat their home is considerably high causing higher numbers attending hospital.

Furthermore, the deterioration in mental health of some individuals due to the increase of the cost of living has risen (Garratt, 2022), the worry whether to heat their home or to eat as stated by The Food Foundation (The Food Foundation, 2022) 12.8% of households or 6.8 million adults in the UK are having smaller meals or missing meals because they can't afford to purchase food or even get access to food, on top the loss of a property, loss of jobs and loss of dignity has caused a knock on effect, individuals are suffering with anxiety and depression in turn creating an overwhelming feeling of hopelessness where they turn to suicidal thoughts and even suicide.

Living in the current crisis and providing for my young family, paying household bills, being a full time student and working part time has made me realise even more how essential it is to have money saving advice at your doorstep. I have a great empathy for people less fortunate than myself and a strong need to help them.

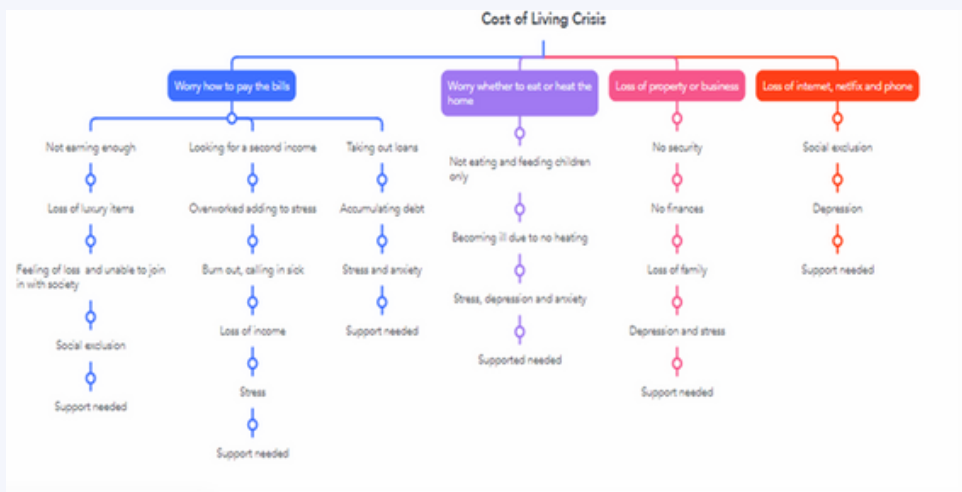
At first, Grace and I had a discussion about the problems which can and have occurred in people's lives during such a crisis. I then placed our thoughts into the mind map below showing the end result that support is needed. This is the reason for my choice of project.



Cost of Living Issues

Mind Map Link 1

<https://mm.tt/map/2555893181?t=9TcIHj6PM3>



Mind Map Link 2

We then discussed what support there is for people in need as shown below.

<https://mm.tt/map/2555956542?t=Ecahh6MNQd>





2. Summary of the Problem

There is a lot of help out there for people, but is it easy for them to find the information that they need? This made us think...how can we make information more accessible for people in the community to find the essential support they need during the cost of the living crisis.

I'm sure you've heard of Martin Lewis and his Money Saving Expert website. It holds a vast amount of information in regards to money saving help for mortgages, utility bills, bank loans, phone services and much more. It is also a user generated site, where all content is found and uploaded by the customer.

This site is the UK's biggest consumer website (Lewis, 2018) but we did identify a few issues:-

1. There is information overload and can be daunting for some users.
2. In November we searched the site for money saving advice Wales, the most recent post was from June 2022 about the extension for lateral flow tests. At this point, information was not up to date or recent.
3. Information is not specific to a city or town but covers the whole of a country in the UK i.e. Wales/Scotland.

This was evident to us that there is little money saving information for Wales compared to other countries such as England and the information found on the site is not area specific, showing that information is for a country instead of a specific town, council or government. Due to this, information can be lost and not even found and can show an inequality.

Therefore, our proposal is to create a website which holds money saving information solely for the Swansea area in South Wales. Making all information current and area specific, in turn making the site easier to manoeuvre and instantly find money saving information relevant to the communities in Swansea.



3. Survey

Firstly, we agreed that a survey to collect feedback from the community in regards to the cost of living would be beneficial and would ensure that we are giving the community what they want and need. I created the survey which held specific questions to gain quantitative data, it also contained available comment boxes for further information. Grace gave suggestions for the some of the questions which I included.

Please find our survey below:-

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

Copy of Community Feedback Survey

We are interested in understanding how the local community obtain money saving information especially now during the cost of living crisis. We greatly appreciate you taking the time to share your thoughts.

1. What is your age?

- ☐ 18 to 24
- ☐ 25 to 34
- ☐ 35 to 44
- ☐ 45 to 54
- ☐ 55 to 64
- ☐ 65 to 74
- ☐ 75 or older

I approached Clydach Community Council Swansea with our proposal and they were happy to send the survey out to their community database to ensure we targeted the right people to use our website. Surveymonkey's free plan has a maximum number of 40 responses (SurveyMonkey, 2021); we were pleased to find that we hit this target within an hour.



4. Analysis and Findings of Survey

To show the findings of our questions, I have created charts and a list of the questions and answers below:-

1.What is your age?

The highest percentage to answer the questions were 35% aged between 45 -54 and 27.5% between the ages of 25 -34, although 6 of the age categories were completed by at least one person.

2.What is your marital status?

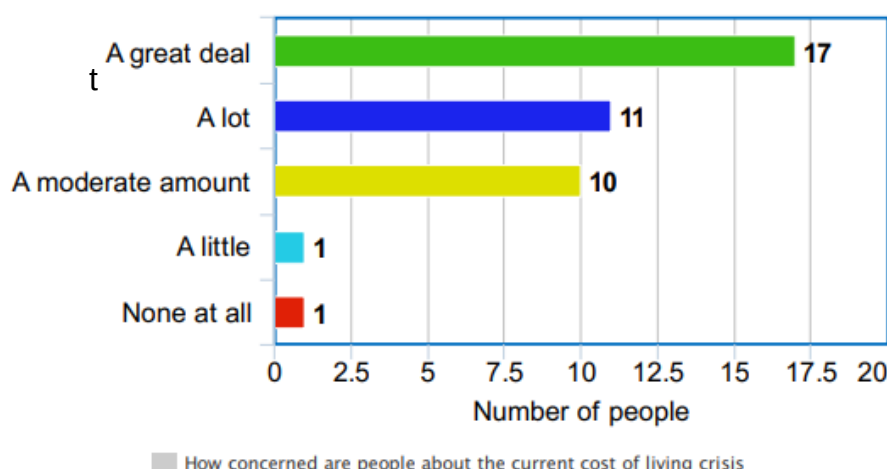
50% married, 30% unmarried, 6% single.

3.Do you have children?

90% yes, 7.5% no.

Going solely on the feedback gained from the above 3 questions. It was evident that the majority of the respondents were between the ages of 25-54 and married or living unmarried with children

4. How concerned are people about the current cost of living crisis



This bar chart shows that 17 out of 40 people are greatly concerned about the cost of living crisis and 11 out of 40 are very concerned. Again this shows evidence that there is a high need for help and support during this crisis.



Analysis and Findings of Survey

5. Multiple choice questions – What concerns them most?

- 47.37% of people are concerned about covering household utility bills
- 21.05% worry about covering the mortgage
- 15.79% worry about the lack of savings they will have
- 5.26% worry about the cancelling of Netflix another TV service.
- 2.63% worry about being able to purchase food.

This shows that every respondent is worried about the cost of living, its very sad to see that some are worried about being able to purchase food and although some may think that the cancelling of a TV service such as Netflix may be unjustified but for some this is their only enjoyment in life.

6. Do you find money saving advice easily accessible?

- 16% - No
- 8% - Yes
- 15% - Sometimes

Overall, I would say it is not easy for most to find money saving advice.

7. How do you find money saving advice?

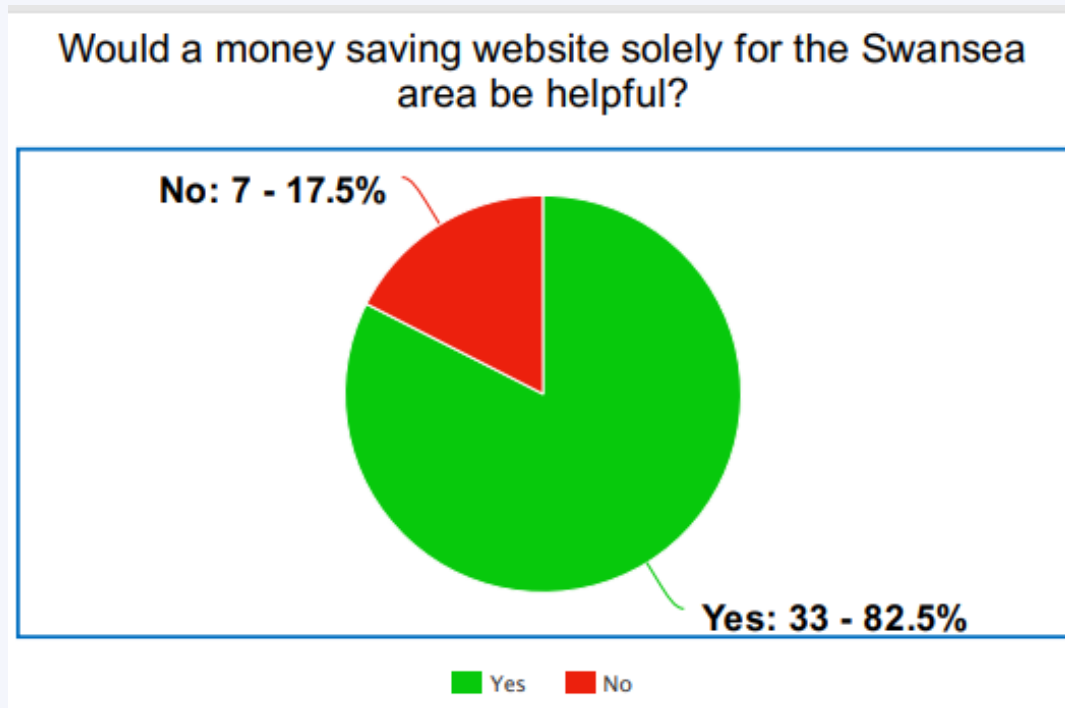
- 16% - Online News
- 12.5% - Local Government Website
- 12.5% - Social Media
- 16.67% - Word of Mouth
- 4.17% - Energy Saving Companies
- 12.5% - TV News

If you combine the above data that is online, such as online news, government website and social media then that would equate to 41.67% which shows that there is a high percentage of responders who find their advice online.



Analysis and Findings of Survey

8.



This pie chart shows that **82.5 %** of the local community would prefer to have a money saving website solely for the Swansea area.

After analysing the data from the survey it indicated a strong want and need for a Money Saving Website for the Swansea area.

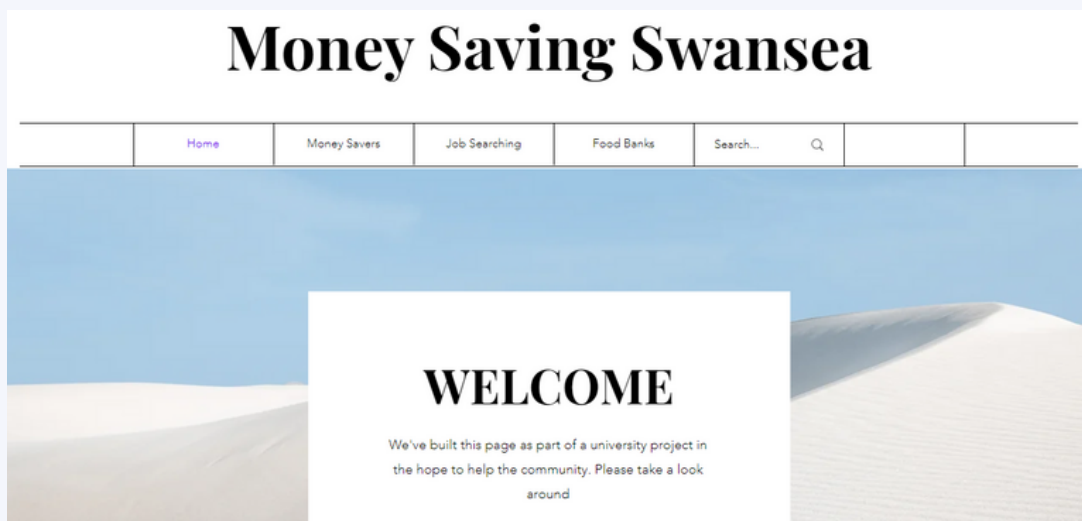


5. Website Build

Grace and I agreed on building a basic version of the website to give some idea of what we are aiming for. Grace took the lead with this; she included government links, food banks in the area as well as cheap and free food apps, when I came across links which could be added I would send them across to her.

Please find the link to our Website below:-

Home | [Saving Swansea \(mcagr56.wixsite.com\)](https://mcagr56.wixsite.com)



This is just a basic version of our website and it is a non profit project, therefore to make a high end user friendly website we would need financial support.



6. Interview with Stakeholders

I approached Councillor Matthew Bailey of the City and County of Swansea and his colleagues from Clydach Community Council and presented our proposal. The meeting was extremely positive; they seemed interested in the idea especially due to the current cost of living crisis and the support it will give to the local communities. They have stated that in the future they would look to finance the website. Due to legal reasons, I was not able to record or take photos within the meeting but Councillor Bailey was happy to self record a short video to briefly cover what we discussed as shows below.

The screenshot shows the Swansea Council website profile for Councillor Matthew Bailey. At the top left is the Swansea Council logo (Cyngor Abertawe Swansea Council). At the top right is the word "Residents". Below the logo is a breadcrumb trail: [Swansea Home](#) > [Council](#) > [Councillors and committees](#) >. The main heading is "Matthew Bailey". To the left of the text is a portrait photo of Matthew Bailey. To the right of the photo, the text reads: "Party: Independent", "Electoral Ward: Clydach", and "Other councillors representing this Electoral Ward:". Below this, there is a bulleted list with two items: [Brigitte Rowlands](#) and [Gordon Walker](#). At the bottom, there is a red bar with the text "More information about this councillor" and a link: [ICT Allowance Claim Forms](#). At the very bottom, there is a small URL: [/swansea.gov.uk](https://swansea.gov.uk).

Video

https://youtube.com/shorts/y58jxLhy_zI



7. What the Future Holds

With the financial help, we would create a high end website, keeping costs as low as possible through affiliate marketing schemes (Goldschmidt, Sven Junghagen and Harris, 2004), with companies such as energy suppliers, banks or charities that associate with the cost of living, any commission made would go back into the local communities through food banks or to create a scheme to help towards embroidered badges for uniforms at the local schools.

We would look to approach established companies such as Parks Vouchers (www.getpark.co.uk, n.d.) this is a site that advertises for agents but it is also a money saving scheme at no cost to anyone and it would also act as an extra income for an individual.

To get traffic to our site we would have individuals subscribe where they will receive weekly money saving news letters all specific to Swansea, this ensures they are kept up to date. Once we have a substantial amount of users we would open up the site as user generated (Mazouri, 2018) subscribers can upload relevant content that they have found onto our website, this helps to ensure available support is not missed and becomes even more community based giving back some control to our users.

We would promote this website on social media accounts such as face book, community groups and the Community Council Websites. If our site was successful, we would then branch out and network with other local authorities within South Wales and replicate the model for that area.



8. Conclusion

To conclude, money saving advice is a must during this cost of living crisis to support the low income families, families in general and individuals. Not only is it to save money and spend wisely but to promote control over a person's finances and to reduce pressure, stress and anxiety.

Our Swansea Money Saving Website would be beneficial to so many and as stated previously the site can be replicated in other areas to further extend the support needed within our communities.

We may not be able to control the external factors such a war or global pandemics but as a society we should be helping each other against the fight in rising costs to ensure we live as comfortable as possible with our mental health in tact. **We may not be able to change the world but if we can help to change just a few people's lives it will make their world a better place.**



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