

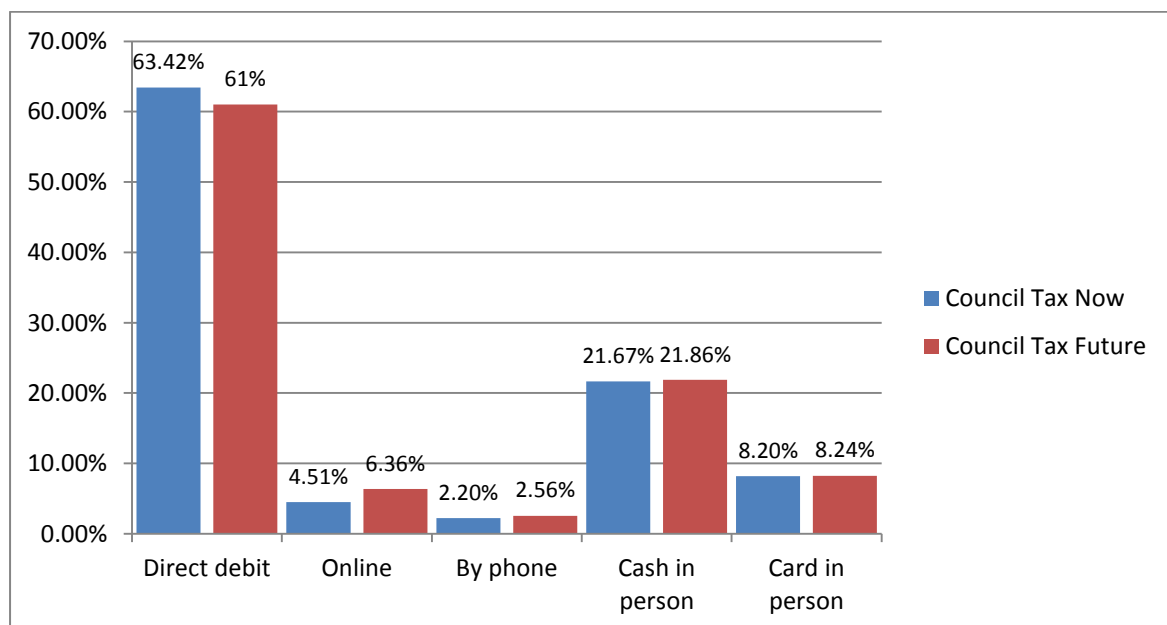
Payments Survey Results

We ran a survey, between 28th January 2019 and 17th February 2019, to ask the public how they currently pay for council services and how they would like to pay for them in the future. The survey received 1996 responses and the results will be used when decisions are made about which payment methods will be offered in the future. The results are presented below.

Payment Methods

We asked respondents through which method they currently pay council tax and how they would like to pay council tax in future. As can be seen in Figure 2, direct debit is the current most popular method, with 63% of respondents paying council tax by direct debit. This figure drops slightly to 61% when respondents are asked how they would like to pay council tax in future, but remains the most popular method.

FIGURE 1: HOW RESPONDENTS CURRENTLY PAY COUNCIL TAX AND HOW THEY WANT TO PAY IN FUTURE



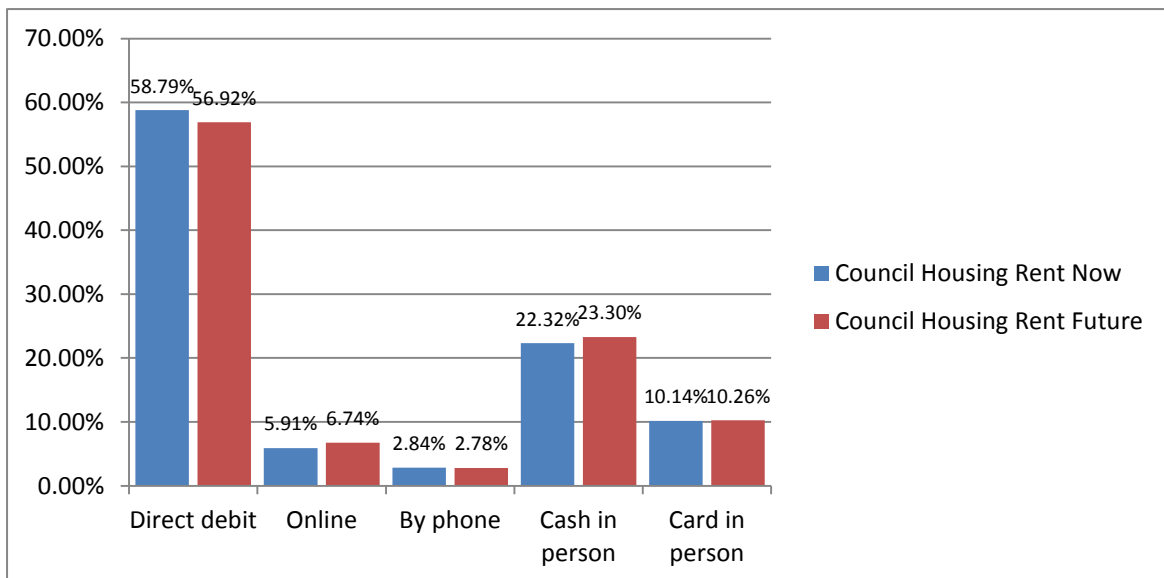
The current least popular methods of paying council tax are: by phone (2%); online (5%); and card in person (8%). There is a slight rise in preference for online

payments when respondents are asked how they would like to pay council tax in future, with 6% choosing online payments.

We can also see in Figure 2, that 22% of respondents currently pay council tax by paying cash in person. This figure remains at 22% when respondents are asked how they want to pay council tax in future.

We also asked respondents through which method they currently pay council housing rent and how they would like to pay council housing rent in future¹. As Figure 3 shows, direct debit was again the most popular current method, with 59% of respondents paying their council housing rent in this way. This dropped slightly to 57% when we asked respondents how they would like to pay council housing rent in future².

FIGURE 2: HOW RESPONDENTS CURRENTLY PAY COUNCIL HOUSING RENT AND HOW THEY WANT TO PAY IN FUTURE



The current least popular methods of paying council housing rent are: by phone (3%); online (6%); and card in person (10%). These figures largely remain the same

¹ 69% (1371 people) of respondents responded to this question.

² 68% (1365) of respondents responded to this question.

when respondents are asked how they would like to pay council housing rent in future.

We can also see in Figure 3, that 22% of respondents currently pay council housing rent by paying cash in person. This figure rises slightly to 23% when respondents are asked how they want to pay council housing rent in future.

TABLE 1: HOW RESPONDENTS CURRENTLY MAKE PAYMENTS AND HOW THEY WANT TO MAKE THEM IN FUTURE

	School/nursery		Planning applications		Licensing applications		Building warrants		Waste payments		Home care/MECS		All other payments	
	Now	Future	Now	Future	Now	Future	Now	Future	Now	Future	Now	Future	Now	Future
Direct debit	12.12%	24.58%	15.22%	24.58%	43.42%	32.26%	17.07%	19.35%	12.56%	16.77%	64.13%	59.31%	44.73%	39.86%
Online	27.27%	44.92%	30.43%	45%	14.47%	29.84%	26.84%	43.55%	34.08%	40.97%	3.26%	14.29%	16.99%	25.43%
By phone	1.21%	9.32%	15.22%	9.32%	1.32%	6.45%	12.20%	13.71%	24.22%	12.58%	5.98%	6.06%	6.05%	6.19%
Cash in person	56.97%	12.71%	23.91%	12.71%	23.68%	18.55%	29%	15.32%	22.87%	21.94%	21%	16.45%	19.73%	18.21%
Card in person	2.42%	8.47%	15.22%	8%	17.11%	12.90%	14.63%	8.06%	6.28%	7.74%	5.98%	3.90%	12.50%	10.31%

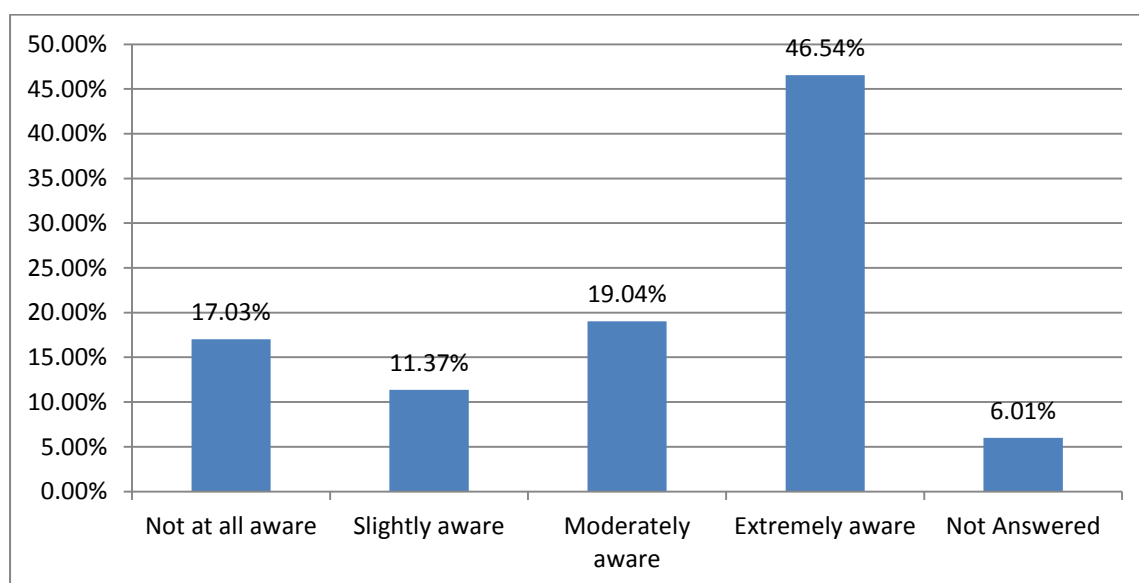
Response rates: School/Nursery 8% (165 respondents); Planning applications 2% (46); Licensing applications 4% (76); Building warrants 2% (41); Waste payments 11% (222); Home care/MECS 9% (174); All other payments 26% (512).

We also asked respondents how they currently make a range of other council payments, such as waste, home care, and school and nursery payments. As is indicated in Table 1, online and direct debit payments are the most preferred payment methods for future payments. The response rates for these questions are however too low to determine, with any certainty, preferred payment methods.

PayPoint and Post Office Payments

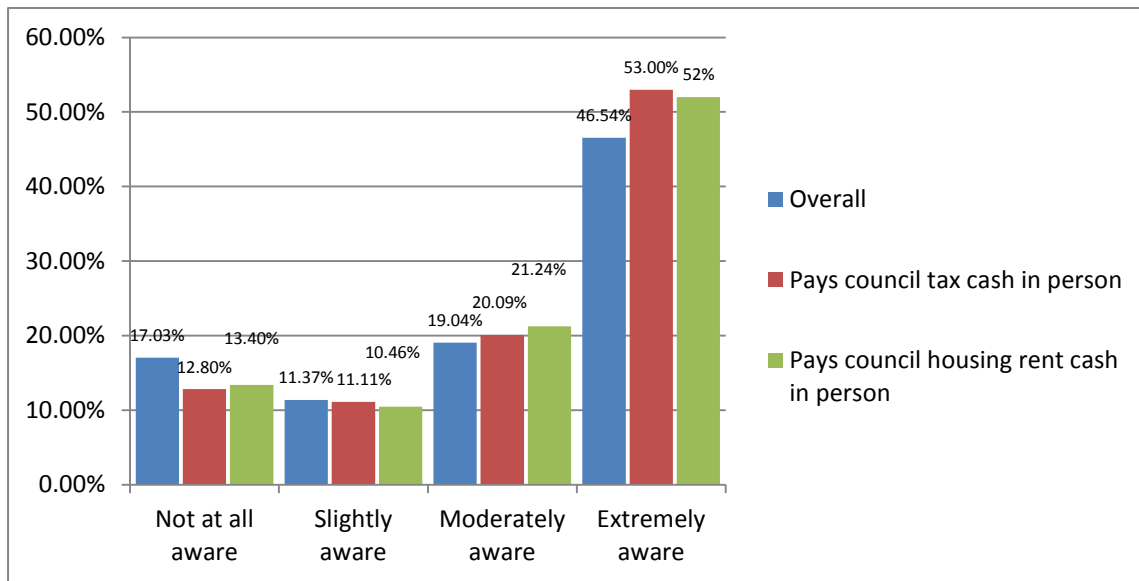
We told respondents that council tax and council housing rent can be paid at any Post Office or PayPoint. We asked them how aware they are of this payment option. As Figure 4 shows, the majority of respondents are either extremely aware (47%) or moderately aware (19%) of this option. Only 17% of respondents were not aware at all of this payment option.

FIGURE 3: HOW AWARE ARE YOU OF THIS PAYMENT OPTION?



As Figure 5 shows, awareness of Post Office and PayPoint payments increases slightly for those respondents who pay council tax and council housing rent in cash in person. 53% and 52% respondents, respectively, are extremely aware of this payment option.

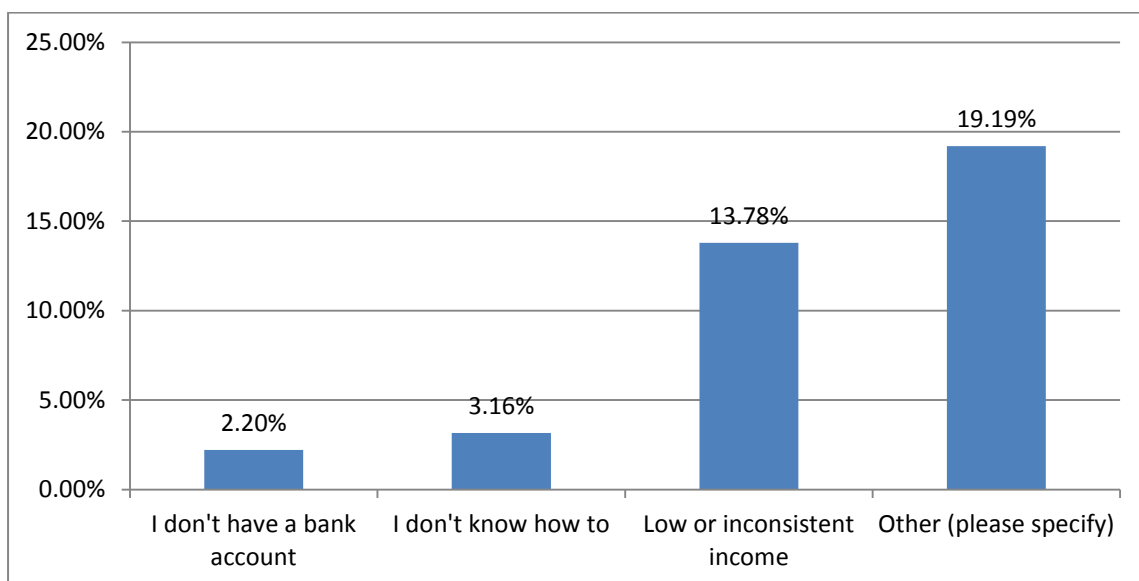
FIGURE 4: FIGURE 4: HOW AWARE ARE CASH PAYERS OF THIS PAYMENT OPTION?



Barriers to Online and Direct Debit Payments

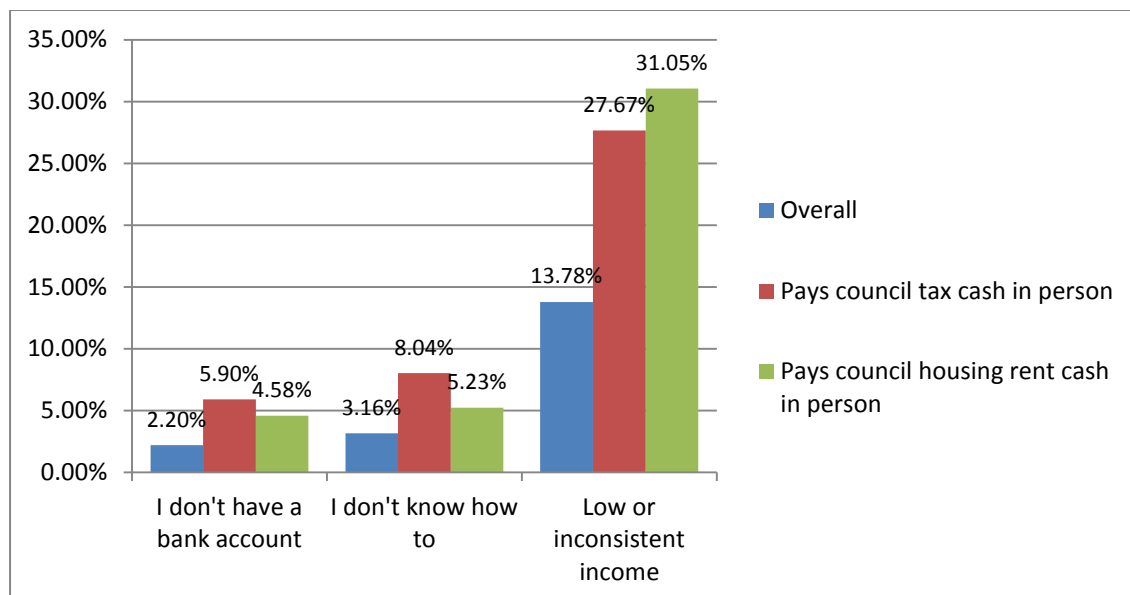
We asked respondents if there is anything preventing them from making payments by direct debit. As can be seen in Figure 6, low or inconsistent income was identified as one of the biggest barriers to making payments by direct debit, with 14% of respondents choosing this option.

FIGURE 5: WHICH OF THE FOLLOWING REASONS, IF ANY, PREVENT YOU FROM MAKING PAYMENTS BY DIRECT DEBIT?



This figure rises for those respondents who pay council tax and council house rent in cash in person. As Figure 7 shows, 28% of respondents who pay council tax in cash and 31% of respondents who pay council housing rent in cash state that low and inconsistent income prevents them from using direct debit. We also see a rise in the amount of respondents who state they do not have a bank account, with 6% of respondents who pay council tax in cash and 5% of respondents who pay council house rent in cash choosing this option.

FIGURE 6: REASONS PREVENTING CASH PAYERS FROM MAKING PAYMENTS BY DIRECT DEBIT

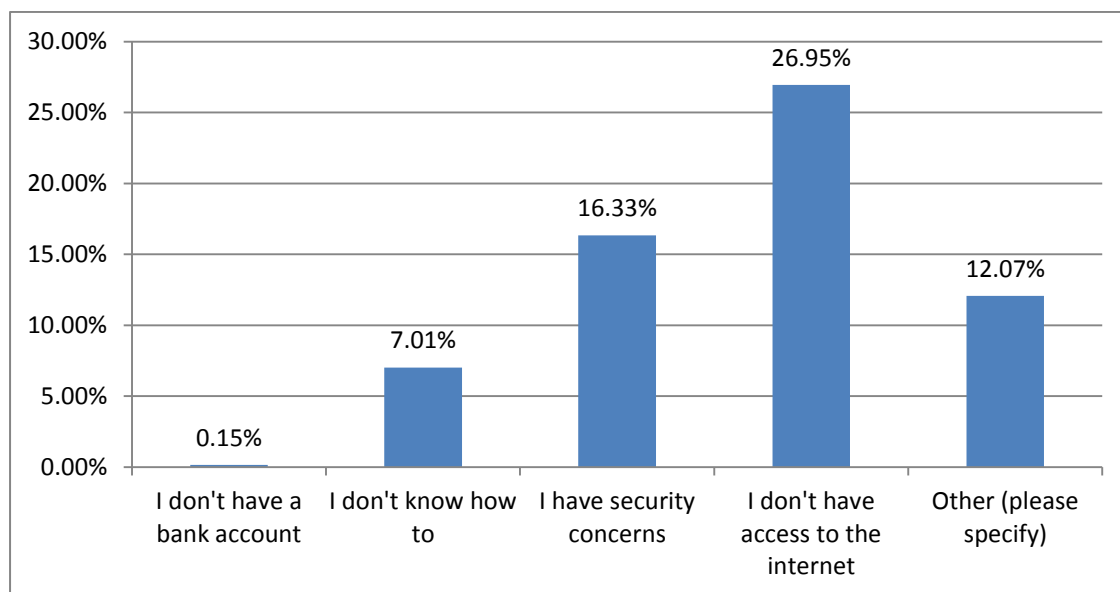


We asked respondents if there were any other reasons that prevented them from making payments by direct debit. Largely, respondents simply prefer using other payment methods and do not use direct debit due to personal preference. Some respondents noted it is more convenient for them to make payments in person when out and about, while many others stated they like to have control over the date when payments are made and the amount they pay. This was particularly the case for those respondents who are paid weekly or on different days each month.

Many respondents explained that direct debit has been an unreliable payment method for them in the past. Some have struggled to set up direct debit payments, and others noted that payment amounts have been incorrect or come out their account on the wrong date. Some respondents also pointed to security concerns and lack of trust in the Council.

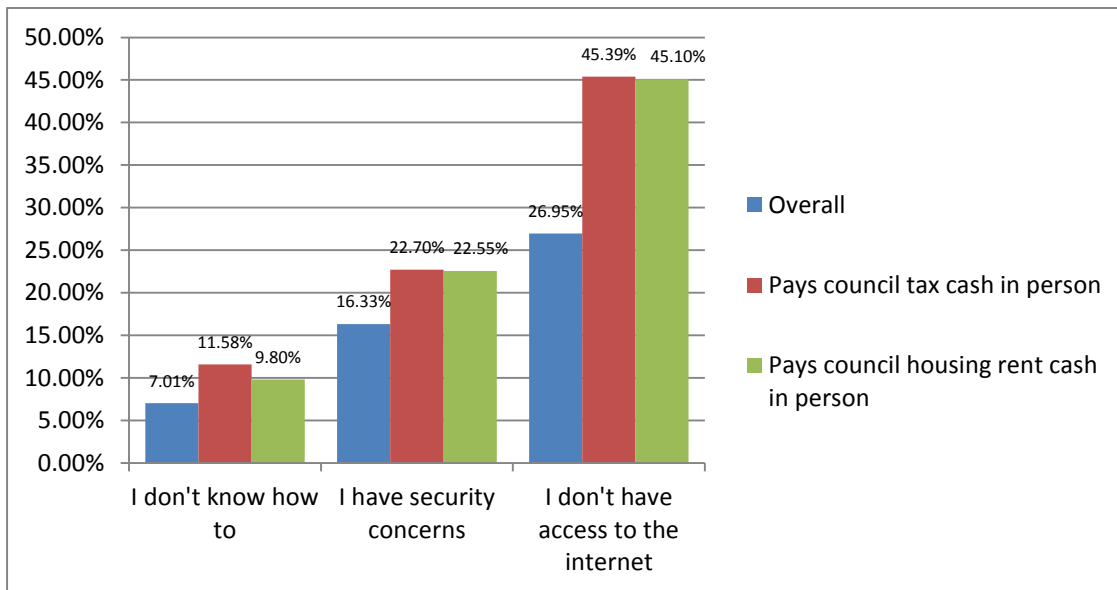
We also asked respondents if there is anything preventing them from making payments online. As can be seen in Figure 8, 27% of respondents said that they do not have access to the internet, 16% said they have security concerns and 7% said they do not know how to make online payments.

FIGURE 7: WHICH OF THE FOLLOWING REASONS, IF ANY, PREVENT YOU FROM MAKING PAYMENTS ONLINE?



These figures rise for those respondents who pay council tax and council house rent in cash in person. As can be seen in Figure 9: 45% of respondents who pay council tax and council housing rent in cash do not have access to the internet; 23% have security concerns; and 12% of respondents who pay council tax in cash and 10% who pay council housing rent in cash do not know how to make online payments.

FIGURE 8: REASONS PREVENTING CASH PAYERS FROM MAKING PAYMENTS ONLINE

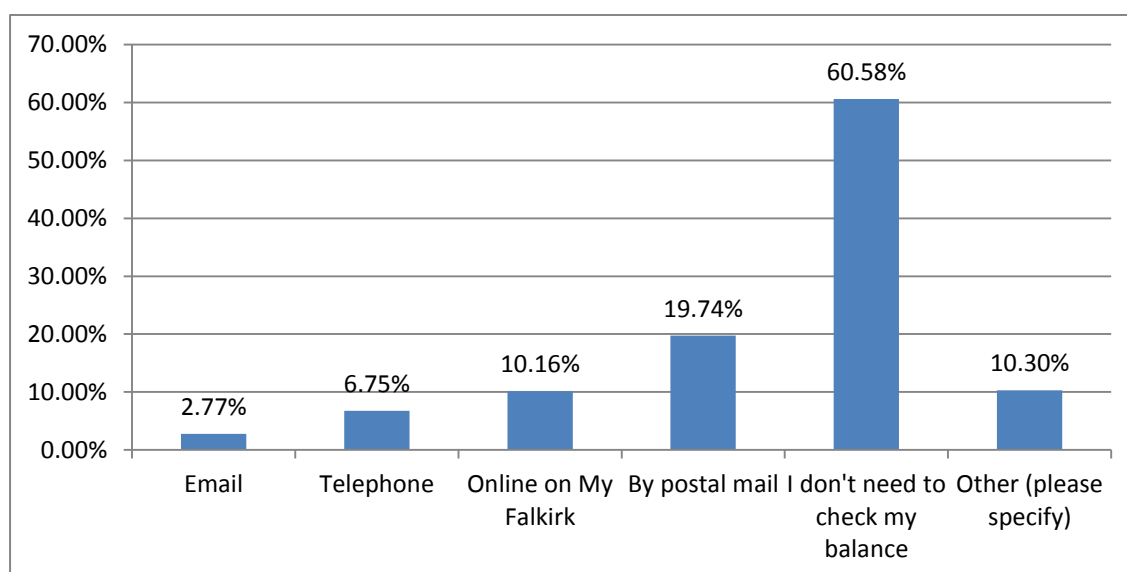


We asked respondents if there were any other reasons that prevented them from making payments online. Largely, respondents preferred to use other payment methods, such as direct debit or paying in person. Others explained that they did not have a computer or smartphone. Some respondents noted they had disabilities, such as blindness, vision loss and epilepsy, which make it difficult for them to use computers. Other respondents have had bad experiences when using online payments, such as payments failing, difficulties navigating the website and complications signing up for a My Falkirk account.

Council Housing Tenants

82% of respondents were council housing tenants. We asked them whether they knew they could check their rent balance online through the My Falkirk portal or by phone and just 36% of respondents were aware.

FIGURE 9: HOW DO YOU PREFER TO CHECK YOUR RENT BALANCE?



We asked respondent how they prefer to check their rent balance. As can be seen in Figure 10, the majority of respondents (61%) stated that they do not need to check their balance. For those respondents that do check their balance, their preferred way was through postal mail (20%), and online on My Falkirk (10%). We asked respondents if there are any other ways they prefer to check their rent balance. They largely stated that they prefer to do so in person at their local hub or one stop shop.

The Respondents

A statistically significant sample size³ of 1059 was calculated using a confidence level of 95%⁴ and margin of error of 3%⁵. The survey received 1996 responses. The actual margin of error is, therefore, 2%. This means that if 40% of respondents, for example, pick an answer, we can be sure that, if we has asked the question to the

³ This is the number of people we needed to respond to the survey in order for the results to be representative of the wider population.

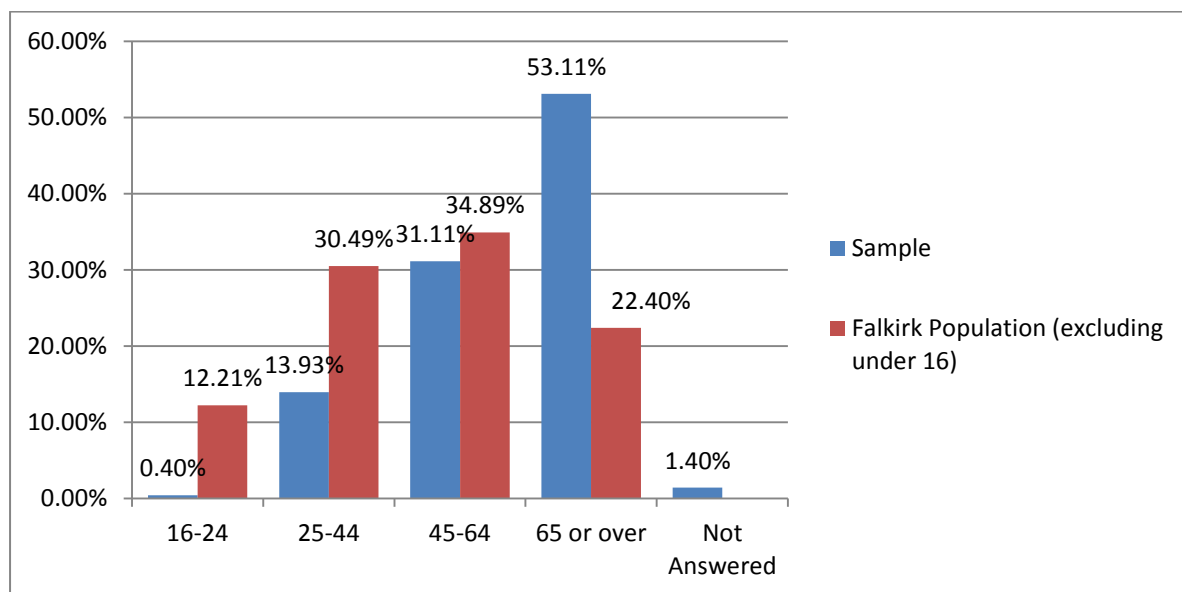
⁴ **Confidence Level** — This tells you how sure you can be of the margin of error. It is expressed as a percentage and represents how often the true percentage of the population who would pick an answer lies within the margin of error. If you want 95% confidence, this means that 5 out of 100 responses would lie outside of your margin of error.

⁵ **Margin of Error** — Margin of error tells you how much you can expect your survey results to reflect the views from the overall population. The smaller the margin of error, the more confidence you may have in your results. The bigger the margin of error, the farther they can stray from the views of the total population. For example, a 60% “yes” response with a margin of error of 4% means that between 56% and 64% of the general population think that the answer is “yes.”

entire Falkirk Council population, between 38% and 42% would have picked that answer 95% of the time. In other words, this is an *extremely good* sample size.

We asked respondents to complete a number of equality monitoring questions at the end of the survey. This was voluntary and around 99% of respondents completed these questions. This gives us a good indication of the demographic characteristics of the respondents. Figure 1, for example, shows the number of respondents in each age group. This is compared to the Falkirk Council population as a whole. We can see from this that the 65 and over age group is greatly overrepresented in the sample, while the 16-44 age group is greatly underrepresented. The results of this survey may, therefore, not accurately represent the views of younger age groups.

FIGURE 10: AGE OF RESPONDENTS COMPARED TO FALKIRK COUNCIL AREA POPULATION



Respondents were also asked whether or not they are a council housing tenant. 22.6% of households in the Falkirk Council area are rented from the Council; however, 82.3% of respondents are council housing tenants. This again brings the representativeness of the sample into question. The results likely do not accurately represent the views of non-council housing tenants.