

# **New Horizons: Long term impact of coaching and the wider context of structural poverty**

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## 1. Executive Summary

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### 1.1. The evaluation of New Horizons

[The New Horizons project](#) provides one-to-one coaching designed to help individuals to manage their money, get closer to the job market, and overcome digital exclusion. While the [first phase of the evaluation](#) focused on the immediate impact of the coaching, this report provides evidence which reveals the longer-term impacts of the New Horizons programme on the lives of former participants, as well as exploring some of the wider issues around financial exclusion. It presents qualitative data and analysis based on interviews conducted with individuals who had left the New Horizons programme over one year earlier. It also draws on data from a focus group with individuals currently enrolled in New Horizons, as well as further interviews with young people currently facing hardship, and engaged with one of the New Horizons partner organisations.

### 1.2. What worked: Longer term impacts of New Horizons

There are a number of areas in which former New Horizons participants noted continued benefits of the coaching over a year after they finished the programme. These are summarised briefly here in order to give an overview of what worked well with regards to the impact of New Horizons on former participants' lives. Further detail on each of these points is provided within the rest of the report:

- The majority of former New Horizons participants interviewed for this study were no longer in debt over a year after finishing the programme. Indeed, of the 16 former participants interviewed, only 2 still had debts. This is a sizeable reduction from the 11 people who were in debt prior to starting New Horizons. Clearing debt often has a positive impact on people's mental wellbeing.
- Most of the former New Horizons participants interviewed for this study were able to get online and had some level of computer skills as a consequence of the coaching delivered during the programme. Many now have access to wi-fi and internet-enabled devices at home. Being online had several benefits for former participants, including:
  - Being able to search for better deals online
  - Being able to manage finances more easily via online banking

- Having easier access to job-searching facilities
  - Being able to easily communicate with friends, family, and support groups (particularly during the coronavirus lockdown)
  - Having a confidence boost as a result of learning a new skill, and gaining an improved sense of their own digital capability
- Several interviewees commented that New Horizons had had a positive impact on their mental health. For many of these interviewees, their mental health issues were having a detrimental impact on their ability to manage their finances prior to their participation in the programme. The mental health benefits of New Horizons therefore helped these individuals to more effectively tackle their financial issues. This reduction in financial worries also reinforced improvements to individuals' mental wellbeing.
- The mental health benefits of the coaching have been shown to be life-changing in some cases. One interviewee credited New Horizons with saving his life, as he felt that his coach had helped him to envisage a better future, and put his life back 'on track'. Another former participant is now less afraid to walk down the street; something which she had struggled with prior to taking part in New Horizons.
- Improvements in their levels of confidence was an area in which many former New Horizons participants saw significant benefits. For some interviewees, the programme had given them the confidence to leave their house, or to learn new skills by enrolling in courses. For some, the coaching had left them feeling confident enough to seek out volunteering opportunities or employment.
- It was recognised that New Horizons provided participants with valuable moral support at a time in their lives when they really needed it. Having someone to talk to on a regular basis was seen by several former participants as a positive aspect of the coaching.
- People often remembered their New Horizons coach in a positive way. Several interviewees commented that their coaches were highly skilled, and recognised the effort that their coaches put into helping them. Some interviewees indicated that their coach helped them to feel better about themselves and their ability to make changes in their lives.
- Many interviewees appreciated being able to receive the coaching in their own home, in an environment where they felt comfortable. This also had the advantage of

ensuring that when people were learning to use online skills, they were familiar with the digital devices and how to access the internet using their own equipment.

- Former participants often commented that they never felt judged by their New Horizons coach. They therefore felt able to ask them any questions without feeling 'stupid'. This is a key positive feature of New Horizons, as people often described their fear of feeling judged when accessing other services.
- Several former New Horizons participants had continued to use the budgeting advice given to them by their coach. This can help them to keep their finances in order, helping them to avoid overspending where possible. Knowing where and when expenditures are being made can also afford former New Horizons participants peace of mind, and a sense of control over their money.

Overall, it is evident that there are considerable long-term benefits for people who received coaching from New Horizons. These are discussed in further detail throughout the report, and are put in the context of some of the wider challenges which former New Horizons participants face in their everyday lives.

### 1.3. Learning points for New Horizons

In addition to highlighting the positive impacts which New Horizons has had on former participants' lives, this research also produced findings which indicate areas where individuals might still be struggling. There are several reasons for this, including broader structural constraints which are outside of the control of New Horizons, which will be discussed in the subsequent section. Here, though, some possible learning points for New Horizons are outlined:

- Many people experiencing financial difficulty, unemployment, or digital exclusion stand to benefit from coaching in money management, job searching skills, or online skills. However, given the wide range of causes of these issues, this is not the case for everyone, and it is therefore important to check that individuals need specific help with the particular areas the New Horizons coaching focuses on prior to their enrolment.
- In some cases, there was a mismatch between what former participants hoped to get out of New Horizons coaching, and what the programme was focused on delivering and able to cover in 20 hours of coaching. Managing expectations of participants, and setting out exactly how they might benefit from taking part therefore emerged as a key learning point.

- Some participants took the opportunity in interviews to indicate where they felt improvements could be made to the New Horizons programme. Some interviewees suggested that while much of the coaching was useful, they felt they would have liked to have spent more time on some activities (such as interview techniques), and less on others which they were already more familiar with (such as online skills, for example, in some cases). The flexibility of the one-to-one format of coaching can therefore be taken advantage of, and participants could be encouraged to share their thoughts on which areas they would like to cover in more detail throughout the programme.
- New Horizons coaches signpost participants to other services which might be able to provide them with further help upon the completion of the coaching, where such services are available. However, people do not always follow through on this signposting to contact other services to seek additional support. Further down the line, many former New Horizons participants do not seek help in the future, even when they need it, meaning that they may continue to struggle. Coaches have little control over this, but can only reinforce that other services and support may be available to participants when they complete the coaching and ensure they understand how to contact such services.

#### 1.4. Broader constraints

There is a wide range of broader constraints which may limit the extent to which former participants' lives have improved over a year after completing their coaching with New Horizons. These are the constraints which New Horizons operates within, and which the programme cannot control or overcome. Setting these out here provides an indication of the structural challenges faced by participants, which affect their long term outcomes, but which are beyond the control or remit of the 20 hours of New Horizons coaching. These are discussed in more detail later, and are summarised here:

- Some people may not ever be in a position to manage on their own, even if they appear to be succeeding with support from their coach during their time with New Horizons. In these cases, once support from the programme ends, participants will find themselves struggling again, for example, because they have literacy issues or learning difficulties. The constraints of the funding for New Horizons means that providing indefinite support is not within the remit of the programme, but this finding indicates that such continuous support would be beneficial for some people struggling with their finances.

- Another constraint imposed by the funding arrangements for New Horizons is that coaches are unable to offer intermittent support for participants to fall back on should they need it in the future. Some former New Horizons participants find the lack of support available once they have left the programme difficult in the first instance, regardless of whether or not they go on to experience continued benefits of taking part. This leads to a lack of a sense of security, as participants may feel unsupported going forward. This is particularly the case where participants have made significant life-changes, such as finding employment.
- One key factor which leads some individuals to continue to struggle upon exit from New Horizons is their mental health. Where people are struggling with their mental health, and are not given the level of medical support that they need, it follows that they may not be in a position to benefit fully from the skills they learned during their coaching. This is a consequence of a general lack of mental health support, and is not within the remit New Horizons to be able to tackle.
- While many former New Horizons participants who were interviewed as part of this research said that they had continued budgeting, it must be noted that when people are on low incomes, finances often remain precarious, and small weekly budgets – however well-planned – may not be able to cope with unexpected and unavoidable expenses. This can lead people to struggle financially even when they have strong money-management skills.
- As previously outlined, New Horizons can instil people with the confidence they need to get back into work, as well as helping them with job-searching skills. Nonetheless, more than half of the former New Horizons participants interviewed for this study were not in work, nor were they engaged in job-searching. Indeed, there are significant broader barriers which can prevent people getting into work, many of which cannot be directly addressed by a programme such as New Horizons. These include:
  - Childcare concerns
  - Housing issues
  - Mental health issues
  - Physical health issues
  - Concerns over age
  - Digital exclusion (in terms of finding jobs, and in terms of work-related skills)
  - Transportation issues
  - A lack of confidence



- It is important to note that employment is not necessarily a solution to poverty. Indeed, some individuals who had found work since taking part in New Horizons continued to struggle financially, because they were in precarious, low-paid work. Temporary and zero-hours contracts, which have risen in prominence in recent years, are particularly problematic in this regard.
- By highlighting the range of benefits experienced by people who have got online as a result of taking part in New Horizons, this report simultaneously highlights the constraints placed on people who are unable to access the internet, or to use a computer. Indeed, evidence from this research highlights that digital exclusion occurs on a spectrum, and so while acquiring basic online skills is undoubtedly beneficial, people with a basic level of skill still experience a level of exclusion in a world where most jobs require digital capabilities. For instance, their skills may be insufficient for an office job which requires basic computer use, or they may not be able to carry out online tasks quickly enough in a workplace.
- Several of the former New Horizons participants interviewed for this study were still struggling over a year after finishing their coaching for reasons beyond the control of the programme. For some, this was due to personal circumstances which had arisen since completing the programme, including a change in care responsibilities or worsened health conditions, or as a consequence of the impact of the pandemic

The coaching provided by New Horizons brings benefits to participants as identified earlier, but there are wider constraints beyond the control or remit of the programme that shape peoples' lives and which mean that some people still struggle for various reasons. Tackling these issues requires structural change, and the role that CHS and its partners takes, alongside organisations such as the Joseph Rowntree Foundation, in lobbying for wider changes to tackle poverty, are important in this respect.

## 2. Introduction

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### 2.1. New Horizons

New Horizons is managed by CHS Group ([Cambridge Housing Society](#)), and delivered by CHS Group and several of the project's partner organisations - Voluntary Norfolk, Centre 33, Cross Keys Homes and Longhurst Group. The programme provides people who are furthest from the labour market in Cambridgeshire, Peterborough and West Norfolk with up to 20 hours of one-to-one coaching across three main topics:

**Money Management:** Coaches help participants to understand their finances, and help them to deal with urgent financial issues such as debt, as well as providing guidance on day-to-day budgeting with the aim of enabling participants to maintain a stable financial situation moving forward.

**Job searching and employability:** Participants receive practical assistance with developing an up to date CV, navigating job search websites, and considering their potential employment options. Some participants receive support to begin training in order to prepare them for employment.

**Getting online:** The programme provides support for people who have either basic computing skills, or no computing skills at all. Coaches guide participants to improve their confidence with using digital technologies, and to enable them to take advantage of the various opportunities available online. In some cases, participants are able to borrow Chromebooks, laptops or tablets with 6 gigabytes of data, which they use to practice their skills.

Overall, the programme aims to provide support to participants living in poverty by helping them to find work (or take steps towards finding work) and manage their financial resources, and by addressing digital exclusion.

### 2.2. The evaluation

This report presents the findings from the second phase of evaluation of the New Horizons project, which has been carried out by the Cambridge Centre for Housing and Planning Research (CCPHR). The evaluation has been ongoing since October 2016. Given that four years have now passed since the onset of the New Horizons programme, we are now in a position where the longer-term impacts of the programme can be assessed. This phase of the evaluation aimed to establish whether, and in what ways, the New Horizons programme

has had longer-lasting impacts on the lives of former participants. Given that the New Horizons programme specifically aimed to help people with money, work, and digital skills, this study focused on the longer-term outcomes for participants in these three key areas. Data collection for this part of the evaluation began in February 2020. Due to the coronavirus pandemic and associated period of lockdown, interviews with participants were put on hold in late March, and resumed again in June. While this interruption to the scheduled research slightly delayed the evaluation, it also provided a unique opportunity to evaluate the extent to which participation in the New Horizons programme has enabled individuals to cope with unexpected crises.

The findings are presented in the analysis to follow.

### 3. Inequality in the UK in 2020

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Before the findings from the New Horizons evaluation are set out, it is important to briefly consider the context in which the study has taken place.

Based on the Gini coefficient, which measures income inequality, the UK is the third most unequal country in Europe (OECD, 2018). Inequality in the UK is nothing new: in fact, income inequality has remained largely unchanged since the 1990s (Cribb et al., 2018).

Approximately 14 million people in the UK currently live in poverty, and although being in work does reduce the chances of being in poverty, over half of these 14 million people live in a household where someone is in employment (Joseph Rowntree Foundation, 2020). In the East of England, where New Horizons is based, over 20% of people are considered to be living on a low income after housing costs are taken into account (based on the number of people whose income is less than 60% of the annual median) (Francis-Devine, 2020). Of course, this has serious implications for living standards and the wellbeing of the poorest in society.

While the low incomes of thousands of households across the UK are one facet of inequality, another facet which demands attention here is digital exclusion. It is well known that digital exclusion – which may involve a lack of skills, lack of access to appropriate digital devices, lack of access to the internet, or lack of motivation to use digital devices – affects a large proportion of older people (see Davidson, 2018). However, this is not just an age issue: many vulnerable young people, including those who are unemployed and or homeless, do not possess the digital skills they need to engage with online tasks (Wilson and Grant, 2017). Research shows that digital exclusion and social and material deprivation are closely linked (Longley and Singleton, 2009), and the most disadvantaged groups are the most likely to be digitally excluded (Helsper and Reisforf, 2017).

Attention must also be paid here to the national lockdown which was announced on 23 March 2020 in response to the coronavirus pandemic. Those who lack digital skills or access to the internet from home have lacked access to a key means of communication and access to support throughout the lockdown. The financial implications for people in low wage, insecure employment have been severe, leaving many people struggling to make ends meet (Mathers et al., 2020). Meanwhile, meeting basic living costs is becoming harder, with food price inflation during the lockdown period at its highest level in eight years (Mattinson, 2020). Even the health impacts of the pandemic have been anticipated to be worse for the poorest in the UK, as those in overcrowded housing or in low wage jobs and who cannot work from home, are expected to be at greater risk of exposure to the virus (Patel et al.,

2020). Additionally, the financial strain caused by the lockdown has been shown to have negative impacts on mental health, and this disproportionately affects the poor (ibid.). It is in this context that the New Horizons programme operates, attempting to provide individual participants with relief from financial issues, assistance with job searching, and an improved level of digital inclusion.

## 4. Methodology

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This report is based on the analysis of qualitative data collected from conversations with 21 people who were either former New Horizons participants, or who were currently engaged with one of the New Horizons partner organisations. These conversations took the form of 19 semi-structured telephone interviews and one focus group (with 2 participants). This methodology is outlined and discussed below.

### 4.1. Interviews and focus group

Of the interviews, 16 were conducted with people who had previously taken part in New Horizons. These interviews were carried out in order to provide insight into the long-term impacts of the New Horizons programme.

The sample of potential interviewees was selected with a view to capturing the experiences of individuals who had different outcomes at the time of leaving the New Horizons programme. This included equal numbers of people who, upon exiting New Horizons, had either: gained a qualification; moved into Further Education or training; moved into employment, begun job searching, or none of these. This ensured that the sample was not biased towards capturing the long-term experiences of people who fell into any one of these categories.

A focus group and a further three interviews were also carried out with individuals who were either currently living in accommodation provided by one of the New Horizons partner organisations, or who were currently participating in New Horizons. These provided additional insights into the challenges which people taking part in New Horizons might face. The participants in the latter 3 interviews were originally set to take part in a second focus group, which was replaced with a series of telephone interviews as a result of the social distancing restrictions imposed during the Covid-19 pandemic.

Of the 21 research participants, 13 were women (representing 62%), and 8 were men (representing 38%). This means that the interview data is a fair representation of the gender balance of the overall cohort of former New Horizons participants (which has a balance of 57% female and 43% male). The interviewees ranged in age from 19 to 76 years old. In order to preserve their anonymity, any participants quoted in this document are referred to using a pseudonym.

## 4.2. Methodological reflections

Arranging interviews proved to be difficult. Out of a sample of 80 people, 19 agreed to take part in an interview (excluding the two people who took part in a separately arranged focus group). This represents a response rate of 24%. This low rate of response might be explained by a number of factors. Firstly, since many of the former New Horizons participants had exited the programme a long time ago (ranging from just over 1 year ago to just over 3 years ago), the contact details for many were out of date. Additionally, several participants proved impossible to get hold of by telephone even where there were up to date contact numbers. This is despite attempts to reach them on different days of the week and at different times of day. A small proportion of people in the sample declined to take part.

Cold-calling participants is prone to producing a low positive response rate, as people often associated such a technique with unwanted sales calls, and may be more inclined to turn down the request to be interviewed (Musselwhite et al., 2007). However, given that these participants were no longer in touch with their New Horizons coaches, it was not possible to contact them via a trusted source. Furthermore, since many participants were in precarious and temporary housing at the time they took part in New Horizons, attempting to contact them via post would have been unfeasible, as there was no access to updated addresses. Participants for whom an email address was available were contacted by email if attempts to contact them by phone were unsuccessful. However, given that a focus of the New Horizons programme was getting participants online, many participants didn't have email addresses prior to taking part in the programme, and it is plausible that some will have stopped using them following the end of their engagement with New Horizons. It follows that the emails were unsuccessful in securing interviews.

The issue of respondent bias is of importance here. Indeed, participants who answered the phone and agreed to take part in an interview self-selected themselves by doing so, and this indicates an inherent bias, which is unavoidable in telephone interviews (Miller, 1995). The people who agreed to be interviewed all had a high opinion of the New Horizons programme, even if they were still experiencing hardship. It is possible that potential respondents who may have felt indifferent towards the programme did not feel strongly enough about New Horizons to give up some of their time to discuss it.

It also must be noted here that many interviewees commented that when they had been in debt, they would avoid answering the phone due to the fear that the person calling them might be a debt collector. This may also have led to some respondent bias, as those who are still in debt (or are back in debt) after taking part in New Horizons may have been less likely to pick up the phone to take part in the interview, skewing the sample in favour of those who are no longer in debt. It is impossible to say, however, whether those who did not answer the

phone did so for this reason, or because they were in work, because they were otherwise engaged, or for any other reason.

However, those who did take part were generally willing to discuss their lives openly, often disclosing significant detail on potentially sensitive topics (including their finances, struggles of living on a low income, and mental health issues). This is one advantage of telephone interviews, as the greater sense of anonymity afforded to participants by speaking to someone over the phone rather than face to face, as well as the fact that participants can talk to the interviewer from their own familiar surroundings, often means that they are more comfortable discussing sensitive issues (Lechuga, 2012).

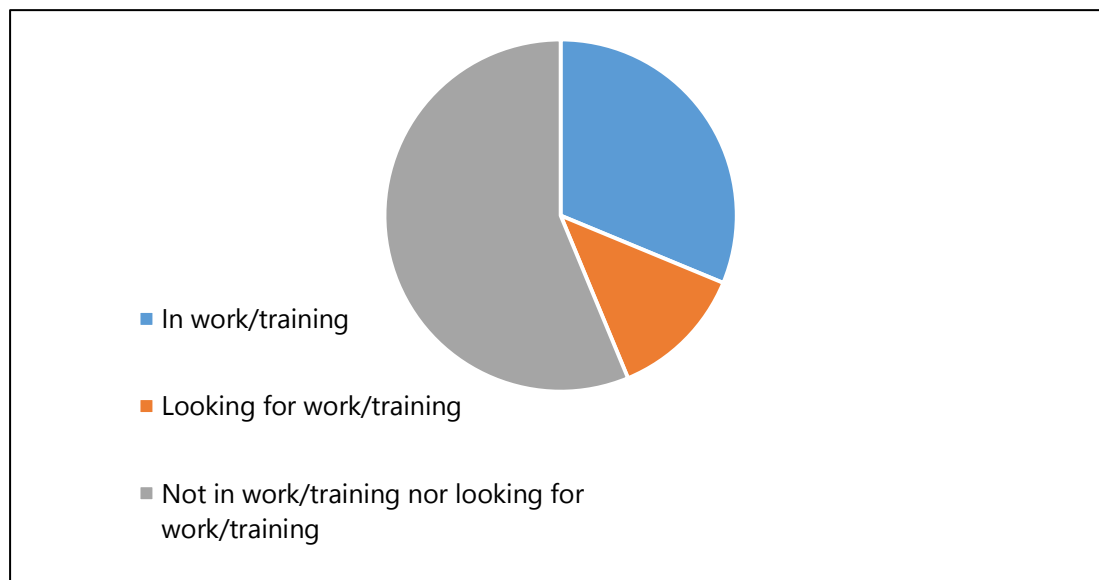


## 5. Overview of participants' outcomes

This section provides a brief indication of measurable outcomes of the individuals interviewed as part of this phase of evaluation. Of the 21 people who took part in the research, 16 had completed the New Horizons programme. Since this evaluation seeks to interrogate the long-term impact of New Horizons, these 16 people are the focus of this section.

While these quantifiable outcomes provide a broad overview of the longer-term impacts of New Horizons, they cannot capture the complexity of the factors which lead to these outcomes, nor can they reveal the impact that these outcomes have had on people's lives. These quantitative representations of outcomes are therefore provided here only as a brief orientation to how successfully New Horizons' objectives of helping people manage their money, find work and get online, have been met. More detailed qualitative explanations of the impacts of New Horizons, which stretch beyond these three key aims, will be provided in the sections to follow.

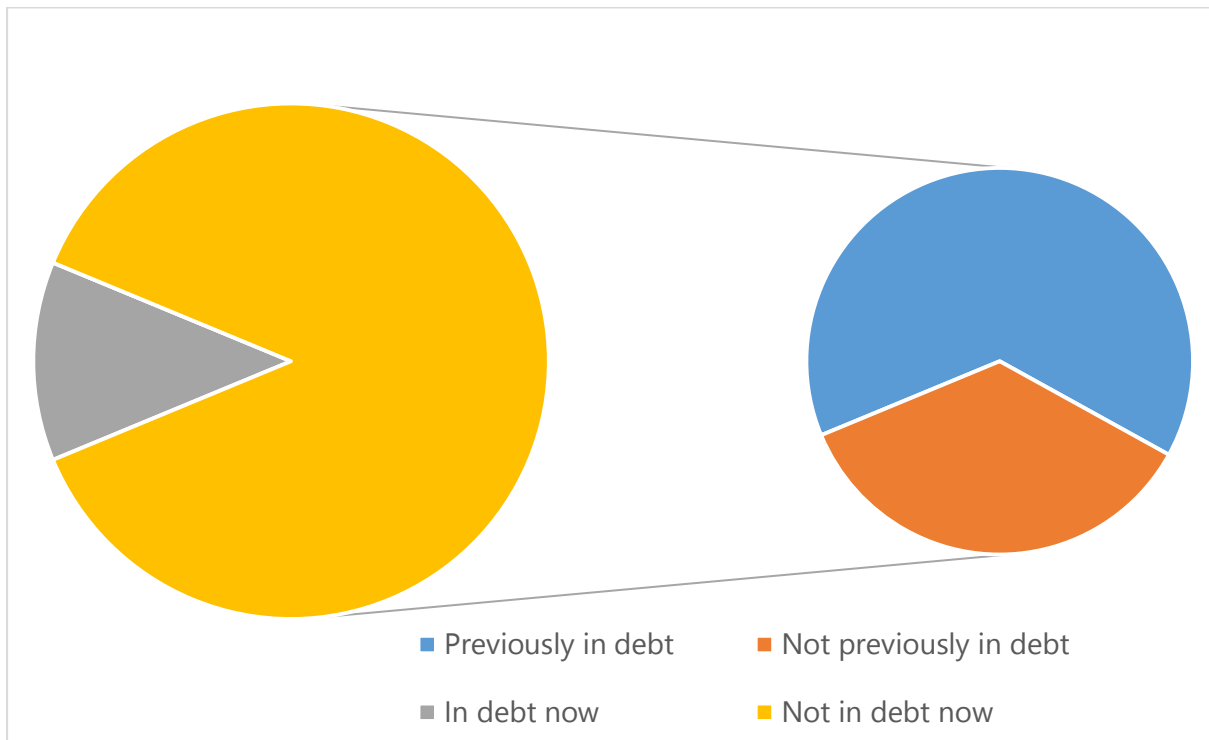
### 5.1. Employment outcomes



**Figure 1.** Pie chart showing employment outcomes of 16 former New Horizons participants

No interview participants had been in work at the time they enrolled in New Horizons. Of the 16 interviewees, 5 were currently in work (although all of these who were interviewed between March and July 2020 were on furlough at the time). Only 2 of the remaining participants were looking for work or training.

## 5.2. Financial outcomes



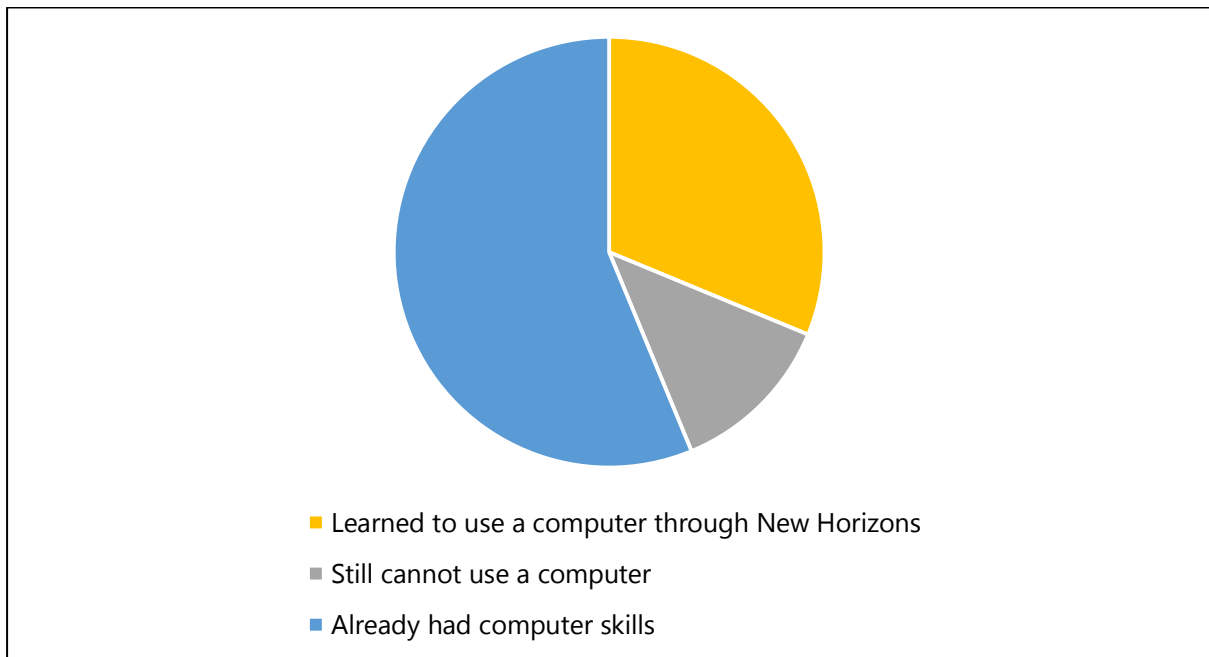
**Figure 2.** Pie charts showing the debt outcomes of 16 former New Horizons participants. The chart on the left shows whether participants are presently in debt. The chart on the right shows the proportion of participants who currently have no debt but who had been in debt prior to taking part in New Horizons.

Only 2 of the 16 participants were in debt at the time of the interview, while 11 had been in debt at some point before taking part in New Horizons. The above pie chart illustrates the proportions of people who were in debt at the time of the interview (on the left), and the proportion of those people who are were not in debt at the time of the interview but who had been in debt at some point previously (on the right).

This chart shows a clear and significant reduction in the number of people experiencing debt. The impact of debt relief on people's lives will be discussed in further detail later in this report. The report will also discuss people's financial situations more broadly, beyond the issue of debt.

It should be noted that many of the people who are no longer in debt have had a debt relief order (DRO) in the past – some of these were secured with help from a New Horizons coach, while some were acquired through other services.

### 5.3. Digital inclusion outcomes



**Figure 3.** Pie chart showing the proportion of interviewees who can use a computer following their participation in New Horizons

14 participants considered themselves to have computer skills at the time of the interview. Of these, 5 participants had no previous computer skills.

The remaining 2 participants had no computer skills even after taking part in New Horizons. The above pie chart illustrates the proportion of participants who currently have computer skills. What this quantitative approach does not capture is the level of computing skills that participants have. Many people who had basic skills prior to taking part in New Horizons felt that their computer skills had improved as a result of taking part in the programme. This will be discussed in more detail later in the report, and the impacts of such improvements will be assessed.

## 6. Positive reflections

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The following sections of qualitative analysis are based on the interviews and focus group conducted for this phase of evaluation. Throughout these sections of analysis, the long-term outcomes of New Horizons are interrogated in order to unpack the reasons for different outcomes, and to identify any lasting impacts of the programme on the lives of former New Horizons participants. Many people who took part in New Horizons remembered the project in a positive way, regardless of whether or not they were struggling again financially at the time they were interviewed as part of this research. This section indicates some of the positive outcomes of the coaching identified by interviewees. Further positive outcomes are identified throughout the report.

Some individuals commented that they felt listened to when they took part in New Horizons:

*"[My coach] was so good. He was very, very calm. He was the calmest person I've ever met. You know, and his ability to get through where others hadn't. I don't know. He listened. He listened to what I was saying." – Audrey, former New Horizons participant*

Indeed, one former participant felt that her coach's ability to listen and provide support went beyond what was expected of New Horizons, such that even while she didn't gain access to some of the potential options which were explored with her coach (including a grant for white goods, and higher education), she felt that her coach had really helped her on an emotional level, providing support at a time she needed it most:

*"The things that were talked about never materialised. I don't know how to say it without sounding down on it, but it was, I don't know – it didn't really do what it said on the tin. But the lady that ran it was fantastic. And I was having counselling at the time, and she was a much better counsellor than my counsellor. And she just helped me in ways that were not really what the programme was delivering." – Katie, former New Horizons participant*

For others, it was the specific guidance they received from their coach in areas such as job-seeking that stood out as particularly beneficial, even if, like Beverley, they had been unable to find employment since finishing New Horizons due to personal circumstances:

*"Meeting [my coach] opened so many doorways. Even down to my CV... My last job, I was in for about 15 years. So she's saying 'no, CVs are completely different now'. So for something like that, she was brilliant. And it's things like you wouldn't know where to go or what to ask. And I actually said to her... 'this is fantastic. I wish everybody knew*

*about this'. Because I'd never heard of New Horizons." – Diane, former New Horizons participant*

It is clear, therefore, that many former interviewees appreciated the coaching they received from New Horizons, and remembered it fondly over a year after completing the programme.

## 7. Enrolment in New Horizons

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This section highlights that New Horizons has potential to benefit people who need help with money management, getting online, and job searching. It indicates the positive outcomes which can be achieved where the fit of New Horizons is right for participants, and also highlights how participants' expectations of New Horizons may present a challenge. Ensuring that New Horizons is the most appropriate service for potential participants prior to their enrolment is essential in ensuring that participants gain as much as possible from their participation.

Many people experiencing financial issues, unemployment and digital exclusion stand to benefit from coaching in the three areas covered by New Horizons. It must be noted, though, that given the varied causes of these issues, not everyone who is struggling needs help in these areas. For instance, one former New Horizons participant who was still struggling over a year after finishing the coaching said that he didn't need help with his finances or digital skills, and was not in a position to look for work, as his issues stemmed from a mental health issue. Important to note is that while participants in such circumstances may not be best suited to New Horizons, there are limited alternative services available to them, and where a person seeks help, it may be in their best interests in the immediate term to offer coaching from New Horizons, even where their circumstances limit the potential benefits they could gain from the programme in the long term.

New Horizons is well positioned to be able to provide support to people who are struggling with their finances due to difficulties in managing their money (including using digital skills for online banking), and who need help with putting together a CV and navigating job search websites. Indeed, many of the interviewees who took part in this study were in this position. For example, Linda, a former New Horizons participant, was having difficulties paying off her debts, was out of work, and had only basic online skills. Having taken part in New Horizons, Linda now has the confidence to take on a volunteering role, has paid off her debts, and is better able to manage her finances as a result of improving her digital skills with help from her coach:

*"I used to deal mainly with cash. I did a few bills online before, but I know I can do everything on there now. It's meant that I've not had to worry about getting things paid during the lockdown – I can do everything online and not whittle about it." – Linda, former New Horizons participant*

It is also important to note that, as the following quote suggests, some former New Horizons participants do not benefit in the long term from the kind of help which New Horizons is set up to deliver:

*"I can see how that would really help other people. But I've got a degree. I used to work in a good career. And New Horizons wasn't designed for me. And the only reason I found myself there was because it had kind of been falsely sold. Which, again, is not anyone's fault. It's just miscommunication." – Katie, former New Horizons participant*

Katie was referred to New Horizons by a domestic abuse support programme, and was under the impression that New Horizons would give her advice about financial abuse:

*"Initially, it was kind of sold to me – explained to me – by the [domestic abuse support programme] that this was going to cover the topic of financial abuse. And I'd suffered a lot of financial abuse in my marriage, and I wanted to, you know, to get advice on that subject. And New Horizons is not that at all... And, like I say, that kind of advice is the reason I went to New Horizons in the first place, because that's what I thought it was. If [the domestic abuse support programme] had explained exactly what the New Horizons service was, I wouldn't have gone there." – Katie, former New Horizons participant*

It follows that Katie did not feel she had experienced any long-term benefits as a result of taking part in New Horizons. This highlights the importance of explaining clearly what the service can deliver prior to enrolling new participants in order to ensure that resources go to the people who can benefit most from New Horizons.

## 8. Living on a budget: financial outcomes

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This section outlines the financial outcomes of people who took part in New Horizons over a year ago. It shows that New Horizons can have considerable benefits for individuals who have reduced their debts or learned how to effectively budget during their coaching, and who have continued to implement changes in this regard since exiting the programme. This section also highlights that some former participants continue to struggle due to remaining on low-incomes, which is an issue outside of New Horizons' control.

### 8.1. Clearing debt and building credit

As highlighted in section 5, the majority of former New Horizons participants are no longer in debt. As will be highlighted later in the report, this can have enormous benefits for individuals' wellbeing. For some, the help provided by New Horizons in this regard enabled them to overcome financial issues that had affected them for years. The following quote reveals the extent of some of these issues:

*"We were in debt for 16 years before we joined New Horizons. We were paying for it constantly, but because of the interest it just never went away. We were paying off £5 a week for years. We had £16,000 worth of debt to start with, and by the time we started New Horizons 16 years later, we still had £8000 worth of debt. New Horizons helped us fill in the forms for the debt relief order, and helped us pay for that." – Linda, former New Horizons participant*

Several of the former New Horizons participants interviewed for this study who had had their debts cleared had used a Debt Relief Order. This is often viewed as a major fix for people's money issues, as they can help to stabilise their finances. However, while Debt Relief Orders do remove debt, they also have a serious impact on people's credit ratings, and this can create significant obstacles later in life. For instance, it may be difficult to open a bank account, or to rent from a private landlord. One former New Horizons participant who took part in an interview mentioned that New Horizons had helped her to rebuild her credit rating after getting a Debt Relief Order. For Polly, who had been homeless prior to starting New Horizons, building a credit rating was an important part of building her life in 'regular society':

*"I'm not in debt, and I manage my money well, but I had a debt relief order before I met [my coach]. And what we did, I opened a scheme called LOQBOX. Because that helps build my credit. We talked about having a credit card, not having it to use it, but to build the credit which might be useful as I built my life. So I've got the LOQBOX, and I've*



*done £50 of savings since January every month, so that is benefitting my credit rating. You know, becoming part of, visually, and being able to be traced in, regular society. Because being homeless, you kind of fall through a lot of the system, you know.” – Polly, former New Horizons participant*

Importantly here, the Debt Relief Order was not seen by Polly and her New Horizons coach as a simple fix for her financial issues, even though it did get her on to a stable footing. By recognising that a poor credit rating could affect Polly’s life beyond the duration of New Horizons, her coach helped Polly to prepare for a better financial future. Polly is one former New Horizons participant who was interviewed for this study and who has experienced significant improvements in her circumstances since finishing the programme: she is now employed, is financially stable, and has saved enough to pay for a holiday.

There is recognition by this participant and her coach that in addition to writing off debt, building a good credit rating to open up financial options going forward is important for securing more positive outcomes in the years following completion of the programme. As Leyshon et al. (2006) argue, poor credit ratings, which categorise individuals as high risk customers, are most common among low income households in social housing. These ‘high risk’ customers are likely to suffer financial exclusion as a result of this categorisation, as they are likely to be rejected by mainstream lenders, making them more inclined to turn to door-to-door loan providers (ibid.). This borrowing option usually comes with much higher interest rates than the mainstream (Burton et al., 2004). Many New Horizons participants have had DROs and have a poor credit history, and so need guidance on how to build their credit ratings in order to make long-term financial stability more likely.

## 8.2. Budgeting

Many of the former New Horizons participants interviewed as part of this evaluation commented that they were now much better at budgeting as a result of techniques taught to them by their New Horizons coach. For example, Gabrielle, a former New Horizons participant, has continued using the money management techniques suggested by her coach. This involves creating a plan which clearly sets out her income and outgoings for the month, but also the creation of a separate bank account especially for bills:

*“I’ve done myself a payment plan, so I know what needs paying and when, and how much I’ll be left with at the end of it. So I know how much I have to spend for personal items. So rather than spending on personal items first, and then doing bills, I’m now doing my bills first, and then spending on personal stuff. But what else [my coach] helped me with, she helped me set up another account. So I’ve got two separate accounts now. I’ve got one for bills and important things that need paying, and then my*

*other one is what I can use for spending. So I know that my bills are paid, and I don't have to worry about them." – Gabrielle, former New Horizons participant*

The above quotation highlights the benefit to Gabrielle of sticking with this technique of budgeting. Having a separate bank account for bills helps her not only to ensure that she doesn't overspend on personal items, but also gives Gabrielle peace of mind, as she knows she has enough in her account to cover her bills each month.

For some former New Horizons participants, the coaching they received helped them to identify areas where they could make small cuts to their spending in order to save more over time:

*"Another thing that's stuck with me [from New Horizons], is I was always buying my kids an ice cream. And [my coach] said 'add that up every day for a month', or whatever, and we saw I was spending a lot of money every year on just one ice cream... I just learnt to pay attention to all the little things you're spending your money on, because they add up. The things you don't really think about, they're the ones that add up the most." – Charlotte, former New Horizons participant*

It is clear that different approaches to budgeting work for different people, and it appears that coaches have taken a tailored approach here to provide advice and guidance which sticks with participants. The two approaches identified in the quotes above are very different – with one involving a clear monthly payment plan, and two separate bank accounts, and the other a more simple approach involving paying close attention to outgoings – and they have both had a lasting effect for the individuals involved.

### 8.3. Difficulties of budgeting on a low income

While budgeting may help people to avoid getting into debt (which can in turn cause stress), budgeting alone cannot alleviate the issues associated with living on a low income. Substantially increasing people's income is not within New Horizons' control. It follows that many of the former New Horizons participants are still experiencing financial hardship. The following quote from Isaac is illustrative here:

*"Our New Horizons coach came and did a schedule of our finances. And that was before all this trouble [with the coronavirus lockdown] kicked off. And we were on the bread line then. And things have got worse since then... The schedule of our finances that our coach helped us with didn't help. It highlights where your finances go, and what you've*

*got, and what you haven't got. But other than that, it doesn't help. Because you don't have any more. There we go. Not happy." – Isaac, former New Horizons participant*

Indeed, money management techniques can only go so far: no amount of budgeting can alleviate poverty and financial strain if the underlying issue is a simple lack of income, rather than difficulties managing that income. A low income coupled with the rising cost of living can make meeting basic living expenses difficult for former New Horizons participants such as Diane, who receives a state pension and Universal Credit:

*"While the bills go up every year, the Universal Credit doesn't. So when things go up, I have to take it out of my food shopping money. So it's gone like that, getting worse and worse. I get a little pension, I get about £60 a week pension. They take that off the Universal Credit, so I'm still no better off, I don't get any extra money. But I've got to find money when the water rates are going up. You know, everything goes up. So I take it out of the food money. There'll come a day when I've got no more. So it has got dire, but what can you do?" – Diane, former New Horizons participant*

It is also important to note that although budgeting techniques often do help New Horizons participants to some extent, even when outgoings are carefully budgeted for, unexpected costs can throw people off balance. Indeed, managing on a low income often means that being on top of one's finances is a precarious state. For example, Beth, who is a current New Horizons participant, recently had to deal with the expense of having her broken-down car towed from the front of her temporary accommodation in order to avoid a parking fine:

*"New Horizons has mainly helped me with budgeting, really. It's just better knowing you've got x amount for this, and x amount for that, and you're left with this. But the thing is, I'll budget for the month, but when unexpected things crop up I'll have a bit of a wobble... My car broke down the weekend before, too... So, I had to get the car moved by 9 o'clock, so I had to get a friend to come and help, but then they couldn't move the car so we had to get a recovery vehicle to come and move it. That's added expense, and you don't plan for that in a budget. So little things add up to a lot. And obviously then that puts you back, so for another couple of months, you're then going to be paying that off to get back to where you were." – Beth, current New Horizons participant*

There is often limited room within a person's monthly budget to account for large, one-off expenses such as this, leading to debt, and financial difficulties which can last for prolonged periods of time. However, it is not only large payments – such as for vehicular break-downs – which can cause issues for people on a low income. For example, Diane, a former New Horizons participant, was able to clear her debts as a result of taking part in New Horizons, and now budgets carefully for all of her outgoings to avoid getting back into debt. However,

given that her income is still very low (she is unable to work), her budget is very strict, and enables her to pay only for bills, rent and essential items. There is no room in Diane's budget for dealing with even small unexpected costs:

*"I'm waiting for my pension tomorrow. Lovely. I've actually got £3 to last me. It's only until tomorrow but it's all I've had all week. Having said that, at the beginning of the month when I get my pension, I fill my cupboards. I just buy the essentials. I couldn't say 'oh, I'm just going to go and have a cup of coffee' or 'I'll go and buy this'. Even down to clothes. I keep thinking I need new underwear but 'no, no deal, make do'. You know... What worries me is my kitchen's got a long lightbulb, like a tube, and the bathroom's got a special bulb, and they're like £10. So I'm thinking 'oh God, if the bulb goes, how the hell do I pay to replace it?' Because I've got nothing in savings. That's the sort of thing that worries me. And what if the washing machine goes? So all the time, it's like 'Oh, God'. And basically, I don't drink, I don't smoke, I don't go out. I've got my telly, and the other week, that was playing up because it must be about 10 years old now, and I'm going 'Oh my God, if that goes, I'll have nothing', because I couldn't afford to pay for a new one. So, it's things like that. And it just makes you think 'is life worth it?'" – Diane, former New Horizons participant*

This quote highlights the difficulties of living on a low income. Indeed, even though Diane feels that her participation in the New Horizons programme was highly beneficial due to her debt relief, her financial situation is still precarious. The day-to-day struggle of living with this financial strain clearly has a significant impact on her wellbeing, to the extent that Diane has questioned whether life is 'worth it'.

The effects of New Horizons on mental health and wellbeing will be considered later in this report. Here, it is evident that while budgeting can help people to avoid debt, it cannot always, depending on their income, eliminate financial strain, worry or hardship. It must be noted that a coaching programme such as New Horizons cannot directly influence individuals' incomes, and the reality of widespread poverty and low paid jobs is a broader structural issue. The partner organisations that make up New Horizons are involved in campaigning with organisations such as the Joseph Rowntree Foundation on the significant life impacts caused by poverty for people living on benefits or the income from low paid and often precarious work.

## 9. Work, money, and mental health

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Mental health issues can act as a barrier to people finding work (see Sainsbury Centre for Mental Health, 2009), even though employment can sometimes have a positive impact on individuals' mental health (Evans and Repper, 2000). In this section, the complex relationship between work, money, and mental health is considered in more detail, and the impact of taking part in New Horizons on former participants' mental health are outlined. This section highlights how the coaching provided by New Horizons can have key benefits for individuals' mental health and wellbeing, and how relieving financial stress is a key aspect of this beneficial effect.

### 9.1. The relationship between money and mental health

As the first New Horizons evaluation report produced by CCHPR indicated, there is a clear relationship between poverty and mental health: deprivation can cause stress and exacerbate mental health issues (Saraceno and Barbui, 1997), while mental health issues can themselves make it more difficult to manage money and bills, and can therefore worsen a person's financial situation. Indeed, poverty can be both a cause and a consequence of mental health issues (Elliott, 2016).

For example, Mandy, a former New Horizons participant, had been struggling with anxiety when she joined New Horizons, which had led her to agree to rates of payment which she could not afford, as she was too anxious to deal with phone calls in a way which would see her manage her outgoings effectively:

*"I was struggling majorly with anxiety at the time [when I started New Horizons]. Sorting out bills. It was basically, if I answered the phone to anybody wanting bill money, I'd agree to anything just to get that person off the phone. I didn't want that phone call, I didn't want to be pushed into things. So I was kind of agreeing to things that I couldn't afford, just because I couldn't cope with the phone call." – Mandy, former New Horizons participant*

The following example from Gabrielle, a former New Horizons participant, further illustrates this relationship between financial strain and mental health. Gabrielle was struggling with her mental health when she joined New Horizons, and had found it difficult to manage her finances (including paying bills on time). This meant that she had fallen into debt, which in turn worsened her mental health issues:

*"I was struggling a bit with my mental health, and I was struggling to keep on top of all my financial side of things, like my bills and my rent, and things like that... At the time, it got to a point where I had letters coming through, and rather than reading them – because I was so scared that I was in debt – that I just kept ignoring them... It had a massive impact on my anxiety and depression... I was just, almost like sweeping it under the carpet. For me, it was easier to pretend it wasn't happening... I think, for me, [my debt problem had] started when my mental health started deteriorating, and I wasn't going out as much. There were a lot of things that were just getting on top of me." – Gabrielle, former New Horizons participant*

What is particularly notable is the fact that mental health issues can make it difficult to tackle a financial problem, as it may seem overwhelming. As Gabrielle suggests in the following quote, her mental health issues led her to 'overthink' her financial issues, such that they appeared bigger and more serious than they were in reality. This then added to her stress, worsening her anxiety and depression, which caused her to 'sweep it under the carpet' and pretend it wasn't happening, which then, of course, worsened her financial issues.

*"My coach definitely helped me see that the financial issue I was having wasn't as bad as I thought it was. It was only very minor. I think I thought my financial problems were bigger than they were because at the time, because of my anxiety and depression, I over think things. So even if for somebody else it might seem very minor, but for me, it seemed quite big... I definitely feel much more confident in managing my money [after taking part in New Horizons], and being able to know that I'm not in debt like I thought I was. And to know that it is manageable... I don't feel as stressed about money anymore. And it has helped, it has helped with my anxiety." – Gabrielle, former New Horizons participant*

This quote shows how, by helping Gabrielle to make sense of her finances, and by showing her that her debts were manageable, her New Horizons coach also helped Gabrielle to improve her mental health. Indeed, while her mental health caused her to fall behind on her bills in the first instance, once Gabrielle began to feel less overwhelmed by her debts, this had a positive impact on her anxiety.

Therefore, while addressing mental health issues is not directly within the remit of New Horizons, it is nonetheless often a direct consequence of dealing with individuals' financial outcomes. As such, the financial management help which New Horizons is able to provide some people with can also have a positive impact on their wellbeing. This improvement to wellbeing and mental health is a key benefit of New Horizons, wellbeing-related benefits are of crucial value which can have transformative effects on a person's life.

## 9.2. Mental health benefits of New Horizons

The aims of New Horizons are not directly mental health-orientated. Indeed, given that the programme aims to get people closer to the job market, improve their digital skills and improve their financial situation, there are particular milestones which in theory would constitute success for New Horizons, including getting people into employment, getting people into job searching, getting people out of debt, and ensuring people can carry out basic online activities. However, while improvements to mental health are not a measurable milestone for the success of the programme, there is evidence to suggest that many former New Horizons participants experience such improvements as a result of taking part in the programme.

For some interviewees, New Horizons provided small improvements to their wellbeing. For others, the impact of the programme in this regard was far greater. Fergus, a former New Horizons participant, considers the effects of the programme to have been life-saving:

*“To be honest, as deep as it may sound, I don’t think I would still be here if it wasn’t for the help that I received from New Horizons. I really don’t think I would have made it this far... [It’s helped me] massive amounts.” – Fergus, former New Horizons participant*

Fergus felt that taking part in New Horizons had helped him ‘get his life on track’, and had given him the confidence to begin job searching.

Even where former participants have not moved closer to the job market, or improved their financial situation several months after finishing New Horizons, there can still be a lasting impact on their mental health. Judith is one interviewee who was still in a precarious financial position since taking part in New Horizons. However, this is not to say there have been no improvements to her wellbeing. Indeed, the following quote indicates that, while Judith’s confidence is still low, and her mental health still causes issues for her, she credits her coach with encouraging her to push herself to take small steps towards overcoming her fears, and now finds it easier to walk down the street:

*“I’m [still] not really talking to strangers and things like that, but I find it easier to walk past people in the street. And things like that. Without, I don’t know, without wanting to cower in the corner. [That’s down to] my coach herself, I think, that I was working with. She’d got problems of her own, and she’d overcome her problems... It was someone with a problem helping me, and I felt I had to push myself harder.” – Judith, former New Horizons participant*



Taking part in New Horizons has enabled Judith to more easily accomplish an essential everyday activity, which was previously very challenging for her. This is a significant personal milestone which Judith has achieved with help from her New Horizons coach. The conversations in which they discussed overcoming issues had a hugely positive effect on her wellbeing. Therefore, benefits to wellbeing, which are not easily measurable or quantified, are a benefit of New Horizons which can be particularly transformative.



## 10. Getting online

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While the digital exclusion of a large proportion of older people is widely acknowledged, the digital divide is a facet of inequality in the UK and is experienced by a large number of low-income people. Indeed, almost half of the UK's households with an annual income of between £6,000 and £10,000 are digitally excluded – they do not have access to the internet at home – compared with just 1% of those households with an annual income of over £40,000 (ONS, 2019). Critically, digital exclusion is not limited to matters of access to the internet, but also includes a lack of digital skills (Peromingo and Pieterston, 2018). This section considers the impact of digital exclusion on the lives of people who take part in New Horizons, and outlines the long-term impact of improved digital skills gained through the coaching on the lives of former participants.

### 10.1. Implications of digital exclusion

The majority of former New Horizons participants interviewed for this study now have access to the internet at home, and took the opportunity to reflect on how their previous lack of access or digital skills had impacted their lives prior to their participation in New Horizons. The interviews therefore reveal that the lack of access to the internet at home has wide-reaching implications. These are as follows:

- Data is more expensive than home wi-fi, so not being able to afford a monthly broadband payment is poorer value for money, and makes internet access more expensive in the long run.
- Lack of internet access can affect people's ability to access appropriate housing, as bidding for social housing properties is often done online. When this can't be done from home, people may have to queue to use computers in a public library, and therefore may miss out on the opportunity to bid for potentially suitable properties.
- Being unable to access online banking can reduce people's ability to track their finances, and therefore can make it more difficult to manage outgoings.
- Online shopping often provides greater choice, and can therefore help people to make more cost-effective purchases. This is particularly the case when it comes to finding cheaper tariffs for utilities, as comparison sites can be used to find the best deals (with some companies offering online-only deals). Not being able to access these options therefore means people may be paying over the odds for their services.

- Job adverts are often placed online. This means that people who have access to the internet from home often have more opportunities to search for work (rather than waiting until it is possible to visit a job centre or library). This is particularly the case during the measures imposed during the coronavirus pandemic, as many facilities (e.g. libraries) have been closed.
- Many people enrolling in New Horizons struggle with health issues (both mental and physical) and some find it difficult to leave their home as a result. Getting to libraries and other public areas to use a computer may be difficult or impossible, and people may lose out on online advantages altogether if they cannot access the internet from home.
- Lack of access to the internet can prevent people from easily accessing resources for support or advice. This has particularly been the case during the coronavirus lockdown, when many physical premises have not been open, and office phone lines have been operating at reduced capacity.

## 10.2. Digital skills of former New Horizons participants

Of the 16 former New Horizons participants interviewed for this study, 7 had no computer skills prior to starting their coaching. Many of those interviewed had improved their digital skills over the course of New Horizons, and all but two had access to the internet at home at the time of the interview.

For many, the improvements to their digital skills have been a highly beneficial outcome. Some participants start completely from scratch when learning to use computers with their coach. While other services (or family members and friends) may sometimes assume a very basic level of knowledge, the fact that New Horizons is tailored specifically to the individual's needs means that people who lack this very basic knowledge are able to begin their learning from the appropriate level:

*"I know how to turn on a computer now. While the lady was coming around and seeing me, I was feeling a lot better in myself, because I was doing something that I thought I'd never do with learning computers. I've had so many people trying to teach me [in the past], and they've just given up because I was unteachable. I'm still not very good with computers, but I dare myself now to sort of play around with the computer and find out different bits about it." – Judith, former New Horizons participant*

The above quote shows how Judith, a former New Horizons participant, had tried to learn how to use a computer before, but had never succeeded, as the fact that she could not so much as turn on a computer made her feel 'unteachable'. For Judith, learning to use a computer was therefore not only valuable for the opportunities afforded to her through being able to access the internet, but also made her 'feel better in herself', and improved her own sense of her capability. While Judith's skills are still basic, she now has the confidence to experiment with her skills and see what she can do, meaning she is able to learn and develop her skills independently.

It is important to note that there is a time limit on the coaching owing to funding restrictions. The 20 hours of support from a coach is unlikely to be enough to bring participants who had previously never used a computer up to speed with their digital skills and to reach a level which significantly enhances their employability. The following quote from Polly, a former New Horizons participant, is illustrative here:

*"I didn't just get the first job I wanted. And [one job I really wanted], I came second. And I didn't get that because of my computer skills, I had everything else for the job. So that is quite hard. It's knowing it logically and being able to use it at a speed that I could be employed by are two different things... And there is a gap in between learning and being able to go into work into an office where they've been using it for 10, 20 years. And I'm kind of a bit substandard speed-wise or anything like that." – Polly, former New Horizons participant*

Here, it is clear that even while Polly has hugely improved her digital skills since starting New Horizons, her skills are still holding her back in terms of enabling her to secure her preferred job. Indeed, digital exclusion occurs on a spectrum of exclusion/inclusion, which means that learning digital skills from scratch is a process which moves someone further towards digital inclusion, but may still mean certain digital tasks remain off limits (see Livingstone and Helsper, 2007). It is notable, however, that Polly's skills are good enough to ensure that she is able to keep in touch with her team from her current job via Zoom meetings, which have become a regular occurrence during lockdown. Indeed, like Judith, Polly's confidence with using computers has improved as a result of taking part in New Horizons.

This confidence in using computers is something which other former New Horizons participants have also reported. Polly, who had only very basic computer skills prior to her participation in New Horizons, now views being able to use the computer at home as an essential part of her everyday life. In the following quote, Polly lists the things she uses the internet for:

*"I use quite a lot of Zoom meetings [for work]... and I communicate with my Mum online; I've done some learning; I've done some webinars; I've done therapy; I've done art groups; I investigate – before lockdown, I went to Vienna, so I could look up where I was going to stay and what I was going to do there; I do my savings; I do my banking. Yeah, it's part of my life. Like I say, it's like an essential language. It's an essential way of communicating... I've just downloaded a book that I'm reading off there. Sometimes I use a bit of the drawing capacity in emails. So I'm quite, sort of like, adventurous in it. In a way, I'm discovering. And I think it is a creative tool... So then I'm not owned by [the internet], I'm owning it. Which is a really exciting place to be, actually." – Polly, former New Horizons participant*

For Polly, being able to use the computer has become an essential part of her communications. Notable here is the suggestion that Polly no longer feels 'owned' by the internet and by the computer, but is 'owning it'. This is indicative of the empowering effects of digital skills, as having developed her skills, Polly now thinks of the internet as a tool which she can put to use in a way which suits her. As Peromingo and Pieterston (2018) assert, while someone who has learned the sequence in which they need to press certain keys in order to operate a computer to receive a desired outcome may be considered to have digital skills, digital empowerment requires more than this: in order to feel empowered by their ability to use digital skills, a person must be able to make best use of their skills in order to learn and use new information found online.

Polly's case is also indicative of the heightened importance which digital means of communication have taken on in 2020 as a result of the coronavirus lockdown and social distancing measures. For those who have access to the internet at home, digital skills can provide an essential lifeline:

*"The internet is a lifeline for me. Because I used to drink at the drop of a hat, and to go back to that – so I'm abstinent – to go back to that, you know, I would die. I've been suicidal. So putting a person that has mental health issues like myself into a disconnected state, you know, it really trips me out. So definitely, my ability to feel a certain confidence of using the computer. Yeah, I absolutely had to [learn to use the internet]." – Polly, former New Horizons participant*

For Polly, who is recovering from alcoholism, having access to the internet at home has meant that she has been able to continue attending virtual support meetings to aid her recovery, at a time when meeting her support group in person has not been possible. This highlights the importance of being able to access the internet, and indicates the extent to which those who remain digitally excluded may be placed at risk as a result.

## 11. The wider constraints in securing paid work after New Horizons

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Whilst the data collected across the programme shows that many people who receive coaching do go on to enter paid employment, some of the former New Horizons participants who were interviewed as part of this evaluation had not found employment. This section discusses the barriers which people face regarding going back into work after having taken part in New Horizons, and also considers the impact of work on the lives of some of the interviewees who had found employment since finishing the programme. Many of these barriers are interconnected: as a recent report to the APPG on Housing and Social Mobility on 'how to support social housing tenants into sustainable employment' shows, barriers such as difficulties in securing affordable transport options are related to housing concerns where people are living in peripheral locations with poor public transport links. Likewise, the costs of childcare can be prohibitive, and this too is linked to people's place of residence and transport options, as moving to a new location for work may mean losing access to local informal childcare support from family and friends (Gibb et al., 2020). Individuals may therefore face a combination of barriers which interact in different ways.

### 11.1. Barriers to finding work

The interviews and focus group undertaken for this study reveal nine key barriers to finding work, which are generally out of the control of either the individuals concerned, or of the New Horizons coaching. These are as follows:

#### **Childcare concerns**

Childcare can be expensive, particularly where individuals don't have access to family members who may be able to help out. People with children may have particular requirements for a job which fits in around a child's routine. For example, Beth, a single mother currently enrolled in New Horizons, discusses the challenge of weighing up the impact of her finding employment on her son and on her finances:

*"My son has to start school at 8.10. So he could get a taxi [if I had a job which started before then], but the taxis don't start until 8.30, which would mean he'd be late for school. And then he'd be in more trouble. [If I take him to school myself], then by the time I get back through the traffic to this end of town, it's probably about 9.30. And then obviously to get back. I normally leave the car there and walk home, to save petrol, to save money. And then walk back to school, pick him up, and bring him back in the car. When it gets warmer, we can walk all of it. It's just finding solutions, isn't it, to solve problems." – Beth, current New Horizons participant*

Here, Beth weighs up the idea of getting a job which starts before 8am, which would make her son late for school, and would mean she'd have to pay for taxis. In contrast, taking her son to school herself would mean she'd be back home too late for many job starting hours, and would likely have to spend more money on petrol. When childcare requirements are a consideration, there is often a complex process of weighing up options when it comes to employment. As Dean (2007) argues, working parents in low-income neighbourhoods in the UK often have to rely on the understanding of their managers in order to balance the tensions of childcare routines with employment. As this is often not guaranteed at the job search stage, finding appropriate employment can be difficult.

It is also important to note that, as Millar and Ridge (2008) assert, for single parents – many of whom are at risk of poverty – sustaining employment is not just about finding a suitable job, but is also dependent on social relationships, including within their family and at work. For instance, not only does the parent require flexibility and understanding from their employer, but their children's relationship to the parent's work and impact on their routines and needs must also be considered – for instance, parents often try to balance working hours with time spent with their children, and this balance may change as children age. Getting into work therefore requires not only that the job works for the person themselves, but also support from their broader networks, and appreciation of changing needs. Where social relationships do not support parents going back into work, employment is less likely to be sustained, and may have a negative impact on wellbeing (Millar and Ridge, 2008).

### ***Housing issues***

If accommodation is temporary, and individuals do not know where they could be living in the near future, they may put off applying for jobs in case the place of work will be difficult to reach following a potential relocation. Further, a study conducted by Desmond and Gershenson (2016) found that people facing housing insecurity are more likely to lose their job as a result of being forced to move home. Unsuitable housing circumstances can therefore reduce the chances of someone getting a job in the first place, and also make them less likely to keep it.

### ***Mental health issues***

Research shows that mental health is the main cause of absence from work, and a considerable proportion of people on disability benefits are entitled to them due to their mental health (Harvey et al., 2009). The interviews conducted for this evaluation show that mental health issues can be inhibiting in job searches for two reasons:

Firstly, people may be unable to work because of mental health conditions. This was often the case with former New Horizons participants who had not been able to get into work since completing the programme. The following quote is illustrative here:

*"Unfortunately, because of my mental health condition, I haven't been able to look for work [since finishing New Horizons]." – Ella, former New Horizons participant*

Secondly, mental health issues can make people feel unmotivated, and therefore prevent them from feeling able to look for work. As the following quote from Fergus, a former New Horizons participant, suggests, severe struggles with mental health can cause a person to feel unable to look for work due to not being able to see any future, as a result of 'not wanting to be here':

*"At the time, I'd say it was not wanting to be here, basically, that was stopping me look for work. I had zero motivation. There were some days that I was like – it took me to get very low to get my arse into gear, to be like, yeah, I need to sort this." – Fergus, former New Horizons participant*

However, this study has also found that New Horizons has, in some cases, had a positive impact on participants' mental health, as previously highlighted.

### **Physical health issues**

Participants' physical health was often also considered to be a barrier to returning to work. For some, their health means that they are unable to do any work. For others, the unpredictability of when they might be well enough to work may put them off looking for work:

*"How can I find work if I can't even leave my house? I've got to be near a toilet all the time. It's just things like that, and I just think who would want to employ me with my issues?... When I was in my last job, towards the end, I was having quite a lot of time off, and you can't expect someone to employ you like that. So, basically, things like that go through my head. Where I live as well, there are quite a few charity shops. And they're always asking for volunteers. And I remember saying to [my coach], 'Oh maybe I'll try there'. And I actually went into one, and I waited so long for them to come, I actually walked out because I lost my nerve. Even with that, you can't say 'oh, I'll volunteer on a Wednesday', and then on Wednesday say, 'I can't make it because I'm ill'." – Diane, former New Horizons participant*

This quote from Diane highlights how finding work when dealing with health issues can be very difficult: even while Diane may be physically able to work on some days, on others this would not be possible. This unpredictability means she is unable to make the necessary commitments to be able to get into work.



The kind of work which individuals would like can also sometimes conflict with their health needs. For Gail, who had always worked in the social care sector prior to losing her job, her mobility issues meant that she was unable to go back to work in the job she was qualified to do:

*"I'm not really in a situation where I can think about job searching at the moment. My legs are so bad; I do have mobility problems with my knees, legs. General obesity, and pain. I've had it since I was about 20, so I've got a lot of pain that going back into care work just made worse and worse every time I went back into it." – Gail, former New Horizons participant*

It is also clear, then, that health issues can cause an individual to no longer be suited to their chosen field of job, which then limits their options, since they may not be qualified for alternative kinds of work. Helping individuals to identify alternatives which may suit them better given their personal circumstances, and to consider alternative jobs which they may be qualified (or could undertake training) for, may help some people in this situation to find employment which works for them.

### **Age**

Age also emerged as a factor which some former New Horizons participants felt had prevented them from finding work. One participant, Duncan, felt that his age (57) was preventing him from finding work:

*"It's a waste of time and a waste of petrol just going round and asking people [for work]. You know, I tried so many times, and just getting set back all the time makes you – your confidence goes downhill... It's just made me give up looking really, because they say 'you've got too much wrong with you, you're too old'... New Horizons sort of put me on a plateau where I think 'I can be here for a while and not get stressed about things', but obviously I can't get any better because no one wants to employ you when you're 57." – Duncan, former New Horizons participant*

It seems that the repeated rejection which Duncan has faced in the labour market has led to disillusionment, and has knocked his confidence, such that he no longer sees any point in trying to look for work. This has led Duncan to feel that he is too old to be employable, despite being of working age. This points to an issue of both confidence, and of a potential lack of employers willing to invest in training older people who may only be a few years off retirement age. Helping older people back into work is therefore a complex task, and may require working with employers to appreciate what an individual can bring to the job, in addition to the skills and job-search training provided for people of younger ages, which is currently beyond the remit of New Horizons.



### **Digital exclusion**

Duncan's experience with finding work (see above) is also indicative of the role that digital exclusion plays in limiting opportunities to find work. Important to note here, is that Duncan's approach to finding work involved driving from place to place, asking people for work in person. This approach means that Duncan, who does not have access to the internet at home, misses out on seeing job adverts online. It is likely that this is also a key factor in the difficulty he has experienced finding work.

### **Transportation issues**

Annual funding for public buses in the UK has been considerably reduced across both central and local government over the past decade, leaving over a million people more than 2km from a bus stop which is serviced four times daily (BBC News, 2020). A lack of public transport was highlighted as a key barrier to finding better-paid work by one former New Horizons participant, who was only able to get to her current job thanks to the generosity of a colleague:

*"Believe it or not, I'm still looking for jobs [despite already having one]. Because obviously, I know I'll have to find another job eventually that pays a little bit better. I'm trying to pass my driving test, but I can't afford it. So I have to be careful, so I'll have a lesson here and there, just to keep it going. And then I'll go in for the test. I'm hoping to do it this year, my driving test. That way I'll get myself a different job. A better paying job. Because it's travel, you see, for me, because I live in the sticks, as they call it... You can't get a bus. There's a lady who works with me and she's really nice and she comes and picks me up in the morning and brings me home. So I just pay her petrol money."* – Christine, former New Horizons participant

It is clear from this quote that a lack of public transport is limiting Christine's employment opportunities. Where people live in areas with limited public transport, they face the often unaffordable cost of taxis, driving (especially where this involves paying for driving lessons and tests) or relying on others.

### **A lack of confidence**

A lack of confidence, either to do the job being advertised, or to use job searching tools, can also limit opportunities. This is an area which many former New Horizons participants credit their coach with helping them with. For one former participant, taking part in New Horizons helped him overcome his lack of confidence in his own abilities, and consequently helped reshape his approach to job searching:

*"Before [I took part in New Horizons], there was a lot that I didn't think I could do. But now, like I say, it's taught me to break things down and to not just sit there if there's things I don't understand. I know there are ways for me to find out what it means, et*

*cetera. I'm not just sitting there thinking 'oh, I don't get it', and then working myself up in my head." – Fergus, former New Horizons participant*

It is clear then, that looking for jobs is not just an issue of skills, CV writing and interview techniques. It is also a matter of confidence, and in being able to recognise one's own abilities in meeting job criteria. Where there is a lack of confidence, or where it is difficult to work out exactly what job adverts are asking for, there is a tendency to dismiss the job as not suitable, even where it may have been. The impact that New Horizons has on individuals' confidence is clearly crucial.

### **Coronavirus**

The pandemic of recent months has caused delays to health care, which may result in prolonged illnesses which prevent people from looking for work. This will be discussed further later in this report. Additionally, the impact of the lockdown on the economy has meant that the number of job opportunities advertised online at the beginning of July was just over half the number advertised in 2019 (ONS, 2020).

## **11.2. The right kind of work**

While helping people get closer to the job market is a key aim of New Horizons, it is important to note that obtaining sustainable work involves finding work that suits the individual. For example, for some of the former New Horizons participants, their struggles with unemployment were not about being unable to find any work at all, but were the result of being unable to find the right job for them. For example, when Natasha started New Horizons, she had recently resigned from her job:

*"I'd worked shortly beforehand, but I'd just sort of left, because of anxiety and being quite depressed, and stuff like that. I suppose the project was sort of [about] figuring out what I could do that wouldn't recreate those sorts of feelings and stuff." – Natasha, former New Horizons participant*

Natasha had been unable to stay in her previous employment due to mental health issues, yet felt that she would be able to work in a different kind of role. It is clear, then, that working with the participant to figure out what kind of work would be most appropriate is an essential part of ensuring that any employment which participants enter post-engagement is sustainable. As previously discussed, in order to be sustainable, employment needs to fit in with what may be an already complex routine.

### 11.3. Work as a solution to poverty?

While this section has so far discussed the barriers to getting into work which many former New Horizons participants face, it is also pertinent to discuss the extent to which those people who did find work after taking part in New Horizons have experienced improvements in their circumstances as a result.

For some, getting into work has been a key part in 'rebuilding' their lives, and has been a key part of improving their financial situation and of gaining new skills. For example, one former New Horizons participant, Polly, now works part-time on a zero-hours contract. Her job has allowed her save money so that she is now debt-free and is also able to afford some luxuries, including holidays. In addition, throughout the coronavirus lockdown, Polly has been using the internet to stay in touch with her team at work. Through her work, Polly is also exploring further training options, and is developing her digital skills, which in turn allow her to gain more confidence in conducting online research on ways to further enhance her money management:

*"[Being able to use the internet gives me] that expansion of what is available and how I can broaden my use with buying things, getting better bargains, and a broader world financially." – Polly, former New Horizons participant*

For another former New Horizons participant who had experienced real improvements in her circumstances since leaving New Horizons, the impact of taking part in the programme on her confidence was considered to have led directly to her employment:

*"It just gave me the confidence to do things, and put me on courses. They put me through a food safety and hygiene course as well, which helped, because I'm now working in catering...I've actually come off all my medication for my depression and anxiety as well since then... [previously] I was on a really high dose of anti-depressants, and not leaving the house. I've come off them completely. I've weaned myself off them so I don't take anything anymore. And I talk to everyone. I work [in food retail], so I have to talk to everyone anyway. So yeah, I'm not stuck at home not talking to people." – Charlotte, former New Horizons participant*

Clearly, the social element of her job is also highly valued by Charlotte, as it is associated with a marked improvement in her mental health and wellbeing. As Evans and Repper (2000) argue, social exclusion is exacerbated by unemployment, which can negatively impact mental health, while employment can provide opportunities for socialising and a sense of purpose and achievement, which can have a positive effect on mental health.

However, it is important to note here that having a job did not necessarily mean that former New Horizons participants were no longer struggling to make ends meet. As Shildrick et al. (2012) argue, while employment is often touted as a way out of poverty, many people working in low-paid precarious jobs tend to live in a cycle of 'low-pay, no-pay' in which they move in and out of unstable work over many years, and remain poor as a result. The work that many people who experience this 'low-pay, no-pay' cycle do is described as 'poor work', which is 'low-paid, low-skilled, and insecure work' (Shildrick et al., 2012: p.24). Zero-hours contracts fall under this categorisation, and were the kind of contract held by some former New Horizons participants:

*"Financially, I'm still struggling because it's not a very well-paid job... I mean, I've only done – I'm in [at work] today, but I'm off tomorrow. So you know, I'll have only done a couple of days this week... It [is a zero hours contract, so it] varies week on week, so it doesn't give you any consistency in making sure you've got enough money to pay everything... [It's] horrible. You don't know from one day to the next if you're in or out of work."* – Christine, former New Horizons participant

The inconsistency in hours worked each week on zero-hours contracts mean that budgeting becomes particularly difficult, as it is often impossible to predict income for any given week (Cooper et al., 2014).

## 12. The importance of context

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In this section, the context of interviewees' lives is given particular attention in order to reveal the importance of life events and complex personal situations to individual's outcomes following their participation in New Horizons. Indeed, a programme providing 20 hours of one-to-one coaching cannot influence individuals' personal circumstances which may arise further down the line. As such, this section highlights that this is not something which New Horizons could have prevented, and demonstrates how the context of people's lives has an important bearing on their long term outcomes.

### 12.1. Individuals' personal circumstances

Generally, the people who are referred to New Horizons are experiencing complex situations which limit their capacity to manage their money, look for work and/or get online. As phase 1 of this evaluation highlighted, the stress caused by the difficulties of living on a very low income consumes cognitive capacity, or 'mental bandwidth', which leads to difficulties tackling everyday issues (see Mani et al., 2013). It is also important to note that for many former New Horizons participants, it is not only the stress of living in poverty which consumes their mental bandwidth, and prevents them from carrying out tasks which are important for effective financial management and job searching, but also the complexities of their everyday lives and routines.

Often, people enrolled in New Horizons have existing commitments, such as childcare, which make finding employment difficult:

*"By the time [I've paid for food, bills, and petrol] there's very little money left, which is why I really do want to go back to work. But it's just finding something that fits around school. So, for instance, the other day, I found a school cleaning job that starts at 6am. And I'm a single parent. I can't obviously take him with me and wake him up. So it's just juggling. If it was the evening, it might be different because then [my son] could probably go to family or friends after school."* – Beth, current New Horizons participant

This quote clearly illustrates that Beth's childcare requirements mean that she feels unable to take a job which would disrupt her son's routine, particularly given the expense of childcare. In addition, Beth's living situation means that taking a job is currently an unlikely prospect. Given that she is currently in temporary housing, the uncertainty over where she may be based in the coming weeks and months means that she is further discouraged from taking a

job which may be out of geographical reach when she moves to more permanent accommodation:

*"I'm trying, slowly, but obviously I'm still not going to get anywhere until I get out of where I am [in temporary housing] and get moved. You see, that's also not helping me finding a job. I need to really know where I'm going to live. There's no point in me taking a job that end of town, my son goes to school at the other end of town. And then there's no time to get from A to B." - Beth, current New Horizons participant*

These practical considerations are brought into sharp definition by Beth's circumstances, which, due to the nature of her accommodation, could change at any time. This temporal consideration highlights the precarity of the situation which Beth is experiencing. Indeed, it makes sense that when people have no sense of stability with regard to where they will be living, the possibilities for them to 'put down roots', of which finding employment is part, become more limited.

## 12.2. Life-events limiting improvement in circumstances

During the interviews conducted as part of this evaluation, it was not unusual for former New Horizons participants to comment that they thought they would have benefited more from their participation had it not been for a particular situation that had subsequently arisen in their personal lives. Very often this situation is related to their health (either physical or mental). Such circumstances cannot be prevented by New Horizons nor by participants themselves, and this is generally recognised by participants, who often view the programme positively, and feel that circumstances which they have no control over are limiting the improvement to their lives. The impact of mental health on the long-term outcomes of former New Horizons participants has been discussed previously in this report, but here, a quote from Linda, a former New Horizons participant, shows how physical health can limit opportunities for finding work despite the positive impact of New Horizons on confidence, skills and mental health:

*"New Horizons has had a massive impact on my life. Before, I would just sit in the house not doing anything... Now, I'm on the residents' board [for my housing association], and I volunteer on reception. Or I will do again when it opens up again. It's given me the confidence to do that...I took ill earlier in the year, and I'm on a waiting list for an operation. It's down as urgent but I don't know how long I'll have to wait, with everything that's going on with the coronavirus. But that's what's stopped me looking for jobs. But now that I've got the confidence, I'll be able to do that after the operation." - Linda, former New Horizons participant*

This is indicative of the way in which New Horizons can indeed have a transformative effect for its participants, particularly those who are struggling with low confidence. However, it is clear that while Linda's life has already been improved by the boost in confidence which she has gained through taking part in New Horizons, she is limited in terms of making further attempts to re-join the labour market due to personal circumstances outside of her control, namely, a physical health condition. Linda's situation also highlights one of the ways that COVID-19, which has created challenging circumstances for many (see Mathers et al., 2020), presents an obstacle for people looking for jobs beyond just limiting the work that is on offer: people waiting for operations may have health issues which prevent them from working and this period of health-related unemployment may be prolonged due to cancellation or postponement of their surgery. This is likely to be a widespread issue, given that over 2 million non-emergency NHS operations have been postponed as a result of the pandemic (Sample, 2020).

People's personal situations can also prevent them from getting online, even if they are capable of using a computer, and have access to the internet at home. For instance, Gail has both wi-fi and a laptop at home, and had begun paying her bills online as a result of taking part in New Horizons. However, her mother's health has recently deteriorated, and Gail now cares for her and spends most of her time at her mother's home, where there is poor access to the internet:

*"I am [able to use wi-fi] at home, yeah. At Mum's, I can only use my phone or my tablet, so it's limited, especially as the wi-fi is rubbish where she is. Which is again contributing [to my continued financial difficulties], because I can do some things, but not having access to a bigger screen, and not feeling like I'm able to sit and do everything. You know what I mean, because it's a small screen [on a phone or tablet], whereas I'm happy to sit at a computer, and have a few different tabs going. I find that more difficult with a tablet or a phone... obviously I need to pay the bills... but because I'm not here very often, I'm not getting the headspace to sit and get my head around it." – Gail, former New Horizons participant*

This illustrates how people's personal situations can cause them to be digitally excluded, even where they have access to the internet at home. Indeed, Gail's digital exclusion – which has arisen on account of being unable to make time or 'headspace' to use the internet for paying her bills – has a negative impact on her financial situation. Additionally, Gail is currently unable to work due to her own health issues, as well as her caring responsibilities. It is clear, therefore, that while New Horizons might be able to offer support with finances, looking for work, and getting online, the circumstances which arise in individuals' lives post-engagement mean that the changes they have made while enrolled with the programme are



not always sustainable, due to issues outside of the control of either New Horizons or former participants.

### 12.3. Life-events causing improvement in circumstances

While the previous section highlighted those cases where individuals have not experienced the potential benefits of New Horizons to their full extent due to their personal circumstances, several former New Horizons participants did feel that their lives had considerably improved as a result of taking part in the programme, and also because of other positive changes in their personal lives.

Katie, a former New Horizons participant, states that the improvements in her life would have happened without her coach, because she was able to 're-build' her life after leaving an abusive relationship, but highlighted the importance of having someone to talk to, her coach, at what was a very difficult time in her life:

*"There have [been improvements in my confidence], but that's because I'm 4 years out of that [abusive] relationship now. I'm in a new relationship, and it's just a different world. There's no violence, there's no problems. So that's, yeah, I can't attribute that to New Horizons. But the lady that delivered it absolutely helped me. So I don't want to take anything away from that, because it was good to have somebody to talk to. You know, once every few weeks." – Katie, former New Horizons participant*

This quote indicates that for Katie, New Horizons provided valuable emotional support at the lowest point in her life.

For other individuals whose lives improve considerably as a result of a life event which is not directly attributable to New Horizons, the programme can sometimes act as a catalyst. The story of one interviewee, Charlotte, is illustrative here. Some of the improvement in Charlotte's life has occurred not only because she was able to find employment, but also because she now lives in a two-income household. Following her participation in New Horizons, Charlotte got married, and moved into her partner's privately-owned home. While Charlotte works in a low-paid sector, the combination of their incomes provides financial security. While some aspects of these circumstances are not a direct outcome of New Horizons coaching, Charlotte believes that she was only able to make these changes as a result of the confidence she gained through the coaching:

*"When I joined New Horizons, I was a single parent to my two kids. I was living on my own at the time. I had no job, was on benefits, quite a lot of debt... New Horizons gave*



*me the confidence to improve on my skills... I'd spent 15 years not working, so it makes you think you can't do anything if you can't go out to work... Once I got the confidence, I was able to apply for a job, and I moved out of my council house, as I said earlier, and moved in [with my partner]. And within less than a week of living in [my husband's house in] the town next to where I was, I had a job. So I've been in that job for 2 years... [If I hadn't started New Horizons], I'd probably still be sat at home, not leaving the house." – Charlotte, former New Horizons participant*

There may be events and situations which arise in individuals' lives which have a positive impact on their circumstances (especially with respect to their financial situations). The findings show that the coaching has value for these participants, giving them greater confidence and skills.

New Horizons is credited with providing a highly valued opportunity to receive moral support at a time when people needed it most. Importantly, the confidence which people can gain through taking part in the programme can subsequently enable them to take the first steps towards securing a more stable future, even if this future is ultimately achieved through a series of life events which are partly unrelated to the programme.

## 13. The end of the programme

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This section considers how New Horizons participants cope with no longer being able to see their coach for support at the end of the programme. Providing ongoing access to advice from a coach is not possible owing to funding restrictions of the New Horizons programme. The end point of the coaching is therefore given attention here.

### 13.1. The transition from New Horizons

After participants have spent 20 hours with their New Horizons coach (often spread over many months), they must finish the programme, and no longer have access to advice from the service. For some, this transition is not problematic:

*"At first I was a little worried about [how I would manage the transition at the end of New Horizons]. That was for maybe a week after our last session. Then afterwards, I realised that I've not gone through all these sessions to just go through to how I was before. I knew I had it in me to go and do it on my own." – Fergus, former New Horizons participant*

As the above quote illustrates, the confidence which Fergus had gained over his time on the New Horizons programme meant that after an initial feeling of trepidation, he felt capable of putting into practice the skills he learned from his coach on his own.

However, for some former New Horizons participants, this is not the case. The feeling of being 'on your own' at the end of the programme creates worry. The following quote from Christine, who found employment at the end of her coaching, is illustrative here:

*"If I could have still contacted [my coach], and you know, I know all these programmes are really good, but once you go back into work, they sort of sign you off and say 'right, that's it. You're on your own now.' That's where the struggle was, because you have no recourse to go back and say 'hang on a minute, something's not right here. I'm not comfortable.' There's nobody to sort of – it's difficult. Because it's ended, you can't ring them up and say 'I'm struggling again'." – Christine, former New Horizons participant*

Key here, is that while gaining employment means that one of the goals of the programme has been successfully met, getting a job is by no means an end point for the New Horizons participant. In fact, it is in many cases a huge step which causes uncertainty, and the lack of support available at this time can cause concern. Where New Horizons participants have not

yet completed their 20 hours of coaching, the programme can continue to provide support, but this in itself causes challenges, as participants may struggle to make time for coaching once they are in work.

A few interviewees did have alternative sources of support that they could turn to. For example, Gabrielle was signposted to another source of help by her New Horizons coach:

*"I was introduced to this lady from the housing association, and my coach explained that she might be finishing with me, but this other lady is there to help if I need it... so when I feel like I'm struggling a bit, I meet up with her to go through things... I think that definitely helps me, knowing that, knowing that when I'm struggling, I've still got somebody that I can talk to, rather than just leaving it." – Gabrielle, former New Horizons participant*

This quote highlights the peace of mind which Gabrielle received from knowing that she has someone she can talk to if she is struggling. This is not something which all former New Horizons participants have, and several struggled at the end of the programme when they felt they were on their own. As such, it is clear that knowing there is support available, if it is needed in the future, makes the transition at the end of New Horizons easier.

## 13.2. Seeking further support

Most interviewees hadn't tried to seek help after taking part in New Horizons, though several commented that they were still struggling. Some of these individuals had not tried to seek further help for various reasons (see section 14). However, this was not always the case. For instance, Diane, a former New Horizons participant who was still struggling with her finances, had tried to seek help on a number of occasions since leaving New Horizons, without success:

*"No, I haven't had help from anywhere else since leaving New Horizons. But with my Universal Credit appeal, I did ring someone from Age UK, and because at that time I was only 59, they said 'well we can't really help you until you're 60'. I got in touch with an organisation - I used to be in the army - so I got in touch with them and said 'is there any way that someone can give me some advice about this. 'No, we don't deal with that'. And I tried all these things, and got told no." – Diane, former New Horizons participant*

As a result, Diane had not received any advice or support, and had ended up struggling to make ends meet once more after finishing New Horizons. It appears that Diane was not

eligible for help from the services she attempted to call. This is a broader issue regarding a general lack support services, and the low incomes of households in receipt of benefits, and is not something which can be resolved through New Horizons alone.

### 13.3. The need for continued support

It is important to note that some people who benefit from New Horizons while they are enrolled in the programme – including seeing improvements in their finances and lives more generally – will never be in a position to manage on their own.

For example, Judith, a former New Horizons participant, has a long-term cognitive impairment which means she cannot properly understand textual information. This means that she has difficulty reading letters sent to her by post, which has caused her to fall behind on her bills several times:

*"[When I started New Horizons] I'd got so many letters and things that I hadn't opened. I mean, a couple were even cheques that were out of date! But I hated opening another letter, just in case it's another bill that I didn't know I had. Or something bad going on or whatever... And whilst [my coach] was coming round, I didn't have that worry, because I knew she'd explain it to me... I have gone back to not opening letters again... I don't want to open any letters. I don't even want to open junk mail and have a look at it... Every now and again I open up a letter. But if it's more than a few lines – I can read, but it's understanding, if I read it myself. When someone's reading it to me it seems to go in my brain a bit better. It's not just the fear of opening the letters and finding bad information inside, it is everything seems to get jumbled with me. I'll read a couple of lines, and then I'll read a bit more and I'll have to go back to the beginning again. Because it just doesn't sound like English going into my head." – Judith, former New Horizons participant*

As this quote indicates, Judith's situation improved while she was being coached, as her coach was reading the letters to her, and she was able to deal with them. Of course, as soon as the coaching stopped, things went back to the way they were before, because it wasn't a matter of learning to deal with the letters that was causing Judith's issues, it was a matter of being unable to understand them on her own. Short-term support was therefore never going to have a long-term impact on this aspect of Judith's life, as she needs sustained access to advice and assistance. New Horizons is not in a position to be able to offer long-term support, as this is not within its remit. Indeed, there is a lack of long-term support services generally, and so people in circumstances similar to Judith's struggle to get the kind of help they need on a continuous basis. Cases such as this highlight the need for the development of new services and funding arrangements which are able to provide ongoing support.

## 14. Barriers to asking for help

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Each of the 16 former participants interviewed for this study had experience of asking for help and of receiving it from New Horizons. During the interviews, people took the opportunity to explain what obstacles they faced in asking for help. Evidently, the former New Horizons participants who took part in this study had overcome these obstacles in order to ask for help from the programme. Particularly notable here is that interviewees often commented on how they had not felt judged by their coach, and how that had made them feel able to continue with their coaching, and had made their experience a positive one.

Former New Horizons participants who took part in the research were asked whether they would have gone elsewhere for help with the same things offered by New Horizons had they not found the programme. Fewer than 20% of the interviewees thought they would have asked for help elsewhere. Furthermore, very few of the participants had asked for help from any other services since, even if they were still struggling. During the interviews, people took the opportunity to share what might prevent them from seeking additional help from other services. This section therefore addresses the reasons why people might avoid seeking the help they need and, where possible, identifies ways to mitigate these reasons and encourage people to access help. While the following reasons that people gave are often not directly related to New Horizons, it is nonetheless useful to outline them here in order to provide a clearer picture of the obstacles people face when considering accessing similar services, particularly after they finish the coaching.

The interviews conducted for this research reveal that there are four key reasons why people might choose not to ask for help, for example, once their coaching has ended. These are as follows:

- the fear of feeling judged
- the perception that needing help reflects badly on parenting skills
- feeling as though there is no point in seeking help
- mental health challenges

### 14.1. Feeling judged

The fear of feeling judged when asking for help puts many people off doing so. In some cases, this is based on past experiences. It is a key positive finding about New Horizons that none of the interviewees said that they felt judged by their New Horizons coach. This lack of

judgement meant that participants felt at ease asking questions about what they wanted to know, and were then able to learn in a comfortable environment. The following quotes are illustrative:

*"So if I had questions... if I asked someone else it would make me feel stupid, but I didn't feel like I had to worry about that with her. It was like a safe place, in a way. So I knew if there was any help that I needed, or any pointer in the right direction, they would help me." – Fergus, former New Horizons participant*

*"I brought in different problems, and I never felt judged by [my coach]. I felt at ease enough to be open enough and I never felt foolish for what I didn't know. Which was great, because I can't learn unless I'm relaxed. I need a kind of space to feel comfortable to be able to, you know, say 'I don't know this and that', and not spend all the time feeling shame, and actually being able to take in information." – Polly, former New Horizons participant*

Ensuring that people feel able to raise any issues that are impacting their lives, and that they don't feel judged for doing so, is clearly essential to enabling an environment in which people can gain the skills they need to improve their situation.

For many of the people who took part in this research, the fear of feeling judged for their situation, or for their lack of knowledge about money management, job searching, or digital skills, was a significant factor which made them reluctant to ask for help from other services. Indeed, one former New Horizons participant, Audrey, is struggling living on a very low income, but refuses to accept the benefits payments she is eligible for because of the way she felt when asking for help in the past:

*"I'm not on benefits... I'm supporting myself, I'm not having any handouts. It's not pride. I don't know what the word is. It's not pride that stops me – somebody said they could get me them – but I don't want benefits. I don't want them. Because I don't want them to feel that I'm no good... I won't go back into the benefits office. I'd rather be destitute, with nothing. Because they didn't help. They didn't see the person. They didn't understand the person. And you have to go for these interviews, and every time, I used to come out in floods of tears because of just the way they made you feel." – Audrey, former New Horizons participant*

As Audrey states, her refusal to ask for help is not rooted in pride (or her own views of herself), but in the fear that others – specifically, the people working for the job centre – will look down on her for receiving state benefits. Indeed, the suggestion that 'they didn't see the person' is indicative of a fear of being judged solely for her financial difficulties, rather

than being understood as a human being. It is perhaps unsurprising that people may fear being judged for claiming the financial help they need given that benefits claimants are often portrayed in a negative light (Garthwaite, 2016).

## 14.2. The perception that needing help reflects badly on parenting skills

The fear that one's parenting skills will be thought ill of when asking for help is closely related to the fear of feeling judged, but demands separate consideration here, as it is a specific fear which can prevent people from seeking the help they need.

For Annie, a mother who is currently enrolled in New Horizons, asking for help when she didn't have enough money for food meant that she felt she was unable to meet the expectations placed on her as a parent. This feeling means that she rarely asks for help, and finds doing so an upsetting experience:

*"I very rarely ever ask for help, because it's pride over matter for me. But the other week I had to ask for a food thingy, a voucher. And I got really emotional and cried. [...] I had to grit my teeth and ask for it... [It upset me] because I'm meant to be able to provide for my child... I'd rather go to my father-in-law and say, 'will you come with me and do my shopping for me', that's more comfortable for me. But coming to a food bank and having everybody stare at you, I don't know if they're judging me or not. And with my anxiety, I get so embarrassed when I go to a food bank. I'm scared someone is going to judge me and say I'm a bad parent." – Annie, current New Horizons participant*

Annie's emotional response here, and sense of embarrassment, comes from the fear that someone might think of her as a bad parent. As Gillies (2007) argues in her research about marginalised mothers in the UK, low income, working class mothers have been vilified in the UK press in recent years as irresponsible, and are frequently slated as bad parents owing to their divergence from "standards grounded in middle-class privilege" (p.1). Annie's efforts to avoid asking for help in the very visible form of visiting a foodbank are based in the knowledge that to do so would be to diverge from this middle-class standard in a way which would leave her open to perceived accusations of not providing for her son in the way she is expected to.

### 14.3. Feeling as though there is no point in seeking help

#### **Due to low mood**

Through the course of this research, it also emerged that people may choose not to seek help simply because they do not think any service will make any meaningful difference to their lives. One interviewee who was engaged with one of the New Horizons partner organisations at the time of the interview felt particularly 'low' because of his living situation, and therefore felt that asking for help would be pointless:

*"I don't know if you've ever lived in a hostel, but it's not the nicest place... Ever since I came here, I've just been down. Don't get me wrong, I have my good moments, yeah. But overall, I feel down... If you want help, you know, ask for help, and see what happens. You might get information on what you need, or what you need to know, innit. But, it's like, I don't know, you just feel so down, you don't even feel like asking for help. You just feel like, what's the point." – Shane, currently engaged with one of the New Horizons partner organisations*

Because Shane feels so low about his current situation, he feels unmotivated, and doesn't see 'the point' of asking for help. Feeling low because of one's current situation can therefore lead to low expectations of how asking for help would lead to improvements, and therefore can prevent someone from asking for assistance.

#### **Due to not having noticed improvements from previous support**

When people have had experiences of using support services and have not subsequently noticed an improvement in their lives, this can also reduce the likelihood that someone will seek further help, as they may be less likely to anticipate that the support will help them. For example, Isaac, a 76 year old former New Horizons participant felt that there was no help available to him:

*"At some point during this lockdown business, we needed help, and nobody called, nobody saw us, nobody did nothing. Right down to the pharmacist, we put a thing in for home delivery. We never even heard anything from that. So obviously, we've been dumped, basically, left... Now and again, I do have to go to a food bank to help us jog along... So obviously, now and again, in desperation, we have to go there. Because we feel like in the system, we've been left, dumped. Nobody's been there when we've needed help... So really, we've been struggling, and still are." – Isaac, former New Horizons participant*

This sense of abandonment - by society and by the state - which Isaac articulates appears to stem from being unable to access the kind of help he needs, and of being ignored when help



is requested. Only being able to access help 'in desperation' means that Isaac is unable to get out of an apparently spiralling situation of poverty. This is a reminder of the issues which arise when people are only ever able to access short-term help, which provides temporary relief. Many programmes, including New Horizons, are unable to offer long-term support due to funding restrictions. The lack of availability of long-term support services in the UK means that Isaac continues to struggle, and doesn't feel that anyone is willing to provide the continuous support he needs. The feeling that no one is there to help means that Isaac has not sought support from any service since leaving New Horizons, other than in emergencies when he has not got enough to eat. It is clear that having had experience with support services which haven't had a long-term benefit can limit individuals' faith in support services, and make them less likely to seek support with their day-to-day lives.

Making the New Horizons service easy to find out about, and ensuring that the precise ways it might be of benefit to participants are set out prior to enrolment, may help to prevent people who, due to past experiences of support services may doubt the extent to which they can be helped, from missing out on the opportunity to engage with the programme.

#### 14.4. Mental health challenges

Mental health challenges can also prevent people from seeking help with their finances. Indeed, for some, leaving the house itself can be challenging:

*"I'm a severe anxiety sufferer and I find it so hard to come out. I only came here today because [a woman I knew] was here, otherwise I wouldn't be able to do it. With my anxiety, it makes me – I get hot sweats, I can't go out. If I'm more than 5 minutes away from home I struggle, and this was a 20 minute walk [to get to the focus group]." – Annie, current New Horizons participant*

As such, where seeking help would involve attending appointments outside the home, this can be off-putting for people who need support. The fact that New Horizons enables people to receive support in their own homes is therefore a key benefit of the programme. As Charlotte, a former participant, said, she only accepted help because of this means of delivery:

*"It's just the fact that these ladies from New Horizons were coming out to my house to see me and it was all there for me, so I didn't have any excuses not to give it a go... If I had to go out to them, I probably wouldn't have bothered, because I didn't like going out." – Charlotte, former New Horizons participant*

Reassuring people that they can receive support in the surroundings where they feel most comfortable is therefore a key factor which encourages people to take up help from New Horizons.

## 15. Conclusions

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This report has detailed the outcomes of the second phase of the CCHPR evaluation of the New Horizons programme and the broader factors that shape peoples' lives in low income households. The evaluation followed up with people who had finished the programme between one and three years earlier in order to provide insights into the extent of any long-term impacts of the coaching provided by New Horizons. Here, the key findings from the report are summarised before a series of recommendations are made based on the results of the evaluation.

### 15.1. Summary of key findings

New Horizons operates in the context of a highly unequal society. While a programme such as this cannot address the structural causes of inequalities which lead people to experience deprivation of various kinds (including financial poverty, social exclusion, labour market exclusion and digital exclusion), New Horizons nonetheless provides individualised benefits for some people experiencing the consequences of inequality.

The extent to which former New Horizons participants have benefited from the programme over a year after finishing their coaching varied among those interviewed for this study. Those who appeared to have benefited the most were those who needed help in the specific areas which New Horizons is equipped to deal with. This evaluation found that not all of the people enrolled on the programme were in a position to benefit from New Horizons, because their specific issues were not rooted in anything that could be addressed through the coaching. It must be noted that financial issues and unemployment have a multitude of causes, and not everyone in these circumstances requires help with budgeting and money management, or employability and job search skills. There is a challenge here, as people who don't necessarily meet all of the criteria may still need assistance, and turning people down who have asked for help – particularly given the challenges that people face in doing so – presents an ethical conundrum.

This report has shown that the vast majority of interviewees had cleared any debts that they had at the time of joining New Horizons and had usually not got back into debt. For many former New Horizons participants, debt relief had a very positive impact on their mental wellbeing. This is clearly a positive outcome which shows that New Horizons does have a long-term impact on many people's financial situations. The report also highlighted the importance of recognising that debt is not the only indicator of how stable a person's

finances are, and that building credit is highly beneficial in helping participants to secure mainstream financial services (see Leyshon et al., 2006).

Many participants have benefited from the coaching New Horizons provided on budgeting techniques, and have continued to use these techniques after finishing the programme. This can lend former participants peace of mind due to the knowledge that their outgoings are all accounted for. Nonetheless, participation in coaching cannot directly result in a substantial increase in household income. Given that many former New Horizons participants are on a low income, budgeting can often still be difficult: the impact of unexpected costs (for example, to cover breakdowns), can severely disrupt even meticulously-planned budgets.

The low incomes of former participants is not something that New Horizons can realistically hope to address for all participants, even when it successfully helps people to find work. Indeed, while there are many barriers to finding work, which former participants need to overcome before getting a job (as outlined previously in this report), this study supports existing literature (see Shildrick et al., 2012) in its suggestion that finding employment is by no means a guarantee of financial security. While employment provides some former participants with a range of benefits, including improved confidence, improved mental wellbeing, and (in some cases) opportunities to access further training and skills development, several interviewees were still struggling financially despite being in work, as this work is often low-paid and precarious.

Closely related to employability is the issue of digital skills. Interviews with former New Horizons participants who previously had no digital skills (or had only basic digital skills) reveal that the 20 hours of coaching can be sufficient to improve individuals' confidence with using computers, and can enable them to continue to develop their skills on their own in the future. New Horizons provides participants with a basic level of skills which enables them to effectively navigate websites and to manage their finances online, even where they may still not have skills advanced enough to use in some workplaces. This highlights the way in which digital exclusion exists on a continuum, such that people who have gained basic skills are advantaged compared with those with no skills, but still miss out on certain opportunities available online (Livingstone and Helsper, 2007). Evidently, the time constraints of the programme mean that the coaching cannot eliminate digital exclusion completely for all participants. It is nonetheless important to state that New Horizons can provide an effective starting point from which participants can go on to further enhance their digital inclusion (through participation in further courses, for example), and the programme can therefore provide clear benefits in this regard.

In addition, this report has shown that many New Horizons participants have complex lives and routines, which can make managing money and finding work difficult. The one-to-one

basis on which New Horizons operates is helpful in this sense, as the flexibility which such a format offers allows people to fit in the coaching around their other daily commitments. This means of delivery was also considered helpful for those whose mental health issues meant leaving the house to seek support would be difficult. The mental health benefits of New Horizons are a key finding here: even where participants have not experienced easily measurable improvements and are still struggling in the areas the programme aims to address (money, work, and digital skills), improvements to confidence or general mental health as an outcome of New Horizons should not be overlooked, and are undoubtedly highly valued by many former participants.

However, complex life events (including mental health issues) can also be limiting in terms of the long-term benefits of New Horizons. These cannot be prevented by coaching programmes such as New Horizons, as they are in many cases unavoidable. For several participants, there was a sense that they would have felt more of a positive impact from New Horizons if only a certain situation hadn't arisen in their personal lives. Such situations varied significantly between participants: some related to their health (either physical or mental), while others were to do with their housing situation, or caring responsibilities. Alternatively, for some participants, life-events had meant that their circumstances had improved significantly since they left New Horizons, though this could not always be attributed directly to the programme. Rather, New Horizons had sometimes provided these participants with the confidence or skills needed to take the steps which then resulted in improvements to their circumstances. As such, the contexts of people's lives influence the extent to which they feel they have benefited from New Horizons. This is not something which New Horizons can change, but is important to bear in mind, as it does shape the long-term impacts of the programme.

This report has also highlighted that there are many reasons why people may avoid seeking help, including mental health challenges, a fear of feeling judged for their circumstances or (in some cases) for their parenting skills, or a perception that support will not help. Importantly, former New Horizons participants tended to view their coach in a positive light, and often commented that they never felt judged during their coaching sessions. This enabled them to feel comfortable, and enabled them to ask questions to support their learning in areas such as online skills, or job-searching skills. Despite these positive experiences of many former New Horizons participants, few interviewees went on to request support from elsewhere, even if they were still struggling.

Whatever the reason, feeling unable to ask for help from other sources should it be needed means that many people appear to struggle with the fact that they no longer have access to advice from their coach at the end of the programme. This is outside of the control of New Horizons, as the resources do not exist to continue to provide support after participants have

finished the programme. It does suggest that New Horizons is doing something different to other services in attracting or recruiting participants and persuading them to engage, since people felt that they could participate in the coaching, but did not necessarily want to engage with other services for support.

Overall, this report has shown that the long term impacts of New Horizons vary between participants, with some having experienced a transformation of their circumstances in a positive way as a result of the skills they learned from their coach, while others had continued to struggle financially because of wider constraints on their personal circumstances, and simply because of the reality of managing on low incomes, which is beyond the control of the programme. It is notable that the vast majority of interviewees commented that they valued the New Horizons programme, for the emotional support available from their coach, for having someone to listen and support them without feeling judged. The participants in this research identified long term positive outcomes in terms of getting online and having greater skills to manage their money, but for various reasons related to their personal circumstances, not all had moved into paid employment. This report has highlighted the reasons for this and has indicated the key barriers which people face, most of which are beyond the control of New Horizons. It has also highlighted the key benefits which former participants have experienced, including important improvements to wellbeing, confidence and mental health.

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