Cambridge Centre
for Housing &
Planning Research

Tackling digital, financial and employment exclusion

Evaluation of the New Horizons programme

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Executive summary

This report provides evidence about the impact of one-to-one coaching on people suffering from financial and digital exclusion and exclusion from the labour market.

It draws on qualitative research with coaches and participants from the New Horizons coaching programme. New Horizons is managed by CHS Group and delivered by various partner organisations across Cambridgeshire, Peterborough and West Norfolk. It provides in-need participants with one-to-one coaching sessions, where coaches work with people who are the furthest from the labour market and most at risk of social exclusion. Through the programme, participants can access up to 20 hours of one-to-one coaching on money-related problems, employability, and digital inclusion. It targets three different but interconnected challenges:

- **Financial inclusion**: the programme helps to build financial resilience through debt advice, budgeting support and financial education

- **Digital inclusion**: the programme offers support to get online and practice digital skills in a risk-free environment

- **Employment support**: the programme allows participants to understand their aspirations for work and to shape their goals

The report places the evidence about the impact of one-to-one coaching in the context of the existing literature about poverty and exclusion, which shows that poverty, deprivation and social exclusion all tend to go hand in hand, creating a vicious circle of hardship which is hard to break.

The research shows that money-related problems, unemployment and digital exclusion are complex and entrenched issues, which cannot be tackled separately. On the contrary, they are usually deeply interconnected, and when individuals are also having to deal with personal difficulties such as mental health issues, can lead to a downward spiral into severe poverty and even homelessness.

The research shows that we need to consider digital exclusion as part of the downward cycle of deprivation and poverty, which is much more than just a problem of very low (or no) income or unemployment. Digital exclusion is often invisible and misunderstood. It tends to be considered a challenge only for older people, but the research shows the extent to which younger, working-age adults can also be digitally excluded.

This flawed assumption that working-age adults are not among the most vulnerable compounds the challenges faced by individuals already living with difficult situations; it also means that they are less exposed to help, support or understanding from others. Most occupations now require digital skills to some extent, and a majority of support services and state benefits have to be accessed online. As a result, there is a direct link between digital exclusion, lack of employability and money-related problems.

The research shows that learning digital skills is a way to tackle financial problems, manage money better, and to make positive steps towards entering the labour market, but it is also a way to combat feelings of isolation and disempowerment. By tackling a lack of digital skills, the programme proved successful in increasing employability, but also in improving self-confidence. Using an approach where individuals felt gradually empowered had a positive effect on their mental health, self-esteem and confidence.

Existing research on the psychological and cognitive effects of poverty and deprivation shows that it is difficult for individuals to know where to start when tackling problems such as financial debt. Traditional understandings of persistent poverty tend to dismiss its cognitive and psychological aspects, but psychological and behavioural analyses of poverty allow us to question not only why people are poor, but also why they struggle to get out of poverty.

This view challenges the neo-liberal discourse which often suggests that the poor are either lazy (when it comes to getting back into work versus staying on benefits) or make poor financial choices and counterproductive decisions for themselves. Rather, the cognitive approach to poverty suggests that having to cope with multiple, serious money-related problems may impinge on an individual's ability to focus on other things such as education or job-hunting. In other words, the all-consuming daily life efforts of people in hardship can prevent them from finding a path out of poverty.

The research suggests that reducing state benefits such as Universal Credit in an attempt to incentivise people to move into employment is simply likely to make it harder for people to do so. Existing research shows that poverty impacts upon cognitive functioning and the ability to manage money and make positive decisions. Reducing the income of people living in poverty still further is likely to make their situation worse, rendering them less able to cope with daily life, and reducing their 'mental bandwidth' and ability to focus on acquiring the skills they may need to enter the labour market.

One to one coaching found that the progressive empowerment of the participant initially brought psychological relief from immediate pressing issues (such as debt), and this was

followed by participants' increased confidence in their own ability to address other problems (such as education). However, in focusing on individual empowerment, we must be careful not shift the responsibility of tackling persistent poverty to the individual alone. We must take into account the wider structural constraints as these may inhibit the capacity of people in poverty to address their own issues.

Overall, the research showed that, through the support and coaching they received, most of the participants managed to solve their money-related problems, improve their financial knowledge and understanding, and work on their budgeting skills. IT skills sessions contributed to addressing issues of digital exclusion, and increased their employability. The programme has allowed the majority of participants to get back on track, to stabilise their financial and employment situation, and consequently has provided them with confidence, self-esteem and psychological stability.

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1. New Horizons

1.1. The programme

New Horizons is managed by CHS Group and delivered by various partner organisations across Cambridgeshire, Peterborough and West Norfolk. It provides in-need participants with one-to-one coaching sessions, where coaches work with people who are the furthest from the labour market and most at risk of social exclusion. Through the programme, participants can access up to 20 hours of one-to-one coaching on money-related problems, employability, and digital inclusion. It targets three different but intertwined aspects:

- **Financial inclusion**: the programme helps to build financial resilience through debt advice, budgeting support and financial education

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- **Employment support**: the programme allows participants to understand their aspirations for work, shape their goals and develop motivation, skills and job readiness.

1.2. The evaluation

The evaluation has been carried out by the Cambridge Centre for Housing and Planning Research (CCHPR), which sits within the Department of Land Economy at the University of Cambridge. The evaluation began when the programme was launched in October 2016.

The evaluation is based on three strategies:

- Action research: CCHPR and CHS Group worked together, in an ongoing relationship, on the design of the programme
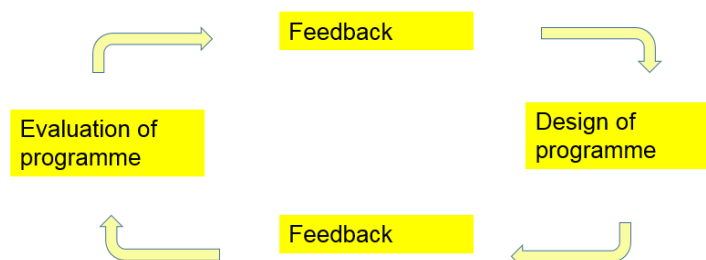
- Process evaluation: measuring outputs of the programme and what has been done, for example the number of participants enrolled, number of coaches employed, and number of people signposted on to other agencies

- Impact evaluation: measuring outcomes of the programme, for example the number of people who reduced their priority debts, improved their confidence as a result of the programme, or improved their mental health or started working

1.3. Methodology

Four different methodologies were used to carry out this research:

- Developing client paperwork: CCHPR helped with the development of information to be collected by coaches

- Analysis of administrative data: CCHPR analysed monitoring data collected on each participant through the Charity Log database

- Interviews: CCHPR carried out interviews with 20 New Horizons participants, 10 New Horizons coaches and 6 agencies that refer clients to New Horizons

- Analysis of case files: CCHPR have analysed the case files of 36 participants

1.4. Who are the New Horizons participants and what issues are they facing?

Between October 2016 and June 2019, 390, participants were enrolled in the programme, and 244 left the programme.

Of these:

- 59% were economically inactive, 41% unemployed

- 68% self-reported as having a disability

- Most lived in social-rented housing, and 45% were managed by a Housing Association

- 19% of them were homeless

Participants in the New Horizons programme either self-refer or are referred by social services and agencies including Citizens Advice or Jobcentre Plus. There are three predominant reasons for referral, and these were characterised by the majority of participants in the programme:

- Unable to pay priority bills, including rent (302 referrals)

- Mental health needs impacting on the ability to manage money and access services (274 referrals)

- Entering a hostel or supported housing (171 referrals)

Most of the participants CCHPR researchers talked to were going through very difficult times and felt that they were in very difficult circumstances and not in control:

> *"I was in a bit of a state financially… I was down the foodbank, getting the food parcels."*

> *"It was just getting me down and down and down, where I was getting to the point where I'd just had enough."*

2. Literature review

This section of the report summarises the existing literature about the cycle of deprivation, the role of digital exclusion in maintaining poverty, the behavioural and psychological aspects of poverty and social exclusion, and the role that mentoring and coaching can play.

Poverty, deprivation and social exclusion all tend to go hand in hand, creating a vicious circle of hardship, which is hard to break.

In their report on the multidimensional analysis of social exclusion, Levitas et al (2007) define social exclusion as:

> "*A complex and multidimensional process. It involves the lack of resources, rights, goods and services, and the inability to participate in the normal relationships and activities available to the majority of people in a society, whether in economic, social, cultural or political arenas*".

This literature review explores how existing research has considered these interconnected issues. The first part tackles the following questions: how does the existing literature treat and analyse multifaceted issues of deprivation, the notion of a poverty trap and downward spiral of social exclusion? What do we know about the link between unemployment, money-related problems and digital exclusion? The second part of the literature review explores our current understanding of mentoring and coaching for socially-excluded individuals.

2.1 The spiral of deprivation: poverty, unemployment, digital exclusion

Poverty and social exclusion

The latest report on poverty published by the Joseph Rowntree Foundation (JRF, 2018) provides an overview of the nature and the scale of deprivation levels in the UK, as well as its recent evolution. Over one in five of the population in the country lives in poverty, which corresponds to 22% of the total UK population. Precarious living conditions impact upon

both the employed and the unemployed. The report reveals that currently in the UK, four million workers are living in poverty, a sharp increase from half a million more than five years ago. Between 2015 and 2016, 9.7% of the population were experiencing "persistent poverty" (JRF, 2018), which particularly hits vulnerable groups in society, such as lone parents or single men without children. These two groups are particularly at risk, with respectively 25% and 12% of them living in persistent poverty.

The report also highlights that poverty cannot be understood and analysed separately from other dimensions of deprivation. Rather, it is one component of a vicious circle of hardship which is interconnected with other situations: unemployment, precarious work, poor housing conditions, but also poor physical and mental health.

Physical health decreases as income decreases, but also, "*poverty increases the likelihood of developing mental illness, and mental illness increases the risk of poverty*" (JRF, 2018, p44). This creates a vicious circle that is hard to break. Low-income people are particularly at risk of suffering from depression or anxiety, which in some cases leads to major differences in life expectancies. The report also unsurprisingly states that deprivation increases stress levels, worries and the feeling of loss of control, since about a half of people (45%) in the poorest fifth of the population declared they were worried about money or debt:

> "*Owing a debt to a credit union has the least serious impact on mental wellbeing while payday loans and unauthorised overdrafts have the worst effect*" (p 46).

Therefore, as well as impacting upon an individual's material situation, poverty, deprivation or destitution are worsened by the psychological effect of financial struggle, such as the fear of falling into debt or the inability to build up savings.

Although it directly affects economically deprived individuals, and can be worsened by money-related problems, the impact of poverty and social exclusion are far from being only monetary. Social exclusion can lead individuals to live in poor or inadequate housing, with poor nutrition, a higher likelihood of health issues (whether mental or physical), financial deprivation, unemployment and debt. All of these elements are part of a downward spiral of deprivation which can sometimes lead to homelessness. As explained by Shinn (2010), the likelihood of homelessness or the fear of losing a home is very prevalent amongst socially-excluded people.

Aside from material considerations, there has also been research on the psychological aspects of living in poverty or deprivation, which is very likely to erode self-esteem, self-confidence, as well as affecting the sense of living a meaningful life (Miliora, 2002; Miyauchi, 2012). Social exclusion can have very long-term effects (Spyrou, 2013) such as a feeling of alienation, unworthiness, helplessness (Riva et al, 2016), but also anxiety and depression (Bernstein and Claypool, 2012). It can also increase and aggravate the fear of dependence on others, particularly in our Western societies where independence is highly valued (Bell, Menec, 2015). The prevalent neo-liberal school of thought broadly tends to consider that the poor are responsible for their own situation, often positioned in political discourse as welfare dependents and a burden to the rest of society (Seccombe, 2011), which further increases their exclusion and marginalisation. This has described by Hunt (2018):

> *"Social exclusion, which is a state of deprivation caused by living in poverty; alienates individuals from society. Examples of alienation includes not having sufficient income to feed one's family, lack of education thereby limiting employment opportunities, and insufficient communication skills to speak appropriately during social, business and personal interactions."*

Links with digital exclusion

Another element of the vicious circle of deprivation, often forgotten in the analysis of poverty and social exclusion, is digital exclusion. This can be described as the inability or difficulty to use digital technology in the day-to-day life. Although it is less "life-threatening" than health issues or the risk of falling into homelessness, it is nonetheless an important factor in the marginalisation of population groups already facing hardship.

Digital exclusion "involves the unequal access and capacity to use information and communication technologies that are seen as essential to fully participate in society" (Martin et al, 2016; Schejter et al., 2015). Although more and more central given the increasing digitalisation of our economies and services in multiple sectors, the intersectionality between digital exclusion and social exclusion is relatively under-researched, and is rarely conceptualised as either a cause, a catalyst or an effect of deprivation (Helsper, 2012; Norris, 2001; Van Dijk, 2005).

Although there is recognition of a "digital divide", it is more often thought of at a geographical level- identifying regions or areas which do not have facilitated access to Information and Communication Technologies (ICT) rather than barriers at the individual scale. The Index of Multiple Deprivation which provides "a set or relative measures of deprivation for small areas across England" (DCLG, 2015) based on income, employment, education, health, crime, housing and the living environment does not take into account digital exclusion (Longley and Singleton, 2008). When tackled in research, the relationship between social and digital exclusion is often made through the lens of age groups, in particular the elderly (Koss et. al, 2014; Barnes et. al, 2006) or children and younger people (bowyer, 2019) but rarely considers working-age adults. This in itself might illustrate the level of expectations on their use of digital technologies and the internet, as well as the flawed assumption that they are not among the most vulnerable.
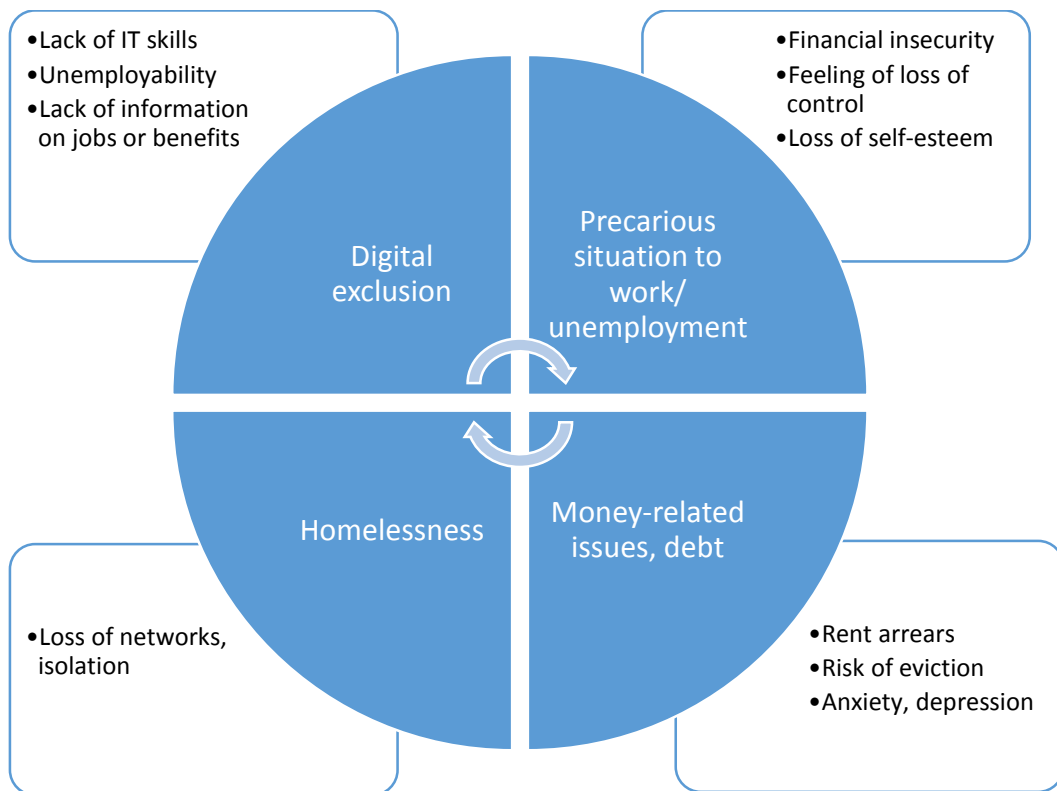
Whether it involves access to the internet or digital literacy skills, digital exclusion is difficult to measure. Existing research has estimated that 13% of the UK population are both socially and digitally excluded, which corresponds to approximately 6 million people (Low Incomes Tax Reform Group of the Chartered Institute of Taxation, 2012). Access to digital technology, and particularly mobile communications and the internet, remains a relatively expensive investment, and there are concerns that the poorer sections of society are digitally disenfranchised. Only 70% of British adults with incomes less than £9,500 per annum have internet access, compared to 98% of those with incomes in excess of £25,000. Research for a major housing association has shown that lower internet penetration is strongly associated with age, declining rapidly after age 45, but among households with children, 91% of social tenants have internet access, compared to 97% of all British households with children (Affinity Sutton, 2014).

The relationship between social inequalities and digital exclusion has been analysed by Van Dijk (2005) as a sequential relationship which has both direct and indirect exclusionary effects. Having little or no access to digital technologies hampers access to information or the ability to complete online forms, or might reduce employability even when basic digital skills are required. A report published by the European Commission found that 93% of European workplaces use and need digital skills, while the use of ICT has increased significantly in more than 90% of workplaces in the past five years (European Commission, 2016). This is reinforced by the fact that most health or social services are now online (Low Incomes Tax Reform Group of the Chartered Institute of Taxation, 2012), which hits the most

vulnerable first, and increases their dependency on social services. The Department for Work and Pensions recently stated that most applications for Universal Credit had to be submitted online, which progressively creates a "digital by default" (Martin et al, 2016) environment in most spheres of society. Finally, digital exclusion may also limit social interaction or civic participation and reinforce feelings of loneliness, isolation or self-exclusion from the rest of society (Schejter et al., 2015). It may also reinforce feelings of dependency and a lack of autonomy (ibid).

Some scholars have focused on the positive aspects of digital inclusion, seen as a virtuous circle "*with benefits for individuals in terms of improving educational outcomes, employability, health and wellbeing and reducing social isolation*" (Koss et.al, 2014 in Martin et al, 2016).

The previous section looked into the intersectionality between financial hardship, digital exclusion and unemployment, which are part of a downward cycle of deprivation and social exclusion. This section highlighted that these issues are closely intertwined, and are different facets of the same phenomenon. This can be illustrated as follows:

Digital exclusion
- Lack of IT skills
- Unemployability
- Lack of information on jobs or benefits

Precarious situation to work/ unemployment
- Financial insecurity
- Feeling of loss of control
- Loss of self-esteem

Homelessness
- Loss of networks, isolation

Money-related issues, debt
- Rent arrears
- Risk of eviction
- Anxiety, depression

2.2   Homelessness: the final point of the downward spiral?

Causes of homelessness

There are many pathways that lead to homelessness, and they are not always well understood or agreed upon (Chamberlain and Johnson, 2013; Fitzpatrick, 2005), mostly because it is seen as a multidimensional phenomenon (Somerville, 1992; Watson and Austerberry, 1986). It seems that financial insecurity, money-related problems, unemployment or insecure employment situation, debt, rent arrears, mental health issues are among the main potential factors. They are all part of the same downward spiral, and are often intertwined and self-perpetuating. This section will briefly explore the role insecure housing plays in this vicious circle of social exclusion, both as a root and a consequence of multi-faceted deprivation. It considers how the multifaceted nature of social exclusion explored earlier (unemployment, money-related problems, digital exclusion) sometimes leads to homelessness.

Although it is mostly due to financial deprivation and the inability to afford a place to live, homelessness interacts with a wide range of factors, which have been considered in the literature around the causes of homelessness. Taken altogether, these factors, whether individual or structural (Bramley and Fitzpatrick, 2017), form (or lead to) what is commonly called "social exclusion".

Chamberlain and Johnson (2013) have identified five different pathways into homelessness (Clarke et al, 2017): family breakdown, substance abuse, mental health issues, youth to adult transition and housing crisis. The link between homelessness and poverty is quite self-explanatory; people who become street homeless do so because they cannot afford to pay a rent (Warnes and Crane, 2006). In most cases, this has to do with unaffordability and insecurity in the private-rented sector, where other tenures such as homeownership are more secure and provide a safety net (Tinson et al, 2016). This is a two-sided phenomenon, which is often made worse by many landlords' behaviour. A survey conducted by Shelter on private landlords revealed that 42% of landlords refused to let to housing benefits claimants, which increases hardship for individuals already on low incomes.

Homelessness, seen by many as the end point of a downward spiral towards social exclusion (Shinn, 2010; Harding et al, 2011), affects the most vulnerable population in a society. Bramley and Fitzpatrick (2017) analyse the social distribution of homelessness in the UK in order to provide an extensive review on the causes of homelessness, "from data on the characteristics and circumstances of people who have had this experience". Based on a UK data analysis, they explain that homelessness is not randomly distributed across the population, but disproportionally affects already disadvantaged groups. Although deeply related, it is not simply about their financial situation, but other factors such as age, gender or ethnicity play a major role. For instance, young people, who are already at higher risk of unemployment, or in jobs that are low paid and insecure, are three times more likely to have experienced homelessness over the past five years, compared to adults (Watts et. al, 2015). Individuals aged 18-24 represent approximately half of the individuals who access homelessness services in England (Homelink, 2017). Single-mothers are also more likely to become homeless: research conducted by Shelter showed that 92% of single-parent families made homeless were headed by women, and the number of single-mothers found to be homeless has risen by 48% over the last eight years (Shelter, 2018).

Housing conditions and mental health and well-being

There is also a clear link between poor housing conditions and mental health. Nearly 15 million people in England live in poor housing, including 3.6 million children, 9.2 million working age adults and 2 million pensioners (Natcen, 2013), where poor housing is defined as either overcrowded housing, or housing that does not meet the Government's Decent Homes Standards.

Poor housing has a detrimental impact on health and wellbeing. A report published by Natcen in 2013 shows that 26% of adults living in poor housing report bad or very bad health issues, compared to 17% of those who live in decent housing. Mental health is also affected: adults living in poor housing conditions are 26% more likely to suffer from mental health issues, compared to those who live in good housing (Natcen, 2013).

Such figures reveal that poor housing can be both a cause and a consequence of physical and mental wellbeing problems; adding to the downward spiral of exclusion identified above. Where other issues such as debt or unemployment already affect wellbeing, the housing situation either triggers some of these issues, or exacerbates them further.

The role of housing tenure

Housing tenure also plays a key role in the articulation of poverty, social exclusion and housing conditions: property ownership rates have declined over the last decade, and home ownership has become less and less affordable for a majority of low-income households (Rugg and Rhodes, 2018). A report commissioned by the Nationwide Foundation stated that the shortfall in social housing has been met by a doubling in size of the private-rented sector, making it a "slum tenure" (Rugg and Rhodes, 2018) at the bottom-end of the market for low-income people. More and more people living below poverty levels have no other choice than renting in an unregulated private-rented sector, and the share of the PRS among other tenures increases with levels of deprivation in a given area. The authors make a valuable contribution to the understanding of vulnerabilities among private-renters: although the social-rented sector is still the largest "low-income" tenure, 38% of households living in the PRS are "within the bottom income one third of all households in England"- young adults and single parents being the most vulnerable. In addition, they state that a

large proportion of these households would be better off in they lived in the social-rented sector.

This is made worse by the fact that the PRS is the least secure and stable tenure: the 2014/15 English Housing Survey reveals that 81% of tenancies in England were assured shorthold tenancies, while the proportion of secured tenancies has significantly decreased over the last few years, and constitutes less than 4% of total tenancies. Private-tenants, and in particular low-income households are much more exposed to a lack of sense of security, rent increases within the tenancy term, short notices and eventually evictions. This has been evaluated by the Review Omnibus among tenants who faced a short-term notice of end of tenancy, and summarized by Rugg and Rhodes (2018) as follows:

> *"In total, 10% of respondents were unable to move straight into another settled arrangement on leaving their last private-rented tenancy: 3% described themselves as 'homeless' during that period, and 7% had to move with family or friends".*
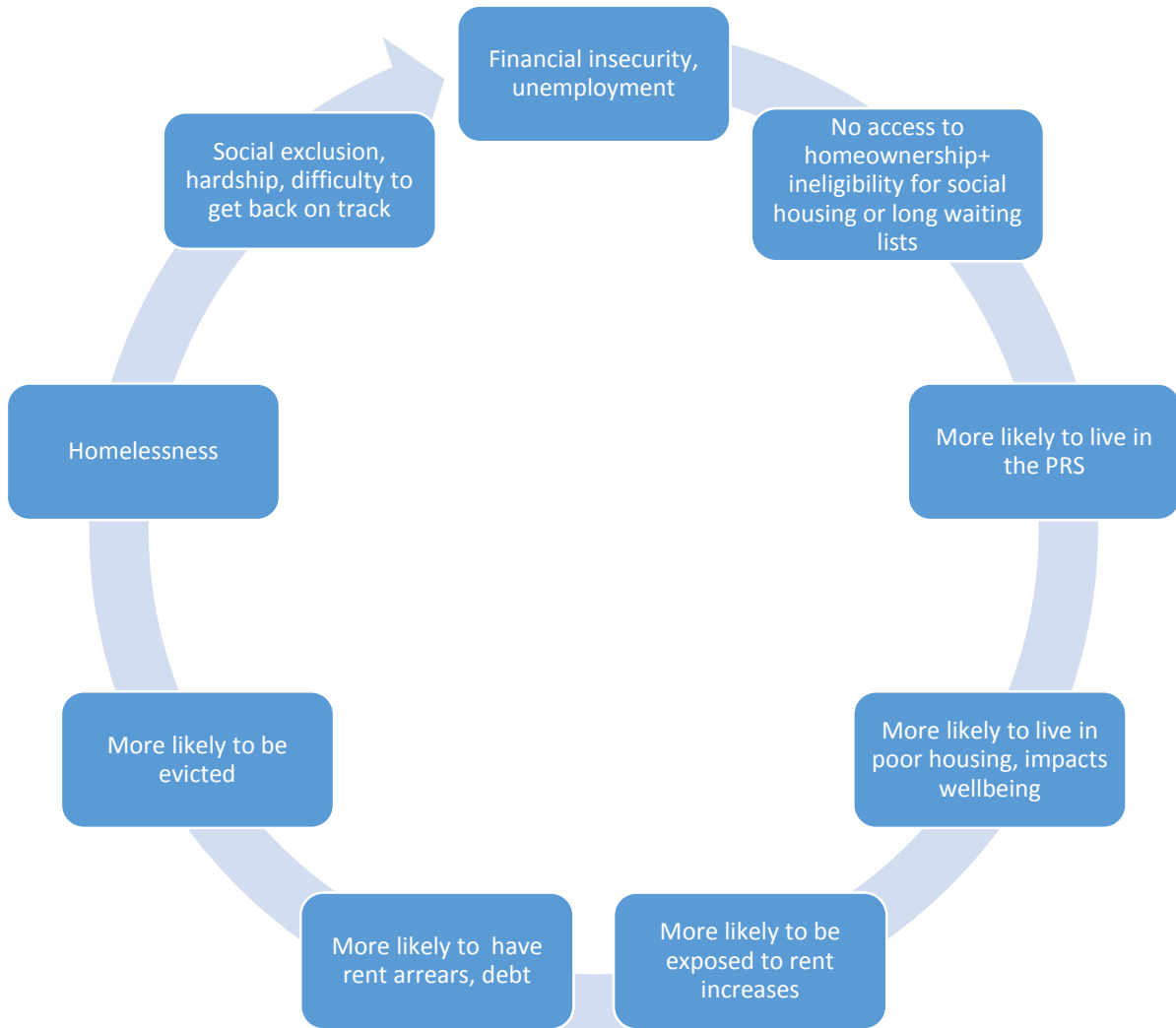
New legislation on PRS-regulation has also made easier for landlords to impose a "no-fault" eviction on their tenants which are not motivated by rent arrears or property damage. This puts hundreds of already vulnerable families at risk of homelessness. A report conducted for the JRF also considers the growth of the PRS as the main driver of the growth of evictions in England (Clarke and al, 2017). Research conducted by Generation Rent reveals that 216 households evicted every week in England are becoming homeless. They can then enter a vicious circle of deprivation, made acute by the fact that they are often ineligible for social housing, precisely because they are "deemed intentionally homeless, or not in a social group considered to be in priority need" (Clarke et al, 2017).

In addition, evidence from a longitudinal household panel survey shows that eviction from rented housing is associated with increased risks of mental health issues immediately before the eviction occurs (Pevalin, 2009 in Clarke et al., 2017). This supports the downward spiral theory, since poor mental health could also increase the risk of eviction, and worsen after the eviction. It also interacts with the poor quality housing issues mentioned above. As explained by Rugg (2008) "many tenants with properties at the cheaper end of the PRS may not address maintenance requests to force a tenant to move where there are concerns about the tenant's behaviour or non-payment of rent" (Clarke et al., 2017). Equally, tenants might be

reluctant to complain about poor housing and poor management or repairs for fear of being evicted.

Debt and rent arrears are among the most common reasons cited by landlords who have removed a tenant from their property in the last three years, where rent arrears of at least two months were responsible for 46% of evictions (Shelter, 2016). Clarke et al (2017) explain that rent arrears are very often caused by problems with housing benefits, administrative problems with claiming benefits, delays in payments or sanctions to JSA/ESA. Here again, the housing situation interacts with a wide range of factors already mentioned in the multi-faceted nature of deprivation. Among other factors, a lack of information on housing support, about the documents needed, and trouble getting online to claim benefits can be a cause of rent arrears and eviction. Changing circumstances, including insecure jobs or losing a job is also a frequent explanation of rent arrears which eventually lead to eviction (Clarke et al, 2017). A last factor cited by the authors is poor money management, often related to mental health issues.

All these elements confirm that the three challenges identified by the New Horizons programme (money-related problems, unemployment, digital exclusion) and homelessness can be, in some cases, the two sides of the same coin. Vulnerability in different forms (either physical, material or psychological) can rapidly escalate to homelessness for people suffering from deprivation. In return, homelessness, bad housing or insecure housing can put people at a high risk of social exclusion, poor physical and mental health, exclusion from specialist support services, making it difficult for vulnerable people already in severe hardship to get back on track. This could be summarised as follows:

Financial insecurity, unemployment

No access to homeownership+ ineligibility for social housing or long waiting lists

More likely to live in the PRS

More likely to live in poor housing, impacts wellbeing

More likely to be exposed to rent increases

More likely to have rent arrears, debt

More likely to be evicted

Homelessness

Social exclusion, hardship, difficulty to get back on track

2.3 Behavioural and psychological aspects of poverty and social exclusion

Another wide body of literature has looked into the behavioural and psychological aspects of living in poverty, with a focus on two specific questions: how does financial deprivation impact not only on material conditions, but also on the decision-making process and the cognitive function; and how do behavioural studies show that the psychological effect of poverty imposes a double burden on people already in dire straits? How can that inform support services such as one-to-one coaching sessions?

This literature sought to tackle the causes of persistent poverty while challenging traditional approaches of poverty, which very often dismisses its cognitive and psychological aspects. It is however very important to take these elements into consideration, because they bring to light aspects of poverty that cannot easily be observed from an "outsider" perspective, while also providing more explanations of the difficulties people may have to get out of poverty. Traditional explanations of poverty usually involve either individualistic assumptions (where poverty is due to personal failings) or more holistic approaches (where elements such as childhood, family and the environment in a wider sense are held responsible). Psychological and behavioural analyses of poverty bring a third potential explanation. It allows us to question not only why people are poor, but also why they struggle to get out of poverty. It also challenges the commonly assumed "neo-liberal" discourse, which often suggests that the poor are either lazy (when it comes to getting back into work versus staying on benefits) or make poor financial choices and counterproductive decisions for themselves (Katz and Hofer, 1994; Kim et al, 2006).

In summary, the cognitive approach to poverty suggests that having to cope with different and serious money-related problems may impinge on the ability to focus on other things such as education or job-hunting. In other words, the all-consuming daily-life efforts of people in dire straits might prevent them from finding the right path out of poverty.

This has been measured by Mani et al (2013) in a paper called "Poverty impedes cognitive function" where the authors evaluate the impact of financial concerns on the cognitive function of low-income individuals. They conducted a first set of experiments in New Jersey between 2010 and 2011 among people with various income backgrounds, and tested their responses based on different financial-solving scenarios. They concluded that low-income

people whose concerns are minor perform at a similar level to well-off participants: if the projected financial burden is low (such as a low-cost car repair), the income is not a discriminating factor. However, when the same low-income people suffer from financial pressure (such as anticipating an expensive car repair), the drop in their cognitive function is equivalent to an entire night's sleep, while more affluent individuals perform the same.

A second set of experiments were conducted among farmers in India, before and after annual harvest, which confirmed that farmers show diminished cognitive performance before the harvest. The study also shows that the problem does not come from focusing on one task, but rather on the ability to deal with multiple pressing problems at the same time and to tackle them with sufficient mental space and resources. They conclude that scarcity has a clear impact on cognitive function, and "consumes mental bandwidth that would otherwise go to other concerns in life".

Their research also seeks to overcome the common binary approach to poverty, which is either seen as absolute or relative (Deaton, 2004). Using examples from both the developed and the developing world, they suggest a new definition of poverty as "the gap between one's needs and the resources available to fulfil them." (Mani et. al, 2013). Therefore, "being poor means coping not just with a shortfall of money, but also with a concurrent shortfall of cognitive resources. The poor in this view are less capable not because of inherent traits, but because the very context of poverty imposes load and impedes cognitive capacity" (Mani et al., p 980).

According to the authors, these findings have important policy implications which are as yet unrecognised in practice by policy-makers. They suggest that support on filling forms out or offering planning prompts can make a difference, which confirm the benefits of coaching offered in programmes like New Horizons.

The same authors have explored this issue further, in an article published in 2018, where they observed that financial concerns and money-related anxiety have a multiplying effect for people in financial dire straits. The fact that concerns about cost and money are more easily triggered for lower-income people seems quite obvious; but the authors show that it is also the case in daily event situations which do not necessarily involve an economic dimension. They conclude that "the poor see an economic dimension in many everyday experiences; a dimension that is largely absent for those who are better off." This has important

implications, because it suggests that low-income individuals are more likely to make a cost-benefit analysis, or to focus on costs only, in many daily life choices, such as education, training, or health-related decisions. In terms of implications for policy-making, they conclude that nationalised healthcare systems where people do not have to worry about the cost of medical appointments limit psychological costs for low-income people, compared to places like the US.

Hall et al (2013) have explored similar issues in an article entitled "Self-affirmation among the poor: cognitive and behavioural implications", where they study the harmful cognitive effect of the stigma associated with poverty, as well as its snowballing effect on the sense of self-worth and integrity. They conducted randomised field experiments at an inner-city soup kitchen in New Jersey where low-income participants were asked to describe a personal experience which made them feel proud or successful. Self-affirmation theory posits that when the sense of self-worth is jeopardised, people perform less well as a sort of anticipation of the stereotypes or stigma they suffer from. This has been evaluated in a wide range of domains, from education and racial stigma (Cohen et.al, 2006; Cohen et al, 2009) to health (Howell and Shepperd, 2012).

In the experiment they conducted, the hypothesis was that "by reminding low-income individuals of important sources of self-worth and pride, self-affirmation would alleviate the psychological threat and distraction associated with the stigma of poverty" (Hall et al, 2013). They then assume that by improving cognitive performance through self-affirmation, participants would be more likely to take advantage of existing support, such as public benefit programmes, relying on a study led by Currie et al. (2001) in which stigma was proved to hamper participation in food stamp programmes.

A first experiment measured the impact of self-affirmation on the cognitive performance of the poor. Participants who were previously asked to remember a situation where they felt proud were more likely to perform better at the test. A second experiment isolated the effect of self-affirmation from other possible factors such as a positive mood. The third experiment revealed that self-affirmed people were much more likely to inquire information about benefits they could be eligible for. Overall, this research sheds lights on the cognitive aspects of poverty, as well as ways to overcome them through stimulated confidence and self-esteem. The authors conclude that "self-affirmation appears to help remove threatening and distracting thoughts, thereby producing better cognitive performance and increasing

willingness to entertain otherwise stigmatizing benefits and services", which has important policy implications.

Similar findings were obtained by Spencer and Castano (2007) who found that low-income students who were asked questions about their parents' socio-economic situation performed worse than those who were not asked these questions. It suggests that programmes which do not only tackle the "material" aspects of poverty, but also its psychological and behavioural consequences, particularly regarding the harmful effects of stigma, have a larger potential of success. Therefore, on top of material or physical support, individualised psychological support, confidence courses, "boosting" sessions can make a great difference. As explained by Gandy et al: "processes which build in small empowering interactions between users and service providers, at key moments, can potentially boost a person's psychological resources which can, in turn, increase their ability to overcome disadvantage".

This has been analysed by Hawkins and Kim (2011) through the lens of the Socio-Economic Empowerment Assessment (SEEA) which they describe as "a bio-psychological assessment approach and an ecological multi-systems perspective to better understand the linkages among an individual's psychological processing, life experiences and culture in relationship to their financial security" (Hawkins and Kim, 2011). This tool, split into 14 questions, seeks to better understand the psychological impact of poverty and financial insecurity, and is then used by support and counselling agencies, financial literacy programs, social work agencies or mental-health related programmes. Questions range from money management, perspective on finances, spending habits and the emotional side of spending, educational and social barriers or dynamics, and anticipation of the future. The authors then use a case study of a single mother who is dealing with poverty, aggravated by domestic violence and an insecure financial situation. Describing the use of the SEEA by the social worker, the authors conclude that knowledge of financial literacy does not do enough to address complex and intertwined issues of poverty and financial insecurity. In other words, knowing what to do, identify what is the best possible behaviour or choices does not necessarily lead to actioning them, because other factors interact which need to be considered. Rather, an individualised approach which takes into account the "ecological multi-systems perspective" provides a better insight into the "individual psychological processing" (Hawkins and Kim, 2011).

Therefore, this raises the question of how can these entrenched issues of poverty, unemployment and digital exclusion be tackled altogether? In the context of the New Horizons project, these issues are being tackled through one-to-one coaching, raising the question of to what extent can one-to-one coaching lead to individual autonomy in the context of poverty, and how has this been explored in the existing literature?

The following section will look at existing research exploring existing research on the potential of one-to-one coaching to alleviate a downward spiral towards social exclusion.

2.4   Mentoring and one-to-one coaching

> *"Mentoring has emerged as a key policy intervention in responding to the needs of a diverse range of individuals and social groups across a wide range of policy contexts, from business enterprise; primary, secondary, tertiary and professional education; health and social care; community development; vocational training and employment. It engages and benefits individuals throughout most stages of the human life cycle"* (Social Mentoring Research Group, 2007).

Mentoring has a long-lasting history in particular in countries like the US. Early 20th programmes such as the Big Brothers/Big Sisters in America (BBBSA) mostly focused on delinquent youth and vulnerability among young people (Newburn and Shiner, 2006). Such youth-oriented models were transferred to the UK more recently, in particular in the wake of the New Labour election in the mid 1990s, with programmes such as the Dalston Youth Programme (DYP) or the Big Brothers/Big Sisters UK (O'Sullivan, 2000; Skinner and Fleming, 1999).

A challenging feature of a mentoring approach has been raised in that the expansion of mentoring emphasises a "responsibility-led" approach:

> *"Young offenders were to be made more personally responsible for their actions; the problem of poverty, educational failure and family dysfunction no longer usable as 'excuses' for offending anti-social conduct"* (Newburn and Shiner, 2006, p24).

It has been recognised that the hardship faced by many people is "multidisciplinary" (*ibid*) and consequently has to be tackled as such. The range of initiatives (such as the New Deal Initiative which focused on employment, the Social Exclusion Unit or the Policy Action Team on Rough Sleepers) launched during this period stems from this multi-faceted approach to deprivation.

There is a wide range of academic literature on mentoring, which stems from very different perspectives, mostly youth (Philipp, 2000), education (Colley, 2003: Eller, Lev and Feurer, 2014), health or disabilities (Werner and Smith, 1982; Russell, Dexter and Bond, 1992), or professional working-environment (Kahle-Piasecki, 2011; Wareing, 2011). In the field of public health, for instance, existing research proved that at-risk individuals showed higher degrees of resistance to ill-health, unemployment or delinquency when they had an individual relationship with a "significant other" (Social Mentoring Research Group, 2007) either from a local community, a relative or external support (Katz, 1997).

Most of the literature on mentoring describes mentoring as an impactful way of helping vulnerable individuals towards a more stable and secure lifestyle (Xu and Payne, 2014; Menges, 2016), and sometimes promote upward social mobility (Borders et al, 2014; Tuason, 2013).

Programmes called "Mentoring Plus" developed in the UK in the 2000's and pioneered by the DYP in places like London, Manchester or Bath (Newburn and Shiner, 2006) provided mentoring support aimed to "*reduce youth crime and other at-risk behaviour, help at-risk young people back into education, training and employment*" (*ibid*). To achieve that, the programme matched disaffected young people with volunteering mentors who provide support and advice on a variety of topics, such as literacy, job-searching skills, interview skills or other personal goals. The assessment conducted by Newburn and Shiner (2006) shows positive outcomes on education, training and work. The programme seemed to have helped participants to get back on track, particularly in relation to job-seeking, developing essential skills or engaging with a training activity. The impact of the programme on more indirect goals such as reducing offending is less clear. However, the authors explicitly highlight a difficulty in attributing observed changes to the programme, and in particular to the mentor-participant relationship:

"Thus, seeking to increase young people's involvement in education, training and work was a clearly specified goal of the programme and provided an explicit focus for its activities. Reducing offending, by contrast, was a general aim and did not provide a specific focus for the structured elements of the programme. When set out in these terms our findings may seem unsurprising and yet their implications for practice typically remain unrealized."

This led them to conclude that mentoring programmes would be more impactful if they explicitly pre-defined precise goals (and not simply general statements such as 'reduction in offending') and established a clear model of change which would not simply be based on a "one-size fits all approach" where all participants receive the same "treatment", with little variation according to their own personal circumstances.

However, mentoring and coaching for adults at risk of deprivation has been under-researched, and is less developed in mentoring programmes (Scutella, Wilkins, & Kostenko, 2013; Smith, 2013). As summarised by Eby et al (2013), three groups have been particularly over-represented both in mentoring programmes and in research on mentoring: excluded or at-risk youth, students, and employees, in the context of either educational or professional training mentoring. Little attention has been paid to disadvantaged, socially-excluded or marginalised adults (Hunt, 2018). Moreover, mentoring has until recently been approached in 'silos'. For instance, Kram (1983) established a clear distinction between career development mentoring and psychological mentoring.

Most researchers have identified that commitment, trust and effective communication are central in the success of a mentoring programme (Kram, 1983; Hunt, 2018). As explained by Allen (2006):

"Mentoring goes beyond teaching knowledge, skills, or the mere passing on of information; it is a complex, nurturing, developing and empowering relationship that requires mutual learning, sharing and understanding" (Allen, 2006, p37).

Financial coaching or mentoring has been explored by Loomis (2018). Based on the post-financial crisis context in the US, the author evaluates the effect of financial inclusion programs widely implemented by national not-for-profit organisations and public agencies in order to raise awareness, control and security over daily expenses and their financial

situation more generally. The author examines the effect of these capability programs based in Boston, which seem to illustrate a turn from group-based workshops to one-to-one "coaching" models for low and moderate-income participants.

Such programs differ from inclusion programs such as the New Horizons project because they do not address the multi-faceted experiences of deprivation, but rather focus on financial literacy exclusively, or on behaviours such as budgeting and spending habits. However, they provide knowledge about the assessment of financial coaching methods for financially unstable individuals. It also allows us to measure the effectiveness of such coaching on financial empowerment and routes towards autonomy. Based on 14 months of qualitative research, the author shows how:

> "*The focus on the everyday practices of financial coaching reveals how the boundary between financial exclusion and inclusion is remade as financial coaches shape the financial habits and behaviours of their low and moderate-income (LMI) clients*" (Loomis, 2018, p 144).

Although such initiatives have long been in existence in the US (Cruikshank, 1999; Witkowski, 2010), the focus from 'literacy' to 'capability' (Loomis, 2018) seems to mirror a "coaching turn" (Loomis, 2018; Lienhardt, 2017) where the emphasis is on the empowerment of the participants. The author defines financial coaching as a way which "*seeks to empower clients to become more self-sufficient and financially stable through fastidious attention to ones' personal finance*" (Loomis, 2018, p144).

The Boston case is particularly insightful because many one-to-one financial coaching programs are being taken care of by social services which often support participants on other issues such as housing or unemployment. Participants are often referred to these services from social services organisations or social work communities. The principles of one-to-one financial coaching have been described as:

> "*The coach acts as a sounding board, builds confidence (…) facilitates learning, asks questions, listens with compassion, develops skills (…), provides a challenge, acts as a model, and explores potential. The coach may help the client to reframe limiting beliefs and thoughts that may serve as obstacles to accomplishing their goals. When it comes to beliefs and thoughts about money and finances, most people could benefit from*

working with someone who can help them move beyond those barriers into a more positive and productive approach." (Gooler Loeb, 2014, p3).

The underlying principle of financial coaching is "co-active coaching" (Loomis, 2018) where the coach's role is not focused on providing technical skills, but rather on empowering the client, encouraging them and addressing potential lack of motivation or confidence. Tools such as the Financial Wheel of Life are used as reflection exercises where the client is encouraged to rank their level of satisfaction. Focusing on their perception of a given financial situation *"allows coaches to draw on their human services training to improve a client's subjective sense of well-being"* (Loomis, 2018). The Financial Wheel of Life puts the emphasis on the clients' perception of their own situation:

Financial Wheel of Life

Directions: The eight sections of the Financial Wheel of Life represent financial balance. Seeing the center of the wheel as "0" and the outer edge as "10", rank your level of satisfaction (0= very dissatisfied; 10=extremely satisfied) with each area by drawing curved lines to create a new edge. The new perimeter represents your personal Financial Wheel.

Source: Loomis (2018)

One of the main findings of Loomis' (2018) evaluation is that the coaches themselves do not need to be experts, and some of them even recognised that their own potential lack of technical knowledge could be an advantage. It allows the coach-client relationship to be more balanced, and to avoid situations where the whole power dynamic is on the coach.

Therefore, clients may feel they are more in control, and feel empowered and "ownership in solving their own financial problems" (Loomis, 2018) instead of passively receiving top-down paternalistic advice. It allows the client not only to diagnose which problem they are facing, but also to identify by themselves the ways to overcome them. Some interviews the author conducted with the coaches illustrate quite well this problem-solving approach:

> "*I want (my clients) to feel empowered and knowledgeable, or at least empowered in their lack of knowledge to say 'I can figure this out. I know what steps I need to take. These are the resources I'm going to check into. These are the places that I am going to call, and I am going to solve my problem.' Self-sufficiency and financial empowerment really go hand-in-hand. And when people feel empowered, they are better able to take control of their finances*".

In this case, financial coaching focuses on behaviour change, and intends to progressively turn specific positive behaviours into habits. To do so, a commonly-used method is goal-setting. The peculiarity of such a method, such as the SMART (Specific, Measurable, Achievable, Relevant and Time-bound) goals is that they are personalised and not standardised. They allow the coach to set individual and distinct objectives based on each client's personal circumstances. The underlying principle consists of "*learning the habit of careful financial decision-making in particular in relation to funding*" (Loomis, 2018). Each client sets a goal, and is then expected to evaluate how each financial decision will affect the likelihood of reaching the goal, in a positive or negative way. The ability to reach the goal is more important than the goal itself, which can vary from setting a maximum amount of spending to paying overdraft fees or open a savings account. Budgeting is also commonly-used. It consists of an initial assessment which compares income and expenses, and therefore allows to identify where savings can be made. This method proved successful, in particular when there is a mismatch between what the client believes they are spending and where the money actually goes.

However, Loomis (2018) warns against the shortcomings of this method, in particular when coaches are unable to "*understand a negative balance sheet as anything other than a client's failure to track and rectify their budget*" (p148). An excessive focus on individual responsibility and self-empowerment might be counter-productive as it "locates the barriers to financial hardship is not simply the result of the individuals' behaviour. Therefore, this "seemingly positive discourse of empowerment" (Loomis, 2018; Roy, 2010; Rankin, 2013) might on the

one hand shift responsibility from the state to the individual, and on the other hand contribute to seeing poverty as a "*purely technical issue which can be resolved by fitting individuals to the market*" (Marron, 2013).

Similar shortcomings where reported by Colley (2003) in a wide research project where she tackles youth mentoring within UK training and education programmes. As summed up by Philipp et al (2004):

> *"Colley argues (...) that such mentoring interventions are predicated on adjusting attitudes, behaviour and beliefs about employability (...) at the expense of attention to structural inequalities and constraints that may themselves frame the experience of the young person".*

3. Overview of the main outcomes for participants

This section of the report provides evidence about the impact of one-to-one coaching on people suffering from financial and digital exclusion and exclusion from the labour market. It draws on qualitative research with coaches and participants from the New Horizons coaching programme.

New Horizons is managed by CHS Group and delivered by various partner organisations across Cambridgeshire, Peterborough and West Norfolk. It provides in-need participants with one-to-one coaching sessions, where coaches work with people who are the furthest from the labour market and most at risk of social exclusion. Through the programme, participants can access up to 20 hours of one-to-one coaching on money-related problems, employability, and digital inclusion.

Interviews were carried out interviews with 20 New Horizons participants, 10 New Horizons coaches and 6 agencies that refer clients to New Horizons and the case files of 36 participants were analysed.

Up to June 2019, the following results were observed in the three main areas targeted by the programme. Of the 244 participants who have exited the project;

Financial inclusion

- 109 participants reduced priority debts
- 92 participants reached agreement on debt repayment with creditors
- 91 participants reduced non-priority debts
- 78 participants made new benefits claims

Digital inclusion

- 77 participants set up an email account
- 74 participants used the 'Making Money Count' website to plan for a return to work
- 50 participants acquired a smartphone or a tablet with internet connectivity
- 43 participants started using internet banking

Employment

- 68 participants were shortlisted for an interview

- 38 participants started volunteering

- 37 participants entered paid work (including casual work)

3.1 MOW Outcomes

In order to better evaluate and visualise participants' progress, CHS and CCHPR have developed an assessment tool which covers the three areas of the programme: money, work, digital inclusion. The MOW (Money, Online, Work) assessment tool is used by coaches at each session: for each target and pathway covered by the programme (e.g. covering one's living costs without falling behind, getting back to work, budgeting in a confident way etc.), coaches support participants' to score their stage on a scale of 1 to 7 (see example below). This allows coaches to better know the current situation of participants and adapt sessions. It also allows the participant to visualise their own progress towards the final target in a clear and visual way, and gain confidence from what has been learnt so far.

It is presented as follows:

Money, Online & Work Personal Health Check

I get help and advice with money, being on-line and work when I need it

I plan ahead for changes in my life and feel confident about managing them

I have a current account and use it without incurring penalty charges

I am confident about finding training, voluntary and/or paid work

I budget and plan ahead for the things I need

I enjoy building my skills and confidence

I can cover all my living costs, including one off costs without falling behind

I regularly use the internet to save money and to access information I may need

I always get the best deals when I am buying things (e.g. Goods & Services)

I don't worry about money issues

Date completed:

Client name:

LOTTERY FUNDED

European Union
European
Social Fund

Using each participant's casefile, CCHPR evaluated progress using the MOW tool. The following table summarises average statistics for each target, using the first and last assessment of the programme, using data up to October 2018:

Change in participants' rating between first and last assessment	% participants' rating increased	Average change in rating (/7)
Getting help when needed	67%	+2
Using the internet	63%	+2
Confidence about managing life changes	63%	+2
Building skills and confidence	61%	+2
Confidence about finding training/voluntary/paid work	61%	+2
Making a budget	59%	+2
Covering living costs without falling behind	57%	+2
Not worrying about money	56%	+2
Getting the best deals	51%	+1
Using current account without incurring charges	49%	+2

The table gives a good overview of the progress made by the participants in the different areas tackled by the programme. It shows that for every target, a large majority of participants have seen their rating increase between the first and last assessment. Except for the "getting the best deals" objectives, participants increased their rating on an average of two points.

Participants often agreed that the MOW tool was one a helpful aspect of the programme, because it allowed them to track their progress:

"You can see the low scores at the beginning, they gradually got higher and higher and I think all of them were quite high by the end…It's a good visual aid, definitely."

Many coaches also described the advantages of the MOW tool:

"I really like it, although I think everybody uses it very differently."

"I think it's fit for purpose. It is quite lengthy…. but it's a good way to get to know the participants. So personally I think the MOW is very good, it is complete and visual. I think it is really effective."

3.2   Who benefits from 1-2-1 coaching?

The evaluated found that the New Horizons programme benefits a range of people. The client groups of the different providers are quite different in terms of needs and personal situations, but a variety of people have benefitted from their involvement in the programme.

New Horizons offers support to people who struggle to manage their finances because they are on a very low income, have problem debts and are struggling with repayments, misspend their money or do not know exactly what help and support they are entitled to. The programme also helps deal with money-related anxiety, lacks of support networks or issues such as disability or family problems.

The programme brings benefits to older people who lack IT skills, but also to younger people who are proficient in using smartphones but have never learnt IT skills (e.g. word processing) that have the potential to improve their employability:

"I think it is very helpful, gives you more confidence, definitely. Especially for stay at home mums that don't think there's anything out there for us. We just sort of think "I didn't do anything in school. Once the kids grow up we're going to have a crap job and be struggling with money for the rest of our lives. But they do give you more of an open mind of all the different things you can do. "

The programme seems to benefit individuals from every age band:

"You know, many people my age, they're 50-55, they need this help. Because… they're in debt but they fear to talk to somebody."

"It could help a lot of young people, who aren't sure what they want to do with their lives." [Coach]

However, the research identified that not all clients benefit from the coaching. The mindset of each individual is fundamental to making the programme work for them, and the willingness of participants to participate, engage and make changes is a central ingredient for success. As explained by one of the coaches:

"People have to want to engage."

If people do not want to engage with the service, or are reluctant to make changes, then the programme is not as beneficial. Some participants were not willing to change unrealistic financial arrangements. For example, one participant was living in extreme poverty but donated almost all his money to a charity, others did not listen to budgeting advice, or refused to open a bank account or switch providers for certain services. Without willingness to work with the coaches and make changes, benefits can be limited.

4. In what ways do people benefit from 1-2-1 coaching?

As summarised by one coach, the New Horizons programme is all about taking back control:

> *"I think certainly the programme is just about helping them to be more in control, to take some control back on their lives"*

4.1 Taking control of finances

4.1.1 Fixing immediate problems

Helping participants to take control of their finances was a central aspect of the support provided during individualised coaching sessions. This part of the programme illustrates the progressive approach used by coaches, from solving immediate crises to building necessary skills, and then slowly empowering participants to change their spending habits and therefore improve their own financial situation. This part of the programme was designed to enable participants to identify realistic short and long term financial goals, and to work on the necessary skills to find a way to meet these objectives. Often this involved taking action to prevent financial pressures and problems from deepening or worsening, and then learning what help was available and how it could be accessed:

> *"Going through Debt Relief Order with Amanda. I wouldn't have known these things were out there. I often say to coach "if it weren't for you I'd be really lost, I'd just give up."*

> *"I didn't realise that when you get down to a certain amount you can claim benefits, so I was paying all the full bills and everything."*

4.1.2 Getting on to a secure and stable base

Coaches often taught participants financial skills which secured a better understanding and day to day control of their money. This was achieved progressively, in a comprehensive manner. The first step for participants was to create a secure base on which to build. Many new participants were in an unstable financial situation, struggled with unmanageable debts, or felt out of control and unable to manage their day-do-day life. Getting onto a stable base from which participants could start to build their skills, reduce pressure, increase their

confidence and free some 'mental space' for other purposes was a priority. Activities which created a better "here and now" understanding of money, whether it was attitudes and values related to money, income and expenditure patterns, making payments, improving the current use of financial products and services, all helped participants to make their financial situation more manageable.

Coaches helped participants move onto the correct benefits, and get a better knowledge of what financial support they were eligible for:

> "I wasn't claiming anything; I wasn't getting any money in at all. [Coach] addressed that straight away. She got on her phone and booked the social services meeting for me to get signed on."

> "When [coach] came on board, she said 'with your health issues, I think you should have gone for ESA [rather than Universal Credit] so she's helped me apply for that."

Very often, coaches took practical action on behalf of participants at the initial stage of the programme, in order to prevent urgent problems from intensifying or getting worse:

> "But it was him phoning up different bits of [housing association] who finally discovered that it was actually Discretionary Housing Payment that had stopped. Simply him having a phone and knowing where to phone is useful."

They also arranged crisis support to meet basic needs for participants who were most at risk of homelessness and poor nutrition, and the consequential negative impacts on their mental health:

> "[Coach] put me in touch with the foodbank."

> "[Coach] sorted out a 'Stay Well' grant for me…where they give you a top up on your gas and electric… she got me £100 on each… which was a godsend because we were really running low."

4.1.3   Addressing debts and identifying priority payments

As a first 'emergency response' for participants facing unmanageable financial situations, coaches often helped to address debts and communicated directly with creditors on behalf

of participants in order to make repayments more manageable. This was beneficial in tackling problem debt, and also in reducing the mental stress of living in such debt:

> *"[Coach] helped me to get the Barclaycard people off my back... I am very appreciative of that because at least now I feel a bit of relief."*

> *"It's easier to move than it is to pay a debt. But this time I've paid all my debts. So yeah that sticks out more than anything. She's helped me no end with that."*

It also involved helping participants open a new bank account, get immediate support through a Debt Relief Order (DRO), or set up direct debits for the first time:

> *"She showed me how to set up direct debits and all like that. Because I didn't know anything about direct debits. She set all that up."*

This was useful as it helped participants to manage their money online, and to learn how to alter payment schedules to avoid falling back into debt:

> *"It showed me the fact that if I fall short, I should always go back to the standing orders and adjust the dates before they're due to go out."*

Coaches supported people to change their bank accounts, therefore in some cases reducing onerous overdraft charges, and leaving clients with more money overall:

> *"Coach also helped me find a new, better bank account. Because I was paying so many charges on this account, I was going over my overdraft and I was getting charged (...) So he's found me a better deal."*

Learning how to repay debts at a manageable rate was also judged useful by participants, who could sometimes feel overwhelmed by the amount of money they had to pay back. When it came to debt, participants were often encouraged to pay off debts at a manageable rate rather than to try to do it all at once:

> *"I was making myself get into trouble trying to pay all these bills off,"*

4.1.4 Better understanding of in-goings and outgoings

Personalised coaching helped participants to better understand their budget and spending habits. Budgeting was a central aspect of the programme, and participants gradually worked through their finances with coaches until they had a better understanding of their income and expenditure.

> *"The budgeting was a big help because I've never really laid my finances out like that before. But I feel like that's something I'd carry on and keep doing. Because it's quite useful to see what's going out every month and how you can reduce it... I never really thought about it before and it's kind of an eye-opener when you see it on paper like that."*

Participants were often encouraged to write down all their spending in a diary, on a daily basis. Interviews revealed that participants benefitted from this approach, which meant that they were able to see the bigger picture of their income and spending patterns.

> *"It's opened up my mind a bit more... it's made my thoughts a bit clearer in the way I budget."*

This helped some participants to make better decisions about managing their spending:

> *"It's put me on a steady pace. I know what money's coming in and what money's going out. I know where the money's going and I know what money I've got to spend. Whereas before I'd go to the cash point... and draw it all out."*

4.1.5 Making money go further: changing habits to reduce spending

Once a stable financial base was established and budgeting was introduced to bring spending under control, the next step for participants was to improve their financial situation. Different approaches were adopted, including encouraging a change of mindset. This helped participants to manage their money and even to save:

> *"Yeah, like now I can think 'do I need it or don't I need it?' I find saving a lot easier."*

Coaches taught participants how to be more careful about their spending, how to prioritise important expenses and how to anticipate future needs:

> *"It's kind of in the moment, like if I see something and then I see something else it's like 'do I want that or do I want that?... that one's cheaper!' Thinking first before buying something."*

Changing habits to reduce spending could be done in different ways, such as:

- Changing supermarket:

> *"I always shopped at Tesco, and I had been to Aldi before, and Lou said 'why don't you go to Aldi then?' and its sort of half the price. So that's helped me out big time... I'm always trying to find the cheaper alternative now, rather than just having what I'm used to."*

- Swapping energy suppliers or changing tariffs:

> *"I think I was paying about £87 for my BT broadband and phone line, and she was saying 'that is a lot, you really need to switch... so then I changed."*

- Changing daily habits:

> *"She said to me that I need to turn things off when they're not being used, and not sort of rack my electric up... I've got a habit of putting lights on."*

- Cutting out certain activities:

> *"We cut out things. Like we used to take the kids to swim in the local swimming pool, that one was cut out. We have to think about things like... in the school they ask if [son] wants to go on a trip."*

Coaches also helped with wider issues intended to support individuals or households who were lacking financial means of support in their daily life. These included sourcing funding for a new cooker for a single mum, helping with an application funding from BBC Children in Need to get new beds, or helping participants find basic furniture if they just moved home.

A large part of the coach's work was also to refer participants to other sources of support where necessary, particularly for individuals who suffer with mental health issues.

4.2   Building digital skills

Given that a large number of participants referred in to the programme felt they lacked basic digital skills, an important component of the New Horizons project was to tackle digital exclusion while helping participants get online and gain confidence.

This was particularly useful in the job search process, as developing digital skills increased employability and gave participants more confidence.

> *"It's made me a lot more confident around computers. It wasn't that I didn't know what to do, the whole thing just seemed a lot bigger to me, so I didn't want to touch it just in case I broke it… but it's not so scary now I know a bit about it."*

A lack of digital skills restricts both financial inclusion and job readiness. Therefore, coaches helped participants to improve their digital skills through helping them to work through courses and learning modules online, and by providing them with individual assistance in the areas they needed. Coaches also allowed participants to borrow Chromebooks for those who did not have internet access at home, which they found very useful. A first step for coaches was to encourage a change of mindset among participants, and to allow them to gain confidence while feeling less wary about their use of new technologies in daily life:

> *"I never thought I'd learn a computer, ever! I thought someone of my age doesn't go and learn computers!"*

A second step usually involved providing participants with general and daily-life computer skills:

> *"She's set me up with my emails. I had no emails at all, I didn't know how to do it."*

> *"They've helped me because I never knew how to copy and paste before in my life."*

This not only increased their digital skills, but also gave participants a boost in confidence:

> *"[Coach] showed me I can Google on my phone, I can get the weather up, and if I want to know anything I can just ask google it. I was so surprised when we did our course at the Job Centre computing course, I ended up helping a bloke on the side of me!"*

Some participants were also given at-home support sessions, which participants particularly appreciated:

> *"[Coach] comes to the house, I have my computer all set up ready....and then we sit there. She never rushes anything...she makes time for it...it makes all the difference."*

Digital skills were then used in the job-searching process, whether to compose a CV using Word, fill an application form in online, attach CVs to emails or use job-searching websites:

> *"She did help me with certain things on the computer I didn't know, like when I did my CV, how to set it out, like bullet points."*

Participants also developed skills that will be useful in the workplace:

> *"I'm not going to be going into computer work, I'm going to be doing care work. But I need to know basic computer skills because a lot of things now are done on computers: care plans, things like that are all done on computers... So I need to know that I'll be able to get into someone's files if I need to."*

4.3   Increasing employability

Since a majority of participants enrolled in the programme were excluded from the labour market or in unstable and precarious work situations, a large component of the New Horizons project focuses on employability. Individualised coaching meant that a variety of approaches were used, encompassing basic literacy and numeracy skills as well as job-searching and interview skills. A progressive, empowering approach was often adopted in order to continuously build participants' confidence and get them 'back on track':

> *"It's a quick way of building up a portfolio so I can show people what I've got... I get a lot out of it. I get more support doing the course here than at school."*

In order to increase their employability, improving their numeracy and literacy skills was an important first step for some participants. Coaches used different methods according to participants' specific needs, including eLearning bksb courses in English, Maths and ICT:

> *"I'd recommend it to any one...I've told a few people about the maths and English tests, and everyone's been doing it. It helps you get certificates."*

In order to improve literacy, many participants enrolled in courses at the local library, including reading classes. This was very useful for many participants, who quickly observed progress:

> *"I could just pick words out, but now I can read a full sentence."*

Many participants gave positive feedback about this first step towards employability, partly because they appreciated the specific and tailored approach which allowed them to progress at their own pace.

A second step for many participants was to work on their job searching skills. In most cases, this required them to build digital skills, as much of the job-searching process is now online.

> *"Without their help, I wouldn't have got half the things done...like they've improved my job search from about 20 percent to about 85 percent".*

Participants sometimes lacked basic knowledge about which websites they should use, which key words they should search for or how to complete an online application form. Very often the sessions also progressively helped them to consider a wider range of job opportunities, opening up a larger array of sectors or industries and strengthening their knowledge of the job market.

> *"They've helped me because I never knew how to copy and paste before in my life. They helped me with that. And then.... like teach me new things, like new schemes. Like I go on Indeed [website] and they'll say 'oh, try this one and try this one'. So giving me good ideas like that... the job searching is a lot better since I joined New Horizons, to be honest."*

A third step for participants was to receive support in applying for jobs and to progressively gain autonomy in this task. CV writing courses gave participants tips and how to make their

CV stand out. The support from coaches gave participants more confidence in the CVs and general approach to job hunting:

> *"I'd never just go into a shop and hand my CV in, but [coach] would push me to do it…. I've built a lot of confidence."*

This was particularly useful for young participants entering the job market for the first time and for long-term unemployed older participants who felt that they lagged behind in terms of the digital skills now required in the job search process.

> *"A lot of jobs now it's "send your CV". I ain't got one! I've never needed one before."*

Participants were also encouraged to attend confidence-building courses:

> *"When she got me on the confidence course. I thought 'why the heck would I want to go on a confidence course? … but since I've been made redundant, you feel like a second class citizen, you don't count. But I learnt so much from the course and I thoroughly enjoyed it!"*

A recurring theme through the interviews is the increase in confidence that participants developed through the coaching:

> *"I feel more confident when I'm like applying for something (other) than what I used to do before. Because when you get stuck on words…. you've got [coaches] there."*

Coaches also provided participants with advice on interview skills:

> *"I had lots of sessions with [coaches] and they were talking about the interview techniques and stuff, and that helped quite a lot because I wasn't really very good at interviewing before I was on there."*

As a result of the programme, a significant number of participants applied for voluntary work. Although voluntary work does not solve money-related problems, it was often seen as a first step to increased employability and gaining new skills which could then be useful when applying for paid work.

> *"She got me onto the idea of volunteering with Age UK, befriending older
> people, [once a week for an hour]. It's fantastic. It's great for them and it's great
> for me."*

Very often, coaches found relevant voluntary work that would meet participants' needs, such as finding a voluntary job in landscaping in order to get a certificate in construction skills. Most participants gave very positive feedback about their voluntary work, partly because it triggered benefits which went beyond their financial situation. It allowed them to feel useful, to progressively build confidence, and to become more active:

> *"We've been talking about voluntary work, just to sort of get me out of the
> house compared to what I'm doing, because I don't really do a lot, I don't go
> anywhere.... Even if it's just one day a week to sort of build my confidence up
> for when I do want to do it."*

# 5.	How does 1-2-1 coaching achieve these changes?

Individualised coaching proved very beneficial for a large number of participants, who benefitted from the personalised, tailored approach, adapted to their individual needs, as well as from the personal and stable one-to-one relationship with a coach. This section summarises the most common themes identified in the interviews.

5.1 Personality of the coach

The personality of the coach was deemed to be extremely important. Coaches need to be friendly and approachable, but they also have to be non-judgmental and know how to build up a relationship with people by being warm and positive:

> "They're always smiling and they're always cheerful and stuff. If they're happy then it makes you feel a bit happier, doesn't it? It makes you want to do something."

Some participants particularly appreciated the close relationship they developed with the coach, particularly when it provided companionship and support for participants who felt lonely or isolated:

> "Yeah, how I've opened up to her. She is a very good listener. She needs to be here I'm concerned, bless her, she's fantastic, I can't praise her enough."

> "Like I said, I don't really go anywhere or see many people, it's nice to have a little chat.... while we're sorting other things out as well."

Coaches listen and allow people time to tell their story, and therefore build a relationship based on trust. Participants also appreciated that they could have day-to-day conversations with their coach, and not talk exclusively about finances or employment:

> "It's a feeling you have with somebody. You think 'yeah, this is a man who's understanding."

> "Sometimes we just have a general chit-chat about life. She's really nice to talk to."

5.2   Tailored approach

During interviews, many participants reported that they particularly appreciated the personalised approach taken by coaches during the sessions, whether it was arranging literacy lessons for a client who was illiterate when he joined the programme, getting a Chromebook for a client who did not have internet access at home, or signing participants up to courses for domestic violence survivors. Support was differentiated and personal to the individual. As explained by one coach:

> *"There's no set rule about what you go in and do. We can be so flexible and meet each client's individual needs."*

Most participants also stated that they were happy with the flexibility offered by the programme, and valued the fact that they could contact coaches for advice outside of pre-set meeting times, and coaches would pick up the phone or organise an unplanned meeting as soon as they could:

> *"I can text her or phone her and leave a message, and she will get back to me before the end of the day. She is really, really brilliant."*

Such personal, easily available support gave participants peace of mind:

> *"If I have something I want to talk about, I ring and he'll turn up! So I don't have any worries."*

Participants also appreciated being able to have support in their own home, which helped to solve practical issues such as childcare or access to transport, and gave some participants a sense of security.

> *"You learn your skills in your house, in your own surroundings and at a pace that suits you."*

The fact that coaches often allowed extra time to support clients made them feel empowered, important and valued:

> *"She'd still have the time of day for you - you are this human being, you are not something that is worthless. It gives you that extra boost."*

5.3   Supportive approach

The relationship established between coaches and participants was valued by most, if not all, participants, because it made them feel supported, listened to and valued.

> "I can't fault her, she's never moody, never has a go at you, never tells you how to live your life. She always gives you good advice on what to do, guides you in the right direction."

This seemed to be different from the more traditional support they were used to receiving:

> "I tended to think that I was doing more when I had somebody that was helping me, rather than feeling like they were just on my back the whole time, like the Job Centre can seem to be."

Participants felt they were listened to without judgement or without being overwhelmed:

> "It's just nice to have someone where you can say 'you know what, I'm struggling with this and this' and they sit there and say 'we'll work this out'. She's just that extra support that's needed."

Participants also praised the energy of the coaches, and the fact that they were proactive and persistent:

> "I am so used to her coming and just giving me that little boost, like 'You can do it'."

Many clients said that coaches would look up anything that might possibly help them, which was very motivating and encouraging for clients:

> "I've learnt from her don't give up, try it again, just keep trying and trying... I now think 'what would [coach] do?'"

> "She's really like my therapist, I think! Very motivating."

6. Wider outcomes: moving forward

The previous three sections explored how the programme supported clients in dealing with money-related problems, increasing their employability and tackling digital exclusion. In addition, the interviews conducted with participants revealed a wide range of positive outcomes, which support the hypothesis that the programme will have long-lasting effects and does not exclusively tackle the aforementioned three elements. This section will explore how participants were encouraged to "move forward" and discusses the wider benefits of the New Horizons programme.

6.1 Positive impact of the programme

6.1.1 Positive impact on confidence

Some clients were offered the opportunity to attend confidence building courses as part of the programme, which proved very beneficial. There were numerous examples from participants who felt that that the programme has raised their confidence and self-esteem:

> *"I've gone leaps and bounds in front now. I've shocked myself really, I suppose."*

> *"It's made me realise I'm not as silly as I thought I was. I do have a bit of brain power there."*

This greater confidence can be experienced as very empowering:

> *"The fact that I feel more confident within myself, got a bit of ability to show that I can work out things, show a bit of initiative."*

6.1.2 Positive impact on mental health

The interviews suggested that the programme may have a positive impact on participants' mental health by reducing stress and worry:

> *"He's taken away a very big weight off my chest, you know. All the time I was worried."*

*"I used to worry too much over money. But now I haven't got that stress....
because I know where everything's going and I know what I've got each
fortnight."*

Some participants saw their level of stress reduce considerably as a result of the programme,
most notably when they improved and stabilised their financial situation:

*"There is a lot of stress involved in worrying about money, you know, when
you're trying your best and you just seem to be getting worse, you know. I think
he has helped with the stress levels on that front."*

In some cases, the programme also helped participant feel less lonely:

"Social interaction is great. Otherwise I'd basically be at home inside every day"

In many interviews, participants said that the programme had helped them to feel less
depressed. In some cases, participants' levels of stress and depression had been very severe,
and some even mentioned thoughts of suicide. When asked what would have happened if
they had not joined New Horizons, one participant replied:

*"I'd have probably been suicidal and took my own life.... it was just getting me
down and down and down, where I was getting to the point where I'd just had
enough."*

Some participants were also offered places on Pandora Project programmes designed to
help women to understand and recover from the impact of domestic abuse.

6.1.3   Positive impact on autonomy

The programme also helped participants feel more autonomous and less dependent,
whether on family members, social services or friends. The programme supported them to
manage their finances for themselves and gave them autonomy when it came to dealing
with service providers. In particular, many participants felt more autonomous and confident
when speaking to service providers on the phone as a result of the programme. After
spending a few sessions watching their coach making calls on their behalf, they often felt
they had a better understanding of how to deal with such situations themselves:

"[Coach] has helped me be a little bit more confident on the phone sort of thing. It is handy the way she talks about the finances and what not, because I'm not that good with words, and if I've heard it from her, it's good to throw a couple of professional words in there."

However, although the programme increased levels of autonomy and empowered its participants, it did not force them to be completely independent and enabled some people to feel more able to ask for help. As explained by one client:

"I always felt like I shouldn't ask for help, I should have managed it. Don't be afraid to ask some help. [Coach] made me realise there is no shame is asking for help."

The programme helped to increase participants' knowledge of where to find help and support, including from the internet:

"If you are struggling, look online, there are people out there who can probably help you."

6.2   Overall feedback

Almost all participants interviewed praised the programme for its overall largely positive impact:

"I've loved every minute."

Participants had praise for their coaches and for what the programme had helped them to achieve:

"It's been a pleasure to work with them and say that I've finally got somewhere in life through somebody else helping me. I can't praise her enough and I can't praise the course enough, I think it's 101%."

People valued the support when they were living in difficult circumstances:

"New Horizons is fantastic, they really are, they do so much to help people that have gone down on their luck for a bit. And if you're willing to put the work in,

you'll get a result. If you're not, don't do it, because you're wasting everyone's time. You've got to be willing to put the work in."

6.3   Challenges and suggestions for improvement

A few participants felt that one session a week was not enough for them, and they could have benefitted from more support, particularly for those who have lots of spare time during the week:

> *"I think if you didn't have a job at all it would be good to have two sessions a week rather than just one…. It was nice to have a Wednesday every week but I think I could have benefitted from going another day as well."*

Other challenges were identified during interviews. For example, there is a risk of dependency on the coach: many coaches said that it was difficult for some clients to let go of the support at the end of their allotted 20 hours, and one interviewee made a joke that she would refuse to delete her coach's number from her phone, and would continue to ring her if she had a problem.

There were also challenges of dependency on family members. In cases where participants were dependent on a partner or other family member, for example, in managing their money, these relationships could sometimes be problematic and prevent the participant from making progress towards independence. The scope of the New Horizons programme does not include such situations and focuses on the participants' issues only, but addressing interdependence issues with family members could be of potential benefit to some participants.

Interviews often identified many participants' fear of returning to full time work because of the impact on, and potential loss of, benefits. Very often, committing to full time employment was part of a trade-off because of the potential negative effects on benefits. In some cases, these fears were legitimate, and a cost-benefit analysis was part of a discussion between the coach and the participant:

> *"We discussed the implications and cost of working while living in a hostel."*
> *[Coach]*

Sometimes these apprehensions were because of a lack of information on the benefits and allowances system. As explained by coaches:

> *"[Participant] had a job offer but she felt she had to decline because she was afraid of losing benefits."*

> *"Their interpretation of the benefits system can have a negative effect."*

This issue could be subject to further discussion during the programme and a more systematic exploration of the financial implications of going back to work could be implemented, especially where participants do not have accurate information to hand. Where the financial benefits of going back to work only slightly outweigh welfare benefits, a focus on the wider personal benefits of getting back into employment could be addressed in more depth by the coaches.

7.   Feedback from the coaches

Most coaches praised the programme and its ability to broaden horizons for people who have 'lost track' and are trapped in a downward spiral of deprivation and social exclusion. Their feedback was in many ways very positive, whether they talked about the impact of the programme on participants, the benefits of a one-to-one support relationship, or the way the programme is run and organised, such as the partnership meetings or the support they receive from CHS Group.

However, the programme has some challenges which were identified during interviews with coaches. For instance, the dependency on coaches, as outlined above, sometimes develops into a belief that coaches can do everything on the participants' behalf. Many coaches therefore stated that the programme only works if the participants have a real willingness to engage. It can also be difficult for participants to leave the programme at the end of the scheduled 20 hours; some coaches suggested that a follow-up meeting or other monitoring of participants after they left could make the transition out of the programme easier.

This section highlights the challenges identified by the coaches.

7.1   Paperwork

Coaches have to collect a requisite number of documents after participants have been referred to the programme, but prior to its actual start, in line with funder requirements. Coaches found that people often forgot to produce them, or needed to obtain them from the relevant authority, but participants' circumstances can make it difficult for them to obtain these documents, for example, they may be homeless, or their relatives have the documents but refuse to pass them on. In some specific situations (e.g. asylum seekers) obtaining the right documentation could be a long process. This slowed the process of confidence building between the coach and the participant, as the project cannot officially start until all the necessary documentation has been seen by the coach. As explained by a coach:

> *"Sometimes it can be hard for the coach to ask for all that information before having a chance to build a relationship. "*

This generally adds difficulty and stress for clients who are already leading chaotic lives. It also hinders the start of the programme as the first weeks are often crucial for participants:

"I think working with them quite quickly when they get the referral is a factor.... because they may know the project is willing to work with them, I think the quicker you can work with someone, the best. Usually I see somebody every week for the first few weeks to build that relationship.... and then reduce the frequency of the meetings."

Many coaches also reported that the paperwork can be quite confusing and time-consuming:

"I don't understand why it can't be online.... I spend a lot of time printing."

Having too much paperwork limits the time coaches can spend with participants, and some coaches capped the number of referrals they took, or stopped organising at-home sessions because of the travel time. It also added to coaches' workload on top of their work with participants. Some coaches saw this as:

"Doing work behind the scenes, which is not accounted for".

7.2   Isolation

Coaches also reported that the work could sometimes be isolating. In response to this feedback, the management team set up skype calls four times a year in addition to the four partnership meetings a year that were already in place. Coaches who had regular one to one management found isolation less of an issue. Another coach thought that it was sometimes difficult to switch off, particularly when their client faced serious hardship. However, they necessarily have to put some distance between themselves and the situations they are trying to resolve:

"[Coaches have] got to be people orientated, be able to listen, not be judgmental. Maybe also a capacity to look at things without emotions. Because you are helping somebody, and there is a lot that comes with it, but then you are supposed to be able to provide them with facts and not anything else, so you can try to talk to them through their options really. I think distance, but sympathising with them at the same time, is essential."

Many of the coaches were happy with the four partnership meetings a year where everyone had the opportunity meet other coaches:

"It made me feel like I'm not the only one."

7.3 Lack of training for staff

Training is an ineligible cost on this project due to guidance from the funder. This is a major shortcoming and coaches have expressed a desire to receive training. One of them had to work with people with autism, and felt the programme did not provide enough training for that specific need. Coaches sometimes found the paperwork to be confusing, although the one to one training that was offered on the administrative system had not been taken up.

8. Conclusions

Informed by existing literature on the downward spiral towards social exclusion, this review of the New Horizons programme confirmed that money-related problems, unemployment and digital exclusion are complex and entrenched issues which cannot be tackled separately. They are usually deeply interconnected, and when individuals are also having to deal with personal difficulties such as mental health issues, can lead to a downward spiral into severe poverty and even homelessness.

A first valuable outcome of the programme, confirmed in this evaluation and echoed in the existing literature, is the need to consider digital exclusion as part of the downward cycle of deprivation and poverty, which is much more than just a problem of very low (or no) income or unemployment. Digital exclusion is often invisible, misunderstood and attributed to older people. However, the New Horizons programme confirmed the extent to which young and working-age adults can also be digitally excluded, through the lack of IT skills such as attaching a file to an e-mail or filling an application form online, but can also be as a result of having no access to IT devices such as a smartphone or a laptop.

This flawed assumption that working-aged adults cannot be among the most vulnerable acts as a double burden for individuals already in difficult situations; they are assumed to be able to access the digital world and are therefore less exposed to help, support or understanding from others. Most occupations now require digital skills to a greater or lesser extent, and a majority of support services and state benefits have to be accessed online and there is a direct link between digital exclusion, employability and money-related issues.

Furthermore, learning digital skills can be a way to combat feelings of isolation and disempowerment, as confirmed in the interviews conducted with New Horizons participants.

The multiple, intertwined challenges faced by participants, including mental health issues, digital exclusion, rent arrears, debt, unemployment, single parenthood, fuel poverty, lack of social bonds, lack of family support, lack of self-esteem and confidence, or dependency on relatives, create a complex set of problems that are often mutually reinforcing, and challenging to overcome. The New Horizons programme seems to have been highly beneficial in this regard, and has provided significant help for individuals in severe hardship. It has been successful in tackling not only one issue at a time, but in tackling a plethora of intricate and complex situations. One central aspect of the programme's success is that,

originally designed to solve "material" situations of deprivation, such as debt, lack of financial support or lack of IT skills, New Horizons has tackled issues at their root and adopting a progressive approach, where individuals felt gradually empowered, has had a very positive effect on mental health, self-esteem and confidence. For some participants, the programme had a life-changing effect.

Overall, the programme confirmed that one-to-one coaching sessions are extremely helpful for participants. Although it is difficult to evaluate what participants would have done without the programme, or whether a different type of support (e.g. group sessions) would have led to the same results, it seems that a tailored approach, adapted to the needs of the participants, with a focus on progressive empowerment, has brought about a series of significant improvements for participants. Existing literature on mentoring and coaching had already identified that a tailored approach, as opposed to "one size fits all", is a major component of the success of such programmes. This has been confirmed in the feedback given by participants enrolled in New Horizons, who very often appreciated the individualised support, adapted to their individual needs and personal circumstances.

As explained by the existing research on the psychological and cognitive effects of poverty and deprivation, a central aspect of such intertwined hardships is that it is difficult for individuals to know where to start to tackle them, and this can rapidly escalate to levels of anxiety where getting back on track can seem unreachable.

Beyond the practical support on employment and debt, a very positive output of the programme has been the psychological support provided by the coaches. The wide range of literature on the cognitive consequences of poverty and financial burdens sheds lights on the psychological snowballing effect of deprivation, where suffering from money-related issues negatively impacts problem-solving capacities, or the ability to focus on other things such as job-hunting or education. This is addressed in the New Horizons programme, where coaches help participants to tackle their multifaceted issues, therefore providing significant psychological relief which in turn frees participants' "mental bandwidth". Central to the programme is the fact that the progressive empowerment of the participant enables them at first to experience psychological relief from the most immediate, pressing issues (such as debt), and enables them to move on and gain confidence in their ability to address other problems (such as education).

Participants frequently expressed the view that the personality of the coach, and their kindness and ability to boost confidence and self-esteem played a key role in the success of the programme. This confirms the "self-affirmation" theories, according to which individuals perform better and overcome entrenched problems by receiving individualised advice, care and attention. The MOW Tool was also deemed to be a valuable psychological tool as it gave participants an unequivocal, visual illustration of how far they had come on their journey whilst taking part in the programme.

Participants identified some areas for improvement, and there were some challenges for coaches. Some participants would have liked more sessions, and others expressed their reluctance to return to work because of a fear of losing benefits. Longer term dependency of some participants on their coaches was also mentioned.

New Horizons focuses on individual empowerment, but it cannot alone tackle persistent poverty and its root structural causes. It cannot also always tackle complex issues such as dependency on family members. These factors have the potential to cause frustration amongst participants when they leave the programme and may inhibit their ability to continue to address their problems after the programme support finishes.

In summary, the outcomes of the programme have been seen to be highly positive, and have addressed the three pillars of the New Horizons scheme, solving issues for a large majority of participants. The extent of progress does of course depend on the presenting issues and external factors, but improvements were observed for all participants enrolled in New Horizons. Many managed to solve their money-related problems, improved their financial knowledge and understanding, and worked on their budgeting skills. IT skills sessions contributed to addressing issues of digital exclusion, and increased employability. Overall, the programme has allowed most participants to get back on track, stabilise their financial and employment situation, and consequently provided them with confidence, self-esteem and psychological stability.

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