

Tackling social and digital exclusion: to what extent can one-to-one coaching lead to individual autonomy?

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CCHPR

- The Cambridge Centre for Housing and Planning Research (CCHPR).
- Research centre, Department of Land Economy at the University of Cambridge.
- Over 29 years' experience of research and policy evaluation and analysis.
- 30th anniversary next year

What we do

- Our research is dedicated to understanding and tackling social and spatial inequalities
- Housing and planning sit at the heart of many wider social issues
- Academic but....
- Our purpose is to carry out research that is relevant for policy and practice
- To provide an evidence base for making positive change with a view to reducing inequality, improving housing conditions and improving housing affordability

CCHPR research

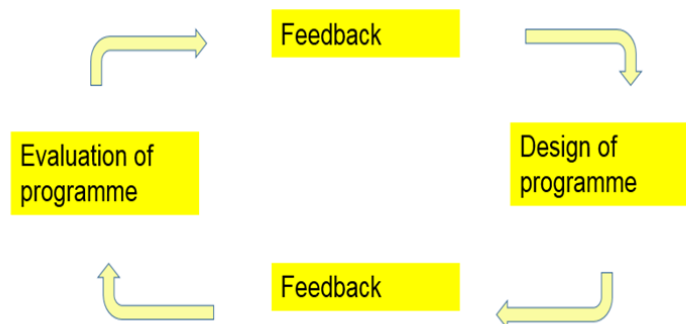
Our research falls into five areas of focus:

1. Housing need, supply and affordability: planning obligations, the planning system, land supply, house building, affordability
2. Housing for older people: existing stock, moves in older age, new models, co-living
3. Housing tenure and alternative housing models: PRS, co-living, shared housing
4. Communities: equality, engagement and improving outcomes
5. Digital innovation: MMC/OSM, the digital agenda

The evaluation

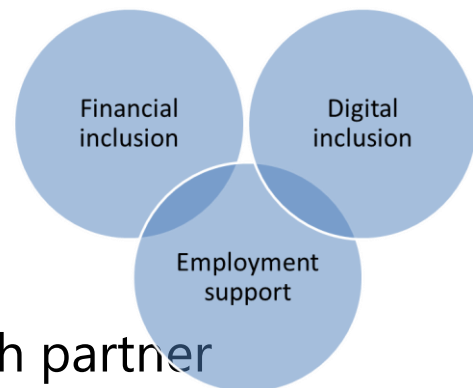
- The evaluation began when the programme was launched in October 2016, based on three strategies:

- Action research
- Process evaluation
- Impact evaluation



- Methodology: analysis of administrative data, 36 interviews with coaches, participants and agencies, analysis of case files

New Horizons



- Launched in 2016 and managed by CHS Group, with partner organisations
- Provides in need participants with one-to-one coaching sessions
- Designed for people at risk of social exclusion or excluded from the labour market
- Provides up to 20 hours of coaching on three interconnected elements

Living on the edge

- Cambridgeshire's highest-scoring reason for deprivation is housing affordability and homelessness
- New Horizons is aimed at the people who are most vulnerable to running up rent arrears, to not managing their debts, to falling out of the system completely
- Those who face the prospect of a downward spiral of moving towards homelessness

"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."

The programme

- Financial inclusion: building 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, shape their goals, develop motivation and job readiness

Financial and digital exclusion and employability

"She's got me on a reading class. That is one thing I am absolutely over the moon with. I could just pick words out [before], but now I can read a full sentence."

"Before I would just say, 'I don't care about that [debt]', chuck it over my shoulder and carry on. 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 set me up with my emails. I had no emails at all, I didn't know how to do it."

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

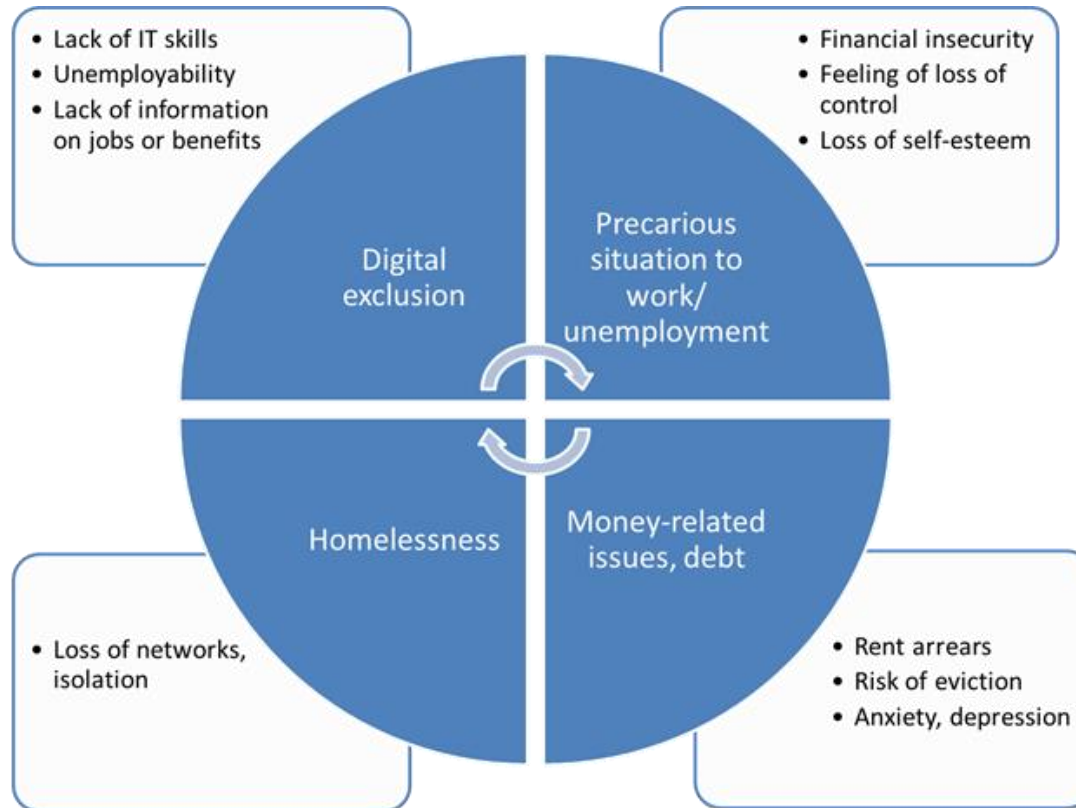
Interconnected

- Places the evidence about the impact of one-to-one coaching in the context of the existing literature 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
- 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

Digital exclusion

- Need to consider digital exclusion as part of the downward cycle of deprivation and poverty, more than just a problem of very low (or no) income or unemployment
- Digital exclusion is often invisible and misunderstood
- Tends to be considered a challenge only for older people, but younger, working-age adults can also be digitally excluded
- Flawed assumption compounds the challenges faced by individuals; less exposed to help, support or understanding
- Most occupations require digital skills, 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

Include digital exclusion



Downward spiral



Learning digital skills

- 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

Coaching

- Through support and coaching, most participants tackled money-related problems, improved financial knowledge and understanding, and worked on budgeting skills
- IT skills sessions contributed to addressing issues of digital exclusion, and increased employability
- Allowed participants to get back on track
- Stabilise their financial and employment situation
- Consequently provided them with confidence, self-esteem and psychological stability
- But - must take into account the wider structural constraints as these may inhibit the capacity of people in poverty to address their own issues

Understanding poverty

- 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
- 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

Example study

- Experiments New Jersey 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
- Mani et al (2013)

Cognitive approach to poverty

- 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
- All-consuming daily life efforts of people in hardship can prevent them from finding a path out of poverty
- Scarcity has a clear impact on cognitive function, and "consumes mental bandwidth that would otherwise go to other concerns in life"
- Impact of stigma, low self-esteem, lack of confidence
- Participants who were previously asked to remember a situation where they felt proud were more likely to perform better at a test
- Role for empowerment

Questions for me

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Questions for discussion

- Do you know of anyone who we might think of as digitally excluded?
- How can we identify and measure digital exclusion?
- Any examples to share of how digital exclusion and deprivation/poverty intersect?
- How can we tackle digital exclusion and who should be involved?
- What are the barriers to greater digital inclusion?
- Where is further research needed?

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