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

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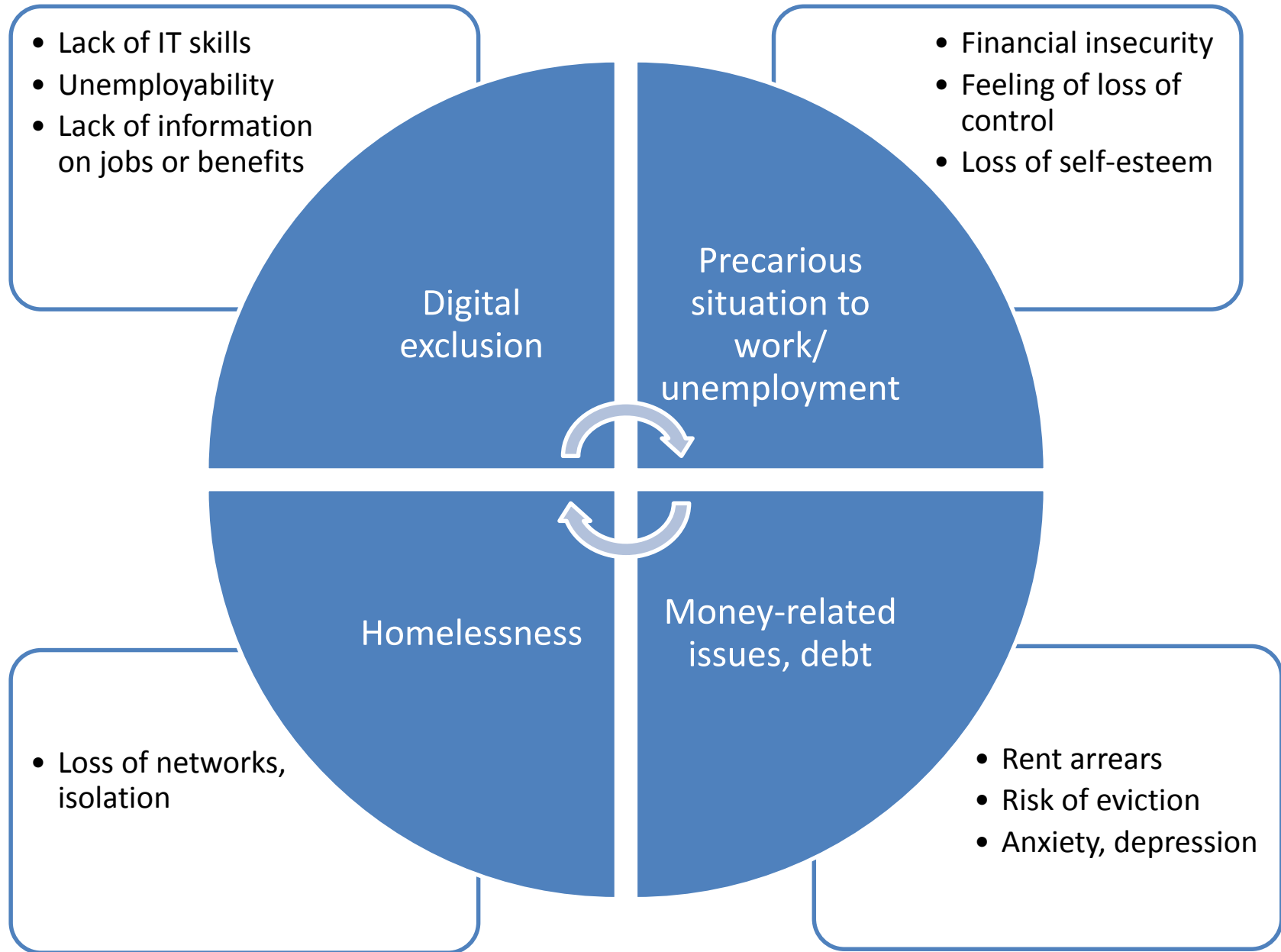CAMBRIDG

Overview of the presentation

- The Cambridge Centre for Housing and Planning Research has evaluated the New Horizons programme

- Offers one-to-one coaching on money-related problems, employment and digital skills in the context of poverty and social exclusion

- How does digital exclusion interact with other forms of deprivation?

- What are the lessons learned from the New Horizons programme and the potential of individualised coaching?

A multidimensional approach to poverty and social exclusion

- Over 1/5 of the UK population lives in poverty (JRF, 2018)

- Disproportionately hits vulnerable groups in society

- Cannot be understood separately from other dimensions of deprivation, including impacts on mental health

- Creates a vicious circle of hardship that is hard to break

- Our research suggests that money-related problems, unemployment and digital exclusion are deeply interconnected

The need to consider digital exclusion

- Digitally left behind - defined as the inability or difficulty to use digital technology in the day-to-day life. Estimates **22%** UK population

- The intersection between social exclusion and digital exclusion is under-researched, and often neglected

  - ❖ Not part of the Index of Multiple Deprivation
  - ❖ Associated to the elderly only (cf *I Daniel Blake*, Ken Loach)
  - ❖ 48% of offline people are under 60
  - ❖ Rarely conceptualised as a cause, effect or catalyst of deprivation

- An increasingly important issue which tends to reinforce existing inequalities

  - ❖ Research suggests that 13% UK population are both socially and digitally excluded
  - ❖ 47% of offline people come from a low income household
  - ❖ 16% of benefits claimants are "Digitally Disengaged"

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

- Financial insecurity
- Feeling of loss of control
- Loss of self-esteem

Digital exclusion

Precarious situation to work/ unemployment

Homelessness

Money-related issues, debt

- Loss of networks, isolation

- Rent arrears
- Risk of eviction
- Anxiety, depression

New Horizons programme

- 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

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

New Horizons participant

Financial inclusion

Digital inclusion

Employment support
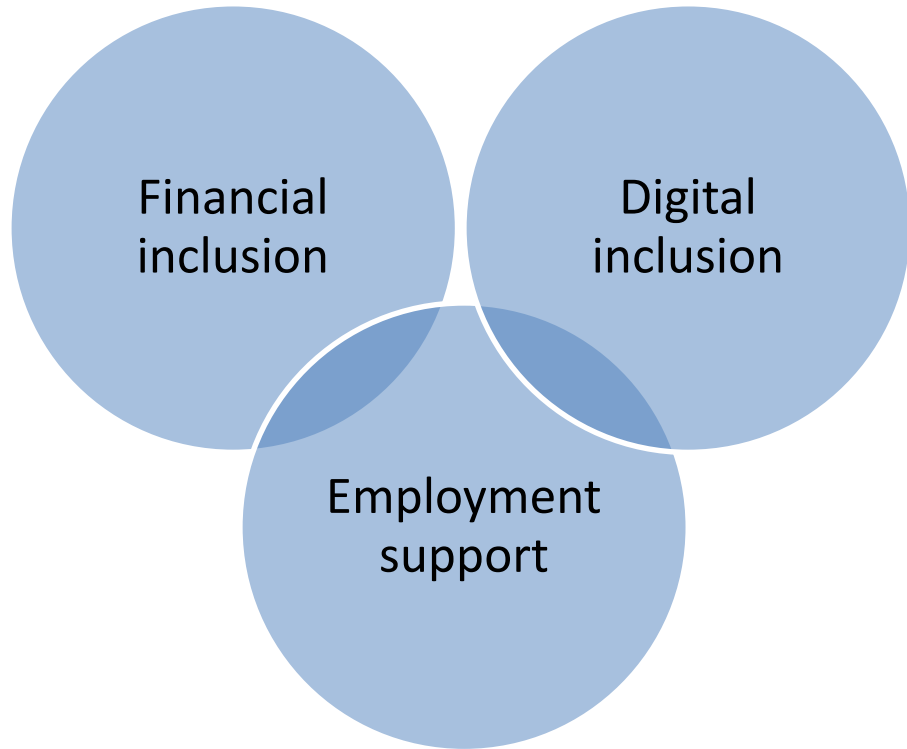
Money, Online & Work Personal Health Check

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

"There are services out there to help, but what makes this programme different is that we cover the three elements of money, digital and work at the same time. Digital skills in particular are a massive issue as Universal Credit is rolled out, given that the application process for benefits is online."

Lynne McAulay, New Horizons project manager, CHS Group

How did one-to-one coaching help improve participants' situation?

Financial inclusion	Digital inclusion	Employment
• **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**	• **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** • **43 participants started using internet banking**	• **68 participants were shortlisted for an interview** • **38 participants started volunteering** • **37 participants entered paid work (including casual work)**

How did one-to-one coaching help improve participants' situation?

- Fixing immediate problems, then getting onto a stable base

- Slowly empowering participants

- Enabling them to identify short and long term realistic goals

- Improving digital skills in order to tackle money/debt (apply for benefits online, open online bank account…) and employment (apply online, write CV…)

"I think certainly the programme is just about helping them to be more in control, to take some control back in their lives" [Coach]

Findings from the programme

- Positive impact on **confidence**

"I've gone leaps and bounds. It made me realise I'm not as silly as I thought I was. I do have a bit of brain power here"

- Positive impact on **mental health**

"He's taken away a very big weight off my chest"

- Positive impact on **autonomy**

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

Theoretical approach

- How is individualised multi-dimensional coaching a solution?

  ❖ Based on existing research on cognitive impact of poverty and social exclusion

  ❖ Having to cope with different money-related problems may impinge on the ability to focus on other things

  ❖ Research US: positive impact of self-affirmation on performance (Hall et al, 2013)

  ❖ Coaching provides confidence, psychological support and 'mental bandwidth'

  ❖ Multi-dimensional tailored approach, adapted to participants' own needs and pace

  ❖ Tackles the harmful effects of stigma: a one-to-one support relationship based on trust and progressive autonomy
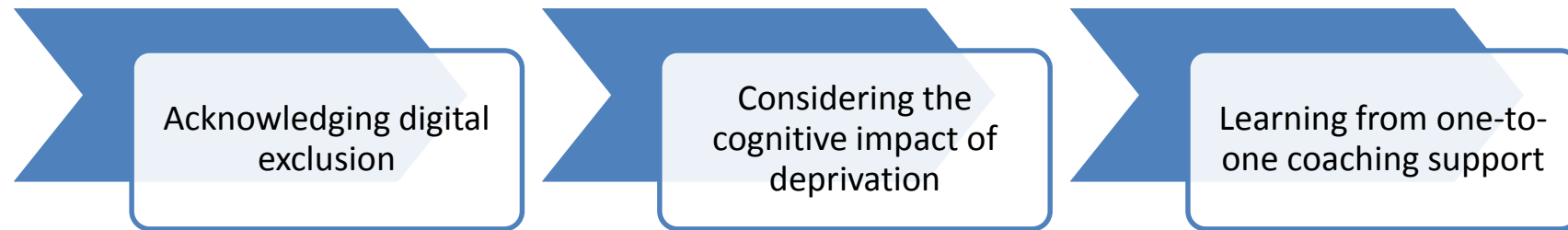
  ❖ Digital inclusion and the "snow-balling effect"

"What we've learned is that people prefer to tell their story only once."
Lynne McAulay

Concluding thoughts

- There is need to take into account the "digitally left behind"

- There is a flawed assumption that working-age adults are not among the most vulnerable

- Digital exclusion acts as an additional burden on people already disenfranchised

- "Co-active coaching" has a successful impact towards progressive autonomy and empowerment

- It tackles "material" situations of deprivation, but also confidence, loneliness and self-esteem.

Concluding thoughts

- Three interconnected conclusions

| Acknowledging digital exclusion | Considering the cognitive impact of deprivation | Learning from one-to-one coaching support |

- How can the lessons learned from the New Horizons programme be extended to different contexts and influence social policy?

- Achieving autonomy in the face of wider structural barriers and inequalities?

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