

CHASM
ANNUAL REPORT
2019–2020

11
YEARS

of
CHASM

FOREWORD



Joanna Elson CBE, Chief Executive of Money Advice Trust, Chair of CHASM Advisory Board

This Annual Report marks CHASM's tenth anniversary of producing rigorous, relevant and timely research. Over the last ten years, CHASM's dedicated team has created wide-reaching impact in the field of personal financial wellbeing. I would like to thank everyone who has been involved in making CHASM the success that it is today, from the dedicated staff and Advisory Board members, those who have funded their work and participated in their research, to those who have contributed through attending their many events and projects, face-to-face or online.

As a result of the Covid-19 pandemic, the world is now a very different place. The future is even more uncertain in terms of employment and personal finances, and the gap in personal financial inequality is widening across society. CHASM recognises that the next ten years are pivotal for creating fair and innovative policies to redress this balance, underpinned by important research that the Centre can successfully deliver. As one such step in this direction, I am very

excited to see that the Centre's staff and associates have contributed to a new briefing series #BuildBackBetter, giving research-led insights into policy development priorities related to personal finance for a post-Covid-19 environment.

CHASM's ten-year anniversary conference was also primarily focused on the future, exploring where key research needs to be applied by CHASM over the next ten years. Fascinating presentations and discussions were led by Danielle Walker Palmour (Director of the Friends Provident Foundation), Bishop of Birmingham, the Right Reverend David Urquhart, and Professor Thomas Shapiro, Director of the Institute of Assets and Social Policy, Brandeis University, USA; all key players in their different ways addressing personal financial challenges faced by individuals and households across the UK and further afield.

I look forward to continuing to support the Centre's vital role at such a critical time in our country for the work it does.

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DIRECTOR'S INTRODUCTION

CHASM continues to go from strength to strength. We are very pleased that this past year was our tenth anniversary – a significant milestone for any university research centre. We gathered, albeit only virtually this year, at the start of July for our annual conference and took the opportunity to mark this occasion – not quite in the way we hoped – but in acknowledgement of this key achievement and joined with more than 100 delegates to mark this point in our history.

We are hugely grateful for all the support received from a wide range of people and organisations who have helped us to get to this point – and I would particularly like to thank the 'core' CHASM members – many of whom have been part of the Centre since day one, or shortly thereafter. Having such a good group of core members to form the basis of the Centre around has been critical to the successes we have been able to achieve, but such people in any organisation often go under-thanked – this seems like a good chance to correct that – thank you!

Also key to our long success to date have been our funding partners – both those who have supported specific projects with us, but most particularly, Andrew Fisher, who has been a financial donor to the Centre since it started. We are hugely grateful for his long-term support of the Centre, both financially and in person as a member of our Advisory Board.



In addition to those who have provided us with funding, many others, as organisations and as individuals, have supported our work by participating in our research, attending our events, in person or virtually, or used and cited our research outputs to create what we hope will become lasting impactful outcomes in our areas of interest and targeted influence.

During the 18 months since our last 'annual' report (production of which was delayed beyond our usual 12 months reporting pattern for obvious reasons this year!), we have continued to be extremely busy. This report highlights various ways in which our work has created impact and hopefully changed, in small and larger ways, the direction of travel for things we have turned our attention to in that period – and also over the time since we were formed as a distinct centre back in 2010.

I thank you for however you have engaged with us over these last ten years – and there have been very many of you, as our summary impact stats on page 5 attest!

Professor Andy Lymer, Director

MEET OUR BOARD MEMBERS

We are pleased to feature two outstanding members of the CHASM Advisory Board. Below is a brief synopsis of their roles at **Toynbee Hall** and the **Centre for Analysis of Social Exclusion**, demonstrating the wealth of knowledge and experience they bring to the Board. Further details of our full Advisory Board can be found at the end of this report.



Sian Williams, Director of Policy and Innovation at Toynbee Hall

Toynbee Hall has been tackling the systemic causes of poverty since 1884, working alongside the community in London's East End. As part of our mission to create a happier and fairer future, a key focus for our work is increasing financial inclusion and wellbeing; when work is scarce, low-paid or unreliable, people need financial services and products that help manage their financial risks and increase financial resilience. Our aim is to create the space and opportunity for people experiencing unfairness or exclusion to speak

directly to those in power, and support them to co-research, co-design and co-produce effective solutions that are designed with the invaluable insight that comes from lived experience of exclusion. CHASM's research helps us focus our thinking and provides quantitative data that informs our work on financial inclusion and resilience.

Our current financial wellbeing programme includes two participatory action research projects, through which community peer researchers are exploring the impact of Covid-19 on low- and middle-income households, and the causes of (and solutions for reducing) homelessness for young private renters. In both cases, people directly affected by the issue are designing and conducting research with our support, and will share their findings and proposed solutions for reducing the negative impact on households later in the year.

The latest CHASM Financial Inclusion Monitor found that more than a million people are still

The latest CHASM Financial Inclusion Monitor found that more than a million people are still unbanked.

unbanked. So we are also gathering evidence and insight into the impact Basic Bank Accounts have on people's financial wellbeing, as well as exploring who and why people are still without a bank account, and how that lack of access to a basic utility affects their ability to thrive.

We believe that lived experience is an essential component for creating effective policy and inclusive products. As well as our policy-influencing work, our partnership with Fair by Design creates the opportunity for people with lived experience of the poverty premium to input directly into the design of products and services so that being poor doesn't cost more.

www.toynbee hall.org.uk



Tania Burchardt, Director of the Centre for Analysis of Social Exclusion and Associate Professor at the London School of Economics (LSE)

My research interests align with CHASM, including the measurement of inequality and

applied welfare policy analysis. With Polly Vizard, I developed the foundations of the Equality Measurement Framework for the Equality and Human Rights Commission in Britain. I have particularly enjoyed working with CHASM's Karen Rowlingson, along with colleagues from Loughborough University and LSE, to explore whether there is public consensus on a 'riches line' – a level of standard of living which is considered excessive or unnecessary, in a project funded by Trust for London. The report is available to download here: tinyurl.com/y6olvvr4

I am keen to explore research opportunities with CHASM to research the implications of the Covid-19 pandemic on inequality and I look forward to working with the team in the future.

personal financial wellbeing across the UK. My suggestions include exploring those who have gained from the pandemic as well as those that have been detrimentally affected. Some households have seen their expenditure fall and their income remain constant – people that can work from home and have not spent money on holidays, commuting or meals out. I am also concerned about what happens when the eviction moratorium comes to an end. With higher levels of unemployment, there is likely to be an increase in landlords and mortgage lenders reclaiming their properties. I believe CHASM is well placed to conduct some really impactful research around the implications of the Covid-19 pandemic on inequality and I look forward to working with the team in the future.

sticerd.lse.ac.uk/case/_new/contact_maps/default.asp

10 YEARS OF CHASM

A selection of our achievements over the past ten years of producing world-class research on financial inclusion, financial transfers and tax, financial capability and financial assets and wellbeing.

Over **1,200**
EVENT ATTENDEES
IN THE LAST THREE YEARS

Over **350** 
PUBLICATIONS
IN THE LAST FIVE YEARS

Over **60,000**
**VISITORS TO THE
WEBSITE** 
OVER THE LAST TWO YEARS

Over **800** 
YOUTUBE VIEWS
IN THE LAST TWO YEARS

Over **2,800** 
**TWEETS FROM
@UOBCHASM**

TOP COUNTRY PAGE VIEWS:

UK, USA, Belgium, Ireland, France, China, Brazil, Canada, Netherlands, Germany

MOST POPULAR AREAS:

Financial inclusion monitors CHASM annual conference and seminars, problem gambling, housing and wellbeing

ORGANISATIONS WE HAVE ENGAGED WITH AS RESEARCH PARTNERS OVER THE LAST THREE YEARS:

ABCUL	European Federation for Living	Liverty	Standard Life Foundation
Accord Housing	European Union	LiveWest	Stepchange
ACE Credit Union Services	FCA	London School of Economics	Toynbee Hall
Age UK	Financial Education Forum/ Young Enterprise	Longhurst Homes	True Potential Centre for Public Understanding of Finance/Open University
AHRC	Financial Inclusion Taskforce	Manchester Business School	Trust for London
Audit Commission	Friends Provident Foundation	Massey University	TU Delft
Barrow Cadbury Trust	Friendship Care and Housing	Money Advice Service	VIVID
Birmingham City Council	Gambling Commission	Money Advice Trust	Westpac/Massey Financial Education and Research Centre
CHARM	Good Shepherd Microfinance	Money and Pensions Service	
Church of England/LifeSavers	Healthtalk	NIHR/SSCR	
CitySave	HMRC/Help to Save	University of New South Wales	
Consumer Action Law Centre Melbourne	House of Lords Select Committee on Financial Exclusion and Access to Mainstream Services	OECD	
Devon and Cornwall Homes	University of Huddersfield	Office for Tax Simplification	
DWP	Institute for Assets and Social Policy (IASP)	University of Oxford	
East Devon District Council (EDDC)	Leverhulme Foundation	Pensions Policy Institute (PPI)	
University of Edinburgh	Leverhulme Trust	Resolution Foundation	
England Illegal Moneylending Team		Sentinel Housing	
Equity Release Council		SHAP	
European Commission/EIOPA		Social Policy Research Unit (SPRU)	
		University of South Africa	

COVID-19 AND #BUILD BACK BETTER BRIEFING SERIES

The Covid-19 pandemic has created significant challenges for individuals, households and the economy in the UK and internationally – challenges that are largely unprecedented in modern history. While this pandemic is likely to have long-lasting economic impacts on our society and on us as individuals and households, it does provide an opportunity for us to consider the shape of the economy we wish to rebuild and how we 'build back better'.

In our new CHASM briefing series on Covid-19 launched in autumn 2020, we offer policy suggestions for government on the potential opportunities provided by a post-Covid-19 economy: how can we **#buildbackbetter?**

We have re-assessed the ways in which our economy could support the most financially vulnerable and adequately reward those whose contributions to society we most value.

For further information on the project please visit www.birmingham.ac.uk/research/chasm/research/build-back-better.aspx

Brief 1 – Poverty, Household Debt and Covid-19 *Karen Rowlingson, Professor of Social Policy, University of Birmingham*
tinyurl.com/yyjsaex8

Brief 2 – Ethical Approaches to Using Behavioural Insights in Government *Jessica Pykett, Senior Lecturer in Human Geography, University of Birmingham*
tinyurl.com/y5wmbery

Brief 3 – Extended Briefing Paper: Enhancing Working-Age People's Financial Resilience: Reforming Statutory Sick Pay *Margaret May, CHASM Honorary Research Fellow, University of Birmingham*
tinyurl.com/y4d79yth

Brief 4 – After the Coronavirus Pandemic: the Home as a Workplace and the New Housing Market – *John Doling, Emeritus Professor, University of Birmingham and Rowan Arundel, Assistant Professor, University of Amsterdam* tinyurl.com/y2n7ama6

Brief 5 – What are the Likely Effects of the Crisis on Charitable Donations? *Kimberly Scharf, Professor of Economics, University of Birmingham and Susan Pinkney, Head of Research, Charities Aid Foundation*
tinyurl.com/yymar9fs

Brief 6 – Coping with Contactless: Covid-19 and Cash *Rajiv Prabhaker, Senior Lecturer in Personal Finance, The Open University*
tinyurl.com/yxrl34ru

Brief 7 – An Opportunity to Rethink How We 'Do Tax' and Improve Social Inequality *Sara Closs-Davies, Bangor University Business School* tinyurl.com/yxza5rwk

Brief 8 – Inequality and Council Tax: a Perfect Storm – *Jodi Gardner, Lecturer in Faculty of Law, University of Cambridge and Mia Gray, Senior Lecturer in Department of Geography, University of Cambridge*
tinyurl.com/y27lkrzh

Brief 9 – Robbing Peter to Pay Paul? The Australian Federal Government's Covid-19 Superannuation Early Release Scheme *Julia Cook, University of Newcastle, Australia*
tinyurl.com/y4d4rh4b

Brief 10 – Is it Time for a UK Wealth Tax? *Andy Summers, London School of Economics (LSE)* tinyurl.com/y47fdzjc

Brief 11 – New Ways to Understand the Effects of Covid-19: Introducing 'Financial Diaries' Methodology? – *Neil McHugh, Olga Biosca, Enrico Bellazzecca, Gregory White, Marta Mojarrieta, Ahalya Bala, Rachel Baker and Cam Donaldson*
tinyurl.com/y2lq4qnz

Brief 12 – Credit, Risk and the Pandemic *Damon Gibbons, Executive Director Centre for Responsible Credit Ltd*
tinyurl.com/y4ltxf2h

Brief 13 – Justifying Existence or Making a Difference? Assessing the Broader Impact of Debt Advice Services – *Maria McCaul, Ulster University and Stuart Stamp, Maynooth University*
tinyurl.com/y6kh3qc4

Brief 14 – Pandemics and Sovereign Wealth Funds *Dalton Conley, Department of Sociology, Princeton University*
tinyurl.com/yxju67tt

Brief 15 – Covid Realities: Experiences of Social Security for Families on a Low Income During the Pandemic – *Maddy Power, Geoff Page, Kayleigh Garthwaite and Ruth Patrick* tinyurl.com/y5shemgz



REMEMBERING DR BEN PATTISON

CHASM and the Housing and Communities Research Group (HCRG) mourn the loss of their friend and talented researcher, Dr Ben Pattison, who recently passed away.



What struck me about Ben was his intelligence, proficiency and focus. He had a quiet determination... Ben was a genuinely decent person who will be missed by his colleagues in the housing community.

Dr Halima Sacranie

Ben was an exceptional ESRC funded-CHASM doctoral researcher at the University of Birmingham from 2012–15. The title of his PhD was 'Understanding the Growth of the Private Rented Sector in England: Has Generation Rent Been Priced Out?'

The things I remember most about working with Ben were his understated and calm manner, his deep concern about social issues, and his ability to produce high-quality forensic research work that hit the nail on the head. He also had a wonderfully dry sense of humour. These qualities made supervising his PhD a pleasure.

Emeritus Professor David Mullins

Ben was a passionate advocate for policies to help those most disadvantaged by the inequalities within our society's housing system. At the Centre for Regional Economic and Social Research (CRESR) at Sheffield Hallam University, Ben worked on various housing-related research projects, particularly around homelessness, social lettings, affordability and young people.

Prior to his PhD, Ben worked for the Building and Social Housing Foundation (BSHF), now renamed World Habitat, on a variety of topics including Housing Benefit, self-help housing and the private-rented sector.

You can read more about Ben's work here: tinyurl.com/y4npeol

CHASM ANNUAL CONFERENCE 2020

CHASM's ten-year anniversary annual conference, titled '*Financial Wellbeing: Risk and Reward in Contemporary Society*', was held on 2 July with over 100 registrants. Due to the Covid-19 pandemic, the conference was transferred online using a combination of YouTube video presentations and the Zoom platform for live Q&A discussions.

We celebrated ten years of rigorous and insightful research on personal financial wellbeing. However, the main focus of the conference was on the future, exploring where personal financial wellbeing research should be applied over the next ten years to address fairness and the expanding wealth inequalities.

At our event, Danielle Walker Palmour, Director of Friends Provident Foundation, discussed how a reconfiguration of our economy could support an improvement in financial resilience for people to withstand financial shocks. She was followed by David Urquhart, Lord Bishop of Birmingham, who explored the value we place on different roles in society, particularly in the context of the Covid-19 pandemic, which highlighted the mismatch between risk, value and rewards for people's contributions. To conclude the conference, Professor Thomas Shapiro, Director of the Institute on Assets and Social Policy (IASP) at Brandeis University, focused on ways in which we can address racial wealth inequality, giving examples of lessons learned from the USA in a year in which the Black Lives Matter movement refocused global attention on this key inequality issue.



Developing financial resilience in individuals, communities and economies, Danielle Walker Palmour, Director of Friends Provident Foundation www.youtube.com/watch?v=KPfHwcows2o&feature=youtu.be

Valuing contributions in our modern society – moral and economic perspectives, David Urquhart, Lord Bishop of Birmingham www.youtube.com/watch?v=zn2fbRsFes&feature=youtu.be

Understanding and addressing racial wealth inequality – lessons from the USA, Professor Thomas Shapiro, Brandeis University USA www.youtube.com/watch?v=LB72v8-GNiM&feature=youtu.be

MEET THE TEAM

THE NEWEST MEMBERS OF THE CHASM TEAM



Dr Stewart Smyth,
Senior Lecturer in Accounting

I joined CHASM in February 2020 when I took up a role in the Accounting Department at Birmingham Business School. I have written extensively about social housing in Britain, with particular emphasis on financing and policy implications.

My most recent publications include an investigation into the impact of corporate debt as a source of finance for the large London-based housing associations. Using a financialisation lens, with co-authors Ian Cole and Desiree Fields, the study highlights the role of credit-rating agencies in changing the operational and strategic activities of these not-for-profit organisations to prioritise commercial behaviours over their social missions. The research is free and available at www.sciencedirect.com/science/article/pii/S1045235419300735.

My previous work on social housing has concentrated on the stock transfer policy, where council housing is transferred out of the public sector to housing associations. Previous studies have focused on different jurisdictions within Britain, and I am currently working on extending my remit to the unique circumstances of public housing in Northern Ireland.

In addition, I am one of a small but growing number of accounting academics who are looking at the finance, accounting and accountability issues surrounding the provision of housing in different countries across the globe. I am co-editor of an upcoming special issue on 'Housing, Housing Crisis and Pandemic' in the journal *Critical Perspectives on Accounting*. The call for this special issue is outlined on the www.sciencedirect.com/science/article/pii/S104523542030054X.



Dr Lin Tian,
CHASM Research Fellow

I joined the CHASM Team as a research fellow in April 2020, working directly with Andy Lymer. I am working on a project researching social housing and wellbeing which is led by James Gregory and Andy Lymer. I assisted in building the infographics and creating the final report for this three-year project by preparing the survey data for analysis and conducting quantitative analysis together with colleagues at the University of Manchester. I am also undertaking quantitative analysis of large data sets exploring different aspects of personal financial wellbeing across the UK population.

I received my Doctor's degree from the Department of Economics at the University of Birmingham in July 2020. My research explores household saving, consumption, financial literacy and financial behaviours, as well as the impact of health shocks on financial wellbeing. My research interests include household economic behaviours, financial inclusion, inter-generational financial transfers, social housing and health economics.

LOWER INCOMES AND SAVINGS RESEARCH

CHASM has been exploring savings activities by those on lower incomes for some years – including hosting two summits in this area in the recent past. In this last year, this work has continued working with HMRC in particular as part of the development, launch and roll-out of the Help to Save Scheme.

Andy Lymer sits on an Advisory Group for HMRC linked to this programme and CHASM was also pleased to be chosen to host the **Anniversary Conference** for this programme in October 2019. This event brought together the policy developers, those managing the

scheme in HMRC, other branches of the UK Government and a wide variety of those involved in delivery of this scheme to discuss how the first year had gone and explore ways to develop this game-changing provision further.

This event was addressed by John Glen MP, the Economic Secretary to the Treasury and the key government official with oversight for this programme.

Andy Lymer presented work at this event that CHASM had been commissioned to undertake by HMRC, capturing a range of experts' opinions on where next for the development of this scheme. This work is now directly impacting the development of the scheme for its 220,000 account holders who have over £80 million saved between them!

Watch a short video overview of the event: youtu.be/vBpVtxeWoO4

Get 50p for every £1 you save



Apply now for **Help to Save** if you work and receive Working Tax Credit or Universal Credit.



gov.uk/helptosave

THE RICHES LINE PROJECT

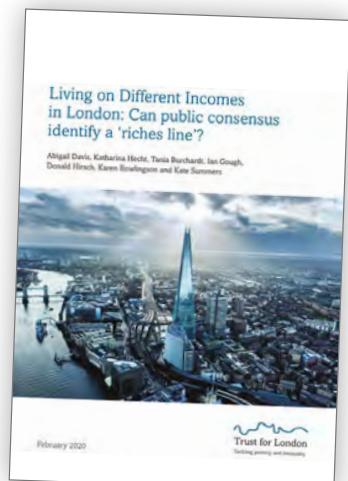
Living on different incomes in London: can public consensus identify a 'riches line'? Do people agree on what it means to be 'rich'?

Professor Karen Rowlington, alongside colleagues from Loughborough University and the London School of Economics (LSE), has published a full report for the Trust for London on the Riches Line Project.

The research explores what members of the public with lower and higher incomes living in London think defines higher living standards and whether there is a point at which financial resources (income and wealth) are excessive or undesirable for society. It seeks to formulate a line above which someone is deemed to be

'rich', just as a poverty line signifies a threshold below which people are described as 'poor'.

The findings suggest that while many members of the public are concerned about economic inequality, this does not translate into generalised opposition to individuals becoming rich, or to a societal consensus on a threshold beyond which an individual's financial resources are considered excessive. So how can policy-makers use this information to address inequality? What do these findings mean for those with greater resources?



You can access the full report: tinyurl.com/y6o5m7fy and the report summary: tinyurl.com/y6462a6e

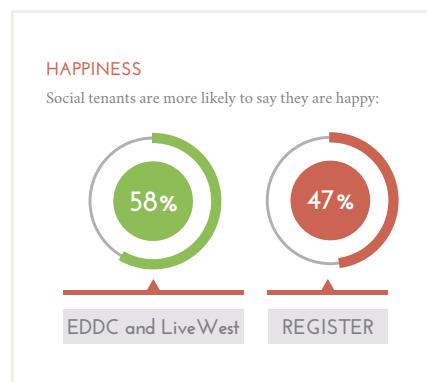


HOUSING AND WELLBEING: THE TENANT'S JOURNEY

After three years of a rewarding and fruitful research partnership with LiveWest and East Devon District Council (EDDC), our project – the Tenant's Journey – has drawn to a close. Our last annual infographic can be found at tinyurl.com/y2wvzyyf alongside our report drawing on the full three years of data. 'The Tenant's Journey – Social Housing and Subjective Wellbeing' can be found tinyurl.com/yxfanrj6.

The final report is based on three annual survey rounds of social tenants, shared-owners and private renters in East Devon. Over the period, we received a total of 3,687 completed surveys, with over 500 individuals completing the survey at least twice in the three years. We also conducted around 20 follow-up interviews every year.

So what have we learnt? An early result to emerge from year one is that social housing has a positive impact on the wellbeing of social tenants and helps to reduce levels of anxiety for those with mental health problems. Three years of aggregate data now shows that 27% of social tenants say they are anxious, compared to 43% of private renters who have applied to EDDC for a social home. The survey data does not tell us exactly what is driving this, but a key theme that regularly emerged in our interviews was just how much tenants with mental health issues valued the stability and security of a social home.



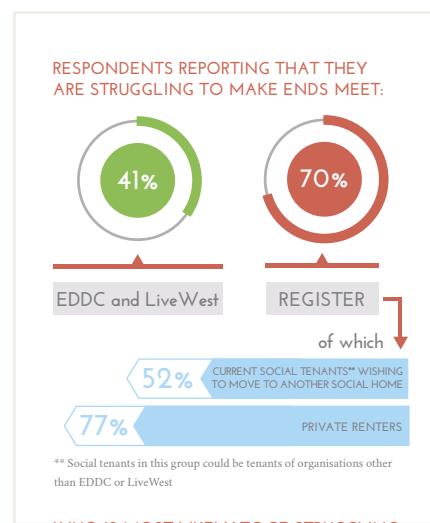
The value of garden spaces also came up many times in our interviews, and took on even more importance in the context of the Covid-19 lockdown. Space is about more than the four walls of the house or home. In fact, when we modelled our three years of data, we found a striking relationship between wellbeing and neighbourhood. Respondents who are satisfied with their local area are 13.2% more likely to report being happy, 8.5% more likely to report being satisfied with life, and 4.1% less likely to report being anxious.

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Social housing has a positive impact on the wellbeing of social tenants and helps to reduce levels of anxiety for those with mental health problems.

The Tenant's Journey research was not all about the house and home, however. Of all the people we surveyed over three years, 49% say that they are struggling to make ends meet and who we found, unsurprisingly, were much more likely to be anxious about life. But the extent of the relationship is still striking. On top of this, we also found a worrying relationship

between poor mental health and a tendency to struggle financially. This, and more, is explored in greater detail in the final report www.birmingham.ac.uk/tenants-journey.

There are still many unanswered questions – the drivers of wellbeing can be complex and CHASM is continuing to work through the rich data we have. We are also seeking to develop new research, gathering data from different regions and from a wider sample of people across the income spectrum. But what we know for sure is that, for the great majority of those we surveyed and interviewed, social housing plays a very positive role in their sense of wellbeing.



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PLASTIC-FREE HOMES IN THE PANDEMIC

CHARM - CIRCULAR HOUSING ASSET RENOVATION & MANAGEMENT



The Housing and Communities Research Group (HCRG), led by Halima Sacranie, is the UK academic project partner for CHARM – a four-year project funded by Interreg North West Europe.

The project aims to develop and implement an asset management approach that prevents the downcycling of materials in the renovation and construction of social rented homes. This is done by creating circular building strategies tested in demonstration exemplars by four EU social housing organisations, guidelines for a circular procurement strategy, and a material exchange platform to enable circular flows of building components in the social rented sector.

Now in its third year, our work is focused on the UK housing association Accord, who are building 12 virtually plastic-free demonstrator homes, as well as addressing a gap in the literature on the social impact of the circular economy and sustainable social housing.

As part of our academic output for the CHARM project, we are conducting longitudinal case studies of the CHARM partner social housing organisations to explore the broader social impacts of their circular housing projects, and in particular, the role of, and impact on, their tenants. One of the research aims is to examine whether for these housing organisations, who have a built-in social purpose, it's 'business as usual', or if a new circular tenant engagement emerges.

For more information, visit the project website: www.nweurope.eu/projects/project-search/charm-circular-housing-asset-renovation-management

And for the latest project news, please see the CHARM Newsletter series: www.nweurope.eu/projects/project-search/charm-circular-housing-asset-renovation-management/news/charm-newsletter-7



HONORARY RESEARCH FELLOWS RE-APPOINTED



Dr Richard Lang



Thea Raisbeck



Dr Maggie May



Dr Edward Brunsdon

Dr Richard Lang is an Assistant Professor at the Institute of Innovation Management (IFI) at Johannes Kepler University Linz, where he previously held an APART-fellowship of the Austrian Academy of Sciences. Over the next two years, Richard will contribute his expertise of qualitative case study research to HCRG research activities to CHASM, based around tenure, wellbeing and mixed communities.

Thea Raisbeck is a Research and Best Practice Lead for Spring Housing Association. During her two-year honorary fellowship, Thea intends to publish two new research reports and journal articles on homelessness and exempt accommodation in collaboration with Commonwealth Housing and Women's Aid.

Dr Edward Brunsdon and Dr Maggie May have also been re-appointed as CHASM Honorary Research Fellows.

Their joint research focuses on the development and role of occupational welfare in the UK, taxation and social policy, financial capability and financial wellbeing. They are active members of the Social Policy Association (SPA) and Dr May has been nominated as a member of the Social Policy Award Scheme Judging Panel for 2019–21.

Over the next two years, they will continue to contribute to the work of both the School of Social Policy and CHASM, furthering their research and contributing to conferences and publications on work-based welfare and financial transfers.

Over the next 18 months, Andy Lymer, Maggie May and CHASM Associate, Professor Adrian Sinfield will be creating a book for Policy Press on 'Tax and Social Policy' involving a number of CHASM members, Associates and others connected with the Centre.

CHASM DOCTORAL RESEARCHERS

CHASM members support a variety of doctoral students.



Hannah Absalom (nee Bailey)
Supervised by Dr Jessica Pykett, Dr James Gregory and Professor Andrew Lymer,
ESRC funded CHASM Doctoral Student

Hannah's work is looking at the use of behavioural science-motivated public policies in the social housing sector in England and the Netherlands. Her primary supervisor is Dr Jessica Pykett (CHASM Associate) supported by Dr James Gregory and Professor Andy Lymer. She is entering into the third year of her studies and is currently completing data collection with practitioners and tenants of social housing.

She co-founded the online magazine www.socialhousingmatters.co.uk, a critical friend to social housing. The website is popular with early-career researchers, practitioners and tenants. It is inspired by the notion of 'pracademia' – the practical use of academic work to bring about positive change. She is on the steering group of HQN's Anglo-Dutch innovation hub and wrote a contextual report for the hub.



Resya Kania
Supervised by Professor Karen Rowlingson and Dr Louise Overton

Resya's thesis analyses policy-making on financial inclusion strategy in Indonesia. The research was based on analysis of various policy documents and 34 in-depth interviews with bankers, financial regulators, government, parliament and NGOs. It includes process-tracing analysis between belief, interests and trust among the policy actors and their linkage to policy decisions over six years (2010–16). Resya also developed a Policy Learning Spectrum, a new analytical framework to explain the link between critical events, interest, belief and trustworthiness in policy learning.

This year, Resya presented one of her research findings, the role of critical events in policy-making, in an international conference held by the Development Studies Association. She will be presenting the Policy Learning Spectrum in an international conference held by the Political Studies Association in March 2021. Resya plans to complete her PhD programme by the end of 2021. Resya commented:



My multiyear research activity at the University of Birmingham will prepare me for a long career in research and strategic advice on policy-making in social policy.



Amer Azlan
Supervised by Professor Karen Rowlingson and Dr Lee Gregory

Amer is now focusing on writing up his thesis. Amer presented initial findings from his research at a CHASM Seminar last year on **'Nudging financial literacy and behaviours among low self-control young adults: A randomized controlled trial.'** www.birmingham.ac.uk/research/chasm/events/2019/nudging-financial-literacies.aspx

Also, Amer contributed to a half-day workshop to explore the potential for a new Southeast Asian Social Policy Network (SASP). The workshop received funding from Social Policy Association Opportunities Grant, and attracted 41 participants from a wide variety of universities and organisations. Full report from the workshop: [1st SASP Workshop Report.pdf](https://drive.google.com/file/d/1oh477vXSp7nV5Jxek-1OzMW1pRBzpihS/view) drive.google.com/file/d/1oh477vXSp7nV5Jxek-1OzMW1pRBzpihS/view

INTERNATIONAL RESEARCH FELLOWS 2020



Peter Shanks

Supervised by Professor David Mullins, Professor Jon Glasby and Dr Halima Sacranie

Peter is in the third year of his PhD. His research examines how housing association boards in Northern Ireland respond to tensions that arise from the simultaneous pursuit of social and commercial objectives. Peter adopted a mixed-methods research design. As part of his study's scoping phase, he designed a chief executive's survey to explore the main influences, values and priorities on board decision-making in the sector. This survey then helped inform his in-depth case study research phase, which focused on housing association diversification into private housing markets.

Peter observed board and committee meetings in two of Northern Ireland's largest housing associations over an eight-month period using an adapted version of an exciting methodology called Critical Incident Technique. The fieldwork revealed a series of tensions that confront boards when they pursue contradictory social purpose and profit-driven goals. It also identified several strategies that boards use to effectively manage tension.

CHASM has completed two highly successful International Research Fellows schemes in the last two years, in which we hosted a total of six fellows across 2018 and 2019. We advertised for interested, non-UK based researchers to apply to become International Research Fellows of CHASM for 2020. Our 2020 Fellows were:



Dr Sarah Kuypers is a Research Fellow at the Herman Deleeck Centre for Social Policy of the University of Antwerp (Belgium). Her doctoral thesis was based on the joint distribution of income and wealth and how it can be introduced in the measurement and analysis of poverty, inequality and redistribution. She will be collaborating with CHASM to research pro-poor savings and asset-building policies as a potential future policy path in Europe, complementing existing social security provisions. Sarah's CHASM Partner is Dr Lee Gregory. Watch Sarah's seminar at: youtu.be/1BKlwzmEYes



Dr Pushpa Wood is the Director of Westpac Massey Financial Education Centre, University of New Zealand which has become more financially savvy by improving their knowledge, attitudes and behaviour towards money. Pushpa's

research with CHASM aims to identify how the unique circumstances of individual students impacts on their financial capability in the context of studying at university in New Zealand, Birmingham (UK) and Pretoria in South Africa. Pushpa's CHASM Partner is Professor Andy Lymer.



Dr Micheál Collins is the Assistant Professor of Social Policy, School of Social Policy, Social Work and Social Justice at University College Dublin. Micheál's main research interests and publications are in the areas of income distribution, taxation, redistribution, economic evaluation and public policy. Micheál has used data from the latest Irish Household Budget Survey to update an indirect taxation model. He aims to develop a similar indirect taxation model for the UK during his time with CHASM, using data from the ONS Living Costs and Food Survey. Completing the model would facilitate some UK-focused and comparative (UK-Ireland) considerations of social policy-orientated tax research questions. Micheál's CHASM Partner is Professor Andy Lymer.

CHASM PUBLICATIONS

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CHASM EVENTS

9 December 2020

Managing Finances and Multiple Long-Term Conditions: The FinWell London Financial Diaries

Dr Olga Biosca, from the Yunus Centre for Social Business and Health at Glasgow Caledonian University, discussed her study to understand how the struggle to make ends meet impacts on aspects of both mental and physical health and vice versa. Olga also suggests what could be done to alleviate the challenges faced by people in difficult financial situations whilst also trying to manage multiple long-term health conditions.

tinyurl.com/yywqg9v5



Mihaela Gruia
Research Retold

1 December 2020

CHASM lunch and learn: Making effective use of infographics to communicate your findings beyond academia and maximise the impact of your research

Mihaela Gruia, Research Communicator and Director of Research Retold, demonstrated how she has helped hundreds of academics communicate their findings in accessible and visual ways. Mihaela shared case studies and insights into the research communication process, including a three-year collaboration with CHASM Director, Professor Andy Lymer, on the social housing and wellbeing research project.

tinyurl.com/y2xq5rfd

25 November 2020

Poverty in the EU using augmented measures of financial resources: the role of assets and debt

Dr Sarah Kuypers, from the Herman Deleeck Centre for Social Policy, University of Antwerp, Belgium, discussed her poverty research based on data from the Eurosystem Household Finance and Consumption Survey (HFCS). She offered a picture of poverty in 17 EU countries that took into account assets and debt, using various approaches.

tinyurl.com/y3eukm7o



7 January 2020

CHASM Seminar: Can 'behaviourally informed' financial education improve financial behaviour and savings among low-income participants?

William Brambley, Behaviour Economist and Research Associate, Open University's Centre for the Public Understanding of Finance, presented evidence from a series of field trials of 'behaviourally informed' financial education intervention "Managing My Money for the Just About Managing". Results suggested financial education – even light-touch, optional education that is free to deliver – can improve budgeting, spending and saving behaviours and outcomes if the intervention is designed with insights from behavioural science in mind.

Watch Will's seminar:
tinyurl.com/yyvxt5dy

10 June 2020

CHASM Seminar: Health Shocks and Cash Holding of Households in Rural China – what can it tell us in light of Covid-19?

CHASM's Dr Lin Tian's study uses longitudinal data from the China Health and Retirement Longitudinal Study (CHARLS) to investigate the nexus between health shocks and portfolio choice of middle-aged and aged rural residents in China, from the cash holding perspective. During her presentation, Dr Tian used her research to provide useful insights on what policy-makers and households could do to deal with households' financial difficulties in this pandemic in the context of the UK.

tinyurl.com/y8zrxvby



13 May 2020

The nature of housing policy formulation – exploring the twin-myths of 'the benevolent' and 'the meddling' state using the case of Northern Ireland – Stewart Smyth

For the first 50 years, public housing was a bulwark to maintain the political stability of the Orange State (Farrell, 1976) through discriminatory allocations policies and gerrymandering local government institutions. The second half-century has been one of initial reform and development of internationally recognised good practice in public housing provision (PwC, 2011); followed by being subject to a series of all too familiar neoliberal-inspired reforms leading to the current existential threat to the public housing provider, NI Housing Executive.

To understand this history and to develop lessons that may be applicable in other jurisdictions, Stewart Smyth's presentation explored the nature of housing policy formulation including the twin-myths of 'the benevolent' and 'the meddling' state. He utilised the formulation by Madden and Marcuse that housing policy, including the state more broadly, 'has used the housing system to preserve political stability and support the accumulation of private profit'.

tinyurl.com/yyv5kwsr

19 November 2019

Exempt from Responsibility? Ending social injustice in the exempt accommodation sector

CHASM's Honorary Fellow Thea Raisbeck launched her influential report, bringing together experts, decision makers, practitioners and providers to consider the findings and explore good practice; positively and constructively moving the conversation forward.

Birmingham's non-commissioned exempt accommodation sector houses an estimated 11,000 individuals who have experienced or are at risk of homelessness and forms an important part of supported housing and homelessness systems. Thea's research investigates the sector through the lens of 'social injustice' and incorporates the views of residents, practitioners and providers. It explores both practice and systems-based change and suggests ways we can work together to transform the sector to best meet the needs of those that live in it.

tinyurl.com/yymhndnd

16 October 2019

Nudging financial literacy and behaviours among low self-control young adults: A randomized controlled trial

Amer Azlan, a CHASM doctoral student, examined the effectiveness of the traditional financial education programme complemented with delivery of SMS reminders towards improving financial literacy and self-control in three aspects of financial behaviours, namely budgeting, savings and cash management. The outcomes of his study provided better understanding on the link between behavioural economics and individuals' financial behaviour, and also the use of SMS reminders as an important complement that can bridge the gap between financial knowledge and behaviour change.

tinyurl.com/yyns6kbn

17 September 2019

CHASM and HMRC celebrate the one-year anniversary of Help to Save

HMRC and the Centre on Household Assets and Savings Management (CHASM) marked the anniversary of the launch of Help to Save – a flagship government savings scheme supporting working families on low incomes to build savings while developing a savings habit for the future.

The Economic Secretary to the Treasury John Glen MP, our keynote speaker, reflected on the aims of the policy and the scheme's impact so far. There were presentations from David Beaston, Technical Manager at The Investing and Saving Alliance; Andy Lymer, Director of CHASM; and David Hook, Head of Policy for Savings and Charities at HMRC. Aisling Ni Chonaire (Senior Advisor, The Behavioural Insights Team) was also part of our panel discussion on where next for the HTS scheme in terms of developing the digital interface and engaging with current and potential clients.

tinyurl.com/y5doc5dt



12 July 2019

Shifting responsibilities: Homeownership and life-course transitions in a comparative perspective

CHASM International fellows, Dr Julia Cook, University of Newcastle, Australia, and Dr Oana Druta, Eindhoven University of Technology, Netherlands, honed in on homeownership and its relationships with wellbeing in the context of two particular life-course transitions: that of young adults toward independent living (and homeownership) and that of older people preparing to age in place (in their owner-occupied home). They brought together contrasting perspectives from Europe and Australia, to problematise the notion of responsibility by discussing specific cases of household practices – intergenerational



financial transfers for homeownership, home improvements and investments towards ageing in place – and the policy discourses that frame these practices.

tinyurl.com/y4l79zj2

CHASM EVENTS

HOUSING AND COMMUNITIES RESEARCH GROUP EVENTS



2 December 2020

Virtually plastic-free houses and social impact of circular housing

In this European Federation for Living webinar, Carl Taylor, Assistant Director of New Businesses at Accord Housing (UK), introduced Accord's virtual plastic-free houses. This unique project of new construction, based in Redditch (UK), will deliver 12 affordable new-built homes using plastic-free alternatives to reduce environmental impact. Dr Halima Sacranie discussed the social impact of circular housing and the role of tenants. Peter Hoogeweg from the European Federation for Living (EFL) updated the EFL community about the EU-funded CHARM project, focused on the promotion of Circular Construction. The webinar was chaired by Dr Anita Blessing (EFL).

tinyurl.com/y2w5b5t4

16 September 2020

Circularity for whom? Social impact and the role of residents

This event was part of the UK CHARM Inspiration Days: a week of events to inspire housing organisations, policy-makers and communities. The seminar was presented by Professor David Mullins, Dr Halima Sacranie and Sultan Çetin-Öztürk, from the Delft University of Technology in the Netherlands. It explored the circular economy in housing and how communities can develop new homes and retrofit existing homes with minimal impact on the planet and highlights the start on site of the UK's first virtually plastic-free homes.

tinyurl.com/y2bf7ru8

18 July 2019

HACT Centre for excellence in community investment research symposium

HCR's leader Halima Sacranie was invited to take part as an opening Panel Speaker at this symposium in Manchester on the topic of 'Housing and Community Investment: reactions on research' with Professor Anne Power, Head of London School of Economics (LSE) Housing and Communities.

tinyurl.com/yyqa4egt

19–20 November 2020

University of Helsinki: Social and cultural aspects of the circular economy

This online event was convened by Viktor Pál (Helsinki) and Israel Dunmade (Calgary, Canada) with the Helsinki Environmental Humanities Hub. CHASM's Halima Sacranie and Sultan Çetin-Öztürk from the Delft University of Technology in the Netherlands presented their research on the 'Social Impact of Circular Housing: A Study of Tenant Engagement and Impact in Europe'. Their presentations were part of this larger workshop exploring 25 papers from across six continents.

tinyurl.com/y2ybonsv



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Professor Karen Rowlingson, Professor of Social Policy, School of Social Policy

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