Improving financial capability through digital skills

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Conclusions at a glance

Digital is changing our lives, our jobs, how we run our businesses and manage our money. This means that having the digital skills, motivation and confidence to use the internet safely is becoming essential for life and work.

This report summarises research exploring challenges for support to improve digital skills for low-income households in financial difficulties, and initial recommendations on how to overcome these.

- Effective provision addresses the holistic needs of individuals. Digital skills should be framed in relation to social inclusion and education. Hyperlocal interventions that can engage people 'where they are' can address people's needs more directly than blanket initiatives.
- A strong 'ecosystem' of support is essential. Individuals will normally need the support of a range of services that understand their needs and can respond to them. Referrals and connection between these services are critical.
- First contact matters. An awareness of the need for digital skills and support often happens at a crisis point. High quality support to resolve crises establishes trust that can then build an ongoing relationship with clients.
- Standard, co-ordinated approaches to early assessment should mean engagement with one service leads on to whichever others are relevant to the individual user. But our area studies revealed a disconnect between crisis and progression services.
- Digital-financial capability goes beyond understanding how to use particular apps or online systems. It requires the ability to understand and compare costs and adapt personal spending or budgeting if appropriate. Any financial capability support must embed digital skills, in particular around changing payment methods and understanding financial products and services (including government provision such as Universal Credit), budgeting and talking about money.
- Digital is not a bolt-on. Digital skills are not just important for addressing financial needs directly. They may also remove barriers across many other aspects of everyday life – including social, civic, and creative development.
- A more holistic approach to digital capability – which foregrounds confidence, curiosity, adaptability and problem solving – is arguably where the real and lasting benefits of developing digital skills lie.

Separate papers look at individual employability and support for small businesses (with common themes and some overlap between the three). An overall summary setting out the wider recommendations is also available.

We have built an initial understanding of the needs relating to digital skills for 'financial capability' or attitudes and behaviours needed to manage life events in a way that maximises and maintains good financial health, the range of current activity and initiatives, areas of best practice and gaps where more work could add value. We have also outlined potential areas for policy and practice development (and these are expanded in our overall summary document).

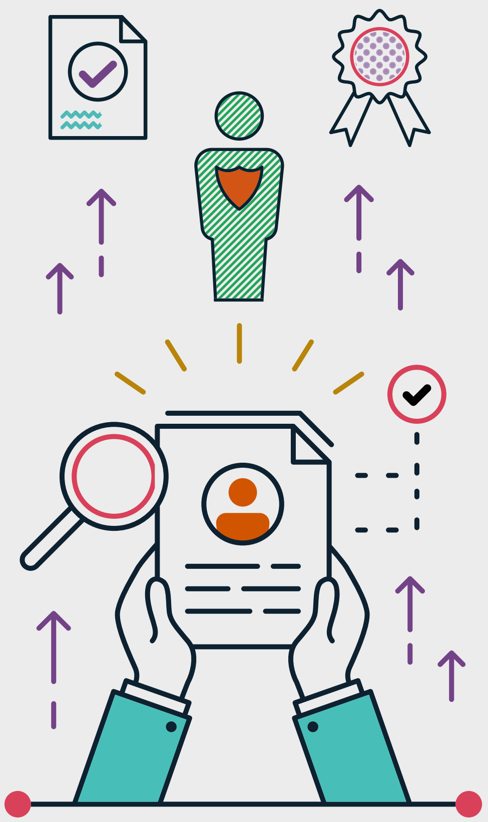
Poor digital skills compound financial exclusion

Digital exclusion compounds the 'poverty premium', by which those on lower incomes pay more for goods and services. Goods and services are cheaper online. Digital tools can open up easier ways of saving and managing money, for example through price comparison websites. Those unable to access the internet cannot access these savings.

The Lloyds Consumer Digital Index suggests that UK citizens could save up to £744 each year by being online, with nearly half of the offline population (47%) coming from a low-income household (Lloyds, 2019).

People who are digitally excluded are likely to be from social classes C2DE, to have left school at 16, and to have a household income under £17,499 (Yates, 2017). Their experiences of both finances and education have often been negative, embedding a lack of motivation in their life history. It becomes increasingly difficult for them to embrace opportunities for financial learning. The most financially vulnerable use the internet for a smaller range of activities (Ofcom, 2018). They are less likely to use digital for purchasing, communication and gathering information. When people have two or fewer digital skills, these are unlikely to include digital-financial skills. This suggests that these activities require more advanced knowledge and confidence than other digital skills (Lloyds, 2018).

With the rollout of Universal Credit, a large number of claimants have struggled to engage with its digital-by-default system: claims can only be made online. A longitudinal survey of claimants in 2018 found only half (54%) were able to register their claim online unassisted, and a quarter were not able to submit their claim at all (DWP, 2018). The DWP now recognises – contrary to its initial assumptions – that those with vulnerabilities or complex needs may not be able to access payments. It also recognises that those with limited online access or skills and those who struggle to budget may face additional difficulties using the system.



1 | Digital skills and financial capability

'Financial capability' covers the attitudes and behaviours needed to manage life events in a way that maximises and maintains good financial health. These are the ability to:

- tackle problem debt
- manage well day to day
- build resilience
- prepare for life ahead.

Activities might include being in a position to manage bank accounts, accumulate some savings and pension savings where possible, and cope with unpredictable expenses through savings or appropriate use of insurance and credit where possible.

Digital-financial skills bring together the abilities that enable and facilitate these financially capable behaviours and the use of digital technology to facilitate them.

Source Rowlingson and McKay, 2017

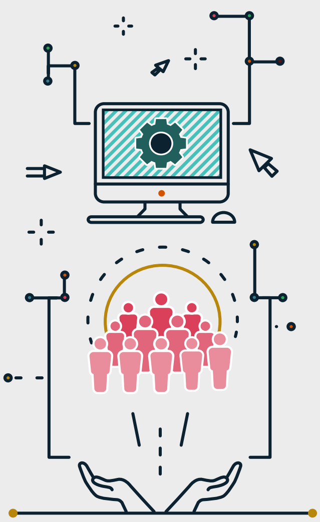
Digital financial exclusion is a complex journey

Many marginalised individuals will have experienced challenging lives for a long time before accessing support, as various studies in our literature review show. Those most vulnerable will experience some or all of economic exclusion, social exclusion and digital exclusion. This includes those with low income, living in poverty, with low educational attainment and low skills, and those living in deprived areas. These conditions are most likely to be affected by ethnicity, gender (being a woman) and age.

Such exclusion is likely to have a number of psychological effects that create further vulnerability. Such feelings include a lack of confidence, resilience, trust, self-esteem, commitment, motivation, curiosity and self-empowerment. These negative feelings erect personal barriers, including an unwillingness to access support, being time-poor, having a short-term focus and poor financial behaviours. These can severely impact individuals' participation in society and their ability to manage the limited financial resources they have.

Events that may create a crisis or compound vulnerability and exclusion include job loss, redundancy, significant illness, relationship breakdown, bereavement, homelessness, high rent and debt, or the fear of these.

These factors interact in complex ways with financial inclusion and capability (Rowlingson & Mckay 2017). This underlines the complexity of improving digital-financial skills for marginalised groups. Individuals require both specific kinds of social and practical support and holistic provision (see Box 2).



2 | What we mean by holistic support

Holistic support addresses **physical, mental, and emotional** needs to overcome social and economic exclusion; builds trust, confidence and self-efficacy; provides skills development and support tailored to the needs of individuals; and empowers people by motivating them to use their skills and knowledge in practice.

Holistic support might take the form of: hyperlocal provision in safe spaces; confidence building and crisis resolution; delivery by skilled staff and volunteers; addressing interpersonal skills; encouraging problem-solving.

Some groups are more at risk of digital exclusion

Nationally, digital exclusion affects working-age adults in DE households: they are three times as likely as those in non-DE households to be non-users of the internet (12% vs 4%) (Ofcom, 2018). The ONS has found 20% of disabled adults have never used the internet, compared with 8.4% for the adult population as a whole (ONS, 2018). The 2019 Lloyds Bank UK Consumer Digital Index includes the first measure of the UK's revised 'Essential Digital Skills' for life and work. The report finds that unemployed people are much more likely to lack Essential Digital Skills for life than the UK average (36% vs. 22%) (Lloyds 2019). And whilst users of online shopping and banking continue to rise, the report finds that 41% of working adults do not have transacting skills for work (Lloyds, 2019).

Digital and economic exclusion affects those with low income, low social capital, and digital skills. Various research studies in our literature review show that some groups are at high risk and require particular kinds of provision. These include:

- Young people: those in the 'NEET' group (not in education, employment or training) and care leavers
- Immigrants: refugees, asylum seekers, EU citizens, those who have never worked in UK
- Those with health issues: disabled people, those with learning difficulties, those with mental health issues, those living with addiction
- Carers, including single parents
- Jobseekers who have been long-term unemployed
- Those in work but in zero-hours contracts, entry-level jobs, older workers
- Traveller communities
- Those in acute circumstances – ex-offenders, those homeless or at risk of homelessness.

The Financial Inclusion Commission (2015) notes that particular groups are at risk of financial exclusion because they have a low or unstable income. These include:

- Those who have experienced a significant life shock
- Lone parents
- People new to the country
- Single pensioners
- Disabled people
- Long-term unemployed.

Authority (2014) has identified as particularly vulnerable to exclusion in relation to financial services. These include those:

- Living with a long-term or significant illness, covering a broad range of physical and mental health conditions
- Acting as carers – either formally or informally – for people with a range of conditions
- Over 65
- With low basic skills, who struggle with literacy and/or numeracy
- Those out of work – for a wide variety of reasons and lengths of time
- Those who have recently lost a partner, spouse or parent.

Our area-based research highlighted deeper problems for some groups:

- Low-income renters: direct payment of housing benefits to tenants rather than landlords, benefit freezes and low-paid unstable work has resulted in many accruing rent arrears and problem debt through payday lending. However, they often only access support at crisis point. Private renters are more vulnerable, as social landlords may be more sympathetic and often provide services to their tenants.
- People in transition (such as losing a job or dealing with poor health) too often do not become visible or willing to engage with services until they reach crisis point.
- Young people used digital regularly, but their skills were activity-specific and did not necessarily translate into improved financial skills or the ability to find information online. Many did not know how to stay safe and secure online. More broadly, not enough is done at school to prepare young people for financial independence.
- LGBT young people were especially wary of providing personal information, fearing it might lead to discrimination and exposure.
- Migrants and people from BAME communities could face difficulties seeking help or navigating between support services due to language barriers and a lack of knowledge of the UK social and support infrastructure. Even those who had lived in the UK for a long time could find this complex. Some, especially women, were unused to acting with autonomy in their lives.

People face many barriers to developing digital-financial skills

Both the literature review and the cross-area studies highlighted a range of individual and wider barriers that prevent disadvantaged adults of all ages from accessing, affording or benefiting from support aimed at developing their digital-financial skills. These include:

- Low confidence in learning, especially in later life, as a result of early negative learning experiences
- Low numeracy, which is associated with low income
- Low income, which forces people to focus on short-term goals and which can in turn influence their longer-term thinking and behaviour
- Unstable circumstances, which make it difficult to access essential services, both practically and through personal lack of confidence
- Urgent claims on people's time, making them less likely to consider learning; on the other hand, disruptive events can also spur people to contemplate learning
- A preference for managing the household budget in cash because this gives a stronger sense of control over finances
- Mistrust of online financial activity: otherwise confident internet users, for example, could be reluctant to enter personal financial details online and wary of online banking. Fear and misunderstanding around digital transactions prevent service users from accessing or effectively using online digital money management tools.

Digital exclusion is itself a barrier to financial inclusion. Smartphones are the most common form of accessing digital for many, as our cross-area studies confirm. Some workshop participants said they only had an email address because it is required by the Universal Credit system. For those on low incomes, being unable to afford kit or connectivity limits their potential not just to participate but to learn and to apply that learning.

Support services are under strain

All this is driving a need for crisis services. Our cross-area studies highlighted a number of common issues across the four different areas. Zero-hours contracts and new welfare criteria have both created or added to substantial in-work poverty. Reliance on payday lenders has built up problem debt. The rising demand for food banks reflects real, immediate hunger.

Changes to the benefits system have caused deprivation and destitution. This includes sanctions, which stop or reduce payments if certain criteria are not met. In those areas where Universal Credit has already been introduced, claimants face a five-week delay for the initial payment.

Universal Credit, which must be applied for online, has also driven demand for digital support services. Claimants with poor digital skills or limited online access seek urgent help not just to make online claims but also to meet the online job search requirements to avoid being sanctioned.

Demand has increased at a time of reduced funding. All the providers in our four study areas reported a constant reduction in funding and resources, exacerbated by financial insecurity as previously 'steady' funding is reduced, cut or shortened.

Our area studies also revealed barriers between crisis and progression services. These disconnect services that help people in acute crisis from those that help clients build independence and resilience through financial capability. In particular, staff at Jobcentres do not always know individual clients or the local service landscape well enough to signpost people effectively to other support. Jobcentre requirements may assume clients have stable access to a certain level of resources, but this may not be checked with the individuals concerned.

Some strategic area approaches to digital inclusion do exist, such as the Digital Glasgow Strategy in Glasgow. However, overall there is a lack of local digital strategies, with little resource to audit and organise the efforts of local providers.

The knock-on effect of which is diverting energy from longer-term financial support that could improve money management, reduce household debt and in the longer run improve social mobility.

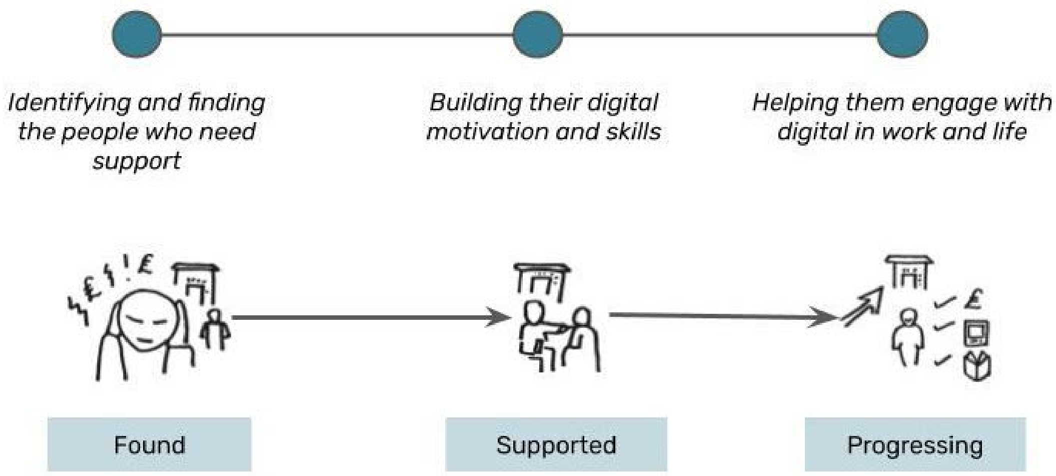
There are gaps in support for financial capability

The skills required for financial capability are constantly changing. Users need stable, visible provision that effectively diagnoses gaps in their individual skills and helps develop these. Effectively using digital payment methods, for example, is not just about understanding how to use a particular app. It requires the ability to understand and compare costs. This makes payments in smaller and more regular amounts more likely, which in turn makes forward planning easier. Users also need support to understand the importance of adapting to changing circumstances (personal or social) and lifelong learning.

The area studies identified significant weaknesses in the early stages of support around budgeting, talking about money, and changing payment methods. Workshops showed that the quality of and time allocated to these kinds of support varied widely.

We also identified significant gaps in the early stages of the journey for financial capability: engagement, initial assessment, and essential skills provision. Coordinating support services at the area level is vital to improve the early stages of interventions: engagement with one service should lead to engagement with whichever others are relevant, through a standard approach to assessing and triaging needs (see Figure 1). A cross-area basic digital skills offer should be available wherever service users might need it, with pathways to further more formal learning. Without improvements across whole areas, those who need help most will not access it or only access it in crisis, so using one service will not translate into a broader support journey that increases long-term independence and resilience.

Figure 1: The individual journey through support



There are common components to effective support

From our research, we conclude that there are three stages where digital skills support needs to connect with individuals managing on low incomes and acknowledge the pressures they are under.

- Engagement The trigger for engaging with digital skills support is highly dependent on context. For each individual, it needs to reflect their personal circumstances, which can vary from day to day.
- Delivery Flexibility and open-ended support that responds to individual needs is key.
- Outcome Beneficiaries of support need to be helped to understand that digital is the means to the end, not the end in itself.

A number of common themes of holistic support (into which digital skills support could effectively be embedded) were identified through the research and resonate with the experience of support organisations currently working in this field.

- Skilled, supportive and engaging staff who make learning fun and relevant These attributes come through in a number of projects. A specific issue was the ability to put learning in context, so that participants can see it as something they can do and that is relevant to their life. This supports the idea that digital skills for financial capability should be seen as skills for everyday life. Evaluation of practice in English, maths and digital basic skills learning in apprenticeships and traineeship settings found that engaging with and listening to learners throughout helped keep learning relevant.
- Addressing initial confidence and self-belief barriers at an early stage Taking the time to build people's self-confidence appears to be an under-recognised but critical component of effective practice.
- Providing highly person-centred, flexible and individualised support This is a strong theme from the research and also from the work of support organisations (especially St Giles Trust, Glasgow Life, Metropolitan Housing, and Bournemouth Churches Housing Association). This is about valuing people as unique individuals; recognising the wider realities, complexities and challenges people face in their lives; and having the resources and flexibility to adapt and respond to people (including as their circumstances and their aspirations change). Local support organisations commented, providing one to one, personalised support is highly effective but costly. Ideally, each participant will have a single, dedicated key worker or adviser.
- Getting the practicalities right Ensuring engagement and attendance on courses can be challenging. This reflects the practical barriers that many people in the target groups face. This may be about limited availability (caring responsibilities or having more than one job can impact on when people can engage), the cost and reliability of transport, or the costs, quality and availability of childcare. Support organisations identified these as everyday barriers that frequently get in the way of people progressing towards economic participation, but where service responses are often ad hoc.
- Support with money and benefits Lack of money and problem debt can be pressing issues that prevent learning and development. Several projects in the major Building Better Opportunities programme are finding ways to integrate access to financial inclusion, money and debt advice – even where that is not the project's main focus. Often this takes place through referrals to Citizens Advice. A need for clear, detailed information on the impacts of income changes on benefits emerged as a key issue, especially for people already in low-paid jobs and looking for better work.
- Support with mental health Several projects identify mental health as an issue, including undiagnosed conditions. This was also the case in projects with no specific focus on supporting people with mental health.
- Using mentoring and peer mentoring to help engagement with digital Some mentoring schemes for disadvantaged young people have had impressive outcomes. This has come where mentoring has been well-supported and consistent, allowing a genuine relationship to be built up over time. The MCR Pathways scheme in Glasgow, for example, provides mentoring support for disadvantaged young people in the care system, starting while they are still at school or college.

Longer-term, person-centred support is essential

Building motivation through longer, person-centred support is one of the most effective ways to build the motivation to develop digital financial skills. Interviews with support organisations and messages from the research suggests the relationship between individuals and services consists of three crucial steps:

Found – first point of contact or frontline support
Supported – skills development
Progression – motivation, better practice and learning

Awareness of the need for digital skills support is often identified, but not always possible, at a point of crisis. Crisis resolution is a way of building trust with a client. That trust can then be built on to provide advice and support to improve skills and behaviours and resolve underlying issues. Key organisations can provide the route to engaging vulnerable people. Interviews with support organisations suggests that organisations such as Jobcentres, housing associations, offender services and those for homeless people or care leavers are all critical to building support that can then be coordinated across the local area.

Our own work with HMRC has also highlighted the importance of mixed advice, skills and advocacy within one support organisation (Bricknell, 2018). Such practice is recommended by the financial capability and debt advice sector.

The introduction of digital technology often seeks to balance the necessity of using digital skills against the perceived risks of online money management. Providers are often more comfortable introducing skills and information around money management than assisting with active transactions. Both Lloyds Bank Group and Barclays have been running large digital inclusion programmes, using online resources, staff volunteering and free WiFi access in high street banks. These respond to specific individual needs. They create momentum and understanding of digital inclusion and resolve problems through one-off support. But such one-off sessions are unlikely to address more complex problems.

In 2017, Good Things Foundation worked with Toynbee Hall to understand the risks and impact of supporting participants to undertake a live transaction within a course. This approach proved effective. Importantly it was based on community practitioners who were able to create relationships of trust with participants through informal approaches and open-ended support.

Group teaching models are almost unanimously identified as the best way of providing both digital and financial skills. Group teaching provides both an engaging learning environment and community and peer support. These in turn encourage participants to engage in less familiar exercises.

Prompts to help people change their day-to-day actions are becoming increasingly popular. The Behavioural Insights Team and the Money Advice Trust have experimented with text-message prompts, for example; their pilot showed good results with a peer support group in an education setting (see Box). Southern Housing is using WhatsApp and text messaging to engage tenants and offer support. This has proved particularly useful for disseminating information about Universal Credit support services.

3 | Money Advice Trust: using prompts

The Money Advice Trust tested resources to make financial capability messaging more accessible, encourage engagement, normalise financial capability behaviours and actively prompt clients to maintain behaviours.

Prompts included:

- envelope stickers to encourage clients to open their letters
- case study cards to help normalise the act of seeking help
- case study films to bring the advice process to life
- text message suggestions to help advisers manage texts they send to clients more effectively
- action cards to remind clients what they need to do after a session with their adviser
- action charts for clients to track their progress.

New approaches could bring services together

However, it is the way in which organisations work with others, through a collaborative 'ecosystem' approach, that can have a lasting positive impact on people's lives. This is particularly true when funding and resources are limited. The cross-area study produced a number of practical steps as recommendations.

- Recruit a 'Community Connector'. One organisation can act as a Community Connector, responsible for establishing communications and brokering partnerships between other local providers and driving the creation of an integrated local support network. The Connector would be at the forefront of designing effective and replicable ways of embedding digital throughout support journeys, and responsible for sharing best practice with other areas.
- Embed digital in acute support services. The organisations with the best digital offer are not always the best at engaging those in most need, and vice versa. The Community Connector role will make it possible to take the best local digital practice and replicate it throughout each area's support network.
- Conduct a comprehensive audit of local provision and assets to identify potential partnerships, referral pathways and underused assets.
- Work with housing associations. Workshops, stakeholder interviews and survey data all indicated that housing associations have the potential to provide services, including for people who are not their own tenants. They are often already involved in offering support around financial capability. They are also generally large, well-connected organisations, with high levels of digital practice and with existing infrastructure and resources that could be expanded to increase capacity.
- Create consistent approaches to engagement and 'triage'. To make the most of the first point of contact, the Community Connector should work with providers to co-create a cross-area model and tools for triage to assess needs and referral. This approach will ensure that needs and aspirations are identified, and a support journey mutually agreed, as soon as possible after an individual engages with a service. Effective tracking and handover between agencies is essential, in order to avoid users dropping out and to break down the barrier between crisis support and progression services.

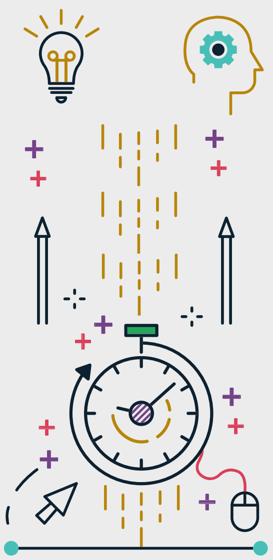
- Measure integration. Evaluation should focus on measures that demonstrate the development of an integrated local ecosystem. This would include higher levels of progression from crisis support to further learning and employment outcomes, reduction in repeat demand for crisis support due to improved prevention, and qualitative data from providers on how their services and their clients have benefitted from integration.
- Measure digital outcomes. Practitioners across all areas need to use standardised digital outcomes such as the Essential Digital Skills Framework, which identifies Digital Foundational Skills and the Essential Digital Skills they support, to generate comparable data and demonstrate the impact of integrated support across a whole area.
- Provide appropriate funding. Integration of services is a long-term vision, requiring long-term investment and collaboration across the public and private sectors. Guaranteed, multi-year funding with central co-ordination gives providers the time to adopt new ways of working together and reduces the administrative burden and distraction of constantly looking for new sources of sustainability. Workshop participants also emphasised the need for funding approaches to appreciate and accept lower levels of 'quantity targets', especially in the early stages of delivery, when attention needed to be focused on set-up.

There is scope for development and innovation

It is clear that there is more to do in integrating digital skills into holistic support for digital-financial skills. Through our research and our interviews with support organisations (such as City Gateway, Metropolitan Housing, St Giles Trust, Bournemouth Churches Housing Association and Glasgow Life) we have identified a number of areas that need further development.

At the system level, there is a need to look more at:

- Ensuring that local support for digital skills is easy to access in communities through community learning networks, place-based partnerships.
- Finding ways to overcome the competition between service providers which some funding application processes have created.
- Designing approaches that address some of the practical barriers, such as transport and time constraints, that prevent people engaging in the first place and/or staying engaged.



4 | Toynbee Hall: using Community Money Mentors

This sector-leading programme builds financial capacity by teaching groups of peers over a period of 12 weeks.

Toynbee Hall train people to become 'money mentors' for others outside the group and to maintain a 'graduate community' of support for those who have been through the course. They build a strong community by responding to what learners need week to week. The programme also provides 1-to-1 support to resolve immediate financial matters. It explicitly introduces participants to digital technology.

The research also highlighted areas with the potential for innovative exploration through projects:

- Creating a blended approach to digital and financial exclusion, where helping people develop digital skills also helps them save money.
- Delivering cost-effective 1-to-1 or small group support, as this is proven to have lasting impact on behaviour change.
- Using the necessity of registering and engaging with Universal Credit as an opportunity to help people develop wider digital skills for other areas of life and work.
- Developing financial education and support that takes into account the needs and make-up of the local population.
- Co-designing approaches with local authorities.
- Changing behaviour around online transactions through peer-supported learning.
- Developing a model for open-ended digital financial support, for those whose lives are complex.
- Working with achievable personal goals and timeframes, especially for those who are time-poor.
- Using brand loyalty – for example, with high-street banks or trusted community organisations – to engage adults to improve their literacy and numeracy as these are a first step to digital inclusion.
- Finding the right hooks to engage those who may find talking about money difficult.
- Exploring with users how becoming aware of your behaviour around money can be the hook and driver to want to change that behaviour.

Conclusion

There is a growing need to enable people to build their personal resilience in a digital economy – enhancing their economic participation alongside their social and civic participation.

This more holistic approach to digital capability – which foregrounds confidence, curiosity, adaptability and problem solving – is arguably where the real and lasting benefits of developing digital skills for financial management lie for people who are economically excluded.

Support must embed digital – it's not a bolt-on

Digital inclusion is not sufficiently embedded in financial capability support services. Some providers themselves lack digital skills and confidence and this needs addressing. More broadly, digital skills are not just important for addressing financial needs directly or for bringing economic, educational, and wellbeing benefits. They may also remove barriers across many other aspects of everyday life – including social, civic, and creative development.

Effective provision understands and addresses the holistic needs of individuals

Digital skills should be framed in relation to social inclusion and education. The characteristics are interconnected and are best addressed by hyperlocal interventions that can engage people 'where they are'. These can address people's needs more directly than blanket initiatives. Services must be person-centred, flexible and motivational.

First contact matters

Local organisations often engage with people at a point of crisis when the need for digital skills and support becomes apparent. Crisis resolution establishes trust with a client that can then be built on to provide ongoing support and resolve underlying issues. Co-ordinating support services at the area level is vital to improve the early stages of contact: engagement with one service should lead to engagement with whichever others are relevant, through a standard approach to assessing and triaging needs.

A strong 'ecosystem' of support is essential

A cross-area basic digital skills offer should be available wherever service users might need it, with pathways to more formal learning. Individuals will normally need the support of a range of services who understand and can respond to their needs. Referrals and connection between these services is critically important. This depends on a strongly functioning local 'ecosystem' of support with productive relationship between intermediaries. What works here are 'warm' referrals or handovers to other agencies. These require good relationships between providers – ideally bound in through partnership working or co-location, with everyone understanding where and how they fit in.

About the research

In 2018, Good Things Foundation began an intensive piece of research to understand the current UK digital skills landscape and the people and businesses that can benefit from digital skills support to improve their participation in the economy; to map gaps in provision; and to identify the key features of best practice that can be tested and scaled.

The Good Things Foundation research team undertook an extensive literature review of academic, policy and practice evidence; analysed key quantitative datasets; and undertook semi-structured, qualitative interviews with academics, innovation foundations, policy makers and support organisations. An important part of the project was a study across four areas.

The four areas in the study

The research engaged with practitioners through workshops, a survey and stakeholder interviews, and with service users through focus groups and interviews.

Each area had different priority audiences for digital skills support.

- **Bournemouth:** digitally excluded Universal Credit claimants; social housing tenants struggling with rent; people in unstable circumstances related to substance abuse, homelessness and mental health; older jobseekers in a competitive market.
- **Edinburgh:** young people transitioning to independent living; limited users of the internet; people who face multiple deprivation in particular areas of the city.
- **Glasgow:** migrants and BAME groups (and those for whom English is a second language); young people; people living in deprived areas of the city; unemployed people needing support with job seeking; people in low-paid, insecure jobs who have low digital skills.
- **Tower Hamlets and Hackney, and Newham boroughs, London:** women and working-age mothers from the Bengali community; those leaving education but not realising their potential in the job market (many from BAME communities); people in in-work poverty; private renters; homeless people, rough sleepers and people in temporary accommodation; unemployed adults with disabilities or long-term conditions.

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The literature review looked at an extensive range of evidence. The following sources are cited in this summary paper.

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Good Things Foundation is the UK's leading digital inclusion charity. It supports people to grow their essential digital skills to overcome social challenges.

The JPMorgan Chase Foundation works in conjunction with J.P. Morgan to drive inclusive economic growth through the dispersal of charitable grants to non-profit organizations across the U.S and in 40 countries worldwide. Annually, the foundation and bank give approximately $250 million towards programs in four priority areas: Jobs & Skills, Small Business Expansion, Financial Health and Neighbourhood Revitalization (U.S Only) and often comprise aspects of employee engagement and volunteering, which are key to the firm's culture of corporate citizenship. Outside of the United States, philanthropic grants are made, in areas where J.P. Morgan has a presence, by programme officers covering Europe, the Middle East and Africa (EMEA), Latin America (LATAM) and Asia and the Pacific region (APAC).

About this report

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