



UNIVERSITY OF
BIRMINGHAM



CHASM

Centre on Household Assets
and Savings Management

Annual Report

2024





Joanna Elson CBE

Chief Executive, Independent Age and Chair of the CHASM Advisory Board



Foreword

CHASM's 2024 annual report offers an opportunity to reflect on the past 12 months and look ahead to some of the areas of focus for the coming year. It has been another difficult year for household finances, with inflation, interest rates and high food and energy prices continuing to place substantial pressure on household budgets. CHASM's research continues to play a vital role in exploring the detail behind many of the personal finance and financial inclusion headlines making the news.

This year has been particularly successful in terms of stakeholder engagement, highlighting CHASM's expertise in disseminating research evidence to the academic, regulatory, and professional communities. It was also a pleasure for me to introduce Professor Adele Atkinson's inaugural lecture on financial literacy and financial inclusion and the launch of CHASM'S Annual Lecture series.

This year's annual conference, on the theme of the Gender Wealth Gap, reflects ongoing and future work at the Centre on this key policy issue. It will present the latest research evidence, expert analyses, and real-life stories to better understand this persistent inequality and strategies for sustainable improvements in women's financial wellbeing.

As ever, none of this would be possible without the hard work of the dedicated team leading and supporting the research, our Advisory Board members, those who have helped fund the work and those who have participated in the research – thank you for all your support once again.

As Chair of the Advisory Board, I am proud to support the Centre's crucial research and its efforts to translate research into policy and practice, ensuring continued progress in the field of financial inclusion and wellbeing.

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Director's Introduction

Dr Louise Overton



Welcome to the 2024 CHASM annual report where we bring you our research highlights of the last 12 months.

This year's publication keenly reflects our core commitments to conducting rigorous, policy-relevant research on the causes and consequences of financial insecurity and exclusion, and to working with non-academic partners to achieve impact.

Building on our established track record of high-quality research on Financial Inclusion, and ten years of monitoring the state of play in the UK, we are delighted to bring you a preview of our latest contribution to this field. Working in collaboration with the Financial Inclusion Commission (FIC), we have synthesised the latest UK data before embarking on evidence gathering sessions in England, Wales, Scotland and Northern Ireland with experts, advocates and people with lived experience. Our forthcoming reports offer new insights on the extent and nature of financial exclusion and we will be using these, in collaboration with FIC, to advocate for a new National Financial Inclusion Strategy.

This year's report also features an update on our research informing the development of local financial inclusion partnership services, a collaborative project with Women's World Banking to explore the challenges facing Ukrainian women refugees in accessing financial services, as well as new research on insecurity in the UK rental market and its influence on later life savings; the financial struggles facing unpaid carers, and much, much more.

As an academic research centre, we are also committed to using our research evidence for teaching excellence, and this year we will be delivering

a new postgraduate module on Financial Inclusion and Wellbeing as part of the School's MA Public Policy programme. One of our strategic objectives is to strengthen our research community, in part by becoming a centre of postgraduate and early career research excellence and preparing a new generation of CHASM academics through our educational and post-doctoral fellowship opportunities. This new postgraduate teaching initiative represents another positive step in that direction. We are also looking forward to welcoming new postgraduate researchers in September.

We also continue to build capacity and expand our expertise and since the publication of last year's report, we are very fortunate to have been joined by Mike Small as Impact and Development Manager and Dr Kris Fuzi who leads our research on Risk and Financial Wellbeing in Later Life. I am also delighted to welcome a new member to the advisory board – Martin Coppack, Director of Fair by Design.

Finally, and as ever, we are enormously grateful to Andrew and Caroline Fisher for their ongoing support to help fund this vital research, and to Nick Eatock for his support in helping us to train new PhD researchers.

My thanks and appreciation also go to the CHASM team for everything they do to make our work a success and for being so wonderful to work with. None of this would be possible without you and your genuine commitment to improving people's financial lives.

Financial Inclusion in the UK



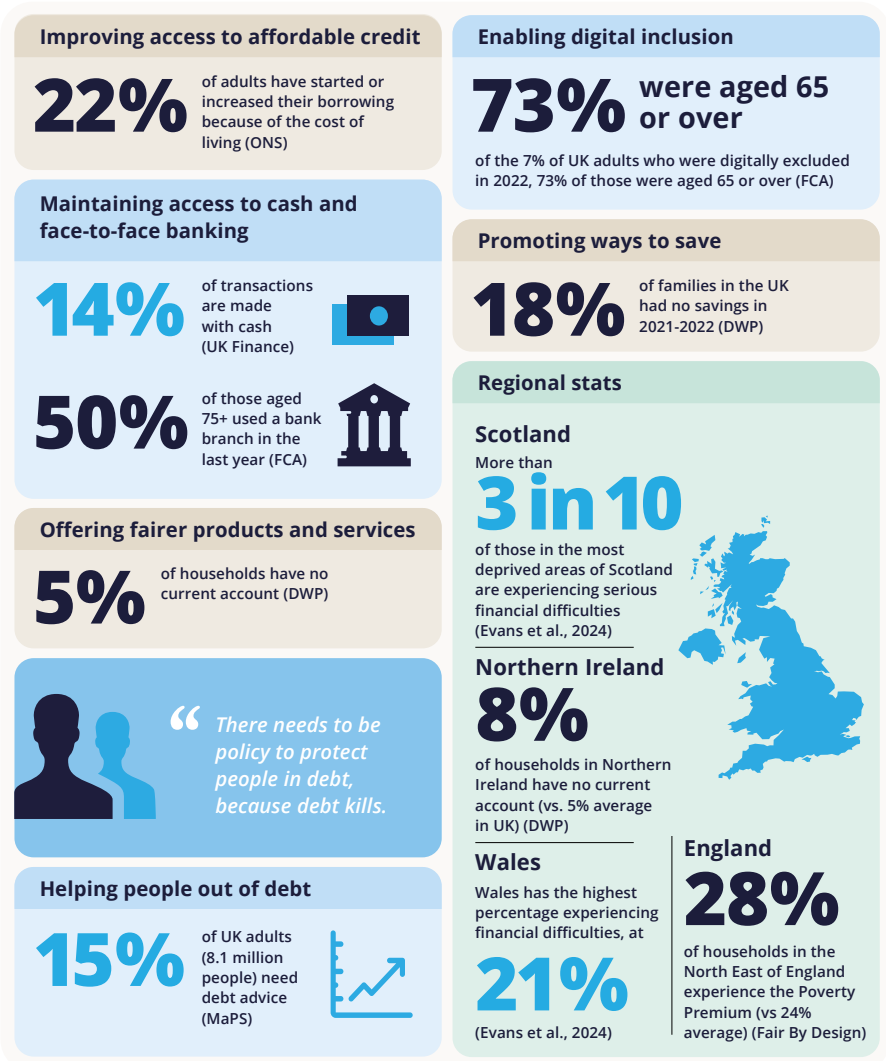
In 2022, CHASM published the tenth Financial Inclusion Monitor, a series supported by the Friends Provident Foundation and the Barrow Cadbury Trust. The occasion was celebrated with a blog series drawing perspectives from academics and third-sector experts based in the UK and overseas. Those ten years of the Monitor established CHASM as a research centre at the forefront of evidenced-based policy making on financial inclusion, and earlier this year, we hosted a roundtable with Nikhil Rathi, Chief Executive of the Financial Conduct Authority (FCA), to help the FCA gain a deeper understanding of the impact of financial exclusion for vulnerable consumers. We are also delighted to be working in partnership with the Financial Inclusion Commission (FIC) to inform the creation of a national strategy on financial inclusion.

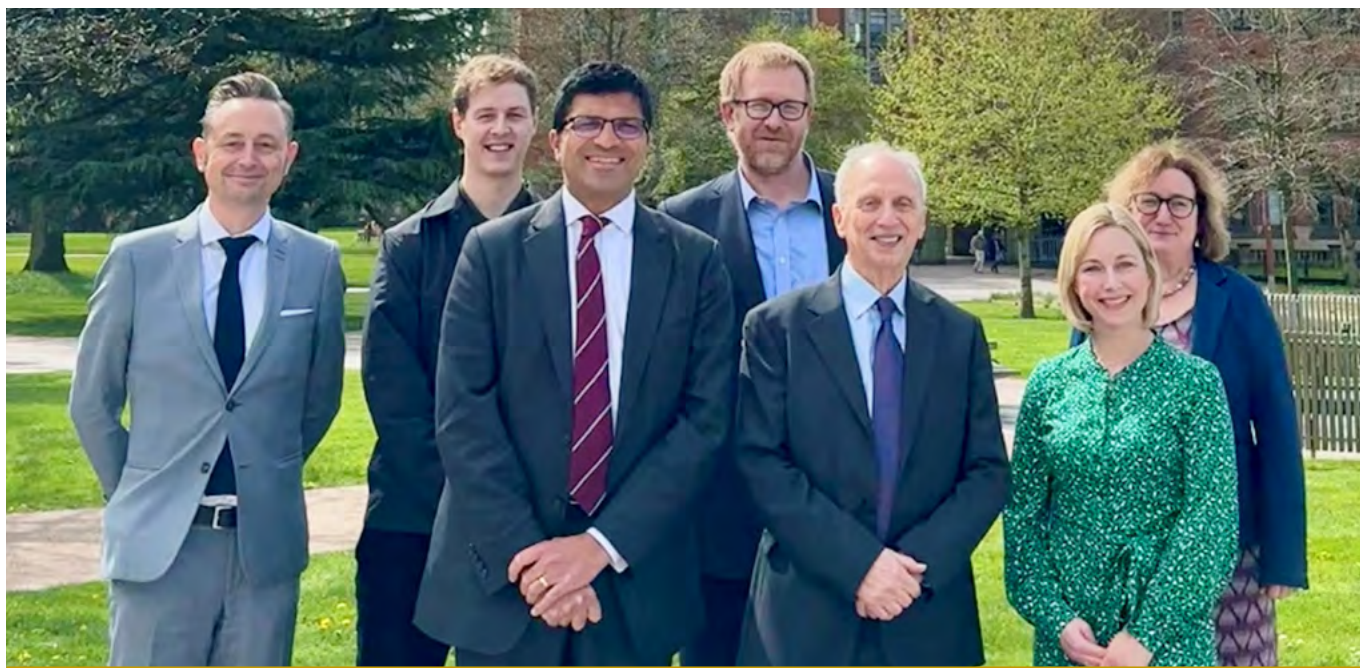
Our partnership with the FIC has enabled us to produce the most up-to-date snapshot on how millions of people are still underserved and denied access to the financial services they need to secure their financial wellbeing. Following a detailed review of the data, we jointly convened eight evidence gathering sessions in Birmingham, Glasgow, Belfast and Cardiff to better understand the

challenges facing professionals working on financial inclusion and those with lived-experience of exclusion. These research reports will be published in full in Autumn 2024. In the meantime, some key findings included in the Financial Inclusion Commission's summary report - *Fixing Financial Exclusion across the Four Nations* - illustrate

the nature and extent of the challenge.

Following this research, FIC is calling on all political parties to commit to a government-led National Financial Inclusion Strategy, to unlock collaboration across nations and between industry, policy makers, charities, and the public sector.





CHASM Roundtable with the Financial Conduct Authority

CHASM had the pleasure of hosting a roundtable discussion with Nikhil Rathi, Chief Executive Officer of the Financial Conduct Authority (FCA) in April this year. The event provided a valuable opportunity for the FCA to delve into CHASM's research on financial inclusion as part of their regional engagement programme, and to gain a deeper understanding of the impact of financial exclusion on vulnerable consumers

The discussion covered a wide range of topics, highlighting several critical issues:

- Urgent Regulation of Buy Now Pay Later Products: The need to swiftly address the regulatory gaps in buy now pay later services to protect consumers from potential pitfalls.

- Existing Consumer Protection Mechanisms: An examination of the limitations and inequalities in the current systems of advice, guidance, and information as the primary means of consumer protection.
- Price Cap on DC Pension Drawdown Products: The necessity of implementing a price cap to ensure fairer access and affordability for consumers drawing down defined contribution (DC) pensions.
- Access to Flexible Financial Services: The broader goal of ensuring widespread access to affordable, flexible financial services that acknowledge the unpredictability of modern life.

Nikhil and his team were very responsive to the evidence presented during the discussion, emphasizing the FCA's commitment to inclusivity across its remit. It was particularly encouraging to hear Marie Roberts commend CHASM's Financial Inclusion Monitor reports, noting their significance for the FCA's work.

The insights from contributors Martin Coppack, Kate Foley, Sir Brian Pomeroy, Kris Fuzi, Professor Adele Atkinson, Dr Louise Overton, and Professor Steve McKay underscored the importance of ongoing dialogue and partnership between regulatory bodies, third sector organisations and academia to foster a more inclusive financial landscape.



Professor Adele Atkinson

Financial literacy and financial inclusion: what are they, why do they matter, and what can we do about them?

Professor Adele Atkinson delivered her inaugural lecture in December last year, marking her return to academia following many years of impactful work in policy, research, and practice at global institutions.

In her lecture titled “Financial literacy and financial inclusion: what are they, why do they matter, and what can we do about them?”, Adele delved into the core concepts of financial literacy (FL) and financial inclusion (FI). FL was defined as a blend of awareness, knowledge, skills, attitudes, and behaviours necessary for sound financial decision-making and individual wellbeing. FI, on the other hand, referred to access to financial services provided by formal institutions, ensuring affordability and sustainability.

Throughout her engaging presentation, Adele highlighted the integral components of financial literacy, emphasizing its role in budgeting, managing income and expenditures, understanding financial risks, and making informed decisions. She emphasized the interconnected nature of FL and FI, stressing that addressing them together is

vital for people’s overall financial wellbeing. Adele drew attention to the current cost-of-living crisis, revealing its profound impact on individuals’ financial wellbeing and mental health.

To address these challenges, strategic approaches were proposed, including early education, adult literacy programs, and community-focused initiatives by socially minded financial service providers. The lecture concluded with a call for a coordinated approach, integrating financial literacy and inclusion into broader strategies to enhance overall wellbeing.

Adele’s lecture provided invaluable insights into the complex landscape of financial literacy and inclusion, emphasizing their critical role in shaping individual and societal wellbeing, calling for concerted efforts to address these challenges.



Professor Jerry Buckland

Using financial diaries to investigate how numeracy influences financial capability

CHASM's International Visiting Fellow for 2023, Professor Jerry Buckland of the Redekop School of Business at Canadian Mennonite University (CMU), is collaborating with Professor Adele Atkinson and doctoral researcher Emily Harle to investigate whether and how numeracy is important for individuals' ability to manage their finances. The research uses data from qualitative interviews conducted in the UK and Canada alongside existing evidence to explore the role of numeracy in financial decision-making, and identify other skills required for money management among low-income consumers.

The study is currently in the analysis phase, but early findings indicate that people apply various skills when making financial decisions, and that being able to draw on several skills may even be more useful than having a solid grounding in numeracy. These include the ability to make plans and act on them. The results of this study will provide valuable insights for policy makers responsible for financial education and consumer protection, as well as stakeholders supporting vulnerable consumers.



Informing the development of local financial inclusion partnership services

Community-based advice and support services have proved to be vital in mitigating the impact of the cost-of-living crisis on individuals and families and enhancing financial resilience and wellbeing.

Living with the Cost of Living Crisis is a recently published report authored by Özlem Ögtem-Young which reveals the impact of the rising cost of living on individuals and families from low-income and financially precarious households, predominantly living in social housing in Castle Vale in Birmingham.

Designed and conducted in close collaboration with housing and community services provider, The Pioneer Group, this research explored the lived experiences of tenants and residents of Castle Vale who are at risk of, or actively struggling with, financial distress and vulnerability.

Drawing from the rich data collected through in-depth interviews and a focus group with professionals from The Pioneer Group and its partners, the research reveals how support services for housing association tenants are essential during a cost-of-living crisis to provide financial assistance, budgeting support, access to benefits, housing advocacy, mental health services, and community resources. By addressing tenants' immediate needs and empowering them with the tools and resources to navigate financial challenges, these support services play a critical role in promoting housing

stability, financial wellbeing, and overall resilience in times of economic uncertainty.

The report's findings are expected to feed into the organisation's decision-making process, informing their corporate plans and resource allocation to improve support services for low-income residents, as well as helping to develop the advice and support services delivered through the Financial Inclusion Partnership.

“The Pioneer Group will be developing a revised Corporate Plan to guide the work of the organisation from 2025 onwards. The evidence that has been collected from the research and the feedback from the seminar will have a significant role to play in shaping the Corporate Plan moving forward.”

(Housing and Customer Services Director, Pioneer Group, March 2024)

The outcomes of this research underscore the value of such collaborative efforts between academic institutions and community-based organisations in addressing pressing socio-economic challenges faced by vulnerable households and communities.

Building capacity and expanding our expertise

Meet our new team members



Dr Kris Fuzi

CHASM Research Fellow

CHASM is delighted to welcome Kris Fuzi to the team. Kris joins CHASM from the University of Manchester where his doctoral research focused on precarious workers' pension and saving decisions and how they are shaped by the contextual precarity of their everyday lives. He will be graduating in July.

Kris became a member of the CHASM International Postgraduate and Early Career Researcher Network in 2021. His research interests and expertise centre on everyday precarious contexts such as work, housing, relationships, and gender inequality, and how the connections between these shape financial decisions.

Kris is leading the CHASM research theme on Risk and Financial Wellbeing in Later Life. Over the course of the three-year Fellowship, he will be investigating the ways in which the private rental market produces experiences of insecurity for tenants, the barriers to escaping this insecurity, and the consequences for financial wellbeing in later life.



Mike Small

CHASM Impact and Development Manager

Mike Small has joined CHASM as our first Impact and Development Manager. Mike works closely with the CHASM team, to find practical ways of supporting the engagement and impact of their work. Key to achieving that impact is the development of a collaborative network, including University colleagues and external contacts, to achieve the strategic aim of extending CHASM's research reach and influence.

Prior to CHASM, Mike was Business Engagement Manager for the SME-support programme AMCASH, based at the University of Birmingham's School of Metallurgy and Materials. That followed previous roles within a range of industries, working within UK- and EU-funded projects, including supporting project dissemination and policy development.



**Professor
Raffaele Rossi**

Professor Raffaele Rossi is Chair in Macroeconomics at the Department of Economics at Birmingham Business School. Raffaele joined University of Birmingham in July 2023 from the University of Manchester.

Raffaele's research interests lie in macroeconomics, public finance, and applied time-series econometrics. He uses detailed individual and aggregate data on income and wealth to study the rich interactions between inequality, redistribution and the economy.

Recent research from Raffaele analyses the distributional effects of COVID-19, the role of income tax progressivity in the 21st century and the powerful role of consumption taxation as an efficient redistribution tool. He has published in journals including the American Economic Journal: Economic Policy, the European Economic Review and the Journal of Monetary Economics.

Raffaele's research themes closely relate to CHASM's, and he has already participated with interest in CHASM events and plans to continue building collaboration within the CHASM team.



**Professor
Karen Elliott**

Professor Karen Elliott is Chair and Professor of Practice in Finance and Fintech in The Department of Finance at the Birmingham Business School. Prior to joining academia, she worked as a project, change and programme manager across public, private, and voluntary sectors.

Karen is a socio-technologist and entrepreneur committed to ongoing research towards establishing an equitable digital society - sustainable and responsible outcomes for business, society, and the planet.

Karen co-leads the UKFin+ Network which provides funding mechanisms for collaborative projects between academia and partners to bridge the gap between the research in universities and the needs of the financial services industry, its consumers, and the regulator. Karen also co-leads INFINITY, a partnership between the Universities of Birmingham, Nottingham, and Warwick, which supports the next generation of university-inspired financial technology start-up ventures.

Causal evidence on the economic effects of neighbourhood segregation (in NI)

Neighbourhood segregation and wealth inequality economic outcomes



Professor Christoph Görtz



Professor Danny McGowan's

Professor Christoph Görtz and Professor Danny McGowan's ongoing study explores for the first time whether segregation influences specific economic outcomes through the housing market.

Applying a novel econometric research design, this Leverhulme-funded study tests whether and how the diversity of a neighbourhood affects wealth by determining property values and home equity.

Living in proximity to people from different backgrounds has potentially adverse effects because fragmented societies are often more prone to poor policy management and pose greater politico-economic challenges than homogenous ones. However, diversity may promote tolerance and understanding between cultures that confers economic benefits by furthering cooperation and drawing upon a larger pool of resources, abilities and experience that spur growth and house price appreciation.

Despite extensive research, it is unclear which mechanism dominates because a neighbourhood's diversity frequently correlates with other determinants of house prices such as income, educational achievement, and unemployment propensities.

Using a novel hand-collected data set and random variation in neighbourhoods' cultural diversity, they find that property prices are significantly higher in more diverse neighbourhoods. Increasing diversity by one standard deviation causes a £7,500 increase in the average property's sales price.

The findings from this project have important ramifications for policymakers and Christoph and Danny are working with The Equality Commission and housing organisations to provide guidelines on how to foster greater societal cohesion and reduce wealth inequality as well as pursuing the possibility of digitization of property deeds to improve the functioning of government services.

Learning the lessons from COVID-19

With a growing track record of translating research evidence into policy and practice, Christoph and CHASM associate Danny McGowan have provided multiple pieces of written evidence to the UK Parliament, House of Commons (with Mallory Yeromonahos). This work has contributed to the Committee of Public Accounts' report, "Initial lessons from the government's response to the COVID-19 pandemic" (Thirteenth Report of Session 2021-22), as well as acknowledged evidence that contributed to the Committee of Public Accounts' report, "Government Preparedness for the COVID-19 Pandemic: Lessons for Government on Risk". These were based on the research programme The Coronavirus Job Retention Scheme: Insights on the scheme's design and lessons for future lockdowns (TRE0001).

Christoph builds on this programme and recently started to work with Aditya Goenka on a call for Pandemic Preparedness: Lessons to Learn from COVID-19 across the G7. This work is funded by the British Academy.

Financial struggles facing unpaid carers

Adequate support for unpaid carers and their vital work is long overdue

Our research funded by the Centre for Care offers an in-depth understanding of carers financial lives and seeks to inform the development of much-needed policies that protect carers' long-term financial wellbeing

An estimated 10-12 million people in the UK provide unpaid care to family members or friends due to long-term health problems, disability or needs related to older age, and the impact on financial wellbeing can be significant. A growing body of primarily quantitative evidence suggests there are negative employment and income outcomes of unpaid caregiving and risks to retirement security. However, relatively little is known about how and why the experience of caring affects financial wellbeing. Our research fills this gap by understanding the lived experience. Drawing on 50 in-depth interviews with unpaid carers and ten subsequent timeline interviews, we are uncovering the diversity of caring experiences and the challenges faced by those at different life stages and in different circumstances

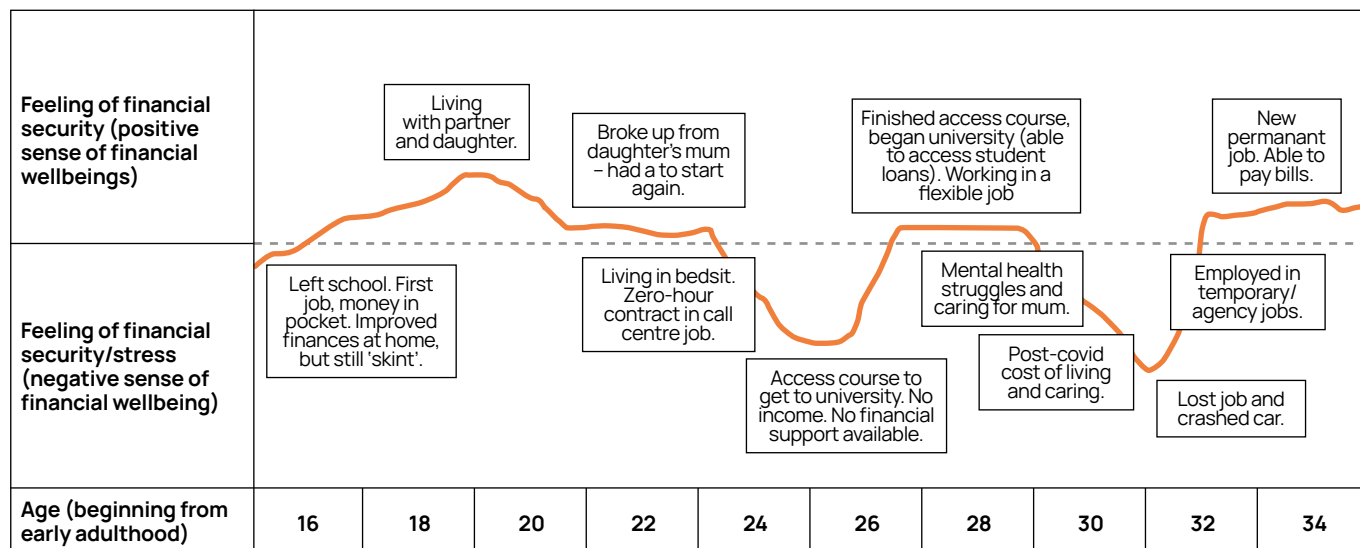
Employing an ecological life-course approach to financial wellbeing (Salignac et al., 2019), we identify individual (e.g. financial capability, financial resources, gender, education), familial (e.g. care roles and responsibilities, parental influence and support, and relational dynamics) and societal (e.g. cost of living, access to financial products and services, state benefits and wider social and economic policy) influences on unpaid carer's financial wellbeing.

While unpaid caring can pose a financial risk for those in all life stages due to increased expenses, foregone employment income and (pension) savings, a particularly sobering finding of our study is that younger adult carers (ages 21-40 years) seem to be at increased risk of the negative impact on financial wellbeing. Carers in this life stage are particularly vulnerable, as they attempt to manage their caring roles while still establishing their careers, a sense of financial security, important relationships and/or young families. Entering adulthood during a period of economic uncertainty and political volatility, the younger adult carers in our study had experienced precarious jobs, insecure housing, and a sense of increasing wealth inequality.

Below is an example of a timeline, completed by Cam*, who cares for his mum, and was 33 years old when we interviewed him. He has highlighted the key influences on his sense of financial wellbeing over time, with the peaks and troughs indicating whether they had a positive or negative effect. Cam said *'There's obviously been a few major events, but right along that timeline, there's been times when I've been like, 'Oh God, I'm skint...'*

*Cam is a pseudonym

Example timeline:



Reinforcing the intended impact and beneficiaries, Maxine confirms,

“While still in the analysis stages of this study, we aim to use our important insights to impact the development of policies and practices aimed at improving the financial wellbeing of unpaid carers as they age.”

Currently in the process of peer review with an international academic journal, their scoping review was presented at the British Society of Gerontology Conference 2023.

Published online in April 2024, their commentary has highlighted the contribution that unpaid carers make to society and how crucial it is that the next government prioritises their needs in policymaking and resource allocation.

Initial findings about the experience of unpaid caregiving and risks to later life financial wellbeing will be presented at the Social Policy Association Conference 2024.

‘Our discussions with unpaid carers revealed their concerns about combining work and caregiving, maintaining their own health and wellbeing, feelings of financial vulnerability, the inadequacy of Carers Allowance and of being let down by the social care system. The findings provide a greater understanding of the factors that shape unpaid carers’ financial wellbeing and will offer an opportunity for an incoming government to adequately address the risks to their long-term financial security’

This project is supported by the Economic and Social Research Council (award reference ES/W002302/1). The Centre for Care is funded by the ESRC with contributions from the Department of Health and Social Care's National Institute for Health and Care Research (NIHR) and partner universities. The views expressed in any outputs are those of the authors and are not necessarily those of the ESRC, UKRI, NHS or NIHR. The ESRC play no role in the design, execution, analysis of data or outputs for this project.

Precarity: The insecurity of work and housing in UK society

“... I will start thinking about [my pension] at some point but not for the next couple of years, at the minute it is just about surviving.”

– Caroline

In the UK, insecurity in both work and housing has been a growing concern. The rise of temporary, part-time, and gig economy work has led to increased insecurity among workers, with fluctuating hours, unstable income, and limited access to benefits such as sick pay and pensions. On the one hand, homeownership is increasingly deferred due to lack of affordability for many individuals and families, particularly younger generations. At the same time, private renters often face insecurity due to rising rents, short-term tenancies, and limited protections against eviction.

Through his research into work and housing insecurity, CHASM research fellow Kris Fuzi is investigating how the rise of insecurity in contemporary life is limiting people's abilities to put money aside for their later life financial wellbeing.

Kris's PhD research with the University of Manchester and Nest Insight concluded that insecure work and insecurity at home meant some precarious workers were unable to engage with savings or pension planning. Precarious workers found to be engaging in saving behaviour were predominantly using savings to build financial resilience in the short-term. As a result, Kris's research revealed that very few precarious workers were engaging with savings that were sufficient for security and financial wellbeing in later life. To extend this analysis, Kris is conducting research at CHASM to understand the nuances of experienced insecurity in the UK rental market and, consequently, how this insecurity is acting as an economic barrier to later life savings and financial wellbeing.

“...as a freelance writer your pay is based on what you can do, what you can produce, you know, you don't have like a static earning, you know. Some months can end very hard...”

– Daryl

Insecure work is characterised by conditions of contingency, inconsistent pay, or a lack of worker protections and experiences of uncertainty or vulnerability to risk. Insecure workers now make up 6.1 million (19 per cent) of the workforce (Richardson, 2023). Economies like the UK are increasingly seeing precarious conditions creep into diverse work roles, a process recently termed as 'melting labour' (Seung-yoon Lee, 2024), to promote an economic model of flexibility. This model creates experiences of uncertainty where employers are able to loosen their responsibilities and pass risk and cost onto individual workers. Indeed, a recent report by Resolution Foundation analysing employers' use of insecure contracts found 72% of hourly paid workers had no say in the number of hours they worked, where managing unpredictable or fluctuating demand and reducing costs were top of the list for reasons why employers used these contracts (Slaughter, 2024).

“...because we were renting you had to kind of either have a guarantor or you had to pay 6 months in advance, and because [of the area] that was like 12 grand or something. [...] Of all of the effects on my life that precarious work has had, that one was just massive.”

- Ivy

Housing costs in both the rental and housing market are becoming increasingly unaffordable. Pacitti (2024) argues that greater financial constraints have been

placed on renters because average UK rental costs have risen more rapidly than average earnings since the start of 2020. Moreover, a report by The Work Foundation reveals a worrying trend where individuals are increasingly experiencing insecurity at work and at home associated with high rental costs and insecurity of tenure (Williams, 2024). For many, the only route out of this housing insecurity is homeownership but the mean average age of a first-time buyer in the UK is now 34 years-old, and those individuals entering the market earlier are likely to have higher incomes, received intergenerational support, or both (Hinsliff, 2022; GOV.UK, 2024). In short, individuals on lower or insecure incomes face everyday contexts of financially getting-by or survival.

Through his research agenda on insecurity, Kris is contributing to a shift in policy that puts greater focus on the financial barriers and inequalities vulnerable members of society face in relation to building short-term financial resilience and long-term financial wellbeing.

Kris will explore these issues further in his forthcoming paper, *"A Sociological Approach to Financial Behaviour: How Contextual Precarity Shapes Financial Mindsets"*. He will also be producing a report summary of his thesis with his PhD partner, Nest Insight, in the hope of bringing insight to pension policy makers around the specific barriers to pension engagement that precarious workers face.

In his efforts to build meaningful stakeholder engagement in this sphere, Kris has contributed to roundtable events on pension and consumer vulnerabilities and is currently building links with third sector organisations with a mutual desire to alleviate sources of insecurity for contemporary citizens.

Advocating for more inclusive financial services and support for refugees and asylum-seekers



Dr Özlem Ögtem-Young

Addressing the financial inclusion needs of resettled Ukrainian women refugees in England requires a comprehensive, coordinated approach.

Dr Özlem Ögtem-Young is working with Women's World Banking to explore the unique challenges European Ukrainian women refugees face in accessing and effectively using financial services.

Building on her research expertise in issues of socio-economic exclusion and inequality among marginalised communities and migrant groups, Özlem has completed a qualitative research project focused specifically on the financial inclusion needs of Ukrainian women refugees resettled in England following the Russian invasion of Ukraine in February 2022.

In undertaking her research, Özlem collaborated with Dr Megan Dwyer Baumann, the Global Qualitative Research Lead at Women's World Banking – a prestigious international organisation at the forefront of promoting financial inclusion for women. Megan and her colleagues conducted parallel research studies exploring the experiences of Ukrainian women refugees in Poland, Romania and Moldova.

Özlem and Megan are now co-authoring a journal article that synthesises and comparatively discusses the findings from their respective research projects, shedding light on the financial lives and challenges faced by this vulnerable population across the four countries. Their co-written paper will be submitted to the highly regarded Journal of Ethnic and Migration Studies (JEMS).

Their goal is to help shape more inclusive financial services and support mechanisms that can better meet the unique needs of refugees and asylum-seekers, whether during their transitional journey or in their resettlement phases. They will leverage their combined data and insights to inform policy dialogues and advocacy efforts at both national and international levels.

“This collaboration with Women's World Banking presents an invaluable opportunity to ... share knowledge, blend different perspectives and to ... strengthen CHASM's relationship with a globally influential institution while simultaneously strengthening the impact and reach of our socially relevant research.”

Addressing the financial inclusion needs of resettled Ukrainian women refugees in England and beyond requires a comprehensive and coordinated approach that encompasses access to banking and financial services, employment opportunities, affordable housing, social protection, and integration support. By addressing these needs holistically and empowering refugees to build financial resilience and self-reliance, policymakers, NGOs, and community organizations can facilitate their successful integration and long-term economic wellbeing in their new host country.

Researching poverty and austerity: theoretical approaches, methodologies and policy applications



Researching Poverty and Austerity: Theoretical Approaches, Methodologies and Policy Applications, curated by Caroline Moraes, Morven G. McEachern and Deirdre O'Loughlin, presents a collection of research that addresses the challenges of poverty and austerity.

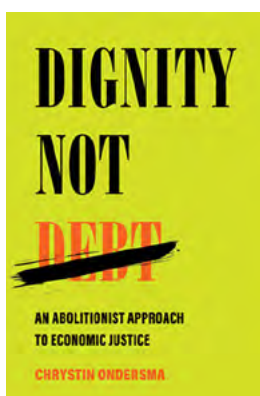
Poverty is a complex global challenge rooted in intertwined social, economic and political factors, which excludes people from participating fully in normalised social and market-based activities. The COVID-19 pandemic has exacerbated poverty-related issues such as food insecurity, and growing numbers of people are having to rely on welfare assistance, combined with the depleting effect of austerity measures on many places and communities across Europe.

Adopting a cross-disciplinary approach,

Researching Poverty and Austerity unites relevant research addressing the challenges of poverty and the political-economic measures that perpetuate it. A key focus of the book is food insecurity as one of the most extreme manifestations of poverty. It also addresses interconnected issues such as unemployment, homelessness and poor health. The contributors deploy diverse qualitative methods that give voice to lived experiences of poverty and consider quantitative approaches that are essential for measuring food insecurity and modelling the impacts of austerity.

The book will be of wide and significant interest to anyone researching poverty and austerity with an interest in social policy, human and cultural geography, marketing and consumer culture, economic policy, public health and sustainability.

A conversation with Chrystin Ondersma: Dignity not Debt



As part of CHASM's continuing commitment to international collaboration, we are pleased to welcome Professor Chrystin Ondersma – Professor of Law and Judge Morris Stern scholar at Rutgers Law School, USA - to speak at a CHASM seminar in July 2024. Her scholarship considers human rights and social justice implications for laws and policies governing business and credit.

Chrystin will be sharing findings on American household debt from her new book, Dignity Not Debt: An Abolitionist Approach to Economic Justice published by University of California Press at The University of Birmingham on 1st July 2024. The event will be chaired by CHASM's Dr Lorenza Antonucci and Dr Joy Malala also joins the event from the University of Warwick. ▶

Dignity Not Debt: An Abolitionist Approach to Economic Justice explores the debt problem in American households. In her book, Ondersma debunks the myths that have long governed debt policy, like the belief that debt leads to prosperity or the claim that bad debt is the result of bad choices. In place of these stale narratives, Ondersma offers a flexible and reality-based taxonomy rooted in the internationally recognized principle of human dignity. The promise is that these new categories of debt - grounded in abolitionist principles - will revolutionize how policymakers are able to think about debt, both in the US and elsewhere.

Exploring food aid provision and the exacerbation of urban poverty and segregation

How do spaces of food aid provision address urban food poverty and facilitate transition from poverty-based, segregating spaces into more secure spaces of food access?

Current levels of urban poverty across the UK have resulted in an unprecedented demand for food aid. Yet urban poverty responsibility increasingly shifts away from policymakers to the third sector. The steady increase in social inequalities has resulted in communities increasingly segregated between the haves and the have-nots. Simultaneously, austerity-based policy measures have exacerbated these socio-spatial dynamics, resulting in precarious levels of urban poverty.

A recent paper by CHASM Associate Caroline Moraes et al builds on Castilhos and Dolbec's notion of segregating space and on original qualitative research with food aid organisations.

'Urban poverty and the role of UK food aid organisations in enabling segregating and transitioning spaces of food access' demonstrates how

social supermarkets emerge as offering a type of transitional space between the segregating spaces of foodbanks and the market spaces of mainstream food retailers.

This research examines the role of food aid providers, including their spatial engagement, in seeking to alleviate urban food poverty. In so doing they facilitate movement between the segregating spaces of emergency food aid to more secure spaces of food access.

The authors caution against presuming alignment with the hierarchy whereby "*the preferred transition is one from a segregating space (i.e. the foodbank) to a space of the market (i.e. the supermarket)*", reminding the reader that such an economist hierarchy is implied in the austerity policies, media and market logics, that led us to the place we are in today.

[Link to article ▶](#)



A human rights perspective on corporate food aid



**Professor
Kayleigh Garthwaite**

There is a diverse and growing network of right to food and nutrition advocates addressing global food insecurity and promoting sustainable food systems. This network includes a variety of stakeholders such as non-governmental organizations (NGOs), grassroots movements, academic institutions, policy makers, and international bodies.

Many organisations now advocate for a comprehensive solution to the rising need for food assistance to go beyond addressing immediate hunger and achieving sustainable nutrition solutions.

Associate Professor Kayleigh Garthwaite has been working to develop and grow the Global Solidarity Alliance for Food, Health and Social Justice (GSA), a collective of non-governmental organisations, national networks, grassroots activists, and academics in North America and Western Europe.

"As a collective, we argue that it is crucial that emergency provision is not framed as the solution to the increased need across rich but unequal countries."

Since forming in 2018, GSA focused on collective actions, including open letters, a podcast series, international briefing papers, and monthly virtual gatherings. GSA

prioritises international movement building for the right to food at different scales of intervention, including the importance of strengthening solidarities between diverse anti-hunger, food sovereignty, food justice, and right to food organisations. They elevate the message that emergency food provision is not addressing the root causes of poverty and is neither a dignified nor long-term solution. Leaving the matter to charity exacerbates poverty by allowing governments and citizens to consider the problem as being solved, and also ignores income policies and human rights.

Funded by the Philip Leverhulme Prize from the Leverhulme Trust, our aim is strengthening a diverse and growing network of right to food and nutrition advocates to support and elevate the voices of those working on national and local anti-hunger advocacy in international policy fora, such as the FAO and UN Special Rapporteurs.

Published in October 2023, by GSA and its partner organisations, the paper '*Rights, not Charity: a human rights perspective on corporate food aid*' highlights the problems with corporate-backed charitable food aid. It also proposes strategies and policies for 'true solutions' requiring public policies that address and overcome structural barriers to nutrition that people face.

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