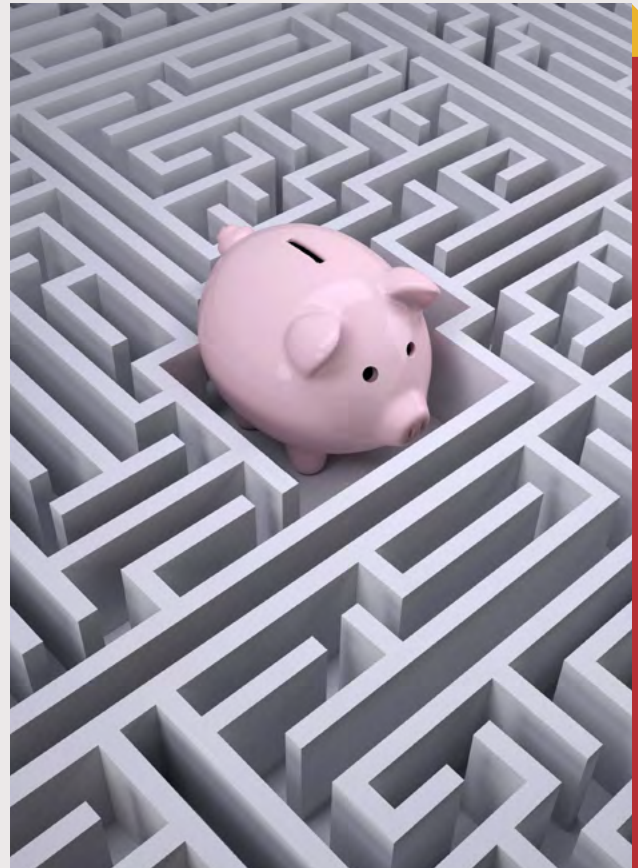


Annual Report 2022



CHASM

Centre on Household Assets
and Savings Management



UNIVERSITY OF
BIRMINGHAM

Foreword



Joanna Elson CBE

Chief Executive of Money Advice Trust
Chair of CHASM Advisory Board

This latest annual report provides the opportunity to reflect on the work of CHASM in the last twelve months and to look ahead to some of the areas of focus in the coming year. In what was another busy time, the team produced a range of important research in the field of financial wellbeing. As ever, none of this would be possible without the hard work of the dedicated team leading 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.

The CHASM team has also expanded in experience and research capability this year. We were pleased to welcome Lorenza Antonucci, Kayleigh Garthwaite, Christoph Görtz, Danny McGowan, Caroline Moraes, Özlem Ögtem-Young and Chris Smith who joined from the School of Social Policy and the Birmingham Business School. At a time when the rising cost of living is having a major impact on personal finances, the knowledge and expertise within the team will, I am sure, play an important role in shaping research and policy in this and other areas.

One such area, and the focus of this year's annual conference, is environmental sustainability and financial security – a new research subject for CHASM, which is intended to increase the Centre's expertise and impact on this topic.

It has been a very positive year for the events CHASM has run, with high engagement, both in terms of audience numbers and participation. The seminar series, with sixteen held in 2021, proved really popular with a similar number planned for 2022. There have also been a range of excellent speakers involved, and international perspectives shared from places as far afield as Canada and New Zealand.

I look forward to continuing to support the Centre in its important work, which will have even greater importance in the coming months, with the financial effects of COVID-19 still being felt by some, and the impact of rising living costs only set to create challenges for many.

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Director's introduction

Dr Louise Overton



Welcome to our 2022 annual report. Much has changed in the 15 months since the last publication, and we are excited to bring you the highlights and key achievements of the past year.

CHASM's work has never been more important amidst the current cost of living crisis in a post-COVID world. Many households are facing acute financial strain while others have seen their savings and investments increase. Our cutting-edge research seeks to understand and address the causes and consequences of this (growing) financial risk and insecurity, and we continue to work closely with non-academic partners to translate our research into practice.

Over the last 12 months we have expanded our core team, built closer connections with colleagues, centres and institutes across the University of Birmingham and beyond, and raised our profile through our online seminar series attracting national and international speakers. This growth in profile has led to more opportunities for research collaboration and helped us to deliver more impactful policy solutions.

Other key achievements include the development and launch of the first CHASM international postgraduate and

early career researcher network. We are committed to strengthening our research community at all levels, and this network forms part of our aim to prepare a new generation of CHASM academics through our PhD programmes and post-doctoral fellowship opportunities.

We are also expanding the international reach and scope of our work with the return of our highly successful, and much-missed, International Visiting Fellowship Scheme. The pandemic put a temporary stop to this scheme, so we are delighted to host overseas academics with an interest in CHASM's work again this year.

Over the next few years, we look forward to building on these developments and harnessing the expertise of our growing team to address the most pressing social problems within our core research themes: Wealth, Assets, and Inequality; Poverty, Precarity, Saving and Debt, and Risk and Financial Security in Later Life. We will also dedicate resource to our emerging, cross-cutting theme around environmental sustainability and

household financial security – the theme of this year's conference.

With more PhD studentships, post-doctoral fellowship opportunities and other activities on the horizon, we have never been better placed to achieve our mission – building a society where everyone has the financial security they need to thrive.

None of this would be possible, of course, without the hard work, dedication and commitment from our professional services team, our core members and the expert advice and guidance of our advisory board. My personal and heartfelt thanks go to all. We are enormously grateful, too, for the ongoing and generous support of our donor Andrew Fisher, and for new donations and the support of Birmingham Business School alumnus, Nick Eatock.

I hope you enjoy reading our 2022 report and finding out more about our new team members and their research.





Professor Karen Rowlingson becomes CHASM Honorary Professor

Professor Karen Rowlingson was the founding Director of CHASM which officially launched in 2010. She has been central to its long-running success and her research, and contribution to teaching, has formed the basis of CHASM's distinct and wide-reaching profile on wealth, assets and inequality. In collaboration with other key stakeholders, her work on Financial Inclusion has contributed to important policy and regulatory changes, including the introduction of a price cap on high-cost, short-term credit, better

access to savings opportunities for those on lower incomes, and the appointment of government ministers with responsibility for financial inclusion.

The long-running and highly impactful 'Financial Inclusion Monitor' is in its tenth and final year, and Karen will continue to work closely with CHASM to produce this report in the autumn, as well as many other future activities and outputs. Formalising this ongoing relationship via an Honorary Professorship will serve to strengthen this

mutually beneficial connection, allowing CHASM to continue its influence in this increasingly important area.

Karen said ... "It has been my privilege to be part of the CHASM team at the University of Birmingham for over a decade and I am delighted to remain part of that team as an Honorary Professor based at the University of York. CHASM's work has never been more important and the team has never been stronger."

Meet our new Advisory Board member William Derban

We are delighted to introduce CHASM's newest Advisory Board member, Dr William Derban. William is an alumnus of Birmingham Business School and has over 20 years' experience of financial inclusion and international development in the private and development sectors.

William is currently the Global Director for Digital Financial Services at Opportunity International, where he seeks to leverage the power of digital financial services for deprived communities, and in particular to advance women's digital financial inclusion across enterprise, agriculture and education programmes and partnerships.

During his time working and studying in Birmingham, William became interested in financial and social inclusion. William worked for a community development finance institution which provided loans to businesses in deprived areas in

Birmingham. Through his work, he built links with inner-city areas with high levels of poverty and deprivation where people lacked financial security and found it difficult to lift themselves out of poverty, despite the policies and support available. The work that CHASM does to explore these issues is key to William's decision to become closely involved through this advisory board position.

In 2016, William set up the Financial Inclusion Forum Africa, which brings together professionals who are passionate about promoting financial inclusion. The Forum has grown to over 1500 members and its signature event, Mobile Technology for Development (MT4D), is a key event in Ghana's FinTech calendar. He also serves on several boards, including the Financial Inclusion Forum, UK and Access to Finance Rwanda (AFR).



Having worked in many developing countries, exploring local financial systems and building on the digital innovations that are transforming the financial landscape of developing world, William shares CHASM's ambition to positively impact international societies, and is enthusiastic about sharing his experience to benefit the cause. 'The research that CHASM provides can transform the lives of many, and that is why I am honoured to be a part of it.'



Adele Atkinson joins CHASM as Professor of Practice in Financial Literacy and Wellbeing

I am thrilled to have joined CHASM as Professor of Practice in Financial Literacy and Wellbeing in May 2022, having been a long-standing member of the CHASM Advisory Board.

My career to date spans both academia and international policy. Until recently, I was Head of Financial Education at the OECD, responsible for the Programme of Work of the International Network on Financial Education (INFE). The OECD/INFE is a network of policy makers from over 120 countries, driving forward innovative research and policy guidance, and sharing good practices and effective solutions. It also organises regional roundtables and provides extensive technical assistance to countries in various regions of the world, including Southeast Europe, Asia-Pacific, and Latin America and the Caribbean. During my ten years at the OECD, I co-authored a variety of high-level policy deliverables for bodies such as the G20 and the Asia Pacific Economic Forum, covering levels of financial literacy and inclusion, the challenges and opportunities of digitalisation, and the financial inclusion of youth, women, seniors and MSMEs. I have also contributed to a World Bank project on the Future of Finance, and currently advise the UN Capital Development Fund on digital financial literacy and access to appropriate digital financial services.

In addition, I am working closely with Prudence Foundation on a large-scale pilot of financial education in schools in Zambia, and collaborating with the University of Tartu, Estonia on a three-year project funded by ERSTE Foundation, which will gather extensive qualitative data to explore human behaviour and create financial wellbeing interventions in seven European countries.

I have been focused on financial literacy and capability since 2004, when I joined the Personal Finance Research Centre at the University of Bristol. Whilst there I co-authored the Baseline Survey on Financial Capability for the Financial Services Authority and undertook studies on topics such as financial exclusion, consumption in older age, child maintenance payments, the Child Trust Fund and financial vulnerability. Prior to that my research focus was on the economics of education. This topic provided me with various insights on the potential power of education to transform lives; motivating my more recent work seeking to improve financial literacy.

I am looking forward to sharing my extensive financial literacy and wellbeing network and experience in identifying emerging issues, developing and implementing policy-focused research, managing large scale, long-duration projects and organising professional

workshops, conferences and training with CHASM. My role will be varied, including PhD supervision, research and dissemination, and I will formally take over as PI for the most recent Financial Inclusion Monitor, working closely with Karen Rowlingson and Steve McKay. In addition, I am already exploring avenues to develop work on the role of digital tools in promoting financial wellbeing; the implications of the evolving credit landscape for financially vulnerable consumers; new forms of financial and social exclusion; the complexity of financial management in traditional and blended family structures; and the phenomenon of over-insurance, to name but a few.

I am thrilled to join CHASM as a Professor of Practice. The position clearly shows how the University of Birmingham and CHASM value varied professional experiences and recognise the complementarity of high quality, academic research and public policy. I look forward to continuing to further our understanding of the financial circumstances and needs of consumers, including the most vulnerable groups, and contributing fully to the work of the University of Birmingham and sharing findings across the international policy arena.

Pension Decision-Making in the New Retirement Landscape: Understanding and improving outcomes for consumers

What issues do defined contribution consumers face when withdrawing their pension, and how can the system be changed to improve outcomes?

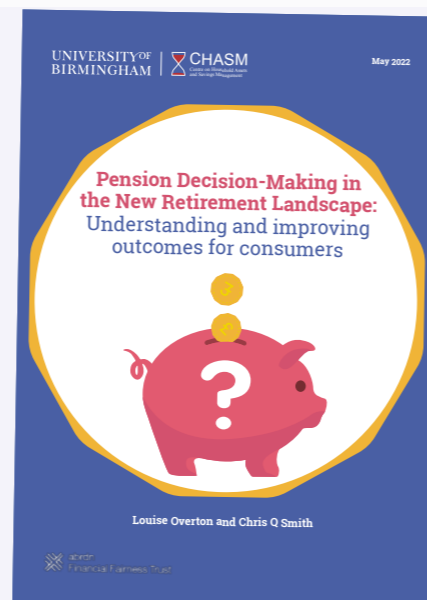
Dr Louise Overton and Dr Chris Q Smith have recently released their report on individuals' experiences of deciding how to access their defined contribution (DC) pension. Based on a year-long qualitative research project - funded by abrdn Financial Fairness Trust - the report focuses on individuals' experiences of defined contribution (DC) pension decision-making. It also outlines a number of recommendations on how to improve the system, developed through extensive engagement with stakeholders.

DC pensions are an important aspect of retirement security for an increasing number of people. The private pensions landscape in the UK is rapidly moving from defined benefit (DB) to DC schemes, so future retirees are set to rely largely on DC savings (PPI, 2020). Unlike DB (i.e. salary related) schemes, DC schemes do not provide a guaranteed income for life. Instead, they are based on a pot of money built up over time, and eventual retirement income depends on a variety of factors, including the choices an individual makes, investment performance, and the amount paid in. Generating a retirement income from DC

schemes is therefore more complex and riskier and, following the introduction of 'pension freedoms' in 2015, individuals now have several options for how they access their pension from age 55 onwards.

The research has found that many consumers feel confused and overwhelmed by the DC withdrawal decision, often do not know who to trust when they need support, and have to manage high levels of uncertainty about the future. Unlike existing research which largely focuses on individual factors - such as behavioural biases and the ability to process information - to explain such difficulties, this research highlights the importance of social context in DC decision making. This includes the role of cultural capital, the importance of networks and social capital, and how individual experiences are also shaped by long term trends towards financialisation and asset-based welfare.

To improve the system, the report highlights the need to create more flexible, better value products; improve access to regulated financial advice and increase the scope of money guidance;



and expand and develop access to alternative forms of face-to-face decision-making support, such as workshops or workplace seminars. This will help create a more understandable system, improve engagement with decision making, and create products more suited to the needs of DC consumers.

The report was launched in May to an audience of financial service professionals, consumer advocates, and academics. It included panellists from Nest Insight and the Financial Conduct Authority (FCA), and was chaired by Teresa Fritz - financial services expert.

<https://www.birmingham.ac.uk/documents/college-social-sciences/social-policy/chasm/2022/pension-decision-making-in-the-new-retirement-landscape.pdf>

Ben Pattison Memorial PhD Prize awarded

In honour of Ben Pattison's memory, CHASM launched an annual competition for PhD researchers. Ben was an exceptional ESRC funded CHASM Doctoral Researcher at the University of Birmingham from 2012-2015. His PhD studied 'Generation Rent' and during his time here he worked as a teaching associate and a researcher and was an active member of CHASM and the Housing and Communities Research Group.

The winning competition entry was submitted by Emma Partlow who is currently undertaking doctoral research in the area of disability and employment at the University of Birmingham, focusing specifically on disabled peoples' experiences of paid work. Emma's winning blog entry 'Will the COVID-19 pandemic improve access to employment opportunities for disabled people?' draws attention to some key ideas around the disability employment gap, financial insecurity, the impact of COVID-19 and the longer-term implications of the reshaping of work as a result of the global pandemic.



<https://www.birmingham.ac.uk/research/chasm/news/2022/will-covid-19-improve-access-to-employment-opportunities-for-disabled-people.aspx>

CHASM International Post Graduate and Early Career Researcher Network

As part of our commitment to becoming a centre of doctoral and early career research excellence where PGRs and ECRs are fully included in the CHASM research community, we have established and launched the very first CHASM international PGR and ECR Network.

The inaugural event was held in Birmingham on 8th February and brought together doctoral and early career researchers from Birmingham and beyond including Manchester, Bristol, UCD and LSE to meet members, learn about our research and discuss and share ideas for the future of the network.

The CHASM PGR and ECR network will hold further seminars and workshops in the future, both in person and online, with the aim of creating a supportive peer network for researchers from national and international institutions whose interests align with CHASM's research.

For more information or to join the network, please contact Centre Manager Davina Weston (d.weston.1@bham.ac.uk).





Social care self-funders: a decision tool

CHASM's Dr Maxine Watkins explains the development of a decision support tool for self-funders of social care.

Older people who are not eligible for local authority funding are known as 'self-funders'. Where legislation refers to self-funders there has tended to be a focus on personalisation and choice, with the implicit assumption that self-funders will feel empowered by increased levels of control over their spending. However, social care is complex and experiences of self-funders are mixed. There is so much information available that some self-funders report: feeling overwhelmed; unable to find the right information; and not sure who to turn to for advice.

Louise Overton and I are currently working on a timely project that is a

collaboration with University of York and University of Manchester which aims to develop a decision support tool for self-funders of social care. We are interested in ways that the tool could help older self-funders to feel more confident in making decisions about paying for care. People making similarly complex decisions related to their health care options are often encouraged to engage in shared decision-making processes, which can be assisted by a decision aid (also known as a decision support tool). These tools are designed to support the decision-making process by providing information on available choices, while

also encouraging people to consider any risks or benefits related to their decision.

The decision support tool is likely to be an online resource and will be co-designed with all stakeholders being actively involved in the research. The project will be conducted in four stages and the final version of the tool will be piloted by the Money and Pensions Service (MaPS) and the people who contact them for information and guidance on paying for care.



Our new team members and their research



Dr Maxine Watkins

ESRC Centre for Care Research Fellow

I have recently secured a new role as Research Fellow in the ESRC Centre for Care. The Centre for Care is a major collaboration between five universities including the University of Birmingham (and led by Sheffield), the Office for National Statistics and three large charities to support reform within the care system.

Working with Louise Overton, Co-investigator, our key contribution lies in seeking greater understanding of how, when and why older people and their families cope with, plan for and finance the additional costs of care (as responsibilities for meeting later care needs shift) asking questions such as: What contributions do families make to social care provision? How, and by whom, are care decisions made, with what impact on economic security at individual and familial levels and with what impact on short and long-term savings. As a member of the 'Inequalities in Care' research group within the Centre, we are extremely fortunate to be working with internationally leading experts in advanced quantitative methods (Professors Bennett and Pryce, Sheffield, and Dr Rahal, Oxford) to develop innovative mixed methods studies to produce research evidence of the highest quality. We will use this evidence to bring about a fundamental and transformative impact on policy and practice in the care sector.



Caroline Moraes

Reader in Marketing and Consumer Research

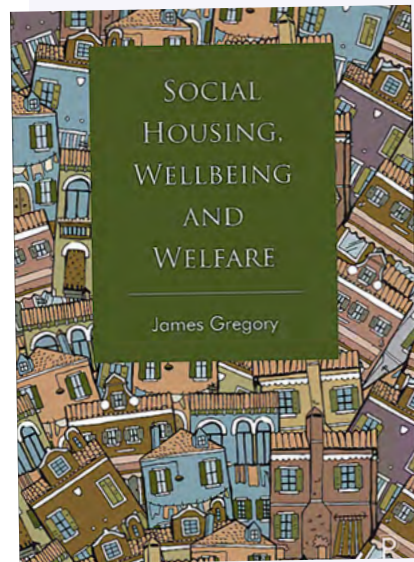
I joined CHASM in summer 2021. I am a Reader in Marketing and Consumer Research and Head of the Department of Marketing at Birmingham Business School, University of Birmingham. My research is known nationally and internationally for examining how issues of ethics, responsibility and sustainability manifest in everyday consumer practices and the marketplace. I am committed to theoretically informed and engaged consumer research that seeks to benefit and impact consumers and society sustainably.

the intersection between poverty and the environmental challenges we are facing currently. Often people on low incomes are excluded from sustainability debates and policy making, perhaps reflecting the wider issues we face globally in terms of environmental injustices and inequalities, and I think CHASM is well placed to develop this work in the future.

I am excited to welcome Dr Deirdre O'Loughlin, Senior Lecturer in Marketing and Assistant Dean for Research (ADR) at the Kemmy Business School, University of Limerick to CHASM in the summer as part of the **CHASM International Visiting Research Fellowship Scheme**. The International Visiting Research Fellowship has been running since 2018 and has created positive relationships and collaborations between CHASM academics and our international fellows. Our collaboration this year will explore the enduring effects and recurrent nature of crises such as austerity and COVID-19, which have highlighted the critical importance of investigating financial insecurity and the need to develop innovative strategies and policies to help support financial equality and welfare, and alleviate poverty.

One of my research interests aligns with CHASM's Poverty, Precarity, Saving and Debt theme, which means that many CHASM colleagues are working in resonant areas which brings opportunities for collaborating across disciplines within the Centre. CHASM has a very strong seminar series and the team are working hard to secure research funding and opportunities for members to expand their research and collaborations in this area. I am also very interested in the new area of research that CHASM are seeking to develop - addressing

Our study aims to investigate, identify and compare stakeholder perspectives on the nature and extent of current financial insecurity in post-austerity UK and Ireland as both countries begin to emerge from the global pandemic. It will identify appropriate resilience strategies and responses as well as innovative policy interventions to address enduring financial insecurity leading to poverty through a two stage approach with interviews with representative organisations in both countries and in-depth interviews with a selection of participant households affected by financial insecurity.



CHASM Senior Research Fellow Dr James Gregory publishes his new book, 'Social Housing, Wellbeing and Welfare'

Dr James Gregory's new book analysing the role and impact of the growing demand for social housing in the UK is released in July 2022. James explores different approaches to the meaning and measurement of wellbeing and how these perspectives influence our views of the meaning, value and purpose of social housing in today's welfare state.

"In context of the longstanding housing crisis and continued political failure to address it, Gregory's book provides an excellent reappraisal of the meaning and purpose of housing, but also more social solutions."

Richard Ronald, University of Amsterdam



Dr Kayleigh Garthwaite

Associate Professor and Birmingham Fellow

I am an Associate Professor and Birmingham Fellow in the Department of Social Policy, Sociology and Criminology. I joined CHASM in summer 2021. My research interests focus on poverty and inequality, social security, and stigma, specifically investigating charitable food provision and food insecurity.

I secured the Philip Leverhulme Prize 2020 for my research analysing the current charitable food crisis and providing a much-needed appraisal of the notion of 'emergency' food provision in the UK, and internationally.

This new project, which is taking place over three years, will help to address the gap in research of the causes and nature of the UK's movement towards the permanence of food banking. For the past

decade in the UK, emergency food provision has grown, and is now an ever more normalised 'response' to poverty and insecurity, as we have seen in a North American context over a longer time period. While analyses of UK food banking have drawn on North American literature, less attention has been paid to the potential for allied critiques and movements, and the potential of solidarity. The idea of charitable food as an 'emergency' response needs to be re-framed; this is especially important in a (post) COVID-19 context, where the entrenchment and corporatisation of food aid are becoming ever more critical and prominent in the UK, and other rich but unequal countries.

The project involves colleagues in the US and Canada, and in the early stages is capitalising on the momentum built so far in establishing The Global Solidarity Alliance for Food, Health and Social Justice <https://rightsnotcharity.org/>. In particular, I will be focusing on expanding the participation of colleagues across European countries, and gaining a wider understanding of charitable food on the ground, through working alongside grassroots activists, people working on the frontline in food banks and food pantries, and people working in the anti-poverty sector, as well as academics. The Alliance's common goal is to change the wider narrative - moving away from charity as the 'solution' to hunger, to understanding the structural causes of hunger and shifting policy and practice towards building a more equitable and resilient food system for all.



Dr Christoph Görtz

Associate Professor in Macroeconomics



Professor Danny McGowan

Head of the Department of Finance

Dr Christoph Görtz and Professor Danny McGowan joined CHASM in summer 2021.

Dr Christoph Görtz is an Associate Professor in Macroeconomics at the Birmingham Business School. Alongside his interest in CHASM research areas, Christoph wanted to join CHASM as 'it brings together researchers from various disciplines to address highly relevant problems of our time. For many pressing issues, it is important to look beyond one's discipline and address them in a more interdisciplinary and holistic way'.

Professor Danny McGowan is Head of the Department of Finance at Birmingham Business School. His research interests lie in applied microeconomics. Danny's reasons for joining CHASM were 'primarily because it has tangible links beyond academia which creates

opportunities for my research to influence policymakers. It also allows me to interact with people from diverse disciplines who have sometimes different perspectives on how markets work compared to economists. That's helpful for generating new ideas'.

Danny and Christoph's recent collaborative research has focused on the effects and effectiveness of the UK government's furlough scheme during the pandemic, and their paper, 'Has furlough prevented household financial distress during the pandemic?' has featured in the Economics Observatory as well as being cited in the House of Commons Public Accounts Committee report into the government's initial response to the COVID-19 pandemic and the report into reducing future government risks. Their work is also being used by the Money and Pensions Service who advise people on topics surrounding financial literacy.

Their research on this topic has found that being furloughed increases the probability of late housing and bill payments by 30% and 9%, respectively. The effects exist for individuals who rent their home, but not mortgagees who can mitigate financial distress by reducing expenditure during furlough and by deferring mortgage payments through the Mortgage Holiday Scheme.

Furloughed individuals significantly reduce expenditure and spend their savings to offset furlough-induced income reductions. This creates wealth inequality but lowers the probability that a furloughed worker experiences financial distress after returning to work. Estimates show an 80% government contribution to furloughed workers' wages minimizes the incidence of financial distress at the lowest cost to taxpayers.

<https://www.economicsobservatory.com/has-furlough-prevented-household-financial-distress-during-the-pandemic>



Dr Lorenza Antonucci

Associate Professor and Birmingham Fellow

I am an Associate Professor and Birmingham Fellow in the Department of Social Policy, Sociology and Criminology and joined CHASM in 2017 (as a core member from summer 2021). I am a social policy scholar researching and writing on the causes and effects of insecurity in Europe, using a comparativist approach. I am a permanent Research Associate at the European Social Observatory in Brussels; I am currently Visiting Associate Professor at the Centre for European Studies at Sciences Po (Paris) where I am finalising the writing up of the GIGWELL project.

GIGWELL is a research project about the gig economy which investigates issues relating to the 'gig' economy. We are currently

using the findings of this research to inform the EU Directive on Platform Workers that is due to be approved in the next months (e.g. I am joining the "Work ahead: labour in the platform economy" event organised by the European Trade Union Committee on this).

Gig workers are classified as self-employed individuals who do not access the mechanisms of support and protection available to employed workers. Gig workers tend to have flexible work patterns, but face a number of additional risks including income fluctuation, lack of sick pay and unexpected costs. The project aims to answer questions including how this affects individuals and what does this mean for our model of 'work for the future'.

GIGWELL investigates these issues by connecting the GIG research to 'welfare studies' (WEL) - and exploring whether and when the GIG game turns out WELL. GIGWELL is an academic research project financed by the UK Economic and Social Research Council (ESRC). In order to understand how state policies intervene (or could intervene) to make the lives of gig workers better (or worse) the project compares their experiences in Italy, Sweden and the UK. The research consists of analysing policies and speaking with gig workers to know more about their lives.

<https://www.gigwell.org/>



Dr Özlem Ögtem-Young

CHASM Research Fellow and Research Theme Lead (Poverty, Precarity, Savings and Debt)

I am CHASM Research Fellow and Research Theme Lead for Poverty, Precarity, Saving and Debt. I joined CHASM in September 2021 to further develop and undertake research into issues of poverty, precarity and financial insecurity and exclusion amongst socially and economically marginalised communities and vulnerable migrant groups. My research expertise and interests centre on inequality, deprivation and exclusion in the context of forced migration and the role of social policy in exacerbating financial vulnerability and poverty

for vulnerable individuals, groups and communities in society. I am also passionate about social theory and critical, innovative methodologies and collaborative interdisciplinary approaches to research.

I have a wealth of experience and expertise on issues of inequality and discrimination amongst migrant and ethnic minority groups. Before joining CHASM I held a teaching position within the Sociology Department and worked as a Research Associate and Independent Researcher for a number of years mainly at the University of Birmingham within the School of Social Policy, the School of Education and also Birmingham Law School before and during my PhD study.

I completed my PhD within the Department of Social Policy, Sociology and Criminology at the University of Birmingham in April 2022. My PhD focused on the nexus of (unaccompanied) youth migration, precarity and border/immigration policy examining the constitutive elements which contribute to the belonging of unaccompanied young migrants whilst living with the constraints of a lack of (or temporary) legal statuses.



Dr Ellie Suh

Postdoctoral Researcher at Rees Centre, Department of Education at the University of Oxford

Dr Ellie Suh is joining CHASM in the autumn from the University of Oxford. Ellie completed her PhD in Social Policy at the London School of Economics and Political Science, where she examined the role of attitudes to long-term saving and the patterns of wealth accumulation among the younger half of the British working-age population.

Ellie has followed CHASM's research for many years and is excited to start leading the Wealth, Assets and Inequality research theme. Her ambition is to put CHASM's research in this area at the centre of discussions in the UK and internationally, and strengthen the identity of CHASM as a leading centre on this topic. She is already collaborating with a number of important organisations to achieve this goal including the ONS, and has secured a prestigious early career networking grant from the European Consortium of Sociological Research (ECSR) to host an international workshop on Gender and Wealth inequality.

Ellie recently published 'Can't save or won't save: financial resilience and discretionary retirement saving among British adults in their thirties and forties' (Published online by Cambridge University Press: <https://www.cambridge.org/core/journals/ageing-and-society/article/cant-save-or-wont-save-financial-resilience-and-discretionary-retirement-saving-among-british-adults-in-their-thirties-and-forties/F05B7D9FC8247A0CAA492A80674FEBC5>) and also presented a CHASM Seminar on this subject in autumn 2021.



Dr Thea Raisbeck

Head of Research and Best Practice at Spring Housing and CHASM Honorary Research Fellow

I am Head of Research and Best Practice at Spring Housing, and an Honorary Research Fellow in CHASM where my research is connected to the poverty, precarity, saving and debt theme. I have over fourteen years' experience in housing, homelessness, and women's sector organisations where I have held a number of frontline, policy and research roles. I combine my extensive 'on the ground' experience with research expertise in order to produce work that has relevance and applicability at practice, policy, and strategic levels. Over the past three years I have published two pathbreaking reports on the 'exempt accommodation' sector and continue to be involved in policy work around this issue. My two reports - *Risk, Safety and Wellbeing* and *Exempt from Responsibility?* - were the first to thoroughly research and

analyse this complicated area of policy and practice, and have directly influenced Government strategy and work. **The recommendations were adopted by Birmingham City Council** as part of their strategy for reform and all appear in the recent government announcement for national reform (March 2022).

I am currently working on a review for the West Midlands Combined Authority of the Women-specific Rough Sleepers Initiative funding in Birmingham and will shortly be completing a progress review of a Birmingham-based accommodation and resettlement hub for people who have had contact with the criminal justice system. I will also be collaborating with CHASM member Halima Sacranie on an impact report around my pathbreaking work on exempt accommodation.

The Charter of Rights I co-produced with 50 residents of supported housing - and the guidance I wrote for supported housing providers - was cited in the government's National Statement of Expectations for Supported Housing as good practice and the recommendations from my research and briefing on women, homelessness and 'period poverty' for Birmingham City Council have been adopted by Cabinet. I am part of a task group looking at training, awareness and reform within homelessness sectors and staffing.

CHASM Publications 2020-2022

2022

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