Action research for social justice: creating impact through a community-university research partnership

Thrive Teesside
Centre for Social Justice & Community Action, Durham University
Thrive Teesside

Who are we?

What do we do?
Centre for Social Justice & Community Action, Durham University

Who are we?

What do we do?
How did the partnership start and what have we done?

- Research assistance from University, 2008-9
- Community organising training from Thrive, 2009-11
- Two co-inquiry groups, 2010-12
- Debt on Teesside action research project, 2011-13
- Debt on Teesside follow-up, 2014-15
- Participatory Action Research Course, co-facilitating, 2015
Kath’s involvement

- Co-inquiry groups
- Researcher-mentor
- Campaigning and actions
Debt on Teesside: Pathways to Financial Inclusion, 2011-13

• 2-year action research project funded by the Northern Rock Foundation
• Partnership between Thrive/Church Action on Poverty and Centre for Social Justice & Community Action, Durham University
• 24 low income households
• Household interviews
• Mentoring scheme
• Community campaigns
Debt in low income households

• ‘Doorstep loan’ companies – APR* can be over 1000% (e.g. Provident, Greenwoods)
• Payday loans – APR can range from 1,700% – 5,200% (e.g. Wonga).
• Rent-to-own companies (e.g. BrightHouse, PerfectHome, Buy As You View)
• Catalogues
• Social Fund (budgeting & crisis loans up until April 2013, now local authority schemes)
• Informal lending – friends and family
• Illegal lending – loansharks

*Annual rate charged for borrowing expressed as a single percentage number, representing the actual yearly cost of funds over the term of a loan, including fees or additional costs associated with the transaction.
Price comparison

**BrightHouse**
Cash price: £632.85
Total over 156 weeks: £1,613.14
(including *optional service and contents cover*) *Required for purchase

**Co-op Electrical**
(direct buy online)
Cash price: £451.85

Price difference: £1,161.19
Some findings…

• 9 out of 24 low income households who had high cost credit such as doorstep loans had mental health problems such as depression
• 11 of the 16 households that had doorstep loans had more than one doorstep loan, one household had 25 loans
• Some people were paying over a third of their income out in high-cost credit repayments
• Unmanageable debt places further stress and worry on struggling households
• High cost credit was readily available with few affordability checks
• Most people felt they had no choice but to go to high cost credit providers, and looked at weekly payments rather than the total costs of the loans in the long term
Some evidence of impact

- **Rent-to-own sector** - voluntary code of practice agreed and revisited (KATH/TRACEY)

- **Reform of payday lenders** – contribution to successful campaign (SARAH)

- **Households** – financial capability improved, engagement in community action (KATH – own experience, TRACEY mentoring)

- **Voluntary sector organisations** – using models and approaches (e.g. CAB) (TRACEY)

- **Middlesbrough and Stockton Borough Councils** – invited Thrive to do work (TRACEY)

- **Thrive** – successful funding bids building on Debt on Teesside (TRACEY)

- **University** – partnership with Thrive major contribution to setting up and developing Centre for Social Justice and Community Action, which in turn has wider impact on university and third sector regionally/nationally/international in terms of thinking about and doing partnership research – eg use of ethical guidelines (SARAH)
Benefits for Thrive: Tracey’s view

• Sharing of expertise and knowledge
• Critical friends
• Resources, support & prestige
Benefits for the University – Sarah’s view

• Thrive is embedded in the local community
• Community organising expertise
• Challenge to traditional academic ways of working
Thrive’s top tips for working with universities

• If you don’t understand what is being said – ASK!
• Keep focused – goalposts can be moved…
• Have patience – some answers don’t come easy!
• Persistence – it may be over your head at the beginning
CSJCA’s top tips for working with community organisations

• Pay attention to whether values are shared and if goals are compatible
• Think ahead, and during the research, about ethical and political issues – how to share power, money, authorship and generate mutual respect and trust
• Be prepared to take time – to build a partnership and work together
• Challenge perceptions of academics and universities as stuffy and unapproachable – keep language clear and direct
www.dur.ac.uk/beacon/socialjustice/researchprojects/debt_on_teesside/

www.thrive-teesside.org.uk/