

Manuscript version of chapter published in Hardwick, L., Smith, R. and Worsley, A. (eds) (2015), *Innovations in Social Work Research: Using Methods Creatively*, London, Jessica Kingsley, pp. 18-39.

Action research for social justice: researching and organising on issues of household debt

Sarah Banks

Introduction

This chapter discusses an action research project on debt in low-income households in the Teesside area of North East England. The project, *Debt on Teesside: Pathways to Financial Inclusion*, involved collaboration between a university, a local community organisation and a national charity. It entailed collecting detailed financial information from 24 households, a money mentoring scheme, and local and national campaigning for reform of the high-cost credit sector. A distinctive feature of the project was its location within a community organising framework, with a focus on mobilising people to take action for social change. This approach is described as 'community organising-based action research'. The chapter discusses the strengths of the project as embedded, locally-initiated action research with a national impact, whilst also outlining some of the practical and ethical challenges of community-university partnership working with a social justice agenda. It is written from the perspective of a female academic, who co-produced the research with many others.

Overview of the research project

Design

Debt on Teesside was a partnership between Durham University's Centre for Social Justice and Community Action, Thrive Teesside (a grassroots community organisation) and Church Action on Poverty (CAP, a national campaigning organisation). It was funded by the Northern Rock Foundation for two years during 2011-13. The project was jointly designed by staff from the three organisations. It built on previous work by Thrive and CAP that had identified unmanageable debt as a significant problem for households in poorer neighbourhoods in Teesside, and on subsequent earlier collaborations between Thrive and Durham University (Orr *et al.*, 2006; Friends Provident Foundation, 2010; Beacon NE, 2011). This previous research and community work had highlighted the deleterious effects of the use of high-cost credit offered by doorstep lenders, rent-to-own, payday loan and catalogue companies – with annual percentage rates ranging from 100% to 3,000% and higher. These credit sources are often used by people who are excluded from mainstream low-cost credit due to poor credit ratings and/or lack of a bank account. People in these circumstances are often described as 'financially excluded' (Devlin, 2005; Ellison *et al.*, 2011; Patel *et al.*, 2012; Flaherty and Banks, 2013). Following the 2008

economic crisis, with increasing unemployment, precarious work and cutbacks in welfare benefits, it seemed likely that even more households on low-incomes would become indebted, many taking out high-cost loans.

The project had three main elements:

1. *Data collection* on the financial and social circumstances, behaviours and attitudes of 24 low-income, indebted households, with the aim of enhancing knowledge of the dynamics of debt and what can be done to reduce indebtedness.
2. *A mentoring scheme*, involving trained community-based volunteers, with the aim of supporting these households to develop their skills in money management and move away from high-cost credit.
3. *Local and national campaigning* on specific issues arising from the household data and mentoring scheme, including holding local public assemblies, with the aim of contributing to changes in policy and practice.

The staff comprised a newly-appointed half-time researcher employed by the University (Jan Flaherty), who focused particularly on household data collection and analysis; half of an existing community organiser post employed by CAP and based at Thrive (subsequently split into two posts – Community Organiser (Greg Brown), who focussed more on campaigns and Project Officer (Tracey Herrington) who organised the mentoring scheme); and a one-day a week secretary (latterly Helena Kilvington). Existing Thrive volunteers and unpaid community organisers, along with newly-recruited volunteers, also contributed to the project as mentor-researchers. The project was based in the Thrive offices in Thornaby-on-Tees, supervised by the Sarah Banks from Durham University and Mark Waters from CAP. Sarah Banks had overall responsibility for the project as ‘principal investigator’, as Durham University was the fund-holder. An agreement between CAP and the University was drawn up relating to the distribution of money and responsibilities.

Approach and methods

Action research

The project was designed as ‘action research’ – that is, it had an explicit focus on using research to empower people and bring about social change (Hart and Bond, 1995; Greenwood and Levin, 1998; Berry and Campell, 2001; Burns, 2008; Reason and Bradbury, 2008b). It also involved elements of participatory research – that is research in which people who are usually the subjects of study, themselves play a role in designing and/or doing the research (Kemmis and McTaggart, 2000; Kindon *et al.*, 2007; McIntyre, 2007; Kemmis *et al.*, 2014). In this case, local residents were trained to act as mentors/researchers, gathered data for the project from the mentoring sessions they undertook and fed back their experiences and reflections on a continuous basis. Some members of households who participated in mentoring scheme later became involved in campaigns.

'Action research' covers a broad range of different approaches – indeed, Reason and Bradbury (2008a, p. 7) suggest it is a 'family of approaches'. At one end of the spectrum it may involve professional researchers studying aspects of organisations, feeding back their findings to key stakeholders and working with them to introduce changes. Here the focus is on research, albeit action-oriented research. Alternatively action research may entail community-based activists collecting pertinent information to prime their actions for change. Here the focus is on action, albeit 'research-informed' action. The latter was the approach adopted by Thrive, and this very much influenced the practice of the project.

Community organising

At the time of the project, Thrive and CAP were using a 'broad-based community organising' approach in their work. The model was based on the work of Saul Alinsky, a North American activist who developed tactics for mobilising coalitions of organisations around a specific issue, organising campaigns and training local organisers (Alinsky, 1969, 1989; Chambers, 2003; Pyles, 2009; Bunyan, 2010; Beck and Purcell, 2013; Schutz and Miller, 2015; Walls, 2015). In particular, Thrive followed the approach of the Chicago-based Gamaliel Foundation (www.gamaliel.org), which offered training in the UK through CAP for organisers and local people. The Gamaliel Foundation philosophy as quoted in their training in Stockton-on-Tees in 2010-11 is:

People have a right and a responsibility to define their own destiny, to participate in the decisions affecting their lives, and to shape the social, political, economic and physical environment to include their values.

Thrive would hold meetings and carry out direct actions and campaigns on 'issues' raised by members and participants in its community projects. The plan was for the *Debt on Teesside* research project to generate evidence on issues of concern relating to household debt to present to, and influence, politicians, financial regulators and loan companies. Household members would also be offered one-to-one financial mentoring and it was hoped that some would go on to engage in campaigns and the broader work of Thrive.

Community organising-based action research

Thrive had collected household-level financial data previously, but had insufficient resources to analyse it systematically. So the partnership with the University over several years prior to the start of the *Debt on Teesside* project enabled the research element of its work to be strengthened. This fitted well with the ethos and principles of the Centre for Social Justice and Community Action – a university-based research centre with a focus on participatory action research (PAR) for social justice and membership from within and outside the University (Centre for Social Justice and Community Action, 2014). The Centre is used to working on action-oriented and participatory projects that value a range of ways of knowing and different types of

expertise, and involve flexibility of roles and unpredictability of processes and outcomes.

Hence the methodology and methods of the project were a mixture of traditional social research, along with community development and community organising approaches to mobilising individuals, forming groups and supporting collective action. Table 1 lists different elements of the project, indicating whether the methods used were primarily those of community organising or social research. However, it is important to note that these aspects of the project were not separate in practice, and on many occasions all workers on the project and Thrive volunteers contributed (for example, in the recruitment of households and organising assemblies).

Table 1: Combining community organising (CO) and social research (SR)

Aspects of the <i>Debt on Teesside</i> action research process	Methodological focus
Recruiting an advisory group through Thrive networks, including representatives from local advice, community finance and housing agencies	CO
Recruiting households through targeting neighbourhoods based on local knowledge; door knocking with community volunteers	CO
Recruiting mentors through existing Thrive volunteers and other agencies	CO
Preliminary focus groups with low-income households to gauge issues and interest and inform the questionnaire design	SR
Design of questionnaire for households with input from advisory group	SR
Run mentor training, including focus on mentors' research role	CO/SR
Initial household interviews and data collection; mid-point and final interviews	SR
Mentoring sessions, including collecting data for research	CO/SR
Workshops and meetings with key agencies and individuals	CO
Work nationally with Centre for Responsible Credit on reforms to rent-to-own sector	CO
Public assemblies in Stockton and Middlesbrough	CO
Workshops for households participating in the mentoring project	CO/SR
Incentivised savings scheme for households with the local credit union	CO
Doorstep lending campaign	CO

Community organising training	CO
Making a film with some households for the affordability campaign	CO
Celebratory learning event with householders and key stakeholders	CO/SR
Contribute to national campaigns, Drowning in Debt (CAP) and Charter to Stop Payday Loan Rip Off	CO
Launch and dissemination of reports and mentoring toolkit	CO/SR
Follow-on work by Thrive with local authorities, advice agencies, etc	CO
Follow-on work, policy and practice briefings and roundtables	CO/SR

Data analysis, reflection and action

Like most action research, this project went through an on-going cyclical process of feeding in early research findings, considering progress on the interventions and actions and developing new strategies. Regular team meetings and quarterly advisory groups (which latterly included three mentors) discussed all aspects of the project. Preliminary findings from the initial interviews and the mentoring relationships as they progressed over time fed into the firming up of issues for campaigns, and modifications to the mentoring scheme. One key issue emerging was that household participants were being offered new loans without any proper affordability checks. This was identified as a potential campaign issue and was refined and worked on by the community organiser and volunteers over several months, leading to the affordability campaign that was eventually launched at the Thrive assembly in November 2012. A problem identified by mentors early on was mentees missing and cancelling appointments; the project secretary developed systems for reminders and rescheduling and additional support was given to the mentors by the project officer.

The university researcher took responsibility for analysing the household interview data using SPSS and NVivo. This provided an overall picture of the 24 households in the project, including their levels and sources of debt, reasons for taking on high-cost credit and attitudes towards money management, savings and debt (see Banks et al. 2013a; Flaherty and Banks, 2013). Several case studies of individual households were created as these showed details of people's life circumstances, the build-up of debt and the impact of any mentoring received. Case studies were also compiled by several household members working with the project officer for a celebratory learning event towards the end of the project (Thrive Teesside and Durham University, 2013). The process of compiling the case studies enabled participants to reflect on their lives and the impact of their involvement in the project.

Dissemination, impact and creating outputs

As action research embedded in a community organising framework, dissemination of findings, publicising issues emerging and above all creating change in people, organisations and policies was of prime importance. This was built in from the start. Advisory group members were able to feed their ongoing learning from the project into their own organisations. Indeed, two organisations represented on the advisory group offered to provide mentors from their staff when the project was short of mentors. For the local Citizens Advice Bureau (CAB), one of the motives was to get first-hand experience of the life circumstances of people in severe debt, who were not accessing the CAB, and see how people fared when offered continuing support rather than one-off advice. As the project progressed, invitations were received to speak at events, especially from Teesside local authorities concerned with the impact of reforms to welfare benefits. A combination of Thrive staff, volunteers and the researcher attended these events. Workshops were also organised by the project, targeted at key stakeholders – including local authority officers and members, Members of Parliament, advice agencies, housing providers, credit unions and community organisations at various stages of the project to present initial findings, engage in dialogue and gain new insights. Two public assemblies were held by Thrive in the Autumn of 2011 and 2012. These followed the community organising model of inviting key power-holders to listen and respond to the voices of people experiencing the issues being targeted. Both public assemblies were emotionally charged and involved hearing from households in the project about their experiences of indebtedness and some of the unethical practices of loan companies.

During 2011-12, members of Thrive were part of a national roundtable initiated by Thrive and Church Action on Poverty with the Centre for Responsible Credit, with the aim of introducing voluntary reforms to the rent-to-own sector of the high-cost credit market. Evidence from the research with Teesside households was used and a voluntary code introduced (Gibbons, 2012). The project contributed to several other national campaigns, including 'Stop the Payday Loan Ripoff' in Autumn 2013, and some of the participating households made a film linked to the Thrive affordability campaign that was used by CAP in its 'Drowning in Debt' campaign (Debt on Teesside, 2013). The film encapsulated the issue graphically (depicting a doorstep lender pushing money down the throat of a borrower) and ended with specific demands for action.

After the project ended, further work continued with the production of a final report (Banks *et al*, 2013a) research briefing (Banks *et al*, 2013b) and community mentoring toolkit (Centre for Social Justice and Community Action, 2013), which were launched in October 2013. A group of stakeholders convened by Durham University and Thrive prepared and submitted evidence to a Financial Conduct Authority consultation on the regulation of short-term high-cost credit. As a result of considerable pressure and evidence from a range of groups and organisations, to which *Debt on Teesside* contributed, the Financial Conduct Authority introduced a price cap to control high-cost, short term credit in January 2015

(www.fca.org.uk/news/ps14-16-detailed-rules-on-the-price-cap-on-high-cost-short-term-credit).

As part of separately funded follow-up work in 2014, the University and Thrive, in partnership with Stockton Borough Council, held policy and practice roundtables attended by the two local MPs and a large gathering of public and third sector stakeholders from NE England (Centre for Social Justice and Community Action *et al.*, 2014b). Policy and practice briefings were also prepared for this event (Centre for Social Justice and Community Action *et al.*, 2014a; Centre for Social Justice and Community Action and Thrive Teesside, 2014b) in partnership with the Centre for Responsible Credit. As a result, Thrive undertook further work with local authorities on building financially resilient communities, gained funding to work with people experiencing welfare benefit sanctions and is regularly asked for advice on community mentoring.

The mentoring scheme had mixed outcomes. Of the 24 households in the project, 16 had mentoring sessions. Many reported improved confidence generally, more control over finances and some had moved away from high-cost credit. Some of the participating households became active with Thrive and helped with the campaigns and film-making. One participant went to Manchester to undertake community organising training with Church Action on Poverty. However, one of the key findings of the evaluation of the mentoring scheme was that people who are struggling with their finances are often struggling in many aspects of their lives and find it very hard to commit to a process of change. Many participants faced huge daily challenges linked to poverty, unemployment, poor health and difficult family circumstances. One of the recommendations of the research, therefore, was to embed one-to-one mentoring in group-based programmes and courses to help build financial resilience at local level. This led to the production of a practice briefing and a resource pack on money mentoring (Centre for Social Justice and Community Action and Thrive Teesside, 2014b, a), which are currently being used by Thrive and many other organisations locally and nationally in developing support for people in debt.

Key innovative elements

What was innovative about this project? This is a challenging question to answer in the light of the long traditions of both action research and community organising. As Wiles *et al.* (2013) point out in their critical discussion of innovations in research methodology, most methods are developments, modifications and variations on what has gone before. Arguably, what counts as innovative in one context and with one group of people, may be commonplace in another. We need to ask: innovative in what context and for whom? Indeed, it may be less arrogant to consider what was distinctive about this project than what was innovative *per se*.

Action research as embedded and emergent

Compared with other research on household debt (for example, Dearden *et al.*, 2010; Jones, 2010; Mathers and Sharma, 2011), this project was unique in its strong action-orientation, based on a community organising approach in a locality. While it involved a fairly traditional social research element of collecting quantitative and qualitative data from households via interviews based on a questionnaire survey, the integration of a mentoring scheme alongside campaigning and community action made it distinctive. The location of the project, including the University-employed researcher and secretary, in Thrive's office base ensured that it was embedded in the everyday activities and interactions of the community organisation. The researcher could not remain aloof from the action, but was also involved in the design and development of the mentoring scheme and planning and implementing the public assemblies, for example.

The project grew out of, and was designed in relation to, issues identified by the community organisation, Thrive. It was re-fashioned over time according to local circumstances. In other words, it was *situated* research, with research questions based on insider, local knowledge, with the aim of making life better for people experiencing indebtedness in the local area and nationally. It also involved a political analysis, locating individual debt problems in the larger context of structural inequality, consumer society and poorly regulated financial services (Flaherty and Banks, 2013; Gibbons, 2014).

While there were certain milestones for the project set in advance, these were regularly reviewed and changed. The mentoring and campaigning were planned, re-evaluated and re-designed in the light of changing circumstances, feedback from participants and on-going research data. This unpredictability, flexibility and responsiveness is typical of action research, which works with a continuous, recursive learning cycle of action and reflection. Action research has been characterised as 'messy' (Cook, 2009). It blurs many distinctions, including those between activists and researchers, action and research, and community work and research.

Therefore, in one sense, all action research is innovative, in that the process is not defined – there are no set methods. It relies on the creativity, ingenuity and practice wisdom of the participants – a willingness to take risks and to break with the positivist paradigm of researchers as detached, impartial observers, measuring social world through tried and tested methods regarded as valid and reliable. As Reason and Bradbury (2008a, p. 5) comment:

In action research knowledge is a living, evolving process of coming to know rooted in everyday experience; it is a verb rather than a noun. This means action research program is less defined in terms of hard and fast methods, but is, in Lyotard's (1979) sense, a work of art emerging in the doing of it.

Community organising-based action research

I referred earlier to the *Debt on Teesside* project as ‘community organising-based action research’. By this I mean: action research specifically within a community organising model. This was not a label that we used at the time, but in reflecting afterwards on the approach it seems a good shorthand description and follows in the tradition of inventing new names for different branches of the action research family. I hasten to add, that while I think the name may be new – at least it does not feature in the list of over 60 named methodologies in the *Encyclopedia of Action Research* (Coghlan and Brydon-Miller, 2014) – the principles of the approach are not. Indeed, the approach taken by many of the locally-based projects that were part of the British Community Development Project in the 1970s involved a radical weaving of systematic research and political action (Green and Chapman, 1992; North Tyneside CDP, 1978)

As already mentioned, community organising entails ‘cutting an issue’ – that is, finding a specific issue that is of concern to the people involved, where there is a clear target (person in power who can be challenged) and which is potentially winnable. To identify an issue requires a systematic, in-depth process of gathering information and views from people and organisations. It involves what Alinsky (1989, p. 68) refers to as ‘digesting’ happenings in people’s lives so they become experiences:

Happenings become experiences when they are digested, when they are reflected on, related to general patterns, and synthesized.

Community organising also entails assessing how to frame an issue and gathering evidence against the target. Chambers (2003) identifies three phases in the organising process: research, action and evaluation. These are outlined in Beck and Purcell (2013, p. 15 ff), of which the following is a summary:

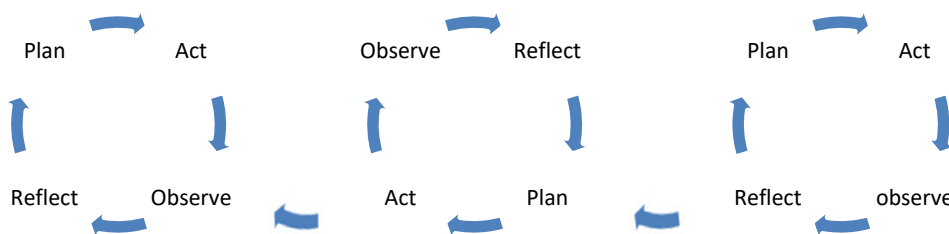
1. *Research* – this involves undertaking an internal power analysis, holding relational and small group meetings to identify winnable issues, assess whether the organisation has the internal capacity to work on an issue and whether the action will build the organisation. Then an external power analysis is conducted – key decision-makers are identified and opposition and support assessed.
2. *Action* – building from the research process, the community is mobilised to personalise and polarise the issue. People and organisations are targeted and held to account.
3. *Evaluation* – participants discuss their feelings and analyse their behaviour and the behaviour of the opposition, in order to learn from the experience, ensure social knowledge is produced and create a clear rationale for future action.

Viewed in this way, community organising could be characterised as research-informed action. Indeed, for Thrive, since its core business was community organising, and the *Debt on Teesside* project was embedded in its day-to-day work, what the project contributed was a strengthening and systematising of the research

element of community organising. However, arguably this entailed more than just using action research to assess and identify issues as implied, for example, by Pyles (2009, p 108), which might be described as *'research-for-action'*. Rather it also involved *'research-in-action'*. This includes not only putting research to use, but also the digesting of research data from happenings, leading to new happenings based on the research digestings. It entails that the roles of key actors in the project comprise elements of community work and research – as researcher-community workers or community worker-researchers. On this model, it is impossible to separate research and action, and hence neither has primacy.

The defining feature of action research is its holistic and embedded nature, hence the inseparability of action and research. Action research is often depicted as a cyclical or spiral process as shown in Figure 1.

Figure 1: The recursive action research spiral



However, while such two-dimensional diagrams are useful, they can still be interpreted as implying distinct phases - (e.g. plan, act, observe, reflect) that take place sequentially, albeit recursively. Hence it might seem as if we can abstract the observing, reflecting and planning phases as the research elements. However, once the process is in train, the micro-moments are often *'research-in-action'* or *'action-in-research'*. To take apart or disentangle this process can turn it into *research-for-action*, or *action-based-on-research*, and its holistic nature is lost.

The circles and spiral are, of course, simplifications – abstract conceptualisations. A more concrete three dimensional, textured and messy metaphor is collaborative knitting. Different people with different perspectives (academic researchers, residents, community workers) all contribute different elements of action and research. The research and action are inter-twined, and the more participatory the project, the more different coloured wools are knitted into the piece by different participants, resulting in a piece of knitting with different tensions and stitches, knots, dropped stitches, unravellings and messy joins (Banks, 2013a). This metaphor suggests why it is so difficult to analyse the action research process and impossible to depict it in terms of distinct phases or step-by-step methods.

Strengths and challenges

Many of the strengths of the project also created challenges, but I will separate them out for the sake of clarity. What follows is how I assess the project from my perspective as a university academic and former community worker, who was, in university language, the principal investigator for the project.

Strengths

Partnership – the project developed out of an existing partnership, which had involved university staff and students working with Thrive on several other pieces of research and campaigning linked to high-cost credit and the practice and ethics of co-inquiry and community-based participatory research for several years (Beacon NE, 2011a, b; Durham Community Research Team, 2011; Beacon NE, 2012; Banks, Armstrong *et al.*, 2013, 2014). This meant that key participants had already established that they could work together and shared some common values (social justice and campaigning on poverty-related issues). We also knew each other's strengths and weaknesses. In that sense it could be regarded as a strong community-university partnership (Hart *et al.*, 2007)

Co-design – the design of the project was developed jointly by Thrive, CAP and the Centre for Social Justice and Community Action. It built on earlier work, so we had an idea of what might work and what we wanted to try out – especially the mentoring scheme. We had several meetings with the funder, both prior to submission and afterwards when revisions were requested before funding was finally agreed. This meant we had to justify what we planned to do to an outsider, and also had to incorporate a clearer set of more traditional research aims and objectives. The advisory group, comprising a wide range of stakeholders, was involved in on-going re-design as the project developed. This ensured that the practice wisdom of the stakeholders was incorporated into the project as it unfolded.

Embedding in the community organisation – basing the whole project in Thrive's premises meant it was an integral part of the organisation's work. Thrive volunteers could get involved and assist with recruiting households and planning events. It was also accessible to volunteer mentor-researchers. Furthermore, it meant that the learning from the project was embedded in the organisation; the capacity and reputation of Thrive were enhanced; and on-going action could continue to build on the learning from the original project after it ended.

Readiness of community organisation to take action – members of Thrive were already well-versed in using research as a basis for action and knew how to organise and mobilise people.

Scaling-up was facilitated through links to local and national organisations – Thrive was a community organisation working under the aegis of Church Action on Poverty, and both organisations had links with the national Centre for Responsible Credit

This meant that the potential to scale up actions from local to national level was built in from the start.

Flexibility and dynamism of the project – although there were research questions to answer and milestones set, the team had a commitment to giving room for flexibility in how the project developed and what actions were taken.

Production of impact-focussed outputs – the team produced a range of popular, useable products from the research designed to be of use in campaigning (e.g. the film) and for policy-makers and politicians aiming to create financially resilient communities and local organisations setting up money mentoring schemes (e.g. the briefings and toolkit).

Challenges

Capacity of the community organisation – Thrive is a small community organisation with no core funding and minimal administrative infrastructure. It is entirely reliant on project grants for its survival and has to juggle pieces of work when grants are successful. At times, especially at the start of the project, Thrive found it hard to give the *Debt on Teesside* project the time allocated in the bid. This caused frustration and additional work for the university staff. Later, when the mentoring scheme was underway, the Thrive project officer contributed more than the allocated time, and the administration of the scheme with a one-day a week secretary proved challenging.

Differing ethical stances – despite sharing common values, including a commitment to social justice, an issue emerged unexpectedly which brought into stark relief differing views on the rights and wrongs of taking donations. Thrive was offered, and accepted, a donation of several thousand pounds from the staff fundraising efforts of a high-cost credit company against which Thrive had previously campaigned. The company had since worked with Thrive to reform some of its practices and had been part of a roundtable group that met to introduce voluntary reforms to the rent-to-own sector. Thrive had not told the University partners about this donation. The University partners (the researcher and I) felt that Thrive should not take money from companies that were, in effect, profiting from people in poverty; that the company was gaining credibility by associating itself with Thrive; and that potentially the integrity and credibility of Thrive's work and our joint action research project could be compromised by this donation. However, we recognised that this was Thrive's decision and it was easier for us to have a 'clean hands' policy than it was for a small community organisation. Furthermore, the University donations policy had itself had recently been a subject of controversy, when it came to light that it had taken money from a tobacco company to fund postgraduate education for Afghan women.

The utilitarian approach of Alinsky-style organising – the issue of the donation highlighted the community organising philosophy of the ends justifying the means used to achieve them (Alinsky, 1989, pp. 24-47). Indeed, the Thrive community

organiser and a senior member of staff of Church Action on Poverty, both responded to the donation issue with the community organising mantra: 'No permanent friends, no permanent enemies' – meaning that once the target of an action responds with some changes, they are no longer an 'enemy' and if it is useful they can become an ally. There are many other criticisms of this style of community organising that were raised by university staff and can be found in the literature (Beck and Purcell, 2013, pp. 16-18), including: its polarising and conflict-focussed approach to actions; its lack of attention to 'race' and gender issues, including women's ways of working; and the danger of exploiting people who are in vulnerable positions and are asked to give testimony in public. Since *Debt on Teesside* ended, Thrive has moved away from a full-blown community organising as promoted by the Gamaliel Foundation, while retaining aspects of the approach and philosophy in their work.

Community organising as the accepted frame of reference - Whilst evaluation of the process and outcomes of the mentoring was part of the original brief, evaluation of the processes of organising the campaigns and actions was less prominent. This was partly because community organising was the frame into which the project fitted. While action research often entails a high degree of reflexivity and critical analysis of organisational structures and assumptions in which it is located, for the *Debt on Teesside* project this would have added an additional layer of complexity and potential controversy into an already challenging and complex project. The lack of critical reflexivity also fits with some features of Alinsky-style organising, which is task-focused and outcome oriented.

Academics becoming activists – given the inseparability of the research and the action, and my belief in the importance of tackling the high-cost credit problem, I was more engaged in the action side of the project than would have been expected in a traditional research project. However, I was aware that this was time-consuming and that I needed to keep an appropriate distance in order to be able to supervise and manage the project. On several occasions a Thrive volunteer asked me if I would go on the Management Board, and I declined as I felt it was important that I did not become part of Thrive. I also applied for several small grants from the University for additional pieces of work linked to the project, for which Thrive was paid. If I was a member of the Board then I would have had a conflict of interest.

Balancing academic with policy and practice outputs – It was a conscious decision on my part to focus on practice-relevant outputs, as this fitted the philosophy of the project. However, the time I spent working on reports, briefings and toolkits, and organising dissemination and consultation events, including Radio and TV appearances, meant I had less time for 'academic' outputs in the form of journal articles. The researcher and I published one journal article based on the initial household interviews and questionnaires (Flaherty and Banks, 2013), and this book chapter explores the methodology.

The constantly changing field of high-cost credit and alternative low-cost credit sources - When the project started in 2011, despite clear evidence of great hardship caused by the unregulated availability of high-cost credit, the regulators were not enforcing existing rules (for example on affordability checks) and there was no appetite from government to regulate the sector further (for example by putting a cap on the interest rates charged or on total cost of credit). Government funding had been allocated to modernise credit unions (community-based low-cost sources of credit), but change was very slow. In the meantime the use of short-term, low-cost credit began to escalate – particularly payday loans. Payday loans enable people to borrow money easily on a short-term basis. However, if borrowers fail to repay within the specified time period, they incur rapidly escalating charges and interest. By 2013 the extortionate charges of payday loan companies were repeatedly in the news (Banks, 2013b) and the movement to regulate these companies gained momentum. The Financial Conduct Authority finally introducing a cap on the total cost of credit in 2014. Credit unions are also merging and growing, and experimenting with more flexible online loans and products. There is a continuing need for new research and new action to keep pace with developments.

The action research spiral continues - Although the terrain has changed since the *Debt on Teesside* research report was published in 2013, the fundamental problems for families living in poverty persist and the personal debt crisis is worsening (Gibbons, 2014). While the research project and immediate follow-up work have ended, at the time of writing (January 2015) Thrive continues to work on the issue of debt. This includes re-visiting the practices of the rent-to-own companies with which Thrive worked in 2011-12, as these are not covered by the cap on credit introduced for short-term high-cost loans. In January 2015, a Thrive volunteer organiser and member of staff went to London to give oral evidence at an All Party Parliamentary Group inquiry into the rent-to-own sector. In the local area, based on the policy and practice briefings produced as a result of the *Debt on Teesside* project, Thrive is working with Middlesbrough Council on building financially resilient communities, including the use of money mentoring. I am working with colleagues from Goldsmiths, London University and local organisations to organise a workshop on alternative sources of credit.

Concluding comments

This chapter has offered a partial analysis and discussion of a complex and challenging action research project. It is partial because it is impossible to do justice in one chapter to the project as a whole and the local and national political and economic context in which it operated. It is also written from one perspective – that of a university academic. However, it has served a purpose in stimulating further critical reflection-on-action and continuing the action learning cycle. Hopefully it may also provide some resonances, inspirations, insights and cautions for others

engaging in, or contemplating embarking upon, community-based action research projects.

The model of community organising-based action research presented here highlights the advantages of building research into an already politically active local organisation with strong national links. It also illustrates the emergent process of action research and the need for those involved not only to tolerate but also positively to embrace conflict, creativity, flexibility and challenge. Community organising-based action research is designed to disrupt existing power structures in the 'outside world', but it also disrupts relationships and power structures within research teams and their associated networks.

There are many approaches to community organising, ranging from utilitarian (of which the Alinsky approach is an example) to transformative models (including critical consciousness raising and Freirean approaches) (see Beck and Purcell, 2013; Pyles, 2009: 59-73). Regardless of the approach, one of the strengths of community organising is the concept of an 'issue' and the process of 'cutting an issue' from a broader problem, ensuring that it is deeply felt by all the people involved, suggests clear demands, is winnable and easy to understand (Bobo *et al.*, 2001). This is crucial for turning research into effective action and is a key learning point for all forms of action research.

Acknowledgements

I would like to acknowledge the contribution of the households, mentors, community organisers, advisors and funders who contributed to the *Debt on Teesside* project, with particular thanks to Greg Brown, Kath Carter, Jan Flaherty, Tracey Herrington, Richard Walton and Mark Waters for their ideas and hard work.

References

- Alinsky, S. (1969) *Reveille for Radicals*, New York, Vintage Books.
- Alinsky, S. (1989) *Rules for Radicals*, New York, Vintage Books Edition (1st published 1971 by Random House)
- Banks, S. (2013a) 'Knitting and knowledging: between metaphor and reality', *Ways of Knowing*,
<https://waysofknowingresearch.wordpress.com/2013/05/24/knitting-and-knowledging-between-metaphor-and-reality/>
- Banks, S. (2013b) 'Payday lenders are out of time in their fight against credit cap', *The Conversation*, <http://theconversation.com/payday-lenders-are-out-of-time-in-their-fight-against-credit-cap-19398>
- Banks, S., Armstrong, A. et al. (2013) 'Everyday ethics in community-based participatory research', *Contemporary Social Science*, **8**(3), pp. 263-277.

- Banks, S., Armstrong, A. et al. (2014) 'Using co-inquiry to study co-inquiry: community-university perspectives on research collaboration', *Journal of Community Engagement and Scholarship*, 7(1), pp. 37-47.
- Banks, S., Brown, G., Flaherty, J., Herrington, T. and Waters, M. (2013a) *Debt on Teesside: Pathways to Financial Inclusion, Final Report*, Durham, Centre for Social Justice and Community Action, Durham University, www.dur.ac.uk/beacon/socialjustice/researchprojects/debt_on_teesside/
- Banks, S., Brown, G., Flaherty, J., Herrington, T. and Waters, M. (2013b) *Debt on Teesside: Pathways to Financial Inclusion, Research briefing*, Durham, School of Applied Social Sciences, Durham University, www.dur.ac.uk/beacon/socialjustice/researchprojects/debt_on_teesside/
- Beacon NE (2011a) *Case Study: Collaborating for social justice: a community-university partnership*, www.dur.ac.uk/beacon/socialjustice/toolkits/coinquiry.case/.
- Beacon NE (2011b) *Co-inquiry toolkit. Community-university participatory research partnerships: co-inquiry and related approaches*, Newcastle, Beacon NE, www.dur.ac.uk/beacon/socialjustice/toolkits/coinquiry/
- Beacon NE (2012) *Community toolkit. A guide to working with universities*, Newcastle, Beacon NE, <https://www.dur.ac.uk/beacon/socialjustice/toolkits/community/>.
- Beck, D. and Purcell, R. (2013) *International Community Organising: Taking Power, Making Change*, Bristol, The Policy Press.
- Berry, H. and Campell, R. (2001) *Action Research Toolkit*, Edinburgh, Edinburgh Youth Inclusion Partnership.
- Bobo, K., Kendall, J. and Max, S. (2001) *Organizing for social change: Midwest Academy manual for activists*, Santa Ana, California, Steven Locks Press.
- Bunyan, P. (2010) 'Broad-based organizing in the UK: reasserting the centrality of political activity in community development', *Community Development Journal*, 45(1), pp. 111-127.
- Burns, D. (2008) *Systemic Action Research*, Bristol, The Policy Press.
- Centre for Social Justice and Community Action (2013) *Community mentoring toolkit: Working with socially excluded households* Durham, Centre for Social Justice and Community Action, www.durham.ac.uk/beacon/socialjustice/researchprojects/debt_on_teesside
- Centre for Social Justice and Community Action (2014) *Centre for Social Justice and Community Action: The First Five Years, 2009-2014*, Durham, Centre for Social Justice and Community Action, www.dur.ac.uk/beacon/socialjustice/
- Centre for Social Justice and Community Action, Centre for Responsible Credit and Thrive Teesside (2014a) *Building financially resilient communities: The need for local action, Policy briefing*, Durham, Centre for Social Justice and Community Action, Durham University, www.dur.ac.uk/beacon/socialjustice/researchprojects/debt_on_teesside/
- Centre for Social Justice and Community Action, Centre for Responsible Credit and Thrive Teesside (2014b) *Tackling the personal debt crisis in the NE: A short report of a policy and practice event on 27th June, 2014*, Durham, Centre for Social Justice and Community Action, Durham University, https://www.dur.ac.uk/beacon/socialjustice/researchprojects/debt_on_teesside/.
- Centre for Social Justice and Community Action and Thrive Teesside (2014a) *Money mentoring, a resource pack*, Durham, Centre for Social Justice and Community

- Action,
www.durham.ac.uk/beacon/socialjustice/researchprojects/debt_on_teesside
 Centre for Social Justice and Community Action and Thrive Teesside (2014b) *Money mentoring: Working with low-income households experiencing problematic debt, Practice briefing*, Durham, Centre for Social Justice and Community Action, Durham University,
www.durham.ac.uk/beacon/socialjustice/researchprojects/debt_on_teesside.
- Chambers, E. (2003) *Roots for Radicals: Organizing for Power, Action, and Justice*, New York, Bloomsbury Academic.
- Coghlan, D. and Brydon-Miller, M. (eds) (2014) *The SAGE Encyclopedia of Action Research*, London, Sage.
- Cook, T. (2009) 'The purpose of mess in action research: building rigour through a messy turn', *Educational Action Research*, **17**(2), pp. 277-291.
- Dearden, C., Goode, J., Whitfield, G. and Cox, L. (2010) *Credit and debt in low-income families*, York, Joseph Rowntree Foundation.
- Debt on Teesside (2013) 'Loadsadebt (film)', www.thrive-teesside.org.uk/index.php/clips-by-thrive/audio-video/video/loadsa-debt
- Devlin, J. (2005) 'A Detailed Study of Financial Exclusion in the UK', *Journal of Consumer Policy*, **28**, pp. 75-108.
- Durham Community Research Team (2011) *Community-based Participatory Research: Ethical Challenges*, Durham, Centre for Social Justice and Community Action, Durham University,
www.dur.ac.uk/beacon/socialjustice/researchprojects/cbpr/
- Ellison, A., Whyley, C., Forster, R. and Jones, P. (2011) *Credit and low-income consumers: A demand-side perspective on the issues for consumer protection*, Dorking, Friends Provident Foundation.
- Flaherty, J. and Banks, S. (2013) 'In whose interest? The dynamics of debt in poor households', *Journal of Poverty and Social Justice*, **21**(3), pp. 219-232
- Friends Provident Foundation (2010) *A sustainable livelihoods approach to poverty and financial exclusion, (summary of research conducted by Thrive and Durham University)*, www.friendsprovidentfoundation.org/a-sustainable-livelihoods-approach-to-tacking-poverty-and-financial-exclusion/
- Gibbons, D. (2012) *Improving Practice in the Rent to Own Market*, London and Manchester Centre for Responsible Credit and Church Action on Poverty,
www.responsible-credit.org.uk/uimages/File/Improving%20Practice%20in%20the%20Rent%20to%20Own%20Market%20final.pdf
- Gibbons, D. (2014) *Britain's Personal Debt Crisis: How we got here and what to do about it*, UK, Searching Finance.
- Green, J. and Chapman, A. (1992) 'The British Community Development Project: Lessons for Today' *Community Development Journal*, **27** (3), pp. 247-58.
- Greenwood, D. and Levin, M. (1998) *An introduction to action research: Social research for social change*, Thousand Oaks, CA, Sage.
- Hart, A., Maddison, E. and Wolff, D. (eds) (2007) *Community-university partnership in practice*, Niace: London.
- Hart, E. and Bond, M. (1995) *Action Research for Health and Social Care: a guide to practice*, Milton Keynes, Open University Press.
- Jones, P. (2010) *Access to Credit on a Low Income: A study into how people on low incomes in Liverpool access and use consumer credit*, Manchester, The Cooperative Bank.

- Kemmis, S. and McTaggart, R. (2000) 'Participatory Action Research', in Denzin, N. and Lincoln, Y. (eds), *Handbook of Qualitative Research*, London, Sage.
- Kemmis, S., McTaggart, R. and Nixon, R. (2014) *The Action Research Planner: Doing Critical Participatory Action Research*, Singapore, Springer.
- Kindon, S., Pain, R. and Kesby, M. (eds) (2007) *Participatory action research approaches and methods: connecting people, participation and place*, Abingdon, Routledge.
- Lyotard, J.-F. (1979) *The Postmodern Condition: A Report on Knowledge* (trans G. Bennington and B. Maasumi, English translation 1984), Manchester, Manchester University Press.
- Mathers, I. and Sharma, N. (2011) *A Vicious Cycle: The heavy burden of debt on low income families*, Ilford, Essex, Barnardo's.
- McIntyre, A. (2007) *Participatory Action Research (Qualitative Research Methods)*, Thousand Oaks, California, Sage.
- North Tyneside CDP (1978) *Organising for Change in a Working Class Area, Final Report*, Newcastle: Newcastle Polytechnic.
- Orr, S., Brown, G., Smith, S., May, C. and Waters, M. (2006) *When Ends Don't Meet: Assets, Vulnerabilities and Livelihoods*, Manchester/Oxford, Church Action on Poverty/Oxfam GB.
- Patel, A., Balmer, N. and Pleasance, P. (2012) 'Debt and disadvantage: the experience of unmanageable debt and financial difficulty in England and Wales', *International Journal of Consumer Studies*, **36**(5), pp. 556-565.
- Pyles, L. (2009) *Progressive Community Organising: A Critical Approach for a Globalising World*, New York, Routledge.
- Reason, P. and Bradbury, H. (2008a) 'Introduction', in Reason, P. and Bradbury, H. (eds), *The Sage Handbook of Action Research: Participative Inquiry and Practice*, London, Sage.
- Reason, P. and Bradbury, H. (eds) (2008b) *The Sage Handbook of Action Research: Participative Inquiry and Practice*, London, Sage.
- Schutz, A. and Miller, M. (2015) *People Power: The Community Organizing Tradition of Saul Alinsky*, Nashville, TN, Vanderbilt University Press.
- Thrive Teesside and Durham University (2013) *Debt on Teesside: Pathways to Financial Inclusion, Household experiences*, Thornaby, Thrive Teesside and Durham University,
www.dur.ac.uk/beacon/socialjustice/researchprojects/debt_on_teesside/
- Walls, D. (2015) *Community Organising*, Cambridge, Polity Press.
- Wiles, R., Bengry-Howell, A., Crow, G. and Nind, M. (2013) 'But is it innovation? The development of novel methodological approaches in qualitative research ', *Methodological Innovations Online*, **8**(1), pp. 18-33.

Sarah Banks is Professor in the School of Applied Social Sciences and Co-director of the Centre for Social Justice and Community Action at Durham University, UK. She teaches and researches in the fields of professional ethics, community development and community-based participatory research. She has published a range of books on these topics, as author and editor/co-editor, including: *Ethics and Values in Social Work* (4th edn, 2012, Palgrave Macmillan); *Ethical Issues in Youth*

Work (2nd edn 2010, Routledge); *Critical Community Practice* (2007, The Policy Press); and *Managing Community Practice* (2nd edn, 2013, The Policy Press). Email: s.j.banks@durham.ac.uk