



Shocks, knocks and skill building blocks

How Future Proof: Skills for Work created resilient workers and organisations

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Foreword

In a world reshaped by the Covid-19 pandemic and facing a prolonged economic shock, digital skills are crucially important. In 2019, 82% of UK jobs required some level of digital skills, and the figure today will be higher¹. Yet 13.6 million UK workers lack the core digital skills essential for today's jobs, and 9 million UK adults cannot use the internet independently.²

Most people will need digital skills to gain or remain in employment as all sectors embrace and accelerate digital business models and ways of working; but those in lower skilled jobs at risk of automation are often likely to face barriers that make it harder to acquire them: lower confidence, less time, and lower level learning skills. They are also less likely to receive support from their employer.

We know from our work on community-based digital inclusion that essential digital skills are most likely to be learned and consolidated as part of other social interventions, from employment support and English language classes to money management and health improvement programmes. The most effective models embed essential digital skills support end-to-end, rather than bolting it on. We also know that the 'whole person' support provided by community organisations helps build confidence, resilience and motivation: in work parlance, the 'softer skills'.

Recognising the challenges faced by those in lower skilled roles as digital continues to reshape the world economy, we wanted to explore how building habit, self-efficacy, goal-setting and other qualities can support the acquisition of digital work skills, equipping people to stay resilient and able to adapt as work continues to change.

With the support of Accenture and Nesta, we worked with our community partners to create Future Proof: Skills for Work, testing a blended model of holistic support and digital work skills, and building in the use of digital skills and careers resources, such as Accenture's Skills to Succeed Academy and Stay Nimble.

The findings are unequivocal. All round support, responsive to individual circumstances and needs, helps the low skilled to acquire essential digital work skills; and helps them build the digital confidence and resilience they need for the jobs of today and tomorrow.

¹DCMS (2019), No Longer Optional: Employer Demand for Digital Skills

²Lloyds Bank UK Consumer Digital Index 2020



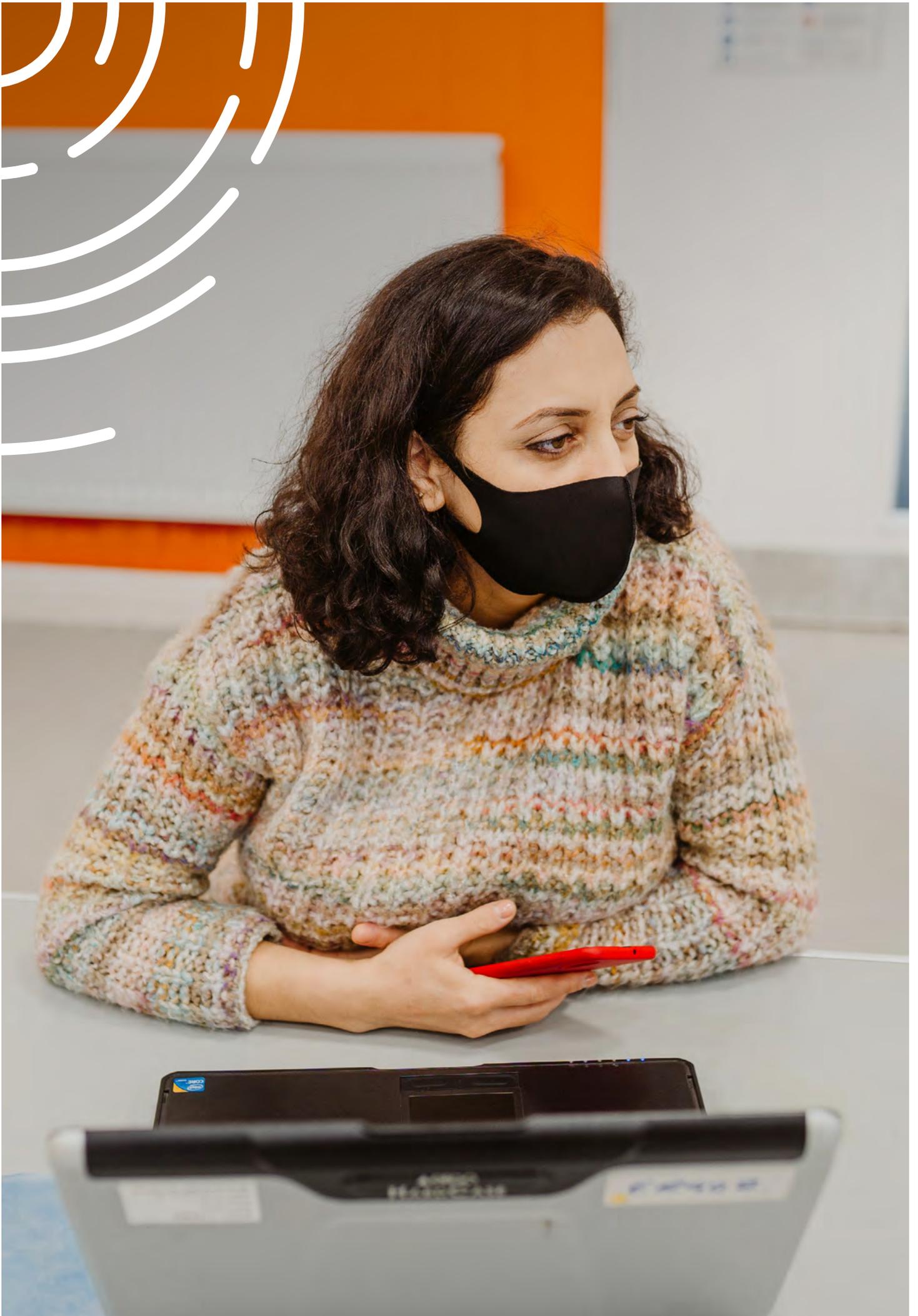
As **Olivia Chapman, Senior Programme Manager, Future of Work at Nesta**, says, *“We are at a turning point for the UK: While the pandemic has shone a light on inequalities it’s also given rise to a culture of collaboration as every employee, sector, region has felt the shocks deeply. The recovery relies on strong partnerships between public and private sectors to develop innovative solutions. But they are redundant unless people can get the digital skills they need to survive and thrive. We welcome The Good Thing Foundation’s necessary report, Shocks, knocks and skill building blocks. How Future Proof: Skills for Work created resilient workers and organisations. It’s simply not acceptable that so many people in the UK lack basic digital skills to do their job, learn new things or just access important information and services. Getting online is not enough. Critically, people need to develop both technical and human competences that build resilience in times of emerging crises.”*

Camilla Drejer, Director of UKI Corporate Citizenship & Responsible Business at Accenture says, *“At Accenture, we are striving to create new skilling pathways for an inclusive future of work. This programme is not just helping people learn the digital skills needed today but also motivating participants to commit to life-long learning and develop a confidence about the opportunities that the digital economy brings. Through the work we do with our clients, we see digital transformation change businesses every day in sectors as diverse as retail, travel, health, manufacturing and local government. Digital skills are now required in most jobs, whether you are a receptionist, teacher, customer services agent or police officer. Through the Future Proof programme, we are pleased to have been able to support participants understand this shift, plan for the future and take charge of their careers.”*

The Covid-19 pandemic has raised the stakes again. With unemployment predicted to reach 2.6 million this year, providing accessible and flexible routes for low skilled workers to gain digital work skills is vitally important. Future Proof provides an ideal vehicle to respond to the challenge, and we look forward to consolidating and scaling the model in the years ahead. The future is now.

Adam Micklethwaite, Director of Digital Social Inclusion, Good Things Foundation





Executive Summary

The way we work is changing rapidly. The ongoing digitisation of jobs and workplaces means that today's workers need to be more adaptable, and more resilient, than ever before. But **42%** of the workforce – **13.6 million** people – don't have even the minimum standard of digital skills required for work.³ These people are more likely to have lower overall educational attainment, a lower household income, and to work in less skilled roles. They often need more than just digital skills. They may not have access to information about personal development and career choices that more skilled workers take for granted. Poor experience of formal education and a lack of opportunities may also leave them without the behaviours they need to help them deal with change.

The Covid-19 pandemic has highlighted the importance of adaptability and resilience for work. Unemployment, lost earnings and financial uncertainty created by Covid have been disproportionately felt by workers in low paid roles and precarious employment. Even among workers in relatively well-paid, skilled and secure employment, a sudden shift to remote work has meant learning new ways of working that go far beyond the 'nuts and bolts' of logging on to your organisation's VPN or using Zoom.⁴

Helping workers to thrive in a fast-changing digitised workplace requires investment in scaleable programmes that have proven impact. The projected returns speak for themselves: for every £1 invested in digital skills and inclusion the UK economy stands to gain £15 in economic growth.⁵ Individual workers also stand to see substantial personal financial benefits (see Box 1). But teaching digital skills in isolation is not enough: to be truly effective, employability programmes also need to help people identify and achieve their own sense of purpose, and to develop the confidence they need to achieve their goals.⁶

The financial benefit of digital skills for workers

Manual workers with high digital skills earn around £2,160 more a year than those in the same jobs with low digital skills.⁷

³Lloyds Consumer Digital Index 2020, p. 51. Available online at: https://www.lloydsbank.com/assets/media/pdfs/banking_with_us/whats-happening/lb-consumer-digital-index-2020-report.pdf

⁴See for example FutureLearn: Working From Home During Coronavirus, available online at <https://www.futurelearn.com/info/blog/covid-19-working-from-home-during-coronavirus>

⁵Good Things Foundation 2020, Blueprint for a 100% Digitally Included UK for a post-Covid economy. Available online at: <https://www.goodthingsfoundation.org/sites/default/files/blueprint-for-a-100-digitally-included-uk-0.pdf> citing Cebr (2018) The Economic Impact of Digital Inclusion in the UK.

⁶Nesta 2018, Good & Bad Help. Available online at https://media.nesta.org.uk/documents/good_and_bad_help_0.pdf

⁷Lloyds Consumer Digital Index 2020, p. 7.

The Future Proof: Skills for Work programme sought to develop solutions to these ongoing challenges by combining three key principles: developing digital skills, building behavioural competencies, and giving workers the information they need in order to make better learning and career choices. Starting in September 2019, the programme was funded by Accenture, and delivered by Good Things Foundation through thirteen community partners in the Online Centres Network of diverse community organisations supporting people to access computers and develop their digital skills.⁸ Future Proof was delivered using an experimental, test and learn approach, giving community partners flexibility to adapt their delivery to the needs of their target audience. As well as offering person-to-person support, community partners were free to choose from a range of online resources, including Accenture's Skills to Succeed Academy, Accenture's Digital Skills courses (hosted by FutureLearn), and the Learn My Way and Make it Click platforms provided by Good Things Foundation.

By 18th December 2020, 932 people had been engaged and supported through the Future Proof programme. So far, 38 have become self-employed, 52 have become employed, 41 have grown their business and 65 have been able to obtain work experience.

Good Things Foundation carried out research⁹ throughout the programme, and evidence from beneficiaries and community partners has highlighted that:

1. There is unmet demand across the working population for employability support that embeds non-accredited digital skills training, including for workers with higher education, and those already in employment.
2. Effective employability support needs to be holistic: bringing together information, skills training, and a focus on behavioural competencies. In particular, workers with lower education benefit from strong interpersonal relationships with those providing support, and high levels of positive feedback.

3. The restrictions imposed in response to Covid-19 have required a transition to blended models of delivery of employability and digital skills, combining remote and face-to-face support. But this new approach has its own benefits: remote support has proven particularly effective in engaging and supporting higher skilled learners from home or at work, allowing them to fit learning around work commitments whilst being able to benefit from further support if required.

Digital inclusion programmes delivered by Good Things Foundation and the Online Centres Network have traditionally supported people with lower levels of digital skills and education, but – partly due to the changes in demand for digital skills driven by the Covid-19 pandemic – the Future Proof audience was predominantly higher skilled and more highly-educated: 66% were educated to college or university level, and 32% came from professional or managerial working backgrounds. Nevertheless, the programme engaged all kinds of workers, and the support offered had to be tailored to a diverse range of needs and personal circumstances.

Whilst learners often came with a single employability goal in mind, the learning resources available and support provided as part of Future Proof brought about wider outcomes, helping people to develop the necessary behavioural competencies that are critical in the modern workplace, and encouraging them to continue their training and personal development.¹⁰ The programme outcomes are captured in our **Future Proof Infographic** on page 9.

⁸Online Centres Network website available at: <https://www.onlinecentresnetwork.org/>

⁹The research involved analysing data collected through baseline and impact surveys, learner and community partner interviews, site visits, observations and two workshops with programme stakeholders.

¹⁰The seven behavioural competencies we tested were Habit, Grit, Resilience, Relatedness, Self-efficacy, Motivation, Goal setting and Trust as described in Future Proof: Skills for Work. Broadening digital skills for the future of work published January 2020 https://www.goodthingsfoundation.org/sites/default/files/research-publications/accenture_report_

In order to effectively engage and meet the needs of all kinds of learners, four delivery characteristics were identified:

- 1. Informal learning structure.** Support was structured in a way that made it appealing, relevant and flexible to learners who were often struggling with busy lives, personal crisis, and low confidence. Learners could miss support sessions if they needed to, attend for as much time as they wanted, and did not have to wait for the beginning or end of formal teaching terms. Learning had a practical focus, with learners able to apply what they'd learned to situations similar to those they might encounter in the workplace.
- 2. Development of interpersonal relationships.** Support staff and volunteers built strong interpersonal relationships with learners, treating them with respect and providing regular positive feedback. The widespread use of volunteers not only increased overall capacity, but also made it possible for community partners to offer one-to-one support to learners who needed it.
- 3. Provision of a welcoming online and offline learning environment.** Whether face-to-face or online, community partners provided an environment for learning which did not feel like a formal education setting. Learners with poor previous experiences of education felt that the support they were receiving was more accessible and relevant to their needs.
- 4. Embedded use of a range of online learning resources.** High-quality, relevant and accessible digital resources enabled learners to continue learning at home, in the workplace, and throughout the lockdowns and social distancing restrictions imposed as a result of Covid-19.



Future Proof: Skills for Work

52%

working age adults without necessary digital skills¹

82%

of jobs require digital skills²

86%

required to carry out some home working due to lockdowns³

932

number of people who received support by 18 December 2020

66%

of people educated to university or college level
(68% if including 'not stated')

32%

work in professional or managerial positions
(37% if including not stated)

38%

have English as their second language

DELIVERY

Informal learning structure

Development of interpersonal relationships

Holistic online and offline learning environment

Embedded use of a range of online learning resources

Understanding the changing workplace

Focusing on behavioural competencies

Developing digital skills

MOTIVATIONS

41%

40%

32%

top motivations for all learners

Learners over 45

Differences by age

53%

33%

33%

49%

Learners under 45

Post-secondary education

Differences by education

43%

41%

35%

43%

Up to/including secondary education

Keeping up with technology changes in the workplace

Looking to gain a new qualification

Finding work more suitable to personal circumstances

OUTCOMES

78%

of learners felt they had improved their career management

47%

of learners noted an improved mindset

45%

of learners developed increased career resilience

MOST COMMON OUTCOMES

Post-secondary education

66% of learners (inc. 'not stated')

70%

of learners increased digital skills

69%

feel better prepared for employment

MOST COMMON OUTCOMES

Up to secondary education

34% of learners (inc. 'not stated')

68%

of learners increased digital skills

38%

continued with informal learning to help with their career

Unless otherwise noted, all data comes from the baseline (n = 932) and impact (n = 560) surveys conducted for the Future Proof Programme (up to 18 December 2020). 1. Lloyds Consumer Digital Index 2020 Report (p. 50). Available online at: https://www.lloydsbank.com/assets/media/pdfs/banking_with_us/whats-happening/lb-consumer-digital-index-2020-report.pdf 2. DCMS Burning Glass 2019 report (p. 7). Available online at https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/807830/No_Longer_Optional_Employer_Demand_for_Digital_Skills.pdf 3. Office for National Statistics 2020. Available online at: https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/807830/No_Longer_Optional_Employer_Demand_for_Digital_Skills.pdf

Recommendations

Our recommendations build on lessons learnt through the *Future Proof: Skills for Work* programme and our wider assessment of the current policy and practice environment.

Policy-makers

- **Recognise digital inclusion as a national priority** and support Good Things Foundation's call for investment in a *Great Digital Catch Up* to help millions more people cross the digital divide, fire up the post-Covid economy and level up opportunity.¹¹
- **Embed digital inclusion into employability policy and into work and career progression programmes.** This is more effective than digital inclusion being a bolt on, and will help ensure equality of opportunity in the future of work.¹²
- **Recognise the value of community-based learning and development, and Invest in community organisations.** Hyperlocal organisations are often best placed to help people build confidence and learn digital skills simultaneously.
- **Policies on reskilling and upskilling should take a broader view of need.** The Lifetime Skills Guarantee will help people without any A-Levels or equivalent qualifications train and retrain – at any stage in their lives – but many low-paid workers risk missing out.
- **Provide more open data on jobs and skills to enable people to better navigate a changing labour market.**¹³ Open data will help people at risk – and those supporting them – to search and understand the available data at a local level, and to develop realistic plans for transitioning between occupations.

Funders

- **Recognise the value of soft skills and addressing motivational barriers in commissioning frameworks and performance metrics.** *Future Proof: Skills for Work* shows the value of helping workers to learn soft skills, such as increased confidence, better decision-making and resilience to setbacks, to lay the foundations for people to embrace digital skills and thrive in learning and work. Performance metrics should reflect this, rather than taking a tick-list approach.
- **Funding for community-based digital skills provision should reflect the ways in which provision is delivered.** Blended delivery models – online, by telephone and in smaller in-person groups – have evolved out of necessity but also bring benefits, and will continue into 2021 and beyond. Community organisations – the backbone of informal learning and employment support in the UK – need funding and support to adapt. For example, hardware and software, training for staff and volunteers, and learner management processes.
- **Further investment in ESOL provision alongside employability support.** This will enhance the impact of scalable programmes such as Future Proof for non-native English speakers.

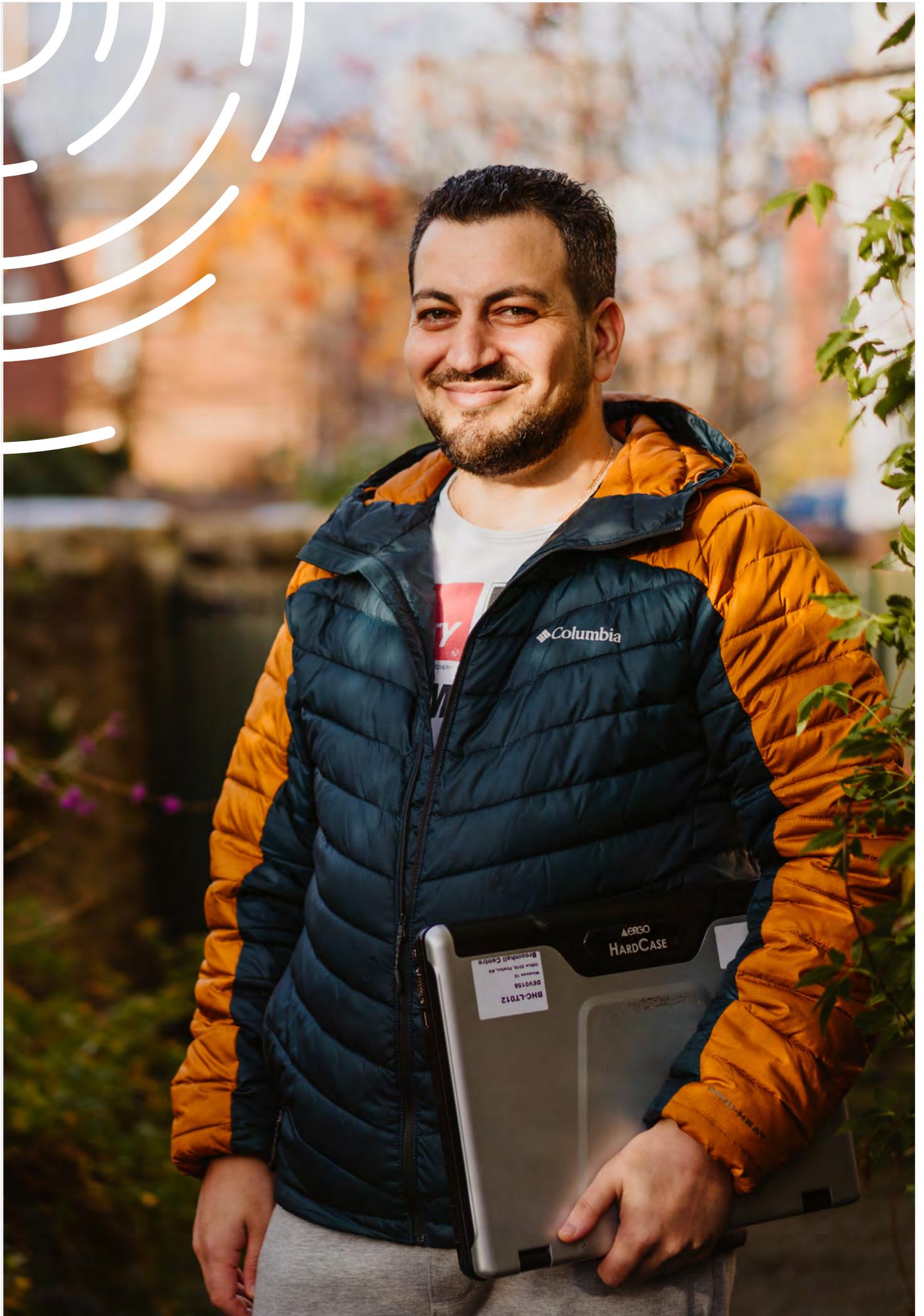
¹¹Available online at: <https://www.goodthingsfoundation.org/sites/default/files/blueprint-for-a-100-digitally-included-uk-0.pdf>

¹²Ibid.

¹³See Nesta's Finding Opportunities in Uncertainty Report (2020). Available at: <https://www.nesta.org.uk/report/finding-opportunities-uncertainty/>

Practitioners

- **Collaborate and reach out to learn from others.** This is a key moment for innovation and an open door for next stage evolution in employability programmes and support for work progression. Community partners can become more resilient to shocks by investing in digital tools, training and mindsets. Collaboration - for example, between trade unions and community groups - can also play an important role in engaging underrepresented groups.
- **Help people to develop 'soft skills', alongside digital skills, and measure how you help people to achieve these.** For learners with lower skills, entering employment can be an unrealistic outcome in short timeframes, especially in the current context. Collect evidence like case studies that demonstrates the importance of helping people to develop their confidence, knowledge and motivation, as the foundations for success in employment and learning.
- **Focus on human connections and explore ways of further developing the learning experience for those with lower skills and education.** Digital tools, such as Slack and virtual breakout rooms, can significantly increase learners' sense of community, improving the overall learning experience and fostering peer-support and interactions.
- **Tackle individual barriers to learning through inclusive design.** To increase participation, learning must fit individual needs, characteristics and preferences. Learning designers and providers need to understand people's barriers, such as cost and lack of time, and address these when designing training services.
- **Deliver a learning experience that maximises learning.** People learn at different paces, and may prefer to learn in different ways. Adapting the design of a learning experience based on each learner is crucial. Monitoring progress, and providing ongoing feedback to learners, is essential.
- **Raise awareness of the importance of digital skills among adults.** Campaigns could be implemented to promote the need for digital skills and lifelong learning across socio-economic groups, and particularly with under-represented groups.



Introduction

Environmental sustainability, urbanisation, increasing inequality, political uncertainty, technological change, globalisation and demographic change are changing how, why and where we work.¹⁴ In particular, advances in information communication technologies (ICTs) have resulted in a rapid increase in the digitisation and automation of jobs and workplaces.¹⁵ Covid-19 has further disrupted work and working patterns, forcing workers to learn new skills and ways of working, as well as putting entire sectors of employment at risk.¹⁶

Workers unable to adapt to these rapid and ongoing changes are at greater risk of redundancy, long-term unemployment, and becoming stranded in low-income, low-skilled roles which are less secure and at greater risk of obsolescence.¹⁷ Digitisation and automation are expected to significantly alter 37% of workplace roles in the next five years, with 12 million UK workers potentially affected by changing roles and redundancies.¹⁸

The Future Proof: Skills for Work programme brought together three distinct elements which are critical to help workers navigate these changes and thrive in the workplace of the 21st Century: digital skills training, development of behavioural competencies, and providing good information about vocational learning and career decisions.^{19,20}

¹⁴https://media.nesta.org.uk/documents/the_future_of_skills_employment_in_2030_0.pdf

¹⁵https://www.goodthingsfoundation.org/sites/default/files/research-publications/the_economic_impact_of_digital_inclusion_in_the_uk_final_submission_stc_0.pdf

¹⁶<https://www.cipd.co.uk/knowledge/work/trends/goodwork/covid-impact>

¹⁷<https://www.nesta.org.uk/press-release/workers-blindsided-by-robot-redundancies-two-in-three-workers-at-risk-of-job-loss-are-oblivious-to-the-threat/>

¹⁸<http://www.open.ac.uk/business/bridging-the-digital-divide>

¹⁹ https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/336816/21st_Century_Skills_Realising_Our_Potential.pdf

²⁰https://assets.publishing.service.gov.uk/media/5d71187ce5274a097c07b985/21st_century.pdf



Digital Skills

82% of job roles advertised in 2018 required some level of digital skills, including 77% of lower-skilled roles. Baseline digital skills - those required to use productivity software tools - are required for the vast majority of jobs across all sectors in the UK labour market; specific, high-level skills are prerequisite for higher salaries and more stable employment.²¹ Digital skills, and the confidence to use new digital technologies, also help workers to deal with the ongoing digitisation of roles and workplaces. But 52% of UK workers still don't have all of the essential digital skills needed for work, and more than a quarter have none.²² They are already paid less, are less likely to progress in their careers, and their roles are more at risk of automation.²³

To try and address the UK digital skills gap, the Department for Education introduced in August 2020 a new legal entitlement to fully funded digital qualifications, at Entry Level and Level 1, for adults with no or low digital skills.²⁴ This is a huge step forward, but not all workers want or need a digital skills qualification in order to move forward in their careers: they may prefer to 'dip in' to skills training as and when needed, whether to learn specific skills for a current job, to keep up with changes in their workplace, or to build foundational skills to move up the career ladder.

Since 2008, the Online Centres Network has provided free and informal digital skills training to anybody who needs it. Originally funded exclusively by the Department For Education through the Future Digital Skills programme, the Network now delivers a wide range of programmes to help people become healthier, happier and better off through learning digital skills. Evaluation of the Network delivery model clearly shows the importance of flexible learning opportunities which are tailored to the needs of individuals, and which provide an alternative to accredited qualifications.²⁵

²¹Lower skilled is defined here as jobs requiring qualifications up to Level 2 (GCSE equivalent). https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/807830/No_Longer_Optional_Employer_Demand_for_Digital_Skills.pdf

²²https://www.lloydsbank.com/assets/media/pdfs/banking_with_us/whats-happening/lb-consumer-digital-index-2020-report.pdf

²³https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/807830/No_Longer_Optional_Employer_Demand_for_Digital_Skills.pdf

²⁴<https://www.gov.uk/government/publications/digital-qualifications-evaluation-progress>

²⁵https://www.goodthingsfoundation.org/sites/default/files/research-publications/realist_evaluation_v2.pdf

Behavioural Competencies

Behavioural competencies - sometimes called '21st Century skills' - are more difficult to measure than digital skills, but they are also important for employment, and becoming ever more so as the labour market is transformed by digital technology. Research shows a clear link between behavioural competencies and positive outcomes in work and learning.²⁶ These psychological attributes - such as resilience, self-efficacy and motivation - give workers the confidence to take ownership of their professional development, increasing their employability and allowing them to adapt to changes within their roles.²⁷ They also help people to remain engaged in learning until they achieve their goals, to learn more, and to take control over their own learning.²⁸

Behavioural competencies are affected by a huge range of factors, often starting in early childhood. Poor experiences of formal education, and missed opportunities for learning and career progression in adulthood, can leave people with a sense that developing new skills and finding better work are beyond them. Helping people to change what they believe about themselves and their abilities can be complicated and time-consuming, especially for people with low skills and educational attainment - although there are plenty of reasons why higher-skilled individuals might also lack behavioural competencies, such as working in environments where there is little change or challenge. As with digital skills, what people need to learn, and how they need to learn it, depends on individual circumstances - there is no 'one size fits all' solution. To increase participation in adult learning, learning must fit individual needs, characteristics, preferences and habits.²⁹ The only effective approach is resource-intensive: practitioners need to establish close and trusted relationships, and offer high levels of one-to-one support and regular positive feedback. Learning needs to be enjoyable, challenging, and interesting.³⁰

In addition, it is vital to examine potential ways of increasing participation in upskilling and reskilling by different types of learners with different barriers to learning, such as clashes with work schedules and family responsibilities.³¹ Learning providers need to understand people's barriers to learning and design training services that are innovative, fast, user-focused and less expensive.

Good Information

Finally, good and accessible information is critical to making the right choices in learning and work. A mismatch between the skills that people have and the skills that the economy needs is a major issue in the UK.³² Skill shortages cost the UK £2 billion a year in higher salaries, recruitment costs and temporary staffing bills.³³ From planning a route from informal through to accredited qualifications, to improving CVs, making strong applications and preparing for interviews, workers need to make a huge number of decisions to maximise their chances of finding work and progressing in their careers. But many workers either don't have access to the information they need to make these decisions, or else don't seek this information until they reach a point of crisis or disruption beyond their control. Information can only be effective if it is presented at the right time, by a trusted intermediary, and with a clear presentation of relevance, benefit and practical steps an individual needs to take.³⁴

²⁶See for example <https://doi.org/10.1080/13594320801969699> and <https://core.ac.uk/download/pdf/232777994.pdf>

²⁷https://assets.publishing.service.gov.uk/media/5d71187ce5274a097c07b985/21st_century.pdf

²⁸https://www.goodthingsfoundation.org/sites/default/files/research-publications/accenture_report_v1.pdf

²⁹https://media.nesta.org.uk/documents/Education_For_All_Making_the_case_for_a_fairer_adult_learning_system.pdf

³⁰https://media.nesta.org.uk/documents/Make_it_FutureFit_report_1.pdf

³¹<https://www.nesta.org.uk/report/education-all>

³²<https://www.nesta.org.uk/report/precarious-to-prepared/we-need-open-data-jobs-and-skills>

³³As reported by the Open University <https://ounews.co/>

³⁴https://media.nesta.org.uk/documents/Precarious_to_prepared_A_manifesto_for_supporting_the_six_million_most_at_risk_of_losing_their_jobs_in_the_next_decade_v5.pdf

**PLEASE WEAR
FACE COVERING**



Future Proof: Skills for Work

The organisations that make up the Online Centres Network have an established record of engaging people at the moments of crisis or transition - such as redundancy or illness - that can trigger the start of a skills and career development journey. Welcoming, informal and well-known to the demographic and geographic communities they support, they are also effective at building strong relationships with learners that create trust and overcome barriers such as low confidence.^{35,36}

The thirteen community delivery partners who have delivered the Future Proof programme are diverse, but all reflect these network values. What makes Future Proof different is its focus on embedding and measuring the interaction and impact of the three core programme principles:³⁷

1. Digital skills development
2. Focus on behavioural competencies

3. Understanding of the changing workplace

To evidence the impact of this holistic model, a mixed methods evaluation was used (methods detailed below). The project has taken a 'test and learn' approach, in order to discover the value and interaction of different elements of support and learner outcomes.

Future Proof evaluation methods

1. **Individual baseline and impact surveys (see appendix):** tracking personal circumstances, goals and motivations at point of engagement, and impacts on digital skills, personal employability circumstances, attitudes and behaviour.³⁸ Changes in attitudes and behaviour are measured on a 5-point Likert Scale (strongly disagree to strongly agree) at two points in time and given a corresponding score from -2 to +2. The difference between these two scores from baseline to impact demonstrates either an increase or decrease in confidence, or positive attitudes/behaviours.
2. **Interviews with learners and community partners:** 19 semi-structured interviews enabled a deep dive into learners' reasons for participating in the programme and their experiences. 11 interviews with staff and volunteers at the community partners, all of who were part of the Online Centres Network, unpicked the benefits and challenges of the programme, how it was delivered and the wider work of their organisation.
3. **Observations and site visits:** These gave the opportunity to better understand how the programme was being delivered and how learners interacted with the online learning resources.

³⁵Joseph Chambers (2020) Trust, challenge and resilience - what we need to tackle learning in the COVID era. Available at <https://www.goodthingsfoundation.org/news-and-blogs/blog/trust-challenge-and-resilience-what-we-need-tackle-learning-covid-era>

³⁶https://assets.ctfassets.net/3evmndx65093/7hSFpJ4M05H4IAJs382vck/d864d7efe0b90e61e21ba915e8a9b4/Employability_v3.pdf

³⁷A list of Future Proof community delivery partners may be found in the Appendix.

³⁸Impact surveys were completed 6-8 weeks post-engagement, to ensure the highest possible response rate. Multiple community partners have fed back that it may take many learners - especially those with lower skills and confidence - considerably longer to achieve

Catalysing change through core resources

Community partners were free to adapt their support to local needs and contexts, with quality of face-to-face and remote delivery enhanced through the introduction and embedded application of a suite of online learning resources from Good Things Foundation and Accenture. These resources included Accenture’s Digital Skills programme on the Future Learn platform and their Skills to Succeed Academy, plus Learn My Way and Make it Click provided by Good Things Foundation. Covering a range of digital skills and employability content, the resources were introduced to community partners through training webinars delivered by Accenture throughout the course of the programme. Accenture’s Digital Skills and Learn My Way were the most popular resources used during the programme (Image 2). The Grow Your Career, Social Media and Digital Marketing courses were the most popular from Accenture Digital Skills (Image 3), with many learners looking to develop their own business citing these as the most useful. For those using the Skills to Succeed Academy, You and Your Career was the most popular course, with 66% of all learners taking part in this and 75% of those used Skills to Succeed Academy(Image 4).

Image 2: Most popular learning resources used within Future Proof

Which learning resources have you used?

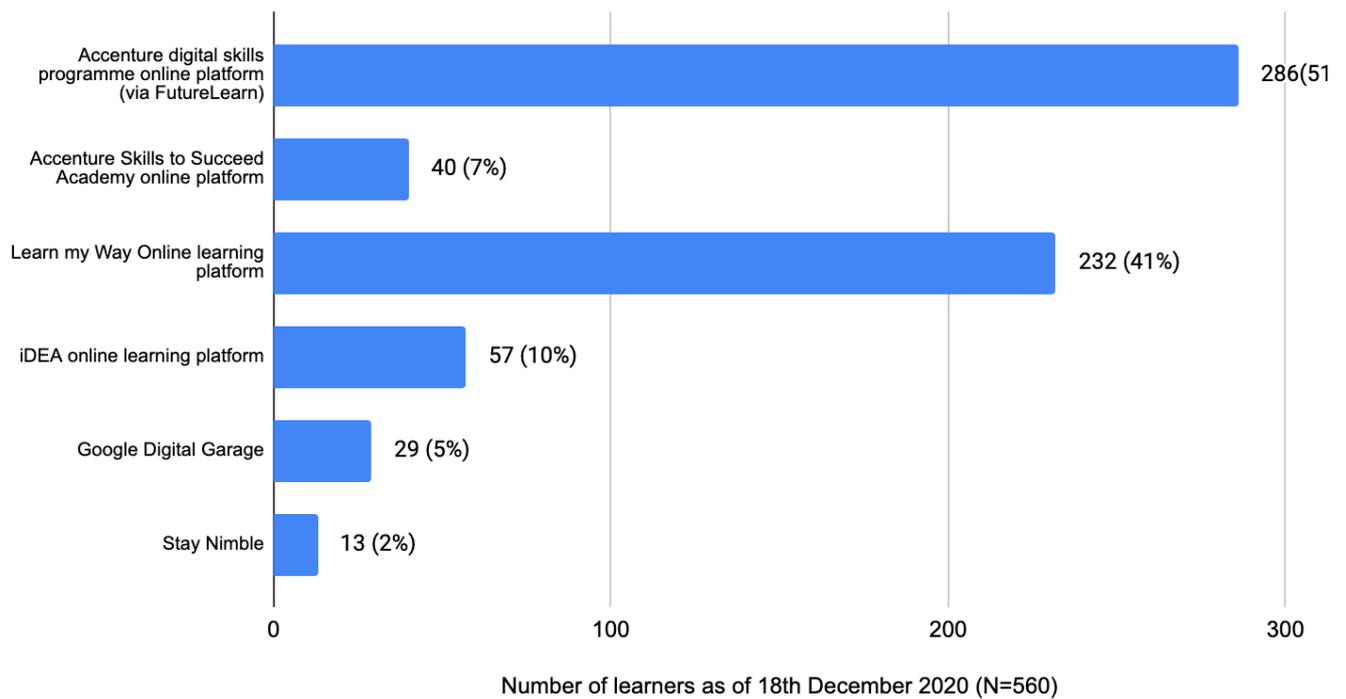


Image 3: Most popular resources used on FutureLearn

If you have ticked Accenture Digital Skills programme online platform (via FutureLearn), which courses or modules did you use?

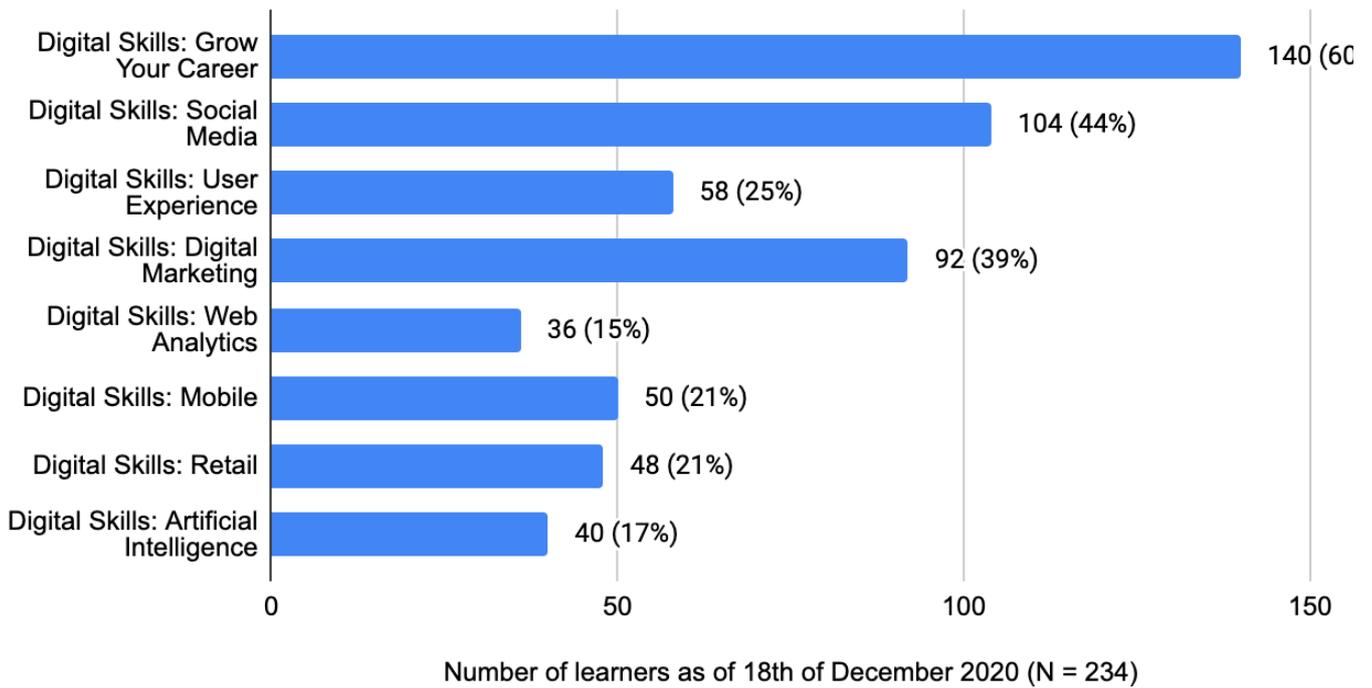
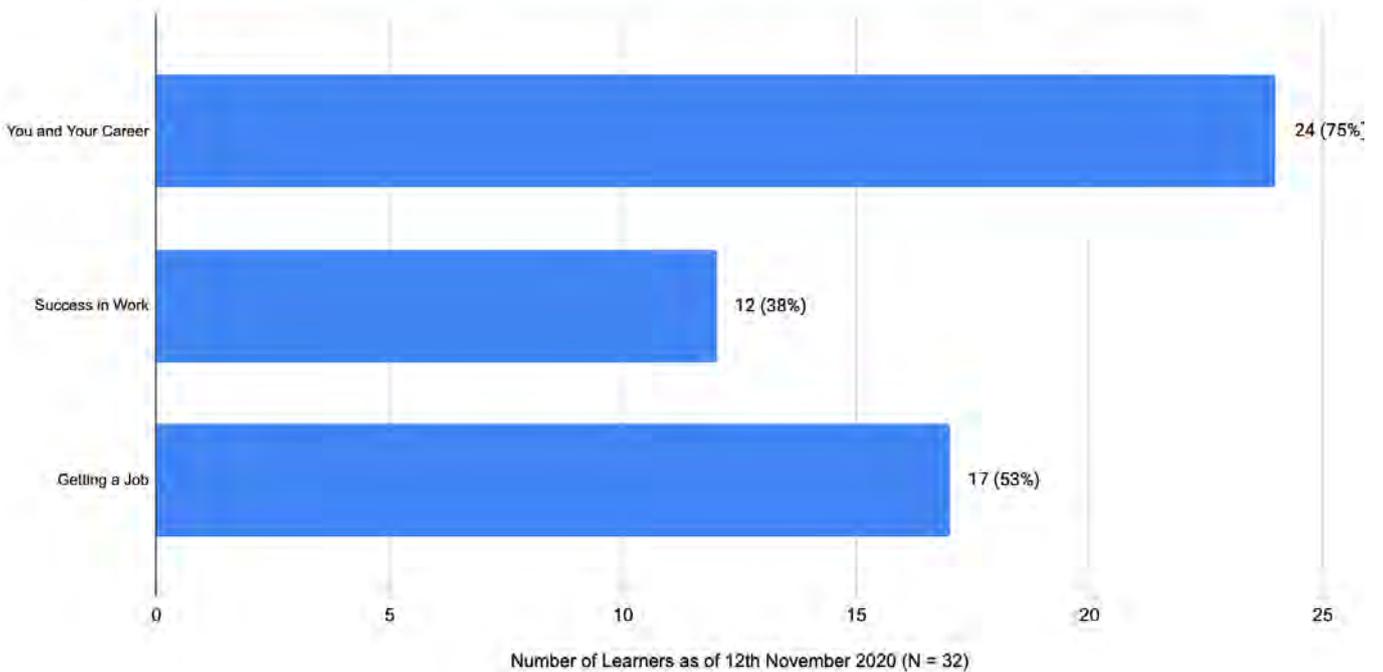
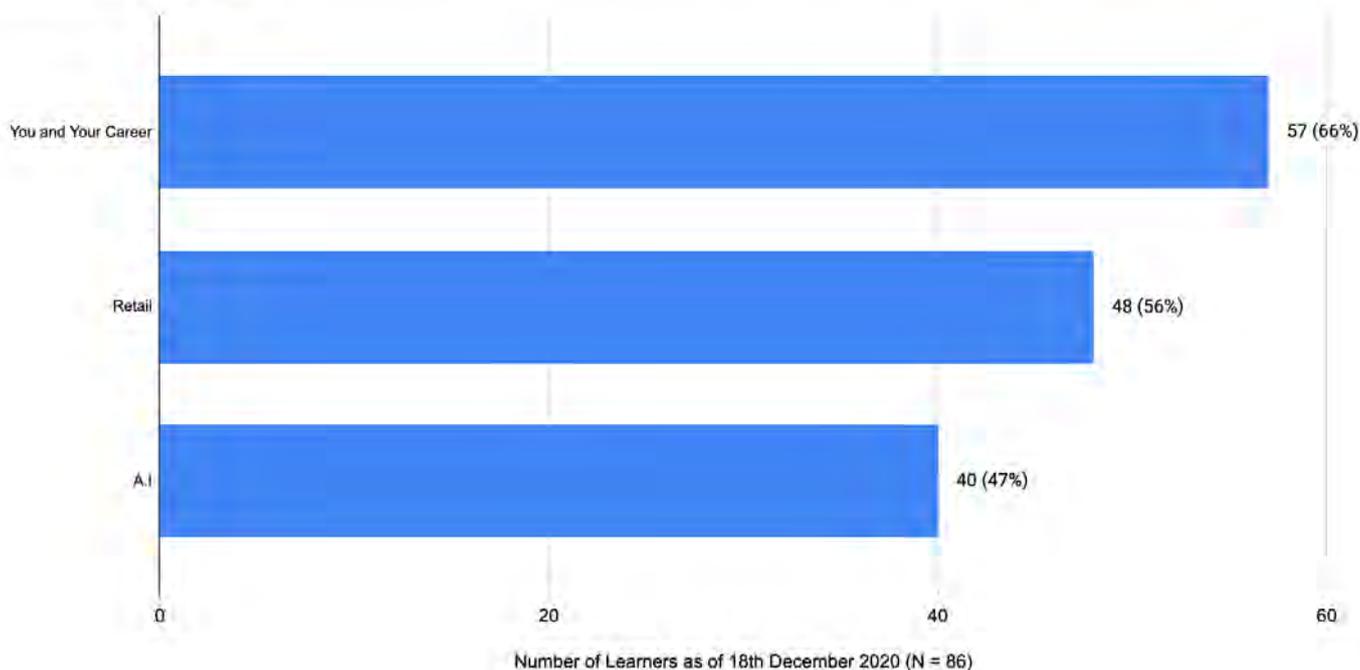


Image 4. Most popular resources used on Skills to Succeed Academy

If you have ticked Accenture Skills to Succeed Academy online platform, which courses or modules did you use?



If you have ticked Accenture Skills to Succeed Academy online platform, which courses or modules did you use?



Holistic models that overcome shocks

Delivery of Future Proof: Skills for Work took multiple forms. For some community partners, digital resources were integrated into classroom style, career training courses such as care worker and teaching assistant programmes. Other centres delivered the programme on a one-to-one basis, sitting down with learners at drop-in centres or job clubs, listening to their concerns and helping them tailor a learning pathway to achieve their goals. One community partner worked with local employers to provide training and support to their staff, helping them develop their digital and employability skills.

In the first six months of the Future Proof programme, delivery was predominantly face-to-face. When Covid-19 forced community partners to shut their physical spaces in March 2020, delivery shifted to a remote-only model, gradually moving to a blend of remote and in-person support as lockdown restrictions eased. Blended delivery has not been easy for delivery partners: it has required investment of time and money, extensive training for staff and volunteers, and a trial and error approach to finding out what works. As reported by community partners in the July 2020 co-design workshop, accessing support and learning remotely has also been hard for people with lower digital skills, who lacked suitable personal devices and were already at risk of digital and data poverty. Despite these challenges, community partners have worked hard to adapt, and to ensure they are still providing good, accessible help to those who need it most.

Delivery Study 1: Mallows Company³⁹

Mallows provides flexible skills and employment training to a broad cross section of people in the Northampton area. Support and training is delivered in multiple venues through one to one sessions, group learning and remote support. Future Proof: Skills for Work matched the organisation's aims, and has allowed Mallows to support their learners in new ways.

Learners were referred by the local JobCentre and other support organisations, or heard about the programme through word of mouth, recommendation from staff members, or social media. They were free either to drop in or to book a place on a session; an initial assessment with staff identified their learning and employment goals, any barriers they faced, and current skills levels before discussing anything else that may be relevant. Following this conversation, Mallows staff were able to identify what resources, courses or types of support were most appropriate for a learner. Mallows staff would introduce learners to the Future Proof resources, help them to complete a baseline form, and explain how they could access remote support.

Some learners chose to take part independently and remotely, using online resources at home or work, and asking for help occasionally. Learners who required more regular support, or who learnt best in a group setting, could choose to access face-to-face support at one of the spaces provided by Mallows.

Mallows worked with local employers, supporting the skills training of employees from catering and leisure organisations in the area. A number of these learners have expressed an interest in going on to study for a careers coaching qualification; Mallows were able to signpost them to the 'Supporting People to Overcome Barriers' course on Future Learn, which gave them the opportunity to understand a coaching role in detail.

Learners were encouraged to ask questions and to speak up if they needed help. By staying in contact with learners throughout the Future Proof: Skills for Work programme, Mallows staff were able to track their progress and encourage them to undertake the impact survey roughly six weeks after completion of the courses.

Mallows ceased all face-to-face services when Covid-19 hit, switching to phone and Zoom support to deal with the high volume of referrals they continued to receive from the local JobCentre. Staff preferred to use Zoom with Future Proof learners as it allowed them to build up relationships and to better support people with any issues remotely. Mallows hope to continue offering remote support in the future and although it was very new to them at the beginning of Covid-19, it is something they have quickly adapted to.

³⁹The three delivery studies in the report were chosen in order to represent the variety of community partners involved in Future Proof: Skills for Work and are taken from three different regions in the UK.

Remote delivery building blocks

Moving to a remotely-supported, or independent learning environment during the Covid-19 pandemic enabled some NGOs to increase their reach and engage with new audiences requiring digital skills and inclusion. This included people on 'furlough' (UK) and other job support initiatives, people with a new need for digital inclusion (for example, in remote areas), and people who value more flexible learning outside of normal hours to fit around other commitments, who normally wouldn't have the opportunity to learn digital skills.

Engaging learners and maintaining learning momentum can be a challenge without the presence of trust built through face-to-face contact. Covid-19 lockdowns have meant that, when learners have encountered problems, they have faced these without the usual immediate tutor or volunteer support. To overcome this problem, community partners have spent greater time ensuring learners are

set up with the right communication tools so they can contact staff and volunteers when they have an issue. Community partners also noted that peer support networks have been created by learners themselves: learners have used tools such as Whatsapp and Facebook groups to talk with and help each other, sharing problems and solutions.

Resourcing extra support upfront and using a wide range of digital communication tools has enabled both higher skilled learners and those with more limited digital skills to continue engaging with Future Proof courses and modules remotely. Ongoing check-ins by staff and volunteers has helped pick up any issues regarding use of resources and as a result despite its challenges, many community partners wish to continue incorporating remote delivery within their blended model for the near future.

Remote delivery becomes part of core

"Switching to supporting learners remotely, in such a quick manner, was hard. But this pivot was actually really useful for us. It made us re-evaluate what is the best way we should be best delivering resources." (Future Proof Community Partner, London)



Delivery Study 2: Learn for Life Enterprise

Learn for Life Enterprise is located in the heart of Sheffield, providing a 'one stop shop' of support services for a largely BAME community, including refugees and asylum seekers. Learn for Life offers a range of IT and computer courses, ESOL courses, citizenship support and a range of other functional skills training. Learners can drop in and immediately be signposted to relevant resources and support; the building is regularly running multiple classes, and students can also learn independently in the computer suite, or catch up with friends in the communal area.

Learners' skills, goals and support needs are assessed at the point of engagement; staff may point them towards the Learn my Way and Make it Click online learning platforms, if they need to learn digital skills. Future Proof: Skills for Work has provided Learn for Life with new opportunities to support learners with higher digital skills to improve their employability; other learners joined the programme after taking part in an ESOL course or citizenship support course, often having been told about it by another learner, volunteer or member of staff. After being introduced to the programme resources, learners can learn from home or, if they don't have their own device or internet connection, use Learn For Life facilities. In either case, support is available to them at any time from staff or volunteer tutors.

Learning is informal, flexible and social. Learners may join an ESOL class in the morning, talk with friends over lunch on the sofas, and then work through Future Proof resources independently in the afternoon. Learners would often note they want to stay busy in the day - many of them are not yet eligible to work in the UK - and will remain in the building so that they are being productive with their time. Learners who first arrived at the centre with low digital skills have progressed through the resources and now act as volunteers to support other people. The relaxed setting of Learn for Life means volunteers help in whatever capacity they are needed; often, they have themselves experienced some of the challenges new learners are facing.

Learn For Life have responded quickly to the challenges created by Covid-19, switching to remote delivery following the initial closure of the centre's facilities, followed by limited reopening with social distancing - especially important for learners without personal access to the internet. Whilst group Zoom sessions have been used to onboard people and to get them to fill out the baseline form required for Future Proof, staff note this has been very difficult as often learners need face to face help with the language barriers they sometimes face. Fortunately for Learn for Life, they have been able to access a community hall and are now able to deliver reduced classroom sessions for Future Proof with the correct safety procedures in place.



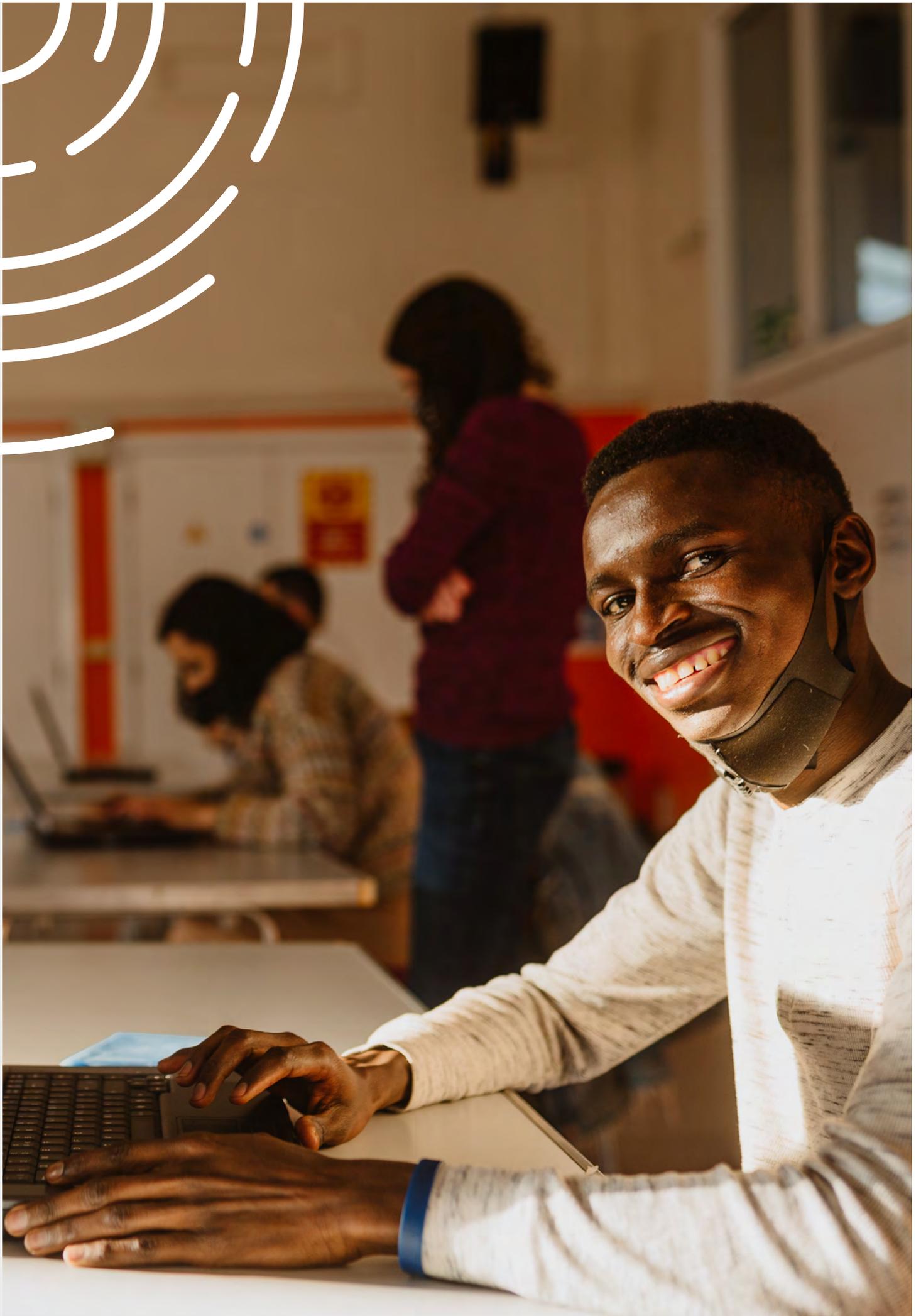
Delivery Study 3: Redbridge Institute

The Redbridge Institute primarily offers support around adult education, giving people the chance to take part in a range of courses helping them get into work and improve their digital skills, whilst also offering a variety of arts-based courses. When people first arrive at the Redbridge Institute in North East London, they will initially sit down with one of many staff and volunteers working at the organisation to work out how they can be best supported. In this first stage, people will talk about their goals, motivations and reservations with regards to learning. During this initial informal assessment staff may recommend a learner to take part in introductory courses to develop their digital skills, where resources such as Learn my Way are often used, or if they have more limited skills, intermediate digital skills courses that can help them take these further.

Future Proof: Skills for Work was well aligned with wider activities of Redbridge Institute, given the focus of the institute and the programme on employability and digital skills. As opposed to offering Future Proof as a stand alone course, Redbridge incorporated the programme within a wide range of advanced career courses they delivered. For example, within both Teaching and Nursery Assistant courses, resources available via Future Proof such as Future Learn and the Skills to Succeed Academy were incorporated within the course structure. Staff leading on the courses would carry out two hours of teaching followed by one hour where students could go onto computers to carry out employability skills training. When students were required to carry tasks such as giving a presentation as part of the course, they would use the resources available to them via Future Learn and Skills to Succeed to help them with this. Staff at Redbridge believe this combination of direct teaching and providing employability training meant learners completing their course were better prepared for the job market.

With the closure of Redbridge during Covid-19, many of the courses where Future Proof and its resources were integrated had been temporarily paused. For the courses that were able to continue online, these utilised Microsoft Teams and Zoom to maintain their learning in an 'online classroom' setting. Staff at Redbridge believe their strength and experience lies in their ability to directly engage and motivate students through face to face teaching and whilst remote support offers opportunities to maintain learning, it is harder to derive the benefits they could before Covid-19.





Future Proof: Outcomes

Since taking part in the programme, 38 people have become self-employed, 52 have become employed, 41 have grown their business, 34 have started a business and 65 have been able to obtain work experience. But the impact of the programme goes beyond these 'hard' outcomes: changes to individuals' understanding and attitudes have laid the foundation for lasting positive change in work and learning.

As our earlier infographic shows, as of 18th December 2020, the programme has engaged learners from a mixture of backgrounds and with a range of support needs (learner demographics can be seen in Box 5). At point of engagement, the most common motivations for learners were to keep up with changes in technology (40%), to gain a qualification (40%) and to be able to search for more suitable work (34%). A majority of learners (65%) wanted to learn to make the most of the internet, and the digital devices available to them.

Who learnt through Future Proof

- 72% of learners were between the ages of 25 - 54, with 10% under 25 and 18% over 55.
- 60% of people taking part were native English speakers.
- 42% were already in full- or part-time employment; 42% were unemployed.⁴⁰
- Over 70% of learners taking part were educated to at least post-secondary level, with 33% having attended university.
- 34% of learners worked in professional or managerial roles.



⁴⁰16% not stated.

Measuring more than employability outcomes and focusing on changes in attitudes, Future Proof has demonstrated lasting impacts for individuals beyond the life of the funded project.

Self-efficacy outcomes

"I've done computer courses before so I didn't feel I was learning anything new...but on this, you pick a subject and you feel like you are learning something new every single time." (Learner)

"The courses get quite addictive and housework tends to get pushed back." (Learner)

In challenging times where workers are expected to continually adapt and be resilient to knocks and shocks, the principles behind Future Proof have resulted in people experiencing positive attitudinal shifts, including their confidence with digital technology, their ability to learn new things, and a sense of control over their own employment journey.

Learning momentum outcomes

"The main reason I went to college was for web development and programming, but I just lost interest. This however, has helped me to keep my interest and get me back into it." (Learner)

As a result:

- 70% believe their digital skills have improved
- 68% believe they are better prepared for employment
- 86% of people achieved what they wanted and more.
- 22% are now more motivated to keep up learning digital skills
- 17% of learners found work which was better suited or more interesting to them.
- 36% of learners undertook further informal learning as a result.
- 15% gained a qualification to help them in their career.

The greatest change in attitude was around continuing despite challenges, with 27% of learners experiencing a positive change (see Stories 1, 2 and 3). This was more prevalent in people with education up to secondary level (21%), people aged over 45 (28%), native English speakers (29%), and unemployed people (35%). Learners also experienced positive attitude changes around being good at learning new computer skills (26%), wanting to learn/maintain digital skills for work (21%) and feeling part of the digital world (25%).



Story 1:⁴¹ Overcoming knocks

Zoe⁴², a single mother in her forties, had worked in senior management for over a decade and held a degree in psychology. For years she had been confident about her digital skills, knowing how to operate the numerous technologies and systems at work, and being able to use her phone and tablet at home for shopping and social media. Following two years out of work due to caring responsibilities, Zoe wanted to reenter the workforce, but was confronted with the reality that she was without the skills required for many positions. Even when looking at part-time, administration roles, Zoe realised her previous work experience had left her with a narrow set of non-transferrable skills.

Having seen an advertisement about the Mallows Company on Facebook that highlighted free courses available to learners, Zoe booked an appointment to meet one of their tutors. During this meeting Zoe and the tutor discussed her motivations for taking part and how she was looking to get back into work on a part-time basis, but that she felt she lacked the skills and confidence needed for many roles. After showing her around the various resources available through Future Proof, the tutor worked with Zoe to create an informal learning roadmap she could follow for the next few weeks. After this initial engagement, Zoe continued to learn remotely, undertaking several courses on FutureLearn and completing career readiness training on the Skills to Succeed Academy.

Although Covid-19 and the resulting lockdown hampered Zoe's job searching, she noted the supportive relationships and informal learning environment tutors created were exactly what she needed. Prior to coming to Mallows, the JobCentre had attempted to help Zoe, but they would point her towards resources she didn't enjoy and were without the accompanying supportive relationships with tutors she needed.

Story 2: Taking the next step

Before going on maternity leave, Gemma had been the Customer Service and IT Director of a medium sized business. Her experience in this role meant she had built up a wide range of skills and understanding about various digital systems. Rather than return to the corporate world, Gemma wanted to venture out on her own and start up a business focussed on remote customer support. Despite her significant experience with computers and I.T systems, Gemma noted that the speed of technological innovation and the changing demands of consumers was requiring her to learn a whole new set of digital skills if she was to be successful in her next venture.

Rather than signing up for an online course, Gemma wanted to have the opportunity to learn in a classroom setting around other people and to be supported by teachers she could trust. When arriving at The Hive, Gemma sat down with a staff member to discuss her motivations and experience. After this initial engagement, Gemma was instructed onto the Future Friendly Digital Skills Project and the Future Proof: Skills for Work resources. Gemma found Future Learn particularly useful, where she enjoyed the bite size courses and undertook training on GDPR and web analytics.

Although Covid-19 delayed the opening of her business, she stayed busy by using the resources available through Future Proof to improve her understanding about social media and marketing. In November, Gemma was able to launch her business and has commented how she has been able to directly employ the skills learnt through Future Proof into practice.

⁴¹The three case studies represent different aspects of Future Proof delivery whilst and are taken from three types of learners that emerged during the project; low, limited and higher digitally skilled.

⁴²Pseudonyms have been used in our case studies to protect individual identities.

Story 3: Building resilience

Until two years ago, Liam, a male in his twenties, had been undertaking an ICT degree at his local college. Due to personal reasons, he had dropped out of the degree programme and had remained unemployed since. Liam felt his withdrawal from formal education had been a key reason for the significant drop in confidence, both in his IT skills and his ability to learn. After being referred to a Future Proof: Skills for Work community partner, he had met with one of the tutors, who sat down with him to chat about what he was looking to do, how the resources could help, and what challenges he faced with regards to learning. When talking with the tutor, Liam noted he wanted to refresh his IT skills and gain employment in an ICT support role.

Liam found that low confidence was a significant barrier to learning. Through Future Proof and by using computers again, Liam reignited his self-belief with regards to his high level of digital skills, but he remained very cautious about whether he could handle being in a workplace. The courses on Future Learn were perfect for rebuilding his confidence: the regular sense of achievement through completing each short learning programme led Liam to feel that he was ready to start applying for jobs and working in office environments. This increased confidence subsequently led Liam to independently undertake a course in Python programming language

Liam reported that "I've always struggled with my confidence over the last 2 years, but these courses are helping." Crucially, Future Proof had helped Liam enjoy learning again: the onhand support from the tutor and the structure of the courses meant Liam was able to ease himself back into a learning environment. Whilst Covid-19 paused Liam's hopes of reentering the job market, the tutor supporting him felt the skills and confidence he developed through Future Proof will have put him in good stead for the next step in his career.

Identifying additional needs and the impact of awareness

Some results were on the face of it, less positive however. 27% of learners experienced a negative change in their attitude towards computers and the internet being important to their career, versus only 21% of learners experiencing a positive change, which was the same across both ESOL learners and native English speakers.

Qualitative research undertaken with community partners and learners revealed an unexpected explanation for this. When first engaging with Future Proof many learners believed themselves to possess high levels of digital skills or were very confident in their ability. Through engagement with the programme however, they became more aware of the wide range of digital skills needed for the workplace and subsequently rethought their ability. Therefore, the attitudinal change from baseline to impact indicated learners developing an awareness of what they now needed to know for the future of work, and subsequently re-evaluating their ability.

These are critical findings, and warrant further in-depth research and follow-up with learners particularly those who were non native English speakers. Alongside this our recommendation is for further investment in ESOL focused provision to enhance programmes such as Future Proof, ensuring ESOL learners receive the English language support they need as part of an inclusive and holistic approach to effective digital employability delivery.

Learnings for the future

Unmet demand for employability support that embeds digital skills

Future Proof highlighted that people may be aware of their skills gap, but often lack the time, resources or confidence to address this. As people get older or more established in their careers, they may also lack the motivation to develop their skills. Many of these people are able to get by with the skills they have, but when large scale change happens - such as that caused by Covid-19 - the consequences of their limitations become apparent. For many people, Covid-19 has been the largest shock for their workplace, jobs and skills in living memory, and workers who might have thought of themselves as digitally competent have had to acknowledge the gaps in their skillset; this disruption has driven a larger number of employed and higher-educated workers to engage with community partners and the Future Proof programme. Beyond Covid-19, demand for the programme demonstrated the importance of holistic employability support for those who have some digital skills, but are limited to social media, mobile applications or routine workplace applications.

Holistic support achieves behavioural change and employability outcomes

Future Proof: Skills for Work brought together three key principles to drive positive employability outcomes. However it was the holistic approach to employability into which these were embedded that helped community partners maintain 'learning momentum', critical in supporting workers to build confidence and resilience.⁴³ Key to this was the trusted relationships community partners establish with their clients and wider communities. Future Proof encouraged and enhanced holistic practice amongst community partners, helping them to evolve their existing employability support models; as a result people were more aware of the need to develop new skills, more open to building an awareness of the changing world of work, and more focused on what they needed to do to achieve their goals. In addition, embedded access to the Accenture learning

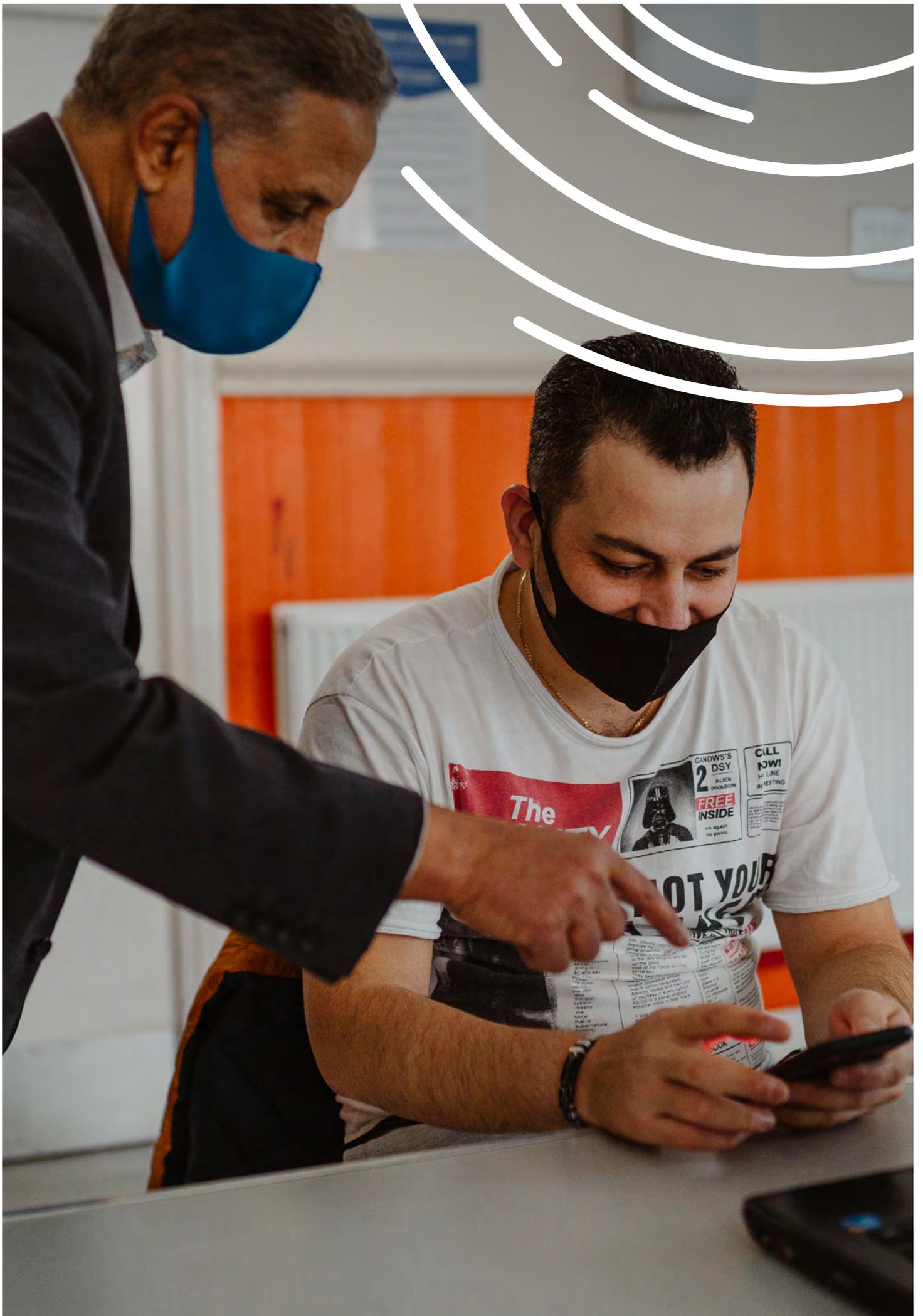
resources increased the skills and confidence of community partners when talking to clients about employment and learning choices.⁴⁴ The trust people have in community partners to provide advice and guidance provides an effective platform to support more workers through the changing world of work, and is therefore a key area for development and scaling.

Community sector pivot to meet new needs remotely

Higher skilled learners made up a large proportion of those helped by Future Proof. These learners were employed in senior, managerial positions, with high levels of education, and could demonstrate a range of digital skills, but wanted to further develop these and explore other career opportunities. As Covid-19 has shown, large scale change and disruption can impact even higher skilled learners, with many now realising they are without the skills necessary to adapt. Future Proof: Skills for Work demonstrated that higher-skilled learners can also suffer from low levels of confidence and resilience. Holistic support such as that offered through Future Proof is critical to help these higher skilled learners, not usually the target of employability initiatives, to become better prepared for employment in terms of skills, behaviours and attitudes. The demographic profile of Future Proof learners shows that higher skilled learners engaged with the programme before as well as during the Covid-19 pandemic. Prior to Covid, many higher skilled learners taking part in the programme were looking to gain qualifications to help their career. Post-Covid, the motivation of these higher skilled learners somewhat altered, with more now wanting to gain the skills to become self-employed and run their own business better. The looming reality of job losses may have spurred these learners to take action to find work in new sectors.

⁴³House of Commons Work and Pensions Committee (2016) The future of Jobcentre Plus: Second Report of Session 2016-17 <https://publications.parliament.uk/pa/cm201617/cmselect/cmworpen/57/57.pdf>; Revolving Doors (2015) Comprehensive Services for Complex Needs: A summary of the evidence <http://www.revolving-doors.org.uk/file/1831/download?token=Lxpv22sK>

⁴⁴Such as the career guidance site Stay Nimble <https://staynimble.co.uk>.



Appendix 1

Future Proof delivery organisations

	Delivery partner	Organisation type	Location
1	Pitman Training Centre	Adult education	Dover (South East)
2	The Hive	Library	Worcester (South West)
3	Computers Within Reach	Skills provider and employment specialist	Dinnington (Yorks)
4	Access to Business	Employment support social enterprise	Wolverhampton (West Mids)
5	Learn for Life Enterprise	Community hub	Sheffield (South Yorks)
6	Elite Training South West	Training provider	Exeter (Devon)
7	CompTTEC	IT and employment support	Birmingham (West Mids)
8	Redbridge Institute	Adult education	Ilford (London)
9	Chapelton & Harehills Area Learning Project	Adult education	Leeds (West Yorks)
10	The Libertie Project	Social enterprise supporting ex-offenders	Inverness (N Scotland)
11	The Mallows Company	Careers and training support	Wellingborough (Northants)
12	Kingston Adult Education	Adult education	Surbiton (Surrey)
13	Migrant Support	Refugee and asylum seeker support	Manchester (North West)

Appendix 2

Beneficiary Surveys: goals, digital skills and attitudes question set

What do you want to achieve from the programme?

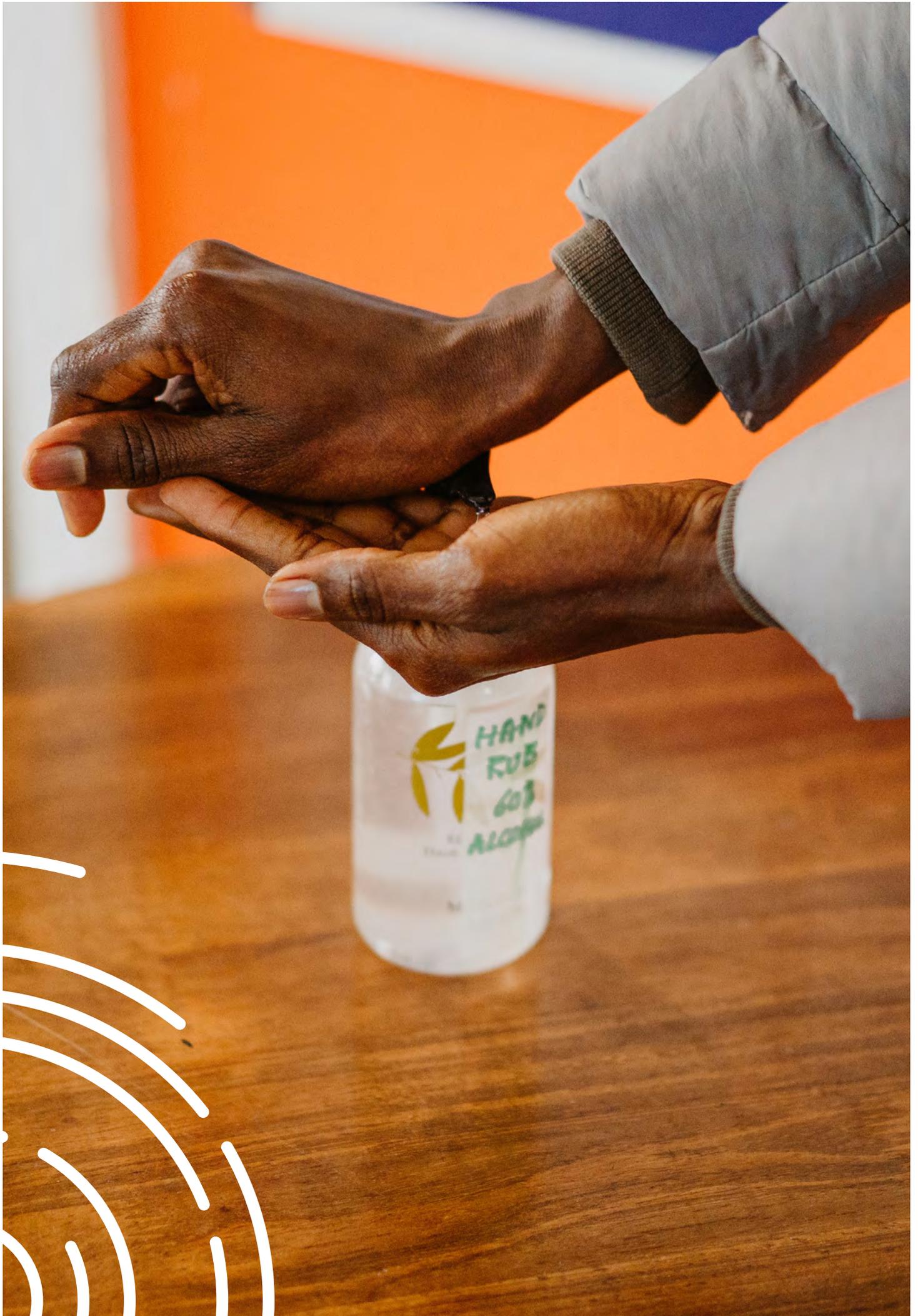
- To be able to keep up with changes in technology in my workplace
- To get back into work as quickly as possible
- To find better paid work
- To find more interesting and challenging work
- To find work which is better suited to my personal circumstances
- To gain work experience
- To become self-employed
- To learn to run own business better
- To gain a qualification that will help my career
- Other

What do you want to be able to do with computers and the internet, in helping you achieve your goal(s)?

- Make the most of digital devices (smartphone, tablet, iPad, laptop, PC) and the internet Use a mouse and keyboard
- Use social media
- Search for information both online and offline
- Stay safe online
- Use office suite software such as Microsoft Office or Google Drive
- Create and maintain websites
- Learn a specific software for the workplace
- Sell goods or online services
- Other

Attitudinal statements

- I believe computers and the internet are important for me personally in my career
- Society is increasingly digital and I feel a part of this
- I want to learn or maintain digital skills to support me in my work
- I am good at learning new computer skills if I need to
- When I am learning something, I see things through till the end no matter how many challenges I face



Acknowledgements

About this report

The findings presented here draw on a national literature review, project interviews with community partners and learners, co-design workshops and project beneficiary survey data.

The research project was led by Dr Alice Mathers and Joseph Chambers with James Richardson, Stephanie Vincent, Stephanie Libby and Tom McGrath at Good Things Foundation. Subject matter expertise was provided by Nesta's Future of Work team, Olivia Chapman, Beatrice Bekar and Chrystalla Kapetaniou. The Shocks, Knocks and Building Blocks research report has been supported by Accenture; the contents and opinions in the report are those of the authors alone and do not reflect the views of Accenture or any of its affiliates.

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