

## Tapping into lived experience – a ‘how to’ discussion

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### A short report

20/10/20

#### PANELLISTS AND THEIR LINKS TO LIVED EXPERIENCE

- **Richard Donovan, Global Head of Social Innovation, [Experian](#)**  
Richard manages Experian’s social innovation fund – an investment fund for new products designed to support financial health for vulnerable communities. They use lived experience to understand what people really need; what end-users really are living through in their real daily lives.
- **Matt Blanks, Peer Aid Manager and former gambling addict, [Betknowmore](#)**  
Matt had gambling addiction for many years and is two years into his recovery. He runs Betknowmore’s peer support service for people suffering gambling related harm. He has worked with gambling operators and bank, sharing his lived experience to help make gambling safer.
- **Jen Durrant, Financial Health Research Manager, [Toynbee Hall](#)**  
Jen runs the [Fair by Design](#) user panel, which provides feedback on new ideas that help tackle the poverty premium. The panel uses lived experience to inform what it’s like to live on low income, why certain products don’t work for a lot of people and what people on low income need from companies.
- **Paulette, Member of the Fair by Design / Toynbee Hall Experts by Experience panel**  
A carer for her husband for many years, Paulette also has experience of financial vulnerability and health conditions. She shares her experience so that businesses may better serve other people in similar situations.

The session was facilitated by Jan Levy of [Three Hands](#)/ [Three Hands Insight](#).

#### KEY DISCUSSION POINTS

##### Why use lived experience? What’s the value?

Jen explained that there are two big differences between traditional market research and using lived experience:

- The starting point – traditional research can be an extractive process; a one-off interaction to learn from people in a staged setting. But with lived experience the people we talk to are the experts; we respect them as experts, we put them centre stage and we create a respectful and equal situation.



- Outcomes – as a result the outcomes are different, richer, providing a more holistic picture of people’s lives, and how different parts of their lives interact.

Richard described Experian’s data and analytics capabilities and the fact that, despite being run by some of the brightest data scientists around, the data can sometimes result in patterns and assumptions which lack deep qualitative insight. So “you have to be prepared to explore and not know all the questions you want to ask”. With some of Experian’s social innovation early stage investments they’ve “slammed the breaks on” and insisted they go and find out more about the problem, in order to “give us the faith that what we’ll invest in is needed”.

### **If you have lived experience, what’s your motivation to share it?**

Paulette had an appreciation of market research from her studies and realised that she could provide a lot of value to businesses by sharing her experiences of poverty. She recognises the gap between businesses and people in poverty in terms of understanding. “It’s important for me to give my opinion”, to benefit businesses and they vulnerable people they serve.

Matt explained that he is motivated on a personal level to help others deal with the stigma of gambling addiction and to “give people permission to talk about their problem”. He tells a story that inspires hope for them. On a professional level he works with gambling operators so that they may carry out their business in a way that is safer for customers and therefore more sustainable for the operators.

### **What are the keys to doing a good job of tapping into lived experience?**

For Jen and the panel she runs, there are several things to get right:

- Attitude – show lived experts great respect, create an environment of equal partnership, be willing to learn;
- Get the right people in the room – an appropriate mix of factors such as age, circumstance, housing, all within the overarching theme of [in this case] low income;
- Provide practical support so that people feel able to take part – reimburse people with the real living wage. Value your lived experts! Cover transport costs, or the costs of getting online;
- Invest appropriate time – the time needed to set up well, facilitate well and reflect afterwards

Richard described the process of engaging with older people to generate ideas to better serve the ageing process. Originally scheduled to be a face-to-face programme, the process [run by Three Hands Insight] consisted of several sessions on Zoom. Some particular advantages to this included the fact that it was easier to bring a number of people from different parts of the business, in different locations, together (unlike when people have to come to one central location) and the older people contributing could do so from the comfort of their own homes. (See a [case study](#)).



More generally, Experian’s innovation framework encourages ideas based on what is actually needed in the market; Richard explained that when being trained to use the framework colleagues are asked to go and ask questions to random people on the street (pre-Covid) to gain insight on a range of issues, which can be an eye-opening and revealing process.

Paulette said that it works well when businesses really listen, take on board what they’ve heard and implement new approaches as a result. This makes the lived experts feel acknowledged.

“If you are going to open up about deeply traumatic experiences with strangers you are going to feel vulnerable.” Matt’s words were a sage reminder that lived experts often have difficult stories to tell and that simple gestures like being thanked, put at ease and acknowledged from the beginning can make a difference.

Matt also said that it is important to keep lived experts informed about the changes that take place as a result of the insight they’ve shared; they want to know about the impact created, even if several months later. This is all part of forming relationships rather than one-off interventions.

When asked if they’d had any negative experiences, Matt said that he has very occasionally come across people who are insensitive, “questioning you, challenging you, asking if it’s really true”. Paulette thought that some businesses don’t seem “tuned in” and their questions are not rooted in enough of a base understanding of the issues faced by people in poverty, meaning that their ideas can be unrealistic from the beginning.

### **What about doing this in the online environment?**

Richard said that when it’s online “people show up”; it’s easier to get people together. Good facilitation is critical and it should be done in bite-sized chunks rather than full days.

Jen reminded us that many of the lived experts we want to engage with are not digitally enabled, so it’s important to engage with people in other ways, such as on the phone. Jan pointed out that one advantage he’d seen from recent work was that lived experts – in this case older people – seemed to benefit from being in their home environment. He also acknowledged that some older people were excluded because of a lack of digital confidence or capability.



## AUDIENCE Q&A

*Are there certain types of companies and sectors that listen well and others that don't?*

Jen responded by saying that some organisations are dominated by relatively privileged, white, often male staff – they don't understand many of the people they're trying to help; there's a lack of personal understanding. Organisations with a more diverse staff base will sometimes have more understanding and therefore will be in a better position to listen.

She mentioned financial services, energy and housing as being key sectors, but insisted they are certainly not the only ones.

For Matt, with a focus on gambling-related harm, some operators take this more seriously than others. He felt that more collaboration between the gambling operators and the banks would be good, because between them they have all the data on customer spend.

Richard talked less about sectors and more about individuals, opining that the more experienced you are, the longer in the tooth, the more you're expected to have the answers and the less willing you'll be to listen. This can be a real block to learning from people with real world experience.

*If lots of organisations wanted to do this, how do you make sure you are not asking too much of people with lived experience, not relying on them too heavily?*

Paulette: this is not a problem! She said that her multiple vulnerabilities – “a lot of lived experience” – have given her a wealth of knowledge and that she will always respond with different ideas depending on the 'brief'.

Matt said that as long as you feel valued and that you're making a difference then it's ok. But it might depend on the individual as to how much he or she can handle. Self-awareness is important; if for any reason it doesn't feel right to share your story then you shouldn't.

## A FEW COMMENTS FROM THE BREAKOUT DISCUSSIONS

*“Using lived experience is a journey, a relationship over time.”*

*“To become more empathetic in an organisation requires changing mindsets; lived experience can make this happen.”*

*“This is not just qualitative research, but an ongoing relationship.”*



*“We’ve all had some experience of using lived experience, but it’s not a mandated practice in our organisations.”*

*“Killing off ideas that people with lived experience want, but aren’t right for your business, isn’t failure.”*

*“There’s a need for different business departments to coordinate on this – e.g. customer experiences and CSR.”*

### **AND FINALLY, TOP TIPS AND REFLECTIONS FROM THE PANELLISTS**

**Richard:** He will always remember the conversation with someone on the street [when doing the Experian innovation framework training] about pensions; the young man explained that he would work as a freelancer and start saving for his pension two to three years before retirement. It’s a great example of an insight with impact about the reality of people’s understanding.

**Jen:** It can be so powerful to see how people’s / companies’ minds are changed and lightbulbs go on as they listen and learn. She’ll always remember the moment someone from an energy company realised that a customer might not have enough money to keep their electric metre on; “we were bridging the gap between people from two very different worlds”.

**Paulette:** “A stranger could be your next achievement.”

**Matt:** You cannot overestimate the importance of following up with lived experts to let them know the impact they helped to create.

### **FOR MORE INFORMATION**

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