0:0:0.0 --> 0:0:3.400  
Keir Williams  
Yo. And then I'm gonna just start the transcripts.

0:0:4.350 --> 0:0:4.840  
Keir Williams  
Coke.

0:0:6.890 --> 0:0:7.230  
Chun-Hao Wang  
Hello.

0:0:5.620 --> 0:0:8.100  
Keir Williams  
Hello is the transcript working?

0:0:9.70 --> 0:0:10.510  
Keir Williams  
Yeah, we should alright.

0:0:10.450 --> 0:0:10.840  
Chun-Hao Wang  
OK.

0:0:18.60 --> 0:0:18.340  
Chun-Hao Wang  
Uh.

0:0:11.880 --> 0:0:19.10  
Keir Williams  
Those pain cool. Alright, so how are you doing? Well, first of all, what's your project about? Tell me. It's just like a small thing.

0:0:20.470 --> 0:0:22.10  
Chun-Hao Wang  
Can I share my mirror ball?

0:0:24.730 --> 0:0:25.270  
Chun-Hao Wang  
Share.

0:0:26.460 --> 0:0:26.810  
Chun-Hao Wang  
OK.

0:0:22.260 --> 0:0:36.80  
Keir Williams  
Yeah, please do. Please do if I before we do that, honestly, I'm just gonna be a pain. I like to start with this and let's start with. And what's it about? Just if you're just telling, you know, your friend, will your projects about what's it about?

0:0:41.710 --> 0:0:42.260  
Keir Williams  
OK.

0:0:49.60 --> 0:0:49.970  
Keir Williams  
Ah.

0:0:36.960 --> 0:0:53.750  
Chun-Hao Wang  
I'm doing a project about financial vulnerable, so I'm in checking. Yeah, because I want to know better, like how service design is throw in the financial area. Since I want to work work in banking area in UK and.

0:0:54.470 --> 0:0:55.70  
Chun-Hao Wang  
Yeah, and.

0:0:59.840 --> 0:1:0.370  
Chun-Hao Wang  
Ohh.

0:1:7.530 --> 0:1:7.850  
Chun-Hao Wang  
Yeah.

0:0:52.880 --> 0:1:11.640  
Keir Williams  
That's do you know what the reason I'm getting sucked my that's my PhD and my student. That's what she does. And she's looking at the she. It's perfect. Honestly, she's looking at at financial resilience for underserved groups using service design, participatory design. So I can help. Yeah, that's good.

0:1:12.440 --> 0:1:14.990  
Keir Williams  
No, it's good. It's happening and I can. I can, yeah.

0:1:22.210 --> 0:1:23.230  
Keir Williams  
Ohh yeah.

0:1:11.520 --> 0:1:24.640  
Chun-Hao Wang  
Ohh, nice yeah, because I I wasn't wanted to this kind of project cause I'm interested in behavioral Economics and Business management kind of like that, yeah.

0:1:40.20 --> 0:1:40.330  
Chun-Hao Wang  
Yeah.

0:1:24.150 --> 0:1:54.840  
Keir Williams  
This is good because she used to be in an NGO as she used to run an NGO that did like financial kind of micro loans for Sudan. I think it was, but she's now basically she's done two projects in Bristol working with like young mums and then refugees and training them. So I'll come back to this, but she's then also done. She's then doing a project with actually just done it and you have to forgive me. I think it's the era, Leone, where she's done a project. We've just done a paper which hasn't been published yet, but we can send you.

0:1:56.970 --> 0:1:57.360  
Chun-Hao Wang  
That's.

0:1:54.950 --> 0:1:58.100  
Keir Williams  
Which I think will be useful for you. Anyway, let's have look here mural.

0:1:58.730 --> 0:2:1.10  
Chun-Hao Wang  
OK here.

0:2:3.270 --> 0:2:21.120  
Keir Williams  
So I'm gonna just say a few things for the transcription, because it's useful for when it makes notes. So what I will do is send you the paper that we haven't published yet, which is for the Journal of Sociology, which talks through her kind of methods and what she did when she was looking at financial resilience. full stop. Right. Carry on.

0:2:22.250 --> 0:2:23.380  
Chun-Hao Wang  
Can you see the screen?

0:2:23.870 --> 0:2:27.780  
Keir Williams  
No, but that might be my fault. Give me a second. Yeah, can now.

0:2:40.780 --> 0:2:41.80  
Keir Williams  
Go.

0:2:28.650 --> 0:2:45.720  
Chun-Hao Wang  
Yeah. So I start from my personal motivation. So first is no no more about like service design role and to combine with my ingest and previous experience. And also I want to learn how to avoid myself to being like financially vulnerable.

0:2:46.480 --> 0:2:46.650  
Keir Williams  
Yeah.

0:2:47.800 --> 0:2:48.190  
Keir Williams  
OK.

0:2:47.140 --> 0:2:53.820  
Chun-Hao Wang  
Yeah. And so I do some background research and I write it in in my blog post, but they are.

0:2:56.440 --> 0:2:56.860  
Chun-Hao Wang  
OK.

0:2:53.120 --> 0:3:0.210  
Keir Williams  
So just to stop, actually I think we'll be useful go through each one. We'll just summarize. So go back to the first one. So really useful and you already told me. So what's your background?

0:3:1.580 --> 0:3:4.780  
Chun-Hao Wang  
Uh, my background, industrial design and business management.

0:3:8.890 --> 0:3:9.190  
Chun-Hao Wang  
Yeah.

0:3:5.350 --> 0:3:15.160  
Keir Williams  
OK. And then in terms of kind of aspose behavioral economics, what's your interest in that? Why so we're talk about initial motivation for, just tell me why are you interested in this? Why does it matter?

0:3:14.890 --> 0:3:15.240  
Chun-Hao Wang  
Umm.

0:3:34.540 --> 0:3:34.810  
Keir Williams  
Umm.

0:3:16.0 --> 0:3:35.730  
Chun-Hao Wang  
Because I read a lot of book like in the university I in my bachelor degree, I read a lot of like consumer behavior and I'm really interested in that. And I think design can help them like can help like improve all like combined with this kind of behavior, behavioral change.

0:3:36.690 --> 0:3:37.210  
Chun-Hao Wang  
Yeah.

0:3:36.760 --> 0:3:40.30  
Keir Williams  
So you know, that's interesting. So actually what you talking about something that's more about?

0:3:52.130 --> 0:3:52.520  
Chun-Hao Wang  
OK.

0:3:40.830 --> 0:4:1.910  
Keir Williams  
A kind of framework that pushes consumers and right. It's for making money. And actually you're talking about here how do we use that to help people to kind of be more financial? What I'm gonna use here is financial resilience instead of financial vulnerability because I think financial vulnerability is good. But resilience talks about this idea of if.

0:4:9.890 --> 0:4:10.230  
Chun-Hao Wang  
Yeah.

0:4:21.110 --> 0:4:21.490  
Chun-Hao Wang  
Yeah.

0:4:3.10 --> 0:4:33.350  
Keir Williams  
So there's lots of different descriptions of this, but why I would say is it's like the ability to take a financial shock, right? So if I say you have to suddenly spend £10,000, you know I'm screwed. But if someone else if financial shop might be 100 pounds and looking at how we kind of support that, right, you know what makes them, what makes them vulnerable and how do we support that. It's really useful. And I just think this is really clear. So the other thing I would say though is what's your motivation right? Because you're talk about not being vulnerable yourself, but.

0:4:33.460 --> 0:4:37.900  
Keir Williams  
But why? Why does this matter? Why is this in your head? What does this come up as a subject for you?

0:4:39.420 --> 0:4:39.960  
Keir Williams  
Personally.

0:4:43.250 --> 0:4:44.100  
Keir Williams  
Umm.

0:4:46.810 --> 0:4:47.110  
Keir Williams  
Yeah.

0:4:39.360 --> 0:4:52.270  
Chun-Hao Wang  
In one reason is that I am a diabetic, so I'm I in Taiwan in my own country. They don't offer me like all the stuff for free. So I need to pay them.

0:4:54.100 --> 0:4:54.530  
Chun-Hao Wang  
Yeah.

0:4:51.150 --> 0:5:0.400  
Keir Williams  
Ohh wow. It's like it's like the US so you know where you actually have to you. Ohh, that's horrible. I mean the least the UK you don't we have the NHS you know.

0:5:16.360 --> 0:5:16.800  
Keir Williams  
No.

0:5:0.380 --> 0:5:17.770  
Chun-Hao Wang  
But I told I told about this project to Lara and she said like if I want to do this kind of project in UK then it may be like it may be useful cause in energy as well support all all the stuff like for diabetes. Yeah.

0:5:26.410 --> 0:5:27.440  
Chun-Hao Wang  
Yeah, yeah.

0:5:17.570 --> 0:5:47.850  
Keir Williams  
No, that's true. But I suppose there's a difference between that and then the USA where people die because they haven't got enough. You know, it's it's insulin, isn't it? Am I getting confused in it? Yeah. So in the US, you know, they the insulin prices are so insane that people die, they they eat it out. And there's lots of cases. It's one of the only places in the world they really happens. Can I just ask as well before we go into this? Is diabetes, then central to this, as in as this around financial resilience for people with diabetes and supporting that or is this around financial resilience more generally?

0:5:48.980 --> 0:5:49.450  
Chun-Hao Wang  
Umm.

0:5:51.460 --> 0:5:51.780  
Chun-Hao Wang  
Yeah.

0:5:49.600 --> 0:5:53.790  
Keir Williams  
You're talking about vulnerable people, but the vulnerable people with diabetes or not.

0:5:54.860 --> 0:6:0.230  
Chun-Hao Wang  
No, I think I think I may like focus on other groups maybe because I think, yeah.

0:6:5.610 --> 0:6:5.960  
Chun-Hao Wang  
Yeah.

0:6:8.30 --> 0:6:8.620  
Chun-Hao Wang  
Yeah.

0:6:26.600 --> 0:6:26.990  
Chun-Hao Wang  
8.

0:5:59.190 --> 0:6:29.60  
Keir Williams  
Right. Right now that's really clear. I just wanted to be clear just because, so that's nice. So the diabetes thing as motivation, right? But it's not the kind of the core focus and that's useful because then yeah, brilliant. I just, I'm trying to be really clear. So as you go through, So what we're trying to do here at this point is trying to make a story. Does that make sense which you're showing me? And then what I'm trying to do is help you clarify each of these sections and hopefully in the transcript, when I summarize that will kind of be clear. Alright. Brilliant. So let's move the financial vulnerability. We'll use that term for now. But I think resiliencies are useful term.

0:6:32.500 --> 0:6:33.70  
Keir Williams  
Ah.

0:6:36.70 --> 0:6:36.410  
Keir Williams  
Asked.

0:6:29.880 --> 0:6:37.40  
Chun-Hao Wang  
So I like do some background research about how financial vulnerable or financial resilience.

0:6:37.750 --> 0:6:55.140  
Chun-Hao Wang  
Like happen like one reasons is is that and there are many reason because of like different different lifestyle, different background, different experience. So I think if I want to keep narrowing down, I should like focus few.

0:6:56.280 --> 0:6:56.640  
Chun-Hao Wang  
Talk.

0:6:55.660 --> 0:7:14.150  
Keir Williams  
No, let's go back. Let's go back to now. Let's go back to. I think that's a really big one. Now let's just go up. So in this section, when you're writing up your proposal, right, what you're gonna need to do? So if you're if your project is around supporting the financial, supporting financially vulnerable people, using service design, right, for example.

0:7:14.700 --> 0:7:14.960  
Chun-Hao Wang  
Yeah.

0:7:20.630 --> 0:7:21.350  
Chun-Hao Wang  
Yeah, yeah.

0:7:33.250 --> 0:7:33.520  
Chun-Hao Wang  
Yeah.

0:7:15.130 --> 0:7:45.360  
Keir Williams  
The thing I insurance instantly think is what do you mean by financially vulnerable, right? So the first thing you'll do is you'll define or you won't have to define. There's lots of people have define this and I will literally send you a paper, but my my student have written it with my student that just has a list of the way people talk about it. What you need to do then is say this is the definition I will use. OK, so when I talk about vulnerable people, so you've started to do it there where you say financial vulnerability as a status instability or situation.

0:7:45.680 --> 0:7:49.850  
Keir Williams  
To the exposure of financial risk, you need to explain these and also expose.

0:8:8.110 --> 0:8:8.570  
Chun-Hao Wang  
Yeah.

0:7:50.900 --> 0:8:16.560  
Keir Williams  
What you were saying before is it's contextual, so different factors that affect why your financially vulnerable so class where you live in the world life expectancy, what the government provides right now. Again what you can do and what I can provide you with is models for that already. People have done that including my student, right. You don't have to come up with that. What you do is you go OK, here are the different descriptions. This is the one I will use that's kind of built from these.

0:8:18.730 --> 0:8:19.370  
Chun-Hao Wang  
Yeah.

0:8:26.160 --> 0:8:26.600  
Chun-Hao Wang  
Hmm.

0:8:17.210 --> 0:8:47.400  
Keir Williams  
Do you see what I mean? So you kinda come up with a definition of self and that just makes it really strong and means you you're not gonna spend ages trying to do it because you started to here. And I just again I think this is what you're doing here, but this is gonna be a key section. You're gonna have to really start to describe your what you mean because then when you go to who you're gonna work with, right. In terms of users you've kind of set that up so you say look if we talk about people who are financially vulnerable and we talk about financial resilience. There you go it's two different things.

0:8:47.740 --> 0:8:52.30  
Keir Williams  
You need a second one that explains financial resilience. Financial vulnerability? Yeah.

0:8:53.60 --> 0:8:53.530  
Chun-Hao Wang  
Yeah.

0:8:52.990 --> 0:8:53.600  
Keir Williams  
I'm.

0:8:54.440 --> 0:9:10.160  
Keir Williams  
And this is your kind of setup. It's like your context right sets up the kind of literature, but also your key terms. And it's very clear this is what I like about this. It's useful to go through. So when you then when then and then you've got what financial vulnerability means for them, right. I think this is useful.

0:9:16.250 --> 0:9:16.510  
Chun-Hao Wang  
Yeah.

0:9:10.790 --> 0:9:21.520  
Keir Williams  
But this would come in a bit later because at this point you're setting up what you mean the what financial vulnerability means for them is when you've already introduced to us who you're gonna work with. Does that makes sense?

0:9:22.450 --> 0:9:22.780  
Chun-Hao Wang  
Yeah.

0:9:22.250 --> 0:9:28.110  
Keir Williams  
Because we don't know who you're working with you. So just in terms of the story, so next bit is when you look to about people.

0:9:29.300 --> 0:9:29.560  
Keir Williams  
Right.

0:9:29.290 --> 0:9:36.20  
Chun-Hao Wang  
Yeah, I'll wait. Let me pass. The general causes of financial vulnerability.

0:9:36.540 --> 0:9:41.190  
Keir Williams  
Wicked. Yeah. And again, this is 1, right. So this is adapted from SF CA.

0:9:42.360 --> 0:9:42.700  
Chun-Hao Wang  
Yeah.

0:9:55.820 --> 0:9:57.890  
Chun-Hao Wang  
Yeah, it will be useful.

0:9:41.930 --> 0:10:12.420  
Keir Williams  
What's useful is that my my students don't be literature review on huge range of these, and she's come up. I mean, there's literally there's from biology. So there's a very white and you know, she's doing a PhD. But I can give you that to use. You can go. It is 3 years and you should and then it'll give you say 3-4 useful papers to read. You don't have to do too much because this is masters level. But what I don't want to do is just see that because that's a definition. And even if you use that, you have to explain how you're using it and why.

0:10:13.170 --> 0:10:13.620  
Chun-Hao Wang  
OK.

0:10:12.600 --> 0:10:14.390  
Keir Williams  
Does that makes sense? You can't just go give this.

0:10:15.530 --> 0:10:16.230  
Chun-Hao Wang  
OK, OK.

0:10:20.680 --> 0:10:20.930  
Chun-Hao Wang  
Sure.

0:10:31.630 --> 0:10:32.10  
Chun-Hao Wang  
OK.

0:10:15.80 --> 0:10:38.230  
Keir Williams  
You have to give us a little bit of context, so I'm bit. I'm being really picky here because this is clear, so I want this to be good. OK, but I will send you that I will send you the the I'll send you the article and I will also then it then has a list of kind of citations at the end that you can look at. But I think this will be relatively easy and away anyway. So and it's useful for you because again this is a proposal not the final project, so.

0:10:38.890 --> 0:10:43.130  
Keir Williams  
You this is the research we're doing now is defining your terms so great. So next.

0:10:49.540 --> 0:10:50.70  
Keir Williams  
Well, that's.

0:10:52.430 --> 0:10:52.760  
Keir Williams  
Yep.

0:10:44.800 --> 0:11:2.300  
Chun-Hao Wang  
So next I list out some like possible groups that maybe financial vulnerable and so like diabetes. I am and international IM international student I'm and and also some classmate.

0:11:2.970 --> 0:11:4.590  
Chun-Hao Wang  
Talk. Talk about like maybe.

0:11:7.460 --> 0:11:7.930  
Chun-Hao Wang  
Yeah.

0:11:2.860 --> 0:11:22.730  
Keir Williams  
I'm gonna be honest. It's it's a. It's a lot of people at the moment, isn't it? Like, I mean, it's the very topical. This is something that I've talked to my student about because we're in such a difficult time within the UK in terms of money and globally, like, we really, really bad. Like, there's a lot of groups. What I would say right again, you've got a certain amount of time to do this, right.

0:11:23.690 --> 0:11:24.10  
Chun-Hao Wang  
Yeah.

0:11:23.770 --> 0:11:33.230  
Keir Williams  
I there is a lot of literature that you can draw on, so you can say here is a study that has looked at these different groups and here is what they concluded. OK. So that's part of your research.

0:11:50.950 --> 0:11:52.680  
Chun-Hao Wang  
Umm yeah.

0:11:57.760 --> 0:11:58.120  
Chun-Hao Wang  
Yeah.

0:11:34.770 --> 0:12:4.250  
Keir Williams  
Who can you get access to? So who do you? Who? What do you do everyday where you might be able to? I would. My one thing is I would avoid students. Right? Just because it's what everyone says because they're like I'm gonna do my project with students my age doing a masters cuz it's easy, right? I do understand that. But if we look at say for example homeless, right, it's gonna be really difficult I think within time frame you've got not that I want to put you off that but unless you also work with homeless charity already.

0:12:4.820 --> 0:12:7.140  
Keir Williams  
I would say that's quite hard, right? So.

0:12:7.90 --> 0:12:7.380  
Chun-Hao Wang  
Yeah.

0:12:8.770 --> 0:12:11.990  
Keir Williams  
Who'd you have contact with? The short people who have.

0:12:15.40 --> 0:12:27.400  
Keir Williams  
Short of students, right? Who do you have contact with that you might be able to work with? That's my first question already, because if you need to build these things, who have you work with or on another project, even who have you worked with?

0:12:37.480 --> 0:12:37.650  
Keir Williams  
No.

0:12:39.690 --> 0:12:40.50  
Keir Williams  
Sweet.

0:12:29.650 --> 0:12:42.540  
Chun-Hao Wang  
I so far I only list out some possible like contact I can use but I think I still need to connect more people.

0:12:58.970 --> 0:12:59.350  
Chun-Hao Wang  
OK.

0:12:43.270 --> 0:13:9.380  
Keir Williams  
So what I'd say is the first thing, right we need to. So what you'll have right, I can get you some expertise on this because I what I do is if she's got time, I'll look she she's got a new chart, baby. So she she's she, but she's still works a lot. But she may not be able to. Hopefully. Sorry. I just wanted to put that in case I just thought she made. She just has other week which she can do. So she's my PhD. She I mean she's an expert in all of this really. I think she'd be the first person to talk to frankly.

0:13:23.500 --> 0:13:24.120  
Chun-Hao Wang  
OK.

0:13:9.710 --> 0:13:32.820  
Keir Williams  
And I mean, I do like some of these other ones and there's also quite she'll be able to put you in contact with organizations that do this kind of work because she's worked in policy, NGO's, all that stuff. So her name is Anne I, sorry, I've just had a complete mental far. I've worked with her for the last three years intentionally and I completely thrown her out. I'm just get WhatsApp. When her last name was called Anne.

0:13:38.120 --> 0:13:38.980  
Chun-Hao Wang  
OK.

0:13:33.580 --> 0:13:39.130  
Keir Williams  
My bloody Alex Anna on WhatsApp, that's why. Sorry, just give me one second. I'm just having a dyslexic moment.

0:13:47.860 --> 0:13:48.400  
Chun-Hao Wang  
Don't worry.

0:13:39.830 --> 0:13:50.10  
Keir Williams  
Oh my God, it's cause it's under pressure. I have this D or just use my work brain, alright and sleep supervision.

0:13:50.990 --> 0:13:51.740  
Keir Williams  
See boxing.

0:13:52.780 --> 0:13:55.640  
Keir Williams  
Angsten so Anne.

0:13:56.790 --> 0:13:57.750  
Chun-Hao Wang  
Anne.

0:13:58.330 --> 0:14:1.160  
Keir Williams  
ANGSTEN.

0:14:3.960 --> 0:14:4.400  
Chun-Hao Wang  
OK.

0:14:15.800 --> 0:14:16.180  
Chun-Hao Wang  
OK.

0:14:18.70 --> 0:14:18.780  
Chun-Hao Wang  
OK.

0:14:4.800 --> 0:14:25.310  
Keir Williams  
And then she her new married names with Clark on the end. But I think she uses the other, I think just the name I've given you should be enough. I will still send you stuff, but just if you will have a little look. What I would suggest is that with her really. Like she will be really useful. I'll talks cause I've got supervision with her this week. Start with her. Sorry I haven't got a few time left with so.

0:14:26.40 --> 0:14:31.280  
Keir Williams  
I think the important one here is the group you're gonna work with. Cause I can imagine we'll go really quickly through the other stuff, but.

0:14:32.610 --> 0:14:33.30  
Keir Williams  
Umm.

0:14:37.120 --> 0:14:37.600  
Chun-Hao Wang  
Yeah.

0:14:34.320 --> 0:14:52.930  
Keir Williams  
Because this is quite sensitive, right in terms of what you're doing, there's two ways approach. This one is you can use a proxy. Now proxy is where say for example you want to work with homeless people. You would work with someone in a charity, right? Who works with homeless people. Yeah. And you would talk to them.

0:14:53.740 --> 0:14:54.30  
Chun-Hao Wang  
Yeah.

0:15:14.850 --> 0:15:15.40  
Chun-Hao Wang  
Yeah.

0:14:53.770 --> 0:15:23.660  
Keir Williams  
You have to show. You'd have to say look, though they're not. They're proxy. They're not the actual people, but they are experts. So you just say that because that's easiest way to access now. That could work for any of these, right? That could work for recently revived. Geez. I mean, it could be for student groups, but I think you'd have to be like a specific group of students who are facing financial hardship. And actually, if you look at, if you look at your college, there's some people with very large amounts of money. There's some students with very, very little money, right. There's a big divide, I think.

0:15:38.680 --> 0:15:39.30  
Chun-Hao Wang  
Yeah.

0:15:23.880 --> 0:15:54.790  
Keir Williams  
So if you did focus on single students, you could you could do that with international students. Big, small group, because then I think you could talk to them. I think my one concern is if it's not a concern when we're doing this, you'll have to show how you're going to do this ethically, right. So say you're going to do interviews with these people. Great. Now, if I'm doing, let me just check how many minutes have got. Sorry, I can be able if I if say for example I'm gonna ask you this say for example we have in a conversation, right. I'm a student in your year and we're talking about.

0:15:54.880 --> 0:16:1.870  
Keir Williams  
My finance says I want might be the ethical issues. What might be things that could be a problem for me, either me or you?

0:16:4.500 --> 0:16:10.440  
Keir Williams  
If we're talking about that one might be. You know what might be harmful to either one of us? Is something wrong? Tell me.

0:16:12.550 --> 0:16:24.570  
Chun-Hao Wang  
Maybe they have some, like mental barrier to talk about their income, to talk about how much they spend. And let me be, like, afraid of, like being judged by me.

0:16:25.790 --> 0:16:26.140  
Chun-Hao Wang  
Yeah.

0:16:24.930 --> 0:16:35.410  
Keir Williams  
Yeah. So would you tell someone? Would you tell me right now how much you, how much you wear and what you're worth, how you spend your money when you get really worried about not having enough money? Would you do that with me right now?

0:16:36.210 --> 0:16:36.780  
Chun-Hao Wang  
Ohh.

0:16:42.40 --> 0:16:42.490  
Chun-Hao Wang  
Yeah.

0:16:54.680 --> 0:16:54.920  
Chun-Hao Wang  
Yeah.

0:16:36.760 --> 0:17:7.260  
Keir Williams  
Yes, OK. Now your job then, right? See how difficult that is? That's the hard bit. That's research. OK. I don't wanna be facetious. It's doable. I think there's two ways, right. There's different layers. Let's think about it. There's the kind of lots of people have done this research, so you can use their data, which is totally legitimate. People will just do that. But I think we need a particular element. You talk to experts which will be, say, Anne to start with. And I think she can then put you in contact, I think, before you talk to Anna, you need a slightly better idea of who.

0:17:8.880 --> 0:17:9.510  
Chun-Hao Wang  
OK.

0:17:7.350 --> 0:17:13.610  
Keir Williams  
You're gonna focus on. So for Anne. So actually, then the next layer down then would be sorry and I think.

0:17:14.780 --> 0:17:26.70  
Keir Williams  
Yeah. So experts, the next layer down could either be a proxy, so someone who works with a group you can't access or the actual group themselves, right. So the group of people and that's where my students now.

0:17:37.450 --> 0:17:37.890  
Chun-Hao Wang  
Yes.

0:17:39.810 --> 0:17:40.90  
Chun-Hao Wang  
Yeah.

0:17:26.920 --> 0:17:43.50  
Keir Williams  
What I'd say is you probably do want each of those. I think your issue then is the the. The most problematic will be the kind of talking to participants directly, but each of them will need to have a thing around. I I'm just trying to think this through so.

0:17:45.70 --> 0:17:54.650  
Keir Williams  
Umm, so that's it. So with Anne. Right. Her study. You know, when you read it, you'll see she worked with a refugee. Well, she worked with two populations in Bristol, right.

0:17:55.740 --> 0:18:14.70  
Keir Williams  
She contacted those two populations. One was through a community centre where the local areas, mostly refugees or immigrants like, recently arrived. Kind of immigrants rather than, you know, activities she trained up. She worked in the Community Center and then worked with local people, trained them as the actual researchers to go and do the work.

0:18:14.870 --> 0:18:30.310  
Keir Williams  
The other one she worked with young mums, so that was through a community bank. And then she then got in contact with his young mums. They met, they worked through and what she did with both of them was look at their experiences, record these experiences and they kind of mapped out what they meant by resilience, right?

0:18:30.170 --> 0:18:30.470  
Chun-Hao Wang  
Yeah.

0:18:30.980 --> 0:18:31.340  
Keir Williams  
Now.

0:18:39.40 --> 0:18:39.420  
Chun-Hao Wang  
OK.

0:18:32.240 --> 0:18:47.230  
Keir Williams  
Well, I would say I think we're gonna need to find a small group that you can talk to, and I think that's up to you. Let's. I'll leave that for now. We'll come back to that try and just think of a group you have access to that kind of by thinking about what you mean by financially vulnerable. That should lead you to a group, right. That's how you're going to do this.

0:18:47.990 --> 0:18:48.310  
Chun-Hao Wang  
OK.

0:19:0.340 --> 0:19:0.630  
Chun-Hao Wang  
Yeah.

0:18:48.30 --> 0:19:1.190  
Keir Williams  
I would say you can use Anne's work. Actually, there's a kind of basis for the work you're gonna do, because that's one of the things we do in research, right, is you can say, for example, find a paper or something that's been published, right research. And you go. OK.

0:19:1.890 --> 0:19:12.720  
Keir Williams  
And they often research at the end of a paper, you'll talk about the next steps you can take. You'll go. OK? I've taken this research, and I'm gonna use it to do something slightly different, you know, to do something next. And I think you'll be able to do that. Yeah.

0:19:13.380 --> 0:19:13.940  
Chun-Hao Wang  
OK.

0:19:13.430 --> 0:19:35.50  
Keir Williams  
And So what I'm gonna do because, sorry, I'm just aware we're gonna run out of time soon. And what I'm gonna do is I'll try and transcribe these notes using the AI. They might not be perfect, but they should give. I'll give you the actual transcripts as well, but it actually you'll have it. It should just give you some of the stuff we've talked through for you. Can you just zoom out? Let me see how she got. Because we've got a few minutes.

0:19:36.70 --> 0:19:37.60  
Keir Williams  
Zoom out the mirror.

0:19:39.270 --> 0:19:40.380  
Keir Williams  
Don't miss anything like this.

0:19:42.530 --> 0:19:43.760  
Keir Williams  
Is that where we are basically?

0:19:44.890 --> 0:19:45.180  
Chun-Hao Wang  
Yeah.

0:19:44.830 --> 0:20:0.0  
Keir Williams  
There's not more. OK, cool, cool. Just sometimes you do it in a little like ohh. There's no, that's perfect. That's a good place to be, actually. So what I would say is what's nice is you're not doing your method to yet, because I think that then you need to answer those first three bits first. I think you could start writing these up as well as a good.

0:20:1.780 --> 0:20:17.630  
Keir Williams  
So the initial motivation actually tell me what your background is like. These are great these notes, but just write out I am you've you've could do it with me in 5 minutes, right? You just told me what your background was. Bit of experience, what motivates you. You know, as someone with diabetes, I have to be very financially careful, blah blah blah.

0:20:18.360 --> 0:20:18.870  
Keir Williams  
Umm.

0:20:47.790 --> 0:20:48.390  
Chun-Hao Wang  
Yeah.

0:20:19.810 --> 0:20:49.460  
Keir Williams  
Then we go into, OK. So if we're going to investigate how we support people who are financially vulnerable because you talk about and facing financial risks, for me, that's financial shocks. And that's resilient. We're talking about financial resilience overall. I then need to divide, define what we mean by financial resilience and financial vulnerability. I will give you lots of stuff on that you need to do the research, but will be useful. We can look through. Your idea is lots of other people have done it. This is what I'm gonna use. And it's what Anne does in a paper then.

0:20:49.860 --> 0:21:4.650  
Keir Williams  
The bit you're on at the moment, right, I think it is. Yeah. And this is nice. So like working with the bank, I I say bank look at coop banks because they do social banks that kind of Co-op. So Carp is set up, it does make profit, it's run by people kind of thing.

0:21:5.260 --> 0:21:18.690  
Keir Williams  
I'm local council yet so we're local council. What you'll have is like financial support to they have stuff like credit unions. It's like you'll need to look at again if you look at this report from an actually, I think it'll be some useful bits in there.

0:21:39.150 --> 0:21:39.490  
Chun-Hao Wang  
Yeah.

0:21:20.970 --> 0:21:51.60  
Keir Williams  
Yeah. Come. I'd say you'd less company, say NGO's, cause NGO's are more charities that will support people because what you'll find is, as so many different aspects that needed to be supported to help people. And you know, I think in some ways, if part of your project is just being able to map out, right, that's what. And the different things that matter here. And you can show that really clearly to people. That's a good contribution. I mean, you need, you know, maybe how you make that as the system. But I think this is really, really strong. So.

0:22:3.210 --> 0:22:3.920  
Chun-Hao Wang  
OK.

0:21:51.440 --> 0:22:20.350  
Keir Williams  
Lots to do but decide on he gonna work with, right? What I want you to do is e-mail me to remind me that I need to send you the notes and I need to send you the paper, the me and Anna have written and to make ask Anna, if you can meet her, because that should be in the next week or so. If you're gonna do it. Just to see that you can talk to her and sort of, you know, also we could do is then say I'm writing my proposal could talk to you. Now when you're doing a project maybe talk to you. When I'm doing a project. Just saying could be useful for you.

0:22:24.300 --> 0:22:24.740  
Chun-Hao Wang  
OK.

0:22:21.550 --> 0:22:35.40  
Keir Williams  
Yeah, cool. I've got go to another one. But with you, mate. Alright, remind me. And then what I'll do is try. And can you if this lets you save it. I I think I can save the transcript just in case I mess it up because I don't wanna leave it well.

0:22:36.100 --> 0:22:36.500  
Keir Williams  
Then I.

0:22:35.280 --> 0:22:36.710  
Chun-Hao Wang  
How? Thank you.

0:22:37.690 --> 0:22:38.950  
Chun-Hao Wang  
Today, thank you.