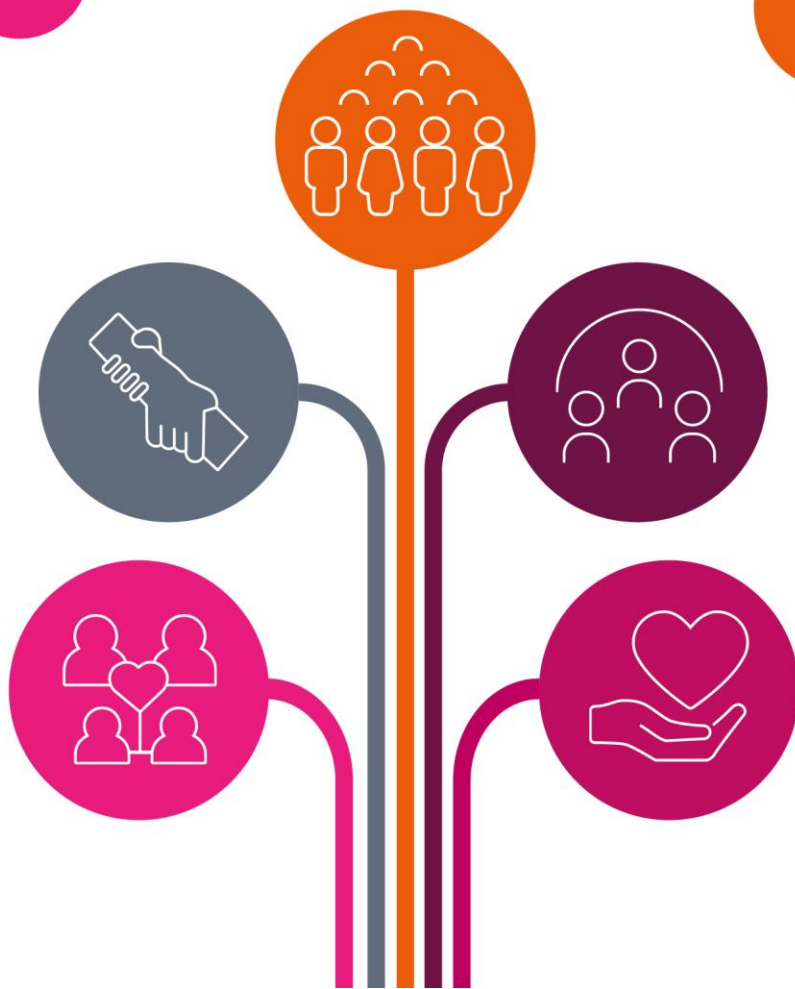


Your Work Your Way: *Summary Report*

September 2023



Your Work Your Way: Summary Evaluation Report

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Executive Summary

Your Work Your Way (YWYW) was an innovative employment support programme which was designed and delivered by the Child Poverty Action Group (CPAG) between 2020 and 2023. The programme was funded by Barclays LifeSkills. YWYW aimed to tackle in-work poverty by supporting mothers and other potential second earners in low-income families to enter into employment or self-employment.

A holistic and personalised approach was taken to generally provide 12 months' support which was tailored to an individual's needs. This included locally-based Personal Support Coaches working in partnership with Welfare Rights Advisers embedded in the team. Each participant had access to a personal budget of up to £2000 available for training, equipment or wider support needs such as transport or childcare.

- nearly all of the 70 participants were women, just over half had three or more children and the youngest child of 61 per cent of participants was aged four or under
- 54 per cent of participants moved into paid work at some point during the project
- 49 per cent of participants who had taken up paid work at any point since starting the programme, and had been on the programme for at least six months, had sustained their employment for 6 months or more
- 76 per cent of participants had undertaken training or qualifications
- 80 per cent of respondents who had received benefits advice felt more confident about their finances

Of all respondents who obtained work at any point during the programme many identified a range of benefits as a consequence of finding work:

- 64 per cent reported their financial circumstances had improved
- 48 per cent said their confidence had improved
- 42 per cent said their future outlook had improved

Interviewees described being able to pay off debts and feeling less stressed about financial issues due to extra income earned from employment, benefit entitlement and improved financial management.

- participants reported feeling more financially independent and contributing to supporting their family
- they felt better able to manage their finances due to the welfare rights support they had received including benefits advice, budgeting and money saving tips
- they were more positive about being financially stable in the future

The personal budget made available to participants played a significant role in supporting clients into work. Participants with low incomes and limited family budgets would not have been able to access these opportunities without the support of the project which included:

- financial support to pay for training courses and qualifications
- laptops to facilitate job search, enhancing IT skills and accessing on-line learning
- equipment to enable self-employment start-ups

- driving lessons and childcare costs

Some participants reported that taking part in YWYW had been life changing. Before the programme, clients reported feeling frustrated, distressed and unsure about the future. After taking part in YWYW, they felt greater self-fulfilment, self-worth and a sense of purpose.

The time spent working with the Personal Support Coaches was instrumental in improving participants' confidence and motivation for finding work.

- 24 percentage point increase in participants who felt able to construct a CV and application
- 21 percentage point increase in being able to identify training needed
- 16 percentage point increase in their ability to do well in an interview
- 12 percentage point increase in having specific skills for the job they would like

Participants highlighted the complexity of the welfare system and how this interacted with balancing work and benefits across the household to make ends meet. This was a particular challenge for some, including: those who had previously been in employment so did not have experience of accessing certain benefits; those who had recently immigrated to the UK; and those who had English as an additional language. Welfare rights advice was especially beneficial to these participants.

Clients really appreciated the range of support that they received in terms of welfare rights advice. Whilst most received support and advice regarding benefits, this aspect of the programme also offered valuable wider support where available and needed, e.g. dealing with debt, grant applications, food bank vouchers, budgeting support, liaison with other agencies.

The programme had highlighted options, opportunities and possibilities to participants. They described gaining clarity in what they wanted to do and where they wanted to be in the future which was motivating. At the end of the programme, many participants described feeling confident and optimistic about their future prospects in terms of finding work (if they hadn't already) and progressing in their career.

The YWYW provision of personalised and holistic motivational, financial and practical support has been critical in helping many participants to improve skills, take up work, and manage the challenges of balancing work and family life.

***'Really, I felt like it put me in a really good place for going for the job and I felt really confident. And it worked, because I got the job! It was just my confidence. I thought I will crumble in this interview if I hadn't had had the preparation. I didn't feel that nervous about going to the interview because of the preparation that I was able to have with [my coach].'* (Bury Participant)**

***'It's made me more confident, you know because I've been out of work for like, since 2016. So, you know I have kind of lost my touch, lost my confidence and I've definitely gained my confidence back.'* (Luton Participant)**

***'It's the most for my confidence, it's made me feel, it's made me feel a real person do you know that? I actually thought I had lost my place in life to be honest with you, but now I just feel like I am so excited.'* (Bury Participant)**

***'given me and my family a brighter future'* (Luton Participant)**

***'Just having someone care that I might want to get into workforce is completely different.'* (Luton Participant)**

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Introduction

Your Work Your Way (YWYW) was an innovative employment support programme designed and delivered by the Child Poverty Action Group (CPAG) between 2020 and 2023. The programme was funded by Barclays LifeSkills with the aim of tackling in-work poverty by supporting mothers and other potential second earners in low-income families to enter into employment or self-employment.

The Centre for Regional Economic and Social Research (CRESR) at Sheffield Hallam University were commissioned by CPAG to undertake a mixed-method process and impact evaluation of YWYW which included:

- Semi-structured interviews and group discussions with project staff.
- Longitudinal semi-structured interviews with programme participants.
- Longitudinal participant surveys to track progress and employment outcomes.
- Analysis of contextual data on local labour markets in the YWYW areas.
- Analysis of client data held on 'Advice Pro' the system used by the YWYW project team client information on the barriers and challenges faced by YWYW participants and to track their progress.

The full findings of the evaluation are due to be published in the final evaluation report in autumn 2023.

About Your Work Your Way

Your Work Your Way provided holistic, bespoke employability support to potential second earners in low-income couple families to help them enter into, or improve their participation in, work. It was delivered in four local authority areas: Bury, Coventry, Luton and Taunton Deane. Key components of YWYW included:

- Personal Support Coaches in each locality, who provided one-to-one personalised support to participants to enhance their motivation, self-esteem, and well-being; developed job search and employability skills; and facilitate training opportunities.
- Welfare Rights Advisers provided support for participants to maximise benefit and household income and to understand the financial impact of moving into work or self-employment.
- A personal budget of up to £2000 was available for each participant to facilitate access to training or equipment or to enhance their ability to look for work, move into employment or develop self-employment opportunities.

Nearly all of the 70 participants who took part in YWYW were women, and just over half had three or more children. For 40 per cent of participants their youngest child was aged two or under and for a further 21 per cent their youngest child was aged three to four.

Having primary caring responsibilities for a larger family alongside navigating the complexities of a childcare system which is riddled with affordability and access issues¹ can create significant barriers for those trying to make a transition back to work. For many in this position it requires the balancing of childcare responsibilities for pre-school children as well as others who may be at primary school for part of the day. For others it also includes having to care for children with long-term health conditions or disabilities.

Support was generally provided to participants for 12 months although some early participants received up to 17 months of support and others joining later received less than 12 months. Participation in the programme was voluntary and via various referral routes including agencies delivering family support services. YWYW coaches undertook extensive outreach, building relationships with community-based organisations involved in family support, early years, community education and volunteering.

The programme was designed to address the barriers to work and challenges experienced by parents in low-income families, and in doing so address issues of poverty amongst working families. Whilst child poverty is highest amongst single parent families, it is also prevalent in couple families. Where one or both of a couple are only in part-time work 66 per cent of children are in poverty. If one partner is in full-time work and the other is not working 42 per cent of children are in poverty. These rates are far lower when both parents are working and at least one is in full-time work: 11 per cent of children are in poverty in families with one full-time and one part-time earner and this falls to 7 per cent of children in families with two full-time earners².

Providing employment support to help potential second earners in low-income households into work can therefore significantly reduce the risks of child poverty. On first joining the project, 73 per cent of the participants had not been in work for 12 months or more. The baseline survey responses indicated that barriers centred on lack of flexible or suitable jobs available, lack of childcare support and affordability, transport (private or public) options supporting travel to work, financial precarity including household debt and concerns around the financial impacts of taking up work (see Figure 3).

¹ Institute of Fiscal Studies (March 2023) *Early years and childcare in England: Public spending, private costs and challenges ahead*.
<https://ifs.org.uk/articles/early-years-and-childcare-england-public-spending-private-costs-and-challenges-ahead>

² Child Poverty Action Group calculations based on Households Below Average Income 2019/20 and 2021/22, Department for Work and Pensions, 2023

Project Outcomes

This section provides evidence on the outcomes of the project, drawn from longitudinal participant surveys and interviews with YWYW participants. The baseline survey was completed by 70 participants and subsequent survey waves included 68 participants at Wave 1; 55 at Wave 2; and 32 participants at Wave 3.

Work related outcomes

More than half of the YWYW participants (54 per cent³) participated in paid work at some point during their engagement with the project. Of those who had been on the programme for at least 6 months, and had taken up paid work at any point since starting the programme, 49 per cent had sustained their employment for six months or more. Most participants with at least one spell in work moved into part-time work, either in a paid job or through self-employment (Table 1).

Table 1: Types of paid work undertaken by clients since starting on the programme

	Number	Per cent
Yes - a part time job	18	26
Yes - a full time job	13	19
Yes - part-time self-employment	9	13
Yes - temporary/agency work	6	9
Yes - some informal paid work	5	7
Yes - a zero hours contract	4	6
Yes - full-time self-employment	2	3
No	31	46

Note: Base number of respondents with a response to question for at least one Survey Wave N=68; Respondents could have had more than one spell in employment during the period and so categories are not mutually exclusive and will not sum to 100 per cent.

Of all respondents who obtained work at any point during the programme many identified a range of benefits as a consequence of finding work:

- 64 per cent reported their financial circumstances had improved
- 48 per cent said their confidence had improved
- 42 per cent said their future outlook had improved

³ Note that this figure is slightly lower than the 57 per cent of participants moving into work identified through the project's management information system. The discrepancy is likely to be due to differences in data collection methods – participant surveys capture self-reported data from YWYW participants, the project's management information system was populated by data provided by the project team.

Over two thirds of the 32 participants who had completed a third follow-up survey had undertaken paid work during the course of the programme. Of these:

- 27 per cent were currently in full-time employment
- 55 per cent were currently working part-time in a paid job or self-employment

Many clients reported that before participating in YWYW, they hadn't known how to move forward with finding work and felt they would still be looking for work if it wasn't taking part in the programme.

The YWYW model provided one-to-one and on-going individual support to participants by the support coaches. This included support to apply for jobs and helping participants to update and structure their CV effectively which had led to many more job interviews whereas previously participants stated they had received few or no responses. Participants also benefited from doing practice interviews to improve their technique with their support coach or other CPAG staff. One participant reflected on the benefits of this support:

'Really, I felt like it put me in a really good place for going for the job and I felt really confident. And it worked, because I got the job! It was just my confidence. I thought I will crumble in this interview if I hadn't had had the preparation. I didn't feel that nervous about going to the interview because of the preparation that I was able to have with [my coach].' (Bury Participant)

Just over three quarters of all participants had undertaken training and courses which were helpful for them to gain the qualifications needed for the jobs they wanted, to broaden their options and improve their CV. For some, improving their English skills (e.g., using the DailyStep Audio Lessons) was important in helping them to apply for work.

Clients spoke about long term plans and aims for their careers and felt confident in their ability and knowledge about how to achieve these goals. Longer-term aspirations of participants included:

- 36 per cent had identified they'd like to undertake more training
- 30 per cent said that they had a better idea of the type of work that they would like to do in the future

In final interviews with clients after the programme had ended, the majority of those who had got jobs reported that they were doing well including some who stated:

- they were continuing to make progress and receive support
- they were experiencing financial benefits for their household
- they had become employed following a placement
- they had been made permanent
- they had taken on extra responsibilities and training for future progression

Of the participants who had taken up paid work some were experiencing ongoing challenges:

- 12 per cent stated they were no better or worse off financially
- 24 per cent experienced ongoing difficulties with managing childcare

Of those who had not progressed into paid work, challenges were often associated with other circumstances in their lives, including mental health crises, being survivors of domestic violence, significant caring responsibilities (e.g., children with disabilities or family illness),

chronic illness, lack of support from family or lack of a wider support network. Nonetheless, many still reported positive impacts of the programme including taking up training or work experience opportunities and commented that even though they hadn't got a job, they had moved forward significantly and felt that they would not have been able to achieve this without the programme.

Financial outcomes

YWYW participants reported a range of positive impacts on their financial situation as a consequence of taking part in the project and for many there were direct benefits to household income:

- 80 per cent of respondents felt more confident in their finances after receiving benefits advice
- 97 per cent of participants who received welfare rights advice understood that the financial impacts of taking up paid work were as, or better than, they had expected
- of those who received direct support from the welfare rights advisors they gained an average of £222 per month additional income and £126 a month on reduced expenses.

The extra income earned from employment, benefit entitlement and improved financial management is helping participants and their families. Many interviewees describing being able to pay off debts and feeling less stressed about financial issues. Clients were mindful of the long-term benefits of their employment, i.e., even if their job didn't make much difference to the household finances currently, they would be able to progress to a better job in the future.

The YWYW personal budget available to participants played a significant role in supporting clients into work. This included financial support to pay for training and qualifications, laptops to facilitate job search, equipment for self-employment start-ups, driving lessons or childcare. Participants had limited family budgets and low incomes and would not have been able to access these opportunities without the support of the project.

Clients stated that they felt more financially independent and able to contribute to supporting their family. They were more positive about being financially stable in the future and felt that their finances were better managed due to the welfare rights support they had received including benefits advice, budgeting and money saving tips.

Wellbeing outcomes

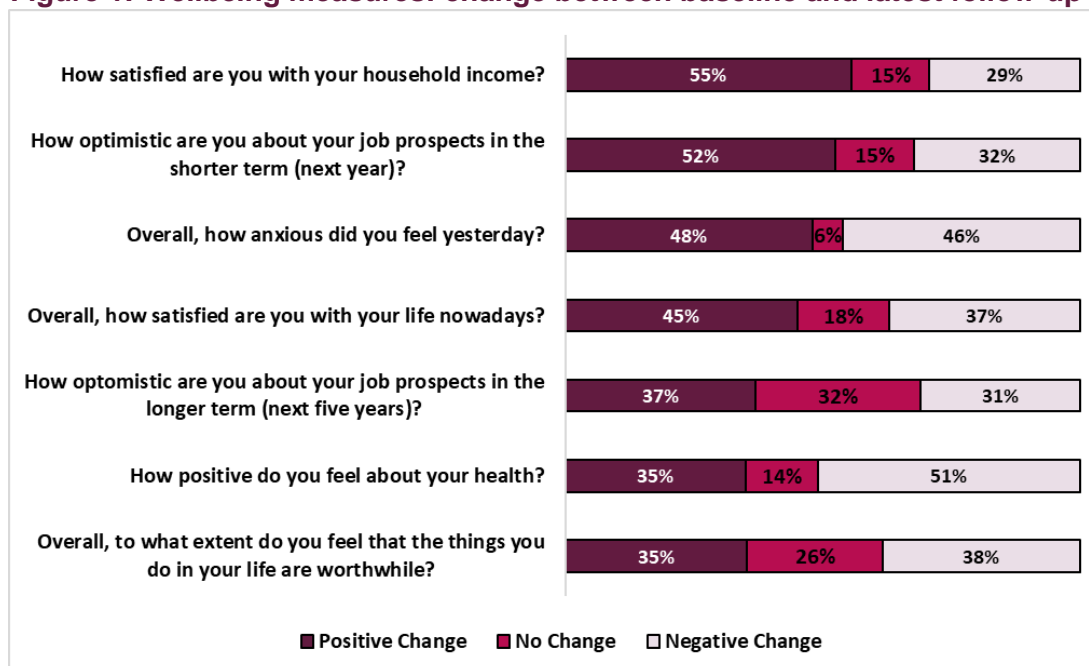
Respondents were asked to score for various wellbeing indicators between 0 to 10 at each wave of the survey. Figure 1 presents the percentage of individual respondents that improved, declined or stayed the same on each measure between their first and latest follow-up questionnaires:

- 55 per cent of participants reported improvement in satisfaction with household income
- 52 per cent were more optimistic about their short-term job prospects
- 45 per cent reported more satisfaction with their life which was more than the 37 per cent who had experienced a decline in life satisfaction
- approaching half of respondents experienced a reduction in levels of anxiety (48 per cent) but a similar amount (46 per cent) experienced an increase in anxiety

It is important to note that the programme was delivered over a period which included the COVID19 pandemic which was impacting on people's health, wellbeing and anxiety globally. This is likely to have influenced participants' responses to the questions which concerned

their mental and physical wellbeing. Following the pandemic, the country also entered a period of high inflation – especially food prices and high energy bills – leading to a cost-of-living crisis. This in turn impacted on participants’ wellbeing and feelings of anxiety.

Figure 1: Wellbeing measures: change between baseline and latest follow-up



Clients commonly reported feeling frustrated, distressed and unsure about the future before the programme. Some participants reported that taking part in YWYW had been life changing and many reported feeling more self-fulfilment, self-worth and a sense of purpose. They also felt better equipped to deal with life issues and to do something for themselves which they wouldn't have otherwise prioritised.

‘It’s the most for my confidence, it’s made me feel, it’s made me feel a real person do you know that? I actually thought I had lost my place in life to be honest with you, but now I just feel like I am so excited.’ (Bury Participant)

Some clients described their household as happier and stated that their relationships with their family had improved as a result of YWYW. They reflected that their partner and children could see they were happy which had a knock-on effect on the family as a whole.

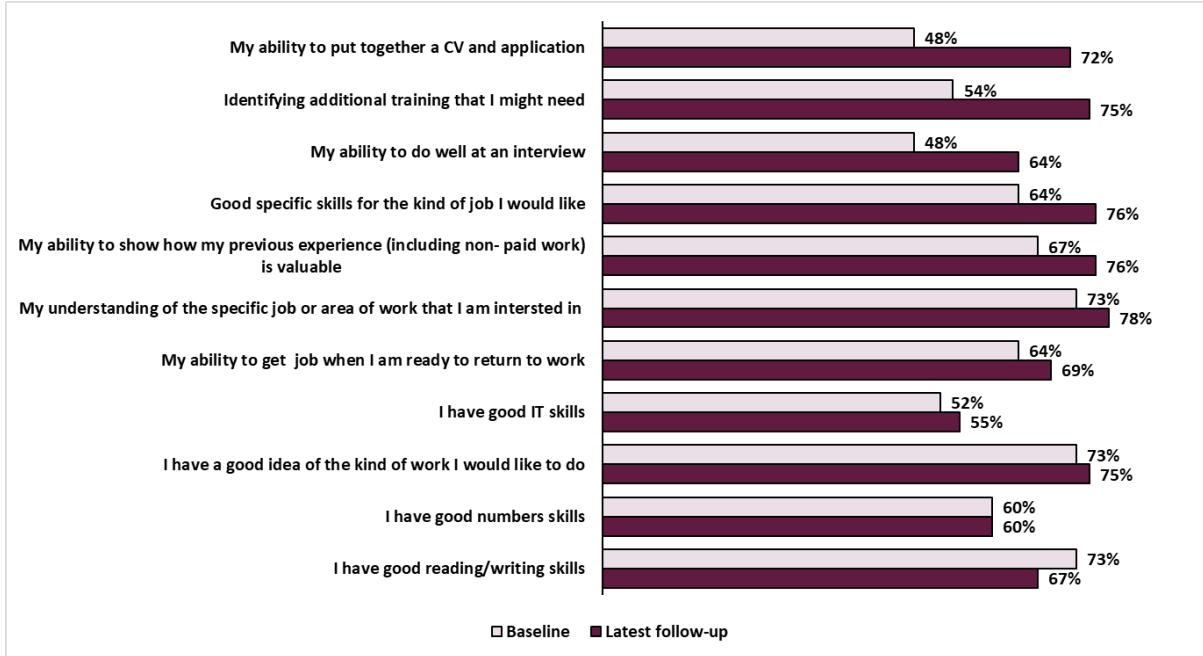
The most frequently stated outcome by participants from taking part in YWYW was an increase in their confidence and motivation. These outcomes which were identified by participants and support coaches as being critical in enabling progress into work. Many had started the programme with low levels of confidence due to a range of factors, including receiving rejections or a lack of response to job applications; a lack of experience of work or having been out of work for a long time; a lack of support network; or a lack of confidence with their English language skills.

The survey results in Figure 2 illustrate the differences in participants’ confidence in their skills and ability to get a job between baseline and their last follow-up survey. Participants’ confidence improved across all measures except for skills in reading, writing and number skills. The largest increases in confidence over time were observed in relation to the practical support and skills they had gained through YWYW including:

- 24 percentage point increase in participants who felt able to construct a CV and application

- 21 percentage point increase in being able to identify training needed
- 16 percentage point increase in their ability to do well in an interview
- 12 percentage point increase in having specific skills for the job they would like

Figure 2: Participants' confidence in skills at baseline and latest follow-up



The participants repeatedly stressed how valuable the support with preparation for interviews was. This included taking part in mock interviews to gain experience and get feedback and tips. This was particularly helpful for those who had little or no recent experience of interviews. Clients stated that support from coaches in reviewing job applications and coursework (for those undertaking education or training) helped to boost confidence levels.

The time spent working with the support coach was instrumental in improving participants' confidence and motivation. Many noted that the consistent encouragement from the support coach had in turn made them believe in themselves. This was particularly important in cases where the participant did not have support from their family or access to a wider support network.

***'It's made me more confident, you know because I've been out of work for like, since 2016. So, you know I have kind of lost my touch, lost my confidence and I've definitely gained my confidence back.'* (Luton Participant)**

The programme had highlighted options, opportunities and possibilities for participants. Participants described gaining clarity in what they wanted to do and where they wanted to be in the future which was motivating. At the end of the programme, many participants described feeling confident and optimistic about their future prospects in terms of finding work (if they hadn't already) and progressing in their career.

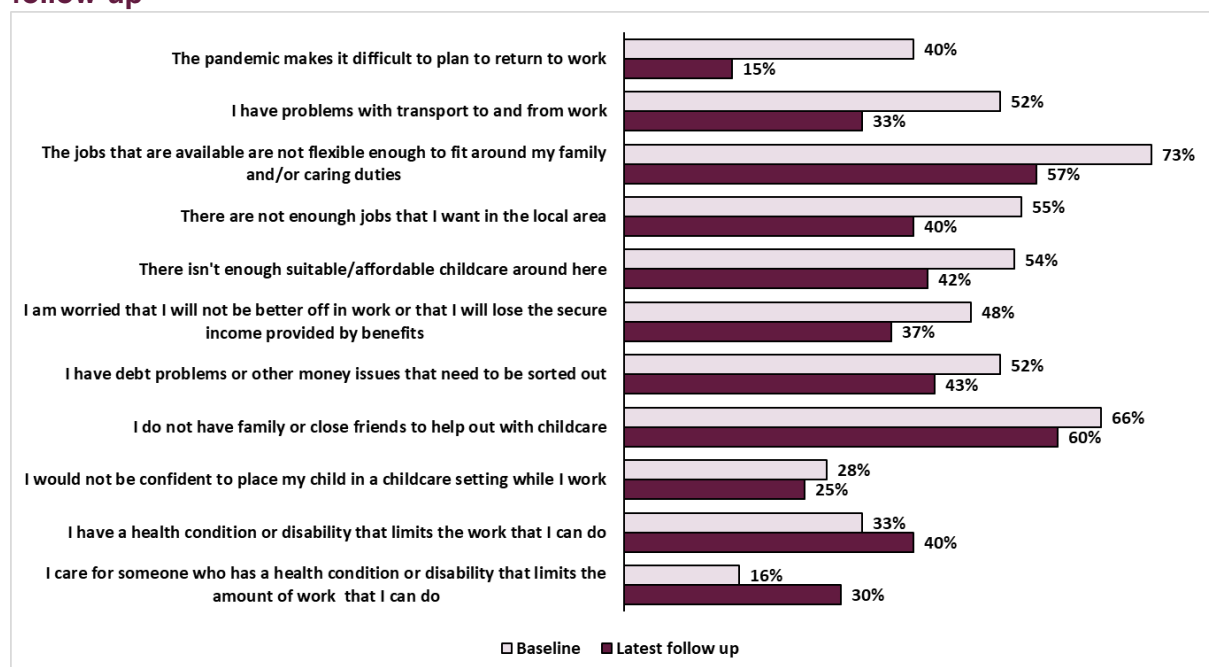
What Works

Benefits of the programme model

Figure 3 illustrates the change in participants' perceptions of the barriers and challenges to taking up work between baseline and final follow-up stages of the survey. It shows that there were improvements across the majority of measures. However, the two indicators relating to the participants' own health conditions or disability or their caring responsibilities for someone else with a health issue or disability shows that this barrier to work had become more entrenched over time.

The three indicators improving most over time are likely to reflect the difficult labour market conditions and the impact on daily life at the beginning of the programme given we were still in the midst of a global pandemic. This meant it was especially difficult for people to consider returning to work in 2020 with many jobs in many sectors furloughed for the best part of the year. Public transport was also largely restricted during the early period and many women bore the brunt of homeschooling that restricted their ability to participate in the labour market.

Figure 3: Participants' barriers and challenges in finding work at baseline and latest follow-up



By the final follow-up, fewer participants felt that they would not be better off if they took work and there was also a reduction in those who had debt problems that needed sorting out. Both of these factors may have been influenced by the on-going support from the welfare rights advisors to help participants with these issues.

The proportion of participants that felt there wasn't enough suitable or affordable childcare in their area had fallen by 12 percentage points by the follow-up survey but the level was still high with 42 per cent of participants reporting this as a challenge to obtaining work. Childcare issues were also mentioned by 60 per cent of respondents who said they did not have family or close friends to help out with childcare and this had only shifted slightly – reducing by just six percentage points over the period of programme. A quarter of respondents also said they would not be confident to place their child in a childcare setting while at work and this was only a three percentage point decline from the baseline data collected. These barriers to work may be more difficult to shift without consideration of how childcare provision may be re-positioned to community based solutions.

Amira had lost confidence after being out of work for a few years whilst caring for her young child. Once her child started school, she began to apply for jobs but had been unsuccessful. She began having sessions with the support coach and was supported to find and enrol in a suitable course (Level 3 Supporting Teaching and Learning Course). The YWYW personal budget funded this training, as well as a laptop and printer to support with her studies and job applications. Amira noted that she would not have been able to afford these items otherwise.

Amira had previously received no responses when applying for jobs but following training and support to improve her CV, she was offered an interview. YWYW also arranged a mock interview which she described as being crucial in helping her to feel confident and prepared.

Amira was successful in getting her *'dream job'* as a teaching assistant and has now been in her job for over a year which has been made permanent. She is continuing to study and is being supported to develop at work. Whilst YWYW was still running, Amira appreciated ongoing support from her coach and said that YWYW has:

'given me and my family a brighter future'

Overall, participants reported that all three elements of the YWYW model (support coaching, welfare rights advice and personal budget) were crucial to the success of the programme. Participants reported feeling supported in every way, not just in terms of employment. They felt that this kind of support was unique, hadn't experienced anything similar before, and it went above and beyond what they expected.

Personal support coach

Clients overwhelmingly highlighted the importance of their personal support coach in their experiences and the impact of the programme. All highlighted that the support coach put them at ease straight away, even if they had felt apprehensive at first. Participants valued the relationship built with the support coach, feeling listened to and able to open up. They reported feeling like they were treated with kindness and that the coach had their best interests at heart.

The consistency of the support coach throughout the programme was particularly important for clients. They valued the personalised approach of the programme: building up a relationship with the coach which meant that their individual circumstances were understood, they didn't feel judged, and they didn't have to keep re-telling their story. This approach meant that the support provided was appropriate and helpful. Some clients mentioned previous experiences (e.g., with agencies or JCP) where they had been directed to jobs which were unsuitable (e.g., due to caring responsibilities, hours, location, etc.). Sessions with the support coach gave clients a safe space and time to stop and consider what they wanted to do, exploring different options and being encouraged try things out.

They felt that they could speak to the coach about anything. The coaches were flexible in how they communicated and met with participants to suit their needs and circumstances (e.g. phone, Zoom, WhatsApp, a mobile phone App, in-person, and email). Participants felt comfortable contacting the coaches when they needed support and the coaches were always responsive. Similarly, participants didn't feel under pressure and reported that the coach was understanding and patient if they had not been able to make progress or needed to take a break due to wider circumstances (e.g., family issues).

Many participants had lots of competing demands on their time, so the support coach was really valuable in helping them to continue to make progress with the programme. Clients acknowledged this with many saying that they would have still been in the same position if it wasn't for the programme, or that their progress would have been much slower. Practical support included helping with completing forms, making calls, updating CVs, helping with research and applications for jobs and training.

Support coaches played an important role in helping participants to build their confidence and motivation. Again, this was particularly important for those who faced more challenges, such as: those who had not been in employment for a long time (or ever); those who did not have the support of family or friends; those who felt their English language skills needed improvement; or those who had previous negative experiences of employment, employment support or applying for jobs.

Welfare rights advice

Clients really appreciated the range of support that they received in terms of welfare rights advice. Whilst most received support and advice regarding benefits, this aspect of the programme also offered valuable wider support where available and needed, e.g., grant applications, food bank vouchers, budgeting support, liaison with other agencies.

Participants highlighted the complexity of the welfare system, and this was a particular challenge for some, including: those who had previously been in employment so did not have experience of accessing certain benefits; those who had recently immigrated to the UK; and those who had English as an additional language. Welfare rights advice was especially beneficial to these participants.

Janet was a carer for her daughter who has disabilities. She felt confused and daunted about her options in terms of getting work and found the complexity of the benefits system overwhelming. After a session with the Welfare Rights Adviser, she found out she was entitled to additional benefits which opened up more possibilities in terms of employment and childcare.

Janet appreciated the flexibility and consistency of the support she received, highlighting that the support coach understood her circumstances and did not put her under pressure. YWYW gave her the time and space to explore her options and the personal budget was crucial in allowing her to pursue training, which she would not have been able to afford.

Janet also received support in improving her CV and interview preparation. She credited the programme in boosting her confidence and helping her to feel like finding work was an option:

'Just having someone care that I might want to get into workforce is completely different.'

Janet got a job which fitted in around the needs of their family (including childcare). She said that the financial benefits had taken a huge amount of pressure off her partner and their family.

Personal budget

Clients often expressed that they would not have been able to afford the things that the personal budget allowed them to purchase. Many highlighted that they needed to prioritise things like household bills, clothes and items for their children, food, etc. Budgets became even more stretched as the cost-of-living crisis escalated. In some situations, participants highlighted that even if they could have potentially budgeted for some of the items covered by the personal budget, they would not have done this as they would prioritise things for their children or household over something (perceived to be) for themselves. The personal budget gave people freedom to test things out, giving them the confidence to do training, whilst still being able to change their mind if it didn't work out, making the spend less 'high stakes' than if they were taking money from already stretched family budgets.

In terms of the impact of particular purchases, laptops were extremely valuable, enabling participants to complete CVs and job applications much more easily. This was particularly important in households where access to digital devices was limited and/or where the use of devices was prioritised to support children's education. Similarly, many said they would not have been able to complete training and coursework without the laptop.

Support with the cost of childcare was also very important. For example, the personal budget was used to cover costs of childcare when participants went to interviews, studied, or during the first few weeks of employment before any free childcare could be accessed. Clients mentioned that they would have had to consider not going for interviews or taking jobs had it not been for this support. Similarly transport costs for meetings, interviews, training, work experience or to travel to work before a first wage was received could be covered which was really helpful.

Other impactful uses of the personal budget included supporting with set-up costs for clients pursuing self-employment, and driving lessons, which opened up more job options.

What worked less well? How could the programme be improved?

Participants felt the programme worked well for them and they expressed how thankful they were for the support. Many said that they couldn't believe the amount and range of support they had received. Participants who had not quite achieved what they hoped generally reported that this was due to circumstances beyond the scope of the programme, rather than anything lacking in the YWYW programme. A couple of participants mentioned that it may have been helpful if the programme was connected to employers to support participants into work.

Many expressed sadness that the programme was coming to an end. For some participants, they felt they needed or could benefit from continued support into the future. This was particularly the case for:

- those who had not been part of the programme for very long so hadn't achieved everything they had hoped to yet,
- those who had not yet reached a point where they felt confident in their future direction and how to get there (e.g. those who had not yet found a job, or were still completing training and were apprehensive about finding and securing work after completing training / when their circumstances would allow).

Despite this, many appreciated that support coaches had helped them to put as much as possible in place in terms of ongoing support (e.g., signposting to other organisations). Participants often expressed that they appreciated the flexibility of the programme and the

patience of the support coaches, particularly when they were facing personal difficulties, so having longer on the programme seemed to be important.

More opportunities for peer support / group activities were suggested as a possible improvement to the programme, although it was acknowledged that Covid hampered this in the early part of the programme. Additionally, because participants became involved at different points throughout the programme, this was more challenging. However, the celebration event in Luton at the end of the project was very well-attended and had enabled participants to meet others, make connections and friendships, and celebrate their achievements. Also, one support coach had set up a group WhatsApp in which people had been sharing support, ideas, successes, etc.

Discussion

This summary report provides evidence that YWYW offers a useful model for addressing the barriers and challenges experienced by potential second earners in low-income households. As such, YWYW provides an opportunity to address growing levels of child poverty and in-work poverty. The evaluation of the project has revealed that a large proportion of participants moved into work and took up training. In addition, there were substantial benefits to participants in terms of overall improvements to their financial circumstances and wellbeing. The provision of personalised and holistic motivational, financial and practical support has been critical in helping many participants to improve skills, take up work, and manage the challenges of balancing work and family life. In interviews, it was common for participants to describe the project as *'life changing'*.

The incentives to work amongst second earners in low-income families can appear particularly low. This is especially the case for those with primary caring responsibilities in larger families or for those balancing childcare responsibilities for pre-school children as well as having children of primary school age. The primary carer and potential second earner is often responsible for school drop offs or pick-ups around a relatively short school day. This also requires building in travel time for repeated trips to and from school and for some a reliance on poor public transport.

In addition, the precarity of work for many at the bottom end of the labour market, which may include irregular shifts or unsocial working hours, can make covering childcare difficult. This is not only in relation to employment opportunities which may be available to the second earner, but also requiring to cover childcare in relation to a partner's working patterns. Consequently, the types of work opportunities that may be available in the workforce are not always easily compatible with existing caring responsibilities.

Childcare issues often place obstacles in the path of making successful transitions back to work for second earners with primary carer responsibilities. The complexity of the childcare system, and its interaction with the welfare system, means there is limited availability of fully funded childcare options which further compounds these issues. The availability and accessibility of affordable childcare which is provided locally or is flexible enough to meet women's working patterns remains a significant issue for many. This can also mean that families are no better off financially when transitioning to work if relying on formal childcare. Preferences amongst some families can sometimes favour childcare which is covered by family or friends rather than in a more expensive formal setting.

Limited financial incentives for second earners in low-income households to look for or take up employment opportunities also arise from how Universal Credit (UC) operates at a household level. This is because of two key features of UC. Firstly, **the work allowance** which is the amount that can be earned before UC starts to be reduced for households responsible for a child or where a claimant has Limited Capability to Work (LCW) due to a long-term health condition or disability. Secondly, the **UC taper** which is the constant rate deduction at which the award is withdrawn once earnings exceed the work allowance.

The work allowance is currently set at £379 per month for households if they receive help from UC towards covering their housing costs e.g. rent. For households without housing costs the work allowance is set at £631 a month. After household earnings exceed the work allowance then a flat rate UC taper of 55 pence in the £1 is applied to UC entitlement above this threshold. This means a family only receives 45 pence in every £1 of UC entitlement once they earn more than the work allowance. When a second person in the household takes up work the work allowance does not increase and the second earner does not get their own work allowance.

Unless the first earner's wages are below the work allowance, the taper is applied to all of the second earners wages. For example, in a household with responsibility for a child or LCW which receives help from UC to cover their rent, once one person in the household works for more than the equivalent of just over nine hours a week at the current National Minimum Wage (£10.42 an hour for those aged 23 or over) the household's UC will be reduced by 55p for every £1 the second earner earns.

As income rises for any individual in the household above the work allowance and then exceeds the National Insurance primary threshold or Income Tax Personal Allowance the Marginal Deduction Rate also increases (MDR is sometimes referred to as the marginal effective tax rate⁴ which is the combined effect of tax and benefits deductions on income). This means the MDR increases from 55 pence in the pound due to the taper, to 61 pence in the pound if income exceeds the NI threshold, and to 70 pence in the pound if the Tax Personal Allowance is exceeded.

These financial disincentives within the UC system coupled with high costs for transport, childcare and training all contribute as barriers to return to work. When this is combined with the loss of time and flexibility to care for children and the need to balance a partner's working patterns this can present seemingly insurmountable barriers to improving employment rates amongst this group. However, YWYW has demonstrated that the provision of long-term, personalised support which empowers women to achieve their ambitions has the potential to significantly improve labour market participation for this group and to move families out of poverty.

At the time of analysis economic activity rates and employment rates have still not returned to pre-pandemic levels (April-June 2023)⁵ and the number of low-income households requiring working age income related benefits, including in-work households, is also at a record high. This is despite there being high levels of vacancies and labour shortages in some sector and some places across the country.

This combination of factors has led the Government to announce a number of initiatives in the Spring Budget 2023 which aim not only to increase economic activity but also to increase the amount of work undertaken by households who have low earnings and are reliant on working age benefits. As well as policies targeted at the long-term sick or disabled, many of the new welfare reforms introduced focus on UC households with potential second earners who may have Lead Carer responsibilities.

One of the more positive newly introduced welfare reforms include UC claimants now being able to claim up to 85 per cent of childcare support costs up front for parents moving into work

⁴ House of Commons Library (February 2022) *Reducing the Universal Credit taper rate and the effect on incomes* <https://commonslibrary.parliament.uk/reducing-the-universal-credit-taper-rate-and-the-effect-on-incomes/>

⁵ ONS (August 2023) Labour Force Survey. Dataset A02 SA: Employment, unemployment and economic inactivity for people aged 16 and over and aged from 16 to 64 (seasonally adjusted). <https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/datasets/employmentunemploymentandeconomicinactivityforpeopleaged16andoverandagedfrom16to64seasonallyadjustedada02sa>

rather than in monthly arrears from summer 2023⁶. The maximum support available in UC for childcare costs was also increased to £951 for one child and £1,630 for two or more children from July 2023. This will continue to increase by CPI each year until 2027-28. Additional free childcare hours will also be available to families with children aged 9 months to 2 years from September 2024.

Whilst the expansion of free childcare is a positive initiative, the evidence from YWYW is that finding suitable and accessible childcare that works around part-time work, irregular or unsocial hours, school holiday periods, and the juggling of work around school drop offs/pick-ups is an issue for many women or lead carers as well as how much it costs. For many, any additional hours taken up involve additional costs to supplement free provision as many providers charge parents for food, nappies etc. which is not covered by the free hours funding. For those accessing childcare through UC, it does not allow childcare costs to be recovered from attending interviews or training which creates specific barriers for second earners trying to transition into work. Even after the maximum amounts of childcare costs have been increased it can still be difficult to find childcare within these limits or cover the additional 15 per cent of costs from low earnings.

A more worrying aspect of newly announced welfare reforms is that the couples' Administrative Earnings Threshold (AET) is being abolished from 2024/2025 [footnote 6]. The AET determines whether UC claimants with earnings from work are allocated to the 'Light Touch' regime if monthly earnings are above this level or the 'Intensive Work Search' regime (IWS) if earnings fall below this level. Those in the IWS are required to meet with their Work Coach more frequently and are subject to the threat of sanction if they do not demonstrate they are actively looking for additional work.

The removal of the couple AET means that each person in the household, including the lead carer, will now be assessed individually. Each will be required to meet the newly increased individual threshold for AET. Conditionality requirements for non-working or low earnings partners (NW/LEPs) will now be assessed on individual earnings even if the household earnings are above what used to be the couple AET. Any partner with earnings below the individual AET will now be placed in the IWS.

Conditionality requirements have also been increased for all lead parents and carers of a child aged 1-11. Unless Jobcentre Plus is properly resourced to deliver meaningful support, including adequate time and resources for Work Coaches to help clients, then additional conditionality requirements will only result in increased pressures on this group which might make it harder for them to move into sustainable employment.

In addition, the Spring Budget 2023 provided costing for the further increase of the individual AET from January 2023 to the equivalent of 15 hours a week at NLW for each member of a household equivalent to 30 hours a week. This is a significant increase to the couple AET which since September 2022 stood at 19 hours a week at NLW between a couple.

This will ultimately mean far more partners will now be subject to the conditionality regime which can include sanctions to enforce conditionality rules. It is important to note that YWYW participants were clear that the quality of the relationship with their YWYW support coach, their perceptions of being treated as individuals and being supported to realise their ambitions at their own pace without threat of sanction was also fundamental to their progress. This is

⁶ HMRC (March 2023) Spring Budget 2023: Policy Costings.
https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/1142824/Costing_Document_-_Spring_Budget_2023.pdf

unlikely to be the approach taken by Jobcentre Plus given the limited time that is available for Work Coaches for each client and the punitive aspects of sanctions regime.

The DWP Equality Impact Assessment (EIA) for the removal of the couple AET⁷ and the proposals in the Spring budget to increase the AET⁸ acknowledge that the consequences of these policy changes will impact disproportionately on women, who are more likely to be lead carers and will increasingly be brought into the scope of sanctions in the IWS regime. In this context the evaluation of YWYW offers valuable insights which could inform the roll-out of future programmes:

- A one size fits all approach is not appropriate: some YWYW participants moved relatively quickly into work and needed primarily financial support to address practical barriers. For others however, longer-term and intensive support was needed. Many of the people who joined YWYW were facing complex personal, financial and practical challenges. For some clients these challenges were also entwined with mental and physical health issues (for themselves or those they were caring for), language barriers or cultural expectations around women's participation in the labour market. They needed long-term support from workers that they trusted to address these issues.
- Financial support is a critical complement to motivational and coaching provision. Improvements to household finances and the removal of anxiety around issues such as debt and digital poverty unlocked opportunities for many of the YWYW participants to participate in training and work experience in ways that had not previously been possible. It is important to note that the support provided by YWYW welfare rights advisors went well beyond better off in work calculations. Most of those benefiting from financial support lacked knowledge of the welfare system, were underclaiming benefits to which they were entitled and were not aware of the potential cost savings available to them. Long-term and intensive support was needed to address these issues, but the benefits were substantial. Increasing access to welfare rights support to low-income families could help to improve the labour market participation of this group.
- The social security system also creates structural barriers for many lead carers trying to return to work. This is especially the case for newly introduced conditionality measures within UC which are targeted specifically at lead carers and non-working or low earnings partners. Many design features of UC would need to be addressed if these structural barriers are to be reduced or removed for potential second earners with childcare responsibilities including: the work allowance, the taper, changes to the AET, and childcare allowances in UC which cover training, interviews and work preparation activities.
- Two key barriers and challenges persisted for YWYW participants: childcare and suitable flexible employment opportunities. Enhancements to the level and availability of financial support for childcare costs as outlined above is welcome, but there remain challenges for larger families (who made up a significant proportion of YWYW clients) and insufficient childcare supply means it remains difficult for parents looking for flexible options to fit around shift or part-time working. Perhaps because of these factors, many YWYW clients preferred informal childcare arrangements with friends and families. It was not in the remit of the project to influence childcare provision in the local communities in which it worked, but the evaluation evidence confirms a pressing need

⁷ DWP (April 2023) Equality Analysis: Removing the couple Administrative Earnings Threshold (Spring Budget 2023 announcement). <https://www.gov.uk/government/publications/changes-relating-to-in-work-progression-equality-analysis/equality-analysis-removing-the-couple-administrative-earnings-threshold-spring-budget-2023-announcement#policy-summary>

⁸ DWP (April 2023) Equality Analysis: Raising the Administrative Earnings Threshold (January 2023 change) <https://www.gov.uk/government/publications/changes-relating-to-in-work-progression-equality-analysis/equality-analysis-raising-the-administrative-earnings-threshold-january-2023-change>

to provide affordable and accessible childcare to support low-income families to participate in training and work.

- The focus of YWYW is on labour market supply rather than demand. In working with individuals to increase motivation and address personal challenges the project has addressed one side of the barriers facing potential second earners in low-income families. Additional focus on work with employers to increase family-friendly work which provides secure income to lift families out of poverty is also needed.
- Finally, there is potential to improve access to employment support by considering referral routes and in particular embedding support in contexts which families are accessing. The YWYW projects did not on the whole benefit from strong relationships with Jobcentre Plus but had relatively more referrals from community projects providing parental and family support. Integrating welfare rights and employment support into contexts providing holistic support to families (such as Family Hubs) could provide a mechanism for increasing the take up of these services amongst the target group.