

# Your Work Your Way: *Final Evaluation Report*

November 2023



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# Executive Summary

Your Work Your Way (YWW) 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. YWW 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 and just over half had three or more children. 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 six months or more.
- 76 per cent of participants had undertaken training or qualifications during the project.
- 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 describing 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 and contributed to a sense of empowerment and control over their own learning and employability journeys. Participants with low incomes and limited family budgets would not have been able to access these opportunities without the support of the project including:

- 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 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 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 for many 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)*

*'I appreciate all the help she's given me because, without her, I don't think I'd be where I am now.'* (Coventry participant)

*'It was the sort of holistic interaction with [the support coach]. It was having that person, I really felt like I had someone on my side. I just felt supported which you know, I think nowadays you don't really get that sort of feeling.'* (Taunton participant)

*'It is like having a personal coach. I think that is quite a valuable asset to have especially when someone has been out of work. It is obviously a bit scary coming off benefits because it is income that you're actually looking for, but once you are back in work it is mental health that improves, it is personal, you know, you feel good in yourself personally.'*  
*(Coventry participant)*

# 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. YWYW was funded by Barclays LifeSkills with the aim of tackling in-work poverty by supporting potential second earners in low-income families to enter into employment or self-employment. The project aimed to facilitate sustainable employment outcomes and enhance progression for those who take part in the scheme.

The Centre for Regional Economic and Social Research (CRESR) at Sheffield Hallam University were commissioned by CPAG to undertake a 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 to record client information on the barriers and challenges faced by YWYW participants and to track their progress.

## 1.1. 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; develop 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 issues<sup>1</sup> 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 in the programme received less than 12 months. Participation in the programme was voluntary and referrals came through a variety of routes including agencies delivering family support services. YWYW coaches also undertook extensive outreach, building relationships with community-based organisations involved in a range of activities including family support, early years, community education and volunteering. Parents also self-referred: some had seen promotion of the programme on social media or heard about it through friends and family.

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 seven per cent of children in families with two full-time earners.<sup>2</sup>

Providing employment support to help potential second earners in low-income households into work can therefore significantly reduce the risks of child poverty (Table 1.1). 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 later in Chapter 3).

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<sup>1</sup> 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>.

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



**Table 1.1: Economic status on programme entry**

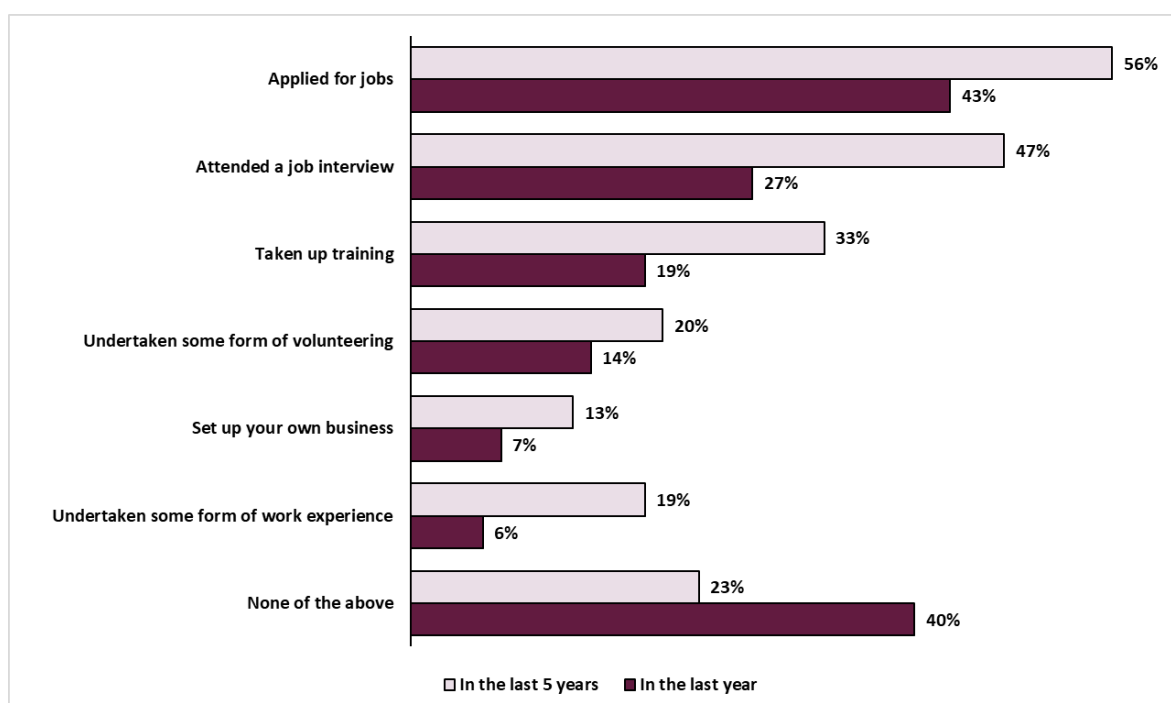
	Number	Per cent
Not in paid work and looking for work	42	60
Not in paid work and not looking for work	24	34
Volunteering	7	10
Undertaking training or education	6	9

N=70

Note: Categories will not sum to 100% as respondents could tick more than one category e.g., could be undertaking training or volunteering as well as not being in paid work.

Figure 1.1 shows client employment-related experience on programme entry. More than two fifths of clients had applied for jobs in the previous year, while almost half has attended a job interview in the previous five years.

**Figure 1.1: Employment-related experience on programme entry**



N=70 (In the last year); N=70 (In the last 5 years)

Interviewees expanded upon this, highlighting a range of reasons for becoming involved in Your Work Your Way. Unsurprisingly, many said that they needed support and advice to be able to find work. Some had been looking and applying for jobs but were struggling with applications and had experienced a lot of rejections. They hoped that the programme would help them to improve their CVs and interview skills, support them with job searches and help them to find opportunities that were suitable for their circumstances.

A significant minority of participants were experiencing pressure from Jobcentre Plus to take up work, however they were sometimes unsure about what their options were if they were in receipt of particular benefits (such as carers allowance) and the level of work they would be able to undertake, given their family’s financial situation. Support with working through their financial options and barriers in terms of welfare rights was highlighted as a need for some participants. YWYW was seen to provide an opportunity for participants to explore opportunities for more sustainable jobs and

careers than they may have previously thought were available. As well as enabling them to support their family financially, some participants also felt that this would help them to develop their confidence and independence:

*“I thought maybe I should do something for me” Luton Participant*

Many felt anxious or daunted about getting work, having been out of work for a long time or having a lack of experience of work (often due to childcare responsibilities) or, conversely, having never been out of work before. Participants reported feeling unsure about their options and lost. Many reported that their first supportive conversations with their support coach made them quickly comfortable and confident that they could help.

Some participants were facing practical barriers that they hoped the programme would support them with. Most needed work to be flexible around childcare commitments whilst others had transport issues, which limited the jobs they were able to apply for. Some participants needed support in gaining skills for work, through gaining formal qualifications and/or more informal support and training, such as with social skills, communication, and interview skills. Furthermore, many participants did not have the financial means to overcome these practical barriers. For example, paying for training courses, having access to a laptop for completing job applications and training, transport costs, and other equipment needed (e.g., for self-employment).

## Project Outcomes

This section provides evidence on the outcomes of the project, drawn from longitudinal participant surveys and interviews with YWYW participants. It provides evidence on the progress made by YWYW participants in addressing the complex barriers that many women and potential second earners in low-income families face when seeking to enter work, including navigating the benefits system and a challenging labour market.

Table 2.1 outlines the number of participants completing the baseline survey (70) and subsequent survey waves (68 participants at Wave 1; 55 at Wave 2; and 32 at Wave 3), broken down by area. Not all clients were asked to complete all three survey waves as those that joined the programme later completed only a baseline and single follow-up survey to allow sufficient time between waves for any changes to be identified.

**Table 2.1: Questionnaire responses**

	Baseline		First follow-up		Second follow-up		Third follow-up	
	Number	Per cent	Number	Per cent	Number	Per cent	Number	Per cent
Luton	27	39	27	40	22	40	14	44
Taunton Deane	23	33	21	31	14	26	8	25
Bury	10	14	10	15	9	16	3	9
Coventry	10	14	10	15	10	18	7	22
Total	70	100	68	100	55	100	32	100

### 2.1. Work related outcomes

More than half of the YWYW participants (54 per cent<sup>3</sup>) participated in paid work at some point during their engagement with the project. Of those who had been on the programme for at least six 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 2.2).

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

<sup>3</sup> 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.

- 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.

**Table 2.2: 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 follow-up 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

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.

Caution needs to be applied comparing outcomes across programmes which have different target groups and approaches, and different approaches to measuring outcomes. However, some benchmarking data can be applied to locate the outcomes of YWYW in the context of similar interventions which provide holistic and flexible support models to groups that are experiencing labour market disadvantage. For example, recent evaluations of Talent Match<sup>4</sup> and Making it Work<sup>5</sup> showed that they achieved employment outcomes of 46 per cent and 30 per cent of clients respectively. In contrast to YWYW participants who had high levels of sustained employment (49 per cent), seventeen per cent of Talent Match clients sustained employment for six months or more

Table 2.3 below shows the proportion of clients who had obtained paid work at any point by client group. There were higher proportions securing work among those:

- Aged 35-39 years.
- With no health conditions/illnesses.
- With English as their main language.

<sup>4</sup> Damm et al. (2020) Understanding the Impact and Value of Talent Match <https://blogs.shu.ac.uk/talentmatch/files/2020/07/tm-eval-impact-value-final-2020.pdf>

<sup>5</sup> Dayson, Pearson and Sanderson (2017) Evaluation of Making it Work: Assessment of Impact and Value for Money <https://www.shu.ac.uk/centre-regional-economic-social-research/publications/evaluation-of-making-it-work-an-assessment-of-impact-and-value-for-money>

- With fewer children.
- With youngest child aged under one or three-four years.
- Who had previously had a paid job (proportion securing work also reduces with time since last job).
- With a qualification at degree level or above.
- Who completed their latest follow-up survey 13 months or more after they joined the programme (rough indication of longer period of support).

There were lower proportions securing work among those:

- Aged 40+ years.
- With health conditions/illnesses.
- With English not as their main language.
- With three or more children.
- With youngest child aged one-two years or five years or above.
- Who had no caring responsibilities.<sup>6</sup>
- Who had never had a paid job.
- Who had not achieved a qualification at degree level or above.
- From the Taunton Deane area.
- Whose latest follow-up survey was completed less than 13 months after they joined the programme (rough indication of shorter period of support).

**Table 2.3: Undertaken any paid work since starting on the programme by client group**

	Per cent gained work
<b>Programme area</b>	
Bury	60
Coventry	60
Luton	56
Taunton Deane	48
<b>Age</b>	
18-29	*
30-34	55
35-39	81
40+	36
<b>Physical or mental health condition/illness</b>	
Yes	41
No	67

<sup>6</sup> 95 per cent of participants had children aged 18 years or under living with them either full or part-time. Caring responsibilities were defined in the survey as responsibility for caring for someone who has a long-standing health condition, illness or disability or problems related to old age.

	<b>Per cent gained work</b>
<b>Ethnicity</b>	
White: English/Welsh/Scottish/Northern Irish/British	55
Other	54
<b>Main language</b>	
English	60
Other	46
<b>Number of children</b>	
1	67
2	60
3	50
4+	45
<b>Age of youngest child</b>	
0	78
1-2	44
3-4	71
5+	44
<b>Caring responsibilities</b>	
Yes	73**
No	49
<b>Ever had a paid job</b>	
Yes (in total)	59
Yes - under 1 year ago	68
Yes - 1-4 years ago	60
Yes - 5+ years ago	47
No	22
<b>Qualification at degree level or above</b>	
Yes	68
No	49
<b>Months between baseline and latest follow-up</b>	
4-6 months	18
7-12 months	47
13-17 months	68
18+ months	69

Note: Base number of respondents with a response to question for at least one follow-up Survey Wave N=68

\*Based on 5 clients or under – data suppressed.

\*\* based on small numbers so treat with caution.

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. A key aspect of the YWYW model which had contributed

to successful employment outcomes was the one-to-one and on-going individual support given to participants by the coaches.

This included support to apply for jobs which was frequently mentioned by participants as a key impact of the programme for them. Support to help them to update and structure their CV effectively had led to many more job interviews whereas previously 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. However, this was often tempered by the limitations of suitable jobs available locally, and the time away from paid work that the majority of clients had experienced. Evidence of the positive benefits of YWYW on longer-term career aspirations amongst respondents 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 had continued to be supported when they had gone into work.
- They were experiencing financial benefits for their household.
- They were continuing to make progress.
- 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.

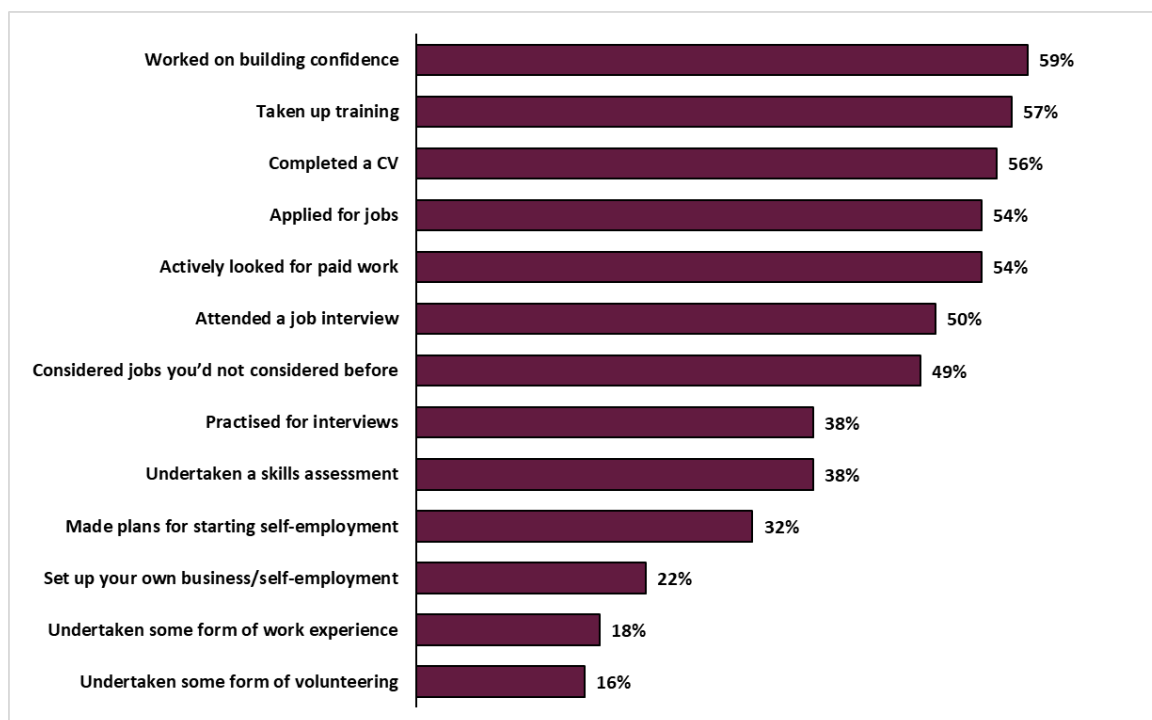
Of those who had not progressed into paid work, challenges were often associated with circumstances in their lives, including mental health issues, being survivors of domestic violence, significant caring responsibilities (e.g., children with disabilities or family illness), chronic illness, lack of support from family or lack of a wider support network. This indicates the need for holistic models of support for the significant numbers of low-income families who are experiencing complex challenges, and which

addresses barriers to work alongside health and social care needs. Nonetheless, many of this group still reported positive impacts of the programme 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. Some did not yet feel ready for work and were keen to build up their skills and experience (e.g., through training or volunteering) to be prepared for working in the future (e.g., if their health improved, or when their children went to school).

Figure 2.1 shows client work-related experience since joining the programme. Half or more of clients had:

- Worked on building confidence (59 per cent).
- Taken up training (57 per cent).
- Completed a CV (56 per cent).
- Actively looked for paid work (54 per cent).
- Applied for jobs (54 per cent).
- Attended a job interview (50 per cent).

**Figure 2.1: Work related experience undertaken by clients since starting on the programme**



Note: Base number of respondents with a response to question for at least one follow-up Survey Wave N=68

Clients were also asked if they had undertaken any training courses or qualifications. Combining the responses to this question with those indicating they had taken up training in Figure 2.1, finds 76 per cent of clients in total had started some form of training since joining the programme. Table 2.4 shows the type of training courses or qualifications undertaken by clients.



**Table 2.4: Type of training courses or qualifications undertaken by clients since starting on the programme**

	Number	Per cent
Yes - a training course	30	48
Yes - more than one training course	12	19
Yes - driving lessons	12	19
Yes - I got a qualification	7	11
No	19	30

Note: Base number of respondents with a response to question for at least one follow-up Survey Wave N=63

## 2.2. 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 led to 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 develop their career and progress to a better job in the future.

The YWYW personal budget available to participants played a significant role in supporting clients into work. Table 2.5 below shows a summary of the type of paid support received by clients, while Table 2.6 provides a breakdown of the budget spend for the project. Support included financial support to pay for training and qualifications, laptops to facilitate job searches, 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.

**Table 2.5: Type of paid support received by clients**

	Number	Per cent
Yes - a training course	40	59
Yes - equipment	36	53
Yes - other	19	28
Yes - childcare	4	6
No	7	10

Note: Base number of respondents with a response to question for at least one follow-up Survey Wave N=68

**Table 2.6: Total budget spend**

Cost	Amount (£)	Number of Clients
Training	53,212	*73 courses funded
Laptops and printers	21,046	48
Software & accessories	2,096	48
Travel	1,014	22
Work & Interview clothing	2,803	18
Materials to start business	8,480	15
Professional fees	439	6
Certificate translation/ENIC/documents	371	6
Mobile phones	515	5
Childcare	2,968	5
Total	92,944	

Just over two fifths of clients were recorded via the project's management information system as being referred for further support or advice. Many clients were also signposted to various services, such as voluntary organisations, family support services and wellbeing and health provision, in addition to the referrals recorded (Table 2.7).

**Table 2.7: Referrals recorded via project's management information system**

	Number	Per cent
Referred for further support/advice (in total)	34	49
CAB/other advice service	7	10
College/training centre	2	3
Food bank	2	3
Mental Health and UC project (internal department)	1	1
Social services	1	1
Other charity/community group	2	3
Other referral agency	19	27

N=70

The impact of the programme on clients included them feeling more financially independent and contributing to supporting their family. They were more positive about being financially stable in the future, with some discussing their hopes for buying a family home, taking holidays and trips with their children, and helping their children financially in the future.

**Table 2.8: Did the benefits check lead to any of the following...?**

	Number	Per cent
Support with managing your money	29	48
Support with debt or arrears	22	36
Advice on support with childcare costs	19	31
Additional income you could claim	18	30
Advice for reducing expenses	11	18
Don't know*	11	18

Note: Base number of respondents with a response to question for at least one follow-up Survey Wave N=61

\*No changes indicated at any follow-up stage, only 'don't know'

Clients also felt that their finances were better managed due to the welfare rights support they had received including benefits advice, budgeting and money saving tips. Almost all clients (90 per cent) indicated they had received benefits advice and Table 2.8 shows the impact of this on clients. For almost half, the advice had led to support with managing their money. For almost one third advice had led to additional income they could claim, and for 18 per cent it had led to reduced expenses. Table 2.9 indicates these clients gained an average of £222 per month additional income and £126 a month on reduced expenses.

**Table 2.9: Benefits check financial outcomes - approximate amounts per month (latest follow-up response)**

	Number	Average (mean) (£)	Min. (£)	Max. (£)	Total (£)
Advice for reducing expenses	9	126	40	300	1,130
Additional income you could claim	13	222	50	700	2,885

Half of clients (51 per cent) had received welfare rights advice about the impact on their finances of moving into work. Of these, almost all (97 per cent) reported that the financial impacts of taking up paid work were as, or better than, they had expected (at latest follow-up). Almost two fifths also indicated the advice had encouraged them to look for work.

**Table 2.10: Did the 'Better Off' calculation change how you think about working?**

	Number	Per cent
Yes - it's encouraged me to look for work	13	37
Yes - it's encouraged me to consider finding better paid work	12	34
Yes - it's encouraged me to consider working more hours	10	29
Yes - it's discouraged me to consider working more hours	1	3
Yes - it's discouraged me to consider finding better paid work	1	3
No - I feel the same about working as I did before the calculation*	12	34

Note: Base number of respondents with a response to question for at least one follow-up Survey Wave N=35

\*No changes indicated at any follow-up stage

Financial outcomes were also recorded via the project's management information system. Table 2.11 shows 76 per cent of clients reported some form of financial gain and Table 2.12 indicates the amounts recorded. There were several other outcomes recorded via the management information system related to the support they received (see Table 2.13 below).

**Table 2.11: Financial outcomes recorded via project's management information system**

	Number	Per cent
Any financial gains? <b>(in total)</b>	53	76
One-off financial gain	41	59
Earnings	25	36
Increase in monthly household income (confirmed)	22	31
Unclaimed benefits identified and now claimed	19	27
Increase in monthly household income (estimated)	10	14
Reduced benefits due to earnings	6	9

N=70

*Confirmed income = expected as reported and confirmed by client, e.g., from earnings or benefit award.  
Estimated income = most probable income if there were variables in client circumstances e.g., if a client started work and reported wages to CPAG, WRA calculated increase in the household income but if there were variables e.g., clients' husband was self-employed with fluctuated earnings, the increase could change depending on partner's income reported in the assessment period, hence 'estimated'.*

**Table 2.12: Financial outcomes recorded via project’s management information system (amounts)**

	Number	Average (mean) (£)	Min. (£)	Max. (£)	Total (£)
Earnings*	25	11,824	760	28,600	295,609
Increase in monthly household income (confirmed)	22	4,132	150	13,860	90,911
Increase in monthly household income (estimated)	10	4,384	1,100	9,060	43,835
One-off financial gain	41	872	40	5,881	35,765
Reduced benefits due to earnings*	4	3,061	872	4,695	12,242

\*Annual figures

**Table 2.13: Other outcomes recorded via project’s management information system (amounts)**

	Number	Per cent
Client taking ESOL	17	24
Driving Lessons	12	17
Action taken (by client) over debt/arrears	7	10
Client started volunteering	7	10
Childcare secured	6	9
Childcare funding secured/increased	5	7
Client has increased their hours at work	4	6
Action taken (by client) over high costs	4	6
Client supported to change working hours	2	3
Client no longer subject to conditionality	2	3
Client accessing counselling	1	1

N=70

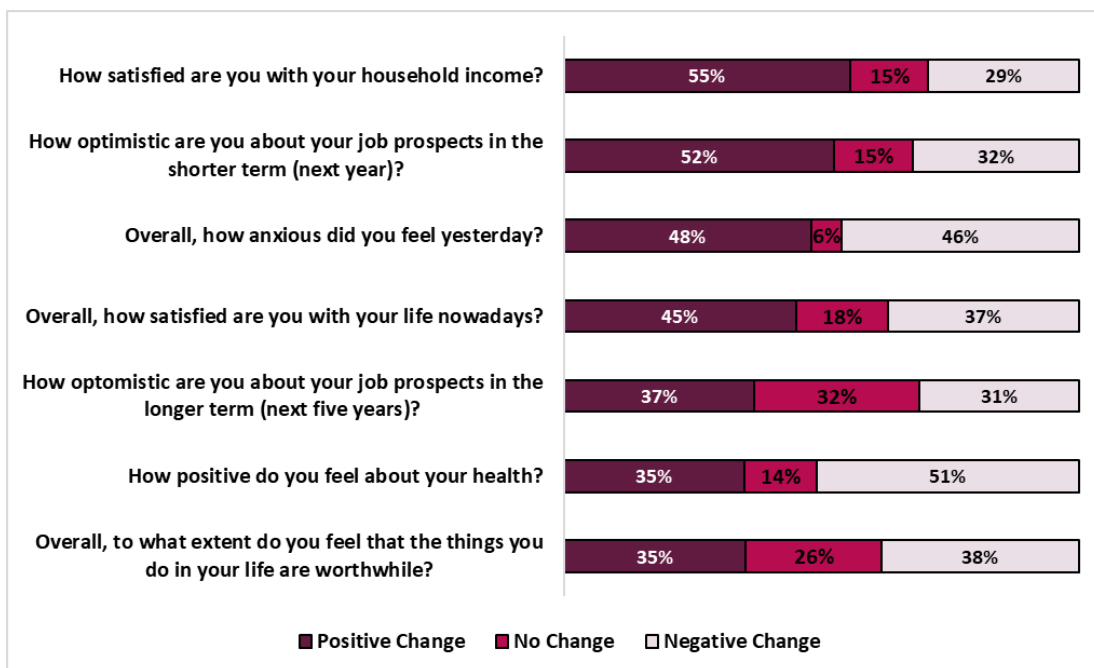
### 2.3. Wellbeing outcomes

Respondents were asked to give a score of between 0 to 10 for various wellbeing indicators at each wave of the survey. Figure 2.2 presents the percentage of individual respondents that improved, declined or stayed the same on each measure between their first and latest follow-up questionnaires. In many cases, more respondents experienced positive rather than negative change across a range of these measures:

- 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 Covid-19 pandemic which was impacting on people’s health, wellbeing and anxiety globally, and is evidenced in the UK by an overall decline in levels of life satisfaction.<sup>7</sup> 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. Given that the starting point for many YWYW clients was that they faced complex barriers and were some distance from the labour market, it is perhaps unsurprising that in the context of the Covid-19 pandemic and the cost-of-living crisis, there is a sense of mixed, and perhaps fragile, progress in relation to wellbeing measures.

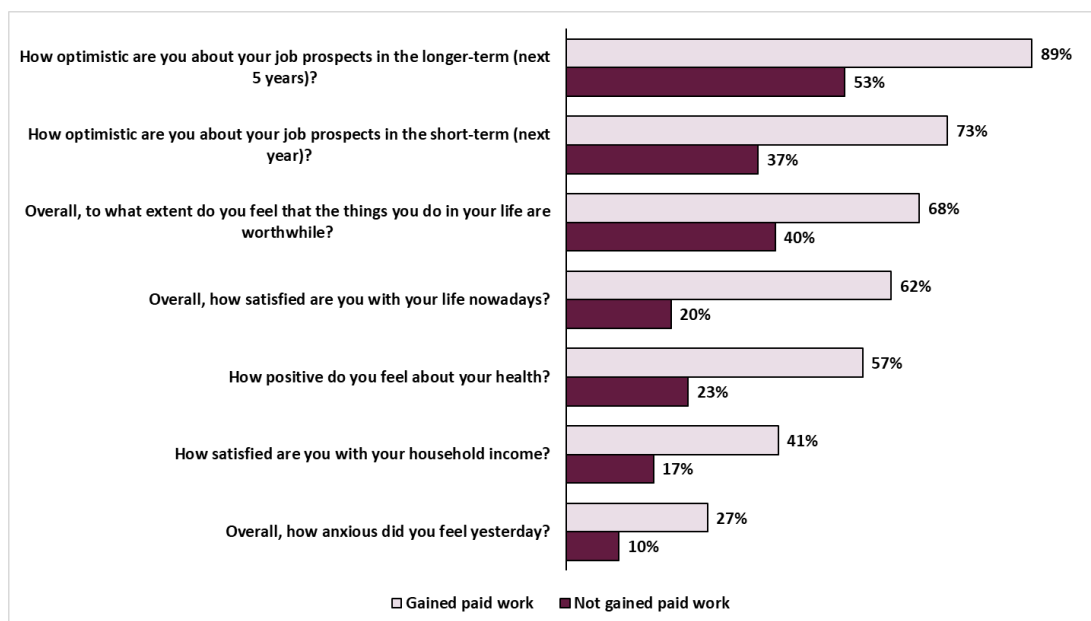
**Figure 2.2: Wellbeing measures: change between baseline and latest follow-up**



Note: Base number of respondents with a response to question for at least one follow-up Survey Wave N=65

<sup>7</sup> Office for National Statistics Annual Population Survey <https://www.ons.gov.uk/peoplepopulationandcommunity/wellbeing/articles/ukmeasuresofnationalwellbeing/dashboard>

**Figure 2.3: Wellbeing measures: 'high' or 'very high' score at latest follow-up by if gained paid work or not since starting on the programme**



Note: Base number of respondents with a response to question for at least one follow-up Survey Wave: N=37 (Gained paid work); N=30 (Not gained paid work)

'High'=score of 7-8; 'Very high'=score of 9-10. The groupings for anxiety are different: 'High'=score of 3-2; 'Very high'=score of 0-1.

Further analysis finds lower levels of wellbeing among participants who did not find work at any point. As Figure 2.3 shows, the proportion reporting a 'high' or 'very high' score on the wellbeing indicators at their latest follow-up was lower on every measure for those who had not gained paid work compared to those who had. The most notable difference was how positive participants felt about their health, with 57 per cent of those who had gained paid work reporting a 'high' or 'very high' score compared to just 23 per cent of those who had not.

There were differences in scores initially at baseline between those who went on to find work and those who did not, but these were less pronounced, indicating a widening in the differences in levels of wellbeing between these groups. Indeed, analysis examining if scores improved, declined or stayed the same, reveals lower proportions reporting positive change on every measure for those not finding work compared to those who did, and higher proportions for negative change on every measure excluding how anxious participants felt.

Some participants reported that taking part in YWYW had been life changing. Before the programme, clients commonly reported feeling frustrated, distressed and unsure about the future. After taking part in YWYW, many reported feeling more self-fulfilment, self-worth and a sense of purpose. Many reported feeling proud of their achievements, better equipped to deal with life issues and that the programme had enabled them to do something for themselves which they wouldn't have otherwise prioritised.

*'It is like having a personal coach. I think that is quite a valuable asset to have especially when someone has been out of work. It is obviously a bit scary coming off benefits because it is income that you're actually looking for, but once you are back in work it is mental health that improves, it is personal, you know, you feel good in yourself personally.'* (Coventry 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. Clients felt that they could now help their families (in particular, taking away some of the financial pressure) rather than being the recipient of help.

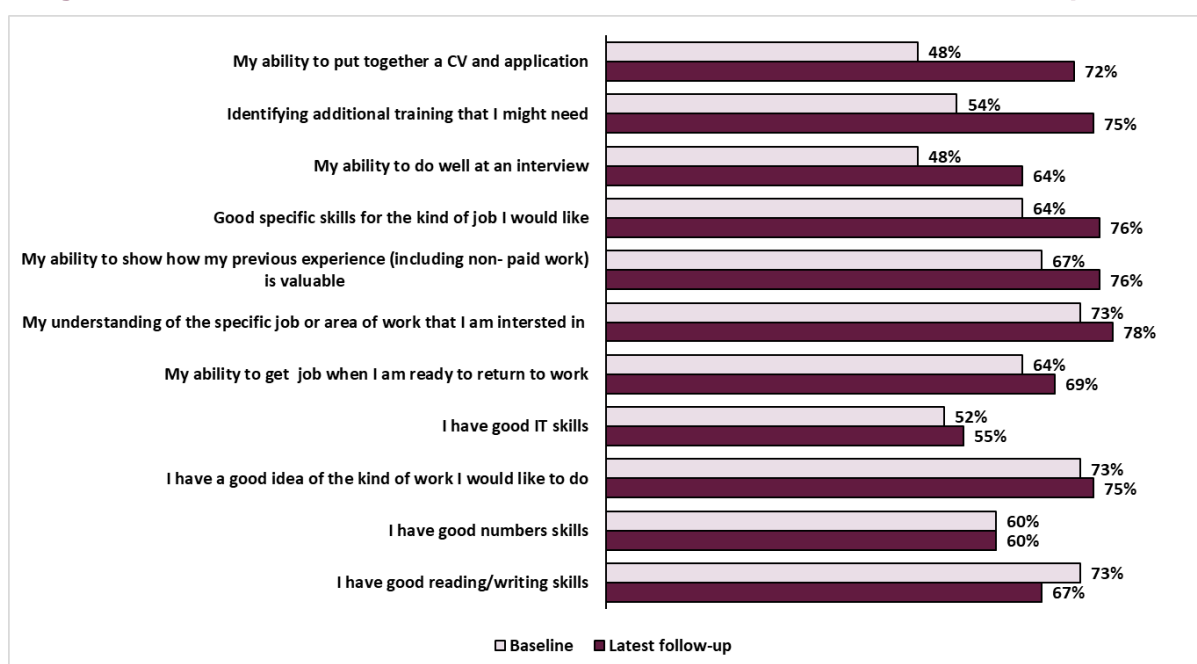
The most frequently stated outcome by participants from taking part in YWYW was an increase in their confidence and motivation. These outcomes were identified by participants and Support Coaches as being critical in enabling progress into work. Many had started the programme with low levels of confidence 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.

*'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)

This increase in confidence is confirmed by the survey results in Figure 2.4 which shows 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 numbers 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 an interview.
- 12 percentage point increase in having specific skills for the job they would like.
- Nine percentage point increase in their ability to demonstrate their previous experience is valuable including non-paid work.

**Figure 2.4: Participants' confidence in skills at baseline and latest follow-up**



Note: Base number of respondents with a response to question for at least one follow-up Survey Wave N=67



The participants repeatedly stressed in the interviews how valuable the support with preparation for job 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. Additionally, YWYW coaches worked with Smart Works (a charity providing clothes for women for interviews and work, alongside coaching) which clients also found helpful on a practical level as well as to increase their confidence. Similarly, they stated support from coaches in reviewing job applications and coursework (for those undertaking education or training) helped to boost confidence levels.

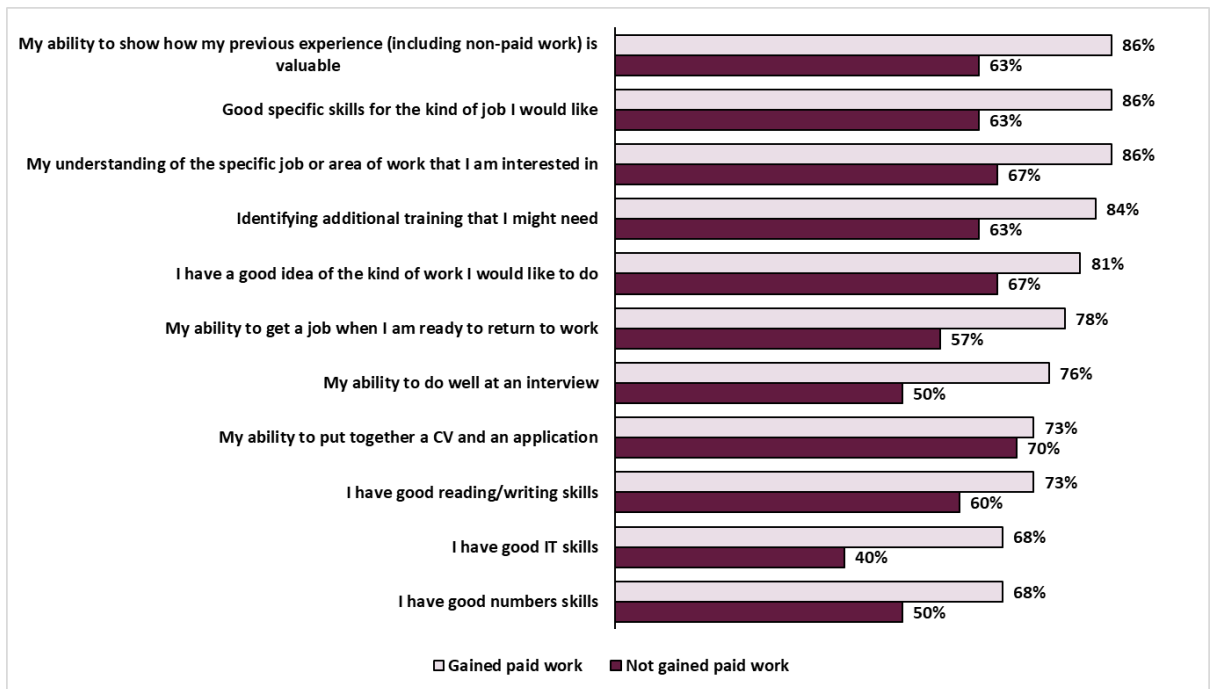
The time spent working with the support coach was instrumental in improving participants' confidence and motivation. Many noted that the consistent encouragement from the support coach had in turn made them believe in themselves. This was particularly important in cases where the participant did not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

Further analysis finds lower levels of confidence with skills among participants who did not find work at any point. As Figure 2.5 shows, confidence at their latest follow-up was lower on every measure for those who had not gained paid work compared to those who had. The most notable differences were with how confident participants felt with their IT skills and ability to do well at an interview (28 and 26 percentage points difference respectively between those who had gained paid work and those who had not).

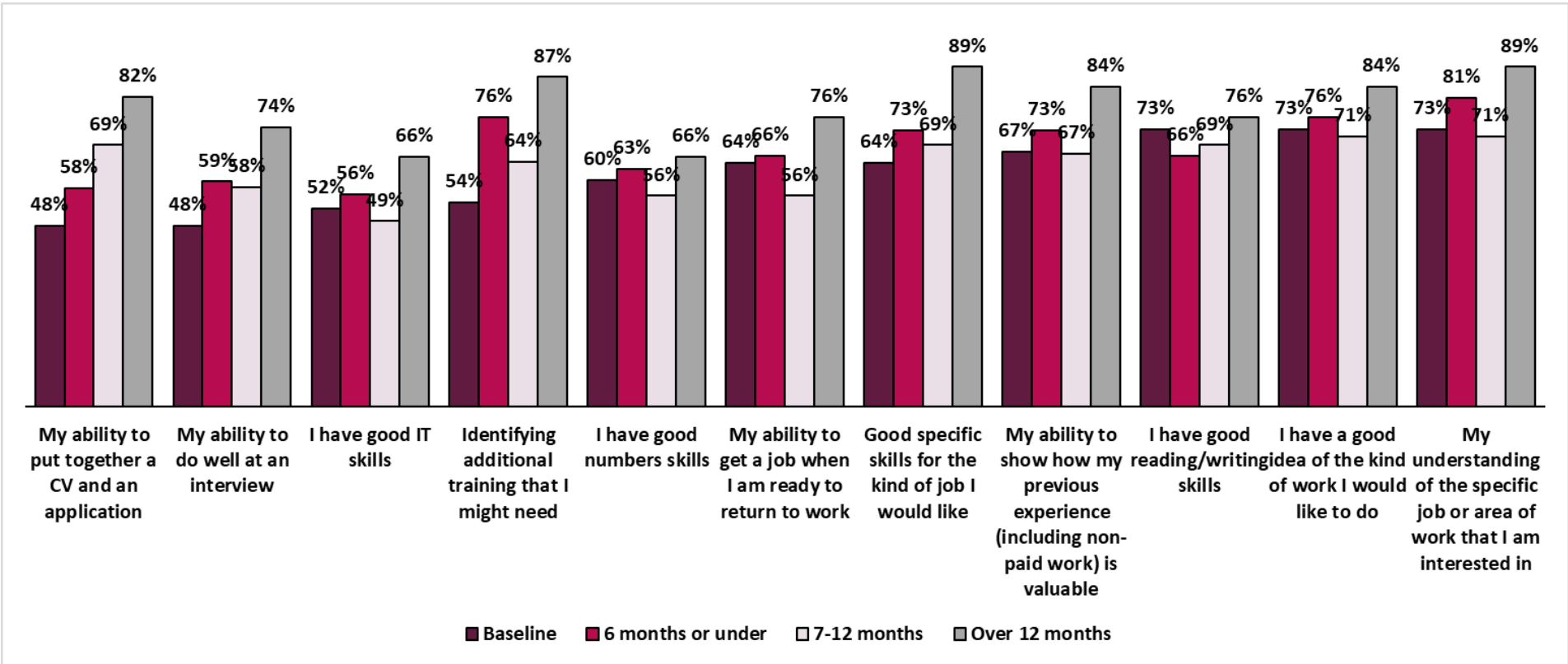
**Figure 2.5: Participants' confidence in skills at latest follow-up by if gained paid work or not since starting on the programme**



Note: Base number of respondents with a response to question for at least one follow-up Survey Wave: N=37 (Gained paid work); N=30 (Not gained paid work)

Examining levels of confidence with skills by time period between baseline and follow-up survey, shows the highest levels of confidence reported among responses collected more than 12 months after initial engagement with the programme (see Figure 2.6 below). This suggests an accumulation of benefits over time from engagement with the programme in terms of building confidence with skills and ability to get a job.

Figure 2.6: Participants' confidence in skills at different follow-up stages



N=67 (Baseline); N=59 (6 months or under); N=45 (7-12 months); N=38 (over 12 months)

### **Farah (Luton) – building confidence and skills for the future**

**Farah** has four children under the age of four. The family was struggling financially as Farah was not working and her husband had cut down his working hours to support with childcare as they do not have family or friends close by to help out. Farah had previously worked as a carer in a hospital but was finding it difficult to find jobs which fit around caring for her children. Advice on Welfare Rights through YWYW was very beneficial as the family were not aware they could claim child benefit for their youngest two children.

Farah found the support coach to be very helpful as she was struggling with her mental health and feeling lost. The sessions helped Farah to identify that she would like to pursue self-employment and she enrolled on and completed courses to improve her skills. The personal budget helped her to pay for these courses and equipment she needed (such as replacing a broken sewing machine and paying for a ring light for photographing her work) which the family would not have otherwise been able to afford. The programme was also able to advise Farah's husband on accessing a grant to support him to undertake training to further his career.

Farah described feeling encouraged and inspired by the support of YWYW. The ongoing support from the support coach, welfare rights advisor, her sewing tutor and other participants on the YWYW programme was crucial in improving her confidence, wellbeing and motivation.

*'It provides everything I needed at the right time and they gave me information, there's good people in the team and they're always willing to help me whenever I need it.'*

Farah feels much more positive about the future and described YWYW as being *'life-changing'*. Although she has not yet begun working she has made significant progress, gaining skills and making plans for starting her own business once her youngest children are in education.

*'Everything changed after I came to this programme... I never expected it, I feel so positive.'*

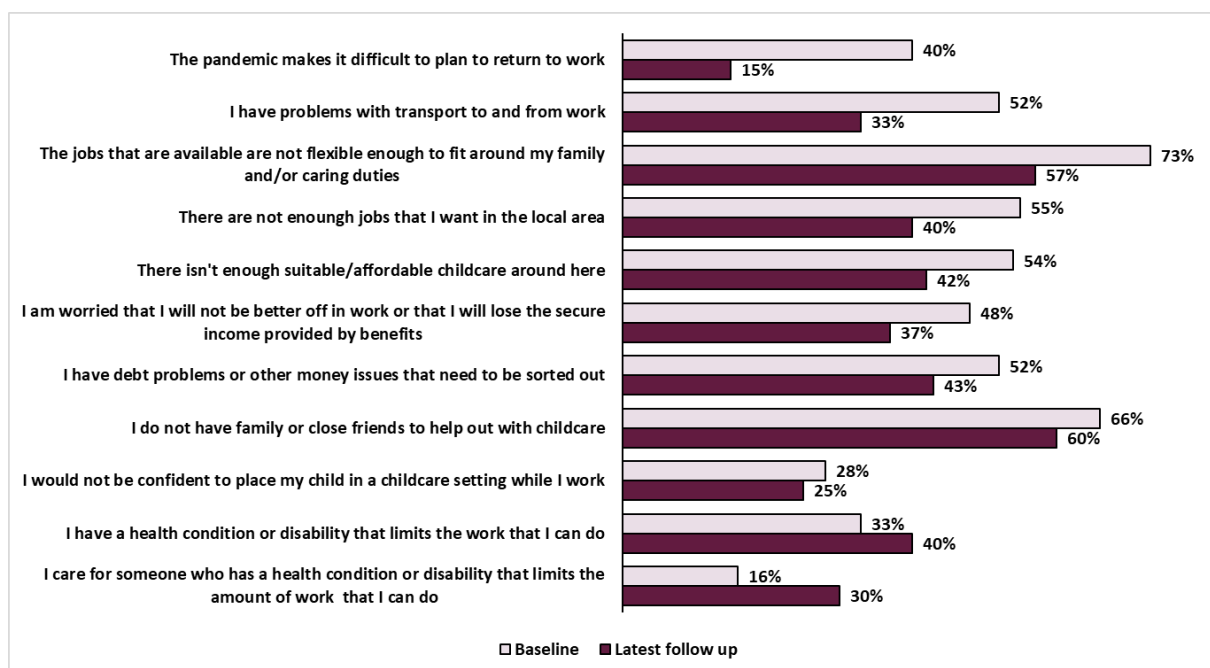
## What Works

### 3.1. Benefits of the programme model

Figure 3.1 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 3.1: Participants' barriers and challenges in finding work at baseline and latest follow-up**



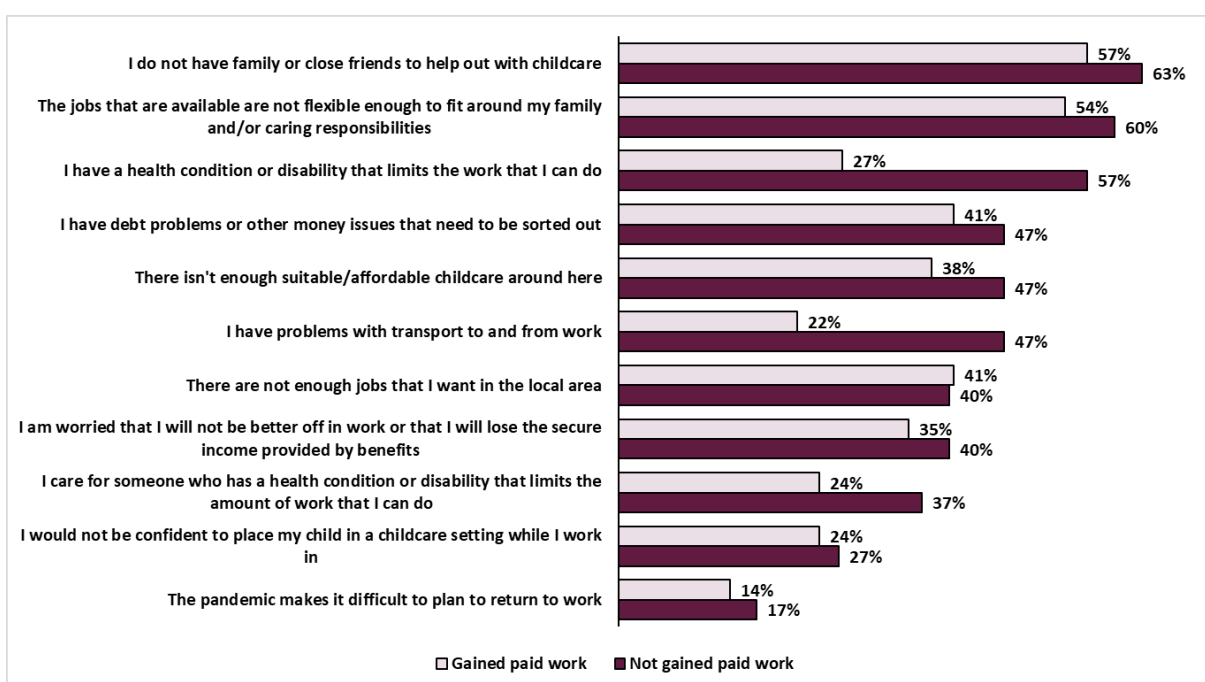
Note: Base number of respondents with a response to question for at least one follow-up Survey Wave N=67.

'The pandemic makes it difficult to return to work' added to baseline questionnaire N=40.

Further analysis finds the two indicators highlighted above where barriers had become more entrenched, were also more of an issue among those who had not found paid work since starting on the programme (see Figure 3.2 below).

On every measure the proportion identifying a barrier was higher for those who had not found work compared to those who had, excluding there being enough jobs in the local area, with the difference most pronounced on the two issues relating to the participants' own health conditions or disability or their caring responsibilities for someone else with a health issue or disability. Problems with transport to and from work was the other barrier where the difference among these two groups of participants was most marked.

**Figure 3.2: Participants' barriers and challenges in finding work at baseline and latest follow-up by if gained paid work or not since starting on the programme**



Note: Base number of respondents with a response to question for at least one follow-up Survey Wave: N=37 (Gained paid work); N=30 (Not gained paid work)

'The pandemic makes it difficult to return to work' added to baseline questionnaire: N=18 (Gained paid work); N=20 (Not gained paid work)

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.

Whilst 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 this 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.

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. Participants stated that they were pleasantly surprised that there was a programme for them, reflecting that often support is aimed at single parents (*'it sounded perfectly like my situation'*). They had not experienced anything similar before, and it went above and beyond what they expected.

### **Amira (Luton) – holistic support leading to 'dream job'**

**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'*

## **3.2. 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. Clients felt able to open up about a range of issues they faced, which went beyond employment concerns but affected many aspects of their lives, e.g. mental health and domestic violence. Clients would not have disclosed this type of information without the time and space dedicated to relationship-building and holistic support.

*'It was the sort of holistic interaction with [the support coach]. It was having that person, I really felt like I had someone on my side. I just felt supported which you know, I think nowadays you don't really get that sort of feeling.'* (Taunton participant)

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). The GRoW App helped clients to access resources at a time to suit them and included job interview tips, CV guides and advice (in multiple languages), local job information and links to apply for benefits. 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.

*'I appreciate all the help she's given me because, without her, I don't think I'd be where I am now.'* (Coventry participant)

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. Support coaches highlighted that it was beneficial to have specialist support alongside the work of the support coaches as clients often would not have access to this type of holistic guidance.

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.

*'Feedback from [clients] has said if it hadn't been for [the Welfare Rights advisor] I probably wouldn't have pursued that because the system seems so complicated and just lengthy really.'* (Support Coach)

Participants highlighted that this aspect of the programme had helped them to make informed decisions around work and that it was helpful in making plans for current and future circumstances.



### **Suzi (Coventry) – welfare advice helping with overcoming debt and making informed decisions about work**

Suzi lives with her partner and three children. When she joined YWYW she was volunteering at her local community centre for a few hours a week. She suffered from a number of physical and mental health conditions making it difficult to find work, however she was receiving pressure from Jobcentre Plus to find work, or she would be sanctioned.

Suzi found the Welfare Rights advice especially valuable. She was struggling with debt but YWYW helped her to get these debts under control and enabled the family to become debt-free by the time she left the programme, which relieved a huge amount of stress and anxiety. Additionally, she welcomed the better off calculations which helped her to make informed decisions about her future, finding that starting her own business would be the best way forward, fitting in with her childcare responsibilities:

*'I was quite shocked at how better off we would be if I had my own business that's what set me the initiative to actually start it because it's what I want to do and it works around my kids.'*

Suzi felt that her health and family situation was understood by the support coach because of the ongoing nature of the sessions. This helped her continue with the programme, make progress and gain confidence:

*'Without the long-term support [the coach] couldn't have helped me gain my confidence. When I used to see her, after a couple of weeks she kinda knew who I was. She knows how to help me. She understands my health conditions.....It's really important.'*

The personal budget was very important in helping her with the set-up costs and initial stock for her business, which she would not have otherwise been able to afford. Following profits from her first event, she was then able to buy more stock to continue her business.

*'It's just made a difference knowing I can do what I love doing and do it around my kids as well.'*

### **Janet (Luton) – realising financial benefits following employment and welfare rights advice**

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. and therefore could not afford relatively high up-front costs of equipment (such as a laptop) or training courses. 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 purchases, laptops were extremely valuable, enabling participants to complete CVs and jobs 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.

### **Aisha (Coventry) – increasing confidence and personal budget 'quick wins'**

Aisha was close to the job market but needed support in order to achieve her goals. She was suffering with anxiety and found the meetings with her support coach gave her the time and space to think about her future and valued the fact that the coach "*believed in me*".

*'The way she spoke to me and the way she has kind of built on my confidence in the little snippets have really, really helped because when she speaks to me she believes in me. She goes "I know you can do this". She kinds of really boosts you, she gives you a really good confidence.'*

This helped Aisha to decide that she wanted to work in the advice sector, something that she was already undertaking on a part-time voluntary basis. However, she needed to gain some qualifications in order to pursue a career in this industry.

The personal budget available through YWYW enabled Aisha to enrol on these courses (Maths, Introduction to Universal Credit and Introduction to Attendance Allowance). The programme also funded a laptop which she needed to complete her coursework and following this, update her CV and apply for jobs. Aisha got the job she was hoping for by the end of the programme.

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. Support coaches also reflected on the significant impact a relatively very small financial investment in equipment or training can have on a person's ability to access work.

*'It's been great to do quick wins where, I've been surprised at the number of my families that don't have access to laptops in their own home and it's 2023. I know we've been supporting our clients with laptops and some of them have said as well as being to do my course my child will be able to do their homework on the laptop, which is opening doors isn't it. I think just being able to give those quick wins to the clients and it's not much, it's not a vast amount of money, £2000 to increase your household income with a view to getting you out of benefits surely must be completely saving the country thousands, millions.'* (Support coach)

### **3.3. What worked less well? How could the programme be improved?**

Participants had very few suggestions for improvement to the programme. They expressed how thankful they were for the support and usually stated that they could not think of anything that was missing from the programme or could be improved upon. Many said that they were surprised and 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.

### **3.4. Referral pathways**

Support coaches reflected that existing connections for referrals within the system were limited, and developing reliable and effective referral pathways to recruit participants to the programme proved challenging. This was particularly the case in the early stages of the project when restrictions due to Covid-19 were still having an impact and made it difficult to develop partnerships and potential referral pathways. One support coach reflected that some services which they had anticipated would provide referrals (such as children's centres) had not re-opened since Covid-19 lockdowns.

Support coaches spent a significant amount of time throughout the duration of the project attempting to build connections with organisations who they hoped would support with referrals (such as Jobcentre Plus) however these had limited success. Some organisations (e.g., charities) had expressed enthusiasm to refer participants to YWYW but did not refer any participants. Support coaches felt this may be due to high workloads and the time required to build trusting relationships and familiarity with the programme.

Where successful partnerships already existed or were able to be developed, the impact of these was evident. For example, in one area, the support coach had existing connections with DWP and Jobcentre Plus through their previous role. As a result, they received a significant number of referrals via this route and were sometimes able to accompany their contact on home visits to families which was helpful in terms of making the client feel comfortable initially:

*'[My previous colleague], who's on secondment at the family intervention service has basically filtered out clients for me who she feels are ready to go back to work or do education or training and that's been really successful and worked really, really well.'* (Support coach)

The circumstances of the Covid-19 pandemic made it difficult for YWYW to establish relationships and a local presence in the pilot areas. Nevertheless, the findings reiterate the importance of proactively building partnerships and signposting networks at the outset of any such programme.

Trust was an important factor in recruiting clients to YWYW. Some clients expressed that they had initially been apprehensive about participating, due to previous bad experiences with employment services. Therefore, it was beneficial when clients were referred through trusted people, such as health visitors or family support workers. For example, in one area, the support coach was able to work closely with a local family support hub and received referrals through this route. The support coach reflected that working together with other local providers ensured that they were providing effective and complementary services. In one area, many clients were referred by word of mouth, where family members or friends had seen the benefits of the programme.

### **3.5. Duration of support**

As a result of challenges with partnerships and referrals, recruitment of participants to the programme continued throughout the project meaning that towards the end, some participants were part of the programme for a shorter period than intended. Whilst still experiencing benefits from participating in the programme, some of those who had less time felt that they needed continuing support and it is difficult to evaluate the sustainability of the impact of the programme for these clients.

A few other participants felt they had not yet reached a point where they were 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, they still 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. Others highlighted that the programme could be beneficial to others in similar situations to themselves.

### **3.6. Opportunities for peer support**

Coaches reflected that they had initially aimed to recruit a cohort of participants at the beginning of the project which would have enabled more group activities and potentially increased the impact of the project through peer support. Positive impacts were seen in one area where group activities had been arranged towards the end of the project. The coach arranged Zoom coffee mornings and had set up a WhatsApp group which participants found useful and motivating as they could share their successes, progress and had begun to advise and support each other. Additionally, the project celebration event 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. The GRoW App also facilitated peer support. Celebratory and good luck messages posted by coaches (for example if client had completed training or was attending a job interview) helped to share progress and encouraged motivation.

### 3.7. Connections with employers

Support coaches and some participants suggested that the impact of the programme could have been even further improved if the programme design had incorporated connections with potential employers. Although this was beyond the scope and capacity of the programme overall, there were individual cases where this had happened and had made a significant positive impact on outcomes (see case study below).

#### **Farah (Luton): Training and work experience through connections with employers**

The YWYW support coach worked closely with Farah and her sewing tutor, who runs an organisation that teaches sewing but also has a focus on empowering women. As a result of this connection, the support coach was able to communicate with the sewing tutor in times when Farah was unable to attend classes (due to family or health circumstances) and this was understood and alternative arrangements were made. Farah is now being mentored by her tutor helping her to focus on goals specific to her future career and is offering ongoing support and opportunities for paid work and volunteering.

### 3.8. Disengagement

A small number of participants disengaged with the programme, often despite initial enthusiasm. This tended to be due to a lack of family support. Some women experienced discouragement or judgement from their partners and/or wider family, particularly older generations, which made it difficult for them to participate in the programme and eventually seek work. This was often due to traditional or cultural expectations relating to gender roles (i.e., childcare and taking care of the home).

### 3.9. Administration of personal support budget

On a practical note, the administration of personal budget funds created some logistical complications. For example, clients were required to claim back lower-level expenses (e.g., travel, parking) which could take some time to be reimbursed. This was sometimes challenging for participants on very tight household budgets.

## Discussion

This 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, and that YWYW outcomes compared favourably against those of other similar interventions supporting labour market participation amongst vulnerable groups. 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 drivers for second earners in low-income households to look for or take up employment opportunities also arise from disincentives in the impacts of

Universal Credit (UC) at a household level. This is because two key features of UC<sup>8</sup>, the work allowance and the UC taper combine to negate the financial benefits of a second income in households where earnings exceed thresholds for financial tapers. This, combined 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 and potential second earners 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)<sup>9</sup> 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 rather than in monthly arrears from summer 2023.<sup>10</sup> 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 3 years, with rollout commencing in April 2024 and completed by September 2025.

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

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<sup>8</sup> The work allowance 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. It 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. The UC taper is the constant rate deduction at which the award is withdrawn once earnings exceed the work allowance. 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 rate 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 (see 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/>)

<sup>9</sup> 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/employmentunemploymentandeconomicinactivityforpeopleaged16andoverandagedfrom16to64seasonallyadjusted02sa>

<sup>10</sup> 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](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/1142824/Costing_Document_-_Spring_Budget_2023.pdf)

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. 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 potential second earners 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 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 AET<sup>11</sup> and the proposals in the Spring budget to increase the AET<sup>12</sup> 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

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<sup>11</sup> 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>

<sup>12</sup> 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>



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 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 only for working parents and not those who undertaking training, volunteering or attending interviews<sup>13</sup>.
- 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 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-

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<sup>13</sup> Non-working parents can access the Flexible Support Fund for childcare costs to support job search and training activities. However, experience of the YWYW coaches was that awareness was low and clients found the Fund difficult to access.

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.

# Appendix

# A1

## Client characteristics

**Table A1: Age on entry**

	Number	Per cent
18-29	11	16
30-34	21	30
35-39	16	23
40+	22	31
<b>Total</b>	<b>70</b>	<b>100</b>

**Table A2: Main language**

	Number	Per cent
English	44	63
Other	26	37
<b>Total</b>	<b>70</b>	<b>100</b>

**Table A3: How well clients who do not have English as their main language can speak English**

	Number	Per cent
Very well	5	19
Well	15	58
Not well	6	23
<b>Total</b>	<b>26</b>	<b>100</b>

**Table A4: Ethnicity**

	Number	Per cent
White: English/Welsh/Scottish/Northern Irish/British	31	44
White: Other White	11	16
Asian/Asian British	20	29
Any Other Ethnic Group	4	6
Mixed/Multiple Ethnic Groups	4	6
<b>Total</b>	<b>70</b>	<b>100</b>

**Table A5: Self-described nationality**

	Number	Per cent
British/White British/English/Scottish	39	56
British Pakistani/British Indian/British Bangladesh/Mixed British	9	13
Other*	21	30
<b>Total</b>	<b>70</b>	<b>100</b>

\*Includes a range of nationalities

**Table A6: Religion**

	Number	Per cent
Muslim	24	35
Christian	17	25
Other	5	7
No religion	23	33
<b>Total</b>	<b>69</b>	<b>100</b>

**Table A7: Client has any physical or mental health conditions or illnesses lasting or expected to last for 12 months or more?**

	Baseline		First follow-up		Second follow-up		Third follow-up	
	Number	Per cent	Number	Per cent	Number	Per cent	Number	Per cent
Yes	34	49	25	37	21	38	12	38
No	36	51	42	63	34	62	20	63
<b>Total</b>	<b>70</b>	<b>100</b>	<b>67</b>	<b>100</b>	<b>55</b>	<b>100</b>	<b>32</b>	<b>100</b>

**Table A8: Whether condition or illness reduces ability to carry out day-to-day activities?**

	Baseline		First follow-up		Second follow-up		Third follow-up	
	Number	Per cent	Number	Per cent	Number	Per cent	Number	Per cent
Yes, a lot	11	32	10	40	7	33	5	42
Yes, a little	20	59	14	56	13	62	6	50
Not at all	3	9	1	4	1	5	1	8
<b>Total</b>	<b>34</b>	<b>100</b>	<b>25</b>	<b>100</b>	<b>21</b>	<b>100</b>	<b>12</b>	<b>100</b>

**Table A9: completed an apprenticeship?**

	Number	Per cent
Yes	11	16
No	59	84
<b>Total</b>	<b>70</b>	<b>100</b>

**Table A10: Achieved a qualification at degree level or above?**

	Number	Per cent
Yes	19	27
No	51	73
<b>Total</b>	<b>70</b>	<b>100</b>

**Table A11: Other qualifications achieved**

	Number	Per cent
<b>GCSEs or equivalent</b>		
5 or more GCSEs (A*-C, 9-4), O levels (passes) or CSE (grade 1) or equivalent	19	27
Any other GCSEs, O levels or CSEs (any grades) or Basic Skills course or equivalent	24	34
<b>AS, A level or equivalent</b>		
2 or more A' Levels, 4 or more AS levels or equivalent	7	10
1 A' Level, 2-3 AS levels or equivalent	1	1
1 AS level or equivalent	2	3
<b>NVQ or equivalent</b>		
NVQ level 3, BTEC National, OND or ONC, City and Guilds Advanced Craft or equivalent	19	27
NVQ level 2, BTEC General, City and Guilds Craft or equivalent	18	26
NVQ level 1 or equivalent	10	14
<b>Other or no qualifications</b>		
Any other qualifications, equivalent unknown <sup>14</sup>	21	30
No qualifications	7	10

N=70

<sup>14</sup> This includes qualifications gained in countries outside the UK

## Household characteristics

**Table A12: Number of children**

	Number	Per cent
1	12	17
2	21	30
3	17	24
4+	20	29
<b>Total</b>	<b>70</b>	<b>100</b>

**Table A13: Average (mean) number of children**

Mean	2.7
Min.	1
Max.	6

*N=70*

**Table A14: Age of children**

	Number	Per cent
Under 2	18	9
2 to 5	48	25
6 to 10	58	30
11 to 15	40	21
16+	27	14
<b>Total</b>	<b>191</b>	<b>100</b>

**Table A15: Age of youngest child**

	Number	Per cent
0	10	14
1-2	18	26
3-4	15	21
5+	27	39
<b>Total</b>	<b>70</b>	<b>100</b>

**Table A16: Children live at home with client?**

	Number	Per cent
Yes- all of the time	177	93
Yes- part of the time*	3	2
No**	11	6
<b>Total</b>	<b>191</b>	<b>100</b>

\*3 households where at least one child lives at home part-time.

\*\*7 households where at least one child does not live at home.

**Table A17: Number of other adults living at home**

	Number	Per cent
0	3	4
1	53	76
2	11	16
3+	3	4
<b>Total</b>	<b>70</b>	<b>100</b>

**Table A18: Change in household since client started on programme**

	First follow-up		Second follow-up		Third follow-up	
	Number	Per cent	Number	Per cent	Number	Per cent
No change	60	88	49	89	26	81
Yes - additional children living with us all of the time	3	4	2	4	2	6
Yes - fewer children living with us all of the time	2	3	2	4	2	6
Yes - my partner no longer lives with us	2	3	2	4	2	6
Yes - additional adults	1	1	0	0	1	3
Yes - fewer adults	0	0	1	2	0	0

N=68 (First follow-up); N=55 (Second follow-up); N=32 (Third follow-up)

**Table A19: Number of bedrooms**

	Number	Per cent
0	1	1
1	1	1
2	25	36
3	36	51
4	6	9
5	1	1
<b>Total</b>	<b>70</b>	<b>100</b>

**Table A20: Partner currently in work?**

	Baseline		First follow-up		Second follow-up		Third follow-up	
	Number	Per cent	Number	Per cent	Number	Per cent	Number	Per cent
Yes*	26	37	-	-	-	-	-	-
Yes - full-time	26	37	34	50	28	51	20	63
Yes - part-time	6	9	10	15	11	20	4	13
Yes - self-employed	8	11	15	22	7	13	5	16
No	4	6	9	13	9	16	3	9
<b>Total</b>	<b>70</b>	<b>100</b>	<b>68</b>	<b>100</b>	<b>55</b>	<b>100</b>	<b>32</b>	<b>100</b>

\*Breakdown full-time/part-time/self-employed added to baseline questionnaire - not asked to earlier respondents just 'yes'

**Table A21: Change in partner's working situation**

	First follow-up		Second follow-up		Third follow-up	
	Number	Per cent	Number	Per cent	Number	Per cent
No change	51	75	38	69	22	69
They have changed job	5	7	8	15	5	16
They have increased their hours	5	7	2	4	1	3
They have decreased their hours	5	7	2	4	0	0
Their pay has increased	3	4	4	7	4	13
They became self-employed	2	3	1	2	1	3
They pay has decreased	2	3	1	2	0	0
They have taken an additional job	1	1	0	0	1	3
They have lost their job	0	0	2	4	2	6

N=68 (First follow-up); N=55 (Second follow-up); N=32 (Third follow-up)

**Table A22: Client has caring responsibilities for someone who has a long-standing health condition, illness or disability or problems related to old age?**

	Baseline		First follow-up		Second follow-up		Third follow-up	
	Number	Per cent	Number	Per cent	Number	Per cent	Number	Per cent
Yes	15	21	15	22	13	24	7	22
No	55	79	53	78	42	76	25	78
<b>Total</b>	<b>70</b>	<b>100</b>	<b>68</b>	<b>100</b>	<b>55</b>	<b>100</b>	<b>32</b>	<b>100</b>



**Table A23: Household received Universal Credit or tax credits at baseline?**

	<b>Number</b>	<b>Per cent</b>
Yes	66	94
No	4	6
<b>Total</b>	<b>70</b>	<b>100</b>

**Table A24: Household received Universal Credit or tax credits at follow-up?<sup>15</sup>**

	<b>First follow-up</b>		<b>Second follow-up</b>		<b>Third follow-up</b>	
	<b>Number</b>	<b>Per cent</b>	<b>Number</b>	<b>Per cent</b>	<b>Number</b>	<b>Per cent</b>
Universal Credit	46	68	39	71	22	69
Tax credits	13	19	9	16	4	13
Neither	7	10	7	13	6	19
Not sure	2	3	1	2	0	0

*N=68 (First follow-up); N=55 (Second follow-up); N=32 (Third follow-up)*

<sup>15</sup> This includes some clients who moved from Tax Credits to Universal Credit