

# **GENERATION COVID:**

## THE ECONOMIC IMPACT OF COVID-19 ON YOUNG PEOPLE IN THE UNITED KINGDOM

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## Executive Summary

- Many young people have financially suffered over the pandemic, and are the most likely to have had their incomes reduced or lost work. This has meant that many young people have struggled to make ends meet, or been forced to rely on Universal Credit.
- Increased family strain, anxiety, and pressures of mental health have seen increased demand on mental health services, and without the correct support, this could impact on young people’s ability to find and sustain work.
- The uncertain future of the economy presents potentially long lasting impacts on young people’s employment prospects without support from the Government.
- Young people need the knowledge and tools in order to flourish independently and manage their finances, at the moment, financial proficiency amongst young people is not strong enough.
- Creating new jobs is just one part of the solution to supporting young people out of COVID-19. The Government must also level up young people and improve the accessibility of employment for them.
- While Government interventions have been welcome and for the most part effective, there is a real opportunity to build on these successes, and ending the various schemes too early could have a detrimental effect on young people and undo the good work so far.

## Summary of recommendations

Based on the research conducted by the APPG, the evidence provided by industry experts, and the continued guidance and support of young people in shaping and determining the direction, focus, and solutions-focused approach of this inquiry, the APPG has crafted a series of realistic, affordable, achievable, and cross-party recommendations that we believe will provide the necessary support that young people need.

<b><u>Recommendation 1:</u></b>	Maintain the £20 uplift to Universal Credit, committing to review the rate annually in the Autumn budget until a time whereby the economy has recovered.
<b><u>Recommendation 2:</u></b>	Maintain the Kickstart, Apprenticeship, and Traineeship schemes, committing to review the schemes annually in the Autumn budget until a time where they are no longer effective in finding employment for young people facing long term unemployment.
<b><u>Recommendation 3:</u></b>	Introduce mechanisms to facilitate job retention of young people after Kickstart placements end, such as financial incentives for employers to keep employees on either through 1 year fixed term or permanent contracts.
<b><u>Recommendation 4:</u></b>	Introduce financial education as part of the National Curriculum, from age 16+. Including advice on financial products, budgeting, and living costs.
<b><u>Recommendation 5:</u></b>	Bring forward a dedicated youth strategy, highlighting the Government’s offer to young people, built around employability, skills, and resilience with long-term stable funding for universal youth service provision to provide skills for life and work through partnerships with local businesses and communities.
<b><u>Recommendation 6:</u></b>	Provide additional support and opportunities for young people and employers to ensure that they are “work ready” on leaving full time education, and equipped with the skills to manage, training and support new workers.
<b><u>Recommendation 7:</u></b>	Include young people in the policy decisions that affect them following on from the pandemic. The government’s response to youth employment, financial security and wellbeing should be led by and delivered in partnership with young people.

# Introduction

## Terms of Reference for the Inquiry

Following the unprecedented advent of the global COVID-19 pandemic, the APPG for Youth Affairs identified the economic impact of the coronavirus on young people as an urgent area which required further investigation. In researching this report, the APPG wanted to better understand the position of young people as a result of the pandemic, issues that young people faced initially economically that could be exacerbated by the pandemic, and the long term economic impacts on young people moving forwards.

This broad ranging area yielded a number of recurrent themes through the collection of written evidence, which the APPG agreed to focus predominantly on when conducting

further research and gathering evidence to compile this report, The APPG consider these three areas to be inexorably interlinked: how financial pressures can impact upon the mental health and wellbeing of young people, the challenges to employability that young people face that could be exacerbated by the pandemic and the possibility of recession, and the financial health and security of young people throughout the pandemic. The APPG agreed that the latter two issues could well impact so intrinsically on the wellbeing of young people that it was unavoidable to also consider how the wellbeing of young people and issues that could arise as a result of the pandemic could further hamper their employability and financial situation downstream. It was also important, the APPG agreed, that young people were provided an opportunity through the to share their experiences of lockdown, their concerns, and co-author the report.

The APPG would like to thank the British Youth Council and YMCA England & Wales for their support in facilitating the production of this report, and everyone who gave their time and experience to contribute to this inquiry. From the evidence gathered, a clear picture has come into focus of the interlocking issues that young people face, and the direct impact the coronavirus has had on them. The APPG has been certain to adopt a solutions focused approach to addressing the issues identified within the parameters of this inquiry, and believes the solutions proposed to be directly achievable, realistic, and bi-partisan in nature. The future of young people and their role in this country is not an issue to be used for party political point scoring, and is instead a mutual responsibility that the APPG believes we all share in order to provide a bright and prosperous future for young people. With this in mind, the APPG is clear and happy to acknowledge the interventions made by the Government that have been successful, and recognises that for the most part, parliamentary support for these decisions has been from both sides of the House.

This inquiry has benefited from the expert advice of relevant stakeholders, desk based research, written evidence, oral evidence, and direct consultation with young people when compiling its findings and recommendations. The report focuses its findings and recommendation around three key area: Issues arising from COVID-19, Opportunities to build on the successes of Government interventions, and Barriers faced by young people. These areas provide a snapshot of the pressures faced by young people, where Government interventions have helped, or where they have not gone far enough, and structural issues that must be overcome in order for young people to have the full agency to succeed.

## Young people focused on in the terms of this inquiry

Due to the economic focus of this inquiry, the APPG for Youth Affairs has focused on young people aged between 16-25 years old. This is in part due to young people of this age range being of working age and legally in a position where they can live independently. While the APPG recognises that young people can be of much younger age than 16, the APPG feels that focusing on young people’s economic and financial situation during the COVID-19 pandemic meant that it is necessary to focus on those young people who are reaching boundary points in their life, such as a first job, moving onto further or higher education, and beginning to live independently. As such, the APPG has not focused the terms of this report on very young children.

Section 1:

## Impact of the Coronavirus

### Young people rendered as Not in Employment, Education and Training (NEET) as a result of COVID-19.

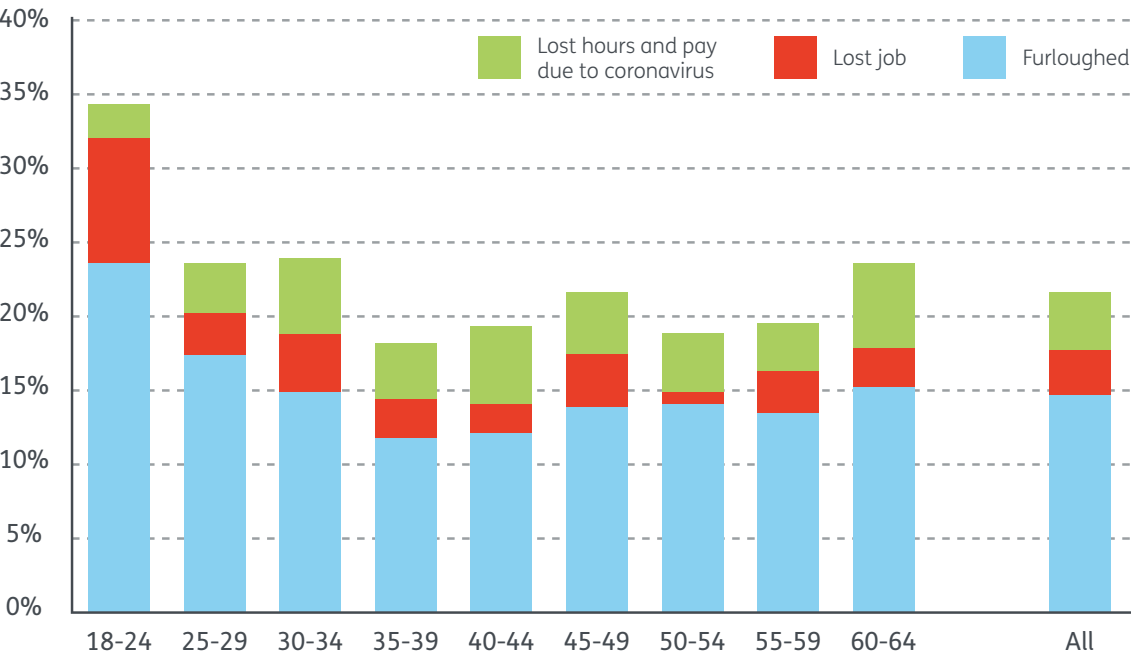
The picture in relation to youth unemployment up to February 2020 was broadly positive and traditional employment had been improving for over a decade ignoring types and precariously of employment. Statistics from the Office of National Statistics released in February demonstrated that the proportion of young people not in education, employment or training (NEET) had been steadily decreasing since the 2008 financial crisis.<sup>1</sup> However, as the pandemic has developed it has been clear that the impact of COVID-19 on employment, and young people’s employment in particular, will be great and long-lasting.

Research from the Resolution Foundation (Figure 1) published in May 2020 demonstrates the extent to which young people’s employment was impacted from the very beginning of the pandemic.<sup>2</sup> This research found that in early May 2020 one-third of 18-24 year-olds (excluding full-time students) had been furloughed or lost their main job. By contrast, less than 15% of 35-44 year-olds fell into these categories.

Furthermore, it has been highlighted in the evidence collected by the inquiry that although the number of NEET young people was low in early 2020, some of the huge rise in unemployment seen over the course of 2020 may have been rooted in insecure work and the gig economy which created a high number of low quality and low paid jobs over the last decade. This contributed in part to the current number of 760,000 NEET young people living in the UK.

#### One-third of 18-24-year-olds have lost work due to furloughing or job loss

Proportion of employees (excluding full-time students) who have experienced job changes since the coronavirus outbreak, by age group: UK, 6-11 May 2020



Notes: Base - all UK adults aged 18-65 who had an employee job prior to the coronavirus outbreak, excluding full-time students (apart from the ‘all’ column). ‘Furloughed’ and ‘lost job’ relate to employees’ main job: ‘lost hours and pay due to coronavirus’ captures employment not in either of these first two groups who are working fewer hours than their usual hours before the coronavirus outbreak, which they state has happened for coronavirus-related reasons, and which coincide with decreases in earnings.  
Sources: RF analysis of YouGove, Adults aged 18-65 and the coronavirus (COVID-19)

<sup>1</sup> Young people not in education, employment or training (NEET), UK Office for National Statistics

<sup>2</sup> Young Workers in the Coronavirus Crisis, Resolution Foundation

Before COVID, At the end of 2019, 11% of 16-24 year olds and 13% of 18- 24 year olds were Not in Education, Employment, and Training (NEET), with these figures remaining predominantly static since 2016, following a peak in 2012 <sup>3</sup>. The year on year reduction of NEET young people since the 2012 peak is promising and suggests a gradual healing process from the financial crises over a decade ago. In the past year (2020-21), the level of young people who are classified as NEET remained relatively stable, with a minor increase amongst young people aged 19-24, of 1%. This could suggest that the improvements in recent years have stalled, but it remains too soon to evaluate the full effect of the COVID crises.

The Government so far has done well to mitigate a spike in NEET statistics<sup>4</sup>. Firstly, the APPG must recognise the Government’s Kickstart Scheme, which is covered in more detail in the Employability section of this report, as well as their incentivisation for the recruitment of new apprentices, and traineeships. Further to this however, there appears to be a distinct shift in decisions school leavers are making over the course of the pandemic, choosing to take up places in higher education rather than entering the job market immediately, according to End of Cycle analysis <sup>5</sup>, representing an entry rate increase to 37.0% from 34.1% in 2019. <sup>6</sup> This trend would appear to be promising, particularly as entry figures also report record numbers of acceptances from the lowest entry areas: 29,020 UK students from POLAR4 Quintile 1, 1,645 Scottish students from SIMD Quintile 1, and over 14,000 acceptances of pupils currently in receipt of Free School Meals <sup>7</sup>, which represent some of the most deprived local areas and demographics <sup>8</sup>. The key caveat to these encouraging statistics however is the availability of well paying jobs and opportunities available to young people when leaving education. The pressures placed on business and industry over the pandemic raise concerns over the future of the job market and the availability of employment for young people leaving education, and these issues are likely to continue on much longer than the year that the Government interventions were initially planned to run. This is particularly a cause for concern for seasonal, part time and precarious employment for young people in sectors that have been critically vulnerable during the pandemic, and delayed bounceback or worse consolidation in sectors such as the hospitality sector over Summer 2021 could mean much fewer jobs available for young people. Evidence from Impetus suggests that in order to return NEET levels to pre-pandemic levels, 1000 new placements opportunities must be provided a day for young people to take part in education, training, or employment.

There is also a concern that while young people who are easy to get through the Kickstart system, due to recently becoming unemployed but having transferable skills and work experience can readily be found a placement quickly, those that are harder to place, such as those without experience or long term unemployed, are not benefiting as readily from the system as they could. While the ability of the scheme to find new jobs for young people entering the system must be recognised, it must be considered that this effective “creaming off the top” means that the substrate of longer term unemployed or never unemployed young people continue not to benefit. The APPG believes that the Kickstart Scheme has been a strong lever to mitigate issues during the pandemic, but, crucially, it should not be confined to being simply a pandemic measure. Continuing to sustain the system would be of much greater value to mitigate the long term impacts of the pandemic, and the APPG believes that similar programmes could be considered in the future to provide young people who are unemployed with a ladder to employment.

<sup>3</sup> SFR template National Statistics 240815 Department for Education

<sup>4</sup> Young people not in education, employment or training (NEET), UK Office for National Statistics

<sup>5</sup> 2020 End of Cycle Report | undergraduate UCAS

<sup>6</sup> What happened to the covid cohort? ucas

<sup>7</sup> What happened to the covid cohort? UCAS

<sup>8</sup> The APPG However highlights that POLAR is based on 2011 census data, and therefore fails to account for social changes in areas (such as East London). The applicability of POLAR data is discussed here for more reference: What is POLAR and how useful is this measurement of disadvantage? Buckingham University



Anxiety and increased access to mental health services

Mental health and wellbeing are tied up in many issues within the scope of this inquiry including employment, housing and financial security. Even before the pandemic there were rising concerns across the sector that young people’s mental health was facing a crisis.

Evidence from YMCA Downslink group has shown a 60% increase in young people accessing services as well as a first ever waiting list for floating support and mediation. When asked about their main pressures during the current lockdown, young people, and the organisations that work with them mostly mentioned loneliness and isolation, school, college and university concerns and breakdown of routine as well as fear for the future. 9 These pressures are broadly almost universally experienced by young people surveyed, with 92% of young people missing face to face interaction, 77% feeling more lonely and isolated, 56% concerned about falling behind at school, and 41% worried about finding a job 10.

Akt, a charity working to support homeless LGBTQ+ young people, have highlighted the additional mental health strain placed on their service users due to financial and housing insecurity, and highlights the additional pressures certain minority groups have faced over the lockdown, which have been compounded by the universal pressures 11 on young people’s mental health that has been brought to light during the lockdown. Particular services have also been put under strain with new referrals for under-18s with eating disorders to NHS-funded secondary mental health services rising by 46% in 2020 to 19,562. 12 Evidence given throughout written and oral evidence in this inquiry highlighted the worry that many youth workers hold that following the pandemic young people’s mental health needs will be both more prevalent and more acute.

It is vital to highlight the extent to which there has been a mixed impact on mental health across the population. Many young people have been deeply concerned about their futures and the futures of their families and communities. Whilst some have been able to enjoy spending more time being with their family, exercising and reading; social media and hobbies have provided ways to cope and relax and ease the tension, this has often been for people who are socially, financially or accommodation secure.

Increased loneliness and social isolation

The circumstances faced by young people over the course of the pandemic have led to an increase in loneliness and social isolation. Many young people have experienced trauma during lockdown, such as the loss of loved ones, and have been removed from their normal structures of support which may have helped them to cope and grieve. These represent some of the more “universal factors” relating to young people’s wellbeing, but are additionally acutely felt in particular groups within society. Studies have found that young adults, women, people with lower levels of educational attainment, people with low income, people who are economically inactive, people with an existing mental health condition, people living alone, and urban residents were more likely to report being lonely during the pandemic. These groups were more vulnerable to loneliness and isolation prior to the pandemic but have experienced a further increase throughout 2020 and early 2021. 13

Furthermore, those in the 16-29 age group were more likely than the 60-and-over group to report chronic loneliness – defined as feeling lonely “always or often” – with the proportion steadily increasing as lockdown went on. The Office of National Statistics has explored this

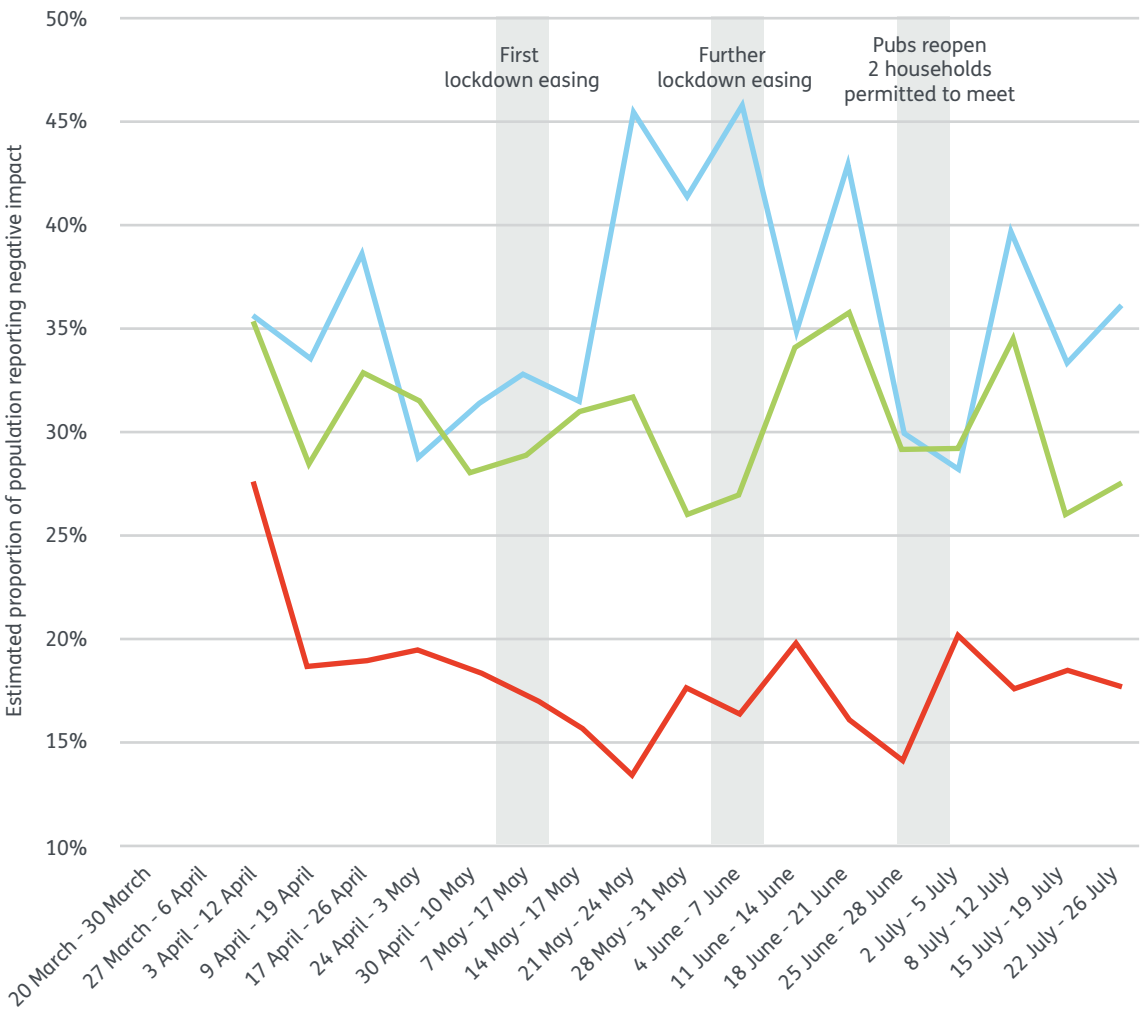
9 Coronavirus, Young Minds

10 Back on track YMCA England & Wales

11 Back on track YMCA England & Wales

12 NHS sees surge in referrals, Guardian

13 Measures of anxiety, depression, loneliness and life satisfaction, Public Health England



further and found that between April 3 and May 10 (coinciding with the strictest period of lockdown) 16–24 year olds were around five times more likely to report chronic loneliness than those aged 75 and above, and on average young people and young adults (under 30) were more likely to report stress and anxiety than any other group (Figure 2). 14

Observing patterns in loneliness and how they have changed as different lockdown measures have been introduced and loosened may help us as we consider which non-pharmaceutical interventions may need to be in place in the medium to long term as we transition back to normality.

The APPG recognises that many people feel lonely from time to time and these short-term feelings often do not always have a significant impact on mental health. However, the longer the pandemic goes on, the more there is a danger of long-term loneliness. Long-term loneliness is associated with an increased risk of certain mental health problems including depression, anxiety and chronic stress. The impact of long-term loneliness on mental health can be severe and so the right precautions and interventions need to be undertaken as we transition back to a new normal.

**The APPG believes consideration must be given more to the underlying factors exacerbated by COVID-19 in order to understand the health of of the post-lockdown workforce; whereby mental health problems may prove difficult to explain to employers. The APPG notes the evidence that this exacerbates an already challenging job market; making it 8 times more likely to be hard to find work, and twice as likely that someone would leave their job 15.**

14 Chart of the Week Lockdown Loneliness in the Younger Generations, Nuffield Trust

15 Mental health and employment – a vicious cycle? | by Marini Thorne Citizens Advice

Shifting services online

The adaptation of services into an online or distanced setting has presented challenges both to young people’s wellbeing and to service providers. It was recognised throughout oral evidence that NHS trusts, alongside the voluntary and youth sectors, have stepped up to this challenge and have provided services to the young people who need them. Many organisations providing mental health services have reported issues in finding funding to help them adapt to this new reality of service provision. There were initial issues with youth workers failing to be designated as key workers which slowed down service provision and in the early stages of the pandemic meant some young people who required support did not receive it. Front line workers have highlighted the extent to which when transitioning to online support there is a danger of missing warning signs in a young person’s behaviour or other signals which would normally be picked up that a young person may require additional support.

The digital divide has caused many to be cut off from vital services. The pandemic has highlighted the extent to which an inability to access a smartphone, computer, or the internet can compound a young person’s social isolation and that, even when young people do have access to this hardware, the inability to find a safe space in the home can often be a barrier to participation. Digital skills and confidence in accessing remote services have provided further barriers to young people accessing support during lockdown. ThinkForward surveyed 150 young people in their programme to find out how Covid-19 had impacted them and found that 35% didn’t have access to a computer. YMCA Downslink Group <sup>16</sup> highlighted in their evidence that a large number of young homeless people do not have access to online resources because of a lack of hardware.

Another barrier which was highlighted through the APPG’s oral evidence was digital fatigue. Many young people have felt overwhelmed by the increased time they have spent looking at a screen over the past year. There is evidence that there has been a marked decrease in young people’s morale, energy and productivity <sup>17</sup> due to an overexposure to the digital world and virtual fatigue <sup>18</sup>.

Research from Mind found that when young people tried to access digital mental health support before the pandemic only 3 in 10 were told about the support available to them and only 4 in 10 felt their GP had good knowledge of the digital support available. It is clear that having access to the correct information allows young people to make better and more informed choices about their care. <sup>19</sup>

Strains on home and family life

For many the last year has led to an increase in the amount of time spent in the family home and a decrease in time spent alone and outside of the household. Although some in more secure situations have appreciated this time, evidence submitted to the inquiry from Akt highlights the negative impact this has had on many, especially where family relationships were already strained. 77% of young people engaging with Akt’s services listed coming out as LGBTQ+ as one of the reasons why they faced homelessness. <sup>20</sup> For many young people, especially those in the LGBTQ+ community, the home has not been a safe space for them during lockdown leading to negative mental health and wellbeing incomes, and leading to drastic life changes for some including homelessness.

ThinkForward have surveyed 150 young people in their programmes to find out how Covid-19

<sup>16</sup> See Oral Evidence

<sup>17</sup> The Effects of Digitalization on Human Energy and Fatigue: A Review. Jana Korunovska & Sarah Spiekermann, Vienna University of Economics and Business.

<sup>18</sup> Back on track YMCA England & Wales

<sup>19</sup> Mind Briefing, Mind

<sup>20</sup> LGBT Youth Homelessness, Akt

has impacted them and 24% reported a strain in relationships with family and friends impacting their mental health significantly, YMCA England & Wales research in this area reflects that 58% of young people felt that their family relationships had become more strained <sup>21</sup>. Similar research from Samaritans has demonstrated that since the restrictions began, many of their volunteers have taken calls from young people who were affected by the loss of contact with friends, often in conjunction with tense relationships in their home life. Strained relationships with family friends have compounded mental health issues for young people and had a detrimental impact on wellbeing.

Loss of Education and Employment

Although education, employment and finance are covered in more detail throughout the rest of this report, it would be remiss to exclude the particular mental health impact that a loss of education and employment has had on young people. Coaches involved with ThinkForward have reported young people expressing anxieties about re-entering the education system after being out of their normal learning routine for many months. Young people post-16 who are considering higher and further education options have faced increased uncertainty while not being able to attend open days at colleges and universities as they would normally. 35% of young people taking part in this survey highlighted their employment coach as the greatest support in their life underlining the vital importance of education and employment support to young people’s wellbeing in the current climate.

Homelessness as a result of financial pressures

As a subsection of society, young people who are experiencing homelessness are often significantly less visible <sup>22</sup>, and do not access traditional homelessness services.

The Government’s “Everyone in” programme has been integral to supporting people experiencing homelessness during COVID-19. The immediate impacts of the initiative were to effectively solve street homelessness overnight, and provide vulnerable people with a safe and secure place to stay. This intervention was warmly welcomed by the youth and housing sector, and was considered necessary, particularly due to statistics from CentrePoint that have found that over ¾ of councils have reported increases in homelessness during the pandemic. It must be considered in the reporting of this stat that increased levels of people have come forward and presented to services might be because of the Government’s initiative, not only because homelessness increased, but because previously hidden homeless people have been able to come forward and access services. This situation is particularly pertinent for young people, who often are not captured by homelessness statistics, such as the rough sleeping snapshot, as they are less likely to be rough sleeping and street homeless, and more likely to be sofa surfing with friends or family members.

The effects of the lockdown could well have meant that households were left with no option but to ask the homeless young person that was ‘sofa surfing’ to move out in order to comply with Government regulations. This, or the inability to rely on friends and family to accommodate them if they are made homeless has meant it is highly likely that young people are placed at an increased risk of becoming street homeless as a result. This trend would appear to be corroborated by additional figures from CentrePoint seen by the APPG that has found that the number of under 25s sleeping rough in London from April to June 2020 has increased by over 80%. <sup>23</sup>

<sup>21</sup> Back on track YMCA England & Wales

<sup>22</sup> Research report No place to stay: Experiences of youth homelessness Centrepoint

<sup>23</sup> See Written Evidence

Section 2:

Opportunities to further develop Government interventions

The Government’s action in announcing the Kickstart Scheme in the summer of 2020 was widely seen as a positive and much needed intervention. However, further action needs to be taken to ensure this is an intervention which genuinely creates jobs for young people in the medium to long term. Further thinking is required to ensure that the scheme is accessible to the most vulnerable young people and that employment opportunities provided through Kickstart lead to permanent work for young people who were previously NEET. Evidence from Centrepont highlighted that although Kickstart is intended to help young people experiencing long term unemployment into work, it often assumes young people are “work ready.” It has been highlighted that many homeless young people had multiple and complex needs meaning the scheme is not accessible.

Already as the scheme has been rolled out there have been issues arising with take up and it is yet to be seen the extent to which take up may be lower among more vulnerable communities. Although government figures have outlined that over 19,000 new jobs have been created, as of January 2021 fewer than 2000 young people had started Kickstart placements.<sup>24</sup> While it can be expected that this number will increase as lockdown restrictions ease, these figures underline issues with accessibility that were highlighted in inquiry evidence. Crucially, the planned end point for the scheme does not allow long for later reopening industry, such as retail, hospitality and leisure, including bars and clubs, to benefit and use the scheme in order to provide opportunities via the scheme for young people. This is particularly pertinent because these sectors represent some of the largest employers of young people.<sup>25</sup> In order to ensure that Kickstart is accessible to all young people experiencing long term unemployment it should be paired with in work skills and development training and a mechanism should be introduced for job retention following on from the placements. The Government has already made some refinements to the Kickstart Scheme to improve its accessibility, such as removing the requirement for the business to have at least 30 job placements to be eligible for the grant, which has allowed small and community businesses to participate in the scheme and provide job opportunities, and therefore extending the scheme would allow for further scalability as all sectors reopen.

The Kickstart Scheme’s similarities to the Future Jobs Fund have been noted, however concerns came through in the inquiry’s evidence that the Kickstart Scheme has not done enough to learn from the successes and failures of the Future Jobs Fund. There was particular concern highlighted by Catch 22 that many of the Future Jobs Funds’ successes came from its wide remit and focus on using the private, community and voluntary, and public sectors to ensure as many opportunities as possible for young people. The Kickstart Scheme’s more narrow perceived emphasis on the private sector may lead to fewer long lasting opportunities for young people.

Evidence from Impetus highlighted that as well as failing to support young people who are not “work ready” there has been no support for young people who for various reasons are not claiming Universal Credit and so are not eligible for packages of support. It was highlighted that much of the support available to young people in this situation had previously been supplied through European Social Fund schemes.

The APPG recommends that the government ensure replacement funds are provided through the Shared Prosperity Fund and should work to ensure that young people who are not known to the Department for Work and Pensions are supported into long term and meaningful employment.

<sup>24</sup> Most job roles for youths not filled yet, BBC

<sup>25</sup> Young workers three times more likely to be employed in sectors where jobs are most at risk – TUC analysis | TUC Trades Union Congress

Apprenticeships and Training

When the pandemic took hold six out of ten employees stopped taking on new apprenticeships entirely. <sup>26</sup> The impact that has been felt more widely when it comes to employment, and particularly the employment of young people, has been felt for those on apprenticeships too. Between March and July 2020 1033 people were made redundant from apprenticeships <sup>27</sup> .

Investment by Government in apprenticeships and the incentives introduced in the summer of 2020 have been welcomed, however it was highlighted throughout the inquiry that further investment was required in apprenticeships to ensure that young people were given opportunities for employment and training to ensure employment is maintained following apprenticeships. The YMCA highlights that they have seen a drop from 84% sustained employment upon completion of an apprenticeship down to 55% over the course of the pandemic <sup>28</sup> .

As the government reviews its approach to vocational training apprenticeships need to play a key role. Witnesses from the apprenticeship sector highlighted the reputational damage that apprenticeships have faced over the last 40 years <sup>29</sup> . The Government must provide support to high quality providers to ensure that young people who undertake apprenticeships are able to build their skills while undertaking meaningful work; through incentivising both employers to take on new apprentices, and encouraging apprenticeships as a viable and respected route into employment. This could be further used to supplement and provide accessibility to Higher Education through expanding the Degree Apprenticeships scheme. <sup>30</sup>

This is essential to ensure that the rates of sustained employment following apprenticeships begins to rise once again following the pandemic. The rates of young people taking up apprenticeships are falling and the Government must act to provide clarity for young people as to what apprenticeships achieve and what kind of opportunities they can lead to while ensuring that apprenticeships themselves and the opportunities that follow them are high quality. As the country moves out of the pandemic and lockdown, apprenticeships can provide a crucial two pronged benefit to support young people’s negatively impacted employment and private business; providing access to sectors that may have previously been considered “graduate only”, building vital skills for young people, and developing a more capable workforce with specialist skills. <sup>31</sup>

Accessible Employment: creating new pathways to the world of work

As highlighted above when discussing the Kickstart Scheme, the APPG heard that action must be taken to ensure that any employment programme created by the government needs to be accessible to those who need it most and not just young people who are ‘work ready.’ Many employers have adopted a more flexible approach, such as more ubiquitous and productive remote working<sup>32</sup>, during the pandemic, and it has been seen that this has a positive impact on both employment uptake and retention, especially for young people from vulnerable groups, which often require adjustments<sup>33</sup>. If workplaces were to retain these employment practices going forward, it could be possible to increase the accessibility of employment.

**The APPG, therefore believes, workplaces should consider retaining as many of these practices as possible in an attempt to continue to make the workplace accessible to all regardless of their life circumstances.**

<sup>26</sup> ‘Apprenticeship starts falling off a cliff’ Association of Employment and Learning Providers

<sup>27</sup> Apprentice redundancy numbers rise: ‘I was devastated’ BBC

<sup>28</sup> See Oral Evidence

<sup>29</sup> See Oral Evidence

<sup>30</sup> Degree apprenticeships - Learn more here UCAS

<sup>31</sup> Apprenticeships: The Hidden Potential The Data and Marketing Association

<sup>32</sup> COVID-19: Making remote work productive and secure Pricewaterhouse Coopers

<sup>33</sup> REASONABLE ADJUSTMENTS BARGAINING GUIDE, MODEL POLICY AND ACCESSIBILITY PASSPORT Unison



The APPG calls on the government to consider how it can support businesses to provide employment for young people who have been in long-term unemployment.

The effectiveness of up-skilling managers to work alongside and support young people from vulnerable groups, whose complex life circumstances may present difficulties for traditional workplaces, has been an increasing focus for many large employers<sup>35</sup>. This reflected concerns expressed by business leaders of the availability of key skills in the job market in order to grow their business<sup>36</sup>. The APPG hear how further measures can be taken to tackle youth unemployment, leveraging both educators providing the skills to young people, and business providing managers training and skills to ensure an accessible work place for young people who have not be in work before.

The support offered by the Government to support employment during the pandemic has been praise worthy, although not without its obstacles and gaps for those in seasonal, contract and precarious work and new start ups. The combination of new schemes such as the Job Retention Scheme and Kickstart with existing employment support has led to a complex landscape which can be difficult to navigate.

The APPG heard that an effective approach to this is not merely to rely on the remit of the JobCentre, but rather by actively involving employers, especially SMEs, in ensuring they are aware of the full suite of support available so that they can play their part in supporting young people as we recover from the pandemic.

**The APPG believes that in order to ensure that the employment support which exists is truly accessible to the young people the Government should invest in simplifying this offer and creating easily accessed gateways to support young people who may not have accessed meaningful employment support previously.**

**The Digital Employment Divide: further expanding and scaling access**

Both digital poverty and a lack of training in digital skills have presented themselves as significant barriers to employment for young people. The Government’s support for schools and for young people in providing both equipment and internet access throughout the pandemic has allowed many young people, especially those in vulnerable groups, to continue to access education and support their wellbeing. The Government’s emergency response to the pandemic has allowed for the distribution of 220,000 devices and 51,000 4G routers<sup>38</sup>. This has been particularly important for the most deprived young people, as research from UCL has found that 1 in 5 young people in Free School Meals had no access to a computer at home<sup>39</sup>.

The benefits of this scheme should be recognised and the decision to extend it to ensure young people are able to participate in education and in wider society over the months ahead was welcomed by youth organisations.

While over Summer 2020 the Government has demonstrated its awareness of this issue and taken steps to redress it, evidence received over the course of this inquiry has suggested that many Local Authorities are already overstretched and require further support to provide digital access for all young people, and additional support will be therefore necessary in order to strive for full digital inclusion, particularly if opportunities remain online. While digital options are an excellent way to provide access for young people who have accessibility issues, without full digital inclusion, many will remain unable to benefit from it.

<sup>35</sup> Community engagement: Corporate responsibility Pricewaterhouse Coopers

<sup>36</sup> PwC 24th Annual Global CEO Survey A leadership agenda to take on tomorrow Explore the findings Pricewaterhouse Coopers

<sup>37</sup> Devices and 4G wireless routers progress data as of 27 August 2020 Department for Education

<sup>38</sup> Devices and 4G wireless routers progress data as of 27 August 2020 Department for Education

<sup>39</sup> LLAKES Research Paper 67 Schoolwork in lockdown: new evidence on the epidemic of educational poverty. Francis Green. Professor University College London

Evidence received from Bright Light, a joint enterprise between Children’s Society and Catch22, highlighted the particular difficulty faced by care leavers even before the pandemic and the extent to which they are particularly vulnerable to falling through the cracks created by the digital divide. Although government has taken vital action to address access to digital over the last year, steps need to be taken following the pandemic to ensure that young people, especially those in vulnerable groups such as care leavers, have access to the equipment, skills and training they need to access the digital employment market in the years to come.

The APPG recommends that the Government rethink its approach to digital provision in the long term. In order to address the digital divide, continued provision of skills, education and training online could mean that young people are unable to access them without infrastructure support.

**The Skills Gap**

The UK’s further education sector has long been described as a “Cinderella sector” both academically and by Education Secretaries from both sides of the House <sup>39</sup>. This metaphor has been deployed to characterise a route through A-levels to university that is privileged and holds higher regard ahead of other educational routes. The Government’s recent reforms and the introduction of T levels, as an alternative to A Levels that provide both classroom and “on the job” experience to meet the needs of industry and prepare students for work, further training, or study is to be welcomed as a new route to work via Further Education. The sector as a whole still requires rethinking to ensure that young people have access to a wide array of educational opportunities. There was some worry about the future of BTECs at all levels (1-7) which are well understood by employers and liked by young people, as applied vocational skills are neither A or T Level. Evidence submitted to the APPG from UCL highlighted that although there is a deficit of, for example, engineers in the UK, there is a disconnect between this sector and the skill sets with which young people leaving full time time education have been equipped. In a similar manner to the Kickstart scheme, young people are often assumed to be “work ready” when they have not been given the skills and development they require to enter a sector, particularly the STEM sector which still faces issues to employ a full workforce <sup>42</sup>.

The APPG suggests that as the Government considers how it can provide employment opportunities post pandemic for young people, it rethinks the education system so that young people’s skills and experience are seen as resources with potential to help us rebuild and employers don’t just require work ready young people without further in workplace training.

<sup>42</sup> (PDF) Crippled Cinderella: How Grimm is Further Education? | Joel Petrie City of Liverpool College



Section 3:

## Barriers encountered during the lockdown and COVID-19 pandemic

### Financial Security & Stability

The Coronavirus Job Retention Scheme (CJRS), or “Furlough Scheme” has been instrumental in protecting many permanent, non-seasonal jobs and livelihoods of people during the global pandemic in the UK, and has undoubtedly been responsible for staving off mass unemployment, furloughing 11.2 Million jobs across the UK between March 2020 and February 2021. The equivalent Self-Employed Income Support Scheme similar helped many people in long term self-employment, but gaps for new and young self employed people existed. At the time of writing this report, the current unemployment rate sits at 5.1% as measured by the Office for National Statistics (ONS) <sup>43</sup>. This represents a 1.3% increase from the previous forecasting period between October-December 2019 from the ONS <sup>44</sup> . This figure is currently set to peak 1% lower than the Office for Budget Responsibility’s (OBR) November Forecast, and has meant that the UK’s management of the economy over this time has also compared extremely favourably internationally <sup>45</sup>.

The Government’s emergency response to the pandemic should be recognised. Alleviating the immediate pressures on business, and protecting jobs is a matter of admirable duty, and shared across the House. The question now is how business and employment holds up coming out of the pandemic.

Despite the overall picture the evidence suggested that the financial situation of young people, is more concerning, with unemployment for young people increasing by 13%, representing an increase of 109,000 from October-December 2019. This change equates to an increase in the unemployment rate of young people of 2.2%. <sup>46</sup> While levels of youth unemployment continue at historically low standards, these levels represent the highest rate of youth unemployment since 2016 <sup>47</sup>.

Similarly, while the CJRS has undoubtedly allowed people of all ages to avoid unemployment, the economic impacts of the scheme must also be considered. 35% of 18-24 year olds have lost work during the COVID-19 pandemic as a result of either being unable to be furloughed, redundancy, or lost hours and therefore lost pay. <sup>48</sup> The Government’s decision to provide 80% of wages for furloughed employees is competitive internationally. It cannot be assumed that business have provided the additional 20% of wages in order to meet the full pay packets of furloughed employees, and this has meant that for many young people in particular, who may work hourly waged and low income jobs, there wage packets will have been considerably reduced below realistic costs of living.

This increase in unemployment, and the potential decrease in wages for young people has served to be the initial focus for the APPG in this section of the inquiry, in order to better understand the financial pressures of those who have been made unemployed or seen wage reductions over 2020-2021, and gain better understanding of their financial situation.

The APPG considers that as the country moves out of lockdown and the economy begins to recover, ensuring that young people are able to return to work, have not accumulated large quantities of debt or rental and bill arrears or worse have been placed in financially unsustainable situations must be a consideration for the Government.

Research from third sector organisations provides an immediate snapshot of the position of young people regarding their financial situation. Research from Youth Link Scotland suggests that 30% of young people were moderately to extremely worried about their financial situation. Similarly, research from YMCA England & Wales indicated that 37% of young people said that they were worried about having enough money to live on during lockdown. <sup>49</sup>

<sup>43</sup> Unemployment rate (aged 16 and over, seasonally adjusted), Office for National Statistics

<sup>44</sup> Unemployment rate (aged 16 and over, seasonally adjusted) Office for National Statistics

<sup>45</sup> Unemployment rate (aged 16 and over, seasonally adjusted) Office for National Statistics

<sup>46</sup> Labour market overview, UK Statistical bulletins Office for National Statistics

<sup>47</sup> Youth unemployment statistics - House of Commons Library

<sup>48</sup> Young workers in the coronavirus crisis Resolution Foundation

<sup>49</sup> All contributions made to the APPG for Youth Affairs Inquiry referenced in this report can be found in Appendix i.

These financial concerns likely reflect the reduced salaries experienced by young people during the pandemic. An illustrative example, of a young person aged 18-20 working a National Minimum Wage job of £6.45 per hour on a full time 37.5 hour week is illustrated below:

Wages/Deductions	Income & Deductions/Month
Gross Wages	£1,048
Less National Insurance Contributions	£31
<b>Take home pay</b>	<b>£1,016</b>
80% CJRS Gross Wages (No employer contribution)	£838.40
Less National Insurance Contributions	£5.40
<b>CJRS Take home pay</b>	<b>£833</b>

Even more concerning, for young people who are not furloughed, but rather work reduced hours as shift work, their take home pay from their employer has little to no floor. Through the oral evidence sessions conducted by the APPG, it was uncovered that as furlough payments were additionally based on the last months paycheck for hourly waged employees, young people who had worked less shifts, either due to sickness, other commitments, or lack of availability of work the month before received furlough payments based on 80% of this month, effectively trapping them under a deflated wage ceiling that they might struggle to make ends meet with, until the 5 week implementation period for Universal Credit expires.

While it is almost certain that a young person placed in this financial situation would be able to access Universal Credit to mitigate their costs, considerably reduced wages will undoubtedly have created more pressures on young people and likely has left them struggling in order to make ends meet, either eroding what limited savings they have accrued in order to cover their rent, or not providing enough in Local Housing Allowance to cover their costs, particularly in high cost rental areas.

While the Government’s introduction of 6 month notices to evict <sup>50</sup> and encouragement in guidance <sup>51</sup> for private landlords to provide rental holidays has meant that young people placed in financially precarious situations may have been able to benefit from increased security of not being evicted, it is important to remember that a rental holiday only serves for the accrueement of rental arrears with the landlord or accommodation provider. As Universal Credit Housing part and Housing Benefit limit the amount paid to under 35s, many will not be eligible for government support. The requirement to repay this further down line to landlords, while still accommodating present rental costs will likely mean that young people continue to face serious financial pressures in order to meet both arrears and present monthly payments. Rent arrears will still be a reason for automatic eviction without any right to ask for repayments schemes. Placing a young person in rental arrears also presents issues relating to their ability to move to find work, as they would be unable to obtain the necessary reference from their landlord in order to relocate to either follow work or ease their rental commitments due to a change in circumstance.

Young people continue to struggle in order to make ends meet, and are likely to be in severely worse financial situations as a result of the global pandemic. The National Youth Agency reports that up to 5 million people are living in a household with problem debt and difficulty

<sup>50</sup> Government has changed the law so most renters have a 6 month notice period Ministry for Housing Communities and Local Government

<sup>51</sup> Guidance for landlords and tenants Ministry for Housing Communities and Local Government

paying the bills at present, and The Bright Light Programme, run by The Children’s Society and Catch 22, has found in their evidence submitted to the APPG that young people have reported spending more on utility bills as a result of spending more time in their accomodation, and many now face arrears as a result of this.

Poor Financial Education and Proficiency

The lack of financial education that young people had access to in schools was highlighted as an issue to the APPG during this enquiry. It was stressed that there was likely a strong link between the mental health of young people and understanding money. The London Institute of Banking and Finance (LIBF) reflected that 83% of young people that they had spoken to as part of their work had said that they wanted to receive financial education in school and were not currently getting it.<sup>52</sup> LIBF recommended that financial education for young people should focus at least initially around understanding financial products, such as pensions, credit and debit cards, and mortgages. 77% of young people also told LIBF that they were interested in learning more about tax, and many had said that they did not understand how to read it and understand it. Equally, 37% of young people were found by LIBF not to understand how student loans worked. This issue was particularly pertinent, LIBF said, from a social mobility perspective, as young people in challenging positions could be put off from going to university as they did not understand how the debts they would accrue during their study would impact them. LIBF also found that 75% of young people received their financial education from their parents. LIBF highlighted that if parents themselves were not financially proficient, then this could lead to continued bad habits and advice that the young people would learn going forward when managing their finances.

Similarly, the APPG notes that the reliance of parents to provide financial education to young people places young people who may be in a situation where their relationship with their parents has broken down in a difficult situation whereby they may not have access to anybody who would be able to provide them with financial education. This is particularly the case for young people who are experiencing homelessness as a result of family breakdown, and will undoubtedly have a negative impact on a young person’s ability to save and live independently in the future. While financial education is often a provision of supported accommodation in order to help young people with budgets, the reliance in this area is on the third sector to provide support to these young people and presents another barrier that needs to be identified and overcome in order to assist with a young person’s ability to live independently.

LIBF also reflected that two thirds of young people worried about money, an issue not uncommon with people on low wages who may be struggling to make ends meet, and likely to be further exacerbated by the prospect of losing their jobs due to the global pandemic, or reduced wages as a result of furlough. While it is possible for young people to access advice and support in order to access benefits to support them, it cannot be guaranteed that a young person would access these services, and instead could rely on family and friends in order to make ends meet, or alternatively accrue debt and continue to struggle by themselves. The financial situation in general as a result of the pandemic has provided demonstrable evidence that people are struggling to make ends meet, be that through redundancy, furlough, or reduced work, as evidenced by the headline Universal Credit Statistics 29 April 2013-14 January 2021, that has shown a 98% increase in people accessing Universal Credit since 12 March 2020, to a total of 6.0 million people.<sup>53</sup>

<sup>52</sup> Download Young Persons’ Money Index 2020-21 London Institute of Banking and Finance.

<sup>53</sup> Universal Credit statistics, 29 April 2013 to 14 January 2021 Department for Work and Pensions

Section 4: Conclusions and recommendations

The above research conducted by the APPG demonstrates a number of key interlocking factors that have affected young people over the pandemic. In producing our recommendations, the APPG has considered how existing programmes and initiatives can be improved in order to meet the identified areas of need, and how new initiatives can be introduced in order to ensure that young people receive the support that they need going forwards as the country comes out from the pandemic. Each of these recommendations is listed and then explained in turn providing the justification for why the APPG feels that these recommendations are appropriate.

Recommendation 1: Maintain the £20 uplift to Universal Credit, committing to review the rate annually in the Autumn budget until a time whereby the economy has recovered.

The Government’s decision to uplift Universal Credit payments by £20 was described by the Chancellor of the Exchequer as “a more generous approach” in order to support people over the pandemic. The planned 6 month extension of Universal Credit uplift was described as a measure in order to prevent a “cliff edge” with the extension ending and was to ensure that the increased payments extended beyond the length of the pandemic, in line with the Govenrnments’ proposed vaccination roadmap. The decision to uplift Universal Credit is a commendable decision, but the economic impacts of the pandemic may be much longer than simply the period of lockdown and the planned lifting of the various levels of lockdown. The potential for a sluggish job market for those who are on Universal Credit already could readily and easily mean that people will be forced to rely on Universal Credit for much longer. The APPG does not assume to adopt a position on the correct future rate of Universal Credit in our report, but rather considers the uplift of the payment to be necessary to maintain until a point where a wider review of rates can be made in a stable job market.

Recommendation 2: Extend the Kickstart Scheme, as well as apprenticeships and traineeships schemes, committing to review the scheme in a years time (2022).

The APPG has applauded the Government’s introduction of the Kickstart Scheme, however, it considered the potential impacts of the pandemic on the job market to be effectively felt for a period of time much longer than the actual timeline of the pandemic itself. The Kickstart Scheme has the profound capacity to be exceedingly beneficial to young people in order to help them gain experience and find employment, and the APPG believes that the benefits of the scheme will be a law of increasing return as the scheme is provided with time to bed in and issues with the scheme are identified and resolved. As such, the APPG believes that maintaining the Kickstart scheme would be extremely beneficial to finding young people employment, particularly in an environment of potential recession. Enough time must be given for the scheme to effectively bed in, gateway providers be located, and scaled up to a point where it has had the opportunity to demonstrate its capacity for effectiveness.

**Recommendation 3:**    **Introduce mechanisms to facilitate job retention of young people after Kickstart, apprenticeship, and traineeship placements end, such as financial incentives for employers to keep employees on either through 1 year fixed term or permanent contracts.**

The APPG recognises the Government’s commitment to finding employment opportunities for young people, but stresses that temporary employment for the duration of a scheme will only serve to delay potential unemployment levels, unless the Government considers mechanisms in order to encourage employers to retain employees sourced from the Kickstart Scheme when the placement ends. The APPG believes that permanent or fixed term contracts offered at the ends of placements should be incentivised by the Government in order to encourage retention. This has the additional benefit of allowing young people on a Kickstart placement to build increased knowledge and value in their workplace of choice, meaning that employers will have access to a workforce base for future recruitment that already has direct experience in that field of work. Incentivising a continued career ladder for a young person post Kickstart also has the significant benefit of providing young people with more financial security, allowing them to plan their careers and finances more effectively. The APPG has made this recommendation because it believes that introducing an additional component to this scheme would provide legacy benefits for the Kickstart Scheme and allow it to deliver for both employers and employees for years to come. This could be done through measures such as business tax relief.

**Recommendation 4:**    **Introduce financial education as part of the National Curriculum, from age 16+. Including advice on financial products, budgeting, and living costs.**

The APPG has noted the importance of both digital and financial literacy in the course of this report, and believes that introducing financial education as part of the national curriculum will serve to be greatly beneficial to ensuring young people are able to act independently and govern their finances well. Ensuring a financially literate populace should be an objective for the Government in order to incentivise and empower young people to consider their options and make informed decisions about their future. The APPG believes that empowering young people to understand financial products can allow for them to understand small business or startup loans, and incentivise entrepreneurship and innovation. The APPG recognises the Government’s desire to creating a strong workforce and stimulating innovation and advancements to make the UK a global hub for technology and developments, but believes that innovation also requires financial proficiency in order to ensure that people understand and are confident taking the steps into developing new technologies and products.

**Recommendation 5:**    **Bring forward a dedicated youth strategy, highlighting the Government’s offer to young people, built around employability, skills, and resilience with long-term stable funding for universal youth service provision to provide skills for life and work through partnerships with local businesses and communities.**

Young people have lost a year of their lives over the course of the pandemic, and been required to put many of their dreams on hold as the country responds to its collective duty to protect society. As noted, young people are the most likely to have seen their incomes fall, be made redundant, or have their hours reduced as a result of the lockdown and the pandemic. As such, the APPG believes that it is appropriate that the Government consider how it can supercharge

its offer to young people. These opportunities, the APPG believes, should be in the form of a dedicated cross-departmental strategy, dedicated to levelling up the Government’s offer to young people as a new social contract. The APPG believes that this support should be both universal and targeted, ensuring access to opportunities, experiences, and skill building and employment, as well as providing options for young people to seize upon opportunities and become the employees, homeowners and tenants, businesspeople, and key workers of the future, while still ensuring that those in need of support are provided with access to the correct facilities and services that they require.

**Recommendation 6:**    **Provide additional support and opportunities for young people and employers to ensure that they are “work ready” on leaving full time education, and equipped with the skills to manage, training and support new workers.**

In this inquiry, the APPG has noted how meeting the requirements of the changing job market presents a challenge to both employers, workers, and educators, in order to ensure that young people entering the workforce are suitably equipped with the formal and work skills necessary in order to achieve and prosper in the work environment. The APPG notes initiatives already undertaken by some employers in order to promote upskilling, and applauds this. Formal education does not always provide the necessary skills to acquire a job, and neither should it, alternative routes to employment are not always fully realised or supported by educators or recognised for their value. While the APPG has noted the value of the Government’s T-levels, achieving a fully equipped and work-ready workforce, BTECs should remain and young people must have access to retain with transferable skills. The Government should pay particular attention on how both educators and businesses can be active partners in providing opportunities for young people.

**Recommendation 7:**    **Include young people in the policy decisions that affect them following on from the pandemic. The government’s response to youth employment, financial security and wellbeing should be led by and delivered in partnership with young people.**

It is often young people themselves who best understand the impact that the pandemic has had on them and what they will need to thrive in the future. Over the course of the pandemic young people have been on the front lines, often working on the front lines in retail, health services and through volunteering. It will also be young people who understand the effectiveness of the government’s interventions to support them including the Kickstart Scheme. It has also been, on occasion, young people who have been mischaracterised in the media as vectors of infection that have exacerbated the spread of COVID-19 <sup>54</sup>. By including young people in planning for recovery, trust can be rebuilt between the government and young people. The APPG has sought at all stages to include young people in the formation and implementation of this report, we would encourage government departments to do the same as they develop policy which will affect the lives of young people in the months and years to come.

<sup>54</sup> The APPG directs readers to the following examples: Coronavirus: Could young people spreading COVID-19 amongst themselves lead to more deaths? EURONEWS (ACCESSED 31/03/21)

Younger adults responsible for most of COVID-19 spread: Study ABCNEWS (ACCESSED 31/03/21)

Lockdown fatigue, sense of ‘invincibility’ causing more COVID-19 infections in young people, scientists say CBC NEWS (ACCESSED 31/03/21)

WHO warns young people are emerging as main spreaders of the coronavirus THE WASHINGTON POST (ACCESSED 31/03/21)

Coronavirus: Young people warned ‘don’t kill granny’ as lockdown measures reimposed in Preston SKY NEWS (ACCESSED 31/03/21)



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Homeless LINK

Impetus

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- National Youth Agency

NHS Youth Forum

Quaker Social Action

The Association of Employment and Learning Providers (AELP)

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ThinkForward

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