

Welfare to Work and Lifelong Learning

Lifelong learning is the route to moving people from long term unemployment into employment.

Tom Hadley, the Recruitment and Employment Federation's Director of External Relations said: "Moving one million people from benefits into work will require a commitment from both sides. Government needs to ensure that these people are work ready before they are required to seek jobs.

"Incapacity benefits claimants may have multiple disadvantages, from physical disabilities to mental health issues. **An effective training and support package is essential.**

The long term unemployed, of course, become deskilled in work related systems (carbon paper anyone?) but more importantly they suffer a huge loss of self esteem and confidence with a resultant reluctance to engage with the outside world leading to marginalisation of entire families.

Poverty marginalises people. Poverty and unemployment together makes the return to mainstream society difficult in the extreme.

As a consequence it is not possible to talk about moving people from unemployment into employment without talking about a process by which they get there. *The process is necessarily lengthy.*

We are concerned that at a recent DWP conference the process seemed to have been omitted from the planning. People were either in work or out of work.

We are also concerned that grants might be given to organisations to get people into work without taking into account that it is a process of 'added value' as people move towards a point when they can move into work. When people move from unemployed and disengaged, to empowered and willing to engage they have taken a massive step towards employment even though they may be many months away from taking a job. This should therefore be counted as a success rather than a failure. Similarly moving into volunteering is also a massive step along the time line.

Furthermore getting people into work is of course not the whole story. Financial capability training can enable people to stay in work, particularly in low paid employment.

Changes of circumstances are the biggest cause of debt in the UK. Entering employment after a period of unemployment is a massive change of circumstances which may result in the reduction or stoppage of benefits and an increase in costs (work clothes, child care, travel costs to name but a few). It is therefore necessary to forestall the possibility that a new employee will find him or herself worse off while working and unable to *stay* in work by giving prior financial capability training and ongoing support when work begins.

MoneyMAX, the financial capability arm of Hammersmith and Fulham Citizens Advice Bureau, has been working with the unemployed in West London for the past three years, teaching financial capability and debt management.

We believe that the steps back into work are as follows. (see attached chart)

1. Initial training (the fact of turning up could be the active element here)
2. Practical empowerment exercises which involve engagement with hitherto threatening bodies (e.g. banks and other authority figures)
3. Further training to raise confidence leading to willingness to consider activity outside the home.
4. Volunteering/vocational training
5. Work search
6. Into work with added support to enable trainee to stay in work
7. Long term employment, engagement with society

Money, being a major problem in the life of the unemployed, is also one of the taboo subjects. The general feeling being that, like death and cancer, if you don't mention it, it will not trouble you.

Teaching the long term unemployed how money works, and giving them some simple empowerment exercises results in a great increase in confidence and self esteem. This leads to an increase in willingness to engage. The first hurdle.

The MoneyMAX training takes place over one and a half days and covers items one to four of the above list. The 9 hours training result consists of three hours financial capability training and six hours debt management training. Trainees who complete the course gain the qualification of Money Mentor. The trainee takes up the post of ongoing informal volunteer for the CAB with the responsibility of passing on what they know to friends and neighbours (they can exercise this as much or as little as they wish). They join a cash club to update their skills as well as receiving a qualification that they put on their CV as well as (if they wish) a plaque for their door to advertise the fact that they are willing and able to advise their peer group on money matters.

We have found this to be a successful way of empowering people and have a record of getting people into volunteering/training and subsequently work. Volunteers give evidence of the difference that this empowerment made to their lives.

Further information is available on request

