



Me and My Learning End of Year Report 2016-17



Me and My Learning End of Year Report 2016-17

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Executive Summary

Me and My Learning (MML) has brought about a significant change to the way in which Melton Borough Council (MBC) provides services.

MML has seen us move away from simply dealing reactively with the issues that people come to the Council with (e.g. rent arrears). The approach now sees us addressing the underlying issues a person may be facing and so helping them to become more independent. This means that people then make fewer calls on MBC services, are better able to maximise and manage their income and, for example, reduce and avoid rent or council tax arrears.

The wider picture of reducing budgets and welfare reforms (e.g. the introduction of Universal Credit, the lowering of the benefit cap, the freeze on benefit uprating) makes the work of MML increasingly important as we equip the citizens of Melton to be more independent, resilient and able to withstand these changes..

2016-17 is the third year of Me and My Learning (MML). This year has seen some significant changes to the way in which MML is structured and financed. However, despite a background of reduced resources MML has continued to develop. It has established a reputation such that we have been able to secure external contracts to deliver services as part of the supply chain for larger contractors.

During the year 643 people were referred to MML and we have seen 430 actively engaged with the services that are provided. This engagement has ranged from intensive one-to-one support from a mentor to working directly with a partner organisation or accessing the digital suite on a self-serve basis.

During the year 72 people moved into employment, where they continued to benefit from the in-work support MML is able to offer. This helps to ensure that the transition to work is both successful and can be sustained.

In previous years (2014-15 and 2015-16) MML had been able to take advantage of substantial external funding (European Social Fund and Transformation Challenge funding). However, this was no longer available for 2016-17. In order to maintain the MML approach the decision was taken to support the core mentor and management roles of MML from mainstream MBC funding. This enabled us to maintain our triage service which identifies people's needs and ensures that they get the right level of support. Further re-organisations have seen a move towards Senior Customer Liaison Officers within Customer Services taking on the management of

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those who need a lower level of support and focusing on maintaining tenancies. We will continue to develop this to ensure that we have a seamless service that is fully integrated. However, we have also had to wind down our funding of a number of external services.

The change has also seen us working more creatively with our partners to ensure that services are available for the people of Melton and that maximum value is achieved for any monies that are being spent in Melton.

As we move into 2017-18 the need for the unique approach and blend of services that MML offers continues to exist. Other agencies, for example Jobcentre Plus, aren't able to provide the sustained level of support that MML is able to offer. Nor do they provide the breadth and depth of support that many people need if they are to successfully address the multiple barriers they face and move into employment.

MML continues to develop, evolve and support the people of Melton to become digitally, financially and socially independent.

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Background

In 2012 MBC was chosen as a Universal Credit pilot site and worked closely with DWP focusing particularly on working age benefit claimants.

At the same time MBC, with support from DWP locally, ran a small scale employment and support project which worked intensively with a small number of people to support them into employment.

As a result of the Universal Credit pilot work, in late 2013 MBC was given the opportunity to bid for European Social Fund (ESF) funding. This provided the opportunity to bring together all of the learning to date into a single comprehensive programme. A successful ESF bid enabled MBC to establish the MML programme from April 2014.

The 2014-15 year allowed MBC to establish the MML approach and 2015-16 provided the opportunity to continue to develop this.

In February 2014 there were 1800 recipients of the main out of work benefits in Melton. In November 2016 (the most recent complete figures) this had reduced to 1460.

MML represents an ethos or an approach, rather than a prescriptive process. Its aim is to help people to become:

- **Digitally Independent** - having the confidence and skills to engage digitally, for example accessing services on-line, keeping in touch with friends, and searching for jobs on-line;
- **Financially independent** - the ability to manage money including understanding financial products, avoiding high cost credit and managing debts, improving and maximising overall disposable income, being better prepared for welfare reform changes and the ability to withstand financial shocks;
- **Socially independent** - improved self-confidence and reliability leading to greater resilience, improved relationships and greater community cohesion with more people prepared to engage and “put something back”.

Wherever possible MML moves people into employment and provides in-work support to ensure that this is sustained. In addition we are exploring ways to help people raise their ambitions and move into higher paid employment. This is particularly important as people move to Universal credit and with that MBCs reducing role in the payment of benefits.

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Inextricably linked to this is MBCs role as a housing provider. People who are in work and/or more able to manage their income are less likely to fall into arrears.

At the heart of the MML approach is the needs assessment. Working with the individual we identify the barriers to independent living that they face and we agree and co-ordinate a programme of action to address those barriers.

MML mentors work with individuals on a 1:1 basis to help them progress through their agreed programme with support continuing, as appropriate, after people move into work to ensure that employment is sustained.

A key element of the MML approach is the involvement of a wide range of partners (see Appendix 1 for details) to help address the barriers people face. We work with, and co-ordinate, partners to ensure that issues are addressed in an holistic and joined-up way. Doing this ensures a much greater chance of success.

Through our closer working with partners and the co-located approach at both Phoenix House and Parkside our aim is to be able to both influence and co-ordinate the money that is spent in Melton. This will ensure that overlaps are avoided, that programmes do not “compete” with one another and that we see the maximum return for every pound spent in Melton – whatever the source.

Since its start in April 2014 MML has continually evolved and developed to meet the needs of the people of Melton.

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Key achievements

Year 1 (2014-15): European Social Fund (ESF) support was confirmed in January 2014. There followed an intensive period of activity that ensured that MML was able to start in April and become fully operational by June. This in itself represented a huge achievement.

ESF funding enabled MML to test approaches and ways of working. This allowed us to adapt and mould MML to meet the needs of the people of Melton. Key to this early success was the ability, from the outset, to bring on-board partners and the commissioning of services to meet gaps that were identified in the early days.

Year 2 (2015-16): A successful bid for Transformation Challenge funding enabled us to continue to develop the MML approach. This included successfully working with Blaby District Council to test the replicability and scalability of the approach. This work demonstrated that the approach could be adopted in an area very different to Melton, thus confirming its effectiveness.

We also used the funding to plan for the future by, for example, creating a digital suite that has allowed us much greater flexibility without the continued need to rely on a commissioned service. This has been a key enabler in helping people achieve digital independence.

Year 3 (2016-17): The key achievement for this year has been the transformation of MML from an externally funded programme to an integral part of Melton Borough Council's operations. The loss of external funding presented a number of challenges resulting in the loss of some previously commissioned services. However, careful planning and a continuation of the flexible approach that underpins MML has seen the service consolidate its position and continue to provide impressive results.

The important role that MML has in helping people to better manage their income and live more independently is directly relevant to MBC as a housing landlord. To reflect the importance of this work Housing Revenue Account (HRA) provided some funding for MML.

The year has also seen MML successfully bid to deliver a number of commissioned services (see p8 for more details).

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Me and My Learning Costs

Year 1 (2014-15)

The overall cost of the MML programme for the 2014-15 year was £781,576.00. This was made up of £386,377.00 received from the European Social Fund and £395,199.00 from MBC. However, some of the funding input by MBC represented support “in-kind” and money that would have been spent even if MML had not gone ahead. This support in-kind and money that would have been spent anyway totalled £162,950.00 leaving a net cost to MBC of £232,249.00.

Year 2 (2015-16)

The overall cost of the MML programme for the 2015-16 year was £666,425.00. This was made up of £400,000.00 from the Transformation Challenge Fund and £266,425.00 from MBC. As before the MBC input included money that would have been spent had MML not gone ahead, leaving a net cost to MBC of £103,475.00.

Year 3 (2016-17)

The overall cost of the MML programme for the 2016-17 year was £381,434.00. This was offset by income and recharges totalling £126,646.00 leaving a net cost to MBC of £254,788.00.

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Supply chain contracts

The 2016-17 year has seen an established MML programme being recognised for the quality of its service delivery as we have successfully bid to deliver external contracts within the Melton area.

This started with a bid, led by MML, in partnership with a local provider (Access All Areas) to deliver the Talent Match programme for the Prince's Trust in the Melton area. The programme focuses on supporting young people (16-25) who are not in employment, education or training (NEET) and that are often hidden from DWP to move into employment or training. Whilst this is only a small contract that runs to December 2018 it provided an external confirmation of the value of our track record and our ability to deliver results.

We next bid to become part of the supply chain established by Working Links as they bid for a European Social Fund contract to deliver employment support for those aged 25+ facing specific barriers. The Working Links bid was successful and MML has joined their supply chain and now delivers the service in the Melton area. This programme runs to late 2018, with a possibility of extension.

More recently we were approached by Business2Business to form part of their supply chain as they bid for a Skills Funding Agency contract supporting young people into work. Their bid was successful and MML now delivers this service for the Melton area.

Each of these contracts is operated on a payment by results basis. We passionately believe that adopting the MML ethos and "doing the right thing" for people means that formal targets will "take care of themselves". Our progress to date with each of these contracts has proven that this can be done and that payment by results need not drive perverse behaviours. These contracts allow MML to lead by example and begin to influence national providers delivering major contracts.

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Me and My Learning data 2016-17

In 2015-16 MML adopted the E-CINS case management system. During that year we worked closely with Empowering Communities (the social enterprise behind the E-CINS system) to tailor the system for MML.

2016-17 was therefore the first full year of MML using the E-CINS case management system. This has inevitably been a learning experience and whilst the system has proven to be hugely beneficial for the day to day management of MML cases, the compilation of this report has highlighted a number of issues with data extraction. These are being addressed. This does mean that in some instances we do not have full data available. However, the following pages represent a detailed picture of the MML programme during 2016-17.

The 2016-17 year has seen MML continue to build on the successes of the previous two years. Once again MML has seen a significant number of people move into, and remain in, work and has helped many more to become increasingly independent.

Headline outcomes for 2016-17

- 430 people engaged with MML - either working 1:1 with a mentor, working directly with a partner organisation or accessing services on a self-serve basis.
- 72 people moved into employment
- 66 people gained qualifications.

Comparison with previous years

| | 2014-15 results | 2015-16 results | 2016-17 results | Total |
|-----------------------|-----------------|-----------------|-----------------|-------|
| Referrals to MML | 533 | 669 | 643 | 1845 |
| Engaged with MML | 362 | 605 | 430 | 1397 |
| Moved into work | 53 | 56 | 72 | 181 |
| Qualifications gained | 40 | 300 | 66 | 406 |

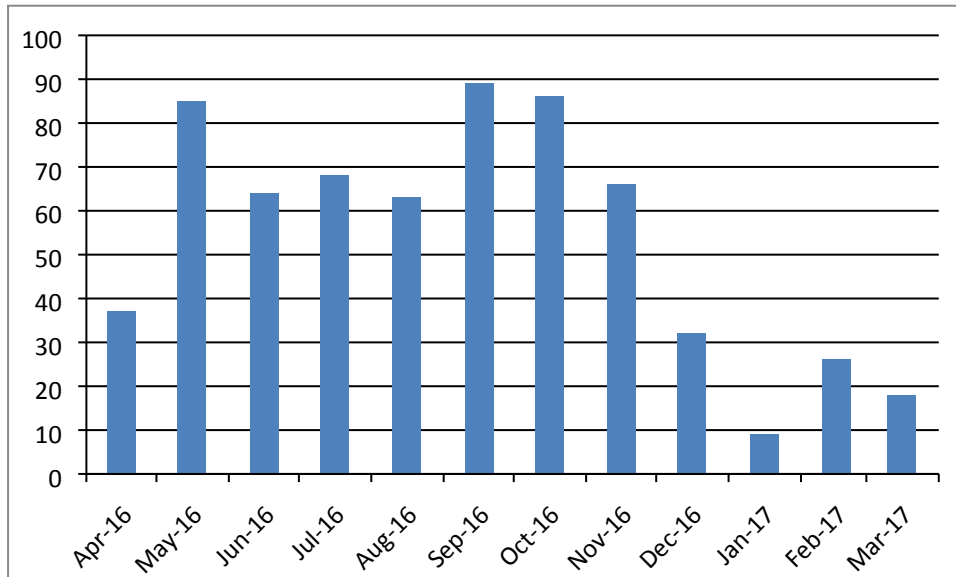
The reduction in qualifications gained during 2016-17 has primarily been because of the loss of services commissioned by MML and the loss of some externally funded services. However, we have sought to address these gaps during the year and 2017-18 will see two new partners joining the MML umbrella to deliver IT and functional skills courses.

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Referrals to MML

During the 2016-17 year a total of 643 people were referred to MML. Figure 1 below gives a breakdown of those referrals by month of receipt.

Figure 1: Referrals by month of receipt



The reduction in referrals from December 2016 reflects the start of referrals to our contracted provision which saw people who would previously have been counted on the MML system being captured on the systems we are required to use for the specific contracts.

Engagement with MML

Of the 643 people referred to MML a total of 430 people actively engaged with the MML services either by receiving intensive 1:1 support from a mentor, by directly accessing services from one of our partners or by self-serving e.g. by accessing the digital suite.

During the 2016-17 year 298 people received 1:1 support from a mentor. The extent of the support they received varied from a single meeting through to a series of regular meetings spread over a period of time.

A snapshot taken between 14 June 2016 and 21 September 2016 (14 weeks) shows that a total of 122 people accessed services on a self-serve basis. Of those 122

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people, 66 accessed digital support via the MML digital suite. The number of times these 66 people accessed the digital suite varied from 26 people accessing it once to one person accessing it 47 times. The average number of times a person accessed the digital suite was 4.3.

Details of those engaging with partner organisations are gathered periodically. We have records from April 2016 to 31 January 2017. These show that 332 individuals accessed services from partner organisations. Figure 2 below provides more details (NB. Some people accessed more than one service hence the overall total of 385).

Figure 2: People accessing partner services

| Organisation | Purpose | Number of people accessing this service |
|---|---|--|
| CAN | Drug and alcohol support | 31 |
| Melton Learning Hub | Employability Skills | 8 |
| QD | Sector Based Work Academy | 5 |
| Remploy | Digital Skills | 16 |
| Leicestershire Adult Learning | Functional skills | 10 |
| Learn Direct | Employment skills & Functional qualifications | 24 |
| Lets Talk Wellbeing | Mental health support | 44 |
| Melton and District Money Advice Centre | Money/debt advice | 41 |
| Magpie craft | Confidence support | 8 |
| Now Unlimited | Mindfulness | 7 |
| The Project Polska Organisation | Polish/English course | 14 |
| Papworth Trust | Employment skills | 24 |
| Prince's Trust | Employment and functional skills | 16 |
| Prospects | Employment skills and careers advice | 117 |
| Qdos | Maths and English | 20 |
| TOTAL | | 385 |

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Distance travelled

A key part of understanding the impact and outcomes of the MML approach is to be able to measure the progress a person makes in their journey to independence (the “distance travelled”). In order to do this we developed an “independence Index” which measures an individual’s progress over 6 areas:

- Digital Independence
- Financial independence
- Meaningful activity (either progress into employment, progress within employment or greater independence)
- Health
- Housing
- Family.

See appendix 4 for more details.

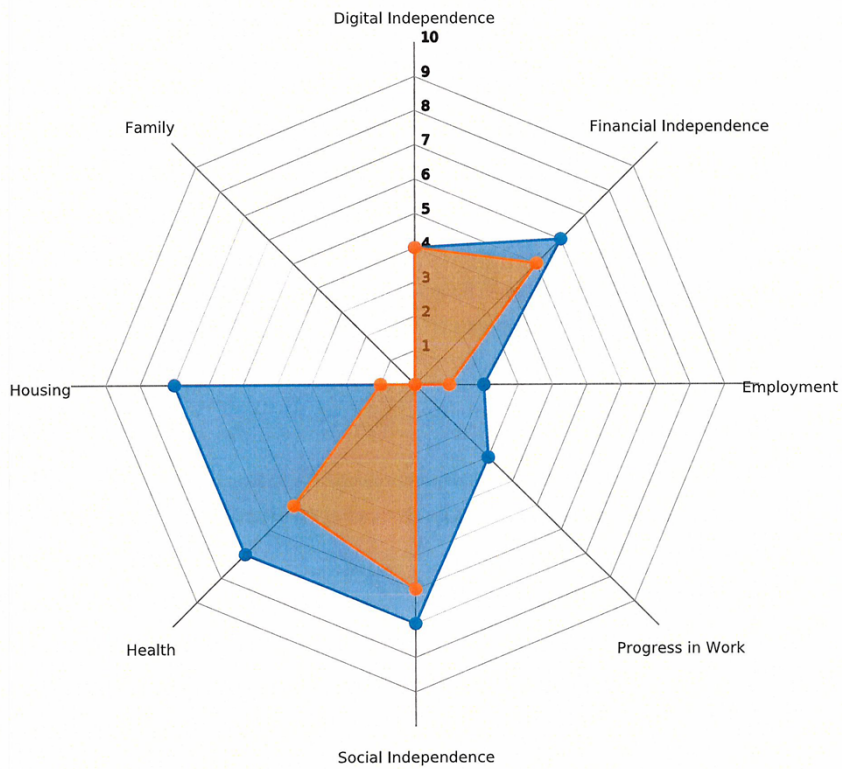
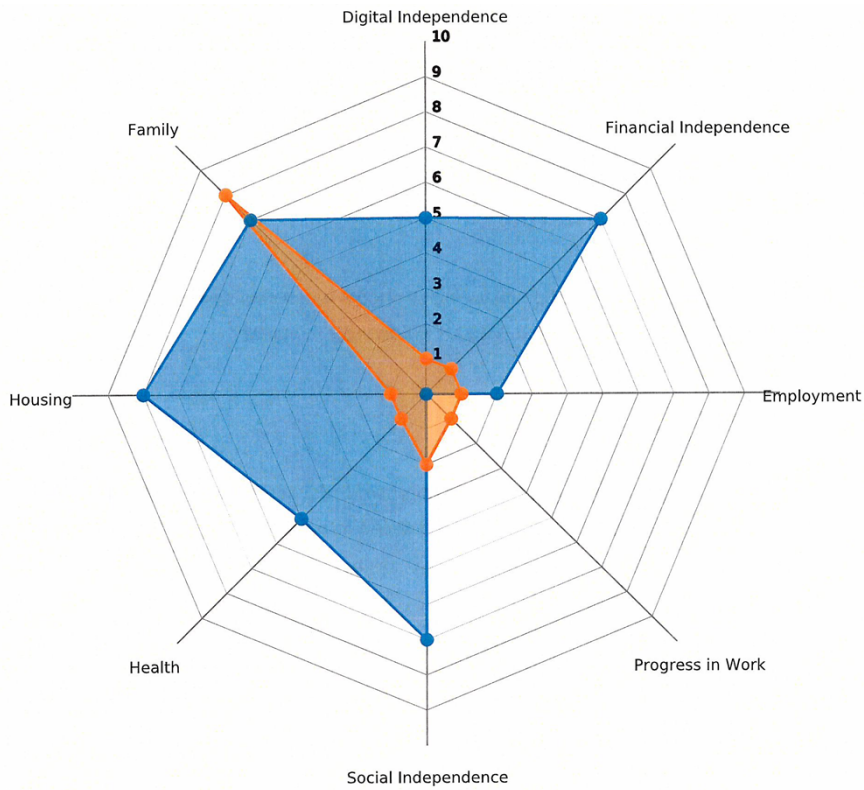
Working with a mentor each person makes an assessment of their independence at the point of their needs assessment. This is then repeated at intervals to measure their progress.

We have used the 2016-17 year to develop and refine this measure and have recently managed to incorporate this into our case management system, although we are working with our suppliers in order to be able to download aggregate data. Consequently we are only able to provide single examples at this stage.

The outcomes are shown as a webchart. The orange points and area represents the initial assessment and the blue points and area represents the subsequent assessment and shows the progress the individual has made.

The following page contains two webcharts showing the progress made by two MML participants.

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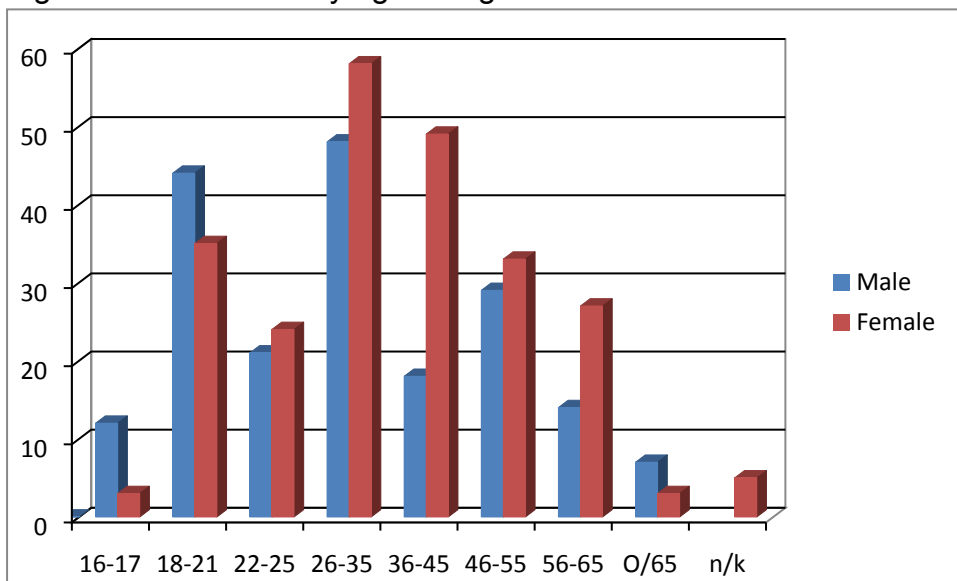
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The following data provides a more in-depth look at the 430 people who engaged with MML during the 2016-17 year. However, it should be noted that it was not appropriate to collect detailed information from those that were only accessing MML services on a self-serve basis. Consequently some of the following analysis does not sum to 430.

Age and Gender of those engaging with MML

Figure 3 below provides a breakdown by age and gender of the 430 people who engaged with MML during 2016-17. 55.1% of those who engaged were female and 44.9% male. The highest proportion of people (25%) were in the 26-35 years age range. 18% were in the 18-21 years group and 15.5% and 15% in the 36-45 and 46-55 years groups respectively.

Figure 3: Breakdown by age and gender.



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Marital status

Of those who declared their marital status (188 people) the largest proportion (38.5%) were single. Figure 4 (below) provides more details.

Figure 4: Marital status

| | Female | Male | Total |
|-----------------------|--------|------|-------|
| Divorced/dissolved | 5 | 5 | 10 |
| Living with partner | 20 | 10 | 30 |
| Married/civil partner | 9 | 12 | 21 |
| Separated | 7 | 4 | 11 |
| Single | 63 | 48 | 111 |
| Widowed/partner | 3 | 2 | 5 |
| Total | 107 | 81 | 188 |

Number of children

28% of those who engaged with MML in 2016-17 did not have children. The largest proportion (59%) had one child and 6.5% had 3 or more children. Figure 5 (below) provides more details.

Figure 5: Number of children

| | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 6+ |
|--------|-----|-----|----|----|---|---|---|----|
| Female | 54 | 137 | 23 | 14 | 6 | 1 | 1 | 1 |
| Male | 66 | 117 | 5 | 1 | 2 | 1 | 0 | 1 |
| Total | 120 | 254 | 28 | 15 | 8 | 2 | 1 | 2 |

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Ethnicity

Of the 430 people who engaged with MML we have ethnicity details for 334 (77.7%). Of those we have details for 90.4% describe themselves as White – British. Figure 6 (below) provides more details.

Figure 6: Ethnicity

| Ethnicity | Number |
|-----------------------------------|---------------|
| Asian/Asian British – Indian | 2 |
| Asian/Asian British – Pakistani | 1 |
| Mixed – other mixed heritage | 2 |
| Mixed – White and Black Caribbean | 2 |
| White – British | 302 |
| White – Irish | 1 |
| White – other | 24 |
| Total | 334 |

Benefit receipt

232 people who engaged with MML were in receipt of one or more benefits at the point of their engagement. Figure 7 (below) provides details of the benefits people were receiving. Please note that this table does not sum to 232 as a number of people were in receipt of more than one benefit.

Figure 7: Benefit receipt

| Benefit | Number in receipt |
|------------------------------|--------------------------|
| Council Tax Support | 55 |
| Employment Support Allowance | 47 |
| Income Support | 37 |
| Jobseekers Allowance | 52 |
| Universal Credit | 16 |
| Working Tax Credit | 3 |
| Other | 43 |

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Employment Status

We have details of the employment status of 335 people at the point at which they engaged with MML. Although it would be possible for people to be in more than one group only one group, the most appropriate in the view of the person conducting the triage, is selected. Of those 335 people 18% were in some form of employment and 61% were unemployed. Figures 8 and 9 (below) provide more details.

Figure 8: Working

| Employment Status | Level | Number |
|--------------------------|---------------|---------------|
| Employed | Full time | 13 |
| | Part time | 22 |
| | Casual | 2 |
| | On low income | 6 |
| | Low skills | 2 |
| Self-employed | Full time | 10 |
| | Part time | 5 |
| Total | | 60 |

Figure 9: Not working

| Status | Number |
|-------------------------------|---------------|
| Unemployed | 204 |
| Retired | 12 |
| Student | 4 |
| Long-term sick | 17 |
| Temporary sick | 9 |
| Looking after the family home | 20 |
| Training | 1 |
| Volunteering | 1 |
| Other | 7 |
| Total | 275 |

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Tenure status

We have details of the tenure status of 226 people at the point at which they engaged with MML. Of those we have details for only 7.5% were owner-occupiers and 2.6% were homeless. Of the remainder 74.7% were tenants. Of those who were tenants (169 people) 51.5% were Melton Borough Council tenants. Figure 10 (below) provides more details.

Figure 10: Tenure status

| Tenure | Number | % |
|-------------------------------|--------|------|
| Homelessness | 6 | 2.6 |
| Hostel/temporary | 14 | 6.2 |
| Living with family | 17 | 7.5 |
| Melton Borough Council tenant | 87 | 38.5 |
| Other | 3 | 1.3 |
| Owner occupier | 17 | 7.5 |
| Private rent | 52 | 23.0 |
| Social/Housing Assoc | 30 | 13.3 |
| Total | 226 | 100% |

Rent arrears

Of the 87 Melton Borough Council tenants 30 (34%) declared rent arrears.

Of the 52 private tenants 16 (31%) declared rent arrears

Of the 30 social/HA tenants (37%) 11 declared rent arrears

A person's rent and Council Tax arrears position is checked at the time of their triage. For those that have arrears this is then checked at regular intervals as we work with the person to stabilise their financial position and in due course reduce the arrears.

Priority Debt

Of the 430 people who engaged with MML 60 people declared a priority debt. The total priority debts were £169,504.03. The average debt was £2,973.75 (within a range of £60.00 to £28,000.00).

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Issues Identified at assessment point:

The majority of issues identified at the point of assessment related to employment and jobsearch skills (138 and 149 respectively) closely followed by training (136) and qualifications (90). Figure 11 (below) provides more details.

Figure 11: Issues identified at the point of assessment

| Issue | Number of people identifying the issue |
|-----------------------------|---|
| Training | 136 |
| Qualifications | 90 |
| Rural transport | 28 |
| Jobsearch skills | 149 |
| Digital skills | 47 |
| Mental Health | 6 |
| Substance misuse | 28 |
| Financial Independence | 46 |
| Learning and Qualifications | 89 |
| Digital independence | 47 |
| Employment skills | 138 |
| Health | 1 |
| Housing advice | 64 |
| Volunteering | 8 |
| Domestic abuse | 2 |

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Cost Benefit Analysis

We see every day the improvements we make to people's lives and the benefits that MML delivers. In an effort to quantify this in a tangible way we have carried out a Cost Benefit Analysis at the end of each year. To do this we have used the New Economy model. This is a recognised model and one that is used by Government Departments.

We have modelled the 2016-17 year as a single cohort with the benefits modelled over a five year period. We have adopted conservative assumptions and restricted the benefits to those that are most significant.

Adopting this approach produced a financial return of £3.61 for every pound spent and an economic benefit of £9.47 for every pound spent.

Financial benefits represent savings to the public sector that are due to MML (e.g. reduced health service, police or education costs)

Economic benefits are the measure of the overall value to society and include the financial benefits along with net growth in the local economy and gains to society such as improvements to health, reductions in drug and alcohol dependency, reductions in domestic violence and Anti-social behaviour.

We know that participants in the MML programme benefit from significant improvements in their confidence and self-esteem. These benefits stretch beyond the individuals themselves and impact on their families and a wider circle. These sort of benefits can be attributed a financial value as part of the Cost Benefit Analysis. There are a number of ways in which this type of benefit can be included. However, to avoid the risk of double counting we have only included benefits associated with increased confidence and self-esteem. Doing this produces a return of £14.24 for every pound spent (Economic +)

These figures compare favourably with those from 2014-15 and 2015-16. See figure 12 below.

Figure 12: Cost Benefit Analysis – comparison

| | Financial | Economic | Economic + |
|---------|-----------|----------|------------|
| 2014-15 | £2.18 | £4.87 | £10.02 |
| 2015-16 | £1.82 | £5.27 | £12.78 |
| 2016-17 | £3.61 | £9.47 | £14.24 |

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The increased performance is primarily attributable to the higher proportion of those we engaged with that were moved into employment – 16.7% in 2016-17 compared with 9.3% in 2015-16.

Whilst the Cost Benefit Analysis provides an overall picture it can be hard to understand what this means at a more individual level. To help illustrate this we have developed a number of costed case studies. Whilst the figures used are estimates (closely based on the individuals' circumstances) they do provide a good indication of the savings attributable to the actions of MML. An example is set out below with further examples contained in Appendix 3.

Case study – Ms B.

Ms B is a single mother with two children aged 9 and 16 years. She had been unemployed for over a year when she came to MML in April 2016. Ms B had financial and money management issues and had rent arrears of over £800 and Council Tax arrears of around £300. Working 1:1 with a mentor Ms B began to address these issues. In the course of working with Ms B the mentor secured a Discretionary Housing Payment and a contribution for the British Gas energy fund. Help was also found to secure replacements for her non-working oven and microwave. Ms B also attended a Melton and District Money Advice Centre money management course and a Learn Direct computer course.

In February 2017 Ms B began work as a part-time carer. Since starting work she is on her way to clearing her rent and council tax arrears and now makes regular payments. Although she continues to work part-time she has recently been promoted to Team Leader. MML initially provided Ms B with in work support to ensure that she managed her money to meet her commitments. MML continues to be available to Ms B if she needs support.

Commentary:

Input from MML initially stabilised Ms B's financial position and following her move into work this has seen her arrears clearing and her finances on a much firmer footing. Although Ms B continues to receive some Universal Credit this will reduce as her earning increase.

Ms B was a regular caller to MBC during 2014/15 and 2015/16 (44 contacts in 2014/15, 38 contacts in 2015/16) but this reduced following referral to MML (8 contacts in 2016/17)

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| Time-Line | April 2015 to March 2016 | April 2016 to January 2017 (Approx 40 wks) | February 2017 to August 2017 | August 2017 onwards |
|---|---|--|--|--|
| Situation / Life Event | Lone parent with two dependent children living in a LA House. | Referred to Me and My Learning. | Starts part-time work. Average 18hrs | Progress in work – has accepted Team Leader role. Regular extra hours |
| Source of Income | Income consists of: JSA, TC, CHB, HB, CTS | | Universal Credit (UC) & Earnings | UC & Earnings Benefits will reduce as income rises over time |
| Benefit amounts. Arrears Earnings and / or other info | Approx £337 per week. (£17,525 p/a) | Approx £337 per week. (£17,525 p/a) Rent arrears of £847.63 along with Council Tax arrears of approx. £300 | UC Approx £268 p/wk (£13,935 p/a) Earnings Approx £135 p/wk (£7020 p/a) Arrears are reducing with a regular payment plan | Assuming 1-2 extra hrs p/wk + a small rise in pay rate due to promotion would see benefit income reduced to: Approx £257 p/wk (£13,364 p/a) Regular rent and Council Tax payments maintained. |
| MML input. Details and costs | | MML input primarily 1:1 meetings with a mentor. Meetings every fortnight = 20 sessions at £50/session = £1000 | In-work support to ensure transition to employment is sustained. 1:1 coaching with Mentor. 5.5 sessions at £50/session = £275 | Occasional support provided as and when needed. Negligible costs |

Before the intervention of MML, Ms B was receiving around £17,500 per year in benefits. To date the MML intervention has cost £1,275 - the vast majority of this within the 2016-17 year. This intervention has seen a reduction in benefit payments to around £13,500 per year (a saving of £4,000). This is likely to increase in time.

In addition there are savings for MBC – reduced contacts, regular rent and Council Tax payments and reduced arrears.

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Next steps

As we move into 2017-18 and look to the future the need for MML continues to be present. Although we are currently seeing low levels of unemployment, there continues to be a need to help young people move into employment and help older people enter or return to the labour market.

We are also seeing more people that are in work beginning to struggle. It is increasingly important that we raise aspirations and skills and equip people to move from a continual round of low-paid, low-skill work. A move to higher skilled better quality jobs clearly links to the Council's aspirations for growth and prosperity as set out in the Local Plan

The impacts of welfare reform (the move to Universal Credit, freezing benefit rates, the lowering of the benefit cap) continue to have an impact. This becomes increasingly important to MBC as a housing landlord. MML will work to better understand the residents of Melton and identify at an earlier stage when an intervention is appropriate, for example when rent or Council Tax arrears begin to accrue. This will require more and better collaborative working across the Council (including developing further the role of Customer Liaison Officers within Customer Services) and with partners. A better understanding of Melton residents and those that access services will allow us to better track and measure progress and the effectiveness of our interventions.

MML plays a significant role in helping people to become more independent and consequently making fewer calls on MBC services.

As budgets continue to tighten it is imperative that any monies that are spent in Melton are spent in a co-ordinated and considered way. This helps us to avoid overlaps and identify gaps and makes sure that we get the maximum value for every pound spent. To help to do this we will work to influence commissioning bodies to better understand the role and value of the MML approach.

This also reinforces the need to make sure that programmes and strategies are effectively linked to ensure maximum value. MML will therefore be looking to contribute to the Melton Local Plan, the Economic Growth Plan and the Economic Development Strategy amongst others.

We increasingly see the relevance of the approach advocated by the Inclusive Growth Commission – “enabling as many people as possible to contribute to and benefit from growth”. The principles of inclusive growth include:

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- Creating a shared, binding mission Nationally driven, locally designed and implemented. Involving business, civil society and citizens
- Measuring the human experience of growth not just its rate Get beneath headline averages to understand the distribution of growth, socially and geographically
- Seeing growth as a social system, not just a machine Analyse how different policies and economic forces interact with each other, including through public deliberation
- Being an agile investor at scale Ensure sufficient, strategic, integrated finance to leverage value of social and economic investment
- Entrepreneurial whole-place leadership Mobilising the full force of local resources to build on existing assets and opportunities for change.

MML will continue to blaze a trail and set the pace for delivering people focused integrated services that address all the issues people are facing. This will ensure that the citizens of Melton are digitally, financially and socially independent and able to live independently making less calls on public services.

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Appendix 1

Me and My Learning - a brief history

Me and My Learning represents the latest, and perhaps most significant, development in Melton Borough Council's (MBC) on-going transformation. This began around 10 years ago with a move away from silo, discipline based, services to a much more person centred approach.

In 2012 MBC was chosen as a Universal Credit pilot site and worked closely with DWP.

At the same time MBC, with support from DWP locally, ran a small scale employment and support project which worked intensively with a small number of people to support them into employment.

As a result of the Universal Credit pilot work, in late 2013 MBC was given the opportunity to bid for European Social Fund (ESF) funding. This provided the opportunity to bring together all of the learning to date into a single comprehensive programme. A successful ESF bid enabled MBC to establish the Me and My Learning programme from April 2014.

The 2014-15 year allowed MBC to establish the Me and My Learning approach and 2015-16 provided the opportunity to continue to develop this.

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Appendix 2


Me and My Learning partners

The following provides a snapshot (as at July 2017) of the partners currently working within the MML “umbrella”. Not all of these partners provide their services from Phoenix House and the picture fluctuates as funding streams change etc.


| Provider | What they offer | Days | Contact |
|---|--|--|--|
| Access All Areas | Access All Areas delivers: “Talent Match” is an intense mentor support program for unemployed young people age 18-25. A holistic guidance service, with coaching and training, Talent Match Melton is part of a national program supported by The Prince’s Trust and Big Lottery. Eligibility is NEET for 12+ months. | 2/3 days per week, dependant on requirements. | Mark Frisby mfrisby@melton.gov.uk Tel: 07572 413737 or 01664 502361 |
| Aspiro | Aspiro is a not for profit social enterprise, providing end to end employment support for adults who are disadvantaged in accessing work or learning opportunities, since early 2011. We provide advice and support for users of specialist (secondary care) mental health care services jointly with Leicestershire Partnership NHS Trust. | Thursday’s fortnightly – 13:00pm – 16:00pm | Kathy Hammond on 07714 754 588 or email Kathy.hammond@aspiro.org.uk |
| Business2Business (NEET support) | ESF funded NEETS programme for 16-24 years. 1-1 mentor support to address wider issues to employment / education. Courses include, employability, personal development, confidence and motivation and support in to volunteering with in work support throughout placement. Eligibility, 16-24years NEET , no timeframe on length of unemployment | Monday – Fridays, 9am – 4.30pm | Me & My Learning 01664 502342 Meandmylearning@melton.gov.uk |
| Charnwood Training | Charnwood Training Group Charnwood Training, part of the Rotherham North Notts College Group (RNN) is an exceptional | Monday, Tuesday, Thursday and Fridays – | Jan Box janbox13@hotmail.com |

| Provider | What they offer | Days | Contact |
|-------------------------------------|--|---|---|
| | education and training institution with a track record of delivery across the United Kingdom. In Melton Mowbray Charnwood Training will be delivering Functional Skills English & Mathematics. | 09:30 to 15:30 | |
| CAB – Citizens Advice Bureau | CAB LeicesterShire CAB offers practical, up-to-date information and advice on a wide range of topics including debt, benefits, housing, legal, discrimination, employment, immigration and consumer. | Phoenix House Money Advice appointments every Wednesday 09:30 & 12:45 Money Counts course every month 10:00 – 1pm Drop in sessions at Melton Borough Council every: Mon 9.30am – 3.00pm Tues 10.00am – 12.00pm Wed 9.30am – 3.00pm | Sarah Walker sarah.walker@leicscab.org.uk Lynn Davies lynn.davies@leicscab.org.uk |
| Clockwise | Clockwise is a not-for-profit community bank, providing a broad range of affordable, sustainable and ethical financial services for its members. This includes savings, current accounts, Jam Jar budget accounts and loans. | Every Tuesday Drop in from 9:30am-1:30pm | Joe Green joe.green@clockwise.coop 0116 242 3900 |
| Enterprise Hub/Work club | Enterprise Hubs/Work clubs offer the following: <ul style="list-style-type: none"> ✓ Friendly atmosphere ✓ 1:1 Business support ✓ Business Opportunity Profiles ✓ Market Analysis ✓ Information on business plans ✓ Local business information ✓ Networking opportunities | Melton Library Tuesday 13:30 – 15:30 Enterprise Hub/Work clubs are available in six library locations | John Chinn John.chinn@leics.gov.uk Russell Payne Russell.payne@leics.gov.uk By Phone Coalville Library 0116 3053565 Hinckley Library 0116 3052500 |

| Provider | What they offer | Days | Contact |
|--------------------------------|---|--|---|
| | <ul style="list-style-type: none"> ✓ Support with CVs and cover letters ✓ Course and training information ✓ Support with job applications ✓ Volunteering opportunities ✓ And much more..... .. | <p>across the county. Please get in contact for further details</p> | |
| <p>Grantham College</p> | <p>Level 1 in Customer Service & Level 1 in Retail Knowledge provided as a distance learning qualification. Customers can be in or out of employment and must be 19+ years old. Other eligibility as follows:</p> <p><u>Employed</u> If you have full level 2 qualifications (5 GCSE grade A – C or the equivalent), you will be entitled to funding for <u>one</u> of the courses.</p> <p>If you do <u>not</u> have full level 2 qualifications, you will be entitled to funding for <u>both</u> courses.</p> <p><u>Unemployed seeking work, with proof of benefits</u></p> <p>If you do <u>not</u> have full level 3 qualifications, and you can produce proof of benefits, you will be entitled to funding for <u>both</u> courses.</p> <p>You will be asked to produce proof that you are in receipt of any of the following benefits: Bereavement Allowance; Child Benefit; Child Tax Credit; Council Tax Reduction; DLA/PIP; ESA; Housing Benefit; Income Support; IIDB; JSA; WWP; Working Tax Credit.</p> | <p>As and when required – courses are distance learning.</p> | <p>Margaret Ghorbani mghorbani@granthan.ac.uk 07714740341</p> |
| <p>Home Start</p> | <p>Home-Start helps families with young children deal with whatever life throws at them. We support parents as they learn to cope, improve their confidence and build better lives for their children.</p> | <p>Mon to Fri As and when required</p> | <p>Jo Elks jo@homestart-mr.co.uk or info@homestart-mr.co.uk Tel: 01664 561247</p> |

| Provider | What they offer | Days | Contact |
|---|---|--|---|
| Leicestershire Adult Learning Service | LALS offer help with upgrading ICT skills, English and Maths skills and also help with C.V writing. | Courses are delivered from Melton Library and Phoenix House | Jenny Curtin Jenny.curtin@leics.gov.uk Tel: 0116 3050574 |
| Leicestershire County Council | English lessons for the Polish Community living in Melton Mowbray. (ESOL) | Tuesdays 17:30 – 19:30 | Barbara Czyznikowska b.czyznikowska@gmail.com |
| Let's Talk Wellbeing | The Let's Talk- Wellbeing Service provides psychological assessment and treatment for mild to moderate common mental health problems, such as Anxiety, low mood/depression, stress, OCD, trauma and Phobia's. Our aim is to support people to stay in and/or return to work and improve the management of long term conditions. | Wed – 9-5pm Thurs 9-4pm Fri 9-5pm | Jane Giles Jane.Giles@nottshc.nhs.uk Tele: 01509 610968 Mob: 07817125267 |
| Leicestershire County Council - Local Area Co-ordinators |  Local Area Co-ordinators help with: *Individuals: thinking about how to make life better and looking at what you have to offer *Connecting with others: linking people together and being part of a community *Information: finding out about what's happening in your area and getting the right help from services *Taking action: making positive changes | Ad Hoc and depending on appointments. | Shanti Patman melton@lacsleicestershire.org.uk 07535 657107 Mary Sawu asfordby@lacsleicestershire.org.uk 07787 596 898 |
| Melton Learning Hub | Melton Learning Hub work with challenging young people aged up to the age of 25yrs living in the Melton Borough to improve their life chances and help them to lead productive lives, contributing to their local community. This includes young people who have special educational needs, behaviour problems, family | Every Thursday morning until 12.30pm | Dave Cowell david.cowell@meltonlearninghub.org.uk Tel: 01664 564967 |

| Provider | What they offer | Days | Contact |
|---|---|---|---|
| | <p>problems, a lack of confidence and self – esteem or those who find themselves not in employment, education or training. Courses on offer include mechanics, construction, beauty therapy, animal care, fishing, exercise, cookery, child care and more. We also have many additional services that help to raise self – esteem, confidence and improve the quality of life for each individual.</p> | | |
| <p>Melton & District Money Advice Centre</p> | <p>Melton & District Money Advice Centre aim to provide a free, confidential and impartial advice service for the people of Melton Mowbray and District concerning money and debt problems. This includes – Debt management plans, Insolvency Solutions, Budgeting advice, Relevant social groups and activities, Relevant focus groups for changing local and national policy.</p> | <p>Days to be confirmed – please use the contact details for more information.</p> | <p>Amanda Stevenson amanda.madmac@gmail.com Tel: 07775942046</p> |
| <p>Pension Wise</p> | <p>You can find out what you can do with your pension pot, how to shop around and what to look out for with taxes and fees. We explain how to avoid pension scams and the importance of taking your time to make sure your money lasts as long as you do.</p> <p>Pension Wise can help if:</p> <ul style="list-style-type: none"> •you’re aged 50 or over, and •have a defined contribution pension. These are not final salary or career average pensions. | <p>Monday appointments, as and when required – Appointments are made nationally and allocated to area.</p> | <p>Michael Doy michael.doy@leicsab.org.uk</p> |
| <p>Prince’s Trust</p> | <p>The Prince’s Trust Team Programme is a full time 12 week personal development programme. This programme is free to anyone aged 16-25 and unemployed. Each team is usually made up of between 12-15 young</p> | <p>Full Time 12 week course due to commence January 2017. Based @</p> | <p>Mat Jesson mjesson@warwickshire.ac.uk</p> |

| Provider | What they offer | Days | Contact |
|---------------------------------|---|--|---|
| | people with different skills and backgrounds, allowing participants to mix with new people and make new friends. The programme includes team-building residential, projects in the local community, team challenges and support with applying for further education or employment. | Phoenix House | |
| Prospects | Prospects is at Phoenix House every Thursday afternoon to offer information, advice and guidance on careers for 16+yrs. | 2 to 3 days per week depending on appointments. | Clive Newman Clive.Newman@Prospects.co.uk |
| Richmond Fellowship | Richmond Fellowship. Making Recovery Reality. Offering support through group sessions. Giving people support with Mental Health problems; helping them to achieve maximum independence and wellbeing. Helping people to regain control over their lives; and to develop new meaning and purpose. | Wednesday 2pm – 4pm Every week @ Phoenix House | Rebecca leicestershire.lifelinks@richmondfellowship.org.uk 07500123774 01162626337 |
| The Royal British Legion | The Royal British Legion  - The Legion was founded by veterans after the First World War. A century on from the start of that conflict, we're still helping today's Service men and women, veterans, and their families in almost every aspect of daily life. We also champion Remembrance, safeguarding the memory of those who have given their lives for our freedom through Remembrance education and events. We help members of the Royal Navy, British Army, Royal Air Force, veterans and their families all year round. We also campaign to improve their lives, organise the Poppy Appeal and remember the fallen. | Ad Hoc and depending on appointments | Susan Grogan sgrogan@britishlegion.org.uk 07776 166606 Legion Contact Centre: 0808 802 8080 www.britishlegion.org.uk |
| Sustainable Land Trust | Sustainable Land Trust's mission is to provide land based training and experience of the countryside to | Ad Hoc when requested within | Kate Hiseman khiseman@sltrust.org.uk |

| Provider | What they offer | Days | Contact |
|-----------------------------|--|--|---|
| | <p>vulnerable and/or hard to reach groups. Provide meaningful, green, community based job opportunities for our trainees. To undertake environmentally, considered land management projects to improve wider ecosystem health and local habitats and through our actions generate a sustainable enterprise which utilises arising by-products - The profits from which can be reinvested to help perpetuate the project.</p> | <p>Phoenix House</p> | <p>Alex Gray agray@sltrust.org.uk</p> |
| <p>UAVA - LWA</p> | <p>UAVA & LWA deliver:</p> <p>IDVA Crisis Intervention & ISVA Intervention Providing specialist Independent Domestic Violence Advisor Services. Our IDVA team offers short term, intensive support and advocacy which focuses on risk and managing risks. Priority is given to ensuring the safety of victims and their children, presenting victims views at Multi Agency Risk Assessment Conferences (MARAC) and Specialist Domestic Violence Courts (SDVC).</p> <p>Outreach</p> <p>Once the immediate risks and threat of abuse is addressed the Engagement and Recovery team will provide emotional, practical, therapeutic support and counselling options alongside group work interventions to ensure victims continue to feel safe and secure, make informed choices and take back control.</p> | <p>As and when appointments are booked in or group sessions are taking place.</p> | <p>Sheena Goodey sheena@lwa.org.uk</p> |
| <p>Working Links</p> | <p>ESF funded employment contract for 25+ years. 1-1 mentor and</p> | <p>Monday – Friday, 9am – 4.30pm</p> | <p>Me and My Learning 01664 502342 meandmylearning@melton.gov</p> |

| Provider | What they offer | Days | Contact |
|------------------|--|---|--|
| | employment support & access to wider support services of MML. In work support offered once in employment and continues for 6-months following job start. | | uk |
| The Venue | Social Youth Hub. The Venue is a unique facility that provides activities, entertainment and a safe space for young people in Melton Mowbray. | Thursday, Friday & Saturday evenings - 8-12 years olds & 13-17 year olds | Liam Weeks (Contact details to be confirmed) Melton Learning Hub Tel: 01664 564967 |

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Appendix 3

Case Study: Miss H

Miss H is a lone parent with one young child. She was referred to MML in June 2016 by her child's nursery for support with her mental health following the loss of a child. As well as dealing with the loss of a child Miss H was also facing financial difficulties caused in-part by her ex-partner not paying child maintenance and issues with her (private) landlord.

Miss H worked 1:1 with a mentor and was referred to a number of MML partners, including Let's Talk Wellbeing, Children's Centre, Citizens' Advice Bureau, Melton and District Money Advice Centre and Homestart.

In August 2016 Miss H was faced with eviction as she was unable to pay a large utilities bill which was on top of her rent. The MML mentor was able to secure support via a Discretionary Housing Payment and from charities to remove the threat of eviction. However, Miss H's private rental situation remains far from ideal and through the Choice Based Lettings scheme she continues to apply for a Council property.

Since receiving support from MML Miss H has stabilised her financial position and has payment plans in place to repay her debts. She is managing her mental health and her confidence has improved significantly both of these things having had a positive impact on her relationship with her daughter.

Miss H has begun volunteering at the Children's Centre and has decided that she would like to work with children. To support this aim she has completed a level 2 qualification in understanding child development and now plans to work towards an NVQ.

Although Miss H has not yet found work, her daughter will soon be starting school which will help in her search. In the past year has made significant progress with her money management, with her mental health and confidence, with her relationship with her daughter and has seen her move towards employment.

Commentary

Had Miss H not been referred to MML it is quite likely that her financial position would have worsened. It is also likely that this would have led to her eviction and

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homelessness. Either or both of these scenarios would have had an adverse impact on her mental health and consequentially with her relationship with her daughter. A worst case scenario would have seen Miss H homeless, possibly having her daughter taken into care and in due course needing intensive mental health interventions. Thanks to MML, Miss H has now got her finances under control, has stabilised her housing situation has a good relationship with her daughter and is on the road to employment and independence.

Cost Benefit Analysis

Miss H has had approximately 40 1:1 sessions with a mentor or partner organisation as well as attending group sessions. The cost of the support Miss H has received so far from MML and partners amounts to around £2500.00.

The MML intervention prevented Miss H from being evicted. Research shows that the immediate cost to Government of an eviction is around £6,680.00.

Miss H's mental health has improved significantly. Reducing mental health interventions saves £4671.00 per individual per year.

We have prevented the worst case scenario - Miss H's daughter being taken into care – from happening. The costs of taking a child into care are around £51,080.00.

Case Study: Mr W

Mr W is a 55 year old widower. He had been unemployed for 16 years because of his role as full time carer for his wife. His wife died in July 2016 and Mr W continued to receive Employment and Support Allowance until December 2016 when he was found fit for work and made a claim for Universal credit. At this point Mr W came to MML. At this point he lacked confidence and had had limited social interactions due to his caring role. Through a series of 1:1 sessions with a mentor and a session with Prospects to develop his CV Mr W gained in confidence. He also accessed the digital suite and improved his digital skills.

Mr W moved into part-time work in April 2017. MML has provided a small amount of in-work support to ensure that Mr W made a successful transition to work.

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Commentary

After a lengthy spell out of the labour market Mr W lacked confidence and social skills. Working with MML has seen his confidence build and him move into work. He really enjoys being back in employment.

Cost Benefit Analysis

| Time-Line | 16yrs to September 2016 | Sept 2016 to December 2016 13wks | Dec 2016 to March 2017 13wks | April 2017 to present |
|------------------------------|---|---|------------------------------------|---|
| Situation / Life Event | U/E carer for Partner. Partner died July 2016. Carers allowance and ESA LA Tenant Rent £93.25 | Claimed ESA after Partner died DHP for Bedroom Tax Housing Benefit CTS Engaged with MML | Claimed UC as deemed fit for work. | P/T employment 20hrs from 05.04.17 Hrs Wage - £7.50 p/hr (Living wage assumption) |
| Source of Income | Carers allowance Income Support HB & CTS | ESA HB & CTS | UC DHP for bedroom tax | Earnings UC CTS |
| Benefit amounts. | £217 p/wk approx. (£11,284 p/a) | £169 p/wk approx. (£8,788 p/a) | £169 p/wk approx. (£8,788 p/a) | £62 p/wk (UC & CTS) £3224 p/a |
| Arrears | This is only for Mr W and does not include Partner benefits | | | |
| Earnings and / or other info | | | | £150 p/wk (earnings) £7,800 p/a |
| MML input. Details and costs | | MML input 1:1 meetings 13 sessions at £50/session = £650 Prospects CV support 1 session £50 | | In-work support provided to ensure transition to employment is sustained. Mostly self-serve with occasional input after being shown how to navigate UC in Digital suite 2 Sessions at £50/session = £100 |

A MML input of £800.00 has produced a benefit saving of £5,564 per annum.

Me and My Learning Independence Index – self assessment

Name.....

1st assessment (date).....
 Review in..... weeks
 2nd assessment (date).....

| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|--|--|---|---|---|--|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|----|----|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|--|---|---|--|---|---|
| <p>Digital Independence</p> <p>I am confident using a computer e.g. emailing, paying bills, on-line shopping. I have access to a computer.</p> | <table border="1"> <tr><td>10</td><td>10</td></tr> <tr><td>9</td><td>9</td></tr> <tr><td>8</td><td>8</td></tr> <tr><td>7</td><td>7</td></tr> <tr><td>6</td><td>6</td></tr> <tr><td>5</td><td>5</td></tr> <tr><td>4</td><td>4</td></tr> <tr><td>3</td><td>3</td></tr> <tr><td>2</td><td>2</td></tr> <tr><td>1</td><td>1</td></tr> </table> | 10 | 10 | 9 | 9 | 8 | 8 | 7 | 7 | 6 | 6 | 5 | 5 | 4 | 4 | 3 | 3 | 2 | 2 | 1 | 1 | <p>Financial Independence</p> <p>I have enough money to live on. I can manage my money well. I know how to avoid high-cost credit.</p> | <table border="1"> <tr><td>10</td><td>10</td></tr> <tr><td>9</td><td>9</td></tr> <tr><td>8</td><td>8</td></tr> <tr><td>7</td><td>7</td></tr> <tr><td>6</td><td>6</td></tr> <tr><td>5</td><td>5</td></tr> <tr><td>4</td><td>4</td></tr> <tr><td>3</td><td>3</td></tr> <tr><td>2</td><td>2</td></tr> <tr><td>1</td><td>1</td></tr> </table> | 10 | 10 | 9 | 9 | 8 | 8 | 7 | 7 | 6 | 6 | 5 | 5 | 4 | 4 | 3 | 3 | 2 | 2 | 1 | 1 | <p>Meaningful Activity</p> <p>Employment</p> <p>I am trying hard to get a job. I have a suitable stable job. I have suitable skills and qualifications. I am volunteering.</p> | <p>Progress in Work</p> <p>I have the skills to progress at work. I am able to progress at work. I know what I need to do to progress at work.</p> | <p>Social Independence</p> <p>I am able to manage my day-to-day life without support. I am volunteering.</p> | <p>Health</p> <p>I am in good physical health. My mental health is good. I don't have any problems with drugs or alcohol.</p> | <p>Housing</p> <p>I have a good home that is suitable for my needs which I am able to maintain. I feel safe and secure where I live.</p> | <p>Family</p> <p>I have strong and stable relationships. My children are doing well.</p> |
| | 10 | 10 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 9 | 9 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 8 | 8 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7 | 7 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6 | 6 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5 | 5 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4 | 4 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3 | 3 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2 | 2 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1 | 1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10 | 10 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 9 | 9 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 8 | 8 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7 | 7 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6 | 6 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5 | 5 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4 | 4 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3 | 3 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2 | 2 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1 | 1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>I can't use a computer or smartphone. I have nowhere to access a computer.</p> | <p>I don't have enough money to live on. I can't manage the money I get. I use/have used money lenders, payday loans etc</p> | <p>I have no skills or work experience. I am not working</p> | <p>I don't have the skills to progress at work. I don't know how to progress at work. I can't work more hours. I don't know what is expected at work</p> | <p>I can't manage my life. I need support to manage day-to-day.</p> | <p>My physical health is poor. My mental health is poor. I have problems with drugs and/or alcohol.</p> | <p>I don't have anywhere settled to live. I don't feel safe and secure.</p> | <p>My relationships have all broken down. I find it difficult to manage my children.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

