

Citizens Advice Stevenage perspective for the Environment & Economy Select Committee Skills Agenda Scrutiny Review

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Contents

Context	2
About Citizens Advice Stevenage	3
Our Insights	4
What our data shows us: January to August 2024	5
Real life experiences of Stevenage residents in 2024	8
The interplay between inadequate skills or employment and rising living costs creates a challenging environment for many individuals and leads to increased Financial Vulnerability.....	10
Barriers to Upskilling & Employment for Adults	11
Volunteering	13
Learning from others.....	14
Opportunities for Stevenage	15
Closing Remarks.....	17



Context

The Stevenage Borough Council Environment and Economy Select Committee determine a Scrutiny work programme to examine the spending, policies and administration of the Council's Environmental services and support to the economic wellbeing of the Town.

The Environment & Economy Select Committee are currently working on the Skills Agenda Scrutiny Review have a series of sessions exploring different aspects. Citizens Advice Stevenage have been invited to give a perspective around adult employment and skills. Whilst much focus is given to young people and the education sector, Citizens Advice are able to provide a up to date view on the issues and barriers faced in terms of unemployment or adults' skills opportunities and how this is impacting finances and some of the cost-of-living pressures.

Citizens Advice Stevenage are able to provide first hand evidence of the barriers Stevenage adults, young families and Universal Credit Claimants face retraining and re-entering employment.

About Citizens Advice Stevenage

Citizens Advice Stevenage

Our Mission:

To help people solve their problems by providing options.

Our Vision:

A world where people have access to the options needed to solve their own problems.

Our Values

HELPFUL A duty of care.	ADVOCATES We fight for our clients.	COLLABORATIVE Working together on solutions.
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We will provide options to anyone who needs them. We will help those who want to be helped.

We will fight for those who need fighting for - We push for options when none are available.

Always be focusing on the goal, to work together, doing the little things that lead to big change

We exist to help people find a way forward, whoever they are, whatever their problem.

We provide free, confidential advice to help people overcome their problems and campaign on big issues when their voices need to be heard.

No one else sees so many people with so many different kinds of problems, and that gives us a unique insight into the challenges people are facing today.

With the right evidence, we can show big organisations – from companies right up to the government – how they can make things better for people.

Our Insights

At Citizens Advice Stevenage, we see firsthand the challenges faced by adults struggling with unemployment, underemployment, and skills gaps, all of which directly impact their financial wellbeing and stability. Many of our clients face challenges due to a lack of up-to-date skills or qualifications, limiting their access to better-paying and stable job opportunities. We provide guidance on accessing available upskilling and retraining programs, yet there remain significant barriers, including childcare and financial constraints, limited opportunities, and digital exclusion.

In addition to employment challenges, financial pressures are a critical issue for many adults, especially those on low incomes or facing unemployment. Rising living costs, including housing, utilities, and food, exacerbate the struggles of our clients. Many turn to us for debt advice, benefit entitlements, and budgeting support to manage these pressures. Often, we see a direct link between insufficient employment opportunities and the increased reliance on support services, with financial hardship leading to long-term dependency on benefits or debt solutions.

Our role is to bridge the gap, offering practical advice while advocating for systemic changes that ensure adults have access to the opportunities they need to thrive in the local economy.

In addition, we are a volunteer led organisation. Our volunteers come from all walks of life and choose to volunteer for a variety of reasons, including people getting back into work. Every volunteer gets something different from their volunteering experience, including the opportunity to:

- improve self-esteem, confidence and wellbeing,
- gain invaluable work experience
- and receive high quality training and develop new skills that are valued by many employers.

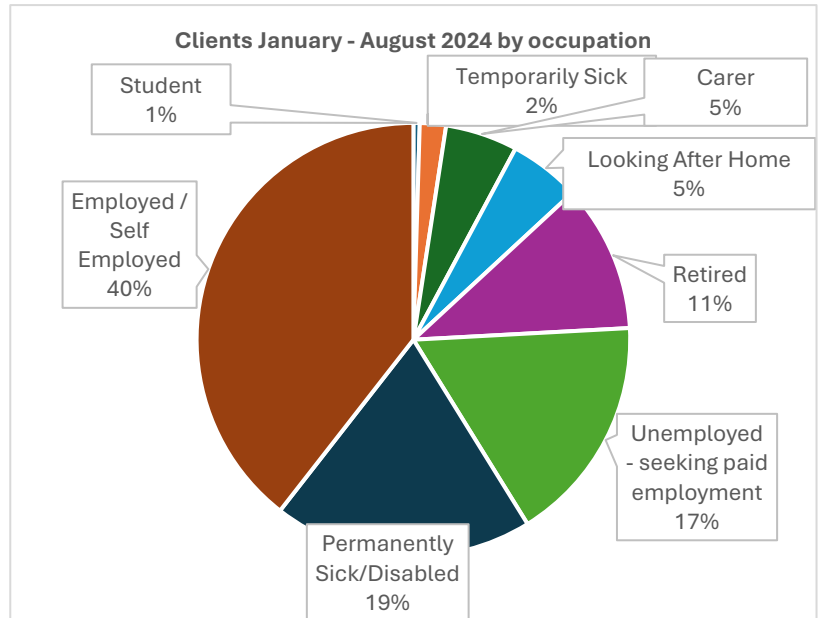
Many volunteers who leave local Citizens Advice go on to paid employment, including with the Citizens Advice service, as well as other organisations.

What our data shows us: January to August 2024

Looking at our data where clients have reported their occupation between January – August this year

17% of those who come to us are Unemployed - seeking paid employment.

Of those employed 50% are employed over 30 hours per week. 21% are employed between 16 and 29 hours per week. 15% are employed less than 16 hours per week and 13% are Self Employed



Looking specifically at those Unemployed - seeking paid employment.

22% of clients come from Bedwell, 13% from Simons Green, 12% from Robuck, 10% Shephall and 9% from Pin green. However, our data shows that those in Pin Green have more issues per person than the other wards.

	% Clients	% Issues
Bedwell	21.7%	16.9%
Symonds Green	13.0%	15.9%
Roebuck	11.6%	9.5%
Shephall	10.1%	13.2%
Pin Green	8.7%	13.6%
Martins Wood	7.2%	6.0%
Chells	5.8%	4.6%
Bandley Hill	5.8%	6.5%
St Nicholas	4.3%	5.0%
Old Town	4.3%	4.6%
Manor	4.3%	2.2%
Longmeadow	2.9%	1.9%

Looking specifically at **those Unemployed - seeking paid employment its clear they have no headspace to think about employment and education.**

40% Face issues with Benefits and Universal Credit to sustain themselves

17% of are facing debt spiral

13% are facing problems with Housing.

When our residents are in this situation their priority is first to seek stability then growth, and stability is hard to reach and maintain.



Looking at our full data set between January – August this year.

- We have supported 12 residents facing issues around access to jobs, this includes Barriers of transport, childcare, training and skills and lack of suitable jobs.
- Childcare is a key piece of the economic inactivity puzzle. low-income parents who want to work are being locked out of jobs or trapped in part-time work due to the cost and availability of childcare. with the cost of full-time care for children under 3 now exceeding the average cost of renting. [Read more about this in our locked out of work report.](#)
- We have supported 9 residents with issues applying for jobs including lack of references, criminal record issues, and knowing where to start.
- 3 residents needed support to access: access to work.

- As part of our service, we improve financial literacy in the community, teaching skills such as budgeting, saving, and avoiding debt traps. So far this year we have supported 366 residents with financial capability issues ranging from dealing with life events, managing household income, understanding utilities and engaging with fintech.
- We have also supported residents with issues of costs and access to adult education, adult literacy, basic digital skills.
- Universal Credit Administrative Earnings Threshold (AET) have meant that more claimants are now subject to increased conditionality and are expected to increase their hours or earnings. Advisers highlighted issues people have faced as a result of the changes with one working claimant feeling pressured to find full-time work, despite working part-time and caring for three children. Another person we helped who is a full-time career for her husband, was told to increase her existing part-time job or find a second job. [Read our full report.](#)

Real life experiences of Stevenage residents in 2024

Female in her 30s living in Bedwell. The client is a single mother of an 8-year-old daughter, living in a two-bedroom council flat in a high-rise block. She is currently unable to pursue better-paid, full-time employment due to the high cost of childcare. This financial barrier is limiting her career options and keeping her reliant on state benefits. The client has expressed a desire to work, but full-time jobs, which would improve her income and overall financial situation, are not feasible without affordable childcare. The cost of childcare is a significant obstacle, preventing her from progressing in her career and gaining financial independence. She believes that more subsidies for childcare would enable parents like her to take up employment, thereby improving their household's financial standing and reducing reliance on government support.

Male in his 30s living in Old Town The client, a 30-34-year-old male with ADHD, was sanctioned by Universal Credit (UC) for 41 days due to missing an appointment, which he claims he was unaware of. His ADHD makes it difficult for him to manage appointments effectively. The sanction has placed the client in a precarious financial situation, pushing him further into debt and increasing his rent arrears. As a result, the client will need to rely on family and charitable organisations for financial support during the sanction period. The added financial stress is likely to exacerbate his anxiety and depression, further complicating his ability to focus on job searches and submit successful applications.

Single Male with Dependent Children in his 30s Unemployed - seeking paid employment living in Bedwell. The client applied for jobs in the security industry, which required a DBS check. DBS informed the client that police had records of someone who might be him and recommended a fingerprint test to confirm his identity. Initially, the client was concerned about being wrongfully implicated in a crime but agreed to proceed with the fingerprint test after discussion. The client had previously been turned away from Stevenage Police Station when requesting the test. Assistance was provided to help the client make an online subject access request to ACRO, which was successfully submitted via email after initial difficulties. ACRO confirmed receipt of the request.

Female in her 40s living in Longmeadow came to us seeking recommendations for free career advice services in Hertfordshire. She had been in unsatisfying jobs for years and currently worked as a learning support assistant for SEND students, which they enjoyed. They were interested in transitioning into social care and were looking for career advice tailored to individuals considering a career change. They had received links to the national career advice website and UCAS but were specifically looking for local support.

Female in her 50s living in Bedwell the individual is considering leaving their job due to mental health issues and fibromyalgia, which are causing increasing absences from work. They are seeking advice on their rights and options for leaving work on medical grounds, as their conditions are significantly impacting their daily life. We were able to support them to explore ways to stay in work and manage their health conditions via use of access to work and personal independence payment.

The interplay between inadequate skills or employment and rising living costs creates a challenging environment for many individuals and leads to increased Financial Vulnerability.

Increased Financial Pressure: Limited Income and dependence on benefits: Unemployed or low-skilled adults often face limited earning potential and even when in work can need to rely on benefits to top up their income. This makes it harder to keep up with rising costs for essentials and leads to financial strain and difficulties in meeting daily needs.

Higher Chance of Homelessness: With lower income, individuals struggle to afford rent or mortgage payments. This can lead to housing instability. If housing costs rise faster than income or benefits, there's an increased risk of eviction or homelessness, particularly for those with limited financial resources.

Unpredictable Income: Insecure work with fluctuating hours or short-term contracts can make budgeting and financial planning difficult, leading to ongoing financial insecurity.

Health and Well-being: Financial stress can negatively impact physical and mental health, potentially leading to increased absenteeism or reduced productivity, which in turn can affect employment stability.

The need for Income leads to Acceptance of Low-Paid Jobs, Precarious Employment and little opportunity to advance.

In the face of rising living costs and limited financial resources, individuals might accept low-paid or insecure work out of necessity, even if it does not match their skills or career aspirations. They may also find themselves in jobs with irregular hours, minimal benefits, and job insecurity, which further exacerbates financial instability

Low-skilled workers might find it challenging to access better-paying or stable jobs due to a mismatch between their skills and the demands of higher-paying sectors. Insecure, low-paid work often provides little opportunity for advancement, trapping individuals in a cycle of financial struggle.

[In addition those in low skilled / paid jobs are more likely to experience employment rights violations.](#)

Barriers to Upskilling & Employment for Adults

In Stevenage, as in many places, adults seeking to retrain or improve their skills might face several barriers.

- **Cost:** Many training programs or educational courses can be expensive, and not all individuals can afford to pay for them out of pocket.
- **Funding and Grants:** Limited access to financial for adult education can be a barrier. Even if funding is available, navigating the application process can be complex and discouraging.
- **Responsibilities:** Many adults may have work or family commitments that make it challenging to find time for retraining or skill development. Where time isn't an issue most adults have financial responsibilities that block their ability to retrain or enter another profession.
- **Availability:** There can be limits to accessing local training programs, which can restrict access to relevant skill-building opportunities. These can include demographic, location, timing and learning style.
- **Access to Technology:** If individuals lack access to computers or reliable internet connections, it can hinder their ability to participate in online courses or digital training programs.
- **Digital Literacy:** Some adults do not have the necessary digital skills to navigate online learning platforms effectively, which can limit their ability to engage with available resources.
- **Access to support:** A significant portion of our community—particularly working individuals—cannot access support during traditional office hours. Our data shows a rising demand for support outside of regular hours, particularly from those who are employed but struggling to make ends meet. Without access to reliable guidance, these individuals remain stuck without otherwise accessible support to help them.

- **Childcare:** A key piece of the economic inactivity puzzle. low-income parents who want to work are being locked out of jobs or trapped in part-time work due to the cost and availability of childcare. with the cost of full-time care for children under 3 now exceeding the average cost of renting. [Read more about this in our locked out of work report.](#)
- **Generational differences:** People looking to re-enter the workforce after a significant time away are encountering numerous barriers, particularly as workplaces have evolved in response to digital and political changes.
- **Age Discrimination:** Older workers, in particular, may feel the effects of ageism, where employers favour younger candidates with more recent skills, leaving them marginalised.
- **Motivation and Confidence:** Overcoming psychological barriers such as fear of failure, lack of confidence, or uncertainty about the return on investment can also be significant challenges especially in adults. After years away from employment, many individuals face a lack of confidence in their ability to keep up with technological, political, and cultural shifts.

Volunteering

Volunteering is a lifeline for people who have been unemployed for 12 months or more, those who have been economically inactive or those who have work limiting health conditions. Volunteering provides opportunities which deliver real work experience which often lead to permanent employment as a result of the ability to show recent experience and increased confidence.

“Getting back to the workplace, it’s a scary thought. So doing something like this is a way of doing something professional and being back in the office... it’s just that kind of stepping out there again.”

Motivations vary by demographics: Younger volunteers (those aged 34 and younger) are more likely to be motivated by reasons related to skills development, to improve employment prospects and to gain experience in a work environment. Older volunteers (those aged 55+) are more likely to want to keep mentally active, use spare time meaningfully and to use existing skills to do something worthwhile. Women are more likely than men to say they are motivated to volunteer to gain confidence/self-esteem and to improve their employment prospects.

Nearly two thirds of volunteers that are not retired or unable to work (61%) said that volunteering with Citizens Advice had enhanced their employability.

Last Year Citizens Advice Stevenage supported 7 Back into paid work, 43 over the last five years.

“It was a great way to get back into work, which I never thought I’d do again. And I’ve gone from volunteer to manager in, you know, 18 months.”

Learning from others

Working@CitizensAdvice Is a project that has been delivered by Citizens Advice Denbighshire (CAD) over the past five years which has used ESF funds to run active inclusion projects.

The project is for people who have been unemployed for 12 months or more, those who have been economically inactive or those who have work limiting health conditions.

The project provides 16-week paid placements which deliver real work experience which have often led to permanent employment as a Citizen Advice Advisor.

The project(s) have been important for people who are most vulnerable as these individuals are more likely to be unemployed, lack confidence and have multiple complex challenges to face in their lives. People with these needs have the best chance of success if they can develop their work readiness skills in an empathetic and supportive environment like Citizens Advice.

Julie Pierce, Training Manager said “Over the term of the projects we have delivered life changing opportunities to over 60 individuals. About **70%** of these participants have subsequently **secured employment**, 34 into permanent employment at Citizens Advice and 20 have continued in a volunteering role.”

Lesley Powell, Chief Officer says “Citizens Advice Denbighshire see us as a community asset who are here to make the community as resilient as possible. We feel running projects like this are part of our responsibility as a community anchor”.

Lilian says “I am very grateful for this project as it offers me a good way to get into working again, as well as gaining new knowledge and skills. Changing the domestic routine of looking after my 13- and 8-year-old sons has helped me to have a positive state of mind. I did have some anxieties about working full-time but I have gained more than I expected. I start a part-time job soon with Citizens Advice Conwy and I’m really looking forward to it.”

Opportunities for Stevenage

Collaborate to create accessible adult skill growth and address the barriers:

The council should work with local skill providers and the Voluntary, Community, and Social Enterprise (VCSE) sector to co-develop training opportunities that are inclusive and accessible.

Many adults, especially those facing unemployment, underemployment, or career transitions, benefit from personalised support offered by local services. Citizens Advice Stevenage, for example, regularly helps residents access upskilling opportunities but identifies barriers such as childcare costs, financial constraints, and digital exclusion.

By collaborating we could:

- Address financial and logistical barriers blocking participation in training and co-design solutions that meet the specific needs of local adults and engage marginalised groups, including those in low-income wards or facing multiple barriers to employment, as observed in Bedwell and Pin Green
- Utilise community organisations to offer training in community-friendly settings, reaching people who may not engage with traditional education providers due to psychological or logistical barriers.

Focused Interventions for Those Most Affected by Unemployment.

Vulnerable adults, particularly those struggling with long-term unemployment, underemployment, or health conditions, need targeted interventions to help them re-enter the workforce. This could include

- **Work readiness training** tailored to those who have been out of work for extended periods. This can include confidence-building workshops, job search support, and access to career advisors who specialise in supporting adults to retrain or re-enter the workplace.
- **Collaborative work experience programs** with local VCFSE organisations, similar to the Citizens Advice Denbighshire model. Paid placements in community-focused roles can help individuals build recent work experience, improving their employment prospects while working in a supportive environment.
- **Increase Access to Tailored Employment Support:** Vulnerable groups often require personalised pathways to employment. The council can partner with Citizens Advice and other VCSEs to offer tailored support for specific challenges, such as criminal records, digital exclusion, or disability-related employment barriers. Facilitating better access to resources like the **Access to Work scheme** for those with disabilities or health conditions.

Closing Remarks

Addressing the adult skills gap is critical not only for individual financial stability but also for reducing wider inequalities across our community. In Stevenage, we see firsthand how unemployment, underemployment, and a lack of up-to-date skills trap individuals in cycles of financial vulnerability, exacerbating the pressures of rising living costs. Strengthening access to training and upskilling opportunities for adults is essential to helping them secure better-paying, more stable employment, which will have a ripple effect on their overall well-being and resilience.

As Stevenage undergoes significant regeneration, it is vital that our residents are supported to grow and develop alongside the town. The regeneration programme brings new opportunities for local economic development, but we must ensure that our adult population has the skills necessary to take advantage of these opportunities. If we are to create a thriving and inclusive local economy, investment in adult education and training must be prioritized so that all residents can benefit from the town's growth.

To tackle these challenges effectively, a collaborative approach is vital. No service can work in isolation. By building on the strong partnerships within the local authority, the Voluntary, Community, and Social Enterprise (VCSE) sector, local employers, and educational institutions, we can create more inclusive, tailored, and accessible training programs. These partnerships will ensure that the most vulnerable residents—those facing digital exclusion, caregiving responsibilities, or mental health challenges—are not left behind in the drive to upskill our community.

Moreover, addressing these skill gaps is not just about improving employability; it is about fostering a more equal and resilient community where all individuals have the opportunity to thrive. By working together across sectors, we can make meaningful progress toward reducing inequalities, improving financial independence, and ensuring that every adult in Stevenage has access to the skills they need for a brighter future, as our town transforms and grows.

Free, confidential advice.

Whoever you are.

We help people overcome their problems and campaign on big issues when their voices need to be heard.

We value diversity, champion equality, and challenge discrimination and harassment.

We're here for everyone.

castevenage.org.uk

Published September 2024

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