



LIVING, A WAGE, AND YOUNG PEOPLE

Abstract

This paper evaluates the UK Government's policy on making work pay. The paper looks into the barriers that currently hold back the effectiveness of getting young people into work or apprenticeships, and balances this against businesses need to balance the cost of employment. Through investigating the approach of other economically developed countries, Germany and New Zealand emerged as case studies that succinctly show a good example of an approach to wage progression, job security and quality training for young people and businesses. The main recommendation of this report is that the arbitrary age barriers to wage progression be reduced.

Lloyd Ross Youth Employment UK Ambassador

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Contents

Introduction	2
What did the Budget say?.....	2
What does the introduction of the National Living Wage mean?.....	3
Ambassador Case Study.....	4
Laurence’s Story.....	4
AJ’s Story.....	5
The impact of limiting the NLW to over-25s.....	6
Why 25?	7
Does Work ‘Pay’ for Young Adults?	8
Ben’s Story	9
Ben’s Monthly Expenditure	10
Is the UK Apprenticeship model similar internationally?	12
Concluding Thoughts	13
Recommendations.....	13
Summary.....	14
The Author and contributors	14
Youth Employment UK CIC.....	15



Some of the Youth Employment UK Advisory Board and Youth Ambassadors

Introduction

George Osborne's Summer Budget announcement on the 8th July 2015 unveiled a wide variety of measures which, over the course of this Parliament, will severely affect the lives of young people and their economic security. This report reflects the Summer Budget changes only as the most recent budget did not focus on wage increase.

Measures such as abolishing Housing Benefit for 18-21 year-olds and the introduction of the 'Youth Obligation' will have a direct impact on the financial choices young people make, with a knock-on effect on their ability to live independent lives.

Other measures announced will likewise have their effect on the young, most importantly the introduction of a National Living Wage for over-25s.

This paper is designed to analyse the Summer Budget and its measures to show how the lives of young adults across the country will be affected, but most importantly provide the perspective of young people and allow them to demonstrate in real-terms how the measures will affect their day-to-day lives. With the Office of Budget Responsibility reporting that 60,000 jobs will be lost as a result of the NLW, and warning employers may change 'the composition of their workforce, potentially by replacing those who are 25 years old or older with those aged 24 or less', are there social and economic mobility opportunities for young people in the future, given many of these jobs will be unskilled labour on low pay?¹

We remain deeply concerned that a National Living Wage for solely the over-25s may push young adults into a cycle of low-skilled employment as employers look to cut staffing costs; whilst still presenting significant barriers to skilled employment as employers may wish to fill vacancies with older, more experienced employees.

What did the Budget say?

The 2015 Summer Budget announced a number of measures that will directly affect the lives of young adults Britain, namely:

- Automatic Housing Benefit entitlement for 18-21 Year Olds to be scrapped
- The introduction of the Conservative's Manifesto pledge of its 'Youth Obligation':
What is the Youth Obligation? *The Youth Obligation requires unemployed 18 to 21 year-olds on Universal Credit to do an apprenticeship or traineeship after 6 months. This means only the most vulnerable people in this age group will now be able to claim housing benefit.*

¹ HM Government. Office for Budget Responsibility (2015), *Economic and Fiscal Outlook*, Available at <http://cdn.budgetresponsibility.independent.gov.uk/July-2015-EFO-234224.pdf>

- Under-25s will be unaffected by the introduction of Osborne’s hallmark ‘National Living Wage’ (NLW) and will continue along the current National Minimum Wage guidelines (NMW) with increases scheduled annually each October.
- Those aged 25+ on apprenticeships after one year would be entitled to the NLW rate for their age.

What does the introduction of the National Living Wage mean?

- The National Living Wage (NLW) will be introduced from April 2016 at a rate of £7.20 p/h, up from the current £6.70 National Minimum Wage (NMW) as of October 2015.
- The trajectory is for the NLW to reach £9 p/h by 2020.
- Both the NMW and the NLW will be determined by the Low Pay Commission.
- **KEY POINT:** The NLW applies only for those 25 and over.
- The NLW figure announced by George Osborne is not the same as the independent figure announced by the independent Living Wage Foundation (LWF).
- The proposed 2020 NLW of £9 p/h is already obsolete in London. The LWF suggests the current NLW rate is £7.85 p/h nationally and £9.15 p/h in London.
- The current NLW is set according to the current system of tax credits. Such tax credits are taken into calculation when working out the NLW, which if readjusted to allow for future tax credit entitlements would see the current £9.15 p/h London Living Wage rise to £12.15 p/h.



Ambassador Case Study

Laurence's Story

After progressing to University, getting work and moving out of the family home, at 23 Laurence has had to move back into the home and is beginning the search again.

After leaving education it was an uphill struggle for me to get any kind of paid employment. I had little hope of getting a job in the charity sector, which was what I wanted.

Laurence had to move out of the area he grew up in because of the lack of opportunities in his area of Leeds and take a lower pay in comparison to others in the field.

I was suffering from extremely bad home sicknesses – as the job was based in Nuneaton, Warwickshire (I often cried, felt extremely isolated, anxious, scared and alone). I was often lonely, isolated and almost lived in the future (wishing my life away) as a way of dealing with it. This was a great distance from North Yorkshire and as such meant that I had to find accommodation down there whilst working for the company. I was again reluctant to do this (but I didn't have the confidence to say this to my parents or anyone at the company).

To make matters worse the company offered poor and unsustainable working hours and from October 2014 to January 2015 they made us work hours to suit their convenience. The advertised salary of £18,000 (before tax) per year was grossly abusing our individual talents for the amount of work they were making us do.

Rather than offer Laurence support and make reasonable adjustments he was fired.

I then got suspended (on pay) on 27th January 2015, (pending a medical report) and after months of isolation, stress, uncertainty and two expert reports, the company finally reached the decision to fire me starting from 1st July 2015 on grounds of what they saw as 'incompetence'. The entire experience was utterly stressful, degrading and emotionally draining.

Looking to the sector he wishes to work in he found the ability to gain experience to transfer his skills by volunteering his time and working for free to gain skills. The benefits system added to the emotional stress. Laurence signed on but received no money due to his parents having savings for him. Whilst being penalised for volunteering to gain experience in a sector he wanted to work in Laurence wanted his national insurance contributions covered.

When I left university, my mother persuaded me to go to the Jobcentre Plus to see what I was entitled to. We were aware at the time that I would not be entitled to JSA in a financial sense (due to my parents' having savings) but knew that we would be entitled to the National Insurance Contributions. Unfortunately, it took months just to establish the fact that I would need to apply for JSA regardless of my personal circumstances.

The process was very frustrating and I felt I was being penalised for volunteering and being pressurised to take any job available. To add insult to injury I wasn't even given the £50 p/w and instead merely given state pension contributions (that may not even exist by the time I claim them). I felt the experience to be utterly degrading.

AJ's Story

AJ often worked two jobs and volunteered while she gained her A level studies and a 1st Class Honours Degree in Accountancy. AJ has worked since she was 17. Her employment wasn't always secure and has had to learn to accept her earning ability and financial insecurity.

I had to accept the fact that people doing the same job and those above me, who may not do as much work, earn more than me. I asked for money from employers and they have said that that is all they can 'afford' to pay me. When I have got frustrated with being devalued I have moved job.

I only just got a phone contract this year. Until now I preferred pay as you go as you know how much you are spending. I don't like having direct debits in-case my financial circumstances change and I can't afford to pay. I don't want to be in debt.

AJ left the family home and slept on a friend's floor she had no confidence in the system that was created to financially support someone in her position.

My dad kept going abroad and leaving me to look after my younger brother. I thought this was wrong and I got frustrated, so I left. I asked my friend if I could live with her, I slept on my friend's floor for two years during A-levels. This was for free. I then moved back home for a very short period. I didn't seek help from the Local Council of the benefits system as I didn't think they would help me. I have never applied for benefits. I have had friends that have and they have found it difficult to prove that they are not 'intentionally unemployed.'

AJ undertook many unpaid roles during her time at university to gain experience and boost her employability.

I have done a lot of volunteering. However, I have done this through my university. I was able to support myself through part-time paid employment and my student grant.

I volunteered with:

- *The Bright Futures Society*
- *Youth Employment UK*
- *Mentor Link*
- *Vinspired: I set up my own project #LovetoRead with £300 funding*
- *O2 Think Big: I set up my own event with £300 funding*
- *The Guardian and Targetjobs*

What difference would earning £9 at the age of 21 have made to your life?

Earning £9 would have allowed me to save for my own home and not have to worry about money. My only concern would be if minimum wage was £9 per hour would employers actually pay graduates more.

The impact of limiting the NLW to over-25s

The issue of a National Living Wage for over-25s affects not only employees in line to receive the premium, but also those who are not eligible.

This section of the paper addresses the financial and moral implications of the NLW introduction for over-25s only, specifically on the under-25s.

One conclusion drawn is that an across-the-board increase to the NLW would result in fewer opportunities for young people²:

THE MINIMUM WAGE: SILVER BULLET OR POISONED CHALICE? *March 2014*

Ryan Bourne and J. Shackleton, Institute for Economic Affairs

This paper looked at the effects of implementing a flat minimum wage at the Living Wage level for all employers regardless of age, concluding:

- Statutory implementation of a minimum wage at the Living Wage level could have a significant impact on employment and the viability of firms in a range of sectors. It has been estimated to cost 150,000 jobs, with substitution for older workers meaning 300,000 fewer young people employed

The initial introduction of the National Minimum Wage resulted in the same effects:

- A recent assessment of young people in the labour market found that since 2000 (just after the NMW was introduced) the proportion of students with jobs has fallen from 41 per cent to 27 per cent (*ONS, 2014*). The same report explains how young people are most likely to work in low-skilled jobs such as kitchen assistants or waiters

The report concludes that an 'across the board' increase to the National Living Wage would push young adults out of the market as employers become choosier:

- There are other issues worth considering. One is that minimum wages tend to alter employment patterns. Employers become choosier about those whom they recruit, preferring more experienced workers to new labour market entrants. This is why young people find it more difficult to obtain a job even if overall employment remains roughly constant. And as the cost to employers of wrong hiring decisions increases with higher wages, firms may use various devices to minimise their costs.

However, Justin King, former Chief Executive of Sainsbury's PLC, has warned of the effects on the NLW applying to those 25+, suggesting the hardest hit will be those approaching 25 who may not find a permanent job with their company as they look to younger adults to prevent paying the premium³.

Interview with The New Workplace

"This could affect the employment prospects for people aged 22 or 23," Mr King added, noting that employers would be concerned that their pay would be scheduled to rise in a couple of years.

The living wage is not economically justified, he said, arguing that in April it will be 50p higher than the present minimum pay recommended by the Low Pay Commission, rising to 10 per cent or 15 per cent higher in 2020.

As wage costs climbed, companies would seek to have a more productive workforce so they could employ fewer workers, he said. "It's ludicrous to argue that it won't have an effect on jobs," he said, adding that it would "destroy jobs, no doubt about that".

Likewise, young adults may be pushed into low-skilled work⁴: the food and drink sector, which employs many of the 6 million people Moody's says will benefit from the new rate, is particularly concerned over the impact of the changes. The report states supermarkets may seek to hire younger staff and move more services online to reduce staffing costs. Pub groups have also spoken out about the squeeze they will face on margins.

Why 25?

- The Government claims under-25s are not included in the NLW because it is being billed as a "premium" on top of the NMW, and young persons should "secure work and gain experience" and to "maximise the opportunities" available to them.
- The Government identifies NEETs as 16-24 and has a suite of employment and training programmes which are offered to those up to 24.

³ Robinson, M., (2015) Ex-Sainsbury's boss Justin King slams National Living Wage, BBC, Available at <http://www.bbc.co.uk/news/business-34090038>

⁴ The Week, (2015), *Minimum wage: Whitehall adviser calls for living wage 'review'*, Available at <http://www.theweek.co.uk/the-budget/60652/will-supermarkets-look-to-avoid-higher-minimum-wage>

The major contention amongst young people is the fact that society demands young adults to shoulder adult responsibilities at a much younger age; given that young adults can enlist in the armed forces and vote in General Elections at aged 18.

Does Work 'Pay' for Young Adults?

The message of 'earn and learn' and the economic reality for young adults are not harmonious. If an apprentice is on the National Minimum Wage for apprentices of £2.73 p/h they could expect a per annum income of £5,323.00. Even for 18-20 year olds working full time on the minimum wage for their age can only expect to earn £10,003 per annum at current levels.

In contrast, graduates leaving university, despite the current tuition fees, can expect to earn an average of £26,500 in the first six months of leaving their institution.⁵ The message of 'earn and learn' as a way to improve the prospects of young adults, used as an explanation for the under-25 exclusion, does not resonate with too many young adults.

Young adults feel that work must pay and should be appropriately paid for the work they do and the skills they have regardless of age. A Survation poll for the Huffington Post suggested that – 66 per cent of Britons - believe the new higher rate should be given to under 25s⁶.

Limiting the NLW to over-25s taps into the wider problems of skills provision for young adults: if apprenticeships do not provide strong chances of high-skilled jobs at the end of their training, then young adults can become trapped in a cycle of low-skilled jobs to sustain a basic level of subsistence. For instance, when an apprenticeship fails to guarantee employment beyond training but supermarkets can offer pay above the NMW for under-21s (Morrisons offering £6.83 p/h and Asda £6.89 p/h), the choice for young people becomes understandably financial, rather than what is best for their career development; we believe this will be hindered further by limiting the NLW to those over 25.

Despite financial arguments from some sources against the introduction of a higher wage for young persons, findings from New Zealand have demonstrated positive changes from introducing a minimum wage for 16-17 year olds that stands at 80% of the full adult wage, which from 2001 has been mandatory for all those 18+.

Reports have shown an increase in working hours amongst 16-17 year olds and no negative unemployment rates in the youth bracket.⁷ In 2013 the New Zealand NEET figure (15-24 year

⁵ Graduates.co.uk, (2015), *Graduate Starting Salaries in 2013/14*, Available at <http://www.graduates.co.uk/graduate-starting-salaries-in-2013-14/>

⁶http://www.huffingtonpost.co.uk/2015/09/26/poll-under-25s-should-be-given-national-living-wage_n_8194992.html

⁷ Hyslop, D., & Stillman, S., (2004), *Youth minimum wage reform and the labour market*

olds Not in Education, Employment or Training) stood at 11.9%, still below the UK despite the median wage increase.⁸

Ben's Story

Despite studying at college to gain skills Ben was still unable to gain a job that paid enough to live suitably.

After completing 2 years of 6th Form with bad GCSE's my parents split up just leaving my Mum, my sister and me in the family home. At this time my Sister was just starting University. It was difficult, my Mum and me were unemployed.

I enrolled onto a college course but I was 19, I was not eligible for a funded place so this was expense of around £2,000 using household savings. At this time it was quite worrying studying these courses we were already short on funds and I very much hoped this would help with my employment prospects.

I successfully achieved 2 BTEC's Level 1 & 2 and with this in mind I thought employment would be simple enough having qualifications, skills and up to date knowledge to offer. Every hour of every day was spent refreshing job sites, sending applications, doing CV's and going to the Job Centre Plus (JCP) every 2 weeks. I got a couple of job interviews but, without any success due to my lack of experience, even though I was volunteering.

Ben opted to take temporary work, but sadly after losing his Mum to Cancer he became fully responsible for all the families' outgoings on minimum Job Seekers' Allowance.

When we received money from my Mum's Will, this was split between keeping the bills paid and the rest was to be split with the family. I was hoping to save this for later on in life (to buy a house or something), but it seemed actually impossible as without a job I had no other income. Due to this increase in personal income I was no longer eligible for JSA.

The following page shows Ben's monthly outgoings compared to his income.

⁸ New Zealand Government. Statistics New Zealand, *New labour market data now available*, Available at http://www.stats.govt.nz/browse_for_stats/income-and-work/employment_and_unemployment/new-labour-market-data.aspx#neet

Ben's Monthly Expenditure

	Total Bill	
Gas/Electric	£130	
Water	£30	
Food	£100	
Internet	£15	
Repairs/Service	£50	
Insurance	£15	
Council Tax	£200	
approx Expenditure	£540	
Possible forms of income		Amount Remaining
JSA Income + other benefits p/m	£500	-£40.00
Apprenticeship wage p/m approx. (£3.30 ph * 37hr week apprentice yr 1)	£530.00	£30.00
A job on National Minimum Wage p/m (£6.60 ph * 37hr week)	£1074.23	£534.23

As Ben's expenditure report shows, receiving £500 per month for JSA and other benefits, he would be short of money to pay his basic bills.

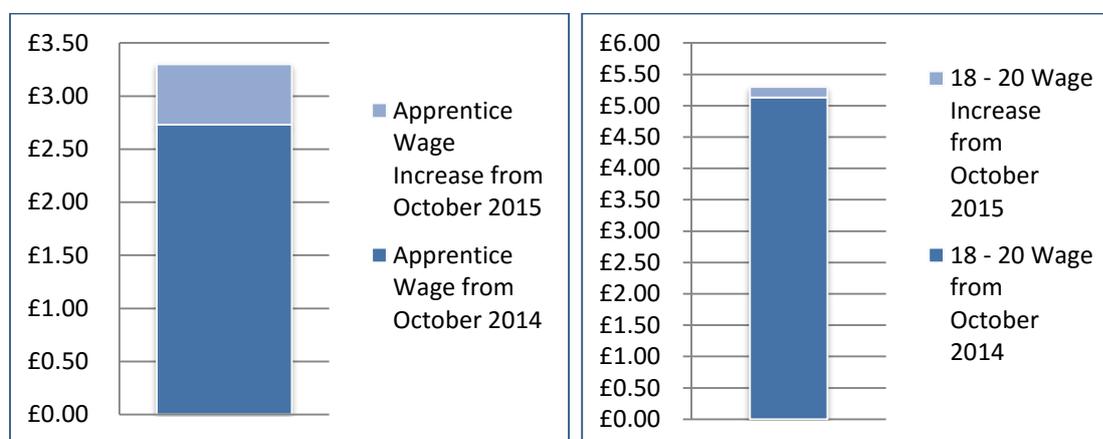
Yet if he was wholly reliant on the national minimum apprenticeship wage, Ben would have a £30 per month to spare. Some young adults in this position may view this as a financial barrier and subsequently be dissuaded from pursuing this route.

If Ben was to receive the National Minimum Wage per month, however, he would have an approximate £534.23 each month left over to go toward savings, to cover emergencies which arise, or to cover other expenses like travel. The NMW allows Ben to live within his means, much more so than JSA and more than a minimum apprenticeship wage.

Ben has been offered another temporary position. This opportunity has come at a time when his saving fund has almost depleted. But it still does not bring him financial security. Facing such a stark financial situation, he has no choice but to accept the role.

Fig. 1: wage increases from October 2015 corresponding to age wage bracket

The NMW for apprenticeships is increasing by 57 pence from October, above the figure recommended by the Low Pay Commission compared to the 18-20 and 21+ wages.



The Low Pay Commission declared the apprenticeship wage should increase by only 7 pence (£2.73 to £2.80). It was the Government who decided to increase it to £3.30. This has been criticised by the Confederation of British Industry (CBI).

Whilst we accept that there should ideally be consensus amongst businesses who employ young adults, we call in the strongest terms for a wage for young people to adequately sustain themselves.

Fig. 2: wages from October 1 2014 and from October 1 2015

	October 2014 Rate	October 2015 Rate
16-17	£3.79	£3.87
18-20	£5.13	£5.30
21+	£6.50	£6.70
*Apprentice 16-17	£2.73	£3.30
*Apprentice 18-20	£5.13	£5.30
*Apprentice 21+	£6.50	£6.70

* Apprentices 18+ earn their age-related NMW after their first year in an Apprenticeship

The increase in the apprenticeship wage is welcomed and goes to bridging this gap of ensuring fairness, progression, and a degree of independence for young adults.

Fig. 3: current rates.

These rates are for the National Living Wage and the National Minimum Wage from 1 April 2016.

Year	25 and over	21 to 24	18 to 20	Under 18	Apprentice
April 2016 (current rate)	£7.20	£6.70	£5.30	£3.87	£3.30

Is the UK Apprenticeship model similar internationally?

Comparison to other apprenticeship models in Europe demonstrates stark differences to the UK. In Germany, for example:

- Has a 'Dual-Educational' system: four of five days are spent training 'on the job' while the fifth day is spent learning wider theoretical skills in the classroom.
- There is no minimum wage in Germany for apprentices (in fact there was *no* minimum wage for adults until January 2015). However, the average apprentice earns €650 per month, although this is higher in some sectors and lower in others depending on technical skill and region.
- A job is guaranteed for all apprentices after their apprenticeship ends, which typically lasts 24 – 36 months (usually three years).
- Guarantee of a job, earning while participating in an apprenticeship, and widespread availability contributes to youth unemployment in Germany standing at only 7.1% compared to 13.7% in the UK.

German apprentices are guaranteed a job, learn job-specific skills while training 'on the job' and gaining technical sector-specific skills, learn wider theoretical skills while at college, and go on to earn on average £8.85 p/h compared to the UK £6.19 p/h (as of 2013)⁹.

⁹Conlon, G., Halterbeck, M., Lane, M., Flytkjaer, R., Innes, D., Benard, C., Caliandro, C., & Hearn, D., (2014), *An international comparison of apprentice pay: Final report*, Available at https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/289424/London_Economics_Exec_Summary_Apprentice_Pay_FINAL.pdf

Concluding Thoughts

The increase to the NLW may increase the number of young people into low-skilled work through employers wishing to avoid paying the higher NLW rate to over-25s. This could create a cycle of many young people becoming trapped inside low-skilled jobs.

Alternatively, if the NLW was introduced at the current 21+ rate, young adults could be forced out of skilled employment as employers may wish to fill vacancies with older, more experience employees. Young people would find it more difficult to obtain a job even if overall employment remains roughly constant.

The situation for young people in Germany, which is a similarly large, developed economy like the UK, provides more prospects, security, and rewarding wage structure. Additionally New Zealand, a Commonwealth nation, has been more successful dealing with their NEET problem. This sends indications that improvements can be made in the UK by following their example of implementing positive, proactive changes, rather than introducing punitive measures and erecting arbitrary age barriers for wage progression.

Recommendations

The purpose of this paper was designed to compile the latest research on the implications for young adults on the exclusion of under-25s to the NLW. With these findings and the accounts of the young adults provided, we recommend:

- The reduction of arbitrary age barriers that prevent wage progression for young people and put the job availability of unemployed over 25s at risk.

These structures reduce the ability and desire for young people to take jobs that work low-pay, low-skilled and have little wage progression until the age of 25. Additionally, over 25s who are not in employment will be overlooked in favour of 16-24 year olds who can be paid far less.

- Trialling a German style apprenticeship structure with select British businesses and young people to evaluate the feasibility of future legislation following their example in Britain.

The German apprenticeship structure is highly successful and has led to a highly manageable youth unemployment issue for their government, and a great pool of qualified, experience future employees for businesses.

- Evaluating a comprehensive, work experience programme that builds trust, reliability and quality into young people.

For employers to want to lower the arbitrary age barriers to wage progression, they want to employ experienced, quality employees who they can trust to work well within their role. To achieve this, it is worth exploring ways of expanding current work experience schemes in schools to incorporate a paid, longitudinal work experience placement, rather than one short work experience placement for their entire school period, in which little is gained by employer not work experience student.

Summary

As this report shows, work does not pay for young people. Jobs that are low-skilled and low-paid are not worth becoming an apprentice for, as the wage received is less than what a normal worker of the same age receives. In addition to this, with the additions of the current budget, these low wage jobs, which provide little transferable skills that can be taken to other workplaces, meaning near non-existent social mobility prospects, now have low job security, as those nearing 25 will be overlooked in favour of 16-24 year olds, especially in zero-hour contract jobs.

The findings recommendations of this paper only scratch the surface of the mounting issues the current structure of the NLW may bestow on young people looking for jobs. A greater dialogue between businesses and government must be undertaken to ensure the establishment of a structure that pays for both commercial interest and young jobseekers. Crucially, that dialogue must include the voices of young people themselves.

The Author and contributors

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Thanks also to other Youth Ambassadors, Laurence, AJ and Ben who have contributed to this paper by sharing their views and experiences and in particular Ben who shared with us his detailed financial information.

Youth Employment UK CIC

Youth Employment UK CIC is the leading campaigning and membership organisation dedicated to tackling youth unemployment in the UK.

Youth Employment UK was set up to support all of those working in the youth employment space, including young people who we feel should be at the heart of the work taking place in this sector.

Our key objectives are:

To provide a platform for young people to have a voice on youth employment issues that affect them.

To empower young people to use the information and inspiration available to them and to develop their skills and networks to help them progress.

To support organisations working in the youth employment space by providing an impartial platform for them to communicate, share best practice and network.

To campaign and influence policy on the issues and barriers that affect our members.

SINCE 2012

YOUNG PEOPLE

Youth Employment UK now has a growing reach of 16-24 year olds who access our online platform and social community. We also have created a UK wide network of volunteer Youth Ambassadors who support the work we do in a number of ways. Our Ambassadors represent our young members at policy meetings, conferences and in community events.

In 2016 Youth Employment UK launched a Corporate Ambassador Programme giving our Community Members an incredible opportunity to support and inspire a generation of young people.

ORGANISATIONS

Youth Employment UK has developed a unique Community Membership where organisations can network together, access support and share their own best practice and opportunities. Organisations who join Youth Employment UK must be committed to working to the principles of being a “Youth Friendly Employer”.

EXPERTISE AND POLITICAL WORK

Youth Employment UK is the Secretariat for the All-Party Parliamentary Group for Youth Employment, this is a very active group which meets monthly to discuss the issues of youth employment. Our Community and Young Members are all invited to attend these meetings.

Youth Employment UK also works closely with Department for Work and Pensions, Department for Education and Department for Business. With working links to the Cabinet Office and the Skills Funding Agency. Our CEO also sits on a number of expert panels which include national sub-committees for the European Social Fund.

Youth Employment UK CIC is a not for profit organisation that relies on its members, sponsors and donors to ensure its sustainability, impartiality and independence.

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