

A photograph of two call center agents, a man and a woman, both wearing headsets and smiling. The man is in the foreground, leaning forward, and the woman is behind him. The image is overlaid with a large blue and purple graphic shape.

OPPORTUNITY ACTION PLAN:

Getting In, Getting On, Getting Ahead



Social Mobility
PLEDGE



Direct Line
Group

Foreword

Rt Hon Justine Greening

Founder, Social Mobility Pledge

All too often the backgrounds that young people are born into determine where they will end up in life.

It is a fact that young people that are born to parents with professional occupations are more likely to enter professions themselves. At the other end of the scale, young people born into deprived backgrounds are less likely to progress out of deprivation, and into well-paying careers.

It is a sad reality that these inequalities of opportunity exist; and it is likely that the Covid-19 pandemic has taken many of these pre-existing challenges and made them worse.

I came from a background that I would describe as less privileged. I grew up on estate in Rotherham, and my first economics lesson was when my dad became unemployed during the British Steel closures of the 1970s and 80s.

But I was given a lucky break - I managed to get to university, become an accountant at one of the Big Four firms and eventually found myself sitting at the Cabinet table in 10 Downing Street. But getting on in life shouldn't be about simply hoping for a lucky break.

We should be working hard to deliver a fair playing field of opportunity should be available for everyone - and making the most of Britain's talent, from all backgrounds.

It is more important now, than ever before, that businesses put together a plan that considers how their purpose and what they do everyday

can have a greater social impact in local communities, and boost social mobility.

Businesses like Direct Line Group have committed to this; working on their own Opportunity Action Plan and part of a wider Purpose Coalition of businesses that are demonstrating real purpose through a positive social impact. We have also worked together on producing a set of Levelling Up Goals, that have identified how exactly we can measure and deliver on the Covid Recovery and building back better.

Direct Line Group's vision of a world where insurance is personal, inclusive and a force for good for all its stakeholders is a galvanising force across the business.

One of the key insights from the Group's work is the level at which the company empowers its people. Indeed, many of the company's initiatives and programmes are both founded and led by its people at all levels of the company; not just by managers or directors.

From its Diversity Network Alliance, to its Social Mobility Employee Network, to its establishment of employee-led Community and Social Committees, its people are encouraged to make active decisions and steer the future of the company's strategy. Direct Line Group supports its people to have a voice and take leadership.

In addition, it has demonstrated that it walks the talk on fair career progression in helping all of its colleagues in 'Getting In, Getting On, and Getting Ahead' through the company. After all, opportunity isn't just about joining a company, it's also about progressing through it fairly.



It is well known that a good company culture isn't something that can be implemented or imposed, but something that has to be lived. It's something that is hard to measure but is best gauged by engagement of employees which has remained high even throughout the challenges that 2020 brought.

The company has always shown its determination to identify under-represented groups in financial services and insurance, and encourage them to pursue careers and progress in the company.

The Social Mobility Pledge has worked with Direct Line Group to identify how the company can increase its external impact on communities around its sites across the UK, to boost social mobility in the communities where life outcomes are the lowest and where opportunity gaps are the widest.

Foreword

Penny James

Chief Executive Officer, Direct Line Group

At Direct Line Group we believe that where a person started off in life should never act as a barrier to their opportunities, but we know the evidence shows this is not the case. In education and in work your chances of success depend so much on the household you grew up in.

We know too that enhancing social mobility at work is more than creating opportunities to get a foot in the door. That's why "Getting In, Getting On, Getting Ahead" is how we think about this as a company – creating an environment where people feel confident they can succeed whatever their start in life. Attracting people to join the Direct Line Group family yes, but also going on to support them in having a career that takes them wherever their talent and effort deserves.

Fundamentally this matters to me because it is the right thing to do but also because greater diversity makes us a stronger business. We have millions of customers across every part of the UK and the more diverse our team the better we can understand and serve them.

We've already started on our social mobility journey providing chances for young people still at school to broaden their understanding of the opportunities available at a business like ours, offering more apprenticeships as

a route in, and supporting our Social Mobility Employee Network to provide support, broaden understanding and advocate for change.

We've begun to look at what our move to a mixed model of home and office based working means for where we can hire. If people can work from home for all or the majority of their time we're not limited to recruiting from the areas around our offices. Currently we're running a small pilot to learn if and how we can make this work.

Now with the Opportunity Action Plan we can benefit from the Social Mobility Pledge's expertise and insight as we look to further build on our efforts. I have no doubt the Plan will enhance and sharpen our approach. Working with Justine and the Social Mobility Pledge we can learn from what others are doing and share our experience because a collaborative approach is the only way to make real and lasting change.



1: Introduction

Direct Line Group is one of the UK's leading insurance companies. The Group wants to create a world where insurance is personal, inclusive and a force for good and it does that by helping people carry on with their lives, giving them peace of mind now and in the future.

This vision and purpose is at the heart of its business strategy and fuels its determination to be a responsible and sustainable business which has the long term interests of its customers, its people and its shareholders, as well as playing its part in helping society to deal with the challenges ahead and tackle climate change.

Fundamentally the Group believes that embracing sustainable practices leads to a better corporate culture, more reliable products and greater long-term sustainability for all their stakeholders. They are aiming for a triple win.

A win for the customer by sharing real value with them.

A win for their people and shareholders who are invested in their success.

And a win for society and the planet because they know that long-term success is intrinsically linked to the success of the community and the environment.

The Group builds its diverse and inclusive culture by ensuring that the moment a colleague walks through the door, everyone is free to be themselves and succeed in their careers. That's what their values are designed to achieve.

VALUES

Do the right thing

Build sustainable outcomes not processes. Think commercially and choose the right path for our customers, our people and wider stakeholders.

Aim higher

Be ambitious to achieve even better results. Have confidence, innovate and try new things. Embrace change to deliver for each other, our customers and our shareholders.

Take ownership

Own our success by getting things done. Take the initiative and be accountable. Be curious and own your development and performance.

Say it like it is

Challenge drives progress. Your input matters so have the courage to say what you think and the patience to listen to others. Keep it simple and customer focussed.

Work together

Nobody has all the answers. Collaborate and draw upon the diverse skills across our business. Trust each other and focus on customer outcomes to beat our competitors.

Bring all of yourself to work

Diversity delivers better outcomes. Be the real you and celebrate difference. Respect others, have fun and make this a great place to be.

The Group recognises its responsibility to have a positive social impact in local communities around its sites, which include Glasgow, Leeds, Manchester, Doncaster, Ipswich, Bromley, Birmingham and Bristol.

It's in these communities that it is looking to address the widest gaps, and help the most vulnerable people, building on its strong foundations established by its Diversity and Inclusion Strategy, Community and Social Committees and Community Fund.

This Opportunity Action Plan will showcase these examples of best practice which the Group has led by example on having a positive social impact, and how it is a company with strong fundamentals in these areas.

The Group builds its diverse and inclusive culture by ensuring that the moment a colleague walks through the door, everyone is free to be themselves and succeed in their careers. That's what their values are designed to achieve.

It will also use data analysis to identify specific community gaps where the Group has a footprint to make an impact around its UK regional offices so that it can be a force for good in these areas. You can see this in the appendix.

The work of all companies that have produced an Opportunity Action Plan also shows leadership on the levelling up agenda; and contributes to closing many of the gaps that exist across Britain, as identified by the Levelling Up Goals.



2: Best Practice

The Group recognises that removing barriers to opening up opportunity should lead to personal development, and progression beyond entering the workplace. This is the only way to ensure equality of opportunity, particularly for those from the least privileged backgrounds.

The Group has demonstrated its commitment in a variety of different ways. What follows is the Social Mobility Pledge's assessment of best practice outlined against the Group's 'Getting In, Getting On, Getting Ahead' approach.

2.1. "GETTING IN"

Apprenticeships

Apprenticeships offer a strong alternative to pursuing higher education at university, offering young people - and people of all ages - the opportunity to earn while they learn. The Group has 220 apprentices developing technical expertise across various functions, while studying for vocational qualifications with over 160 apprentices having completed their programmes. It has succeeded in creating a more personal and tailored programme than just a standard industry apprenticeship, as it has customised the learning and development process for all individuals that join. With made-to-fit plans for apprentices to benefit from.

The tailored approach of the apprenticeship programme makes it stand out from most apprenticeship programmes.

The Group ensures that its apprentices have enough time set aside to fulfil the learning to help obtain the professional qualifications that are awarded as part of the programme, with 3.5 hours of study time each week, online learning and quarterly apprenticeship development sessions.

On completion of the apprenticeship, apprentices will have a strong set of specialist skills, a professional qualification, and the chance to progress to its Higher Apprenticeship Programme or secure a permanent, full-time role with the company.

The Group's apprenticeship programme is a testament to the strong opportunities and pathways to enter long-term careers in insurance.



Case Study:

Georgia Wilde, Sustainability Project Lead

After getting the top GCSE grades at my local comp my teachers encouraged me to go to a Sixth Form College, in a different town, a train ride away well known for getting people into top universities. It wasn't what I expected. Lots of people talking about their expensive holidays and their private tutors, I felt out of place with a Mum who was a nurse and a dad who worked in a factory making paint. I was always getting told off by my chemistry teacher for working in the evenings and weekends rather than studying – he didn't understand I needed the money.

I tried my hardest but didn't get the grades for my first choice uni. I was feeling sorry for myself but my mum told me "pull yourself

together, it's not the end of the world, see what else is out there". So I did and got a place doing a DLG higher apprenticeship in project management.

From the start I knew it was right for me. I had a career path, it wasn't a "make us a cup of tea" role. It was proper training and I was a real member of the team and felt I fitted in. A couple of the colleagues I was learning from had started in the call centre and post room but were now in the project team. It's been great and now I'm working on sustainability, reducing our carbon emissions in our Accident Repair Centres, doing something for the greater good.

I've been to speak at a couple of schools to share my career journey. Even if it only helps one or two people like me to see the opportunities that are open to them then I'd do it a million times.

Graduate Programme

The Graduate Programme aims to create future leaders. It is a three year programme which takes trainees through a series of job rotations to give them exposure to different divisions of the Group, working on fast-paced projects alongside more experienced experts in the company, learning and being mentored.

There are graduate opportunities across all divisions of the company HR, risk to claims, digital and technology to sales, and marketing to customer service.

Throughout the graduate programme, trainees participate in a series of workshops that aim to prepare them for successful careers at the company and give them confidence to take the next steps.

Reimagining the way they work

In the future the Group intends to move to a hybrid model of working, using offices as a place for collaboration, training and teamwork rather than an everyday place of work for most people. This will return hours of time to people that they previously spent commuting, particularly benefiting those with childcare and caring responsibilities. They believe this additionally opens up the opportunity to consider remote working in areas where they would have been unable to recruit.

The Group has established a small pilot to attract new colleagues to homeworking roles, changing traditional recruitment practices to give people extra support, especially if this is their first opportunity of entering the job market. It has involved training for interviewers on new induction methods, so that every applicant has the greatest opportunity to showcase their ability.



Case Study:

Harj Johal, Director of Customer Operations

I joined Direct Line Group in my early 20s as a customer service representative selling motor insurance. If I'm honest I didn't really have any idea about what I wanted to do with my life and I certainly never thought about insurance as a career, all I knew was that I wanted to earn some money and Direct Line Group were able to offer me that so that was enough for me to jump at the chance to join the business. Turns out that was the best decision I ever made. I've been at

I was able to 'get in, get on and get ahead'. And now I want to do the same for other people because talent comes from lots of different places.

the Group for 24 years and had 10 different roles and now oversee 3000 people across three continents looking after contact centres, customer conduct, customer complaints and customer improvement.

I often think back to my first week on the phones and I never imagined that 24 years later I'd be running the heart of the operation which serves our millions of customers. It's clear that the Group saw things in me that at the time I didn't see I myself and at the right moment I was pushed forward for promotions, developing and supporting me throughout the year, all leading to the role I hold today. For me that's social mobility in action.

I was able to 'get in, get on and get ahead'. And now I want to do the same for other people because talent comes from lots of different places. That's why we started a pilot in 2020 to take advantage of the opportunities that remote working offered the business. We were able to recruit people from outside our office hinterlands from Derby and Hastings (and surroundings areas) and give them the opportunity to work for a successful FTSE250 company which pre Covid would have been much more difficult. It's early days but we have been able to get in 18 people and we're now making sure that we are giving the right support and development so that they can get on in the business.

Helping local communities

The Group wants to have an impact in communities where gaps are the widest, and it recognises that often the most significant impact and outcomes are derived from working with charities, community groups and external partners that have expertise in those areas that it wants to make an impact in.

This is why it launched the Direct Line Group Community Fund which donated £3.5million to support the communities around its largest sites. In 2020 this money went to charities and good causes that supported over 200,000 vulnerable people cope with the challenges of the Covid 19 pandemic, supported by the Group's existing Community and Social Committees that ensured a more localised and employee-led approach. It has enabled Direct Line to tailor its support to all communities in a way that makes a greater difference, rather than taking one corporate and universal approach across all its sites.

This has continued in 2021, with a budget of £1.5 million to help charities dealing with the many consequences of the pandemic, with a particular focus of working with charities to support social mobility efforts supported by the Social Mobility Employee Network. The first donation from the 2021 Community Fund has seen £125,000 go towards the Daily Mail's Computers for Kids campaign.





2.2. "GETTING ON"

Diversity and Inclusion Strategy

'Bring all of yourself to work' is a value lived vibrantly across the Group. Last year the Group completed a comprehensive diversity and inclusion survey. Almost 6,500 of employees responded and it provided clear evidence of what the Group did well and where they needed to improve, highlighting a gap between the experiences of different communities. This data informs their new diversity and inclusion strategy, with greater ambition and reach. This provides the Group with a framework to guide activity to build a diverse workforce, create an inclusive workplace, engage with customers and communities in the marketplace and continue to use insights to inform areas of focus.

Supporting Gender Equality

The Group is one of the few companies in the FTSE350 with a female CEO and Chair. Whilst their gender pay gap continues to be low compared to the broader financial services

sector, they are very aware of the fact that it is still too high. They understand that women have a different set of barriers to men and these need to be navigated in a different way to enable women to fulfil their potential throughout their different career stages. That is why the Group are continuing to invest in development programmes for high potential females to support them in progressing into senior leadership roles.

Women in Finance Charter

The Group is a signatory to the Treasury's Women in Finance Charter and by the end of 2020 30% of their senior leadership team were women. It has set a stretching new target of achieving 35% representation by the end of 2022.

Hampton Alexander Review

The Hampton-Alexander Review set a target for FTSE 350 companies to have at least 33 per cent representation of women on their Board and in their Executive Committee & Direct reports by the end of 2020. Once again the Group exceeded this with a 40% and 39.1% respective representation.



Diversity Network Alliance (DNA)

The Group has a vibrant Diversity Network Alliance community that works together to promote and champion diversity and inclusion within the business.

The strands

- BAME (Black, Asian & Minority Ethnic)
- Belief
- Generations, families & carers
- LGBT+
- Neurodiversity & disability
- Social mobility
- Thrive (representing gender)

The strands are led by volunteers from across the Group based in locations spanning the UK. They provide a network for colleagues and allies, as well as guiding their people policies and external engagement.

Social Mobility DNA strand

The Social Mobility Employee Network – known as ‘SoMo’ - was founded and launched by a group of employees at Direct Line Group: James Peacock, Andy Harrison and Emily Little, to build on the company’s work across the Diversity Network Alliance, specifically in relation to socioeconomic background.

Its aim is to help colleagues from less privileged and disadvantaged backgrounds thrive, develop and progress within the company; and to identify and remove barriers to people from lower socioeconomic backgrounds to help them fulfil their potential.

It seeks to raise awareness of social mobility issues in the workplace, and also to establish role models to inspire others from similar backgrounds, and to encourage more open conversations about social mobility in the workplace.

This is a strong example of how social mobility is a priority at Direct Line Group; as well as demonstrating how employees are encouraged to take leadership on issues within the company and help set an agenda going forward.



I believe that people from disadvantaged backgrounds deserve a fair chance to realise their potential and a level playing field. That's why I'm passionate about social mobility and why I do what I can to help leave the ladder down for others and to raise awareness.



Case Study:

James Peacock, Principal Actuarial Analyst

I've spent much of my career feeling like I had to 'fit in', be someone I wasn't. Within corporate finance, people tend to come from higher socioeconomic backgrounds, have been to better schools, and have professional or managerial parents and none of those apply to me. So DLG's values, especially around bring your whole self to work, and commitment to diversity and inclusion were big reasons why I chose to work here as well as for the opportunities to gain a wide variety of experience.

Since I've been at DLG, I've worked on many interesting technical projects as part of the

corporate actuarial team. I have also developed my career in terms of softer skills, such as leadership, communication, and influencing change, especially through setting up and leading the company's social mobility employee network.

I grew up on free school meals, in a single-parent working class home, and had to work several jobs to afford to study maths at university. I left behind my local community and support network because pursuing my career meant moving to London. I believe that people from disadvantaged backgrounds deserve a fair chance to realise their potential and a level playing field. That's why I'm passionate about social mobility and why I do what I can to help leave the ladder down for others and to raise awareness.

#ThisIsMe Campaign

Direct Line launched its #ThisIsMe campaign to create a platform that encourages people to share their own stories about what makes them who they are at a personal level, sharing videos talking through their stories, and sharing them across a social networking platform.

It has the aim of celebrating the diversity of all of their people and starting conversation about their priorities both at work, and personally. The campaign has embodied the value of 'Bring All of Yourself to Work' as a key way to truly make insurance personal through the company's people.

The Group continues to use personal stories to build a greater awareness of issues, with colleagues sharing experiences on areas such as racism, challenging gender stereotypes, social mobility, coming out, being diagnosed as neurodivergent and much more. This is helping the Group to build empathy and understanding across a range of areas.





2.3. "GETTING AHEAD"

The Group is conscious of the need for role models. As one employee said to us: 'you can't replicate, what you can't emulate.'

Role models can act as mentors, coaches, but more importantly are powerful symbols for people across an organization who wish to take the next steps in their careers but who may lack confidence. When evaluating Direct Line Group's Diversity and Inclusion strategy the need for visible role models came across strongly and is reflected in their new targets and emerging data analysis.

Supporting Race Equality

The Group has signed Business in the Community's Race at Work Charter and set new targets around ethnicity in their leadership. By the end of 2022, the Group is working to:

- Increase ethnic minority representation in leadership roles from 10% to 13%
- Increase Black representation in leadership roles from 0.5% to 1.5%

To support this the Group have launched an awareness and education programme to build empathy and a greater understanding of issues. This includes a reverse mentoring scheme to help senior leaders better appreciate the barriers and challenges faced by certain communities. The Group has also introduced new principles for senior level recruitment to help protect from bias – including anonymised CVs and diverse shortlisting, as well as enhancing the mandatory training completed by recruiting managers.

Data-led solutions

The Group has measured the social mobility make up of its business for the first time through its 2020 diversity and inclusion survey. While this is anonymised data, it has provided the Group with an understanding of the socio-economic make up of different parts of its business. This has provided the Group with the opportunity to consider how it attracts a greater proportion of graduates from a lower socio-economic background and over time, increases this representation within its leadership team.

3: Analysis

It is clear that Direct Line Group's vision of a world where 'insurance is personal, inclusive and a force for good' is something that is reflected throughout its commitment to its colleagues, customers and communities.

The Group recognises that removing barriers to opportunity should lead to personal development, and progression beyond even just initially entering the workplace. This is key to boosting equality of opportunity, particularly for those from the least privileged backgrounds.

This also brings alive the Group's philosophy of 'Getting In, Getting On, Getting Ahead' which is something that is clearly reflected in the way the company lives its commitment to its colleagues' access to opportunities and progression within the company.

The Group has shown strong outcomes for helping enter the workplace, particularly through a high quality apprenticeship scheme. Apprenticeships offer a strong alternative to pursuing higher education at university, offering young people - and people of all ages - the opportunity to earn while they learn. The Group has 220 apprentices developing technical expertise across various functions, while studying for vocational qualifications with over 160 apprentices having completed their programmes. This is a crucial pillar to 'Getting In' the workplace.

One of the key insights from the Group's work is the level at which the company empowers its people. To this end, many of the company's initiatives and programmes are both founded and led by its people at all levels of the company; not just by managers or directors.

This is particularly reflected within the Group's Diversity Network Alliance, to its Social Mobility Employee Network, to its establishment of employee-led Community and Social Committees - the Group's colleagues are actively encouraged to make active decisions and steer the future of the company's strategy. Direct Line Group supports its

people to have a voice and take leadership and that empowerment is pivotal part to 'Getting On.'

The Group's third part to its social mobility commitment focuses on 'Getting Ahead.' In ensuring this, The Group found that there was a strong desire in the company for role models. Role models can act as mentors, coaches, but more importantly are powerful symbols for people across an organization who wish to take the next steps in their careers but who may lack confidence.

Role models can ensure that employees can relate to someone ahead of them, and believe they can achieve the same career pathways; and this is something that Direct Line Group has concentrated on creating a network of within the company.

Direct Line Group has demonstrated that it walks the talk on fair career progression in helping all of its colleagues in 'Getting In, Getting On, and Getting Ahead' through the company. After all, opportunity isn't just about joining a company, it's also about progressing through it fairly.

The Social Mobility Pledge has recognised Direct Line Group's commendable elements of best practice, and in this Opportunity Action Plan, it has also identified how it can make an ever greater social impact.

The Social Mobility Pledge has worked with Direct Line Group to identify how the company can take its commitment to social mobility further in the recommendations section of this report. It has also set out how Direct Line Group might focus its external community efforts in specific social mobility cold spots throughout the UK in the appendix of this report.

4: Recommendations

Building on Direct Line Group's existing initiatives and evaluating its 'Getting In, Getting On, Getting Ahead' approach to tackling social mobility, we outline the following recommendations:

4.1 Target efforts towards the widest gaps

The Social Mobility Pledge recommends that Direct Line Group should re-direct its efforts on community engagement in a comprehensive way towards areas where the opportunity gaps are the largest around Direct Line Group's sites.

In this Opportunity Action Plan these areas have been identified as Leeds Central, Leeds East, Hemsworth around their site in Leeds; Doncaster North around its site in Doncaster; and Walsall North around its Birmingham site (see Appendix for full analysis).

4.2 Use the Community Fund

As one of the largest companies in the UK, it should use its scale to target and make an impact where gaps in outcomes are the widest.

It might consider this by re-focusing its Community Fund on making an impact in these specific areas with the widest gaps, focusing community programmes in these areas, targeting work experience placements and school engagement to these areas, as well as offering mentoring as appropriate.

4.3 Maximise remote working opportunities

Boosting remote working in areas of the UK that are the furthest away from opportunity would be a clear representation of how the Group wishes to tackle social mobility.





The Group has taken steps to take advantage of remote working. It should learn from this and see how it can expand opportunities further in the future by using the areas we have identified in this plan to inform future activity.

The Group should also recognise its influence in sharing best practice on how to successfully embed remote working with hard to reach communities.

Many companies from other sectors could learn from Direct Line Group's approach and we recommend sharing lessons learned with central Government to spread opportunity further.

4.4 Demonstrate, measure impact and lead

The Social Mobility Pledge recommends that Direct Line Group should commit to measuring and publishing the impact it has in these areas.

This would present the opportunity for them to showcase its impact and the outcomes it has in communities and begin benchmarking

itself into the future to ensure continuity of improvement on diversity, social mobility and use this data to become accountable for progress.

The Group's leadership on this would set a standard for others to follow, for example by reframing its relationships with suppliers and other business relationships and encouraging them all to take into account their own progress on social mobility and social value.

4.5 Track recruitment and internal progression

The Group has a successful record in engaging colleagues across the business on its diversity and inclusion strategy, allowing for a candid conversation of what works well, where improvements are needed and identifying gaps that may require focus.

The Group should consider how it collects and tracks the social mobility make-up at an individual level so it can build a data-led picture of potential barriers within attraction and recruitment, and how people are progressing to senior positions in the company.

5. Appendix: Community Gaps & Data Analysis

In this section the Social Mobility Pledge has identified that some of the widest opportunity gaps in the United Kingdom, or social mobility ‘cold spots,’ are located in relatively close proximity to some of Direct Line Group’s largest sites.

The objective of this analysis is to identify where Direct Line Group could direct its community efforts.

This analysis has cross referenced where some of the most significant challenges in the UK are in terms of social mobility outcomes; and where that matches Direct Line’s presence across its UK sites.

This considers four key life stages, and 14 key data-sets, with a methodology centred around the Department for Education’s collection and use of data. It considers the relative social mobility performance of the most the least privileged groups, such as those entitled to free school meals, across the life stages. The life stages considered are early years, school years, youth and adulthood; with key datasets for assessment for each.

The cross-over between both variables was most apparent in the areas of Direct Line Group’s Birmingham site, in having identified significant opportunity gaps and low social mobility outcomes in Walsall North; as well as Direct Line Group’s site in Leeds, in close proximity to Leeds East, Leeds Central and Hemsworth; and Doncaster North within the Doncaster Site; each having specific and entrenched social mobility challenges.

The areas identified have been recommended as part of the Opportunity Action Plan to become priority areas for Direct Line to redirect its community efforts in an impact-focused way towards these areas.

In addition, the Social Mobility Pledge has recommended an additional target area for remote engagement in Carlisle.





Birmingham Site

Walsall North has been identified as one of the areas with the lowest social mobility outcomes across the four life stages, ranking 531st out of 533 areas.

Walsall North is ranked in the bottom tenth for social mobility outcomes across each individual life stages: 498th for early years, 531st for school years, 503rd for youth, and 493rd for adult outcomes.

This means from birth, through school, all the way to employment in later life, both attainment and destinations are relatively low compared to other areas of the country.

Life Stage National Rank/533	Walsall North	England	
Early Years 498	Percentage of Nursery providers rated outstanding or good by Ofsted	85	93
	Percentage of children eligible for free school meals achieving a good level of development	55	53
Schools 531	Percentage of children eligible for FSM attending a primary school rated outstanding or good by Ofsted	64	83
	Percentage of children eligible for FSM achieving at least the expected level in reading, writing and maths at the end of Key Stage 2	33	39
	Percentage of children eligible for FSM attending a secondary school rated outstanding or good by Ofsted	16	72
	Average Attainment 8 score for pupils eligible for FSM	35	39
Youth 503	Percentage of young people eligible for FSM that are not in education, employment or training (positive destination) after completing KS4	85	88
	Average points score per entry for young people eligible for FSM at age 15 taking A-level or equivalent qualification	22	26
	Percentage of young people eligible for FSM at age 15 achieving two or more A-Levels or equivalent by the age of 19	22	34
Adulthood 493	Median weekly salary of all employees who live in the local area	362	443
	Average house prices compared to median annual salary of employees who live in the local area	5	8
	Percentage of people that live in the local area who are in managerial and professional occupations	19	30
	Percentage of jobs that are paid less than the applicable Living Wage Foundation living wage	30	25
	Percentage of families with children who own their home	55	65

Walsall North Analysis

This section will outline why Walsall North has been chosen as a recommended target area for Direct Line's engagement around its Birmingham site.

Nine out of ten of Walsall North's social mobility indicators across all datasets, across all life stages, are in the bottom 100 for national outcomes, out of a total of 533 areas. On the contrary, only one indicator is in the top 100.

Across all datasets, Walsall North ranks at 531st out of 533 areas. Therefore, the area is one of the worst performing areas in terms of relative life outcomes for people of all ages who live there.

Early Years

Within the early years life stage, Walsall North ranks 498th out of the 533 areas.

Eighty-five percent of nurseries in the constituency are rated as good or outstanding by Ofsted, worse than the national average of 93% and ranks Walsall North as 516th out of 533 for this measure.

The percentage of children eligible for free school meals achieving a 'good level of development', Walsall North is ranked 209/533; 55% of those children achieve a good level compared to the national average of 53%.

School Years

Walsall North's school years' outcomes rank at 531st out of 533 areas nationally. This makes Walsall North the third worst constituency in terms of outcomes for those attending schools.

Sixty-four percent of pupils eligible for free school meals attend good or outstanding primary schools, with 33% of them achieving the expected level in reading, writing, and maths at the end of Key Stage 2, the national average being 39%.

At secondary level, attendance of FSM eligible pupils at good or outstanding schools is 16%, making Walsall North the eighth worst constituency according to this data indicator,

and an average Attainment 8 score of 35 places Walsall North at 440th out of 533 areas.

Youth

The youth stage sees Walsall North rank 503rd out of 533 areas.

Eighty-five percent of young people who were eligible for free schools find themselves in a positive destination (defined as being in education, employment, or training) after completing Key Stage 4.

22% of FSM-eligible young people will achieve two or more A Level or equivalent qualifications by age 19, those that do take A Levels will have an average points score per entry of 22.

Walsall North ranks at 513rd and 477th out of 533 for these measures respectively.

Adulthood

At the adulthood life stage, Walsall North's life outcomes ranks at 493rd out of 533 areas.

Thirty percent of jobs pay less than the real living wage, with median earnings being £362 per week – in comparison to the national median at £443.

Housing costs in Walsall North are five times the annualised salary, the 73rd cheapest area in England (where houses are eight times the annualised salary). However, despite this, home ownership is low at 55%, making Walsall North the 81st lowest performing area for this measure.

The percentage of jobs in the area that are managerial and professional stands at just 19%, ranking Walsall North at 505th out of 533 for this measure.

Conclusion

Walsall North has been identified as one of the areas with the lowest social mobility outcomes across the four life stages, ranking 531st out of 533rd.

Walsall North is ranked in the bottom tenth for social mobility outcomes across each individual life stages: 498th for early years, 531st for school years, 503rd for youth, and 493rd for adult outcomes.

For these reasons it has been identified by the Social Mobility Pledge and is recommended for the focus of Direct Line's community efforts around its Birmingham site.

Leeds Site

Three areas with significant gaps in life outcomes have been identified within relatively close proximity to Direct Line's Leeds Site.

These include Leeds East, Leeds Central, and Hemsworth.

Life Stage National Rank/533		Leeds East		Leeds East	England
Early Years 239	Percentage of Nursery providers rated outstanding or good by Ofsted	96	93		
	Percentage of children eligible for free school meals achieving a good level of development	49	53		
Schools 441	Percentage of children eligible for FSM attending a primary school rated outstanding or good by Ofsted	90	83		
	Percentage of children eligible for FSM achieving at least the expected level in reading, writing and maths at the end of Key Stage 2	36	39		
	Percentage of children eligible for FSM attending a secondary school rated outstanding or good by Ofsted	35	72		
	Average Attainment 8 score for pupils eligible for FSM	35	39		
Youth 532	Percentage of young people eligible for FSM that are not in education, employment or training (positive destination) after completing KS4	79	88		
	Average points score per entry for young people eligible for FSM at age 15 taking A-level or equivalent qualification	19	26		
	Percentage of young people eligible for FSM at age 15 achieving two or more A-Levels or equivalent by the age of 19	27	34		
Adulthood 448	Median weekly salary of all employees who live in the local area	384	443		
	Average house prices compared to median annual salary of employees who live in the local area	6	8		
	Percentage of people that live in the local area who are in managerial and professional occupations	21	30		
	Percentage of jobs that are paid less than the applicable Living Wage Foundation living wage	22	25		
	Percentage of families with children who own their home	52	65		

Leeds East Analysis

This analysis outlines why Leeds East has been identified as an area for Direct Line to target its engagement around its Leeds site.

Overall, Leeds East ranks 517th for outcomes across all its life stages. Seven of Leeds East's social mobility indicators rank in the bottom 100, with only one indicator sitting in the top 100.

Early Years

Within the early years life stage, Leeds East actually performs marginally above average, at 239rd out of 533 areas.

Ninety-six percent of nurseries in the constituency are rated as good or outstanding by Ofsted, better than the national average of 93% and ranking Leeds East as 84/533 for this measure.

However, across the other measures for this life stage, the percentage of children eligible for free school meals achieving a 'good level of development', Leeds East is ranked 421st out of 533 areas; as 49% of those children achieve a good level compared to the national average of 53%.

School Years

Social mobility outcomes in Leeds East see a marked and significant decline at the point of school years, and outcomes become progressively worse thereafter.

The school years' outcomes see Leeds East ranked 441st out of 533 areas, meaning Leeds East is in the bottom 20% for outcomes during this life stage.

At secondary level, attendance of FSM eligible pupils at good or outstanding schools is 35%, making Leeds East the 39th worst constituency, and an average Attainment 8 score of 35 places

Leeds East at 45th out of 533 areas.

Meanwhile, ninety percent of pupils eligible for free school meals attend good or outstanding primary schools, with 36% of them achieving the expected level in reading, writing, and maths at the end of Key Stage 2, the national average being 39%.

Youth

The youth life stage is where Leeds East becomes a specific problem area for social mobility and outcomes for those living in the area.

For the youth indicators Leeds East is ranked 532nd of 533 areas, making it the second worst area for youth outcomes across the entire country.

Only 79% percent of young people who were eligible for free schools find themselves in a positive destination (defined as being in education, employment, or training) after completing Key Stage 4, meaning a significantly high 21% of young people do not.

Only 27% of FSM-eligible young people will achieve two or more A Level or equivalent qualifications by age 19, those that do take A Levels will have an average points score per entry of just 19. Leeds East ranks at 387th and 517th out of 533 areas for these measures respectively.

Adulthood

At the adulthood life stage, Leeds East ranks at 448th out of 533 areas.

Although only 22% of jobs pay less than the real living wage, median earnings are £384 weekly – compared to the median across England at £443.

Housing costs in Leeds East are six times the annualised salary, the 148th most affordable area in England. However, in contrast, home ownership is significantly low at 52%. This makes Leeds East 60th lowest performer on home ownership in the country.

The percentage of jobs in the area that are managerial and professional is only 21%.

This means that Leeds East ranks at 484th out of 533 for this measure.

Life Stage
National
Rank/533

Leeds Central

Leeds Central

England

Early Years
358

Percentage of Nursery providers rated outstanding or good by Ofsted	96	93
Percentage of children eligible for free school meals achieving a good level of development	45	53

Schools
524

Percentage of children eligible for FSM attending a primary school rated outstanding or good by Ofsted	85	83
Percentage of children eligible for FSM achieving at least the expected level in reading, writing and maths at the end of Key Stage 2	29	39
Percentage of children eligible for FSM attending a secondary school rated outstanding or good by Ofsted	27	72
Average Attainment 8 score for pupils eligible for FSM	30	39

Youth
491

Percentage of young people eligible for FSM that are not in education, employment or training (positive destination) after completing KS4	84	88
Average points score per entry for young people eligible for FSM at age 15 taking A-level or equivalent qualification	23	26
Percentage of young people eligible for FSM at age 15 achieving two or more A-Levels or equivalent by the age of 19	25	34

Adulthood
455

Median weekly salary of all employees who live in the local area	378	443
Average house prices compared to median annual salary of employees who live in the local area	4	8
Percentage of people that live in the local area who are in managerial and professional occupations	19	30
Percentage of jobs that are paid less than the applicable Living Wage Foundation living wage	14	25
Percentage of families with children who own their home	38	65

Leeds Central Analysis

This analysis will highlight why the Social Mobility Pledge has recommended Leeds Central be targeted.

In total, nine of Leeds Central's social mobility indicators are ranked in the bottom 100, and two of its indicators feature in the top 100. Overall, across every indicator when aggregated, Leeds Central ranks 523rd out of 533 areas nationally.

Early Years

At the early years life stage, Leeds Central performs below average, ranking 358th out of 533 areas.

96% percent of its nurseries are rated 'good' or 'outstanding' by Ofsted, which itself is above the national average of 93%. However, the percentage of children eligible for free school meals that achieve a good level of development scores at 45%, which performance is significantly poor compared to the national average of 53%.

School Years

Leeds Central is in the bottom ten in the country for the outcomes of young people during school years.

The percentage of children eligible for free school meals that attend a good or outstanding secondary school in Leeds Central is 27%, compared to the national average of 72%, indicating that deprivation is particularly clustered and polarised in the area. However, Leeds Central does outperform the national average on the number of children on free school meals attending a 'good' or 'outstanding' primary school, with 85% compared to the 83%.

At primary school level, children receiving free school meals achieving the expected level in reading, writing and maths at the end of key stage

2 is 29%, compared to 39%. At secondary, the average attainment 8 score of young people on free school meals at secondary schools is 30, significantly lower than the national average of 39.

Youth

For the outcomes during the youth life stage Leeds Central is in the bottom ten percent of areas, placing 491st out of 533.

84% of young people in Leeds Central do not have positive destinations, and do not end up in employment, education or training by the point of Key Stage Four, compared to the national average of 88%. 23 is the average points score per entry for young people eligible for FSM at age 15 taking A-level or equivalent qualification, compared to a national average of 26, over 10% lower.

Adulthood

Leeds Central performs in the bottom 100 areas nationally for outcomes during adulthood.

Only 25% of young people eligible for free school meals will achieve two or more A Level or equivalent qualifications by age 19, compared to the national average of 34%.

14% of jobs in Leeds Central pay below the Living Wage, which outperforms most other areas across the country, with an average of 25%. This means more people are paid fairly in Leeds Central than most areas, despite the wider levels of low social mobility. Meanwhile, the median weekly salary of workers in Leeds Central is £378, compared to £443 nationally.

19% of people in Leeds Central are in managerial or professional occupations, compared to an average of 30% nationally.

Housing costs are more affordable in Leeds Central compared to most areas nationally, being four times the median annual salary; however, the percentage of families with children who own their own homes is still dramatically lower than the national average, at 38% in Leeds Central, compared to 65% across the country.

Life Stage
National
Rank/533

Hemsworth

Hemsworth

England

Early Years

531

Percentage of Nursery providers rated outstanding or good by Ofsted	85	93
Percentage of children eligible for free school meals achieving a good level of development	47	53

Schools
471

Percentage of children eligible for FSM attending a primary school rated outstanding or good by Ofsted	71	83
Percentage of children eligible for FSM achieving at least the expected level in reading, writing and maths at the end of Key Stage 2	33	39
Percentage of children eligible for FSM attending a secondary school rated outstanding or good by Ofsted	65	72
Average Attainment 8 score for pupils eligible for FSM	35	39

Youth
484

Percentage of young people eligible for FSM that are not in education, employment or training (positive destination) after completing KS4	85	88
Average points score per entry for young people eligible for FSM at age 15 taking A-level or equivalent qualification	22	26
Percentage of young people eligible for FSM at age 15 achieving two or more A-Levels or equivalent by the age of 19	28	34

Adulthood
360

Median weekly salary of all employees who live in the local area	390	443
Average house prices compared to median annual salary of employees who live in the local area	5	8
Percentage of people that live in the local area who are in managerial and professional occupations	25	30
Percentage of jobs that are paid less than the applicable Living Wage Foundation living wage	30	25
Percentage of families with children who own their home	66	65

Hemsworth Analysis

This analysis will outline why Hemsworth has been recommended by the Social Mobility Pledge as a target area for Direct Line's community efforts.

In total, four of Hemsworth's social mobility indicators are ranked in the bottom hundred, while none of its social mobility indicators are ranked in the top 100, across all life stages.

On an overall basis, Hemsworth ranks at 529th out of 533 when all of its social mobility indicators are aggregated. This means that it has the fifth lowest average outcomes of all areas across the country.

Early Years

Hemsworth performs most poorly during the early years life stage, with a ranking of 531st out of 533 areas, making it the third worst area in the country for early years outcomes.

Only 85% of nurseries in the area are rated as good or outstanding by Ofsted, significantly lower than the national average of 93%, meaning for this specific measure Hemsworth ranks 518th out of 533 areas.

In the other measure for this life stage, the percentage of children eligible for free school meals achieving a 'good level of development', Hemsworth is ranked 468th out of 533 areas; with 47% of children achieving a good level of development during early years, compared to the national average of 53%. While on the surface 6% may appear marginal, in reality, this difference in early years development outcomes is a stark difference.

School Years

For school years, Hemsworth ranks 471st out of 533, which puts the area in the bottom 15% nationally.

Only 71% of pupils eligible for free school meals attend good or outstanding primary schools, with 33% of them achieving the expected level in reading, writing, and maths at the end of Key Stage 2, compared to the national average of 39%.

At secondary level, attendance of free school meal eligible pupils at good or outstanding schools is 65%, making Hemsworth a below average area by this measure. Furthermore, for those on free school meals the area has an average attainment 8-score of 35, compared to the national average of 39, placing Hemsworth at 429th out of 533 areas on these outcomes.

Youth

The youth stage sees Hemsworth perform considerably low again, ranking at 484th of 533 areas. Eighty-five percent of young people who were eligible for free schools find themselves in a positive destination (defined as being in education, employment, or training) after completing Key Stage 4.

Only 28% of young people who are eligible for free school meals will achieve two or more A Level or equivalent qualifications by age 19, those that do take A Levels will have an average points score per entry of 22. Hemsworth ranks at 362nd and 486th out of 533 areas for these measures respectively.

Adulthood

At the life stage of adulthood, Hemsworth ranks at 360th out of 533 areas. This is the best performing indicator for Hemsworth itself, but is still below the national average on adulthood outcomes.

30% of jobs in Hemsworth pay less than the real living wage, and median earnings are £390 weekly in the area, compared to the national median in England of £443.

Housing costs are five times the annualised salary, the 114th most affordable area in England, and home ownership is slightly higher at 66%, the 273rd best area for this measure.

The percentage of jobs in the area that are managerial and professional stands at 25%, ranking Hemsworth at 395th out of 533 areas for this measure.

Conclusion

The areas of Leeds East, Leeds Central and Hemsworth are all relatively close distance to Direct Line's Leeds Site and have been identified by the Social Mobility Pledge as exhibiting particularly problematic levels of low social mobility outcomes. Leeds East ranks 517th for outcomes across all its life stages, and seven of Leeds East's social mobility indicators rank in the bottom 100.

Leeds Central has been identified due to its particularly entrenched challenges across most indicators. In total, nine of Leeds Central's social mobility indicators are ranked in the bottom 100 nationally. Overall, across every indicator when aggregated, Leeds Central ranks 523rd out of 533 areas nationally.

Hemsworth ranks at 529th out of 533 when all of its social mobility indicators are aggregated, meaning that it has the fifth lowest average outcomes of all areas across the country.

For these principal reasons they have been recommended for the focus of Direct Line's community efforts around Leeds.

Doncaster Site

Three areas with significant gaps in life outcomes have been identified within relatively close proximity to Direct Line's Leeds Site.

These include Leeds East, Leeds Central, and Hemsworth.

Life Stage National Rank/533	Doncaster	Doncaster	England
Early Years 207	Percentage of Nursery providers rated outstanding or good by Ofsted	96	93
	Percentage of children eligible for free school meals achieving a good level of development	51	53
Schools 502	Percentage of children eligible for FSM attending a primary school rated outstanding or good by Ofsted	76	83
	Percentage of children eligible for FSM achieving at least the expected level in reading, writing and maths at the end of Key Stage 2	33	39
	Percentage of children eligible for FSM attending a secondary school rated outstanding or good by Ofsted	39	72
	Average Attainment 8 score for pupils eligible for FSM	34	39
Youth 514	Percentage of young people eligible for FSM that are not in education, employment or training (positive destination) after completing KS4	88	88
	Average points score per entry for young people eligible for FSM at age 15 taking A-level or equivalent qualification	18	26
	Percentage of young people eligible for FSM at age 15 achieving two or more A-Levels or equivalent by the age of 19	21	34
Adulthood 431	Median weekly salary of all employees who live in the local area	386	443
	Average house prices compared to median annual salary of employees who live in the local area	4	8
	Percentage of people that live in the local area who are in managerial and professional occupations	19	30
	Percentage of jobs that are paid less than the applicable Living Wage Foundation living wage	32	25
	Percentage of families with children who own their home	65	65

Doncaster Analysis

Direct Line's site in Doncaster is located close to the Doncaster North area, an area with significantly low relative social mobility outcomes.

Doncaster North has been identified as one of the areas with the lowest social mobility outcomes across the four life stages, ranking 511th out of 533 areas.

Early Years

At the early years life stage, Doncaster North performs above average, ranking 207th out of 533 areas.

96% percent of its nurseries are rated 'good' or 'outstanding' by Ofsted, which itself is above the national average of 93%. However, the percentage of children eligible for free school meals that achieve a good level of development scores at 51%, which is below the national average of 53%.

School Years

Doncaster North is in the bottom 30 in the country for the outcomes of young people during school years.

The percentage of children eligible for free school meals that attend a good or outstanding secondary school in Doncaster North is 39%, compared to the national average of 72%.

However, Doncaster North's number of children on free school meals attending a 'good' or 'outstanding' primary school is 76% compared to the national average of 83%.

At primary school level, children receiving free school meals achieving the expected level in reading, writing and maths at the end of key stage 2 is 33%, compared to 39%. At secondary,

the average attainment 8 score of young people on free school meals at secondary schools is 34, significantly lower than the national average of 39.

Youth

For the outcomes during the youth life stage Doncaster North is in the bottom ten percent of areas, placing 514th out of 533.

88% of young people in Doncaster North do not have positive destinations, and do not end up in employment, education or training by the point of Key Stage Four, which meets the national average. 18 is the average points score per entry for young people eligible for FSM at age 15 taking A-level or equivalent qualification, compared to a national average of 26, which is significantly lower.

Adulthood

Doncaster North performs in the bottom quarter areas nationally for outcomes during adulthood.

Only 21% of young people eligible for free school meals will achieve two or more A Level or equivalent qualifications by age 19, compared to the national average of 34%.

32% of jobs in Doncaster North pay below the Living Wage, which is significantly lower than most other areas across the country, with an average of 25%. This means more people are paid fairly in Doncaster North than most areas, despite the wider levels of low social mobility. Meanwhile, the median weekly salary of workers in Doncaster North is £386, compared to £443 nationally.

19% of people in Doncaster North are in managerial or professional occupations, compared to an average of 30% nationally.

Housing costs are more affordable in Doncaster North compared to most areas nationally, being four times the median annual salary; and the percentage of families with children who own their own homes in Doncaster North is the same level as the national average at 65%.



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