Inequality in Lambeth

Understanding the impact of national and local changes on Lambeth residents: A Cumulative Equalities Impact Assessment
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1. Political introduction

Lambeth’s commitment to equalities is at the centre of everything we do. However, in the context of a national landscape where inequality is growing, our residents are facing huge challenges, and we have fewer resources with which to support them. It’s important that we understand who we are as a borough and what our actions mean to others.

Our principles of ambition and fairness for all become even more important now. That is why we are looking more closely than ever at the impact that local and national changes have had on Lambeth residents over the last five years, so we can understand how best to use our resources, and – importantly - to work with our partners and residents, to play our full part in tackling inequality.

This report marks the beginning of our new approach to cumulative impact assessments, one which seeks a much fuller understanding of our residents and what local and national policies mean for them. In this way, we will not only use our resources as best we can, but will also look at how we deal with the causes of problems as well as their effects.

This work will form the basis of conversations with our partners, will set out the impact of policy decisions at all level, and will help us to develop the work that we need to do as a council to support, protect and empower the residents of Lambeth.

Councillor Imogen Walker
Deputy Leader and Cabinet member for equalities
2. Summary

This report describes the state of inequality in Lambeth. It moves on from previous cumulative equality impact assessments that sought to summarise the likely impacts of all the budget decisions taken in a particular year. In this report, we have described, for the first time, at a very high level, changes that have impacted on local people over the last five years, and set out as far as possible how the local population has changed as a result. We have used quantitative data, where available, made inferences where appropriate, and we have undertaken depth interviews with Lambeth residents who, based on our analysis, typify the sorts of people most likely to have been negatively affected by change over the last few years.

The purpose of this report is to:

- Describe how local and national policy changes have had a clear impact over the last few years through quantifiable evidence and case studies
- Use this evidence to help inform the development of the specific outcomes we are seeking to achieve over the next 5 years. These outcomes will be our statutory equality objectives.
- Start a conversation with our partners about how to work together across the public sector to target resources in our reduced budget on the specific groups and sets of outcomes that will make the most difference.

The evidence in this report sets out a complex picture. Overall many indicators are getting better: on average people are healthier, happier and wealthier than ever before. However, if we dig below the surface, this overall improvement masks existing and growing inequality.

The council is keen to use the proceeds of economic growth to protect Lambeth’s diversity and prevent inequality from growing further. Based on the analysis in this report the core residents groups for whom inequalities are widening, and therefore the groups where the local public sector ought to focus, are proposing that our efforts should focus on:

- Households with children and young people living in poverty
- Residents in low paid employment
- Long term unemployed residents
- Residents with complex support needs and their carers

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1 It is worth noting there are likely to be overlaps between these key groups as is identified in the case studies in chapter 6.
3. Introduction

In May 2014 Lambeth’s political administration was elected on a platform of ‘Ambition and fairness for all’ reaffirming that the values of opportunity and social justice must guide everything we do. In Lambeth we have made much progress in this regard. Our young people have seen steady improvements in school results and we are narrowing gaps in performance so that all young people have an equal chance to succeed. All of Lambeth’s children’s centres are judged as good or better by Ofsted, with nine in ten of our schools also judged as good or better. Local employment is growing. Burglary is down and our work to combat violence against women and girls is nationally recognised. We are working to deliver more affordable homes and we have brought more council-rented homes up to the Lambeth Housing Standard. We are also supporting more vulnerable people to live at home and outside of residential and nursing care.

But despite our recent successes the reality is stark - by 2016 Lambeth will have lost 50% of government funding which along with welfare reform, the capital’s approach to building new homes and stagnant and below inflation wage increases will increase pressures around inequality. This means that though we may be able to offer children and young people a good start in life, there are real challenges in making sure that these translate into good outcomes for them in later life if they remain in the borough. The borough’s profile is also changing and this brings with it different sorts of demands and pressures, both for us as a council and for local communities.

The bottom line is - at a time of drastically reducing resources and a changing population profile - we believe a robust focus on equalities is not just something nice to have, but essential. Two critical questions frame our thinking. How do we use the resources that we have left to best effect? And, how do we treat the causes of problems rather than the consequences?

The evidence in this report sets out a complex picture – overall many indicators are getting better. However, if we dig below the surface, this overall improvement masks existing and growing inequality.

This report draws together qualitative and quantitative evidence, including case studies describing the lives of real Lambeth residents to demonstrate how the changes of the last few years are impacting on local people. Using this evidence the report goes on to recommend the outcomes and groups of people where the borough ought to focus activity in order to prevent inequalities from growing further.

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1 In the borough the number of students getting five or more A* to C grade GSCEs, including English and Maths rating has gone up from 62.8 per cent in 2012 to 65.7 per cent in 2013. Official 2014 results are still being finalised.
2 Lambeth Performance report – quarter 2 – Jul to Sep 2015
3 At 78.7% Lambeth has one of the highest employment rates of all the London boroughs. The comparable London employment rate was 71.4%. Performance dashboard Q2 July 2014- September 2014
5 Residential Burglary has reduced by 23% or 292 less crimes compared with last year. The Met has seen a 12% reduction in burglary over the same period, so we are narrowing the gap between Lambeth and the London average. Performance dashboard Q2 July 2014- September 2014.
6 Lambeth Performance report – quarter 2 – Jul to Sep 2015
7 Permanent admissions to residential and nursing care homes for 18-64, is 3.1 people per 100,000 population compared with 4 per 100,000 for the same time last year. For 65+ the figures are 223 per 100,000 compared with 362.3 per 100,000 for the same period in 2013/14. performance dashboard Q2 July 2014- September 2014
8 Whilst Lambeth is in the top 10% of English authorities according to the Social Mobility and Child Poverty Commission’s Social Mobility Index, our high performance against education indicators does not consistently translate into good adult outcomes (relating to income and housing).
9 See appendix one for a summary of the borough’s demographics.
The recommendations in this report have been incorporated into our new Community Plan as part of our refreshed outcomes framework which provides our overarching vision and drives everything the council does\textsuperscript{10}.

\textsuperscript{10} The Equality Act (2010) through the Public Sector Duty requires councils to set equality objectives every four years and to track progress on them quarterly. Previously Lambeth had a separate list of six equality objectives. This time, using the analysis in this cumulative equality impact assessment, we have ensured that our equality objectives are not an add-on but a core part of our main strategic document.
4. Our approach to cumulative equality impact assessment

The primary aim of this analysis is to understand the impact of changes in national and local policy, and local change more widely, on residents with protected characteristics. It seeks to understand the impact of these changes on a range of key life domains for different groups in relation to: work, financial circumstances, housing, health and wellbeing, and, social networks and connectedness.

Our analysis is concerned with understanding where recent change has made things worse for particular groups of residents, resulting in greater inequality of outcomes, as well as looking at where particular groups of residents are negatively affected across multiple life domains. Its aims to identify where, as a Council and as a partnership, we need to:

- focus our efforts to advance equality of opportunity between different groups of residents so that they can make the most of their lives and talents, for example, by tackling discrimination
- invest in strategies and policies that promote equity of outcomes across different groups of residents

This is not an absolute study in who experiences the worst outcomes across the borough. We know that this analysis will not capture those groups of residents who have been historically worse off on some measures. For example, we know that poverty amongst some groups of pensioners is a significant and long standing issue, so whilst this group may have been relatively protected from the impact of welfare reform, this does not mean they do not experience many of the negative outcomes associated with low income.

We want to tackle inequality not just because we believe it is bad for those individual residents and communities worst affected by different types of inequality, but also because we believe that everyone is affected by inequality and the healthiest and most sustainable communities are those with the least pronounced inequality.

A clear focus on equality is particularly important given the rapid pace of change in Lambeth, which brings with it both opportunities and challenges. Our approach to equalities should inform our thinking about the levers that are available to us – at a time when we have fewer and fewer resources - to help all residents take advantage of the opportunities available (such as economic growth and associated employment opportunities) as well as being able to manage the impact of change (including the cost of housing and impact of welfare reform).

The analysis presented in this report moves us forward significantly from the previous four cumulative equality impact assessments (CEIAs). These CEIAs have looked at the budget which is about to be agreed and sought to predict and mitigate the potential negative equalities impacts of all the proposals within that budget when taken together.

Our previous approach was successful in that it brought together several different decisions into one place and set out our best projections of the likely impact of our decisions that year. However, our previous approach did not consider broader changes to the borough (both in terms of regeneration

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11 The Equalities Act 2010 lists age, disability, gender reassignment, pregnancy and maternity, race, religion or belief, sex and sexual orientation as protected characteristic. In Lambeth, we also recognise socio-economic status, health and English as a second language.
12 40% of Lambeth's LSOAs are in the top ten most deprived in terms of income deprivation affecting older people.
and demographics), nor did it consider the impact of national government changes or even local changes over a number of years.

For the first time we have summarised, at a very high level, changes that have impacted on local people over the last five years, and described as far as possible how the local population has changed as a result. We have used quantitative data, where available, made inferences where appropriate, and we have undertaken depth interviews with Lambeth residents who (based on our analysis) typify the sorts of people most likely to have been negatively affected by change over the last few years.

We appreciate that as a first iteration this analysis moves us on from our previous approaches; however, we also acknowledge there remain a number of gaps which mean this assessment is not as complete as we would have liked. In particular we are keen to add data from other public sector partners, and to develop the sub-borough level analysis. We will be further developing our approach and understanding of the inequalities that exist over the coming year.

To summarise:

**Purpose of this document**

The purpose of this cumulative equalities impact assessment is to:

- Describe how local and national policy changes have had a real impact over the last few years through quantifiable evidence where possible and case studies
- Use this evidence to help inform the development of our new outcomes framework and the specific outcomes we are seeking to achieve over the next 5 years. These outcomes will be our statutory equality objectives.
- Start a conversation with our partners about how to work together across the public sector to target resources in our reduced budget on the specific groups and sets of outcomes that will make the most difference.
5. The policy landscape

This chapter provides a brief summary of the global, national, regional and local factors that have all combined to impact on local people in Lambeth. It is important to note that it is almost impossible to make causal statements about which of these factors have been responsible for local impacts. However, in the following chapter (‘What does the data tell us?’) we describe how the borough population has changed over the last five years and seek to make some inferences about the impacts of the policy changes described here.

National and regional

Since 2010 there have been many significant changes that have impacted on Lambeth residents. Some of these have been driven by national and regional policy and some have been driven by globalisation and the world economy more generally.

A fragile global economy, the financial crisis, recession and austerity have all had an impact. Historically low interest rates have helped to drive demand for mortgages and other forms of finance, which has led to increased levels of debt and demand for properties which in turn has driven large increases in house prices, making home ownership increasingly unaffordable. Property prices in Lambeth have increased by 25% since 2008 and private sector rents have increased by around 20% in the last three years and are likely to continue to increase at a significantly higher rate than inflation and earnings over the coming years. Property price increases have helped to drive growth in Lambeth; but, not all residents are benefitting from this growth and it is estimated that a third of working age people in Lambeth (around 87,000) are in poverty after housing costs. House price increases have also led to higher private sector rents, which many poorer residents have either been forced to pay due to lack of availability of council and affordable rent homes (with implications for their household finance and indebtedness), or had to leave the borough for less expensive areas outside of inner London.

In terms of national policy, the former coalition government implemented a number of major changes that have impacted on Lambeth and its citizens including cuts of 50% to local government budgets; welfare reform (with its introduction of Universal Credit, the introduction of Local Housing Allowance, a benefits cap, and the ‘bedroom tax’); the introduction of ‘Help to Buy’; the introduction of the Care Act 2014; and changes to housing policy which make it more difficult for local authorities to invest Right to Buy receipts in further affordable housing, and pressure being placed on councils and housing associations to sell off more of their housing stock through Right to Buy.

The Equality and Human Rights Commission (EHRC) have undertaken a cumulative impact assessment analysis of the impact of changes to tax credits, benefits and indirect taxes for different groups. Whilst it shows that all income groups experience a negatives impact as a result of changes to tax credits, benefits and indirect taxes across all income groups and a positive impact as a result

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14 As of September 2015 Help to Buy has had limited impact and benefitted only 123 Lambeth residents.
of changes to direct taxation, the percentage reduction in net income is much greater for lower income groups, with a reduction of between 7% and 9% in net income for four lowest deciles.

Analysis by the Institute for Fiscal Studies’ (IFS)\(^\text{16}\) shows similar impacts and identifies households with children and the very richest households as experiencing the greatest percentage reduction in income as a result of welfare benefits and tax reform. By contrast, middle to higher income working age households have been relatively unaffected and those without children have actually gained from the changes. This corresponds with previous work by the IFS which suggests that those in work — but receiving low salaries — will be worst-affected by tax credit changes and benefit freezes.

National analysis has also identified the following income related impacts by equalities characteristic and other key characteristics:

- **By disability:** households containing at least one disabled person, particularly a disabled child, are more negatively affected and that these negative impacts are particularly strong for low income families. This is due to the significant reduction to working-age welfare, and the high proportion of working age benefits claimed by disabled people, particularly those on low incomes.
- **By sex:** women lose somewhat more from the direct tax and welfare changes compared to men. This is because women receive a larger proportion of benefits and tax credits relating to children, and which have made up proportion of welfare reform between 2010 and 2015.
- **By age:** the impact of benefit changes is relatively uniform across age but adults aged over 65 are more protected overall in terms of changes to tax and benefits.
- **By marital status:** cohabitees fare slightly better out of the tax and social security changes in cash terms than married couples and civil partners with similar household compositions\(^\text{17}\).
- **By ethnicity:** whilst there is no national evidence on income impacts by ethnicity, some commentators have suggested that BAME groups will be disproportionately affected by changes to benefits and tax because more likely to be on low incomes.
- **By household composition:** lone parents, couples with children and multiple benefit units have experienced the greatest reduction in household income and finance as a result of tax and social security changes between 2010 and 2015. Lone parents lose the most out of any group as a percentage of income, partly because lone parent households have relatively low net incomes on average compared to other groups. Couples with children and single pensioners experience the next largest falls in net incomes in percentage terms.

Local

The decisions that we have taken locally about how to respond to ongoing budget reductions combine with national policy changes to impact on local people. Previous budget reductions (2012/13-2014/5) focused on protecting frontline services (with a particular emphasis on protecting


\(^{17}\) This is likely to be for two reasons: cohabiting couples have lower numbers of children on average than married couples and civil partners, meaning that the changes to benefits and tax credits do not affect them as much; and, cohabitee couples are less likely to have very high incomes than married couples and civil partners (and are therefore less likely to be hit hard by the tax increases at the top of the income distribution).
services which contributed to economic and health and wellbeing outcomes) and relatively few proposals relating to service withdrawal. However, more recent savings proposals (2015/16) note that many of the relatively easy efficiency savings have been made and the transformation required to achieve a balanced budget is now much more significant. It is likely that while the 2016/17 budget is focused on taking out any further efficiency savings that remain, there will be an impact on frontline services and local people. It is also worth noting the council has implemented a number of local policies designed to mitigate negative impact and reduce inequality including the introduction of paying the London Living Wage, the Financial Resilience Strategy\(^\text{18}\) and the Council Tax Reduction scheme.

The biggest reductions which have been agreed and/or implemented in Lambeth over the last few years relate to Adult Social Care and Children’s Services; this largely reflects the fact that the majority of the council’s spend is in these areas\(^\text{19}\). Some of the changes are resulting in more targeted and personalised services, the impact of which is anticipated to be largely very positive and is aimed at narrowing inequalities. However, it is important to acknowledge that the following impacts exist:

1. **Reduced access to/levels of services in some localities**, reflected, for example, in reduced number of day centres or opening times/days for those remaining; reduced library opening hours; and, a narrower range of services available at some local children’s centres.

2. **Changes in eligibility thresholds for some services, resulting in reduction or loss of entitlement** for some service users. For example, potential loss of entitlement for older people not in receipt of support as part of changes in the Older People’s Housing Strategy.

3. **Disruption resulting from the transition to new service models**, for example, as service users learn how to navigate or use new service models (e.g. personal budgets or moves to digital platforms), or issues for particular equality groups who are not able (even with support) to benefit from new approaches.

Whilst there is limited formal evidence of the impact of these changes, we might expect that for those residents who have lost entitlement or have more limited access to social care services there may be a number of knock on effects. For the services users themselves, these might include less social contact and access to leisure activities. For the family, friends and carers, the impact of these changes may be to mean that they need to step in to provide practical support.

**Who is most affected by local service change?**

CEIAs undertaken for proposals in previous budget years have identified some patterns in terms of the groups of residents that are likely to be affected by savings proposals\(^\text{20}\) in each budget year, with

\(^{18}\) Activities commissioned through the financial resilience strategy include: One Lambeth Advice, a first point of contact service run by the Citizens Advice Bureau, and offering advice on a range of issues – benefits, debt, money, housing, work and consumer issues; Every Pounds Counts, a free benefits check and advice service available to particular resident groups; and, the Emergency Support Scheme, which provides support for residents experiencing a crisis or under exceptional pressure

\(^{19}\) The council has more autonomy to choose how it spends its general funding than Housing Revenue Account funding (HRA), which explains why there have been greater reductions in adults and children’s services than in housing services (which also accounts for a large proportion of the council’s budget).

\(^{20}\) NB: no cumulative impacts analysis undertaken for 2013/14
many groups being cumulatively affected over several financial years, primarily because they are more likely to use the services affected by funding proposals (for example, older people’s care).\textsuperscript{21, 22}

Table 1: equalities groups affected by budget proposals

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<td>• Young people</td>
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\textsuperscript{21} Whilst women were not identified as part of this analysis, we would anticipate that because older people and carers of disabled people are more likely to be women, they may be more adversely affected than is suggested here.

\textsuperscript{22} Although certain groups, such as married/civil partnerships, LGBT and faith communities, are not highlighted as being disproportionately impacted by the proposals we concede that this may merely reflect the fact that information relating to these communities is currently limited and as such makes determining the impact on these groups problematic.
6. What does the data tell us?

Who lives here? How has it changed? And for which groups are things getting worse?

Who lives here? How has it changed?
Given the significant changes resulting from the economy, welfare reform, austerity, and increasing house prices and rents locally, we might expect to have seen significant changes in Lambeth’s population over the past five years, as lower income groups have been forced to leave the borough.

In fact, population turnover in Lambeth has remained steady over the past ten years, with nearly equal numbers coming and going. We are gradually becoming a younger borough, as more 20-24 and 25-34 year olds move into the borough than leave it. In contrast, more 35-54 year olds left than arrived, taking their children with them (contributing to a reduction our under 19 population in turn), suggesting that families who are likely to have younger children are making the decision to move elsewhere. The proportion of white residents is gradually declining, with other population groups, particularly of mixed ethnicity, increasing in parallel. In terms of nationality, we have an increasing international migrant population, with these residents primarily arriving from EU countries.

Charting changes to the income profile of the borough is more challenging. We do not know the income profile of leavers. Some are likely to be Lambeth homeowners ‘cashing’ in their properties and moving to outer London or more affordable areas of the country, but others may be residents forced to leave the borough as a result of housing costs or welfare reform. Similarly, whilst we do know that the proportion of pupils eligible for and claiming free school meals in Lambeth is declining, we do not know if this is due to population churn or changing eligibility criteria. We do know that house prices and rents have increased dramatically in the last five years, and therefore assume that those moving to the borough and buying or privately renting quality housing will be from higher income groups, though we do not have robust data on this.
For which groups are things getting worse?

Whilst we do not know the numbers who have left the borough as a result of particular changes, we do know that for some groups of residents remaining in the borough, the impact of change has been negative overall, and their financial circumstances are getting worse.

Appendix 2 describes the impact of key trends (including: work; the financial circumstances of our residents; housing; health and wellbeing; and, sense of community) on different groups of residents by equalities and important socio-demographic characteristics. Whilst we will not detail these here it is perhaps helpful to look at feedback from residents themselves via the Residents’ Survey about the impact of changes on income, benefits and household finance; and, the impact of local change (which will include issues like the cost of housing). Whilst more residents say their personal finances have improved compared to a year ago (20%) and the majority (60%) of residents report that their personal financial circumstances are about the same compared to the previous year, 17% say that their financial circumstances have worsened (17%)23. When asked about whether changes have benefited themselves and their families two in five (38%) respondents to our Residents’ Survey say that they have. However, nearly one in ten (8%) see the changes as making things more difficult for them and their families (with the remaining quarter (27%) say the changes do not affect them).

A detailed breakdown of residents more likely to say their financial circumstances have worsened over the past year is included in Appendix 224. It shows that many of the groups for who things have got worse (unemployed, disabled, carers, people with long term illnesses and living in the most deprived areas) are also some of the groups we would expect to be worst affected by national and local policy changes. Looking at experience of local change, we also see that people on low wages or in less secure types of employment (i.e. self-employment) and disabled people feel that they are worse off as a result of local changes. There are also patterns by ethnicity with black and ‘other’ residents feeling financially worse off and Black Caribbean residents feeling they are worse off as a result of change.

New customer segmentation25 based on our latest Residents’ Survey data (2015) offers further insight into those groups for whom things might be getting worse, identifying eight core resident typologies in the borough.

23 The proportions reporting their financial circumstances have improved, stayed the same or worsened in 2015 are in line with those in 2014.

24 Nearly a third of residents who are unemployed (32%), or who have a disability (32%) or who describe their ethnicity as “Other” (32%) say their personal financial circumstances have got worse. Three in ten Housing Association tenants (30%) or residents who are benefit recipients (28%) said personal financial circumstances have worsened and around a quarter of people living on their own (25%), or who have a long term illness (25%) or who are carers (24%) and those residents aged 45 to 54 (24%) say that their financial circumstances have worsened. A number of these groups have previously reported that they are worse off compared to a year ago, unemployed residents, those with a long-term illness or disability, carers and Black residents having done so, meaning that for many of these residents, their financial circumstances will have worsened year on year.

25 This segmentation is based on cluster analysis of responses to a set of relevant questions posed in the Resident’s Survey including questions on: satisfaction with the council; satisfaction with local area; whether they feel informed; perception of whether council provides value for money; perception of whether they can influence things in their local area; and, perception of whether things are getting better/worse staying same.
The most interesting group for the cumulative impact assessment is the 5.9% of residents for whom things are getting worse. This group is made up of disabled people, single parents, council tenants, and those on low incomes (earning below the London living wage). None of the residents in this group are satisfied with their local area, and only 9% are satisfied with the council (compared with an average of 68% across the borough as a whole). Half of the residents in this group (51.4%) are black, compared with a borough average of 25%. They are more likely to be long term residents (65% have lived in the borough for more than 10 years compared to a 51% average).
It is interesting to see how these typologies have shifted over the last five years. It is even more interesting when you consider that population churn is at around 12% per year. We can infer that some of the overall improvements in circumstances of our residents is likely due to changes in the population. Some people have been forced to leave the borough due to higher prices and others have chosen to leave the borough at key life stages (having children, retiring etc.) and these residents have been replaced by more economically active and affluent residents. However, some of the overall change is also down to the improving personal circumstances of individual families (as a 12% churn cannot account for the overall improvements highlighted through the customer profiling).

That said, the data clearly demonstrates that things are getting worse for a relatively small number of people. However, this group is shrinking (as stated previously this is likely due a combination of some families being forced to leave the borough and some improving their lives). In 2010, the two core groups of residents for whom things were getting worse accounted for around 22% of the borough population (Long term, poorest residents for whom things are getting worse – 9%, and unemployed for whom things are getting worse 13%) and older, long term council tenants accounted for around 7% of the population. Together these three groups accounted for a third of the population and the highest demand on local public services.

Five years later in 2015 these groups have reduced from a third to around a quarter of the borough’s adult population. However the needs presented within this group are increasingly complex and the issues that they are facing are increasingly long term. For example Lambeth, in line with inner London trends, is seeing its highest ever levels of demand for temporary accommodation.

It is important to understand that we are not just seeing the concentration of disadvantage in a smaller group of residents with complex needs. There is also evidence that the gap between the most and least well off is widening. Lambeth is the 22nd most deprived local authority area in England, and now more small areas in the borough are now in the 10% most deprived areas in the country than was the case five years ago. This evidence when taken together demonstrates why it is important to focus our resources on those for whom the inequality gap is widening.

Thinking about this reducing cohort of 24% of adults and using the data in the appendices we have identified four core groups for whom things are getting worse and where there is evidence that inequalities are widening. These are the groups which, based on evidence, we should focus local public sector support:

- Households with children and young people living in poverty
- Residents in low paid employment
- Long term unemployed residents
- Residents with complex needs and their carers

There will clearly be overlaps between these groups. Households on low incomes and where people are long term unemployed, and who have children, are likely to also fall into the households with

26 Deprivation is measured by the Index of Multiple Deprivation (2010 and 2015).
children living in poverty group. Similarly, we know that there is likely to be an overlap between long
term unemployment and having complex needs.

**Households with children and young people living in poverty**

**Why them?**
Children raised in poverty are more likely to experience a range of poorer outcomes including poorer
health, physical and social development and educational attainment. They also experience a
poverty of opportunity which affects their ability to shape their own lives, make positive decisions
and realise their hopes and aspirations. As children reach young adulthood, their education, skills
and personal circumstances influence their ability to make successful transitions into adult life. For
example, young people who are not in education, employment, or training at 16 (many of whom will
live in low income families) are more likely than not to remain in this position and will continue to
feel the effects of these periods in inactivity into adulthood, spending more time out of work than
those with a more complete work history\(^\text{27}\).

**What are the trends for this group?**
Whilst absolute measures of child poverty\(^\text{28}\) have remained relatively stable across London since the
mid- 2000s, relative child poverty is increasing as is child poverty once housing costs are accounted
for. We also know that households including children (particularly if they have any disabilities) are
much more likely to be affected by welfare reform and changes in local service delivery.

**Who are they?**
We estimate that in Lambeth 34% or 21,000 of all children in the borough live in poverty after
housing costs. Issues are particularly acute for the 6,300 families with children who present as
homeless or live in temporary accommodation, families living in poverty where children are subject
to some sort of social care intervention (fewer than 400), families where there is a young person
who has been convicted of a criminal offence (394) and families living in poverty where there is a
disabled adult or child (there are around 5,685 disabled adults with dependent children in the
borough\(^\text{29}\)). We are also concerned about those young people in from these families not in
education, employment or training (estimated number 244), who we know are at risk of a range of
negative long term outcomes.

These families are more likely to be headed by single female parents, and be from black or non-
British white backgrounds. If the council needed to prioritise within the group of 21,000 children
living in poverty it is suggested that these four groups may be most appropriate.

\(^{27}\) Social Mobility and Child Poverty Commission (2016) *Social Mobility Index*

\(^{28}\) In terms of receipt of Child Tax Credits.

\(^{29}\) Figures for disabled children unavailable.
Residents in low paid employment

Why them?
Households in in-work poverty are an increasingly large group amongst our poorest households. Though they have been relatively unaffected by council or national policy changes, we know that those living in private rented sector housing are particularly exposed to rising rents, and are finding the borough increasingly unaffordable. They are also vulnerable to a range of negative outcomes including food and fuel poverty; insecure housing; and, poor mental and physical health. Whilst the introduction of the National Living Wage is expected to improve rates of pay for about one in four people aged 25 or over in low pay, this boost in income will not offset pending cuts to working age benefits and the introduction of ‘in-work’ conditionality with Universal Credit for some low income households. Low pay is likely to remain an issue for residents.

What are the trends for this group?
There has been a steep increase in the rate of low paid work in London, and they now account for 18% of all jobs in London, an increase of 2% since 2013. This increase is almost entirely attributable to an increase in low paid part time jobs.

Who are they?
In Lambeth, 20% of working people (or about 38,740) are paid below the London Living Wage (or low-paid), in line with the London average. Residents on low pay are more likely to have lived in the borough for more than 10 years, be women, lone parents, from black or non-British white backgrounds, English for speakers of other languages (ESOL) and older. We know from external evidence that they are also more likely to be part-time and temporary employees, those in lower-skilled occupations, and those employed in the hospitality, retail and care sectors. They are also more likely to be disabled: 34% of disabled people in London are low paid, compared to 24% of non-disabled people. It is worth remembering that there are different ‘patterns’ of low pay into which our residents might fall including: those who stay ‘stuck’ in low pay; those who ‘escape’ low pay; and, those who ‘cycle’ in and out of low pay, and our approach to tackling low pay should reflect this.

Long term unemployed residents

Why them?
Long term unemployment has a range of negative impacts across different life domains. The longer people are out of work, the more difficult re-entering the labour market is likely to be for them, for example because they lack recent experience, relevant skills or have lost confidence. Long term

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31 London Poverty Profile
32 Based on ONS figures for working residents, 2014.
33 Ibid
34 This is a higher proportion than the fifth of respondents to the Residents’ Survey who report being paid less than the London Living Wage (LLW), which we are aware is likely to be an underestimate due to underreporting.
35 Labour Force Survey, ONS in London Poverty Profile.
unemployment is also linked to a range of negative and physical health issues (which over time can develop into complex need).

There has been considerable past investment to tackle long term unemployment by Jobcentre Plus and other partners, with mixed and sometimes modest results\(^{37}\). We understand that long term employment is a challenging area, but one which we may be able to explore new approaches towards via devolved employment programmes.

**What are the trends for this group?**

Lambeth has the second highest rate of long term unemployment in London, with 0.7% of working age residents having claimed unemployment benefits for more than two years: almost double the London average of 0.4\(^{38}\). Evidence from the Resident’s Survey suggests that, as you might expect, things are getting worse for this group, with long term employed residents being more likely to report that their financial circumstances have got worse over the past year, likely due to the impact of welfare reform.

**Who are they?**

There are about 13,510 people or 5.7% of the borough’s working age population who have been claiming out-of-work benefits for over two years – the second highest figure in London (in absolute terms). This includes 1,480 people claiming unemployment benefits and 9,840 people on health-related benefits (Employment Support Allowance and Incapacity Benefit). We know that they are more likely to be from ethnic minority backgrounds, have disabilities including mental health issues and be older working age. Over half (61%) of all long term (>2 years) out-of-work benefits claimants in Lambeth are aged 45-64 and the JSA claimant rate for those aged 50+ is particularly high compared to the London average.

Of our residents claiming Employment Support Allowance, 2,110 have been assessed as suitable for the Work Related Activity group so far, suggesting that work is a possibility in the short to medium term, meaning that they are more likely to benefit from any employment related support we are able to offer them. Older long term unemployed residents in this group may need more support to take advantages of the opportunities offered by economic upturn.

**Residents with complex support needs and their carers**

**Why them?**

We know that residents with complex (or high level) support needs\(^{39}\), whether due to disability, mental or physical health, or social issues are more likely to experience unequal outcomes, including economically inactivity, poverty and social isolation. We also know that those caring for them are likely to experience a range of unequal outcomes, particularly relating to income, mental and

\(^{37}\) Performance varies by client group. The proportion of people that are supported into sustained jobs by Work Programme providers generally declines with age, but drops steeply between the 45-49 age group and the 50-54 age group. Forster, S. et al (2014) Employment support for unemployed older people, Age Concern and CESI

\(^{38}\) ONS claimant count data

\(^{39}\) We have defined this group in terms of entitlement to adult social care. Residents meeting current thresholds will be those with the highest level of support needs (with eligibility broadly informed by whether individuals would be at risk in the absence of support).
physical health. The council invests a significant amount of resource in this group and will continue
to do so, though they will be affected by service changes going forward.

What are the trends for this group?
This group of residents is growing slowly. As our population ages it is expected that this group will be
from increasingly diverse ethnic backgrounds.

Who are they?
We have defined residents with complex support needs in terms of entitlement to support from to
Adult Social Care. It will include residents with: learning and/or physical disability; sensory needs;
mental health issues or in need of social support (for example, due to substance misuse). This group
equates to 4,700 people\textsuperscript{10}. However, we appreciate this may be an underestimate: in 2011 there
were 16,600 Lambeth residents whose day-to-day activities were limited ‘a lot’ by a long-term
health problem or disability who may not meet existing social care thresholds\textsuperscript{41}. This group will
overlap with the long term unemployed group. For example, there are 6,670 ESA claimants in
Lambeth that have been assessed and placed into the support group (for more severe conditions),

We expect there to be a similar number of carers providing care to residents with complex support
needs, which would be in line with figures for residents proving more than 50 hours of care a week
(approximately 4,270).

\textsuperscript{10} Statutory return 2014/15 users of adult social care
\textsuperscript{41} Census figures.
7. From numbers to people

The data in the appendices and the summary of four key groups of local people is useful. It can help
the council and its partners to focus attention on those that need it most. However, it is important
that we don’t just think about percentages and statistics. It is important that we realise that people
are not just defined by their employment status, their age, their disability or the role they have in
their family unit. There is intersectionality across all these equalities issues and it is important that
we think about people and their lives as a whole and what the local public sector can do to support
those who need it most.

Throughout November and December 2015, based on the analysis in this report we interviewed
eight people who typify the four groups we have identified in great depth to understand how things
have changed for them over the last few years and to hear from them about the things that would help them.42

Personal circumstances

Residents interviewed as part of this research were targeted because they were envisaged to be in
the groups worst affected by changes over the past five years. All were in either in low paid
employment or not in work. Residents in low paid employment interviewed worked part-time,
generally to accommodate caring responsibilities for young children, either as a lone parent or as a
primary carer in a couple with the other partner working longer hours.

Residents not in work at the time of the research generally said that they would like to work and
hoped to work at some point in the future. The exception was older working age residents with
multiple barriers to work or residents with long term mental and physical illnesses who found it
difficult to envisage how work would ever be an option. This was particularly the case where as well
as managing their own health issues, residents were caring for others as well (both adult family
members and grandchildren).

Residents seeking work or who wanted to work in the future were motivated by a desire to build
financial security for the future for themselves and their families (with securing long term housing
being a prominent theme) and if they had children, to set a positive example for them. Residents
were also motivated by a desire to escape the impact of unemployment (see below). However, there
were a range of factors which appeared to be acting as a barrier to people entering work. These
included:

- High levels of competition for local job vacancies amongst low skilled jobseekers.
- For residents with children, the relatively limited range and type of job roles that would
  accommodate residents’ caring responsibilities for example by fitting into school hours.
- For residents with children, and particularly with larger families, the costs of childcare for
  both younger and school age children, which sometimes meant that people would not be
  financially better off in work.

42 Potential interviews were identified from the sample of respondents to the 2015 Resident’s Survey who had agreed to be re-contacted. They were contacted by telephone and the research was explained to them. Residents who agreed to take part were interviewed in their own homes or at council offices where residents expressed a preference for this.
For residents in temporary accommodation or a risk of homelessness, uncertainty about where they would be living in the future making it difficult to make plans about work.

Residents not in work were also often involved in education and training or had been in the recent past. Improving basic skills to improve employment prospects was a motivation for some; others were undertaking job related training to help them secure better paid and more skilled employment in specific sectors.

Residents seeking work had in some cases been unemployed for some time, and described a range of impacts resulting from their unemployment including debt, stress and depression, which had in some cases resulted in them feeling less able to work. They were discouraged by multiple knock backs following job interviews and by the high degree of competition for some vacancies. Fear of being sanctioned loomed large for some, as did a desire to find work to escape the requirements placed on them by mandatory work programmes, which they experienced as demeaning and without practical value.

Experience and impact of recent change
Participants interviewed as part of this research were generally very aware of both national and local policy changes and wider change in the local area. Even where they had not experienced changes first hand, they observed the impacts on friends and family members. Changes in housing, benefits and cost of living were identified as being topics of discussion and shared anxiety between friends and wider social networks.

By far the most prominent concern amongst those interviewed was changes in the availability and affordability of housing in the borough. Residents had observed increased house prices, reduced council housing, and changes in the private rented sector and were concerned by these trends. A number of residents interviewed had or were about to be evicted from private sector properties which were being sold and were in temporary accommodation or on the brink of homelessness as a result. Housing was an all-consuming concern, affecting all areas of their life and making decisions about other issues (including employment, education and finances) difficult. For residents in more secure accommodation (including Housing Association and council properties), securing long term housing was a longer term aspiration but a source of concern nonetheless. Some interviewees owned their own properties and were vitally aware of the value of these assets, struggling to hold on to them even in the face of substantial personal debt.

Residents were also concerned about changes to their household financial circumstances. Whilst they were not always able to identify or describe the contribution of different policy changes in detail, and acknowledged that some changes had been positive, residents tended to feel that their financial circumstances had either stayed the same or got worse over the past five years. Those who said it has got worse attributed this to an increased cost of living, higher rental costs and cuts to benefits reductions in benefits entitlement. Lone parents interviewed as part of the research appeared to be particularly struggling to support their families on limited incomes and were in sometimes significant debt.

Participants struggling financially described a range of strategies for managing their money including careful prioritisation of expenditure (with food and expenditure on children coming first), cutting down on non-essential expenditure on leisure and transport (including activities for children), going
without essentials like heating and living in smaller properties than they would ideally like (overcrowding). It was unclear how some participants would sustain their situations over the longer term, with homelessness and bankruptcy a risk for some.

Whilst work was seen the way out of these circumstances, lone parents, particularly with young children or with older children needing more support, sometimes felt that combining work and caring responsibilities was or would be challenging.

Participants interviewed as part of this research had not generally benefited from positive changes to the local economy, with the exception of a young mother who had secured a job as an administrator for a construction company. Those seeking work were either struggling to find well paid work that would accommodate their caring responsibilities or to secure a job in what was felt to be a competitive labour market for lower skilled roles.

Residents were also sometimes affected by changes to immigration rules, with one well established family struggling to secure long term residence following changes to rules about education visas.

**Use of council/public services and support**

The Council’s contact centre was generally understood to be the first port of call for information and advice about housing, Housing Benefit, Council Tax and housing maintenance; Jobcentre Plus was understood to be the main port of call about work and working age benefits. However, a range of other professionals and organisations were identified as playing important information, advice and support roles to local residents. These included: Children’s Centres; libraries; local councillors; and voluntary and community sector organisations. Residents also described looking to friends and neighbours for informal advice and support, in some cases acknowledging that this meant that advice was not as accurate or relevant as they needed.

The residents interviewed had been relatively unaffected by changes in the delivery of local services to date: they had noticed changes in local Children Centre services and libraries service delivery but had not been adversely affected by these (though in some cases they used these services less). However, where residents lost entitlement to more intensive services and support this had a more dramatic impact, as in Case Study 7, where the loss of support from a ‘Team around the Family’ key worker was keenly felt and had a number of negative impacts.

However, whilst residents felt relatively unaffected by changes in council service delivery, experiences of support were mixed. Whilst some residents had positive experiences of advice and support, particularly from professionals in specialist teams, others had less positive experiences of our frontline customer services or of specific teams. Residents in challenging circumstances that had not had negative experience of any particular team, described the negative impact of being repeatedly referred between different council departments without being given a clear explanation of their entitlement or advice about available information and support for the issues they were confronting.

**What would help**

When asked how the Council can better support residents negatively affected by recent national and local policy changes, residents sometimes found it difficult to offer a spontaneous view on what the Council could do. Some said they were aware of the financial challenge the Council is confronting
and recognised this potentially limited scope for investment in activities and support. However, residents did make a number of helpful suggestions relating to: customer services; disabled parking provision; and, using council communications to signpost to relevant help and advice.
Case Study 1: Amani and Rishan

Low paid work, migrants, children in poverty, likely to present as homeless

Personal circumstances
Amani and Rishan live in Tulse Hill with their four children, aged between two and ten. Both originally from India, they moved to London 15 years ago to make a better lives for themselves and their family. Rishan had an education visa, and planned to complete a course that would allow him to work in the City, whilst Amani wanted to work in the childcare sector.

The family moved into their current flat five years ago and were living there when their oldest child started school. Three of their children now attend school close by and are all very happy. Amani and Rishan feel that they are getting a good education and feel well connected to the school and local community more widely.

Either Amani or Rishan have been in work since they came to the UK. Amani worked while Rishan completed his course and is now home caring for their children, whilst Rishan works 40 hours a week at a large retail shop in West London. Amani would also like to work but the cost of childcare for four children means that it would not be worth it. Both Amani and Rishan are in the UK on work visas and so with the exception of child benefit, are not able to claim any benefits. They are both keen to be self-supporting,

‘I don’t kind of like believe in staying on benefits and just not doing anything. I’m against that [...] the children [...] take [...] an example from their parents and [see] this is what we need to do to get a better life’.

Rishan’s income covers the family’s basic household costs, but does not leave a lot extra. They struggle to buy some things that they would like to, including school supplies and new clothes for the children and feel badly when they have to refuse their children things that they want.

The family’s flat has two bedrooms. The eldest three children share one room, and the two year old sleeps in the same room as his parents. It is crowded and the eldest in particular finds the lack of space difficult because there is nowhere quiet she can do her homework where she won’t be disturbed by younger siblings.

Experience and impact of recent change
Rishan has been affected by the changes in immigration rules which mean that college students on education visas need to be studying at colleges with formal links to universities recognised by the Home Office for their visas to be recognised. His visa did not meet these criteria. The couple have applied to the Home Office for permanent leave to remain, and have been told that Rishan can continue to work while they await a decision.

Meanwhile, their landlord has asked them to move out of their building, which is being renovated for sale. The family is looking for new accommodation but can only afford a two bedroom flat. They have not been able to find a landlord willing to rent one to them one because they would be overcrowded and because their income is too low,
‘...we can’t afford a 3 bed flat. It’s £1,800, £1,900, it’s too expensive. They’re saying [...] the rent, multiplied by 3 times, should be your annual salary. So how can we afford this?’

With nowhere to go, the family have remained in their flat but are aware that they could be evicted at any time.

The family have considered leaving Lambeth but are very reluctant to do this because they think it would be upsetting for the children and very disruptive to their education. If they moved far away, it would also be more difficult for Rishan to travel to his job in West London. Rishan does not want to leave this job because he is not confident that he would be able to find a new employer willing to give him a job because of his uncertain visa status.

**Use of council/ public services and support**

The couple approached the Citizen’s Advice Bureau for help with their housing situation, who referred them to Shelter. Shelter recommended that they approach the Council’s Children’s Services team. Rishan did this and the family’s living situation was assessed by two council officers, who told them at the visit that they would not be able to help them,

‘...they said, sorry we can’t help you. This [is with] everything, the construction going on, the dust, everything, the sounds, and [the windows]been blacked out. They saw everything and they saw the children’s room, everything and they said we’re sorry, we can’t help you. They didn’t even give us any letter or anything and they didn’t contact us later’.

The family went back to the council for further advice and were told that they should return when they had an eviction notice, which they did. They received another assessment by a housing officer, who told them that because they have no recourse to public funds because of their immigration status, the Council is unable to help. The officer asked them whether they might be able to stay with friends temporarily, but the two families they are closest to locally already share a house between them and have no extra space to accommodate a family of six. Amani feels it is difficult to ask for help from others, when they are struggling themselves,

‘...here, it’s a very busy life, everybody is like having their own problems. Nowadays everybody is struggling, everything is changing and it’s very hard times for everybody’

**What would help them**

The experience of having to speak to multiple council departments for advice has been stressful for the family and Amani is frustrated that no one has been able to give them a definitive answer about whether they will be able to get any support from the Council,

‘...they’re just making us go here and there. It’s so stressful. They’re just not giving us a proper [answer], what we have to do [...] [it’s like] somebody’s showing you the apple here [...], and they’re just taking it away [...] It’s like a game’.

Rishan has diabetes and Amani thinks that the process of trying to get help has made his condition much worse. She also worries about the impact of the uncertainty about their housing situation on their children. Their local councillor has been very kind to them, calling or texting them regularly to see how they are and this support is much appreciated, but it remains unclear what help is available to the family pending a decision about their immigration status.
What council/public services they use

Amani uses local libraries and attends mother and baby groups at local playgroups and children’s centres. They have also used holiday play schemes in the past. Being able to borrow books from the local library was important for her husband when he was doing his course, and her older children sometimes need library books for school.
Case Study 2: Nathalie

Young parent in social housing, low paid work, children in poverty

Personal circumstances
Nathalie, now 19, was born and grew up in Lambeth. She lived with her mother in the North of the borough until a year ago, when she moved into the Housing Association flat in Brixton Hill which she now lives in with her boyfriend and two year old son. They have a two year tenancy; after this ends they will need to find new housing.

Nathalie did not like school and did not obtain any qualifications after her GCSEs. Until recently, she worked 10 hours a week at a retail store. Her boyfriend works full time as a trainee electrical apprentice. Although she would have liked to have worked at least 16 hours a week so that she would be entitled to working tax credits, these hours were not available. The couple are able to claim Housing Benefit, which helps to cover their housing costs.

They have to manage their money carefully. Gas and electricity is included in their rent, which means that Nathalie mainly needs to put money aside for food shopping at the start of each month. She also tries to save some money so that in the future they will have a deposit for a house, but sometimes ends up having to dip into this.

Nathalie recently accepted a full time job as an administrator. When she and her boyfriend are both at work her son will be cared for full time at the nursery he already attends. They will get 15 hours free early years and childcare entitlement when their son turns three, meaning that what is left to pay will ‘not be very much’ (she could not recall the exact sum). Nathalie is excited about her new job and hopes that she will be able to save more money from her increased income.

Nathalie wants to be able to buy her own house because it will offer her and her family more security. She knows that the supply of social housing in the borough is limited and thinks it unlikely that she would be able to secure a council property in the future. She does not want to rent in the private sector, in which she feels you are at risk of landlords raising rents at short notice or evicting you.

Nathalie wants to move out of inner London in the future to somewhere ‘with more trees and where you don’t hear [police and ambulance] sirens all the time’. She did not feel very safe in the area growing up and felt that she ‘had to look over her shoulder [for trouble]’. In her teens, she became involved in gang and criminal activity and feels that if she had not met her boyfriend and got pregnant, she probably would have ended up in prison (as many of her friends at the time did). She does not want to risk her son being influenced in the same way.

Use of council/public services and support
When Nathalie was pregnant with her son she put her name down for housing so that she and her boyfriend could move out of her mother’s house, which she knew would be too crowded. However, she says that her case was closed without her knowledge because records suggested that she had refused a council flat. This was not the case and she complained. The housing department then reopened her case and allocated her the flat she is now in. She is still angry about this experience though, saying,
‘I trusted them and thought they were meant to be looking after the community’.

When asked to leave her current property she expects the council’s help,

‘...they brought me here so they need to find me somewhere next’.

She says she would have stayed at mums if she had known that she would not be given anything permanent.

When her son was younger Nathalie claimed Income Support and had to attend meetings at the Jobcentre but did not feel that she was offered any useful support there, describing it as a, ‘waste of my time’. Contact was limited to the Jobcentre and they called her regularly to see if her circumstances had changed and work focused interviews did not involve discussion of work, just checking of her payslips.

**Experience and impact of recent change**

The main change that has affected Nathalie and her family is the lack of available housing. She knows that the supply of social housing is increasingly limited and perceives that recent immigrants to the borough are sometimes housed before long standing residents. She feels that this means that young mothers in particular end up in poor housing situations: temporary accommodation or mother and baby units. She thinks that the new private sector housing that is being built in the borough is unobtainable for local people and that these changes are ‘pushing [local] communities out of the area’. She has seen friends and neighbours leaving the borough, and cited a specific example of her neighbour, a lone parent, being rehoused in an outer London borough away from all her friends and family and unable to afford the cost of public transport to see them.

**What would help them**

Nathalie thinks that there should be more emphasis in schools on teaching children how to start their own businesses or on apprenticeships. This would have motivated her more. She thinks going to university is ‘a waste’, having seen lots of people leave it with lots of debt but unable to find work.
Case Study 3: Katrina

BAME, long term unemployed, complex health condition, children in poverty

Personal circumstances
Katrina, 29 was born and grew up in Lambeth. She now lives in a council flat in Streatham Hill with her husband and two sons, aged 10 and 12. She likes living in Lambeth and enjoys all the different cultures and types of people saying ‘it’s never phased her’. She and her family live on a relatively new housing estate. She and her neighbours all moved into the estate at the same time and Katrina thinks this has resulted in a closer knit community. The estate has a large communal garden which the children play in and Katrina likes this because it stops you from feeling ‘stuck’ on the estate.

Katrina describes herself as a ‘stay at home Mum’. Diagnosed with multiple sclerosis in 2008, she is unable to work because of her illness, which is unpredictable and causes symptoms including blurred vision, fatigue and limited movement. Her husband works part time so that he can care for her and the boys when her symptoms flare up and she is not able to perform routine tasks like picking the boys up from school.

Prior to her illness, Katrina had been planning to return to work once her boys were at school so that she could help provide more for them. She feels that her illness ‘has held [her] back’ from doing this. Her illness has affected her confidence and she prefers to be with people she knows well when she is unwell. Though she has good support from family, friends and close neighbours, she still sometimes feels like ‘a recluse’.

Katrina receives Disability Living Allowance and as a family, they also receive Housing and Child Benefits and Working Tax Credit. Her husband is not entitled to Carer’s Allowance, though she cannot recall the specific reasons for this. The family’s finances are very tight, but Katrina tries to manage them very carefully so that no money is wasted and the family does not get into debt,

‘...everything is down to a ‘t’ in my house. If we can’t afford it, we don’t buy it and I will tell the kids that’.

She sometimes struggles with one off costs. Her son is an enthusiastic footballer and the family sometimes do not have the money to pay for costs associated. The coach at the club her son attends is very understanding and will wait until she is able to pay.

Experience and impact of recent changes
Whilst Katrina does not feel like her family’s household income (either from benefits or work) has changed significantly over the past five years, she does feel that the cost of living has increased; food in particular is more expensive. Katrina notes that she does not have to worry about the cost of childcare, which is a source of considerable stress for many of her working friends.

Katrina does not feel particularly affected by changes to the local area. She is surprised by the pace of regeneration in Brixton but the only impact on her personally has been to increase the cost of parking.
Use of council/public services and support
Katrina’s families mainly use local libraries to borrow books and DVDs. Since library opening times have reduced, libraries are busier when they are open and her family go less as a result.

Katrina’s boys have both attending the ‘Into University’ project, and came back really fired up about going to university. She thinks it has left a lasting impression on them and they probably work harder at school as a result.
Case Study 4: Ann

BAME, long term unemployed, heavily indebted, children in poverty

Personal circumstances
Ann has been a Lambeth resident since 1994. She lives in a two bed maisonette in Stockwell with her ten year old son. She also has an older daughter who is away at university. Currently unemployed, Ann used to teach disaffected 16-19 year olds at college but when she was made redundant in 2008 she realised she had burned out and did not have the motivation to continue teaching.

It took three month’s for Ann’s claim for benefit to be processed, during which period she got into debt. This debt has increased over the years as Ann has borrowed more to meet the cost of living, “the cost of utilities is going up but your benefit is not; you’re having to stretch it”.

Paying a mortgage from her benefits leaves her with little for other bills and utilities and she owes the council at least £7,000 in council tax. A number of credit card bills and having to buy a nebuliser to treat her son’s chronic asthma at home have increased her total debt to around £25,000.

At risk of bankruptcy, Ann has consolidated most of her debts and has an administrative order to pay Lambeth County Court £25 a month (although she sometimes can’t manage this). She also has a court enforcement for her electricity bill.

Above all else, she is determined to keep her house which she sees as her children’s inheritance: “If I dropped down today, dead tomorrow, what do my children have? That’s the only thing that they have, as in to give them something in life, so, yes, the house is important to me, in keeping it that way.”

For Ann, unemployment has been a demoralising and demeaning experience. Although she has been proactive in seeking opportunities to retrain, Ann has very low self-esteem and feels as though she has no life, that she is “just existing day-to-day”. She has been prescribed anti-depressants in the past but stopped taking them because she was worried she was becoming dependant on them. She describes herself as clinically depressed but “somehow functioning”.

Education is extremely important to Ann. She sees it as “the way out”. It helped her to build her career and to buy her house and she wants the same for her children. Her daughter is in her final year of undergraduate study and her son is preparing for his SATs at school. When her son has to go into hospital due to his asthma, Ann asks his teachers for his schoolwork she can take it home for him to stop him falling behind his classmates.

Experience and impact of recent change
Since she became unemployed Ann has noticed a significant impact on her family’s quality of life:

“You can’t go anywhere. You can’t have a holiday. You can’t afford for the washing machine to break down; you can’t afford for the fridge to break down, because you can’t just run out and buy another fridge.”
Ann shops strategically to make her budget reach as far as possible. She describes the fine art she has developed of going between different supermarkets to get the best value for money. When she goes shopping she leaves her son at home because she does not want him to ask for things that she will have to refuse. She feels mean for doing this but says it is easier.

Sometimes Ann makes sacrifices so her children do not want for the basics. Recent changes to student finance have made it difficult for her daughter to make ends meet and Ann has to send her money so she has enough to eat and travel to her placements. In one instance this meant defaulting on her loan repayments for the electricity. When we met Ann, it was a very cold day but she told us she would not be turning the gas on until her son comes home from school,

“...so there’s no coming home to a warm house which, when I was working before, I would never have considered”.

Ann says she knows lots of other mothers make similar sacrifices for their children and has seen many resort to food banks or walk for an hour to collect their children from school to save the price of the bus ticket.

Living with the underlying threat of being sanctioned and having her benefits temporarily stopped or reduced is “extremely stressful”. In general, Ann believes that people are relatively unaware of what being sanctioned really incurs but she knows how difficult it would be and has been diligent to avoid it.

**Use of council/public services and support**

In her search for a new career Ann arranged a work placement at a letting agency which gave her an insight into the world of housing and the motivation to pursue work in that sector. However, she was taken off it when the government introduced a “mandatory voluntary” work placement scheme for people on income support. Instead she was placed with a local organisation that supports people with mental health problems in the community.

Ann feels that the work she is asked to do there (cleaning the toilets and taking out the bins) is adding little to her CV and will not help her find permanent employment. In general she is not required to interact with or support the service users and the experience has been a further blow to her self-esteem:

“I don’t feel as though I’m doing anything productive and I’m actually embarrassed. I’m actually ashamed. I know what it took to become a teacher; I know the nights I studied. And for me to say that I am a former teacher and here I am working in a care home, it’s not what I studied for.”

Overall, Ann is concerned that she and the other volunteers are being exploited “to the maximum” and worries that none of them were asked to undergo a DBS check, despite working with vulnerable members of the community.

**What would help**

When asked whether she has ever sought more financial support, like mortgage relief, Ann said no. When she was first unemployed she was told that she wasn’t entitled to Housing Benefit and has never been back to ask again “because of Lambeth’s attitude” and the fact that her papers were lost despite her keeping the receipts for all the documents. The council’s initial rejection of her claim left her feeling unsupported and unwilling to come back and ask again.

The council write to Ann about her council tax debt and have warned her that she is at risk of bankruptcy. Ann is determined to avoid this at all costs because she does not want her house to be
taken away - partly because she wants to keep it for her children and partly because she would then be homeless and she has little faith the council could rehouse her even if it wanted to. From watching programmes such as Channel 4’s ‘How to get a Council House’ Ann says she is well aware that housing system is “bursting” and strongly doubts that she would ever find suitable accommodation. She fears that were she to go into the housing system then she would end up in temporary accommodation like a B&B. Her understanding is that should this happen she would never be able to get a mortgage again because no one would want to lend her money and her physical and mental health would suffer from the stress of “living, eating, sleeping, socialising, in one small room”.

When asked about what support would have been helpful, Ann said she would have appreciated some advice from the Customer Service Centre at the time her claim for housing benefits was rejected on what the alternatives were and whether she would be able to appeal. She also said that when the council writes to her about her council tax debt she has never been signposted to any advice or support on dealing with debt, something which might be of use to residents in her position.
Case study 5: Benjamin

BAME, long term unemployed, complex health condition, living in poverty

Personal circumstances
Benjamin lives alone in a council-owned flat in Streatham. Originally from Jamaica, he moved to London 18 years ago to find work and to help his extended family who were already living here. His cousin, who has severe mental health difficulties, came over from Jamaica a few years later and Benjamin has been helping his aunt look after him ever since. Benjamin also has a daughter in her twenties from a previous relationship but has limited contact with them and does not support her or her mother financially.

A few years ago, Benjamin was assaulted and suffered a brain injury as a result. He has since been in and out of hospital for treatment, and the side effects of his injury mean that he is not able to concentrate for long periods of time, has difficulty sleeping and gets very tired.

Benjamin moved into his flat five years ago. He feels relatively safe in his neighbourhood, although the existence of a number of vacant flats near him does make him feel uneasy. He used to enjoy sport and leisure activities, but doesn’t take part in them anymore because he doesn’t know when he might feel sick and need to go to the GP or hospital. He doesn’t feel comfortable taking part in community groups, but does try and go to church as much as he can.

“People tried to get me into community groups, but I’m never ready for that.”

He worked in various jobs when he arrived in London, but since his brain injury, he has found it very difficult to find work he would be able to do because of the side effects.

The majority of Benjamin’s income comes from Income Support. His aunt buys him food and other provisions when he isn’t well enough to leave the house. He knows how much he needs to pay each month for the bills – be it gas, electricity or food. He is very determined to make sure he doesn’t get into arrears on his bills, because he doesn’t like getting in debt.

“I always try to pay the bills, don’t want to get into no arrears...Sometimes I forget, the brain goes.”

However, sometimes he doesn’t have enough money to pay for top-up cards for the electricity.

His house is in poor repair and he has had problems with a broken front door, windows, and a gas leak. The problems with his flat make him feel stressed and mean he sometimes loses sleep. The housing office takes very long to sort these out and he needs to call them six or seven times before they come and fix these issues.

Experience and impact of recent change
Benjamin recently stopped receiving help from his support worker, as he can remember when he has to take his medication and is able to read letters. His aunt now has mental health difficulties, Benjamin also has even more caring responsibilities towards his cousin.
“I go to my cousin’s flat, carry his dinner, clean him up...When I can manage. When I need help myself, I can’t. But when I feel better, I help her help him, because she brought me into this country...She helps me cook, buy me jumpers, lotion, etc...but she’s not so well either.”

Benjamin is unsure what his benefits entitlement is, though he suggests that he has experienced cuts in entitlement in the past.

“I don’t know when they changed my financial support, sometimes they cut it.”

Use of council/ public services and support
He is not aware of any support to help him with his finances, nor any other council support, beyond his housing office for issues with his home. Benjamin used to use libraries to read books for his course, but he’s no longer well enough to read. He does have a good relationship with his GP who he finds very useful in understanding his needs and providing advice.

“If I feel anything going, I always go to my doctor...he knows where I’m coming from, he’s always helped me. A support worker used to follow me to the jobcentre, read my letters, check my appointments...didn’t know anything at that time. Now I try and get back to what I can do myself, try to read my letters, remember my appointments.”

He used to enjoy going to his local college for literacy and IT courses, but he hasn’t been for the last three years because of his health.

“I would still really like to go to learn literacy, but my brain gets messed up and it makes it hard to learn.”
Case study 6: Charmaine

BAME, lone parent on low income, overcrowded housing, children in poverty

Personal circumstances

Charmaine, 35, lives in a council flat in Brixton with her three children aged 7, 12 and 16 years. She has lived in Lambeth almost all her life, and loves it, particularly her neighbourhood in and around Brixton where she has been living for the past six years. As a lone parent, social networks are important to her and she has close family and friends that live near to her that she can call upon.

“I meet a lot of people and they all say ‘you’re so lucky to have friends and family around’ because a lot of them have family that live in other countries”.

She now feels much safer in the borough than previously; there’s being lots of police around and CCTV cameras contribute to this.

Charmaine works as a play-worker eight hours a week, studies for a Level 3 diploma in childcare, and also volunteers where she works to gain experience. Achieving this diploma is important to her as it will give her the qualifications needed to take on more responsibility at work and consequently increase her paid hours. She hopes to work in a school one day and having a role that will allow her more time to spend with her youngest child. She had to take a loan out in order to fund her Level 3 course.

Charmaine claims Income Support, Housing Benefit and Tax Credits. After her youngest child turned 5 years old, she was told that she should be applying for Jobseeker’s Allowance however after many weeks, she was informed that she was not entitled to it because she is working and studying. She was told at the Jobcentre that she would need to give up studying in order to make a claim.

Balancing her ambitions and being a parent can be difficult. Her eldest daughter has had a tough time transitioning to secondary school and is often in trouble. This means that Charmaine often needs to pick up her daughter to make sure that she gets home safely. In the past, she has had to call the police to find her daughter, but she did say that the police were extremely helpful and explained what a vulnerable age her daughter is at. Issues with her daughter are a source of significant stress and she feels that this has contributed to her high blood pressure.

She likes where she lives, but feels her flat is overcrowded. Her daughters share a room and her son, at 16, is already talking about wanting to move somewhere there is more space, though he is not actively looking to move at the moment.

Experience and impact of recent changes

Charmaine was aware of the Welfare Reform agenda and expected to be affected by some of the changes to tax and benefits entitlement. She was affected but not in the way she expected. Last year she was told that her property was subject to Social Sector Size Criteria, despite being in an overcrowded home where all bedrooms were used. This was due to an administration error that showed she only had one child. Following a phone call explaining she was in rent arrears because of having a spare room, she came into the Lambeth Customer Service Centre at Olive Morris House to explain her situation and prove that she did not have a spare room.

In terms of her financial circumstances, she thinks some things have become easier and some things harder. She has noticed the local area become more and more expensive, in particular local
restaurants. She also noticed shopping has become more expensive, from food to other things like charging for plastic bags. She prioritises paying her rent and council tax and is up front with her children about what they can and cannot afford. That said, she feels that she has not always been great at budgeting in the past which means she has quite a lot of consumer debt and she often finds she does not have enough money to pay some bills, for example, for their broadband. She often borrows money from her family to help make up the difference but this is not reducing her debt nor is it helping her to save. She had sought help with her debt in the past (see below) but it is a source of ongoing concern.

Charmaine worries about the impact of Universal Credit, but she admits she doesn’t entirely understand what it will mean for her and when. She is aware that under Universal Credit she will be responsible for paying rent herself. She thinks she will manage this but worries for those with less effective budgeting skills.

Charmaine sometimes asks friends or people in her wider social network for information and advice, though this is sometimes contradictory. Many of her social circle are in work, or do not claim the sorts of benefits that she claims so they find it difficult to provide advice.

She has an active social life and puts this down to being introduced to Facebook about three years ago which has helped her connect with a lot of friends. On her own block, she thinks the community is generally friendly and look out for each other, but more people move in recently who she does not think feel part of the community. In general she’s concerned that new flats being built are going to be unaffordable for people like her and that these new places will have high rents and will consequently push the rent up on her own property.

**Use of council/public services and support**

When she first moved into her flat, it was uninhabitable: the front door was broken, the balcony was in a dangerous condition and the boiler had serious boiler defects. While she initially had contact with a Housing Officer about this, things did not get done and she feels that being able access council services in person at the contact centre, and explain her situation has been important in getting things done.

“I knew someone at Lambeth [Council] who told me “that isn’t right, they should be doing this”. My Housing Officer got into a lot of trouble over that... Housing Benefit [staff] were the most useful throughout the whole situation”.

She has also benefited from Legal Aid help when commissioning solicitors during her efforts to get vital repairs undertaken and is worried that she might not be eligible any more for such support.

She has used advice services previously to get help with financial management and debt issues. They helped her to reduce the amount she pays on fuel and electricity bills, but no longer feels like there are services to help her in and around Brixton. Instead she travels to Merton and Streatham for any advice services she needs. In the past she would have got information on issues affecting her from her local Children’s Centre, but now that her youngest child is at school she no longer uses this. She was not aware of the One Lambeth Advice or Every Pound Counts and tends to use advice services outside of Brixton and even Lambeth.

**What would help**

Looking to the future and the role of the council, she believes more could be done for young people to make sure they stay in education and keep their living costs low, as she’s worried that without opportunity there will be more crime. She thinks that the rise in apprenticeships available is a good thing.
Case study 7: Steve

Long term unemployed, complex health condition and disability, household with caring responsibilities for learning disabled young person

Personal circumstances
Steve, 65, has lived in Lambeth since 1982. A former lorry driver, he took early retirement five years ago following an operation to his back which made it difficult to continue to work. He lives in the south of the borough with his wife who is also retired and their grandson, Josh, who will be 18 next year. The family have rented their house from the council for thirteen years.

Josh does not get on with his mother and has lived with his grandparents for most of his life. He has autism and ADHD and his behaviour can sometimes be challenging. Since his redundancy, Steve’s health has declined and he now has a variety of complex health conditions and disabilities which limit his day-to-day activity. Josh suffers from depression and often gets anxious about his grandfather’s poor health. Josh has a younger brother and baby sister who are also often cared for by their grandparents. Steve and his wife are happy to have the children in the house but “she’s not in good health herself, so it’s difficult”.

Experience and impact of recent change
Financially things have become increasingly tight for Steve over the last few years due to welfare reform and the rising cost of living. Having seen the effect of the bedroom tax on some of his neighbours, he worries about the future of housing in London and what it will be like for his grandchildren.

Steve’s lifelong passion is fishing and he used to take Josh on trips with him. However, he can no longer afford the licences and his doctor has advised him not to go on fishing trips alone in case he loses consciousness. He is saddened and frustrated by no longer being able to pursue his hobby:

“I go out to my shed sometimes to do a bit of work and I’ve got my fishing gear sitting there and it’s just annoying wondering is it going to get used or not? I’ve had it over thirty years and I wonder if it will get used again or should I just get rid of it? Which is not easy”.

Use of council/public services and support
Josh and his grandparents have had ‘Team around the Family’ support on and off for a number of years. Josh’s first worker helped him to make a lot of progress and made sure he and the family were accessing the support they were entitled too. She also helped to find a school which could meet his needs. However, Steve explained that a reduction in council funding meant the service was “cut down so much she had to give Josh up – we had to fight and chase to find somebody. It took us two years to find someone”. During this period without a worker, the college course that Josh had been enjoying was cancelled. Steve struggled to find somewhere else for him - a disruption that was difficult for them all. This new worker had been with the family just three weeks when we met Steve and had already succeeded in getting Josh back into college onto a computing course.

Steve believes that without the support of a family worker they would be much worse off. When he originally sought support from the Job Centre he was put in contact with Every Pound Counts who
made a short visit to him at home but never got back in touch despite his efforts to contact them. With support from the family worker instead to complete the forms he successfully applied for Personal Independence Payment (PIP). The family worker thought that Steve’s previous application had probably not been successful because he had not described his conditions using the type of terminology that convince assessors of the serious and limiting nature of his conditions:

“They weren’t happy with the answers I gave. They asked me, I told ‘em. But this other lady that took it over, filled out the forms for me, what she said was that they’re looking for the big words, you gave them small and they’re not really interested in that!”

What would help

Steve’s conditions limit his mobility and he gets tired very easily. Doctors have been unable to provide a clear diagnosis of what is wrong and he attends several hospital and doctor appointments every week. The family house has had a number of adaptations for Steve’s needs. Some of these adaptations have not be made properly and have cause safety issues and this has been a source of stress for Steve.

Due to his ill health he cannot walk far and relies on his car to get around. This means that the lack of disabled parking spaces in the borough puts real limitations on his independence and mobility. When he wants to go to his local high street he often either has to drive around until space becomes available or drive somewhere else. He has contacted his local councillors about this but says he never hears back from them. He has also tried calling the council to complain but has never had anyone respond to his feedback once it is submitted.
Case study 8: Daniel

Unemployed, insecure housing situation, children in poverty

Personal circumstances
Daniel has lived in Lambeth for most of his life, mostly in the Brixton area. In the early ‘80s his parents’ house was demolished and the council rehoused the family in two adjacent flats in Brixton. The family feel part of the community in Brixton, mixing with local artists and musicians. Daniel has two daughters aged 15 and eight who, until recently, both lived away from him.

His eldest daughter has lived abroad with her mother since she was about seven or eight. As a teenager she developed severe social anxiety and bullying at school left her struggling to cope, on medication and eventually hospitalised. The last year has therefore been hard; Daniel had to stop working on his house maintenance business and sell his tools in order to make numerous trips abroad to support his daughter and her mother. When his daughter asked to move to London with him her mother agreed to give Daniel full custody. Until now he has always lived with partners, friends or family in the borough but now he is responsible for his daughter he is looking for somewhere stable of his own.

His youngest daughter is eight years old and lives in outer London with her maternal grandmother. She spends every weekend and all the holidays with him and would like to live with him and her half–sister. Daniel would also like for this to happen but knows he first needs to settle his eldest daughter into her new life in London, secure somewhere stable for them to live and revive his business. His daughters mean the world to him and he is keen to resolve his housing situation as soon as possible so he can make sure they are comfortable.

Experience and impact of recent change
Having lived in and around Brixton for most of his life, Daniel has witnessed a lot of changes in the area but he is particularly concerned about housing. As he sees it many more luxury flats are being built than affordable homes and this is pricing people like him out of the borough:

“A lot of squats and affordable housing have just got knocked down to make way for people who are not from the area, people who have got good jobs in the city or something, and all the actual local people, who are actually part of the community, slowly get moved out of it.”

A number of his friends and relatives have “had to move outside of London just to be able to keep a roof over their head”. This is now a very real pressure for him too given the recent changes in his personal circumstances. He feels like life for him has completely changed:

“As soon as I heard my daughter was being bullied and wasn’t in a right way and was in hospital and stuff I just had to drop everything and go really, mid-job. It one hundred per cent changed my priorities.[...] Before there was a lot less pressure, it was totally different, but now I need to be able to make sure they’re warm, dry, fed and comfortable.”

Although Daniel is optimistic that he will be able to build his business back up eventually, he is concerned that he is, in some ways, “trapped” in a precarious situation. He needs to replace the expensive equipment that he sold to be able to spend time with his daughter while she was ill, but
he struggles to see how he will be able to save enough to do that whilst paying rent in Lambeth, but he can’t pay rent if he has no income from his business.

**Use of council/public services and support**

Daniel’s experience of seeking support through public services has been mixed. Since he stopped working he applied for benefits such as Child Tax Credits, Child Benefit and JSA but his biggest priority has been finding help for his daughter. He knew he needed to find some support for her when she moved as she hadn’t been to school for almost a year and was really struggling to manage her anxiety. When he was unable to find anything through his own searches online, a friend recommended he go to International House in Brixton to speak to someone from the Lambeth Child and Adolescent Mental Health Services (CAMHS):

> “Someone came down, really nice, gave us a big list of things to do and then he stayed in regular touch with me on email as well.”

With letters of support from CAMHS, Daniel was able to enrol his daughter at Lambeth College so she can begin her GCSEs next term. It was important to Daniel that she attend this college because she has friends who go there. They have also been able to organise counselling for her which he says is having a very positive effect. He speaks highly of the staff he has encountered through the service.

However, his experience at the council’s Customer Service Centre during an appointment about housing was somewhat different:

> “The man was just like “Why did you bring your daughter here if you have no house to put her in? You should leave her in [abroad].” […] and I felt, it was quite weird, that was right in front of my daughter and, you know, I could see it in her, it didn’t make her feel good.”

Daniel was advised that the council would only be able to offer him temporary accommodation in Harrow or Sidcup. This, combined with his negative experience at the customer service centre, led him to seek an alternative. He is now residing illegally at a friend’s one bedroom council flat who is mostly away working outside of London. His daughter has the bedroom and he sleeps on the sofa in the living room. He knows it is not ideal but it means he can walk his daughter to college and be near their friends and family while he works out what to do next.

Daniel is confident that his daughter is now getting the support she needs and will settle well into college. He is also confident that he will be able to get his business back off the ground as he has good references and network of contacts from previous jobs. Housing remains the biggest uncertainty. As much as he would like to stay in Lambeth, the lack of council housing and high rental prices mean that, at the back of his mind, he knows he may have to leave:

> “If it meant sacrificing my kids’ wellbeing, I’m not going to stay in Lambeth for that. But Lambeth is important to me and I do want to stay here. If I go it will be with a few tears in my eyes”