

APPENDIX TWO: Local determinants of inequality

There are a range of factors which combine to impact on local people. Lambeth, like much of London, is in a period of change. The population is increasing and this is projected to continue. Population growth will increase demand for accommodation, and also the transport, education and other infrastructure that people need. However, not everyone is affected in the same way, with inevitable tensions and conflicts. There are high profile developments – for example in Vauxhall and Waterloo - and a number of regeneration schemes underway and while rising house prices and rents are good for homeowners and landlords - at the same time, it is increasingly difficult for local people on low incomes in housing need to find affordable accommodation.

As has been the case for decades, Lambeth remains one of the youngest and most ethnically and culturally diverse boroughs in the country with half of our employment concentrated in the north of the borough (Vauxhall Nine Elms and Waterloo). Ongoing changes in our population – including large numbers of workers from abroad and also younger migrants from elsewhere in the UK – has seen the population become even younger and more diverse over the past five years.

Lambeth's population will likely continue to get younger and be more highly skilled with a greater proportion of residents working outside of the borough. Current trends suggest that although Lambeth's unemployment rate remains below average, the unemployment rates for older and certain ethnic minority groups will remain above average. In addition, data projections suggest that the JSA claimant rate will remain higher than London and England averages and will be particularly high for long-term unemployed and older residents.

In recent decades, Lambeth has had a reputation as one of the most deprived areas in the country, and five years ago ranked as the 14th most deprived borough in the country. Since then, it has fallen in the ranks as other authorities have become more deprived and is now the 22nd most deprived local authority area in England. However, more of the borough is in the 10% most deprived areas in the country than was the case five years ago, pointing towards greater inequality between different parts of the borough.

The rest of this appendix sets out in detail how Lambeth is changing in respect of the key trends which we believe will have greatest effect on the lives of our residents:

- **education, skills and employment,**
- **the financial circumstances of our residents,**
- **housing,**
- **health and wellbeing, and**
- **sense of community.**

The detailed evidence in this appendix is the basis on which the core priority groups have been identified; each section provides an overall summary as well as, where available, the issues relating to different protected and local equalities groups¹. At the end of the appendix is a summary table of the analysis in this document.

¹ The most recent data is used wherever possible. However, some key data is only available from the census and so we are reliant on 2011 data.

1. EDUCATION, SKILLS AND EMPLOYMENT

Education and skills

Residents' ability to take advantage of employment opportunities both inside and outside the borough is related to their skill and qualification levels.

Trends in education and vocational training in Lambeth are positive overall: attainment at GCSE has is at its highest ever level and above the London average; and the numbers of residents with no qualifications has decreased over the past decade.

Whilst we are narrowing gaps in performance so that all young people have an equal chance to succeed, there are still some inequalities that we need to tackle. At GCSE level, 51% of pupils receiving Free School Meals (FSM) did not attain the required standard of 5 GCSE passes A*-C, 19% lower than attainment for pupils not receiving FSM. Whilst this figure is in line with the average attainment gap for London and well below the English average of 29%, this gap is almost twice that of the best performers (Islington and Westminster, both at 9%).

Whilst borough level data is not available for attainment by ethnicity, London wide data points to higher attainment gaps for Black pupils in particular, who at 45% have the highest proportion achieving the GCSE standard, five points above White pupils, who are the next largest group. There almost no difference in attainment between children for whom English was a first language and those for whom it was not.

There is also significant variation in attainment and skills after school leaving age, with just over half as many Black African, Caribbean and Black British residents qualified at NVQ 4+ compared to white residents (29.5 % compared to 58.6%).

These trends are reflected in the types of occupation available to different groups of all ages, with 33.3% of Black/African/Caribbean/Black British residents in higher skilled occupations compared to 64.6% of white residents.

Young people not in education, employment or training

The percentage of 16 to 18 year olds who are not in education, employment or training (NEET) in Lambeth has fallen in recent years, from 7.5% in 2012 to 2.2% in 2014. This rate stands well below the London average. However, we are aware that this number may be an under estimate: we have relatively high numbers of young people whose status is unknown.

We also know that for those young people not in education, employment or training, this position may be persistent, with long term impacts on a range of related outcomes. Of those in this position at 16, almost half will remain so aged 17, and many will continue to feel the consequences of being in this position into adulthood: those unemployed at a young age will spend on average an additional two months per year (8.4 weeks for men, 10.7 weeks for women) out of work between the ages of 26 to 29 than they would have had if they had a more complete work history². Evidence suggests that there a range of factors related to this status: those eligible for free school meals,

² <http://researchbriefings.parliament.uk/ResearchBriefing/Summary/SN06705>

those who have been excluded or suspended from school, those with their own child and those who have a disability are more likely to be in this position³.

Unemployment

Mirroring broad employment trends, the rate of unemployment⁴ in the borough has been falling over the past 10 years, with steady reduction in the past five years. Between 2009-11 and 2012-14 the unemployment ratio⁵ in Lambeth has decreased by 1.7%; the highest decrease across the capital and more than double the London average of 0.7%⁶. Reflecting patterns for London more widely, some groups of Lambeth residents are less likely to have benefitted from these trends and are more likely to be unemployed:

- **By race/ethnicity⁷:** In Lambeth, residents from Black and Minority Ethnic (BAME) backgrounds are less likely to be employed, with an unemployment rate of 62.4% compared to a rate of 84.8% for White residents⁸.
- **By age:** young residents aged 16-24 are significantly more likely to be unemployed, with an unemployment ratio of 10.7 (compared to an inner London ratio of 5.6). Unemployment is particularly pronounced for young people from Black or mixed ethnic backgrounds, who are twice as likely to be unemployed than their White counterparts⁹. Older people aged 50-64 are also more likely to be unemployed (with an employment rate of 66%, though this is below the London average of 68.1% for this age group)¹⁰.
- **By disability:** disabled working age people in London are more than twice as likely to be workless than their non-disabled counterparts (51% versus 24%). Of this 51%, 7% are unemployed (44% are economically inactive)¹¹.
- **By tenure:** residents in social rented accommodation are more than three times as likely to be unemployed as those in the private sector or rent free accommodation and eight times more likely than residents who own their own homes (including shared ownership)¹².

Lambeth also has the highest rate of long term unemployment in London across all time spans, with 0.7% of working age residents having claimed unemployment benefits for more than two years- almost double the London average of 0.4%¹³.

Whilst being in employment has a powerful influence across a range of different life domains, the type of employment and rate of pay associated with it are also important influences on people's

³ Ibid.

⁴ Defined as being without a job but seeking work and available to start within a short time span.

⁵ Unemployment as a share of the working age population

⁶ Trust for London (2015) London Poverty Profile 2015

⁷ We refer to race/ethnicity throughout this report. In equalities legislation 'race' refers to a group of people defined by their race, colour, and nationality (including citizenship) ethnic or national origins.

⁸ Source: ONS APS, aged 16-64 employment rate, June 2013-June 2014

⁹ ONS Census 2011

¹⁰ ONS APS, aged 16-64 employment rate, June 2013-June 2014

¹¹ Ibid

¹² Rather than reflecting any causal link, this is likely to reflect the profile of residents living in social rented accommodation, who are likely to have housing priority because they have multiple needs and are less likely to be able to work.

¹³ Trust for London (2015) London Poverty Profile 2015

ability to make work pay and absorb financial impacts. Low pay, part time work and 'underemployment' are all growing in London and some groups are more likely to become 'stuck' in these patterns of work, making them more vulnerable.

Low pay

In 2014 18% of all jobs in London were low paid¹⁴, an increase of 2% since 2013, almost entirely attributable to an increase in low paid part time jobs. At a rate of nearly one in five London jobs, this represents double the proportion of low paid jobs in 2005. During the same period London's labour market has become 'hollowed out' with a 13% decline in the proportion of mid-skilled jobs (skilled administrative, manufacturing and trade jobs), meaning fewer opportunities for progression out of low pay¹⁵.

According to the Resident's Survey, a fifth (21%) of those in employment are being paid less than the London Living Wage (LLW), with a further 7% being not sure of whether they are paid this or not. In addition, one in ten (9%) prefer not to say what they are earning and analysis of the profile of this group suggests that residents on lower incomes are more likely or may tend to fall into this category¹⁶. We should therefore assume that the proportion of residents earning below the London Living wage is likely to be higher than the self-reported figure of 21%.

There are significant differences in terms of who is more likely to be paid less than the London Living Wage¹⁷:

- **By race/ethnicity (and nationality):** More than half (51%) of Black African residents who are in work say they are paid below the LLW as do 45% of Portuguese residents in contrast to 10% of White British residents in work.
- **ESOL:** Four out of ten (39%) residents whose main language is not English say they earn less than the LLW compared to 16% of those where English is the main language.
- **By sex:** Females are more likely to say they are paid below the LLW (25%) compared to males (18%) as do younger residents (aged 18 to 24) who are in work (37%).
- **By area:** Three out of ten (29%) of residents living in IMD4 ¹⁸and who are in work say they are paid below the LLW in contrast to 9% of those living in the most affluent areas (IMD1).
- **By tenure:** By tenure there are also notable differences, with 50% of housing association tenants and 43% of council tenants who are in work being paid below the LLW in contrast to 8% of owner occupiers and 16% of residents in private rented accommodation.
- **By employment status:** Residents working part-time are more likely to say they are paid below the LLW (38%) compared to 15% of those in full-time work.
- **By household composition:** Approaching half (45%) of lone parents earn less than the LLW compared to 13% of households with two adults (and no children).

¹⁴ People paid below the London Living Wage, calculated by the GLA based on the basic basket of goods, the amount needed to reach 60% of median income plus a discretionary amount of for emergencies. The new rate for the London Living Wage is £9.40.

¹⁵ GLA (2016) The Hourglass Economy: An analysis of London's labour market

¹⁶ For example, residents who prefer not to say what they earn, is characterised by higher proportions of those who live in the most deprived areas, IMD5 (14%), or who live on a housing estate (14%) or are renting from the council (16%) or who are Black Caribbean residents (17%) and the self-employed (20%).

¹⁷ All figures from 2015 Resident's Survey

¹⁸ This refers to scale in which IMD1 is least deprived and IMD5 is most deprived.

- **Length of residency in Lambeth:** A quarter (25%) of residents who have lived in Lambeth for ten years or more say they are paid below the LLW, in contrast to 12% of those living in Lambeth for 2 to 5 years.
- **Where they live:** Over a third (35%) of North Lambeth residents who are in work say they are paid less than the LLW in contrast to just over one in ten of Norwood (12%) and Streatham (11%) residents.

In contrast to previous eras, low paid work is no longer a stepping stone to better paid work for many. Research suggests that of low paid workers, 19% are 'stuck' in low pay (still in low paid after 10 years); 40% 'cycle' in and out of low paid work; and, 37% are able to escape. Young people are more likely to escape, whilst women and older workers are more likely to remain in low paid work, particularly when they are in low wage industries¹⁹. This suggests that there are likely to be a high proportion – up to 60% - of low paid workers who have been on low incomes for long periods who as a result are unlikely to have any savings and are more likely to be in debt. Like unemployed residents, this group will be less likely to be able to withstand shocks like illness, eviction and job loss.

Inactivity

Numbers of residents claiming out of work benefits is a good indicator of how many residents are likely to be further from the labour market, with multiple and in some cases complex barriers to work.

In line with London trends, the numbers of residents claiming out of work benefits in Lambeth are reducing. This downward trend reflects reductions in JSA claims as a result of economic upturn following the recession and a reduction in numbers of lone parents able to claim income support following changes to eligibility related to age of their youngest child²⁰.

However, numbers claiming out of work benefits remain relatively high, at 24,230 or 10.4% of the working age population (compared to London average of 9%)²¹. The majority of these are residents claiming Employment Support Allowance (ESA) or incapacity benefits (IB) (5.8% of the borough's workless population), followed by jobseekers (2.9%), lone parents (1.4%) and carers (0.8%)²².

Residents who are entitled to ESA or incapacity benefit have illnesses or disabilities which affect their ability to work. Many are long term unemployed. . In Lambeth, almost half (48%) of ESA claimants have a mental illness²³.

Residents receiving ESA or IB are less likely to be able to move into work to mitigate the impact of reforms, particularly as they are less likely to be receiving employment related support. It is also possible that as services for residents with mental health conditions are reduced and people have to

¹⁹ CIPD (2014) Pay Progression: Understanding the Barriers for the Lowest Paid
http://www.cipd.co.uk/binaries/pay-progression_2014-understanding-the-barriers-for-the-lowest-paid.pdf.

²⁰ Trust for London (2015) London Poverty Profile 2015

²¹ LG Inform: The Impacts of Welfare Reform in Lambeth, October 2015

²² DWP Benefits claimants: % of working age residents, 2014

²³ LG Inform: The Impacts of Welfare Reform in Lambeth, October 2015

wait longer for treatment, people's conditions will deteriorate, moving them even further from the labour market.

However, whilst residents claiming out of work benefits are likely to experience more barriers in moving into work, we know that over 40% of economically inactive residents do want a job – well above the London average (26.9%)²⁴.

Income support

Income Support (IS) is an income related benefit paid to working age people on low incomes or with no income and not entitled to Jobseekers Allowance. Entitlement is based on being pregnant, or a carer, or a lone parent with a child under 5 or, in some cases, sickness or disability. Claimants can work no more than 16 hours per week. In Lambeth, residents claiming Income Support are four times more likely to be women than men, reflecting the large proportion of this group who are lone parents (63%) and carers (21%). Well over half (63%) of our residents claiming IS will have been doing so for two years or more (including 40% who have claimed it for more than five years), meaning that lack of recent work experience, the cost of childcare and skills are likely to be an issue for this group .

Childcare

The cost and availability of childcare will influence residents' ability to move into work and whether they are able to make work pay. In London, the cost of childcare continues to rise above the rate of inflation, 38% since 2010. The average cost of sending a child under two to nursery part-time (25 hours) is now £152.06 per week in London, or £7907 per year. It is estimated that taking into account childcare costs, a couple household with children would need to earn between £36,682 - £54, 573 a year (depending on the number of children) and a lone parent household £46, 495 - £61,437, to achieve a basic standard of living in Inner City London²⁵, weakening the incentive to work for lower income households. However, whilst the cost of childcare may contribute to weaker work incentives in the short term, 85% of poorer families' childcare costs will be paid with the introduction of universal credit.

We also know that the availability of appropriate childcare (in terms of the hours, type and quality of provision) is an issue for some residents, with parents of disabled children likely to have particular issues in finding appropriate childcare²⁶.

2. FINANCIAL CIRCUMSTANCES

Overall financial circumstances

The Residents' Survey asks respondents whether their personal finances have got better, stayed the same or got worse over the previous year²⁷. Encouragingly, more residents say their personal finances have improved compared to a year ago (20%) than say they have worsened (17%), with the

²⁴ Lambeth Resident's Survey 2014

²⁵ 2015 Minimum Income Standard for London produced by JRF and Trust for London

²⁶ <http://www.councilfordisabledchildren.org.uk/news/july-december-2015/levelling-the-playing-field-1-year-update>

²⁷ It is important to note that we do not ask residents about their actual level or the nature of their financial situation, instead we ask residents to reflect on their circumstances in relation to how things were a year ago. When saying if things have got better or worse or stayed the same we do not know whether people are in a comparatively well off, manageable or financially precarious position when reporting how things are compared to a year ago.

majority (60%) of residents reporting that their personal financial circumstances are about the same, compared to this time last year. The proportions reporting their financial circumstances have improved, stayed the same or worsened in 2015 are in line with those in 2014.

When looking at the change over the last four years there are positive signs, with one in five (20%) residents in 2015 saying their personal finances have improved over the year compared to just over one in ten (13%) when residents were asked this question in 2011. Also, in 2011 as many as 43% of residents said their financial situation had got worse, whereas now the proportion has fallen significantly to 17% in 2015.

There are notable differences in the profile of residents who say their financial circumstances have either got worse, improved or stayed the same. Residents who say their financial circumstances have got worse are more likely to:

- **By race/ethnicity:** describe themselves as 'other' (32%)
- **By disability:** have a disability (32%)
- **By employment status:** be unemployed (32%)
- **By tenure:** be a Housing Association tenant (30%)
- **By benefits entitlement:** be in receipt of benefits (28%)
- **By household composition:** live on their own (25%)
- **By health:** have a long term illness (25%)
- **By caring responsibilities:** be a carer (25%)
- **By age:** be aged 45 to 54 (24%)
- **By area:** live in Clapham (22%)²⁸.

Income

The numbers of households reliant on benefits and on low incomes will influence more broadly the needs of service users affected by changes to local service delivery. This section describes the profile of and trends in poverty, income and inequality in the borough.

In London, 16% of people have an income below 60% of the median income before housing costs; 28% of people after housing costs. The comparable figures for UK are 16% and 21%. Assuming the percentages for Lambeth are the same as in London, there are an estimated 49,000 people in poverty in Lambeth before housing costs, and which rises to 87,000 people in poverty after housing costs²⁹.

Whilst the rate of poverty in London has remained relatively stable since the mid-1990s, patterns of poverty have changed dramatically, with a growth in in-work poverty, poverty amongst those living the private rented sector and living in outer London³⁰.

²⁸ However, they are also the residents most likely to say their financial circumstances have improved (25%). The reasons for this are not immediately clear. It could suggest that perhaps different groups of Clapham residents are experiencing differing financial circumstances.

²⁹ Trust for London (2015) London Poverty Profile 2015

³⁰ Ibid.

There are some groups particularly likely to live in poverty³¹:

Table 1: People more likely to live in poverty

Working age people living in poverty are more likely to:	Retirement age people in poverty more likely to:
<ul style="list-style-type: none"> • be living in workless households³² • lone parent in part time work • adults with disability • Black Caribbean /African • Asian apart from Indian • be social and private renters • have no qualifications 	<ul style="list-style-type: none"> • have no occupational or personal pension • live in social housing • receive pension credit or housing benefit • receive Disability Living Allowance

Child poverty

Growing up in poverty has not only a range of immediate negative outcomes for children, but also has significant and enduring impacts on children’s long term health and life chances.

Children are more likely to live in poverty than other groups, with 22% of Lambeth children living in poverty before housing costs, 34% after housing costs. In line with overall poverty trends, the proportion of children in poverty (measured in terms of receipt of Child Tax Credit households) stayed stable (2006-2012)³³. However, the number of children in families living on less than 50% of medium income has risen from 2.2m to 2.4m between 2012/13 and 2013/14 – meaning that there are 200,000 more children living in deeper poverty.

In terms of the profile of this group, we know that 82% of this group live in Lone Parent households. 39% are council tenants; 34% live in registered social housing; 24% are in private housing; and, 3% in temporary accommodation³⁴.

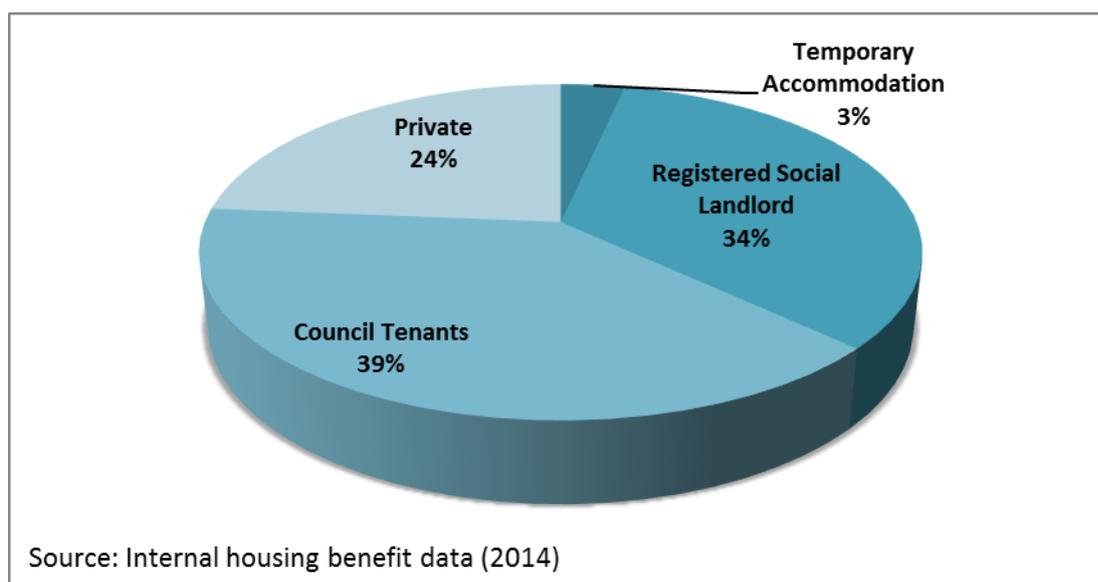
³¹ Households Below Average Income 2013

³² There is a strong relationship between household employment and income. Families with all adults in work are predominantly found in higher quintiles (however, a fifth of families in the lowest quintile fall into this category). Households with only one adult in work are distributed across all quintiles but are heavily concentrated towards bottom quintiles (with 43% of bottom fifth). Workless households are overwhelmingly at the bottom end of the income distribution, making up 30% of the households in bottom fifth. Source: Trust for London (2015) London Poverty Profile 2015

³³ Sources: HMRC children living in families in receipt of out-of-work benefits with income is less than 60 per cent of UK median income; Children in workless household

³⁴ Internal housing benefit data, 2014.

Chart 1: Housing status of children living in poverty



Income inequality in the borough

Borough level calculations of income inequality are not always very accurate for a number of methodological reasons. More robust data is available at London level, which offers a broad sense of direction of travel. This shows that London is the most unequal region in the country, with the highest proportion (15%) of people in families with household incomes in the bottom tenth and the second highest proportion (15%) of people in the top tenth, after the South East³⁵. In practice this means, for example, that between 2010 and 2013 the income of someone in the 80th income percentile in London was 3.75 times higher than someone in the 20th percentile³⁶.

There is evidence of this income inequality at borough level. Based on the most recent IMD data, Lambeth is the 22nd most deprived local authority area in England (compared to 14th in 2011). However, the borough are now in the 10% most deprived areas in the country than was the case five years ago.

Levels of income inequality have remained consistently high since the mid-1990s, with some relatively small fluctuations. Since 2010/11 the 80:20 ratio has fallen due to a slight rise of incomes at the bottom of the income distribution, probably because of an increase in the value of means tested benefits³⁷. However, we can expect this trend to end or be reversed as a result of benefits being capped at 1% per year from April 2013, meaning that income inequality will increase.

Debt

Experian survey data suggests that 11% of Lambeth residents are classed as over –indebted either because they have been at least three months behind with their bills in the last six months or have said that they feel their debts are a heavy burden. Of these, the largest group (4%) are stretched

³⁵ Trust for London (2015) London Poverty Profile 2015

³⁶ This is referred to as the 80:20 income ratio

³⁷ Trust for London (2015) London Poverty Profile 2015

families aged 35-44, with household income under £30,000, are likely to be renting and in full time work³⁸.

Whilst people seeking debt advice is not a proxy for numbers of those in debt, it does offer a broad indication of possible trends and patterns in indebtedness. In line with wider London trends, demand for debt advice is increasing in Lambeth, standing at a rate of 26.4 per 10,000 of the population. Residents seeking debt advice in Lambeth are more likely to be:

- **By age:** mid-late working age. 40% are aged 25-49, and 25% aged 50-64³⁹.
- **By race/ethnicity:** Black Caribbean and Black African.
- **By tenure:** social tenants (35%). However, the level of owner occupiers seeking advice in Lambeth is also above the inner London average⁴⁰.

Interestingly, increased demand for debt advice has not translated into increased rates of bankruptcy, debt relief orders or individual debt arrangements⁴¹, which have all remained relatively steady since 2011.

Fuel poverty

Households are defined as being in 'fuel poverty' if they have required fuel costs that are above average (the national median level) and where if they were to spend that amount they would be left with a residual income below the official poverty line. Reduction in household income, as well as the energy efficiency of the property and cost of energy, contribute to people entering fuel poverty.

In line with the rest of inner London, the rate of households in fuel poverty in Lambeth is increasing (9.2% compared to an inner London average of 9.9%). This equates to an estimated 12,200 households in fuel poverty in Lambeth, a substantial increase from the estimated 9,300 in 2011⁴².

Whilst we do not have data that allows us to understand who is most likely to experience fuel poverty by equalities group, we do know where it is concentrated in the borough; that is in Brixton and Stockwell, North Lambeth and Streatham. National evidence suggests that couples with dependent children experience the greatest degree of fuel poverty.

Fuel poverty has a range of direct impacts including: 'excess winter deaths'; issues with cardiovascular and respiratory disease; poor mental health; increased minor illness; and, exacerbation of

³⁸ Money Advice Service (2013) *Segmenting the over-indebted population of the UK*

³⁹ The numbers of Lambeth residents seeking debt advice are higher than the inner London average for these age ranges and well above the average for people aged 65 and over.

⁴⁰ CAB debt enquiries 2014

⁴¹ Bankruptcy - a form of debt relief available for anyone who is unable to pay the debts they owe. Debt Relief Order (DRO) - a form of debt relief available to those who owe £15,000 or less and have little by way of assets or income. There is no distribution to creditors, and discharge from debts takes place 12 months after the DRO is granted. Individual Voluntary Arrangements - a voluntary means of repaying creditors some or all of what they are owed. Once approved by the majority of creditors, the arrangement is binding on all. Such arrangements are supervised by a licensed Insolvency Practitioner.

⁴² Trust for London (2015) London Poverty Profile 2015

existing conditions like arthritis⁴³. It also has a range of indirect impacts on children's educational attainment, emotional wellbeing and resilience; young people's mental health; and household diet⁴⁴.

Food poverty

Use of emergency food aid in the UK, particularly in the form of food banks, has dramatically increased over the last decade. Figures from The Trussell Trust show that in London, numbers receiving three days' food from their food banks rose from 11,866 in 2011/12 to 64,756 in 2014/15. We do not have borough level figures, but know that there is sufficient demand to sustain five food banks in the borough, based in Clapham Park, Vauxhall, Waterloo, Norwood and Brixton.

Whilst there has been some debate about how far food bank usage has grown in response to the increased availability of food bank support rather than in response to pre-existing need, evidence suggests usage reflects real and immediate needs. Two thirds of people reporting using food banks in response to issues with the operation of the benefits system (with problems including waiting for benefit payments, sanctions, or reduction in disability benefits) or tax credit payments, and others using food banks as a result of financial crisis caused by a sudden loss of earnings, or the ultimate failure of other coping strategies⁴⁵.

Data is not collected in way that allows us to map food poverty by equalities group. However, we do know about the types of circumstances that lead to food bank use. Food bank users who have experienced ill health, bereavement, relationship breakdown, substantial caring responsibilities or job loss, with people with mental health problems appeared to be particularly at risk. Although food banks are used in times of particular crisis, users often have consistently low incomes⁴⁶.

More widely, food poverty is defined in terms of reliance on cheap and convenience food and unhealthy diet.

3. Housing

Lambeth has a strong housing market; house prices in Lambeth have risen steadily over the past 10 years and 25% since 2008, with the median house price in Lambeth standing at just below £350,000 in 2013. Even properties in the lowest quartile have increased significantly (with the ratio of house prices to earnings increasing from 9.20 to 12.34), putting home ownership more firmly out of reach for lower income households⁴⁷.

These trends are reflected in prices in the private rented sector, which have increased 20% in the last three years alone. The average rent for a two-bedroom property in Lambeth is £1,522 per month (compared to the national average of £693 per month), whilst the maximum Local Housing Allowance in Lambeth for a two bedroom property is £1,301, leaving a shortfall of £221⁴⁸. Whilst

⁴³ Geddes, I. et al. (2013) *The Health Impacts of Cold Homes and Fuel Poverty*, Friends of the Earth

⁴⁴ Ibid

⁴⁵ Perry, J. et al (2014) *Emergency Use Only: Understanding and reducing the use of food banks in the UK*, Child Poverty Action Group

⁴⁶ Ibid

⁴⁷ Source: DCLG

⁴⁸ LG Inform: The Impacts of Welfare Reform in Lambeth

precise figures are not available, it is estimated that between 11-20% of Lambeth residents will be affected by this shortfall, including residents in full time employment but on low incomes⁴⁹.

Housing costs are a source of concern for residents across the income spectrum. More than half of Londoners (54%) say that housing costs cause them a fair amount or a great deal of stress. Private renters are particularly likely to report feeling this way (75%) compared to their counterparts in social housing (63%) or owner occupiers (39%). Younger adults aged 18-34 are most likely to report stress relating to housing cost (62% compared to an average of 54% for other age groups)⁵⁰.

The pressure of housing related costs are influencing people's plans for the future. Just over a third (34%) are considering moving out of London and taking a job in different city or region because rents or mortgage costs in London are too high (48% of private renters). This rises to 46% of younger adults 18-34. An even greater proportion would consider leaving London if house prices or rents continue to rise (44% overall and 64% of private renters)⁵¹.

Whilst there is no data available for how housing cost related stress has changed over time, more than twice as many in London see housing as an issue now compared to after the 2010 General Election. Whilst these figures are likely to at least partly reflect the prominence housing affordability issues in the media, it is reasonable to assume they also reflect people's experience of affordability and may also reflect decreased confidence amongst Londoners about their ability to respond to increased housing costs.

Housing by sector

Lambeth has a relatively good stock of social housing, with 18.3% of dwellings owned by the authority, compared with an average of 7.1% for England. A further 17.7% is provided by private registered providers such as Housing Associations⁵². In Lambeth, 81% of Housing Benefit claimants live in the social rented sector, compared with a London average of 65% (excluding the City) and 66.24% nationally⁵³.

Social housing rents are more affordable, however, demand for this housing far outstrips available stock. Waiting lists for councils are increasing and stood at 15,264 households in 2014⁵⁴, giving a rate of 112.2 per 1,000 households, well above the London average (77.3 per 1,000 households in all London Boroughs (excluding City)).

Overcrowding

One way in which residents struggling with the cost of housing may try to manage is by overcrowding⁵⁵. Rates of overcrowding in London are similar across the social and private rented

⁴⁹ Trust for London (2015) London Poverty Profile 2015

⁵⁰ London Councils 2015: Survey of Londoners

⁵¹ Ibid

⁵² Ibid

⁵³ LG Inform: The Impacts of Welfare Reform in Lambeth, October 2015

⁵⁴ As of August 2015 a total of 22,685 households were on Lambeth's housing register. Of this number, 17,201 were in the priority bands of A, B or C. The rest were in the very low priority band of D.

⁵⁵ There are two ways to calculate if you are overcrowded under housing law. One is by the number of rooms for people to sleep in. This is called the room standard. The other is by the amount of space in the home and

sectors, at 12% and 11% respectively. Whilst rates of overcrowding amongst social renters were historically higher, rates have fallen slightly in this sector, whilst rates in the private sector have increased significantly (an increase of 7% over the last ten years⁵⁶). We can assume that these changes at least to some extent reflect increasing rental costs in the Capital. In Lambeth, there is moderate overcrowding of between 13-14% of households. This compares to areas such as Newham that has 35% overcrowding in some wards. Households with dependent children more likely to be overcrowded, as are household including BME residents.

Overcrowding has a range of impacts including: noisier households; increased potential for moisture and damp; less space for privacy and study (with knock on impacts for educational attainment); less space for play; and increased potential for accidents⁵⁷.

Based on evidence from the in-depth interviews with residents, we know that overcrowded households living in the private rented sector get into difficulties if they need to move and cannot afford sufficiently large accommodation, because letting agents are not permitted to allow overcrowding in their properties.

Residents seeking housing advice

In 2014/15 over 17,000 residents were seen by our advice service (an increase of 7% compared to the previous year, but with caseload reducing overall as cases are closed). Priority need families represented the main source of increased demand, with a 14% increase in applications from this group in 2014/15 (over 200 new families supported).

There were three main sets of circumstances under which residents sought advice:

- **Having been served notice to leave:** almost a quarter of households seeking advice (21%) had been served notice to leave their properties (an increase of 7% when compared to the previous year). Anecdotally, this reflects increasing levels of private sector landlords ending tenancies so that they can sell properties or charge higher rates.
- **Property being possessed:** A smaller percentage (6%) were undergoing possession proceedings, probably due to non-payment of rent. This is a reduction of 29% from the previous year, possibly due to earlier intervention by the Private Sector Advice Team before customers reached crisis point.
- **Domestic Violence:** Household conflict was another issue for residents seeking advice with 159 residents (5% of cases) seeking help with housing due to domestic violence at the hands of a partner. This reflects a dramatic 35% since the previous year, and bears further exploration. Anecdotal evidence from elsewhere has identified that domestic violence is exacerbated by household financial pressures and overcrowding⁵⁸.

the number of people living in it. This is called the space standard. Statutory overcrowding is when there are too many people living in a home using either of the calculations.

⁵⁶ DCLG English Housing Survey

⁵⁷ Reference – via Public health

⁵⁸ Camden reference Boelman, V. (2013) *Feeling the Squeeze: An insight into the impact of the cuts on some of the most vulnerable in Camden*, The Young Foundation

- **Being asked to leave accommodation provided by parents or relatives, or due to conflict:** 14% were seeking advice under these circumstances (a reduction of 5% when compared to the previous year).

Residents seeking advice are more likely to:

- **By household composition:** Live in households including children or pregnant women (54% of all customers assisted, accounting for 48% and 6% respectively of all cases opened). The remaining 46% were single or all adult households.
- **By sex:** be women (62%)
- **By age:** Be an older working age residents age 36-59 (39%), 33% were aged 25-35 and 23% aged 16-24.
- **By race/ethnicity:** Be from a BAME group, accounting for 68% of all customers assisted in 2014/15, a similar proportion in the previous year. The largest single ethnic groups assisted were Black or Black British: African, Black or Black British: Caribbean.

Moves

We might expect residents to respond to unaffordable rental costs, particularly resulting from changes in Housing Benefit in the borough by moving out of Central London. In fact most London residents in the private rented sector who move do so within London, with patterns in this respect changing very little between 2011 and 2014. Of those who move, 55% do so within their home borough; 16% do so within inner London; 20% move to outer London and 8% move out of London⁵⁹. Whilst we do not have accurate figures on the number of people leaving Lambeth over the past five years, we do have broad estimates and know something about the profile of residents leaving. For example, we know that in 2014, people aged 25-34 and 35-44 represented the groups most likely to leave, at 13,873 and 6,243 respectively⁶⁰. These patterns are for working age residents with younger families who are likely to be leaving the borough.

As indicated earlier, however, qualitative evidence suggests that many inner London families are struggling to sustain their private sector tenancies, and to a lesser extent, tenancies in social housing. Households are making up for reduced Housing Benefit entitlement as a result of LHA by making financial sacrifices in other areas (including food, heating and social activities) in order to meet housing costs, with a potential knock on effect on their mental and physical health.

Homelessness

Statutory homelessness described circumstances where residents become involuntarily homeless and where local authorities have a duty to help them find settled accommodation. To qualify, residents need to be able to prove they have a local connection to the area, are unintentionally homeless and in priority need (belonging to a vulnerable group; this excludes most working age people without dependents). Councils can place homeless people in temporary accommodation whilst they try to find them suitable accommodation.

⁵⁹ Trust for London (2015) London Poverty Profile 2015

⁶⁰ ONS internal migration statistics 2014

Statutory homelessness fell sharply across London between 2003/4 and 2009/10 as a result of more proactive homeless approaches. However, despite ongoing investment in homelessness prevention, the number of homeless acceptances across London has risen in the five year period up to 2014/15⁶¹.

Lambeth's new housing advice service prevented 1,263 households becoming homeless in 2014/15, an increase in 8%, holding down homeless application levels and new demand for temporary accommodation⁶². Of these 45% were assisted in remaining in their own home whilst 55% were helped to find alternative accommodation. Around 700 priority need families were assisted (an increase of 21% since the previous year).

In Lambeth, 1,118 households made new homeless applications in 2014/15. This represents a 4% reduction in overall levels from the previous year, with the three years before being relatively stable. 462 households were accepted as homeless in the last four calendar quarters, an average rate of 0.9 per 10,000 households. This is lower than the London average of 1.3, but higher than the average for England of 0.6 per 10,000 households.

The profile of people becoming homeless is similar to those seeking advice. Homeless households are more likely to:

- **By household composition:** Include with children or pregnant women (72%)
- **By gender:** Have a woman as the main applicant (72%) many of whom are likely to be lone parents
- **By age:** Be younger working age residents age 25-35 year olds (37%)
- **By race/ethnicity:** Be BAME (78%). The largest single ethnic groups were Black or Black British: African, Black or Black British: Caribbean and White- Other households accounting for 30%, 23% and 13% respectively of all applicants.

The reasons for homelessness are changing, with seven times more people saying that they are homeless due to a short hold tenancy coming to an end (rather than being because family or friends no longer being willing to accommodate, or other) than in 2009/10.

Qualitative evidence suggests that London residents struggling as a result of housing costs and welfare reform tend to avoid moving house as a way of trying to manage shortfalls in housing income, in part because becoming voluntarily homeless means that they are not eligible support. Statutory homeless figures are likely to include households who have ultimately been unable to sustain private rented sector tenancies as a result of reforms to housing benefit entitlement.

Temporary accommodation

Mirroring trends in homelessness, the numbers in temporary accommodation (where residents are placed whilst they wait for permanent accommodation) peaked in London in the mid-2000s, but have risen continuously since 2011. In Lambeth, 7,345 households were placed in temporary accommodation over the last four quarters, an average rate of 13.3 per 10,000 households, very close to the London average of 13.5 and almost five times the rate for England of 2.8. Although the

⁶¹ Trust for London (2015) London Poverty Profile 2015

⁶² Housing Needs Digest September 2015

rate is in line with the London average, this does mark a 22% increase over 2014/15 (though rate of increased slowed in the second half of the year)⁶³.

The majority will be placed in the private rented sector, with more than half of placements out of borough. From November 2014 residents have been offered the option of short term emergency accommodation under the Temp to Settled initiative. 85 households took up this offer to March 2015.

Residents in temporary accommodation are more likely to be⁶⁴:

- **By household composition:** Lone parents (65%), followed by couples with children (21%). The remainder were single person or all adult households.
- **By age:** 12% of resident households were aged 16-24 years; 66% were aged 25-44 years; 19% of households were aged 45-59 years; 3% of resident households were aged 60 years and over.
- **By race/ethnicity:** BAME households accounted for 73% of all resident households. The largest single ethnic groups were Black or Black British: African, Black or Black British: Caribbean and White-Other households accounting for 30%, 23% and 18% respectively of all resident households.

Having to move into temporary accommodation can be hugely disruptive and distressing for those affected, undermining social connections and making travel to schools and employment more difficult. We also know that the quality of temporary accommodation is inconsistent.

Rough sleeping

There is some evidence to suggest that there is a link between increased rates of rough sleeping and national and local policy changes, with areas most affected by these showing the sharpest increases; where funding has been protected this increase is marginal⁶⁵.

The number of rough sleepers across London has increased every year since 2007 and is now double the number of the mid 2000s, standing at 7,580 in 2014/15. Whilst some rough sleepers may have had tenancies but been unable to sustain then not sought or qualified for subsequent assistance, others may not have been entitled to housing⁶⁶.

Of London's rough sleepers, the vast majority are men (86%) and the majority are aged between 26-55 (79%). 43% born in UK and 36% from Central and Eastern European countries, probably reflecting changes to housing benefit for EEA migrants⁶⁷. Nearly half of rough sleepers are assessed as having a mental health need. 41% have problems with alcohol and 31% drugs⁶⁸.

⁶³ Ibid.

⁶⁴ Data from March 2016

⁶⁵ See more at: <http://www.homeless.org.uk/connect/blogs/2014/feb/25/increase-in-rough-sleeping-shows-impact-of-funding-cuts#sthash.FyVz34r1.dpuf>

⁶⁶ Trust for London (2015) London Poverty Profile 2015

⁶⁷ Trust for London (2015) London Poverty Profile 2015 Ibid.

⁶⁸ Homeless Link

4. Mental and physical health, disability and wellbeing

This section considers patterns of mental and physical wellbeing amongst different groups of residents. It also considers caring responsibilities.

We know that there is a relationship between income and health⁶⁹, with health inequalities resulting from social inequalities. This analysis reflects this and offers detailed evidence of differences by equalities group.

Overall health

Over the last four years the proportion of residents rating their health as good or very good has increased significantly from 71% in 2011 to 79% in 2015⁷⁰. The proportion of residents reporting that their general health as bad or very bad has decreased from 7% in 2011 to 5% in 2015 (not a significant decrease). However, there are some groups who are more likely to rate their health as bad.

Overall, 5% of residents rate their health as bad or very bad. The proportion rating their general health as bad or very bad is notably highest by:

- **By disability:** those with a disability are seven times more likely to report poor health than Lambeth adult residents overall (38% compared to 5%)
- **By activity status:** Are not in a job or training (14%) or Retired (11%)
- **By age:** Older or elderly residents aged 65 or over (12%) and aged 45 to 54 (10%)
- **By caring responsibilities:** Carers (12%) and Home-makers (12%)
- **By household composition:** Living on their own (11%)
- **By benefits entitlement:** In receipt of benefits (11%)
- **By tenure:** Council tenants (9%) and Housing association tenants (8%)
- **By race/ethnicity:** White British (7%)
- **By area:** Norwood residents (11%)

In fact, whilst many of the same groups (for example disabled people, benefits claimants and sole occupiers) were also more likely to report bad health in the previous Resident's Survey (2014), the rates at which they did so were similar or indeed higher in previous years.

Physical health problems and long term conditions

At the last Census, 4.7% of Lambeth residents reported their health as poor or very poor, and 12.8% reported a long term illness of disability that impacts on their day to day activities⁷¹. Residents with long term conditions are more likely to be economically inactive; be on a low income; and, often also have mental health problems⁷²

⁶⁹ Fair Society, Healthy Lives: the Marmot Review, Strategic Review of Health Inequalities in England 2010

⁷⁰ This trend, and particularly increases in people reporting their health as being 'very good' may reflect changes in the Lambeth population with an increase in younger adults and in the proportion of residents who are in work. Both these demographic characteristics are associated with residents being more likely to report their health as very good

⁷¹ LG Inform: Health and wellbeing in Lambeth

⁷² http://www.kingsfund.org.uk/sites/files/kf/field/field_publication_file/long-term-conditions-mental-health-cost-comorbidities-naylor-feb12.pdf

Disability

Department of Health⁷³ estimates put the number of working age residents who have a moderate or severe physical disability in the borough at 18,000. Whilst the impact of disability will of course depend on the specific nature of the disability (including whether it is mental or physical, and the degree to which it limits mobility or means residents require support), we know that disabled people are much less likely to be in work⁷⁴ and that households including disabled people (including children) are more likely to be in poverty⁷⁵. Where disabilities are more limiting, disabled people are more likely to require Adult Social Care or if children, support from Children’s Services.

Our statutory return data shows that in 2014/15 just under 3,000 Lambeth residents were in receipt of statutory adult social care – around 62% were older people and the rest had conditions relating to disability (including mental health). Black residents represent 25% of the adult population in Lambeth, but 36% of residents in receipt of adult social care.

Table 2: Profile of residents in receipt of adult social care

	Black or Black British	Asian Or Asian British	Any Other Ethnic Groups	White or White British	Mixed	Not Known	Total	
Learning Disability	249	33	24	336	31	3	676	14.5%
Physical Disability	336	38	40	313	27	14	768	16.5%
Mental Health	131	13	13	106	14	35	312	6.7%
Other Vulnerable People	18	1	4	13	1	0	37	0.8%
Older People	928	149	91	1632	25	40	2865	61.5%
Total	1,662	234	172	2,400	98	92	4,658	
	35.7%	5%	3.7%	51.5%	2.1%	2%		

Mental health

Lambeth has the highest rate of mental illness in London⁷⁶, with 36,000 residents experiencing a ‘common mental disorder’. There are a range of issues associated with mental health issues including: low income and unemployment; poor physical health⁷⁷; social isolation; and,

⁷³ Using PANSI system

⁷⁴ 16% of London’s working age population are disabled, but 29% of London’s workless population are. Source: Trust for London (2015) London Poverty Profile 2015

⁷⁵ <http://www.jrf.org.uk/data/percentage-people-poverty-disability-status>

⁷⁶ LG Inform: Health and wellbeing in Lambeth

⁷⁷ An estimated third of the 100,000 annual ‘avoidable deaths’ amongst the under-75s involving someone with a mental health problems. See Rethink Mental Illness

homelessness⁷⁸. Mental ill health is also frequently cited as a reason for tenancy breakdown and housing problems are often given as a reason for a person being admitted, or readmitted, to inpatient care⁷⁹.

Mental wellbeing

There is evidence of mental health issues being particularly prevalent amongst some of those affected by recent national policy changes⁸⁰.

The Resident's Survey asks residents to rate their mental wellbeing. In all, 82% of residents rate their mental wellbeing as either very good or good, 12% rating it as "alright" with 4% rating their mental health as either bad or very bad. A further 1% say "it depends".

Overall the proportion of people rating their health as a bad or very bad is 4%. However, the following groups are more likely to rate their health in this way:

- **By disability:** with a disability (13%)
- **By health:** A longstanding illness or infirmity (13%)
- **By tenure:** Renting from a Housing Association (10%)
- **By caring responsibilities:** Home makers (10%) and Carers (8%)
- **By benefits entitlement:** Living on benefits (9%)
- **By area:** North Lambeth residents (8%)
- **By age:** Aged 55 to 64 (8%)
- **By activity status:** Not in work or training (7%)
- **Type of housing:** living on an estate (6%)

This question was asked for the first time in the 2015 Residents' Survey so we do not have any trend data available on it, and cannot therefore make any suppositions about impact. However, this data does support existing evidence on the link between disability and long term illness; caring responsibilities; and not being in work, and mental health issues.

Caring responsibilities

According to ONS Census 2011 figures, Lambeth had 20,477 residents (6.8%) providing an hour or more unpaid care a week and 4270 residents (1.4%) providing 50 hours or more. Whilst these levels of unpaid care are lower than the average for England (at 10.2% and 2.4%) respectively, they still represent a group who are more likely to be out of work or on part time hours, in debt, food and fuel poverty, experience poor mental health and be socially isolated. Many will also have an illness or disability themselves.

In term of the profile of this group, we know that carers of sick or disabled people are most likely to be aged 50-64, female and White.

⁷⁸ Some estimates suggest that as many as 70 per cent of people accessing homelessness services have a mental health problems. See Homeless Link

⁷⁹ NHS Federation (2011) Housing and mental health briefing

⁸⁰ <http://meam.org.uk/wp-content/uploads/2013/04/EvidenceFromTheFrontline.pdf>

5. Sense of community

Change

Lambeth is changing and most residents have seen change in their neighbourhood; only three in ten saying their neighbourhood hasn't changed. Positively 45% see their area as a better place to live compared to two years ago and four in ten say they have benefited from change. However, more than one in ten say their area has changed for the worse and almost one in ten say change has made things worse for them.

Of the change that local residents see, two in five (38%) residents say the changes do benefit themselves and their family. However, nearly one in ten (8%) see the changes as making things more difficult for them and their families. A quarter (27%) say the changes do not affect them.

Though more residents see the changes as beneficial compared those that see change as making things more difficult for themselves and their families there are some notable differences in the profile of these groups of residents. Residents who are the most likely to say the changes they see make things more difficult for them and their family include those who:

- **By disability:** have a disability (21%, compared to 8% overall)
- **By race/ethnicity:** describe their ethnicity as Black Caribbean (13%)
- **By employment:** are self-employed (13%)
- **By age:** residents aged 55-64 (13%)
- **By income:** who earn below the London Living Wage (12%)
- **By tenure:** council tenants (12%).
- **By area:** North Lambeth residents are significantly less likely to say the changes they see are beneficial (31%) compared to 38% overall. However North Lambeth residents are also among those residents who are more likely not to see any changes.

Community cohesion

Community cohesion is high but has fallen over the past year⁸¹, and there have been falls in residents' positivity in relation to a number of indicators of neighbourliness, with a reduction in people feeling like they belong to their neighbourhood, thinking that neighbours in their area help each other, and that they would be willing to work together with others on something to improve their neighbourhood. Whilst we do not know from the Residents' Survey what the detailed reasons are for this change, evidence from other sources suggests that one of the impacts of austerity in poorer communities has been to undermine social cohesion⁸². We also know from local research and engagement work that population change and 'gentrification' in some part of the borough, and in particular, Brixton, has contributed to a reduced sense of connectedness and for some, a sense of alienation. This could potentially negatively impact on our communities' resilience.

⁸¹ Community cohesion in terms of residents seeing their local area as a place where people from different backgrounds get on well together is still high overall. As many as nine out of ten (87%) residents see their local area as a place where people from different backgrounds get along well together, though the rate has fallen from as high as 93% in 2014 and is now comparable to the level of four years ago (86%).

⁸² Clark, T. and Heath, A. (2015) Hard Times

Residents who are more likely to disagree that their local area is a place where people from different backgrounds get on well together include those who:

- **By disability status:** have a disability (24%)
- **By health status:** long-term sick (16%)
- **Caring responsibilities:** are home-makers (16%)
- **Area:** living in North Lambeth (13%)

Residents who disagree their local area is a place where people from different backgrounds get on well together are more likely to disagree that they feel like they belong to the neighbourhood, disagree they would speak highly of their neighbourhood if asked, disagree that they would be willing to work with others to improve the neighbourhood, disagree neighbours help each other and also more likely to disagree that the friendships and associations they have with other people in their neighbourhood mean a lot to them.

Whether people are personally connected with others in their area appears to impact on their perceptions of community cohesion. Nearly half (45%) of those who disagree that people from different backgrounds get on well together say they do not have someone in their neighbourhood who they could go to advice for if they needed something and two out of five (38%) say they do not regularly stop and talk with people in their neighbourhood. This is source of concern given that some of the groups who are likely to be less embedded in their communities, including those with disabilities, long term illness and who are homemakers, are potentially the groups who would benefit from local social networks and support, to help mitigate impacts of national and local service change.

Perceptions of the neighbourhood and neighbourliness

Among Lambeth residents there is a strong sense of belonging to their neighbourhood. Most people feel like they belong to their neighbourhood (72%) and would speak highly of it (70%), though both figures have fallen compared to 2014 (81% and 77% respectively). The majority of residents are also positive about being willing to work with others to improve their neighbourhood (68%), however this has fallen by 11% points compared to last year (79%).

There also have been falls in other measures of neighbourliness over the past year, with a reduction in people saying the friendships and associations they have with others in their neighbourhood mean a lot to them (from 71% to 67%), that neighbours in their area help each other (from 74% to 63%), that they regularly stop and talk with people in their area (from 69% to 61%) and that if they needed advice about something they could go to someone in their neighbourhood (from 68% to 58%).

When asked if their neighbourhood is changing for the better, more than half of residents agree (53%) though this measure is also lower compared to 2014 (60%). Together, these changes suggest there has been a fall in residents' perception of neighbourliness and sense of belonging which may potentially negatively impact on the resilience within communities and local neighbourhood areas.

The characteristics of residents who are significantly more likely to agree or disagree with the various measures of community cohesion and neighbourliness are summarised below.

- **By disability:** Residents with a disability are the most likely to disagree that people from different backgrounds get on well together (24%), are more likely to disagree that they would be willing to work together with others to improve their neighbourhood (20%) and are among those most likely to disagree that friendships and associations they have with others in their neighbourhood mean a lot to them (23%) and are also among the most dissatisfied with their local area (19%).
- **By sex:** Women appear to have a stronger support network than men. For example, 71% of females are more likely to work with others to make improvements to their area compared to 65% of males. Female residents are also more likely to say they have someone in the neighbourhood they could go to for advice 62%, compared to 55% for males.
- **By age:** Older residents seem to have strong community bonds than younger residents. For example, 84% of 55-64 and 78% of over 65 year olds think the friendships and associations that they have with other people in their neighbourhood mean a lot. These age groups are also more likely to say they know someone in their neighbourhood to go to for advice, 70% of 55-64 year olds and 68% of those aged 65 and over. 72% of 55-64 year olds think their neighbours help each other and say they regularly stop and talk to people in their neighbourhoods, with 70% of over 65s saying the same. In contrast, younger people seem to be less connected in the borough. Significantly, among 18-24 year olds almost one in five (19%) say they do not feel like they belong to their neighbourhood and 18% say that they do not have meaningful friendships and associations in their neighbourhood. 18 to 24 year olds are also the most likely to disagree that they regularly stop and talk with people in their neighbourhood (28%). Similarly, 16% of 25-34 year olds say that they do not have meaningful friendships and associations in their neighbourhood and more than one in five (22%) disagree that they regularly stop and talk with people in their neighbourhood.
- **By race/ Ethnicity:** There are some significant differences of views by ethnicity. For example 76% of non BAME residents agree that they feel like they belong to their neighbourhood compared to 69% of BAME residents. White British and non-BAME residents are more likely to speak highly of their neighbourhoods if asked (74%) compared to BAME residents (66%). More than one in ten Black residents (13%) would not speak highly of their area if asked, compared to 7% of White British. White British residents say they would be willing to work with others to improve their neighbourhood (71%) compared to Black residents (63%). A higher proportion of BME residents do not think that neighbours help each other (15%) compared to non BME residents (11%). This increases to over a quarter (27%) of residents whose ethnicity is described as "Other", 25% of Portuguese and 19% for Black African residents. Over one in five residents (21%) who do not speak English say they feel like they do not belong in their neighbourhoods.
- **By religion:** Muslim residents are the most likely to agree that they would be willing to work together with others to improve their neighbourhood (79%) and are among the most likely to agree that neighbours in the local area help each other (73%) and agreeing they have someone in the neighbourhood they could go to for advice (70%).
- **By sexuality:** Residents who say their sexuality is Lesbian, Gay, Bisexual or Transgender (LGBT) are the most likely to say their area has got better compared to two years ago (64%) and are the most likely to say the changes they see as benefitting themselves and their family (60%).

- **Living on a housing estate:** Residents living on a housing estate are more likely to disagree with various measures of neighbourliness including more than one in five (22%) disagreeing that their neighbourhood is changing for the better, 20% disagreeing that they would speak highly of their neighbourhood if asked and disagreeing that community events they would like to get involve with happen in their area. Residents living on an estate are also more likely to disagree they would be willing to work with others to improve the area (14%), and if needing advice more than a quarter (26%) disagree that they have someone in their neighbourhood that they can go to. A quarter (25%) of residents living on an estate disagree that they feel like they belong to their neighbourhood. Whereas residents not living on an estate are more likely say they do feel like they belong to their neighbourhood (78%) and to say their neighbourhood is changing for the better (57%).
- **By area:** North Lambeth residents are the least positive about their local area and have the lowest agreement ratings across most measures of neighbourliness.

Fear of crime

There are a range of factors that are understood to contribute to individual fear of crime, including not just perceptions about the prevalence of crime but also other factors including people's socio-economic characteristics (particularly age, sex, ethnicity and income), and sense of their own vulnerability. Data on fear of crime should be treated not as a direct reflection of the prevalence of crime, but also gives us an indication of what groups of residents may feel more vulnerable generally⁸³. Fear of crime can affect people's participation in social and leisure activities and so it is helpful to understand prevalence and patterns from this perspective.

The borough is generally seen as a safe place, with 19 out of 20 residents feeling safe from crime in their local area during the day, with four in five (81%) saying they feel safe in the evening. Feelings of safety appear to have improved over time⁸⁴. However, not everyone feels so safe from crime. Single adult households with children, the low paid, council tenants, those whose main language isn't English and those living in an IMD4 area are more likely not to feel safe in their local area both during the day and after dark. Those residents from a non-Christian religion, Muslims, and Black African residents are also more likely to feel unsafe during the day, while other groups who are more likely not to feel safe after dark are women, Stockwell residents, and those with disability, amongst whom the number not feeling safe rises to three in ten.

There are some long-term trends in who feels unsafe in the evening or after dark, with disabled residents, women, council tenants, residents whose main language is not English and those living in Stockwell also being more likely to say they felt unsafe outside in their local area after dark in November 2009.

⁸³ James Garofalo, *The Fear of Crime: Causes and Consequences*, 72 *J. Crim. L. & Criminology* 839 (1981)

⁸⁴ Though it is worth noting that the question asked in 2015 differs in wording to that asked in previous years. Between 2005 and 2011, the question asked was "*Generally speaking, how safe or unsafe do you feel when outside in the area where you live after dark?*"

Participation

Participation in groups, clubs and organisations is associated with higher levels of ‘social capital’⁸⁵, which is linked to a range of positive outcomes particularly relating to improved better mental and physical health⁸⁶ and ability to manage ‘social stress’, but also relating to economic development, employment and educational attainment⁸⁷. Social capital therefore plays a potentially important role at a time when our residents may be under increased financial pressures, have less access to support from local services, and potentially be at greater risk of poorer outcomes.

Over a third of residents (37%) are a member of or participate regularly in a group, club or organisation. Positively, given the council’s aspiration to grow residents’ involvement in activities in their local area, the number who do not participate has fallen over the last year from three-quarters (74%) to less than two-thirds (63%), meaning the decline in residents’ participation in groups, clubs and organisations that was observed between 2013 and 2014 has been reversed. Nevertheless, non-participation remains above the level it was in 2012. However there are some groups who are less likely to participate. These include unemployed residents, council tenants, BAME residents from the Black and Portuguese communities and Muslim residents are less likely to participate. Newer residents to the borough are less likely to participate but once they have been settled in the area for two years they become more likely to be involved in an activity.

Summary of impacts

Tables 2 and 3 below summarise impacts for different groups of residents by equalities group (table 2) and by other characteristics (table 3). The themed table headings on the vertical refer to impacts covered in the preceding analysis, and assessment of impact is also based on this. Diamonds indicate a negative impact resulting from the trends described; dots a pre-existing inequality. Diamonds and dots in bold indicate more pronounced judgements. Please note that these tables should be treated as an illustration of how impacts were mapped to inform the priority groups rather than as an analysis output in and of themselves.

⁸⁵ ‘Social capital’ refers to the collective value of all "social networks" [who people know] and the inclinations that arise from these networks to do things for each other ["norms of reciprocity"].

⁸⁶ http://www.euro.who.int/__data/assets/pdf_file/0005/170078/Is-Social-Capital-good-for-your-health.pdf

⁸⁷ Halpern, D. (2004) Social Capital

◊ = negative impact ● = pre-existing inequality - = not known/ no data

DRAFT

Table 2: Equalities characteristics

		Employment		Income, poverty and social security								Housing affordability and need					Health and well being		Social capital, social cohesion and community							
Age	Children			●◇	◇	◇				-	-	-	◇		-	◇	◇	-								
	Young people (16/18-24 ⁸⁸)	●	●	◇			◇			-	-	-			-			-					◇			
	Working age people	◇	◇	◇	◇	◇		◇	◇	-	-	-	◇		-			-								
	Older people (65+)									-	◇	-			-			-	●		◇			◇		
Sex	Men									-	-	-			-			-							●	
	Women		●	◇	◇	◇				-	-	-	◇		-	◇	◇	-						◇		
Race	White									-	-	-			-			-								
	Black ⁸⁹	◇	◇	●◇	◇		◇	◇	◇	-	-	-	◇		-	◇	◇	-			◇		◇	●	●	
	Asian ⁹⁰			●◇	◇					-	-	-	◇		-			-								
	Portuguese	-	●	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	●	
	Other	◇						◇			-					-										
		Physical disability	●		●◇				◇		-	◇	◇	NK		-				●	●	◇	◇	◇	●	◇
	Mental health	●		●◇			◇	◇		-		◇	NK		-	◇		◇	●	●	◇	◇		◇	◇	
	Long term illness	◇		◇				◇		-					-				●	●		◇		◇	◇	
	Low income	◇	◇	◇	◇	◇	◇	◇	◇	-	◇	◇	◇	◇	-	◇		◇	●		◇			●		
	ESOL	●	●	◇						-					-									●	●	

