



# The Hammersmith & Fulham Poverty and Worklessness Commission

**Final Report**

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# Foreword

**by Cllr Sue Fennimore,  
Cabinet Member for Social Inclusion**

When our administration took control of Hammersmith & Fulham Council in 2014, the Leader, Councillor Cowan, was clear that, to make real and lasting change on issues of vital importance to local people, we needed to involve them in developing policy. So we set up a number of resident-led commissions on a variety of issues and gave residents full control over the lines of enquiry and conclusions. A bold move, no doubt, but one that highlights the confidence and trust we have in local people to deliver robust answers to difficult questions and our commitment to doing things with people rather than to them.

Social inclusion is at the heart of everything we do. We place great importance on fair and equal access to services and opportunities for people whatever their background or ability. And so we mandated a resident-led commission to address two topics of particular relevance to this agenda, poverty and worklessness. In its sixteen-month lifespan, the Poverty and Worklessness Commission left no stone unturned in its quest to deliver lasting change for some of the most vulnerable people in our borough. On behalf of the council, I am very grateful to Christina and all the Commissioners for their time and effort in producing this report.

I am fully committed to giving everyone a fair and equal chance to get on in life. Our approach to finding answers and acting upon them will allow us as a council and a wider partnership to do just that. And, in tackling deprivation and disadvantage in Hammersmith & Fulham, it is my firm belief that the Poverty and Worklessness Commission has given us a solid platform to help us deliver better futures for all our residents. We will implement its findings wherever possible, and are already investigating how to do this, in order to ensure that poverty and worklessness can become things of the past in Hammersmith & Fulham.

**Councillor Sue Fennimore**

March 2017

## Chair of the Commission's statement

The Commission's report paints a picture of increasing wealth inequality in the borough, and the challenges and opportunities arising from that. I believe that we have the financial, organisational and human resources in the borough to address local poverty and worklessness, if all the many organisations and individuals in this field, inside and outside the Council, are aligned under a set of collaborative projects such as we recommend and if the Council provides a strong lead.

This report is arranged in two parts: a summary report that can be read as a self-contained piece setting out the main thread of the argumentation; and a reference report summarising and referencing the evidence base for the recommendations.

The topic is extremely broad and it has been a challenge to keep all the strands going forward coherently. That we have managed to embrace the topic as a whole is down to the Commissioners and the Council's officer team.

So I would like to express my thanks to all Commissioners for undertaking this journey with me, and particularly for the well-researched papers which form the body of the report. The Commissioners are busy people who gave up non-existent time because of their commitment to the issues.

The Commission would not have reached its destination without the support and hard work of the officials who formed the Secretariat. I would like to add my thanks for all personal assistance they have given me.

Finally, my thanks go to the Leader of the Council, Councillor Steve Cowan, for commissioning this report, providing a vision and then trusting us to pursue it, and to Councillor Sue Fennimore, Cabinet Member for Social Inclusion, for her positivity and unfailing support and appreciation.

**Christina Smyth**

January 2017

## Members of the Commission

The Commission was chaired by Christina Smyth and composed of the following members:

- **Christina Smyth** - Chair of the Commission
- **Daphne Aikens** – Chief Executive, Hammersmith & Fulham Foodbank
- **Inspector Yasser Awad** – Metropolitan Police
- **Kam Babrah** – Partnership Manager, Department for Work and Pensions
- **Paul Doe** – Chief Executive, Shepherds Bush Housing Group
- **Rosalind Duhs** – Borough resident
- **Alison Inglis-Jones** – Trustee, Trussell Trust
- **Shani Lee** – Chief Executive, Desta Consortium
- **Tom Pearson** – Head of Special Projects, Imperial College
- **Zarar Qayyum** – Borough resident
- **Kamini Sanghani** – Borough resident
- **Howard Sinclair** – Chief Executive, St. Mungo's Broadway
- **Alex Tambourides** – Chief Executive, H&F Mind
- **Alison Taylor** – Director of Operations, Turn2us
- **Adam Tinson** – New Policy Institute

In addition, Joy Arogundade of the DWP and Hannah Aldridge of the New Policy Institute served as Commissioners for part of the Commission's lifespan.

The Commission was supported in its work by a small team of Council officers led by Tom Conniffe:

- **Tom Conniffe** - Programme Manager to the Commission
- Nivene Powell
- Helen Rowbottom
- Rob Rix
- Duncan Smith

Other specialist officers contributed their time and expertise as required:

- Zahra Beg
- Amber Burridge
- Lee Fitzjohn
- Anna Waterman

Valuable contributions to the Commission's work and report were also made by:

- Sir William Atkinson
- Professor Paul Gregg
- Henry Peterson

## Commission vision, terms of reference and approach

### Vision

The London Borough of Hammersmith & Fulham (hereafter largely referred to as H&F) is located in a relatively wealthy part of one of the richest cities in the world. It supports a high level of employment and enterprise, is home to several multinational companies and hosts a world-class university. Yet, within the borough, entrenched pockets of poverty and worklessness still exist that, to date and despite multiple interventions over the years, have proved intractable.

The Hammersmith & Fulham Poverty and Worklessness Commission (“the Commission”) therefore set out to:

- Identify the factors underpinning the continuing prevalence of both poverty and worklessness in the borough. In doing so, it drew upon the perspectives of local people living in, or on the edge of poverty and/or worklessness, as well as professionals, leading experts and best practice from elsewhere in the UK and around the world.
- Formulate recommendations for interventions and/or service redesign, to deliver better outcomes for local people living in, or on the edge of, poverty and/or worklessness, and increase economic, employment and other opportunities for all.
- Make proposals to national policy makers for freedoms, flexibilities and funding where necessary to implement these longer-term, in so doing helping central government to deliver on its agenda of encouraging self-reliance in society while saving public funds.

### Terms of reference

To deliver the vision, the Commission set out to:

- Define poverty and worklessness in relation to Hammersmith & Fulham through, inter alia, a thorough review of available data and intelligence.
- Oversee a review of the available literature on poverty and worklessness, drawing on studies and commissions from elsewhere in the UK and internationally.
- Steer research with local people and groups identified as living in poverty and/or worklessness, to identify i) the factors that prolong each state and ii) the support and interventions that could increase access to economic, employment and other opportunities, helping them to leave poverty and/or worklessness.
- Make recommendations to regional and national policy makers to help people leave poverty and/or worklessness and widen access to economic and employment opportunities.
- Propose interventions and potentially service redesigns for implementation locally, or more widely, to help people to leave poverty and/or worklessness and promote self-reliance.
- Make the case, where appropriate, to regional and national policy makers to provide freedoms, flexibilities and funding for programme(s) to tackle poverty and worklessness in Hammersmith & Fulham and beyond, to be evaluated in the medium and longer term.

The Commission met every two months, supported by stakeholder consultation as required and by working groups as appropriate.



## **Approach and methodology**

As originally conceived, the Commission's focus was on worklessness, but it was quickly recognised that this was too narrow a brief and a proper evaluation could only be undertaken by investigating the determinants of poverty that led to and influenced the state of worklessness.

The Commission was expected to take between a year and eighteen months from inception to reporting and so a detailed work programme was devised in five phases to allow sufficient time to complete each phase. As Commissioners were drawn from a mixture of partners, third sector organisations and local residents, meetings were scheduled for approximately every two months to allow sufficient time for them to contribute to and deliberate on each element of the work programme.

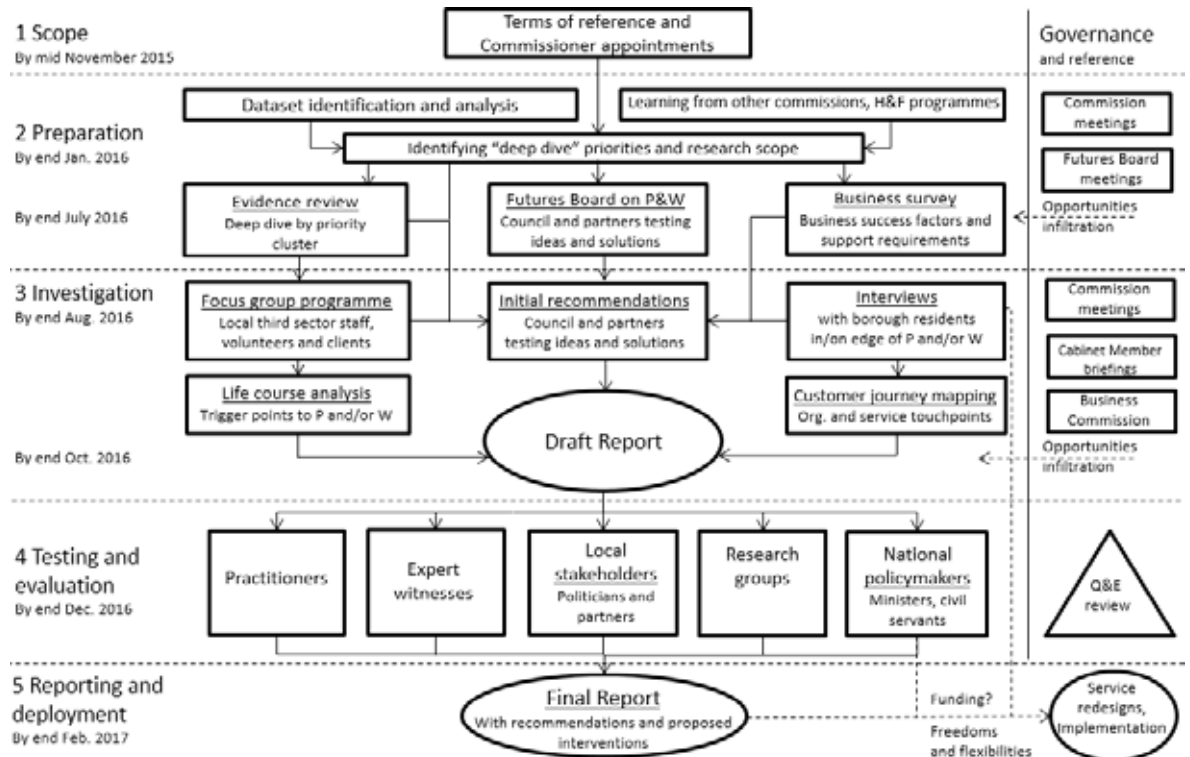
### **The five phases of the work programme were broken down as follows:**

- 1. Scope** – agreeing the vision and terms of reference, appointing Commissioners.
- 2. Preparation** – data analysis, learning from past H&F programmes and other Commissions, literature and evidence review.
- 3. Investigation** – field research and analysis, customer journey mapping, initial recommendations production and refinement.
- 4. Testing and evaluation** – draft recommendations/report tested with local stakeholders, practitioners and policy makers, expert witnesses, research participants.
- 5. Reporting and deployment** – final report launch and implementation.

Chaired by a local resident and retired senior civil servant, the Commissioners were drawn from a mix of national and local partners, third sector organisations and local residents with appropriate skills and experience. They have been supported in their work by a small team from the Council's corporate policy and insight units, with specialist expertise drawn in from elsewhere as required.



A schematic diagram of the Commission's workplan is below.



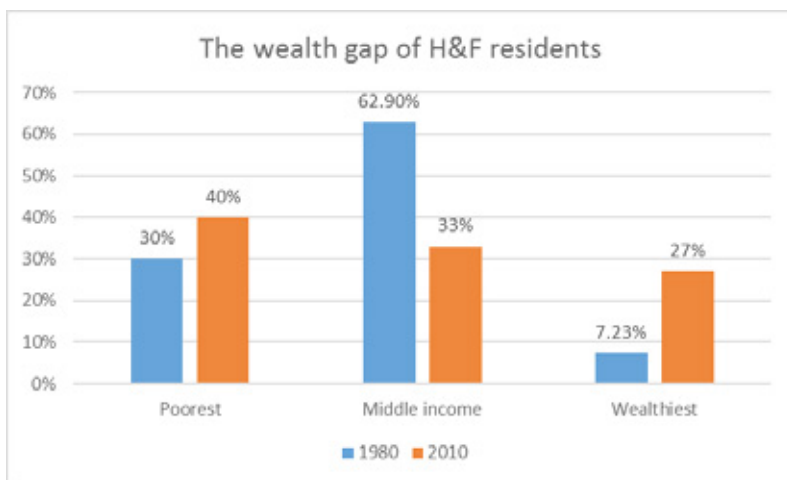
Given its wide range, the Commission's remit was necessarily strategic and structural, and so the specialist needs of certain groups have instead been addressed as follows through more focused investigations and processes:

- **Children and young people** – Hammersmith & Fulham Council is developing a separate but complementary Child Poverty Strategy that will be informed by the work of the Poverty and Worklessness Commission. It will be published in 2017.
- **Disabled people** – The Hammersmith & Fulham Disabled People's Commission launched in September 2016 and will consider a range of issues relating to disabled people in more depth. It will report in mid-2017.
- **Business** – the H&F Business Commission, launched in May 2016, will report in spring 2017 and the Council will publish an Economic Growth Strategy to complement it and implement its findings.

## Summary report

Increasing levels of wealth inequality across H&F are at the heart of the challenge of poverty and worklessness in H&F. Great opportunities for change lie in: economic regeneration; various excellent current initiatives inside and outside the Council; and the enormous human and organisational resources of the borough.

H&F is a relatively wealthy borough in one of the richest cities in the world. It supports a high level of employment and enterprise, is home to several multinational companies and hosts a world-class university. Yet around one third of residents are affected by poverty<sup>1</sup>, often with worklessness, which multiple interventions over decades have not succeeded in eliminating. The north of H&F has a long-term unemployment rate almost three times higher than that in the south<sup>2</sup>.



Source: LondonMapper<sup>3</sup>

The Commission, made up of local residents and representatives of local and national organisations, and supported by Council officers, aimed to understand the effects of poverty and worklessness on residents, identify underlying causes, learn from good practice, understand what approaches are and are not working and make sustainable recommendations.

Residents told our researchers that they want to:

- Obtain a better/more stable/full time job or become self employed
- Gain qualifications/training to improve their job chances
- Buy a property or live in better quality housing
- Enjoy better mental and physical health
- Improve life chances for their families<sup>4</sup>

<sup>1</sup> Analysis conducted by Adam Tinson from the New Policy Institute in January 2017 using MSA-level ONS data.

<sup>2</sup> Hammersmith and Fulham Council. 2015. Local Economic Assessment.

<sup>3</sup> LondonMapper. Poverty and wealth 1980 – 2010.

<sup>4</sup> See Chapter 2b.

Our programme of ten recommendations requires strong leadership from the Council using a multi-agency (all sectors) approach, with participation from residents. **If we can harness the substantial human, financial and organisational resources available, we can set a goal of cutting poverty and worklessness in H&F by a quarter in five years.**

## **Chapter 1: Residents affected by poverty and worklessness**

### **How many residents are affected?**

Although poverty data is not publicly available at local authority level, a bespoke analysis carried out by the New Policy Institute for the Commission gives a figure of approximately 50,000 or nearly one third of H&F residents in poverty, through worklessness, low pay or low resources in old age<sup>5</sup>.

### **How many residents are poor and above working age?**

H&F is in the top ten local authorities for income deprivation for older people. According to the Mosaic segmentation analysis 5% of H&F's population (some 9,100) are classified as "Older People Inner City Urban – Low Incomes" and 0.7% (some 1,274) as "Older People in Sheltered Housing"<sup>6</sup>. So we are looking at a population of approximately 10,500 of older people in poverty, for whom generally paid work is unlikely to be an option.

### **How much poverty is owing to worklessness?**

Therefore roughly 39,500 people in poverty are of working age or below. Using Housing Benefit figures as a proxy:

<b>H&amp;F Residents Receiving Housing Benefit</b>		
	<b>In work</b>	<b>Not in work</b>
<b>Live in social rented sector</b>	24%	56%
<b>Live in private sector</b>	11%	9%

Worklessness appears to be a strong factor in local poverty. A smaller number of residents in poverty are directly affected by low pay, few hours or irregular employment<sup>7</sup>. These factors also have an indirect disincentivising effect on workless residents<sup>8</sup>. Poverty and worklessness tend to be associated with social housing<sup>9</sup> (unsurprisingly since social housing is allocated on the basis of need) with significant concentrations in five estates: Clem Attlee, Edward Woods, White City, Charecroft and Ashcroft Square.

5 Analysis conducted by Adam Tinson from the New Policy Institute in January 2017 using MSOA-level ONS data.

6 Based on 2010 MOSAIC segmentation work carried out by EXPERIAN. Hammersmith and Fulham Council. 2014. Borough Profile 2014.

7 See Chapter 1a.

8 See Chapter 2b.

9 Fitzjohn, Lee. 2016. Economic data analysis. (See Chapter 1b).

## **How much worklessness is owing to lack of jobs?**

H&F has a high economic base with 1.15 jobs for every resident of working age, which is the 7<sup>th</sup> highest job density in London and is increasing. However, only 20% residents work in H&F and the borough imports many residents daily for work, including low paid and part time jobs (ibid.). This means that residents do not always feel it is worth taking the lower paid jobs that people living outside H&F are willing to take. Employers report difficulty in recruiting people with the right skills (ibid.). This points to a jobs/skills mismatch.

Self-employment rates are high with 18% of the working population running their own businesses, but this is lower at the northern end of H&F (ibid.). Business survival is improving from a low base. So again, the skills required for modern self-employment may not be present to a great extent in the workless population.

## **Which groups are most at risk of worklessness?**

- People with mental and physical health conditions
- People from black and minority ethnic backgrounds
- Women
- People aged 35+
- People with physical and learning disabilities
- Informal carers<sup>10</sup>

Long-term unemployment is a particular problem in H&F, with half owing to mental health problems; the number of people claiming ESA for mental health-related reasons exceeds the total number on Jobseeker's Allowance<sup>11</sup>. Unemployed people with mental health problems tend to live in single person households. Evidence shows that workless people with mental health problems find it particularly difficult to enter or get back into work<sup>12</sup>.

## **Where do affected residents live?**

Of those receiving Housing Benefit, 80% live in the social rented sector and 20% live in the private sector. Deprived neighbourhoods are concentrated in the north of the borough. The numbers of most deprived and least deprived neighbourhoods have both gone up over the last decade, demonstrating an increasingly polarised borough in terms of poverty and affluence<sup>13</sup>.

## **How much do high housing costs contribute to poverty and worklessness?**

Around one third of residents live in the social rented sector, another third in the private rented sector and the remaining third are owner-occupiers. Rents for those living in social housing are around 25% of market rents, so there is real income protection for this group. Fewer poor people rent from the private sector and a higher proportion of those who do so work. New owner-occupiers need to have high incomes or capital, but small numbers of long standing owner-occupiers have low incomes (ibid.).

<sup>10</sup> Hammersmith and Fulham Council. Indices of Multiple Deprivation.

<sup>11</sup> Fitzjohn, Lee. 2016. Economic data analysis. (See Chapter 1b). Uses JSA and ESA rates in Hammersmith and Fulham, aggregated by area.

<sup>12</sup> Gardiner, L and Daffney, G. 2016. Retention Deficit. Resolution Foundation.

<sup>13</sup> Fitzjohn, Lee. 2016. Economic data analysis. (See Chapter 1b).

## Population profile

Foreign-born residents made up 43% of H&F's population in 2011 (London has 37% and England & Wales 13%). H&F has the second highest rate of population movement into a borough in London, and the fourth highest in England (ibid.). Looking at outflow, the effect of the chasm between social and other private housing costs is to disable social renters (and their children, on becoming adults) from progressing in life, getting a greater stake in their property and remaining in the borough. So those who stay may miss out on opportunities and fall ever further behind.

## Future trends

The welfare reform agenda marks the most extensive changes to the welfare state since its inception. Universal Credit (UC) is a new, single, means-tested benefit for people of working-age, replacing six existing benefits; Income Support, income-based JSA, income-related ESA, Housing Benefit, Working Tax Credit and Child Tax Credit. It is aimed at maintaining incentives to work. The taper rate – how quickly the benefit is withdrawn as recipients earn more – has been criticised as being too steep. In the 2016 Autumn Statement the taper rate was reduced from 65% to 63%, meaning claimants will be able to keep 63 pence of every pound they earn.

UC applications are made online with claimants managing their own accounts on the UC Full Service. From 29 June 2016, a UC pilot was launched in Hammersmith for all new claimants or those with certain changes in circumstances have been directed to claim UC Full Service. Pilot UC schemes were also implemented in Shepherds Bush and Fulham at the end of 2016. It is too early to determine what the full impact has been on employment statistics and poverty rates, although anecdotally residents have commented on delays of up to seven weeks in receiving UC while being transferred onto it.

The Benefit Cap, introduced in November 2016, has capped benefits, and affects those receiving Housing Benefit and Universal Credit with some exemptions for vulnerable groups.

<b>Benefit claimants</b>	<b>Previous cap (per week)</b>	<b>New cap from November 2016 (per week)</b>	<b>Impact</b>
Couples and families in London	£500	£442.31	£57.69 per week worse off
Single people in London	£350	£296.35	£53.65 per week worse off
Single parent in London	£500	£442.31	£57.69 per week worse off

Income Support has been changed to remove the obligation to support lone parents whose youngest child is aged 5 or over. The Government reduced the way benefits change with inflation in 2011, switching from the Retail Price Index to the Consumer Price Index, and also placed a temporary 1% cap on some benefits for three years.

## Chapter 2: Residents' experiences of poverty and worklessness

We tried to understand residents' experiences of poverty and worklessness in two ways:

- Focus groups with 18 organisations experienced in supporting affected residents (Chapter 2a)
- 104 interviews with individual residents, conducted by a research company (Chapter 2b)

The work included a wealth of detail as well as a richness of suggestions, which not only inform our recommendations but should be made widely available to the community to take forward. The research findings are complementary and distilled into a single overview below.

### Findings

**Life events** – such as family breakdown, divorce, illness, disability, bereavement, pregnancy, sudden caring responsibilities and job loss – can, at one end of the scale, prevent people looking for jobs. At the other end of the scale, it is often the interaction between multiple and complex problems, or a sudden major problem, which starts a downward spiral, and possibly a crisis, from which it is very difficult to climb up. A frequent comment from these residents is that they did not plan their lives this way. Life events and crises drive higher interactions with public services and voluntary and charitable organisations. Residents find that services tend to be delivered in isolation from other services, resulting in time wasted through duplication and problems being missed. There is also a distrust of public services as not being ultimately accountable to residents.

**Low wellbeing and mental health problems** are both a cause of, and are caused by, poverty and worklessness. Key causes are social isolation and the operation of the benefits system, and key effects are low confidence, mood and energy. Socially isolated older people experience particular difficulties coping with major life events and financial issues on their own.

**Low levels of skills and qualifications** restrict job opportunities, particularly in BAME communities. Affected residents generally accept that there are plenty of lower skilled/ minimum hours jobs in H&F but feel the incentives to take them are weak because of barriers, such as the additional costs of childcare and travel and the effects of the benefits system. There is a desire for more skills training, including vocational and life skills training for young people.

**Migrants from outside the UK** experience distinct difficulties including insufficiently good English, an unfamiliar bureaucracy and culture, foreign qualifications not recognised, only low level jobs available to them, a lack of awareness of services available to help them and the absence of wider community links.

**Cost of living** problems are exacerbated by a lack of awareness of the money which is rightly residents' (underclaimed benefits and grants), methods of obtaining more economical goods and services and ways of making more money legitimately (for example, by taking in a lodger). Emotional problems resulting in addiction to alcohol, drugs and gambling destroy personal finances; recovery is difficult where residents are surrounded by opportunities to continue the addictive activity.

**Poorly maintained social and private rented housing** is demotivating, as residents do not see how they can improve matters themselves. It also has negative health impacts.

## Aspirations

Looking to the future, respondents said their aspirations were:

- Obtaining a better, more stable or full time job or becoming self employed
- Gaining qualifications/training to improve job chances
- Buying a property or living in better quality housing
- Enjoying better mental and physical health
- Improving life chances for their family

## Chapter 3: Key problems and changes needed

The data analysis (Chapter 1) provided the Commission with priority areas for further investigation. The findings from both sets of research (Chapter 2) confirmed these as priority areas for the Commission to focus on.

### Mental health

Mental health problems are significant in their own right and have major impacts on physical health as well. In H&F some 30,000 residents are affected by mental health issues, a disproportionate amount drawn from those affected by poverty and worklessness. H&F has very high rates of mental health related Employment and Support Allowance claims: five wards rank in the top five in London for prevalence of mental health related Employment Support Allowance. Incapacity benefit claimant rates owing to mental ill health and other medical reasons are highest in Shepherds Bush, Wormholt and White City and Hammersmith Broadway. H&F has more hospital admissions for alcohol-related injuries or illnesses and more alcohol-related crimes than the national average. The estimated number of problem drug users is well above the London average<sup>14</sup>.

Much of the problem with mental health is linked to poverty and worklessness. The causality goes both ways. Mental health directly affects a person's ability to free themselves from poor circumstances, and those circumstances adversely affect the person's mental health. Services do not tend to address the range of social determinants the person faces and therefore little progress is made. Social cohesion is a key way of preventing mental health problems arising.

The NHS only treats conditions which have crystallised or already become severe; a preventative approach is required to address problems when they are incipient rather than full blown.

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14 Fitzjohn, Lee. 2016. Economic data analysis. (See Chapter 1b).



## **Older people**

Social isolation, low incomes and poorer health than the borough average depress the quality of life for many older people living in the more deprived areas of H&F. Measures to provide emotional support and befriending, together with advice on improving finances, would require a much larger number of volunteers but could make a substantial difference.

## **Low employment rates**

Black and ethnic minority groups are more likely to be workless than the borough population as a whole. The gap is narrowing, but these inequalities are a cause for concern<sup>15</sup>. Our research has found:

- Inequality is not consistent among all groups. Caribbean, African, Pakistani and Bangladeshi people experience lower employment rates, particularly for women (often influenced by religion and culture in relation to childcare), refugees and asylum seekers (ibid.).
- Employer and DWP attitudes are perceived as more negative by minority ethnic groups<sup>16</sup>.
- Language difficulties and lack of facility in dealing with bureaucracy hamper ethnic minority groups – 15% of H&F households have no people that speak English as a main language<sup>17</sup>.

## **Low pay**

The proportion of H&F residents on low pay (less than the London Living Wage) rose moderately from 11% to 14% in 2014, but the number of low paid jobs has risen from 10% to 18%, so many are filled by residents of other boroughs travelling to H&F to work (ibid.). Low level jobs, low pay, underemployment, job insecurity and unpredictable hours affecting childcare provision all contribute to the weak work incentives at the bottom end of the jobs market.

## **Labour market**

While we have done some business analysis, this work has passed to the H&F Business Commission. However, any findings about reported skills shortages, high job vacancies, high job density and low apprenticeship starts are also relevant to worklessness. Key information is not currently available to the Council, including the precise skills gaps, why lower skilled vacancies can be hard to fill and why apprenticeship starts are so low and tend not to be taken up by older people. The Commission found that in-depth partnership working with local employers has not been happening to a great extent in recent years and that there is no substitute for this if we are to answer these and other questions. More importantly, the Council needs to work side-by-side with employers in tackling their problems. The Work Zone, which was set up to do just this, with its links to the adult education budget, currently does not seem to be fulfilling this function satisfactorily and funds need to be better spent and re-allocated.

<sup>15</sup> Hammersmith and Fulham Council. 2014. Borough Profile 2014.

<sup>16</sup> MEL Research. 2016. Poverty and Worklessness Commission: Interview programme (See Chapter 2b).

<sup>17</sup> Fitzjohn, Lee. 2016. Economic data analysis (See Chapter 1b).

## Employment support

According to the Commission's qualitative research with residents, Jobcentre Plus is seen almost wholly negatively (Chapter 2).

The Council needs to fulfil the strategic role of undertaking a skills audit and forward look – with employers – of the skills needed for the future. Once identified, tailored support meeting individual needs has better outcomes for improved sustained employment than other methods. “Place then train” models have been clearly demonstrated in academic research to be more effective than “Train then place” models for getting people into employment, as employers can co-design the process and tailor people's skills to the job. The introduction of the Apprenticeship Levy in April 2017, which will apply to public and private organisations with a payroll volume of £3m and over, will open up more in-work learning opportunities for employees.

However, employment support programmes are currently designed at national level which means they have a tendency to miss local challenges and opportunities to help people with the most complex constraints into work. Targets are based on regional or national benchmarking; they need to be based on borough aspirations and take into account local inflows and outflows. Only one in four DWP Work Programme participants achieve sustained employment<sup>18</sup>. The local DWP Work Programme has been grossly defective for residents with mental health problems<sup>19</sup>. In fact, insensitive or badly targeted work programmes exacerbate mental health problems<sup>20</sup>. With the new Work and Health Programme due to start in November 2017 (with funding much reduced from current levels) there has been some attempt to get local input to the design via the West London Alliance and other parties.

Instead of top down programmes, and while recognising that some funding to support local programmes is available through the Flexible Support grant and community budgets, the Council needs to have the total expenditure in its hands, or to work as it sees fit in conjunction with other Councils as in the West London Alliance grouping. The Council can then work in-depth with other local agencies, such as housing associations and commercial employment agencies.

We expect similar themes to emerge from the H&F Disabled People's Commission in relation to the employment of disabled people.

## Housing

The rigid demarcations of housing tenure and other key facts illustrate deep-rooted structural problems in the local housing market:

- At one extreme there is space that potentially could be better utilised. 16% of homes (across housing tenure types) are under-occupied by two or more bedrooms, and a quarter are under-occupied by one bedroom. There are also over 7,000 second homes in H&F.
- At the other extreme, over-crowding is an issue in 13% of homes, and, beyond that, there is a significant homeless problem.
- And in the middle there is a high unmet demand for intermediate housing.
- In 2015 lower quartile house prices were 19 times higher than lower quartile earnings<sup>21</sup>.

18 Learning and Work Institute. 2015. [Work and Career Support for the long-term unemployed](#).

19 See Chapter 3e.

20 Mind. 2016. [Life Support](#).

21 Hammersmith and Fulham Council. 2016. [Housing Market Assessment 2016](#).

Housing costs impact significantly on poverty. For example, 18% of private tenants nationwide are in poverty before housing costs are taken into account and 38% are in poverty after housing costs are taken into account<sup>22</sup>. The social housing in H&F acts as a buffer to what would be even higher rates of poverty, but this stock has reduced and the resident population is relatively static<sup>23</sup>. Residents feel disempowered when it comes to improving or repairing their homes, or public spaces surrounding them<sup>24</sup>.

It is only possible to make marginal improvements within the current paradigm. Breaking through this log-jam will require a new model for housing allocation, social housing management and estate regeneration.

## Root causes

For the myriad of issues faced by poor or workless residents we have sought to identify underlying structural problems. We consider that there are six key root causes. The approaches to address them should ensure that we get the greatest outcomes for our efforts:

Root cause	Approaches required
High levels of poor mental health and wellbeing	Create strong communities.
Weak work and financial incentives	Increase income and reduce costs in the short-term so poverty does not become entrenched.
Jobs/skills mismatch	Improve life chances longer term to break the cycle of poverty.
Too few affordable housing choices	Adopt preventative measures to reduce the risks of poverty occurring in the first place.
Lack of overarching goals leading to fragmented delivery	Council to lead multi agency approach
Discontinuous, top-down approach to change	Devolution and empowerment

These approaches drive the recommendations in Chapter 6. Before turning to those we take a look at past initiatives and attempt to assess them (Chapter 4) and then we examine the landscape of delivery organisations in the borough (Chapter 5).

<sup>22</sup> London's Poverty Profile. 2016. [Hammersmith and Fulham poverty indicators](#).

<sup>23</sup> See Chapter 1b.

<sup>24</sup> See Chapter 2.

## Chapter 4: Approaches tried in H&F over recent decades

Absolute levels of poverty and worklessness in H&F have lessened over the decades, owing to the economic strength of the borough, central and local government efforts, and the continuous thread of local voluntary and charitable activity. Educational attainment has shown significant and sustained improvement; Council housing has been brought up to meet decency standards; supported housing is provided by housing associations; and adults in need of social care continue to benefit from low cost, high quality homecare.

However, relative poverty – the inability to full participate in society – is, if anything worsening. Increasing levels of wealth inequality across H&F are at the heart of the issue. Between 1975 and 2015 a multitude of interventions have been deployed under different administrations to tackle poverty and worklessness in H&F. Similar issues and root causes have been identified as causes over the years, including gulfs in housing opportunities. Interventions have had little continuity with changes of political administration at local and national level. Central government has consistently refused to devolve power, for example freedoms and flexibilities over welfare payments.

Council interventions have been many and various including: supporting private sector industrial and commercial investment; training and education to address the skills mismatch; support for families with children under 5; intervention in the lives of troubled families; youth projects; new places and centres; community self-support; parent champions; community development workers on housing estates; raising awareness of the availability of welfare benefits; reviewing Council services and policies for their accessibility to low income residents; supporting agencies involved in preventative and educational work; specific support for disadvantaged groups; encouraging enterprise; job readiness support; area regeneration; partnership working; construction training scheme; targets; integration of budgets and co-design; preventing and reducing crime; attempts at devolution.

Improvements have undoubtedly flowed from these interventions but monitoring and evaluation have been practically non-existent – disincentivised by local and national changes of administration – so it is difficult to say how successful these initiatives were. Given the mobility of H&F's population and the structural problems of the local housing market, there may have been significant success enabling people to get on and "get out".

Reviewing these interventions takes us back to the sixth barrier to change, viz. the discontinuous, top down approach to change<sup>25</sup>. Our solution to this is devolution and empowerment at all levels. We:

- Should assume that public expenditure will continue to be constrained for the foreseeable future.
- Cannot rely on centrally funded initiatives for lasting changes since they are dependent on the political cycle.
- Must develop further the current thrust to involve residents in developing local solutions to enable them to drive the changes they would like to see in order to fulfil their aspirations.
- Should be driven by a clear set of locally derived and simply expressed priorities, such as those set out in this report.
- Need increased strategic leadership across the Council and beyond.

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25 See Chapter 4.

- Should not equate Council leadership with Council delivery. Resources from the whole delivery system across the borough should be re-used or leveraged through Council partnerships, relationships and arm's-length bodies, such as social enterprises, as people do not live their lives in compartments, and there are large amounts of resources when all is added together.
- Must undertake long-term monitoring and evaluation.

The Troubled Families programme is a prime example of a large, top-down policy programme that is expensive and ineffective at national level. An evaluation of the first phase of the national programme published in October 2016 concluded that it had 'no discernable impact' (Appendix C).

## **Chapter 5:** **Current delivery landscape**

The local delivery landscape is a mixture of:

- Local operations, plans and policies of central government (DWP, DfE, DCLG, NHS including CCG, GPs, IAPT and STP)
- Regional government (GLA)
- Groupings of London Councils (West London Alliance)
- Third sector delivery organisations and two co-ordinating organisations
- Housing associations
- Distinct governance arrangements across Council and NHS functions
- Distinct elements of the Council (Adult Social Services – one department across three boroughs; Public Health – also across three boroughs; Children's Services such as childcare, Children's Centres, children in care, Troubled Families Programme – also across three boroughs; various arms of the Housing and Regeneration Department, including Adult Learning and Skills and Section 106 agreements, managed on a sole-borough basis)
- Local initiatives such as social enterprises, residents' associations, community champions

There is also the whole commercial environment, which is important in many ways. For example, the number of employers paying the London Living Wage impacts on low pay; and betting shops, payday loans companies and equity release companies affect people's financial health and put many into debt.

We have found that this environment:

- Is complicated to understand; many people have an incomplete picture, not least residents as the end users of the system.
- Allows for components of people's lives to be dealt with in isolation, hampering progress for individuals and creating inefficiencies in the system.
- Contains overlapping functions so that the same issue is being tackled several times over, often not very well.
- Has fuzzy governance with several approaches claiming to be the overarching one. A good example is provided by the excellent analysis in the Joint Strategic Needs Assessment series, which unfortunately only appears to be loosely attached to action under the aegis of the Health and Wellbeing Board, itself the creation of top-down government reforms.

## Chapter 6: Recommendations

In the early days of the Commission's work we considered the role that improving the local economy has on addressing poverty and worklessness. We identified partnership working between the Council and local businesses as key, and the Commission acted as a catalyst in bringing Imperial College fully into dialogue with the Council. However, the Business Commission was set up in the course of our work so recommendations on strengthening the local economy will come from it instead.

In Chapter 4 we identified six broad approaches to address poverty and worklessness in H&F. Our recommended programmes are grouped under these approaches. In practice, of course, some recommendations span two or more approaches. Measures of success have not been defined for all recommendations because some recommendations require a broader approach to delivery. There is a danger that defining measures at this stage could focus attention on what can be measured at the expense of what actually needs to be done.

### **Create strong communities**

Research has demonstrated that getting, sustaining and progressing in work is a large part of the answer to poverty for much of the working age population. But many workless residents are not close to being job ready, so we need to start with where residents actually are in emotional and practical terms rather than where we would like them to be. This means starting with communities where wellbeing and mental health could be better and where social isolation is a key factor. Recommendations 1 and 2 are concerned with building social capital, improving wellbeing, and supporting people to use the services which will help them.

### **Recommendation 1: Develop community hubs to deliver resident-led change and holistic support**

Community hubs constitute clusters or networked clusters of the services and organisations in a community locality that its residents want. Residents should be fully involved in their design. They can provide services in a holistic fashion, maximise resources from the voluntary and charitable sector and the Council, generate income for the community, improve the quality of life for residents and increase social cohesion. Community hubs can offer help with:

- gaining and staying in employment
- accessing education, training and development opportunities
- improving financial capability and resilience
- developing self-confidence and aspiration
- supporting health, wellbeing and relationship building
- maximising income

Given the particular issues of worklessness and poverty outlined in this report, the H&F vision for community hubs could be as "life centres" where people can grow in confidence, personal development and skills, enabling some to progress to a pathway to work. Community hubs can be sited in areas of highest need in H&F as a way of targeting resources.

A linked issue is un- and under-utilised buildings on Council estates. We endorse any exploration currently underway involving tenants and community centres. We have not been able to investigate this fully but recommend that this review is pursued vigorously. One option



to explore is transferring some buildings to a charitable trust for the use of local voluntary and community organisations as part of securing sustainable services at the Community Hubs, and also exploring “air rights” to generate income and provide additional housing, as recommended in the Council’s Third Sector Review in 2016.

In the interests of sustainability, we recommend that consideration is given to working through a social enterprise model, such as the Urban Partnership Group has already set up in H&F. The Council should provide support to community organisations such as these to become community hubs, allowing the Council to move of an ‘enabler’ than a ‘doer’. The third sector can identify and harness additional, independent funding streams against a background of likely reductions in public funding in future. There are already various nuclei of hubs in H&F and we recommend building on these. Each hub will be different depending on the population served and existing infrastructure.

The Community Champions initiative funded by Public Health already recognises the need for local preventative action undertaken by residents themselves working with other residents, and forms a potential building block for community hubs. CCGs and Public Health should have an interest in funding community hubs, since there is a strong link between poor health and poverty and worklessness, and therefore the holistic approach is strengthened. Health funding would often be more efficiently spent on a broadly preventative service which will lead to reduced health costs in terms of visits to GPs and hospitals.

The face to face service should also be the gateway to introducing residents to a simple portal, which we recommend should be developed to link people to existing local support services showing them how to increase their income, gain access to low cost credit, find out about debt and advice services and so on. Equally, the portal can help identify those who need more support and direct them to volunteers. Perhaps this could be done by reusing the research and structure behind the People First website, so the Council does not have to reinvent the wheel.

## **Recommendation 2: Transform H&F’s volunteer offer**

Volunteering brings huge benefits for volunteers and their clients in terms of health and social cohesion. It helps people on pathways to work and represents meaningful work for those whose circumstances prevent them from taking a paid job. Our study of the economic health of this sector in H&F demonstrates that the Council gets good value for the money it provides to volunteer organisations directly serving residents. The width and breadth of this sector provides for choice for residents and competition between the organisations drives better performance.

The local population contains untapped potential for volunteers in terms of skills and time. Two target groups would be retired and workless residents. These and other potential volunteers need an excellent website of local volunteer opportunities, which can be navigated readily according to potential volunteers’ requirements, rather than relying as we do currently on the national Do-It website. They then may need face to face help, perhaps delivered via a community hub, to link them with the right volunteering opportunity.

However:

- The borough needs more volunteer roles. These are needed in areas to address the social determinants of mental health with services such as befriending, floating support or crisis mentoring. Equally, volunteers could be used to build up capacity for existing services like social prescription. More local volunteers are also required to undertake advocacy and navigational services, and there is a shortage of high quality trustees on



boards of volunteering organisations. We envisage some volunteer roles could be based in community hubs.

- Volunteers should be consistently recognised and rewarded by a Time Bank scheme to signal that H&F really values their contribution.
- Strategic oversight requires the ability to track the number of volunteers placed, the time they spend volunteering and on what they are doing, information that is currently absent and will be necessary to measure the success of the Commission's recommendations. This data would be a by-product of a Time Bank scheme.
- All organisations using volunteers require a more systematic process for managing and developing volunteer opportunities. There are some models of good practice in H&F. There also need to be ways to bring the sector together on cross-cutting issues. This is happening with the current work on a borough-wide Advice Strategy but this needs to be done more widely and systematically.

However, implementation would be problematic under current arrangements. No one body is responsible for strategic oversight and leadership for volunteering but it is instead spread between the Council, the Volunteer Centre and Sobus, with no clear delineation of function and responsibility between them. This means that things can fall between the gaps and Council funding is potentially spent twice or three times over.

We recommend that the Council should direct some of the funding going to this co-ordination level over the next funding cycle as "development funding" in order to produce a timeline and template for one overall charitable and voluntary sector intermediary organisation. This could be a merger of the functions from all three organisations or an entirely new body. This should include a draft constitution, articles of association and trust deeds. If the new organisation were to be a newly set up as a social enterprise, it would have the same fund-raising advantages as outlined under Recommendation 1.

- **Measure of success:** 1 million hours of volunteering by 2021.

### **Increase income and reduce costs in the short-term so poverty does not become entrenched**

Healthier personal finances directly address poverty. Better money management can improve the incentive to work and can start a virtuous circle in the lives of those struggling with money problems. Changes to the welfare system alone require better money management skills, with the monthly payments and a need for online access and competence that Universal Credit brings under claimants' direct responsibility. There are some solutions and mitigations available but their presence is not widely known.

### **Recommendation 3: Work with borough experts to reduce the cost of living and improve personal money management**

There are excellent local repositories of financial advice in H&F including expertise on reducing the poverty premium, avoiding debt, budgeting, buying goods and services economically, avoiding exploitative companies, obtaining credit on reasonable terms and maximising grants and benefits. The bodies should be involved in training and supporting volunteers in community hubs so that there are people in the community who can offer practical advice in this field and are knowledgeable about the different sources of information. This would provide a financial health check for all who wanted one, and would also provide excellent skills and knowledge for volunteers on the pathway to work.

As well as reducing costs, people could be supported to undertake local co-operative schemes on, for example, shared childcare or ways of raising money, on the path to self-employment. Many people may be able to increase their income significantly by use of the Government's Rent a Room scheme. This is an optional scheme open to owner-occupiers or tenants, including social tenants, who let out furnished accommodation to a lodger in their main home. It allows them to earn up to £7,500 a year tax-free, not affecting most welfare benefits. The level of rent would be good value for lodgers in many cases. Greater use of the government's Rent a Room scheme could turn the problem of H&F's high land values into a solution for: low incomes; under-occupied housing; the scarcity of affordable rented accommodation; lack of diversity on estates; and social isolation. Lack of awareness of the scheme, limited understanding of what steps are necessary for the scheme to work, how to advertise vacancies using existing websites and reassurance for both parties could be addressed by setting up an information and advice service.

Finally, the Council should lead by example, promoting the London Living Wage through its planning and procurement activities and spending powers. The Commission would like to see an aim that by 2020 H&F will be a social value-based commissioning borough that is known for working with developers and service providers who understand the social impact they can make by paying the London Living Wage, employing local unemployed people and engaging with and giving back to the community.

- **Measures of success:** increasing benefit take up; debt reduction; numbers of London Living Wage businesses.

### **Improve life chances longer term to break the cycle of poverty**

Recommendations 1 and 2 are about improving residents' confidence, wellbeing and practical circumstances so that, if currently workless, they begin to want work or to stay in work despite obstacles. Recommendation 4 is about turning those wishes into reality and requires a borough-wide brokering agency to co-design programmes with employers, based on a "place then train" model which are twice as effective "train then place models".

So Recommendations 1, 2 and 4 share the same concept as the two-part current "Work Matters" initiative. However, we do not think that the execution of this idea has met expectations, as to either of its component parts:

- One Place, whose aim is to provide holistic support service to build confidence and skills to the point at which clients can be passed on to services such as Work Zone. One Place locates staff at Hammersmith or Shepherds Bush Jobcentre Plus, but our research found that many people did not trust statutory services. Instead of expanding this concept to other Council-owned buildings (a proposal currently being considered under Smarter Budgeting), we think that Recommendation 1 should be implemented instead (community

hubs in the most deprived areas).

- Work Zone is a recruitment service focusing on employment skills and finding work. However, its focus does not appear to be on getting H&F residents into work. Out of 397 people helped into work between April and October 2016, only 112 were H&F residents.

#### **Recommendation 4: employment support**

The Commission recommends an independent agency to take a strategic view of local jobs and workforce development. It would be formed as a result of a number of key partners coming together: employers, local government, housing associations and community groups. This would involve the organisations who know the clients, organisations who know the jobs and the political support of the Council. The agency should be grown starting with the north part of H&F where deprivation is highest and where opportunities are high. It will need to go through a path of development and will require patient work to build-up, starting with small numbers and gradually expanding as we establish proof of concept, and build on good practice already in the borough.

This agency would replace Work Zone. The focus would be on: flexible working; in-work progression; recognising overseas qualifications and sourcing English as a second language education; mental health and disability training to keep people in jobs rather than incurring a time-out penalty; tailored support for people with mental and physical disabilities, particularly around retaining them in work, as they are out of work for twice as long once they become unemployed. The perception that employing disabled people involves extra cost should be challenged.

The priority at the beginning should be about engaging large employers who have the capacity to help to get this off the ground – the likes of Imperial, Westfield, BBC etc., together with community-based organisations who know the clients / customers that can be referred. The apprenticeship levy that will affect all organisations with a payroll of more than £3m is being rolled out and could provide an impetus in this area.

Apprenticeships often fail to develop and advance new skills in participants especially at Level One. Employers label/classify standard on-the-job training as “apprenticeships” without adding anything new. The most vulnerable group – and the group we fail to support in the UK (we perform badly in comparison with other European countries) – is people who lack basic literacy and numeracy skills. This is a major cause of poverty and worklessness. There is a great opportunity to set up intergenerational learning with older people in H&F encouraging younger people to develop – simply put, to get better at reading, writing and basic numeracy.

- **Measures of success:** Reduction in numbers claiming ESA and other out-of-work benefits; increase in number of residents in employment; reduction in number of workless households.

The virtually unbridgeable chasm between social rents, on the one hand, and market rents and purchase prices, on the other, is a key structural barrier preventing residents affected by poverty and worklessness from realising the aspirations they have voiced in the research interviews. It is arguably the most intractable issue the Commission encountered.

Moreover, while benefiting residents in the immediate present, social rents at 25% of market rents in an area of high land values create a large disincentive to moving on from social housing, as reflected in the low movement figures. This lack of movement prevents the poorest (the homeless and those in temporary accommodation) from moving into permanent housing. There needs to be a greater variety of housing tenures for those in social housing

who are improving their work chances and wish to improve their housing chances in step with their aspirations, while remaining in their communities. This is easier said than done. However, in general terms it is important to move towards increasing housing tenure options.

### **Recommendation 5: Increased housing tenure options**

To this end, we recommend that the Council is an early adopter of the Supplementary Planning Guidance from the Mayor of London. This will promote higher levels of affordable housing in three tenures: social rent; London living rent and shared ownership. The Council should aim to achieve the long term goal of 50% affordable housing in new developments at the earliest possible date. The Council's ambition to build 600 more genuinely affordable homes by May 2018 is welcome and there will need to be a significant amount of work undertaken on how to achieve this step-change in the Borough's affordable housing provision.

The Council should promote the shared ownership tenure, in particular to retain people who have grown up in the borough and also to students who have lived here while studying, as both groups are great assets for the future. This would mean that people on around 35% of median incomes in a particular ward could have some of their rent going towards a stake in the property they live in, giving them the opportunity for shared ownership. There are various ways of achieving this, which require detailed investigation.

- **Measures of success:** numbers in part-owned/part-rented affordable homes; numbers of homeless; numbers in temporary accommodation.

### **Recommendation 6: community-led estate improvement**

Given significant concentrations of poverty on the large Council estates in H&F, these physical environments are important, as the Council recognises. It is an area where badly conceived and executed approaches can mar the chances for change, so a careful approach is required. As the H&F Residents' Commission on Council Housing stressed, the key is for changes to be resident-led.

This could be done gradually starting with devolution of repairs and maintenance budgets to communities. Our research with residents indicated widespread frustration with their dependency on the contracted-out service to provide repairs and maintenance, and we understand this is reflected in Councillors' case work. Piloting an approach which could put solutions in the hands of tenants, such as delegated repair budgets to estates, would be an excellent way of testing whether residents can have more control and develop their skills and proactivity into the bargain. It is not, however, clear whether the current contract with Mitie allows any scope for this, although we think there must be a way of testing this approach on a small scale. Key to any such pilot would be the involvement of tenants to participate fully in solutions.

Following on from that we recommend that the Council, leading a full suite of local registered providers and other partners, conducts a full feasibility study of the options for resident-led estate regeneration in the borough by the end of 2017, with an explicit aim of redefining what the term "regeneration" has come to mean. The principle that the assets – the tenancies on high land values – are those of residents and it for them to have a large say in how value could be unlocked for their benefit. We also recommend that the Council pilots one or more approaches to tenant involvement in estate services and management as contractual arrangements allow.

## **Recommendation 7: supported tenancies**

Simply providing Council housing for people with complex problems is not sufficient to address the underlying causes that may have led to the need for Council housing in the first place. Local Housing Associations have led the way in supported housing models tailored to individual tenants' needs, such as provision for apprenticeships and mentoring alongside housing provision. The Council should also adopt supported housing for certain tenants in need who could then be linked by a key worker or volunteer to services they need while providing emotional support. This would enable the Council to move away from a simple age-based criterion of need. This thinking is in line with recommendations from the H&F Residents' Commission on Council Housing. If a much greater choice of affordable housing became available through Recommendation 5, this could pave the way for time-limited tenancies, tailored to individuals and allowing enough time and support to enable the resident to work on a plan to reach their own aspirations.

### **Adopt preventative measures to reduce the risks of poverty occurring in the first place**

Clearly, several of the recommendations would have a preventative effect. The additional recommendation here is for the Council to use available data more proactively to spot early patterns which correlate with the risk of crises (homelessness, children going into care, addiction), and to develop programmes to intervene with support to address the fundamental causes of potential crises.

## **Recommendation 8: Develop more preventative services**

The Council's Smarter Budgeting financial planning initiative has identified the proposal for a floating support service led by the Housing and Regeneration Department. This will enable it to fulfil its new statutory duty (being introduced in 2017) to prevent homelessness and will require an expanded housing advice service and an action plan for individual residents to whom the Council has this duty. The floating support service will use predictive data, such as rent payment patterns, to identify households at risk of losing their home. It will take an integrated approach, enabling a right first time approach to accessing services. The project could pave the way for the Council using and providing data to predict and prevent other crises associated with poverty and worklessness, such as children going into care.

### **Council to lead multi agency approach**

The Council needs to set a stronger, simpler strategic direction in the area of poverty and worklessness. In undertaking the work of this Commission, it has been very difficult to pull together the whole picture across the Council and the eco-system of delivery organisations. Knowledge and governance are fragmented and not always harnessed by a clear set of strategic priorities for addressing poverty and worklessness, or measures of success and monitoring procedures. There are many strategies but it is not clear which are overarching, how prioritisation takes place or what the accountability mechanism is for making things happen.

Setting priorities implies not doing some things or stopping, or not funding, activities already under way. This report has made several suggestions in this regard. To further illustrate the point, we do not have a dedicated recommendation for children, because we have been driven by a disciplined set of priorities thrown up by an analysis of the data. However, children are affected by parental unemployment, poor housing conditions and the high concentrations of worklessness and poverty in parts of H&F, all of which we have prioritised.

## **Recommendation 9: Council to take strategic lead in implementing this Poverty and Worklessness Strategy across all local sectors**

We recommend that this programme of ten broad recommendations should be led and monitored at the centre of the Council. This requires all the usual structures of programme management. There should be a designated Senior Responsible Owner, perhaps based in the Delivery and Value Department, which should have programme management functions, including the capacity to bring activity together; communicate across and outside the Council; involve residents; identify and progress cross-cutting issues; and monitoring and evaluation for the programme as a whole. The Commission has involved work by officers to a greater extent than first thought and the work of the Policy and Strategy team has started the momentum for the programme itself. We recommend that members of this team could be considered for the nucleus of some implementation projects, including consideration being given to secondments to work with the community on employment support (Recommendation 4) and the community hubs pilot (Recommendation 1).

The first step would be to communicate the rich findings of the full report to as many relevant players as possible with the aiming of aligning efforts across the borough. This programme should be carried out using new ways of working with residents so that the Council is enabling them to create the solutions they have identified.

### **Devolved powers at all levels**

## **Recommendation 10: Council to lead on discussion of a package of policy enablers**

In order to take power for solving problems the Council should seek budget devolution in a number of areas. For example, we do not believe that residents gain significant value from the Jobcentre Plus and Work Programme operations of DWP, in view of the poor Work Programme outcomes for key groups such as those with mental health problems and negative feedback from residents. Devolving money from the day to day Jobcentre Plus operations to the group we propose setting up with employers (Recommendation 4) would mean that decisions are made nearer to the people who are affected.

There are also several regulatory areas where we should seek Whitehall consent to vary. Two examples of this are:

- Increasing the use of the Rent a Room scheme (Recommendation 3) is made easier, as most means-tested benefits do not count rent from lodgers as income. However, there is an interaction with Housing Benefit, from which we should seek a derogation from Central Government on a pilot basis. If successful, this could enable Government to encourage a wider use of the scheme, or even relaunch it, as part of a broader package of measures to address housing shortages.
- Housing Benefit entitlement changes when claimants' children turn 18 and are no longer classified as dependants. Many families are unaware of this and it is a common cause of rent arrears. Tension is caused if the "child" can't contribute financially and some families are obliged to turn them out. This cannot have been the intended effect in a time of housing shortages. Piloting a change which recognises that children may need to stay at home for longer nowadays, for example to take a low paid job to get experience, or undertake training for a more sophisticated jobs market, would reflect today's reality and also ease housing shortages.



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Based on the findings from the Troubled Families programme review, it could be more effective for central government to give local authorities freedoms and flexibilities around how to spend that budget in order to have real, responsive impact.

Knowledge is also critical in effective delivery. Having a consistent, national approach to information-sharing with central government departments provides a significantly greater chance of improving outcomes for our residents, businesses and visitors if we feel empowered and encouraged to share data to tackle shared, complex problems.

For residents, the Council should build on its approach to involving residents in policy and decision making and should consider, in the case of Council tenants, devolving public sector budgets to give people more control over their homes and their immediate environment. More control correlates positively with wellbeing and will also develop transferable skills e.g. financial management. An early candidate for devolving a budget to an estate would be the repairs and maintenance budget at a suitable breakpoint in any contracted-out arrangement.

## **Finally**

We confine ourselves to ten far-reaching recommendations, preferring high quality early delivery of a smaller number of significant projects over a larger number of recommendations whose effect could be diluted if delivery capacity and resources were stretched more thinly.



# 1. Which residents are affected?

## Priority groups

According to the H&F Local Economic Assessment and the Indices of Multiple Deprivation, the cohorts particularly affected by poverty and worklessness in H&F are:

- People from BAME backgrounds
- Women
- People aged 35+
- Disabled people (physical and learning disabilities)
- People with mental and physical health conditions
- Informal carers
- Older people

## 1a The poverty profile of H&F compared to London

Analysts from the New Policy Institute (NPI), Adam Tinson and Hannah Aldridge, have provided data analysis of poverty in London and how it has changed, how this relates to H&F, the implications of this, and areas of relative distribution within the borough.

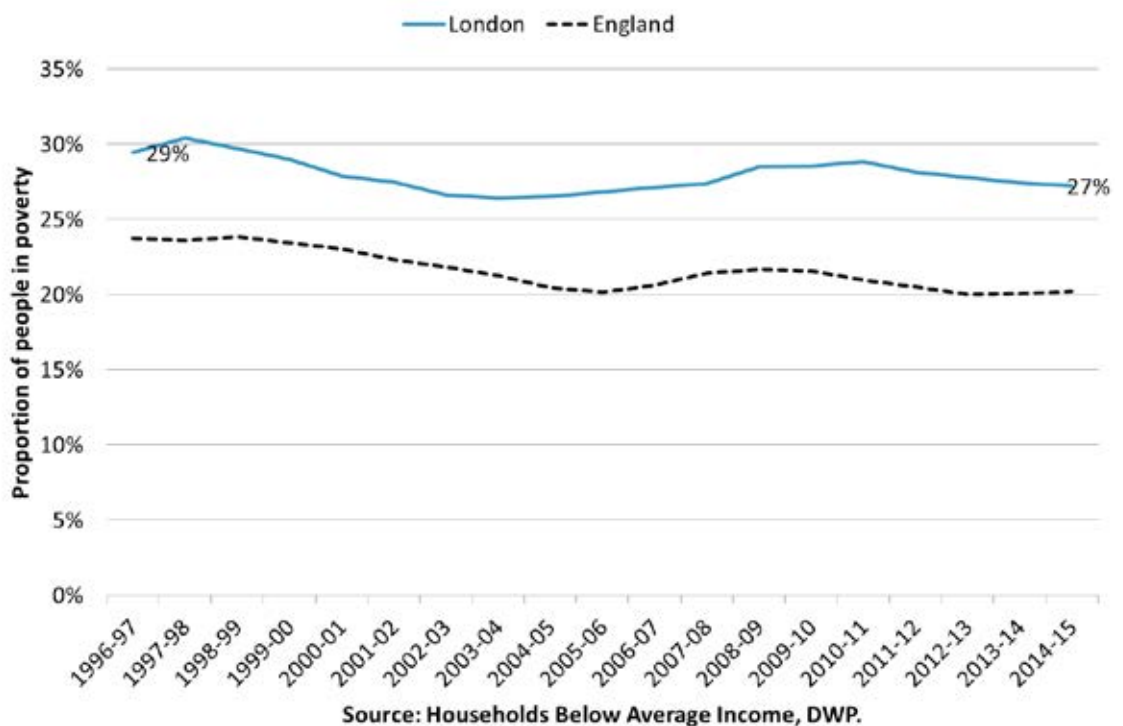
### Key points

- Poverty in London is higher than the rest of England, in large part due to higher housing costs.
- Overall poverty rates in London have not changed much from 27% over the last decade, but the composition of who is in poverty has. There are more people in in-work poverty, in the private rented sector, and in Outer London than before.
- Administrative benefits data show that H&F has average levels of out-of-work benefit receipt for London, although higher rates than all of its neighbouring boroughs bar Brent.
- Poverty in H&F tends to be more concentrated in workless, social rented sector families than the London average. Duration of receipt of benefits is also higher, linked to higher rates of sickness and disability benefits.
- Deprivation in H&F is concentrated towards the north western and south western boundaries.

## Poverty in London

In 2014-15, 27% of people in London were in poverty after housing costs.<sup>26</sup> This is considerably higher than the average poverty rate for both the UK and for England. Much of the difference can be attributed to the role of housing costs (which includes rent, mortgage interest payments, water charges and other similar payments): London has largely the same poverty rate as the rest of England on a before housing costs basis, before rising to seven percentage points higher on an after housing costs basis.

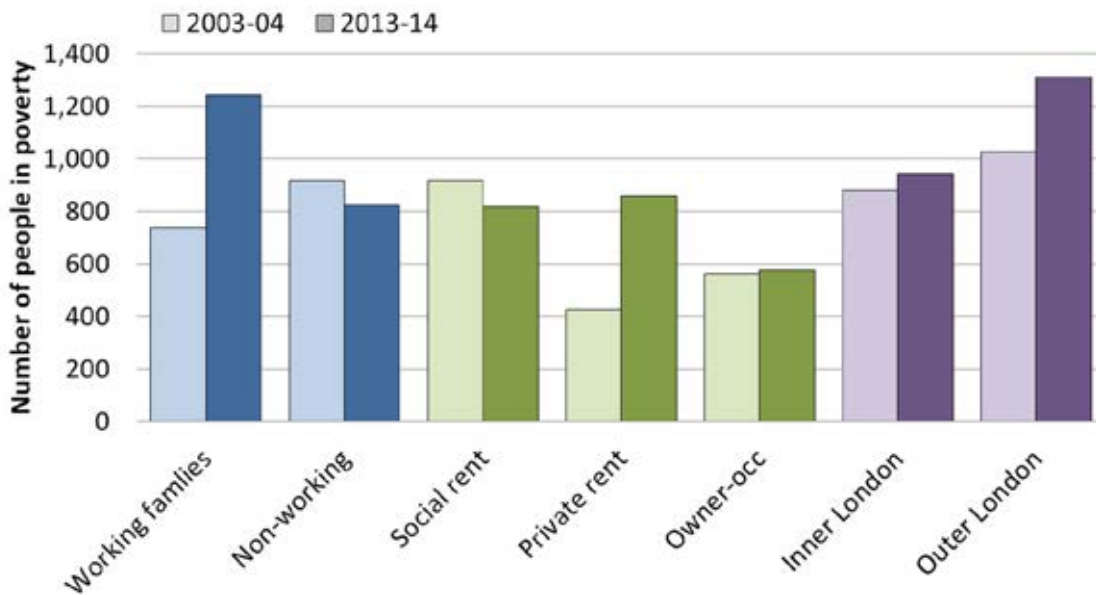
Figure 1.1. Poverty rates over time in London and the rest of England



The overall poverty rate in London has not changed much over the course of the decade, from 26% in 2004-05 to 27% in 2014-15, as can be seen in figure 1.1. However, in this period there were large changes to the composition of who was in poverty.

Figure 1.2 looks at this changing poverty composition. The number of people in a working family in poverty rose from 760,000 to 1.2 million, while the number of people in a workless family in poverty declined by around 100,000 to 800,000. The number of people in poverty while living in the private rented sector effectively doubled to over 800,000, while the numbers in poverty in the social rented sector declined and those for people who own their own home remained constant. The number of people in poverty in Inner London increased slightly, whereas it increased by 300,000 in Outer London.

<sup>26</sup> The definition of 'poverty' used here is having a household income, adjusted for household size, that is below 60% of the median household income for that year.



**Source: Households Below Average Income, DWP.**

Figure 1.2. Change in the number of people in poverty by work, tenure and location

These trends are also occurring across the rest of the UK, though London has higher relative shares of both in-work poverty and private rented poverty.

What lies behind these trends? For in-work poverty, it is partly as a result of more people in London working. More people in employment, all else equal, imply more people in in-work poverty. But there are several other trends at work as well. The first is that an increasing number of Londoners are low paid: in 2014, nearly one in five (18%) employees in London were paid below the London Living Wage, compared with 11% in 2004. The proportion of both full-time and part-time employees who are paid below this level has increased. The other major change is that families who do not have every adult working, with at least one working as a full-time employee, have become more common in London, at the same time as the proportion of these families in poverty has increased from around 26% to 35% since 2003-04.

The growth in poverty in the private rented housing is again partly explained by the growth in the sector overall: from 14% of households in 1991 to 26% in 2014. The growing cost of the private rented sector is also behind this: in 2015, the average market rent in London was £1,600, 19% higher than five years earlier and over twice as high for the average in the rest of England. There are related problems to its growth however: it has higher rates of non-decency (30%, compared to 15% for social rented homes), and a higher turnover of residents: two thirds of private renters have lived in their current home less than three years (social rent average is 11 years).

It is important not to overstate these shifts in the low income population in London, substantial though they are. There are still 800,000 people in poverty in London living in the social rented sector, and a similar number in workless families.

## How does H&F compare to London trends?

Although poverty data is not publicly available at local authority level, an analysis of ONS data at MSOA (medium super output area – typically 5,000 to 15,000 people) level gives an approximate figure of 50,000, or nearly one third of H&F residents, living in poverty, through worklessness, low pay or low resources in old age.

The ONS estimates that the average weekly income in H&F was £1,002 per week, compared to £894 per week for London as whole in 2011-12. However, poverty data is generally not available at local authority level.

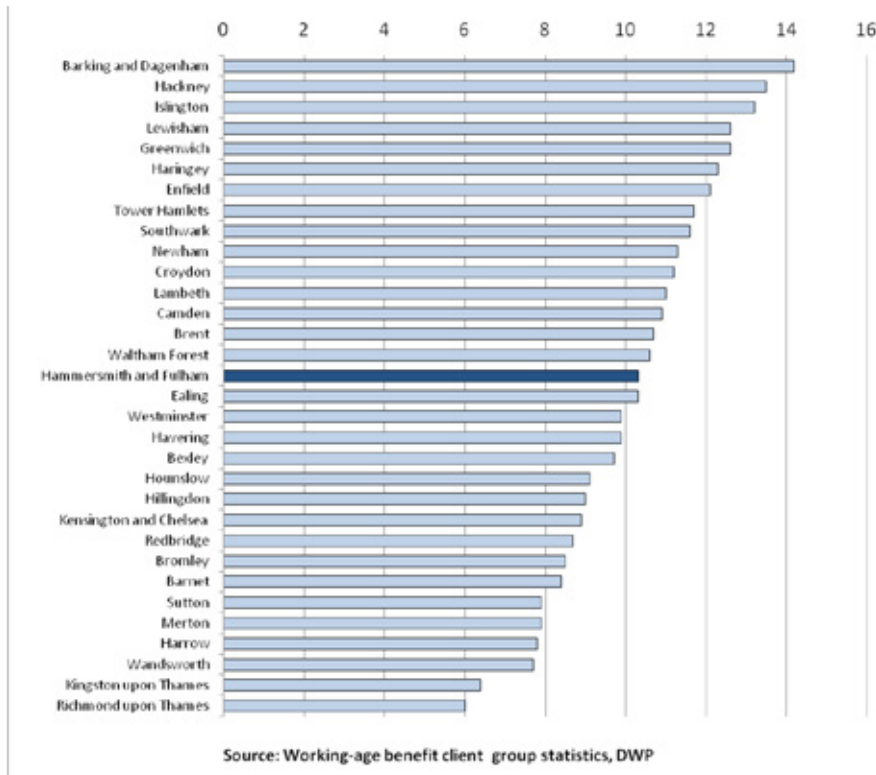
However, we can use other data as a proxy to understand H&F's position. One such source is administrative data for social security benefits. These have value as a proxy as they are means-tested for income: 60% of working-age adults on these benefits are in poverty, around three times higher than the UK average.<sup>27</sup> This rises to 63% for those receiving housing benefit.

Figure 1.3 compares the proportion of the working-age population receiving out-of-work benefits in February 2016 across London boroughs. Around 13,000 or 10% of the working-age population of H&F were in receipt of one of these benefits, exactly the same as the London average. H&F has closely resembled the London average on this statistic every year since 2000. This figure remains higher than all of H&F's neighbouring boroughs, with the exception of Brent which is slightly higher at 11%. H&F's proportion is slightly above the Inner West sub-region's average of 9.5%.

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<sup>27</sup> Jobseekers Allowance, Employment and Support Allowance, Income Support and Incapacity Benefit.

Figure 1.3. Out-of-work benefit claims by London borough



Despite resembling the London average on benefit claims, H&F differs in key ways.

Figure 1.4. Working-age claimants of housing benefit by tenure and employment

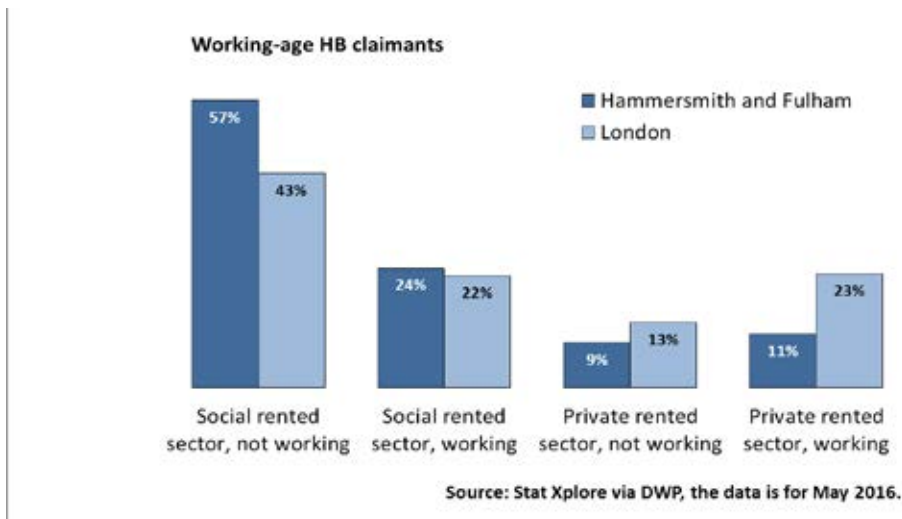
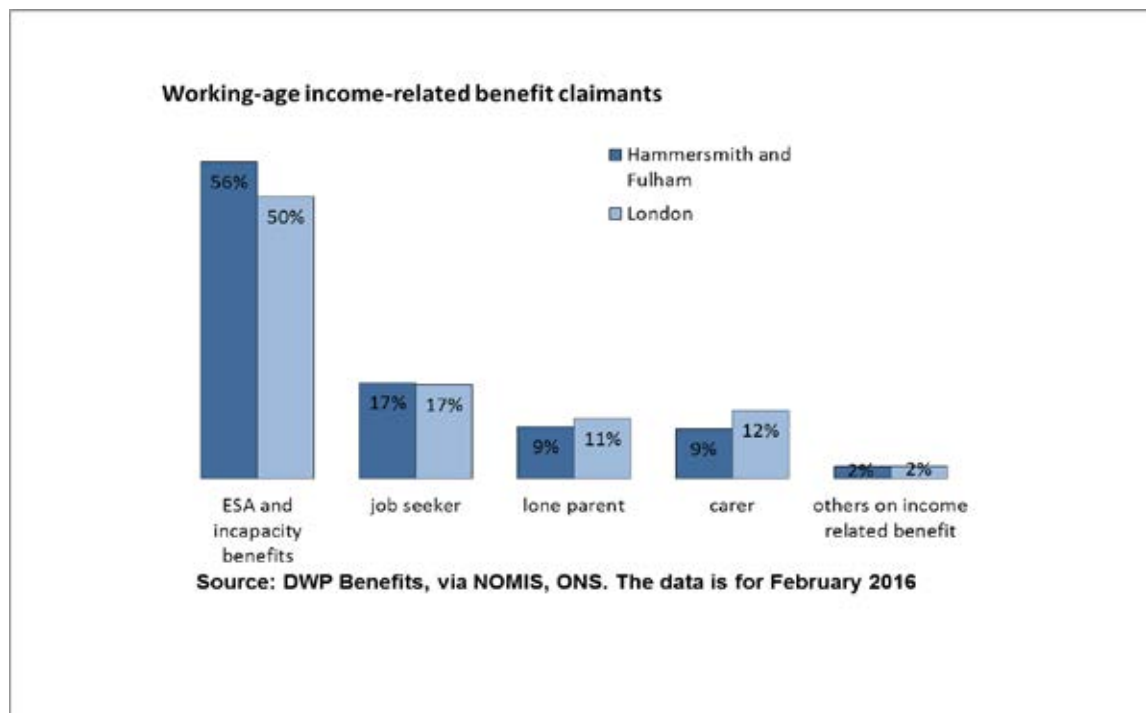


Figure 1.4 explores one of these dimensions by looking at housing benefit claimants by tenure and employment status. 57% of working-age housing benefit claimants in H&F are not working and live in the social rented sector, substantially higher than the London average of 43%. H&F has much higher share of claimants in the social rented sector overall at 81% compared to 65% in London.

35% of housing benefit claimants in H&F are working, compared to 47% of those in London overall. These taken together suggest that while London overall now has majorities of people in poverty in the private rented sector and in-work, this is not case for H&F. In other words, compared to the London average, poverty in Hammersmith and Fulham is much more concentrated among workless social renters in a way that characterised London at the start of the 2000s.

Figure 1.5. Types of benefit claimant



Another way of looking at this is by the types of benefit claimant in H&F compared to the London average. These statistics cover the main income-related benefits but not those such as tax credits. 56% of those claiming income-related benefits in H&F are claiming sickness benefits such as Employment and Support Allowance (ESA). There is also a longer duration of claim for these benefits in H&F compared to the London average: 48% of those have been claiming for over five years, compared to 43% in London overall. This suggests that those on low incomes are more likely to be “longer-term” claimants, linked to a higher incidence of illness or disability.

## Geography of poverty in H&F

Figure 1.6 shows the picture of benefit receipt by ward across H&F. The highest concentration of out-of-work benefit claims tends to be in the north and west of the borough, around Shepherd’s Bush and White City. This also tends to be the case with both social and private renters. Social rented housing benefit claimants are more evenly dispersed across H&F than private renters: for example, there are relatively few private renters around the southern boundary with the Thames in contrast to social rent.

## Implications for a H&F poverty strategy

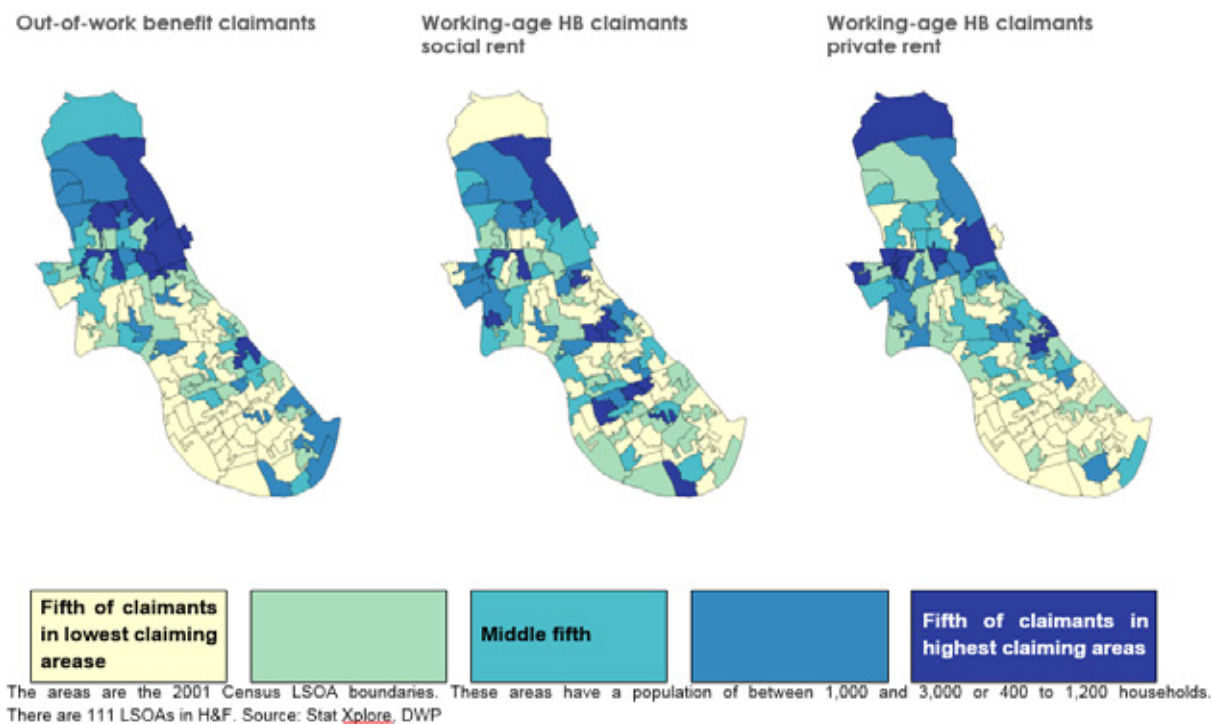
The poverty profile of H&F tends to be older, more likely to be in social rent, and less likely to be in work. This has a range of implications for any strategy to tackle poverty.

The first is that this offers some upside. Housing costs are lower in the social rented sector, so any prospective income gains are more likely to be realised by tenants. Housing conditions also tend to be better, reducing the prospects of fuel poverty and poor health resulting from poor accommodation. The duration of tenancies also tends to be longer than those in the private rented sector, meaning it should be easier to identify families in need and connect them with, for example, advice services.

A larger share of poverty in H&F is related to illness and disability. This means that attempts to get people into employment need to take this into account as a potential barrier. The longer duration of benefit claims in H&F compared to London also suggests that work may not be appropriate for many claimants, and that many will have been away from the labour market for many years. This requires realistic expectations. This higher proportion of sick or disabled people in poverty means that they need to be at the forefront of service design for localised benefits such as local welfare assistance.

Finally, the fact that H&F does not fully reflect the changing nature of London poverty in terms of work status and tenure does not mean that in-work poverty and poverty in the private rented sector do not exist in H&F. These types of poverty raise challenges in terms of the higher transience, lower quality and higher cost of the private rental market; and challenges of reducing barriers to progression in-work.

Figure 1.6. Benefit claimants by tenure





## 1b. Economic data analysis

H&F is a borough of contrasts and contradictions. On one hand we have some of the most affluent areas in the country, and on the other we have an increasing number of areas considered to be the most deprived. We have one of the highest business and job densities in the country yet also have a population prone to long-term unemployment. H&F has one of the most competitive economies in the country, but has a concern around long-term business survival rates.

While self-employment levels are very high, levels of part-time work are very low. While long-term unemployment remains high, we 'import' people to work in low paid and part time occupations (and hence have a high level of commuting). At the time of the 2011 Census, the education level of the resident population was high, but not as high as those who work here, suggesting a large degree of underemployment.

We have high levels of employment in H&F, but at the same time some sections of the resident population have significantly lower rates – for example those with disabilities; and there are also wide geographical variations across H&F with the north of the borough often having an unemployment rate almost three times higher than that of the south.

Research also shows that house prices correlate with economic effectiveness and strength, but at the same time are now so high, that most people will now find home ownership in H&F extremely difficult to achieve.

### Background

H&F is situated in the centre-west of London on the transport routes between the City and Heathrow airport. It borders the boroughs of Brent to the north, Kensington & Chelsea to the east, Wandsworth and Richmond-upon-Thames to the south, and Ealing and Hounslow to the west. The borough has three thriving town centres – Hammersmith, Fulham and Shepherd's Bush.

It is the fifth smallest local authority in the country, covering 1,640 hectares (Census 2011). H&F is made up of 16 electoral wards from College Park & Old Oak in the north to Sands End in the south.

### Diversity

H&F is a diverse inner-London borough with people from many different social and economic backgrounds, ethnicities and faiths.

The H&F population is of very mixed origins. Almost 12% are of Black origin, 9% of Asian ethnic origin, 6% of mixed origin and 4% are of Irish origin. H&F's school children speak over 100 languages.

H&F has great cultural diversity, with people from many countries coming to live and work in the area; the Irish community since the 19th Century, a significant Polish community since the Second World War and the Caribbean community since the 1950s and 1960s.

Wormholt & White City and College Park & Old Oak wards have the highest ethnic minority populations in H&F, at above 50%.

Foreign-born residents made up 43% of H&F's population in 2011 (London 37% and England & Wales 13%). H&F ranked the highest in England & Wales in terms of the proportion of population born in Australasia (Australia, New Zealand and Oceania) as a percentage of the total population (4%), the second highest in proportion of population born in France (3%).

15% of households in H&F have no people that speak English as a main language; this is the thirteenth highest proportion in England & Wales.

The most common foreign languages spoken in H&F are French, Arabic, Spanish, Polish, Italian, Somali, Portuguese, Farsi/Persian, Tagalog/Filipino and German, in that order.

## **Households and Tenure**

H&F is the sixth most densely populated area in London, this also makes it the sixth most densely populated area in the country. H&F has a density of 111.2 people per hectare. This is double both the West London and Greater London densities.

According to the 2011 Census, there were an estimated 84,214 household spaces in H&F. 80,590 consisted of at least one usual resident (95.7%); this is the same level as in England as a whole but lower than the London average of 96.4%. The number of household spaces occupied by usual residents in H&F had increased by 5,152; from 75,438 households in 2001 (6.8% increase).

The average household size in H&F in 2011 was 2.26 persons, a slight increase on 2001 figures (2.19 persons). This is the 6<sup>th</sup> lowest average size of any local authority in London.

23,090 (28.7%) of H&F households consist of a single person under pensionable age (the 6<sup>th</sup> highest among local authorities in England); that was a 1.3 percentage point increase on the 2001 Census figure.

22.9% (18,465) of H&F households contain dependent children (30.9% in London and 29.1% in England); that is the 6<sup>th</sup> lowest level in London and 15<sup>th</sup> lowest in England with only a slight increase (1.4 percentage points) on the 2001 figure.

The proportion of lone parents also increased, by 1.2 percentage points, from 9.9% (7,491) in 2001 to 11.1% (8,981) in 2011. H&F ranks the 21<sup>st</sup> highest in London and 94<sup>th</sup> highest in England on the proportion of lone parents to the overall population.

## **Tenure**

31.2% of households who live in H&F live in social housing (either Council or other landlord). This is the 9<sup>th</sup> highest of all London boroughs and is ranked 314<sup>th</sup> out of 326 local authorities. 35.6% of properties are owner occupied (including shared ownership) and 33.3% are private rented (including those living rent free).

In terms of the tenure mix within H&F, the North sub sector has the highest proportion of social rented properties (44%), and the lowest proportion of owner occupied properties (29%). The South sub sector has 42% owner-occupiers and 25% social rented.

At ward level, the percentage of households that are social rented ranges from almost 56% in College Park and Old Oak, down to just over 14% in Palace Riverside. The private rented sector ranges from 41.4% in Avonmore and Brook Green down to 18% in College Park and Old Oak. The owner occupied sector ranges from 20% in College Park and Old Oak up to almost 57% in Palace Riverside.

## Mobility

At the time of the 2011 Census almost 22% of the population of H&F were living at a different address a year ago. This illustrates a high degree of population movement into the borough, reflecting a very mobile population.

H&F has the second highest rate of “inflow” of all London boroughs, with only Westminster having a higher proportion of their population at different address a year ago. Nationally our position is also very high – the 4<sup>th</sup> highest, behind Westminster, Oxford and Cambridge.

## Part One – Business and Enterprise

There is very little data which assesses the overall strength of an economy at a local authority level. The data that does exist, for example from the 2016 Huggins Competitiveness Index, shows H&F to be one of the strongest local economies in the country, ranked 5<sup>th</sup> out of all authorities.

In terms of the value of the local economy, the estimated Gross Value Added for H&F is in the region of £9bn per annum.

Like most of the London authorities, the local economy is predominantly service-led with very little manufacturing left within H&F. The borough also has a relatively large proportion of employees who work in the public sector – not too surprising given the presence of two major hospitals in H&F.

The borough has one of the highest business densities of all local authorities in England and Wales, at 68 businesses per thousand residents (ranked 13<sup>th</sup> out of all local authorities). There are approximately 12,500 VAT / PAYE registered enterprises in H&F, with an estimated further 7,000 businesses that do not reach the relevant thresholds.

Between 2014 and 2015 there was an 8.6% increase in the number of VAT / PAYE registered enterprises in H&F. Whilst higher than the growth rate for England, this was low when compared to the growth for London (at almost 11%). The number of businesses in 2015 has increased by almost 25% since 2011.

Based on employment numbers, there are a number of strong industrial sectors in H&F. These include the Information and Communication sector, Professional and Technical services and increasingly wholesale and retail. H&F also has a strong presence in emerging sectors and clusters such as knowledge based industries, creative and digital services and life sciences. Other strong sectors include the arts, entertainment, and recreation services and the accommodation and food services.

Weaker sectors include education, construction, and finance and insurance.

Businesses in H&F tend to be small, with 89% of all enterprises being micro business (that is with fewer than 10 employees); and only 0.5% of enterprises have more than 250 employees. This is very similar to the make-up of businesses in London as a whole.

1.9% of enterprises in H&F have a turnover of £1m pa or higher. This is low compared to Inner London (which is not too surprising given the presence of City of London and Westminster in that region), but higher than Outer London, London and England as a whole. Conversely, almost 40% of businesses have a turnover of less than £100k pa, higher than Inner London and London, but lower than England and Outer London.

Enterprises also appear to be relatively young in H&F, with 24% being less than 2 years old compared to 23% for London and 17% for England. 32% of enterprises in H&F are 10 years old or older, compared to 34% for London and 43% for England.<sup>28</sup>

The fact that the number of business births is greater than the number of deaths is significant and drives the increase in the overall number of enterprises in H&F. It also indicates a fair degree of business churn. In isolation, business churn with low vacancy rates might indicate a healthy economy, but it poses a risk in terms of stable employment, especially given that our population is so susceptible to long-term unemployment.

In 2014, there were 13,465 VAT / PAYE registered enterprises that were active at any point. Of those, 1,535 'died' in that year, accounting for 11.4% of total active enterprises. This is the highest level since 2010, and slightly higher than the London and Inner London levels (10.6%) and 9.7% for England.

Of the total number of active enterprises, 2,380 were 'born' in that year. This equates to 17.7% of active enterprises. This is at the same level as London, but slightly lower than the level for Inner London. The level for England is 14%.

For every business death in 2014, there were 1.55 business 'births', lower than the 1.72 for Inner London as a whole and 1.67 for Greater London.

As suggested above by the deaths data, business survival in H&F is a major concern. Why this is so remains a major intelligence gap. Of those businesses that were born in 2009, only 36.5% have gone on to survive 5 years or more. This is low compared to levels for Inner London (37.8%), London (38.6%) and 41.8% for England as a whole. This is the 7<sup>th</sup> lowest long-term survival rate out of all of the London boroughs.

Shorter term survival rates are improving though. For those businesses born in 2013, 93.2% survived at least one year, just lower than the England level, but higher than the level for London and Inner London. This is the best survival rate for some time in H&F.

Self-employment in H&F is relatively high – with almost 18% of the working age population running their own business. This compares to 17% for London and 14% for England as a whole. Whilst the self-employment rates for men are similar to London and England, the rates for women are significantly higher in H&F than they are nationally or regionally.

Self-employment rates are highest in the south and central parts of H&F, and significantly lower in the northern wards.

## **Job density**

Given the high business density, it is not too surprising that H&F contains a lot of jobs, in fact more jobs than there are people of working age.

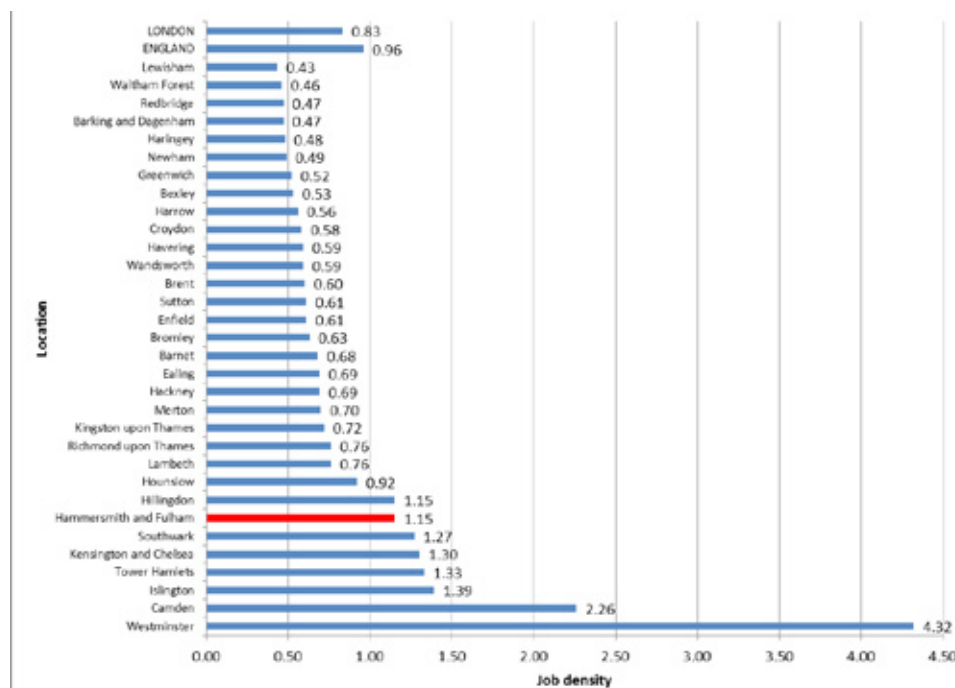
Job density is defined as the number of jobs in an area divided by the resident population aged 16-64 in that area. For example, a job density of 1.0 would mean that there is one job for every resident aged 16-64.

The total number of jobs is a workplace-based measure and comprises employee jobs, self-employed, government-supported trainees and Her Majesty's Forces.

H&F has the 7<sup>th</sup> highest job density in London at 1.15 – effectively meaning there are more

jobs in the borough than there are working age residents. In other words, for every resident of working age there are 1.15 jobs. It is also the 16<sup>th</sup> highest nationally.

Figure 1.7. Job density by London Borough



Source: Nomis 2014 Job Density statistics

Since 2002, job density in H&F has continued to increase at a higher rate than Greater London's and England's as a whole for the majority of years. The job density figures only decreased from around 2008-09 and 2012-13 with the first drop possibly related to the financial crisis.

## Deprivation levels

Despite the economic strength of the borough and high business and job density, H&F remains a relatively deprived part of the country, with a deepening level of polarisation with more areas now considered as being among the least deprived in the country, and more areas considered as being in the most deprived 10%.

According to updated Index of Multiple Deprivation (IMD) published in 2015 by DCLG, H&F is the 76<sup>th</sup> most deprived local authority in England (out of 326) and the 16<sup>th</sup> most deprived in London.

There are six measures of deprivation at local authority level and the ranks for H&F are as follows:

- Average score – 92<sup>nd</sup> most deprived.
- Average rank – 76<sup>th</sup> most deprived.
- Extent – 99<sup>th</sup> most deprived.
- Concentration – 129<sup>th</sup> most deprived.
- Income scale – 87<sup>th</sup> most deprived.
- Employment scale – 90<sup>th</sup> most deprived.

In 2015 17 LSOAs in H&F fell within the 10%-20% of most deprived, compared to 25 in 2010.

These areas are mostly in the north of the borough but also in parts of Hammersmith and north Fulham.

Figure 1.8. Percentage of LSOAs in H&F by 10% national bands (IMD2015)

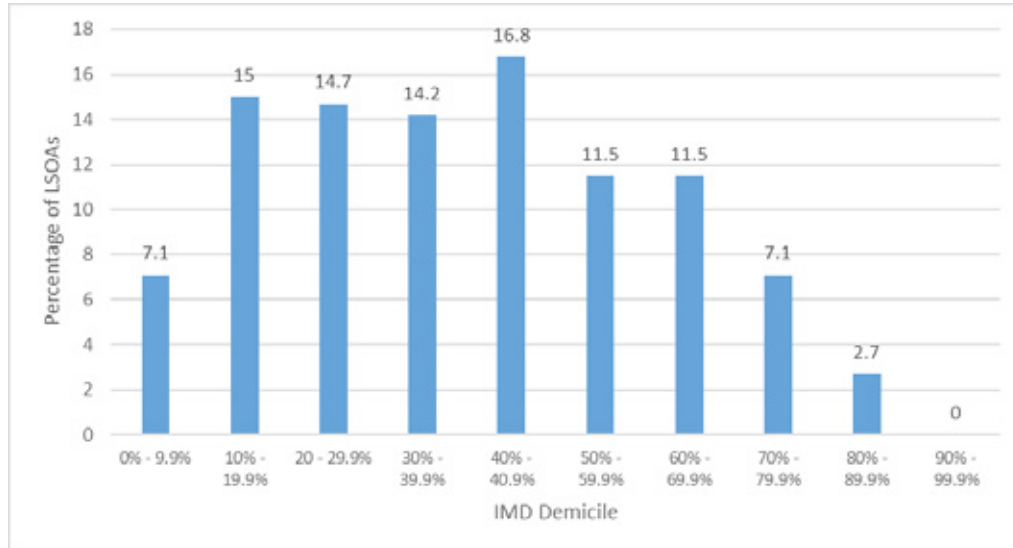


Figure 1.8 shows the distribution of LSOAs within the national categorisation of the rankings on the overall IMD. H&F has a greater number of LSOAs on the left-hand side (most deprived) of the graph, showing that its deprivation is more spatially concentrated than the country as a whole.

7% (12,538) of H&F's population live in the most deprived decile of neighbourhoods and further 15% (26,424) in the second most deprived decile. 24% (24,012) of the population are income deprived (in the 20% most deprived) while 15% (19,380) of the working-age adults are in the most deprived 20% in the employment domain.

The population that is in the most deprived decile in the overall IMD score is 13,191, an increase from 6,699 in the 2010 IMD. Since 2010 the total number of H&F children aged 0-18 living in the most deprived areas overall nationally has increased by 107% from 1,529 to 3,167 in 2015.

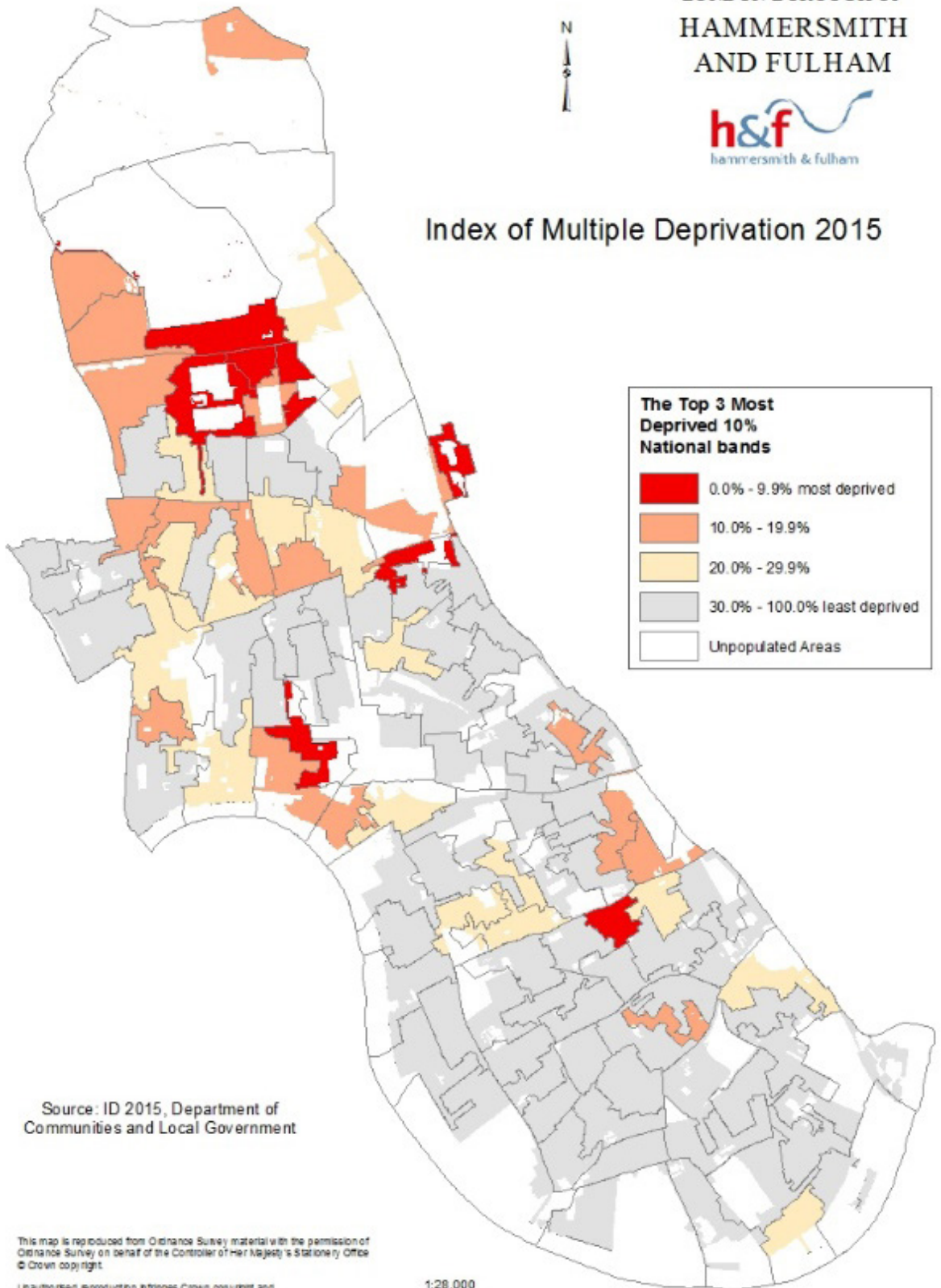
However, at the same time, the number of local areas that are included in the least deprived 30% in the country has increased from 1 to 11. In summary, H&F has more deprived areas than ever before, as well having more areas that are considered the least deprived in the country.



LONDON BOROUGH OF  
HAMMERSMITH  
AND FULHAM

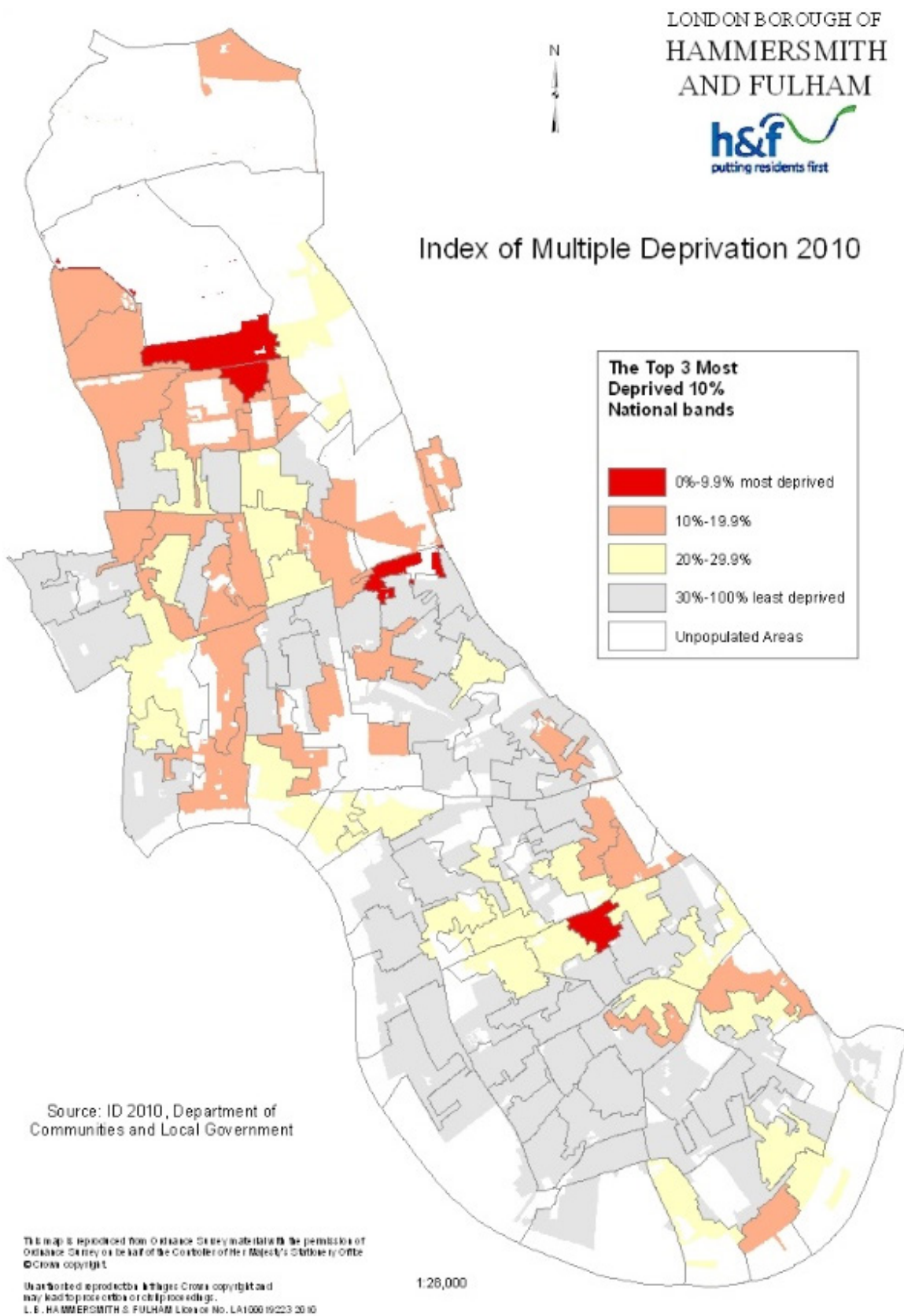


Index of Multiple Deprivation 2015



Map 1.1 IMD 2010 at a local level in H&F  
Source: DCLG IMD 2010





Map 1.2 IMD 2015 at a local level in H&F

Source: DCLG IMD 2015

## Qualifications (Census 2011)

The working age resident population is highly educated. Almost 53% of the population is educated to level 4 or higher (i.e. degree-level or higher), with 9 percent having no qualifications at all. In terms of degree level education, this is the 7<sup>th</sup> highest out of all local authorities in the country.

By way of comparison, almost 57% of people who work in H&F are educated to degree level of higher, with almost 5% not having any qualifications.

Given that the proportion of residents who work in H&F is so low, this data does suggest that there are some highly educated people who work in the borough but in relatively elementary or entry level occupations (“under employment”).

## Part Two – Jobs and Employment

### Economic Activity

The characteristics of the local population are closely correlated to the overall effectiveness and competitiveness of an economy. H&F has a very young population profile which means that it has a very large, *potential* pool that a workforce can be drawn from.

At the time of the 2011 Census, 74% of the population aged 16 to 74 were economically active (working or looking for work and some full-time students) and 26% were economically inactive (not in employment e.g. retired, looking after home/family, long-term sick or disabled and some full-time or part-time students).

The economic activity figure is comparatively high when compared to all local authorities, with H&F ranked 50<sup>th</sup> out of 326 areas. Compared to London authorities H&F is ranked 7<sup>th</sup> out of 33. This effectively means that the *actual* ‘pool’ of working age population that local businesses can actually draw upon is relatively high compared to most other English local authorities, and a number of other London Boroughs.

The latest (March 2016) Annual Population Survey shows that over 76% of H&F’s working age population (16-64) is economically active.

The economic activity rate in H&F has increased by 5 percentage points from 2001 to a current level of 107,754 economically active people. The economic activity rate for males is 78.2% (the 10<sup>th</sup> highest in London) and for females is 70.1% (the 4<sup>th</sup> highest in London).

The northern wards of Wormholt & White City and College Park & Old Oak have much lower levels of economically active residents in H&F (67.2% and 67.5% respectively). Town and Addison have significantly higher levels of economically active residents (78.9% and 78.4% respectively).

Out of 37,798 economically inactive residents in H&F, 31.5% are students, 24% retired, 17.6% are looking after family/home and 15% are long-term sick or disabled.

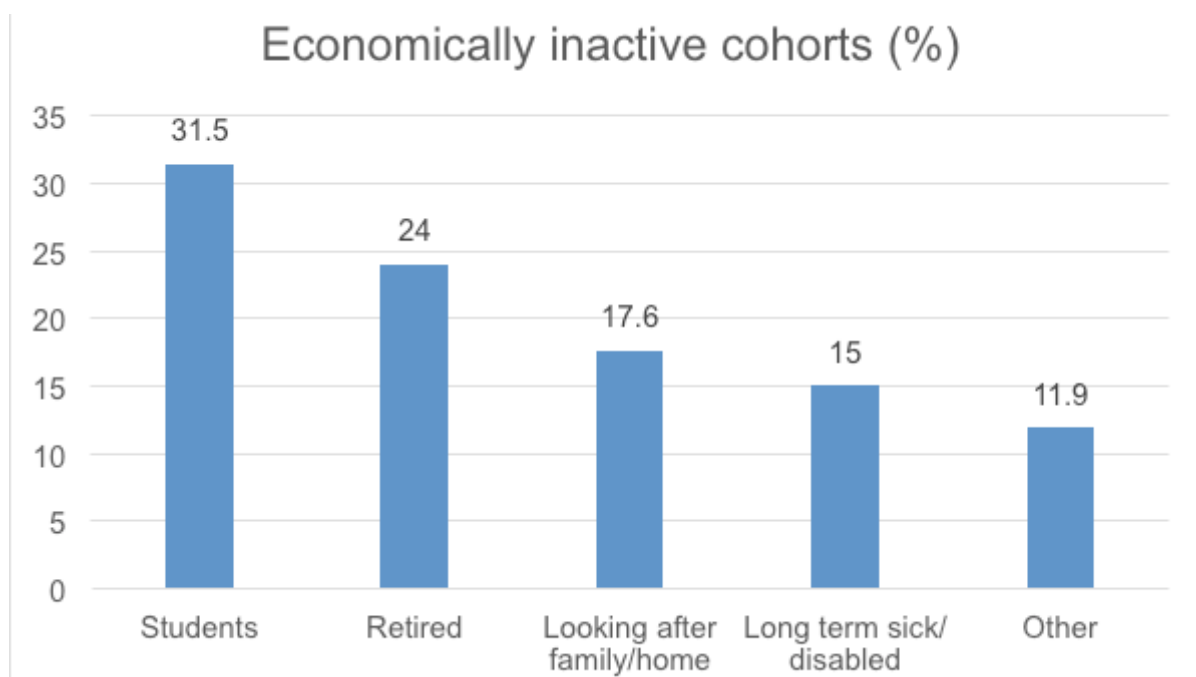


Figure 1.9 Economically inactive cohorts

## Employment rates

Employment rates in H&F are high. 77% of the working age population is in employment, either as an employee or self-employed.

H&F is currently ranked 139<sup>th</sup> out of 352 areas in England. Within London, this is the 6<sup>th</sup> highest employment rate, which has seen a significant improvement since June 2013 (69.9%).

It is clear though that some sections of our population are not necessarily benefitting from, or contributing to, the overall economic strength of the local economy, with wide variations in employment rates.

There are marked differences though in the employment rates by gender. 80.9% of males aged between 16 and 64 are in employment – ranked 173<sup>rd</sup> out of the 351 areas with data. Whilst this is reasonably high given the overall employment rate, the employment rate for women aged between 16 and 64 in H&F is 74.2%, and ranked the 106<sup>th</sup> highest out of 324 in the country.<sup>29</sup>

Employment rates vary within H&F by ethnic group. 81.3% of the working age population from White ethnic backgrounds are in employment, compared to 66.5% for those from Black and minority backgrounds and 51.1% for those from mixed ethnic backgrounds.

85.9% of males of working age from White backgrounds are employed compared to 67% for males of the same age from minority backgrounds. 76.1% of females of working age from White backgrounds are in employment compared to 70.7% of females from minority groups.

Those people from Asian backgrounds tend to have higher employment rates than people from other minority groups. When broken down by gender, males from an Indian background have a higher employment rate than other groups and for females, those from a Black / Black British background had higher rates.

<sup>29</sup> Annual Population Survey 2015, based on all local authorities with available data

Employment rates for people of working age living with specific health problems are significantly lower than the rate for the general population. The employment rate for those people with a health condition lasting 12 months or more is 57.9%, which is lower than the London average of 63.5%. This is a reduction from 64.7% in 2014.

48.7% of those in H&F with problems or disabilities connected with arms, legs, hands, feet, back or neck are in employment, which is lower than the London average of 55.3%. This is a reduction from 54.1% in 2014.

H&F has a lower employment rate for people with seeing or hearing difficulties, and a lower rate for people living with blood or circulatory problems, stomach, liver, kidney or digestive problems or diabetes in employment than London as a whole.

It is those people with depression, learning disabilities, mental problems and nervous disorders that have significantly lower employment rates than most other groups of people. Only 20.4% in H&F are in employment compared to 33.8% in 2014 and compared to 36.4% in London as a whole.

Employment rates for carers are also low when compared to the general population, especially among those carers who provide the most intensive levels of care.

## **Workplace compared to resident occupations**

There are large differences between the workplace (i.e. those that work in H&F regardless of where they live) and resident-based occupations (i.e. those who live in the borough regardless of where they work).

Those who reside in H&F tend to work as corporate managers and directors or are business, media and public service professionals (or associate professionals). These three groups make up around 40% of all occupations of residents.

For those who work in H&F, the occupational structure is less focused on specific groups. Professionals and associate professionals appear again, but this time with those who work in elementary occupations, sales professions and administrative professions.

This difference shows that H&F effectively 'imports' people to work in specific occupations. These tend to be those at the lower end of the pay spectrum including construction, caring and personal service occupations, sales and administration.

It is therefore not too surprising that the mean income of those who work full time and reside in H&F is significantly higher than those that work full time in the borough – almost 24% higher. This is the sixth highest variance between resident and workplace based incomes out of all the London boroughs.

## **Commuting**

The daytime population of the borough increases rapidly. 90,331 people commute into H&F from other local authorities in the UK. 65,241 people commute out of H&F to other local authorities in the UK or abroad. Overall, commuting results in a daytime population increase of 25,090 people in H&F.

In 2011, 20% of H&F residents worked in the borough. This is the 8<sup>th</sup> lowest rate in London. Westminster (including City of London) has the highest rate with 54% and Lambeth has the lowest with 15.2%.

In 2011, 15.2% of those who work in H&F also lived in the borough. This is the 6<sup>th</sup> lowest rate in London. Croydon has the highest rate with 54.8%. Including the City of London, Westminster has the lowest rate with 5.4%.

## **Working Patterns**

The proportion of residents who work between 10 and 34 hours per week has steadily declined since 2004, to a current position of 18.2%. Similarly the proportion of residents that work 35-44 hours has remained fairly consistent and is currently at 41%.

Out of all English local authorities, H&F has the 3<sup>rd</sup> lowest proportion of residents who work less than 35 hours per week, with just over 21% of the population working less than 35 hours per week compared to 27% for London and over 31% for England as a whole.

There are significant variations locally and nationally between genders, with the proportion of female residents working part time being over double that of males (11.3% for males, 24.2% for females in H&F). The level of males working part time is low (149<sup>th</sup> lowest out of 329) and the rate of females working part time stands out as particularly low (ranked the third lowest out of 329 local authorities).

For some reason employers in the borough struggle to fill local part time vacancies with local people and this warrants further investigation as the supply of part time jobs in H&F is comparatively high. Almost 18% of H&F residents work part time, but this is low when compared to over 22% for the workplace-based population.

## **JSA Claimants**

Jobseeker's Allowance is the main benefit for unemployed people. To qualify for JSA applicants must normally be capable of, and actively seeking work. Usually claimants have to be 18 or over, but it is possible to claim if 16 or over if 'severe hardship can be proven if not in receipt of JSA'. Claimants must be under pension age.

1.7% of the H&F population aged 16-64 in 2016 received JSA, compared to 2.1% in 2015. The rate is on par with London (1.6%) and the UK (1.5%) as a whole.

In real terms, H&F has seen a 20% decrease between the two years. London has seen a 19% decrease and the UK has seen a 22% decrease over the same period.

As of April 2016, the southern wards of Palace Riverside, Munster, Parsons Green and Munster have the three lowest claimant rates in H&F (at 0.6%, 0.8% and 0.9% respectively).

The central and northern wards of Wormholt and White City, Shepherd's Bush Green and Askew have the four highest JSA claimant rates in H&F (at 3.4%, 2.7%, and 2.5% respectively).

At a sub-borough level the north of the borough has the highest rate of JSA claimants at 1.4% of the population aged 16-64, compared to 2.1% in the central area, and 1.5% for the south.

Comparing April 2015 and April 2016, all three sub-areas of the borough have seen decreases in the numbers of JSA claimants. The south has seen a 23% reduction, the north a 20% reduction and the central sub-area 17%.



Data from April 2016 suggests that a large proportion of those claiming JSA in H&F are aged 25-49 years old (60%), which falls in line with London (58%) and England (58%).

In H&F, 16-24 year olds make up 8% of those claiming JSA, compared to 13% in London and 15% in the UK. In relation to those aged 50-64 years old, the borough has a higher percentage than London or the UK, with 32% of those claiming JSA falling into this age group compared to 29% in London and 27% in England. 70% of JSA claimants in H&F are aged 35 years and over compared to 63% for London and 59% for England.

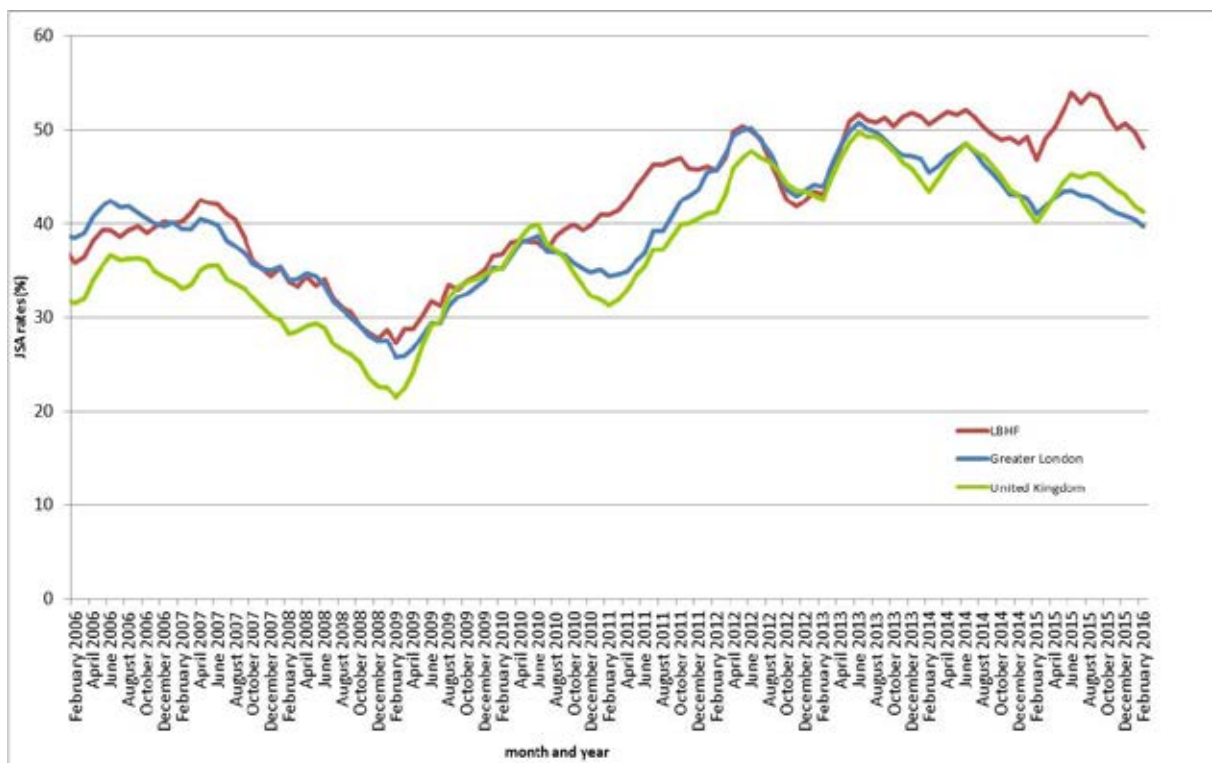
Long-term unemployment is defined as claiming JSA for six months or more. Since entering recession, the general trend for H&F, London and the UK has been upwards, and overall there was a significant rise in claimants between April 2010 and April 2013. The number of claimants on long-term JSA peaked in April 2014 but has started to decline again.

However, H&F's population remains susceptible to long-term, entrenched unemployment.

In February 2016, 1,090 (48.2%) of all JSA claimants in H&F are in long-term unemployment (39.7% in London and 41.2% in the UK); this is the 3<sup>rd</sup> highest level in London and 47<sup>th</sup> highest in the UK.<sup>30</sup>

Figure 1.10 shows the 10-year trend in long-term JSA claimants. Since entering recession, the general trend for H&F, London and the UK has been upwards, with both London and the UK seeing a decrease since Spring 2013. However, H&F remains significantly higher than the UK and Greater London.

Figure 1.10. Long-term (6+ months) claimants as % of all claimants



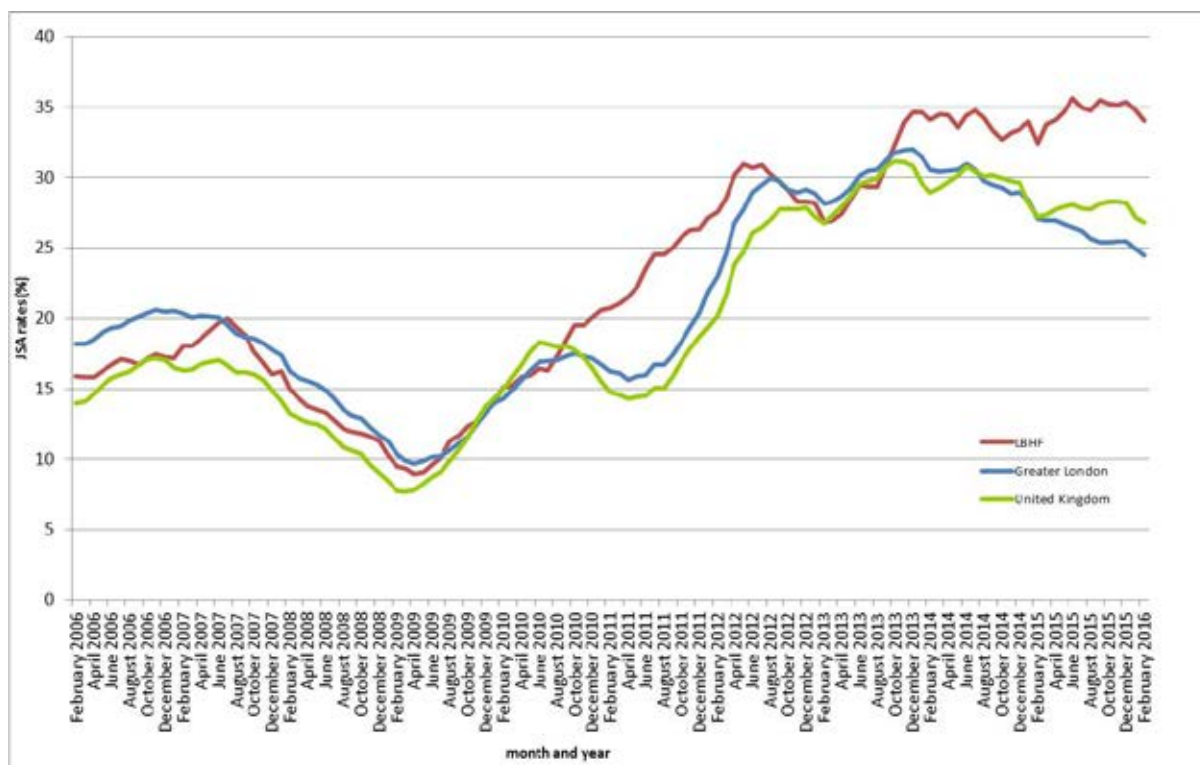
30 Source: DWP, Feb 2016

## Number of JSA claimants (duration 12+ months)

In February 2016, 770 (34%) of all JSA claimants in H&F have been claiming for 12 months or more (24.5% in London and 26.8% in the UK); this is the 2<sup>nd</sup> highest level in London and 35<sup>th</sup> highest in the UK.

Figure 1.11 shows the 10-year trend in long-term JSA claimants. Since entering recession, the general trend for H&F, London and the UK has been upwards, with both London and the UK seeing a decrease since Spring 2013.

Figure 1.11. Long-term (12+ months) claimants as % of all claimants



As before there are wide variations, with the long-term claimant rate in the north of the borough being almost three times that of the south, and twice as high as the central sub-area. The Wormholt and White City and Shepherd's Bush Green wards have the highest long-term unemployment rates.

## Housing and affordability

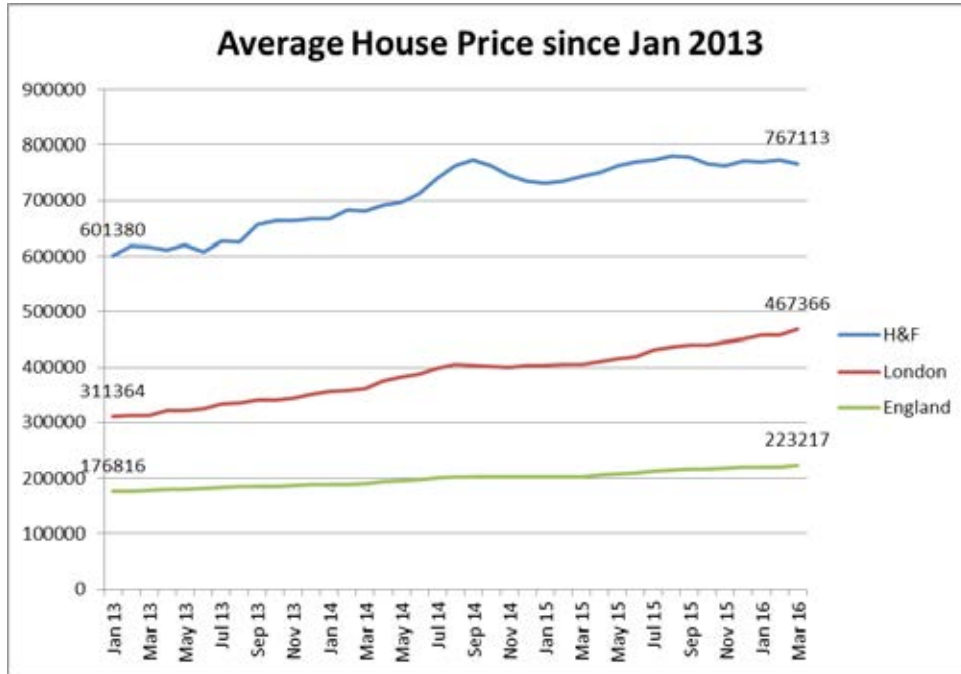
Previous research such as Experian Resilience and the Huggins Competitiveness Index point to house prices being a good indicator of economic strength and resilience.

Historically H&F has a very high average house price when compared to other parts of the country and most other London boroughs. H&F remains a very attractive place to live.

At March 2016, the average price for a property sold was almost £767k, compared to £467k for London. Since January 2013, Figure 1.12 shows a relatively steady increase in house prices, but from September H&F has seen a changeable market compared to London and England, which have both remained on the increase.



Figure 1.12. Long-term trend in average house prices for H&F and London

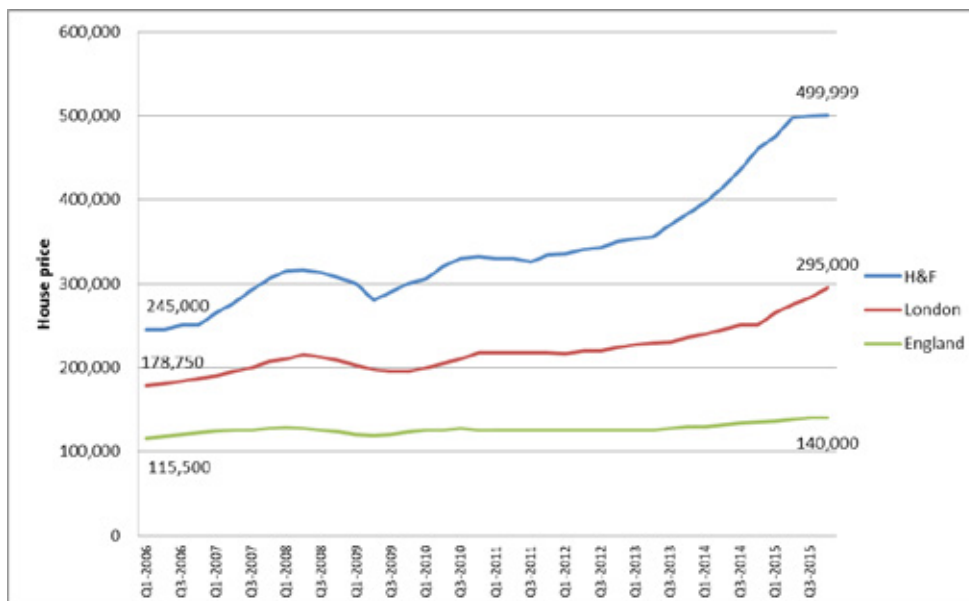


Source: UKHPI June 2016

### Affordability of Entry Level Housing

Figure 1.13 below shows a trend in lower quartile house prices for H&F compared to London and for the last ten years. Lower quartile house prices are often used as proxies for entry level housing. The entry level house price in H&F is now £500k, compared to £295K for London and £140k for England as a whole.

Figure 1.13. Trend in lower quartile prices



Source: HPSSA Dataset 15. Lower quartile house price for national and subnational geographies, quarterly rolling year, published June 2016

Table 1.1 below shows the trend in the ratio between lower quartile house prices and the lower quartile earnings for each of the London boroughs. The affordability ratios are calculated using ONS House Prices Statistics (based on Land Registry data) and earnings from the Annual Survey of Hours and Earnings. The earnings relate to the respondents' place of work rather than place of residence. This means that affordability in commuter areas reflects the earning power of commuters.

In 2015, lower quartile house prices were 19 times higher than the lower quartile earnings. This is the 3<sup>rd</sup> highest of all the London boroughs and 3<sup>rd</sup> highest nationally (out of 326 local authorities). This ratio of 19 is the highest in H&F since records began and highlights the continuing difficulty in purchasing properties in the borough, especially for low or middle income families and those in key worker professions.

Table 1.1 – trend in the lower quartile house price / lower quartile earnings ratio

Local authority	2013	2014	2015
Camden	15.34	17.37	18.12
City of London	14.95	17.60	18.80
Hackney	12.26	13.75	15.95
Hammersmith and Fulham	15.86	18.36	19.40
Harinsey	11.53	14.47	14.12
Islington	12.76	15.05	15.83
Kensington and Chelsea	27.81	34.06	31.20
Lambeth	10.56	12.50	13.78
Lewisham	8.87	10.59	11.78
Newham	9.27	10.29	11.37
Southwark	9.70	11.65	12.70
Hamlets	8.05	9.41	10.73
Wandsworth	15.30	17.97	17.97
Westminster	18.65	21.68	22.66
Barking and Dagenham	6.73	8.29	8.56
Barnet	11.68	13.36	14.81
Bexley	9.07	9.36	10.10
Brent	12.09	12.82	14.68
Bromley	10.73	12.40	12.52
Croydon	8.50	9.70	10.59
Ealing	11.75	13.72	14.46
Enfield	10.52	12.24	12.32
Greenwich	9.07	10.71	11.06
Harrow	13.40	14.57	15.04
Havering	8.38	9.63	10.95
Hillingdon	8.89	10.18	10.84
Hounslow	9.93	10.31	11.04
Kingston upon Thames	12.71	14.09	14.90
Merton	12.24	13.73	15.29
Redbridge	11.15	10.47	11.95
Richmond upon Thames	15.94	17.46	16.90
Sutton	8.69	11.48	11.74
Waltham Forest	11.49	14.00	15.02
England	6.66	6.95	7.02
London	11.55	13.28	13.91
Outer London	10.76	12.10	12.79
Inner London	10.91	12.17	12.88

Source: DCLG live tables, Table 576 Ratio of lower quartile house price to lower quartile earnings by district, from 2015.  
Please note: London, Outer-London and Inner London ratios are all average of the 33 local authorities in London.

## 2. How residents are affected by poverty and worklessness

Focus groups were carried out with 18 H&F-based voluntary and community sector organisations and a total of 104 individual interviews with H&F residents affected by poverty and worklessness were conducted by an independent research company.

### 2a. Focus group views and insights

#### Methodology

The Commission's data analysis identified the priority groups most affected by poverty and worklessness in H&F. Organisations supporting and working with these priority groups were each invited to nominate representatives to attend one of a series of focus groups in order to share their experiences of and insights from working with people in poverty and/or worklessness. Eighteen focus groups were conducted with voluntary and community sector organisations operating in H&F, facilitated by Commissioners and Council officials. A full list of organisations is included in Appendix A of the report.

The research complies with the Ethical Framework developed for the Commission (see Appendix D) and adheres to data protection requirements. The Youth Council also fed in their priorities to help shape the questions asked of participants.

The focus group meetings took place from 7 July to 17 August 2016.

#### Findings

##### Young People

Young people are not taught the life skills necessary to gain employment and manage money, and there is not enough support for those who are not academically-minded. This stigma is felt by young people, particularly surrounding apprenticeships and BTEC qualifications.

##### Older People

Isolation was identified as a common problem for older people, not just those in poverty. Moving out of a family home and into unfamiliar areas can lead to a spiral of isolation, withdrawal and loneliness.

Many are living in homes unfit for people with limited mobility, particularly in the private rented sector. One group commented that even three steps in front of a house can cause isolation. Older people who want to keep their privately-owned homes are unaware of potential benefits or services for which they might be eligible. They are targeted by, and in some cases turning to, "equity release" companies aiming to convince them to liquidate their assets. Older people often distrust social services, who they feel pressure them into moving.

Hospital discharge is particularly challenging. The strain on statutory services and social workers means that third sector organisations are becoming integral to providing care. Instances of hoarding and older people falling victim to doorstep conmen are common problems.

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**CASE STUDY:** An eighty-year-old client lived in a house worth over one million pounds, but was still in work due to accruing debts. The client refused to tell her children about the situation due to embarrassment and pride, and they continued to borrow money from their mother because they assumed she could afford it. As a result, she continued to borrow against the property, meaning the house will eventually be in the hands of the asset liquidation company.

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## **Carers**

Carers experience high levels of poverty, often feeling undervalued and pressurised to get 'proper' jobs. Carers find it very difficult to maintain careers alongside their caring responsibilities due to the unpredictable hours involved, and struggle to return to employment after long periods away from the labour market.

## **Ex-offenders**

Ex-offenders particularly struggle with mental health issues and a lack of skills necessary to gain employment. They lack confidence to go out and get work because of the stigma of their situation and the difficulties of being continually rejected for positions because of their past.

## **BAME communities**

BAME-specific priorities include insufficient accommodation for large families, a perception that BAME communities do not get access to reputable schools across the borough, and inadequate language and literacy skills provision.

Existing language classes were not available across many parts of the borough, did not cover a curriculum BAME communities could identify with, and did not address cultural and bureaucratic differences around how services are accessed in the UK. Language is a barrier for people accessing welfare, exacerbated by feelings of being overwhelmed by bureaucracy and a lack of knowledge about available services. Following redundancy or challenges finding work, BAME people often retreat into their own community, worsening their language skills.

## **People suffering from poor mental health**

Poor mental health was the most common problem identified across the groups, and issues are worsening. Anxieties are exacerbated by contact with the welfare system. A participant from a debt advice organisation commented that "I struggle to think of a client I've seen who isn't at the very least suffering from clinical depression".

Mental health support agencies differentiated between people experiencing a crisis which triggers mental health issues (e.g. loss of job or relationship breakdown) and people experiencing long-term mental health problems, who particularly seek support when their benefits are being reassessed.

Mental health is also associated with isolation. One participant stated how difficult it can be to help those "silently struggling behind closed doors".

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**CASE STUDY:** “There’s definitely people living at home with mental health problems, just lying in their bed, no duvet... the electricity’s off, the gas is off and they’ve got no food in the fridge. And they’ll just stay like that for days, waiting for their benefits, or their benefits have been sanctioned and they’ll just sit in their flat. We went around to one woman’s flat and all her light bulbs were gone...some people are so overwhelmed by their illness that even changing a light bulb is too much.”

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Many people have a ‘head-in-the-sand’ mentality with piles of unopened letters relating to benefits, Council tax or medical appointments. People avoid facing problems they feel unable to deal with, leading to deteriorating health, debt, court cases and eviction. Some people have difficulty prioritising their problems and making the right decisions in times of crisis, often ignoring the most severe problem because they don’t feel they can face it. This was particularly common among people with mental health issues.

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**CASE STUDY:** One woman with four children has a husband suffering from a chronic illness and cannot work. While being transferred onto Universal Credit, she did not have access to benefits and received advice in relation to her debt issues. It only emerged after some discussion that she was also facing eviction. The client had difficulty prioritising the most pressing issue to address: “The eviction thing was too scary that she actually wasn’t going to deal with it...there were just too many things”.

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## **Cost of Living**

The cost of living causes poverty and debt. The Food Bank participants described how clients do not have enough money for food after rent and bills are paid. Despite originally being intended as a last resort in times of emergency, an increasing number of Food Bank users are repeat visitors.

## **Addiction**

Six groups identified drug and alcohol addiction as a common issue among people who use their service, making it difficult to engage with them. One debt organisation identified gambling as an increasingly prevalent issue for young men, who maintain their habit using payday loans and ruin their credit history at a young age. Once people become involved with payday loan companies, it is particularly difficult to prevent them from returning to use their services due to the sophisticated marketing strategies these companies use.

## **Relationship Breakdown**

Relationship breakdown was identified by participants in six groups as a factor that can trigger a number of other issues for clients, such as depression, homelessness, job loss, debt, health problems, childcare and benefits. This is a particular issue when the higher-earning partner leaves.

## **Domestic Violence**

Six groups identified domestic violence (DV) as a common issue among their clients. Female DV victims are often relocated to unfamiliar surroundings without essential belongings such as clothes, bank statements or other important paperwork required for welfare claims.

## **Job loss**

Loss of income after losing a job is a key trigger point for poverty. Changes introduced in employment legislation in 2013 can create perverse incentives for employers; employees have to work for two years before their dismissal can go to an employment tribunal, leading employers to make people redundant before the two-year period. This had led to employee anxiety about job security. Benefit sanctions are incurred if people are deemed to be at fault for their own dismissal, and authorities generally take the employer's side despite the reasons given for dismissals often being spurious.

## **Housing and homelessness**

Poor quality social housing is a big issue and damage is often not repaired. One participant claimed that the list of things the Council will not deal with seems to be growing. Poor living conditions often trigger physical and mental problems that contribute to cycles of poverty. Tenants in the private rented sector were not specifically consulted via the focus groups, so their issues were not captured.

30-40 year olds are particularly vulnerable to homelessness, requiring intensive engagement before they reach old age and their issues worsen.

## **Multiple, complex issues**

Many clients have multiple complex and interrelated problems, and a difficult life event can trigger a series of other challenges. Presenting issues are often the tip of the iceberg, with interventions only made available once multiple issues have built up. People experiencing emotional distress often do not inform relevant authorities that their circumstances have changed, which can impact their benefit claims. Services often deliver focused on a specific issue rather than holistic needs, and there is a lack of awareness amongst providers about services they can refer clients on to. This leads to urgent needs not being identified and dealt with.

## **'Revolving door' service delivery**

Many people experience 'revolving door' services, and are 'passed around' between organisations with no one person taking responsibility for their care. DWP was criticised for being too quick to refer complex or difficult cases to advice organisations. Many public services are restricted within borough boundaries, with people denied access to nearby services if they live outside the catchment area.

The nature of third sector funding contributes to this dynamic: "we don't share responsibility because we don't share money". Organisations felt incentivised to pass clients on to other services if they don't fit the particular criteria for which that organisation is funded. This can be problematic for clients that experience a variety of complex issues which do not fit neatly into any single organisation's remit.

There was a feeling of there being 'flavour of the month' funding, whereby organisations bend towards issues generating the most funding in order to survive. This can lead to services that clients have been depending on being suddenly withdrawn. One participant had to tell a client: "Sorry – we can't deal with you unless you fix your drug addiction, and we can't refer you to the drug program because the funding's been cut".

### **Lack of information and awareness of services**

Many people are unaware of the services available to them – both benefits they are entitled to or available support from the third sector. Third sector organisations are often unaware of all the services available in the borough and that signposting could be much improved.

### **Changes to the welfare system**

Changes to welfare provision and benefit entitlements, particularly related to Universal Credit, creates significant issues; benefit sanctions, difficulties dealing with form-filling and bureaucratic processes, medical assessments for Employment and Support Allowance and claims for housing benefit affected by non-dependents.

Universal Credit is a single monthly payment for people in or out of work, which merges some of the existing benefits and tax credits. Universal Credit's full digital service was piloted in Hammersmith in June 2016, and Fulham and Shepherd's Bush transitioned in December 2016.

- There is often a six-week gap in benefit payments during the transition period, pushing some people into debt.
- So far, UC has been implemented without sufficient digital skills training or support.
- There have been technical glitches with the new system, with some clients incorrectly prompted to claim UC, despite their circumstances not changing.
- A feature of UC payments is that the landlords of people claiming benefits are no longer paid directly; claimants have to pay their landlords. This puts the burden of budgeting onto benefit claimants, who often lack budgeting and money management skills.

### **Benefit sanctions**

Incorrectly completed paperwork or missed JCP appointments results in benefit sanctions, pushing people into poverty. While groups recognised the rationale behind penalising claimants for misdemeanours, it was felt that there was a 'one-strike-and-you're-out' approach, which was too harsh and failed to understand the challenges people face in adhering to certain requirements.

Poor people have more complex benefit situations, such as multiple benefits claims or zero hours contracts, which is more likely to lead to errors and lapses. For people struggling with severe mental health issues, complex form-filling or attending a benefits appointment is sometimes an unrealistic expectation.



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**Case study 1:** A man with an alcohol problem lived in an overcrowded bedsit, and only the landlord had access to the mailbox. As a result, he missed mail, failed to return some benefit forms on time and was issued sanctions, resulting in a visit to the Food Bank.

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**Case study 2:** "I've worked with a lot of young people who are dealing with mental health issues. They've been in hostels first of all... their relationship with their social worker breaks down, their behaviour spirals out of control, then they get kicked out of their hostel, and then their benefits get stopped. A lot of it is benefits related; there'll be some sort of hold up with their benefits which creates more problems...it happens all the time."

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**Case study 3:** A woman who suffered from mental health issues missed a benefit appointment, and was subsequently sanctioned by having her benefits cut off. She could afford food for the rest of the week but didn't have enough money left to wash her clothes, resulting in a deterioration of her personal hygiene, leaving her feeling unable to leave the house.

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### **Medical assessments for Employment and Support Allowance (ESA)**

Medical assessments for Employment and Support Allowance require claimants to provide intimate details of their medical conditions. This can be distressing, particularly when related to mental health. The assessments were heavily criticised as they are not conducted by medical professionals. People are often found fit to work, with the healthiest possible scores, when in reality they are suffering from severe health conditions. This suggests that the number of people affected by mental and physical health conditions in H&F is even higher than ESA figures suggest.

Clients are entitled to appeal, but during this process they are not be able to access ESA, which can have a knock-on effect to other claims. On appeal, claimants are assessed by an independent medical practitioner. Participants claimed that the amount of successful appeals led DWP to create bureaucratic obstacles for claimants' appeal assessments. Systemic failures and inconsistencies exacerbate the anxieties and mental health problems of claimants, who struggle to understand what is happening to them.

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**Case study:** One client suffered with incontinence, diabetes, schizophrenia (including hearing voices), podiatry problems (she was unable to wear shoes during winter), and a number of other health issues. She was given the best health score possible at an ESA medical assessment and declared fit to work.

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### **Non-dependants**

Benefits entitlement changes when claimants' children turn 18, and are no longer classified as dependants. Many families are unaware of this, and it is the most common cause of rent arrears. This causes tension within families if children are reluctant or unable to contribute financially to the household. If the child is 'sofa-surfing' but still registered to their parents' address, people are often forced to disenfranchise the child.

## **Debt**

Debt goes “hand-in-hand” with benefit issues, particularly with the advent of Universal Credit. People in poverty can make bad financial decisions, such as taking out a payday loan, which exacerbates their situation and creates long-term financial hardship that is difficult to escape from.

Many people are unaware of local financial advice services and take out loans with a high interest rate, unaware of the total long-term cost which ties them into a cycle of debt. This can lead to not being allowed a contract phone and having to pay extra for a pay-as-you-go device, or being excluded from mainstream bank accounts.

## **Lack of trust towards local authority and statutory services**

Many people have feelings of hostility, mistrust and suspicion towards local authority and statutory services, perceiving dealing with them to be antagonistic and a “battle”. Instances where this mistrust was generated include:

- social services taking children away.
- social services persuading older people to give up their homes.
- receptionists at hospitals and GP’s attempting to prevent clients from using interpreters.
- housing benefit authorities assuming clients are lying and being generally challenging to deal with.

One advice agency said that a lot of their work is doing things that people should be able to do themselves but clients’ voices are not listened to by relevant authorities. It was suggested that negative attitudes towards state services can be a barrier to community engagement and the implementation of preventative services.

## **Paperwork and bureaucracy**

Many claimants are overwhelmed by paperwork and the complex navigation of bureaucracies – particularly DWP and the Council. This often leads to benefit sanctions and exacerbation of mental health issues. Clients describe the process as being humiliating and stressful, and a barrier to accessing services. Many older people disengage with services to avoid filling out forms.

Incidences of lost paperwork are common, which housing benefit authorities claim to have never received. Receipts of applications are not issued automatically, so claimants are prompted to continually repeat the process. The lack of a backdating mechanism and delays by housing benefit authorities pushes people into rent arrears.

Clients are uncertain about what to do following a change of circumstance, such as dependants becoming non-dependants, income from zero-hours contracts fluctuating, or when housing benefit has been suspended due to changes with another claim. In the last instance, it is necessary that clients provide the right information quickly to prevent the housing claim from stopping completely. It is difficult communicating with the authorities; a minimum 30-minute telephone wait is common to speak to someone from the Council, leading to expensive telephone bills. The written communication from the Council is often unclear about what action is required from clients.

**Case study:** A mother with two children was receiving tax credits. When one reached an ineligible age she informed the relevant authorities at which point – due to an error by HMRC – she was stripped of all tax credits and told she did not have any eligible children. After many months and a formal complaint, they acknowledged that she did have a qualifying child. Without the assistance of CAB she simply would not have the time or resources to persist with the case.

### **The skills gap**

The majority of groups identified gap in job-readiness skills necessary for employment, such as application writing skills or interview training. Young people are not being given these skills at school, and lack useful work experience. Many people lack confidence and the motivation to work. DWP's Work Programme was criticised for being too punitive and sanctions based, and was considered to be an ineffective use of public money.

Many lack money management and digital skills – particularly older people. The shortage of digital skills is increasingly a barrier to accessing services effectively and communicating with friends and family, which could reduce social isolation.

## **2b Individual experiences and insights**

MEL Research, an independent research company, was commissioned to conduct 100 qualitative one-to-one interviews with residents affected by poverty and worklessness over the summer of 2016. Its full report is included here. The research was conducted with the support of Hammersmith & Fulham Council, MIND, the H&F Law Centre and St Mungo's Trust.

### **Background**

The Hammersmith and Fulham Poverty and Worklessness Commission (HFPWC) was established to use evidence and insight about the complex issues of worklessness and poverty in the Borough. Its aim is to inform service re-design and targeted interventions to increase employment and other opportunities for all residents, against a wider backdrop of increasing self-reliance on public and other services and promoting social inclusion.

The London Borough of Hammersmith and Fulham (H&F) contains a largely young population, generally ranks relatively low on deprivation levels across the London Boroughs and has high levels on employment. There are plenty of low-entry level jobs but generally, unemployed residents in the Borough do not apply for these. There are a range of social and health inequalities between the more affluent South of the Borough and the more deprived North where there are higher unemployment levels, more social housing, and higher Jobseeker's Allowance (JSA) uptake levels. However, there are pockets of deprivation within the more affluent South as well which can easily be 'lost' within analyses.

Poverty and worklessness are complex issues and inter-related with an array of wider determinants. Housing costs are a key factor, with concerns that few can afford to both live and work in Hammersmith and Fulham. This has a knock-on effect on commuting costs and time becomes an additional factor, along with other logistical challenges such as balancing a lengthy commute with childcare arrangements. The area has high rates of female unemployment, perhaps confirming the difficulties of juggling work with family commitments. There are generally low levels of in-work poverty in the Borough – most poverty can be found amongst workless households. The biggest health challenge in terms

of poverty and worklessness in the Borough is mental health, especially for single people aged 35+. The links between positive employment and positive mental health and wellbeing have been documented in a range of policy documents, including The Marmot Review (and conversely, the links between negative employment and poor mental health and wellbeing)<sup>31</sup>.

The national picture is that income poverty in the UK is set to rise by 2020 and the prediction is that relative child poverty will increase by 6% up to 2020–21<sup>32</sup>, reversing all of the reductions between 2000 and 2011. Getting people into work is a key policy goal. Recent welfare reforms, including the introduction of Universal Credit, have been an attempt to simplify the benefit system and make the transition into work more straightforward.

The Marmot Review<sup>33</sup> re-iterated that access to work needs to be ‘positive employment’, not insecure, short-term work. It is not as simple as enabling people to find work but about wider factors such as juggling the economics and logistics of paid employment alongside childcare, other caring responsibilities, commuting, and irregular and/or antisocial working hours. The range of issues around poverty and worklessness are hugely complex and encompass a wide range of factors.

HFPWC has therefore highlighted a need to capture the lived experiences of residents in H&F, facing poverty and worklessness, to yield valuable qualitative insight which the existing evidence base cannot provide.

HFPWC is keen for this insight generation to explore the underlying reasons and motivations for poverty and worklessness, capture the order of events triggering poverty and worklessness, and to distinguish between the causes and symptoms. The aim of this important study is to inform targeted and evidence-based interventions designed to tackle the complex issues of poverty and worklessness in the Borough. In July 2016, M·E·L Research was commissioned by the HFPWC to undertake this qualitative study.

The topics of poverty and worklessness are particularly topical issues reflected in current policy and in the priorities of Public Health England, particularly linked to mental health and wellbeing issues, a population living and working for longer and fundamentally the need to reduce the costs associated with long-term unemployment and absence from work. The recent Public Health England (PHE) Annual Conference in September 2016 shared the PHE Mental Health Toolkit for Employers<sup>34</sup> and there is a real opportunity for the PWC to build the approaches in the toolkit, based on an eight step approach to engaging employers with mental health issues, into local solutions to tackle poverty and worklessness.

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31 Marmot, M. (2010). Fair Society, Healthy Lives: The Marmot review Executive Summary. London: The Marmot Review.

32 Barnes, M; Lord, C (2013), Poverty, Economic Status and Skills: What are the Links? Joseph Rowntree Foundation.

33 Marmot, M. (2010). Fair Society, Healthy Lives: The Marmot review Executive Summary. London: The Marmot Review.

34 PHE Toolkit available at: [www.wellbeing.bitc.org.uk](http://www.wellbeing.bitc.org.uk)

A recent publication by the Government Office for Science<sup>35</sup> highlights that with much of the population wanting and needing to work for longer to achieve a good later life, the relationship between work, health and wellbeing has become increasingly important. An ageing population living and working for longer are likely to experience (more than one) long-term health issue to be balanced alongside working, as well as the need the pressure of balancing care with other responsibilities including work. The report includes a number of recommendations aimed at doing more to harness the potential of those aged 50 and over.

A Green Paper consultation<sup>36</sup> demonstrates that the Government recognises the need to support people who face barriers to work, with new measures set out in the draft consultation on health and work to help people with disabilities and long-term health conditions back into employment. The Green Paper highlights that too many people are falling into a downward spiral of declining health and being out of work, denying them the benefits that employment can bring, creating pressures on the NHS and sustaining a major injustice in our society. Currently there is no support readily available for many people over the age of 50; there are different waiting times for mental health treatment; and fundamentally ill-health amongst working age people costs the economy so there is considerable potential for cost savings here. Crucially, the Green Paper highlights that too many people experience a fragmented and disjointed system which does little to support their ambitions of employment, and indeed can erode those ambitions.

This piece of innovative and exploratory research has highlighted a broad range of issues which touch on and re-iterate a number of the issues which have informed recent and current policy trends and guidance, which confirm their priority as issues for local action as well as providing wider triangulation of the robustness and validity of our analysis. Finally, this would suggest that the issues in H&F are not specific to that area but are also more widely applicable to other geographical areas.

Finally it is vitally important the findings of this important study link in with the NHS North West London Sustainability and Transformation Plans (STPs) and that service development implications are rooted in newly configured local infrastructures. STPs are all about People and Places and present a major a re-imagining of Health and Care around People and Places by 2020, led by the strategic drivers in the NHS Five Year Forward View.

<sup>35</sup> Government Office for Science and Foresight (2016). Future of an Ageing Population.

<sup>36</sup> Department for Work and Pensions and Department of Health (October 2016). Improving Lives: The Work, Health and Disability Green Paper.

## Methodology

Following a scoping meeting with HFPWC it was agreed that the study should focus on five main target groups, recognising that these are not exhaustive or mutually exclusive groups, but can be traced back to the comprehensive work carried out by the Commission to date:

- Unemployed residents aged 35+
- Unemployed residents from Black, Asian and Minority Ethnic (BAME) backgrounds
- Long-term unemployed residents (12 months or longer)
- Residents with mental health conditions affecting their ability to work
- Older residents in/at risk of social isolation

### Stage 1: Recruitment and profiling

The first stage involved recruiting residents who live in the borough and also meet the following criteria:

- Residents in the target groups in poverty/edge of poverty<sup>37</sup>
- Residents in the target groups who are workless/edge of worklessness<sup>38</sup>
- Residents in the target groups who are working yet but in or on the edge of poverty

In order to ensure we recruited appropriate respondents for this research, we used the following two methods.

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37 Household incomes around the 60% of median income mark (£284 or less per week, based on benchmark median of £473) – Department of Work and Pensions, 28th June 2016.

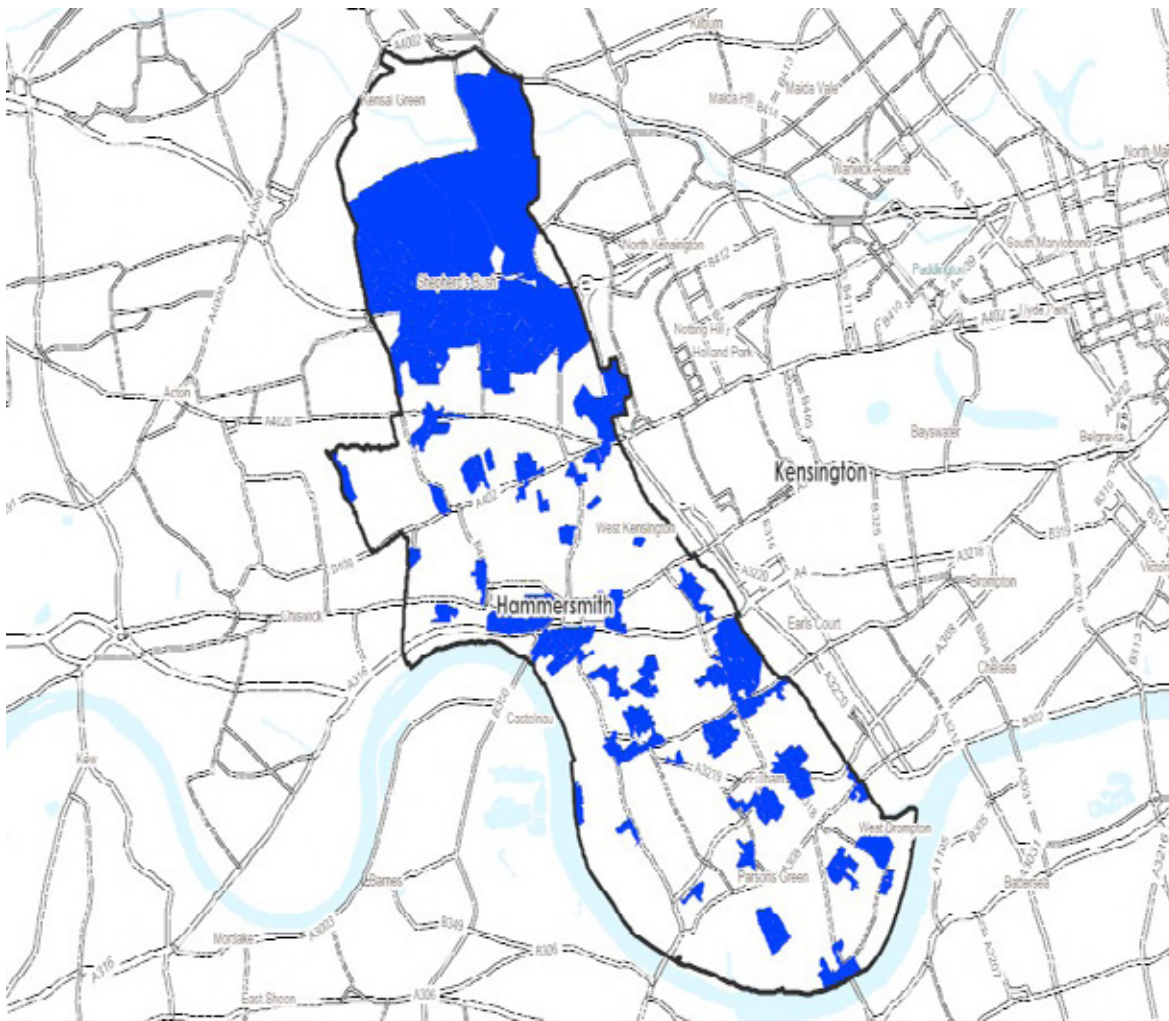
38 Workless is defined as unemployed (out of work and actively seeking employment) plus economically inactive (retired, unable to work due to illness, looking after the home, in education/training etc).



**Method one:** Recruitment using ACORN

ACORN helped us to combine geography with demographics and lifestyle information (such as benefits, Annual Household Income, Housing status and Health and wellbeing). This allowed us to identify the most deprived areas in the borough and obtain more accurate recruitment of participants across the five target groups (as outlined above). Once we identified 'hotspots' in ACORN (and extracted the associated postcodes) we began recruitment using a mixture of telephone and face-to-face methodologies.

Figure 2.1: ACORN map of the Hammersmith and Fulham Borough depicting deprived areas using ACORN



## **Method two:** Recruitment using the Commission’s networks/contacts

The second method involved using contacts provided via the Commission’s local agencies and/or service providers. These included: MIND, the Law Centre and St Mungo’s Trust. We achieved the following split between workless and employed residents in the Borough. Our sample profile is displayed below for reference.

Table 2.1: Summary profile of residents who participated in the interviews

<b>SITUATION</b>	<b>NUMBER OF IN-DEPTH INTERVIEWS</b>	<b>ADDITIONAL CUSTOMER JOURNEY MAPS</b>	<b>TOTAL NUMBER OF INTERVIEWS</b>
WORKLESS			
Unemployed	25	4	29
Economically inactive (retired, carer etc)	35	4	39
<b>TOTAL WORKLESS</b>	<b>60</b>	<b>8</b>	<b>68</b>
EMPLOYED	31	2	33
UNKNOWN*	3	0	0
<b>TOTAL INTERVIEWS</b>	<b>94</b>	<b>10</b>	<b>104</b>

## **Stage 2: Rapid evidence review and definitional work**

The second stage involved a rapid evidence review. The aims of this stage were as follows:

To ensure we build on existing work of the Commission (without duplicating), local demographic intelligence and knowledge, and other relevant typologies

Obtain clarity about the definitions of poverty, the Council’s five key/target groups

Help inform the recruitment profile/questionnaire

Inform the themes for the analysis of data and to inform the typologies emerging from the qualitative data

## **Stage 3: Fieldwork**

We used a combination of face-to-face and telephone interviewing. A total of 94 semi-structured in-depth interviews (Please refer to Appendix One on page 112 for topic guide) were conducted comprising of the following:

77 Face-to-face interviews

17 Telephone interviews

We also conducted a further 10 face-to-face customer journey mapping interviews. These interviews had particular focus on capturing the triggering events over time which led to poverty/worklessness and the lifecycle of these events. Please see refer to Appendix One for the topic guides.

## **Stage 4: Analysis - thematic patterning**

The data from the interviews was digital audio recorded with the prior permission of the respondent. This data has been extracted and added to an analysis grid based upon the key discussion areas within the interview topic guides. We subsequently carried out thematic patterning analysis on the qualitative data. Thematic analysis is a method for identifying, analysing, and reporting patterns (or themes) within data.

## **Stage 5: Creating typologies**

The fifth stage of the project looked to segment the data into discrete/semi-discrete groups and identify any typologies (where they existed) of individuals or groups that have traits and characteristics in common (e.g. single parents, migrants/BAME groups etc). To assist in defining typologies we consulted the following published sources:

**NATCEN's Multi-Dimensional Poverty:** A Research Methodology to create Poverty Typologies

**University of the West of England Braun, V. and Clarke, V. (2006)** Using thematic analysis in psychology.

**Joseph Rowntree Foundation Poverty** (Matt Barnes and Chris Lord), Economic Status and Skills: What are the links?

**Institute for Employment Studies:** Understanding worklessness in Newham

**Policy Studies Institute:** Understanding the worklessness and financial exclusion of Riverside tenants'

Analysing different ways of tackling worklessness: CLES Consulting

## **Stage 6: Customer Journey Mapping (CJM) Interviews**

The final stage of the project involved conducting 10 Customer Journey Mapping (CJM) interviews. These had a particular focus on capturing the triggering events over time which led to poverty/worklessness, and to give a flavour of the lifecycle of these events - in order to do this effectively we designed the CJMs around a version of Marmot's life course approach<sup>39</sup>. The CJMs captured:

- factors and contexts contribute to worklessness/poverty
- factors and contexts enable worklessness/poverty to be overcome
- How the causes of poverty/worklessness could be overcome for that individual
- Future aspirations and what would help the individual get there/realise these

To inform the CJM interviews, we conducted a rapid review of existing resources to ensure we followed best practice guidelines. We consulted the following resources for guidance:

Langley, From Poverty to Prosperity – Working Towards a Healthier Community Douglas Recreation Centre, Langley BC, September 17, 2015

Customer Journeys & Worklessness (Learning to deliver)<sup>40</sup>

South West London Consortium: Unemployed Customer Journeys<sup>41</sup>

39 Marmot, M. (2010). Fair Society, Healthy Lives: The Marmot review Executive Summary. London: The Marmot Review.

40 [http://www.educe.co.uk/wp-content/uploads/2008/05/L2D\\_customer\\_journeys\\_wness\\_brfg.pdf](http://www.educe.co.uk/wp-content/uploads/2008/05/L2D_customer_journeys_wness_brfg.pdf)

41 [http://www.local.gov.uk/c/document\\_library/get\\_file?uuid=bb9b27db-87ff-4c31-b790-f2c65bb253b7&groupId=10180](http://www.local.gov.uk/c/document_library/get_file?uuid=bb9b27db-87ff-4c31-b790-f2c65bb253b7&groupId=10180)

## Findings

Based on the interviews we conducted, it is evident that the majority of the respondents we spoke to: **'hadn't planned their lives in this way'** but an unexpected or unwanted situation arose which meant they have not been able to work for long periods. Some of these factors are illustrated very powerfully and 'brought to life' in the 10 CJMs, in particular unexpected pregnancy, the impact of mental health and wellbeing issues, migrating to the UK from another country at a crucial life-forming age, and caring responsibilities. The circumstances frequently mentioned across the 104 interviews conducted were as follows:

- Difficulties/challenges after moving to the UK from other countries
- Unable to work due to disabilities and/or illness
- Caring for children/family members with disabilities/sick relatives
- Long-term unemployed due to lack of qualifications/low skill levels
- Key life events such as pregnancy, bereavement, family breakup/divorce, redundancy, etc.

This following focuses on the pertinent circumstances, reasons and situations for the Commission's five target groups:

- Unemployed BAME and migrant groups
- Unemployed aged 35+
- Long-term unemployed
- Older residents aged 50+
- People with mental health issues affecting their ability to work

It is important to note that these groups are not mutually exclusive and there will be overlaps between them. We will also look at the issues affecting those who are working but still struggling to make ends meet.

### Unemployed BAME and migrant groups

Figures from the 2011 census indicate that foreign-born residents make up around 43% of the Borough's population. In our sample, there are also a relatively high proportion of people that moved to the UK. (29 out of the 100 completed interviews). These we have termed 'migrants' (having come from Afghanistan, Brazil, Columbia, Hong Kong, Jamaica, the Philippines, Somalia, Sudan, etc.). Six respondents also moved to the UK from EU countries (including Ireland, Italy and Poland). In addition, nearly 37% of the BAME population in the borough are either unemployed or economically inactive. Published reports indicate that BAME and migrant groups are at one of the greatest risks of being out of work. A number of our CJM interviews were carried out with migrants and these highlight some of the challenges faced, particularly when they involve migration at a key age in the education system. The most common reasons mentioned during the interviews for being out of work are outlined below.

#### Lack of recognition for foreign qualifications

The general feeling from the comments is that these people moved to the UK with the intention of securing work. Some residents also hold high level qualifications/ or degrees from their home countries. However, transferability and a lack of recognition of these qualification(s) and skills in the UK are perceived to be an issue when finding employment.

**“I think anything outside of UK is under classed though. I think if you don’t have UK qualifications business are less likely to accept you.”** *Female, 25-34*

### Language barriers

Another challenge which was frequently mentioned by this group was applying for jobs when their first language was not English. This included writing CV’s and attending interviews (should they get that far).

**“I have been in the UK for 16 years, I feel embarrassed to go to work as I feel that people will think I’m stupid because my English is not as good as it was before. It really affects my confidence and I don’t think people to think I’m stupid because of my lack of English”**

*Female, 35-44, Single parent*

It should be noted that the lack of language fluency has been found to have a considerable impact on employability – reducing the probability of migrant employment by 20-25 percentage points according to an influential National Survey of Ethnic Minorities<sup>42</sup>. Therefore to increase employment rate amongst migrants in the borough, more work needs to be done to encourage these groups to attend ESOL (English for Speakers of Other Languages) classes to develop their spoken capabilities.

New migrants to the borough also face other challenges such as cultural differences (reluctance to ask for help from organisations) and understanding how the job search and job application mechanisms work. For example, migrants from many war torn areas have a distrust of ‘Authority’ organisations which also impacts on the likelihood of accessing support services. Use of third sector support organisations, that can also signpost to relevant services, may be a way of supporting these new migrants.

### Lack of support/coping strategies and resilience

There are also issues reported which relate to accessing wider support, such as relatives or other family members, most of whom were back home. These residents therefore report that they have no-one else around to discuss things with. This can have a very negative impact on mental health and wellbeing, ability to cope and sense of perspective/reassurance. For example, due to the transient nature of the borough, a number of respondents did not know their neighbours. One resident we interviewed said: **“You don’t know no-one around here; the neighbours are always swapping and changing.”** *Male, 35-44*. Another said: **“I want to go home, to Africa. I have very much more support there, a lot of help there that I cannot get here.”** *Male, 35-44, single parent*.

### Unemployed 35+ and long-term unemployed

There are a number of reasons why residents (aged 35+) in H&F may be out of work for long periods. These may include low skills levels or limited qualifications, availability of job types, disabilities/illness and because they are looking after the home or have care responsibilities.

<sup>42</sup> <https://discover.ukdataservice.ac.uk/catalogue?sn=3685>



## Low skill levels /qualifications

One of the reasons for high worklessness in the borough appears to be due to low qualifications, particularly amongst single mums and older residents. Some respondents reported only having a basic level of schooling and others left school before their O levels/ GCSEs, etc.

One respondent said: **"I got chucked out at 14"** Male, 35-44, and living with parent, whilst another said: **"I didn't get any qualifications whatsoever"** Female.

A high proportion of respondents stated that they lack vital skills to help them either secure employment such as IT, CV writing, English Language and management skills (for higher paid jobs).

**"I can't use a computer very well"** 55-64, unemployed.

Another female interviewed said: **"I don't have a CV, no qualifications or experience so I can't find a job"** 45-54, single parent.

## Availability of job types

There is a general perception amongst some participants that there are plenty of jobs across the borough but these tend to be lower-skilled jobs (such as those in the care and retail sectors). These are often seen as minimum wage jobs and less secure contracts (i.e. zero hours or temporary contracts).

**"Temporary jobs - employ lots of people at Christmas but then they are jobless again in January. If people work night shifts then they can't go to cheap shops in the day because they're sleeping."** Male, 35-44, Employed.

Given the educational attainment of some participants, particularly those with degrees, access to higher paid and more technical jobs was said to be only available outside of the Borough, e.g. in the City of London. The additional challenge and affordability of travel costs is therefore seen as a further barrier to accessing suitable and rewarding work.

## Disability and health conditions

Illness and disability are major contributors to worklessness and poverty. A number of residents we interviewed have disabilities or health conditions (including mental health issues). As a result, they felt this limited their ability to work or find a suitable job for a number of reasons, including:

They need regular time off work to attend medical appointments and/or it restricts the range of jobs they can do.

One female interviewed said: **"It's a struggle as I can't just switch off a button to stop feeling depressed. It has a huge impact on my work; I am unable to function and would take days/weeks off because of my depression, hence me unable to keep permanent work."** Female.

Discrimination from employers (particularly if they have been unemployed for long periods or they have been claiming sickness benefit).

Another interviewee said: **"When you put that down on paper, employers look and they think "oh what's the chances of her having a week or two off with depression". When I spoke to the Jobcentre Plus they agreed with me and said companies prefer to employ younger people"** Female, 45-54, unemployed.

## Looking after the home/have caring responsibilities

Some respondents state they are prevented from working due to caring responsibilities, either looking after a child or a sick relative. One respondent said:

**“Stopped working after my second child. Both of my boys have ADHD and have special needs.”**  
*Female, 35-44, looking after the home.*

For others, balancing working life with having children was problematic and led to them giving up work to bring up their children. This issue is captured within the lived experience of an individual who took part in a CJM interview.

**“I had to give up my training to become a teacher to that I can care for my daughter full time.”**  
*Male, 45-54, single parent.*

Cost of childcare and finding work that offers flexibility was a barrier for many of those with children.

**“Difficult to get a job... can't afford to get someone to look after my children... difficult to find hours to fit around children.”** *Female, 25-34, single parent, unemployed.*

**“There are a lot of jobs but hours aren't good if you have kids. If you leave benefits you can't get a job to support your kids... there aren't jobs that pay for rent and childcare.”** *Female, 55-64, Unemployed.*

A few respondents said they would return to work when their children start school to reduce the burden of child care costs. Others anticipate returning to their studies and work once their childcare responsibilities are concluded.

**“I went to college here, studied accounting. Had to give it up to look after my kids but I would like to go back into studying and maybe get a degree.”** *Female, 25-34, single parent, looking after the home.*

**“Had a few jobs before I had my son. I couldn't go back to the job as it was in retail on Oxford Street and I couldn't meet the long hours. I retrained and studied plumbing and engineering for when my son goes to school as I can find a job in training and design. I was with Office Angels before I was made redundant. I am a qualified engineer and a single mother, my son is autistic and is going through a tough stage at the moment. I have taken time out at the moment and I'm claiming carers allowance, I'm looking for role where I can work around hours.”** *(Female, 35-44, single parent, unemployed.*

The impact of high childcare costs is also reflected in the latest Chamber of Commerce Survey which reports that one in four employees have cut their hours and one in ten have quit due to the high costs of childcare. Therefore more should be done to ensure ministers consider a universal childcare entitlement up until a child starts school to enable single mums in particular to work as many hours as possible.

## Older residents aged 50+ (at risk of isolation)

In Hammersmith and Fulham, 38 per cent of households are one person households, a higher figure than nationally. Almost half (43%) of older people live alone, carrying a risk of social isolation. This is also reflected in the interviews with a high proportion of those interviewed stating that they 'don't talk to anyone in their area'. The risk of social isolation could be further exacerbated as most of people we interviewed aged 50+ were no longer working either because they had retired early due to illness or had become a full time carer to look after a



partner husband/sick relative.

**“I don’t work due to a disability”** *Male, 55-64, Unable to work due to illness/disability.*

**“Living with husband who has dementia and cancer”** *Female, 55-64, carer.*

**“Out of work since 2010. Was a Carer for my husband”** *Female, 55-64.*

From December 2018, the state pension age will start to increase for both men and women, to reach 66 by October 2020. A recent article published by the Centre for Ageing Better (<https://www.ageing-better.org.uk/news/government-draft-consultation-health-work/>) states, ‘as more people are wanting and needing to work for longer to achieve a good later life, the relationship between work, health and wellbeing has become increasingly important’. The article also states that the single biggest factor which pushes this age group out of a job and prevents a return to work is health.

The Centre for Ageing Better also outlines the following practical ways that employers can support older workers:

**Support employees to be healthy and manage health conditions.** Evidence suggests that older people are more likely to remain in work if they are in good quality employment that is characterised by low physical and mental stress.

**Having career conversations with employees.** Employees should discuss their training and development needs with their employer to ensure they are equipped for different roles in the future.

**Providing training and learning for older workers** to help increase productivity and ensure employees have higher levels of financial, social and mental capital in later life. A female we interviewed also echoed the need to train older workers:

**“Training for older people, like apprenticeships but better pay - don’t give people a chance to prove themselves if they don’t have the skills”** *Female, 55-64, employed.*

**Supporting those who have caring responsibilities.** This was one of the reasons why the residents we interviewed aged 55+ were not working. In the future, employers in the borough need to understand how many carers they employ and ask them what might help.

**Offering flexible retirement schemes.** Certain employees may want to reduce their working hours without wishing to take full retirement.

### **‘In work’ poverty**

The evidence review we conducted and intelligence from the H&F Poverty and Worklessness Commission indicates that there are generally low levels of in-work poverty, with most poverty being found in workless households. We however interviewed a number of people living in the borough who are working but on low incomes (earning less than £284 a week excluding housing costs). They felt their pay was too low to cover the high costs (e.g. rents, utility bills, Council tax, food and child care costs) of living in London. Most people we interviewed stated that making ends meet was difficult (unless they received additional support from family members) and they had to stick to a tight budget. Some of the CJM interviews illustrate the demoralising everyday impact on the individuals we interviewed who have worked all of their life but are still struggling financially. Some comments from respondents include:

**“Every week I struggle. My monthly wage goes on my bills, Council tax, rent, water bill, TV licence, and phone bill. My weekly money (working tax credits and child benefit) goes on gas, electric, shopping and my daughter’s childcare (which I pay 2 weeks in advance) every week. How to survive? I have to rely on loans for that month for the loss of money I have each month (either a payday loan, credit union loan or budgeting loan). No matter, you’re never winning, it’s another bill added on to the month or a certain period. It’s a vicious cycle and difficult to get out of unless I live on rice and beans for the whole year.”** *Female, 25-34 years, employed.*

Most respondents who took part in the interviews also stated that even if though they are working they had no spare money to put into savings or spend on treats. Any extra money they had left over was eaten up by an unexpected/emergency purchase.

**“Not being able to buy expensive clothes, go to parties every weekend, travel , make regular visits back home in Jamaica /seeing family”** *Female, 25-35 years, Employed.*

### **Barriers preventing residents seeking/finding suitable work**

It is evident from the interviews that many residents face a combination of barriers to work.

It is clear from the data that people are not actively choosing not to work but there appears to be evidence that **‘working doesn’t always pay’** due to the benefits trap. Participants suggest that benefits reduce or stop altogether when they either start work or look to increase their hours. This means that they are struggling to make ends meet as they are no longer receiving subsidies for rent, Council tax etc.

A significant issue that arises in the results is **travel and transport costs** (travelling to work and to get about in everyday lives) as only a few people mentioned having access to a car. Higher wage roles are more likely to be found in Central London but this involves higher transport costs and more travel time so any increase in wages are said to be negated. One of the CJM interviews indicates the particular challenges of travel and transport costs particularly when allied with only short shifts being available (4 hours), meaning that there are higher costs of travel for relatively less financial return in any worked day.

**“Jobs... high rent. There are suitable jobs in central London but not many in Hammersmith & Fulham... not in Shepherd’s Bush. You can get travel cards which aren’t too bad but if you travel across 3 zones it adds up.”** *Male, 16-24, unemployed.*

Another big issue emerging from the data is **childcare costs and child friendly hours** for working couples and/or single parents living in the borough. Comments from respondents include:

**“I was studying an accountancy course but had to stop as I had to take care of my kids as couldn’t afford childcare.”** *Female, single parent, 25-34.*

**“Childcare is very expensive... there are differences in childcare costs between neighbourhoods. If two parents are working then one person’s salary might go just to childcare. Lack of education... not having the right connections... You lack references if you come from elsewhere (are not from the UK). Employers don’t recognise your skills if you come from elsewhere. Me and my flatmate have a 10 year career but are struggling to find anything. Shouldn’t allow zero hours contracts... shouldn’t allow these problematic labour conditions to continue.”** *Female, 35-44.*

Some respondents also discuss the challenge of balancing long/unsociable working hours and the ‘fit’ between working conditions/hours and their other commitments (e.g. caring for sick relatives etc.)

## Emotional state

A lot of people who we interviewed have been worn down by worries about money/work (especially for long time periods) and also said they lacked confidence and self-worth. People in these situations found it more difficult to 'sell' themselves at interviews and have belief in their own abilities. The CJM interviews provide some powerful illustrative examples of individuals who have had this experience, often underpinned by mental health and wellbeing issues.

The impact of mental health wellbeing (MHWB) and social isolation of not working is also a substantial issue which is emerging from the data. The consequence of not working is having little to fill time, lack of reason to go out and interact with others. As a result MHWB worsens and isolation increases. All of which make it difficult for respondents to feel motivated to find work. This is a key finding and one which highlights the cyclical 'downward spiral' of being out of work for long periods of time and an associated increased inability to be positive during the job seeking process.

The following outlines the 'emotional' state of those we interviewed:

**"I feel sad... I want to do something; I don't want to go on benefits. I'm healthy and able to work so I should be able to work. I don't care how much I'm paid an hour, but I want to do something. Not sit here and do nothing. A lot of people are like me, and don't know what to do."** *Male, 35-44, working part time.*

**"Depression... self-harm. Never felt depressed when I was working, it's when I do nothing and am just sitting around that I feel depressed."** *Female, 25-34, unemployed.*

There are challenges of maintaining motivation if experiencing numerous rejections from employers.

Feelings of 'not being given a chance' which highlights respondents' frustrations with the 'system' and process.

One CJM interview in particular highlights the perceived negative stigma associated with living in a particular geographical area when applying for work.

Another CJM interview perceived racism as being a barrier to the individual's job search.

As mentioned previously, there is a general feeling from respondents that they hadn't planned their lives this way. Very few interviewed want/planned to 'just live on benefits'. They also feel like they've let themselves and others down.

## Motivational/future aspirations

The data shows that the majority of participants who took part in the research generally expressed a lack of certainty about the future. Even those who were working were unable to save and put sustainable financial plans in place. However, their hopes often centred on their family and that life will improve for them.

**"Schooling and education is important as you need to get the qualifications to get the job you want... so when my children are a little older I will study to get the job I want."** *Female.*

A number of respondents provided their thoughts on what they would like to improve in short-term (next six months) and the longer term (next 3 years). Their hopes and aspirations included the following:

- Obtaining a ‘better job’, more stable or a full time job to save for holidays/other luxuries
- Owning their own business/become self-employed
- Re-train or gain a qualifications to improve their chances of securing a better paid job
- Buy a property or live in better quality housing
- Improved health levels

## Typologies

Stage five of the research involved creating typologies from the data. A typology is a ‘*way of describing groups of respondents displaying clusters of behaviours, attitudes or views of the world*’. We consulted the following published sources to help inform this stage:

- NATCEN’s Multi-Dimensional Poverty: A Research Methodology to create Poverty Typologies
- University of the West of England Braun, V. and Clarke, V. (2006) Using thematic analysis in psychology.
- Joseph Rowntree Foundation Poverty (Matt Barnes and Chris Lord), Economic Status and Skills: What are the links?
- Institute for Employment Studies: Understanding worklessness in Newham
- Policy Studies Institute: Understanding the worklessness and financial exclusion of Riverside tenants’
- Analysing different ways of tackling worklessness: CLES Consulting

We looked to see how our data compared to other findings, and in particular NATCEN’s *Multi-Dimensional Poverty Research*, to attempt to create the typologies. The following poverty types from NATCEN’s research are based on ‘life stage’ (a particular interest to the Commission).

Table 2.2: Poverty types by life stage

Child poverty types	Working age without children	Pensioner types
Grafters	New poor	Stoics
Full house families	Insecure singles	Coping couples
Pressured parents	Stressed groups	Cheerful grans
Vulnerable mothers	One man bands	Troubled shared
Managing mothers	Empty nesters	Left alone

Our data mostly closely fits with the following groups: **Pressured parents** (unemployed families living in social housing) and **Vulnerable/Managing mothers** (single parents). However, in order to effectively assign NatCen poverty types<sup>43</sup> accurately to each individual in this study, we would have needed to collect a substantial amount of quantitative data (such as financial situation, whether households were behind on bills, etc) which was beyond the scope for this study.

<sup>43</sup> An independent social research body who created a new model by which to understand multi-dimensional poverty with 15 distinct segments.

After an in-depth analysis of the qualitative data collected for this study, and having considered the findings in the publications we have reviewed, we do not feel that there are sufficiently discrete characteristics, behaviour or attitudes to accurately create specific typologies.

This is due to the following reasons:

- The data we have collected is very broad as it covers both poverty and worklessness issues.
- The interviews conducted are qualitative in nature; a larger scale quantitative stage was not the scope of this research.
- The characteristics are not discrete or mutually exclusive; they can be inter-linked (e.g. unemployed 35+ can also be BAME and/or long-term unemployed, etc.).

Nevertheless, the following observations and commonalities have been seen in the data, which will be useful in identifying those at risk:

Worklessness and poverty as a result of **economic and social change**. This could be due to high numbers of low paid/low skill jobs in the borough. The data we collected contained a high proportion of residents living in social housing, younger job seekers, lone parents and those on sickness benefits. The problems faced by these individuals included poor qualifications and skills, ill-health, perceptions of a benefit trap and extended periods out of work.

**Importing worklessness.** In our sample, there are also a relatively high proportion of people that moved to the UK from countries such as Afghanistan, Brazil, Colombia, Hong Kong, Jamaica, the Philippines, Somalia, Sudan, etc. The reasons for high levels of worklessness amongst these groups are said to be due to the fact that it takes a long time for migrants to assimilate, learn English and understand how the job search and application mechanisms work.

**Older residents aged 55+ (at risk of isolation).** Due to transient nature of the borough and the increased state pension age for men and women in the coming years, residents aged 50+ will be a group to focus on in the coming years. Our data shows that the majority have become involuntarily workless due to poor health or the need to care for a partner or family relative. These are also a risk of social isolation as these individuals don't know their neighbours or leave the house very often.

## Customer Journey Mapping (CJM) interviews

The final stage of the project involved conducting 10 Customer Journey Mapping (CJM) interviews. These have a particular focus on capturing the triggering events over time which lead to poverty/worklessness, and to give a flavour of the lifecycle of these events. As noted earlier, we based these on a version of Marmot’s life course. The CJMs provide very powerful insights into the lived experience of individuals in H&F and provide a snapshot of a broad range of themes captured in the wider data analysis.

The CJMs captured:

- factors and contexts contribute to worklessness/poverty
- factors and contexts enable worklessness/poverty to be overcome
- How could the causes of poverty/worklessness be overcome for that individual
- Future aspirations and what would help the individual get there/realise these

Similarly to the 94 in-depth interviews, we recruited both workless and employed participants for these interviews. Table 3 below shows the split between the two groups. We ensured we covered the Commission’s target groups (e.g. BAME groups, long-term unemployed/sick etc) and followed a ‘life stage’ approach to ensure we captured the triggers/life events that have contributed to the individual’s situation/circumstance.

Table 2.3: Summary profile of residents who participated in the CJM interviews

SITUATION	NO OF INTERVIEWS
WORKLESS	
Unemployed 35+	1
Unemployed BAME	1
Long-term unemployed (12 mths+)	2
Long-term sick (e.g. mental health)	2
Looking after family/unpaid carer for sick relatives	2
Retired	1
<b>TOTAL WORKLESS</b>	<b>8</b>
EMPLOYED	2
<b>TOTAL INTERVIEWS</b>	<b>10</b>

The next section outlines the customer journey maps (based on life stage) for each of the 10 individuals. The customer journey maps highlights ‘touch points’ or opportunities for interaction and engagement with the customer/service user as well as ‘moments of truth’ or especially influential touch points (where there are particular opportunities to impact on factors associated with poverty/worklessness). We have also gathered positive and negative feelings to help identify priority actions for each individual.


Following presentation of the CJMs we provide an overview of the key priority actions emerging from these.

## Customer Journey Map Interview 1: Retired

PROFILE: Female, 65-74 years, retired, has mental illness and mobility impairment							
	Early years/ childhood	Parental/family influences	School/ education	Training/skills development	Employment and work experience	Family building	Older age/ transition to retirement
<b>Positive Feelings</b> (actions, feelings, thoughts, reactions)		Positive family experience.			Positive experience or 'working; two long term roles; enjoyed the interaction with others.		
<b>Negative Feelings</b> (actions, feelings, thoughts, reactions)	Father died at 4 months old.		Pregnant at 16; could not pursue dream of becoming vet.			Lack of appetite due to depression. Taxed on private and state pension, which she feels is unfair knee operation.	
					3 violent relationships Daughter has depression Sister lives in Canterbury, so does not see her Son struggling financially-comes to her home to eat, shower etc; doesn't financially contribute.		




Customer Journey Map Interview 1: Retired





PROFILE: Female, 65-74 years, retired, has mental illness and mobility impairment							
	 Early years/childhood	 Parental/family influences	 School/education	 Training/skills development	 Employment and work experience	 Family building	 Older age/transition to retirement
Key Touch Points					<ul style="list-style-type: none"> <li>Employed long-term in two key roles -stable employment history.</li> </ul>		<ul style="list-style-type: none"> <li>Debt management company for catalogue debts-takes 5 years to clear debts.</li> <li>Attends over 60s club.</li> <li>Has a psychiatrist.</li> </ul>
Moments of Truth/ Hot Spots 			<ul style="list-style-type: none"> <li>Wanted to be a vet but could not pursue due to pregnancy at 16.</li> <li>If could change things would have become a mother at later age.</li> </ul>		<ul style="list-style-type: none"> <li>Long-term depression and bi-polar- on medication for this- although no indication if this affected work.</li> </ul>	<ul style="list-style-type: none"> <li>Married twice.</li> <li>3 violent relationships- father of first child, and both husbands- if could change would not have been in those relationships.</li> <li>First husband- paedophile.</li> </ul>	<ul style="list-style-type: none"> <li>Concern about how she will get through Christmas period.</li> </ul>
Experience at each step	<ul style="list-style-type: none"> <li>Father died at 4 months.</li> </ul>	<ul style="list-style-type: none"> <li>Positive family experience.</li> <li>Youngest and was spoilt by elder siblings.</li> </ul>			<ul style="list-style-type: none"> <li>Worked as animal technician for research for 30 years_ Took redundancy in 1994.</li> <li>Then worked as medical technician for 14 years, part-time, really positive experience. enjoyed interaction with others.</li> </ul>	<ul style="list-style-type: none"> <li>Second husband gave moral support but died of cancer 8 years ago_ Left 3-bed flat in will worth £380,000.</li> <li>Son struggling financially-comes to her home to eat. shower etc. Doesn't financially contribute.</li> </ul>	<ul style="list-style-type: none"> <li>Retired 9 years ago.</li> <li>Lack of appetite due to depression</li> <li>Tax private and state pension .which she feels is unfair.</li> <li>Waiting for knee operation.</li> </ul>

						<ul style="list-style-type: none"> <li>• Cares for autistic grandson 14yrs old (mother also has depression).</li> <li>• Sister lives in Canterbury does not see her often.</li> </ul>	
<p>Priority Actions</p>			<ul style="list-style-type: none"> <li>• Ongoing support needed for continuing education and aspirations in a more flexible way around being a young mum / unplanned life events - 'a Plan B'.</li> <li>• Support to balance parenting responsibilities and continuing education.</li> </ul>		<ul style="list-style-type: none"> <li>• Highlights how despite working for many years, still living in I on edge of poverty in later life.</li> <li>• Management of serious long-term mental health conditions alongside working - self-management and what can employers do?</li> <li>• Wider issue -potential stigma of mental health disclosure at work?</li> </ul>	<ul style="list-style-type: none"> <li>• Complexity of life -relationships, work and mental health are intertwined.</li> <li>• Impact of lack of family support on cop in Q and perspective?</li> <li>• Domestic violence support/confidence building.</li> <li>• Grandparents supporting children and helping to raise and care for grandchildren - financial and logistical impact later in life.</li> </ul>	<ul style="list-style-type: none"> <li>• Very real impact of being in / on edge of poverty despite lifetime of working.</li> <li>• Financial .management education / awareness raising e.g. catalogue interest rates, affordable purchasing and borrowing e.g. Credit Unions?</li> <li>• More proactive information about support available e.g. social worker, carer.</li> <li>• Need support for managing the most costly times of year e.g. Christmas period.</li> </ul>

Customer Journey Map Interview 2: Unemployed BAME

PROFILE: Male, 55-64 years, Afghanistan male, Unable to work due to illness/disability (Longer than 12 months)							
	Early years/ childhood	Parental/family influences	School/ education	Training/skills development	Employment and work experience	Family building	Older age/transition to retirement
<b>Positive Feelings</b> (actions, feelings, thoughts, reactions)	Supportive family.				Positive experience of working- felt part of society.		
<b>Negative Feelings</b> (actions, feelings, thoughts, reactions)	Parents divorced when still at school, lots of family arguments/ tension. Poverty and inadequate standard of living.		Left education after school. Found system of grammar schools and segregating and streaming people uncomfortable. Lack of ambition which he attributes to living in a deprived area. ★		★	lives alone in a 'sink estate' with stigma attached to it and where element of change does not exist.	
<b>Key Touch Points</b>				Feeling excluded and discriminated against at work and in finding work due to ethnicity and address. Other barriers to work are own personal apathy, and mental illness. Frequent rejections. Lack of help from job centre.	★		Have jobs fair for older people but they are not appropriate for people from, this estate- was at a posh hotel and they would not have employed anyone from this estate. No support or help towards retirement.
					<ul style="list-style-type: none"> <li>Went to job centre once but told shouldn't be there and to deal with his social worker.</li> </ul>	Social worker.	

<p>Moments of Truth/Hot Spots </p>			<ul style="list-style-type: none"> <li>• Found system of grammar schools and segregating and streaming people uncomfortable.</li> <li>• Whole education system discriminatory against working class.</li> <li>• Felt that was living in an area where if you're not wealthy then you're not going to have many aspirations.</li> </ul>		<ul style="list-style-type: none"> <li>• Low point- feeling excluded and discriminated against at work and in finding work due to ethnicity and he felt turned him against society.</li> <li>• Everything on internet in job centre and older people do not feel confident using the equipment.</li> <li>• System not always sympathetic even if individuals are.</li> <li>• Other difficulties in finding work are own personal apathy, and mental illness- did send lots of forms and got rejections all the time.</li> </ul>		<ul style="list-style-type: none"> <li>• Have jobs fair for older people but they are not appropriate for people from this estate- was at a posh hotel and they would not have employed anyone from this estate.</li> <li>• No support or help towards retirement.</li> </ul>
<p>Experience at each step</p>	<p>Supportive family</p>	<ul style="list-style-type: none"> <li>• Father mostly unemployed.</li> <li>• Mother- transport clerk selling tickets from booking office.</li> <li>• Parents divorced when still at school, lots of family arguments/ tension.</li> </ul>	<ul style="list-style-type: none"> <li>• Left education after school.</li> </ul>		<ul style="list-style-type: none"> <li>• Worked as dish washer for 18 months in 1984 which was a high as felt part of society and worked as a packer at Harrods prior to that and before that was homeless and lived in a hostel.</li> </ul>	<ul style="list-style-type: none"> <li>• Mental health outpatient .</li> <li>• Lives alone</li> <li>• Sink estate with stigma attached to it and where element of change does not exist.</li> </ul>	


PROFILE: Male, 55-64 years, Afghanistan male, Unable to work due to illness/disability (Longer than 12 months)							
	 Early years/ childhood	 Parental/family influences	 School/ education	 Training/skills development	 Employment and work experience	 Family building	 Older age/transition to retirement
Priority Actions	<ul style="list-style-type: none"> <li>Impact of early childhood experiences on sense of self-esteem and self-worth.</li> </ul>	<ul style="list-style-type: none"> <li>Poverty and inadequate standard of living.</li> <li>Impact of the area you come from and wider stigma attached to that area.</li> </ul>	<ul style="list-style-type: none"> <li>Aspiration for and belief in all children despite area live in/ their backgrounds</li> <li>Mentorships, workshops, apprenticeships - for those with more academic and those with more practical skills.</li> </ul>	<ul style="list-style-type: none"> <li>Highlight lack of joined-up / integrated services, not shaped around the individual.</li> <li>Highlights perceived discrimination at work due to ethnicity and impact this has on an individual.</li> </ul>	<ul style="list-style-type: none"> <li>Need for joined up support from mental health and employment services around poverty and employment.</li> <li>Explore mental health champions in the workplace to ease transition and support sustainable employment?</li> </ul>	<ul style="list-style-type: none"> <li>Need for proactive and tailored support to help plan for retirement.</li> <li>Match of recruitment approaches with local area demographic and skills.</li> </ul>	

	<ul style="list-style-type: none"> <li>• Need for fundamental change in attitudes to recruitment of people from certain areas with a perceived 'reputation' -currently reinforces the feeling that 'nothing will ever change'.</li> </ul>
	<ul style="list-style-type: none"> <li>• Responses highlight how work is inextricably linked to feelings of self-worth.</li> </ul>
	<ul style="list-style-type: none"> <li>• Job Centre over-reliance on ICT and how this isn't suited to some demographic groups- alternative, non-ICT approaches needed.</li> <li>• Motivational personal support required -the need to positively handle rejection and maintain motivation Applying for the jobs to suit skills, and tailoring applications appropriately - need for personal (not generic) support from an individual (not online).</li> <li>• Challenge of 'selling yourself when you . feel low .</li> <li>• Overcoming perceptions of people from particular areas - support1 agencies - to be aware of this; need for awareness raising amongst prospective employers?</li> </ul>
	<ul style="list-style-type: none"> <li>• Negative impact/ pigeon holing for some of academic focus only in education.</li> </ul>



Customer Journey Map Interview 3: Unemployed BAME

PROFILE: Female, 55-64 years, Caribbean, Unable to work due to illness/disability (Longer than 12 months)							
	Early years/childhood	Parental/family influences	School/education	Training/skills development	Employment and work experience	Family building	Older age/transition to retirement
<b>Positive Feelings</b> (actions, feelings, thoughts, reactions)	Lived with Grandmother in West Indies. Happy childhood.	Came to UK at age of 15 and lived with parents. Good upbringing.			Worked in kitchen at a school for 8 years and had positive experience.	Son and daughter help financially and emotionally.	
<b>Negative Feelings</b> (actions, feelings, thoughts, reactions)		Not much talk of future aspirations as old people in West Indies don't talk about these things.	As came to UK at 15 did not have much education here or have knowledge around opportunities available. Pregnant at 17 and left school.		Had a vehicular accident in 1996 and was signed off long-term sick.		Was due to retire last year but government changed retirement age. Wants to move back to West Indies when she retires and look after her ill father.
<b>Key Touch Points</b>					<ul style="list-style-type: none"> <li>Job centre people were very nice and understanding when she went to assessment.</li> </ul>		
<b>Moments of Truth/Hot Spots</b>		<ul style="list-style-type: none"> <li>Not much talk of future aspirations as old people in West Indies don't talk about these things.</li> </ul>	<ul style="list-style-type: none"> <li>If could change things would have not had kids early and would have liked to go back to school, would have liked to go college but too late now when you come from West Indies don't know what is available in UK.</li> </ul>				

<p>Experience at each step </p>	<ul style="list-style-type: none"> <li>• Lived with step grandmother in West Indies.</li> <li>• Happy childhood.</li> </ul>	<ul style="list-style-type: none"> <li>• Came to UK at age of 15 and lived with parents.</li> <li>• Good upbringing from parents and grandmother-taught respect and manners.</li> <li>• Mother worked for BBC as kitchen assistant and father machine operative in factory.</li> </ul>	<ul style="list-style-type: none"> <li>• As came to UK at 15 did not have much education here.</li> <li>• Wanted to be a typist .</li> <li>• Pregnant at 17 and left school.</li> </ul>	<ul style="list-style-type: none"> <li>• Age of migration is crucial - 15 years old is a crucial age in terms of education and skills development /preparation for long the workplace.</li> </ul>	<ul style="list-style-type: none"> <li>• Impact of unexpected life events on poverty and work/lessness e.g. pregnancy, accidents.</li> <li>• Shows how work is linked to self-esteem and financial wellbeing.</li> <li>• Need for tailored support around how to manage financially when on long-term sick.</li> <li>• Need for effective self-management of long-term health conditions.</li> </ul>	<ul style="list-style-type: none"> <li>• Worked in kitchen at a school for 8 years and had positive experience.</li> <li>• Wishes she was still working as money on now is not much Had an vehicular accident in 1996 and was signed off long-term sick.</li> <li>• Constantly washing in hot and cold water for work has given her arthritis.</li> </ul>	<ul style="list-style-type: none"> <li>• Son and daughter help financially and emotionally.</li> <li>• Diabetic, arthritis, frozen shoulder, high blood pressure.</li> <li>• Doesn't eat enough due to cost-sometimes goes to daughters house for dinner.</li> <li>• Lives with brother</li> <li>• Babysits daughter's children so she can avoid childcare costs</li> </ul>	<ul style="list-style-type: none"> <li>• Was due to retire last year but government changed retirement age.</li> <li>• Wants to move back to West Indies when she retires and look after her ill father.</li> </ul>
<p>Priority Actions</p>		<ul style="list-style-type: none"> <li>• Impact of how background can shape aspirations lack of discussion about future aspirations when growing up.</li> </ul>	<ul style="list-style-type: none"> <li>• Support navigating services and knowing how the 'system' works / what support is available for newly arrived migrants</li> <li>• Support for maintaining aspirations and education despite unexpected pregnancy importance of a 'Plan B' and associated support.</li> </ul>		<ul style="list-style-type: none"> <li>• Impact of long-term health conditions on poverty and worklessness - need for tailored support and also positive self-care strategies to manage health.</li> <li>• Very real impact of lack of money and impact this no doubt has on health status and mental health.</li> <li>• Impact of grandparents helping to raise / provide childcare for grandchildren so own children can work without childcare costs-logistical and financial impact later in life.</li> </ul>	<ul style="list-style-type: none"> <li>• Impact of changing retirement age on those nearing retirement / awareness raising needed.</li> <li>• Challenges of managing long-term ties with home country and caring responsibilities.</li> </ul>		

Customer Journey Map Interview 4: Unemployed for 12+ months

PROFILE: Male, 45-54 years, unemployed for longer than 12 months, mobility impairment							
	Early years/ childhood	Parental/family influences	School/ education	Training/skills development	Employment and work experience	Family building	Older age/transition to retirement
Positive Feelings (actions, feelings, thoughts, reactions)							
Negative Feelings (actions, feelings, thoughts, reactions)			Spent little time in school. Left at a young age		<p>★ ●</p> <p>Poor experience of using job centre and difficulty finding work: feel like not being given a chance</p>	Arguments with girlfriend, sometimes depressed due to struggling to make ends meet	
Key Touch Points					<p>● Job Centre</p>	<p>● Samaritans and counselling sessions- felt better after talking to them but expensive</p>	
Moments of Truth/ Spots ★				<p>● Wants to get SIA security badge so can work as a doorman</p>	<p>● Hard using machines at job centre so prefers to look in shop windows, newspapers. ● Job centre staff mock him, they put him down and have not helped with using the machines.</p>		
Experience at each step			<p>● Was more out of school than in school. Left at a young age.</p>		<p>● Looking for work ● Out of work for about 4-5 years ● Willing to do any sort of job but have not been given a chance ● Been to many interviews and (employment) agencies but they have not given him a chance</p>	<p>● Lives with girlfriend and 19yr old son ● Sometimes there are arguments ● At times get depressed and down due to struggling to make ends meet</p>	

<p>Priority Actions</p>			<ul style="list-style-type: none"> <li>• Key challenge - how to make school and teaming appealing for dis-engaged young people who may not see its value I may not receive family support during the school years?</li> <li>• Explore more practical approaches such as apprenticeships, on the- job training?</li> </ul>	<ul style="list-style-type: none"> <li>• Support to complete necessary training and other requirements to get SIA security badge</li> </ul>	<ul style="list-style-type: none"> <li>• Have previously worked as security, door- man, nightclubs</li> </ul>	
			<ul style="list-style-type: none"> <li>• Widen out from ICT - reliance at Job Centre to include other approaches for those with poorer ICT skills / less confident in ICT. Assumes a level of competence that not everybody has</li> <li>• Greater personal support at job centre is needed</li> <li>• Perceived attitude of job centre staff needs immediate attention</li> <li>• Support to enhance ICT skills/ work experience to prepare for a wider variety of jobs and to be able to source jobs using online approaches</li> <li>• Support needed to apply for the 'right' sort of . work and with a tailored application</li> <li>• Highlights challenges of maintaining motivation in face of numerous rejections - very difficult to do. Need for personal mentorships and more tailored interventions,</li> <li>• Feelings of 'not being given a chance' highlight participant sense of frustration at the 'system' and process - challenges of selling self when you feel de-motivated and low, and crucially feel that the 'system' isn't giving you a chance -also likely to impact on sustainability of any found employment so ongoing support once work is found is also likely to be needed - not just about 'getting into any job'</li> </ul>	<ul style="list-style-type: none"> <li>• Highlights cyclical nature / interplay of worklessness, poverty and mental health - inextricably linked</li> <li>• Lack of work and money has a real impact on everyday relationships and everyday life</li> <li>• Accessible and affordable (free?) counselling/ emotional support for people struggling to make ends meet and seeking work</li> <li>• Need for increased awareness of where support can be found</li> <li>• Very different approach needed - not just applying for lots of jobs but working on skills and self-esteem, and applying for fewer of the 'right' type of job - how does this sit alongside the</li> <li>• Job Centre approach and requirements e.g. around benefit sanctions?</li> </ul>		

Customer Journey Map Interview 5: Employed

PROFILE: Male, 35-44 and employed		Early years/ childhood	Parental/family influences	School/ education	Training/skills development	Employment and work experience	Family building	Older age/transition to retirement
<b>Positive Feelings</b> (actions, feelings, thoughts, reactions)		Lived in house that was too small with parents and brother and sister.	Loving mother who has always been there.		Works an hour away in retail. No eligible for working tax credit due to being out of the country for 4 years (imprisoned in Egypt without trial).			
<b>Negative Feelings</b> (actions, feelings, thoughts, reactions)			Parents had retired by the time went to uni so they did not really have the experience or knowledge about the education system.	At the time, school was rated as one of the worst in Europe on national news. Went to University for 2 years; dropped out as could not afford it.	Training to become professional footballer which came to end due to injury. For 5 years following that went through depression then could only go into retail, as there were no other opportunities other courses were too expensive.	Workplace currently making redundancies and no employing people on 4 hours contracts (per month).	Struggling to access council housing so living with mum and separate from partner and newborn baby.	
<b>Key Touch Points</b>				<ul style="list-style-type: none"> <li>University.</li> </ul>	<ul style="list-style-type: none"> <li>Courses are costly.</li> </ul>		<ul style="list-style-type: none"> <li>Council housing.</li> </ul>	
<b>Moments of Truth/Hot Spots</b> ★			<ul style="list-style-type: none"> <li>Parents had retired by the time went to uni so they did not really have the experience or knowledge about the education system.</li> </ul>	<ul style="list-style-type: none"> <li>At the time, school was rated as one of the worst in Europe on national news.</li> <li>Went to University for 2 years but dropped out as could not afford it.</li> </ul>	<ul style="list-style-type: none"> <li>No knowledge of support organisations that may be entitled to access.</li> </ul>		<ul style="list-style-type: none"> <li>Council have advised he needs to declare himself homeless before they will help</li> <li>There is help from the government but in order to meet criteria have to lie or word application in particular way.</li> </ul>	

Experience at each	<ul style="list-style-type: none"> <li>Lived in house that was too small with parents and brother and sister.</li> </ul>	<ul style="list-style-type: none"> <li>Loving mother who has always been there.</li> <li>Father had a few bad habits with gambling and other things.</li> </ul>	<ul style="list-style-type: none"> <li>Average in GCSEs.</li> <li>Student loans received was not being spent on books and instead was helping with household expenses and paying bins.</li> <li>Would have tried a lot harder in education but at the time everything was targeted around becoming footballer.</li> </ul>	<ul style="list-style-type: none"> <li>Always wanted to be a footballer so was training with a football club and playing semi- professional football.</li> <li>Life was going towards becoming professional footballer but just before 19" birthday got seriously injured playing football and had to give it up.</li> <li>Was in plaster for a year and had to learn to walk again</li> <li>For 5 years following that went through depression then could only to go into retail, as there were no other opportunities- other courses were too expensive.</li> </ul>	<ul style="list-style-type: none"> <li>Works an hour away as cashier and fork lift driver for DIY shop Nothing suitable locally.</li> <li>Past experience have all been in retail.</li> <li>Works between 22-30 hours per week but does not meet criteria for tax credit due to being out of the country for 4 years (imprisoned in Egypt without trial).</li> <li>Work is currently making redundancies and now employing people on 4 hours contracts (per month).</li> </ul>	<ul style="list-style-type: none"> <li>Thinks there should be a social worker who understands the persons individual circumstance and make a decision based on that.</li> <li>Lives with retired mother.</li> <li>Partner lives in another borough and she goes back and forth to see him as struggling to get council housing together.</li> <li>Has newborn baby.</li> </ul>	
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<p><b>PROFILE:</b> Male, 35-44 and employed</p>		 <p>Early years/ childhood</p>	 <p>Parental/family influences</p> <ul style="list-style-type: none"> <li>• Mentorship workshops for young people around further education options and crucially, funding options/ financial impact.</li> </ul>	 <p>School/ education</p> <ul style="list-style-type: none"> <li>• Lack of affordability of university education and balancing this alongside expensive living costs.</li> <li>• More information needed about balancing the financial impact of university.</li> </ul>	 <p>Training/skills development</p> <ul style="list-style-type: none"> <li>• Highlights the impact of unplanned life events - need for support and exploration of other options - a 'Plan B'.</li> <li>• Free/discounted courses and training for those on low incomes/ unemployed .</li> <li>• Need for tailored, personal support around options/ re-training etc.</li> </ul>	 <p>Employment and work experience</p> <ul style="list-style-type: none"> <li>• Raising awareness of what support organisations and opportunities there are available.</li> <li>• Impact of distance and cost of travelling to available work.</li> <li>• Challenge of being 'pigeon-holed' in certain sectors e.g. retail, and difficulties of moving out of this .</li> <li>• Highlights impact of practically zero-hour contracts within the retail sector - unpredictability of hours and income; a lot of travel cost and time for a short shift.</li> </ul>	 <p>Family building</p> <ul style="list-style-type: none"> <li>• Highlights lack of affordable housing in the Borough.</li> <li>• Easier to navigate, more transparent and more joined-up support needed from Council (and partner) services.</li> <li>• If becomes homeless as advised by Housing Services is this likely to impact on employability? -highlights lack of joined-up advice I approaches?</li> <li>• Impact of situation on partner and baby, Living with elderly mother - wider financial impact therefore on older relatives, at a later stage in their life - providing financial and emotional support to son.</li> </ul>	 <p>Older age/transition to retirement</p>
<p>Priority Actions</p>								

## Customer Journey Map Interview 6: Looking after the home


PROFILE: Female, 25-34 year old, Single parent with two children (four and under), looking after home/children/other dependents							
	Early years/ childhood	Parental/family influences	School/ education	Training/skills development	Employment and work experience	Family building	Older age/transition to retirement
<b>Positive Feelings</b> (actions, feelings, thoughts, reactions)	Grew up in Pakistan. Good childhood.	Well educated; father who helped with school work.	Good schooling in Pakistan.	Did beautician course as did not get higher education. ★			
<b>Negative Feelings</b> (actions, feelings, thoughts, reactions)			Circumstances brought family to the UK so did not get a higher education. ★		Once both children are in full-time school can work as at the moment finding work that coincides with school hours difficult. ★	Lives with 2 children and brother (works part-time). One child has learning disability. Husband lives in Pakistan. Have to get employment to sponsor him to come to UK. Have £4000 in rent arrears to Council. Been in temporary accommodation for three years.	

PROFILE: Female, 25-34 year old, Single parent with two children (four and under), looking after home/children/other dependents							
	 Early years/childhood	 Parental/family influences	 School/education	 Training/skills development	 Employment and work experience	 Family building	 Older age/transition to retirement
Key Touch Points						<ul style="list-style-type: none"> <li>Family support officer</li> </ul>	
Moments of Truth/Hot Spots <span style="color: red;">★</span>			<ul style="list-style-type: none"> <li>Father wanted children to be educated and found good schools but circumstances brought family to the UK so did not get a higher education.</li> <li>Wishes she had more education and wants her children to be educated</li> </ul>	<ul style="list-style-type: none"> <li>Little knowledge about agencies that can help</li> <li>Wants to do more courses and learn more which is dependent on whether she is given the opportunity</li> </ul>	<ul style="list-style-type: none"> <li>Once both children are in full-time school can work as at the moment finding work that coincides with school hours difficult</li> <li>In Jan 2017 both children will be in FT education so can look for work</li> <li>Even now would love to work part-time hours that will fit around school hours</li> </ul>	<ul style="list-style-type: none"> <li>Is going to find out about benefit entitlement for family</li> <li>Family support officer has been helping and providing advice including referring son who has learning difficulties to the hospital.</li> <li>Wants some help with the rent arrears.</li> </ul>	
Experience at each step	<ul style="list-style-type: none"> <li>Grew up in Pakistan.</li> <li>Good childhood.</li> </ul>		<ul style="list-style-type: none"> <li>Had good schooling in Pakistan.</li> </ul>	<ul style="list-style-type: none"> <li>Did beautician course as did not get higher education.</li> </ul>	<ul style="list-style-type: none"> <li>Has worked in Debenhams as a beautician before marriage.</li> </ul>	<ul style="list-style-type: none"> <li>Sister lives nearby.</li> <li>Lives with 2 children and brother (works part-time).</li> <li>One child has learning disability</li> <li>Husband lives in Pakistan.</li> <li>Have to get employment to sponsor him to come to UK.</li> </ul>	

	<ul style="list-style-type: none"> <li>• Have £4000 in rent arrears to Council.</li> <li>• Been in temporary accommodation for three years.</li> <li>• Brother helps financially.</li> </ul>		<ul style="list-style-type: none"> <li>• Support in accessing free courses to develop skills - but needs to be structured and with a workable and sustainable end-9Q31 in mind.</li> <li>• Need for more proactive promotion of available support and for more joined-up approaches.</li> </ul>	<ul style="list-style-type: none"> <li>• Support for migrants to access education opportunities and develop skills for employment.</li> <li>• Age of young person at which migration occurs is crucial in terms of impact on education / skills / employability.</li> </ul>					<ul style="list-style-type: none"> <li>• Highlights challenge of the lack of long-term housing solution.</li> <li>• Need for tailored benefit and debt advice including carers allowance entitlement.</li> <li>• Particular challenges for parents with sole responsibility for raising children.</li> <li>• Need for greater financial management education for young people and adults.</li> <li>• Need for whole-system approach to poverty and worklessness - not just tackle one element of it as all inter.</li> </ul>	<ul style="list-style-type: none"> <li>• Highlights challenges of working around young children, especially when one has a learning disability- want school hours job to fit around the children.</li> <li>• Increased promotion of 15 hours early years funding for 3- 4 year olds; for 2 year olds (with criteria) and new additional 15 hours entitlement (with criteria)- help with employment / child care costs.</li> <li>• School hours jobs can be hard to find and get due to competition amongst other parents.</li> <li>• Potential impact of coming out of the work place and potential for de-skilling/losing confidence - may impact on future employability.</li> </ul>					
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Customer Journey Map Interview 7: Employed

PROFILE: Female, 35-44 years, White, Single Parent, Employed		Older age/transition to retirement	Family building	Employment and work experience	Training/skills development	School/education	Parental/family influences	Early years/childhood
<b>Positive Feelings</b> (actions, feelings, thoughts, reactions)				Been working with BBC for 8 years and enjoys it. Supportive employer was going to for 'Employee the month'.			Mother supportive of homework, aspirations and instilled values such as working hard.	Supportive family. Lots of activities available in the area.
<b>Negative Feelings</b> (actions, feelings, thoughts, reactions)			Only way out of struggling is to do more hours but then the childcare is expensive so until youngest is old enough can't do that; and that may be another 10 years.	Off work for 4-5 months due to depression and struggled financially.		Dyslexia diagnosis in Secondary school more positive outcome if diagnosed earlier? Didn't go to college to help mother financially after parents split.		








<p>Key Touch Points</p>					<ul style="list-style-type: none"> <li>• Job centre.</li> </ul>	<ul style="list-style-type: none"> <li>• Provident loans.</li> <li>• Counselling once a month.</li> </ul>
<p>Moments of Truth/Hot Spots </p>		<ul style="list-style-type: none"> <li>• Dyslexia diagnosed at secondary school and thinks if it had been spotted while at primary would have done even better- no support agencies used.</li> <li>• Decided not to go to college and help mother financially by working because by this time mother and father had split.</li> </ul>	<ul style="list-style-type: none"> <li>• Off work for 4-5 months during which there was no help to pay was and electric and was getting approx £340 per month sick pay compared to £800 wages so was bill gap.</li> <li>• When contacted job centre there was no help.</li> <li>• Could get food vouchers but doesn't allow fresh food, can only get tins Punished for working- if not working would be £150 per week better off.</li> </ul>		<ul style="list-style-type: none"> <li>• When moved into flat (when out of work) council did not give any help not even a cooker and at the time had 3-year-old baby with concrete floors in the flat.</li> <li>• Cost of school uniforms expensive- has 2 children</li> <li>• Took out loan to cover expenses when off work due to depression which she still paying back (high interest rates).</li> <li>• Windows have holes and spend £40 per week on gas alone to heat the flat and it is going straight out of the windows- Council to fix next year.</li> <li>• Only way out of struggling is to do more hours but then the childcare is expensive so until youngest is old enough can't do that and that may be another 10 years</li> <li>• After school clubs expensive (£20 per day).</li> </ul>	

<b>PROFILE:</b> Female, 35-44 years, White, Single Parent, Employed							
Experience at each step	 <p><b>Early years/ childhood</b></p> <ul style="list-style-type: none"> <li>• Grew up in H&amp;F.</li> <li>• Supportive family.</li> <li>• Lots of activities available in the area.</li> </ul>	 <p><b>Parental/family influences</b></p> <ul style="list-style-type: none"> <li>• Mother helped with homework.</li> <li>• Discussed future aims of becoming artist with mother.</li> <li>• Mother has influenced her to work hard.</li> <li>• determination, discipline and parenting</li> <li>• Mother also worked at BBC.</li> </ul>	 <p><b>School/ education</b></p>	 <p><b>Training/skills development</b></p>	 <p><b>Employment and work experience</b></p> <ul style="list-style-type: none"> <li>• Started working at 16</li> <li>• Looked after younger sister whilst mother went to work and then she went to work Used to give a bit of money each month to mother</li> <li>• Has done catering and sales and anything to stay in work.</li> <li>• Been working with BBC for 8 years and enjoys it.</li> <li>• Has had to cut down to 20 hours a week.</li> <li>• Supportive employer.</li> <li>• Boss is going to nominate for 'Employee of the month' which makes her feel valued</li> <li>• Went back to work when son was 8 months old.</li> </ul>	 <p><b>Family building</b></p> <ul style="list-style-type: none"> <li>• Asked 14 year old son to come to workplace and see what she has to do so that he will understand how hard she has to work and her mother used to say that to her.</li> <li>• Go to counselling once a month in White City- went through some hard times with son smoking and attitude and finds it a relief to talk to someone- are children specialists and help improve her parenting skills.</li> </ul>	 <p><b>Older age/transition to retirement</b></p>



<p>Priority Actions</p>			<ul style="list-style-type: none"> <li>• Earlier diagnosis and greater support for learning difficulties within schools.</li> <li>• Mentorship and support to pursue education for low income families.</li> </ul>		<ul style="list-style-type: none"> <li>• Despite strong work ethic and long working history, strong feeling that work doesn't pay and struggling more than if weren't in work - big systemic challenge.</li> <li>• Support for those off sick- managing illness, managing expenses rather than only prioritising getting back into work - what is available, where to !yet tailored help.</li> <li>• Healthy eating linked to food vouchers - more flexible use.</li> <li>• Support for those transitioning back to work following MHWB-related absence.</li> </ul>	<ul style="list-style-type: none"> <li>• Childcare costs a key logistical factor- limit on hours worked and net financial gain from additional hours worked.</li> <li>• Important to check receiving all working tax I child tax credits (but future impact of Universal Credit?).</li> <li>• Low sick pay meant now in debt with loan providers - need for education and greater awareness about financial management at a young age and affordable borrowing.</li> <li>• Poor housing conditions and impact of finances and health. Need for timely and effective social housing repair and maintenance.</li> <li>• Key issue of hill her metered utility costs which can mean those on lower incomes pay more than those on higher incomes.</li> </ul>	
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Customer Journey Map Interview 8: Unable able to work due to illness

PROFILE: Male, 55-64 years, unable to work due to illness (longer than 12 months)		 Early years/childhood	 Parental/family influences	 School/education	 Training/skills development	 Employment and work experience	 Family building	 Older age/transition to retirement
<b>Positive Feelings</b> (actions, feelings, thoughts, reactions)					Worked his way up to account supervisor and in big department.			
<b>Negative Feelings</b> (actions, feelings, thoughts, reactions)	Poor relationship with parents and siblings. Not well fed.	Parents split up aged 2 lived with mother who was hardly there - brought himself up.	Learnt more out of school than in school Left school just before 16th birthday and went straight into work.			Medically discharged due to mental health problems. Poor experience with health services and DWP.	Doesn't mix with people- has 2 true friends.	
<b>Key Touch Points</b>						• Health services, DWP		
<b>Moments of Truth/Hot Spots</b> ★						<ul style="list-style-type: none"> <li>• Due to being let down so many times in the past by professionals such as GP, hospitals don't ask for help anymore.</li> <li>• When have asked for help from professionals such as GP, hospitals either not turned up or let him down and so no longer asks.</li> </ul>	<ul style="list-style-type: none"> <li>• At 17 had nervous breakdown and nearly killed a person twice because of it and got no help what so ever and ever since then it has affected whole life.</li> </ul>	

<p>Experience at each step</p>	<ul style="list-style-type: none"> <li>• Born in Harrow and moved to H&amp;F in 1966.</li> <li>• Poor relationship with parents &amp; siblings.</li> <li>• Not well fed.</li> </ul>	<ul style="list-style-type: none"> <li>• Parent split up aged 2.</li> <li>• Lived with mother who was hardly there- brought himself up.</li> </ul>	<ul style="list-style-type: none"> <li>• Learnt more out of school than in school .</li> <li>• Len school just before 16th birthday and went straight into work.</li> </ul>		<ul style="list-style-type: none"> <li>• Health system has let him down and can't let any more mental health support unless pays privately or fights for it due to budget cuts.</li> <li>• Interested in new patients and not old patients like him.</li> <li>• DWP has let him down- had 2 tribunals last year and won second one as they had wrongly cut benefits but have not heard anything from DWP- haven't got the energy to push it further.</li> <li>• Don't have the information (as to who or how situation can be improved) as well as difficulty asking for help due to past experiences.</li> </ul>	<ul style="list-style-type: none"> <li>• Has lived in H&amp;F on and off 50 years and doesn't know anyone living here.</li> <li>• Doesn't mix with people- has 2 true friends.</li> <li>• Have to be careful money wise with food, lighting and heating.</li> </ul>	
	<ul style="list-style-type: none"> <li>• Medically discharged due to mental health problems.</li> <li>• Worked his way up to account supervisor and ran big department and due to health reasons had to give it up.</li> <li>• Has worked in furniture place as a general dog's body- store room deliveries etc.</li> </ul>						

PROFILE: Male, 55-64 years, unable to work due to illness (longer than 12 months)							
	Early years/ childhood	Parental/family influences	School/ education	Training/skills development	Employment and work experience	Family building	Older age/transition to retirement
Priority Actions	<ul style="list-style-type: none"> <li>Impact of poor childhood/upbringing on future relationships, prospects.</li> </ul>	<ul style="list-style-type: none"> <li>Support from social services, school.</li> </ul>	<ul style="list-style-type: none"> <li>Support to engage disadvantaged children into education, mentor.</li> </ul>		<ul style="list-style-type: none"> <li>Particularly enjoyed working with one company where did accounts for 250 stores but was made redundant- low point. They decided to close the office and move it to.</li> <li>Rochdale and had the chance to take over a bigger section but turned it down because didn't know anyone there.</li> </ul>		
					<ul style="list-style-type: none"> <li>One-to-one intensive support for people to develop trust and provide personalised support and guide them through services and help available. Advocate?</li> <li>Navigating the benefits system and impact on MHWB   impact of MHWB on ability to do this- need resilience and confidence. Knowledge of how the system works - support needed for those who feel disenfranchised /let down by services.</li> </ul>	<ul style="list-style-type: none"> <li>Financial support for those on low income for food, heating etc.</li> <li>Intensive support for severely ill to reintegrate into society- social worker?</li> <li>Impact of early MHWB issues on whole life course - greater support needed for CYP with a mental health.</li> <li>Issue potentially those that 'fall through the gap' of child and adult mental health services.</li> </ul>	

- Impact of social isolation very real on quality of life and confidence.

- Impact of benefit sanctions on people - real lives being affected - need for greater information and support?
- Workplace support for those MHWB issues - e.g. Mental Health Champions?

Customer Journey Map Interview 9: Unemployed BAME

PROFILE: Male, 25-34 years, Unemployed for less than 6 months		Early years/ childhood	Parental/family influences	School/ education	Training/skills development	Employment and work experience	Family building	Older age/transition to retirement
Positive Feelings (actions, feelings, thoughts, reactions)		Happy childhood wouldn't change anything.	Educated and supportive parents.	Educated to Masters level.	Has previously worked for a logistic company and hoping to replicate that on a smaller scale.			
							Good social network with wife, parents and friends providing emotional support.	
Negative Feelings (actions, feelings, thoughts, reactions)					Looking to set up business challenges will be knowing the food standards and regulation about importing food products into the UK.			
Key Touch Points								
Moments of Truth/Hot Spots <span style="color: red;">★</span>				<ul style="list-style-type: none"> <li>If had the opportunity to learn English earlier then maybe would aim even higher and try to get into Oxford or Cambridge Universities.</li> </ul>	<ul style="list-style-type: none"> <li>Challenges will be knowing the food standards and regulation about importing food products in to the UK.</li> </ul>	<ul style="list-style-type: none"> <li>Feels government support both in the UK and Indonesia, better information and guidance about the technical side from UK government and the government providing a networking stream would help him reach his aspirations.</li> </ul>		

Experience at each step	<ul style="list-style-type: none"> <li>• Happy childhood wouldn't change anything.</li> <li>• Grew up in Indonesia.</li> </ul>	<ul style="list-style-type: none"> <li>• Father small business owner and mother is graduate working within airline industry.</li> <li>• In Indonesia everyone has to making a living as don't have social security system.</li> <li>• Parents fully supportive and recognised that education was only way their children could better themselves</li> <li>• Open conversations with parents about aspirations.</li> </ul>	<ul style="list-style-type: none"> <li>• Master degree from UK.</li> </ul>	<ul style="list-style-type: none"> <li>• Due to fathers background always had that entrepreneurial side.</li> <li>• Currently learning how to set up a company in the UK.</li> </ul>	<ul style="list-style-type: none"> <li>• Initially wanted to be pilot but then decided wanted to own a business Wants to set up a UK company, establish a market and sell first container in next 6 months Has previously worked for a logistic company and hoping to replicate that on a smaller scale- been involved in importing and exporting coffee from Brazil to Germany and doing risk management for that.</li> </ul>	<ul style="list-style-type: none"> <li>• Currently dependent on wife vmo 1's a postgraduate students and he is accompanying her.</li> <li>• Wife on a scholarship so have allowance of £201- £250 per week- doesn't think struggling to live a normal life.</li> <li>• Wife, parents and friends provide emotional support.</li> </ul>	
Priority Actions		<ul style="list-style-type: none"> <li>• Positive impact of being able to discuss aspirations, focus on hopes for the future in childhood.</li> </ul>		<ul style="list-style-type: none"> <li>• Support for people wanting to set up own businesses to navigate regulations etc.</li> </ul>	<ul style="list-style-type: none"> <li>• Parents work history can influence one's own aspirations etc.</li> </ul>		



Customer Journey Map Interview 10: Unemployed for longer than 12 months

PROFILE: Female, 16-24 years, unemployed for longer than 12 months							
	Early years/ childhood	Parental/family influences	School/ education	Training/skills development	Employment and work experience	Family building	Older age/ transition to retirement
<b>Positive Feelings</b> (actions, feelings, thoughts, reactions)		Had a lot of help and encouragement to do well at school. Both parents worked.	3yrs college BTEC diploma-qualified sports coach.				
<b>Negative Feelings</b> (actions, feelings, thoughts, reactions)	Grew up in H&F and lived here all his life.		Sent to referral unit in year 9 so was unable to do GCSEs.		Left work as Sports Coach not being treated correctly and didn't like environment. Out of work for a year despite applying.		
<b>Key Touch Points</b>							
<b>Moments of Truth/Hot Spots</b> ★			<ul style="list-style-type: none"> <li>Sent to referral unit in year 9 which helped him in the end because was able to get into college but bad thing was didn't do GCSEs. If could change things would've stayed on at secondary school.</li> </ul>		<ul style="list-style-type: none"> <li>Apply for jobs and never hear back or told someone more qualified been given the job.</li> <li>There is not enough advertising of jobs</li> <li>If you go to West Field there should be posters in shop windows but instead have to go in and ask for a job and hand-in your CV.</li> <li>Shopping centre doesn't employ local people</li> <li>Not aware of local agencies who can help.</li> </ul>		

	<ul style="list-style-type: none"> <li>• Grew up in H&amp;F and lived here all his life.</li> </ul>	<ul style="list-style-type: none"> <li>• Had a lot of help and encouragement to do well at school.</li> <li>• Grew up in twin parent house where mother was main breadwinner and father was mechanic.</li> </ul>	<ul style="list-style-type: none"> <li>• 3yrs college BTEC diploma- qualified sports coach.</li> </ul>		<ul style="list-style-type: none"> <li>• Does not sign on as wants to earn a wage and not be going to the job centre every 2 weeks.</li> </ul>	
<p>Experience at each step</p>			<ul style="list-style-type: none"> <li>• Worked as a sales assistant at Sports direct and then did sports coaching.</li> <li>• Left work as not being treated correctly and didn't like environment e.g. Fell like he was being left out because he was new.</li> <li>• Out of work for just over a year but I hasn't signed on- has applied to other work but no one has got back to me.</li> </ul>			
<p>Priority Actions</p>			<ul style="list-style-type: none"> <li>• Keep people in mainstream education wherever possible and most beneficial for them</li> <li>Support for newly qualified to gain work experience.</li> </ul>		<ul style="list-style-type: none"> <li>• Support for newly qualified/long term unemployed to know how to look for work, application and interview skills.</li> <li>• Those who are long term unemployed get feedback from potential employers.</li> <li>• Support to access work relevant to interest and qualifications rather than taking any job approach of job centre.</li> <li>• Raise awareness of the support agencies that people can access rather than having to seek employment alone particular for young people with little experience.</li> <li>• More focus on local businesses employing local people- understanding why they may choose not to.</li> <li>• Upskilling people to make them employable in relation to local job vacancies.</li> </ul>	

**Priority issues/actions emerging from the CJMs to inform the targeting of evidence-based interventions:**

Ongoing support is needed for continuing education and aspirations in a more flexible way around being a young mum/unplanned life events – the CJMs highlight the impact of a range of unplanned events (pregnancy, bereavement, migration) on life aspirations and experience – there is a need for 'a Plan B'/back-up plan and support to achieve aspirations.

The impact of social isolation and lack of family support is clear within the CJMs – this has a very real impact on quality of life, confidence and coping mechanisms.

Support to balance parenting responsibilities and continuing education and aspirations.

There is a need to match recruitment approaches with local area demographic and skills, and upskilling local people to make them more employable in relation to local job vacancies.

Some CJMs highlight that they are still living in/on edge of poverty in later life – demonstrates the very real impact of being in/on edge of poverty despite a lifetime of working. This can be allied with a strong feeling that work doesn't pay and feelings of struggling more than if you aren't working – this is a considerable systemic challenge.

There is a need to develop and encourage (and provide the necessary support for individuals) to effectively self-manage long-term health conditions.

Complexity of life – relationships, work and mental health are intertwined. The CJMs demonstrate the impact of early childhood experiences on sense of self-esteem and self-worth and the impact of the area you come from and associated stigma which can stay with you later in life can impact on employability.

Grandparents supporting children and helping to raise and care for grandchildren – the financial and logistical impact for older people at a key point later in life. Some adult children live with their elderly parents therefore this has a wider financial impact on older relatives at a later stage in their lives (providing emotional and financial support to adult children).

The policy documents reviewed have highlighted the fragmented nature of services and support and the CJMs confirm this – there is a crucial need for more joined-up/integrated services, shaped around the individual.

The challenges of the management of serious long-term mental health conditions alongside working – self-management and what can employers do to help? There is a potential wider issue of stigma and therefore non-disclosure to an employer. The CJMs also highlight the inter-generational impact of mental health and wellbeing issues so there is a fundamental need to break this cycle.

There is a need for joined up support from mental health and employment services around poverty and employment, and for more proactive information about support available, tailored to the individual and not relying on generic information sources.

There is a need for more practical guidance and support to enable people to proactively 'navigate the system' and access the support they need – this is particularly true for newly arrived migrants to the UK.

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The importance of more practical mentorships, workshops, apprenticeships - for those with more academic and those with more practical skills. How can school and learning be made appealing for dis-engaged young people who may not see its value/may not receive family support during the school years?

There is a need for fundamental change in attitudes to recruitment of people from certain areas with a perceived 'reputation' – currently reinforces the feeling that 'nothing will ever change'.

There is a perceived over-reliance on a 'one size fits all' approach in local support services, in particular the Jobcentre Plus. There is a need to move away from this to more tailored, individualised approaches and focus on getting people into the 'right type' of employment, not 'any employment'.

There is a need for more motivational support to tackle the challenges facing those who have been long-term unemployed, and to tackle the cyclical effects of unemployment on 'perceived employability'. There is a need for free/discounted courses and training for those on low incomes/unemployed.

There is a need to move away from generic information online to different sources/means of producing information which are more accessible. The CJMs highlight the logistical childcare and financial challenges of poverty and worklessness and caring for young children, particularly when a child has an additional need.

The CJMs vividly demonstrate how poverty and worklessness are inextricably linked to feelings of self-worth, and the associated difficulties of 'selling yourself' during a period of feeling disenfranchised and low self-esteem. They confirm a vital need for a holistic, whole-system, joined-up approach of support, which covers more than just 'applying for jobs'.

## **Conclusions and recommendations**

It is evident from the interviews that the majority of the respondents we spoke to: 'hadn't planned their lives in this way' but an unexpected or unwanted situation arose which meant they have not been able to work for long periods. The circumstances frequently mentioned across the 104 interviews conducted were as follows:

- Difficulties/challenges after moving to the UK from other countries;
- Unable to work due to disabilities and/or illness;
- Caring for children and/or family members with disabilities/sick relatives;
- Long-term unemployed due to lack of qualifications/low skill levels;
- Key life events such as pregnancy, bereavement, family breakup/divorce, redundancy, etc.

We identified the following reasons, circumstances and situations for the five target groups.

### **Unemployed BAME and migrant groups**

Published reports indicate that BAME and migrant groups are at one of the greatest risks of being out of work. Our data included a relatively large proportion of foreign-born residents who have moved to the UK to find work but many have struggled for the following reasons:

- Lack of recognition of their qualifications
- English language is not their first language
- Difficulty accessing wider support as relatives or other family members are back home

### **Unemployed 35+ and long-term employed**

There are a number of reasons why residents (aged 35+) and/or those who have been unemployed for long periods in H&F may be out of work for long periods. The reasons include low skills levels or limited qualifications, availability of job types, disabilities/illness and because they are looking after the home or have care responsibilities.

### **Older works aged 50+ (at risk of social isolation)**

In Hammersmith and Fulham, 38 per cent of households are one person households, a higher figure than nationally. This is also reflected in the interviews with a high proportion of those interviewed stating that they 'don't talk to anyone in their area'. This could be further exacerbated as most of people we interviewed aged 50+ were no longer working either because they had retired early due to illness or had become a full time carer to look after a partner husband/sick relative. This is going to be an area of focus in the coming years as more people are wanting and needing to work for longer due to the recent pension age changes.

## **People with mental health issues affecting their ability to work**

The first target group that the Commission was interested in was people with mental health issues affecting their ability to work. It is important to note that this group is not mutually exclusive and was evident across the other four target groups as well.

People we interviewed felt their illness or disability limited their ability to work or find a suitable job for a number of reasons including:

- They need regular time off work to attend medical appointments and/or it restricts the range of jobs they can do.
- Discrimination from employers (particularly if they have been unemployed for long periods or they have been claiming sickness benefit).
- If they do get a job, they still worry about money if they are on a low income. This could theoretically make people more prone to stress, illness and MHWB issues. It may therefore be harder to keep their job or the need for regular time off may be frowned upon.

## **In-work poverty**

We also interviewed a number of H&F residents who are working but still struggling to make ends meet. They felt their pay was too low to cover the high costs (e.g. rents, utility bills, Council Tax, food and child care costs) of living in London. Most people we interviewed stated that making ends meet was difficult (unless they received additional support from family members) and they could only afford to pay for essentials.

In H&F, 38 per cent of households are one person households, a higher figure than nationally. This is also reflected in the interviews with a high proportion of those interviewed stating that they 'don't talk to anyone in their area'.

## **Emotional state**

Based on the above, the emotional state of the residents we interviewed was mixed. A lot of people we interviewed have been worn down by worries about money/work (especially for long time periods) and also said they lacked confidence and self-worth. People in these situations found it more difficult to 'sell' themselves at interviews or have belief in their own abilities. A number of respondents also felt that they were not given a chance and were frustrated with the system.

## **Motivational/future aspirations**

The data shows that the majority of participants who took part in the research generally expressed a lack of certainty about the future. Even those who were working were unable to save and put sustainable financial plans in place. However, their hopes often centred on their family and that life will improve for them. A number of respondents provided their thoughts on what they would like to improve in short-term (next six months) and the longer term (next 3 years). Their hopes and aspirations included the following:

- Obtaining a 'better job', more stable or a full time job to save for holidays/other luxuries.
- Owning their own business/become self-employed.
- Re-train or gain qualifications to improve their chances of securing a better paid job.
- Buy a property or live in better quality housing.
- Improved health levels.

The next section focuses on some practical suggestions from respondents and our own set of recommendations to tackle poverty and/or worklessness in the borough.

### **Practical suggestions from respondents**

Respondents mentioned that training courses (such as Maths, English and IT) should be free of charge for all residents on benefits. A many of the residents interviewed stated that they were unaware of the support which is available in H&F.

New businesses could prioritise recruitment for people living in the borough first (particularly in the retail, construction, health and social care sectors) as these are the sectors that those we spoke to claimed to be skilled in.

A number of respondents suggested practical solutions such as: mentorship schemes, Government training programmes, apprenticeships, internships, voluntary/community groups to help them gain valuable work experience or help them find a suitable job.

Need for greater proactive promotion of services/support available particularly for migrants or people who are suffering from de-motivation (long-term unemployed etc.) so they know 'where to go for what'.

More personal and tailored advice and support from services and support agencies (particularly from Jobcentre Plus). Those interviewed suggested that these agencies should be talking to residents on an individual basis, not just referred to online generic information (which can be difficult if respondents don't have an internet connection or computer at home).

### **Our recommendations**

There is a fundamental need to move away from a fragmented system of siloed support agencies (employment, financial, health, advice etc) towards a more joined-up, whole person approach focus around the individual. Joined-up and tailored approaches of the local health, social care and welfare systems are absolutely vital in tackling the broad range of interlinked factors around poverty and worklessness, and to enable people to move into and remain in sustainable employment. The CJMs and wider qualitative evidence have highlighted how inextricably interwoven mental health, employment, employability, housing, poverty and a range of other factors are, and support services need to be shaped coherently around the individual.

In a time of increasingly limited public funds and at a crucial point in the re-imagining of the public services, there is a wider policy focus on transitioning investment away from costly treatment (and a reliance on services) towards more upstream preventative approaches. In order to build the confidence and capacity of those living in/on the edge of poverty and worklessness we recommend the use of assets-based approaches locally, working with vulnerable residents before they reach 'crisis point' to help them achieve their vision of what 'a good life' looks like. This can be achieved through non-traditional service models such as Local Area Coordination and Social Prescribing schemes to help break the cycle for residents, especially those who are longer-term unemployed and/or have mental health and wellbeing issues. This is particularly vital given the inter-generational impacts of poor mental health and wellbeing.



There needs to be a fundamental change in approach from a focus on 'getting people into work' to providing them with the personalised, motivational and longer-term support needed to result in more sustainable and 'good' employment – this is where assets-based approaches can play a key role. This is particularly the case for those people with an existing physical or mental health condition, and/or those who have been unemployed for some time.

We recommend that there is a need to promote the effective self-management of physical and mental health conditions for residents, allied with a review of local waiting times for referral to talking therapy services for people experiencing mental health and wellbeing issues.

More collaborative approaches are needed and we recommend that the PWC builds on learning from other areas (for instance the Solent Jobs Pilot, Southampton). This innovative project is an intensive programme for people who are long-term unemployed and/or have a health condition, who receive support from a Case Support Worker and enter a Transitional Employment Programme, including a paid work placement. The project involves proactive partnership engagement with employers and the private sector, and initial evidence indicates this approach is effective for the long-term unemployed, in particular when working with smaller employers. The project highlights that the transition to employment is a time of vulnerability in which many variables can go wrong on both sides (employer and employee) and this project comprises a more managed, proactive and sustainable approach<sup>44</sup>.

Another useful approach would be to investigate the development of local buddying, mentoring and peer-to-peer support schemes amongst those looking to return to work and partnering them with people who have successfully made the transition back to sustainable employment.

As a priority, we recommend that the PWC actively reviews, adapts and builds-in to its evidence-based interventions and approaches the BITC PHE Mental Health Toolkit for Employers<sup>45</sup>. This outlines the fundamentality of mental health for employers and the wider economy in terms of sickness absence, and the 'health cost' to the individual – only one third of employees received any support to manage workplace stress associated with the stigma around disclosure. This toolkit contains an eight step guide to engaging employers with mental health including positive culture, support and training, managing mental health and providing the right support.

In our view, those residents entering employment, particularly after a long-term period of unemployment, need support to ease the transition into a routine, with skills refreshing, and support with issues which may emerge (such as time-off being needed for medical appointments). One option may be Workplace Health Champions.

We recommend that the PWC explores funding sources, such as the DWP Flexible Support Fund, which funds Employment Engagement Officers in some London boroughs to 'match' public sector employment to residents with mental health conditions looking to return to work. This provides support for the transition period, and this type of approach would provide ongoing and potentially more sustainable support for those people returning to work who have a pre-existing mental health (or physical health) condition. We also recommend that there is scope for the PWC to learn from what works / what the challenges have been in the DWP-funded projects, and to use this knowledge from other London boroughs to inform approaches within H&F.

44 PHE Annual Conference 2016. Good Work is Good for Health: Tackling the Health-related Employment Gap <https://www.phe-events.org.uk/hpa/frontend/reg/absViewDocumentFE.csp?documentID=10985>

45 BITC PHE Mental Health Toolkit: How to Engage Employers with Mental Health available at: [www.wellbeing.bitc.org.uk](http://www.wellbeing.bitc.org.uk)

The 2016 Green Paper<sup>46</sup> has announced that £115 million of Government funding is to be invested to develop new models of support to help people into work when they are managing a long-term health condition or disability. We recommend that the PWC explores whether this will provide a suitable funding stream for any locally-funded pilot work, or at least reviews approaches in other areas and builds on what works, within H&F.

There is a key role to play for local partnerships, potentially facilitated / driven by the PWC, such as private and public sector employers, the local NHS and the third sector. We recommend that worklessness and its links to poor physical and mental health need to play a more prominent role within local commissioning decisions and in clinical practice within local health services. Work is needed to raise partner awareness of this issue so that opportunities to support people in employment are taken and sustained by a range of partner agencies.

We recommend that employment-related outcomes should be considered as a KPI in local commissioning arrangements and in developing shared outcomes frameworks across local partners.

We recommend that resulting interventions which focus on poverty and worklessness should clearly be embedded within the developing NHS North West London Sustainability and Transformation Plan, and the wider local prevention agenda.

We recommend that links are made from these findings and the resulting service improvements to the Making Every Contact Count initiative for frontline local service and support organisation staff.

We recommend that there is a requirement for up-to-date labour market information in H&F to forecast demand and plan associated interventions effectively. Questions remain as to whether the types of employers with employment opportunities available locally in H&F (which appear to be lower-entry and lower-skill level) are going to be amenable to / interested in the sort of innovative partnership interventions which may help develop more sustainable employment opportunities for local residents. The qualitative findings indicate that many local jobs are lower skill for lower pay and are based on more short-term, insecure contracts. Instead, it may be more productive for the PWC to build links with local public sector employers and third sector organisations who may be more receptive to partnership approaches to support those in/on the edge of worklessness (and poverty).

We recommend that there is a role for the PWC to play in helping local employers adopt a longer-term view on the skills and capabilities of their workforce, in light of an increasing ageing workforce, and to be focused on keeping people in work rather than reactively taking action only with they lose staff.

We recommend that the PWC should explore what it (and partners) can do to harness and develop the potential of those aged 50 and over in the workplace. This should include the removal of barriers to remaining in work, enabling workers to adapt to new technologies, and a focus on continuing learning, training and professional development.

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<sup>46</sup> Department for Work and Pensions and Department of Health (October 2016). Improving Lives: The Work, Health and Disability Green Paper.

This research has highlighted the issue of older respondents in our sample who, as well as maybe caring for a partner, due to housing and living costs and other factors, provide financial, housing and practical support for their adult children and help to raise and care for their grandchildren. This is illustrated within some of the CJMs. This has a real financial, practical and emotional impact on older people, at a key point later in their life, which they will increasingly need to manage alongside working to an older age. The PWC needs to consider this when exploring what can be done to harness the potential of those aged 50 and over in the workplace living in H&F.

As well as the need for more joined-up and less fragmented support from health, care and welfare organisations, more proactive and tailored information and support needs to be available for individuals, as opposed to 'generic' information which over-relies on online access. The provision of information in a range of written and spoken community languages needs to be reviewed. A more joined-up and whole-system approach should result in greater promotion and awareness of the ways in which support can be accessed and how 'the system' can be navigated effectively. This is particularly important for migrant communities who may not understand the Westernised concept of how public services are delivered.

The findings indicate that there is a perceived over-reliance by respondents we interviewed on a 'one size fits all' approach in local support services, in particular the Jobcentre Plus. There is a fundamental need to move away from this to more tailored, individualised approaches and towards a focus on getting people into the 'right type' of employment for them, not 'any employment'. We recommend that PWC builds on and taps into the support introduced within the 2016 Green Paper<sup>47</sup>, whereby the Government is expanding the number of employment advisers in talking therapies as well as introducing a new Personal Support Package offering tailored employment support, which Jobcentre Plus work coaches will help people with disabilities or those with health conditions to access.

The research has highlighted that a number of the individuals we interviewed were living in/on the edge of poverty despite working for most of their adult life. A considerable systemic challenge is the perception for some that 'work doesn't pay' (due to having to pay increased childcare costs or losing Council Tax benefit payments for instance). The CJMs have highlighted the logistical childcare and financial challenges of poverty and worklessness and caring for young children (and older relatives), particularly when a child has an additional need. This tends to weigh most heavily on women. For some there is a perception that there is little or no net financial gain of working compared to not working. We recommend that the PWC should review the promotion and uptake of the universal 15 hours Free Early Learning Entitlement for 3-4 year olds, and for 2 year olds (with employment criteria); and should review how partners are promoting the more recently introduced additional 15 hours entitlement for 3-4 year olds (again with employment criteria). These could all help with increasing the net financial gain of working for those who have young children. It is possible that there could be cultural barriers amongst certain BAME groups in H&F, which may limit their uptake of this entitlement. In addition, there may be scope for the PWC to review the support and information available around the financial aspects of working and entitlements to working benefits, including working tax credit and child tax credit.

We recommend that there are some practical steps the PWC can endorse, including exploring the provision of free/discounted courses and training (including English skills, literacy, numeracy, ICT) for those who are on low incomes and/or are unemployed.

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47 Ibid.

There is a need for early education and awareness raising about effective financial management and affordable borrowing.

Finally we recommend that the findings of this extensive insight generation research are shared with local partners and with other similar commissions, to contribute to the existing evidence base on poverty and worklessness.

### **Lessons learnt after study completion**

Below is a list of our lessons learnt from the study that the Commission, other Councils and partners may wish to take into account when conducting or commissioning similar research in the future:

We began with a telephone approach for recruiting participants and undertaking interviews but found only a small amount of residents were happy to engage with this method. Given sensitivities of the topic, we would recommend that the Commission consults with residents face-to-face if any future research is conducted on this topic.

To accurately assign typologies, a large amount of quantitative data also needs to be collected (which was out of scope for this study).

Assigning typologies was also difficult as the data we collected is very broad and we found the characteristics of individuals were often inter-linked (e.g. unemployed 35+ could also be BAME and/or long-term unemployed, etc.).

The Commission was very keen to see the triggers which led to worklessness and poverty during an individual's life course. The Customer Journey Maps are a very powerful tool to display this information visually and it is one we recommend for any similar projects the Commission may work on/commission in the future.

## Appendix One – Topic Guide (In-depth)

### H&F Poverty and Worklessness Commission

#### Interview Topic Guide

## INTRODUCTION AND BACKGROUND TO PROJECT

My name is \_\_\_\_\_ and I from M-E-L Research. You met my colleague Reena a couple of days ago and agreed to take part in the interviews that we are doing on behalf of Hammersmith and Fulham Council. The interview is likely to take around 30-45 minutes depending on your responses. Is now a good time for you?

**READ OUT IF REMINDER IS REQUIRED:** So Reena may have covered some of this already but just to give you a bit of background, we are an independent market research company and we are speaking to a range of people to understand experiences of work, money/finances and wider lives. Your valuable contribution will help the Council shape future support services and to increase employment opportunities for all. As a thank you for your time we will send you £25 in Love2Shop Vouchers which can be used at 100's of different High Street shops and attractions.

Please note that the call will be recorded so that we can review people's responses when writing the report. However, your comments will be anonymised and you will not be personally identifiable in the findings or report. Are you happy to continue?

### Introduction

The Council has set up a working party to look at the things that continue to cause a lack of suitable employment opportunities in the borough, leading to people struggling to make ends meet. The Council has identified well-off and less well-off areas.

- How many people do you know in your local neighbourhood that are struggling to make ends meet?
- How can you tell if someone is struggling to make ends meet? Why is that/why not?
- What other words could be used to describe 'struggling to make ends meet'?
- When people are struggling to make ends meet, what do you think are the main causes of this? PROBE FOR:
  - Lack of suitable jobs (including uncertainty of income)
  - Lack of suitable affordable housing
  - Lack of suitable transport
  - Cuts and changes to welfare payments (e.g. Universal Credit)
  - Benefits 'trap'?
  - Difficulties logistics/cost of childcare / support for carers
  - Debt/high living costs
  - Lack of relevant/up to date skills to suit what market needs?
  - 'internal factors' making it hard to get or keep a job e.g. self-esteem, confidence
  - Lack of 'culture' of working for some e.g. no working role models when growing up etc
  - Difficulties in keeping a job (not just finding work in first place)?

- There are said to be fewer residents that both live and work in the Borough – why do you think that’s the case?
- What types of jobs should there be to help people who are struggling to get work/ financially? PROBE FOR:
  - Better pay (Living Wage)
  - More suitable hours and days?
  - Fixed contract versus zero hours contracts – more permanent/secure jobs?
  - Jobs in different sectors (not all manual/low paid work)
  - Jobs that make it financially worthwhile to move off benefits
  - Jobs that make it possible to come off benefits for a short time e.g. to get short-term work for experience, then go back on benefits without delay later on if need be (lack of flexibility in benefit system)
  - Jobs that will lead to a career and more linked to personal interests, rather than task and finish ‘jobs’?
  - When people are struggling to make ends meet, what impact do you think this has on their home life and relationships? PROBE: Why do you say that?
  - And what about their health and wellbeing and mental wellbeing? What impact does struggling to make ends meet have on this? PROBE
  - And what impact does health and mental health and wellbeing have on ability to find and keep employment? PROBE

### **Personal situation**

- I’d now like to discuss your own personal and home situation.
- Can you tell me a little bit about your circumstances? Are you currently working? What about other people in the household- are they working?
- IF YES: How suitable is it in supporting you and your family? Why do you say that?
- IF NO: What are the difficulties you are facing in finding work? Why is that?
- What is your work history and background [tell me a little bit how you have got to where you are now]?
- How easy is it for you to make ends meet each week? Why do you say that?
- What was it like growing up? Did you grow up in this area?
- What type of family background did you have? PROBE FOR:
  - How supportive was the family setting, help with schooling, homework etc.
  - Twin parent or single parent household?
  - Who in the household was the breadwinner? What type of work did they do?
  - Was there talk of and support for your future work hopes/aspirations when you were growing up?
  - Did you leave school with qualifications? Did you go on to further education?
  - Did you have an idea about what you wanted to do for work when you were younger?
  - If anything, what impact does your schooling and education have on finding suitable work? Why is that?
  - What impact has your wider background had on finding suitable work? Why is that?
  - Has health and wellbeing been an issue for you? In what way?

### IF HIGHLIGHTED STRUGGLING:

- What impact does struggling to make ends meet have on you? How does it make you feel?
- What impact does it have on your immediate family e.g. partner, children etc?
- What do you do to cope?

### Obtaining support

- What could improve your current situation?
- Who do you think should be involved in providing support? Why is that?
- Who else should support you?
- What can you do to improve your own situation? Why do you say that?
- How easy is it to obtain the emotional support you need? How about practical support?
- Have you used any support organisations (e.g. from the Council or Jobcentre Plus etc?)  
What was your experience of the support organisations you have used? How have they benefitted you, if at all? What could be improved?
- Which support organisations need to have greater involvement? Why is that?
- What would need to change to help you 'make ends meet'/ good or acceptable quality of life?

### Future prospects

- What are your future hopes or fears?
- And what about your aspirations for yourself and your family?
- What would help you to reach/realise your future aspirations?
- What would you like the next six months to look like? Why do you say that?
- Where would you like to be in say 3 years? What would you like your life to look like then?
- What three key things would help you get there? [these questions will identify practical actions]
- What three key things could you do to help you get there?
- What three key things could other agencies/services do to help you get there?
- Do you have any other comments to make about any of the issues we have discussed?
- Thank you for answering these questions. We will post the gift voucher out to you and you should get this within the next couple of weeks.

**INTERVIEWER PLEASE CONFIRM NAME AND ADDRESS DETAILS (Where they would like the vouchers to be sent).**

**PLEASE ALSO INFORM RESPONDENT THAT THE VOUCHER WILL BE SENT RECORDED DELIVERY (2 to 3 days) AND THAT SOMEONE WILL NEED TO SIGN FOR THEM.**



## Appendix Two – Topic Guide (CJM)

### H&F Poverty and Worklessness Commission CJM Interview Topic Guide

## INTRODUCTION AND BACKGROUND TO PROJECT

My name is \_\_\_\_\_ and I am calling from M-E-L Research. We arranged to speak today to carry out an interview on behalf of Hammersmith and Fulham Council. Is now still a good time for you? The interview is likely to take around 30-45 minutes depending on your responses.

**READ OUT IF REMINDER IS REQUIRED:** So just to give you a bit of background, we are an independent market research company and we are speaking to a range of people to understand your experiences of work, money/finances and wider lives. Your valuable contribution will help the Council shape future support services and to increase employment opportunities for all. As a thank you for your time we will send you £25 in Love2Shop Vouchers which can be used at 100's of different High Street shops and attractions.

Please note that the call will be recorded so that we can review people's responses when writing the report. We will draw up a visual customer journey map based on our discussion today. However, your comments will be anonymised and you will not be personally identifiable in the findings or report. Are you happy to continue?

#### Interviewer note:

See CJM template which needs to be populated by data from the interviews.

Need to tailor questions to the individual being interviewed – each journey will be different. Each individual journey map jump around – will need to be pieced together afterwards.

#### Introduction

The Council has set up a working party to look at the things that continue to cause a lack of suitable employment opportunities in the borough, leading to people struggling to make ends meet. The Council has identified well-off and less well-off areas.

- How many people do you know in your local neighbourhood that are struggling to make ends meet?
- How can you tell if someone is struggling to make ends meet? Why is that/why not? What other words could be used to describe 'struggling to make ends meet'?
- When people are struggling to make ends meet, what do you think are the main causes of this? PROBE FOR:
  - Lack of suitable jobs (including uncertainty of income)
  - Lack of suitable affordable housing
  - Lack of suitable transport
  - Cuts and changes to welfare payments (e.g. Universal Credit)
  - Benefits 'trap'?
  - Difficulties logistics/cost of childcare/support for carers
  - Debt/high living costs

- Lack of relevant/up to date skills to suit what market needs?
- 'internal factors' making it hard to get or keep a job e.g. self-esteem, confidence
- Lack of 'culture' of working for some e.g. no working role models when growing up etc
- Difficulties in keeping a job (not just finding work in first place)?
- There are said to be fewer residents that both live and work in the Borough – why do you think that's the case?
- What types of jobs should there be to help people who are struggling to get work/ financially? PROBE FOR:
  - Better pay (Living Wage)
  - More suitable hours and days?
  - Fixed contract versus zero hours contracts – more permanent/secure jobs?
  - Jobs in different sectors (not all manual/low paid work)
  - Jobs that make it financially worthwhile to move off benefits
  - Jobs that make it possible to come off benefits for a short time e.g. to get short-term work for experience, then go back on benefits without delay later on if need be (lack of flexibility in benefit system)
  - Jobs that will lead to a career and more linked to personal interests, rather than task and finish 'jobs'?

When people are struggling to make ends meet, what impact do you think this has on their home life and relationships? PROBE: Why do you say that?

And what about their health and wellbeing and mental wellbeing? What impact does struggling to make ends meet have on this? PROBE

And what impact does health and mental health and wellbeing have on ability to find and keep employment? PROBE

### **Personal situation**

I'd now like to discuss your own personal and home situation.

- Can you tell me a little bit about your circumstances? Are you currently working? What about other people in the household- are they working?
- IF YES: How suitable is it in supporting you and your family? Why do you say that? CJM Q: IF YOU COULD CHANGE ONE THING, WHAT WOULD IT BE?
- IF NO: What are the difficulties you are facing in finding work? Why is that? CJM Q: IF YOU COULD CHANGE ONE THING, WHAT WOULD IT BE?
- What is your work history and background [tell me a little bit how you have got to where you are now]? CJM Q: WHAT WOULD YOU SAY HAVE BEEN THE HIGH AND LOW POINTS SO FAR?
- How easy is it for you to make ends meet each week? Why do you say that?
- What was it like growing up? Did you grow up in this area?
- What type of family background did you have? PROBE FOR:
  - How supportive was the family setting, help with schooling, homework etc.
  - Twin parent or single parent household?
  - Who in the household was the breadwinner? What type of work did they do?

- Was there talk of and support for your future work hopes/aspirations when you were growing up?
- CJM Q: So thinking back to your **early years/childhood**, what 3 things do you think have most influenced where you are now (in terms of work and money/finances)? What would you change looking back and what would you keep/what was good?
- Did you leave school with qualifications? Did you go on to further education?
- Did you have an idea about what you wanted to do for work when you were younger?
- If anything, what impact does your schooling and education have on finding suitable work? Why is that?

CJM Q: Thinking back to your **schooling and education**, what 3 things do you think have most influenced where you are now (in terms of work and money/finances)? What would you change looking back and what would you keep/what was good?

Whilst you were at **school/in education**, did you use any services or support linked to future work/employment? What was good or bad about any services/support you used [Key Touch Points]?

What impact has your wider background had on finding suitable work? Why is that?

CJM Q: And thinking about growing up and the influence of your **parents/family**, what 3 things do you think have most influenced where you are now (in terms of work and money/finances)? What would you change looking back and what would you keep/what was good?

Has health and wellbeing been an issue for you? In what way?

#### **IF HIGHLIGHTED STRUGGLING:**

- What impact does struggling to make ends meet have on you? How does it make you feel?
- What impact does it have on your immediate family e.g. partner, children etc?
- What do you do to cope?
- CJM Q: If you could change one thing, what would it be?

#### **Obtaining support**

- What could improve your current situation?
- Who do you think should be involved in providing support? Why is that?
- Who else should support you?
- What can you do to improve your own situation? Why do you say that?
- How easy is it to obtain the emotional support you need? How about practical support?
- Have you used any support organisations such as for training, skills and employment (e.g. from the Council or Jobcentre Plus etc?) What was your experience of each of the training, skills and employment support organisations you have used [Key Touch Points]? What was good or bad about any services/support you have used? How have they benefitted you, if at all? What could be improved?
- Which support organisations need to have greater involvement? Why is that?
- CJM Q: And thinking about **training, skills and employment** what 3 things do you think have most influenced where you are now (in terms of work and money/finances)? What would you change looking back and what would you keep/what was good?
- What would need to change to help you 'make ends meet'/ good or acceptable quality of life?

### **Future prospects**

- What are your future hopes or fears?
- And what about your aspirations for yourself and your family?
- What would help you to reach/realise your future aspirations?
- What would you like the next six months to look like? Why do you say that?
- Where would you like to be in say 3 years? What would you like your life to look like then?
- What three key things would help you get there? [these questions will identify practical actions]
- What three key things could you do to help you get there?
- What three key things could other agencies/services do to help you get there?
- CJM Q for older residents: what has gone well and what do you think should be improved in terms of:
  - Help and support for those moving towards retirement age
  - Help and support for those coming to the end of their working life
  - Help and support for those who need to continue working beyond traditional retirement age (e.g. employer attitudes, discrimination, re-skilling etc)
- CJM Q: Standing back, what would you say have been the main high and main low points in your journey to this point, thinking about work/finances and money?
- Do you have any other comments to make about any of the issues we have discussed?

**Thank you for answering these questions.**

**INTERVIEWER PLEASE CONFIRM NAME AND ADDRESS DETAILS (Where they would like the vouchers to be sent).**

**PLEASE ALSO INFORM RESPONDENT THAT THE VOUCHER WILL BE SENT RECORDED DELIVERY (2 to 3 days) AND THAT SOMEONE WILL NEED TO SIGN FOR IT**

## 3. Analysis of problems and ideas for addressing them

### 3a Findings from other poverty and worklessness-related commissions

The Commission reviewed seven existing local authority strategies and commission reports relating to poverty and worklessness, which offer lessons in the different approaches that can be taken to tackle these issues.

1. Newham Council – Tackling Child Poverty Scrutiny Commission<sup>48</sup>
2. Greater Manchester Poverty Commission<sup>49</sup>
3. Leicester City Council – Child Poverty Commission<sup>50</sup>
4. Renfrewshire Council – Tackling Poverty Commission<sup>51</sup>
5. Islington Council – Employment Commission<sup>52</sup>
6. Greater Manchester Health and Worklessness Commission<sup>53</sup>
7. Tower Hamlets – Reducing Worklessness Among Young Adults Strategy<sup>54</sup>

The findings of the various Commissions can be grouped according to the following themes, with the number of commissions making the recommendation in brackets (out of 7 reviewed commissions).

#### Early intervention, advice and advocacy

- Co-location and/or partnership working between currently siloed services, including satellite support e.g. employment support in GP surgeries, welfare support in Children's Centres. (6/7)
- Training for caseworkers, frontline staff and residents. (6/7)
- Explicit link between health and employment services for staff and service-users. (3/7)
- Work with community leaders to identify vulnerable individuals and work with excluded communities. (2/7)
- IT training to reduce digital exclusion. (2/7)
- Household budgeting and financial support. (2/7)
- Provide access to free legal services. (1/7)
- Careers advice from primary school age. (1/7)
- Language development programme review with relevant partners. (1/7)

48 linksUK. 2008. Tackling Child Poverty Scrutiny Commission. Newham Council.

49 Greater Manchester Poverty Commission. 2013.

50 Leicester City Council. 2013. Leicester Child Poverty Commission.

51 Renfrewshire Council. 2015. Tackling Poverty in Renfrewshire: Tackling Poverty Strategy 2015-2017.

52 Islington Council. 2014. Islington Employment Commission.

53 CLES Consulting. 2010. Greater Manchester Health and Worklessness.

54 London Borough of Tower Hamlets. 2010. Reducing Worklessness Among Youth Adults Strategy.

- Mental health services for young people. (1/7)

### **Welfare, wages and the cost of living**

- Free public transport, or review affordable fares. (3/7)
- Reduce Council tax, or spread payments across a longer time period. (3/7)
- Initiatives to reduce energy bills, source the cheapest tariffs and invest in energy efficiency. (3/7)
- Review additional school costs, such as uniforms, meals and trips. (3/7)
- Enforce the minimum wage. (2/7)
- Introduce a Living Wage. (2/7)
- Food poverty initiatives, with coordinated support. (2/7)
- Monitor and reduce the usage of payday loans and lenders. (2/7)

### **Childcare**

- Identify those eligible for free childcare to ensure take-up. (2/7)
- Improve the quality and accessibility of affordable childcare. (1/7)
- Provide universal health visiting for mothers and babies vulnerable to poverty. (1/7)

### **Local economy, jobs and skills**

- Work with employers to generate internships and apprenticeships. (7/7)
- Build relationships between schools and employers. (4/7)
- Produce jobs fairs. (1/7)

### **Migrants**

- Boost language skills through ESOL provision. (1/7)

### **Housing**

- Improve the quality of housing in the private rented sector. (1/7)
- Introduce rent controls in the social housing sector. (1/7)

### **Lobbying central government**

- Ensure ongoing monitoring to lobby central government for more data. (2/7)
- Improve the Invest to Save case. (1/7)
- Demand more social housing. (1/7)
- Review, reduce or remove welfare sanctions. (1/7)

### **Internal governance**

- Anti-poverty strategy and bodies, tracking and measurement written across Council policy and agendas. (4/7)
- Use data, both predictively and to identify vulnerable cohorts and inform interventions. (3/7)
- Joint lobbying with other Councils with similar commissions. (1/7)
- The following analysis pieces look at data-driven priorities related to poverty and worklessness in H&F around:
  - Business survival and resilience.
  - Training and skills.
  - Reducing the long-term unemployment rate (particularly for people aged 35+).

- Mental health.
- Employment for people from black and minority ethnic communities.
- Part-time work and elementary occupations.
- Vulnerable older people.
- Local housing and its affordability.

## 3b Business survival and resilience

### What we know

- The borough has one of the lowest survival rates for business in London at 1,2,3,4 and 5 year marks.
- There is high churn of businesses; in 2014 the borough had one of the highest business deaths rates nationally (302<sup>nd</sup>), as well as one of the highest rates of business births.
- The local population is prone to long-term unemployment.

### What we do not know

- Why does a low survival rate exist within the borough?
- What types of businesses are dying within H&F – sector, size, age, location.
- The impact for the employees of these businesses.
- What are local businesses struggling with and what can be done to assist?
- Which are the current businesses at risk, and which are growing.
- What businesses and their employees think about H&F as a place to base their business and work.

### H&F Business Survey (2016) findings<sup>55</sup>

- **Decreased employees:** 6% of businesses had lost more than 10% of their employees, 11% lost under 10% whilst 24% saw an increase and 60% no change.
- **Increased employees:** More employees were hired due to an increase in demand for goods or services (38%), business expansion/restructuring (29%) and the need for staff with specific skills (15%). Redundancies were attributed to a fall in demand for goods and services (31%).
- **Satisfaction rates:** 52% are very satisfied or satisfied with H&F as a place to do business, 14% are either very dissatisfied or dissatisfied.
- **Space is a big issue for businesses:** 53% rate the borough as poor or very poor in relation to parking facilities, 46% of respondents rate the borough as poor or very poor in relation to suitable and affordable workspace.
- **Many aren't aware of or don't use available business support:** 34% rate the quality of business support as poor, though when one looks more closely, 63% have not used the business support helpline, 73% have not used the enterprise club and 57% have not used "other" business support initiatives.

Business deaths may simply be due to a change in demand for a good or service. This may indicate that businesses, particularly small ones, do not have the ability to transition smoothly into another sector. Experian's research supports this, noting that the borough has a poor score for "adaptive industries".

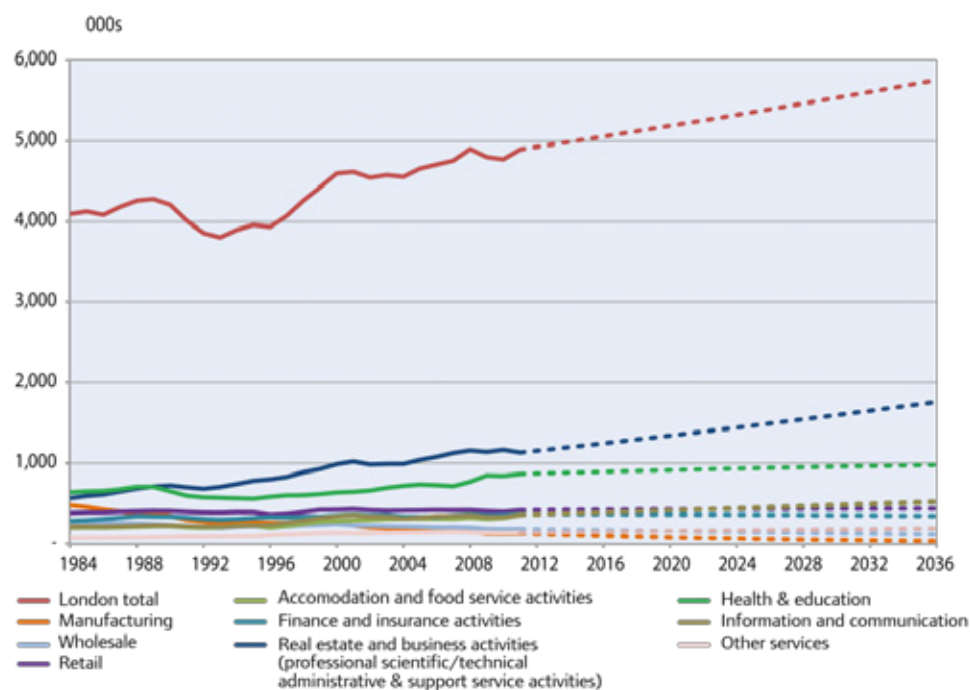
<sup>55</sup> Hammersmith and Fulham Council. 2016. H&F Business Survey.



KPMG and the Federation of Small Business published a short study<sup>56</sup> examining the level of burden felt by small businesses. Factors included infrastructure, cost and local administrative burden. H&F had the 8<sup>th</sup> overall highest burden. The borough had the 5<sup>th</sup> highest cost burden (including commercial, residential premises, parking, business rates and Council tax), was an impressive 21<sup>st</sup> on local administrative burden (business supportiveness of Council's policies and ease of dealing with Council) and 15<sup>th</sup> on infrastructure challenges (public transport accessibility, broadband quality, road congestion and availability of commercial space).

## Growing employment sectors

Data from the Mayor of London's [London Plan](#)<sup>57</sup> projects employment growth by sector between 2011-2036.



- H&F is one of the boroughs set to benefit most from these changes in employment profile, with growth set at 28.5% over 2011-2036, second only to Haringey at 29.5%.
- This could be attributed to the fact that the high growth sectors are currently well-represented in their share of major employers. Professional, real estate, scientific and technical activities will create almost half of new jobs (49%), and currently represent 12% of the borough's employment. This doesn't account for the additional boost of Imperial College's research hub and its plans for business incubators in the borough.
- Other growth areas are administrative and support services (currently at 11%), information and communications (currently at 15%), accommodation and health and education.
- Retail – a significant employment sector in the borough – will have low growth.
- Only one major employer sector in the borough is declining: Wholesale at 6%.
- Although not major employers, collective decline in sectors such as 'public administration', financial and insurance' sector and 'construction' may affect employment in H&F.
- Manufacturing will continue to decline.

56 KPMG. 2014. The small business burden for London boroughs.

57 Greater London Authority. London Plan.

**The Hammersmith & Fulham Business Commission (2016)** aims to make the borough a more attractive place to do business. Interviews with the borough's business leaders of large companies as well as technology, creative and lifestyle companies, had the following findings:

- Companies generally felt that H&F is not a bad place to do business, but few are truly wedded to being in the borough in the long-term.
- Great transport links enhance the ability of businesses to attract good quality staff.
- Key concerns are around rent and the lack of appropriate office space; start-ups in Hammersmith in particular cite this as one reason why they move out of the borough as they scale-up.
- Better amenities including a more vibrant nightlife and reasonably priced non-chain restaurants are some of the general asks of businesses interviewed. Companies with young, skilled staff felt that the borough could do more to improve the vibe of the area, particularly in Hammersmith.
- All businesses, particularly those who had more traditional office spaces, wanted to see more business and creative hubs, where companies could meet clients or each other and exchange ideas in a relaxed environment.
- Technology focused companies would like to see better broadband connectivity.
- Most companies had no involvement with the Council at the senior level.
- There are concerns about the cost and availability of parking for employees and visitors (in Hammersmith).
- Several small businesses said that support, particularly around publicity and events would help them (e.g. Small Business Saturday).

## 3c Training and skills

### What we know

- A high proportion of local businesses report skills shortage vacancies or existing skills gaps.
- However, relatively low skills gaps exist within the borough.
- There is a high proportion of job vacancies.
- High job density with more jobs than people of working age.
- The borough has a low proportion of residents in apprenticeships starts at all ages with total of 610 - ranked 283<sup>rd</sup> nationally.

## What we do not know

- The current skills gaps within H&F and why local employers cannot fill them.
- Why are apprenticeship starts low?
- More details on the how apprenticeships are being used or promoted in the Borough
- A lack of investment in skills development risks leading to a cycle of low level skills/poorly paid work/poverty. On a national level, low skills lead to low productivity.
- Employers are now at the centre of training policy, but don't invest enough
- Funding to subsidise training by private employers has been severely reduced with serious implications for further education (FE)
- Funding directly to colleges for courses offered to adults has effectively been withdrawn – 'a long established element of the education and training landscape [is] under considerable threat'

## An overview of apprenticeships

The Government's ambition to have 3 million apprenticeships by 2020 includes an Apprenticeships Levy being introduced in 2017 for larger enterprises, which will include organisations and businesses in H&F.

Apprenticeships are paid jobs that incorporate both on and off the job training. A completed apprenticeship will qualify with a nationally recognised qualification. Apprenticeships are seen as being key to tackling a skills gap in the UK labour market, and there is particular demand for high-level skills in the construction, manufacturing, engineering and technology industries<sup>58</sup>.

There are three apprenticeship levels: intermediate (equivalent to 5 GCSE passes at grades A\*-C), advanced (equivalent to 2 A level passes) and higher (equivalent to a foundation degree and above). Most apprenticeships are at intermediate Level, although the number of higher apprenticeships is increasing.

Nationally, the majority of apprenticeships are in the service sector, with 71% of all starts concentrated in: Business, Administration & Law; Health, Public Services & Care and Retail & Commercial Enterprise.

The average apprentice's salary during their apprenticeship is £13,105 annually. It is unclear as to how many completed apprenticeships lead to a job immediately, what the employment retention rates and in-work progression are, and how this compares to other education and qualification routes.

Apprenticeships should be used to recruit new workers but, currently, most employers are using apprenticeships to develop existing staff who are already in secure employment. The 2014 Apprenticeship Pay Survey concluded that two-thirds (67 per cent) of intermediate and advanced level apprentices in England were already working for their employer when they started their apprenticeship (Ibid).

Many people who start apprenticeships do not complete them; in 2014/15, only 30% of apprenticeships were completed (260,900 completed out of 871,000 started). Retaining apprentices is key to apprenticeships being a success.

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58 Dolphin, T. 2016. IPPR. Apprenticeships in England: matching skills to employment opportunities.

In H&F, the number of apprenticeship starts is small and, contrary to the national trend, is not increasing:

Parliamentary Constituency	2011/12	2012/13	2013/14	2014/15	2015/16
Hammersmith	540	410	370	460	440
Chelsea and Fulham	220	200	180	190	210

(Source: Constituency Apprenticeship Statistics, 2016)

There is a skills deficit in H&F, and employers need incentives to set up successful apprenticeships.

## The benefits of apprenticeships

NIACE reviewed apprenticeship data and evidence<sup>59</sup> to conclude the following:

- Apprenticeships lead to an increase in productivity.
- Government spending of £1 gets a return of £28 (Department for Business, Innovation and Skills estimate).
- 19% of advanced apprenticeships (Level 2) progress to higher education.
- ‘Trailblazer’ apprenticeships (these are formulating standards for the government’s reformed apprenticeships) are effective.
- Sectors with a tradition of apprenticeships – motor vehicle, construction and engineering industries – run successful schemes.

## Barriers to participation and successful implementation of apprenticeships

- One in three apprentices didn’t know they were on an apprenticeship.
- Apprenticeship provision can be poor because employers do not invest enough in apprenticeships.
- In some cases, employees’ existing skills are accredited; no new learning takes place. Apprentices are not developing the advanced professional-level skills needed by businesses.
- The focus is on service sectors such retail and customer care.
- Large employers dominate successful schemes.
- Small and medium sized enterprises (SMEs) offer few apprenticeships (16% in 2014).
- Schools often fail to promote apprenticeships; apprenticeships are not seen as a good alternative (the government goal) to a university education.
- Parents of children on apprenticeships do not qualify for child benefit/tax credit.

## Disadvantaged groups

- Gender differences – sectors follow gender stereotypes.
- Provision for disabled apprentices is inadequate; reasonable adjustments are not made (consider the Equality Act 2010). Only 13% of apprentices are disabled (16% of working age adults are disabled).
- 25% of applicants are from Black and Minority Ethnic (BAME) groups, but only 9% of current apprentices are BAME (15% of the general population is BAME).

<sup>59</sup> Learning and Work Institute and NIACE. 2015. [Apprentice charter: higher quality, better outcomes.](#)

## Uncompleted apprenticeships

- Twenty per cent of apprentices fail to complete their apprenticeships<sup>60</sup>.
- BAME, disabled and 25+ cohorts are less likely to complete their apprenticeships.
- Women are less likely to complete apprenticeships in male-dominated industries (e.g. electrotechnical).
- Those with a higher educational attainment when they start their apprenticeships are more likely to succeed.
- Apprentices starting apprenticeships in areas of high unemployment are also less likely to complete.

Other evidence suggests that uncomfortable working environment, possible bullying and exploitation, and a mismatch between the apprentice and the apprenticeship hinder the completion of apprenticeships.

## Traineeships

A report on outcomes suggests traineeships are generally positive for both trainees and employers<sup>61</sup>. Traineeships target unemployed 16-24 year olds qualified below Level 3 (roughly equivalent to A Levels), funded by the Skills Funding Agency. Traineeships last for six weeks to six months and provide a route to work or apprenticeships<sup>62</sup>. Employers are not required to pay trainees but trainees can receive benefits (welfare and bursaries). In 2014/15 there were 15,100 traineeship starts.

## Lifelong learning

Continuing education and learning is key to supporting the retention of older workers as active contributors to the labour market, and is essential in this policy era of ageing populations. However, there has been a national decline in lifelong learning, especially in the over-50 age group. People from poorer backgrounds with lower educational attainment are less likely to participate in lifelong learning. Financial and time constraints as well as limited availability of workplace training all act as barriers.

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60 Gambin L and Hogarth T. 2015. «Factors affecting completion of apprenticeship training in England».

61 Department for Business, Innovation & Skills. 2015. Traineeships: First year process evaluation.

62 Delebarre, Jeanne. 2015. [Traineeships](#).

## 3d Reducing the long-term unemployment rate (including for people aged 35+)

### What we know

- H&F is prone to long-term unemployment.
- Very high rates and proportions of JSA claimants for 12 months or more (31%), and high rates for 6 months or more (51%).
- The claimant rate in the north of the borough is a lot higher compared to the south sub area of the borough.
- Poor business survival in the borough.
- Employment rates for people aged 35-49 and 50-64 are low compared to other boroughs.
- 76% of claimants are aged 35 or over.
- Low employment rate for people aged 35+.
- High rate of businesses stating they have vacancies and skills gaps / shortages.

### What we do not know

- Detailed characteristics of the long-term unemployed in H&F - age, ethnicity, location, housing tenure, household composition, education history (education attainment) and skills.
- Current service provision and effectiveness. What other services and support is in place - how is this managed and how effective is it?
- What has worked in other areas?
- Links to other problems and issues, and barriers to returning to work.
- The individuals and households concerned – question over information sharing and what can be achieved without it.
- Sought occupations, apprenticeship approaches, and self-employment promotion.
- Why are there poor employment rates for those aged 35+ within H&F.
- Why self-employment levels are so low in areas of social housing.

H&F differs from the London average as the majority of out-of-work benefit claimants are longer term claimants, and are out-of-work due to illness or disability.

### The poverty trap

Many people experiencing unemployment and worklessness at a national level are cycling through low pay/no pay jobs, with high churn of entry and exit to the jobs market. Short hours and part-time or temporary work holds back labour market progression<sup>63</sup>. Low pay is part of this picture – the number of jobs paid below the Living Wage is 18% of all jobs, 43% of part-time jobs<sup>64</sup>. There should be a focus on quality jobs, not just more jobs<sup>65</sup>.

There are multiple disincentives to work; the cost of housing, transport and childcare, worsened by flexibility in labour and house markets. H&F is one of London's top three boroughs for having the highest gap between weekly income after housing costs between homeowners and renters<sup>66</sup>. More secure tenancies would improve people's willingness to

63 Gibb et al. February 2016. Joseph Rowntree Foundation. [How does housing affect work incentives for people in poverty?](#)

64 Aldridge et al. October 2015. New Policy Institute and Trust for London. London's Poverty Profile.

65 Gardiner, L and Daffney, G. 2016. Retention Deficit. Resolution Foundation.

66 Hannah, K and Bosetti, N. 2015. Centre for London. [Inside Out Inequality](#).

move, and lower rents would provide a much clearer financial incentive to work; social rented housing should be a springboard to employment<sup>67</sup>.

Strong social networks boost proximity to jobs gained through them, and shared care and childcare responsibilities can make work feasible<sup>68</sup>.

Contrary to the myth of a 'culture of worklessness' where unemployment is normalised, evidence found that multiple generations of worklessness was correlated with social exclusion and poverty; poor schooling, drug and alcohol use, illicit economies, criminal victimisation, offending and imprisonment; domestic violence, family and housing instability and physical and mental ill health. These factors all affect proximity to the jobs market<sup>69</sup>.

A 2010 study on recurrent poverty by the Joseph Rowntree Foundation used the policy phrase 'low pay, no pay cycle' to describe how 'once poor, people will suffer poverty repeatedly'. The study looked at income poverty, financial strain and material deprivation using longitudinal data over a 15-year period and found that certain groups were prone to recurrent poverty; those with limited education; skilled manual and lower skilled workers; single parents and unemployed and economically inactive people<sup>70</sup>.

The study also stressed the importance of the 'quality of employment', rather than the mere status of being employed, and training and good employment conditions were seen as integral to providing this quality. A job on the 'periphery of the labour market' which was 'temporary or unstable' did not adequately protect people from poverty. Changes in family composition, such as a new baby or a divorce, access to childcare and changes in the labour market, have a high impact on poverty levels.

## **Devolving employment support from national to regional level**

Employment support programmes are currently designed at national level and would benefit from being more local<sup>71</sup>. Data sharing is encouraged between Jobcentre Plus, local authorities, providers of contracted employment support and housing associations<sup>72</sup>. The Work Programme is ineffective and is not designed for the most disadvantaged claimants. Only one in four Work Programme participants achieve sustained employment<sup>73</sup>. No more than 10 per cent of Employment Support Allowance claimants found and kept work (as low as 7% in evidence from certain time periods)<sup>74</sup>.

Local authorities and services have a better understanding of what their communities need. Local schemes are significantly cheaper and more effective at getting people into work<sup>75</sup>. Devolution of employment support through City Deals and LEPs has been successful at flexing national policies, providing tailored services to suit local needs<sup>76</sup>. They have also incentivised local employers to engage with the system by giving them a mandate, shaping local training provision according to local priorities and needs.

67 Gibb et al. February 2016. Joseph Rowntree Foundation. [How does housing affect work incentives for people in poverty?](#)

68 Gibb et al. February 2016. Joseph Rowntree Foundation. [How does housing affect work incentives for people in poverty?](#)

69 Shildrick et al. 2012. Joseph Rowntree Foundation. [Are 'cultures of worklessness' passed down the generations?](#)

70 Shildrick, T. 2010. [The low-pay, no-pay cycle: Understanding recurrent poverty.](#)

71 London Councils. June 2012. [Getting London working: a 10 point plan to improve employment provision.](#)

72 Gstyr, V. 2015. [The Guardian. Social housing – worklessness behind numbers.](#)

73 Learning and Work Institute. 2015. [Work and Career Support for the long-term unemployed.](#)

74 Learning and Work Institute. 2015. [Better support for disabled people and those with health conditions.](#)

75 London Councils. June 2012. [Getting London working: a 10 point plan to improve employment provision.](#)

76 Clayton, C and McGough, L. July 2015. Centre for Cities. [City deals and skills.](#)



Housing associations have been identified as one of the best sources of support for workless people due to the sustainability of their housing, support packages and employment opportunities, their unique, trusted relationship with residents, access in deprived areas, opportunity to attract financial investment and strong connections across public and private sectors<sup>77</sup>.

## **Local jobs for local people**

An analysis of H&F's industries and employees shows only 27.9% of its workplace population live in the borough, which ranks it low at 27<sup>th</sup> out of 33 London boroughs<sup>78</sup>. Local residents should have access to a jobs broker that prioritises them above out-of-borough applicants. This requires an audit of the existing skills in the borough, particularly of unemployed people. It also requires a review of the provision of training and adult learning to match skills to current and future jobs.

'Place then train' models are more effective than 'train then place' models for getting people into employment, due to employers being able to co-design the process and tailor people's skills to the job. Personalisation – tailored support which meets individual needs – has better outcomes for improved, sustained employment than black box or payment by results methods<sup>79</sup>.

## **Mental health**

Mind reports that only 5% of the 150,000 people with mental health problems on ESA who have been placed on the Work Programme have been helped into work, compared to 24% of people without a health condition<sup>80</sup>. The majority of people deemed 'Fit for Work' by the Work Capability Assessment still needed two or more of the following: flexible hours; periods of disability leave or access to a support worker, which aren't always available. Beyond being ineffective, participation in the Work Programme often worsens people's mental health issues. Work Choice success rates far exceed the Work Programme, as it is designed for people with more complex needs – such as long-term health issues and disabilities. A new offer based on need rather than by type of benefit should be made to all claimants so that they receive the right support at the right time.

Money problems and mental health problems are cyclical, with poor mental health found to be the main cause of falling behind on household bills, which can lead to uncertainty of tenure<sup>81</sup>.

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77 Centre for Economic and Social Inclusion. July 2015. *Worklessness, welfare and social housing*.

78 See Chapter 1b.

79 Centre for Mental Health. 2016. *Individual Placement and Support (IPS)*. Available at: <https://www.centreformentalhealth.org.uk/individual-placement-and-support>

80 Mind, December 2014, *We've Got Work To Do*.

81 Money and Mental Health Policy Institute. June 2016. *Money on your mind*.

## Disabilities

Those affected by a health problem or disability are far more likely to be in low pay jobs, live in deprived areas, and to be out of work<sup>82</sup>. Current health-related employment support is too late to engage and there needs to be a shift to retaining people in work rather than getting them back into work.

Half of all disabled people are out of work, compared with one quarter of those who are not disabled<sup>83</sup>. The most recent analysis of disability employment rate found that it currently stands at 46 per cent, 34 percentage points below the employment rate for non-disabled people<sup>84</sup>. Over half of all workless households now contain at least one adult with a disability (Ibid.). One in three people in poverty live in a house with a disabled person (Ibid.).

Just 1 in 10 of the 3.6 million people who are out of work and have a work-limiting health condition, are receiving support through DWP employment programmes – Work Choice and Work Programme<sup>85</sup>.

## Carers

Caring responsibilities are a key characteristic of workless people in Hammersmith and Fulham, and caring responsibilities is one of the main barriers to work. According to Nomis data, in 2015 in H&F, 7,100 workless people, representing 29.5% of the borough's workless population, were 'looking after family/home'.

A Care UK survey found that half of carers had to give up work to care, which could have been prevented through more support from care workers (54%), with household chores (45%) and with managing or coordinating care (34%). Nearly a third (31%) of working carers thought that the Carers's Assessment didn't properly consider the support they needed to manage work and care or to return to work<sup>86</sup>.

Workplace support must be boosted for carers to remain in and return to work.

## Social housing

In social housing, almost twice as many residents are economically inactive compared to other housing tenures. Only 10% of people living in social housing can be classified as unemployed (defined as looking for work recently and able to start work immediately); 40 per cent of people are economically inactive<sup>87</sup>.

Of the economically active population, more than half are long-term sick or disabled, 34% are carers and 4% are temporarily sick, attributing 88% of the barriers to work for this workless population to illness, disability or caring responsibilities.

82 MacInnes et al. July 2014. New Policy Institute. [Disability, long-term conditions and poverty](#).

83 Learning and Work Institute. 2015. [Better support for disabled people and those with health conditions](#).

84 Gardiner, L and Daffney, G. 2016. Retention Deficit. Resolution Foundation.

85 Learning and Work Institute. 2015. [Better support for disabled people and those with health conditions](#).

86 Care UK. 2015. [State of Caring](#).

87 Gstir, V. 2015. The Guardian. [Social housing – worklessness behind numbers](#).

## 3e Mental health

### What we know

The main health conditions behind out of work benefits are mental health and behavioural disorders.

#### Key findings

- 3,560 people claim Employment Support Allowance due to mental health and behavioural disorders. This is higher than the total number of JSA claimants in H&F.
- Residents with mental health issues represent nearly 50% (48%) of the ESA claimants.
- In some local areas, the ESA claimants due to mental health issues are as high as 7.4%<sup>88</sup> of working age population.
- The estates in H&F have the highest number of claimants due to mental health conditions.
- There is a high correlation in areas where people living in one-bedroom apartments and the prevalence of mental health disorder.
- Residents in social housing are more prone to mental health conditions.
- The ESA claimant rate for MH does not necessarily follow deprivation – for example Edward Woods estate has a high rate, but other similarly deprived estates such as White City do not. The situation is more complicated than just deprivation.

### What we do not know

- Individual details about this cohort – age, conditions, location, education, skills etc.
- What type of services are on offer to this cohort?
- What are the causes and triggers of mental health and how these contribute to these individuals being unemployed?
- How many of these people are known to local mental health services and what is being done to assist them getting back to the labour market.
- What other services are these individuals or households receiving?

### Summary

- People with mental health problems form the largest component of people on ESA, nationally and locally.
- There is a huge amount of evidence around the positives for mental health on 'good work'.
- There is a symbiotic relationship between mental health, employment, stage in the life course, stigma and a full range of social determinants of health including demography, income, wealth and ethnicity.
- Services should be based on outcomes according to local need, rather than regional or national benchmarking.
- Understanding the above may lead us to question the efficacy of previous interventions and force us to make decisions around the balance between prevention, early intervention and work with the long-term socially excluded population.
- New services need to take into account changes within health and adult social care settings, such as shifting settings of care.

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<sup>88</sup> This rate occurs on the Edward Woods estate in the north of the borough. See Chapter 1b.

## Mental health: the big picture

Mental health, like physical health, is on a spectrum and fluctuates over time. Mental health problems manifest at different stages of life, requiring a preventative approach to effectively tackle them.

- One-third of people with long-term conditions also have a mental health problem.
- Among people under 65 mental illness accounts for nearly 50% of all ill health.
- Life expectancy for people with serious mental health problems is 20 years less than the general population.
- Between one-third and two-thirds of people who access substance misuse treatment services also experience mental health difficulties, but haven't been in contact with mental health services<sup>89</sup>.

## Mental health in H&F

- 250,000 people in NW London, which includes H&F, live with mental health conditions including 30,000 with serious mental illness and 16,000 with dementia. Mental health accounted for almost 12.5% or £460 million of the total NHS spend across NW London in 2012/13 and West London has the 4th highest rate of serious mental illness in the country.<sup>90</sup>
- 2,452 patients are registered with GPs as having for severe and enduring mental illness – the 8<sup>th</sup> highest rates in the country<sup>91</sup>.
- ONS wellbeing data from 2016 shows that, although residents' reported levels of happiness and life satisfaction have significantly increased, so have their anxiety levels. H&F currently has the highest anxiety levels in London<sup>92</sup>.
- 27,803 people in H&F have mild to moderate depression and anxiety disorders<sup>93</sup>. IAPT services are commissioned to provide services for 16% of this cohort, with patients are spread relatively uniformly throughout the borough.
- H&F has very high rates of mental health related ESA claims; 5 wards in the borough rank in the top 5 in London for prevalence of mental health-related ESA<sup>94</sup>.
- Incapacity benefit claimant rates due to mental ill health and other medical reasons are highest in Shepherd's Bush, Wormholt & White City and Hammersmith Broadway (Ibid.).
- 5.2% of patients aged 18+ registered with GP practices have depression<sup>95</sup>
- H&F is an 'outlier' for alcohol-related harm; it has more hospital admissions for alcohol-related and specific harm (e.g. liver disease) and alcohol-related crimes than the national average.
- As at 2009/10, the estimated number of problem drug users in H&F was 1,450, a rate of 11.5 per 1,000 population aged 15-64, the 9<sup>th</sup> highest in London<sup>96</sup>

89 Mind. 2016. Recreational drugs and alcohol.

90 Hammersmith and Fulham CCG. 2015. Transforming Services for two million people across North-West London.

91 Hammersmith and Fulham Council. 2014. Hammersmith and Fulham Joint Strategic Needs Assessment.

92 ONS data. 2015. Measuring National Wellbeing.

93 Hammersmith and Fulham Council. 2016. Tackling social isolation and loneliness: A strategy for Hammersmith and Fulham.

94 See Chapter 1b.

95 NHS Digital. 2014. Quality and Outcomes Framework 2013/14.

96 Hammersmith and Fulham Council. 2014. Hammersmith and Fulham Joint Strategic Needs Assessment.

## **The social determinants of mental health**

Social determinants significantly influence mental health, and subsequent employment opportunities<sup>97</sup>. Poverty significantly increases the risk of a person developing a mental illness. As household income increases, the prevalence of mental health problems decreases. Low socioeconomic position, low education, unemployment and under employment, food insecurity and early nutrition deficiency, gender inequity and low incomes are all strongly correlated with an increased chance of having mental health issues. Children from low-income families exhibit risk factors for mental health issues early on in their childhood.

Deprivation data for H&F as at 2010 shows that 45,464 people (26 per cent of the population) were living in the most deprived quintile of the borough. Twenty-nine per cent of children (under 16s) – 9,500 in total – were part of low income families<sup>98</sup>. 50% of all mental illness starts before a child reaches 14 years old. 75% of lifetime mental health disorders have their first onset before 18 years of age (Ibid.).

A DWP commissioned report<sup>99</sup> found that a person is more likely to have a common mental disorder if they are:

- A woman (59%).
- Aged between 35 and 54 (45% compared with 38%).
- Separated or divorced (14% compared with 7%).
- Living alone (20% compared with 16%).
- Part of a one parent family (9% compared with 4%).
- Without formal qualification (31% compared with 27%).
- Employed in unskilled labour (7% compared with 5%).
- A local authority housing or housing association tenant (26% compared with 15%).

There is a relationship between debt and mental health issues. People with an existing mental health problem are three times as likely to get into debt. People with unmanageable debt are a third more likely to then develop depression and anxiety<sup>100</sup>.

## **Social cohesion and mental health**

Loneliness increases the risk of depression, suicidal behaviours and stress levels and can contribute to mental health problems. Over half of people who have experienced depression or anxiety isolated themselves from friends and family<sup>101</sup>. Psychiatric admissions in small areas of London can be associated with a lack of social cohesion as well as social deprivation<sup>102</sup>.

Social isolation can be measured through the percentage of people living alone, adults not in married couples, and the churn in the private rented sector – the percentage of people in rented accommodation and those who have moved in last year.

There is a direct link between empowerment of communities and increased wellbeing, affected by factors like the ability to influence decisions affecting the neighbourhood, control

97 UCL Institute of Health Equity. 2014. Social Determinants of Mental Health.

98 Like Minded. 2015. Improving mental health and wellbeing in North West London: Case for Change.

99 Singleton et al. 2003. Mental health and Work. DWP.

100 Mind. 2016. In the Red.

101 Mind. 2016. Life Support.

102 Curtis S et al. 2006. The ecological relationship between deprivation, social isolation and rates of hospital admission for acute psychiatric care: a comparison of London and New York City.

over local circumstances and regular contact with neighbours<sup>103</sup>.

## **Stigma surrounding mental health issues**

Stigma prevents people from getting help, in work or out of work. Stigma prevents people from engaging with others and increases the likelihood of social isolation.

Nine in 10 people with mental health problems experience stigma and discrimination towards their condition, with 60 per cent finding it as damaging or more damaging than the symptoms of the condition<sup>104</sup>. Research shows that 1 in 5 workers have called in sick due to unmanageable stress, but 93% lied to their boss about the reason<sup>105</sup>.

Fewer than 4 in 10 employers would consider hiring a person with a mental health problem, compared to more than 6 in 10 who would hire a person with a physical disability<sup>106</sup>.

## **Mental health and employment**

### **Workplace mental health**

Mental ill-health has been identified as the leading cause of sickness absence in the UK, accounting for 70 million sick days in 2013<sup>107</sup>. Recent estimates of annual costs to the UK economy resulting from mental health problems are £70-100 billion<sup>108</sup>.

MH issues lead to absenteeism, presenteeism and high staff turnover at work<sup>109</sup>. Presenteeism – being physically in work but affected by mental health issues at work – is on the rise, with many employees particularly concerned about taking time off in a pressured employment climate. Many businesses need to take a closer look at their policies around the mental health of their employees, and how the working environment affects this. Training alone isn't enough -- systemic change needs to occur at every level.

### **Employment Support Allowance (ESA)**

The likelihood of having a period of sickness absence before entering on ESA is important as it means an individual is more likely to have had a formal agreement to return to work. National-level research as at 2015 shows that 45% of ESA claimants had a period of sickness absence first (36% paid and 9% unpaid); 19% of claimants moved straight from work without claiming any period of sickness absence at all and 36% were unemployed immediately before making their ESA claim.

People claiming ESA for mental health reasons are more likely to have been unemployed prior to their ESA claim. They were also more likely to feel attached to the labour market, and were more keen to use in-house support. They were less likely to have discussed their condition with their employer and more likely to feel that the employers had not been supportive. They were less likely to find that adjustments had been helpful, and less likely to have a formal agreement to return to work. Only a third of all ESA claimants had access to any kind of occupational health, and only one in five had independent counselling<sup>110</sup>.

103 Mulgan et al. 2008. Neighbourhood + Empowerment = Wellbeing. The Young Foundation.

104 Time to Change. 2016. Myths/facts.

105 Mind. 2010. The final taboo: millions of employees forced to lie about stress.

106 Mental Health and Social Exclusion Unit. 2004. Mental Health and Social Exclusion.

107 Mental Health Foundation. Managing mental health in the work place.

108 Like Minded. 2015. Improving mental health and wellbeing in North West London: Case for Change.

109 Centre for Mental Health. 2007. Mental health at work.

110 Sissons et al. 2015. Routes onto Employment and Support Allowance. DWP.

## ESA claims in H&F

DWP data, as at August 2015, shows the breakdown of the total ESA caseload. The ESA caseload is broken down into two main different groups: the Work Related Activity Group (WRAG) and the Support group. WRAG aims to move people back into employment, whereas those in the Support category are deemed not able to work. Strikingly, overall the ESA caseload has fallen, but the number of people claiming ESA because of mental health conditions has increased to more than the number of people claiming JSA overall. (Totals refer to thousands of people, e.g. for Hammersmith, 7.19 means 7,190 people).

August 15 Composition	Total	< 3 months	%	3-6 months	%	6 months to 1 year	%	1 to 3 years	%	2 to 5 years	%	5 years and over	%
National	2,355.16	175.67	7.46	149.87	6.36	263.96	11.21	469.45	19.93	1156.56	49.11	139.65	5.93
London	289.65	20.21	6.98	18.81	6.49	37.38	12.91	59.87	20.67	134.31	46.37	19.06	6.58
Hammersmith	7.19	0.46	6.40	0.36	5.01	0.79	10.99	1.47	20.45	3.65	50.76	0.46	6.40
MH National	1137.20	79.30	6.97	70.62	6.21	129.25	11.37	230.83	20.30	565.26	49.71	61.95	5.45
MH National %	48.29	45.14	47.12	48.97	49.17	48.87	44.36						
Aug 15 Quarter Flow													
	National Total	National MH	Local Total	Local MH									
On Flow	190.3	84.43	0.49	0.22									
Off Flow	177.5	73.36	0.5	0.2									
Net Change	12.8	11.07	-0.01	0.02									

Source: DWP tabulation tool - <https://www.gov.uk/government/collections/employment-and-support-allowance-caseload-statistics>

The majority of people claiming ESA have been claiming it for 2 to 5 years. The percentage of people with MH conditions seems consistent across all duration groups.

Recently produced DWP local data needs developing to produce a fuller picture. On the one hand it looks like the overall health related benefits caseload has reduced since 2011 but in 2015-16 there appears to have been a very large increase.

A better understanding is needed around **the transition from JSA to ESA**, and interventions that can prevent a spiral of worsening mental health issues. People on JSA reported that their health worsened due to factors related to housing, finance, debt, linked to the social determinants of health (Ibid).

**The Work Capability Assessment** splits claimants into three separate groups: the Fit to Work, WRAG, and Support groups. The assessment has received widespread criticism and is regarded by most as not being fit for purpose. The impact of this is that many people locally may be on benefits, or off benefits, in a way that is unsuitable for them.



## The growth of young people on ESA

Since 2010 the proportion of young people aged 16-34 within the ESA caseload has increased by 20%. This group faces increased risk of suicidal ideation, which means they are more likely to be subject to a DWP rule which means they will go into the 'Support' group without appropriate employment support<sup>111</sup>. According to the Litchfield Review: **"assignment of young people to the support group has long-term implications for the employability of what could become a 'lost generation.'"**<sup>112</sup>

## Precarious employment

Whether someone is employed directly or indirectly is the single biggest indicator of likelihood of receiving sickness pay; people who aren't directly employed by the organisation they work for are far less likely to have a period of sickness before unemployment. Casual workers are at greater risk of going straight on to ESA.

People working part-time (16 hours or less per week) are twice as likely to leave employment without a sickness period than those who work full time (30 hours or more), with the risk of this significantly increasing as the size of the organisation decreases. People in micro-businesses are twice as likely to go straight onto ESA without a period of sickness than those working for large organisations<sup>113</sup>.

## Untapped potential of GPs and primary care

Most people have spoken to their GPs regarding how their condition affected their work, but did not find that they got any useful advice from them about how to return to work (Ibid.). At least a third of GPs' time is taken up by people with mental health problems. Many people off sick due to mental health issues will go to their GP as a first point of contact.

# 3f Employment for people from black and minority ethnic communities

## What we know

- The Borough's Black and Minority Ethnic (BAME) population is mainly resident in the north of H&F. This is also where the population generally experiences higher rates of long-term limiting illness, lower life expectancy, higher numbers of residents living in social housing and claiming benefits, and more overcrowding than in the south of the borough.
- The 2011 Census found that 100,500 residents are from an ethnic group other than White British, comprising some 55.1% of the total population (42% in 2001). The proportion is the same as the London average but significantly higher than the average for England & Wales at 19.5%.
- According to the 2014 Borough Profile, 55.1% of the population has an ethnicity other than White British. There are a significant number of EU nationals resident in the borough. 31.9% of residents belonged to ethnic groups other than White, compared to 22.2% in 2001. The main ethnic minorities identified are Black African (5.8%), Mixed (5.5%), Other Asian (4%) and Black Caribbean (3.9%). Wormholt & White City and College Park & Old

111 Holmes et al. 2015. Employment and Support Allowance: the case for change. Reform.

112 Litchfield, P. 2014. An independent review of the Work Capability Assessment – year five.

113 Sissons et al. 2015. Routes onto Employment and Support Allowance. DWP.

Oak wards have the highest proportions of Black and Minority Ethnic (BAME) population in H&F (69.1% and 68.4% respectively).

- Unemployment by Ethnicity data for H&F shows that the Jobseeker's Allowance (JSA) rate is highest among "Other Background" (15.9%), Black Other (14.8%), Black Caribbean (13.7%) and Black African (11.2%) ethnic groups. These rates were around four times the rate for White British, Indian and Chinese ethnic groups.
- Self-employment rates for people from the most deprived parts of H&F are low.
- 14.3% of residents are foreign-born people who have resided in the UK for less than 5 years (London average 10%) – this may have an impact on professional networks for accessing 'hidden jobs', accessing benefits and services through lack of understanding of administrative processes, and applying for jobs and succeeding at interview through language barriers.

### **What we do not know**

- The main causes of the employment gap for BAME residents in H&F.
- Reasons for the fluctuations in the employment rate (and gap with the wider population – is this group more at risk during economic instability? Do employers discriminate against people from some ethnic minorities?)
- The impact of welfare reform on the employment rate of BAME residents.
- Data about which residents from BAME groups are unemployed (there is no existing data sharing with DWP).
- Household composition of BAME benefit claimants.
- The age profile of unemployed BAME residents.
- Skills, experience and qualifications of individuals in the cohort.
- Job goals/requirements for people in this cohort.
- Data about the parents that have migrated to the borough or are asylum seekers or refugees and on JSA.
- Income of BAME groups.

### **Summary**

The employment rate for people from Black and Minority Ethnic Groups in H&F is increasing over time, while the economic inactivity levels are falling. However these rates fluctuate from year to year and the fact that the gap persists in a borough with a population as diverse as Hammersmith and Fulham's is a concern. In 2008, before the financial crash, the DWP 'noted that without increased effort it could take 30 years to eliminate the employment gap between ethnic minorities and the overall population'<sup>114</sup>.

Research into the employment gap between ethnic minority groups and the White population or the overall population identifies some broad themes behind these inequalities:

- Inequality is not consistent among all ethnic groups and sub-groups. Caribbean, African, Pakistani and Bangladeshi people generally experienced lower employment; the economic activity rate is higher overall for ethnic minority men than women; there have been consistently low employment rates for Pakistani and Bangladeshi women and Black men; and there are generally lower levels of labour market participation for ethnic minority refugees and asylum seekers compared to the rest of the ethnic minority population. A growing Somali community now have greater contact with Council services, the NHS and

<sup>114</sup> National Audit Office. 2008. Increasing employment rates for ethnic minorities.

- the police. Within the 'Other Asian' there are 2486 residents who identified as Filipino.
- Employment activity for ethnic minority women is more influenced by religion than ethnic group but religion has a low impact on economic activity of men.
  - Gender and family responsibilities have an impact on some groups – including cultural constraints to accessing childcare for single women from ethnic minority backgrounds.
  - Perceived and actual employer discrimination has an impact on employment rates.
  - People from ethnic minorities tend to have a less positive experience with Jobcentre Plus than their White counterparts. This is caused by staff attitudes and language difficulties.
  - Language difficulties and lack of awareness of the benefits administration system can have an impact on uptake of benefits and services to help people from ethnic minority backgrounds into work.
  - In H&F 71.8% of households contain people aged 16 and over who all speak English as a main language (74% in London and 91.2% in England & Wales). Of the other 28.2% of households, 13.7% have at least one member who speaks English, but in 2.3% of households the only people who speak English as a main language are aged between three and fifteen. 11,663 (14.5%) of households have no people that speak English as a main language; this is the thirteenth highest proportion in England & Wales.
  - The most common foreign languages spoken in H&F are French, Arabic, Spanish, Polish, Italian, Somali, Portuguese, Farsi/Persian, Tagalog/Filipino and German, in that order.

There are three broad categories of services that enable ethnic minority employment initiatives to be effective:

- Recruitment and outreach programmes.
- Pre-employment skills training.
- Post-employment support.

### 3g Part time work and elementary occupations

Data provided by the council's Insight and Analytics team shows that the borough has a high proportion of part time vacancies, but a low proportion of the resident population that work part time. The borough 'imports' people to work part time and in elementary occupations.

#### What we know

- H&F has large numbers of vacancies for part time work.
- H&F imports at least 3000 people to work part-time, whilst there are over 2000 JSA claimants within the borough.
- Very low levels of the population work less than 35 hours a week or part time.
- There is a low rate of women working part-time compared to males.
- There is a low rate of residents keen on elementary occupations despite a large number of jobs.
- There is a high rate of underemployment in local take-up of part-time vacancies. Employers cite skills gap in IT, problem solving skills, planning and organisation, strategic management skills and basic numeracy and literacy skills.

## **What we do not know**

- Why are part time jobs/vacancies not appealing to residents and JSA claimants?
- Why is there a high rate of women not attracted to part-time employment?
- What part time jobs are currently available within H&F – sector, salary, hours, location, skill requirements.
- What are the skill levels and experience of benefit claimants and how do they match against requirements?

## **A lack of information sharing is a barrier to understanding**

Currently, the Council does not have access to individual data and household-level data, leading to little or no knowledge about how these factors relate to each other at household level. Understanding whether there is a high concentration of households with multiple needs will have significant implications for solutions. Access to datasets held by partner organisations needs to be tackled before the majority of the research requirements set out in this document can be achieved.

## **Wages and the cost of living: the low pay, no pay cycle**

Part time work is low paid work; part-time workers earn less per hour than their full-time counterparts at every level of qualification, mainly due to different occupations. Only 3% of new vacancies in the London labour market are for part time roles paying salaries at £20,000 full time equivalent or more<sup>115</sup>. The lack of good quality part-time work leads people to under-apply and lower their aspirations. More than a third of low-paid workers (38.4 per cent) experience a period of worklessness over a four-year period<sup>116</sup>.

“Elementary occupations” is one the three lowest paying occupations groups nationally (alongside ‘Sales and customer service occupations’ and ‘Caring, leisure and other service occupations’). Retail is the fourth lowest paid industry group. Elementary occupations are the biggest zero-hours contracts sector (22%), followed by Caring/Leisure (20%) and Customer Service (16%)<sup>117</sup>.

People in or on the fringes of poverty are trapped in a low pay, no pay cycle, having to calculate whether they are financially better off receiving welfare and housing payments, or whether to take a job which might be unstable and doesn’t offer opportunity for progression<sup>118</sup>. The taper rate for income is affected by changes to benefits received, taxes and National Insurance, and childcare costs. There is also a poverty premium: essential goods and services that people need to participate in society take up a relatively larger share of low-income budgets. Some families facing reduced overall income are actually paying to go to work<sup>119</sup>.

The proportion of H&F residents on low pay (less than the London Living Wage) has only moderately risen from 11% in 2010 to 14% in 2014. However, the number of low paid jobs in the borough has risen significantly from 10% in 2010 to 18% in 2014 (London average of 12% and 17% respectively)<sup>120</sup>. There is a prevalence of zero-hours contracts in the borough for elementary occupations, leading to low wages, under-employment, job insecurity and

115 Timewise Foundation. 2016. [Building a Quality Part Time Jobs Market](#): a transformative approach for families.

116 Thompson, S. 2015. Joseph Rowntree Foundation. [The low pay, no pay cycle](#).

117 Recruitment and Employment Federation. [Getting on: what progression looks like for low-paid workers today](#).

118 Thompson, S. 2015. Joseph Rowntree Foundation. [The low pay, no pay cycle](#).

119 Bushe et al. 2014. Joseph Rowntree Foundation. [Poverty and the Cost of Living](#).

120 London’s Poverty Profile. 2016. [Hammersmith and Fulham poverty indicators](#).

unpredictable childcare demands. The sectors which most use zero-hour contracts are elementary occupations; accommodation and food – including hotels, restaurants and events catering – and administrative and support services, including cleaning and office support<sup>121</sup>.

Ethnic minority workers were more likely than White employees to receive less than the living wage<sup>122</sup>.

## **Women, childcare and flexible working**

Gender inequality, maternal worklessness and family living standards are key barriers to improving the quality of part-time jobs. In H&F, there is a low rate of women working compared to men. At every age bracket, women make up the majority of part-time workers. There is a gender wage gap: women on average earn 20% less than men and women earn 39% than full-time male employees<sup>123</sup>.

H&F also has lots of jobs in sectors requiring flexible childcare arrangements; retail, transport, hotel and catering, and health and social care sectors.

Shrinking tax credits and rising childcare costs lead to a fall in additional income. This forces families to work even longer hours, which leaves them increasingly stretched both for income and time. For women, working full time simply does not pay enough to justify the compromise made on family time (Ibid).

Research in 2014 showed that nursery provision in West London authorities – including H&F – is amongst the most expensive in the country, which is a barrier to work. Nursery prices are £155 per week for 25 hours a week, and £250 per week for 9-5 childcare. Significant gaps in childcare provision exist for two-year-olds and in after-school clubs. Only the lowest income families get support through working tax credits, covering 70% of childcare costs (primarily for single mothers). The fifteen hours of free childcare is available for 3 and 4 year-olds, leaving a vacuum of provision for 5+ year-olds<sup>124</sup>.

Due to the jobs industry mix in H&F, many borough residents work at atypical times and there is a prevalence of zero-hour contracts. Many families who work atypical hours therefore cannot take up the 15+ hours of free childcare. The insufficient provision of flexible childcare is largely due to a pressure on premises, which have to meet minimum cleanliness and safety standards<sup>125</sup>.

Many people also juggle 'sandwich' caring: people who have care responsibilities for older parents or other relatives as well as children<sup>126</sup>.

A culture shift is needed amongst employers and applicants around flexible working.

Current employment, skills and welfare-to-work systems focus on job-seekers being work-ready, rather than in work progression and flexibility. This will limit the impact of Universal Credit.

The Office for National Statistics does not collect information on part-time vacancies outside of Jobcentre Plus and does not have a procedure for analysing the flexible vacancy market.

121 Walker, A. 1 April 2015. BBC News. [Who uses zero-hours contracts and why?](#)

122 Brynin, M and Longhi, S. 2015. Joseph Rowntree Foundation. [The effect of occupation on poverty among ethnic minority groups.](#)

123 Timewise Foundation. 2016. [Building a Quality Part Time Jobs Market: a transformative approach for families.](#)

124 Rutter, J and Lugton, D. 2014. Family and Childcare Trust. [London Childcare Report.](#)

125 Interview with Jill Rutter. 27/11/2015. Interviewed by Helen Rowbottom.

126 Reward. 22 October 2015. Interview with Sue Macmillan, Commercial Director of Mumsnet and Hammersmith and Fulham Councillor.

## 3h Vulnerable older people, their wellbeing and support

### What we know

H&F is a deprived area in relation to income deprivation for older people. Concerns exist over isolation – high levels of single bed homes, people living alone, and a lack of informal care are all found.

- Older residents in deprived areas (e.g. in the north of H&F) have poorer health compare to the more affluent areas (such as in the south of the borough).
- There is a higher proportion of people in H&F that do not receive informal care assistance.
- 36% of people aged 50+ in H&F live in one-person households, which is higher compared to London (24%) and England (26%).
- The highest rates of people receiving pension credit living in housing estates.
- H&F is ranked as one of the worst local authorities where older people are lonely (ranked 280<sup>th</sup> – nationally).
- The borough is ranked 309<sup>th</sup> out of 326 local authorities as having one of the worst income deprivation levels affecting older people<sup>127</sup>.

### What we do not know

- Current service provision aimed at the economic wellbeing of vulnerable older people.
- Demographic profile of vulnerable older people.
- How to improve the economic wellbeing of vulnerable adults.
- How to enable vulnerable adults to do more for themselves – raising social capital and developing community safety.

### Facts, figures and demography

Five per cent of H&F's population are older people on low incomes (some 9,100), and 0.7% are older people in sheltered housing<sup>128</sup> – a total population of 10,500 people. These groups can be seen on a map which indicates an association between older people on low incomes and living in social housing.

#### Characteristics:

- Given the relatively low turnover in social housing, large numbers of this group are likely to have lived in the same area all or most of their adult lives. Some will enjoy high “social capital”, including a friend and family network close by. Others may have less family contact with younger family members who have left the area for education, jobs and housing.
- Those living in social housing are benefiting from rents that are, on average, 25% of market rates<sup>129</sup>.
- It is likely that the older, poorer population at least matches the proportions in the borough as a whole of those under-occupying their property, which are: 25% by one bedroom and 13% more than one bedroom. Older people may be bereaved or have a family that has

127 Fitzjohn, Lee. 2016. Economic data analysis. (See Chapter 1b).

128 Hammersmith and Fulham Council. 2014. Borough Profile 2014.

129 Interview with Mike England, then Director of Housing Service at H&F Council. 10th February 2016. Hammersmith.



grown up and/or moved away<sup>130</sup>. While there is a financial restriction to Housing Benefit for over-occupation of social housing, other factors may prevail in deciding to stay put, such as nearby networks and the insufficient size of the incentive to undertake a housing swap (around £2,000).

- At an earlier stage in their lives, people in this group may have been members of other priority groups, with a background of unemployment, worklessness or low pay. This would mean that they are unlikely to have earned income, an occupational pension or investment income and to be reliant on some or all of the following benefits: State Pension, Pension Credit, Housing Benefit, Attendance Allowance and Carers Allowance. Given relatively poor take up figures for some means tested benefits (Pension Credit, Housing Benefit, Carers Allowance) they may not be getting all the income they are entitled to.
- Nearly half of this group are likely to have been born overseas, if the profile of older people follows that for the population of H&F as a whole<sup>131</sup>.
- Older people visit GP's and A&E departments more frequently. In 2012/13 there were 362 emergency admissions per 1,000 people aged 65 and over compared to 64 admissions per 1,000 people for working age adults and 52 admissions per 1,000 people under the age of 18 years. Given the age profile of people accessing Accident and Emergency departments and visiting their GPs, this group is likely to contribute significantly high rates of hospital admissions. In College Park & Old Oak, for example, there are 740 admissions per 1,000 population. Moreover, College Park & Old Oak ward has by far the highest A&E admissions rate in H&F<sup>132</sup>.
- The proportion of people providing unpaid care in H&F is lower than the regional and national averages. In 2011, 6.7% (12,334) of the population provided informal care; down from 7.1% in 2001. This is the third lowest level of any local authority in England & Wales<sup>133</sup>. Coupled with the high number of single households this implies that some of this group are struggling without informal help and support.
- At 1,110 per 10,000 population, the proportion of people aged 65 and over receiving community based services in H&F as at 31 March 2013 was higher than both the regional and national averages (620 and 460 per 10,000 people respectively). As at the end of March 2013, there were 2,885 residents aged 18 or over receiving Community Care Packages to support independent living in their own homes; this equates to 195 per 10,000 adult population compared to 160 in London and 170 in England.
- Loneliness is likely to be a significant feature in this group. The Borough has the 4th highest proportion of older people (aged 65 or over) that live alone (at 43%)<sup>134</sup>.
- The literature emphasises this as a key problem for older people with negative impacts on mental or physical health. This in turn leads to health and social care costs, for example lonely people are more likely to visit their GP, use more medication, have a higher incidence of falls, have increased risk factors for long-term care, enter residential or nursing care early and use accident and emergency services independent of chronic illness<sup>135</sup>.

130 Hammersmith and Fulham Council. 2016. Housing Market Assessment 2016.

131 Hammersmith and Fulham Council. 2014. Borough Profile 2014.

132 Hammersmith and Fulham Council. 2014. Borough Profile 2014.

133 Hammersmith and Fulham Council. 2014. Borough Profile 2014.

134 Hammersmith and Fulham Council. 2015. Older People in H&F analysis.

135 Age UK. Undated. Loneliness and isolation evidence review.



The following are risk factors for loneliness<sup>136</sup>:

- Living on a low income
- Living alone
- Head of household 65+
- Being part of an ethnic or minority social group
- Not living near family
- Living in an area of high population turnover
- Bereavement
- Becoming a carer
- Being childless
- Experiencing poor health and poor mobility
- Loss of sight/hearing
- Lack of transport

## **How provision is organised**

Policy responsibility for alleviating loneliness appears to be with local authorities who are seen to be at the centre of a “whole system” approach, alongside partners in the health and voluntary sectors. The Council is taking this forward with Kensington & Chelsea and Westminster councils.

The Care Act 2014, being implemented in stages up to 2020, is based on a shift towards prevention, with choice of personalised services by clients as necessary, plus interventions in cases of need where prevention and choice have not avoided the need.

Adult Social Care and Public Health, which operates as one department across H&F, Kensington and Chelsea and Westminster, works with the three NHS Clinical Commissioning Groups covering the same area to promote health and wellbeing. The department is working towards a goal that all adult social services are commissioned by 2020.

## **Effective interventions**

The Local Government Association recommends that Councils should adopt a strategic approach and recommends use of the following framework, developed by the Campaign to End Loneliness and Age UK<sup>137</sup>:

- Foundation Services: services reaching lonely individuals, understanding their circumstances and help them find the right support.
- Gateway Services: transport and technology are the glue to keep people active and engaged.
- Direct Interventions: maintaining existing relationships and enabling new connections such as group-based support, one-to-one support and emotional support.
- Structural Enablers: needed in communities to create the right conditions for ending loneliness, such as volunteering, positive ageing and neighbourhood approaches.

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<sup>136</sup> Age UK. Undated. Loneliness and isolation evidence review.

<sup>137</sup> Campaign to End Loneliness. 2015. Promising Approaches to Reducing Loneliness and Isolation. Available at: <http://www.campaigntoendloneliness.org/blog/promising-approaches/>. [Accessed 8.2.17]

There is some evidence to suggest that the most effective interventions include befriending, social group schemes and Community Navigators.

Churches, mosques and other religious organisations are likely to build social networks and alleviate poverty.

## 3i Local housing and its affordability

### What we know

There are large scale variations in household income and financial vulnerability in H&F, with those in the North tending to have the lowest income and be the most financially unstable. H&F has a highly transient population with very few both living and working in the borough. Key issues are:

- high average property purchase prices and rental values.
- one third of H&F households are in the private rented sector with a highly transient population.
- a growing disparity between the wealthy and the poorest.
- a geographical concentration of the poorest in multiple deprivation on social housing estates, despite these estates having the lowest rents in the borough.
- a geographical focus on those estates where income deprivation affects children, older people, employment deprivation, health deprivation and disability and barriers to housing and services.
- benefit changes will reduce income for the poorest by up to £700 per household.

### What we do not know

- Despite the lower rents in social housing, there continues to be the highest level of deprivation amongst those in social housing. Is this solely due to allocation priorities?
- What issues are causing there to be very few people who both live and work in H&F? Is this a bad thing?
- What can be done to promote JSA claimants and ESA claimants within H&F applying for part time and lower paid occupations?
- What can be done to increase the incomes of the poorest in social housing and particularly those in low paid work?
- What can be done to ease the passage of those in social housing into better paid employment?
- What can be done to deal with the issues that are causing stress for children, health and disability issues and wellbeing deprivation?

### Data Analysis:

Across London the high poverty rate amongst social renters fell over the 2000s but since the recession has fluctuated around 50%<sup>138</sup>. The poverty rate for owner-occupiers in London has remained consistently around 14%, much lower than the rate for renters (Ibid).

<sup>138</sup> Aldridge et al. 2015. London's Poverty Profile. New Policy Institute.

## Housing in H&F

Unlike the rest of London, H&F has relatively low levels of in-work poverty and poverty in mostly experienced by workless people claiming housing benefit in social rented housing, characteristic of London at the start of the 2000s<sup>139</sup>. Of the 14,000 working-age housing benefit claimants in H&F, 81% live in social rented housing (64% for London as a whole) and 57% are workless social renters (46% for London as a whole)<sup>140</sup>. People living in social rented housing need support accessing services and, if suitable, gaining employment. These services could be delivered via registered providers.

Only one fifth of housing benefit claimants live in private rented housing. Only 14% of households in the private rented sector claim Housing Benefit – some 3,600, of which 20% or 720 are lone parents<sup>141</sup>.

- H&F has 7,036 second homes (owned, not rented) – the fifth highest rate in London (as at 2011, according to Census data).
- There are only a small number of shared ownership properties.
- Significant numbers of homes are under occupied; 16% of homes are under-occupied by two or more bedrooms; a quarter of homes are under occupied by one bedroom.
- Overcrowding is an issue in 13% of homes, which are over-occupied by one bedroom or more.
- There is a lack of data about the private rental sector – a key intelligence gap.
- Unaffordability of the private rented sector: average annualised income in H&F is 1.89 times higher than average annualised rent (2<sup>nd</sup> lowest in London and England).
- 14% of households in the private rented sector claim housing benefit (3,600); 54% of that cohort are single adults and 20% lone parents.
- High proportion of households with one adult in owner-occupied houses.
- High unmet demand for intermediate housing (e.g. shared ownership).
- 8<sup>th</sup> highest population with severe and enduring mental illness known to GPs in the country, including high levels of referrals from the borough's prison population.
- There is a high churn rate of residents in the private rented sector – a median tenancy length of 1.7 years. People in social tenancies live in the properties for an average of 8 years; the average for owner-occupiers is 12 years (ibid.).

## Wealth inequality

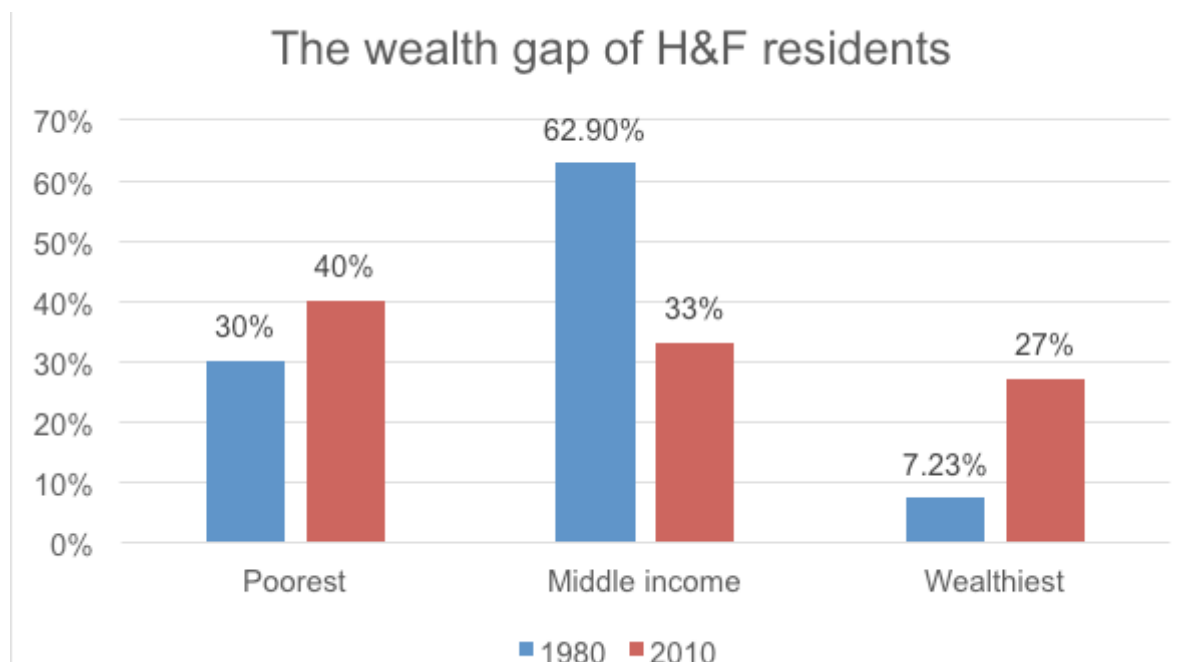
There is a growing gap between the wealthy and poorest households in H&F, with people on middle incomes unable to afford living in the borough. In 1980 the wealthiest households made up 7.23% of the local population, middle income groups made up 62.9% and the poorest households made up 30%<sup>142</sup>. By 2010 there had been an enormous shift, with the wealthiest households in H&F making up 27% of the population, middle income households 33% and the poorest at 40% (Ibid). Contrast this with the position in England, where in 1980 the wealthiest made up 17.9%, the poorest 16.6% and, by 2010, the wealthiest made up 24% and the poorest 27% (Ibid).

139 See Chapter 1a.

140 See Chapter 1a.

141 Hammersmith and Fulham Council. 2014. Housing Market Assessment 2014.

142 LondonMapper. Poverty and wealth 1980 – 2010.



Source: LondonMapper

The Joseph Rowntree Foundation produced a report in 2013<sup>143</sup> looking at the links between housing and poverty. This report analysed the past decade of UK evidence to explore the relationship between housing circumstances and the experience of poverty. In particular it looked at the questions:

- Do bad housing conditions create poverty and unemployment?
- Do housing costs create poverty?
- Does housing equity prevent poverty?
- Does housing benefit reduce work incentives?
- Does building homes create jobs?

The definition of poverty used in this report is that an individual is counted as experiencing poverty if their household income is below 60% of the national median after taking into account the number of adults and children in the household.

The report points out that the housing system with sub-market social housing, housing benefit and support for homeless people acts as a buffer to higher rates of poverty. Indeed Gavin Kelly, Chief Executive of The Resolution Trust, in a blog on poverty and opportunity in London<sup>144</sup> pointed out that housing is the source of much of London's poverty challenge and by far its ugliest problem. Before housing costs are considered, London has low rates of poverty yet, after they are factored in, the city becomes the nation's poverty capital. Pointing out that there are now more working housing benefit claimants in private rented accommodation than there are workless, he stated that one in five London households who rent in the private sector now pass over half of all their disposable income to their landlord, whereas nationally the figure is 12%. In addition, JRF states that "many tenants do not realise that housing benefit is available to those in work and only about half of eligible working households receive the benefit", a clear case for more advice in this area.

143 Tunstall, R et al. 2013. The links between housing and poverty. Joseph Rowntree Foundation.

144 Kelly, G. 2016. Blog: What's happening to opportunity in London? The good the bad and the ugly.

Turning to the JRF report, it states that low cost decent quality housing in an attractive job market makes a substantial contribution to increasing disposable income, preventing material deprivation and maintaining work incentives. There is also substantial evidence to show that poor housing conditions affect some aspects of child development and elements of adult health. There is an important distinction to be made to poverty before or after housing costs are taken into account.

Housing costs constitute the most important and most direct impact of housing on poverty and material deprivation, with workless households, minority ethnic groups, single people and renters most affected. For example, the report says 18% of private tenants are in poverty before housing costs are taken into account and 38% are in poverty after housing costs are paid.

The report goes on to say that low rents such as Council and housing association rents make an important contribution to reducing the degree of housing cost induced poverty and material deprivation amongst social tenants. Social housing is highly targeted on people with low incomes and has been shown to be the most “pro poor” and re-distributive major aspect of the entire welfare state.

When looking at the impact of housing on employment, JRF makes the point that, for any given set of low paid job opportunities, housing stock and rents, there will be a trade-off between using housing benefit to prevent poverty, material deprivation and housing deprivation on the one hand and avoiding a poverty trap on the other.

JRF offers the following recommendations:

- Low rents and limits on housing costs, particularly for renters.
- Monitoring and maintaining good housing conditions for all households and all tenures.
- Monitoring the impact of housing benefit cuts on the residual incomes of claimant households.
- Increasing take up of housing benefit and Universal Credit, particularly among those in work and living in private renting. Housing policy to temper the impact of housing on employment should:
  - Build new affordable housing in areas with competitive job markets.
  - Encourage the increase of in work take up and efficient administration of housing benefit/universal credit.
- A greater understanding of how poverty and employment traps vary by area and by rent levels and how they interact with local wages and which individuals are more likely to be able to respond to financial work incentives.
- Continuing or expanding income and employment activities by social landlords potentially extending them to private tenants.

A further JRF report from 2016<sup>145</sup> looked at how housing affected work incentives for people in poverty. In particular this analysis found that housing can act as a barrier to employment when it is located in areas where there are few employment opportunities. Consequently commuting becomes a critical cost factor for employment decisions. Overall the research challenged the perception that there is a widespread reluctance of people to work. Rather, the study found a well entrenched work ethic among people who are likely to command only modest wages. It did, however, demonstrate that they face multiple disincentives to employment arising from the costs of housing, transport and child care. The recommendations were as follows:

- To continue investment in neighbourhoods to reinforce positive social networks and provide a secure basis for employment.
- Affordable transport which can be a critical constraint on employment.
- More secure tenancies to improve people's willingness to move and lower rents to provide a clearer financial incentive to work.
- Greater tenure security would also help to make people more mobile.
- More flexible operation of housing benefit and universal credit systems.
- Greater child care availability and affordability.

A blog<sup>146</sup> by Chris Goulden in 2012 attempted to deal with the cliché of whether or not work is the best way out of poverty. Using the DWP's own figures, Goulden found that the chance of being out of poverty when someone in the family gets a new job is just over one half at 56%. The new job has a similar impact as a new partner. The best chance is when a new full time worker joins the family, which has a poverty exit rate of 76%. The reasons why work is not a route out of poverty for nearly half the families who get a job vary, but depends on the kind of job obtained, how many hours are worked, the hourly pay, security and the chances of promotion or a pay rise. The jobs that people in poverty get are very likely to be worse than the ones done by households who are all already working full time.

More recently, the Office for National Statistics<sup>147</sup> has considered the same question. Does getting a job lead to people leaving poverty? It found that between 2007 and 2012, of those aged 18 to 59 who were in income poverty but then entered employment, 70% moved out of poverty. The other 30% remained in poverty despite entering employment. Not surprisingly, those entering full time employment (30 hours a week or more) are more likely to leave poverty (76%).

Back in 1977 Lee and Murie looked at poverty, housing tenure and social exclusion to examine the link between patterns of multiple deprivation and housing tenure<sup>148</sup>. They found that the national trend for disadvantaged households to gravitate towards Council housing and the social rented sector generally applied at a local level but that disadvantaged groups were not exclusively housed in the social rented sector or in Council housing. In particular, those experiencing long-term illness were not so heavily concentrated in Council housing and economically disadvantaged households from minority ethnic groups were also less concentrated in Council housing.

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145 Gibb et al. 2016. How does housing affect work incentives for people in poverty?

146 Goulden, C. 2012. Work IS the best route out of poverty – half the time. Joseph Rowntree Foundation.

147 ONS Digital. 2015. Does getting a job always lead to people leaving poverty? Office for National Statistics.

148 Lee, P and Murie, A. 1997. Poverty, housing tenure and social exclusion. Joseph Rowntree Foundation.

The JRF has recently produced a report on landlord strategies to address poverty and disadvantage<sup>149</sup> dating from September 2014. The study looked at fifteen local authorities to examine landlords' written strategies, business plans and other policies. What it found was that, rather than directly mentioning poverty, the majority of documents referred to a wider social mission, including addressing disadvantage and providing housing for those in need.

- The study found that the development of affordable rents was easing housing associations into a position where they aimed to maximise rental income where practical but also other associations were aiming to minimise rent or service charges where possible.
- The move of many housing associations to increasingly focus on building housing for market sale or rent either as a commercial activity to generate cross subsidy for social homes or in some cases as an alternative way of fulfilling a social need was highlighted. It also looked at the fact that some housing associations were moving away from focussing primarily on those in most severe need in favour of a wider range of people including those on middle incomes<sup>150</sup>.

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149 Williams, P. 2014. Landlords' strategies to address poverty and disadvantage.

150 LondonMapper. Poverty and wealth 1980 – 2010.



## 4. Social investment – the last 40 years in H&F

This chapter traces the history of initiatives by the Council and partner agencies to address problems of ‘urban deprivation’, low income, and worklessness in H&F since the mid-1970s.

Most of these initiatives were taken in the wider context of central Government policies and programmes, through which additional funds were channelled into the borough. Some the Council undertook as part of its own policy priorities, using its own resources. All involved joint working with other national and local agencies, through various forms of partnership arrangements.

### **The chapter has four aims:**

- to review the thinking behind previous efforts to reduce ‘deprivation’ in H&F over four decades.
- to look at how far the spatial disposition of poverty and deprivation within the borough has changed over time.
- to consider whether ‘machinery of government’ constraints on borough-level initiatives have become any easier over the period.
- to attempt to assess ‘what worked’ and what did not, and whether lessons can be learned for the future.

### **A SUMMARY TIMELINE**

Table 4.1 sets out the time periods covered by this review of the past, and lists the central and local initiatives which are described in more detail in the paper.

Under each of these initiatives, politicians and policy makers at central and local level have debated the balance to be struck between long-term interventions aimed at structural economic and societal change, as compared with more immediate ‘sticking plaster’ solutions for the relief of need.

All of the various initiatives and programmes mounted by central government over these four decades have been monitored and evaluated, by an array of academic bodies. Yet it remains hard to draw conclusions as to what worked and which initiatives and individual projects proved most effective in tackling poverty and worklessness.

The various Government programmes also had multiple aims. Apart for achieving desired outcomes and ‘targets’ which included reducing poverty and deprivation, there was in recent decades a secondary agenda of achieving ‘joined up government’ and reducing the waste of resources resulting from fragmented delivery of services and support across a multitude of different central and local agencies.

The chapter attempts some conclusions on the extent to which problems of poverty and worklessness in H&F have changed over the decades and offers a brief view on whether central and local agencies have become any more effective in how they tackle these problems. Readers who would prefer to skip the detail may wish to look at the summary timeline below and then skip to these conclusions.

Table 4.1: A timeline of initiatives in H&F addressing urban deprivation, poverty and worklessness from 1970-2015

## The Hammersmith & Fulham Poverty and Worklessness Commission Final Report

Central Government initiative	Borough initiative	Government controlling party	Borough controlling party
<b>1969 Urban Programme (known as 'Urban Aid')</b> Home Office measure.	H&F awarded Home Office Urban Aid grant for a series of borough projects, mainly in the voluntary sector, 1970 to 1978.	Labour	Labour
<b>1977 Central Government White Paper on Inner City Policy</b> Cross-government policy framework to tackle urban deprivation, led by the Department of Environment under Peter Shore. 1978 Inner Urban Area Act created 5 Urban Partnerships and 15 Inner Area Programmes.	H&F applies for and is designated as one of the first 15 local authorities to prepare an 'inner area programme'. Inner area programmes involved the Council in assembling an annual selection of projects via a multi-agency steering group. Those approved by central government had 75% of costs met from the Urban Programme. The Borough's inner area programme (HFIAP) was later rebadged as the H&F Urban Programme and ran continuously from 1978/9 until DoE funding was wound down from 1992.	Labour 1977 to 1979 Con 1979 to 1997	Lab until May 1978 Con/Lib 1978-86 Labour 1986 - 2006
1985 Joint Local Strategy for Long-term Unemployment	A local initiative involving the Council, Greater London Council (GLC), Manpower Services Commission, Inner London Education Authority.	Con	Con
1986 Labour Manifesto for H&F	Multiple aims relevant to poverty and worklessness, including cancelling of planned rent increase for Council housing and introduction of Minimum Earnings Guarantee for H&F workforce.	Con	Labour
	H&F Anti Poverty Strategy Council initiative launched 1989	Con	Labour
City Challenge Announced by Government May 1991. 13 authorities to receive £7.5m per year for 5 years, targeted at areas of worst deprivation.	H&F was invited to bid and submitted detailed proposals in 1992 focused on the West London Line 'corridor'. 'Combatting poverty, deprivation and poor housing' was one of 5 strategic objectives. The bid was not approved by the then Dept of the Environment (DoE).	Con	Labour
Single Regeneration Budget Launched November 1993 by Government. Pulled together 20 funding streams across Whitehall departments, creating a total £1.4bn 'Single Regeneration Budget'.	H&F not successful initially in attracting SRB funds, but in 1996 was awarded Round 3 funding for a White City SRB programme, and for a further and geographically wider programme under SRB5. The latter ran until 2005.	Con	Labour
New Deal for Communities Programme established 1998 by new Labour Government, and overseen by Neighbourhood Renewal Unit within ODPM/DCLG.	North Fulham NDC established following a successful second round bid in 1999. An initially approved 10 year programme of projects ran from 2002, with reduced and 'reprofiled' allocations from 2007/08.	Labour	Labour

<b>Central Government initiative</b>	<b>Borough initiative</b>	<b>Government controlling party</b>	<b>Borough controlling party</b>
<p>Local Public Service Agreements</p> <p>First round of LPSA began in 2000 and concentrated on national PSA targets set by Whitehall departments.</p> <p>Second generation from 2003 gave local authorities more discretion in setting local targets.</p> <p>Local authorities could seek 'freedoms and flexibilities' from Whitehall, and received 'reward' funding for achieving 'stretched targets' (£1m reward in H&amp;F case).</p>	<p>H&amp;F was a second phase pilot for LPSA 1 in 2002/3, with a set of targets focused on the causes of anti-social behaviour and unemployment in the borough, with a focus on young people.</p> <p>The Borough's LPSA2 programme was subsequently absorbed within its Local Area Agreement.</p>	Labour	Labour
<p>Local Area Agreements</p> <p>ODPM prospectus published 2004.</p> <p>21 'pilot' authorities invited to prepare LAAs from 2005/6 onwards.</p> <p>LAAs extended to all English LAs by 2008/9 as a cross Government programme.</p> <p>Agreements involved negotiation with Government Regional Offices of targets on 35 'outcomes'. Reward funding provided for achieving targets.</p> <p>Programme ended by Coalition Government after 2010/11.</p>	<p>H&amp;F was instrumental in developing the thinking on LAAs, via the Innovation Forum of Councils classed as 'excellent' under Audit Commission's Comprehensive Performance Assessment regime.</p> <p>Anti-poverty outcomes included in H&amp;F LAA, which was one of the 21 pilots in 2005/6.</p>	Labour	Labour, then Con from May 2006
<p>Total Place</p> <p>Launched at Budget 2009 as a 'whole area approach to public services' with 'new freedoms from central control'.</p> <p>The pilot phase involved work by 63 local authorities, 34 primary care trusts, 13 police authorities and other partners, on mapping totality of expenditure on their area. Linked to concept of 'place-based budgets'. Programme replaced by Coalition Government with Community Budgets.</p>	<p>Lewisham and Croydon were the only London Boroughs involved in the pilot phase. H&amp;F was not involved.</p>	Labour	Con

<b>Central Government initiative</b>	<b>Borough initiative</b>	<b>Government controlling party</b>	<b>Borough controlling party</b>
Whole Place Community Budgets Announced by Government as part of 2011 Spending Review.	The 16 'first phase' areas included the West London Tri-borough. A business plan was produced in 2012/3, with the main theme being service integration across and within the boroughs and their partners.	Con/Lib Dem Coalition from May 2010 to May 2015.	Con until May 2014, Labour thereafter
Neighbourhood Community Budgets Announced by Government in 2011 as part of a Local Government Review.	White City selected as a pilot area Focus was on delivering a bespoke strategy for social renewal focussed on: families, employment and crime".	Con/Lib Dem Coalition	Con until May 2014, Labour thereafter

## Origins of central government 'urban policy'

From 1945-1965, central government policies towards town and cities were largely subsumed within a broader and largely bi-partisan Keynesian approach to restoring the economy after the war. The Macmillan era housebuilding programme encouraged suburban resettlement. Problems of cities were seen in terms of poor housing and overcrowding, to be solved through regional policies and measures such as the New Towns programme.

By the mid-1960s it had become clear that such macro-economic policies were not going to solve all the problems of the major urban areas. Disadvantaged sections of the society continued to fall through the supposed 'safety net' of the modern welfare state. Government was influenced by the US Federal Government's experience with spatially targeted social policies to address 'inner city' problems.

The Governments programme of 'Urban Aid' was introduced via the Local Government Grants (Social Need) Act 1969, as a Home Office measure under James Callaghan as Home Secretary. Projects funded under Urban Aid grant included day nurseries, hostels, advice centres, and language classes for immigrants. The Borough was successful in obtaining Urban Aid grant for a series of projects, including the Hammersmith Community Law Centre and the Shepherd's Bush Advice Centre. Coupled with 'Section 11' funding (designed 'to help meet the special needs of a significant number of people of commonwealth origin') a substantial body of professionalised 'voluntary sector' agencies began to build up in the borough.

The Council established its own Community Development Unit, reporting to the then Chief Executive and with three community development workers based on housing estates. Their role was to encourage and foster resident and tenant participation in varying forms of 'self-help' projects. Community workers were also embedded in the Social Services area teams.

Callaghan, as Home Secretary, stated that the Urban Aid programme was intended to "provide for the care of our citizens who live in the poorest overcrowded parts of our cities and towns. It is intended to arrest ... and reverse the downward spiral which afflicts so many of these areas. There is a deadly quagmire of need and poverty."

This 'social pathology' and 'downward spiral' view of urban deprivation reached its height with the highly publicised speech by Keith Joseph at Edgbaston in 1974, introducing his concept of the "Cycle of Deprivation". During this period, a growing body of policy makers within the Department of Environment and Home Office were rejecting the 'social pathology' approach and recognising that what were by then being termed as 'inner city problems'

could not be solved through social policy alone. It was recognised that the rapid loss of manufacturing jobs within cities was creating major problems of skills mismatch and long-term unemployment. Different forms of longer-term intervention were needed.

Not for the first or last time, this shift in policy intent was held back by an emerging national financial crisis. At a speech to a local government audience in 1975, Secretary of State for the Environment Anthony Crosland warned Councils that “for the next few years times will not be normal. The crisis that faces us is infinitely more serious than any of the crises we have faced over the past 20 years...With its usual spirit of patriotism and its tradition of service to the community’s needs, it is coming to realize that, for the time being at least, the party is over... We are not calling for a headlong retreat. But we are calling for a standstill.”

The phrase ‘the party is over’ was one that reverberated around Hammersmith Town Hall. At the time, the Council was Labour controlled (led by Barrie Stead) and had an ambitious five-year capital programme of major schemes for Council-house building and improvement, new social services establishments, and renewed transport and environmental infrastructure. This programme had suddenly to be reviewed in mid-year, with projects deferred or removed.

### **The Government’s 1978 White Paper “Policy for the Inner Cities”**

Following the mid-1970s recession, local authorities began to argue that more could be achieved through initiatives that changed the employment prospects in the ‘inner cities’. The Government’s 1977 White Paper, “Policy for the Inner Cities” was a major contribution to urban policy development and confirmed a change of analysis and direction. The Inner Urban Areas Act (1978) introduced a long period in which ‘Urban Partnerships’ and ‘inner area programmes’ became the main feature of Government policy to address problems of urban deprivation, poverty and worklessness.

H&F bid successfully to become one of the first 15 areas to be selected for implementation of an ‘inner area programme’.

In the meantime, a change of Government, continued financial cutbacks, and escalating hostility between central and local government over ‘rate-capping’ meant that the 1977 White Paper policies never achieved their intended impact. The idea that extra Urban Programme funding would encourage local authorities to ‘bend main programmes’ towards areas and client groups experiencing the greatest levels of deprivation, was not realised in practice.

Instead, the inner area programme in H&F brought two main consequences:

- it introduced the principle of consistent ‘partnership’ work between the main public sector agencies in the borough. Inner area programmes were worked up via an inter-agency group involving the then Greater London Council, Inner London Education Authority and Area Health Authority.
- the programme allowed the borough, through a period of what would now be termed ‘austerity’ and with several rounds of budget cutbacks and mid-year financial crises, to continue with an annual programme of economic, employment, social and environmental projects, on which 75% of expenditure was met through the DoE grant and only 25% met by the local partner authority. The Council embarked on significant economic development activities which were almost entirely funded from this source.

The policy framework for the H&F Inner Area Programme (HFIAP) was developed under an administration with no overall control, with two Liberal Councillors voting with a Conservative near-majority party. Leader Stuart Leishman was succeeded by Kim Howe, who developed a good relationship with then DoE Ministers, including Lord Bellwin and Sir George Young.

The Department of Environment was responsible for Inner City Policy. The HFIAP approach was welcomed at Ministerial level, with support for the Council's attempts to achieve long-term structural change in the borough's economy and workforce, while also including social projects aimed at the most deprived sections of the population.

The first year of the Inner Area Programme (1979/80) was focused on five priority themes, which continued to be used for the selection of individual projects and interventions over the succeeding years:

- supporting private sector industrial and commercial investment.
- training and education, addressing the skills mismatch arising from loss of manufacturing jobs in the borough.
- supporting under-fives and working mothers.
- youth projects (with the ILEA keen to see these included).
- community self-support (i.e. voluntary sector projects such as community centres, advice centres, aimed at harnessing voluntary activity and local participation).

In making its pitch to the DoE, the Council emphasised its favourable location on the Heathrow/Central London axis and its potential as a part of London (compared with boroughs in East London) that could escape the inner city 'spiral of decline' with some help from central Government. The Council argued that "if Hammersmith fails to stem inner city decline and to make real improvements in the multitude of problems the boroughs faces, it is hard to think of any other inner city area succeeding". The allocation of Urban Programme funds for the first year of the inner area programme was modest (£1.8m for both capital and revenue projects) but was to rise in later years.

The population of H&F at the time was 168,000. Between 1966-75 the borough had lost a quarter of its jobs, with a decline in manufacturing jobs of 50%. Male unemployment was 9% and rising. 40% of all households had an income of less than £20 per week per person. Yet already the borough had become an attractive location for owner-occupiers, who made up 23% of all households with 27% in Council housing and the balance in a large private rented sector. Concern about 'polarisation' of the borough's population was already an issue, with the HFIAP submission commenting on "those on low incomes 'trapped' in housing in which they have no interest or investment and in the maintenance of which they play no part".

The 1979/80 HFIAP submission highlighted the risks of 'selective out-migration' leaving behind poor and deprived sections of the population experiencing unemployment and depressed income levels. In demographic terms, the borough then had the second highest level of single parent families in the country, and the second highest proportion of over 65s. Despite these immediate demands, the Council chose to develop an inner area strategy that looked beyond what it described as '*personal deprivation*' and which addressed "the underlying effect of deep-rooted structural causes within the local economy".

HFIAP (later rebadged by Government as the Urban Programme) ran continuously until the early 1990s. Annual funding allocations from Government increased steadily to over £5.6m and then dropped back as Whitehall began to turn its attention to East London, arguing that that West London no longer exhibited the worst scores on national indices of deprivation.



For much of this period there were continuing efforts to cut back local government expenditure. The Council experienced several years of urgent budget reductions, along with occasional years in which Government formulae for 'standard spending assessments' and for Rate Support Grant emerged more favourably.

The range of 'partner authorities' working with London boroughs shrank with the abolition of the GLC in 1986 and then the Inner London Education Authority in 1990, when H&F took on education responsibilities. NHS organisations, regional and local, came and went. A range of bodies involved in training and employment support, a key part of the HFIAP strategy of addressing the skills mismatch in the local force, proved hard to engage as committed local partners. Their 'vertical' reporting lines to Whitehall always proved stronger than their 'horizontal' links with the Council and local agencies. The Manpower Services Commission was created in 1973 by the Heath Government. After 1987 the MSC lost functions and was briefly re-branded the Training Agency (TA), before being replaced by a network of 72 Training and Enterprise Councils (TECs).

### **What was the impact of the inner area programme on poverty and worklessness?**

Government reviewed its inner city policy in 1981, and subsequently added the principle that "the private sector should be encouraged to play the fullest possible part". But the basic framework of annual allocations for a combination of capital and revenue projects survived and ran for 15 years – an unusually long period in the history of Whitehall policy initiatives.

National evaluations of the effectiveness of the policy and programme, as ever, provide little by way of clear conclusions. Too many other variables were also changing over the period, in terms of the broader public expenditure climate and central Government political direction.

Evaluations at local level were similarly constrained by a fast-changing institutional environment, with the Council having to cope with the consequences of GLC and ILEA abolition.

Three main features of the Council's approach and activities are worthy of note from the period up until 1986, when a new Labour administration took control of the Council. These are as follows:

- H&F began to intervene significantly in relation to the local economy. The Council set up H&F Business Resources and H&F Training Services, initially as in-house units and subsequently as third sector bodies. These agencies administered programmes of loans and grants to the business sector (financed from Urban Programme funds) and oversaw substantial capital investment projects at the Hythe Road and Mitre Bridge Industrial Estates, as well as number of small workshop buildings in Fulham and elsewhere (New Enterprise Centre, start-up office units at 275 King Street). The Notting Dale New Technology Centre became the model for a series of such centres promoted by Kenneth Baker as Minister for Technology from 1981.

Local authorities had no power of general competence at that time, and the Council's involvement in economic development activities outside statutory powers relied on permissible 'Section 137 expenditure', commonly known as the '2p rate'.

- HFIAP funding provided resources for a series of voluntary sector initiatives including new community centres, day nurseries, walk-in counselling centres, womens refuges. Some of these survive in the borough to this day, while others fell victim to cuts in grants to meet Government expenditure caps or to subsequent Council imposed spending restraint. The track record of success of these projects has to be acknowledged as patchy. There were a



number of occasions when community groups proved unable to manage staff and sets of premises over any sustained period and in several cases the Council had to step in to pick up the pieces. The cost-effectiveness of the 'community self-support' strand of the inner area programme is therefore questionable, albeit that it helped to build a skills base across what was subsequently called the 'third sector'.

- The Council became increasingly concerned at a perceived lack of strategic policy making and programme co-ordination within Central Government. Government machinery within Whitehall to mount any concerted approach to urban problems did not seem to exist. While the 1977 White Paper on Inner Cities had held out the promise of co-ordinated action, this had not materialised. The Department of Environment exercised a largely administrative role, vetting IAP project proposals at an unnecessary level of detail. The term 'joined up government' (or lack of such) was not then in use, but the same problems and issues were apparent. This was to become a growing concern over subsequent decades.

Council Leader Kim Howe and several H&F officers were invited to give evidence to a 1983 Select Committee inquiry on "The Problems of Management of Urban Renewal". The Council's written evidence pointed to the lack of democratic accountability and responsiveness of a range of key agencies (Housing Corporation, Manpower Services Commission). These bodies were proliferating and had no 'local' dimension which could sensitise them to local needs and opportunities.

The Council also argued that 'many of the problems of inner cities are not primarily area based' and that the Government's continued preoccupation with 'pockets of deprivation' and spatially-focused interventions was misguided.

The problems, from the H&F perspective, were structural and related to massive and rapid change in the employment market. As at 1982, 25% of the under-20s in the borough who were registered as economically active were unemployed. 30% of all unemployed had been out of work for over a year. Registered unemployment had risen to 13.7% in September 1982.

The Council's general complaint to the 1983 Select Committee was that 'the government's response to urban renewal issues remains fragmented, with individual government departments pursuing separate and not always convergent initiatives'. The same case was to be made by local government in each successive decade.

Central Government, the Council argued, had failed to develop the potential of inner area programmes. These had swiftly become little more than an annual batch of projects, with Government giving no recognition or response to the more strategic aims involved. Specifically, H&F evidence commented, no work seemed to be being done by central government on 'the financial aspects of poverty, particularly the impact of income support programmes, welfare benefits, and tax thresholds'.

Instead the focus of the Secretary of State for the Environment (then Michael Heseltine) appeared to be on emphasising the role of the private sector and on one-off responses (the Merseyside 'Task Force' had been set up by Heseltine the previous year, in response to the Toxteth riots).

## Local Strategy for Long-term Unemployment

This local strategy was developed by the Council in what turned out to be the last year of a Conservative/Liberal administration. It reflected the fact that the H&F Economic Development Unit had by then assembled a good deal of information on the economic health of the borough, and was routinely working with the GLC and Manpower Services Commission on issues of skills mismatch and local unemployment.

At the time, unemployment levels in the borough had risen again from 9,625 to 11,757 or 15%, with the long-term unemployed making up 36% of the total. The position was not good.

### THE MID 1980s UNTIL 2006

In May 1986, a widely expected victory in the local elections resulted in a Labour administration taking control of the Council after two successive four-year terms of a Conservative/Liberal Council.

The 1986 Labour manifesto for H&F was a lengthy document that set out policy proposals on a raft of issues. Because it was constructed largely around the H&F committee structure of the previous administration, the theme of poverty did not take centre stage as such, but featured in many sections of the document including housing and social services. The new committees and policy areas created by the incoming administration reflected the model of the GLC at the time, including Ethnic Minorities, Womens, Decentralisation, and Council, Community and Policing Committees.

In terms of specific actions aimed at reducing poverty, the most significant undertaken by the new Council in its first year were to scrap a planned increase in Housing Rents and to introduce a Minimum Earnings Guarantee for all Council employees. The latter was introduced from October 1986 at a level of £127 per week and for its time was a radical policy, subsequently replicated by the Labour Government in April 1998 as the National Minimum Wage.

A 'Borough Profile' prepared by Council officers and presented to the new administration drew attention to the 'distinct polarisation of the H&F population' and the existence of an 'increasingly dependent element' reliant on benefits and support from the state. Actions proposed included raising awareness of the impact of long-term unemployment, the need for better co-ordinated training services and more business aid and advice.

The future balance within the borough of the 'dependent' and 'non-dependent' sections of the population was seen as a big issue for the future. Once again, it was accepted that H&F's location in inner West London was a favourable one, and one which positioned the borough to benefit more quickly from an upsurge in the economy than would be the case for its counterparts in East London.

HFIAP (later the Urban Programme) continued during this period, with financial allocations gradually reducing (for example, a total of £2.3m in 1988/9). H&F strategy for the programme stressed the importance of 'raising family income levels through improved job prospects and a revived local economy'.

A Council Anti-Poverty Strategy developed in 1989 identified a series of long-term objectives:

- raising awareness of the availability of welfare benefits.
- reviewing Council services to ensure their accessibility to low-income households.
- considering how policies and decisions of the Council affected low-income households.
- developing and supporting agencies involved in preventative and educational work.
- developing Council initiatives to provide access to employment for disadvantaged client groups.

A Poll Tax/benefits campaign was undertaken, reviewing recovery procedures, along with work on debt and fuel poverty and the relocation of Department of Social Security offices to improve access.

In April 1990 the borough took over education responsibilities from the ILEA. This provided the Council with additional levers for tackling poverty and disadvantage through education and training projects of its own devising.

In March 1988 Prime Minister Margaret Thatcher had launched the Government's "Action for Cities" programme. This built on the work of the Urban Development Corporations in Merseyside and London Docklands, and placed a heavy emphasis on the role of the private sector.

Involvement of the borough in Action for Cities was limited. A government Task Force in North Kensington extended its activities into parts of Hammersmith. Such Task Forces involved 'a team of 5-6 people drawn from a variety of backgrounds, including civil servants'. These presaged increasingly direct forms of Whitehall involvement in addressing social renewal issues.

The Government perspective on urban policy had shifted significantly by this time, from the aspirations of the 1977 White Paper on Inner Cities. Both the "Action for Cities" publication (1988) and DoE's subsequent "People in Cities" brochure (1990) list policy purposes as being to:

- encourage enterprise and new businesses, and help existing businesses to grow stronger.
- improve people's job prospects, their motivation and their skills.
- make areas attractive to residents and businesses by tackling dereliction.
- bring buildings into use, prepare sites and encourage development, and improve housing.

Government in 1991 announced the top-slicing of the Urban Programme budget to finance a new City Challenge initiative. This introduced a significant competitive element into bidding for funding. H&F in 1992 prepared a bid, focusing on the 'development of long-term employment opportunities as a means of combating poverty and deprivation'. The geographic area covered in the bid was the 'West London Line corridor', including White City, Wood Lane, and Shepherd's Bush. The bid document noted the widening gap between high and low income households in the borough. The bid did not succeed.

In March 1992 the Council Leader Iain Coleman and MP Clive Soley launched a research study on Poverty and Deprivation in the Borough, commissioned from Bob Kitching. This identified the extent to which the Council had conflicting roles as service provider, benefits distributor, tax collector and employer. The study spawned an action research project on money advice.

The 1992 local elections returned a Labour administration for H&F, with a Conservative Government continuing to promote enterprise as the primary lever for urban renewal. The

annual Urban Programme allocation to the Borough was by now barely sufficient to cover continuing commitments. In 1993 the Home Office announced that Section 11 grant (a source of support since 1966 for 'meeting the additional needs of people originating from New Commonwealth countries') would be phased out. These measures left the Council with the task of absorbing into its main programmes a significant number of ongoing projects, or terminating such grant aid.

### **Creation of the Single Regeneration Budget, Government Regional Offices and the New Deal for Communities**

In the following year (1994) under the John Major administration, the Government made renewed efforts to co-ordinate its urban policies. Twenty existing funding programmes from different Whitehall departments were brought together to form a new Single Regeneration Budget. SRB funding subsequently became a major source of central government resources coming into H&F.

A new Ministerial committee was formed to oversee this new programme, and ten Government Offices were created for the regions of England. Until their abolition by the Coalition Government in 2010, these were the primary means by which a wide range of policies and programmes of Whitehall were delivered. By 2010, twelve Whitehall departments were represented in these regional offices and the Government Office of London had become a major player in borough efforts to reduce poverty and deprivation and boost urban regeneration.

SRB funds were intended to act as a catalyst in addressing local need, stimulating wealth creation and enhancing the local competitiveness of the area as a place in which business wished to invest and people wanted to live. Partnership working was seen as an important feature of the approach and as the 'engine-room' of this latest Government regeneration initiative. The SRB programme also included a competitive element and involved local authorities and their partners in putting together a regeneration package and the associated outputs and capacity building that met the requirements of the Government Offices, as the main delivery agents for the Government of the system in the first four rounds.

By the mid-1990s, the Council and other local agencies had long experience establishing different forms of partnership body (each Government and EU initiative tended to introduce new partnership requirements). A SRB Partnership body was established, and supported by the Council's regeneration function, which moved at this stage from a central department to the Housing Directorate.

By 1995, the Council was also becoming increasingly frustrated at the reluctance of Whitehall to devolve power and decision-making to the local level. Growing evidence was showing that the central government response to problems of deprivation and urban decline remained fragmented and disjointed, and that key parts of Whitehall administering e.g. welfare benefits did not have the machinery (nor the inclination) to be responsive and flexible on how their activities impacted locally.

The Council submitted evidence to a House of Lords Inquiry on central-local relations, arguing the case for greater subsidiarity (influenced by comparisons with European systems of government), for a change to Whitehall's centralist culture, and for local government to be placed on a more secure constitutional footing. The report of the Inquiry (entitled "Rebuilding Trust") made a number of recommendations moving in these directions, but the Select Committee's conclusions were largely lost in the upheaval of the 1997 General Election and change of Government.

H&F was awarded major SRB funding for 1997/98 for the White City SRB programme. An executive team of five staff were recruited and a White City Partnership formed. SRB projects and finances were handled more at arm's-length from the local authority, with the Partnership setting the direction of each programme, and the Council acting as 'accountable body'. The White City SRB programme involved total funding of £15.2m over a five-year period.

During this period the Council was also successful in attracting significant levels of European Social Funds to the borough. These were used in combination with SRB funding to mount projects such as a Business Enterprise Centre, the establishment of the Urban Partnership Group, and mentoring on ways into work. The funding bids were underpinned by evidence assembled for a European Strategy 1996-99, followed by a second such strategy document for 2000-04.

A total of £18m of EU funds, under the Objective 2 URBAN programme, were disbursed in the borough during the 1990s, on job creation, business support, and construction training.

A bid to Government for a further SRB programme in 1998 led to funding of £13m for a seven year SRB5 programme, entitled "Bridging the Divide". At this time Secretary of State John Prescott announced an increased focus on 'addressing social exclusion and enhancing opportunities for the disadvantaged through community development'. This reflected the setting up of the high-profile Social Exclusion Unit in late 1997. This was established initially as part of the Cabinet Office and subsequently moved to the Office of the Deputy Prime Minister in 2002.

The SEU was an attempt at working across Whitehall departments. Its early work included five reports on neighbourhood renewal; rough sleepers; teenage pregnancy; young people not in education, training or employment; and truancy and school exclusion. These highlighted the lack of co-ordination on such issues within Whitehall and influenced the introduction of Local Public Service Agreements and Local Agreements. The demand for 'joined up government' grew apace, with pressure from Ministers and local authority leaders.

The Council's SRB3 and SRB5 programmes were ultimately merged and directed through a single partnership body re-branded as 'Regenasis'. The combined programme became the local delivery mechanism for major Government initiatives such as 1998's "New Deal for the Young Unemployed", predominantly run by the then Employment Service and encompassing several different programmes targeted at different groups, including young people; the long-term unemployed over 25; lone parents; people with disabilities; and people over 50. Local projects included an Access to Employment Pathway and a Construction Training scheme.

The range of local agencies involved in SRB partnership work was extensive. It included the BBC, Barclays, Chelsea FC, Wimpeys, Queens Park Rangers FC, Notting Hill Housing Trust as well as health, police, and the Employment Service.

The wards within the area designated for SRB funding were College Park and Old Oak, Wormholt, White City and Shepherds Bush, Coningham, Addison, Brook Green, Avonmore, Gibbs Green, Normand, Walham, Eelbrook and Sands End. At this time these wards had a combined population of 86,400, with 11.9% of economically active men claiming Jobseekers Allowance and 38.8% of JSA claimants being long-term unemployed.

"Sure Start" was a further Government initiative, originated in 1998 under Gordon Brown at the Treasury and implemented by the Department for Children and Families. Coningham and Broadway/Margravine were selected as the initial areas for Sure Start projects. A second phase in 2002 focused on the seven most deprived estates in south Fulham. Responsibility for running Sure Start Centres was transferred to local government over the period 2003-05.

## **New Deal for Communities**

The concept of focused 'area-based initiatives' to address geographic areas of deprivation was not forgotten within Whitehall. In 1998 Government launched a further area-based programme entitled "New Deal for Communities". This was seen as 'one of the most intensive and innovative area-based initiatives (ABIs) ever introduced in England'. The programme was designed to transform, over a 10 year period, 39 small and deprived neighbourhoods in England, each accommodating about 10,000 people.

As with the Single Regeneration Budget, NDC programmes were implemented through partnership bodies relatively independent from the local authority. Perhaps idealistically, the Government aimed 'to place the community at the heart of the initiative' and a proportion of NDC Board members were required to be elected from local residents and businesses.

The 39 NDC partnerships implemented local regeneration schemes each of which was funded by on average £50m of programme spend. Cited as being 'fundamentally rooted in partnership working' the NDC initiative's six key objectives were to:<sup>151</sup>

- transform these 39 areas over 10 years by achieving holistic change in relation to three place-related outcomes: crime, community, and housing and the physical environment (HPE), and three people-related outcomes: education, health, and worklessness.

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151 The New Deal for Communities Experience: A final assessment CLG March 2010



- 'close the gaps' between these 39 areas and the rest of the country.
- achieve a value for money transformation of these neighbourhoods.
- secure improvements by working with other delivery agencies such as the police, Primary Care Trusts (PCTs), schools, Jobcentre Plus (JCP), and their parent local authority.

In 2000, the Council was invited to select an area that would benefit from this 'comprehensive' approach to regeneration, as one of six boroughs following on from 18 'pathfinder' NDC areas. Of several options, the North End Road/Lillie Road area was chosen as meeting the criterion of 'a real and recognisable neighbourhood of between 1,000 and 4,000 households which would benefit from highly targeted support'.

The selection of this part of the borough was based on an earlier 'Deprived Neighbourhoods Project' undertaken by the H&F Housing Department in 1998, using SRB funds. Given the ambitious requirements for setting up a wholly new community-led partnership body, the North Fulham NDC Partnership took some time to get off the ground, analyse needs, and to put together its programme of projects.

By 2002 the newly formed North Fulham NDC Partnership had agreed a delivery plan of measures and projects with Secretary of State Hilary Armstrong, involving a £44.3m grant from Government over a 10-year period.

In line with other Government initiatives at this time, NDC programmes were framed in terms of a set of nationally measurable 'outcomes' and targets. By 2006 the North Fulham NDC had 13 outcomes on track (to reach the 10-year target) and 13 outcomes not on track. Outcomes were defined in terms of educational achievement, health, income levels, unemployment levels and 'liveability' (measured by satisfaction with the environment, housing circumstances, crime and fear of crime).

On the basis of evaluation studies, which it had itself commissioned, CLG concluded in 2010 that:

- There has been considerable positive change in the 39 NDC areas: in many respects these neighbourhoods have been transformed in the last 10 years.
- In general NDC areas have narrowed the gaps with the rest of the country.
- Partnerships have adopted innovative and insightful solutions to help maintain activity into a 'post NDC' world.

In relating such broad conclusions to specific results of the Fulham NDC, it is as ever almost impossible to separate out the impact of the programme itself from wider socio-economic changes, the effect of other Government policy changes, forces within the London housing market, and other externalities.



## Neighbourhood Renewal, LPSAs, Local Area Agreements and Local Public Service Boards 2000-10

In 1998, with Andrew Slaughter as Leader, the Council decided to move away from a traditional committee system and to introduce new governance arrangements based on an indirectly elected mayor/leader, cabinet, and scrutiny arrangements. A Private Members Bill to allow the introduction of such a system (the 'Hunt Bill') had failed in Parliament but the Council found a means of introducing such arrangements under the 1972 Local Government Act. The subsequent 2000 Local Government Act introduced 'cabinet government' across English local authorities.

At the same time, the Council established a 'Borough Partnership Forum' as a standing borough-wide partnership body, chaired by a Council cabinet member. These arrangements were intended to signal to a growing band of local 'partner agencies' (police, health services, the Employment Service, Training and Enterprise Council, and the local voluntary sector) that the Council saw itself as an outward-facing body with a clear view of its role in providing political leadership and direction across all public sector agencies in the borough, rather than confining its interest to local authority functions alone.

This view of a local authority's wider role was not the orthodoxy at the time. It was to be a further eight years before the 2006 White Paper, "Strong and Prosperous Communities", redefined local government's role as 'strategic leader and place-shaper'. Only ten years previously, Nicholas Ridley as Secretary of State had notoriously promoted the vision of the 'enabling authority' outsourcing its activities and meeting once a year to award contracts.

In terms of efforts to combat poverty and worklessness in the borough, the Council's then political leadership was very aware that the local authority itself exercised few of the relevant levers of influence. 'Partnership' working had been pursued in H&F since the early 1980s but had at times led to programmes and projects that were not targeted with much analysis or precision, and with each main partner having to be granted their 'share' of available funds.

From 1990, the Council took on responsibility for education services, and educational achievement and post-school training became a growing feature of the borough's various regeneration programmes. Reducing drug and alcohol abuse, and the links to deprived and often dysfunctional households, had by that time become a growing part of the Council's activities. Partnership working between the Council and the Police became very close during the 1990s and H&F was early in the field in thinking about 'troubled families' and 'early intervention'.

The Council's experience in partnership working, and in addressing a wider range of social and economic issues than was standard for local government at the time, meant that it was able to influence Government thinking as well as remaining in the frame as a candidate for Whitehall regeneration initiatives. This was despite a shift in Government attention to East London.

On national measures, the borough remained relatively 'deprived' particularly on the measure of income inequality. The Council's 2000 Community Plan, "Your Borough, Your Say", noted that H&F remained ranked as the 8<sup>th</sup> most unequal English local authority in terms of income, with 33% of households in receipt of income support and 48.6% of children under 15 in families dependent on benefit. The Council's 2000 Regeneration Strategy, prepared in conjunction with the local Learning and Skills Council and the London Development Agency, noted that unemployment levels 'remain disturbingly high'.

Central Government policies on regeneration moved onward with the 2001 publication of A new Commitment to Neighbourhood Renewal, a national strategy setting out ‘the Government’s vision for narrowing the gap between deprived neighbourhoods and the rest of the country, so that within 10 to 20 years, no-one should be seriously disadvantaged by where they live’. In a foreword from Prime Minister Tony Blair, this strategy emphasised ‘the focus is not just on housing and the physical fabric of neighbourhoods, but the fundamental problems of worklessness, crime and poor public services – poor schools, too few GPs and policing’. The strategy ‘harnesses the hundreds of billions of pounds spent by the key Government departments, rather than relying on one-off regeneration spending’ and put in place ‘new ideas including Neighbourhood Management and Local Strategic Partnerships for empowering residents and getting public, private and voluntary organisations to work in partnership’.

These themes were to dominate Whitehall policy-making on deprivation and regeneration, and bring change to the central-local government relationship, in the subsequent period up until the 2010 General Election.

An £800 million Neighbourhood Renewal Fund was brought together at national level to be applied across England’s 88 most deprived areas (including H&F). Establishing a Local Strategic Partnership became a condition of funding, an effort to bring more co-ordination to the delivery of public services at local level. The Council used for this purpose its existing Borough Partnership, as a body chaired by the indirectly-elected Mayor, Andrew Slaughter, and subsequently by Cllr Sally Powell. Based on its past experience of partnership working, the Council did not buy into the Government’s view that LSPs should be ‘an equal partnership of many players’ chaired potentially by any of its members. Councillors had a clear view on the need for political leadership of such bodies.

Figures are available for 2001/02 spend on what had become a range of regeneration initiatives in the borough, and these show the scale of investment being made during this period.

	<b>£000's</b>
URBAN (EU funding)	400
Objective 3 (EU funding)	2,069
Sure Start	1,065
SRB grant	5,782
SRB match (public and private)	<u>8,843</u>
<b>Total</b>	<b>18,159</b>

The Borough’s Neighbourhood Renewal Strategy, published in 2001, made the by now familiar point that H&F ‘contains extremes of poverty and affluence, within wards as well as across the borough’. Hence, geographic targeting of intervention and support, as was the norm with Whitehall’s concept of ‘area-based initiatives’, did not necessarily make sense.

## Local Public Service Agreements

In 2001 the Government also decided to extend its system of Public Service Agreements (PSAs) by introducing a devolved version termed Local Public Service Agreements (LPSAs). PSAs had originally been introduced at the time of the 1998 Spending Review, but initially had little traction. Immediately after the 2001 General Election, the Prime Minister's Delivery Unit was created in the Cabinet Office, headed by Michael Barber, to provide support and scrutiny on a selection of the Government's high-priority PSAs. These broadly related to the 2001 manifesto commitments<sup>152</sup>.

Local Public Service Agreements were piloted with 18 authorities in 2001/02 and H&F was one of 12 further authorities added in a second round. Involvement meant negotiating a 'contract' with Whitehall to deliver on 12 or 13 of the national PSA targets. £1.1m of pump-priming funding was provided, with the potential of a further £5.5m 'reward' payment for achieving the selected targets (seven of which had to be from a Government list).

The Council chose to structure its LPSA objectives and targets around a package of measures to tackle the causes of anti-social behaviour and unemployment in the borough, with a focus on young people, seen as becoming increasingly alienated. The idea was for local agencies to work together with a problem-solving approach between the Council, police, Employment Service and housing associations.

The implementation of a LPSA increased the awareness of the Council and its partners of the extent to which important potential levers to address poverty and worklessness remained outside local control. It also raised consciousness of the totality of public spending in the borough, once all Government funding streams were included, with accompanying questioning over the overall effectiveness of multiple and fragmented funding streams. In 2002 the Council mapped an estimated total of £4bn of public spend across the borough.

While the Council sought to negotiate some 'freedoms and flexibilities' over how welfare payments and benefits were disbursed to borough residents, these remained firmly resisted by the relevant central government departments. Similar resistance was to emerge following the transition from LPSAs to full-scale Local Area Agreements.

By 2003, the Regenasis Partnership (handling the borough's SRB 3 and 5 delivery programmes) was overseeing the 6<sup>th</sup> year of implementation. A total of £28.2m had been expended (76% of the total). Annual spend began to decline for the remaining years of the delivery plan. The North Fulham NDC Partnership was meanwhile completing its second year, with planned spend for 2003/04 of £3.2m capital and £3.8m revenue. 'Jobs, income and enterprise' formed one of the five elements of the NDC programme.

In 2004/05 the Regenasis Partnership (led from the H&F Housing Department) took on the management of a London Development Agency £3.8m programme on construction training, media training, and access to work.

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<sup>152</sup> Public Service Agreements and the Prime Minister's Delivery Unit, Institute of Government

## **Local Area Agreements**

The Council was heavily involved in the next stage of Government policy development on public service reform, and the introduction of Local Area Agreements. Working as part of a group of Councils classed as 'excellent' by the Audit Commission under the Comprehensive Performance Assessment regime, H&F drafted a set of proposals to take the thinking behind LPSAs and local partnership to a further stage.

The 2004 Local Government Conference was used to launch proposals for Local Public Service Boards and Local Area Agreements (LAAs). The then Office of the Deputy Prime Minister (ODPM) published a prospectus for LAAs, seen as a step change in the way in which central government, local Councils, and local partner agencies worked together to achieve a negotiated set of 'better outcomes' for local areas.

H&F was one of 21 pilot areas for Local Area Agreements. The original conception for LAAs was one of 'mature dialogue' between Whitehall departments and local authorities, mediated by Government Regional Offices. A selection of 35 specific targets were included in each LAA, with Government offering 'freedoms and flexibilities' to overcome any institutional restrictions getting in the way. Central Government funding streams were 'pooled', removing unhelpful hypothecation.

Local Public Service Boards, as a strengthened and politically-led version of LSPs, were promoted as the driving force for Local Area Agreements. These bodies were encouraged to map and oversee the totality of public resources coming into an area. H&F and Kent were seen as pioneers of Public Service Boards, in the same way that these two Councils had pioneered 'cabinet' decision-making within local authorities.

The Council's LPSA 2 targets were merged into the Borough's Local Area Agreement for 2005/06 and beyond. These included targets on job retention, child poverty, educational achievement and other issues relevant to worklessness and low incomes. A specific target was 'to increase family income by supporting lone parents to move from benefits to sustained employment'.

Local Area Agreements originated in John Prescott's Department (ODPM and later rebadged as the Department of Communities and Local Government – DCLG). His personal involvement achieved the necessary buy-in to the approach from all major departments across Whitehall. The Every Child Matters agenda, and health improvement measures, were adjusted by DCF and DH respectively to fit within the LAA framework. Regional Government Offices had by that time increased their remit and influence, and included civil servants from all major Whitehall departments. The goal of 'joined up government' appeared to have come a step closer.

LAAs were extended across all 150 English local authorities by 2007, and ran until 2010 and the start of the Coalition Government. The Prime Minister's Delivery Unit took a growing interest, and regrettably this new framework for joint working and a 'grown up' relationship between central and local government became heavily weighed down with process and performance management requirements. The opportunities for radical 'freedoms' on e.g. allowing local authorities to rethink the use of welfare and benefits budgets for their area, did not materialise.

The Treasury was however supportive of the idea behind pooling of Government budgets and a degree of devolved decision-making. In March 2010, shortly before the General Election, the Treasury and DCLG launched proposals for "Total Place", following on from 13 pilots (of

which H&F was not one). This more ambitious framework was trailed as 'A fundamentally different approach to public service reform, which puts local authorities and their partners at the forefront of a drive to look at all local public service spending: uncovering waste and duplication and freeing up resources to refocus on what people actually want and need'.

Within weeks of the start of the Coalition Government, Secretary of State Eric Pickles announced the demise of Government Offices in the Regions, and the winding up of Local Area Agreements. Both parts of government machinery were portrayed as part of a 'target culture' dating from the Blair years which had proved in the view of the new Government to be both ineffective and unproductive. The basic principles of 'whole place budgets' and 'freedoms' were however to resurface shortly in the new Government's prospectus for "Community Budgets" launched in October 2011.

## **2010 to 2016 – Whole Place Community Budgets and Neighbourhood Community Budgets**

Whole Place Community Budgets were introduced at the start of the current period of austerity, with the intention that local authorities would use new found freedoms to deliver 'more with less'. Central government planned at the 2010 spending review to reduce funding of local authorities by 26 per cent (£7.6 billion) in real terms, between April 2011 and March 2015. Further spending cuts were to follow.

A 2013 report from the National Audit Office<sup>153</sup> notes in relation to the forerunners (LAAs and Total Place) 'It is generally recognised, however, that these initiatives did not lead to widespread or fundamental changes in local public services, or in the relationship between central and local government. Even so, with the current pressures on local public services, there is now even greater incentive to assess whether, when and how increased integration can help provide services within increasingly tight budgets'.

Following a competitive process, the newly formed 'West London Tri-borough' (with Westminster and Kensington and Chelsea councils) was chosen as one of the pilot areas to work up a 'business plan' for Whole Place Community Budget. Themes encouraged by DCLG were service integration (especially across health and social care) and elimination of duplicatory processes in the delivery of services. The Tri-borough Business Plan was published in October 2012.

The business plan included a 'Tri-borough Guarantee', two elements of which were relevant to poverty and worklessness:

- We will work together to ensure that every young person under 25 has a job or is in training or education.
- We will ensure that those in the middle (combined household income below £60k) have access to high-quality affordable housing.

The subsequent NAO evaluation of Whole Place Community Budgets concluded that 'the work done by the four areas has potential to be developed to provide cost savings in other areas, but it is very early days... The true scale of potential savings and improved outcomes from a Whole Place Community Budget approach will only become clear if, building on the plans local areas have set out, projects are now implemented in the local areas and evaluated robustly'.

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<sup>153</sup> Case study on integration: Measuring the costs and benefits of Whole-Place Community Budgets, National Audit Office 2013

## **White City Neighbourhood Community Budget Pilot (White City Challenge)**

The Neighbourhood Community Budget pilots were initiated by DCLG in 2011 to help progress the Coalition Government's decentralisation and the localism agenda. The wider policy context was that of 'community ownership' and 'neighbourhood control' including other element of the Localism Act such as the 'Community Right to Bid' and neighbourhood planning. Integration of budgets, and co-design, co-commissioning and co-production of services were also themes.

Twelve pilot areas were selected by DCLG through a competitive process, including White City and Poplar in London. The objectives of the White City pilot were to "...give the people of White City ultimate control over the decisions which affect them" and "...delivering a bespoke strategy for social renewal focussed on: families, employment and crime".

The mechanisms proposed involved routing funding for physical regeneration, economic development and social investment through a single neighbourhood pot – including public, private and third sector resources. Priorities were to set by the community through a new Neighbourhood Forum representing the range of local community groups – backed up by local polling and community engagement volunteers. Financial support from DCLG was £132,500.

A project team (Team White City) was recruited to develop business cases for devolving budgets and commissioning powers. Six programme areas and proposals were identified and published in March 2013: Decentralising public services; Occupancy of social housing; Supporting and creating working households; A network of parent champions; Preventing and reducing crime; A community health and wellbeing hub.

Four of these business cases were carried through to the implementation year of the Neighbourhood Community Budget programme. A social enterprise, White City Enterprise (WCE), was incorporated, and control of community assets (specifically the White City Community Centre) was handed down by the Council to provide a revenue stream for the new body. It also took over the administration of a Big Local award from the National Lottery.

The project ended in September 2015. The Council view<sup>154</sup> is that the two-year timespan imposed on the pilots by DCLG – one year for planning and one year for implementation – was far too tight to deliver any sustainable neighbourhood community budget programmes. The best that could be delivered were small scale community-based projects that supplemented existing mainstream services. A five-year programme is the least considered necessary to develop and support any devolved services to local social enterprises or similar organisations.

A national evaluation of the pilots by DCLG<sup>155</sup> was cautious in its findings, noting that Neighbourhood Community Budgets offered 'some potential' of efficiencies through service redesign. Following on from the pilots, this Government initiative was rebranded "Our Place!" and £4.3m nationally was committed in July 2012 to help more communities take up the approach.

154 Report to H&F Business Board July 2015

155 Neighbourhood Community Budget Pilot Programme Research, Learning, Evaluation and Lessons. CLG July 2013



## How have problems of poverty and worklessness changed in H&F?

Much of the change over the past 40 years reflects what has happened at national level, rather than being specific to the borough. Forecasts in the 1970s that the majority of UK citizens would work shorter hours, have more leisure (as well as the income to enjoy that leisure) have not come to pass. Instead, the increase in part-time jobs, flexible contracts, and self-employment has redefined the nature of 'work' and of 'worklessness' for many people.

Unemployment levels, as defined by successive governments, are much lower than the levels of 10-15% experienced by the borough at periods in the 1980s and 1990s. The rapid disappearance of manufacturing jobs in H&F during the late 1960s and 1970s, leaving many job-seekers ill-equipped to find alternative work, has not for many years been the main driver of worklessness in the borough.

The availability of housing in H&F, and the proportion of household income absorbed by housing costs, have long been critical factors in the socio-economic make-up of the borough. As the above history of Government and local initiatives demonstrates, the theme of a 'rich/poor' borough with wide variations in income between different parts of H&F has been a constant for forty years. The 1980s vocabulary of 'a polarised population' requiring intervention and support that 'bridges the divide' has not changed greatly.

Huge gulfs in the housing opportunities that are available to individuals and households continues as a major determinant on how H&F residents lead their lives. Owner-occupation in the borough has become a distant dream for most of those working in the public sector, whereas in the 1970s it was not unusual for Council staff to both work and own a home in the borough. The availability of social housing has shrunk. Private rented accommodation was the housing solution for half of all H&F households in 1977, with 27% of the remainder being Council housing and 23% owner-occupied. Rent controls were in place until the 1988 Housing Act. Average private sector rents in H&F are now £615 per week.

According to the 2015 Indices of Deprivation, the Borough now ranks 75<sup>th</sup> most deprived on income levels out of 326 local authorities. But this measure does not take account of housing costs<sup>156</sup>.

National indices of deprivation are not measured on the same factors as they were in the 1970s and 1980s. Measures on which H&F used to score 'highly' in the 1980s as compared with other London boroughs included 'poor amenities' (lack of exclusive use of a bath and WC), population loss (a 21% loss between 1971 and 1982) and having the third highest proportion of elderly population in London. So it is not possible to provide a simple measure of the extent to which the borough has become less 'deprived' on Government indices over the last forty years. It clearly has in many respects, and has continued to do so between 2007 and 2015, a period in which H&F has dropped down the national league table significantly on 'average score' and 'average rank'.

Whether H&F residents in 2016 perceive their levels of life satisfaction and wellbeing to be higher now, on average across the borough, as compared with the 1970s is another matter. The national indices on 'wellbeing' are a relatively new set of data from the Office of National Statistics for which only 3 years of figures are available, broken down at regional level with too small a sample for meaningful borough analysis.

<sup>156</sup> The 'income deprived' indicator is based on numbers in a Super Output Area in receipt of six types of income support, tax credit, or other form of benefit.



The extent to which geographic concentrations of deprivation have changed in H&F is easier to assess. Comparing the maps of deprivation included as Map 1.1 and Map 1.2 in this reference report with the lists of wards and areas featuring as most in need of intervention, in the series of initiatives from the 1979 Inner Area Programme onwards, there are some familiar candidates. White City and Wormholt, College Park and Old Oak, Edward Woods estate, parts of North Fulham including the Clem Attlee estate continue to rank high on terms of deprivation indices. Areas such as Coningham, Addison and Sands End, which were included in the Single Regeneration Budget programmes of the 1990s, have subsequently fallen out of the local list of 'most deprived'.

The White City estate has been the subject of focused intervention by the Council and partner agencies since the 1970s, and has featured in most of the Government regeneration programmes. Yet many characteristics of a deprived area continue. A 2012 study by NHS North West London<sup>157</sup> showed that on the White City estate, '29% of working age residents receive Income Support, Jobseeker's Allowance or Employment and Support Allowance / Incapacity Benefits (WCOA 22% and borough 13%). The Jobseeker's Allowance (JSA) claimant rate on White City estate is 9.9% which is more than double the borough average at 4.2% (WCOA 7.5%). Long-term unemployment (over 6 months) remains a key issue and accounts for 53% of all claimant residents (borough average 46%). Youth unemployment represents 25% of all JSA claimants (borough average 21%)'.

### **Have changes in government machinery made it any easier to address poverty and worklessness in H&F?**

A continuous theme pursued by the Council over the last 40 years has been that the way in which Whitehall organises itself, and the machinery of central and local public service delivery, does not lead to best use of resources. Nor does it help local authorities and other local agencies to work together to address complex and multi-faceted problems such as poverty and worklessness.

The Council argued this case consistently during the 1980s and 1990s. In the 2000s it took a lead role in building a new framework for central/local joint working through LAAs, and subsequently on the integration of health and social care (through a joint local authority and Primary Care Trust chief executive). It has sought on several occasions to convince Government to grant more borough-level discretion in the disbursement of welfare benefits and employment support through the Employment Service and subsequently Jobcentre Plus.

Proposed reforms of the machinery of central/local public service delivery have looked promising at times, but arrangements have subsequently reverted largely to the status quo ante. Government's own initiatives to improve cross-departmental working in Whitehall have diminished in recent years. Government Offices in the Regions achieved influence for a time, brokering relations between the regions and Whitehall, then abruptly disappeared.

Across Whitehall, "Departmental Improvement Plans" were published for 2013 and 2015. The Civil Service chief executive John Manzoni announced in July 2015 a new set of Single Departmental Plans as a 'roadmap' for each department. These were published in 2016 to cover the five-year period to 2020 and are intended to show where departments and cross-departmental functions need to work together to deliver the required outcomes.

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<sup>157</sup> White City Neighbourhood Budget Pilot Project NHS North West London 2012

The themes of devolved decision making and strengthening the political leadership of local government remain on the agenda, in the form of developments around the 'Northern Powerhouse' and the devolution in progress for the Greater Manchester Combined Authority and directly-elected Mayor. These measures include (for example) a Government and Greater Manchester commitment to joint commissioning of employment programme support outside of the Jobcentre Plus regime, to assist the long-term unemployed and those with health conditions and disabilities to re-enter work. Devolution of £6bn of health spending to Greater Manchester is a significant step. Greater Manchester is also exploring with Government options for regulatory change to enable better utilisation of the area's social housing asset base in order to increase the diversity of social housing provision, and to increase investment in home ownership.

For H&F however, there is little sign of new movement on institutional remits, or changes in responsibilities between Whitehall departments, the Mayor of London, and the London boroughs, that would place in borough-level hands more of the levers necessary to address issues of poverty and worklessness.

### **What previous forms of intervention and support have worked best in alleviating poverty and worklessness?**

The main aim of this chapter, a review over the past 40 years of initiatives in H&F, was to attempt to evaluate what has worked and what has not. This has proved a very difficult task. The Council has rarely had the resources to evaluate in detail the result of its programmes and projects aimed at alleviating poverty and deprivation.

Central Government programmes, on the other hand, have nearly always been the subject of major research and evaluation studies. The problem with most of these is that by the time the study appears, Whitehall has moved on and announced a yet further initiative. In some cases, a change of Government has intervened between the commissioning of academic research studies and the publication of their findings.

Hence the tone and conclusions of such studies are imbued with what feels like the steer of the civil servants who commissioned them. It is one of 'we are not sure that this initiative or programme was entirely successful but in any event it has now been wound up and replaced with a bold and radical new approach which we are confident will be the answer to everything'.

The reality of course is that it is largely impossible to evaluate the impact of specific local programmes and projects to reduce poverty and worklessness, when wider economic and societal factors are continuously changing all around them. There was little the borough could do to prevent the massive loss of manufacturing jobs in the 1960s and 70s. National unemployment levels reached peaks in subsequent decades which now appear far worse than in recent years.

Some very broad conclusions and thoughts are offered below:

- A. For H&F, housing opportunities (or the lack of them) have for many decades been a major determinant of the lives of borough residents. Residual income after housing costs can leave households and individuals feeling that they are living in poverty even if, on national measures, they are not. The Council and local housing associations have some, but limited levers, that can impact on the workings of the London housing market and its acknowledged dysfunctions. Are there any measures the borough should pursue to intervene more in the housing market?

- B. As was the case in the late 1970s, at the start of the borough's Inner Area Programme, the Council and its partners have to choose between investment in longer-term and more structural interventions, as compared with revenue based (and often staff-intensive) support of the immediate needs of vulnerable client groups – children in poverty, those with mental health problems, single parents, the unskilled, the elderly on basic pensions. Which route offers the best results over time?
- C. Interventions that the borough was able to make at periods when it had access to substantial Government or EU funds did achieve some positive results. The Council used IAP capital funds in 1980/81 to build a brand new access road to create an industrial Estate at Mitre Bridge (north of Little Wormwood Scrubs). The jobs thereby created remain 40 years later. A focus on addressing the skills mismatch of the borough's then workforce proved effective, at a time when manufacturing jobs in H&F were still disappearing. EU and SRB funding was substantial during the 1990s, and the track record of the borough in achieving measurable increases in access to work and entry to jobs appears to have been solid. None of these funding sources remain available, and the Government funds involved in more recent initiatives (e.g. the White City Community Budget Pilot) have been far more limited. Sheer lack of resources is a huge constraint on action.
- D. As the Joseph Rowntree Foundation has noted<sup>158</sup> 'new' demographic changes are arising which add forms of poverty. As well as a likely rise in lone parenthood, these include a further rise in people living alone, including those living alone in mid-life who have never cohabited, as well as those in young adulthood, returning to their parents' home following partnership breakdown.
- E. The Council and its partners have a good track record from the past in identifying and addressing complex issues requiring a creative, problem-solving multi-agency response. There is a strong case for H&F claiming credit for pioneering work in previous decades on 'early intervention', in coining the term 'troubled families', and in integrating health and social care in services for children and older people. Insofar as the totality of problems of poverty and worklessness lie beyond the levers of influence that the Council and local partners can themselves exercise, there are aspects of the problem, and specific client groups, where a novel and effective contribution can perhaps be made.

Central Government has recently returned its attention to some of these issues, albeit with proposals that are very modest in resource terms.

As this chapter shows, many ideas have come round for a second if not a third time, in Whitehall's efforts to address more complex socio-economic issues such as poverty and worklessness. The pendulum appears to be swinging back, if only slightly, to models of intervention as compared with reliance on the market.

Lord Heseltine's encouragement of devolved decision-making coupled with local political leadership (as in his 2013 review "No Stone Unturned") has not gone unheeded in Government. Will we see further Government initiatives on regeneration, new freedoms for local government, and service integration that extend to London as well as the Northern Powerhouse? Will the new Mayor of London provide scope for more active involvement by boroughs in the workings of the London housing market?

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<sup>158</sup> Reducing Poverty in the UK A Collection of Evidence Reviews, Joseph Rowntree Foundation August 2014.

## 5. The current delivery landscape

### National Government

#### Department for Work and Pensions

The Department for Work and Pensions (DWP) is responsible for welfare, pensions and child maintenance policy. As the UK's biggest public service department it administers the State Pension and a range of working age, disability and ill health benefits to over 22 million claimants and customers. Jobcentre Plus administers working age benefits such as Jobseeker's Allowance (JSA) and Employment and Support Allowance (ESA). The Pension Service delivers the Basic State Pension and Pension Credit. The Child Maintenance Group provides statutory Child Support Schemes. DWP also provides disability benefits and child maintenance, including Employment and Support Allowance, Incapacity Benefit and Severe Disablement Allowance, Disability Living Allowance and Personal Independence Payments, Attendance Allowance for older people with care needs, Carer's Allowance and Child Maintenance Service<sup>159</sup>.

The Government's recent welfare reform agenda marks the most extensive changes to the welfare state since its inception. Universal Credit (UC) is a new, single, means-tested benefit for people of working-age replacing six existing benefits; Income Support, income-based JSA, income-related ESA, Housing Benefit, Working Tax Credit and Child Tax Credit). It is aimed at maintaining incentives to work. The taper rate – how quickly the benefit is withdrawn as recipients earn more – has been criticised as being too steep. The 2016 Autumn Statement reduced the taper rate from 65% to 63%, meaning claimants will be able to keep 63 pence of every pound they earn.

UC applications are made online with claimants managing their own accounts on the UC Full Service. From 29 June 2016 all new claimants or those with certain changes in circumstances have been directed to claim UC Full Service. It is too early to determine what the full impact has been on employment statistics and poverty rates, although early reactions have focused around residents experiencing up to seven weeks' delay in receiving Universal Credit while being transferred over to it.

The Benefit Cap, introduced in November 2016, has capped benefits, and affects those receiving Housing Benefit and Universal Credit with some exemptions for vulnerable groups.

Table 5.1 The impact of the Benefit Cap

Benefit claimants (per week)	Previous cap (per week)	New cap from November 2016	Impact
Couples and families in London	£500	£442.31	£57.69 per week worse off
Single people in London	£350	£296.35	£53.65 per week worse off
Single parent in London	£500	£442.31	£57.69 per week worse off

159 Figures from National Audit Office: <https://www.nao.org.uk/wp-content/uploads/2015/08/Department-for-work-pensions-short-guide.pdf>

Income Support has been changed to remove the obligation to support lone parents whose youngest child is aged 5 or over. The Government reduced the way benefits change with inflation in 2011, switching from the Retail Price Index to the Consumer Price Index, and also placed a temporary 1% cap on some benefits for three years.

The Work Programme is the current welfare-to-work pathway for long-term unemployed people that began in 2011. Claimants of JSA or ESA are eligible after 3 months if not in education, employment or training, 9 months if aged 18-24 and after 12 months if aged 25 and over, and are referred to it by Jobcentre Plus.

It will be replaced by a new specialist Work and Health Programme (WHP) for claimants with health conditions or disabilities and those unemployed for over two years. This will replace the national Work Programme and Work Choice once contracts expire on 31 March 2017, although won't commence until October 2017. Jobcentre Plus will support all other JSA claimants up to their eligibility on WHP.

### **Department for Education (DfE)**

Children from poorer backgrounds tend to suffer in terms of educational attainment, which feeds into cycles of poverty and deprivation. Many contributing factors relate to the broader socio-economic context in which education is delivered. However, the DfE has a significant influence in terms of how schools in deprived areas are run and managed.

Academisation was an attempt to improve the education system, by providing schools with more autonomy to manage the delivery of education. One fifth of schools are now academies or free schools and they account for 35% of pupils. However, the results for children from poorer backgrounds are mixed. The best performing academies have shown improved results for children from poorer backgrounds, yet the lowest performing academies have shown significantly worse results than mainstream schools for children of this demographic.

An apprenticeship levy will be introduced on 6 April 2017 which will go towards funding apprenticeships across the country. The levy requires all employers operating in the UK, with a pay bill over £3 million each year, to invest in apprenticeships. This has significant potential for apprenticeship opportunities in H&F. There will be changes to the funding for apprenticeship training for all employers.

### **Department of Health**

There is a strong correlation between poverty and ill-health, which means those experiencing poverty are disproportionately more reliant on health services than the rest of the population. This can be related to a number of factors, such as limited access to adequate housing, education and other services, as well as to essentials such as a healthy diet, fuel and clothing. The stresses associated with living in poverty can create or exacerbate health problems.

The DoH is responsible for setting national policy for adult social care in England. It also provides funding to local authorities for adult social care. The main users of publicly funded adult social care are people with learning disabilities, those with mental health conditions, those with physical or sensory disabilities, and older people, all of whom experience poverty disproportionately compared to the rest of the population. The demand for social care is rising while public spending is falling, resulting in unmet need. Health and care systems often don't work effectively to meet the complex needs of patients.

Public Health England is the executive agency of the Department of Health. It works alongside local government and the NHS to support locally led public health initiatives. A ring-fenced

grant is allocated by the DoH to the 152 local authorities to commission public health services to reduce health inequalities, although this is due to end in time for 2018/19. The DoH calculates a target allocation for each local authority, based on the population and relative needs in each local area.

## **Department for Communities and Local Government**

The Department for Communities and Local Government (DCLG) is responsible for driving up housing supply, increasing home ownership and empowering local communities to deliver public services. Government funding to local authorities has fallen 37% between 2010/11 and 2015/16, however, local authorities have received more control over how they use their funding through the 2011 Localism Act. Reductions in ring-fenced grants and diminished reporting burdens have increased the flexibility with which local authorities can deliver their statutory services.

DCLG has supported housebuilding through a range of grants and loans to housing associations, developers and buyers, including the New Homes Bonus, which incentivises local authorities to build homes, Kickstart, Build to Rent, and the extension of Right to Buy.

DCLG also implemented the Troubled Families Programme, which aimed to turn around 120,000 families facing multiple problems over three years from April 2012 to May 2015. The programme focused on youth crime and antisocial behaviour, children of school age not in school, and adults on out-of-work benefits. The programme's budget was £448 million, distributed to local authorities on a payment-by-results mechanism over the programme's three-year life. A recent review of the programme published in October 2016 found it to have 'no discernable impact'<sup>160</sup>.

## **The Council**

### **Housing and Regeneration**

The amount of house-building done by the Council is minimal; there are currently 50 units in construction, with another 60 planned in 2016/17 in a partnership with developers Stanhope. Plans have however been announced for 600 affordable units to buy or rent by May 2018. Recently, the Council has been restricted by a number of factors: the land market in London means buying land to build on is expensive; grants for socially rented housing were up until 2016 restricted by the Mayor's Office, which preferred under the last Mayor to focus on 'affordable' houses at 80% of market rate; and the Housing Revenue Account cap, set by central Government to reduce the budget deficit, limits the ability of local authorities to borrow money to finance building.

The majority of housebuilding is done by a variety of private developers operating in the borough. The Council sets a target for private developers to meet regarding affordable housing, which for H&F is 50% affordable housing split between 60% rented and 40% shared ownership. Its mechanism for enforcing this is through Section 106 agreements, but developers tend to be adept at securing reductions in affordable housing quotas using financial viability assessments.

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<sup>160</sup> <https://www.gov.uk/government/publications/national-evaluation-of-the-first-troubled-families-programme>



## **Section 106 Agreements**

Section 106 agreements are negotiated between developers and local authorities to mitigate the impact of a development, and to ensure there is sufficient supply of local resources to meet the additional population demand, including training and skills programmes. An infrastructure plan for the borough has been developed, but Council departments can influence the spend, which is ultimately decided by members.

## **Temporary accommodation**

The Council's housing team provides temporary accommodation for vulnerable people who are facing homelessness. Potential recipients are assessed based on their need and vulnerability, with eligibility dependent on conditions such as having a family, being pregnant, having a physical or mental health condition, being an ex-offender, or having served in the armed forces. In order to ensure that accommodation is affordable, the Council may monitor a recipient's finances to make sure the placement is sustainable. Due to the housing market in H&F, temporary accommodation can involve placing people outside of the borough. Prevention of homelessness is also a major part of what the team do, as every effort is made to keep people in their current housing situation unless it is considered unsafe to do so. In 2015/16, the team received 1,565 approaches, with 406 acceptances and 49 preventions. As at March 2016, there were 1,161 households in temporary accommodation. There are currently 1402 homeless or home seekers on the housing register and 380 transfers. There have been 883 permanent allocations, 636 of which have been into Council stock. The department also work with other services such as Jobcentre Plus and Work Zone, as well as third sector organisations such as Citizens Advice Bureau and H&F Credit Union, in an attempt to co-locate advice services that can prevent housing problems from arising in the first place.

## **Floating Support**

The Council provides floating support services to help people address housing related concerns and to enable people to continue living as independently as possible. Floating support workers visit residents in their homes, assess their needs and signpost to other statutory services or third sector organisations. Support is provided for a range of issues including financial management skills, form filling and letter writing, or life skills such as cooking and cleaning. The service is provided by four external suppliers: Hestia Housing Support, Notting Hill Housing Trust, Advance Angelou and Bishop Creighton House. The floating support service in H&F is undersubscribed, which is unlikely to be due to a lack of need. It is possible that referral routes from statutory or third sector organisations are the cause of this issue.

## **Adult Learning and Skills**

The Adult Learning and Skills service (ALSS) offers over 400 courses focusing on three main areas: Skills for Work and Employment; Personal and Community Development; and Entry into Learning and Skills. In the year 2014/15, 5,577 people accessed further education and adult learning and skills courses in H&F, 3,318 of whom were residents of the borough. Of the total learners, 68% were from ethnic minority backgrounds, 21% were over 60, and 8% had a declared disability – all groups disproportionately affected by poverty. ALSS is funded predominantly by the national Skills and Funding Agency, and was allocated an initial grant of nearly £3 million in 2014/15 for adult skills and community development.

Skills for Work and Employment offers a range of accredited vocational courses with the aim of reaching employment or further study, with an emphasis given to people returning to study



or beginning a new area of learning.

The Learning for Personal and Community Development strand offers open access courses in a variety of areas, where learners generally pay a high proportion of course costs which allows targeted provision for specific groups. These groups include people with disabilities, people with few or no qualifications and older learners.

The Entry into Learning and Skills offers courses ranging from entry level to level 2 in Functional Skills, English and Maths and English for Speakers of Other Languages (ESOL). There is also provision for adults with learning difficulties and/or disabilities (LLDD), which focuses on independent living skills, as well as Family and Community learning and Family Literacy and Numeracy in partnership with schools and community venues across the borough. A successful program for 50 plus learners, called Agewell, is also provided.

The service is lacking an effective mechanism to fully monitor its impact in terms of how many people successfully reach employment. Feedback incentives are given but insufficient information is gathered and measurement remains a significant gap. In some areas, such as childcare, the Council has a long-standing relationship with specific employers and is able to track the success of students, but this is not always the case.

In addition to SFA-funded projects, ALSS is involved with other projects with a number of partners in the public and third sectors. It is working on a project led by the West London Alliance, called Trail Blazer, that aims to support residents with disabilities and mental health issues to gain employment. It is also working with H&F Mind and Action on Disability on a supported employment programme for people with special educational needs and/or disabilities. The programme has initially supported six young people, who spend four days in the workplace and one day in college, and have been placed in roles throughout the Council. This is funded by a £300,000 H&F Transformational Challenge Award Fund.

## **Work Matters**

This is an employment programme consisting of two parts, OnePlace Hub and Work Zone.

OnePlace Hub is a service that provides housing options, debt and money advice, benefit and welfare assistance, and job search facilities all under one roof. The initial focus of the service was to provide local jobs for local people, but its remit has expanded to provide a more holistic hand-holding service. It focuses on building people's confidence and skills to the point at which they can be passed on to services such as Work Zone, which then focus on the final hurdle of employment skills and finding work. Representatives from Jobcentre Plus work with the OnePlace team, which enables data sharing. Co-location with housing teams also allows for face-to-face information and expertise sharing on particular cases. The OnePlace service also works closely with the Troubled Families Programme and the HB Assist Team, which both provide referrals for people with entrenched needs who may be some way from being able to enter the workforce. In these cases, the OnePlace service can provide ongoing support for clients who in some cases may have more modest targets than finding full-time employment. Unfortunately it is lacking a data management system that could provide statistical evidence for the effectiveness of its work.

Work Zone is a recruitment service based in Shepherd's Bush Library that helps to identify skills, assist with CV writing, applications and interview technique and build job confidence. It was initially set up with Section 106 money from the Westfield development and began as a partnership between DWP, H&F, Westfield, Tendis, and Ealing, Hammersmith and West London College, although the City of Westminster College now provides skills training.

Candidates are referred from DWP, OnePlace and the 'Back-on-Track' supported employment programme for mental health sufferers. Work Zone develops relationships with businesses and other organisations in H&F, and functions as a brokerage between candidates and businesses. It predominantly sources jobs in hospitality, retail and construction and the latter two will continue to be significant due to the Westfield expansion and the Old Oak development. Its brokerage activity has expanded beyond the borough such that it is now recruiting for roles that are some distance outside H&F, and will advertise outside of the borough if they cannot be filled locally.

Work Zone does not deal with candidates with severe levels of need. Although there are a relatively small proportion of young people not in education, employment or training, there are a lot of ESA claimants over 35 who are challenging to place and there is no government funding for apprenticeships over the age of 24. There is also an increasing number of people with a greater need of assistance to be ready for employment. Work Zone only recently began to collect performance information.

### **HB Assist**

The HB Assist team is not part of Work Matters, but co-locates with Jobcentre Plus, OnePlace and Work Zone to provide employment support, such as vocational training and CV writing and interview skills. Its other work streams include welfare reform mitigation, tenancy sustainment and personal budgeting support. It focuses on supporting those affected by the overall benefits cap and the migration to Universal Credit. The housing benefits cap, which applies to people not in work, means that many residents cannot afford the rent on their current properties and face eviction. HB Assist proactively identifies those who will be affected by forthcoming reforms and advises them on how to prepare for the changes in advance. For those at risk of eviction, HB Assist can provide discretionary payments to support their tenancy until recipients can demonstrate that they are on route to finding work, and may negotiate with private landlords or housing associations to delay an eviction decision. A casework approach is employed, which involves a HB Assist member working with a particular household to identify their needs, and then discussing their issues with relevant agencies or referring them when appropriate to third sector organisations such as Citizens Advice Bureau and Crosslight Debt Advice. Of the 960 tenancies affected by the benefits cap, the Link Team have resolved 730 (77%), through employment (355), resettlement (122) or disability exemption (77).

## **Adult Social Care and Public Health**

### **Adult Social Care**

Adult Social Care (ASC) provides care for people with mobility or personal care issues, older people, mental health sufferers, people with learning and physical difficulties and people with sensory impairment. Those satisfying the National Eligibility criteria receive care in their homes, with much of the work carried out by voluntary sector organisations as commissioned by the department.

Aside from commissioning care, a lot of the work ASC does is facilitating people to access other services to enable them to live as independently as possible. The department is working towards ensuring this signposting is done as effectively and humanely as possible, as a system for ensuring staff are aware of all relevant services in the Council and third sector is not as comprehensive as it could be.

ASC is leading on plans to coordinate employment services for people with disabilities or complex needs, including mental health issues, across the three boroughs it serves. The programme will have a referral procedure that includes other statutory services as well as the voluntary and community sector. Clients will then undergo a triage assessment, after which they will be directed to information and advice, national service provision or to an appropriate place within the programme. Specialist employment coaches will cater for the specific needs of clients, and different models within the overall programme will be tailored to meet the needs of specific client groups. For example, mental health services might offer a full Individual Placement Support programme, which focuses on placing people into work and then provides training, which has been proven to be effective for mental health sufferers. Other services might include specialist non-employment provision, training, pre-employment or volunteering, in-work support, and national level schemes such as health-and-work programmes.

The Council will act as a centralised brokerage service that provides strategic engagement with businesses. This will improve engagement with businesses, who currently find it difficult to work with the many disparate organisations that currently provide employment support services, and who are not necessarily incentivised to work in partnership, which can be a detriment to employment services as a whole.

The programme will begin in 2017 and is currently waiting on funding decisions from the NHS before it is implemented. It will still go ahead despite these decisions, but if the CCG funding is not available then the mental health element will be reduced. There is also potential to expand the scheme to include services targeted at other groups with specific needs.

### **Public Health**

The aim of Public Health is to improve the health of the population through focusing on the social determinants of health that can prevent issues from arising in the first place. Previously part of the NHS, Public Health is now under the remit of local authorities. Mandated services include health visiting, school nursing, stop smoking services and NHS health checks. Public Health also funds the Community Champions programme, which supports representatives from local communities to feed back to local service providers about the needs of their community. It also makes its budget available for other departments to bid for projects that align with its stated outcomes, such as a housing initiative to proactively identify households in deprived areas that are likely to suffer from conditions that lead to ill health.

## **Trail Blazers**

Public Health has also been working with H&F CCG on a project called Trail Blazers, which is being led by the West London Alliance. It is a supported employment programme targeted towards helping mental health sufferers to get back into employment. (See West London Alliance).

## **Three Borough Supported Employment Strategy**

Public Health is also part of plans to coordinate employment services for people with disabilities or complex needs, including mental health issues. A Joint Strategic Needs Assessment identified the “disjointed” provision of employment services, which were lacking overall strategic direction and resulted in customers receiving support from multiple providers. The strategy will facilitate better relations between service providers, which will improve coordination and data collection, and engage businesses to improve the employment opportunities on offer.

## **Children’s Services**

### **Child Poverty Strategy**

The Council is preparing a Child Poverty Strategy, which will reflect how the local authority and its partners have worked together to improve outcomes for vulnerable children and their families during the economic downturn, and inform future strategic and operational commissioning intentions. This strategy will be organised around four key themes that impact on family poverty: housing, health, children’s services and worklessness.

### **Schools**

The role of the local authority in education has changed significantly in recent years. There was a time when the authority “managed” all state schools, holding budgets and appointing staff. Schools are now largely self-governing; all manage their own budgets and may only come into contact with the Council when they choose to make use of its services. The local authority now has more of a strategic role, such as in place planning and admission. The education system locally is now a myriad of academy, free, faith and community schools and the Government’s main vehicle to funding disadvantaged pupils is via the Pupil Premium. In September 2013 the Council commissioned a task group on the Pupil Premium, which found that its use varied widely, with a broad mixture of academic and non-academic actions funded.

### **Children’s Centres**

The Council funds 17 children’s centres throughout H&F. Services include advice and guidance, integrated education and parenting skills, school readiness for children, work readiness for parents and child and family health. The Council has protected funding for its children’s centres, in spite of continued grant reductions from central Government.

### **Children’s Social Services**

The bulk of children’s services are occupied in social work, with high-need families often experiencing poverty. The Council is committed to an early intervention strategy, with investment in a range of well-tested programmes (low in cost, high in results). The next steps for improving early intervention are: more rigorous targeting of children and families with additional needs; greater integration of collective services across agencies to reduce duplication and inefficiencies; and improved joint commissioning.

## **Childcare**

The Council is responsible for implementing a government programme to ensure a minimum amount of childcare is available to parents of two-year-olds who are living in poverty, enabling them to go to work. The Council works with private nurseries in order to implement this programme, but struggles to convince them to forego the substantial fees they are able to charge locally. Nurseries often fail to cater for children with disabilities or children who lack English language skills, and it is very difficult to find childcare that accommodates unusual working patterns, such as shift work or zero-hours contracts, often associated with lower pay.

## **Children in Care and Care Leavers**

The Council assumes corporate parenthood of all children in care and has a number of policies to make up for their disadvantages they face and to help them transition into adulthood. Children in care are prioritised for vacancies in H&F schools, where their progress is constantly monitored, and they are offered enrichment opportunities from an early age. People who have been in care are also prioritised when it comes to being housed in H&F, and receive employment support that helps them to stay in education, employment or training until the age of nineteen. They are also provided with a link support worker who helps them with key life skills, including money management, interview skills and healthy eating.

## **Troubled Families**

The first phase of the local Troubled Families programme “turned around” all 540 families who qualified for the programme. The borough is now engaged with phase two of the programme, which will continue until 2020, and will focus on: parents and children involved in crime or anti-social behaviour; children who have not been attending school regularly; children who need help; families affected by domestic violence and abuse and parents and children with a range of health problems.

## **Social Inclusion**

### **Delivery and Value**

The Communications and Community Team is responsible for managing relationships with the third sector and funding projects and organisations that further the goals of the Council. In the period between December 2014 and May 2016, the Council provided funding of over £3.8 million to 45 third sector groups to address a variety of issues. The Council has provided funding to the H&F Food Bank since 2015, provided premises for a new hub to be opened on Bloemfontein Road and funding for a member of the Citizens Advice Bureau to be stationed in the Food Bank as part of the Council’s broader social inclusion strategy. This has provided an opportunity for people experiencing severe food poverty to receive in-depth support and advice with the aim of addressing the symptoms and underlying causes of their financial difficulties.

In addition, the Council offers Fast Track Small Grants Awards for local third sector organisations in need of small grants between £100 and £10,000 to deliver specific services or activities. The scheme supports a wide range of local groups and prioritises those not already receiving Council funding. Between January and September 2016, £58,430 was distributed to 16 organisations in the borough, with more awards expected in the rest of the year. Some examples include £8,000 of funding for the Old Oak Community & Children’s Centre to run an extensive summer holiday scheme for 5-12 year olds, £4,000 for the Anti-Tribalism Movement to encourage young Somalis to be ambassadors in the community, and £2,000 for the Polish Centre to provide services for the older Polish Community.

Social inclusion is central to the Council's mission. Cross-cutting and Council-wide initiatives to promote social inclusion include the following:

### **Co-located Advice Hub**

In June 2016, an advice hub was set up at 145 King Street, where the Housing Options Division is located. The hub combines Council services with OnePlace, Work Zone and Jobcentre Plus, allowing residents to seek advice on: welfare reform and Universal Credit; employment; tenancy sustainment; housing benefit and DWP applications; and completing online applications.

### **Housing First**

The Housing First Initiative was introduced in April 2016 to support homeless people with entrenched complex needs. Council housing stock provides accommodation for homeless people who also receive a very high level of support from a wide variety of specialist agencies who collaborate to meet people's needs.

### **The Hope Project**

The Council is working in partnership with St Mungo's Broadway to address the increasing levels of homelessness in the borough. A St Mungo's worker sits in with the Council's frontline homelessness service to work with single homeless people. These are people with no priority for housing under the 1996 Housing Act because they are single adults with no medical conditions, but do have a housing need. The worker provides specialist advice and assistance to support single people to move into private rented accommodation.

### **Befriending Pilot**

The befriending pilot is part of a broader strategy to tackle isolation and loneliness among older people in the borough. It is a partnership between the Council (Housing Options and Adult Social Care) and Bishop Creighton House and was launched in 2015 to provide a befriending service for people over 55. Referrals can come from recipients themselves or from other agencies and Council services and is provided by volunteers trained by Bishop Creighton who co-ordinate the service. The pilot has so far proved successful in reducing social isolation for older people.



## Public sector partners

### The Mayor of London and the Greater London Authority

The Mayor of London's 'Manifesto for All Londoners' outlines what will be done at the regional level to address some of the issues relating to poverty and worklessness, with policy priority areas including Business, Prosperity and Opportunity; Homes for Londoners; Affordable Transport; Skills for Londoners; A Fairer and More Equal City; and Improving London's Health.

Businesses will be incentivised to invest in housing and ensure childcare is affordable and accessible. Homes for Londoners will aim to bring together housing, planning, funding and land powers to build genuinely affordable homes. Schemes will include more homes for social rent, a London Living Rent set at one third of average local wages, 'part-buy part-rent' houses that give first option to Londoners and 'use-it-or-lose-it' powers to make sure developers do not sit on land that could be developed. The Mayor's Office will also work with housing associations and councils to keep rents down and protect tenants unable to afford market rents. Homelessness will also be addressed by a "No Nights Sleeping Rough" taskforce which will oversee the Mayor's rough sleeping work, and councils will be coordinated to find stable private rented housing for those in need as opposed to being forced to outbid each other.

The skills shortage will be addressed by mapping the skills gap and creating programmes to cater for London's growth industries whilst encouraging young people to gain career skills at a young age. High quality apprenticeship programmes will be developed in partnership with industry, and the Mayor's Office will lobby the Government to restore funding of ESOL classes in London colleges.

The Mayor plans to promote equality and make London fairer by offering business rate relief for small firms who pay the London Living Wage and promote financial inclusion by partnering the financial sector with credit unions and social enterprises to provide affordable access to financial services. There will also be a new team in the Mayor's Office dedicated to promoting economic fairness.

Mental health will also be addressed through campaigns to break down the stigma of poor mental health and efforts to coordinate the various statutory services that deal with mental health issues.

### West London Alliance

The West London Alliance is a partnership between seven north and west London local authorities; Barnet, Brent, Ealing, Hammersmith & Fulham, Harrow, Hillingdon and Hounslow. The partnership aims to realise efficiency gains through collaboration and share information and best practice in a range of service areas.

### West London Transformation Programmes

As part of the West London vision for growth, to which H&F is a signatory, the West London Alliance is piloting four initiatives to improve skills and employment prospects in the borough that, if successful, may be rolled out across the other member boroughs:

- "Working People Working Places" will assist long-term unemployed in communities with the highest numbers of claimants to find and stay in employment.
- "Skills Escalator" will develop skills for residents in low paid employment, helping people to



progress with their careers and avoid the growing problem of in-work poverty.

- “Opportunities for Young People” will support vulnerable young people to make a successful transition from education into employment and training to maximise their life chances.
- “West London Mental Health Trail Blazer” is an employment support scheme for people with mental issues delivered in partnership with Public Health and Hammersmith and Fulham Clinical Commissioning Group. The scheme will be based on an Individual Placement Support (IPS) model, which aims to get people into employment first and then support them with on the job training, and will target over 1,000 unemployed residents across west London. There is an international body of evidence to suggest that IPS models are the most effective way of placing people into work. The programme will trial in one ward in H&F. Eligibility will be determined by the amount of time spent receiving ESA benefits for mental health conditions, and will be targeted towards those with moderate mental health issues. A similar Big Lottery-funded programme will also trial in one ward in H&F, with eligibility conditional on being unemployed and suffering from mental health issues.

### **West London Housing Partnership**

The West London Housing Partnership functions as part of the West London Alliance and operates an “Out-of-London” homelessness scheme to voluntarily relocate homeless individuals and families. The majority of homeless cases are the result of evictions because people cannot afford the rent. Due to the benefits cap and the lack of social housing, the Council cannot afford to cover the costs of placing people in the private rented sector. People are offered the opportunity to relocate to an area where their rent will be affordable, often to the West Midlands, where an officer is assigned to help with the transition.

### **Work and Health Programme**

The West London Alliance is also involved with negotiating a devolved Work and Health programme, alongside Adult Social Care and Public Health and the Adult Learning and Skills services in H&F and their equivalents in the other member authorities. The programme will replace the current DWP Work Programme from October 2017 and will have a special focus on helping people overcome health-related barriers to work.

### **H&F Health and Wellbeing Board**

The H&F Health and Wellbeing board is made up of partners from H&F Clinical Commissioning Group (see below), various Council service departments and Healthwatch Hammersmith and Fulham. There are also people on the board who represent the patients and carers, the community and voluntary sector and local faith groups. Its Health and Wellbeing Strategy includes: integrated health and social care provisions; regenerating the White City estate; ensuring all children have the best start in life; supporting young people into adulthood; better access to sheltered housing for vulnerable people; and improved mental health services for service users and carers.

## **H&F Clinical Commissioning Group**

NHS Clinical Commissioning Groups commission non-primary health services. Their decisions are informed by community engagement, Joint Strategic Needs Assessments and broader strategic changes in the way that healthcare is delivered. A recent development has been a greater focus on community care, transferring appropriate services from hospitals to locate them within communities.

### **Three-Borough Supported Employment Strategy**

H&F, West London and Central London CCGs have partnered with H&F, Kensington and Chelsea and Westminster councils to formulate a supported employment strategy for people with complex disabilities and mental health issues.

### **Third Sector Funding**

H&F CCG also uses £100,000 of its budget to fund third sector projects in the borough to cater for a number of groups disproportionately affected by poverty and worklessness; ex-offenders, carers, mental health sufferers and BAME groups. Organisations funded in 2015/16 include Carers Network, Catalyst in Communities, H&F Mencap, Foundations UK, H&F Mind, People Arise Now and the Somali Men Welfare Foundation.

### **Richmond Fellowship Supported Employment**

Richmond Fellowship Mental Health Supported Employment is a charity funded by H&F CCG and is co-located with the NHS Treatment and Recovery team, which provides all its clients. It uses an Individual Placement Support place-then-train model. Ongoing support is provided to the client long after they are initially placed. The service also engages with employers to equip businesses to cater for people with complex needs. The service employs three full-time employment coaches and one part-time coach. Although the coaches are not medical professionals, they are trained to an appropriate standard. The coaches also benefit from being embedded with the hospital and based alongside NHS staff, which ensures that the support provided is timely and effective. The service is contracted to deal with 238 people per year, and has a 25% success rate of placing people into sustainable employment (at least 6 months to a year). Of the people initially placed, a 100% success rate in maintaining that position is achieved.

### **Improved Access to Psychological Therapy: Back on Track**

Back on Track Hammersmith is part of the national Improved Access to Psychological Therapy (IAPT) programme. It is funded by H&F CCG and delivered by a partnership between West London Mental Health Trust, Mental Health Matters and West London Centre for Counselling. The programme is accessed by around 4,500 people per year. IAPT offers an employment support scheme that caters for people with mental health issues who are either struggling to find work or to maintain their current job. Service users are generally referred by GPs and receive a course of up to six months, or twelve sessions.

The sessions are employment coaching with an understanding of mental health issues, rather than therapy, and are not conducted by medical professionals, although there are suggestions for a national training program for IAPT employment coaches. Once the course has finished, service users who have not found employment are referred either to a clinician, to Work Zone, the Volunteer Centre, or to an employment programme in partnership with H&F Council, Mind and Action on Disability. However, most service users tend to either find work or leave the programme before completion. Success is evaluated by whether service

users find employment, training or a volunteer position within the course of the programme and in terms of how their psychological state improves based on an in-depth questionnaire. However, service users are not tracked after they have left the programme, which means the long-term results are not clear. There are plans to improve the ratio of clinical therapists to employment coaches to 1:8, but they are being delayed so as to be able to evaluate the success of other pilot schemes in the borough.

## **General Practitioners**

GPs are often the first point of contact for health issues that are partially determined by socioeconomic factors. The majority of people who suffer poor mental health and present for treatment do so through their GP. GPs are also an important point of referral on to other services, such as Adult Social Care or the IAPT programme, discussed above.

## **Housing Associations**

Housing associations are private non-profit organisations that provide housing for people with low incomes or specialised needs at below market rent. Their role in the provision of social housing has varied over the years and today there are 1,700 housing associations registered with the regulatory body, which vary greatly in size: the largest 50 associations with over 10,000 stock hold 36% of all stock holdings, whilst the smallest 1,100 associations with fewer than 250 stock account for only 2% of all stock holdings.

Locally, Shepherd's Bush Housing Association supports a number of community projects, including the Best Chance Employment programme, which has helped 1,621 people into work since 2011, and a debt and welfare advice service that took on 536 cases in 2015/16. It also works with the Council's HB Assist team to delay evictions of tenants who have been affected by housing benefits caps.

Peabody Housing Association is an example of a larger registered provider operating locally that provides a number of community-oriented services as part of its business model. These include community centres in more deprived areas, and a floating support unit for all its residents over 60 that provide advice about accessing benefits and local services. Notting Hill Housing Association also provides a floating support service in H&F, which is contracted by the Council.

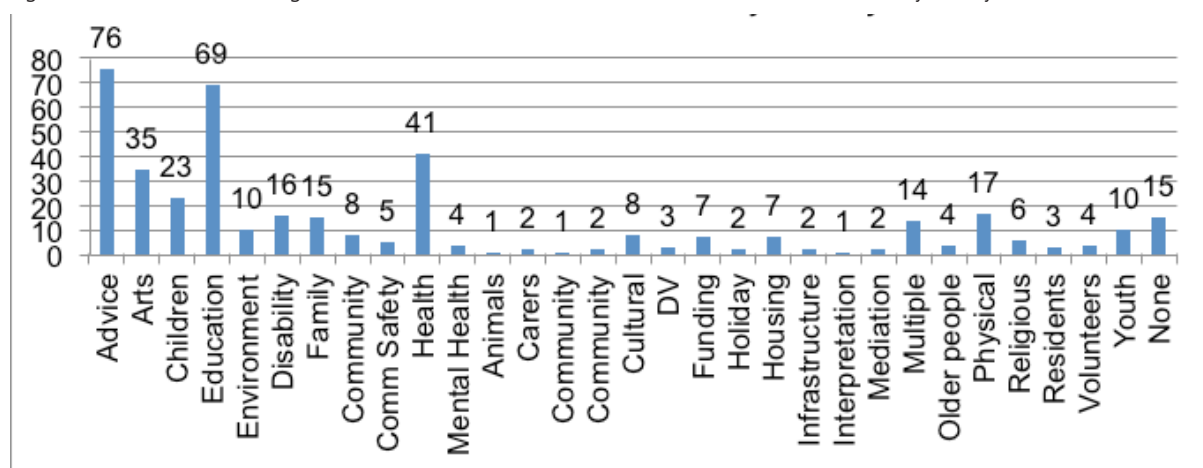
## The local voluntary, community and faith sectors

### Third Sector Review

The Council recently commissioned a third sector review to assess the impact of the sector in H&F. Using data from Sobus, it found that there are 259 charities with a combined income of £69 million, and that whilst 415 charities are registered with Sobus, there could be as many as 700 organisations working in the borough. There are a full range of organisations in the borough, ranging from many that have five or fewer employees, or are entirely staffed by volunteers, to large national organisations and everything in between.

The five most common types of organisation are advice (18%), education (17%), health (10%), arts (9%) and children (6%).

Fig 5.1 Number of 3rd Sector organisations affiliated to Sobus and active in Hammersmith & Fulham by activity



The Review rated the sector as a whole as effective, but recognised that there are issues around collaboration within the sector and that organisations should be better at directing clients to other relevant organisations. This was echoed by representatives from the third sector who described it as “fragmented not collaborative”. While there are notable collaborative projects between third sector organisations in the borough (such as the Council-funded collaboration between the H&F Food Bank and Citizens Advice Bureau), organisations work predominantly in isolation, or with a few other groups. The fact that only 4% of clients who used Council-funded services had been directed to other organisations is illustrative of this, although it should be noted that this only represents a fraction of service users in the borough. The competitive dynamic between some organisations in the borough can be a hindrance to collaboration. Some organisations are reluctant to direct clients elsewhere for fear of losing the funding associated with their client base. It is not uncommon for organisations to approach the Council to fund a service that is already in place elsewhere, as opposed to directing their clients to an existing service that would be beneficial for them.

### Sobus

Sobus is a Council-funded organisation that supports the voluntary and community sector in the borough. It does this by providing organisational development support; fundraising assistance, monitoring and evaluation guidance, and regular local training on a range of topics. It also provides room and desk hire and other office services. Another core part of Sobus’s responsibilities is encouraging collaboration, partnership and the sharing of information between organisations in H&F.

Sobus also produced a youth partnership report, which brought together a range of organisations from faith-based groups, charities, colleges and social enterprises, and statutory bodies such as the police, the Council and CCG. It identified a number of priority areas for young people in H&F, including employment, housing and mental health issues.

Sobus has also been working with Old Oak and Park Royal Development Corporation to develop a social enterprise employment agency. It hopes to work with long-term unemployed people in the borough and various third sector organisations that aim to address the underlying reasons for unemployment.

### **H&F Volunteer Centre**

H&F Volunteer Centre is responsible for developing, supporting and promoting volunteering in the borough and the surrounding area. It works closely with local charities and community groups with a focus on volunteering as a gateway to opportunities in employment, training and education. As a result it does a lot of work with unemployed people in H&F, helping them with training, job searching and confidence-building.

The Council provides £100,000 of funding to the Volunteer Centre annually to support it in helping to reduce poverty in the borough and improving employment opportunities and service delivery for groups with additional needs. For the Volunteer Centre this means increasing the number of long-term volunteers and the number of volunteering opportunities, particularly targeting BAME groups and deprived neighbourhoods.

In 2015/16 the Centre created 408 volunteering opportunities. It also provided training for 175 individuals on employability, first aid and health and safety, but fell short of its target of users matched with local volunteering opportunities (256 out of 637). The Centre does not track the progress of referrals. It is therefore difficult to assess the overall effectiveness of the Volunteer Centre and unclear whether the model is suitably fulfilling the needs of the borough. It is also part of a fuzzy network of accountability and third sector strategic leadership, along with Sobus and the Council.

### **H&F Advice Forum**

The H&F Advice Forum began as a Big Lottery-funded project to create a single point of contact for advice services and facilitate collaboration within the local third sector. The five original partner organisations were H&F Law Centre (the lead partner), H&F Mind, H&F Citizens Advice Bureau, Action on Disability and Tendis. It now has twenty-eight official partners drawn from local third sector organisations, and communicates with over forty charities, as well as representatives from the Council and DWP, that attend regular meetings and participate in staff training sessions facilitated by the Advice Forum.

The Forum has been responsible for recruiting and training 60 volunteers able to disseminate information about welfare reform, reaching over 3,000 people in the community; and providing 24 training courses to 249 staff and volunteers from community and advice organisations. A single telephone number for advice has also been established, staffed by trained volunteers, who have resolved nearly three quarters of problems at the first point of contact.

Organisations associated with the Advice Forum helped over 3,100 people to resolve over 5,600 problems in 2015/16, across all areas of social welfare law, with the advice benefitting over 7,000 people in the borough. Moreover, 89% of people were satisfied with the advice received, and felt confident enough to deal with problems they faced.

Data sharing agreements have allowed the Advice Forum to keep track of its client demographics: 31% of clients have a disability (compared to 13% in H&F); 74% of clients come from Black, Asian or Minority Ethnic backgrounds (compared to 55% in H&F); and disproportionately more people aged between 45-64 seek advice, whilst those aged 20-34 are under-represented.

The Forum is also preparing an Advice Strategy for the borough, which will focus on identifying the needs of those experiencing poverty in the borough, mapping out what services are available, and assessing whether the funding is adequately allocated to address the most pressing needs. A borough-wide referral system, including the Council, will also be recommended.

## **The private sector**

### **Living Wage employers**

The London Living Wage is calculated by the Resolution Foundation, overseen by the Living Wage Foundation, and defined as the level at which someone living in London can afford the essentials to live. It is up to individual businesses to determine whether they want to pay the living wage, and there are currently eleven Living Wage employers in H&F, including the Council itself. The London Living Wage is £9.75 an hour as at November 2016.

### **Pernicious businesses**

Conversely, a number of business sectors can have a negative impact on people living in poverty.

#### **Betting shops**

Gambling addiction can have a hugely detrimental effect on people's lives, diverting resources away from essentials like food and rent, as well as having implications for employment, quality of life, family relationships and mental and physical health.

Research has found that betting shops are concentrated in areas of highest deprivation, and that customers of betting shops are more likely to be poor, unemployed and from minority ethnic backgrounds. For every percentage point increase in unemployment in an area, there is a 20% increase in the number of betting shops. The fixed-odds-betting-terminals (FOBTs) used in betting shops allow users to bet up to £100 every twenty seconds and are highly addictive. In 2013, the poorest 25% of the population spent £13 billion on FOBTs. In H&F there are 63 licensed betting shops.

#### **Payday loan companies**

Payday loan companies, often situated close to betting shops on high streets, can exacerbate poverty by offering short-term loans at extremely high rates of interest. According to research from the charity Christians Against Poverty, four-fifths of users spent the money on food, half used them to pay gas and electricity bills, and a third had borrowed to meet rent or mortgage costs. The high interest rates mean debts can quickly snowball, trapping borrowers in spirals



of debt. Companies also use targeted marketing strategies based on in-depth knowledge of their customers to offer deals that entice people back to using their services, and are part of the landscape of services that contribute to the poverty premium (see below).

### **Equity release companies**

Companies offering equity release on people's homes are increasingly targeting cash-poor-asset-rich older people, who are reluctant to downsize and move out of their homes. Older people are often unaware of other services or benefits that may be available to them, particularly if they have never had to rely on the welfare system before, and may feel that these companies are the only way to stay in their homes. This can result in the home ultimately ending up being owned by equity release companies once the owner has passed away, or the family having to pay substantial interest on any lifetime mortgage payment that has been taken out.

### **Poverty Premium**

The term "poverty premium" describes the additional costs of basic goods and services for people on low incomes. Save the Children calculated the premium as amounting to £1,280 in 2012, and a 2014 study by Toynbee Hall calculated a premium of £1,080 for the London Borough of Tower Hamlets.

The main areas in which the poverty premium has an effect are borrowing, access to cash, fuel, insurance and food. Borrowing is an issue because those on low incomes, or not in employment, are generally deemed higher lending risks and so only get access to more expensive credit. Free cash machines are concentrated in higher income areas, meaning those in poorer neighbourhoods are more likely to have to pay to withdraw cash. The lack of a bank account also means paying to cash a cheque. Fuel incurs a poverty premium because discounts on direct debits are unsuitable for people with unsteady or unreliable incomes, who often use more expensive prepayment meters. The cost of insurance in lower income areas is higher due to the increased risk of a claim; often poorer people simply won't have insurance which means when an incident does occur it hits them even harder. Food is also more expensive for poorer people who are likely to live further away from large supermarkets where produce is cheaper.

Two important aspects of how people are affected by the poverty premium are a person's financial capability and their degree of social isolation. Financial capability refers to their ability to navigate the often complex range of options on offer to them in order to get the best financial deal. This might relate to an understanding of the benefits system and what services they are entitled to, a knowledge of what is on offer in the third sector, or simply the awareness and drive to shop around and find the best deals. Social isolation exacerbates the effects of the poverty premium because isolated people cannot depend on the altruism of friends and family during times of need, and are less likely to hear about information through their social network that might boost their financial capability.

However, high levels of financial capability and social connectedness are generally not enough to escape the poverty premium entirely, and often will simply mitigate the damage. Ultimately, it is the providers of these goods and services who have the most significant role in causing the poverty premium. Some local authorities, including H&F, have made efforts to alleviate the poverty premium by participating in a collective switching scheme (Big London Energy Switch), which allows energy users to collectively bargain for cheaper prices. The Council is also formulating a housing energy strategy that will further address some of these issues.



## Informal Networks

### Personal attributes

The personal attributes of individuals can determine their ability to build strong social networks, and whether or not they proactively take advantage of the opportunities available through their network. Limits on time and resources also have an impact; working long hours or not having the money to socialise inhibits people's ability to build strong networks.

### Family and friends

Networks consisting of strong ties between family and close friends help people in poverty in a number of ways. They provide emotional, financial and practical support and act as a conduit for useful information about how to save money and get the most out of services on offer, mitigating the effects of the poverty premium. Despite some of the potentially limiting aspects of social networks mentioned below, strong social ties are hugely important in helping people to cope in conditions of poverty.

However, close ties can also lead to dynamics which prevent people from economic advancement. Friendship groups can lead to social pressures against taking the kinds of steps that help people escape from poverty. A commitment to helping out families in various capacities, such as working (often for free) for the family business, or acting as a translator for family members, can hold people back from educational attainment and advancement in another position.

For members of some ethnic minority communities, the expectation to send remittances to family members in their country of origin can be a significant drain on resources. Cultural expectations can also hold women back from entering the workplace and establishing social networks of their own.

### Broader social networks

Broader networks of casual acquaintances and friends of friends can be the most valuable in terms of employment opportunities and economic advancement. Social media has increased the breadth of these extended social networks and can lead to certain sectors being dominated by people from the same social network.

### Ethnic differences

A perception that some ethnic minority communities value strong communal bonds while others tends towards individualistic relationships is an oversimplification, although there is a variation of communal and individualistic attitudes towards societal bonds both within and between different ethnicities.

One of the more notable differences between ethnic groups is in relation to money lending. White British communities are more likely to lend money informally between close friends and family or use commercial lending services such as credit cards or pay-day loans. Minority ethnic groups can be more inclined to pool resources on a semi-formalised basis, often along kinship, village or regional ties, in order to support family members in need or to provide capital for housing or business ventures.

## **Class-based networks**

Social networks can also be exclusionary in the sense that they concentrate knowledge and opportunities among certain sections of society. Networks generally involve people from similar backgrounds, and tend not to offer opportunities for upwards social mobility. For example, whilst an extended network of acquaintances is helpful for employment opportunities, for working class communities these opportunities are more likely to be low-wage jobs with less chance of career advancement. This dynamic is also evident within ethnic minority communities, where ties are also formed on the basis of professional status. Those with professional jobs tend to mix with each other, which concentrates the knowledge and expertise within that group, and exacerbates differences between those in lower wage employment.

## 6. Recommendations

In the early days of the Commission's work we considered the role that improving the local economy has on addressing poverty and worklessness. We identified partnership working between the Council and local businesses as key, and the Commission acted as a catalyst in bringing Imperial College fully into dialogue with the Council. However, the Business Commission was set up in the course of our work so recommendations on strengthening the local economy will come from it instead.

In Chapter 4 we identified six broad approaches to address poverty and worklessness in H&F. Our recommended programmes are grouped under these approaches. In practice, of course, some recommendations span two or more approaches. Measures of success have not been defined for all recommendations because some recommendations require a broader approach to delivery. There is a danger that defining measures at this stage could focus attention on what can be measured at the expense of what actually needs to be done.

### Create strong communities

Research has demonstrated that getting, sustaining and progressing in work is a large part of the answer to poverty for much of the working age population. But many workless residents are not close to being job ready, so we need to start with where residents actually are in emotional and practical terms rather than where we would like them to be. This means starting with communities where wellbeing and mental health could be better and where social isolation is a key factor. Recommendations 1 and 2 are concerned with building social capital, improving wellbeing, and supporting people to use the services which will help them.

#### **Recommendation 1: Develop community hubs to deliver resident-led change and holistic support**

Community hubs constitute clusters or networked clusters of the services and organisations in a community locality that its residents want. Residents should be fully involved in their design. They can provide services in a holistic fashion, maximise resources from the voluntary and charitable sector and the Council, generate income for the community, improve the quality of life for residents and increase social cohesion. Community hubs can offer help with:

- gaining and staying in employment.
- accessing education, training and development opportunities.
- improving financial capability and resilience.
- developing self-confidence and aspiration.
- supporting health, wellbeing and relationship building.
- maximising income.

Given the particular issues of worklessness and poverty outlined in this report, the H&F vision for co would often be more efficiently spent on a broadly preventative service which will lead to reduced health costs in terms of visits to GPs and hospitals.

The face to face service should also be the gateway to introducing residents to a simple portal, which we recommend should be developed to link people to existing local support services showing them how to increase their income, gain access to low cost credit, find out about debt and advice services and so on. Equally, the portal can help identify those who need more

support and direct them to volunteers. Perhaps this could be done by reusing the research and structure behind the People First website, so the Council does not have to reinvent the wheel.

The Solent Jobs Pilot in Southampton is an intensive programme for people who are long-term unemployed and/or have a health condition, which could be piloted locally. Participants receive support from a Case Support Worker and enter a Transitional Employment Programme, including a paid work placement. The project involves proactive partnership engagement with employers and the private sector, and initial evidence indicates this approach is effective for the long-term unemployed, in particular when working with smaller employers.

## **Recommendation 2: Transform the borough's volunteer offer**

Volunteering brings huge benefits for volunteers and their clients in terms of health and social cohesion. It helps people on pathways to work and represents meaningful work for those whose circumstances prevent them from taking a paid job. Our study of the economic health of this sector in H&F demonstrates that the Council gets good value for the money it provides to volunteer organisations directly serving residents. The width and breadth of this sector provides for choice for residents and competition between the organisations drives better performance.

The local population contains untapped potential for volunteers in terms of skills and time. Two target groups would be retired and workless residents. These and other potential volunteers need an excellent website of local volunteer opportunities, which can be navigated readily according to potential volunteers' requirements, rather than relying as we do currently on the national Do-It website. They then may need face to face help, perhaps delivered via a community hub, to link them with the right volunteering opportunity.

However:

- The borough needs more volunteer roles. These are needed in areas to address the social determinants of mental health with services such as befriending, floating support or crisis mentoring. Equally, volunteers could be used to build up capacity for existing services like social prescription. More local volunteers are also required to undertake advocacy and navigational services, and there is a shortage of high quality trustees on boards of volunteering organisations. We envisage some volunteer roles could be based in community hubs.
- Volunteers should be consistently recognised and rewarded by a Time Bank scheme to signal that H&F really values their contribution.
- Strategic oversight requires the ability to track the number of volunteers placed, the time they spend volunteering and on what they are doing, information that is currently absent and will be necessary to measure the success of the Commission's recommendations. This data would be a by-product of a Time Bank scheme.
- All organisations using volunteers require a more systematic process for managing and developing volunteer opportunities. There are some models of good practice in H&F. There also need to be ways to bring the sector together on cross-cutting issues. This is happening with the current work on a borough-wide Advice Strategy but this needs to be done more widely and systematically.
- Local buddying, mentoring and peer-to-peer support schemes could be deployed to transition people back to sustainable employment.

However, implementation would be problematic under current arrangements. No one body is responsible for strategic oversight and leadership for volunteering but it is instead spread between the Council, the Volunteer Centre and Sobus, with no clear delineation of function and responsibility between them. This means that things can fall between the gaps and Council funding is potentially spent twice or three times over.

We recommend that the Council should direct some of the funding going to this co-ordination level over the next funding cycle as “development funding” in order to produce a timeline and template for one overall charitable and voluntary sector intermediary organisation. This could be a merger of the functions from all three organisations or an entirely new body. This should include a draft constitution, articles of association and trust deeds. If the new organisation were to be a newly set up as a social enterprise, it would have the same fund-raising advantages as outlined under Recommendation 1.

- **Measure of success:** 1 million hours of volunteering by 2021.

## **Increase income and reduce costs in the short-term so poverty does not become entrenched**

Healthier personal finances directly address poverty. Better money management can improve the incentive to work and can start a virtuous circle in the lives of those struggling with money problems. Changes to the welfare system alone require better money management skills, with the monthly payments and a need for online access and competence that Universal Credit brings under claimants’ direct responsibility. There are some solutions and mitigations available but their presence is not widely known.

### **Recommendation 3: Work with borough experts to reduce the cost of living and improve personal money management**

There are excellent local repositories of financial advice in H&F including expertise on reducing the poverty premium, avoiding debt, budgeting, buying goods and services economically, avoiding exploitative companies, obtaining credit on reasonable terms and maximising grants and benefits. The bodies should be involved in training and supporting volunteers in community hubs so that there are people in the community who can offer practical advice in this field and are knowledgeable about the different sources of information. This would provide a financial health check for all who wanted one, and would also provide excellent skills and knowledge for volunteers on the pathway to work.

As well as reducing costs, people could be supported to undertake local co-operative schemes on, for example, shared childcare or ways of raising money, on the path to self-employment. Many people may be able to increase their income significantly by use of the Government’s Rent a Room scheme. This is an optional scheme open to owner-occupiers or tenants, including social tenants, who let out furnished accommodation to a lodger in their main home. It allows them to earn up to £7,500 a year tax-free, not affecting most welfare benefits. The level of rent would be good value for lodgers in many cases. Greater use of the government’s Rent a Room scheme could turn the problem of H&F’s high land values into a solution for: low incomes; under-occupied housing; the scarcity of affordable rented accommodation; lack of diversity on estates; and social isolation. Lack of awareness of the scheme, limited understanding of what steps are necessary for the scheme to work, how to advertise vacancies using existing websites and reassurance for both parties could be addressed by setting up an information and advice service.

Finally, the Council should lead by example, promoting the London Living Wage through its planning and procurement activities and spending powers. The Commission would like to see an aim that by 2020 H&F will be a social value-based commissioning borough that is known for working with developers and service providers who understand the social impact they can make by paying the London Living Wage, employing local unemployed people and engaging with and giving back to the community.

- **Measures of success:** increasing benefit take up; debt reduction; numbers of London Living Wage businesses.

## Improve life chances longer term to break the cycle of poverty

Recommendations 1 and 2 are about improving residents' confidence, wellbeing and practical circumstances so that, if currently workless, they begin to want work or to stay in work despite obstacles. Recommendation 4 is about turning those wishes into reality and requires a borough-wide brokering agency to co-design programmes with employers, based on a "place then train" model which are twice as effective "train then place models".

So Recommendations 1, 2 and 4 share the same concept as the two-part current "Work Matters" initiative. However, we do not think that the execution of this idea has met expectations, as to either of its component parts:

- One Place, whose aim is to provide holistic support service to build confidence and skills to the point at which clients can be passed on to services such as Work Zone. One Place locates staff at Hammersmith or Shepherds Bush Jobcentre Plus, but our research found that many people did not trust statutory services. Instead of expanding this concept to other Council-owned buildings (a proposal currently being considered under Smarter Budgeting), we think that Recommendation 1 should be implemented instead (community hubs in the most deprived areas).
- Work Zone is a recruitment service focusing on employment skills and finding work. However, its focus does not appear to be on getting H&F residents into work. Out of 397 people helped into work between April and October 2016, only 112 were H&F residents.

### Recommendation 4: Employment support

The Commission recommends an independent agency to take a strategic view of local jobs and workforce development. It would be formed as a result of a number of key partners coming together: employers, local government, housing associations and community groups. This would involve the organisations who know the clients, organisations who know the jobs and the political support of the Council. The agency should be grown starting with the north part of H&F where deprivation is highest and where opportunities are high. It will need to go through a path of development and will require patient work to build-up, starting with small numbers and gradually expanding as we establish proof of concept, and build on good practice already in the borough.

This agency would replace Work Zone. The focus would be on: flexible working; in-work progression; recognising overseas qualifications and sourcing English as a second language education; mental health and disability training to keep people in jobs rather than incurring a time-out penalty; tailored support for people with mental and physical disabilities, particularly around retaining them in work, as they are out of work for twice as long once they become unemployed. The perception that employing disabled people involves extra cost should be challenged.

The priority at the beginning should be about engaging large employers who have the capacity to help to get this off the ground – the likes of Imperial, Westfield, BBC etc., together with community-based organisations who know the clients / customers that can be referred. The apprenticeship levy that will affect all organisations with a payroll of more than £3m is being rolled out and could provide an impetus in this area.

Apprenticeships often fail to develop and advance new skills in participants especially at Level One. Employers label/classify standard on-the-job training as “apprenticeships” without adding anything new. The most vulnerable group – and the group we fail to support in the UK (we perform badly in comparison with other European countries) – is people who lack basic literacy and numeracy skills. This is a major cause of poverty and worklessness. There is a great opportunity to set up intergenerational learning with older people in H&F encouraging younger people to develop – simply put, to get better at reading, writing and basic numeracy.

Residents could be prioritised for recruitment, particularly in retail, construction, health and social care – the sectors interviewees claimed to be skilled in.

A priority should be adapting and implementing the Business in the Community/PHE Mental Health Toolkit for Employers, which contains an eight-step guide to engaging employers with mental health, including positive culture; support and training; managing mental health; and providing the right support. It also includes the ‘business case’ for employers to take mental health seriously with analysis on the impact to the wider economy in terms of sickness absence, and the ‘health cost’ to the individual – only one third of employees received any support to manage workplace stress associated with the stigma around disclosure.

More personal and tailored advice and support is needed from services and support agencies (particularly from Jobcentre Plus), not just referring people to online generic information, which runs the risk of digital exclusion.

Ongoing transitional support is needed for residents entering employment, particularly after a long-term period of unemployment. This should include a skills refreshing, and support with issues which may emerge (such as time-off being needed for medical appointments). This could be delivered through Workplace Health Champions.

The potential of those aged 50 and over in the workplace should be continually developed. This should include the removal of barriers to remaining in work, enabling workers to adapt to new technologies, and a focus on continuing learning, training and professional development.

Interviews with local people showed that many are living in/on the edge of poverty despite working for most of their adult life. A considerable systemic challenge is the perception for some that ‘work doesn’t pay’ (due to having to pay increased childcare costs or losing reductions in supplemented Council Tax payments for instance). There are significant logistical childcare and financial challenges for those caring for young children (and older relatives), particularly when a child has an additional need. This tends to weight most heavily on women.



The promotion and uptake of the universal 15 hours Free Early Learning Entitlement for 3-4 year olds, and for 2 year olds (with employment criteria) should be reviewed. Support agencies should proactively promote awareness of the recently introduced additional 15 hours entitlement for 3-4 year olds. It is possible that there could be cultural barriers amongst certain BAME groups in the Borough which may limit their uptake of this entitlement. to review the support and information available around the financial aspects of working and entitlements to working benefits including working tax credit and child tax credit.

Training courses (such as Maths, English and IT) should be free of charge or discounted for all residents on benefits.

There is a need for early education and awareness raising about effective financial management and affordable borrowing.

- **Measures of success:** Reduction in numbers claiming ESA and other out-of-work benefits; increase in number of residents in employment; reduction in number of workless households.

The virtually unbridgeable chasm between social rents, on the one hand, and market rents and purchase prices, on the other, is a key structural barrier preventing residents affected by poverty and worklessness from realising the aspirations they have voiced in the research interviews. It is arguably the most intractable issue the Commission encountered.

Moreover, while benefiting residents in the immediate present, social rents at 25% of market rents in an area of high land values create a large disincentive to moving on from social housing, as reflected in the low movement figures. This lack of movement prevents the poorest (the homeless and those in temporary accommodation) from moving into permanent housing. There needs to be a greater variety of housing tenures for those in social housing who are improving their work chances and wish to improve their housing chances in step with their aspirations, while remaining in their communities. This is easier said than done. However, in general terms it is important to move towards increasing housing tenure options.

## **Recommendation 5: Increased housing tenure options**

To this end, we recommend that the Council is an early adopter of the Supplementary Planning Guidance from the Mayor of London. This will promote higher levels of affordable housing in three tenures: social rent; London living rent and shared ownership. The Council should aim to achieve the long term goal of 50% affordable housing in new developments at the earliest possible date. The Council's ambition to build 600 more genuinely affordable homes by May 2018 is welcome and there will need to be a significant amount of work undertaken on how to achieve this step-change in the Borough's affordable housing provision.

The Council should promote the shared ownership tenure, in particular to retain people who have grown up in the borough and also to students who have lived here while studying, as both groups are great assets for the future. This would mean that people on around 35% of median incomes in a particular ward could have some of their rent going towards a stake in the property they live in, giving them the opportunity for shared ownership. There are various ways of achieving this, which require detailed investigation.

- **Measures of success:** numbers in part-owned/part-rented affordable homes; numbers of homeless; numbers in temporary accommodation.

## **Recommendation 6: community-led estate improvement**

Given significant concentrations of poverty on the large Council estates in H&F, these physical environments are important, as the Council recognises. It is an area where badly conceived and executed approaches can mar the chances for change, so a careful approach is required. As the H&F Residents' Commission on Council Housing stressed, the key is for changes to be resident-led.

This could be done gradually starting with devolution of repairs and maintenance budgets to communities. Our research with residents indicated widespread frustration with their dependency on the contracted-out service to provide repairs and maintenance, and we understand this is reflected in Councillors' case work. Piloting an approach which could put solutions in the hands of tenants, such as delegated repair budgets to estates, would be an excellent way of testing whether residents can have more control and develop their skills and proactivity into the bargain. It is not, however, clear whether the current contract with Mitie allows any scope for this, although we think there must be a way of testing this approach on a small scale. Key to any such pilot would be the involvement of tenants to participate fully in solutions.

Following on from that we recommend that the Council, leading a full suite of local registered providers and other partners, conducts a full feasibility study of the options for resident-led estate regeneration in the borough by the end of 2017, with an explicit aim of redefining what the term "regeneration" has come to mean. The principle that the assets – the tenancies on high land values – are those of residents and it for them to have a large say in how value could be unlocked for their benefit. We also recommend that the Council pilots one or more approaches to tenant involvement in estate services and management as contractual arrangements allow.

## **Recommendation 7: supported tenancies**

Simply providing Council housing for people with complex problems is not sufficient to address the underlying causes that may have led to the need for Council housing in the first place. Local Housing Associations have led the way in supported housing models tailored to individual tenants' needs, such as provision for apprenticeships and mentoring alongside housing provision. The Council should also adopt supported housing for certain tenants in need who could then be linked by a key worker or volunteer to services they need while providing emotional support. This would enable the Council to move away from a simple age-based criterion of need. This thinking is in line with recommendations from the H&F Residents' Commission on Council Housing. If a much greater choice of affordable housing became available through Recommendation 5, this could pave the way for time-limited tenancies, tailored to individuals and allowing enough time and support to enable the resident to work on a plan to reach their own aspirations.

## **Adopt preventative measures to reduce the risks of poverty occurring in the first place**

Clearly, several of the recommendations would have a preventative effect. The additional recommendation here is for the Council to use available data more proactively to spot early patterns which correlate with the risk of crises (homelessness, children going into care, addiction), and to develop programmes to intervene with support to address the fundamental causes of potential crises.

### **Recommendation 8: Develop more preventative services**

The Council's Smarter Budgeting financial planning initiative has identified the proposal for a floating support service led by the Housing and Regeneration Department. This will enable it to fulfil its new statutory duty (being introduced in 2017) to prevent homelessness and will require an expanded housing advice service and an action plan for individual residents to whom the Council has this duty. The floating support service will use predictive data, such as rent payment patterns, to identify households at risk of losing their home. It will take an integrated approach, enabling a right first time approach to accessing services. The project could pave the way for the Council using and providing data to predict and prevent other crises associated with poverty and worklessness, such as children going into care.

Use of non-traditional service models such as Local Area Coordination and Social Prescribing schemes to help break the cycle for residents, especially those who are longer-term unemployed and/or have mental health and wellbeing issues. This is particularly vital given the inter-generational impacts of poor mental health and wellbeing.

Local employers need support to adopt a longer-term view on the skills and capabilities of their workforce, in light of an increasing ageing workforce, and to be focused on keeping people in work rather than reactively taking action only with they lose staff.

## **Council to lead multi-agency approach**

The Council needs to set a stronger, simpler strategic direction in the area of poverty and worklessness. In undertaking the work of this Commission, it has been very difficult to pull together the whole picture across the Council and the eco-system of delivery organisations. Knowledge and governance are fragmented and not always harnessed by a clear set of strategic priorities for addressing poverty and worklessness, or measures of success and monitoring procedures. There are many strategies but it is not clear which are overarching, how prioritisation takes place or what the accountability mechanism is for making things happen.

Setting priorities implies not doing some things or stopping, or not funding, activities already under way. This report has made several suggestions in this regard. To further illustrate the point, we do not have a dedicated recommendation for children, because we have been driven by a disciplined set of priorities thrown up by an analysis of the data. However, children are affected by parental unemployment, poor housing conditions and the high concentrations of worklessness and poverty in parts of H&F, all of which we have prioritised.

## **Recommendation 9: Council to take strategic lead in implementing this Poverty and Worklessness Strategy across all local sectors**

The Commission recommends that this programme of 10 broad recommendations should be led and monitored at the centre of the Council. This requires all the usual structures of programme management. There should be a designated Senior Responsible Owner, perhaps based in the Delivery and Value Department, which should have programme management functions, including the capacity to bring activity together; communicate across and outside the Council; involve residents; identify and progress cross-cutting issues; and monitoring and evaluation for the programme as a whole. The Commission has involved work by officials to a greater extent than first thought and the work of the Policy and Strategy team has started the momentum for the programme itself. We recommend that members of this team could be considered for the nucleus of some implementation projects, including consideration being given to secondments to work with the community on employment support (Recommendation 4) and the community hubs pilot (Recommendation 1).

The first step would be to communicate the rich findings of the full report to as many relevant players as possible with the aiming of aligning efforts across the borough.

Rigorous monitoring and evaluation should be prioritised in accordance with the recommendations to assess whether they are effective and sustainable. This programme should be carried out using new ways of working with residents so that the Council is enabling them to create the solutions they have identified.

Up-to-date labour market information is needed at a local level to forecast demand and plan associated interventions effectively. Questions remain as to whether the types of employers with employment opportunities available locally in H&F (which appear to be lower-entry and lower-skill level) are going to be amenable to / interested in the sort of innovative, partnership interventions which may help develop more sustainable employment opportunities for local residents. The qualitative findings indicate that many local jobs are lower skill for lower pay and are based on more short-term, insecure contracts. Instead, it may be more productive to build links with local public sector employers and Third Sector organisations who may be more receptive to partnership approaches to support those in / on the edge of worklessness (and poverty).

The link between worklessness and its links to poor physical and mental health need to play a more prominent role within local commissioning decisions and in clinical practice within local health services. Commissioning should be done in partnership with private and public sector employers, the NHS and third sector. Employment-related outcomes should be considered as a KPI in local commissioning arrangements and in developing shared outcomes frameworks across local partners. Interventions should be embedded within the developing NHS North West London Sustainability and Transformation Plan, and the wider local prevention agenda

The Making Every Contact Count initiative for frontline local service and support organisation staff could be implemented to share findings from any future interventions and the resulting service improvements.

The provision of information in a range of written and spoken community languages needs to be reviewed; migrant communities may not understand the Westernised concept of how public services are delivered.

## Devolved powers at all levels

### **Recommendation 10: Council to lead on discussion of a package of policy enablers**

In order to take power for solving problems the Council should seek budget devolution in a number of areas. For example, we do not believe that residents gain significant value from the Jobcentre Plus and Work Programme operations of DWP, in view of the poor Work Programme outcomes for key groups such as those with mental health problems and negative feedback from residents. Devolving money from the day to day Jobcentre Plus operations to the group we propose setting up with employers (Recommendation 4) would mean that decisions are made nearer to the people who are affected.

There are also several regulatory areas where we should seek Whitehall consent to vary. Two examples of this are:

- Increasing the use of the Rent a Room scheme (Recommendation 3) is made easier, as most means-tested benefits do not count rent from lodgers as income. However, there is an interaction with Housing Benefit, from which we should seek a derogation from Central Government on a pilot basis. If successful, this could enable Government to encourage a wider use of the scheme, or even relaunch it, as part of a broader package of measures to address housing shortages.
- Housing Benefit entitlement changes when claimants' children turn 18 and are no longer classified as dependants. Many families are unaware of this and it is a common cause of rent arrears. Tension is caused if the "child" can't contribute financially and some families are obliged to turn them out. This cannot have been the intended effect in a time of housing shortages. Piloting a change which recognises that children may need to stay at home for longer nowadays, for example to take a low paid job to get experience, or undertake training for a more sophisticated jobs market, would reflect today's reality and also ease housing shortages.

Based on the findings from the Troubled Families programme review, it could be more effective for central government to give local authorities freedoms and flexibilities around how to spend that budget in order to have real, responsive impact.

Knowledge is also critical in effective delivery. Having a consistent, national approach to information-sharing with central government departments provides a significantly greater chance of improving outcomes for our residents, businesses and visitors if we feel empowered and encouraged to share data to tackle shared, complex problems.

For residents, the Council should build on its approach to involving residents in policy and decision making and should consider, in the case of Council tenants, devolving public sector budgets to give people more control over their homes and their immediate environment. More control correlates positively with wellbeing and will also develop transferable skills e.g. financial management. An early candidate for devolving a budget to an estate would be the repairs and maintenance budget at a suitable breakpoint in any contracted-out arrangement.

### **Finally**

We confine ourselves to ten far-reaching recommendations, preferring high quality early delivery of a smaller number of significant projects over a larger number of recommendations whose effect could be diluted if delivery capacity and resources were stretched more thinly.

## 7. Best practice

Examples of best practice have been gathered as part of the evidence review focussing on the data priorities for H&F, and for cross-cutting issues that emerged during the course of the Commission's work.

These examples could help to inform commissioning and a future strategy to tackle poverty and worklessness in the borough.

### 7a. Business survival and the economic base

Council support (direct or indirect) of flexible and increased working space is a policy pattern found across H&F's closest competitors; Wandsworth, Guildford, Richmond and Kensington and Chelsea; which, in descending order, have the most similar industrial structure to H&F. (The Krugman Index of Specialisation, 2012)

#### Co-working space joint-funded by the GLA

In 2016 Richmond Council and Richmond Adult Community College, together with a joint funding bid from the Mayor of London, created a new co-working space in Richmond town centre, to ameliorate the loss of office in the borough. The £663,000 project, which will open in April 2017, will see the college's building converted into a flexible open plan space, fixed desk space and meeting areas alongside an artist studio space.

#### Wandsworth Enterprise Week

The forthcoming Nine Elms development drives Wandsworth's business regeneration but the Council also does more traditional business support activities, for instance with an Enterprise Week that has an established programme and well-known sponsors.

#### Free wi-fi for businesses

Wandsworth Council aims to roll out of free wi-fi to five business areas and actively promote Nine Elms area as first choice for international company headquarters, as well as develop and implement an inward investment strategy.

#### Small loans and business support for SMEs

Specific support for SMEs includes the Wandsworth Business Loan Fund, which offers unsecured loans of up to £70k to develop and grow eligible businesses with under 100 employees. Redevelopment also means the Council has introduced "Building for Growth", a business support programme for small and medium sized construction companies.

#### Form a strong partnership with Imperial College

Guildford Council was instrumental in establishing Surrey Research Park in 1985; the park, which has a strong focus on ICT and space, also works with the University of Surrey on a number of joint ventures. With the impending arrival of Imperial College's research hub and its plans for business incubators within the borough, H&F's plans to work closely with Imperial should in time have a similarly positive local impact.

#### Flexible workspace provision

Kensington and Chelsea Council has partnered with Sir Rod Aldridge in creating "Kensington Creates", a flexible workspace off Kensington High Street. On its [website](#) the Council usefully



promotes both public and private spaces that can be used for a variety of purposes.

## 7b. Training and skills

### Skills Academies

This is employer-led, work-focused training leading to a work placement and guaranteed job interview. It is based on the Jobcentre Plus 'Sector Based Work Academies' model but is more widely available and focuses on the hardest to reach groups.

A 2008 evaluation conducted by the Institute for Employment Studies (IES) and Ipsos MORI<sup>161</sup> included qualitative research, evidence reviews, surveys and interviews. Skills academies were found to be genuinely employer-led, although needing more SMEs. Providers found National Skills Academies beneficial for kudos, helping them to win contracts, networking, staff development training opportunities and new business leads.

## 7c. Long-term unemployment/ 35+ cohort

### Individual Placement and Support (IPS)<sup>162</sup> – a place then train model

IPS gets people into competitive employment first with training and support on the job. It is more effective than the other main approach of getting people into work of 'train then place', which involves training, development and sheltered work then placing the person in paid employment.

There is now overwhelming international evidence that 'place then train' models are much more effective than traditional approaches such as vocational training and sheltered work in successfully getting people into work.

Compared to other vocational and rehabilitation services in six European countries<sup>163</sup>:

- IPS clients were **twice as likely to gain employment** (55% v. 28%) and worked for significantly longer.
- The total **costs were generally lower** than standard services over first 6 months.
- Clients who had worked for at least a month in the previous five years had **better outcomes**.
- Individuals who gained employment had **reduced hospitalisation** rates.

IPS's effectiveness is correlated with adherence to these eight principles:

1. It aims to get people into competitive employment.
2. It is open to all those who want to work.
3. It tries to find jobs consistent with people's preferences.
4. It works quickly.
5. It brings employment specialists into clinical teams.
6. Employment specialists develop relationships with employers based upon a person's work preferences.

<sup>161</sup> Institute for Employment Studies and Ipsos Mori. 2008. Project Evaluation: National Skills Academies.

<sup>162</sup> Centre for Mental Health. Individual Placement and Support.

<sup>163</sup> Burns, T et al. 2008. Individual Placement and Support: the EQOLISE trial. PubMed.Gov.



7. It provides time unlimited, individualised support for the person and their employer.
8. Benefits counselling is included.

### **Working Well – support for long-term ESA claimants**

Working Well supports ESA claimants who did not enter work during two years on the Work Programme. The Manchester pilot began in 2014 and will run until 2019, commissioned by the 10 Greater Manchester local authorities on a payment-by-results basis, with sponsorship from the DWP.

The voluntary programme is based on a fully integrated key worker model to address clients' needs in a holistic way, work with them to identify their priorities (which may not be initially connected to work), and join up support with other public services. The programme is run by mental health professionals and uses the Individual Placement Support model.

Although it is too early to determine long-term impact, an interim evaluation suggested a high degree of support for the approach among both clients and staff. Motivational interviewing, personalised goals set by participants, and intensive, unrushed one-to-one support from key workers are key to the programme's perceived success to date including, crucially, actual jobs.

Early impact assessments on employment outcomes show that clients' expectations of finding work 7.5 percentage points higher in their most recent reviews compared to initial assessments.

Under the Greater Manchester Devolution Deal, the Working Well pilot is set to expand from 5,000 ESA claimants to include another 15,000 people who are on out-of-work benefits or in low-paid work. The expansion is due to start in early March 2016 and will run until March 2020.

This approach will now be used to support a much wider group of people including Jobseeker's Allowance claimants, lone parents on income support and people in low-paid work receiving Universal Credit. The expanded scheme will also implement the lessons that have been learned from the pilot. More one-to-one skills training and mental health support, including talking therapies, will now form part of bespoke support packages.

### **Jobs-Plus – co-location in social housing areas**

Jobs-Plus is an American model for disadvantaged communities, co-locating employment services in Jobcentre Plus in social housing areas, personal adviser support, building social capital, peer to peer learning, and temporary financial incentives for work, such as reduced rents<sup>164</sup>.

In the three study sites that fully implemented and sustained the Jobs-Plus program (Dayton, Los Angeles, and St. Paul), Jobs-Plus markedly increased the earnings of residents relative to the comparison group. Cumulatively over the four years, the earnings gains totaled almost \$4,600 per resident (averaged overall for all residents, including nonworkers), and nearly \$6,000 per working resident. Although the evaluation did not include a full benefit-cost analysis, the overall government expenditure per person on Jobs-Plus for the 1998 research sample – the amount above the likely "normal" level of government expenditures made to encourage self-sufficiency in the comparison developments – totalled roughly between \$2,000-\$3,000 over four years. This includes the costs of the Jobs-Plus rent incentives. These

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164 MDRC. 2006. Jobs Plus: A Promising Strategy.

estimates compare favourably with the per-resident boost in earnings seen in the well-implemented sites (especially considering that the gain in earnings had not diminished by the end of the follow-up period).

### **Employers for Carers**

EFC offer a range of resources<sup>165</sup> for employers to best support carers. A business case has been created to support flexible working that:

- attracts and retains staff
- reduces stress
- reduces recruitment and training costs
- increases resilience and productivity
- reduces sick leave
- improves service delivery
- produces cost savings
- improves people management
- increases staff morale

Organisations that have introduced flexible working and special leave arrangements for carers have judged them a success. Their message is that it makes business sense to care for carers.

### **Newham Workplace – a jobs brokerage service**

Workplace is a one stop shop providing jobs brokerage between residents and employers across London, based at Newham Council in Stratford. Workplace also offers training and guidance for start-up businesses; housing benefit and debt advice; supported employment (a team that supports candidates who may have a physical or learning disability) and a specialised young person's team.

Between its launch in 2007 and 2015, Workplace has<sup>166</sup>:

- Filled 28,000 vacancies with Newham residents, and helped more than 900 businesses fill their vacancies.
- Supported 26,270 residents into jobs and 15,711 residents into training between 2007 and March 2015.
- Helped over one thousand employers.

The annual costs of Workplace in 2014/15 were £6,404,756. The average unit cost per job placement in 2014/15 was £1,420. The average cost for a similar service ranges from £2,600 to £13,000.

Leeds Workplace has experienced similar success. The annual cost to Leeds Workplace of supporting someone with severe and enduring mental health issues into employment is £5,819, compared to the £13,700 cost to the Work Programme of supporting an ESA claimant<sup>167</sup>. In 2013, 93 people gained paid employment (21 per cent), 94 per cent of clients remained employed, 185 (48 per cent) were in training and 110 found volunteering places (28 per cent).

<sup>165</sup> Employers for Carers. 2016. Research.

<sup>166</sup> Newham Council. 2016. About Newham Workplace.

<sup>167</sup> Mind. 2014. We've got work to do.

## **Action West London – a local initiative**

This has consistently outperformed the Work Programme. It offers pre-entry employment, helps people build their own enterprises and deal with hardest to reach groups, such as the long-term unemployed and BAME communities.

## **Working Better scheme – linking the NHS with employment<sup>168</sup>**

Islington CCG's Working Better scheme connects health and employment issues. Unemployed residents, who face long-term, health-related barriers to work, can volunteer to be referred by their GP for personalised employment coaching, offered on a one-to-one basis at their GP surgery.

The pilot was developed following the recommendations from Islington Council's Employment Commission in 2014 to offer disabled or long-term ill residents practical support to return to the workplace, and tackle discrimination when searching for jobs. So far, 6 GP surgeries are taking part.

Launched in September 2015, the pilot cost £90,000 and is jointly funded by Islington Council and Jobcentre Plus. Jobcentre Plus also sits on a steering group to discuss the overall working of the pilot but is not given access to patient data. The scheme is voluntary.

## **The North London Pledge – outperforms the Work Programme<sup>169</sup>**

An employment scheme based across four London boroughs, commissioned and delivered locally. It cost £16.5m per year, compared to £24m for the Work Programme over the same period, and had a success rate of 26 per cent of sustained jobs, compared to the Work Programme's 3.6 per cent<sup>169</sup>.

## **Growth boroughs scheme – establishes touchpoints with the community<sup>170</sup>**

This focuses on long-term workless parents who face multiple barriers to the labour market and who were not readily engaged with existing mainstream welfare to work support. It cost £2m and ran from April 2009 to June 2011. It moved 42% of people into sustained jobs and had an overall job entry rate of 63 per cent. The 5 Borough Single Point of Access project was centred on the need to engage people who traditionally have poor or low levels of engagement with the existing welfare to work or Jobcentre Plus support. The programme was delivered in Greenwich, Hackney, Newham, Tower Hamlets and Waltham Forest, including at school gates, children's centres and libraries, and allowed participants to fill in a single form to access different types of assistance to help them return to work.

## **Working Capital – a new large-scale London programme**

Working Capital is an innovative scheme designed to assist 3,800 central London residents to move closer to employment of which 1,200 are expected to start work and 600 to sustain work for a minimum of six months over the five years to 2020 (Ibid).

The pilot will test a new model of integrated services to those in receipt of ESA who have left Work Programme after two years without finding long-term employment.

Delivered by APM as part of the London Growth Deal, it is financed by the European Social

168 Islington Clinical Commissioning Group. 2016. Working Better: FAQ's.

169 London Councils. 2012. [Getting London working: a 10 point plan to improve employment provision.](#)

170 London Councils. 2012. [Getting London working: a 10 point plan to improve employment provision.](#)

Fund. The Working Capital Programme is designed by the Cabinet Office, the London Enterprise Panel, GLA and central London local authorities.

## **7d. Mental health and community resilience**

### **Social prescribing**

Social prescribing is a process where healthcare practitioners can refer patients on to community-based services. Social prescribing can be done by<sup>171</sup>:

- GPs
- Nurses
- Statutory agency working with at-risk people
- Voluntary sector agency working with at-risk people
- Primary care mental health workers and nurses
- Practice nurses
- Health visitors
- It is aimed at the following groups:
  - People with a history of mental health problems.
  - Frequent attenders of GP clinics.
  - Those with two or more long-term and often untreatable and poorly understood conditions (e.g. irritable bowel syndrome, chronic fatigue syndrome).
  - Socially isolated people.
  - Those not benefiting from clinical medicine or drug treatment.

It increases confidence, builds social networks, increases self-efficacy and improves lifestyle-related health issues (e.g. engages people with weight loss programmes).

Social prescribing is used locally at the Earls Court Health and Wellbeing Centre.

### **Time Banks**

Time banks exchange skills between people and organisations. They require professionals to broker the system and build the community. Evidence shows that engagement with time banks is associated with reduced levels of medication and hospitalisation (Ibid). Link Workers act across all of these roles to navigate the complex landscape. Appendix H contains some examples of time banks.

### **Spice Time Credits**

Spice is a time-banking variant where, instead of paying for a service, participants pay back in kind. Spice's own data<sup>172</sup> claims that participants in one of its schemes:

- 77% of people said Spice had a positive impact on their life.
- 66% of people know more about local services.
- 60% of people feel healthier.
- 58% said their level of social contact had increased.
- 43% of organisations said time credits had helped them become more sustainable.
- 46% hadn't regularly given their time before.

<sup>171</sup> Nesta. 2013. More than medicine: new services for people powered health.

<sup>172</sup> Spice Time Credits. 2016. Measuring the impact of our work.

- 42% learned new skills.
- 40% said they can afford to do more.
- 12% of respondents had started a community group after involvement.

### **Time to Change – tackling mental health stigma in organisations**

The largest programme in England to end the stigma and discrimination faced by people with mental health problems works with organisations, engaging them on this issue and generating tools and resources for them. Over 260 organisations have made a public commitment to tackle mental health stigma by signing the pledge, including BAE Systems, British Gas, BT, Channel 4, E-on, Lloyds TSB, and Pepsico.

## **7e. Employment for people from BAME communities**

**“Increasing employment rates for ethnic minorities”**, National Audit Office 2008.

Mainstream services offered by Jobcentre Plus are the principal vehicle for getting ethnic minorities into employment. Starting in 2002 however the DWP ran pilot projects specifically aimed at ethnic minorities or their potential employers:

- **Ethnic Minority Outreach** – This ran from 2002-06, cost £31.5 million, and more than achieved its original target, getting over 13,000 job entries at a cost to the programme of £2,400 per job. An external evaluation found it to be a qualified success, with those customers with the greatest barriers to employment making limited progress in moving closer to the labour market. The pilots ran over multiple areas with differing approaches but, overall, the Ethnic Minority Outreach workers were able to help their service users to understand more about the services available to them; helped those furthest from the labour market to move closer to employment; and helped those who were closer to the labour market to enter employment by increasing their networks and putting them in touch with employers where language would not be a constraint to working in their organisation.
- **Ethnic Minority Flexible Fund** – The Fund ran from 2004-06 and cost £6.8 million. The focus was on progress towards employment rather than job outcomes, but over 2,500 customers found jobs at a cost to the programme of £2,700 per job. An internal evaluation found the Fund had strengthened partnership working, tested methods of engagement with the voluntary sector, and provided additional support to those furthest from the labour market.
- **Specialist Employment Advisers** – This role was created for a two-year pilot period to help tackle discrimination and open up employment opportunities to ethnic minorities. It cost £1.5 million and ran from 2004-06. The key lesson from an evaluation of the project was that engaging with both employers and communities was a long-term project that would take more than two years for positive results to become visible.

### **Partners Outreach for Ethnic Minorities**

The Partners Outreach for Ethnic Minorities (POEM) programme began in February 2007 and ran for two years. It supported people of working age who were not in contact with Jobcentre Plus services, who were neither working nor claiming benefits. The overall rate of job entry (job entries as a percentage of starts) across all providers was 20 per cent. There were considerable differences between the providers in and outside London; providers outside London performed more than twice as well as London providers on converting starts to job entries, at 35 per cent compared to 15 per cent.

POEM was primarily targeted at the Bangladeshi, Pakistani and Somali communities, but was open to all ethnic minority groups, and focused on outreach as the most effective way of engaging clients. The ultimate aim of POEM was to help clients into work and a wide variety of activities and support were on offer across different providers:

- flexible, one-to-one support.
- pre-application preparation, including CV writing, job search advice, help completing application forms, interview skills training, help with overseas qualification recognition and confidence building activities.
- English language and basic skills assessments.
- work experience and self-employment advice.
- group sessions on, for example, interview techniques, confidence building, talks and training focused on entry to a specific industry and basic IT training.

Other professionals, such as English for Speakers of Other Languages (ESOL) and basic skills tutors, self-employment advisers and job coaches, were used by some providers to provide further in-house assistance to clients. Clients were also referred to partners to access services beyond the remit of the providers. These included local training organisations and colleges, or providing childcare through arrangements with local Children's Centres.

The key turning points which were identified as being significant to clients in helping them move forward were:

- greater confidence – perhaps the most important turning point of all, this often stemmed from the one-to-one support from advisers and grew as clients completed various activities through POEM.
- broadened horizons – many clients reported that POEM had helped them to better understand their employment options and to formulate personal goals and long-term plans.
- intensive provider support – the one-to-one support provided through POEM appeared to be critical in building up the necessary trust and rapport with clients to fully understand their barriers to work.
- wider family support – the support of the wider family was, for some clients, vital in gaining entry to POEM, and in 'making or breaking' their journey.
- positive experience of training and job preparation – these were such encouraging experiences for a significant proportion of clients that they proved to be key turning points in the client journey.

Providers reported that POEM clients had entered a wide range of work. The majority of jobs obtained were fairly low-skilled, entry-level work, including retail, cleaning, catering and security work, and factory and warehouse work. Working with children, for example, in a nursery or as a lunchtime supervisor in a school, was popular amongst many of the female clients with children. Clients with limited English had a fairly narrow range of work available to them in the short-term, but some providers had considerable success in placing such clients with employers from their own communities, and in providing work-focused ESOL classes to quickly improve employability. Some clients already had work experience and/or professional qualifications from overseas, and needed help with converting them and having them recognised by employers. A few clients had degrees from the UK but were struggling to find the kinds of work they were looking for. There were examples of such clients entering banking and accounting, and also of POEM clients being employed by their provider as outreach workers and advisers.



## 7f. Part time work and elementary occupations

### The Timewise Foundation

The Timewise Foundation supports business and individuals to benefit from flexible working schemes.

- Worked with over 3,000 businesses including SMEs, charities, high growth companies and leading employers such as EY, Virgin, Easyjet, Harrods, Tesco, Ofcom and Barclays.
- More than 75,000 people, predominantly mothers, have registered for advice or to find part time jobs.
- 6,500 have directly accessed the careers advice and employability programmes
- Camden Council has become a Timewise employer.

As at 2012<sup>173</sup>:

- It helped over 3,000 women with children into quality part-time work they can fit with family life.
- Women who found jobs through the Timewise jobsite and agency accessed part time roles averaging £28,000 full time equivalent – a 51% increase on current market average of £18,500 full time equivalent.
- Low-income families are collectively £260,000 better off through access to quality part time jobs, averaging £5,300 per family.
- £270,000 state savings through economic impact (tax and benefit savings).

### Women Like Us

Established in 2005, Women Like Us is the leading specialist for women with children who want to return to work in London. It provides career coaching and support on job-searching and IT skills, through a bursary scheme for parents and carers in low-income households, and offers a paying service for those who do not meet the means-testing threshold. Its services ensure that women needing part-time work have the job-searching skills to access the positions that match their skills and experience. It includes career coaching by phone and Skype, a 'Career MOT' appointment and careers options test and is linked to part-time jobs support offered by the Timewise Foundation.

### Brent's Out of Hours Childcare Scheme

Brent's service provides childminders to care in the family's home or in the childminder's home outside normal hours, including an overnight service. Childminders are registered, so families can claim money back through tax credits.

Childminders are all:

- registered with Ofsted.
- supported by a network coordinator who regularly assesses them.
- able to receive help and support if necessary.
- either quality-assured through the Brent Children Come First (CCF) quality assurance scheme, or working towards achieving a quality-assured grading.
- able to demonstrate to Brent that they can meet Quality Standard One, which requires that they take a professional approach to childminding.

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173 Timewise Foundation. 2012. Social Impact Report 2012.



### **The Career Advancement Service**

- Open to everyone in low paid work in receipt of tax credits or Universal Credit.
- Provides a free Career Check and online support, alongside personalised support from a Career Coach and Personal Career Account.
- Works with employers to boost their business and create more opportunities for people to progress.
- Delivered locally – managed by Local Enterprise Partnerships (LEPs) and councils in order to support local labour markets.
- Funded by refocusing £100m of existing budgets from the National Careers Service and Adult Skills Budget.

### **7g. Vulnerable older people, their wellbeing and support**

The Local Government Association recommends that Councils should adopt a strategic approach and recommends use of the following framework, developed by the Campaign to End Loneliness and Age UK:

- Foundation Services: specific services reaching lonely individuals, understanding their circumstances and help them find the right support.
- Gateway Services: transport and technology are the glue to keep people active and engaged
- Direct Interventions: maintaining existing relationships and enabling new connections such as group-based support, one-to-one support and emotional support.
- Structural Enablers: needed in communities to create the right conditions for ending loneliness, such as volunteering, positive ageing and neighbourhood approaches.

There is some evidence to suggest that the most effective interventions include befriending, social group schemes and Community Navigators. Churches, mosques and other religious organisations are likely to build social networks and alleviate poverty.

### **7h. Local housing and its affordability**

#### **Housing First England**

Housing First – already being trialled by the Council – is a model of supporting people to make a direct move from street homelessness into ordinary permanent housing, with personalised support to address wider issues. Evaluations across the developed world, including England and Scotland, have found that up to 90% of people with complex needs have been kept off the streets. HF England is a new project to create and support a national movement of Housing First services. It is led by Homeless Link, a national membership charity for organisations working directly with people who become homeless in England, and funded by Lankelly Chase Foundation and Comic Relief.

#### **Live and Work Scheme**

Launched in 2015, this enables young people to live benefit-free on an apprenticeship wage. Using grant from the Empty Homes Community Grant Programme, the scheme renovates empty properties in partnership with Sandwell and West Birmingham Hospitals NHS Trust and offers young apprentices working with the Trust the opportunity to live and work on the site, with support. Rent and service charges are minimised. Funding is received from local partners.

## Camden floating support scheme

Floating support helps to prevent homelessness and give residents access to a huge number of resources to assist them. It helps people tackle all kinds of issues; from rent arrears and benefits issues to activities that reduce social isolation. This support enables people to sustain their tenancies, find the services they need and build a better life for themselves within their community. Each client is supported by an experienced project worker who helps them focus on their strengths, abilities and dreams for the future. The Council operates a floating support service, officers make the referrals and support is provided by 5 external providers. The Council refers on average 450 new cases per year.

Camden introduced a new floating support service model. It is used as a service for any resident in the borough who has a tenancy of any type and requires housing-related support. It employs 24 Council support workers, who carry out a risk assessment for each client and then put an action plan in place. They help between 2,000-3,000 people each year.

The work is kept actively under review and is performance managed to ensure that no client is neglected. It claims to be extremely successful for vulnerable people who need support. Council frontline services have made savings by simply making early intervention referrals for support, thereby preventing escalations.

Camden Council says it rarely evicts Council tenants facing rent arrears. It also says that it supports tenants living in temporary accommodation so that, by the time they move into permanent accommodation, they are able to sustain their tenancies.

People needing help could be from any of the following groups:

- Offenders and people at risk of offending
- People fleeing domestic violence
- People with health issues
- People with mental health needs
- People with a learning disability
- Young people leaving care
- People with a physical disability
- People with substance misuse issues
- People with sensory needs
- Families to access required services

Floating support covers:

- Getting rent arrears under control.
- Claiming welfare benefits to which people are entitled.
- Learning about managing money.
- Working towards and achieving a healthy lifestyle.
- Registering with a doctor, dentist and accessing other health services.
- Support to access specialist services.
- Issues arising under Care Act.

Referrals come from:

- Residents self-referral
- Housing, including estates managers and offices

- Adult Social Care
- Children Schools and Families
- Registered providers (housing associations)
- Community Mental Health Team

## **COST OF LIVING**

### **Turn2us**

Turn2us is a national charity that helps people in financial need gain access to welfare benefits, charitable grants and other financial help – online, by phone and face-to-face through its partner charities and intermediary organisations. Through its website, people can find information and tools to help locate appropriate support, based on specific needs and circumstances. By registering for a personal 'My Turn2us' account, users can make confidential enquiries and applications directly to many of the grant-giving charities that they identify through the Grants Search function.

### **Sheffield Money**

A Council-funded brokerage service working with community lending partners to provide loans and other financial services to local residents. It has a website, city-centre store and phone application, offering a range of services and quick access to loans (in as little as 15 minutes). Debt advice is embedded in the scheme, with a debt advisor available at the store. SM expected to save low-income residents £20 million a year by reducing their reliance on high-cost lenders.

### **Big London Energy Switch**

Collective switching schemes are based on the principle of an auction for which any household can sign up, with no obligation. All the registrations are grouped anonymously and the energy suppliers submit their best deal. The price offered by the suppliers is independent of the number of participants who make the switch. The more people who sign up, the more likely suppliers are to give an additional discount.

H&F joined the Big London Energy Switch (BLES) in 2014, joining approximately 20 other London councils in the scheme. Reverse auctions take place three times a year and details are advertised through the Council e-newsletter and on the website. Since H&F joined the scheme, residents switching provider through the BLES have saved a total in excess of £67,000.

### **Social supermarkets**

Sell wholesale supermarket food cheap to people in low incomes. Councils have set them up in Haringey, Lambeth, Enfield. They are financially backed by the GLA.

These supermarkets could bolster the already great work happening in the Borough's food banks, which the Trussell Trust have said are the best in the country.

### **Business in the Community's (BITC) Workwell Mental Health Champions Group**

This group provides clear leadership from business, for business, at boardroom level on mental wellbeing. Founding members include BT, Bupa, RBS, and Mars.

# Appendices

## A. Collaborators and consultees – organisations and individuals

### Organisations represented on the Commission

- Desta Consortium
- H&F Foodbank
- H&F Mind
- Imperial College
- Jobcentre Plus
- Metropolitan Police – Hammersmith and Fulham
- New Policy Institute
- Shepherds Bush Housing Group
- St. Mungo's Broadway
- Trussell Trust
- Turn2us

### Individual contributors to the Commission

- Henry Peterson
- Professor Paul Gregg
- Sir William Atkinson

### Organisations, groups and individuals consulted by the Commission

- Centre for Cultural Policy Studies, University of Warwick
- Department for Work and Pensions
- Hammersmith United Charities
- H&F Advice Forum
- H&F Clinical Commissioning Group
- H&F Disabled People's Commission
- H&F Volunteer Centre
- Jill Rutter, Family and Childcare Trust
- Money and Mental Health Institute
- Shirley Cupit, Member of the H&F Residents' Commission on Council Housing
- Sobus

- Tony Wilson, Centre for Economic and Social Inclusion

### Organisations participating in the focus group programme

- Big Local Community Development Organisation
- British Red Cross
- Carers Network
- CITAS
- Community Champions
- Crosslight Debt Advice
- Dr Edwards and Bishop King Grants Organisation Fulham
- Fulham Good Neighbours
- H&F Citizens Advice Bureau
- H&F Food Bank
- H&F Law Centre
- H&F Mind
- H&F Youth Council
- London Plus Credit Union
- People Arise Now
- Standing Together Against Domestic Violence
- Various BAME community organisations (through Sobus)

## **B. Using data and predictive analytics**

The following paper discusses the potential of predictive analytics to tackle poverty and worklessness.

### **What are predictive analytics?**

Recently, there has been a rapid rise in the volumes of data local authorities collect and have access to. Predictive analytics mine big data sets and use this information to predict trends and behaviour patterns. Predictive analytics have already been used by the public sector in diverse ways; to predict emergency hospital admissions, to identify tax fraud and by police forces, who have a long history of intelligence-led tasking and problem solving grounded in the National Intelligence Model. The Council could do more to get the most out of local data to tackle poverty and worklessness.

### **How can they be used tackle poverty and worklessness?**

The Council has already created various analytical models and approaches to identify fraud and error in systems and developing more advanced approaches to assist with improving outcomes for vulnerable residents. More needs to be done to further develop and embed analytics in service development, planning and operational practice.

Predictive analytics could be used to support the recommendations and long-term outcomes of the Commission's work in the following ways:

#### **1. To analyse the population that is susceptible to long-term unemployment.**

The Council would need to know who was unemployed for six months or more, the partnership interventions they had with outcomes (for example, no change or sustainable employment), and the characteristics of each person. This would inform a model identifying what intervention works, when and for who, with the potential to remodel local service provision to maximise the benefits.

To do this the Council would need a legal gateway to allow the data-sharing in the first place, confidence in the agencies working with people to collect data on interventions and their potential effectiveness and high quality data.

The model could be constructed using a historical cohort of people that have been previously unemployed for six months or more but are no longer unemployed, background information and the interventions that led to employment. This could then be modelled to the current cohort as a guide to potentially identify what could be done to reduce long-term unemployment.

If given sufficient data available on historical and current unemployment benefit claimants, their characteristics, and additional information such as their educational achievement, work history and last job (including the industry), theoretically it would be possible to segment current claimants according to their risk of long-term unemployment.

The DWP has released an excellent Working Paper on this subject<sup>174</sup>, albeit limited to data collected via a sample, which demonstrates how predictive methods can be applied to such a complex problem. Building on this approach, including local partnership data could improve

<sup>174</sup> [https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/210303/WP116.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/210303/WP116.pdf)

the local application and accuracy of the model.

## **2. Identify while at school the children and young people most likely to be at risk of becoming unemployed.**

Some of this work already is in place in the form of RONIs – the risk of NEET indicators (not in education, employment or training). Similarly, central Government has released experimental statistics linking further (adult) education to employment outcomes<sup>175</sup>. If this was to include characteristics of the learner and relevant background information, local authorities could predict the courses and establishments that are most likely to deliver the best outcomes for different types of people.

## **3. Identify those children most at risk of not achieving their GCSEs and not being ready to attend school.**

This requires a detailed understanding of the characteristics of those who are and have been unemployed, their “journey” to unemployment and all of the interventions that have been put in place. It also requires of people’s educational attainment, skills and, if available, their aspirations and participation in work-related programmes and training. This would enable the Council to co-ordinate and improve service outcomes for a cohort of people with often complex needs.

Predictive analytics could also be used to:

- Identify those most at risk of becoming isolated.
- Identify segments of the community most likely to volunteer in an informal capacity.
- Develop risk scores to identify those most at risk of fuel poverty, especially over the winter periods.
- Identify businesses in the borough most at risk of failing and tailor business support interventions to assist.

### **What are the barriers?**

Information-sharing arrangements and related legislation are often seen as a barrier to using data, despite the intention to be empowering in a controlled, legitimate, fair, transparent and legal way. This is a problem between different services and departments within the Council; as well as between different agencies and central government departments; sometimes based on a misunderstanding of what legislation permits.

Some local authorities appear to have successfully solved this problem, and there are some specific projects – such as the Troubled Families initiative – which have special legislation to allow the use of DWP data (although councils have to send their data to the DWP for matching).

Having a consistent, national approach to information-sharing with Government departments will unlock the potential of predictive analytics. We stand a significantly greater chance of improving outcomes for our residents, businesses and visitors if we as a local authority and wider local partnership feel empowered and encouraged to share data to tackle shared, complex problems from a shared population.

Whilst the role of analytics in the public sector continues to grow apace, there are ongoing, valid discussions about the pros and cons of such approaches, not least in relation to the

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<sup>175</sup> [https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/564190/SFR-52\\_2016.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/564190/SFR-52_2016.pdf)

ethics of risk segmentation, the legality of information sharing, and system security. However, much of the data and many of the analytical techniques have been in existence for several years and used by various agencies to address problems. We believe these could assist in this complex area.

## **C. Troubled Families programme evaluation**

The Troubled Families programme is a prime example of a large, top-down policy programme that is expensive and ineffective.

The National Evaluation of the Troubled Families Programme was carried out by a consortium led by Ecorys UK on behalf of the Department for Communities and Local Government (DCLG). Using data collection and analysis carried out between January 2013 and September 2015, the evaluation concluded that phase one of the programme “had no discernable impact”:

“across a wide range of outcomes, covering the key objectives of the programme – employment, benefit receipt, school attendance, safeguarding and child welfare – we were unable to find consistent evidence that the troubled families programme had any significant or systematic impact.”

The Troubled Families programme was a response to the 2011 London riots, aiming to “turn around the lives of the 120,000 most troubled households in the country”, with the following four priorities:

- get children back into school.
- reduce youth crime and anti-social behaviour.
- put adults on a path back to work.
- reduce the high costs these families place on the public sector each year.

Mental health was found to be a prevalent cross-cutting issue.

The programme was delivered using a payment-by-results model in conjunction with local authorities. The first phase, which was deemed ineffective, cost around £400m. The second phase began in 2016, costing a further £900m.

Prior to the independent assessment published in 2016, David Cameron asserted that the scheme had been a success, turning around the lives of 117,000 families and saving as much as £1.2bn.



## D. Community Hubs report

### What are Community Hubs?

Community hubs are a nexus of services and organisations, in a geographical area, that residents want. They should be independent, sustainable and designed by residents. They can provide services in a holistic fashion, maximise resources from the VCS, residents, the Council, external funders and the private sector to generate income for the community, improve the quality of life for residents and increase social cohesion. Hubs are a gateway for the community to access multiple services in one go and sometimes referred to as a 'One Stop Shop'. They offer services that the local authority would otherwise not be able to offer.

Pilots should be built on various existing initiatives in H&F which form, in effect, the nucleus for fully developed hubs. Each will be different depending on the population served. Some should test public service budget devolution so that residents have a real stake in successful health, crime, jobs and wellbeing outcomes.

Community Hubs aim to:

- Provide services and activities from one place that will help users to resolve their issues and remove the 'Revolving Door' experience that residents face when accessing services.
- Maximise resources across the voluntary sector and the Council to foster more effective ways of working.
- Establish strategic partnerships to ensure services work together and avoid duplication.
- Attract additional income generation and cost-saving initiatives.
- Share lessons learned and implement best practice.
- Improve social cohesion and the quality of life for local people.

### The demand for community hubs in H&F

The Poverty and Worklessness Commission's qualitative research has demonstrated the demand for community hubs; thirteen out of eighteen organisations emphasised the importance of seamless service delivery and better organisational coordination. Co-location of services would assist people with complex needs and avoid the 'revolving door journey' that many people currently experience.

Focus group participants offered the following insights:

- 'A single point of contact is needed for people facing multiple complex issues to access triage advice and assistance to help them cope.'
- 'People are often unaware of the services on offer, leading them to make bad decisions at times of crisis, which triggers financial and other difficulties.'
- 'There is a lack of signposting to wider support services that meets the needs of people.'
- 'A more effective referral and signposting structure is required.'
- 'Services need to be more joined up; they are currently disjointed.'
- 'There needs to be a system or place that has up-to-date services on offer and can direct people to the appropriate services – a 'Servicepedia'.'
- 'Establish more education and development hubs across the borough.'

## **Existing H&F community hubs**

The H&F Food Bank on Bloemfontein Road provides food for people in need. It has partnered with the local Citizens Advice Bureau (CAB), which provides advice, support and casework, resolving clients' underlying and complex issues. Computer and internet access is also provided.

St Paul's Centre in Hammersmith is part of St Paul's Church, providing a café, meeting rooms for hire and Wi-Fi accessibility. The Centre includes community organisations:

- Crosslight Advice – an independent charity which works to combat poverty and hardship caused by the burden of unmanageable debt and lack of financial capability. The organisation aims to restore dignity and hope to those in need, helping individuals and families lift themselves out of their current difficulties and get back on their feet.
- Resurgo – helps communities overcome social challenges through bringing together skills and resources from across the wider neighborhood to tackle complex issues in a transformative way. Resurgo's main initiative, Spear, bridges the gap between unemployed young people and businesses through social investment.

145 King Street currently houses Housing Options support and advice, social services advice and drop in services provided by Jobcentre Plus. There is a plan to co-locate services and accommodate H&F Direct and H&F Advice in one place.

## **Options for developing a community hub or a network of hubs**

There are various options for developing a hub or a network of hubs across the borough. A mapping exercise of existing services and local population data would help inform where community hubs would have most impact.

### **a. A single community hub**

A single hub pilot would provide a central point where information about services, support and advice would be available and easily accessible. It could be cheaper and less resource-intensive than a network of hubs. The location would need to be determined factoring in proximity to communities most in need of support.

Provision of 'cradle to grave' services could be effective – for example, a community nursery/ play group sessions, health and social care services and employment projects including advice and support.

Setting up a community hub would be a medium to long-term project which, if implemented effectively, could become a long-term cost-neutral asset to the borough and a flagship initiative that would benefit residents in many ways.

### **b. A network of community hubs**

A cluster of hubs across the borough would be more resource-intensive and costly, but could be based in existing community facilities or unused buildings.

Multiple hubs could provide similar services or could segment service delivery according to immediate population needs according to themes such as employability; young people's advice and support services; health and wellbeing; financial management; community nursing; and housing advice and support. All hubs could include a social enterprise to generate income to subsidise the hub's other activities and services. A cross-borough hub manager would need to have oversight and share knowledge and best practice across the network.

### c. Virtual hubs

Virtual hubs require a strategic approach to join up services, but not around physical co-location. The virtual hub could be facilitated through a website or database segmenting group organisations by type. One of the key drivers of a virtual hub would be to improve the client journey and outcomes by streamlining referrals and pathways between agencies, i.e. identifying the client’s advice needs and ensuring the correct support (which may be from multiple agencies).

The Advice Strategy and the Tackling Social Isolation and Loneliness Strategy both include a community hub proposal. The Advice Strategy suggests a referral system.

The Social Isolation and Loneliness Strategy suggests a social network is integral to reducing social exclusion. Virtual hubs could tackle health inequality, tapping the resource of multiple stakeholders including Adult Social Care, the NHS, CCG’s, Healthwatch, third sector organisations and a network of volunteers.

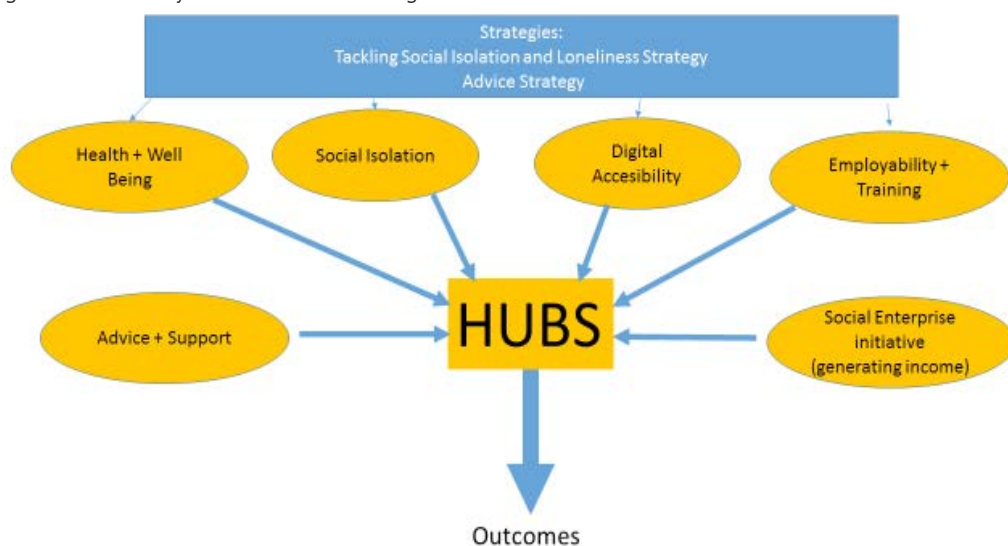
A best practice example is digital training sessions for individuals, groups and organisations who work with isolated older people to help them complete forms online and tap into online communities.

### d. Redesigning existing community facilities.

The term ‘Community Centre’ provides a diverse range of services that are accessible to local communities. Many local services operate out of these spaces; the Masbro Centre, the Edward Woods Centre, Bishop Creighton House, White City Community Centre, and St Paul’s Church, which has a social enterprise initiative associated with the premises.

Tenants and Residents Association Halls (TRA) are normally based in or around estates in the borough. There are currently 31 TRA halls in the Borough, some of which could be repurposed into community hubs. A business case will need to assess the location and the initial and ongoing costs to the refurbishment. Effective community consultation and stakeholder engagement is key.

Figure D1 Community hubs and relevant strategies



## **Services and Organisations**

Several existing organisations located in or providing drop-in services to the borough could be considered for community hubs. A selection process would need to identify eligible services to be included in the hub according to the following criteria:

- Tailored to the profile and needs of the local communities.
- Able to generate funding that alleviates the dependency on local authority grants.
- Provide accessible services, potentially extending hours outside the traditional opening hours of 9.00am to 5.00pm.

The following services could be included:

- Financial management and advice services.
- Jobcentre Plus.
- Housing advice, including homelessness.
- Health and wellbeing activities, advice, and support (e.g. a primary care centre).
- Cookery school.
- Digital skills.
- Services for young people.
- Employability and training services.
- Social enterprises and income-generation initiatives.

Income generation through social enterprises cafes or retail units are a feature of many existing, financially sustainable community hubs. This requires quality multi-purpose community space and meeting rooms that can be hired.

## **Governance and funding models**

In 2016/17 the Council is funding 51 third sector organisations to a total of £3.4 million. Most of these organisations are registered charities.

To deliver sustainable change, the hub model needs to tap into funding channels that the Council cannot access as a statutory body. A charity or a social enterprise model should be considered to reduce the dependency on statutory funding and generate additional income.

The hub, crucially, should be independent from statutory services, although satellite operations from these services could feature in the hub.

The Council could consider providing a fundraising post to support the hub. As the initial set-up costs had been paid off, the Council grant allocated to each group could be reduced annually. In the long run, this could provide significant savings for the Council. There are also opportunities to attract corporate sponsorship from private companies in H&F, especially where such organisations have corporate social responsibility schemes already in place. From the Council, Section 106 and CIL could potentially also be invested in one or more new community hubs.

Existing community hubs in London have cost anywhere in the region of £300k to £3m depending on the following factors:

- The type of model
- The local need
- Location

- Premises (either new or the refurbishment costs of existing assets)
- Staff

It is therefore difficult to define exact expenditure. A detailed business case and project appraisal would need to identify the most suitable model and projected costs.

Operational staff would be available and on hand to manage the premises and provide a front of house service to visitors. Hubs could hire local people and tap into rich volunteering assets.

## **Best practice community hubs and centres**

As part of the overall research the Council visited existing hubs or community centres in London that provide a range of services to their communities.

### **1. The Bromley-by-Bow Centre (Tower Hamlets)**

The Bromley-by-Bow Centre is a community organisation in east London, working in one of the most deprived boroughs in the UK. It supports families, young people, and adults to learn new skills, improve their health and wellbeing, find employment, and develop the confidence to achieve their goals and transform their lives. At the core of the Centre's thinking is 'a belief in people and their capacity to achieve amazing things'. It helps and supports over 2,000 people per month.

The Board of Trustees includes members of the local community, GPs, and people with a commercial and business background. It is funded by various statutory agencies, including the London Borough of Tower Hamlets, as well as funding and grant-making organisations, corporate funders and individual donations.

It is a registered charity that grew out of a church-based effort to engage with the community. It offers a broad holistic range of services so people can find help for both their most immediate problems and longer term deep-seated issues. It includes:

- Employability programmes – sponsored from the private and commercial sector e.g. Barclays Bank.
- Volunteering buddies, including young people and disabled children.
- Literacy sessions for 3-5 year olds and parents.
- An online suite from City and Guilds.
- Unity Works Cafe for people to meet and network. This helps to build relationships and alleviate social isolation.
- Advice and support sessions provided by various agencies including the Council.
- Financial inclusion support e.g. money management and energy advice.
- A healthcare centre and GP practice offering social prescribing.
- Children's nursery.
- Art & design classes.

As part of the Mobilising Communities programme, the Bromley-by-Bow Health Partnership is exploring developing community-based resources to complement its move towards a new model of primary care.

### **2. Octopus Communities (Islington)**

The Octopus Network comprises of 12 centres across Islington, tailored to the social and demographic needs of the local communities. A dedicated manager is employed to

coordinate provisions, exchange resources and share good practice across the network.

One of the centres is situated in a building previously owned by Islington Council, however it was sold to private developers in 2002. The lease remained unchanged and rent is waived in exchange for the groups undertaking repairs and other running costs incurred.

The services provide include:

- Developing programmes and services that help overcome isolation e.g. a domestic violence project, Young People's Intervention Project.
- Implementing a programme of training for volunteers so that services are increased and/or improved
- Working collaboratively to ensure that job clubs or employability support is provided across the network.
- Facilitating a peer support network to share skills, experience and knowledge.
- Health and wellbeing initiatives for all ages – raising the awareness of independent health programmes.
- A social enterprise community nursery (10 places allocated at a commercial rate, which subsidise the community places).

The centre was funded by the Council to employ its own fundraiser to source long-term funding for the services. This resulted in over £2m being raised with future match-funding from the Council wherever possible. This helped to reduce the grants allocated to the groups and produced savings for the Council.

Ownership is vested in a registered charity, whose directors and trustees are representatives from the individual community centres that make up the Network.

### **3. St Luke's Centre (Old Street)**

This state-of-the-art centre is situated in a populated inner city neighbourhood comprising over 18,000 residents mainly living in social-rented housing. The area covers the south of Islington and pockets of the City of London, Clerkenwell and Hackney. Issues experienced are similar to other inner-city areas; poverty (including food poverty), unemployment, poor health, and social isolation. The centre has three priorities:

- Tackling disadvantage.
- Helping people into employment.
- Building a sense of community.

The building is owned by the charity and provides a base to deliver a wide range of services to the community and a meeting place for local people. Additionally, room lettings provide a useful source of income.

It provides a range of services as well a social enterprise venture:

- Primary care health service/GP.
- A social enterprise lunch club subsidised by the Community Cafe.
- Cookery School.
- Community gardening.
- Transport service supported by experienced staff and volunteers.
- Advice and support services e.g. welfare advice.
- Over 50s classes and activities e.g. reminiscence workshops, music therapy, seated martial

- arts, gardening, intergenerational workshops.
- Room for hire.
  - Business engagement – promoting and facilitating partnerships between businesses, local community services and activities.
  - A Job Club including ‘building your own business’ support.
  - Festival and events.
  - Community nursery.
  - Volunteering.
  - Art activities.

St Luke’s attracts income from a range of sources: the Community Café, room hire, charities, business sponsorship, Council grants, other grants and donations.

St Luke’s Community Centre is part of the St Luke’s Parochial Trust which is a registered charity. The Directors are nominative, co-optative and ex-officio, including representatives from the London Borough of Islington, the City of London Corporation and other organisations and trusts.

#### **4. Broomhouse Community Centre - Edinburgh**

The Broomhouse Centre is a registered charity and receives funding from a variety of sources in the form of grants, contracts, donations and earned income. It also depends on the generosity of funders to operate the projects, which support the local community and disadvantaged citizens and work to help people improve their quality of life.

It offers a range of the following community support services:

- Employment support and opportunities.
- Access to education, training and development opportunities.
- Improving financial capability and financial resilience.
- Developing self-confidence and aspirations.
- Supporting health, wellbeing, and relationship building.
- Maximising income.

It also runs the following projects:

- Volunteering
- Beacon Club
- Vintage VIBES
- Youth Befriending,
- Young Carers
- Adult Carers
- Cafe Training Project
- Crescent Kitchen at The Broomhouse Centre
- Careers Clinics
- Young People’s Counselling Service
- Community Health Hub



## E. Lodgers proposition paper

The Chair of the Commission, Christina Smyth, wrote a paper exploring the potential and benefits of a rent a room scheme for lodgers in under-occupied homes in H&F.

### Proposition

Greater use of the government's Rent a Room scheme could turn the problem of H&F's high land values into a resident-led solution addressing: low incomes; the scarcity of affordable rented accommodation; and social isolation. Residents would get their own money, not a handout. This could be done quickly and with negligible cost.

### Opportunity

The Rent a Room scheme is an optional scheme open to owner-occupiers or tenants, including social tenants, who let out furnished accommodation to a lodger in their main home. It allows them to earn up to £7,500 a year (£625 pcm or £144 pw) tax-free. It does not affect most benefits. It seems likely that many residents are unaware of this opportunity. Social tenants may confuse taking in a lodger, which does not create a tenancy, with illegal sub-letting, which does.

The level of rent would be good value for lodgers in many cases.

### Problems addressed

**Residents with low incomes** of all types. In particular, the IMD score for income deprivation for older people puts H&F in the top 10 deprived areas in England. The MOSAIC analysis shows 5% of the borough population (some 9,100) are classified as "Older People Inner City Urban – Low Incomes", largely in social housing.

Mental health problems and loneliness are prevalent in the low income group.

**Resident under-occupation** across housing tenures: 16% of residents under-occupy their homes by two or more bedrooms; 25% under-occupy by one bedroom.

There is insufficient affordable rented accommodation in H&F. The average annualised income in H&F is 1.89 times higher than average annualised rent (2<sup>nd</sup> lowest in London and England). For example, young people from H&F, or who come to live here as students, generally need to leave to secure affordable accommodation, to the detriment of H&F's diversity.

### Benefits

- Increased income for those who want to boost their incomes themselves.
- Company in the home could reduce social isolation.
- Reduced under-occupancy, therefore reduced Discretionary Housing Payments by the Council and an alternative for residents to moving to smaller accommodation away from their communities.
- More low cost rented accommodation in H&F.
- Introducing greater diversity in geographically segmented areas of H&F.

## **Potential demand**

We do not know how many people are taking advantage of this scheme at the moment and we cannot yet quantify what the unfulfilled demand is on both sides of the equation. A small-scale pilot could also help us understand the answers to these questions. Working with a local estate agent, as part of their corporate social responsibility to the community, might help get a handle on this.

It seems likely that potential barriers are: lack of awareness of the scheme and limited understanding of what steps are necessary for the scheme to work for both parties. These could be addressed by setting up a brokerage scheme. In a pilot phase this could proactively market the scheme to residents likely to benefit from it. There is clear guidance available, and the brokerage scheme could translate this into support on matters such as: taking up references; matching residents and lodgers; and a template agreement covering such things as payments of rent, inventory and notice period.

## **Issues**

There is an interaction with Housing Benefit from which we should seek a derogation from Central Government on a pilot basis.

## **Possible links with existing services**

Adult Social Care is considering the Shared Lives scheme, whereby a resident shares their home with a lodger for reduced or no rent in exchange for help with household tasks. The proportion of people providing unpaid care is the third lowest level of any local authority in England & Wales, implying a large unmet need.

The proposed Social Lettings Agency would help residents on low or modest incomes find a home in the private rented sector and will help landlords find suitable tenants. It will incentivise landlords to let to benefit claimants by offering residents support to sustain their tenancies.

## **F. Ethical framework**

Rosalind Duhs, a Commissioner, created the following paper to inform the ethics of the Commission's qualitative research with local residents.

### **Background**

The ultimate aim of our research is to recommend initiatives to lessen poverty and worklessness in H&F. We are exploring poverty and worklessness, gathering data so that our recommendations can be evidence-based. Ethical approaches are essential, especially as participants in our research may be vulnerable.

Our overarching research questions are:

1. What are the causes of poverty and worklessness?
2. How can we work towards the elimination of the causes of poverty and worklessness wherever possible?
3. How can we mitigate the impact of poverty and worklessness?

Sources of data to help answer these questions are:

- Documents (previous research and statistical data)
- Surveys
- Interviews
- Focus Groups

### **Ethics in research**

Research should be beneficent – do good – and avoid maleficence – doing harm. Ethical research therefore benefits participants and protects them from harm. The Ethical Framework below is designed to guide all those involved in gathering data through interviews and focus groups so that a high standard of ethics can be observed throughout. Surveys are also mentioned.

### **The Ethical Framework**

#### **Researchers need to:**

1. Ensure that participants are fully informed of the research and their role in it.
2. Gain written consent from participants before they begin collecting data.
3. Invite participants to complete a diversity monitoring form (optional for participants).
4. Enable them to stop participating if they want to without any negative consequences.
5. Ensure that the interview/focus group experience is as positive as possible.
6. Ensure that data is anonymised but that a record of participants is kept so they can be traced.
7. Ensure that confidentiality is observed.
8. Ensure that Data Protection protocols are followed.

Participants in our research need to:

1. Participate on a voluntary basis.
2. Understand the aims of the research and their role in the research.
3. Provide written consent to participate (one copy to keep, one copy for the Commission).
4. Be free to stop participating any time they want.

### **Risks**

1. Research participants who are unable to provide informed consent – those who are underage or unable to understand the information about the research.  
Those with mental health issues should not be invited to interviews as Research Ethics Committee approval is needed. Surveys are a good alternative. Underage participants are not relevant to this research and should not be interviewed.
2. Limits to confidentiality (see the information below).

### **Surveys**

1. Survey respondents are free to choose whether they want to respond or not without adverse consequences if they decide not to complete the survey.
2. Surveys are anonymous.

### **Information for participants**

This information is to help you to decide if you would like to take part in an interview [focus group]<sup>176</sup>. If you agree to talk to us, you will be helping us to learn more about being short of money and out of work in Hammersmith and Fulham. We want to do a better job of supporting people in our area so the information you give us about your experience is important.

We'll ask you a few questions so we can learn more. You don't have to answer all the questions if you don't want to and you're free to stop at any time.

There will be a note-taker to write notes about what you say. Your name will not be in the notes. Everything you say will be kept confidential.

The information you give us will go into a report about poverty and worklessness in Hammersmith and Fulham. You will be able to read the report and we will let you know about any steps we take to improve things.

Please ask any questions you may have about the Commission and your interview [focus group]<sup>177</sup>.

<sup>176</sup> Delete as applicable

<sup>177</sup> Delete as applicable

**Hammersmith and Fulham Poverty and Worklessness Commission**

**INFORMED CONSENT FORM FOR PARTICIPANTS IN INTERVIEWS  
[FOCUS GROUPS]**

**Please complete this form after you have read the information sheet and/or listened to an explanation about the research.**

Thank you for your interest in taking part in the work of the Hammersmith and Fulham Poverty and Worklessness Commission. Before you agree to take part, the person organising the interview with you [focus group] must explain the project to you.

If you have any questions about the Information for participants or the explanation given to you, please ask the interviewer before you decide whether to join in. You will be given a copy of this Consent Form to keep and refer to at any time.

**Participant's Statement**

Please print your name:

- 
- I have read or listened to the notes written above and the Information for participants, and understand what I'm being asked to do;
  - I understand that if I decide at any time that I no longer wish to take part in this project, I can let the organisers know and leave immediately;
  - I consent to the processing of my personal information for the purposes of this Commission;
  - I understand that such information will be treated as strictly confidential and handled in accordance with the provisions of the Data Protection Act 1998;
  - I agree that the work of the Commission has been explained to me to my satisfaction and I agree to take part in this study;
  - I understand that my participation will be recorded by a note-taker and I consent to the use of this material as part of the project.

Signed:

Date:

## Surveys

Survey respondents also need information about the context of the research. It would therefore be helpful to include a short text at the start of the survey, for example:

Thank you for completing this survey. It will take you around ... minutes.

You will be helping us to learn more about being short of money and out of work in Hammersmith and Fulham. We want to do a better job of supporting people in our area so the information you give us about your experience is important.

Your name is not included with your survey responses. Everything you write will be kept confidential.

The information you give us will go into a report about poverty and worklessness in Hammersmith and Fulham. You will be able to read the report.

If you have any questions, please contact ...

(At end of survey we will include contact details for respondents who may need support or help from H & F).

### **Guidelines from the Economic and Social Research Council (ESRC)**

#### **Working with potentially vulnerable groups**

We have decided to avoid working with children and people with mental health issues so we don't need DBS clearance.

In most cases, researchers working with vulnerable people will need to secure Disclosure and Barring Service (DBS) clearance<sup>178</sup>. The DBS offers organisations a means to check the criminal record of researchers to ensure that they do not have a history that would make them unsuitable for work involving children and vulnerable adults. The responsibility for ensuring that applicants are suitable to work with such groups ultimately rests with individual employers. In some cases other individuals (such as a head teacher or social services manager) may be better placed to provide information on necessary disclosures (see the Safeguarding Vulnerable Groups Act 2006<sup>179</sup>; Rehabilitation of Offenders Act 1974<sup>180</sup>; the Rehabilitation of Offenders Act 1974 (Exceptions Order 1975<sup>181</sup>).

#### **Limits to confidentiality**

Researchers should, when eliciting consent, make clear the limits to confidentiality, particularly when working with potentially vulnerable individuals or groups – for example when undertaking research with children, families and vulnerable populations, or individuals involved in illegal activities. If for example an interview reveals that a participant or another person identified in the interview is in significant danger, the researcher will be obliged to take action in response to that disclosure. Researchers should have established procedures, necessary systems and appropriate contacts in place to activate help and support in the event of a disclosure. If the researcher feels it is necessary to break confidentiality, the participant should normally be informed what action is being taken by the researcher, unless to do so

178 <https://www.gov.uk/government/organisations/disclosure-and-barring-service>

179 <http://www.legislation.gov.uk/ukpga/2006/47/contents>

180 <http://www.legislation.gov.uk/ukpga/1974/53>

181 <http://www.legislation.gov.uk/uksi/2013/1198/contents/made>

would increase risk to those concerned. In projects collecting data on criminal behaviour, it may be necessary to explain to participants that confidentiality will be preserved as far as the law permits. Any disclosures of otherwise confidential information should be fully justified in the public interest and researchers must be able to defend their actions fully, for example to avert serious harm, and disclosures should only be made to parties empowered to act on the information<sup>182</sup>.

## **Assessing Risk**

Proposals should be considered in the context of the risks of the project. Ethics scrutiny should be proportionate to the level of risk and appetite for risk in the specific context of the research proposed and its potential benefits. Risk is often defined by reference to the potential physical or psychological harm, discomfort, stress or reputational risk to human participants (and participating groups, organisations and funders) that a research project might generate. This is especially pertinent in the context of health-related research. But, in addition, social science raises a wider range of risks that needs to be considered by RECs. These include risk to a participant's personal social standing, privacy, personal values and beliefs, their links to family and the wider community, and their position within occupational settings, as well as the adverse effects of revealing information that relates to illegal, sexual or deviant behaviour. Research, though it may carry no physical risk, can be disruptive and damaging to research participants as individuals or to whole communities or categories of people, such as those with HIV infection<sup>183</sup>.

## **Guidelines from Anglia Ruskin University**

### **Research projects and disclosure of information**

The decision as to whether to disclose can arise in a variety of situations, for example, when illegal activities by participants come to light. The issue of disclosure becomes even more complex in the area of illegal activities. When a researcher is working with certain groups of participants, for example people who take illegal drugs, this issue will arise. Clearly, a great deal of valuable research takes place within these areas and the issues must be carefully addressed. In general, there is no legal obligation to report an offence (except in certain terrorism and money laundering cases), but careful consideration of the Serious Crime Act 2007 should be undertaken by the researcher. This Act deals with offences such as assisting or encouraging an offender, which may impose a duty to act in order to avoid liability. Legal advice may need to be sought.

It is important to weigh up the various factors. This will serve to reduce the risk to the researcher, as problems are less likely to occur later on. Researchers also need to ensure that they are complying with any professional codes of practice and any policies within the organisation in which they are working.

When working with a group of participants where disclosure is likely to occur, there should be a clause on the information sheet stating that if certain details are revealed, they will need to be passed onto third parties<sup>184</sup>.

<sup>182</sup> From <http://www.esrc.ac.uk/files/funding/guidance-for-applicants/esrc-framework-for-research-ethics-2015/>

<sup>183</sup> From <http://www.esrc.ac.uk/files/funding/guidance-for-applicants/esrc-framework-for-research-ethics-2015/> p.27

<sup>184</sup> From: <http://web.anglia.ac.uk/anet/rdcs/ethics/applicants/apply/Research%20projects%20and%20disclosure%20of%20information.pdf> (Scott, Julie, 2010)



Guidance from the British Psychological Society (BPS) offers advice on gaining valid consent for participation in research. If any adult participant could find it difficult to give informed consent, because of problems understanding the information provided, the BPS suggests:

Where competence to consent is in question, it should be assessed using a systematic procedure, such as engaging the potential participant in a dialogue to explore their understanding of what it is that they are consenting to. This process may usefully include offering a choice to which the response indicates whether the individual is capable of making decisions based on likely outcome<sup>185</sup>.

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185 From [http://www.bps.org.uk/system/files/Public%20files/code\\_of\\_human\\_research\\_ethics\\_dec\\_2014\\_inf180\\_web.pdf](http://www.bps.org.uk/system/files/Public%20files/code_of_human_research_ethics_dec_2014_inf180_web.pdf)

## **G. Value of the local voluntary and community sector paper**

Shani Lee, CEO of the Desta Consortium and a Commissioner, researched and wrote the following paper on the value of the local voluntary and community sector. Desta is a not-for-profit social enterprise set up by the local voluntary sector in 2011. Open to any eligible organisation, Desta currently has 55 member organisations which contribute £59 million each year to the local economy, providing nearly 2,000 jobs and over 2,000 volunteers.

### **Introduction**

The local voluntary sector in H&F contributes an estimated £70 million each year to the borough economy. More than £50 million each year comes from non-government sources – that is, from sources other than local Councils, central government departments or the NHS in any of its many forms. The sector is a superb generator of wealth and the smaller the organisation, the more efficient it is at generating wealth.

### **Definition**

The local voluntary sector is defined as organisations which have a registered address within the borough and which operate locally. It does not include housing associations, independent schools or faith charities. It also excludes charities which have a registered address in the borough but which operate nationally and internationally, although it is likely that these contribute to the borough economy through jobs, secondary trading and supply chain purchases.

### **Size, Structure and Survival Rates of the Local Voluntary and Community Sector**

There are 215 charities with a registered address in the borough and which operate locally, between them contributing £57 million each year to the H&F economy. In addition, 23 charities based outside the borough contribute a further £5 million each year.

There are 428 incorporated not-for-profit organisations and myriad unincorporated community associations in the borough. There is little aggregated data about their income or activity. From this, it is reasonable to assume that the financial contribution of the local voluntary sector to the borough economy is at least £70 million each year.

More than 50% of the local sector is comprised of micro organisations with an income of less than £10,000 each year, and a further 34% of small organisations have an income between £10,000 and £100,000 each year.

Local voluntary organisations are remarkably resilient, with more than half having a survival rate of more than 20 years, and nearly 80% have a survival rate of more than five years.

## Wealth and Income Generation and Expenditure

The local sector as a whole is a superb wealth generator. Micro and small organisations, especially, are highly efficient, raising £10.65 for every £1 of their fundraising budget, and with a greater percentage of their income expended directly on charitable activities. Overall, less than 16% of their income comes from any government source.

By comparison, medium (£100k-£1m pa) and large (£1m-£10m pa) organisations generate £8.20 and £4.10 respectively for every £1 of their fundraising budget. Overall, income from government sources is 26% for medium organisations and 32% for large organisations.

Expenditure is dominated by health and social services (33%) with 23% spent on social services. (Source: Desta Consortium)

## Impact

In order to retain their charitable status, charities are required to submit a return to the Charity Commission each year, documenting how the charity has contributed to the public good i.e. what their impact has been. Community Interest Companies and Industrial & Provident Societies have similar obligations.

## Issues

Challenges facing local organisations include access to funding, particularly since the effects of the global financial crisis on stock markets and the subsequent low interest rates on investments for grant-giving trusts and foundations.

This is exacerbated by the instability of the current funding situation for both grants and contracts. This affects the ability of organisations to plan, especially around staff retention. The availability and affordability of premises are a longstanding issue for the whole of the sector.

Although the local sector as a whole contributes over £1 billion each year to the north west London economy and over half a billion to the shared service area of H&F, Kensington and Chelsea and Westminster, there is minimal investment in infrastructure organisations like Sobus, Kensington & Chelsea Social Council and One Westminster. Infrastructure organisations are frequently compelled to compete with their own voluntary sector constituency for contracts and other sources of funding, with a clustering of activity around public sector delivery (about 28% of the local sector's income overall and diminishing) at the expense of other sources of revenue coming into the sector.

This is also at the expense of the important, wider roles for infrastructure organisations of facilitating a rich, diverse, resilient social fabric of micro and small organisations; of providing influence and voice for the sector's beneficiaries and of challenging inequality, injustice and discrimination.

Only about 15% of the local sector is of sufficient size and capacity to engage in tendering and contracting for public services. Desta was established as the outcome of a £500,000 investment by the local voluntary sector as a specialist membership owned and controlled vehicle for this purpose. Even so, the voluntary sector is disadvantaged in the provider market and faces prohibitive costs, for example, the costs of tendering – typically 5-10% of the annual contract value. Many of these costs are hidden, and they consistently drain economic and social value from the sector.

There are tensions around whether charitable resources should be used to engage in unpredictable, costly, high-risk activities such as tendering; and whether contracts for services, where the provider becomes an agent for the state, create a conflict of interest with charitable objects.

The volunteer economy is valued at twice the financial contribution of the local sector. The current trend towards contracting increased services which are dependent on volunteers threatens to disrupt the volunteer economy and destabilise existing volunteer activity. There is an assumption that there are minimal costs associated with recruiting, managing and supporting volunteers.

### **Opportunities**

There are some interesting opportunities about how the Council might work more creatively with the voluntary sector to:

- Support and enhance its inherent wealth generating capacity.
- Minimise the cost and other barriers to the sector of engaging with the Council.
- Develop commissioning models, including grants programmes, which are more consistent with charitable objects and, in doing so, prevent conflicts of interest.
- And, in the process, substantially increase the amount of money circulating in the local economy through the multiplier effect.

Shani Lee, Chief Executive, Desta [shani.lee@destaconsortium.org.uk](mailto:shani.lee@destaconsortium.org.uk)

Extracts from *Shaping the Voluntary Sector Provider Market* (2016) and *Delivering the New Commissioning Environment* (2015), Desta.

## H. Time bank scoping paper

The following paper is from a 2013 Council scoping paper and contains some case studies of time banks in operation elsewhere.

### A time bank proposal for Hammersmith & Fulham

#### Preamble

Several projects aimed at promoting social capital and community self-reliance in White City are at different stages of development. In order to align these, and to provide a platform for capturing and channelling other organised and ad-hoc volunteering initiatives, this paper sets out initial proposals for establishing a time bank, initially in White City and later in H&F as a whole.

#### What is a time bank? How do they work?

Time banking emerged in the United States in the 1980s. It is a pattern of reciprocal service exchange that uses units of time as currency and is an example of a complementary monetary system. The unit of currency, always valued at an hour's worth of any person's labour, is generally known as a time credit in the UK. Time banking is primarily used to provide incentives and rewards for work usually done on a voluntary basis – see below for examples – which a pure market system devalues. Essentially, the "time" one spends providing these types of community services earns "time" that one can spend to receive services. As well as gaining credits, participating individuals can potentially gain confidence, social contact and skills through giving to others and, through this, build stronger links with neighbours and across the community; in other words, develop social capital.

Examples of services that can be offered by time bank members include:

• Child care	• Writing
• Legal assistance	• Odd jobs
• Language lessons	• Office/business support
• Home repair and gardening	• Tutoring
• Respite care	• Delivery and removals

#### Delivering a time bank

A time bank can, in its simplest form, be paper-based but the system is intended to take advantage of computer, and now online, databases for booking and record-keeping. Some time banks, such as in Hertfordshire, employ paid co-ordinators to keep track of transactions and to match requests for services with those who can provide them. Other time banks select a member or a group of members to handle these tasks. Various organisations, such as Spice Time Credits, provide specialised software to help local time banks manage exchanges. The same organisations also often offer consulting services, training, and other materials for individuals or organisations looking to start time banks of their own.

## **Developing a time bank in White City**

As part of the Team White City initiative, a time bank could be set up in the White City Opportunity Area. This could bring together under one umbrella a variety of different projects to provide a platform for capturing and channelling other organised and ad-hoc volunteering initiatives, and to provide a range of incentives for people providing their services.

As no budget currently exists to set up and operate a time bank, any such initiative will have to be self-financing. Seedcorn funding could be provided by the Council but, in the light of ongoing budget cuts, the likelihood of this is small and diminishing. Another approach might be to let a concession to a social enterprise to set up and operate an initial White City-based time bank pilot and, if this is successful, extend this to a borough-wide scheme in return for allowing it to bid for grants and raise funds for its establishment and operation. This would allow it to return a profit (or at least cover costs) and allow the time bank to be operated by and for the community (and at arm's-length from the council) in line with generally accepted practice elsewhere.

## **Growing the time bank concept in H&F**

Given the likely financial demands of establishing and running a time bank, economies of scale could be exploited by extending the White City concept to other parts of the borough. This could be done in two ways; either by extending the reach of the initial time bank to cover the whole borough or by setting up clone time banks in other locations, such as Sands End and Earls Court, and joining them together in a borough-wide network. There are pros and cons to each approach; the loss of a hyper-local focus in developing a single borough-wide time bank, and with it the dilution of social capital, could well be balanced out by the availability of a greater range of participants, skills and offerings, for example. Further, if the time bank is extended to cover the borough in whatever format, funding can be levered in from other partners, such as local RSLs and housing associations.

## **Next steps**

- Decide on the preferred approach
- Develop a (pilot) implementation plan
- Appoint operator
- Secure set-up funding
- Identify demand for time bank services/offers
- Recruit participants to deliver these
- Align with existing projects

## Case studies

### Hertfordshire

Pilot time banks in North Hertfordshire and Watford districts were established in 2009/10. The focus of these initial pilots was on older and vulnerable people with the overarching aim of reducing social isolation. The two pilots were stand-alone projects with no specific IT involvement. In addition, there was a longstanding 'community chest' scheme operating in Royston that was incorporated into the North Herts scheme. There was an obvious tie-up with the district voluntary service councils (CVSs) in their role as area co-ordinators and promoters of structured voluntary activity and so they were selected to operate the pilots.

In 2011 HCC appointed a senior commissioning manager with the remit for developing the time banks. The existing pilots were widened to embrace the whole community, with a special focus on involving schools and encouraging young people to volunteer, both informally and through formal schemes such as Duke of Edinburgh. The aim was to try and encourage intergenerational working; young people running errands for older people, for example, who would respond with input to history projects, etc. There is now a broad range of individual and group activities.

Further, the pilots have been encouraged to extend their areas of coverage; the North Herts time bank is being supported by Hertfordshire County Council to roll into Stevenage BC and will also move shortly into Buntingford, a freestanding town of 10,000 in the north of the county. The Watford pilot will be supported to move east into Hertsmere district, particularly focusing on Borehamwood, a town of mainly London-overspill estates.

The online booking system Slivers of Time was introduced to support this expansion by freeing up administration capacity. However, some time bank participants still require individual off-line support, although the majority of transactions are processed online.

There are two officers currently dedicated to running the pilots – one in North Herts and one in Watford – and the total cost of running both pilots is just north of £20k. HCC has a limited funding pot and has extended this creatively by using little bits of underspend wherever possible (hundreds of pounds). For this reason the time bank network will not extend county-wide for the foreseeable future.

The next task for HCC is to try and encourage the time banks to network, to share expertise and pool management and admin resources where appropriate.



## **Camden Shares**

Camden Shares was set up in May 2010 by the Holy Cross Centre Trust (HCCT), a charity that has been in Camden for over twenty years and in 2007 was part of a consortium that was successful in securing the mental health day centre tender for the borough.

The King's Cross Timebank was launched in 2008 as a means of co-producing the day centre. Everyone using the centre is a time banker and can contribute to its running. This sharing of time has led to many user-designed and delivered activity – art classes, film clubs, yoga sessions – that extended the HCCT offer.

Camden Shares came about to provide opportunities for HCCT users to access resource across the borough. At the same time, HCCT recognised that there was a lot of under-used resource and capacity in the local voluntary sector that would be better used if more people were able to access it.

To begin Camden Shares, HCCT began doing deals with organisations that provided particular activities requested by HCCT service users, such as gym services (to support a healthy living project) and a local cinema for tickets. It soon became clear that 'bigger was better' and the more members of the time bank – organisations, groups and individuals – the more resource could be traded and the more trades could be made. Incrementally, HCCT built up their approach to trading with other organisations, building understanding in how to trade fairly and effectively, and simultaneously creating the capacity at HCCT to make sure the trades took place.

As the project grew and a network of interested members developed, the work outgrew the role of the King's Cross Timebank co-ordinator, so HCCT sought funding from Camden Council to recruit a programme manager.

Even though Camden Shares is a relatively cheap project to run, largely existing on one staff member and a website, sustainable future funding remains an area to be explored. Ideas for further funding include exploring the potential commercial and strategic value of brokering exchanges and sharing across sectors.

## Queens Park

Queens Park does not have a time bank in the conventional sense but uses a complementary currency, Spice Time Credits, to reward volunteers for each hour worked in one of a variety of local projects and settings:

- Beethoven Centre Health Hub
- Friends of Queen's Park Gardens
- Queen's Park Forum
- Queen's Park Library (11-19yr olds only)
- Rainbow Family Centre

Spice Time Credits are similar to the Camden Shares rewards in that they can be 'spent' on a variety of different activities in and out of the local area. For the Queens Park scheme these activities include exercise, cinema and selected matches at Millwall FC. Spice operates locally in Queens Park, in the City of London and LB Lewisham.

## Rushey Green

Rushey Green Time Bank in Catford is one of the longest-running time banks in London, having been in operation since 2000.

It is a registered charity and is the first time bank in the UK to be based in a health-care setting, the Rushey Green Group Practice. People can be referred to the time bank by their doctors, other healthcare workers or service providers, or they can join directly themselves. It has around 200 members and employs three members of staff. Its website is at <http://www.rgtb.org.uk>.

Through joint work between Rushey Green Time Bank and the Rushey Green Group Practice, time bank members can be actively involved in improving their own wellbeing and in the promotion of good health. The time bank has received several awards including the London Health Commission award for 'Outstanding achievements in partnership with the NHS – activities that bring communities together to work with NHS staff to improve health and well-being'; the City of London Sustainable City Award for 'Access to goods and services for disadvantaged communities'; and the Founders Award from Dr Edgar Cahn for 'Pioneers In Enlisting The Community To Coproduce Health And Wellbeing'.

## Glossary

Acorn	Acorn is a powerful consumer classification that segments the UK population. By analysing demographic data, social factors, population and consumer behaviour, it provides precise information and an understanding of different types of people.
ADHD	Attention Deficit Hyperactivity Disorder
ALSS	Adult Learning and Skills Service
ASC	Adult Social Care
BAME	Black, Asian, and minority ethnic
BBC	British Broadcasting Company
BITC	Business in the Community
BTEC	Business and Technology Education Council
CAB	Citizens Advice Bureau
CCG	Clinical Commissioning Group
CIL	Community Infrastructure Levy
CJM	Customer Journey Mapping
CV	Curriculum Vitae
DBS	Disclosure and Barring Service
DCLG	Department for Communities and Local Government
DfE	Department for Education
DV	Domestic violence
DWP	Department for Work and Pensions
ESA	Employment and Support Allowance
ESOL	English for Speakers of Other Languages
ESRC	Economic and Social Research Council
EU	European Union
FE	Further education
GLA	Greater London Authority
GP	General Practice
HB	Housing benefit
HCC	Hertfordshire County Council

HCCT	Holy Cross Centre Trust
HFIAP	Hammersmith and Fulham Inner Area Programme
HFPWC/PWC	Hammersmith and Fulham Poverty and Worklessness Commission
HIV	Human immunodeficiency virus
HMRC	Her Majesty's Revenue and Customs
HPE	Housing and Physical Environment
IAPT	Improving Access to Psychological Therapies
ILEA	Inner London Education Authority
IMD	Index of Multiple Deprivation
IPS	Individual Placement Support
IT	Information Technology
JCP	Job Centre Plus
JSA	Jobseeker's Allowance
KPI	Key performance indicator
LAA	Local Area Agreements
LB	London Borough
LLDD	Learning difficulties and/or disabilities
LPSA	Local Public Service Agreements
LPSA	Local Public Service Agreements
MH	Mental health
MHWP	Mental health and wellbeing
Mosaic	Mosaic UK is Experian's system for classification of UK households.
MP	Member of Parliament
MSOA	Medium super output area (an ONS measurement)
NAO	National Audit Office
NDC	New Deal for Communities
NDC	New Deal for Communities
NEET	A young person who is not in education, employment, or training.
NHS	National Health Service
Nomis	Nomis is a service provided by the Office for National Statistics, ONS, to give free access to the most detailed and up-to-date UK labour market statistics from official sources.

NPI	New Policy Institute
NW London	North-West London
ODPM	Office of the Deputy Prime Minister (now closed)
ONS	Office for National Statistics
PHE	Public Health England
SEU	Social Exclusion Unit
SFA	Skills Funding Agency
SRB	Single Regeneration Budget
STP	Sustainability and Transformation Plan
Support Group	The ESA support group is for claimants who the DWP consider to have such severe health problems that there is no current prospect of their being able to undertake work or work-related activities.
TRA	Tenants and Residents Association(s)
UC	Universal Credit
UK	United Kingdom
UKHPI	UK House Price Index
UPG	Urban Partnership Group
VCS	Voluntary and community sector
WCE	White City Enterprise
WCOA	White City Opportunity Area
WHP	Work and Health Programme
WRAG	Work Related Activity Group. The ESA work-related activity group is for claimants who the DWP consider will be capable of work at some time in the future and who they consider are capable of taking steps immediately towards moving into work (work-related activities). However, the law explicitly states that work-related activities must not require claimants to <i>'apply for a job or undertake work, whether as an employee or otherwise'</i> .

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### **(Footnotes)**

- 1 Figures from National Audit Office: <https://www.nao.org.uk/wp-content/uploads/2015/08/Department-for-work-pensions-short-guide.pdf>
- 2 <https://www.gov.uk/government/publications/national-evaluation-of-the-first-troubled-families-programme>



