

An insight into the impact of the cuts on some of the most vulnerable in Camden

A Young Foundation report for the London Borough of Camden

About the Young Foundation

We are the Young Foundation and we are determined to make positive social change happen.

We pioneered the field of social innovation with The Open University, UpRising and Studio Schools.

We work closely with individuals, communities and partners building relationships to ensure that our thinking does something, our actions matter and the changes we make together will continue to grow.

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Reading this report

We would encourage you to read this report in one of two ways. You could read it the traditional style, starting at the beginning and working your way through to our conclusions But you could also choose to first turn to the 'day in the life of' stories of Camden's residents, to see the world from their perspective before you consider your analysis. These 'day in the life of' stories can be found in Annex 1.

Acknowledgements and ethics

This report is filled with the stories of residents in Camden who gave their time to speak to us. We are very grateful to them for their time and honesty. The names of all interviewees have been changed to protect their identities. We are also extremely grateful to the Council staff and community advocates who helped us set up focus groups and interviews with local residents. All interviewees will be sent a letter of thanks as well as more information on advice and support available for coping with the impact of the cuts.

Authors

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Foreword



Leader of Camden Council, Councillor Sarah Hayward

Camden residents, regardless of their background, are proud of its unique social mix. But as Londoners we can see that it is under threat. The combination of recession and cuts means that real household incomes for many in Camden are falling and will continue to fall. Equally, the

changing social policy landscape, with welfare reform and new social housing policies, has real risks for our mixed community. The future has never seemed more uncertain. We want the borough to remain a home for everyone despite these changes.

Tackling inequality is at the heart of our ambitions as a Council. In responding to the financial challenges we have faced over the last two years we chose to protect our most vulnerable residents from the worst of the cuts, in services such as early years for example. But we know that times are hard and that there are many more cuts to come and that a more radical review of public services is needed to ensure that Camden remains a place that works - for everyone.

We commissioned the Young Foundation to carry out this research because we want to understand the impact that cuts to local and national services are having on some of the most vulnerable people who live in the borough - people who are likely to be affected by multiple changes to services, maintenance or benefit entitlements over a short period of time.

This isn't a large-scale piece of research, but its value lies in the deep insight it offers into the lives of some of our most vulnerable residents. Our intention with this research has been to focus on listening to people's individual stories, finding residents whose experiences reflect those around them and spending time with these people through focus groups and ethnographies.

We've heard heartbreaking accounts of the very real struggles that people are experiencing and their fears for the future. But we've also heard amazing stories of resilience and communities coming together to offer support. I would like to personally thank the people who took part in this research and reassure them that the experiences and challenges they have shared with us will be used to develop our future approach to tackling inequality in the borough.

To help us get to grips with these challenges we have set up an Equality Taskforce, chaired by Naomi Eisenstadt, which, amongst other things, will draw on this research to diagnose the problems we face and identify solutions. The taskforce's work will build on what we have already done in prioritising childcare, committing to build more social housing and tackling fuel poverty and climate change by insulating more homes. The taskforce will help take this work to the next level.

Camden faces the biggest challenge it has ever faced. This challenge could last for as long as a decade. But our priority is to make sure that Camden remains a place where everyone has a chance to succeed and where nobody gets left behind.



Young Foundation Director of Research, Dr. Will Norman

This report is the first part of a three-year study to understand the impact of the national and local changes to benefits and services on some of the most vulnerable residents in Camden.It was commissioned by Camden at the start of 2012 and represents the agenda of a progressive

and thoughtful council that is keen to see the world from their residents' perspective.

Over the last few years, austerity measures across the country have been changing the shape and size of Britain's public services. National and local government have been forced to make difficult decisions about which services to prioritise and which to reshape or remove. At the same time, families have been tightening their belts, with the rising costs of fuel and food, the bleak economic outlook and the changing eligibility for various state benefits.

This confluence of events has created an (im)perfect storm for the most vulnerable in society. The bad news is there is still more to come. The latest estimates suggest that 88 per cent of the planned cuts to welfare spending and public services are yet to be enacted. More than ever before, we need to know how Britain's families are coping with the cuts to better understand what can be done to further protect them from vulnerability.

The stories in this report cast a light on the day-to-day experience of some residents living in Camden as they faced the first wave of the cuts. We spoke to 88 young people, families on low incomes and disabled people or those with low to moderate needs, to understand the impact that national cuts and local service changes have had to date. Our objective was depth, not breadth. We set out to explore issues and perceptions through the richness of story-telling, anecdote and observation to see what new insights this brings to complement the statistical analysis of the cuts.

The stories in this report underline the seriousness of the cuts and the impacts they are beginning to have on family and community life. However, interestingly, many of the stories we heard were not of new issues associated with reductions in public spending, but were, nevertheless, blamed on 'the cuts'. For both national and local government the challenges ahead are stark: further cost-saving measures, more cuts to personal benefits and entitlements for its citizens and no revival in the economy in sight. We believe that doing more to build community resilience is part of the answer, but tough choices lie ahead to ensure the most vulnerable are not left worse off.

We found that:

- The young people we spoke to felt helpless, angry and victimised by the
 cuts. Many felt disengaged and disenfranchised, with cuts to the education
 maintenance allowance and rising costs of higher education limiting their
 ambitions.
- The pressure on families was palpable. Stories of failing to find work or struggling to balance the household budget each week were common. Some were skipping meals or leaving the house less often to save money. Few were optimistic about the future.
- Fears of isolation and loneliness dominated our conversations with disabled people and their carers. Those who could turn to family for support were faring well, but those without relied upon the respite of day centres and local support networks made up of people who 'understand'. Carers in particular were becoming isolated as they selflessly sacrificed social engagements, living space and food, to protect those they care for.
- Most people are concerned about what is 'still to come'. There was little
 knowledge of the specific cuts that are still to come but people had a genuine
 fear that they may be forced out of the borough by the rising cost of living and
 the cap on housing benefit.
- Despite these pressures, we found that many residents showed great determination and resilience in the face of the cuts. By setting up their own support networks and clubs, or by turning to neighbours and faith communities for help, or simply by adapting and adjusting their own family life and priorities, residents were finding their own strategies for coping with the cuts to date.

This isn't simple work. But it is the work that we believe councils around the country must take the lead from Camden on, in order to better understand local needs and solutions of citizens and to make best use of community resources to help the most vulnerable weather the difficult times ahead.

1

Executive summary

Our commission was simple but fascinating: to speak to some of the most vulnerable groups in Camden and understand what life is like for them as the impact of some of the public spending cuts began to be felt in early 2012. We focused on:

- young people (aged 14 to 24);
- families on a low incomes; and
- disabled people or those with low to moderate needs (and their carers).

Between February and June 2012 we used interviews, focus groups and ethnographies to hear the views of 88 residents and 28 voluntary and community sector advocates. This is a relatively small sample size, but large enough to see some patterns emerging. After all, this was not designed as a representative study, nor a comprehensive analysis of all of those who are finding life more difficult in the borough at the moment. Rather it is a qualitative delving into the realities of life for some of the most vulnerable. As you will see we have used the richness of stories, anecdote and observation to explore what impact the existing national cuts and local service changes have had to date. Unsurprisingly, we also heard about long-standing challenges that continue to impact residents' lives which aren't necessarily as a result of the cuts, but provide a picture of the struggles people are facing.

What we found is that among the **young people** (aged 14 to 24) that we spoke to:

- The changes to the Educational Maintenance Allowance (EMA) had had a significant impact. Some were finding life a bit tougher (less money for snacks and treats), but others had dropped out of college to start work and no longer held the dream of going to university.
- The impacts of this cut (and the rising cost of living, such as transport) have split
 young people into two camps: the increasingly disenchanted and disengaged
 and the increasingly determined. While the former felt that they were the victim
 of a system that they could not imagine their way out of, the latter displayed
 personal stamina and resilience, determined to make a better life for themselves.

Among the families with **low and middle incomes that we spoke to** we found:

- A common story of shock. The rising cost of food, transport and housing, alongside the changes to national benefits and services left some families feeling trapped.
- Universally, families feared the impact of the cuts on their children, but it was in the parents' lives where the stresses were beginning to show – more arguments at home, fewer trips out, fewer work opportunities and anecdotal evidence of domestic violence.
- But we also heard stories of families helping one another out, communities setting up new groups and support services and more conversations amongst neighbours.

Finally, among disabled people or those with low to moderate needs (and their carers) we found that:

- The sense of pressure on the people we spoke to was palpable, especially where carers were sheltering those they care for by forgoing meals or sleeping in corridors and living rooms themselves.
- Families talked far more about their anxieties and fears for the future in relation to day-centre closures, and changes to respite services, than the reduced income from changes to incapacity benefit and DLA allowances.

Across all three groups some common themes emerged:

- The confluence of a collapsing economy, rising costs of living, changes to benefit entitlements, and local service changes have created an (im)perfect storm for many of those we spoke to. In fact people found it difficult to distinguish national cuts from local cuts, to distinguish every day service changes from service reductions, and to distinguish cuts in their personal income from the rising costs of rent, food and bills.
- Most of the people we spoke to had been affected by multiple cuts, and
 those who were finding the cumulative impacts especially challenging were
 families (where a lack of 'affordable' childcare meant a restriction in available
 employment opportunities), and disabled people (who were finding the changes
 to housing benefits and incapacity benefits, accompanied by the rising cost of
 rent and bills, hard to handle).
- For many of the people we spoke to, the changes to local services and the lack of disposable income meant they were becoming increasingly **isolated**.
- People felt victimised by the sudden and imposed changes to their day-to-day lives caused by the cuts. These feelings tended to be exacerbated by a lack of knowledge or confidence in how to challenge the current situation.

Our analysis has led us to recommend that the Camden Equality Taskforce considers the following:

- How can resilience be bolstered in communities? This might involve giving
 people ready access to information, or encouraging residents to get to know their
 neighbours, or supporting a groups of community leaders all activities known
 to boost collective resilience.
- How can people who have been affected by the cumulative impact of the cuts be supported further?
- How can Camden Council and other public sector agencies better communicate around the changes to services and the support that is available?

In the next few months the Young Foundation will work further with the Equality Taskforce to discuss the emerging themes and how they are taken forward.

With the majority of the cuts still to come, hard decisions lie ahead for councils across the country. Camden council has been bold in commissioning this research in order to better understand local needs and solutions of citizens and to make best use of community resources to help the most vulnerable weather the difficult times ahead. It is a piece of work we are very proud to partner with them on and which we hope will become the first in a series of instalments tracking the impact of the cuts in the years to come.

2

Introduction

2.1 Context

Over the last few years, austerity measures up and down the country have changed the shape and size of Britain's public services. Government and local public services have been forced to make difficult decisions about which services to prioritise and which to re-shape or remove. At the same time, families have been tightening their belts, conscious of the rising costs of fuel and food, and the changing eligibility for various state benefits. Much more is to come; some of the changes to benefits and entitlements only began in April 2012, others are scheduled for 2013 and 2014. In fact MORI estimates that 88 per cent of the expected cuts are still to be made.

2.2 The commission

In February 2012 the London Borough of Camden commissioned this research to increase the council's understanding of how local and national savings programmes, cuts and new approaches to delivering and commissioning services are affecting the wellbeing and resilience of residents on the threshold of vulnerability. The intention was to better understand the challenges residents are facing (for example the effect of changed discretionary services or understanding the impact in families with low social capital) and their perceptions of the Council and other public services. It is a fresh and bold approach from the Council to commission such research.

This report captures the emerging findings from the beginning of this research project. Over the last four months we have been collecting stories and observing the lives of some of the most vulnerable residents in Camden in order to build a picture, or a baseline of what life is like now – at the beginning of the cuts. Our intention is to use this work as part of a much longer three year study of how life for these residents is changing and has changed, as different benefit and service entitlements and provisions come into effect over time. We want to know who is coping well, who is adapting, and who risks becoming more vulnerable. This information will be used to assist the Council in making future policy decisions and in influencing and enabling others to do the same.

2.3 Objectives

This research is not intended to be representative nor widespread. Instead, we have focused on three broad groups of people (young people, families and those with disabilities) and have tried to tell their stories of the cuts to date. Our focus was on the impact of the cuts on their day-to-day lives and their aspirations for the future. We have looked for examples of cumulative or unintended impacts of changes to different services and benefits that have affected families. And we have looked for stories of where those on the cusp of vulnerability are finding new ways to support one another, in spite of changes to public services. In short, this report is all about listening to the stories of those residents that are often less heard. We do this through 'day in the life of' stories, quotes and examples. We hope you find the depth of the material engaging and insightful. And we hope it sits well alongside the emerging statistical analysis of the cuts to date.

2.4 Key questions of the research

The research focused on a number of key questions:

- What has the impact of the cuts been on the groups identified?
- Have the impacts been largely due to changes in personal budget or entitlements, changes to local public services or changes to local voluntary and community services?
- Have some communities been hit 'harder than others'?
- Have some families or communities coped better with the cuts than others –
 perhaps because of innate resilience, or adapting their own activities, or creating
 new support mechanisms for one another?
- What are residents' hopes and aspirations for the future, and how have these changed since the beginning of 'austerity measures'?
- Are there stories of any unintended or cumulative impacts from the cuts?

2.5 Perceptions of the cuts

This report provides a valuable insight into everyday life from the perspective of some of Camden's residents. As such we have included their opinions, in quotes and stories, unchallenged. It may be that some of the cuts residents refer to do not relate to recent service changes, or even to public service providers. In some cases the London Borough of Camden have added a footnote to explain or contextualise the comment for clarity.

3

Methodology

3.1 Vulnerable groups

In 2011 Camden Council carried out an analysis of the local and national cuts to identify groups of people who are most likely to feel an impact in their day-to-day lives. Cuts that had already happened and those which were in the pipeline, were used to identify these groups. From impact analyses on planned changes, together with information and knowledge about the local area, the Council identified three broad groups of residents that it considered most likely to feel the cumulative impact of the cuts:

- young people (aged 14 to 24) including young carers and young people with low attainment and not in employment, education or training;
- families on a low income including Bangladeshi women with children, Somali
 and Congolese families, single parents, two parent families on middle income
 and families claiming housing benefit (private rented as well as social housing
 tenants); and
- disabled people or those with low to moderate needs including children and young people with special education needs and/or with a disability, disabled people of working age, older people with moderate and low needs and carers.

3.2 Sample size

Our research timescales and budget allowed for a relatively small sample size of about 100 interviewees. It is, therefore, not statistically representative of the whole population, but it is large enough to see some patterns emerging and, most importantly, to share the stories of different resident's everyday lives. This means that while the research does not currently have the breadth of other studies, it provides depth – providing contextually grounded insights into the lives of some of Camden's most vulnerable groups.

In total we spoke to 116 people:

- 28 practitioners and Voluntary and Community Sector (VCS) workers
- 14 young people¹
- 38 families on low incomes
- 36 disabled people, carers and people with moderate to low needs.

¹ Note that we intended to speak to many more young people, but were constrained by the timing of the research being during revision and exam time. We hope to expand our sample size in phase two.

3.2 Research methodology

Between March and May 2012 we used a wide variety of research methods to engage residents. In order to access the relevant groups in a non-threatening environment we spoke to representatives from the VCS who ran support services, groups and community centres relevant to the groups we wanted to speak to. Kindly, each of these VCS advocates not only told us about their experiences and the stories they had heard, but many also helped us to arrange local focus groups, drop-in sessions and street surveys with residents.

We used these focus groups and drop-ins to gain access to a wide variety of residents and their stories. These people then connected us with others in their networks whom we could carry out 'day in the life of' interviews with, to add depth to the work. In this way we were often able to get to the lesser heard stories and voices in the community.

3.2.1 Phone interviews

During March 2012 we conducted one-to-one phone or face-to-face interviews with 23 voluntary and community sector (VCS) advocates or community champions. These were selected by LB Camden and included both groups representing different estates or wards, as well as special interest groups such as particular black and minority ethnic (BME) communities or representative groups of those with physical or mental health issues. For a full list of those consulted please see Annex 2.

We used the interviews, which lasted around 30-45 minutes, firstly to identify known impacts of local and national savings programmes on some of the Camden groups they represent (which in turn will help to shape the discussion guide for the next stage) and secondly to identify potential participants for our focus groups.

3.2.2 Focus groups and one-to-one interviews

During April and May we conducted seven focus groups, with approximately eight participants in each, and one-to-one interviews with service users where a focus group format was not appropriate. In total this allowed us to speak to 88 Camden residents and a further five VCS advocates. The focus groups each lasted on average an hour and were facilitated by two Young Foundation staff (with a translator where appropriate), and were held at a time of day that suited participants.

The focus groups allowed us to increase the breadth of the research, speaking to a good sample of residents and using different techniques to build a picture of life in Camden. We structured the groups according to the interests of the project, and met residents where they were already congregating. We also used pictures, story-telling, word association and brainstorming to help participants to answer our questions in an engaging way and encourage quieter members of the group to speak out.

3.2.3 Ethnographic interviews

Lastly, we conducted 10 ethnographic interviews with residents. The 10 participants were selected from the focus groups or other contacts, and were broadly representative of the groups we felt were being most affected by the savings programmes.

Ethnography allows for in-depth research, not only asking about how users experience life, but also observing it. While the ethnographer has a clear list of topics they wish to discuss with the participant, they allow the conversation to flow naturally and often end up interacting with others in the home – partners, parents, children and friends. As such ethnography is a great way of accessing lesser-heard voices.

The ethnographic interviews lasted roughly four hours, being a half-day session in the resident's home. All of our ethnographers were Criminal Records Bureau checked and received training in research ethics as well as personal safety. We thanked residents with supermarket vouchers for contributing their time and sharing their experiences.

Emerging findings: young people

4

4.1 Focus

LB Camden asked us to work with two different groups of young people:

- Low attainment (under five GCSEs) and NEET (Not in Education, Employment or Training) or at risk or NEET, and
- Young carers, looking after a disabled person or someone with a long-term illness.

Young people living in families on low incomes will be indirectly impacted by the changes affecting their parents. They may also have been affected by the abolition of Education Maintenance Allowance and the increases made to university fees, which could reduce their incentive to stay in education. Young people who have lower attainment and higher levels of exclusion are more likely to be unemployed as adults and are particularly vulnerable to problems in the job market. Changes to local discretionary services may also have affected this group.

Our research involved a focus group with an estate-based youth group, interviews and focus groups with the parents of young carers, and ethnographies with two young people and their families.

"

We're not doing anything for the country so they push the cuts in our direction."

4.2 Impact to date

The young people we spoke to feel helpless, angry and victimised by the cuts. They perceived themselves as an easy target, with no voting right of reply and no voice. A sense of disengagement and disenfranchisement was common across many of our conversations, particularly among the younger generations. One commented, "It's simple, you don't take from people less fortunate!"

One of the biggest impacts that young people talked about were the cuts made to the Education Maintenance Allowance (EMA). The EMA was a means tested grant that provided eligible 16-18 year olds with weekly payments of up to £30 to support them in full-time education. It was abolished in January 2011 as part of national government public spending cuts. Camden Council set aside an £80,000 'contingency fund' to help those that would have been eligible for courses starting in 2011. One of the young people we spoke to described how important that allowance is: "I am completely dependent on my EMA for trips, books and travel – I can't tell you how stuck I would be without it."

Some young people had grown reliant on the EMA for their costs of daily living costs, and many in low-income households were unable to turn to their families for additional money. Since this has been lost we heard stories of young people trying to use their COOL card (a Camden specific benefit for vulnerable young people to use on leisure activities) to help their families pay for the weekly supermarket shop.

"

It causes problems: stress, less food on the table... you don't want to be at home."

Martin

Martin has recently lost his EMA. His mother and stepfather do not work and they are unable to provide him with much financial assistance. This loss of EMA money means that Martin is often unable to buy food and ends up hungry. He laughs and says that some of his friends used to save up their EMA for weeks to buy trainers, but he would always spend his on food, either getting food to cook from the supermarket, or going to Nando's. He comments, "People are always telling me I'm too skinny but what am I supposed to do about it?"

Many of those we spoke to reported that it was their families rather than them as individuals that had been hit the hardest. One young person in a focus group reflected on the impact of the cuts, "it causes problems... stress, less food on the table... you don't want to be at home." Others in the group echoed this sentiment.

The pressures associated with lack of money were often exacerbated by cramped living conditions. The young people we spoke to talked about the importance of having personal space within the home, one reflected, "If I'm at home I'm always just sat in my room listening to music", but for others this was not possible. For example, one young carer we spoke with sleeps on the sofa every night to give his brother Jonathan, who has severe learning disabilities, the space he needs. Other young people we spent time with were worried about rumours they had heard that the rules were going to change and they would not be able to apply for local Council housing until they were 30.

Local services, and most notably youth clubs, provide important coping mechanisms for the pressures that young people were facing, creating a network of peer support and a place of belonging. However, people told us that they thought some of these services were now under threat, or have a charge attached². We heard of two young Somalis whose after-school club had risen in cost by £2.50 per day, which meant that there was "no way" they would now be able to attend this as their mother was a full-time carer and unable to work.

² Note that attending council run youth centres and using youth club facilities remains free for all young people living in or attending schools in Camden.

Elizabeth

Elizabeth has four children, one of whom is disabled. Her other children help care for their disabled sibling, especially since his care package and hours of support have recently been greatly reduced. They used to attend a young carer's support group, which they all found to be a great help. However, Elizabeth has heard that the group will no longer be running, as there is not enough demand. There is no other support she knows of available for her children. Elizabeth is angry and comments, "this contracting of services is a way to save money and not provide services."

4.3 Resilience

Despite these pressures, many of the young people we spoke with were obviously very resilient and were taking steps to cope with the current changes at both an individual and a family level. For example, Sebastian has recently taken on more responsibility for his younger sibling to allow his mother to work – "[My mum] was looking for work for ages, applying for loads of jobs. The only one she found was the other side of London, but she couldn't do that and look after my brother so now I'm taking him to school and looking after him more."

However, while people were doing their best to cope, there were widespread feelings of disenfranchisement, exacerbated by a lack of knowledge or understanding in how to challenge the current situation. There was a sense that these changes were "just too big" to tackle. There was real appetite for people to create change in their communities, but people felt like the means to do so were lacking. One young person also told us they accepted the Council could no longer fund their youth club as much as they had, but that it would be useful "if they could support people to run fundraising activities to try and generate some more income."

A key component of resilience and social mobility for young people is having someone to turn to for advice and support. For many we spoke to, youth workers provided this role, as opposed to schools or careers advisors. One commented, "[the youth worker] he's like my second Dad ... He's always there whenever you need him." Similarly, it was often youth workers, as opposed to schools or careers advisors, that helped to signpost young people to career and employment opportunities. These included access to apprenticeships or work experience. As one young person said, "[the youth worker] has really opened a door for me with sound engineering... I can't thank her enough." However, for some, the relationships with these trusted advisors were at risk, such as Elizabeth's children discussed above.

Layla

Layla is 20 and has recently returned to college to complete an access course to make-up grades as she hopes to attend university to study teaching. She found her local youth leader invaluable here in offering advice to support her decision "They know you so much better than careers advisors – you know they've always got your best interests at heart. It's not about pushing you into something that's not right for you."

4.4 Hopes and fears for the future

The young people we spoke to were optimistic despite the difficult situations in which they were living. Most were aspirational in terms of their ambitions for the future. Some aimed to get into vocational work such as construction or music production. Others wanted to attend university and study law or become a teacher. Many were taking practical steps to achieve these – be that volunteering locally, taking an access course at college to make up grades, or signing onto apprenticeships with local businesses.

Undoubtedly, however, the cuts were affecting these aspirations. Without the EMA several said that they were less likely to attend college as regularly as before. For others the fees now associated with university places meant further education is "not even on the horizon". One Bangladeshi mother, talking about her son who had always wanted to go to university, told us that this was now impossible because of the rise in fees. She explained that it was against their religion to take a loan and pay interest to cover the costs. He is hoping to find a job instead. Another family from the Somali community told us she faced the heart breaking decision of deciding which of their two children to send to university.

People were beginning to explore other options as an alternative to university, for example apprenticeships for the more vocationally minded. However, they found that the offer here was often problematic "For a two year apprenticeship you have to work 7:30am – 6:00pm for half of the minimum wage, full time... that's just not an option".

Tyrek

Tyrek is at college. He used to think about going to university, but now is not so sure "it's only for rich people now... it means being in debt before your life even starts". He is also not convinced it would help him to get a job, "why go if you're not getting anything out of it?". He's not sure what he will do instead.

"

The cuts aren't going to ruin our lives...think positive and you can do anything."

The parents, neighbours and VCS advocates we spoke to were worried about the future for young people. They were concerned that young people cannot afford to remain in education and that there are very few achievable employment or work experience opportunities. Some residents were worried about the repetition of last year's riots, others feared rising levels of crime, and more young people on the streets with nothing to do – all of which they attributed to rising levels of unemployment and a perceived reduction in extra-curricular activities available. One resident, born and raised in Camden, compared the current situation to the 1980 race riots and spoke about a lack of public safety on the streets – "I feel like there could be another crime wave coming, this corresponds with how things were back then [in the 1980's]." Many young people, however, disagreed with such sentiments and felt these views were responsible for creating negative stereotypes and resulted in young people being victimised.

Martin

Martin has not seen an increase in young people on the street, but feels that younger people are often stereotyped into roles, "People say, 'you're a gang!' but we're just a bunch of friends... People presume I want to rob people." He reflects, "If anything there's less young people around – there's less pointless crime, less petty thefts – people are trying to get money in other ways. Youths aren't idiots... A lot of people wouldn't go to prison for a phone"

Emerging findings: low income families

5.1 Focus

LB Camden highlighted five different sub-groups within the low and middle income family category:

- Bangladeshi women with children,
- Somali and Congolese families,
- Single parents,
- Two parent families on middle income, and
- Families claiming housing benefit (private rented as well as social housing tenants).

Low income families are likely to be affected by national changes to the benefits system such as housing benefits and the universal benefit cap. Given the high cost of housing in Camden, many families on housing benefit in the private rented sector are likely to see a reduction in their benefits. Reductions in benefits will be more acute for larger families. Alongside changes to Working Tax Credits, local changes to Early Years and Play provision could contribute to the affordability of childcare, and this could impact on employment opportunities. Families in social rented accommodation may also be affected by a rise in fees and charges.

Our research involved focus groups and interviews with Bangladeshi families, Somali families, the Camden Parent's Council, users of two children's centres, and four ethnographies – with a Bangladeshi mother, a Somalian mother, a white father and a white single mother.

5.2 Impacts to date

All of the families we spoke to said that they were feeling the impact of the cuts – regardless of their income, employment status or ethnicity. This is not just the impact of a single change, but rather the cumulative impact of changes to the cost of living, employment opportunities, every-day living environment and available childcare. Unsurprisingly, those on the lowest incomes were most vulnerable to these changes, especially those relying on benefits and social housing.

5.2.1 The cost of living

All of those we spoke to said that the rising 'cost of living' was their biggest worry at the moment. They talked about the pressures of benefit cuts coinciding with the increases of day-to-day living costs such as food prices, utility bills, and rents. Those relying on benefits were particularly affected. Many were feeling the impact of housing benefits not increasing in line with inflation. We spoke with several two-parent families where the husband was working part-time and had been unable to secure the additional hours they now needed for working tax credits, resulting in a loss of income for the family. Several parents of teenagers commented that the recession did not affect the "commercial pressures" of being young, and the need to "wear the right trainers."

"

Joyeeta doesn't think about the future for her sons... she can't. She says if you don't have money then you can't think about the future." The majority of families we spoke to with young children noted that life was getting harder and harder. One young mother told us that she only eats once a day in order to keep food on her children's plates. Others mentioned watching "people fighting for the discounted vegetables" in the supermarket.

5.2.2 Housing

Many families felt frustrated by their living conditions. Some spoke of cramped conditions, others of poor maintenance of Council or housing association properties and others of the inability to find new housing. Some interviewees used their living rooms as additional bedrooms, others had been on the housing waiting list for years. Interestingly, these were not new challenges associated with reductions in public spending, but were, nevertheless, blamed on 'the cuts'.

Joyeeta

Joyeeta lives in a two bedroom flat with her three sons. They live in very cramped conditions, and she feels like they have no hope of a move, as her children are all the same sex. She discusses the impact this will have on her boys, "as they grow up we want to be able to buy them books, a computer for their education... There is no space for any of this."

5.2.3 Childcare

The availability of free or 'affordable' childcare came up repeatedly in our research. Many interviewees were on the lists for free childcare places with different organisations, but were not optimistic that places would become available. We were told about reduced hours, reduced availability of services and even service closures. As a result parents are worried their children will be missing out on social and skills development opportunities in the future.

Some service changes were particularly missed by the families that we spoke to, such as reading sessions³ in the library or free gym provision in the community centre. Without such services, they were increasingly making use of other open universal services putting pressure on places and reducing access for others. For example, while play sessions were at full capacity, interviewees felt they were now largely made up of the children of parents "who could afford to pay". This led to frustrations and a sense of injustice. One local parent commented "it's meant to be for us. It just feels like a two tier society these days". One even said "[the children of the rich] come with their nannies."

³ Note that as part of the changes to the Camden library service, three libraries have transferred to community management. As such some services provided have changed.

Rachel

Rachel is unemployed and lives with her husband and two children under three. Despite the fact that her husband is in full-time employment, they are unable to pay for childcare. Her 15 hours⁴ free nursery allowance is going to be reduced, the drop-in sessions she uses are at risk of closure, and previously free sessions now have a cost attached. Rachel has observed that a lot of people come to use the open services from outside of Camden, which has left many local people struggling to access them.

5.2.4 Employment

Many of those families we spoke to wanted to work, but were unable to secure employment full-time or a salary that would make it worthwhile, given the costs of childcare. The people we spoke to said that the cuts to universal free childcare acted as a real barrier to employment. One mother reflected "with childcare hours of 9-12 who is going to find an employer to take them on?" Another told us "[the Job Centre told me to] go back, and sit and do nothing until your son goes to school... you'll be better off this way."

Single parents were particularly affected by this, as there was often no-one else they were able to leave their children with if they secured employment. One parent commented "The cuts are going in the wrong direction; it should be about encouraging people into work not cutting their means of accessing work through childcare."

5.2.5 Isolation

With changes to the local services provided by the Council and VCS organisations and with childcare becoming more difficult to afford, it was apparent from our conversations that increasing numbers of parents were beginning to feel isolated, particularly those with children under five. Cuts to universal free childcare provision coupled with pressure on existing services often left parents feeling trapped, with playtime now "more concentrated at home." One practitioner commented, "it's so important for parents in cramped houses to be able to take their children out of that world and into places where they can play and run around." Others complained they felt they could no longer take their children on trips or holidays to help the family relax.

Some parents also felt they were missing the space that children's centres and play centres had previously provided for them to ask professionals and other parents questions. One full-time mum said "[It all means] you feel down, which makes [your children] feel down."

⁴ Note that three and four year olds are entitled to a 15 hour a week (part time) nursery place for 38 weeks a year.

Hayley

Hayley lives in a one bedroom flat with her two-year-old son Denzel. Denzel's father moved out when he was born because the flat felt overcrowded, but he visits in the evenings. Since the closure of the local play centre, Denzel and Hayley spend much more time at home. Hayley told us, "sometimes the only place to go is the toilet if you need some space."

5.2.6 Pressure

Throughout our discussions with parent groups, there was a feeling that with this isolation comes added pressure, where people no longer have time to relax and as such are close to reaching "their tipping point." Worryingly, a few spoke of a more private manifestation of this pressure, with a perceived increase in domestic violence. One front-line worker commented, "the typical family – if the husband loses the job, the alcohol consumption increases, the violence increases and who is the victim? Women and children suffer; we're seeing increases in that." One lady recalled a family she met with recently, "the boy was kicking the girl continuously, I asked him why, he says 'our daddy does it' – that's what he's seen." This is not the result of a specific cut or service change, but rather a consequence of the wider financial climate, unemployment and pressure that people feel under.

5.3 Resilience

Despite the pressure families were under, we were met with often inspiring stories about how people are responding to the cuts. Stories of people 'coming together' were apparent in the Somali community. We heard time and time again that residents saw it as their responsibility to look after one another and to rely on others rather than more formal support networks. One resident commented, "it's natural for us...I can tell anyone, we all listen to each others' problems."

While we might expect to find high levels of resilience among faith and immigrant communities, others were also noticing a subtle shift in how residents from other communities take care of one another too. One interviewee, Isobelle, told us that "people are pulling together now" – before parents would "drop and run" at the nursery, now they stop to check how others are and share advice.

However, external factors are threatening this community resilience. We heard lots of stories of neighbours forced to move out of London or to cheaper areas of the city due to financial pressures like rent rises and the cap on housing benefit. One resident commented, "people are being uprooted from their family and friends", forced to move neighbourhoods to find housing that they can afford. This movement is breaking down informal arrangements in the community that had previously reduced reliance on state support. People felt they knew fewer of their neighbours and, if they didn't have local family to rely on, felt they had no one to turn to for help (one of the key factors in resilience).

Susan

Susan is a single mother with two young children. She has lived in the same flat for almost five years, and knows her neighbours. One family she was particularly close to has had to move out of the area as they cannot afford the rent. Their children used to play together, and they also used to share school runs. Now they have left she is finding it harder to fit childcare arrangements around her part-time job.

In some communities there was real appetite for people to create change, but people felt they lacked the means to do so. Several parents we spoke with had attended training from the Council designed to enable them to set up a social enterprise if they wished to. However, they felt that this was unrealistic without the availability of any external funding. One parent commented that they were being "chucked into a dark hole…there's no way you can do it without putting your own money in."

Antonio

Antonio is very active in the community, and is a member of numerous local groups. He comments, "the best thing anyone can do is be involved in the community...these Councils are full of the people that makes the decisions that influence me". He is now volunteering his time to work with other community groups to access pockets of funding that he hears about through his contacts.

5.4 Hope and fears for the future

There was widespread concern over future changes, freezes and cuts to benefits (housing and universal credits were most commonly cited) and services. Parents were worried, both for themselves and their children. With utility and food bills continuing to rise, many were uncertain of how they would continue to live well. As a result anxiety levels are high and people were panicked when they received correspondence about benefits or bills. One advocate told us "people are extremely frightened ... we've had plenty of people in tears not knowing who to turn too."

Nancy

Nancy is a single mother of a five-year-old daughter. She works part time as a florist around her childcare commitments. Nancy is concerned that she is going to be forced to work longer hours by the benefit agency — "I am waiting for this to happen." She has received a lot of letters from the authorities recently about changes to her benefits and is racked with fear for the future.

The fear of being 'priced out of the borough' was also a common topic across all groups, and many were fearful that the new cap on housing benefit would mean that they would ultimately be evicted. Some saw this as a definite reality. One lady had already worked out which area of Kent she needed to move to in order to maintain a quality of life she was happy with. Nobody we spoke to wanted to leave the borough, all were rooted in Camden and had local support networks of family members, friends or local community centres. Those who had grown up in the area and the Somali people we spoke with appeared to have particularly strong ties to their respective communities.

Residents across the groups were also worried about changes to services that they access. Among the Bangladeshi and Somali communities we found there was a real fear that specialist services would be withdrawn, particularly among families where there were histories of depression, low self-esteem or mental illness, or for those families where a member has a disability or caring responsibilities. Those involved spoke of the importance of being able to turn to someone who understands them within their own community, and were afraid of losing these links and social networks if services are removed. Sufia, a Somali mother, said "when there's an emergency you run to them [the Somali centre]. If the doors are closed, where do you go?"

Parents also spoke to us about their hopes and fears for their children. One mother of four boys told us that she wants her "boys to grow up to be good, honest, hard working men", but that the threat of gangs was a constant worry. Parents across the communities worried about this threat. One mother of a 10 year old felt she needed to follow the example of her friends and leave work to walk her son to and from school to stop him getting caught up "with the wrong crowd".

Aysha

Aysha is a Somalian single mother. She said that she has noticed an increase in racially motivated attacks on her estate, including two on Somali children. She felt the crimes were not receiving adequate attention – "no one cares because they were not white." She has recently begun to wear a headscarf to make her feel less vulnerable, but this has resulted in her feeling that people are looking at her and treating her differently. She continually worries about her children getting caught up with drugs and gangs on her estate, and will not let them play outside without her watching over them.

For others the future was something that they simply couldn't contemplate. Joyeeta, who lives in an overcrowded Council house with her husband and three young boys, said "if you don't have any money then you can't think about the future ... we can hardly manage now." We heard many stories similar to Joyeeta's – people who are managing to cope, but are 'close to breaking point' or on the cusp of becoming very vulnerable. They are clearly worried about what the future holds, and instead chose not to think about it.

Emerging findings: disabled people and those with low to moderate needs

6

6.1 Introduction

LB Camden highlighted four different sub-groups within this category:

- Disabled people of working age,
- Older people with moderate to low needs,
- Carers looking after someone with a disability or long term illness,
- Children and young people with special educational needs and disability (SEND) and/or other disabilities.

Changes to the discretionary services that the Council provides may have affected people who do not meet the social care eligibility criteria and may not be able to self-fund. Impacts may be felt around transport changes and a reduction in the number of services that can be accessed in their area. National changes to sickness and disability benefits, including Carer's Support Allowance, will also have an impact on this group.

Our research involved focus groups and interviews with older people with moderate to low needs, carers, and those with learning disabilities of a working age, and ethnographies with an older carer, a mother who cares for her son with Down's Syndrome, a Somali mother who cares for her brother, and a lady with learning disabilities. Because of the timescales and scope of this initial research, the work with children and young people with special educational needs and disabilities was conducted observationally and through parents, rather than directly with children.

6.2 Impacts to date

One of the starkest themes emerging from our discussions with both carers and those with disabilities was both the reality and threat of isolation. People told us about cuts to universal service provision, outreach work, a local centre closure and alterations to community transport provision.

6.2.1 Benefits and care

Concerns about the new criteria for incapacity benefit and disability living allowance (DLA) were common. Almost everyone we spoke to had either a personal experience or a story of a friend's benefits that had been wrongly changed to Job Seeker's Allowance (JSA) or a medical assessment that was improperly conducted deeming them 'fit for work'. A local disabilities organisation reported their main activity is now supporting clients to appeal against decisions made regarding benefits.

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Without these centres we would sit at home staring at four walls or be in a pub."

Some adults and children told us that they had recently faced changes to the care provided for them⁵. Britney, who is wheelchair bound, has had her care package reduced from three hours to one hour support per day, which is not enough time to leave her accommodation with her carer. She commented, "now I just sit in front of the telly all day and I don't go out." Other residents we spoke to were frustrated they no longer benefited from help with their shopping or support to complete forms. Others felt anxious when their carer changed and an unfamiliar face appeared at the door.

6.2.2 Housing

Several of the carers that we spoke with felt the cuts had reduced the Council's ability to address housing needs as quickly as before. This could be in terms of repairs, alterations or suitability of housing. Some had made their own adaptations or carers had made sacrifices for those they care for. Ivy told us of how she sleeps on the floor in her kitchen/living room as part of 'caring' for her husband whose medical conditions mean that he needs his own bedroom. Mita has been asking for six months for a downstairs toilet for her son with Down's Syndrome. This family of six currently have one bathroom, and Hasan, their son, is unable to use the toilet properly.

6.2.3 Service provision

People told us that some services, like day centres, are in the process of being restructured. In some cases this may mean they are merged with others centres or refocused to provide for only those with the highest level of needs. This was a particular source of frustration and worry for older and disabled people, keen to maintain existing friendships and support groups. They were also concerned that the new centres and activities would not be appropriate or cater for their needs. For example, in the Bangladeshi community people spoke fondly of a culturally specific annual respite holiday for disabled children that had been stopped.

Mita

Mita has a 10 year old son, Hasan, with disabilities, and three other children ranging from 4 to 14. Her son needs care round-the-clock, and she struggles to take him out alone. The whole family used to go on an annual respite holiday for Bangladeshi families, where a carer would take responsibility for Hasan, and the parents and siblings would all have different activities. This has now been withdrawn. Mita suffers from depression and feels she no longer has anything to look forward to in her life: "our life is hospital, doctor, school, shopping... nothing more."

⁵ Note that any changes to resident's care packages are based on their eligibility. The Council has not changed the eligibility criteria itself, but individuals may have been impacted if their needs have changed.

Fathema

Fathema is a Bangladeshi lady in her early 60s, her son is 26 and has Downs Syndrome, and she also cares for her husband who is 85 and in bad health. Fathema's son has been affected by cuts to the local provisions for disabled people. She mentioned changes to the support she previously received, including to access the gym every Sunday and subsidised transport to get there. Fathema has a very low income – she lives off a state pension and her carer's allowance, which has recently been reduced, to provide for herself, her husband and her son. As a consequence of her low income, Fathema often chooses to skip meals, so that she can pay for her son to get the bus with her to go to the gym and have some respite time.

These changes to local services and individual circumstances seemed to fall disproportionately on the shoulders of carers who were trying desperately to cushion this blow to the person in need. This cushioning was both financial and through giving more of their time, often meaning they were unable to sustain any employment around their caring commitments. Many were incredibly selfless and as such the person being cared for might appear to be coping well. However, this was sometimes at great personal sacrifice to the carer's wellbeing.

Grace

Grace is in her early seventies and spends most of her days travelling around London with her adult son who suffers from neurosis. She is left very cut off from friends, unable to make or receive phone calls while she is with her son, and is without a computer at home. She notes that "[as a carer] you become isolated in the situation. You're not alone as a person but it's not being able to explain the situation and people not understanding what you're going through."

Jack

Jack cares for his partner who struggles with alcohol abuse and used to get specialist support for carers of people with addictions, but this is no longer available to him⁶. He was offered sessions with volunteers instead: "[The volunteer] is nice," he said, "but to be honest I won't see a volunteer, I'd talk to a friend instead. When your car breaks down you don't go to just anyone, you go to a garage – to someone who knows how to fix it."

With carers trying to protect those they care for from the cuts, and taking on additional responsibilities, many felt in need of respite themselves. Whether they cared for older or young people, spouses, children or family members, all spoke of the need to have spaces where they can talk to people in a similar situation. Some were afraid that support groups like this would be reduced in the future or no longer managed by official agencies.

⁶ Note that the changes to this service were not part of recent Council cuts.

6.3 Resilience

Some were coping with the changes, adapting and using other support networks and resources to forge a new path. Their stories were heart-warming, and sometime heartbreaking – where families caring for individuals would give up their leisure activities, their food, their beds and more to ensure that those most in need were not made more vulnerable. Others were not coping as well. This was especially true among groups of disabled people or carers who also lived in cramped housing conditions. They felt at breaking point and abandoned by the state.

Faith communities were seen as very valuable sources of support, where volunteers are often on hand to give practical help, and the act of worship itself allowed for some much valued time out and reflection. Community resilience was also evident in a number of emerging grassroots initiatives, such as support groups which are now run by volunteers.

Emma

Emma is a mother with learning difficulties. She co-runs a parent-led support group for parents and children with learning disabilities. The group provides both advice and practical support, such as accompanying parents to school meetings, and benefits advice. After the group lost funding, the parents have taken over the running of the group. One lady said "the group means so much to me, it keeps me going, it's the difference between keeping my children or having them taken into care."

The closure of specific services where users found informal support from others in the same position, was a real threat to people's resilience. This was particularly evident amongst the community of people with learning disabilities and children with disabilities, who wanted support from "one of our own." One lady with learning disabilities commented, "I don't go around with the people on the estate – I prefer to go to [a support group] where they're like me."

6.4 Hopes and fears for the future

Many of our conversations culminated in the sense that the current situation was simply not sustainable in the long term. People felt that they were not receiving enough support, not going out enough, not having a break to look forward to, and were becoming increasingly isolated. There was almost an air of panic when thinking about the future. One mother of a disabled child commented that she tries not to think about the cuts too much as she doesn't know how she will be able to provide for her child in the future. Some seemed on the cusp of becoming more vulnerable if a benefit was reduced, or if another service was cut or altered.

There was real fear over local service closures and restructures. Many of the people we spoke to understood that things couldn't stay the same forever, in fact they were sympathetic to the lack of resources, but they felt that proposed changes, such as closure of day centres, in particular would shatter their well-established support circles – "It's not just concrete, it's our community... we're like a family, we all respect and understand one another".

Anika

Anika is a middle aged Bangladeshi lady who cares for her husband. Her only respite and social engagement is through her local Bangladeshi centre. Before engaging with the centre she was depressed, but now looks forward to getting dressed and coming to see her friends at the centre. She worries that the centre may close in the future and that her mental health will deteriorate and she won't be able to cope.

At the time of our conversations people felt unsure about the future of many of the day centres, support services and groups for those with learning disabilities and their families. This was a source of great concern for many of our interviewees.

Ben

Ben lives in a supported housing scheme where he knows many of the staff and likes the way the service is run. He told us that the scheme was recently put out to tender and the management has now changed to a subcontractor able to run the scheme on a lower price. Ben is very worried about what this means for his future in the scheme – he knows and has good relationships with the staff, who sometimes have to provide quite personal help. He currently enjoys taking part in activities such as trips that the scheme organises – but he worries that in the future the level and type of support on offer will not be the same.

7

Common themes

Across all three groups there was a strong underlying narrative. The changing economic circumstances in Britain, the cuts to public services and the new eligibility criteria for benefits have left many of society's most vulnerable in a fragile state. People feel under incredible pressure. While some are coping well, drawing on community structures and support groups or relying on the sacrifices of parents and carers, others are becoming increasingly isolated and at risk of becoming more vulnerable as further cuts are made.

7.1 The (im)perfect storm

It is clear that the people we spoke to are finding life hard at the moment. When we asked about the specific impact of cuts and changes to local services people chose to talk about all of the strains on their lives – from the rising costs of food and bills, to tightening of benefit entitlements, and from financial insecurity at work to cuts to grants and other benefits.

People found it difficult to distinguish national cuts from local cuts, to distinguish every day service changes from service reductions, to distinguish cuts in their personal income from the rising costs of rent, food and bills. This isn't surprising. People don't live their lives within bureaucratic boundaries.

In many ways this is the (im)perfect storm for the most vulnerable who were clearly under a great deal of pressure from this confluence of events. Residents frequently told us there was no opportunity to relax, and "no end in sight". There was a collective sense of fear and anxiety about what the future holds. The vast majority believe the situation will get worse before it gets better, and many felt they were already at breaking point.

"

Do you want to talk about the prices in the supermarket or my rent bill first?"

7.2 Cumulative and unintended impacts

The vast majority of people we spoke to had been affected not by just one cut, but by several, usually a combination of national and local, often involving housing, benefits and service delivery within Camden. Among some, this builds a sense of being hit from 'every direction'. As one practitioner commented, "everything that has been rock solid [until now] has been, not just chipped at, it's been hammered."

Very few people were thriving in this situation. Those who were faring best tended to be those with strong family networks or those that had already overcome other challenges, such as a difficult childhood or becoming a refugee. Some were adapting to situations, some were coping, and many were on the borderline of coping and sinking. Some appeared to be coping well on the surface, but with consequences that were only visible 'behind closed doors' – going without food was a common sacrifice.

The cumulative impacts were most evident among families, where a lack of affordable childcare meant a restriction in available employment opportunities, and among the

It feels like one thing after another."

long-term disabled and those with low to moderate needs. This group was finding the changes to housing benefits and incapacity benefits, accompanied by the rising cost of rent and bills, hard to handle. Some were being sheltered by carers or parents, but in families with multiple needs (eg an unemployed parent, elderly relative in need of care and a disabled son or daughter), the strain was high. We saw examples of people forgoing three meals a day, or using any additional income (intended for study books for example) to support the weekly family shop.

7.3 Changes to local services and housing stock

Housing conditions were mentioned time and time again by all of our core groups. Many of those we spoke to describe their living conditions as 'cramped' and in need of repair, an assertion backed up in the ethnographies. None of these challenges for social housing tenants are new, though they have likely been exacerbated by the cuts to maintenance budgets and the lack of affordable housing stock. However, we felt compelled to include these stories because of the number of people who mentioned the impact quality of housing has on their wellbeing, and we were surprised to hear the levels of disbelief that anything would change. Many described feeling trapped in their current situation, and believed they were unable to move to a better property.

More widely, changes to public services like drop-ins, call centres, day centres and care packages (whether provided by public services or the VCS) had led to varying frustrations. Most people associated any delays on waiting lists, or lack of provision, with the cuts (rather than a sense that the problems may have been around for a while) though frustrations were aimed largely at central rather than local government.

[This centre's] not just concrete, it's our community"

7.4 Isolation

Ultimately, feelings and fear of isolation and loneliness were at the core of many people's concerns about the cuts – both for themselves and for their loved ones. In fact the anxiety and panic associated with isolation was often palpable in the ethnographies.

Some residents we spoke to reported feeling increasingly cut off from their 'community' as a result of cuts and restructures to both community based organisations and public sector agencies. Whether these changes are because of a new "no frills service" as one resident called it, or a reduction in outreach work, the impact is the same – residents often reported feeling 'on their own.'

I feel alone, very alone, and it's frightening"

7.5 A lack of agency

A mixture of anger and apathy arose from many of our conversations. People felt victimised by these sudden and imposed changes to their day-to-day lives. These feelings tended to be exacerbated by a lack of knowledge or confidence in knowing how to challenge the current situation. We commonly heard, "things will only get worse... there's no point fighting it"

This manifested itself in various ways: many people spoke about 'making do' with what benefits they were receiving, wary to rock the boat in case this left them worse off. People often spoke about feeling stuck in poorly maintained or overcrowded housing, simply because "we'd never get a move, so many other people are worse off."

One of the key elements of resilience is personal efficacy, a sense that you can change things. Some people we spoke to felt motivated to create change, and we heard from a few people who were already successfully taking action to improve both theirs and others' lives locally. However, sadly this was not a common theme in our discussions. Where people were taking action, they tended to be more positive about coping with the cuts. Central to this was feeling empowered (to some extent) to tackle some of these changes - for some this may be the ability to influence through protest, for others through community involvement.



If you're not empowered to campaign, be articulate, who do you complain to? How can you make change?"

7.6 Perceptions of the cuts

There was a real mix of frustration, understanding, blame and empathy for the Council and other local public service providers regarding the changes to services it has made over the last 18 months.

Residents were angry at central government and the decisions being made to reduce benefits, and cut funding to local government. One well-informed group member said: "People are so badly hurt [the government] don't listen – it's inequality, prejudice, it's human rights! The government need to rethink their equality policy ... They've got the nice folder but it's not used: valuing people, everyone matters, user-led, user-centred ... They've got it all but where is it?".

Others were frustrated at the Big Society mantra, where volunteers would be expected to take over the running of services – "at the end of the day the government wants you to work as a volunteer".

Younger and older people alike felt that the current government was failing younger people through a lack of support to complete school and move to university, a lack of jobs and a lack of training opportunities. One young person said: "We're not doing anything for the country so they push for the cuts in our direction".

They also felt helpless to do anything about these national changes. One practitioner said "people are disappearing in their homes again, they feel helpless to fight". Another told us "people are withdrawing, they think what's the point? Self-confidence is the thing being affected and it's very, very hard to rebuild".

"

The government need to rethink their equality policy"

In a large part residents empathised with the decisions the Council was having to make to reduce or remove some services, even if they did not agree with them. One woman said "they are between a rock and a hard place, we get that". Where the Council did take some heat was:

- Around changes to day care centres and the impact this will have on those who
 used the centres for their families with learning disabilities or themselves.
- Where capital spending was being made while revenue services like Adult Social Care were being pulled back.
- The reductions in community transport, free lunches or day passes for centres
 for older people. Most were very sympathetic that some changes had to be
 made, but felt an already vulnerable and isolated group had become more
 vulnerable as a result of service changes "without this place, what would Betty
 do".

Comments were made about other local services too. Older people and families were particularly worried about changes to local GP appointments. They felt that surgeries were seeing their health as a money making scheme. "You can only ever speak to a receptionist, not a doctor" said one older person, while those from the Bangladeshi community were particularly worried about the removal of local healthcare centres and translators – "now some women take translated notes when visiting a GP".

8

Conclusions

8.1 Prominent themes

Over the last four months our conversations with more than 100 people in Camden have uncovered a hidden story of the impact of the cuts on some of the most vulnerable residents in the borough. Some of the impacts were expected, but others were unexpected.

When talking to **young people** we found that the changes to EMA had had a significant impact on many. Some were finding life a bit tougher (less money for snacks and treats), but others had dropped out of college to start work and no longer held the dream of going to university. The impacts of this cut (and the rising cost of living, such as transport) have split young people into two camps: the increasingly disenchanted and disengaged and the increasingly determined. While the former felt that they were the victim of a system that they could not imagine their way out of, the latter displayed personal stamina and resilience, determined to make a better life for themselves.

Among families with **low and middle incomes** we found a common story of shock. The rising cost of food, transport and housing, alongside the changes to national benefits and services, left some families feeling trapped. Universally, families feared the impact of the cuts on their children, but it was in the parents' lives where the stresses were beginning to show – more arguments at home, fewer trips out, fewer work opportunities and anecdotal evidence of more domestic violence. But we also heard stories of families helping one another out, communities setting up new groups and support services and more conversations among neighbours.

It was among the **disabled residents, and those with low to moderate needs** that we spoke to, that we saw some unexpected stories. In some families carers sacrificed sleeping space or food to continue to provide a good quality of life for their loved ones with disabilities. In families where there was an adult out of work and an adult or child in need of care, the competing demands on the carer and the sense of tension within the household was often palpable. Families talked more about missing day centres or worrying about closures and changes to respite services, than the reduced income from changes to incapacity benefit and DLA allowances.

In fact this theme of an '(im)perfect storm' of events and a lack of agency to know how to resolve the new challenges which had emerged was common in all the groups. Sometimes this was borne out in frustration with national or local government, although most residents had sympathy for the difficult decisions the Council was faced with. More often the response was one of survival – of families living on the edge but just coping, of carers able to absorb the needs of those they were caring for, and of communities wondering what next.

8.2 Using the research

This research was a 'deep dive' into the stories of some of the most vulnerable residents in Camden who have been affected by the cuts. Their stories are unique, but they paint a picture of how young people, families and disabled people in the borough are coping. This picture isn't pretty – the stories of poverty, of carers at the end of their tether and of disaffected young people are often difficult to read.

But there is another side to this picture – one of families working together to develop new play schemes and support groups, of communities determined to give their young people a better start and of carers making great personal sacrifices to shield their loved ones from the impact of the cuts. It is this community resilience that Camden Council and their partners are keen to ensure does not disappear, but rather is supported and bolstered.

To this end we recommend that the Equality Taskforce considers the following:

- How can resilience be bolstered in communities? Research suggests that knowing your neighbours, having ready access to information and awareness of community leaders improves community resilience – how can this infrastructure be supported in communities?
- How can the people who have been affected by the cumulative impact of the cuts be supported further?
- How can Camden Council and other public sector agencies better communicate around the changes to services and the support that is available?

In the next few months the Young Foundation will work further with the Equality Taskforce to discuss the emerging themes and how they are taken forward.

8.3 Where next

Our intention, in partnership with Camden Council, is to continue this research over the next few years. Specifically we would like to track these families as further changes to national benefits and entitlements come into play, to better understand their impact on the families' lives. We would also like to extend the scope of the research, looking at other groups who have been affected by the cuts and ensure that their stories are heard. If you would like to be part of this journey then please contact us: vicki.sellick@youngfoundation.org.

Annex 1: Ethnographic 'Day in the life of' studies

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Our 10 ethnographic interviews, where we spent four to five hours with Camden residents, gave us valuable insights into the impact of the cuts on vulnerable families. Quotes, stories and themes from all 10 have been woven into the report.

On the next pages we have also captured the findings from seven of the ethnographies as 'day in the life of' studies, which give much more detail about each of the individuals. The remaining 'day in the life of' studies will be added at a later stage (and the newer version of the report re-uploaded to our websites). If you would like to be notified about the publication of the newest 'day in the life of' studies then please email vicki.sellick@youngfoundation.org

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Emma

Emma is in her late 30s. She has lived on a Council estate for the past 14 years with her husband Gary, and two teenage sons, Robert and Jonathan, along with their two dogs and a cat. Both Emma and Jonathan have learning disabilities.

Housing and neighbourhood

The family has a 2-bedroom house. Gary and Emma sleep in one room, Jonathan sleeps in the other, and Robert sleeps in the lounge. The two boys cannot share because of Jonathan's leaning disabilities. They would like a larger house with a bedroom for each of the boys, but think that its unlikely that they would be able to get one as they know "plenty of people who are in worse situations."

Recently they have had a number of problems regarding repairs to the house. Emma says that she reported a leaking radiator several times, which didn't get addressed. Emma feels this is symptomatic of the cuts. Their housing costs have recently gone up. Emma and Gary think that increased costs should result in an improved service. However, they think that the Council now provides less.

They explain that a lot of attention has been paid to improving the outside areas of their estate to coincide, they argue, with the Olympics and redevelopment of the area. Emma and Gary did not see a problem with the space as it was, and described the work as a "plastering over the wound" when the interiors of the buildings are in real need of attention.

However, overall they are happy with their home and generally feel safe on the estate. They know of a few families that cause trouble, but "it's mostly fine." Their son Robert has lots of friends living locally, which helps. Emma knows people on the estate to say hello to and will talk to other dog walkers. However, these people are not her friends. She prefers to go to her learning disabilities group where "they're like me."

Work and volunteering

Emma currently works a few hours a week. She is a paid member of a local advocacy group for people with learning disabilities. Through this she has also become involved with delivering training for various front-line staff in how to best work with people with learning disabilities. Emma could be paid for this but prefers to volunteer, as she is worried that payment will affect her benefits. She would love to work but feels it is not worth it.

Emma co-runs a support group for parents with learning disabilities. The group's external funding was cut recently but the parents decided to continue to run it themselves. They are able to access a room free of charge, which allows the group to

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I know people on the estate to say hello to ... but I prefer to go to [a support group], where they're like me

continue. Emma says for some, this peer-support makes the difference of parents not having their children taken into care.

In both of these roles she is working to support others and advocate for others' rights, yet she gains a huge amount of validation from attending this centre and being able to contribute. "Parents group has really helped me find my voice ... I was so shy and scared before". The building where both of these are based is currently earmarked for closure, with the services moving to a new location. Emma is very concerned about this, describing the groups as being "like a family". She worries that the closure of the centre would cut many of her friendships, and potentially entirely lose a base for the parents' group. Emma fears without this support people with low support needs currently will be much more likely to develop into higher needs.

Gary suffers from depression and doesn't work. Like Emma, he volunteers locally. Jonathan is still at school. Robert has dyslexia, and struggled with school but is now keen to work in a vocational role. He gained a place on a construction course, though a few weeks in this was cut as there "weren't enough people taking part". Robert had impressed the people running the course, who were keen to keep him on. However, he is currently unable to work as he was injured in an accident.

Finances

The family receives various benefits including limited capability to work (ESA), an allowance for Jonathan, a carers allowance, child benefits, tax credits and housing benefit. Gary has recently been switched from incapacity benefit to limited capability to work (ESA). This left the family 100 pounds worse off each week. However, through the parents support group they found out they were eligible for tax credits that they previously didn't know about and are now accessing.

They have had to fight against incorrect benefits adjustments in the past, and now hold assessors with a level of suspicion. Emma prefers not to ask about changes or challenge the authorities, "You never know what's for the best. You could end up worse off." The family are worried about how the new universal benefit will affect them. They suspect that this will leave them with less money.

Emma is obviously careful with her money – and will shop around to find things as cheap as she can. Emma, Gary and Jonathan all receive travel cards which means they can travel for free and "even when we've got no money we can go to the Southbank to watch the performers, or have a picnic in the park." Jonathan also receives a COOL card to access activities in Camden, which the whole family can use if they do an activity together which helps.

Family

Gary and Emma both have 3 siblings. Gary's siblings and parents all live nearby in the borough of Camden. Emma's parents are dead – they died four years ago within the space of a few months. Two of her siblings live in Essex and she does not see the other. One of her nephews also has learning disabilities, he and Jonathan sometimes spend time together.

Gary's mother is bi-polar and Gary's father cares for her. Gary and Emma describe him as "a very proud man, unwilling to access help, even from family". His wife used to attend a day centre for a few days a week, which she loved and provided Gary's father with some respite. However, this has now shut down and so he no longer gets a break⁷. There is nothing else similar available, and he does not want to receive help at home or financial support. Emma and Gary worry the pressure he is under will lead to a breakdown. They have raised their concerns with others, only to be told that it must be him requesting the help and not them.

Future

They worry about the cuts but are just trying to take one day at a time. They hope that Robert and Jonathan get what they want in life – and (they laugh) "support their parents well in their old age."

⁷ Note that one Camden voluntary and community run day centre has been closed due to low usage.

Grace and Charlie

Grace is in her early seventies and lives in a one bedroom flat. Most of her time is spent caring for her 37-year-old son, Charlie, who suffers from neurosis, which manifests itself as Obsessive Compulsive Disorder. He struggles with invasive thoughts, which he is unable to get out of his head. This can lead to situations where, for example, he might get two similar words in his head and has to check the definitions of them. If they are out of the house, this would mean going into a bookshop and consulting a number of dictionaries.

About 18 months ago, Grace and her husband Matthew relocated to help Charlie become more independent. Charlie lives independently but spends his days and evenings with Grace. He stays at her flat around 4 nights a week – he becomes too anxious if he is alone for much longer than this.

Charlie has two siblings – an older brother and a sister. He does not see either of them. His brother has disassociated himself from the family, and his sister is "unsympathetic to mental health problems". Charlie is very disappointed not to see his brother who he had hoped to build a relationship with when he moved to London.

I met Grace and Charlie in a coffee shop as Charlie was nervous about meeting in the flat. Charlie joined us for 15 minutes, which Grace described as "nothing short of a miracle that he's come and stayed for this long". Grace explained that our meeting was one of the first conversations he has voluntarily had with someone who is not a parent, a psychiatrist or his one friend in about a year.

Grace's days

Grace spends most of her days travelling around London with Charlie. One day they might travel to the end of the Bakerloo line, another day the Piccadilly line. Travelling makes Charlie feel calm, though if there is a commotion he will often get off the bus or train and wait for another. While Grace and Matthew have freedom passes, Charlie has to pay for travel, as his disability is mental rather than physical. This makes travel expenses his biggest outgoing, especially as one journey may involve getting off the bus 2 or 3 times.

Grace talks about Charlie's many "rules and regulations". She is not allowed to take or make calls when she is with him, and has her landline unplugged when Charlie stays. He also cannot stand a computer in the house. If Grace wants to do something that breaks their routine, she must give Charlie plenty of notice and sometimes faces a "tirade" of comments: "Oh it's easy for you", "what am I going to do" etc.

Loneliness is the big issue for both Charlie and Grace. Charlie spends a lot of his time on his own or with one or two people. He has very few friends, and sadly his two closest friends from childhood and school have both died. Grace feels lonely, not through lack of human contact, but because she feels people do not understand her situation. She feels isolated from her friends and relies on keeping in touch with a few good friends via letter. She worries about being a burden. "My husband calls them 'friendships in suspension'. They're still there."

Support for Grace

So much of Grace's time is occupied with Charlie that she is largely unable to access any support. She attended an open carers session at the start of the year, which put her in touch with support groups for carers – including one focused on mental health. She has been a couple of times, but they have not run for the past three months. She also had a meeting with a carers support organisation, which she says raised some interesting issues, but the lady she met was obviously incredibly busy and had a constant stream of phone calls throughout their meeting.

Grace goes to early morning mass at a local church three days a week, before Charlie is up. This is her only time alone. She says that she gets much strength from her faith, helping her to "live in hope and to cope with the everyday."

The biggest support for Grace would be some respite from caring for Charlie. She explains that it would be a massive help if Charlie were able to access care from other people or places, and not just from her. The problem is that the system dictates that Charlie must ask for help himself, which will not happen. What he needs is someone to reach out to him.

Support for Charlie

Charlie accesses support through his parents and his psychiatrist; nobody else. Grace has noticed his dependency increasing over time. She is desperate for him to have some more contact with people his own age, but is at a loss as to what to do about it. He spends his time with "two old doddery people".

Grace is exploring if the faith community might be able to support Charlie in this way, and has made contact with a spiritual advisor who has experience in mental health who she hopes will get in touch with Charlie. She thinks Charlie would like to be part of a church. He attended a church a few times, but was very conscious of being alone and felt people were unwelcoming and didn't approach him.

Charlie and Grace used to attend an OCD group for carers and sufferers, which they both enjoyed. When Charlie moved to London they could only find one suitable OCD group (others had specific focuses, addictions for example). With encouragement he attended and approached a girl after the session to suggest meeting up, as he was interested to talk with her. However, the convener intervened and said this was not allowed. This caused Charlie huge embarrassment and he has not returned since.

Charlie's education and employment

Charlie was branded an 'underachieving' child at school, and was later sent on to a 'special school' which he hated. Grace and Matthew think that with hindsight that this was not a good decision and Charlie received very little formal education. Much of their current situation is connected to this. Charlie blames many of his problems and low self-esteem on his education, which in turn he blames on Grace and Matthew: "you sent me to that awful school!" Grace regrets their decision, but has done all she can since to support him. Charlie is naturally bright and has since taught himself a lot – he is fascinated by London and its different cultures, and has a good understanding of Shakespeare and the theatre.

Charlie does not work currently, but has done in the past. Before he moved to London he worked as an in-character historical tour guide. He tried to recreate this after he moved to London but had little success. Grace said that it broke her heart to see the energy and effort that Charlie put into getting ready in the morning, then seeing his excitement dashed as he waited and no one turned up. After that he had a couple of jobs; however, they were unsuccessful, as Charlie struggled with operating the tills and was unable to account for absenteeism.

Benefits

Grace is now retired and receives pension credit in addition to her pension. She does not receive a carers allowance as Charlie gets a premium for living independently.

Charlie receives incapacity benefits along with Disabled Living Allowance. He also receives housing support. The area where Charlie struggles is through not being able to access a freedom pass. Everyday he takes multiple journeys on public transport to calm his nerves. Charlie relies largely on his parents to help him with funding – which Grace thinks is both lucky, but also puts Charlie in the position where "he feels we own him."

Future

Grace laughs in a bittersweet way and says she hopes for "a miracle" in the future. She lives in hope, which she partly puts down to her Christian faith, and also says she gets comfort from comparing her own situation to others.

Hayley

Hayley is in her late 30s and lives in a one bedroom flat with her two and half year old son Denzel. Due to the lack of space, Denzel's father does not live with them, but every night comes to put Denzel to bed and stays over.

Housing

The flat is small but has a vibrant feel. The walls are decorated with Denzel's paintings and handprints. There is a small mountain of toys in the lounge and a section of the wall is dedicated to family photos.

Hayley secured the flat through a charitable housing association and has lived there for around 12 years. Previously she had been in an abusive relationship and declared herself homeless. She lived in a hostel for around 2 years until she was offered this flat.

Hayley is very keen to move to a larger flat. Her partner moved out when Denzel was born because there was not sufficient space. She complains that neither her nor Denzel have any space to call "their own." Hayley would like another baby and comments Denzel keeps asking her for a little brother or sister. She doesn't feel she can consider another child at present because of the size of her flat.

Hayley has had problems with several neighbours, and there is an ongoing issue with rent arrears with the housing association. This is partly why Hayley has not been rehoused. She has also been told there are no available properties. The debt is a long-standing problem. She has accessed help from several different local agencies with regards to this problem but it has not been sorted. She is planning to visit her MP to see if they can assist her.

The block of flats has a problem with rats. Hayley explains that she tries not to go outside after 7pm as this is when the rats come out and she hates seeing them. She has had rats inside the flat before, when Denzel was crawling. After this Hayley refuses to use her bin, putting everything into a waste bin that sits on top of her regular bin. Hayley complains that the housing association has not done very much to try and get rid of the rats outside the house. She worries that they will become more invasive over time.

Day-to-day life

Hayley describes the area as a friendly neighbourhood but mostly she keeps herself to herself. She has a few friends here who she'll have lunch with. She is especially close to one friend, who has a boy 9 months older than Denzel and they play together. Twice a week they used to go to a 'stay and play' sessions at the local children's centre until it closed down a month or so ago: "One day a lady came in and said the next day it would be gone".

They have started visiting another centre, where they run similar drop-in play sessions, but this is further away and sometimes a struggle to reach as Denzel tends to wake up quite late. The library does a rhyme-time in the morning but Hayley complains that this is also too early for Denzel. As a result they now spend much more time at home. Sometimes they do painting, sometimes they watch telly, sometimes they bake etc. Hayley complains that without the children's centre they get under each other's feet as there is not much space. If Hayley wants to be alone she will go off to the toilet.

She is keen to get "back on track" with a routine, as she feels this is best for them both. She feels strongly that Denzel needs to have playmates and socialise with other children, and craves adult conversations herself.

Denzel is a bubbly and bright little boy, and Hayley is very keen to encourage his development and independence. She is always pointing things out to him and chatting away with him. He can count up to 20, can recite the Gruffalo storybook and will help out around the house. He joins in unloading the shopping when a delivery arrives while I am there. Hayley thinks now what Denzel needs is some extra stimulation through nursery or pre-school. She is worried not having this will hamper his development. She had an appointment with a health visitor when Denzel was two who said he was ready to attend nursery or pre-school but was powerless to assist her in getting a place.

There is a private nursery a two-minute walk from their house, but Hayley cannot afford the expense. She has to wait for several months to hear if Denzel is able to access a place in a public pre-school or nursery. She worries that many of the places are reserved for children with special educational needs.

We visit the park during the day and there is a group of children there on a visit from the private nursery. Denzel joins in playing with some of them. When they go he walks after them saying "don't go, don't go". Hayley describes with starry eyes what the nursery is like with its facilities.

Employment and Training

Hayley is not currently working. She was made redundant around 3 years ago. She likes being able to spend time with Denzel, but is very keen to find a job again. She would love to work again, and is flexible about what she does. Much of her experience lies in sports and she is conscious that this is one of the areas where the Council has been cutting back.

Hayley is enrolled on a course, to support her in looking for a job. She has been rated at 8-9 out of 10 in terms of her work readiness, and that once she's got childcare she thinks she is "good to go".

However, she feels trapped. Hayley cannot afford childcare until she has the job, but looking after Denzel makes it very hard to job search. She recently attended a training session on cold-calling which she found useful. Hayley had planned to call around GP surgeries speculatively asking for work. However, as she has no landline at home, the calls can be expensive. She does not have access to the internet at home and has to use the library, which can be difficult with Denzel.

She sometimes finds advice from the Job Centre unhelpful. At her last 6-monthly review, after establishing Hayley had a CV and was looking for jobs, her advisor told her, "OK, I'll see you in 6 months". She says she was told to go back home, and sit and do nothing until her son goes to school, as she would be better off this way.

Hayley found some volunteer work that was similar to the sports work she had done in the past. However, she was told that unless it was full time paid work, they would be unable to provide any assistance with childcare. She feels there is nobody there to help her. Her sister lives in another borough and has recently re-trained as a child-minder in a fully funded college course at a community centre. Hayley wishes this sort of thing were available in Camden. She has been asking around locally about training, as she is keen to renew her first aid certificate, as of yet she has not found anywhere that will let her do this.

Benefits

Hayley receives income support, housing benefits, child benefits and child tax credits. When she worked before she also received working tax credits. She would prefer it if her partner accessed benefits as well, as they struggle for money. So far she has not noticed any changes to her benefits.

Denzel's dad has no formal employment. He does bits and pieces of work where he can such as security and decorating. He refuses to claim benefits and tries to get money wherever he can.

Family

Hayley is close with her family. Her mother, three siblings and their children live in a neighbouring borough. She feels a little cut-off in Camden as it takes her much longer to get to them. Family values are very important to Hayley and every other weekend all of the children go to spend time at her mother's flat so Denzel sees his cousins a lot. They always all sit at the table and have a family meal together. They also always spend Christmas together. Denzel loves going to his Granny's. If she had a problem or a crisis she would always turn to her family, most likely her mother, for support.

Hayley picks her niece up one day a week from school and cooks her dinner as her brother is working. She has her mother and sister as a back-up option for looking after Denzel, but worries about putting too much on them. She sees Denzel as her responsibility and not theirs.

They don't see so much of her partner's side of the family; she feels their relationship is one-sided and that they don't prioritise seeing Denzel over their other grandchildren, and often feels Denzel is an "afterthought" for them.

Future

Hayley worries for the future. With all the news about cuts, she worries what will be left in the way of after school clubs or activities by the time Denzel gets to school. Where they do still exist, she doubts she will be able to afford them. She wants to give Denzel options, for example she has a friend involved with a football club, which he can take part in once he turns three.

When I ask about her hopes for Denzel, she smiles and say she hopes he grows into a well rounded, respectful and confident young man, who has the confidence to make his own choices and decide who he hangs around with.

Martin

Martin is 17 years old and has lived in Camden all of his life. He lives with is mother and younger brother.

Family and friends

Martin likes living in Camden. He has lots of family and friends in the area, "it's familiar and I know everyone, but that can be a bad thing as well ... you don't get any privacy".

Martin is obviously proud of his heritage. He boasts about the wealth of ethnicities that make up his identity. His mother had him when she was young, 17, and his dad left when Martin was 4. He hasn't seen him since. His step-father often stays as well, but he and Martin don't see eye-to-eye. His grandparents live a nearby estate and he pops in to see them a lot – he affectionately refers to his grandfather as "the boss".

While Martin knows a lot of people in the area, he only has a few close friends. If he has a problem, he will normally just try and deal with it himself or talk to his friend Sebastian. "If we have an argument at home I'll just go out with Sebastian. We'll find a bench to sit on and talk for hours".

Education and employment

Martin attends a school just over the borough border. He is on a red-card at school, a final warning before being excluded. This means he is only allowed inside school premises when he actually has a lesson scheduled. He thinks he gets on well with most of his teachers, apart from a few. They, he believes, have made up their minds that he is trouble. One of his teacher recently selected him to go on a trip, but the school said no because he was on a red-card.

Martin is in his last year of school and is currently completing an AS in music, alongside studying media. His school did not offer music until this year, he is really keen to study A2 music and stay on another year. His ambition is to become a sound engineer and he says that he needs this qualification in order to progress. The school is not allowing him to stay: "they say it's about my age, but it's not 'cause others are allowed to stay on."

Martin's passion for music and his ambition is clear: "When you're young everyone has a light, and as you grow up, and get introduced to more things, that light fades with time... You need to find a way to keep that light on, it needs to stay on if you're going to be a success. For me it's sound engineering that keeps my light on."

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When you're young everyone has a light, and as you grow up, and get introduced to more things, that light fades with time... You need to find a way to keep that light on, it needs to stay on if you're going to be a success. For me it's sound engineering that keeps my light on."

Martin is taking every opportunity to build up experience in sound engineering. His deputy head is keen to get him involved where she can, he always works on school shows, and has helped out over the holidays with shows and OAP parties. Last year he did an apprenticeship, which the local youth centre helped him arrange.

From his apprenticeship he secured a trial job at a music studio. However, he was fired very early on. He had played some of his own music to an MC he was working with. His manager had said it was unprofessional. He was offered a good reference, but he wasn't interested: "it's a tough situation as the music world is all about contacts, who you know." He's not too sure what the future holds. He has thought about university but is not sure he would ever be able to afford it.

Day-to-day life

Martin spends most of his days out and about: "I have to be active in some way ... as long as I'm doing something constructive ... it's doing something good with your time, instead of silliness – running around the street".

He spends a lot of time writing and recording songs, "Most of the lyrics I talk about how I feel, with the emotions. It's got better this year." Martin says that 2012 has been good a year so far; he has become much more involved with music, and met his current girlfriend. She lives in another borough and is a straight A* student, he laughs, "even if she gets an A that's not good enough for her."

He reflects, "The only thing that stops [this year] being perfect is not having enough money." For Martin this often means being hungry. Martin laughs that some of his friends used to save up EMA for trainers, but he would always just spend his on food – getting food to cook from the supermarket, or going to Nando's. He says people are always telling him he's too skinny. He says that the people in power in this country are totally out of touch about what this means, "Cameron never worries about not eating, or being late because he can't afford to get on the bus".

Martin makes good use of youth facilities around Camden. He uses youth centres five days of the week. Two of the days he volunteers. He has recently been asked to get involved with making a Camden album, which he's excited about as it will be a chance to showcase his work.

Martin speaks incredibly highly of the staff at both of the youth centres he attends: "Without them I would probably be on the street selling drugs. I can't thank them both enough." This support is in terms of being 'go-to' people for problems or advice: "Dave [not real name] has been there for as long as I can remember ... He's like God on that estate ... He's always there whenever you need him." Also in terms of providing and seeking out different opportunities, "Sue [not real name] has really opened a door for me""

At the weekend or after youth clubs he spends time with his friends, often at each other's houses, playing computer games on their X-Boxes. He does not spend much time at home, and when he is there he tends to stay in his room.

Martin thinks there has been a reduction in the activities for young people in his local area: "There's not much to do – there used to be football everyday". Existing groups have also suffered cuts, for example the youth club no longer runs as many activities or trips. Martin thinks if the Council cannot fund as much as they had in the past, they should support people to run fundraising activities to try and generate some more income.

Perceptions of young people

"Camden is the same [as anywhere else] but with less money; people are more depressed and more angry." Martin has not seen an increase in young people on the street, but feels that younger people are often stereotyped into roles.

"People say, 'you're a gang!' But we're just a bunch of friends... People presume I want to rob people ... If anything there's less young people around. There's less pointless crime; less petty thefts. People are trying to get money in other ways. Youths aren't idiots ... A lot of people wouldn't go to prison for a phone ... Some people try and get jobs, other people try and get money illegally, and that's not just young people."

He feels safe at night, largely as he knows a lot of people locally. Martin says if someone tries to rob him, "I'll just laugh, it doesn't bother me ... It all depends on how you act, showing fear can be seen as a weakness." He knows a lot of people who carry knives, talking about them as being "brave enough" to carry or use one.

Martin thinks that the Police are inherently against young people, rather than offering protection or justice. He has had a number of bad experiences with the police and complains of them invading his privacy. During the recent London riots, Martin was stopped and searched nine times.

Mita

Mita is in her mid-thirties and arrived in Camden 16 years ago from Bangladesh. She lives with her husband and four children in a flat. She has a four-year-old daughter Chandra, and three boys aged between 10 and 14. Hasan, her 10-year-old son is disabled.

They have lived in their current flat for six years and prior to this lived with Mita's mother-in-law. It took a long time to secure the house because they turned down a flat when Mita was pregnant because of the number of staircases. After refusing one flat, their house application was suspended until after the birth of their second child.

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Our life is hospital, doctor, school, shopping nothing more."

Day-to-day life

Hasan needs around-the-clock care. He sleeps in a bedroom with his 2 parents, which they lock at nighttime as he only sleeps for a few hours and then wants to run around the house. There is obvious love and affection in the family, but Mita describes it as "a very hard life". Often Mita's husband will look after Hasan in the night and she will look after him in the day.

Mita struggles to take Hasan out and about on her own, describing him as "very disturbed and hard to manage". He wants to go into every shop, sometimes refusing to move or lies down in the street. He cannot go far as he does not use toilets properly, "When we go out I get very fed up and say "never again!" Mita then laughs and says she always changes her mind, as after all she is his mother.

They receive weekly support from a carer to help with household tasks and personal care for Hasan. Mita will try to wait until she is looking after Hasan to go out. Although when he has hospital and GP appointments this is unavoidable, which is hard work. She knows that it is important for Hasan to be active and expending energy because it helps with his sleep – "There isn't much for him to do at home, it's hard ... watching Tom and Jerry is one of the only things that will keep him sat still". As we talk Hasan is firing foam bullets from a toy gun around the living room, aiming for people's heads or the lampshade.

Mita's mother-in-law lives nearby and often helps out. She is quite elderly and will often just sit and watch the children when Mita goes to cook, or goes to the bathroom. Mita has other family nearby but feels uncomfortable taking Hasan to her relatives' houses, as they don't understand his behaviour. "I can't go to the family all the time," she says, "they all have their own pressures."

Health

The whole family suffers from a range of different health complications. Mita suffers from physical conditions including a trapped nerve in her brain, along with depression, which she partly attributes to the high levels of stress when Hasan was born and was very unwell. Mita's husband suffers from Type 2 diabetes. Hasan has complex health conditions, and requires five to six regular medications a day, along with regular hospital appointments. In addition her daughter has to have regular hospital appointments because of poor eating and persistent infections. During my visit, both Hasan and Chandra are off school unwell.

Mita visits her GP several times a week, for herself or her children, and the staff know her to say hello. She says that she has noticed her GP becoming less accommodating towards disabled children. Before they would be seen as soon as possible, whereas now they often have to wait which is hard as Hasan struggles to sit down. Recently she has had difficulty getting medication for Hasan. The hospital had no supplies of one of the medications and the staff told her to go to the GP. The GP in turn signposted them back to the hospital. They have now been waiting over a week which is worrying Mita.

Housing

Their house has many informal adaptations for Hasan, including bars to stop him falling down the stairs and a latch to prevent him entering the kitchen. They haven't received support for this.

They are currently fighting to secure a toilet downstairs as they only have one bathroom in the house. Hasan cannot use the toilet properly. He wears protective pads and will often use these rather than going to the toilet, after which he will need a toilet very quickly, otherwise he takes off his underwear. This is a very hard situation for the family and is compounded further at the moment because the washing machine is broken. Mita is doing all the washing by hand in the bathtub. They are really frustrated by this situation, and see many houses nearby receiving 'makeovers' but feel that they are neglected.

Neighbourhood

Mita feels safe in her neighbourhood. The estate is gated with secure fences and she says there is no trouble on the estate. Mita knows people to say hello to, but would not go into other people's houses as she doesn't have enough time. Most of Mita's time is spent in Camden: getting the children ready for school, buying food, cleaning the house and cooking meals. She has to visit multiple hospitals and health centres in Camden, and names at least six different locations.

She manages to attend an English class one day a week but does very little for herself other than this. She was recently invited to a parenting class but was unable to attend.

Employment and education

Neither Mita nor her husband work. Mita's husband has been advised to work for no more than 16 hours a week, on account of his health. Previously he worked in a casino, but after the business folded he has not worked. The family receives income support, invalidity carers allowance, child benefits, housing and Council tax benefits, and child tax credits. They have noticed their benefits have not increased but the rent has gone up. Money is a struggle for them and "there is nothing left at the end". They have found it hard since Mita's husband lost his job to maintain the lifestyle they are used to.

All the children attend school. Chandra is at nursery at a primary school, Hasan attends a special school and her others boys are at community school. Mita and her husband place a high value on the family's education. They pay for private tuition for the boys (who have already taken some GCSEs early) and all three children, except Hasan, receive Arabic lessons for their religion. One of her sons wants to design computer games, and the other wants to be an artist. Mita would love them to go to university, but cost is a big hindrance.

Support

Over the years they have had many services cut including family support workers, interpreters, and respite care on a Sunday. Recently Mita has noticed a further deterioration in the support available to her. Most recently a culturally-specific respite holiday service provided through a local group has been cut. Mita comments this was one of the only things she looked forward to; "our life is hospital, doctor, school, shopping...nothing more". She describes, "when you go as a family it's new, you forget about the home situation, you really relax".

She receives "so many letters every day" and both her and her husband recall endless meetings and appointments with the school, occupational therapy, social services, etc, but they see very few practical results. This leaves them weary and unmotivated to attend, especially given the cost of transport.

Mita thinks that her social worker should provide more practical help or advice. Mita is currently trying to get reimbursement for Hasan's weekend travel to a play centre, which is detailed on his care plan. The social care department have queried if they can pay for this.

The future

Mita feels the future is bleak and worries for her children. She is concerned that her children are growing up with many health complications and feels powerless to change anything.

Sandra

Sandra is a 40-year-old single mother with a five-year-old daughter. She works in a florist for 16 hours a week. She lives in social housing, receives housing benefit and tax credits and her ex-partner also gives her money to support their child.

Employment

Sandra works in a florist shop three days a week, from 9.30am to 3pm. This suits Sandra as it allows her to drop off and pick up her daughter from school. Although this is not what she wants to be doing in the longer-term because she does not earn enough, she enjoys the work and feels fortunate to have it: "It works well with my commitments." Sandra is beginning to worry about how stable the job is. She has noticed that in recent months the shop has become quite quiet: "people don't have as much disposable income as they used to, and things like flowers are expensive".

Sandra used to be a nurse. She did this for many years, and also worked in Australia and New Zealand. When she got back from travelling she aimed to do both floristry and nursing part time. She talks about when she was a nurse, with the long hours, never being able to do enough, and having to sleep on her days off. "I don't want this now, and I couldn't with my daughter. It was the wrong profession for me and it took over my life."

Sandra is worried that she will be told that she has to work more hours. She talks about a friend who now works 24 hours a week and because of this the Job Centre has stopped her benefits and they cannot afford childcare. Although nothing has happened to her yet, she is concerned that one day she will receive a letter telling her she has to work more: "I am waiting for this to happen." She worries that with working more hours, her benefit entitlement will be reduced: "the amount of money I would earn would barely cover rent and living costs, it isn't worth the time doing this to be worse off." She talks about how it is hard for a single mum with an absent partner – "on your own, it's tough."

Housing and neighbourhood

Sandra has lived in her current flat for five years. Her street is a mixture of private and social housing. She finds it a friendly street and now knows a few of her neighbours. Sandra doesn't know if she will be here long term, she takes things on a "day to day basis." She likes her accommodation though and feels really lucky to have it, but comments that "it's hard being a single mum and being able to find something affordable." In the five years she has lived in her current flat rent has gone up by 50% and she worries that this will go up more in the future. She is grateful for her social housing, but worries she may be "turfed out if I earn more".

Sandra talks about maintenance work needed for her flat. She talks about scaffolding outside her house put up in March, and the work was to be done within two weeks. It has now been there for three months, and if she calls to complain and enquire about it no one is helpful. She does not know how much longer it will be there. When Sandra first moved to the neighbourhood she did not feel a great community spirit. The house is situated on the outskirts of Camden. She comments that a nearby high street is "crappy" and does not always feel safe – there is "mental health on the streets." She comments that a lot of the shops nearby are dirty and "unloved".

Day-to-day life

Although Sandra does not feel directly hit by the cuts at the moment, she saves money where she can. She is very careful and budgets every month. She doesn't go out for meals, doesn't drink, when not working she spends her time running the house, "I don't have much of a life apart from that".

Sandra tries to buy food locally where she can, using local grocers, butchers and the fishmongers. For branded items she shops in Iceland. She thinks it is good for the high street to shop local – "the supermarkets are killing shops". She is increasingly using charity shops. Sandra has noticed the changes on the high street with shops closing and being replaced by discounts shops such as TK Maxx or pound shops.

She explains that her nearby library now has restricted hours. Sandra is angry that the services that are being provided are not always going to whom she considers to be the "right people". The library's 'rhyme time' session, which her daughter enjoys, is now oversubscribed by middle class families: "they do not need it as much as others but still manage to use it when others can't." Similarly, £100 vouchers for parenting classes had been distributed, but says that "those who tend to use them are the ones that don't need them, and the ones who don't use the classes need them the most."

More generally, Sandra has noticed that some of the services her daughter uses, such as swimming and drama, are costing more. However, she is keen for her daughter to continue to take part in these activities, "I will need to find the money."

Future

Sandra does not blame all the changes on the government, she talks about the banking crisis and how this is just a response to a problem. She thinks that there are broad problems with society and feels that people today are spoilt. "We live in a throw away society ... We need to learn to go without ... We often want too many materialistic items." She compares the situation in the UK to Greece and comments that "it's not that bad". However, she is not optimistic about the future: "the situation will get worse before it gets better."

For the future, main worries for Sandra are around cuts to working tax credits, and whether she will be forced to work more hours on a low wage. She is rethinking her employment situation, and would like to earn more, as she "simply cannot survive on a minimum wage and pay rent." She also worries about the potential of losing her job, but as long as she is employed she thinks she will be okay.

For her daughter, she is worried about her education and life opportunities. She worries about changes to academies and how this could affect her. In the long term, she aspires for her daughter to go to university, but knows this is very expensive. Her parents put money aside for her daughter every month, and she also received money from the Government when she was born which is in a trust fund, but she does not know if this is enough to give her the life she wants her to have.

Aysha

Aysha is a single mother in her late 40s. She moved to London from Somaliland in 1996. She has four children, all boys, aged from seven to 14. She also cares for her brother who has schizophrenia. Aysha is currently receiving Income Support, Carers Allowance and Housing Benefit, but is unable to look for employment while she acts as a carer.

People will be unable to afford to live here soon."

Housing and neighbourhood

Aysha lives in a small three bedroom flat, and has been there for nine years. Aysha worries about increasing rent, and comments that if her benefits are reduced she will struggle: "people will be unable to afford to live here soon." Aysha would like a bigger flat but talks about friends that are worse off. She does not think she is the priority, "there is no point as I won't get it ..., there's no space".

She tells stories about the neighbourhood. A few weeks ago a 9-year-old Somali boy was "attacked... he is now in hospital but why hasn't the story been in the press?" She also talks about a Somali boy beaten up by a white gang – "no one cares because they are not white." She is clearly worried about the presence of gangs in the area, and that her children may get caught up in it. She comments that the "black and white kids don't mix" – either at school or in the streets. There is one English lady on the estate who shouts racist abuse – saying she "hates black people and that strangers are taking her flats... everyone knows to ignore her." Aysha comments that the Somali community is very strong, and they try to support each other.

Caring for her brother

Aysha looks after her brother who has schizophrenia and lives in Council housing in another borough. His flat is bare. There are no carpets and the living room is furnished with only a small couch and TV balanced on a chair. The kitchen is full of old containers and the fridge is empty. Her brother previously lived in supported housing, but this has changed in the last few months, and his care package has been cut. A nurse visits fortnightly and he receives "some support from a health worker." She was expecting the health visitor to come on the day we visited, but they did not show up. She comments that her brother is "seeing lions and he can hear voices."

Aysha visits him at least twice a week. She cleans his flat and does his shopping: "I would love to take him out more but I can't... it depends on his mood." Aysha is unsure if she is able to ask for more support following the changes made to his social care provision. She says "it is easier to do things myself" and there are "too many forms to fill out ... a lot of services say they will do one thing and then do another ... Social care won't help any more, there are only cuts."

Aysha wants her brother to move back to Somaliland so he can be cared for by their wider family. She is in the process of applying to the UK Border Agency for the correct documents. So far this has cost her over £1300. At the end of our day Aysha received correspondence from the Border Agency rejecting her brother's application – she is very upset and blames herself. She would usually contact the Somali Centre about this, but as their hours have been cut they are not always open. "This place is very important for our community". She will not be able to speak to them for another five days, by which time she worries it may be too late to do anything.

Employment

Aysha used to go to college and she has a level three childcare qualification that she hopes to use in the future. She would like to go back to college to improve her reading and writing, but cannot fit this around looking after her children and brother. As he is unable to return home she no longer knows if employment can be an option: "they want mothers to find a job, so why make employment difficult?" At the moment she "could not juggle her children and a job". She has to pick up her children every day at 3.30, and although some days they go to an after school club, but Aysha said that these costs are going up.

Children

Aysha is dissatisfied with the education her children are receiving. She talks about her 9-year-old son, whose English and communication abilities are low. She has asked for extra support for him, but has been told that this is not possible because "there are worse kids" in the class. He was refused an educational psychologist and she thinks it is "down to costs." All her children attend Somali-led Saturday school which Aysha pays herself (£6 per hour and they go for 6 hours every week). She desperately does not want any of them to be left behind at school and says that she has already seen a huge difference in her 9 year old's behaviour. "The school thinks it is because of them that he is doing much better, but I put it down to the extra schooling."

Aysha comments that she can no longer afford a lot of services that she would like her children to have. She talks fondly of when the Sure Start Centre was open and how they were like a second family, and they used to go on trips with the children. She now can no longer afford trips or holidays – "even taking them to the cinema is too expensive, or for a trip to McDonalds." She now tends to stay indoors with her children, and comments "I don't know why it had to close down."

Day-to-day life

Aysha struggles financially. She is unable to work because she has to look after her brother and four children. She complains prices are going up: "All my money is going to gas and electricity." She finds that food is becoming more expensive, so tries to buy in bulk from the wholesalers. Transport is also very expensive, so she walks everywhere she can.

Aysha does not like the current Conservative government and blames them for the cuts – "I do not understand why they have to cut so much, when they are paying for other things." She discusses the money being spent on the Olympic site and regeneration of Stratford and how it will be wasted: "what will be there when the stadiums are no longer full?"

The future

Aysha wants her children to have a good education and to be "good men when they grow up." She would like them all to go to university, but worries about how this will be affordable. The fees are "too much" and it is against her religion to pay interest on a loan. Her youngest son is aspiring to be a footballer so he can take them out of their current lifestyle and have a "big house and lots of money."

She is also very worried about her brother. She would like him to return to Somaliland but does not know how she can afford to pay for another application. Until she can help her brother move, she will have to continue to care for him, and therefore cannot look for a job to support her family. Aysha is clearly worried about the future, stating that "it's all going to get worse ... all over the world."

Annex 2:

Advocates and advisors

As part of this research we spoke to the following organisations in Camden:

- Age UK
- Bengali Workers Association
- Camden Carers
- Castlehaven Community Centre
- Centre 404
- Choice and Opportunities Online (COOL)
- Citizen's Advice Bureau Camden
- Connexions
- Disability in Camden (DISC)
- Elfrida Rathbone
- Fitzrovia Youth in Action
- Holy Cross Centre Trust
- Hopscotch Asian Women's Centre
- Ingestre Community Centre
- Kings Cross Brunswick Neighbourhood Association
- London Irish Centre
- Sidings Community Centre
- Somali Centre
- South Hampstead and Kilburn Community Partnership
- Surge Advocacy Group
- West Hampstead Women's Centre

We also worked with an advisory group with contributors from London School of Economics, University College London, Joseph Rowntree Foundation, Local Government Association, Demos, Citizens Advice Bureau Camden and Camden Council.