

FEELING THE SQUEEZE

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

Victoria Boelman and Catherine Russell / November 2013



**A YOUNG FOUNDATION REPORT FOR
THE LONDON BOROUGH OF CAMDEN**

About the Young Foundation

The Young Foundation is a leading independent centre for disruptive social innovation. We create new movements, institutions and companies that tackle the structural causes of inequality.

We work to create a more equal and just society, where each individual can be fulfilled in their own terms. We believe that little about the future of society is inevitable. Bound by our shared humanity, we believe we collectively have the power to shape the societies and communities we want to live in.



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Acknowledgements

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 both 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.

Related Work

This report was written for the London Borough of Camden, and is a follow-up to our original 2012 research looking at the impact of the cuts on some of the most vulnerable people in Camden. Many of the organisations and individuals we have spoken to are those who participated last time and have kindly shared their stories and told us how their lives have changed since then.

This report can be read as a standalone witness to the lives of vulnerable people in Camden today, or alongside the original research report, "[An insight into the impact of the cuts on some of the most vulnerable in Camden](#)" which can be found at www.youngfoundation.org.

As well as revisiting some residents we have spoken to many more new people who have also taken the time to tell us about their experiences of the cuts. You may choose to read this report in the traditional way, starting with the context and working through to the conclusions. Alternatively you may prefer to turn to Annex 1 of this report and read first the 'day in the life' stories of some of the residents which help inform our analysis and may shape your reading.

FOREWORD

Leader of Camden Council, Councillor Sarah Hayward

This administration set out in our Camden Plan how the borough can be a place where nobody gets left behind. There are several threats, established and emerging, to this plan succeeding. We have protected the most vulnerable when dealing with the £83 million of cuts handed down from central government but this is only part of the picture.

We knew when we commissioned the research that the unique social mix in Camden would be threatened by an aggressive mix of policies aimed at removing support from vulnerable groups. In this second year of qualitative research study we have deepened our understanding of the effects changes to welfare reform, social housing policies, the recession, cost of living increases and cuts are having on our most vulnerable residents.



Last year through this research we heard heartbreaking stories of the struggles people were facing and their fears for the future. But we also heard amazing stories of resilience and communities coming together to support each other. This evidence was incredibly timely and fed into the work of the Equality Taskforce, helping us develop our future approach to tackling inequality in the borough.

It was always our intention to continue this study again this year so that we could track how people's lives had changed. Policy changes have not slowed and neither has our commitment to helping our residents. We knew that many of the challenges we faced still lay ahead: welfare benefits changes had not yet taken effect and our own savings programme had not yet been fully delivered.

As with last year this isn't a large piece of research but the value lies in the depth and power of the insight that personal stories bring. I again want to thank everyone who took part in this research – for taking the time to share their experiences and opening up their homes and their lives to the researchers.

The picture this report presents is no less distressing than last year. I am struck by the high levels of fear and anxiety that people are experiencing as they grapple with the impacts of benefit changes and increases in the cost of living.

Again this year we have heard stories of grit and determination in the face of huge financial challenges and hardship. We have also heard about communities coming together to support each other. What comes through very strongly is that people value where they live, local services and their communities, and the vital support this gives them. They are fighting hard to stay in the borough in the face of such challenges.

A thriving local voluntary sector and access to quality advice and support will continue to be key to supporting residents through these difficult times. These are areas where we continue to invest much more than other authorities and have maintained our offer in the face of increasing pressure on budgets. Affordable childcare is also a key factor enabling low income families to access work and we are seeking to safeguard provision where we can.

However there is always more that we can do. Some of the stories in the report illustrate that not all residents are aware of advice and support that is available for example through our local welfare assistance scheme which replaced the Social Fund. We will consider this report in detail to think through how best to address this for example through a renewed campaign of communications and publicity. We will also be considering further the findings of the research around factors that contribute to maximising resilience.

Sadly, we know that the picture ahead will remain challenging. We face very real threats to the future of local government and vital local services that people rely on and we will have more difficult decisions to take as we have even less money in the future to deliver and commission local services.

The work of the Equality Taskforce recently concluded that public services have a unique position of power and responsibility to tackle inequality. This is a role that we do not take lightly. We will make sure that we use our resources wisely and ensure that in the face of even further financial challenges we invest in services that support the most vulnerable and enable people and communities to do more for themselves and each other.

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EXECUTIVE SUMMARY

This report is the second 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.

In the first year in 2012, we found that although many of the cuts and changes were still to come, the impacts of the recession, welfare reform and the rising cost of living were combining to present a significant and cumulative set of challenges for the most vulnerable in society. The families we spoke to were starting to feel the impact of the changes and felt under pressure. Disabled people and carers were also finding it challenging to adapt and were worried about what future changes would mean for them. Many young people we spoke to felt angry and did not feel they had any options, while others were responding with increased determination. All were worried about what the future held. Yet despite this, we also found evidence that some communities were pulling together and showing great resilience, supporting each other through tough times.

In 2013 we wanted to revisit some of the communities and residents we met last year, as well as hear from new voices across the borough. As in 2012, we focused on:

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

Between July and August 2013 we used interviews, focus groups and ethnographies to hear the views of 68 residents and 25 voluntary and community sector representatives. Similar in scope to the first phase of this study, it is a relatively small sample size, yet large enough to start to see patterns and themes.

This research is not designed to be statistically representative of all vulnerable residents in the borough, but we draw on the richness of stories, anecdote and observation to explore the lives of people and how they are continuing to experience the changes at both a national and local level. We do, however, place this insight in the context of data provided by Camden Council about the impact of the cuts on different groups of residents.

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

- the financial pressures on families are significant and had increased from last year. For those who are struggling to balance their income and outgoings, planning for the future is now much more difficult. We heard that some people are ‘sticking their heads in the sand’ about benefit changes, which are starting to impact families.
- people are losing their financial ‘safety nets’ for unexpected essential costs. A broken fridge or Hoover can sometimes simply not be replaced. Increasingly people turn to friends and family or to services such as food banks.
- some people seem to be struggling to adjust, and access support and advice, more than others. Those who do not understand the system – typically but not exclusively those

who speak English as a second language – may find it more difficult to understand the changes and what it means for them.

- many are concerned about the impact of a lack of access to a computer or the internet at home, and that they can no longer afford some extra-curricular activities. They are worried that this will impact on their children's development.

Among the **young people** (aged 14 to 24) that we spoke to we found that:

- many are struggling financially and feel they are facing uncertain futures
- some young people are becoming increasingly disengaged. National changes to careers advice provisions affecting schools – and reported reductions in capacity of voluntary sector youth services – mean some young people feel they no longer have such easy access to one-to-one support which they value and feel they need to explore their career options.
- those aged 19 and over face a particular set of challenges, as they move out of the national age range for youth services (although other services are available)
- in the face of reported shrinking voluntary sector youth service provision and a challenging sub-regional job market, there is concern over how positive influences and role models for young people can be maintained.

Finally, among the **disabled people or those with low to moderate needs, and carers** that we spoke to we found that:

- those with the severest levels of need feel that they have been relatively protected from welfare changes over the last year. However they are, like last year, feeling the effects of changes to local services.
- welfare changes have caused some anxiety, with several people we spoke to receiving forms they shouldn't have had to complete and others feeling threatened by the Social Sector Size Criteria even though it shouldn't apply to their circumstances
- shifts to online completion of benefit forms and online communication with the council pose challenges for some older people and those with learning disabilities
- the pace of change and increasing demand for advice and support from voluntary and community sector (VCS) services poses a challenge to the ambition set out by the Camden Equality Taskforce to become a 'no wrong door' borough, and to prioritise prevention work in tackling inequalities across the borough.

Some **common themes** across all the groups we spoke with emerged:

- The cumulative impact of the rising cost of living and cuts to benefits and services mean that vulnerable residents are **feeling the squeeze**. Last year we identified how this combination of changes presented very real challenges to some of the most vulnerable people in the borough, and this picture continues.
- The on-going pressure is having an **impact on people's emotional wellbeing**, with many vulnerable people we spoke to telling us they feel isolated and struggle to see a way out of their current situation.

- A **wide range of factors promote resilience**, including informal and formal support networks, personal contact, IT literacy and access, and education, skills and experience. These factors can help some vulnerable residents cope better than others.
- Like last year, some people we spoke to are **afraid for the future**, and the further cuts and changes it may bring.
- Despite that, **Camden is their home** and almost without exception they wish to remain in the borough. Many families we spoke to believe that there are good facilities in the area and like the location and communities they live in. Some are willing to get into significant financial hardship and/or make significant compromises on quality of life rather than move away.

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

1. What more can be done to communicate with vulnerable communities to raise awareness of existing advice and support options? How can the provision of face-to-face contact and advice and support be maintained where it is most effective?
2. Individuals we spoke to from English as second language (ESL) communities say they are finding it difficult to understand the changes and to access information, services and support. What more can be done in the current financial climate to help ESL communities understand and navigate ‘the system’?
3. How can resilience through transitions be boosted? This must include young people moving into adulthood and those experiencing a significant change in personal circumstances.
4. What can be done to help staff in both the statutory and voluntary sectors ensure that vulnerable residents receive the help they need, at their first point of call? We believe this is a high priority but the changes and reforms over the last year could put at risk this ambition. This issue has also been identified by the Equality Taskforce through the recommendation to become a ‘no wrong door’ borough.
5. Also integral to the work of Equality Taskforce is the importance of preventative work, to provide early intervention and access to support for vulnerable people. We have seen examples in the voluntary sector of where funding for such work is already under pressure and likely to become even more so. We believe that this could have longer term impacts both on individuals but also on demand for services. How can the council best invest in prevention as well as in a coherent approach to fostering resilience and wellbeing across communities and individuals in Camden, in light of decreasing resources?

Over the next year there are further cuts and changes to come. There is potential for some vulnerable residents to be squeezed still further. By commissioning this research, Camden Council has demonstrated a commitment to understanding and supporting the most vulnerable communities in the borough and we are proud to partner with them on this work.

INTRODUCTION

Context

Over the last few years, the recession has shaped the discourse around public services and welfare. National and local spending has been significantly reduced requiring providers and local authorities to rethink how best to spend limited budgets for the benefit of the communities they serve.

Through most of that period unemployment was rising and wages have been stagnant or falling. At the same time, the cost of living has continued to rise with increases in food and fuel bills far outstripping even the average rise in household incomes. A long and cold winter into 2013 also compounded the rise in energy costs for many.

The story so far

In 2012 Camden Council commissioned us to look at how the impact of the cuts and the restructuring of services were impacting on some of the most vulnerable in the borough. We were particularly interested in how the changes were affecting wellbeing and resilience and wanted to better understand the challenges residents on the threshold of vulnerability were facing. At that time we found that:

- **many of the young people we spoke to felt 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. Young people seemed to split into two camps – the increasingly disenchanted and disengaged, and the increasingly determined.
- **families felt under pressure.** 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 families we spoke to were optimistic about the future.
- **disabled people and carers were also finding it challenging to adapt and were worried about what future changes would mean for them.** Those we spoke to feared that they might become isolated in the future. Some of the carers we talked to said this had already started to happen, for example as a result of them having to cut back on social engagements to prioritise money for those they cared for.
- **most people were concerned about what was ‘still to come’.** There was little knowledge of the specifics but people we spoke to feared that they might be forced out of the borough by the rising cost of living and welfare changes such as the cap on housing benefit.
- despite these pressures, **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 and changes to date.

Understanding the impacts another year on

Since then, at the national level, there have been significant changes to welfare benefits (see Fig. 1). At a local level Camden Council had to find savings of £83 million between 2011-12 and 2013-14 which meant making difficult decisions about the services it funds. In developing the savings programme, decisions were made to protect the most vulnerable from the worst of the cuts.

Since our fieldwork last year the council is further along in the delivery of its savings programme. More local service changes have come into effect and the impact of some of the early cuts to services and voluntary organisations are now filtering through.

In line with the original ambition of this study, we therefore returned to the borough in the summer of 2013 to understand how things are changing and what impacts a further year of cuts and recession has had.

Objectives

This research is not intended to be representative nor widespread. Instead, we have focused on those groups our previous work and analysis by Camden Council have identified as key: young people; disabled people or people with low to moderate needs and carers; and families, including those from Bangladeshi and Somali backgrounds.

Our focus was on the impact of the cuts on day-to-day lives and future aspirations. We do this through ‘day in the life’ stories, quotes and examples. We have looked for examples of cumulative or unintended impacts of changes to services and benefits and how people are coping with those or supporting one another. We hope readers find the depth of the material engaging and insightful, and that it sits well alongside the statistical data threaded through the report.

We focused our research around a number of key questions:

1. How have the national and local cuts and changes impacted on the groups identified? Which changes have had the biggest impact over the last year? How has the picture changed since the first phase of the research? Have some communities been hit harder than others? Are there stories of any unintended or cumulative impacts from the cuts?
2. Have some families or communities coped better with the cuts than others and if so, why? What are the signs of resilience and pressure within communities?
3. What are residents’ hopes and aspirations for the future and how have these changed since the beginning of the recession and over the last year? To what extent are residents planning and preparing for future changes?

Who we focused on

In this second phase of the research we have continued to focus on broadly the same groups as we did in the first year:

- families on a low incomes including single parents, and Bangladeshi and Somali families

- young people (aged 14 to 24) including those at risk of low attainment or not in employment, education or training
- disabled people, people with low to moderate needs and carers, including children and young people with special education needs and/or with a disability.

These groups were identified last year as those most likely to feel the cumulative impact of national and local cuts and changes. The council's on-going analysis of the impacts of welfare reform supported this continued focus in the second phase.

Our research timescales and budget allowed for a relatively small sample size of about 100 interviewees¹. 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 residents' everyday lives. This means that while the research does not currently have the breadth of other studies, it provides depth, leading to contextually grounded insights into the lives of some of Camden's most vulnerable residents.

In total we spoke to 93 people:

- 25 practitioners and VCS workers
- 12 young people
- 26 families on low incomes
- 30 older people with low to moderate needs, disabled people and carers

Methodology

Between June and August 2013 we used a range of qualitative research methods to engage residents. In order to access research participants 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 ethnographic visits with residents.

Focus groups and one-to-one interviews with residents

In total we conducted seven focus groups, with approximately seven 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 57 Camden residents.

The focus groups allowed us to increase the breadth of the research, speaking to a wider sample of residents and using different techniques, including pictures and story-telling, to build a picture of life in Camden. These techniques helped participants to answer our questions in an engaging way and encouraged quieter members of the group to speak.

Ethnographic interviews

We conducted 11 'day in the life' in-depth ethnographic interviews with residents:

¹ Note: We planned to speak to many more families and young people but three focus groups and one ethnographic visit were cancelled at the last minute. Participation was lower than hoped due to the summer holidays (including changes to usual VCS activities through which it is possible to reach people), and the timing of Ramadan.

- five interviews were conducted with those who had participated in the ethnographic visits in phase 1
- six interviews were conducted with members of the community who had not previously participated.

By reconnecting with the participants from the first phase of the research we were able to directly follow-up on experiences and fears identified a year earlier. This longitudinal aspect is invaluable in understanding the cumulative impact of the cuts and changes.

It was not possible to follow up with all the previous participants. Some were unobtainable, while for others changes in their personal circumstances (both positive and negative) made participation impossible. Where feasible, we have had telephone conversations with those unable to participate this year to follow-up on their stories and obtain an overview of the changes in their lives.

The 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 spending changes.

Ethnography allows for in-depth research, because we not only ask about how users experience life, but also observe 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 other people in the home, such as partners, parents, children and friends. It is a great way of accessing lesser-heard voices.

The ethnographic interviews lasted roughly four to six hours. It was normally either a half-day session in the resident's home, or accompanying them on their day-to-day business in the local area. We thanked residents with supermarket vouchers for contributing their time and sharing their experiences.

The full story for each household we spent time with can be found in Annex 1.

Interviews with VCS organisations

Lastly we also conducted one-to-one phone or face-to-face interviews with 19 VCS representatives. These were selected in conjunction with Camden Council and included groups representing different estates or wards, as well as special interest groups such as particular black and minority ethnic (BME) communities or groups supporting those with physical or mental health issues. Most of the groups had also contributed their views to the previous phase of this research, but some were contributing for the first time. For a full list of those we talked to, see Annex 2.

In these interviews we explored their observations of the impact of the cuts and changes on the communities they support. However we did also inevitably touch on their views on the impacts on their services and organisations as well.

Interpreting the findings: some important notes

As you read this report, it is important to bear in mind a few important factors that affect the way people told us their stories and how we have presented them:

- **This report presents residents' perceptions and experiences of change in their lives** over the last year. While this is their lived reality, there are some limitations.

Memory can be faulty, understanding of the way in which services are funded and organised can be sketchy, and everything from informal chats to media coverage can influence views. Where there are substantial differences between the perceptions of particular groups of residents and the factual evidence, we have highlighted these and tried to identify the reasons why this gap exists.

- Many of the people we spoke with use lots of different services and access information and support through numerous channels. Frequently there is a lack of clarity about who funds and runs what. For this reason, **when we talk about ‘local services’ in general, we are referring to those run by both the council and local voluntary groups.**
- When this research was originally scheduled, it was anticipated that more of the changes to benefits would already have been implemented. However, **the start date for both Total Benefit Cap and Universal Credit were delayed**, so the extent of the impacts of these changes has not yet been fully felt.
- **We asked both residents and representatives of local VCS organisations to reflect upon the last year.** In practice, this is difficult to do as our year did not have natural ‘anchors’ for people to frame it within. Also, many VCS groups have felt increasing impact during this year of cuts that were actually implemented prior to the last year. Where possible, we have attempted to focus the minds of everyone on this last year **but inevitably there is some blurring around the edges.**

THE PICTURE OVER THE LAST YEAR

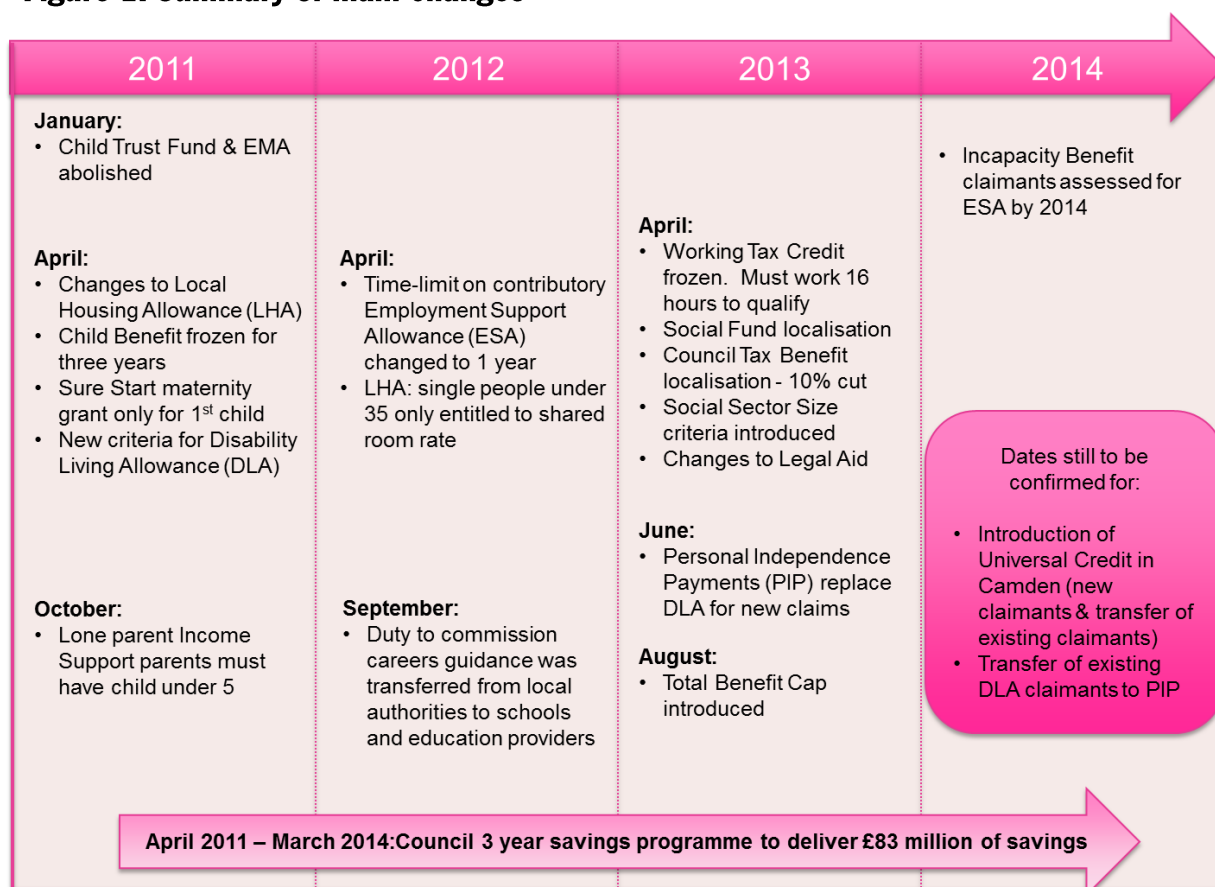
Changes to benefits and services

In the year since the first wave of this research, a new wave of welfare changes has taken effect, several from April 2013.

A summary of the main national and local changes is given in Figure 1. Many of the latest reforms have been the subject of intense scrutiny and media debate. In particular, the introduction of the Social Sector Size Criteria (SSSC aka the ‘Bedroom Tax’) has been much criticised as inappropriate for London where the housing stock mix means that many would be unable to move into a different size home, even if they were prepared to do so. The cap on Local Housing Allowance is also viewed as unfair by many at a time when private sector rents are rising rapidly in response to increased demand¹.

Ultimately, welfare reform and most cuts and changes to services have been controversial. Even some measures designed to give people greater control over their lives – such as Personal Independence Payments – come in for some criticism, particularly around the way in which they are being implemented.

Figure 1: Summary of main changes



The impact on Camden residents

Camden Council has data on housing benefit due to its role in administering the benefit. It has been monitoring the impacts of benefit changes on residents in the borough.

The changes to the **Local Housing Allowance (LHA)** took place over two years ago, leaving sufficient time for impacts to be felt. Around 1,800 households had their LHA capped when the cap was introduced in April 2011; that's about 2 per cent of all households in the borough. As of June 2013:

- 15 per cent of these had moved into social rented accommodation in the borough
- 45 per cent were still claiming LHA in the borough
- 40 per cent have stopped claiming LHA either because they have left the borough or because they have stopped claiming LHA altogether.

However there is a steady flow of new LHA claimants with the result that the overall number of LHA claimants in the borough has fallen by just 2 per cent. What has changed is the geographical distribution of LHA claimants in the borough. There are now fewer in the central London part of Camden and more in the North West part around Kilburn High Road where most of the cheapest private rented sector housing in the borough is located.

Meanwhile rents in the wider private rented sector have continued to increase, which makes it harder for households in housing need to find affordable accommodation in the sector.

The Council's Housing Options and Advice Service places households at risk of homelessness in the private rented sector. In 2010-11, 62 per cent of its placements were in Camden and that figure has fallen to just 35 per cent in the period since the LHA cap was introduced from April 2011.

The **Social Sector Size Criteria** was introduced in April 2013, so the full impact has not yet been felt. Around 1,700 households in council and housing association properties were affected. Evidence to date suggests that many affected tenants are not prepared to move and those that have registered to move are not bidding on available smaller properties in the borough. This could be because these smaller properties are unsuitable or not attractive.

The **Total Benefit Cap** came into effect very recently, between mid-August and late September 2013. Some 314 households were capped, of which 80 per cent had children. The average loss of benefit is £56 a week. As of early October 2013, 39 of these households had applied for Discretionary Housing Payments to help them pay their rent while they find a more long-term solution.

All of the approximately 28,000 households receiving housing benefit in Camden will be affected by the introduction of **Universal Credit** which is anticipated to be rolled out by 2017. Universal Credit claims will be made online, and will be paid at the end of every month, directly into a bank account. It will include rent and housing costs for people who qualify and they will have to pay the landlord themselves.

In April 2013 local authorities took over responsibility for two elements of the welfare system from central government: the **Local Social Fund** and **Council Tax Reduction Scheme (CTRS)**. The reduction in funding passed on to local authorities has meant that Camden Council has had to change the eligibility criteria for these two benefits.

With a limited budget, the council aims to ensure the local welfare assistance scheme replacing the Social Fund is available to those that need it the most. Not all claims are successful and many claimants are eligible for other financial support such as advances on their benefits. Between April and August 2013, the council received 799 claims of which 391 were successful (49 per cent). Awards totalled £157,000. The majority of both claims and awards were from single working-age people although lone parents and pensioners have higher award rates. This may reflect the other types of financial support available.

The **CTRS** has resulted in some 12,000 households paying a small amount of Council Tax (between £1 and £4 a week) for the first time. At the beginning of September, of the 17,000 households receiving CTRS, around 2,700 had made no payments at all while a similar number had paid off their Council Tax for the year in one go. The rest were paying in instalments and the collection rate was virtually the same as for households not receiving the benefit. In July, the Council was granted around 2,000 liability orders for non-payment of Council Tax although any action it takes will be in proportion to the amount owed and will take into account the household's circumstances.

For other welfare reforms, Camden Council monitors official government statistics which are often published with several months' lag. Around 7,000 people will be affected by the change from Disability Living Allowance to Personal Independence Payments over the next few years and around 4,600 people are still awaiting a Work Capability Assessment to move from Incapacity Benefit to the Employment and Support Allowance.

In addition to welfare changes there have also been a number of other national policy changes with local impacts. In September 2012, for example, the duty to commission careers guidance was transferred from local authorities to schools and education providers. A recent national Ofsted report looking into how schools are managing this duty reported that across

the country the picture is variable and expressed concern that many young people are now not receiving access to face-to-face impartial guidance. In Camden the council is overseeing a number of initiatives to ensure that pupils and students as well as residents continue to receive high quality careers guidance including face-to-face support.

ONE YEAR ON: WHAT FAMILIES ON LOW AND MIDDLE INCOMES TOLD US

Camden Council highlighted four different sub-groups within the low and middle income family category:

- Bangladeshi and Somali women with large families
- single parents
- two-parent families on low to middle incomes
- families claiming housing benefit (private rented as well as social housing tenants).

Our research involved focus groups and interviews with Bangladeshi families, Somali families, the Camden Parents' Council, a local Somali Cultural Centre, and a Children Centre (and its users). We carried out six ethnographies with two Somali families, a Bangladeshi mother, two white single mothers, and a two-parent family on a low to middle income. All are claiming housing benefit.

Facts and figures

In Camden, there are:

- 21,548 households with dependent children (22 per cent of Camden's households)
- 7,695 lone parent households with dependent children, where 91 per cent are headed by a woman
- 4,179 households with three or more dependent children (19 per cent of all households with dependent children)

The average income of those living in the poorest 25 per cent of households in Camden is £20,062

Overall, 83 per cent of Camden's Bangladeshi community lived in social rented accommodation in 2011 compared to 33 per cent of Camden's overall population.²

- Compared to 69.1 per cent of all council tenants, 86.2 per cent of Bangladeshi council tenants and 85.1 per cent of Somali council tenants claim full or partial housing benefit (tenants profile July 13).³

In April 2011 the overall unemployment rate in Camden was 5,565 (5.5 per cent). By September 2013 this figure had fallen to 4255 (4.2 per cent) against a London average of 5 per cent.

- In April 2011, 17 per cent of the unemployed were unemployed for over a year (the 14th highest borough across London), compared to 22 per cent across inner London. In September 2013, 32 per cent of unemployed people had been unemployed for over a year, the 14th highest borough in London (17th highest for men, and 8th highest for women).

Between 2008 and 2010 the number of children living in poverty in Camden reduced by 5 per cent from 40.3 per cent (14,640) to 35.3 per cent (13,300).⁴ However, it is not possible to ascertain from the data whether this is a result of improvements in outcomes for children or a result of a fall in median income.

Some 36 per cent of children in Camden schools are eligible for free school meals (FSM). Somali children and children with special educational needs are more likely than average to be eligible for FSM.

The story so far

Last year, the story we heard was one of shock. The rising cost of food, transport and housing, alongside the changes to national benefits and services, left some families feeling trapped. All those we spoke to were feeling the effects and worried about what was still to come in the future.

In response, families were cutting back on not only the little luxuries of life, but also the everyday essentials. The worry and stress was also taking its toll emotionally on some, with more arguments in the home, fears about the impact on children, and anecdotal evidence of domestic violence.

There were also more hopeful stories of families helping one another out, communities setting up new groups and support services, and more conversations among neighbours.

One year on

This year the story is no longer one of shock, but of adjusting to a new 'normality'. Household budgets have continued to be squeezed and there is an on-going effort to balance the books. Over the summer, holidays in some cases have been replaced by the odd day trip to Southend at most. Seeking and maintaining employment is a core part of the jigsaw, and

² 2011 Census data

³ Based on tenant profile data, July 2013, provided by Camden Council.

⁴ Data provided by HMRC, 2010

options where available need to be carefully weighed up against the cost of childcare and the tax and benefit implications of working a certain number of hours per week.

As they seek to sustain family life and juggle the competing demands upon them, parents also worry about the future that awaits their children. Concerns range from whether aspirations of a university education will be realised, to the labelling and judging of young adults unable to find a job.

The rising cost of living

There is no doubt that the financial pressures on parents are huge. Increasing bills and rent are leaving families with reduced, little or no ability to save or create a safety net for a 'rainy day'. In conversation, one mother repeatedly returns to her worries about the rising cost of living: "The bills are very, very expensive. Last year it was £105 and now it's £150 [...] it's impossible to save. How can I save?"

Aside from the everyday essentials of life, the story we heard over and over again was of how the extra or unexpected costs are often what 'breaks you'. This might be a broken Hoover for example, or as in one of our interviewees Isra's case, a fridge. Her fridge stopped working a few months ago and she has been unable to replace or repair it. "Before if I had saved for three months I would have been able to buy a new fridge. Now this is not possible," she said. With seven children to provide for, and without a job, the prospect of her ever being able to save the £400 she needs seems unlikely at present.

Frustrations over school uniform costs and other associated costs such as school trips are immense. These are often perceived as excessive and unnecessary, devised without consideration for families on low incomes. As one father was keen to point out: "School uniforms are such a rip off. You can only buy them from one shop that can charge whatever they want because you have to buy the sweatshirt with the badge on it."

One father spoke of being asked to pay several hundred pounds for a one-week school trip. While he appreciates there is value in these experiences for his children, he simply cannot afford the cost. Although some parents say their schools have discretionary funds which are used to at least partially subsidise some students from low income families, others have been offered nothing more than the opportunity to spread the cost over a few months.

As well as struggling to pay compulsory costs, parents also receive requests from their children for clothes, technology products and spending money. This is particularly the case as children enter their teens. The parents we spoke to do not blame their children for wanting to keep up with their peers, recognising that the pressure on them to conform is often unrelenting. Only one mother could confidently say: "My kids will wear anything. They are not affected by peer pressure." For the others, it is a case of having to say no to most things, or make significant compromises elsewhere.

Those from immigrant communities can also face other pressures. For example among the Bangladeshi and Somali community, people frequently send money to family abroad, and there can be pressures from within the local community that children should attend Qur'an classes. One mother had reluctantly given this up recently, as for four children, it was costing her £120 per month.

As a consequence of the financial constraints they are living within, many families are making difficult choices. Parents prioritise their children, sacrificing their own needs first.

Reducing spending on all non-essential items is standard, but at times even food and heating need to be cut back on. We heard of people going to extreme and detailed lengths in order to save money. We heard stories of parents eating just a basic diet while ensuring their children have meat and fish, and only buying the food which is discounted in the supermarket at the end of the day. Clothing and household items are sourced from charity shops and the website Freecycle.

Sam and James

Sam and James have two children, one primary school age, and a teenage daughter. Although James works, they simply do not have enough money to meet their needs. To save cash they have adopted a whole range of measures including installing a water meter. They have then cut back on showering time and also thrown out house plants so they don't need watering.

However, they are still susceptible to unexpected costs. Most recently, their daughter's best friend has announced a trip to a theme park for her birthday. Her daughter's friend has offered to pay but they are uncomfortable with this so she may not attend.

Since being established earlier this year, a local advice centre reports that it is now sending around eight people daily to the food bank. Other community organisations are also reporting a huge increase in food bank referrals.

Benefit changes

Families may have been affected by one or more of the changes to benefits over the last couple of years. In recent months it is changes to Local Housing Allowance, the SSSC and Council Tax that have been having the most impact.

Changes to housing benefits have had a particularly huge impact. One organisation supporting the Somali community reports that many families have been forced to move out of private rented accommodation as it has become a financially unsustainable option with the benefits that are received.

“To our knowledge, only one Somali family is still in private accommodation and on housing allowance in the ward, and they have a discretionary housing payment from Camden.”

The impact on BME communities such as Somali and Bangladeshi is underlined by other voluntary sector groups who work with them. They identify the main causes as: “They've got large families so they need larger houses, so there is an impact on the rent.”

Bella

Bella and her six-year-old daughter Violet have been living in their privately rented flat for over four years. They were moved there as they were at risk of becoming homeless. At the start of 2012, her rent was £350 a week and she received £340 in housing benefit. Since then, her rent has risen and her housing benefit capped. She now has to pay £410 a week but only receives £290 in benefit. She is now looking for a new social housing flat. She has enough points to move but is keen to stay in the same area. “We have lots of friends here and that help and support is so important,” she said.

Those in private rented accommodation are also among those who often fare the worst, as they are more vulnerable to uncontrolled rent increases which can compound financial challenges as a result of changes to LHA.

Rising levels of debt

Clearly, though, it is not always possible to make ends meet and many families end up in significant levels of debt. Comments such as “all the time I am in the minus” were echoed widely across our conversations with residents. Sometimes it is simply a case of “robbing Peter to pay Paul” by paying different bills each month, but for some it is a case of large, chronic debt problems or use of payday lenders. Organisations working to help people with financial problems report that whereas previously a person may have had just one or two debts, now they are more likely to have several, and that the amount of debt is higher.

One organisation started a targeted financial inclusion service. Out of the 45 families helped in the initial period of operation, there was an average of £1,500 priority debt and an average of £3,000 non-priority debt.

Carole

Carole found herself having to use payday loans to keep her family –including two school-age sons – afloat. Her husband works, but she had a stroke last year and is unable to work, while feeling financial pressure to support them. She is grateful to a legal advice centre for helping her to understand and manage her situation, and find a Credit Union as an alternative solution to payday lenders.

At other times, it is simply a case of people not understanding what they are expected to pay after a change, or misinterpreting letters. One local advice service has seen a large number of people particularly confused over Council Tax. They said:

“The Council Tax reduction scheme changed in April which meant some people now have to pay a small amount where they did not have to previously. The first summonses for non-payment were sent out in June. We had 18 people in a day come in saying ‘I don’t understand. I’ve never paid council tax’. People don’t understand how the changes in benefits are affecting them. They think it’s a mistake and ignore it so then they have the cost of tax and the summons – so small debt [has] doubled pretty much.”

We were widely told of a tendency for people to ‘stick their head in the sand’. While many people are living unsustainably, they are not willing to leave the borough and can only cut back so much on living costs.

The residents who appear to be more protected from this are those who are able to remain outside the formal system of loans. Those who have strong family and friend connections to rely on for financial support are typically those people who have grown up in the area, or those from immigrant communities.

Isra

Isra is a single Somali mother with seven children. She sees prices rising around her. Before it was £7 a week for electricity, now it is £12. Food is the same. Previously she was able to save, but now she is in debt.

Her family and the extended family of the Somali community offer great support to her. If she needs money, her sister will lend it to her. She also has a Somali neighbour who offers her financial support. She borrowed from a bank once in the past and ended up paying a lot more than she initially borrowed, which has made her very hesitant to do so again.

Housing conditions

Issues of affordability aside, many families were keen to talk about their housing conditions. Others, embarrassed by their living standards, were reluctant to talk about it, or let us into their home. People we spoke to expressed three main concerns about their housing: poor state of repair, over-crowding, and a lack of outside space.

People we spoke to are realistic. They have no desire for a mansion, but many wish they could offer their children a better place to live. Ultimately, for families in some of the least satisfactory conditions, “a new home would be a big change for us”.

Of course, many families were living in overcrowded homes prior to last year, and maintenance and repair issues may have also previously arisen. This year however, in the absence of any concrete understanding about council housing plans or policies, people are firmly blaming the cuts for any perceived delays or inadequacies. Most of those we spoke to believe that if it wasn't for the cuts, the council would have had the resources to resolve their problems more quickly. One mother complains that: “Now if something is broke they don't fix it. Now it's only an emergency like a broken boiler.”

Several of the people we met feel that their housing is substandard. Damp problems are the most common, but there are a range of other issues. We hear the story from one man of how “every winter we have a problem with the heating. They tell us they want to change it but so far nothing.” Another mother says: “We have a problem with ants. They are coming into our house. They climb up my leg. The council don't do anything for us.”

Over-crowding

Over-crowding is also a concern for some of the families we spoke to. At one end of the scale there are families with two children who are only entitled to a two-bedroom flat due to the ages and genders of their children. Similarly, there are single parents with one child who have just one bedroom. The practical reality is that they feel that they simply do not have the space to provide children with somewhere quiet to study or the privacy that teenagers need.

Yaya

Yaya lives with her husband and three children aged under 10 in a one-bedroom flat. She has been on the Housing Needs Register since 2004 and only now, seven years later, is she starting to accrue sufficient points. She said that just one room has to be turned “from a play room, to a study room for my oldest child, to a television room and then a bedroom for sleeping”. There simply isn't the space the family needs.

Some parents choose to sacrifice their own privacy for the sake of their children. For example, Jim and his wife use the living room as their bedroom so that each of his two children has their own room. He believes it is important for their education that they have quiet space but this comes at the cost of family life, which is now conducted almost entirely in their small kitchen. Sam and James have a similar set-up and comment: “We’ve chosen overcrowding [...] It’s made us content with what we’ve got. Rather than being angry, we’re now not looking to move.”

Employment and childcare

Many women we spoke to are keen to work or feel that they need to work, either due to pressure put on them by the Jobcentre or because they need the additional income. However they reported that “it’s just getting more competitive”. Even those with good qualifications and work experience are struggling to get back into the workplace as they compete against newly qualified graduates or those who can work full-time.

Those who have English as a second language and were educated outside the EU talked about facing problems with language and literacy and the recognition of qualifications. Some of the women we spoke to have postgraduate qualifications from their own country but are unable to work in the UK. Others would like to continue their studies here but cannot afford to. One said: “I have a sports science degree but they don’t recognise it. I did a lifeguarding course a few months ago but I still haven’t found a job. I don’t know what to do.”

However, those attending English classes in the community report that teachers can be very understanding to mothers with additional pressures. Mita, for example, is studying for an ESOL qualification at a local college. With four children including a son with special needs, she always runs to a tight schedule. Her teacher is very understanding and allows her the opportunity to “study in the community” if she needs to.

For the families we met, particularly lone parents, working out how to balance childcare with working is a significant challenge. This is both a practical and a financial challenge. Some parents try to work around this by finding opportunities to earn money from home.

Mita

Mita recently took part in a sewing course at a local community centre. She has learned how to make patterns, and create her own clothes. Currently she is doing this for herself and her daughter. She is still relatively inexperienced and so clothes take her a long time to make. However, in the future this could provide a means for her to make some money.

At its most basic level, childcare in London is now so expensive that for some it simply does not make sense to pay for nursery or after-school care to earn the minimum wage in a part-time job. In Camden the universal national offer of 15 hours of free childcare for children aged three and four was extended to 25 hours from September 2013 in maintained schools and children’s centres. At the same time, the 15-hour provision was extended to two-year-olds who meet the criteria for free school meals. Nonetheless, our research was conducted prior to this extension and some of those with younger children reported struggling to find a

place or cover costs. This is an issue recognised by some of the local community organisations who are trying to find ways to support women back into work. One group commented that they are planning to increase their childcare offer, in response to the changes in funding by Camden from September. They said: “We’ve had a huge increase in demand [for free and subsidised childcare places]. So much so that I’ve put in for the under-tuos extension so that means that parents with younger children can access 15 hours a week.”

For others it is about identifying part-time jobs with the right number of hours to maximise their income from Tax Credits and other benefits. Irregular hours, for example when freelancing or on a zero-hours contract, can make calculations very difficult.

Identifying the right job can also mean taking into consideration factors like travel costs, flexible working arrangements and travel time to and from school or the nursery. We heard that all of these mean that some women end up taking on jobs that are below their skill level or less well-paid.

Sandra

Since last year, Sandra has increased her hours from 16 to 24. She is now dealing with all the paper work related to her benefits and tax credits and is unsure whether she will actually be much better off at the end of the day. She has taken on far more responsibility at the florist shop where she works but still earns only the minimum wage. She does not plan to look for a new job however as it is close to home and her boss allows her to alter her days and hours around her daughter.

A simple lack of time can also be a barrier to gaining employment or studying. Yaya, for example, told us about her plans to set up her own business. Although she receives support from a mentor, looking after three young children means that “it is slow progress”.

Finding employment can be transformative, in terms of both income and self-esteem. Many of the women we spoke to told us how much they valued working and often a small part-time job is seen as a stepping stone to a better role once children are older.

Hayley

Last year Hayley was determinedly looking for a job. She was keen to work both for the extra money and because she enjoyed her old job before she was made redundant a few years earlier. She was struggling to find employment while looking after her young son, made harder by her difficulty in finding a funded nursery place. She did not want to put excess pressure on her mother, yet could not afford private child care.

Since then, she has found a term-time job and is happily in a new routine. She and her son no longer ‘get under each other’s feet all day’, and he has the playtime with other children she feels he needs for his development. Days off with her son are now precious.

Of course, many of the same issues apply to men moving back into the workplace. One woman commented that her husband took a full-time job last year because he really wanted to work, but actually they were better off on benefits. For others, looking for work is a matter of financial necessity.

Esha

Esha is from a Bengali household and married with two small children. Neither she nor her husband work and they live with her father-in-law to save money. Her husband worked in a supermarket for over 10 years, has previously worked in security and has a mini cab licence. “He is still looking for a good job [...] or any job. We want him to work,” Esha said. It is a priority for them as at the moment. “There’s not enough money; it goes very quickly. Sometimes all the money is gone by the end of the week on food and clothes etc.”

Help with childcare from family and friends can enable women to get out and bring in additional income or improve their prospects, and can give parents a chance to spend time with other adults and friends, offering some respite from the responsibilities of childcare.

Women like Bella and Sandra have parents who drive a considerable distance on a regular basis to help out with childcare and also cover some of the school holiday periods. Others have family more locally, with grandparents picking up the burden almost daily.

John

John is a grandfather who looks after his young granddaughter four days a week so that his daughter can work. She felt the pressure to keep her job after giving birth, having experienced a long period of unemployment. She cannot afford childcare so he plays a vital role in enabling both her and her partner to work and provide for their daughter.

Parental worries

Last year we heard many stories of rising stress, depression and anxiety as a result of the financial pressures on families. VCS organisations told us this year that this continues. The situation was summed up by a comment from one worker:

“There’s a lot more desperation. People say ‘I just cannot cope. I don’t know what I’m going to do’. They’re living day-to-day and despondent: ‘I’ve had enough, I’m giving up, I just can’t cope any more’.”

Bella powerfully sums up the impact of poverty on her: “I feel isolated and anxious a lot and there is little time to do more than the school run, work, Violet’s homework, my studies and find ways to get by. I dread a big bill, being ill and then not getting paid or my rent going up, housing policy changing and more cuts.

“I manage by telling myself I will be able to work in my field and save in the future and provide better for Violet as she gets older and needs more. But my worst fear is that I might get ground down with hard work and struggle and don’t inspire Violet with joy, pride, plans for the future and bravery to go out into the world. What poverty really erodes, even when you find a way to physically survive, is energy, self-esteem and then hope.”

As well as the financial pressures they face, almost all parents we met are deeply worried about the impact that growing up in a low-income household or overcrowded accommodation will have on the educational attainment of their children and their future life chances. Many are also concerned about the indirect impact of living in a stressful environment and how it may affect their children's emotional wellbeing.

Some of the most common concerns we heard relate to parents' inability to provide what they see as the essentials for ensuring their children achieve their potential at school. Others relate more to their physical or psychological wellbeing, including:

- a lack of time to spend with children, for example supporting with homework or reading together. This is particularly a problem for single working parents. "I know I should spend more time on homework but I just can't."
- the inability to provide a suitable space for study, or providing a place to study at the expense of having space for family time. For Sam and her family the lounge doubles up as a bedroom to give the daughter space to study, or she uses the library.
- no computer or internet access in the home, which can hamper homework and can also leave young people feeling socially excluded if they are not on social networking sites and other online services. The library was closed when we visited the family, and the community centre was full, so Sam's daughter Jane was unable to use the internet for her French homework. Jane was obviously disappointed and had been hoping to be able to check some of her translation. Sam reassured her they have friends who could help her out, but she wanted to do it herself.
- being unable to provide wider education opportunities – for example by paying for arts, sports or dance classes. One single mother worries that "I can't give her a rounded education [...] £8 a week for gymnastics isn't affordable."
- the fear that self-esteem will suffer if they cannot 'keep up' with peers or that children will be bullied if they do not have the right clothes or the latest gadgets. Samiira cannot afford the uniform for her son as he begins secondary school. "He's very upset, he keeps asking me."
- the effects on health. For example, Samiira's four children have all developed asthma, which she attributes to their persistently damp house.

Families told us that education and training opportunities are their priority. Comments included: "What can they do if they don't want to go to college?" and "University is not optional – it's a must. We will stop everything for education."

As a result, some parents are exploring options such as putting their children forward to compete for scholarships to try to access private education for free that they could not afford to pay for, in order to get their children a better future. Others – even when they are struggling financially – prioritise buying revision text books to use during the holidays, or paying for extra tuition. A Somali community worker told us: "Among the Somali community there is a tendency to stick to tuition. People say, 'if I do anything I'm going to look after the children' [...] They'll not pay other things, like bills, to prioritise."

Almost all the parents we spoke to are also concerned about children picking up on the stress that parents are feeling and trying to protect them by not asking for things they want or need. "Children notice changes in how parents spend." This is echoed by some of the

comments from young people: “I would hate to ask my mum for money – she works two jobs and overtime and I know she’s got to buy my younger brother’s school uniform.” All those we spoke to feel that this is not a burden children should bear.

Of course, despite all the pressures, some parents are proud to report that their children are thriving and doing well at school.

Sahro

Sahro recently achieved straight As in her GCSEs, and her younger sister in year 10 achieved almost all As as well. Her older brother has just won a place to study at university. The siblings managed this despite living with several other children in their aunt’s small apartment while their mother served a prison sentence.

Coping strategies

Bella’s story neatly highlights how poverty can wear down anyone. It also shows though that she has reasons for hope and can envisage a positive future. Bella shares several important characteristics with a number of the women we met, which seem to play an important role in providing that grit and resilience to keep going and striving for a different life.

Having a good education, qualifications or skill, and both work and life experience, clearly give people something to fall back on. For any number of reasons it may not be feasible for them to work now, or work in their chosen profession, but they believe that they have the potential one day to obtain a better job and raise the household income.

Sandra

Since last year, Sandra has significantly increased her hours in the florist shop where she works and taken on much more responsibility. She still only earns the minimum wage but sticks with the job because of her employer’s flexibility around her childcare needs.

In the longer-term, Sandra is reasonably confident that she will be able to earn more. She previously worked as a manager in a florist and is learning new skills through her additional responsibility this time.

Experience, gained through life or work, also helps many people we met understand how to ‘navigate the system’. We heard recognition that if you are ‘in the know’ then there are lots of free activities and opportunities both within Camden and in neighbouring boroughs, particularly for young children and during school holidays. One young mother commented: “There’s lots of free stuff: drop-in sessions, healthy eating, and parenting classes.”

Being able to seek out such information, often online, is important, and many parents regularly do this, using internet in local libraries if they are not connected at home.

Talia

Talia is a mum of three who makes the most of the services available in Camden. She looks out for free sports and swimming, or other local events. However one of her sons is about to start secondary school and she is worried about the lack of services for teenagers in the area.

Community groups are also valued resources offering people a safe space where they can meet other parents in a similar situation. They can access childcare, training opportunities, or help with job seeking and problems like housing or debt.

Several parents comment though that provision for under-fives is largely excellent and they miss the support those services provide once their children have gone to school. Although the need for day-time activities is obviously reduced, it can leave a gap for the parents in terms of the sense of support and solidarity they provided.

Sandra

Last year Sandra had been waiting three months for scaffolding to be removed from her property after previous maintenance work. After several more calls she finally achieved this. However, she has since faced another battle over leaks and damp. Her daughter's bedroom was black with mould in places and was making her ill. Eventually she resorted to having her daughter sleep with her, even though her room also had some damp. It took several months to get the council to acknowledge there was a problem and then many more before it was rectified. In the end it was only solved when she made an official complaint, which seemed to trigger action. She identified the best way to make her complaint online, and followed it up in person.

Sometimes though, when there are problems, it is not always as simple as just asking for support. We heard that there can be fear around asking for help, particularly in some immigrant communities where VCS groups report that some parents fear losing their children into the care system. Within some communities there is a strong culture of mutual aid – “the Somali community help each other left, right and centre” – but this cannot always substitute for professional help or liaison with the appropriate agencies.

We also heard some reports that some people are now finding it harder to access culturally specific support workers who can act as a bridge between the social services and individuals. People we spoke to are unclear whether this is as a result of increased demand or a reduction in services, but there is a concern that some people are now too afraid to ask for help without that support.

Looking to the future

In the short to medium term, most of the families we met had little expectation that things would change significantly. Indeed, the majority were far more pessimistic and concerns over the future prospects of their children dominate. We frequently heard similar sentiments to that of one mother: “I don't think they will have much of a future [...] They might have a job but then can't afford to live.”

That said, people we spoke to have certainly not given up hope for their children, and continue to strive to give them a better future. However, we generally heard that people felt

things are likely to be a struggle for a while to come. The continuing struggle to balance the books and difficulties in finding employment are not perceived as likely to change any time soon. Added to that is the anticipation of further cuts, leaving people feeling anxious and powerless to change their situation in the short term.

ONE YEAR ON: WHAT YOUNG PEOPLE TOLD US

The data indicated that we should focus on young people who are:

- low attainment (under five GCSEs)
and/or
- NEET (not in education, employment or training) or at risk of NEET

Our research involved a focus group with an estate-based youth group and an ethnography with a young person and their family.

Young people living in families on low incomes will be indirectly impacted by the changes affecting their parents. We also drew on the stories of many other young people that we met during the course of the research, including those from low income families and those with disabilities.

Facts and figures

In Camden, in 2011 there were:

- 34,386 young people aged 15 to 24
- 7,178 young people aged 18 to 19
- 21,863 young people aged 20 to 24. In 2010, 53 per cent of Camden's young people achieved five GCSEs including maths and English. By 2012 this had increased to 59 per cent.
- Although results improved over the period 2010-12, the numbers of young people who achieved five GCSEs A* to C, including maths and English, were higher for some groups of Camden's school population than others.
- In 2010, 43 per cent of young people eligible for free school meals attained five or more GCSEs, including maths and English, and by 2012 this increased slightly to 45 per cent.

The number of young people who are NEET in Camden dropped from 10.1 per cent in June 2012 (431 young people) to seven per cent in June 2013 (290 young people). The London average for June 2013 was 8 per cent.

Youth unemployment has fallen over the last two years. However, as is the case across London and the UK, the number of young people who have been unemployed for over a year has risen significantly.

- In April 2011 there were 1,085 unemployed young people (12 per cent) claiming Jobseeker's Allowance (JSA) compared to a rate of 13.4 per cent across inner London. By August 2013, this level had fallen to 750 (7.5 per cent), compared to a rate of 9.3 per cent in inner London.
- The number of young people who have been claiming JSA for over a year has doubled over the last the two years, from 35 (three per cent) in April 2011 to 95 (13 per cent in September 2013). Over the same period the levels across London also rose from three per cent to 15 per cent.

The story so far

Last year the changes to the Education Maintenance Allowance had a significant impact. Some young people 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 planned to go to university.

The impacts of this cut (and the rising cost of living, including transport) appeared to 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.

One year on

While typically displaying high levels of energy, individual resilience and grit, many of the young people we spoke to are slowly becoming more disengaged from the system, and disillusioned with what the future holds for them. This is not a cliff-edge, but rather a gradual slope. Whereas last year young people felt angry, this year the prevailing feeling was apathy.

Although sometimes not considered a traditionally vulnerable group, several of the young people we met (who did not have additional vulnerabilities such as special educational needs or disabilities) appeared to be some of those struggling to cope most with the current economic climate and changes to voluntary sector youth services in the local area. Specifically those most at risk are those in the transition to adulthood; the 19-25 year olds, who become too old to use youth support services, but still need help.

Education and employment

Nearly everyone we met has clear ambitions and ideas of what they want to do in the future – be that social care, engineering, I.T., design or music production. Some have a solid understanding of how they will achieve their ambition, able to map out a clear progression route from their current situation. For others though, their ability to achieve their ambitions is less certain.

The young people we spoke with fell broadly into two groups. Some of the young people we met were quite academic - staying on into education post-16 and possibly university – but many were not. Several had left (or been expelled from) school with few qualifications and were seeking other routes to reaching their ambitions.

Unsurprisingly, it tended to be the first group who had a clearer and more certain plan of how their goals could be achieved. However, this is not to say that those who were staying on at school had an easy path.

Tim

Tim wants to study engineering at university. His oldest brother was the first person in their family to go to university and he wants to follow in his footsteps. His parents recently separated and he has moved away from his friends. Despite that, Tim studies hard and is on track to achieve the right grades as he enters his final year of A-Levels.

Frontline workers we spoke to commented there is now “varying provision” of careers advice across the borough, as schools have taken responsibility for this since national changes to the Connexions service. In addition, some had shown incredible determination to achieve academically, in tough circumstances.

In the latter group, those between the ages of 19 and 25 who were not in full-time education appeared particularly vulnerable. Despite clear ambitions, by 19, young people are starting to become ineligible for youth services, and associated benefits. As Nicky explained:

“I left school when I was in year eleven; they kicked me out of a course. I went to a beauty course and passed that. But that’s not something I want to do. After you’ve done something you realise you don’t want to do it and then you want to go into something else but your age affects the course you wanna take. Because if you’re 19 and over you still have to pay and some courses are like three to four thousand pounds that people like us can’t afford. I wanted to do a business crash course but it’s too expensive.”

Experiences such as Nicky’s of being pushed down certain paths were echoed by some frontline staff. They said: “You do have to help people make the **right** choices, otherwise they just drop out at a later point.” Youth workers also noted: “Some young people mature at 21 or 22 and go, ‘I’ve really got to get my act together now’ and at that point they need a lot of support, but it’s not really there.”

The majority of young people we spoke to were not in employment. They told us that the same was true of their friends: “Only one person out of maybe 20 I know has a job. That’s at Waitrose in Kilburn.” People commented on a vicious circle, sometimes even for very low-skilled jobs, of not being offered a job without experience: “How are we supposed to get experience if no-one will accept us?” A careers advisor commented there is simply “a lack of sustainable employment for young people”.

Youth workers from several voluntary sector organisations comment that this lack of education, employment or structure can lead to a gradual downward spiral for unemployed young people. “It’s harder to get some of them out of bed [...] the ones who are not in education, employment or training, if you don’t get out of bed regularly at a normal time,

your body starts to take that as the norm.” One young person we spent time with said his day often didn’t start until 4pm when he went to the youth club.

The disillusionment and discouragement is also noticed by families. One grandmother said:

“They’ve got nothing to look forward to. My granddaughter went for so many jobs and they phoned her and said ‘we’ll call you if you get the job’ but they haven’t even got the decency to phone and say you have or haven’t got the job [...] it is heart-breaking for them. They think ‘why bother?’”

Life tends to become more complicated without qualifications to fall back on. One young person commented: “We know what we want to do but we don’t know how to get there – there’s so many things in the way.” The future is uncertain for many of the young people we spoke to.

Martin

Martin was kicked out of college during his final year, despite doing exceedingly well in music in his first year of A-levels. This has left him with no formal qualifications to rely on. “It’s left me with literally nowhere to go,” he said. He is still determined to take forward his career in music and sound engineering and does voluntary work to build experience.

There is no ‘Plan B’ for Martin. He has been doing performances wherever he can – there have been various festivals in and around Camden. He added: “People keep saying that I’m getting better, so I hope with more performances, more and more people will recognise me.” At the moment Martin does these performances for free but he hopes in the future he will get paid.

Apprenticeships and vocational training courses were also common options for those who chose not to stay on at college. However, among our small sample of people we did not hear many success stories around apprenticeships. Some really struggled to find opportunities, but this could be because we prioritised talking to families with young people at risk of low attainment who might need further support and skill development before apprenticeships became a viable option.

Other young people we spoke to have been successful in gaining an apprenticeship but have been left disenchanted at the end of it as they have been unable to find a job. Mark is 20 and unemployed, and although he did an apprenticeship for eighteen months and thought he had been promised a job at the end, that did not come to fruition.

Robert

Emma’s son Robert is still, one year on, keen to get into work. He struggled at school because he has severe dyslexia. Since his construction course was cancelled last year he has applied for numerous apprenticeships – cooking, sports, locksmiths – but not been successful. He is persisting, and has another three applications he is working on at the moment. But, as Emma comments: “It knocks his confidence.”

Connexions are currently supporting him with applications and interview preparation. However, they believe this support will stop once he turns 19 later this year.

Paradoxically, however, the opposite can be true. In contrast to the stories of Robert and Mark, there is the tale of the Kings Cross Central Development. The constructors have committed to providing training, jobs or apprenticeships to local young people, but some youth workers we spoke to report receiving correspondence following a low take-up of places at a local skills centre:

“They’re saying ‘please get young people to apply!’. I think they’re having problems. Some young people may not be able to access information to find out what’s available. A lot of them do have internet at home but very poor basic literacy and numeracy skills so they need a lot of support with the application.”

It seems likely, however, that it is a complex and mixed picture whereby some young people with the appropriate skills may not hear about the opportunities, and others simply do not have the basic skill set required despite their enthusiasm.

Local support

Youth clubs and services continue to play a pivotal role in the lives of young people. This is particularly the case for vulnerable young people who perhaps have less positive relationships within their families or at school.

Yet many voluntary sector youth clubs in the borough are struggling, with grant funding harder to obtain. Some are now running with shorter opening hours, fewer activities, and increased pressure on staff leading to less attention given to young people. The young people we spoke to tended to be outspoken about these changes, and quite resentful.

One older teenager reflected: “I loved the community centre when I was growing up - why is there not the same for this younger generation? How is that going to affect kids growing up now?”

As discussed last year, a key component of resilience and social mobility for young people is having someone to turn to for advice and support. This year again, youth workers shine through as playing an invaluable role in boosting resilience and self-esteem, and helping young people to consider their future prospects. However, with voluntary sector youth services under increasing pressure, staff have been left with less time to devote to young people. A local voluntary sector youth worker described the loss of their information advice guidance worker (IAG):

“We don’t have an IAG worker any more [as responsibility for providing this service has passed to schools], and because of limited hours we can’t really help young people to sit down and do a CV from scratch. You need a longer time to get them sorted, get them to do a job search. Even looking on the computer and looking up apprenticeships and stuff. It’s very hard.”

With less guidance available, young people reported turning to their friends more for advice and support – be that talking through family problems with one another, or looking for career opportunities. One said: “We pull together more, it’s happening a lot more now. No one else is giving us advice so we have to take it from each other. We all look out for each other’s business.”

Yet, as one youth worker identified: “What they see as spending time in their local area with their childhood friends, others are classifying as gangs or antisocial behaviour.”

Fears about the way young people who have nowhere else to go may be labelled and viewed by the police are echoed by some of the parents and grandparents we spoke to. One said: “People see a group of kids hanging out on the street and they just assume they are trouble. But they’re not. It’s just their friends.”

For many this carries into a worry over who young people will turn to as role models. Some youth workers are afraid that younger children are being influenced by older teens, as they spend more time just ‘hanging out’. One commented: “The older ones are selling drugs. It’s not good to see a 19-year-old hanging around with a 12-year-old telling them to do things for them. Whereas we wouldn’t mix them in sessions; we try to split the old and young.” There is real worry among families and youth workers we spoke to that young people already at risk of unemployment will further worsen their prospects if they end up with a criminal record.

Across the borough, some youth services have successfully managed to attract external funding for specific projects. Clubs also reported trying to work in partnership more, for example collaborating for trips or activities. However, ‘postcode tensions’ play a real role in what services young people feel they can and will access. One youth worker feels that “the trouble with young people’s services is that there might be a fantastic service available close by, but that will be inaccessible to some young people.”

Martin

Martin reflects on the challenges of trying to access services that are too far from home. “I go anywhere but they don’t know [who I am]. If they knew I was from Kilburn they would try and rob me or start trouble,” he said. “And vice versa to be honest. I wouldn’t be scared to go to another youth club but it would probably result in trouble. I would need to show I wasn’t scared so they stop, otherwise I’d probably get robbed.”

Money

Invariably, the young people we spoke with were short of money. As one commented: “Anything I want to do, I can’t afford it – I really don’t know what to do.” Many referred back to Education Maintenance Allowance (EMA) money that they still view as rightfully theirs, even though it was abolished before they were eligible.

Some young people spoke of turning to other family members – or even friends or partners – when they were short of money. Yet often families were feeling the financial struggle and with no income of their own, this has a knock-on effect, as one young person explained: “My mum struggles to give me a pound, she gets so angry about it because she has no money whatsoever.”

However, there was a real reluctance to claim benefits. The young people we spoke to are desperate not to be labelled as ‘scroungers’. Emma commented on her son: “He doesn’t want to sign on but he might have to once he turns 19. It’s hard because there’s not much out there [...] He feels like [signing on is] not right, but that’s what it’s there for - he’s looking.”

For others, there is concern that those strapped for cash may dabble in the black market or turn to crime. This has always been a problem in the area, as one young person stated: “I

could point out 20 people on Kilburn High Street [...] It's not new. It's always been an issue." But increasingly, more young people are finding themselves without enough money to make ends meet.

Looking to the future

As in 2012, young people seem divided in their views on the future. While some are despondent and cannot see a way out of their current situation, others are demonstrating grit and determination. Almost all the young people we spoke to would welcome further support and guidance on how to achieve their ambitions.

ONE YEAR ON: WHAT DISABLED PEOPLE, PEOPLE WITH LOW TO MODERATE NEEDS & CARERS TOLD US

Camden Council 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.

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. We conducted ethnographies with a man with a mild learning disability who cares for his elderly mother with dementia, a young woman with severe physical disabilities, a woman with learning disabilities who has a family (some of whom also have a learning disability) and an older carer who looks after her son.

Facts and figures

- In the 2011 census 8,810 people aged 16 to 64 in Camden reported that their day-to-day activities were limited 'a lot' due to poor health or disability; around six per cent of all people in this age group.
- In 2011 there were 23,977 adults aged 65 or older and 6,161 (around a quarter) reported that that their day-to-day activities were limited 'a lot' due to poor health or disability.⁵

⁵ Census, 2011

- Camden's adult social care services support around 1,500 older people to remain in their homes each year. Based on this and the census data they estimate that 4,300 older Camden residents either have low-moderate needs or their needs are being met by people self-funding their own care.
- In the 2011 census there were 17,306 unpaid carers in Camden, equivalent to 7.9 per cent of Camden's population. This is a slight increase on the 2001 figure of 7.8 per cent (15,528). The proportion providing intense unpaid care (20 or more hours p/week) has also increased since 2001.
- In January 2013, 22 per cent (2,160) of children and young people in Camden's maintained schools were known to have special educational needs. This is slightly higher than England (19 per cent) and London (20 per cent). Compared to 2009, the number in Camden is down by 13 per cent (310 pupils).
- In February 2013 there were 7,290 working-age adults claiming Disability Living Allowance (DLA).
- In February 2011 there were 11,150 (7 per cent) working-age residents claiming ESA and Incapacity Benefit. By February 2013 this figure had dropped very slightly to 11,120 (6.8 per cent).

The story so far

Last year, the sense of pressure on the people we spoke to was significant, especially where carers were shielding those they care for by forgoing meals or sleeping in corridors and living rooms themselves. At that point, the primary source of anxiety was related to day centre closures and changes to respite services, rather than reduced incomes from changes to Incapacity Benefit and Disability Living Allowance.

One year on

All those we spoke to are feeling the effects of the recession and cuts. It is clear, however, that within the spectrum of disability, there are notable differences in the way and extent to which different groups are affected.

Those with the most severe needs feel relatively protected from the changes to disability benefits and it appears that the fundamental safety net remains in place. That is not to say, however, that they have been entirely unaffected. We were told stories of having to complete numerous forms to retain benefits, and feeling the effects of changes to voluntary sector services.

Though support is available, there was a broad sense, summed up by one advocacy group member, that "it's unfair. Everything you want you've got to fight for."

Claire

Claire is a bright and energetic young woman. She has cerebral palsy and uses an electric wheelchair to get around. She lives in a specially adapted flat with a 24-hour carer and lives as independently as possible. She has not had her benefits cut but was contacted by the council about the SSSC. It took her several calls and letters to explain that her 'spare' room is used by the live-in carer so SSSC should not apply, but the situation was eventually resolved.

Disabled people and their carers

The reassessments and changes to DLA and Incapacity Benefit are causing concern and stress among those who currently receive these benefits. Like last year, those who receive the lower rate for the mobility component of DLA are particularly worried. Rumours and stories seem to abound about how many people are losing that payment or being incorrectly assessed, and the impact it is having.

Emma, who is currently on the lower rate of DLA, comments: “I don’t think a lot of people will realise they’re going to, or might, lose it. It will be a shock. I have worked myself up that it might happen. I’ve looked on the bad side.”

Changes to housing benefits, particularly SSSC, are also worrying many of the people we spoke to. At the time of the research, the High Court had just rejected a legal challenge against the SSSC by disabled groups. As a result, many of the organisations and individuals we spoke to reported that disabled people were very worried about what would happen as a result.

Many disabled people require additional space for equipment or carers, or have had their properties adapted, or have strong support networks in the area that mean they do not want to leave their homes. Most have informal support networks consisting of neighbours and friends close-by who will check in on them or help them with shopping for example. Continuity is also important for those with dementia, for example.

One VCS worker highlights the problem: “For those people whose properties are adapted for them, and for people who have established routes in the borough, it is not so easy for them to relocate to somewhere cheaper.”

Similarly, disabled people and their carers do not wish to move away from the essential services they use. Nearby medical support and close relationships with doctors are often crucial. The prospect of moving elsewhere to find affordable housing can be distressing. For example, parents of children with disabilities fear losing access to particular schools or being faced with extended journeys if they have to move.

Local support networks can be a lifeline for carers and cutting those ties would almost certainly leave many even more isolated than they already are.

Mike

Mike is an older man whose daughter sustained a brain injury. After an extended period in a specialist unit outside the city, she has been moved back to London. He hopes that she will eventually be able to live at home and there is a plan for her to start spending the occasional night there.

Mike has mental health problems and is struggling to cope, wearing worn clothes and not eating properly. He then received notification in relation to the SSSC as he is currently living alone. He has been given three months discretionary housing benefit but after that he will have to pay. His support worker is extremely worried that he wouldn’t cope if he had to move as “he has a very small support network which is basically made up of some neighbours [...] He’s very vulnerable.”

Aside from benefit changes, the planned new centre for 2015 at Greenwood Place is a focus for many people with disabilities in the borough. Although welcomed by most, those who are due to be moved while the building work is carried out are anxious about their short-term future. They want to be certain that they will not lose the strong networks and friendships they have developed over previous years. One advocacy group member is concerned that “it should be a building big enough for all the groups.” Another explains that this is important because “you all support each other, we’re all friends.” For some, there are also practical implications with a long-standing service user commenting that “if I have to travel from one building to another then I just won’t be able to do it.”

This reflects the huge value placed upon specialist local services by those who use them. For example, Emma’s son faces a transition from specialist education to mainstream provision in sixth form and as part of this may no longer have a place on the school bus. While this decision may be being proposed with the aim of maximising his attainment and independence in preparation for adulthood, Emma says she feels this is “obviously due to the cuts” and is incredibly worried about the consequences. He has a learning difficulty and she fears for his safety if he had to travel alone, and that he would be bullied in a mainstream college.

Coping with change

Although some of the changes are only just starting to be implemented, the voluntary sector organisations we spoke to are already reporting a huge increase in demand for support. Significant amounts of time are being spent helping people to fill in forms relating to reassessments. One VCS organisation reported that: “There has been such an increase in demand for services that we’ve had to implement a few new initiatives [...] a lot more outreach work, extra hours including Saturdays and later evening opening once a week for some services.”

For this disability support organisation, the fact that appeals are now being heard on a Saturday means that they have had to adjust their working hours in response. They are also seeking to recruit additional advice workers.

Similarly, almost everyone we spoke to talked of how one of the main advice providers is believed to be struggling to cope with demand, not just from disabled people and carers, but from all walks of life. Stories and rumours about long queues before the offices even open are common across the borough. Although most we spoke to had not experienced this personally, the rumours they hear are a deterrent, particularly for many disabled people, older people and those with mental health problems who cannot easily wait in line for half an hour or more. One disability organisation leader summed the situation up as:

“[It] is a case of ‘who can queue the longest’. Most of our members can’t queue and for those who can it requires planning with their personal assistant or carer that they have to be there at nine in the morning and queue before the office opens at 10, which is quite a challenge. Besides that, it’s a throughput system so you probably have 15 minutes for each client but for the majority of our client group you need patience. If you have to spend 15 minutes with a non-disabled person, you probably need about an hour for someone with a learning disability or mental health problem.”

People are seeking help and advice for a number of reasons:

- **Anxiety about making mistakes**
This might be because their disability makes it difficult for them to do something independently, because English is not their first language, because they have a lack of literacy, or don't understand how to use the internet. In these instances face-to-face assistance and positive relationships with services are essential. Emma recently fell out with someone at the council over a perceived insensitivity and doesn't want to meet with them any more. Her husband has contact with them instead.
- **Completing new forms associated with benefit changes – particularly those with a learning disability**
One woman told us of her experience: "There have been changes to forms. They are more complicated and difficult to fill in." Another agrees, talking of a time she had needed her sister to complete a form for her because she didn't understand it. The complexity of forms is often compounded by a lack of easy-read versions.
- **Lack of confidence in completing benefit applications online**
- **Support with appealing decisions or trying to obtain discretionary exemptions**
- **Support with transitioning to new benefits or forms of payment**
Personal Independence Payments and direct payments in particular are held up as an example of a good idea, but one which simultaneously places a greater demand on the individual to make critical decisions which they may not feel equipped to do.

Claire

Claire pays for her care out of her direct payments. She was provided with a list of suitable agencies who could provide the type of care she needs but in the end she chose her current agency on the basis of what she had seen with one of her friends. "I liked some of her carers so I went with them." She also prefers to use an agency so that she does not have to deal with the complications of employing someone directly, handling taxes and insurance, for example.

Carers also face additional challenges. Sometimes the person caring may not have been the member of the household who handled financial affairs and so learning to navigate the system, while coping with the burden of care, is overwhelming. We are told a story of one woman whose husband became ill in his early sixties. They own property which they rent out, as well as their home and now "she's been thrown into this and she can't really manage [...] she's trying to manage the affairs, the building, etc. but doesn't know how to do it because her husband did it before. She won't open letters – she's terrified."

Employment

Obtaining and maintaining employment is a common concern of disabled people and some carers. While some are concerned that they will be made to work when they do not feel able to, others are actively seeking employment but don't feel they are getting the support they need.

We heard people talk about how they believe it is becoming harder for disabled people to hold down jobs. A voluntary sector organisation told us that they knew of cases where support for disabled people to enable them to work had been cut and that some employers seem less willing to make the investment. Several people told us that they don't feel that Connexions (for younger adults) or job coaches and employment advisers have the time to fully understand their interests, needs and capabilities. This results in frustration and leaves some feeling that they are unable to fulfil their potential.

Farah

Farah would like to work in a clothes shop. She has had two interviews and training but hasn't had any luck yet. "They don't always send you what you want. My mum and dad get worried if I go far from home, so I won't go to interviews far away," she said. However, Farah feels her employment advisor doesn't recognise this, often sending her to interviews that are far from her house.

Although some disabled people do not wish to obtain paid employment or are unable to do so, many of those we spoke to are still making a substantial contribution to society through voluntary work.

Younger carers face a different situation, sometimes trapped outside the job market and worried about their future prospects. Some had their own personal difficulties as well, such as mental health problems brought on by the stress of caring. Many carers are older and also have their own health problems.

Peter

Peter has a mild learning disability and cares for his elderly mother with dementia full-time. He previously worked but was fired from three jobs for being too slow – he hadn't disclosed his disability for fear of being stigmatised. He is unable to work at the moment and the burden of caring has left him depressed. He would like to work in the future but has no idea how or when he will be able to.

Isolation

Opportunities to simply get out of the house and meet other people can be essential to maintaining independence or having a sense of balance in life. This is particularly important for carers. Many of those we met feel the strain.

Elizabeth

Elizabeth is in her mid-sixties and cares for her son who now lives in another borough. She finds the frequent travel exhausting and financially draining. Attending informal carers' sessions "act as a form of respite". There is a comfort in knowing that other people understand what she is going through but there is "no pressure to speak about caring".

We heard from local organisations that a counselling service in a local voluntary sector mental health day centre had closed due to reductions in funding for the centre, along with a GP outreach service previously in a partnership with voluntary sector community groups. One VCS group was particularly worried about the impact of this: “The loss of counselling services is massive. It’s costing services more because people are going into crisis and can’t cope.”

For carers, the isolation is often magnified as they take on an increasing burden if the person they care for deteriorates. Peter, for example, now rarely leaves the house except for quick trips to the shop or to accompany his mother to medical appointments. Being trapped at home is placing a severe strain on his mental wellbeing, storing up further problems for the future. It is clear that opportunities to meet and chat to other people help carers cope with the daily pressures of their role.

Grace

Grace is in her seventies and cares full-time for her adult son who suffers from neurosis and obsessive compulsive disorder. Last year Grace was already isolated but attended a few support group sessions.

In the last year her son’s condition has worsened and she is no longer able to do anything without him. Her husband has moved away due to the stress of the situation, leaving Grace alone to support her son. She still attends support groups when she can, though much less often, and also prioritises attending church three times a week. Grace was already hoping for “a miracle” last year but now feels she is being tested even further.

Joined-up service provision

We heard views that changes and cuts to services, both as a result of Camden Council funding changes and greater competition for grant funding are impacting on the effectiveness of joined-up local service provision. For example where carers themselves have support needs in the form of physical or mental health needs, or a learning disability, a joined-up approach to assessing the needs of the whole household is important.

Peter

Peter has support from a social worker, a floating support worker from the council, and professional carers also visit his mother three times a day to help with personal care. He has also recently been referred to a mental health service. In reality, however, he is primarily reliant on a key worker at a voluntary organisation. He trusts her implicitly and she acts as an informal coordinator for his needs. The crucial importance of this key worker became apparent on the day of our visit when Peter’s mother suffered a stroke. She took on the role of liaising with the social worker who was due to visit, and made sure that he was able to cope.

However, the pressure on staff in both statutory and voluntary sector services could present challenges to the council's ambition for there to be 'no wrong door' as an entry point to the necessary support. As Grace notes, whenever she requests help for her son, who suffers from neurosis: "It's always 'ring someone else', it's never 'come and see me, let's have a cup of coffee.'"

There is a sense from the people that we spoke to that staff in statutory and voluntary sector services are overwhelmed. There are suggestions that in some instances staff may no longer refer people they would have previously, due to a lack of time and resource to fully assess levels of need holistically. At the same time, the changing landscape of service provision makes it harder for staff to stay on top of what is available where, hence are unable to refer effectively. Some voluntary organisations also report that they are increasingly going beyond their remit to support their most vulnerable service users as statutory services cannot provide the level of support needed.

Older people with low to moderate needs

The impact on older people we spoke to has been mixed and many feel lucky. For example, Betty was reassessed for DLA in the last year but ended up better off as a result. While they are exempt from the changes to SSSC and Total Benefit Cap, and pensions have also been relatively protected, the rising cost of living is still causing a significant squeeze on standards of living.

"The price of food just goes up and up [...] so does electricity, but we don't get any more money."

Over the last year, however, older people with low to moderate needs have been affected by some of the earlier changes to charges for council day centre services and to funding for voluntary sector day services which have now come into effect. Residents are now financially assessed as part of their assessment to access council day services and some people now have to pay to attend when they did not previously. Some are choosing not to attend. On the flip-side residents with lower levels of need who want to use the services can pay a nominal amount to use the facilities and have lunch.

Individuals and organisations we spoke to expressed the view that enabling those with low to moderate needs to attend day centres and other activities can help reduce isolation, support people to remain independent, and by doing so potentially reduce the rate at which needs become more severe. For many, such services are a lifeline and they were worried about what would happen to these services in future.

Agnes

Agnes is in her eighties and attends the day centre four days a week. The service is highly valued as a chance to chat to other people and have a hot meal, important as she wouldn't normally cook at home. "When you live on your own to come and sit round a table and have a cup of tea and chat to people is a great thing [...] otherwise you'd just sit in a chair at home and wouldn't do anything."

Most of the services we spoke to have attempted to protect those with low to moderate needs who were already using their services, but some voluntary sector organisations told us that the funding changes mean that they now face a shortfall and they are trying to find other ways to fund the service. One day centre said that currently only two-thirds of their places are funded and another has 120 attendees but only 45 are funded.

Some voluntary sector outreach services such as befriending, which do important preventative work, have also had to be cut. While organisations are looking at alternative forms of funding, they feel the solution is not simply to charge people a nominal fee for an activity.

“Can you imagine paying £10 for someone to come and chat to you? How sad is that? And we don’t want people to feel bad about themselves, we want them to feel good.”

Last year, we heard stories of individuals who found relief from depression and anxiety through services such as lunch clubs. One woman commented of her friend: “Since coming she is much happier; she looks forward to getting dressed up and coming to the centre.” Staff are worried that some of these groups are now less visible.

One of the other main concerns of many older people we spoke to is the move towards online communication. There was much talk of changes to the way in which the council now encourages residents to pay council tax and rent online. Even where some people do have access to computers, for example at day centres, there can be a resistance to moving important transactions online. One older woman said:

“Everything is electronic [...] who’s got a computer at 80? [...] I can use one here but even then I don’t know how to pay my bills or get parking permits online.”

These challenges generate a sense of disempowerment and leave many feeling that they are excluded by the very organisations who should be seeking to include them.

Older people are also particularly concerned about potentially losing their Freedom Passes which are seen as a ‘life-saver’. They feared that age eligibility changes introduced in 2012 are the first step towards abolition.

Looking to the future

Many of the disabled people and carers we spoke to feel they have to fight too hard to be heard. Their major concerns were around maintaining services (particularly specialist local services they used), ensuring accessibility of services, and protection of their benefits.

The risk of increasing isolation was a top concern for disabled people, people with low to moderate needs and carers. People also told us that they felt that they no longer get the same quality of time with staff. VCS organisations reported that reductions in their budgets, including those due to a loss of grant funding, mean that some are having to change, reduce or stop providing some activities and services they previously offered, and have to spend more time on other activity such as fundraising. One of the examples given was luncheon clubs for older people where a number of VCS organisations have no longer been able to continue to provide these services, although others have. Many of the organisations we spoke to felt they would need to make further reductions to their services in the future.

Older people, disabled people and carers tend to be relatively frequent users of the NHS and we heard concerns that there might be changes to national health services. The research took

place during a period of significant press coverage about excessive waiting times in A&E and the problems with the 111 phone number. This was reflected in many of the comments we heard and was clearly fuelling fears about the future of care services.

COMMON THEMES

Feeling the squeeze

Even before the latest round of cuts started to take effect in April 2013, the last year had been one of financial squeeze for the most vulnerable residents in Camden. The cost of living, particularly food and fuel, has been rising significantly and in the face of flat or declining incomes, every penny counts more than ever. The period of adapting and adjusting has been in the shadow of waiting to see how the next round of cuts would fall, expressed by one resident as: “This was the year for waiting for the changes to happen.”

National changes to the Social Fund took effect from April 2013. Previously the fund was administered by DWP but since April the council now administers a local welfare assistance scheme, which has replaced elements of the previous fund. Residents we spoke to did not seem aware of the new arrangements. We also heard that requirements to complete some benefit applications online, and a move to more online communications with the council, are posing challenges for some.

At the same time, we heard that the cuts and changes to local services – both statutory and voluntary – have been keenly felt. Many voluntary services we spoke with have had to cut the number of activities they are offering, or increase the charges they make. Others now have to apply changes in eligibility criteria and there are fewer discretionary funds to draw upon.

All the voluntary groups we spoke with report huge increases in demand for their services, particularly for welfare and debt advice services. Many are seeking ways in which they can grow these services or more effectively support the communities they serve. They told us that residents are increasingly accessing services with complex, multiple debt problems. There is no one ‘typical’ profile of person who finds themselves in debt but we heard that often it is a fear of losing their home which finally pushes people to seek help. One VCS worker comments: “The significant issue people present with is around rent arrears and the threat of losing homes and housing.”

Seeking help early can be important in managing debt problems but advisers are noticing an increase in the number of people who seem to have ‘buried their heads in the sand’ and are waiting until crisis point before making contact. Organisations also told us that poor budgeting and money management skills can also be factors.

We heard from some residents that the pressure and strain of juggling financial problems with other household challenges feels overwhelming. Across the board we heard people talk about experiencing increased levels of mental health issues, particularly anxiety and depression. Although some are receiving formal mental health support, others have not sought help but did seem to be struggling to cope with the emotional impact of their situation. A rising prevalence of mental health problems is also reported by many of the VCS organisations we spoke with.

We heard that when people struggle to see a way out of their current situation, many are withdrawing and becoming increasingly isolated. Being able to prioritise and knowing where to seek help can be important, but not everyone has those skills. In 2012, the Camden Equality Taskforce set out the ambition for Camden to be a ‘no wrong door’ borough. However, we heard that the increasing pressure on staff in both the voluntary and statutory sectors, combined with the changing landscape of service provision, can make it harder for people to locate the help and support they need.

Some, especially the young people we spoke to, have lost hope for the future and despite their desire to work or study, cannot find a way to achieve their ambitions. A fear of being labelled a ‘scrounger’ is even prompting some to not claim the benefits they are entitled to.

Ultimately, there is a risk that the cuts and recession could have a long-term legacy in terms of standards of living, wellbeing and life chances for many of Camden’s vulnerable residents.

Resilience

However, the stories we heard were not all negative and we met many residents, from young people to single mothers, who are resilient and able to thrive. This suggests that some people in the borough are coping far better with the cuts and changes than others, despite on paper appearing to face similar challenges.

There seem to be a number of factors that help some thrive, while others struggle.

A strong network of support from friends and family can help change an impossible situation into one that is at more manageable. Those who are coping best often have grandparents providing childcare to enable them to work, or reciprocal babysitting arrangements with friends. They also provide emotional support and someone to turn to with problems. Frequently family will also provide financial assistance. Sometimes this is explicit, by supporting a young person, or paying for a family holiday, for example. In other instance it may be through gifting of expensive technology items, or by looking after a child for a week, reducing food and childcare bills.

Involvement in the local community can play a similar role. This may be a faith group, a school group or through community organisations, but again provides a network of people who can be called upon. In addition, playing a role and contributing to the community can also provide a sense of personal fulfilment and purpose, promoting overall wellbeing. Last year, we heard many tales of whole communities pulling together in new ways. This year, the story was slightly different. Like last year we found many examples of mutual support, of friends and neighbours helping each other out and strong ties to the community. We also heard how some voluntary sector organisations are trying to adopt innovative approaches, work more collaboratively and seek out new sources of funding. But this year we also heard more about a sense of resignation among some and that another year of cuts and a difficult economic climate are taking their toll. It appears some people are retreating in the face of these circumstances.

Alongside informal and personal networks, residents told us that **support from the voluntary sector** can have a significant impact on people’s lives. Many people we met take advantage of free and subsidised services and access opportunities for information and support to help improve their circumstances.

Support from a **mentor or support worker** can also be crucial in helping people cope with their circumstances. These people can play a valuable role in guiding young people or helping carers cope with the demands upon them.

Common to all of the above is the importance of personal contact. Even in relatively transactional relationships, **face-to-face contact** is perceived as hugely beneficial compared to online or telephone contact. People feel better understood and more able to achieve the outcome they need.

That said, we also saw evidence that those fortunate to have **internet access and skills** are often better placed to cope with the way in which information and services are now provided. Internet access can give people information on everything from their housing rights to free school holiday activities for children. It can also enable people to get better deals on bill payments and household items, representing important savings for low income households. This offers time savings for busy families and enables those house-bound through caring responsibilities or disability to have goods delivered to the door. Internet access can also help people support children with homework and study, or adults with job applications. It can also reduce social isolation by enabling people to remain in touch.

Finally, many of those we spoke to who are coping better than others also have the **education, skills or experience** to be able to see and plan a way out of their current situation. They tend to be more adept at dealing with ‘authorities’ and have an expectation that at some point in the future they will be able to gain a level of employment that will substantively improve their life. Even if that vision is likely to be at some relatively distant point in the future, it appears to underpin their resilience.

A fear of the future ...

Everyone we spoke to is worried about what the future holds. People are aware that there are more cuts to come and those on disability benefits are particularly worried about the current and impending changes to DLA and Incapacity Benefit. Universal Credit is perceived as a way of introducing cuts ‘by stealth’ although people are as yet unclear whether or how they will be affected.

Perceptions of future cuts and their likely impact among the people we met vary hugely. Some people are well informed and are aware that they will almost certainly be facing changes. For others, we observed a more generalised anxiety, possibly driven by uncertainty, media stories and anecdotes from friends and family.

Few of those we spoke to however have a sophisticated understanding of welfare reform and the changes to local spending. We saw little differentiation by residents between cuts which are implemented at the national level and those at a local level, nor between services run or funded by the council, and those funded and run by voluntary sector organisations. This seemed to be particularly the case where multiple organisations are involved in service delivery on one site.

Regardless of their level of understanding and engagement with the underlying policies which are determining change, residents we spoke to said they largely feel powerless to influence what is happening. Some groups, particularly disability organisations, have been campaigning vociferously but many individuals feel that they simply cannot affect the outcome of decisions relating to their income or the services they are able to access.

Voluntary and community sector groups are worried about the impact of future cuts directly on the residents they support as well as on the funding for their own organisations. Most know that the road ahead remains difficult, with council funding from central government likely to be cut further. They suspect that if this happens, Camden Council will have to reduce grants to voluntary sector service providers.

For many we spoke to there is a real concern that the choice is between increasing levels of debt and leaving the borough for a cheaper area. We heard several stories of people who have moved and the wrench it is for them and the families and friends.

... BUT Camden is home

“Generally in life the most vital thing is home. Other things will fall into place.”

Despite the occasional tales we heard of people knowing someone who moved elsewhere to escape the rising cost of living, no-one we spoke to wants to leave Camden. However much some are struggling, they feel Camden is their home.

This report highlights the importance of family, friends and community links to maintaining wellbeing. We believe that these informal networks of help and support, alongside local services that people know and trust, are often crucial in enabling people to work, care for their family and pursue their goals.

Disabled people and their carers we spoke to also place a high premium on remaining close to health and social care services. Long established relationships with professionals, familiar places and routines can be important to continuity of care. Alongside this, networks such as peer support groups serve to reinforce the safety net and people are reluctant to relinquish these.

Young families we spoke to are also keen to remain in the local area, particularly if their children are happy and doing well at school. Many parents comment that if you are ‘in the know’ there are lots of free things for families with young children.

Generally, Camden is seen as a vibrant area with lots to offer, and people told us that they believe moving to an outer borough may not solve problems if they then incur higher travel costs, for example.

Housing remains the biggest source of stress for many residents we spoke to. Issues around housing pre-date the cuts and have always been an emotive issue. Over the last year people have come to believe that as a result of the cuts, there is less housing available to relieve over-crowding, and that there is less budget available for repairs and maintenance, leading to delays. As the stories in this report show, those in private rented accommodation are vulnerable to increasing market rates. Many are hoping to get into social housing but are worried about how long that may take, or indeed if they will ever have enough points at all.

Despite the current challenges, there is explicit recognition from many we spoke to that there are worse places to live. Several people said that they had heard that things are worse in other boroughs. From our conversations, it seems that Camden Council is generally regarded fairly positively, and VCS groups told us that they feel that the council makes genuine efforts to consult with people and protect essential services.

The vulnerable residents of Camden we spoke to want to stay, but they need help and support to do so.

IMPLICATIONS

This research was a ‘deep dive’ into the stories of some of the most vulnerable residents in Camden. Each story is unique, but together they paint a picture of how some young people, families and disabled people and carers in the borough are coping. Perhaps unsurprisingly, the picture we saw this year is still bleak. While a few of those we met last year have had a positive change in circumstance or continue to thrive in difficult circumstances, many are living with on-going and increasing anxiety and stress. The stories of those living in overcrowded accommodation, families struggling with debt, and people feeling isolated and unable to think positively about the future are distressing to hear.

Last year we saw examples of families working together, communities determined to give young people a better start and carers making personal sacrifices to shield their loved ones from the impact of the cuts. There was a strong sense of resilience underpinning many communities. Although we still heard many tales of mutual support and strong informal networks of help, the sense of people pulling together in new ways was less powerful this year among the people we spoke to. We saw a greater sense of resignation and disempowerment, particularly among young people.

So what does this mean?

Having spoken to over 90 people across Camden, we recommend that Camden Council considers the following:

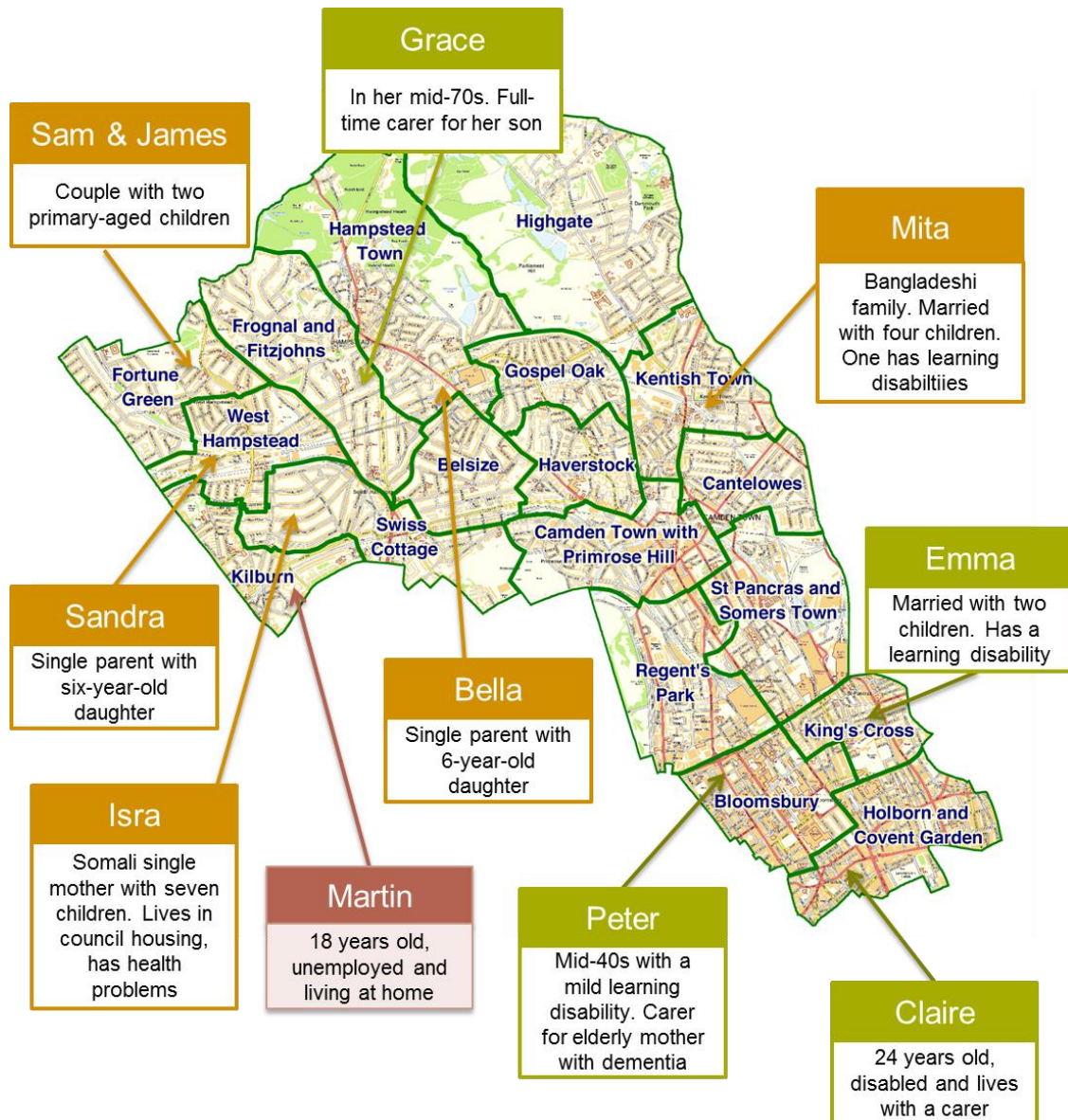
- What more can be done to communicate with vulnerable communities to raise awareness of existing advice and support options? How can the provision of face-to-face contact and advice and support be maintained where it is most effective?
- Individuals we spoke to from ESL communities say they are finding it difficult to understand the changes, and to access information, services and support. What more can be done in the current financial climate to help ESL communities understand and navigate ‘the system’?
- How can resilience through transitions be boosted? This must include young people moving into adulthood and those experiencing a significant change in personal circumstances.
- What can be done to help staff in both the statutory and voluntary sectors ensure that vulnerable residents receive the help they need, at their first point of call? We believe this is a high priority but the changes and reforms over the last year could put this ambition at risk. This issue has also been identified by the Equality Taskforce through the recommendation to become a ‘no wrong door’ borough.
- Also integral to the work of the Equality Taskforce is the importance of preventative work, to provide early intervention and access to support for vulnerable people. We have seen examples in the voluntary sector of where funding for such work is already

under pressure and likely to become even more so. We believe that this could have longer term impacts both on individuals but also on demand for services. How can the council best invest in prevention as well as in a coherent approach to fostering resilience and wellbeing across communities and individuals in Camden, in light of decreasing resources?

We hope to be able to continue this research next year, following up on the impact of the next wave of cuts and changes as they come into force, and making sure the voices of vulnerable communities continue to be heard.

ANNEX 1: ETHNOGRAPHIC ‘DAY IN THE LIFE’ STORIES

The map below summarises the in-depth stories included in this report.



The arrows indicate the general area where each individual lives, but do not pinpoint exact locations to preserve anonymity. Low income families are indicated by orange boxes, young people by brown boxes, and disabled people and carers by green boxes.

Sandra

			
HOUSEHOLD 1 female adult 1 child	INCOME £2,000 a month	EMPLOYMENT Part-time employment	HOUSING Private rented housing

Sandra lives with her six-year-old daughter Mel in a private rented sector two-bedroom flat. The landlord is a council leaseholder and the council owns the freehold to the building.

Last year Sandra strongly felt: “I can’t complain, the government does a lot for me.” She was working 16 hours a week at a local florist and with help from family and friends they were managing to get by.

Household finances

Since last year, Sandra has increased her working hours from 16 to 24. She has recently made the step up and is trying to deal with all the paperwork related to her benefits and tax credits as a result. She is not sure whether she will actually be much better off at the end of the day, although she hopes there will be some overall improvement in her finances.

At the moment Sandra receives Working Tax Credits, Housing Benefit, and Child Benefit. Mel’s father also pays maintenance. Sandra’s ambition is to not have to live off benefits in the future but she is grateful for the support she now receives and knows she would not be able to cope without the tax credits. Nothing has happened to change her view from last year and she repeatedly comments how “lucky” she is and how she feels her benefits are generous enough.

She remains very careful with her money and budgets. She buys some clothes in the charity shop and watches what she spends on food. Last winter was tougher because she spent so much on fuel, but she added: “I’m not going to be cold. I’d rather economise on other things.” Having internet access is important to her as it allows her to keep track of her money online, pay bills and look for deals. She is not aware of having been affected by any of the cuts at all.

Since last year Sandra has taken on increasing amounts of responsibility at the florists where she works. She has an excellent relationship with the owner, saying: “She really trusts me and just lets me get on with things.” She is enjoying the challenge of learning new skills. Her normal hours are approximately nine to three, four days a week. However, both Sandra and her employer are very “flexible”. Yet despite her significant responsibilities, Sandra still earns only the minimum wage.

Housing

Sandra still lives in the same flat as last year. She now seems more confident that she will be able to stay there even though the rent has continued to rise. The vast majority of her rent is covered by her housing benefit and she can afford to pay the remainder.

Last year she was engaged in a battle with the council (the freeholder) to get some scaffolding taken down and after several more calls she finally achieved this. However, she has since faced another battle over leaks and damp due to problems with the roof. Her daughter's bedroom was black with mould in places and was making her ill. Eventually she resorted to having her daughter sleep with her as the room was simply too unhealthy. However, her own room also had damp problems due to a leak in the roof. It took several months to get the council to acknowledge there was a problem and then many more before it was rectified. In the end she made an official complaint which seemed to trigger action. The council's policies also meant that she received £400 compensation. She hadn't been seeking compensation or asked for it, but it was nonetheless welcome.

Daily life

Sandra seems overall even more settled into the community. She comments that it took a long time but now she feels much more like she belongs. Community is hugely important to Sandra and she very much feels that everyone should make an effort to be involved. She still uses the local high street shops and has started to become more involved with local initiatives through work, though she is trying to keep that to a minimum as she has so little time.

Evidence of her community spirit is everywhere. She was previously treasurer of the school's PTA but has now been asked to become a school governor. She is a little worried about organising childcare but seems to have an impressive ability to keep on squeezing in the things that matter to her. That said, she remains frustrated that it is "always the same people" who make things happen and get involved, particularly at school.

Sandra and Mel still love to go to the "Secret Garden", a park near where they live. Although she likes her flat, Sandra would love to be able to give her daughter a garden. Mel asks all the time if they can have one and she feels bad that this isn't likely to be possible any time soon.

Sandra also still visits her friend Kaya on her days off or at the weekend. She comments that she doesn't feel quite the same sense of obligation and concern as she did last year because Kaya now has a lovely and helpful young man living with her.

Sandra has very little time for herself. "I haven't watched the TV for about three weeks," she said. Since completing the computer course at Sidings she hasn't found the time to take any other courses. She has found the classes really useful in the past and is worried she's forgetting her IT skills again, but it simply isn't possible for her to squeeze it in at the moment.

Support

Sandra remains very dependent on her parents for support, despite the fact they live several hundred miles away. Her mother in particular visits regularly and will come down and stay for a few days if Sandra needs to work unusual hours or needs to go out several days in a row. They are also paying for Sandra and her daughter to go on holiday with them.

“My parents will come down next weekend and take Mel back up with them for a week. They are then driving down to the South of France in their camper van and we’ll fly out to join them for a couple of weeks. They are paying for the flights and we can all stay in the van.”

The relationships she has made with other parents are also invaluable. Typically she is looking after a friend’s child two evenings a week after school. From September she hopes that her friend will then look after her daughter on one other evening.

Perhaps the biggest change to Sandra’s life over the last year has been a degree of reconciliation with her ex-partner, Jason. They are trying to work things out but she is not sure if getting back together is really what they both want. Regardless of that, Jason is now spending more time with Mel and she feels able to call upon him for occasional babysitting. It also means she is now able to borrow his car on occasion if she needs to.

The future

Sandra does not have any significant plans, though if her relationship with Jason changes, a lot could be different. For now, her priority is her daughter and their happiness. They like the area where they live and do not want to lose the strong sense of community they have built up. Although there is always a nagging worry at the back of her mind about the cuts or what would happen if she increased her hours further, she feels she is very lucky and able to live a good life on the money she has.



Isra is in her mid-forties, and is a single parent with seven children aged between eight and 20. She lives with five of them. She moved from Somalia before she had any children. She lives in a three-bedroom flat, and has lived there for the past 11 years.

Last year she had a part-time job that she enjoyed, and was also caring for her brother-in-law, who suffers from a mental illness.

Household finances

Last year Isra had a job at a hotel in King's Cross. She used to work four hours a day, four days a week. This meant she could drop her son at school, then go on to work and pick him up at the end of her day. However, the hotel was then taken over by another company, and all of the cleaning staff lost their jobs. She looks back on these days with immense fondness, saying: "I was happy at that time. I could give the children what they wanted. I looked since, but there is nothing." Isra says she used to enjoy having a reason to leave the house and see people, adding: "Everyday you see a lot of friends. You can talk about different problems. It clears your head. Home is no good."

After being made redundant Isra signed onto Jobseeker's Allowance for a short amount of time and looked for other opportunities. However, during this time she began to get ill, and subsequently didn't fulfil her quota of job applications. They cut the benefit after this.

The doctor has currently given her a one-month sick note, and she now receives Employment Support Allowance, along with Child Tax Credits and Child Benefit.

Despite this, she doesn't have enough to get by. There are many things that Isra cannot afford. These include essentials like school uniforms, and a new fridge – hers is broken and she has no money to replace it. Alongside this are the pressures of teenage life as her children get older. "You need nice shoes, nice clothes," she said.

Isra now has to contribute towards council tax which she didn't previously, and will be affected by the Total Benefit Cap, although she is yet to receive confirmation of this. "It is very difficult now. I worry too much. You can't buy everything. Every day you worry."

During our visit, the electricity cuts out because the meter has run out of money. She sees prices rising around her – before it was £7 a week for electricity, now it is £12. Previously, £70 would be a lot for food, but now it is not enough. Before she would be able to save for three months if she needed a new fridge, but now this is not possible. "All the time I am in the minus," she said.

Another significant change that has affected her income is that she no longer cares for her brother-in-law. Until this December, Isra would clean his house, cook for him, and sometimes they would go out together. She received a Carers Allowance for this of around £60 a week, and at that time, this was on top of her salary. However, in December he had an episode, came round to her flat and smashed many of the windows. She said: "He was screaming, demanding the rest of the family left the house." He was sectioned and has remained in hospital since. The council told her they were unable to help with any of the repair work.

She is also under pressure to send money to her family in Somalia. Her parents and other siblings are still living in Somalia, and her son moved to Kenya to live with his father after getting involved with gangs.

Housing

Isra's housing situation is stable and she has no problems with it. There have been some problems with gangs in the area but she feels that is typical of London and she is able to cope with it. She has good relationships with her neighbours and as her sisters also live in the

local area she has no desire to move. Isra does however miss her son who moved to Kenya to get away from a gang, and hopes he will return.

Daily life

In addition to losing her job and no longer caring for her brother, the biggest change over the last year has come about as a result of Isra's health problems. In April of this year she began to feel unwell. After many investigations, four months later she was diagnosed with fibromyalgia. This causes excruciating pain throughout her body. "Seven children born and I never feel this pain," said Isra. She describes this as akin to being hit by a car and takes painkillers constantly to try to numb the feeling.

There is no specific treatment for her condition, and no cure. Isra is unsure when she will get better. She became very scared after reading about the condition on the internet, and seeing some people have been ill for over 20 years.

The doctors have explained that the severity of her symptoms is linked to stress. Sleep deprivation is a key cause of this, and so she now takes three sleeping tablets per night. Without these she would sometimes not be able to sleep at all during the night because of the pain. So far she has not noticed any change in her symptoms, but has been told it may take a few weeks to kick in. She has also been referred for a physiotherapy session but due to long waiting lists that wasn't until mid-October. "I feel very different now. I forget things. I'm changing," she said.

Support

Isra gets a huge amount of support from her sister who lives nearby. Her sister is also a single parent, and has six children. She also has another sister who visits regularly. Her family is worried about her wellbeing and ability to cope. Her sister comments: "She is not enjoying life any more. She is not laughing. Every day she is sad."

If she needs money, she will usually borrow from her sister. She borrowed from a bank once in the past and ended up repaying a lot more than she initially borrowed which has made her very hesitant to do so again.

Isra also receives support from a local Somali Community Centre which she values hugely, "All the time [they are] helping – bills, letters, she said. "If I don't understand something I bring letters." She comments that it can take too long to get an appointment at one of the advice services, but the centre provides quick appointments. Her support worker at the centre will proactively help her with things, for example the Total Benefit Cap which will be affecting her family's income. Isra recognises many people around her also have benefit problems, and often there will be around 40 people queuing at the Somali Centre.

The future

Isra's priority is her children. She wants them to have a good education and to grow up happy. She also hopes that her health problems will abate and that one day she will be able to return to work. At the moment, she is concerned about what will happen when the Total Benefit Cap starts and she worries about how much further her income will be reduced.

Her youngest daughter loves to read and they often go to the library, which is close by, sometimes on the way home from school. They will have to do this more frequently now, as they no longer have the internet at home, which was cut off due to unpaid bills.

She also used to pay for her children to study the Qur'an, but this was costing her £120 per month and so she stopped these lessons four months ago.

Her children have a myriad of different ambitions for when they are older – from Blue Peter presenter, to nurse, doctor, and footballer. Isra smiles: “Only God knows what they will end up doing.”



Martin is now 18 and in the last year he has remained focused on pursuing a career in the music industry, despite being excluded from school in his final year. Like last year, he is still living at home.

Finances

Martin has no job, but is clear he doesn't want to sign on to benefits. He claims that “It's not enough to make it worth it.”

Money is very tight in Martin's family and where he used to get £5 on a daily basis, his mum can now only give him a pound every couple of weeks and even that is a struggle for her. She tends to get very stressed when he asks her for money. Martin sometimes gets given some money from his granddad but ‘mostly she [his girlfriend] takes me out’.

He says lots of young people in the area who are short on money dabble with drugs, adding: “I could point out 20 people on Kilburn High Street [...] It's not new. It's always been an issue. I always tell people to stuff it – the jail sentences aren't worth it if you get caught.” Martin added: “I want to make money legit [...] legally [...] It would be so simple not to though.”

Martin did have a job in high street coffee chain until recently. He was offered a job by the shop manager after hanging out in the café. However about two and a half months ago he left on bad terms as he felt he was being exploited. “I want to do something that gives me money, but not that coffee shop again.” He hands out CVs but hasn’t had any luck finding another job.

Like last year though, Martin remains really focused on his passion for music. Last year Martin was taking a college course in music and had a great teacher who he describes as being “more of a friend”. He consistently got distinctions for his work and would often help others with their work as well as being the lead sound engineer for all school performances. His teacher suddenly left due to family commitments, but no-one explained to Martin that he wasn’t coming back. “It was never explained. It felt like they were taking the piss. I thought I deserved to know.”

His relationship with the new teacher went downhill from the first day when he was excluded from class in his first lesson, following a disagreement over how a piece of work should be presented. “I’m not going to be nice if they’re gonna be rude to me. I started being rude back. He would kick me out more and more often.”

The school eventually announced they were cancelling the music course and as Martin was not studying anything else by this stage, he was effectively kicked out for not having any reason to be there. They later re-started the course. “It’s left me with nowhere to go,” he said. Martin believes having a qualification is the best way to enter the music industry.

He is now trying to do performances wherever he can. He is hopeful this way he will get attention, “If I’m good as I think I am and other people say I am then other people will get interested. There’s lots of young people getting signed by Universal [...] That’s not out of my range.”

He was recently approached by an artist wanting to collaborate with him. Martin feels building relationships up in this way, with other artists and those who run studios, is key to success. Unfortunately, a lack of money is stopping him doing this right now he can’t afford to pay for any studio time to work with this artist but he hopes to in the future.

Daily life

A typical day for Martin involves getting up, going to the studio at the youth club, where he volunteers, and seeing his girlfriend and friends. Martin tends to stay at home until around 4pm when he can go to youth project. He likes it there because he says “there’s always something to do”.

Martin has strong relationships with his friends but doesn’t see much of his family even though he lives with his mum, brother and step-father. His mum doesn’t work at the moment and spends a lot of time with his Nan who lives on a nearby estate. Martin doesn’t see his grandparents as often now which is partly because of a long-standing disagreement with his aunts. He feels that his mum tries to stop him spending time with his brother which he suspects is because she thinks he is a bad influence, “She always makes excuses for me not to take him out. It’s cold, or he’ll get scared,” said Martin.

He has broken up with the girlfriend he had last year but now has a new girlfriend who he says is really important to him. “She keeps my head on straight. She’s helped a lot. Without her I would have been doing something that’s not legal. Not just to get money, but because

I've got so much anger inside me." Martin has been welcomed into her family and is introduced to lots of family friends, describing them as "a lovely family".

He has lived in the same area all his life, saying: "I know everyone." However, he prefers to have a core group of friends close to him, adding: "Only about eight people mean something to me really." They all look out for each other, for example if anyone hears about open-mic nights then they'll let him know and if he hears about any opportunities in art then he will tell one of his other friends. "We pull together more, it's happening a lot more now. No one else is giving us advice so we have to take it from each other. We all look out for each other's business."

Support

Martin spends most evenings in the studio. He runs the studio space at a local youth club on Tuesday evenings. It is only open for two hours but previously used to be available for the whole evening and he feels that "the studio doesn't get used enough". This is voluntary and Martin reflects: "I don't mind doing it for free. They've helped me so much. It's given me experience running sessions and in the studio. Without it I probably wouldn't have found out I was any good."

The youth workers at the clubs he attends are hugely important to him. They are the people he turns to for information, advice and support and he credits them with helping to keep him on the 'straight and narrow'. The activities at the youth club also help to occupy his time. He has upcoming summer trips to a theme park and kayaking. Though he enjoys these, he comments that a few years ago it would be France they went to, and they used to be free whereas now there is a charge.

Future

Martin has pondered the idea of moving abroad, perhaps America or Canada because it is more relaxed, adding: "In some ways to start afresh would be good. Start over – meet new people, new opportunities. I wanna move on with my life you know [...] I wanna do something serious with my life."

Like many of his friends, he is despondent about his future in the UK. He struggles to understand how he can achieve his dreams as he has no money to pay for the qualifications he needs. The constant knock-backs of failing to get a job are also depressing, especially as they are not jobs with a real future for him or in areas he particularly wants to work in.

However, ultimately the key thing keeping him motivated is music.. "I'm so motivated to make it in music," he said. "I love to prove people wrong, to meet people with doubts about it or me, and I'll prove them all wrong."



Mita is in her mid-thirties and arrived in Camden 16 years ago from Bangladesh. She lives with her husband and four children in the same flat as last year. Her youngest son is disabled. Since last year she has been diagnosed with type II diabetes, and still suffers from depression and a problem with fluid building on her brain that must be drained periodically.

Household finances

Over the last year, life has become more expensive for Mita. She now has to contribute towards council tax and her rent has also increased. However, the amount she receives in benefits has remained the same so her money needs to stretch further. The family currently receives Housing Benefit, Child Benefit, Carers Allowance for her son and Income Support. Mita has applied for Disability Living Allowance but her claim was refused so a community group is now helping her appeal this decision.

Mita reflects on the past, saying that: “When my husband was working it was OK - we had a good stable income. Now we need to wait for things to be on offer. £1 means a lot.” Mita has a credit card which she depends on to make ends meet but she finds it creates a vicious circle. “I pay it off when the money comes in, then it has run out and I start again,” she says.

Mita is also trying to seek a crisis award from the council because her fridge has broken and there is water leaking so she would need some financial support to help her replace it.

Mita makes personal sacrifices in order to find the £140 a month she needs to contribute to the house. She has noticed the price of food go up and explains how she used to be able to spend £50 to feed six but now that money doesn't stretch.

She also struggles to meet the costs of having children. Her children receive free school meals but affording the school uniforms is proving increasingly difficult. Mita said that there used to be a grant but she doesn't know where she can get any help now for this kind of expense.

Housing

Last year, Mita was concerned about the suitability of their flat for her disabled son. One year on she is still trying to secure an extra toilet in their house for Hasan. While this is something she has been fighting for for some time and does not specifically relate to local cuts or service changes she does feel that the service from the council has deteriorated in the past year as a result of the cuts. For example she has found the repair service to be much slower. As Hasan grows older and stronger he will now try to kick the door down if he needs the toilet while someone else is in the bathroom. Mita is really disheartened about this matter and has cut contact with her social worker over it. She says the council has told her that there is just no budget for this kind of modification.

Mita is also still struggling with her housing situation due to a lack of space. In order to give her two teenage sons privacy and space to work she has organised the home so that they each have their own bedroom. This leaves one bedroom for Mita, her husband and the two younger children. She feels that since the cuts there is even less chance of moving, which would be her preference, particularly if it is not possible to add another toilet.

In the last year, Mita has asked for her request to be re-housed on medical grounds to be reassessed, in the hope that it will increase their priority status. She reports that her house is damp and links this to the fact that all her children suffer from asthma, in addition to Hasan's disability and her own poor health. In order to qualify for a five-bedroom property she needs 1,200 or 1,300 points. When she submitted the form she had 450 but this has been reduced to 290. "I can't understand why this has happened. I don't have time to run around and chase them," she said.

Daily life

Mita tells us proudly about the improvements she has seen in Hasan's development over the past year, particularly in his speech. He has calmed down a lot, has settled into school and is being picked on less by other children.

Since last year Mita's husband has taken over as Hasan's main carer as her health problems make it difficult for her to fulfil this role. She struggles with physical tasks and feels that she needs support to do the essential tasks like cleaning and shopping. He receives the Carer's Allowance and does provide most of the help at home, especially at night time. Hasan has become very connected to him in the last year. She describes her husband as very hands-on and connected with him, adding: "Not all Bengali men are like this. I feel lucky. He has a lot of patience with the children."

Her two children aged 14 and 15 are quite independent and will come and go and not eat meals with the rest of the family. Her eldest son has already completed two GCSEs because the school has a scheme to allow bright children to sit exams earlier. They are also learning Bengali at school which pleases Mita. "Language is power," she asserts.

Support

Mita is unhappy that Hasan's respite care has been cut back since April following a review of his care plan. They now only get two hours a week support where previously they had received seven to 10 hours per week. Although the family did attend a meeting with the

social worker as part of the review they are not clear on the reasons for the reduction in support. “The only break I get is when the carer comes,” she says.

The family did not get a respite holiday last year as they had been away the year before but did receive vouchers from the council towards a holiday. However, Mita is concerned that this won’t cover the cost due to Hasan’s high support needs. The family hasn’t been away in two years and she said that her son would need 24-hour care during the holiday in order to allow the rest of the family to relax.

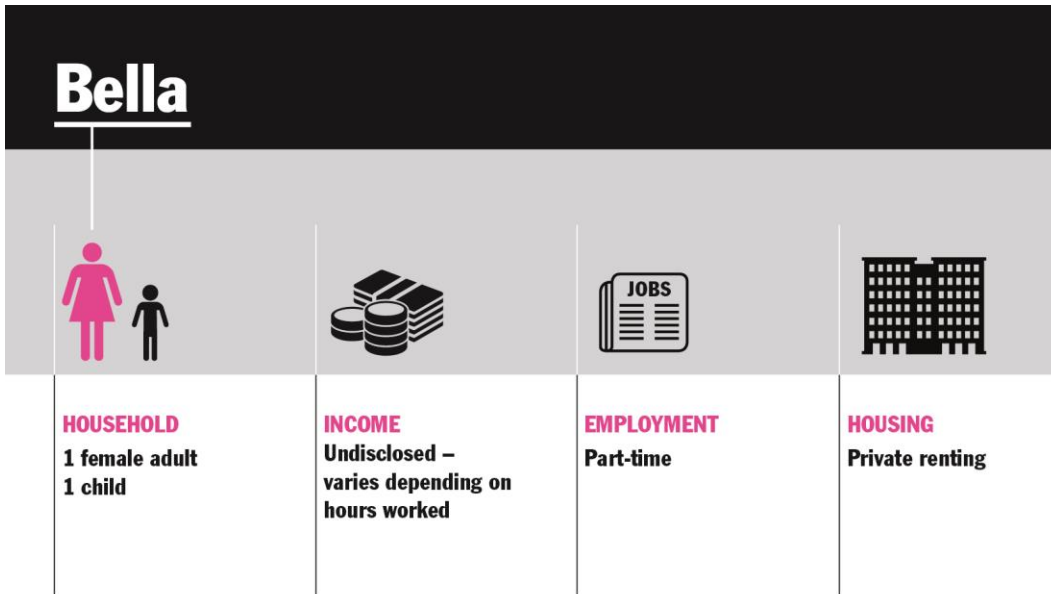
Mita’s sister who lives near Brick Lane in East London also provides some support and she will come and stay with her three children during the holidays. There is a good network between the sisters and they see each other regularly. Mita’s mother-in-law has gone back to Bangladesh but they are not sure when she will return. Her mother-in-law was happy to help out when she could although she is very frail, but did watch the children to allow Mita to pop out.

Mita continues to receive support from a local Asian Women’s Centre. Recently this has been to support her appeal for Disability Living Allowance. However she comments that there has been a high staff turnover over the years. Since last year Mita has begun to do more courses locally. She is attending ESOL classes again, where after a nominal joining fee the courses are free at all levels. The ESOL course is supposed to be for four days a week but she often cannot make all of these days. Through these classes, she then qualified to attend a sewing course at a local community centre where she learnt how to make her own clothes.

Future

Looking towards the future, Mita hopes that her children will receive a good education and that she will secure better housing so that she can provide a more stable life for them. She would really like to have peaceful environment for her children.

She would also like to have the opportunity when her children have grown up a bit to do more things for herself. She poses the question: “Where might the ESOL course take me? Or maybe more education?”



Bella is a single mum in her forties with a six-year-old daughter, Violet. They both currently live in privately rented accommodation where they were placed by Camden Council shortly after Violet was born. Their home is vibrant and full of personal touches reflecting Bella’s creative streak and the walls are covered with Violet’s drawings.

Household finances

Bella has been unable to work full-time since she became pregnant with Violet. Her relationship ended while she was pregnant and she was also made redundant. She subsequently won a case for unfair dismissal but received no compensation.

She now works on a freelance basis across a range of jobs. Since last year, Bella has increased her work to an average of sixteen hours a week but this can fluctuate depending on how much work she can get. She spreads her work over several days between 9.30 and 3pm so that she can drop Violet at school and pick her up. She also spends a lot of time applying for jobs as she would like a role that progresses her career, is more permanent and pays better. She is considering whether she could retrain, using her existing skills in a job that would be more compatible with childcare arrangements.

At the same time, Bella is working towards a PhD. She is in her final year and tends to work on it after Violet goes to sleep. Although very demanding, Bella says that it has kept her “sane” and clearly the time she spends at the university working on it each month is important for her own self-esteem.

Her PhD bursary has helped to support the household financially over the last few years but that has recently come to an end so she is now adjusting to her new financial situation and trying to increase her income to compensate. As well as her irregular income, she receives Working Tax Credits, Child Benefit and Housing Benefit.

Her greatest financial burden is paying for accommodation. A combination of a rent rise last year, which she believes was driven by her landlord’s desire to capitalise on the Olympics,

and the recent LHA cap mean that she now has a substantial weekly shortfall. Previously she had to add just £10 a week to LHA but it is now £120.

Housing

Bella has had a mixed housing history. When she was a student she spent many years living in a squat and has been on the social housing waiting list since her early twenties. Prior to her current accommodation she was in a dilapidated studio flat that didn't have hot water much of the time. Their current home is a two-bedroom property rented from a private landlord. The house feels comfortable and homely but Bella explains "When we moved in the house was unfurnished. I got most things off [the website] Freecycle, apart from a small trip to Ikea which I found quite exciting," she said. "A friend was getting rid of this sofa so we carried it up the road."

Bella is now actively seeking to move into social housing. She has been on the list for many years and has sufficient points. Her need to move is now more pressing to relieve some of the financial stress caused by her increased housing costs. It will mean she has more disposable income and will feel more secure in a lifetime tenancy agreement. In the longer term if something happened to her then Violet could take over the tenancy and not have to go through the same stressful processes she has.

Daily life

Bella and Violet have a close relationship and the walls are covered with Violet's pictures, often depicting images of 'mummy' and bearing messages like 'I love you mummy'. They play make-believe games together and there are lots of tickles and laughter.

Violet has lots of toys, dressing up outfits and creative materials but it soon becomes clear that they each have their history, coming from a charity shop, as gifts or from Freecycle. However, Bella tells us that her daughter attends a school where many of her friends' parents are relatively well-off and she feels that sometimes the other mothers forget her level of income.

As a result of money being tight Violet has not taken part in any extra-curricular activities, like ballet, and Bella admits that "to be honest up until now I've been relieved in a way that she hasn't shown any interest". But Bella is very aware of the importance of activities out of school and Violet will be starting a music and drama club at a local community centre because the classes are subsidised meaning that she can afford them.

Violet is happy at school and although it wasn't Bella's first choice she would like her to stay there. Their nearest school was over-subscribed and Bella knew it would be impossible to secure a place. Instead she did some research that meant she attended a specific church for three years to ensure her daughter a place in her second choice of school. The school is rated as outstanding but Bella reflects that: "At the time I thought it was all about the ratings. But now I know that the community, and the people and the attitude of staff, are much more important."

Support

After Violet's birth Bella made extensive use of the local services for new mothers. "We attended every play session, every breastfeeding support group, everything," she said. "Just

to get out of the house and to have some support.” Bella also attended a centre that helps parents support their child’s mental health and wellbeing, with a particular focus on early years attachment, which she found invaluable.

Through attending these various services, Bella developed a strong network of ‘mummy friends’ explaining that “our group was incredibly diverse [...] we had a doctor, a lawyer, a child-minder [...] all different backgrounds”. Bella is still in contact with many of those women but many have left London in the last couple of years because they can no longer afford to live there.

Now that her daughter is of school age, Bella finds that there is a lack of support and groups for parents and she feels more isolated than when her daughter was a baby. “There are days I feel despairing, desperate and full of doubt and there are days when I feel we have a lot to look forward to and I can use what I’ve learnt to make us stronger,” she said. Despite that, she feels lucky to have a strong network of support, including her parents who often help with childcare.

Future

Bella’s priority is looking for a suitable property. She is determined to stay in the local area as she wants to be close to Violet’s school and remain part of the community. She said: “We have lots of friends here, and that help and support is so important.”

However, Bella’s main concern is whether she will be able provide her daughter with all the opportunities in life and afford to pay for her to go to university. At the moment Bella finds it difficult to find the time to help Violet with reading and spelling but would like her to achieve in her education because she realises the benefits it has afforded her.



Sam is a mother of two and lives with her children and her partner James in a two-bedroom council property. She is unemployed and her partner earns little more than the minimum wage. She has been attending the Jobcentre and is feeling the pressure to find work.

Household finances

The finances of Sam and James are precarious. Sam is unemployed and James is employed by a conference venue. He is on a zero-hour contract but is currently getting around 30-35 hours a week. His pay is only slightly above the minimum wage.

James comments that the work is “too physical to do more”. The others are all in their twenties and having injured himself in the past and had to take time off, he is now more careful not to hurt himself again. Sam used to work in higher education administration and is proud of her previous position. She would like to return to work when Ben goes to secondary school but would choose something a little less challenging than her previous role. She currently attends the Jobcentre and finds this very stressful with the pressure to find work.

As a result of his contract, James’ income varies from week to week. In addition, the family receives Jobseeker’s Allowance for Sam, Housing Benefit and Child Benefit.

Due to financial constraints the children have not been indulged in the latest gadgets, do not have access to the internet at home and do not even have Facebook accounts, which their parents fear are addictive. “They don’t even have phones,” she said. “We tell them to use the office phones at school.”

The family has not been able to afford to take the children on holiday but instead they have taken a couple of day trips to Southend. Sam told us about how they spent the day on the beach and the children were treated to a wristband for the theme park after 6pm once it’s go half price. “They were so excited. We spent the day on the beach and they just wanted to get on the rides, they kept saying ‘is it time?! Is it time?!’ said Sam. “It’s about finding ways of doing things like that.”

Housing

The family lives in a two-bedroom council property where their 12-year-old daughter has her own room, Sam shares with their 10-year-old son, and James sleeps in the living room. Sam and James don’t like to throw things out, and there is stuff stored on every step of the stairs and the attic is full.

They have made modifications to their home in order to reduce financial outgoings. This has included switching to a water meter, and throwing out the house plants and some electrical appliances, but they continue to worry about daily living costs and how to afford any maintenance work that may be required.

The house suffers from a recurring damp problem that comes every three years or so. Earlier this summer the housing team did come to do some serious work to address the problem. This has left a layer of plaster in the living room but because their hoover broke they are unable to clean it up or to afford to replace the appliance at the moment. The council is also not able to come and re-plaster until September. Sam has noticed that the response from housing has slowed down and that they won’t come out to do minor jobs any longer, such as fixing a leaking tap.

In the current recession and housing crises, Sam and James reflect that: “It’s made us content with what we’ve got. Rather than being angry, we’re now not looking to move.”

Daily life

Sam and James have high aspirations for their children, who are both studious.

Their son is going to secondary school next year and is currently working towards winning a scholarship. In preparation his parents are giving him homework to do throughout the summer. He won book vouchers at the end of last term, which have been used to purchase revision books. It's hoped this will help improve his chances of passing the entrance exam to the boarding school he has visited and now has his heart set on attending. James also feels that if he is in an ambitious environment it will help steer him away from the risk of 'gang mentality' that his parents recognise he looks up to.

Sam and James have also put a lot of emphasis on doing sports since a young age and this has led to both children winning medals in swimming competitions. Sam and James have found free sessions where they can play, like the badminton session at a leisure centre in a neighbouring borough. They say: "It keeps them out of trouble."

Both Sam and James are very keen that their children do not hang about on the street so unless there is a specific activity they are doing, then they tend to be at home. Their parents would like them to spend their time constructively. They added: "Where's it going to end if you're loafing around, smoking weed and all that?"

Support

The family is very dependent on local services on a day-to-day basis to help provide the children with the support they need, particularly in terms of education and extra-curricular activities. On the day we met Sam, we went to the library. Her daughter wanted to use a computer to help with her French homework but found that the library was closed and that there were no available computers in a nearby community centre.

They feel that Camden is quite a good borough as there's a lot going on for young people to get involved with and this is one of the reasons they don't want to move.

Sam tells us that Sure Start used to arrange big days out and activities for dads and their children. She said: "Those were great days out [...] they had the exchange shed where you could swop stuff you didn't want any more. There is nothing like that unless you have [web-based second-hand sales site] Gumtree, but that's no good if you're relying on libraries and community centres for the internet."

Future

Sam and James are very adaptable and are managing to make do through changing their lifestyle – how they travel, what food they eat and what electrical equipment they use at home. Nonetheless, Sam is keen to gain employment and help improve the financial situation of the household.

Their children are their priority. They want their children to make the most of their education so that they will gain confidence and thrive as they grow up.

Emma

			
HOUSEHOLD 1 female adult 2 male adults 1 child	INCOME <£1,000 a month, plus housing benefit	EMPLOYMENT Unemployed	HOUSING Social housing

Emma has learning difficulties and is a married mother of two teenage boys. One of her sons also has learning difficulties. She helps run a parents' support group with her husband. They are living in the same council house as last year.

Household finances

Emma receives Disability Living Allowance at the lower rate and Gary gets Employment Support Allowance. Emma also receives Carers Allowance. Emma and her two sons all have a freedom pass at the moment because of their learning disabilities.

Emma has heard that benefits may be cut and DLA changed to PIPs when her son becomes an adult but she doesn't know if this is when he is 16 or the following year. She doesn't think it's fair that in some instances they are treated as an adult at 16, but in other ways they're not.

Emma is aware that the new system will involve additional assessments and that this will have to be done online. She admits: "I have no idea how to do that, I will have to get help." Her sister failed an assessment and is now going through an appeal. Emma said: "She's not well at all but because she could walk a few metres they turned her down."

There has been a big reduction in the amount of money Gary receives through Employment Support Allowance. He was referred to an agency in relation to his depression but they are not really clear about why that led to his benefits being reduced as a result. "The woman was very nice, she just said it's a government thing," she said. Officially he was supposed to keep going but they said after a few visits that he didn't need to go again.

In terms of outgoings, Emma also now has to contribute towards council tax when she didn't before. Her other son will soon turn 19, which means that her child benefit will finish, the equivalent to losing just over £1,000 a year. Emma has noticed that everything has gone up in price so when she is short of money she uses some of her son Jonathan's disability money (DLA for children at the higher rate) for anything she needs for the house.

There is a welfare rights officer at the council who can provide advice and help with forms, but Emma doesn't like her and now sends Gary instead.

Housing

Emma is essentially in the same situation as last year – She and Gary share one room, Jonathan has a room to himself because of his disabilities, and their other son Robert sleeps in the lounge.

Last year they had some outstanding maintenance issues that were eventually resolved. However, there was an incident recently when the back door broke and wouldn't shut. They reported it to the council who told them that it would be repaired on a particular day, so her husband waited in all day. The repairman turned up very late and "he said you need a new door and a new window, but you're not going to get it".

Emma and Gary are also still waiting on a new kitchen and she knows that others on the estate have had theirs done. The estate is now under a new management board that has recently been voted in but Emma did not participate in the process.

They are also trying to save up to get new floors, but for now the entrance to her home remains concrete. The only way they can manage to save anything is if they don't use all of Jonathan's or Emma's disability money, but there tends to be little left over.

Daily life

The family's priority is helping the children have a good future. Emma is particularly worried about her son Jonathan who has learning difficulties and is about to enter his final year of secondary school. He has said that he wants to work with animals but this will depend on his grades.

Emma is aware that this year Jonathan will gain a lot of independence and this is worrying for her. "It's not an easy thing to let a child go, especially with special needs. I know he's got to." Jonathan may no longer have a place on the school bus once he goes to sixth form. This move may be being proposed to maximise his attainment and independence in preparation for adulthood, but Emma feels it is "obviously a result of all the cuts." She believes the school is now prioritising spaces for those with highest mobility needs, which means that Jonathan is excluded. Emma is also worried about the risk of getting involved in gang culture if Jonathan travels to school independently, and the upset it would cause if he saw anyone getting beaten up. Jonathan is unable to stay at his current school for sixth form and Emma fears that he would get bullied in mainstream education.

Emma's other son is 18 and looking for a job, and she said: "He doesn't want to sign on but he might have to once he turns 19. It's hard because there is not much out there [...] He feels like [signing on is] not right, but that's what it's there for, he's looking." Robert has dyslexia and this presents challenges even for getting into the construction industry because they tell them to buy the safety book and revise themselves. He has applied to various apprenticeships but has not heard back on any of his applications.

Emma has been on the Great Escape this summer, which is a holiday specifically for people with learning difficulties. The holiday is part-subsidised and part-paid for and she has paid instalments throughout the year in order to be able to go. She had a really great time and has commented on how important this is for her and her friends.

Emma has also tried to ensure that her son has had plenty to do over the summer and he has participated in various activities including two weeks at a summer activity club that offers

outdoor activities. Emma explained how the club has partnered with another supplier in order to offer these services. Emma has to pay for the activities but it is subsidised and she uses the disability money she receives for Jonathan to cover expenses like this.

Emma rarely gets a break from caring for Jonathan. “I don’t really leave Jonathan with anyone except if he’s at a club or school,” she said.

Support

Voluntary and advocacy work takes up most of Emma’s week. Emma gets paid for some meetings but goes along to lots of others, including sessions with organisations on how to best work with people with special needs, sitting on interview panels as a service user representative and also helps prepare materials in easy-read formats. Emma and her husband Kevin also help run a peer support group for parents with learning disabilities. The peer support and mutual help that she gets from participating in these groups make a big difference to her life.

The other main source of support for the family at the moment is the Connexions service. It is helping to find Jonathan a suitable sixth form place, but Emma says the service is finding it difficult. She added: “She’s struggling [...] It might be in Paddington. There is transport there at the moment, but it’s at risk of being cut. That would mean my whole life would be getting him around.”

Connexions is also supporting Robert with his applications for apprenticeships. However Emma is concerned about how long this support will continue or if other support will be available, as Robert is approaching the age of 19. She believes young people with learning disabilities are supported by Connexions until they are 25 but dyslexia is not counted as a learning disability. She is unsure what adult provision is available.

Future

Emma is worried that she might lose her benefits entirely, saying: “I don’t think a lot of people will realise they’re going to lose it. It will be a shock. I have worked myself up that it might happen. I’ve looked on the bad side. It would be horrible as I use that money for Jonathan. He has to have something to do the whole day. He gets bored.”

Aside from this, her main priority is ensuring that her children can access the education and training opportunities they need to have a successful future.

She is also concerned about the future of her advocacy group because the contract goes out for tender next March and there is a chance that the work could go to someone else. “I’m praying we get saved. I’m really praying. It gets me out the house, and doing something for myself,” she said.

Claire			
			
HOUSEHOLD 1 female adult (live in carer 5 days in the week)	INCOME Unknown	EMPLOYMENT Unemployed	HOUSING Social housing

Claire has cerebral palsy and uses a wheelchair to get around. She lives on the edge of Camden and lives in a council flat that she has been in since 2010. She used to live with her mum in an old Edwardian house but it was cramped and by the time she was 21 she was keen to move out. After a year on the waiting list she was offered the flat she currently lives in.

Finances

Claire does not currently work, though she hopes to be able to do so in the future.

At the moment she thinks she receives Jobseeker's Allowance, Housing Benefit, Disability Living Allowance and a Personal Independence Payment. However, she finds her finances quite complex and is unsure what her total income is. Claire pays for her care out of her direct payments with the help of her mother. She did not feel confident to employ a carer directly herself and was given a list of agencies that could provide the support she needed. Emma did not feel she was given enough advice and guidance to understand all the options available, so she chose her current agency based on the positive things she had seen with one of her friends. There has been some confusion around the cost of the services. From the information initially given to her by the agency she had understood that she would be able to afford seven days' care a week, which is what she needs. However when invoiced it was for a greater amount so she can only afford five days. At the moment she goes to her mum's at the weekend so is managing but Claire is concerned for the future because she knows that she won't always be able to rely on her mother, whose own health is getting worse.

Housing

Through moving out Claire has become more independent. She had no real choice regarding her flat but she is happy with where she has been allocated. She says that it is fairly well adapted to her needs as there is plenty of space to manoeuvre her chair. She has a large living room and a kitchen at the back but this is the only space that hasn't been adapted and the worktops are too high for her to use. Claire requires support with cooking which is provided by her live-in carer. She is pleased that the council has made extra modifications that have included installing an automatic front door and extra grab rails in the bathroom. She does have a problem with drainage at the moment and is chasing them to fix it. She finds that they

can be slow but thinks that they will eventually sort it out. Claire's natural tenacity means that she will keep calling her housing officer to make sure that there is progress.

Daily life

Claire is very busy and active and she has a strong identity as a young disabled person, which she uses to try to improve support and services for people like her. She is on a huge number of committees and participates in several groups across the borough and wider London.

She also participates in a lot of activities and enjoys bowling and day trips to new places. Visiting new places is a favourite thing for Claire to do as she has made lots of new friends around the country, often when she has been giving talks or attending events on behalf of organisations. She has a wide network of friends that she has made through social activities and she uses Facebook to maintain contact, and she also spends many evenings texting and chatting on the phone.

She finds traveling around London presents many challenges but is happy with where she lives because she can get one bus to Hampstead Heath. However this route has started using the new 'Buses for London', which Claire has found not to be so user-friendly for wheelchair users. "The ramp is really flimsy and there's not much room," she said. On the day we meet, it becomes evident that the main stop is unsuitable for wheelchair users so she has to wait for a bus to pull up elsewhere. The staff are apologetic and do their best to help but inevitably the situation is frustrating and at times upsetting.

She enjoys spending time watching films, has a large DVD collection and also regularly borrows from the library. She also likes going to the cinema and musicals and she spends one evening a week attending an arts and crafts session.

Support

Claire is relatively independent, is able to move from her chair to the sofa herself, and does not usually need help with personal care. However, she requires support with dressing, shopping, cooking and getting out and about so she has a live-in carer from Monday to Friday. The carer is there 24-hours-a-day and takes Claire to her mum's on Friday afternoon and collects her again on Monday morning. If Claire has activities planned over the weekend then her mum will come into town instead.

Over the three years she has lived there Claire has had many carers. She did have one who stayed for about a year but then the agency would send difference carers and Claire did not like this. "I don't mind explaining some things but if you have to do it every time it gets really tedious," she said. She has recently been allocated a carer who intends to stay with her for the long-term. Her carer is only 19 but both her mother and aunt have cerebral palsy so she has empathy and a strong understanding of the condition. Claire really values the fact that Hannah knows the type of support she will need and also how to treat people with her condition. "A carer is someone who respects you and allows you to be independent but helps when needed."

In addition, Claire has fantastic networks due to her involvement with so many voluntary sector groups.

Future

Claire is turning 25 this year which means she will have to transition out of youth services and will be unable to attend some of the groups she is currently a member of. This is going to be “a bit of big loss” for her and she is unsure about what services or groups there are for her to go into. She thinks it would be helpful if support workers helped people to plan for her transitions earlier. She added that she is “a bit nervous but not scared [...] I’ll find something to do.”

With regards to long-term plans and hopes for the future, Claire would like to go traveling at some point within the next few years with one of her closest (non-disabled) friends. They would like to go to Australia and Barbados for around six weeks, and though she is not entirely sure how she will pay for it or organise it, she hopes that it will become a reality. Claire says that it takes a lot of planning to make sure that the places they stay are accessible.

Claire also hopes to get a paid job and as she loves children, she would like to work in a primary school as a classroom assistant. She feels that career guidance is lacking so she doesn’t know how to achieve this. She is beginning to think about this more seriously and imagines that it may involve doing a childcare course that she hopes she will be able to do part-time.



Peter is 46-years-old and lives with his mother who has dementia. Peter has a mild learning disability and has always lived with his mother.

Household finances

Peter is unable to work, primarily due to his caring responsibilities but he also has a learning disability and is currently being treated for depression. At the moment he receives Incapacity Benefit but has just been reassessed and is waiting to hear the outcome. He also receives the lower rate of Disability Living Allowance.

In addition, his mother receives her pension, Pension Credit and Attendance Allowance. The flat tenancy is in his mother's name so she also receives Housing Benefit.

Peter and his mother have very modest outgoings – primarily rent, food and bills. Peter rarely has the opportunity to go out and so he feels he has enough money to meet his needs. That said, some areas of the house need redecorating and he does not have the budget to pay for someone to do it.

Peter also received a one-off payment earlier this year to help meet his needs. He believes he received this as a carer because he is not eligible for Carers Allowance. He plans to spend the money on a new laptop.

Housing

Camden Council re-housed Peter and his mother about two years ago when she could no longer get up the stairs to their old home. He is happy with it and likes the location. Peter feels that the flat is good for his mother's care, explaining: "The doctor is just over the road. The hospital is ten minutes up there. The memory clinic is near. And there's lots of good shops here and it's easy to get places."

When Peter and his mum moved into the flat it didn't even have carpets but they were given a £2,000 grant and a £250 B&Q voucher to improve the home. Peter had the flat carpeted and his mum's room and living room painted but he has not yet been able to do his own room.

The move to a new area has however meant that Peter feels more isolated and rarely sees the friends he has where they used to live. It is difficult for him to meet new people as he spends almost all his day caring for his mother. Peter also believes that when his mother passes away he will have to leave the flat. "For husbands and wives the other can just keep it, but it doesn't work like that for mothers and sons," he said. "It's ok though. This is for a family. But I'm not going into a bloody bedsit. No way. I need a bedroom, man."

Daily life

Peter's mother is 86 and has dementia that is now reasonably advanced. She still manages to get around the house but is physically very frail and has had several falls. Peter has been looking after his mother for several years but it was through attending a carers support group that he realised that his mother had dementia because he recognised the symptoms that others were talking about. Peter explained how he took his mother to the GP but 'it took a long time' to finally get the diagnosis.

The side effects of his mother's medication are quite severe and as a result she is very paranoid and often thinks someone is trying to break in or that carers who come in are trying to drown her in the shower. Sometimes she gets angry towards Peter and this confusion and upset is very distressing for him. He explained how his mother is worse at night, which means he can't sleep and has to stay up. Their routine is very irregular and Peter struggles to get enough rest or time off.

His mother has paid carers who come in three times a day. They change her, wash her and cook her meals and also supervise her medication. Peter had problems with carers in the past but he now has the same person Monday to Friday and someone different at the weekends. "She's really good with Mum she is. She really cares for her," Peter explains. That said, he

clearly struggles with having them in his home, saying: “I tend to just come in my room and shut the door [...] Sometimes it just doesn’t feel like your home.”

Support

Peter and his mum received six months of support to help arrange the house move, which Peter thinks was organised by Age Concern but he is not sure. Their support worker helped them set up utility bills in his mother’s name and organise the laying of the new carpet.

They also have a social worker who visits them about once a month to see how they are both doing. Peter has a support worker who comes from the ‘Float’ service, which Peter thinks is part of the council, but his main point of contact is a support worker from a local organisation that supports carers. Peter trusts her implicitly and would be lost without her. She will help Peter liaise with services, gives him practical advice and encourages him to take care of his own needs.

Peter spends all his spare money on technological equipment and entertainment gadgets and has a digital camera which he hasn’t used much yet. His main activity is watching television, films and listening to music and he has a huge collection of DVDs and CDs that he buys on Amazon. He loves to watch action films but says he has “to be in the right frame of mind”. He would sometimes go to the cinema but finds that when he’s “too distressed” he can’t focus on watching a film.

In most respects Peter is capable and able to look after his mother with the support he currently receives, but if anything happens outside of the normal routine then Peter lacks confidence in knowing what to do. This was clear during our visit when his mum had been dizzy and unwell that morning, and when he tried to give her water she was difficult to wake. Peter phoned his support worker who arranged for a GP to visit but before the GP could come it became apparent that an ambulance was needed as she appeared to have had a stroke.

Caring for his mother is stressful and presents limited opportunities for Peter to leave the house and this takes a toll on his mental health. Peter reveals he is “very depressed [...] and I don’t like meeting people.” His awareness of his disability makes him anxious as well because he speaks slower and makes mistakes in the language he uses. However, his support worker is encouraging him to look after himself and setting him challenges which he is managing, like attending a coffee morning.

Future

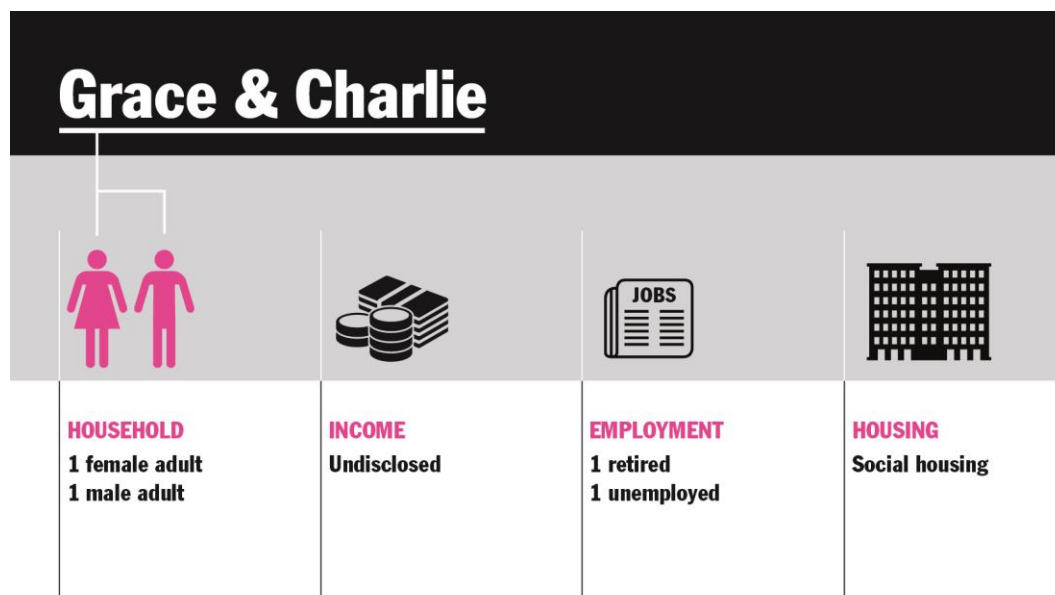
Peter says he does not want his mum to have to go into a care home but accepts that one day it may be necessary “when she can’t walk or talk or recognise me”. Peter is also worried he will be unable to afford the funeral costs, which he has seen on television can cost about £5,000, because he would only get £1,000 from the government. He is also worried about the ‘emptiness’ he will feel after his mother passes away and struggles to envisage what his life will be like.

He feels that perhaps in the future he will be able to get a job again but in the past he has lost jobs because he was too slow, but he never disclosed his disability to his employers.

Peter has had to reapply for Incapacity Benefit and has spent eight hours with a local advice centre filling out forms. He is worried about whether he will also have to reapply for his

DLA. He reported that one benefit advisor told him that ‘they are trying to take everyone’s benefits away’ and has perhaps interpreted this quite literally which is causing him concerns.

In 2015 his Freedom Pass will expire and he has heard that it is becoming more difficult to get one. He has already had to fight to obtain his current pass. Travel is very expensive and getting out and about is important, so although not a major concern this could impact on his future quality of life.



Grace is in her early seventies and lives in a one-bedroom flat in Chalk Farm. Most of her time is spent caring for her 37-year-old son, Charlie, who suffers from neurosis. He struggles with obsessive-compulsive disorder and invasive thoughts. Grace and her husband David relocated to Camden from their shared home in Salisbury about two and a half years ago to try to support Charlie to be more independent. David has since moved away as he found it difficult to deal with Charlie.

Household finances

Grace receives the state pension, topped up with pension credits to just over £140 a week. In addition she receives the government’s Winter Fuel Allowance in November, and has a Freedom Pass.

“It just about covers it. It covers my overheads. I don’t spend a lot on food. Not on clothes. I haven’t changed size for years, so most things fit. I’m still coasting,” she laughs. She cannot afford to replace her winter coat.

Her flat is privately rented, and the landlord has increased her rent in the last two years successively; last year by £25 per week, and this year by an additional £30 per week. She does receive some Housing Benefit but comments: “I think I may have to move out of London [...] Unless I eke out any money in the bank which is there for my funeral.” These increases leave Grace with less money for during the day. “Stopping for coffee with Charlie here, there and everywhere, it does add up,” she said.

Charlie receives Disability Living Allowance indefinitely. However, Grace still worries, saying: “I don’t know if any day he might be called for one of these assessments.” She has heard that many of these are re-awarded on appeal but knows that mental health is not given the same priority as physical health, adding: “With mental illness, you come out and they say you’re fine [...] He would be too sensitive to work with people.” She has heard the Jobcentre does claim to support people according to their needs, but has heard of too many people who have had bad experiences. “I just wouldn’t risk it,” she says.

Grace has managed to secure Charlie a Freedom Pass, saying “it was a real kerfuffle!” Charlie had lost touch with his psychiatrist and Grace remade contact to ask him to sign the forms. She says it depended on a very specific question around a driving licence, but that eventually it has been sorted out.

A year or so ago Charlie made up some leaflets to advertise an in-character historical tour in London, as he used to do this sort of work years ago. He heard nothing. However a few weeks ago out of the blue, he received a request from a group looking to do a tour. He agreed to the date a few weeks earlier “it’s a lot of time to think and worry about it.” The tour was scheduled for the following week after our visit, and Charlie was very up-and-down about this. He worried about how he would cope if he got invasive thoughts and sometimes simply got overly exasperated, saying: “Why am I doing this tour? It’s rubbish. Who’s interested?”

Grace, however, clearly glowed with pride. “He looks the real McCoy in the outfit,” she said. “He could do it with his eyes shut. He did a dry run with me and it was very, very good.”

Housing

The housing situation is somewhat complicated. Grace remains based in her one-bedroom flat in Camden, and Charlie still has his studio flat. However Grace will either have Charlie staying with her, or he will ask her to stay at his flat. For Grace, “it’s not ideal. I’ve been there on and off for about 10 days.”

Since last year (when Grace’s husband, David, was renting a studio alone) they successfully sold their old cottage in the West Country and their church helped them to move into a three-bedroom house through the church’s pension board. This is at a much-reduced rate of rent. Grace still had a contract commitment on her flat, but says: “It’s a lovely place to get away from the hurly burly at the weekend.”

Daily life

“It’s got a bit worse in last few months,” says Grace, who describes the last year as “a bit of a roller coaster.” David has found it increasingly hard to deal with Charlie’s outbursts of frustration, and has moved away as a result. He now lives with their daughter some of the time, and does not allow Charlie into their new house.

Grace is very angry with him, but can sympathise with his sentiment. “David says things he forgets and doesn’t mean,” explains Grace. “There should be boundaries. He’s angry because of the situation. But the more I allow it the more he will think that’s normal.”

Since we met Grace last year, she now has less time than ever, and her son has become even more isolated. She says: “Charlie is struggling and won’t be left alone in the day, nor will he speak to anyone. He’s exhausted by his circumstances and has isolated himself.”

Grace and Charlie spend all day, every day, together: “He’s cheerful most of the time, but terrified of people,” says Grace. They are out and about every day, either walking or bussing around London. “At least I should be fit!” she laughs. Grace comments that Charlie is so sensitive that often very small things can have a big effect, adding: “Yesterday someone smiled at him at the station and that made all the difference. A little thing can really cheer him up.”

Grace says: “I’m very restricted but there’s no more I can do for him except ‘be’.” By the end of day Grace is normally exhausted and will want to put her feet up and watch television. “It’s just constant,” she says. “Taking him here, supporting him there.” Charlie however, will want to talk all evening. At the weekends often they will go away or to somewhere outside of the city.

The demands on Grace, and Charlie’s distrust of people, are such that it took over two months for us to be able to catch-up with her at a time when she did not need to be with him.

Support

Charlie continues to see his one friend, from school, who lives in Ipswich. “Charlie saw him about three weeks ago. He’s up to his eyes in medication,” says Grace. “Charlie jokes one day in the future they will live together in sheltered accommodation.”

Grace has a few good friends who she is in touch with. One is a very good neighbour who has personal experience of mental illness. She has a few other good friends in London, many of whom she has a long history with. However, now that David has left, Grace has lost her “back-up”. The last time she saw a friend, Grace said: “When I got back, as the evening went on I wished I hadn’t gone, but I enjoyed myself.”

Grace’s gains a lot of strength from her faith. She attends Holy Communion three times a week, which gives her some time-out and a chance to talk to other people.

She also still attends the local carers group “when I can get away”, however her time is increasingly taken up with Charlie. She still struggles to find people in a similar situation to herself, adding that most “are caring for elderly people”. Despite attending the group, she doesn’t like being labelled a ‘carer’, saying: “It grates a bit. It’s just what any mother would do.”

The problem for Grace is not a lack of support for herself, but that she has neither the time nor ability to access it. She believes nothing will change in her situation unless Charlie asks for help himself, adding: “The person that should be asking for help is Charlie. But he won’t.”

Charlie is very reluctant to access help locally. Apart from public transport, he doesn’t use any other Camden services, and even avoids health services. He also lost contact with his psychiatrist for much of this year. He wanted Charlie to take medication, but Charlie was adamantly against this. He has been in touch very recently following Grace’s efforts to secure him a freedom pass, and he is having his second meeting on the day we speak. The psychiatric help he receives is private and non-referred, and a family friend has paid for this over the years.

Future

Last year, Grace hoped for a miracle. This year her view is, “Just plod on. There’s no choice. That’s the problem with mental health.

“The mentally ill don’t feel they’re looked after I don’t think. And they’re the ones who need the courage.”

ANNEX 2: ADVOCATES & ADVISORS

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

- Age UK
- Camden Carers
- Camden Parent Council
- Camden Somali Cultural Centre
- Citizen's Advice Bureau Camden
- Connexions
- Disability in Camden (DISC)
- Elfrida Rathbone
- Holborn Community Centre
- Hopscotch Asian Women's Centre
- Kings Cross Brunswick Neighbourhood Association
- Kingsgate Community Centre
- London Irish Centre
- Regents Park Children's Centre
- Sidings Community Centre
- Somali Community Centre
- South Hampstead and Kilburn Community Partnership
- Surge Advocacy Group
- Surma Community Centre

We would like to thank them for sharing their views with us and helping to arrange the focus groups and ethnographic visits which made this research possible.

Endnotes

¹ Theseira, M. (2013). *Stressed: A review of London's private rental sector*, Centre for London.