

The Hammersmith & Fulham Poverty and Worklessness Commission

Sixth meeting

Conference Room, Hammersmith Town Hall

11am-1pm, 7 September 2016

Agenda

1. Introductions and apologies
2. Focus group programme – outcomes and findings (Papers 1 and 2)
3. Emerging recommendations and way forward (Papers 3 and 4)
4. “We Can Solve Poverty in the UK” – Joseph Rowntree Foundation strategy launch
5. Commission report – draft structure and process (Paper 5)
6. AOB
7. Date of next meeting
 - 16 November, 11am-1pm, Committee Room 1, Hammersmith Town Hall

FOCUS GROUP PROGRAMME – OUTCOMES AND FINDINGS

Background

The aim of the Poverty and Worklessness Commission's (PWC) qualitative research programme is to gather a wide evidence base, to add depth to the overall report with rich data from those who matter and to help to formulate recommendations to address Poverty and Worklessness in Hammersmith & Fulham.

The research is being carried out in two stages:

- Engagement with the Voluntary and Community Sector organisations from across the borough through focus groups
- One to One individual interviews conducted by an external independent company

We complied with the Ethical Framework developed for the Commission and adhered to Data Protection. All participants were provided with an information sheet outlining the purpose of the focus group and signed a consent form giving permission to include information in the overall PWC report

Identifying Organisations

With approximately 474 voluntary and community sector organisations based and/or working in the borough, SOBUS assisted in identifying those that targeted the following priorities:

- Improve employment opportunities for those aged 35+
- Mental Health – Improve employment opportunities for those with long term conditions
- Improve the employment rates for people from BAME backgrounds
- Reduce the long term employment rate
- Improve wellbeing for vulnerable older people in the Borough

We also included views from young people through the engagement with the Youth Council and the questions were slightly amended to address their requirements.

We approached twenty six organisations with eighteen accepting the invitation to host a focus group with facilitation from Commissioners and H&F staff. (The full programme is attached as Paper 2). The majority of groups provide services locally, with one having a strategic approach with a local impact.

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

Structure

This report begins by outlining some of the issues relating to specific demographics. It proceeds to explore some of the more general problems related to people who experience poverty and worklessness, and notes some of the key recommendations suggested by the groups.

Issues Relating to Specific Demographics

Young People

It was felt that young people are **not taught the life skills necessary to gain employment and manage money**, and that there is **not enough support for young people who are not academically oriented**. The **stigma felt by young people surrounding apprenticeships and BTEC** qualifications was a major concern also mentioned by two groups.

Recommendations:

-The inclusion of financial management and employment skills as part of the curriculum was recommended, focusing on writing CV's cover letters, and interview and presentation technique.

-The stigma surrounding apprenticeships and BTEC qualifications could be alleviated by better communication with parents who are often the ones pushing their children towards academic routes.

-More opportunities for relevant work placements, local apprenticeships and volunteering opportunities were also recommended.

Older People

Isolation was identified as a common problem for older people, even those not suffering with poverty. Living in homes that are not catered for people with limited mobility is a contributing factor, particularly in privately owned housing. One group commented that even three steps in front of a house can cause isolation. Moving out of a family home and into unfamiliar areas can also lead to spirals of isolation, withdrawal and loneliness, and older people often feel a mistrust of social services who they feel pressure them into moving.

The **point of being discharged from hospital** was identified as a particularly challenging period for older people. It was noted that **third sector organisations are becoming integral for providing care because the strain on statutory services and social workers is so great.**

Older people who want to keep their privately owned homes are increasingly turning to companies that offer to liquidate their assets. Many of them don't need to, but are unaware of potential benefits or services they might be eligible for and **businesses in Hammersmith and Fulham target older people with marketing designed to convince them to liquidate assets.**

Case study: *An eighty year old client lived in a house worth over one million pounds, but was still in work due to accruing debts. The client refused to tell her children about the situation due to embarrassment and pride, and they continued to borrow money from their mother because they assumed she could afford it. As a result she continued to borrow*

against the property meaning the house will eventually be in the hands of this “predatory” organisation.

Incidences of **hoarding** and older people being victims of **doorstep con men** were also cited as common problems.

Recommendations:

-Groups recommended better education and awareness of the need to prepare for later life, including saving money and ensuring homes are modified to suit people with limited mobility.

-A phone number that older people can call to verify the credentials of anyone knocking on their door.

-A successful project that utilised volunteers to clear the homes of people who have become hoarders was recommended as a potential blueprint for a similar project in Hammersmith and Fulham. (Lofty Heights Social enterprise project)

Carers

Participants from a group that supported carers said they were shocked by the **high levels of poverty among carers**. Carers find it very **difficult to maintain careers alongside their caring responsibilities** due to the unpredictable hours involved, and struggle to return to employment after long periods working as carers. They often feel that their role as carers is undervalued and that they are under pressure to get ‘proper’ jobs.

Recommendation:

A **patient and carer engagement scheme** that operates in Westminster was cited as a successful model that could be replicated in Hammersmith and Fulham. The scheme should employ a patient carer engagement officer to engage with the client group, communicate effectively and influence change through advocacy.

Ex-offenders

Ex-offenders identified many of the problems mentioned elsewhere in this report, and particularly struggle with mental health issues and lack of skills necessary to gain employment. They also often lack confidence to go out and get work because of the stigma of their situation and the difficulties of being continually rejected for positions because of their past.

Recommendations:

-Identify people at a young age who might be headed towards criminal activity and support families having difficulty coping with badly behaved children.

-More activities for youths in the borough. 40% of crimes in Hammersmith & Fulham are person-to-person crimes which tend to be committed by young people.

-More support for family members once someone goes to prison.

BAME communities

BAME communities also experience many of the similar challenges identified elsewhere, such as a lack of employment and digital skills, feelings of being overwhelmed by bureaucracy, and a lack of information about the services available in the borough. Also identified as issues in BAME communities is the **lack of accommodation for large families, a perception that they do not get access to reputable schools across the borough, and language and literacy skills.**

Groups felt that the language classes on offer were not comprehensive enough and did not address cultural and bureaucratic differences that clients face in the UK, were there is often a big difference in the way in which services are accessed. Language skills were also identified as a barrier to solving benefits problems and in understanding what is required of them in the first place. If clients lose their job or find it difficult to get work, they often retreat to their own community which means their language skills get worse.

Recommendations:

-More comprehensive language courses across the borough.

-More benefits information available in other languages

Mental Health sufferers

Mental health was the most common problem identified by the groups spoken to, with eleven out of the eighteen groups citing it as one of the most common issues facing their clients.

One group felt that the amount of clients with mental health problems was increasing, whilst another participant from a debt advice organisation commented that “I struggle to think of a client I’ve seen who isn’t at the very least suffering from depression...and I mean genuinely suffering from clinical depression”. As discussed throughout the report, those suffering with mental health are often most affected by anxieties associated with the benefits system.

Two kinds of mental health service users were identified:

1. Those that suffer from long term mental health problems and seek support when benefits are reassessed.
2. Those who experience a crisis (e.g. loss of job or relationship breakdown) which triggers mental health issues.

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

Case study: “There’s definitely people living at home with mental health problems, just lying in their bed, no duvet... the electricity’s off, the gas is off and they’ve got no food in the fridge. And they’ll just stay like that for days, waiting for their benefits, or they’re benefits have been sanctioned and they’ll just sit in their flat...We went around to one woman’s flat

and all her light bulbs were gone...some people are so overwhelmed by their illness that even changing a light bulb is too much.”

Recommendations:

-Raising awareness and understanding of mental health issues in schools as a way to tackle the stigma associated with mental health and to help young people cope should they be personally affected.

-The IAPT (Improving Access to Psychological Therapies) rules and regulations were criticised as being too focused on getting people back to work as opposed to getting them better, which was said to result in people returning to work only to have another breakdown.

-A voluntary scheme which provided opportunities for people to get out of the house, socialise and engage in meaningful work, might provide a bridge for people who are not ready to enter the pressures of full time paid employment.

General Problems for people experiencing Poverty and Worklessness

Cost of Living

A number of groups described clients who were experiencing poverty, or accessing their services, simply because of the cost of living. Some clients find themselves in debt not because of big expenditures or benefits sanctions, but simply because the bills keep stacking up. The food bank described clients who **simply do not have enough money for food after rent and bills were paid**, and estimated that, although originally intended as an occasional last resort in times of emergency, approximately 30-40% of its clients relied on the food bank as a day-to-day supplier of food.

Addiction

Six groups identified **drug and alcohol** addiction as a common issue among their clients, which can make them difficult to engage with. One debt organisation identified **gambling** as an increasing issue for young men who maintain their habit using payday loans and ruin their credit history at a young age. Once clients become involved with payday companies, it is particularly difficult to prevent them from returning to use their services due to the sophisticated marketing strategies such companies employ.

Homelessness

Homelessness was mentioned as a problem by four groups. One organisation identified **30-40 year olds as a particularly vulnerable demographic**, and argued for the importance of engaging with this group before they reach old age and their problems become even more severe.

Relationship Breakdown

Relationship breakdown was identified by a six groups as a **factor that can trigger a number of other issues for clients** such as depression, homelessness and job loss. A

typical scenario was described by one participant: “relationship breakdown leads to housing problems, debt...lots of debt, health problems due to stress of looking after children, benefits issues, finding work issues, childcare issues, can all stem from the breadwinner leaving”.

Domestic Violence

Six groups identified domestic violence as a common issue among their clients.

Case study: A common scenario is a woman who has been a victim of domestic violence being relocated and finding herself in unfamiliar surroundings without essentials belongings such as clothes, bank statements or other important paperwork required for sorting out benefits arrangements. The client may still be recovering from the ordeal and often struggles to make decisions effectively. *“We do have a lot of people coming in exactly the same circumstances: domestic violence, moved from somewhere else, arrive in Hammersmith and Fulham with nothing, haven’t got their bank cards, their clothes, children haven’t got their toys...mum and kids don’t have their jackets, it’s winter, and we’re trying to sort them out...and they’re still in shock”*

Loss of Job

Loss of income after losing a job was unsurprisingly cited as a trigger point that pushes clients into poverty. One group highlighted **changes introduced in employment legislation in 2013 that means employees have to work for two years before their dismissal can go to an employment tribunal** as creating incentives for employers to fire people before the two year period. This results in anxiety about job security among clients. This can lead to benefits sanctions if clients are deemed to be at fault for their own dismissal, and it was commented that authorities generally took the side of employers even though spurious reasons were sometimes given for dismissals.

Housing

The **poor quality of social housing** and the fact that damage is often not repaired was mentioned by a number of groups. One participant claimed that the list of things the council will not deal with seems to be growing. It was noted that **poor living conditions often trigger physical and mental problems that contribute to cycles of poverty.**

Variety of complex issues

It was stressed that clients are often experiencing a variety of complex and interrelated problems and that any difficult life event can trigger a series of other challenges. As one participant noted:

“People who live in poverty, their lives commonly do have a whole load of complex of issues: physical health, mental health, addiction, criminal behaviour, criminal record...there also carers”.

One group described presenting issues as generally the “tip of the iceberg”; another stated that by the time clients reach them they tend to have “lots and lots and lots of issues”. This

is problematic as services tend to be delivered in a manner that focuses on one specific area without tackling the holistic needs of clients, especially when considering the lack of awareness of services even among providers themselves. As one participant put it, “if someone came with a diagnosis of mental health problems and substance abuse we would fail to meet their needs”.

Case study: *One participant described the experiences of a client who suffered from significant health problems, and whose husband walked out on her leaving her with a young autistic child. A source of income had gone, triggering debt, and the client also faced a series of other practical challenges, such as actually proving to the council that her partner had left. The participant highlighted the fact that clients experiencing this kind of emotional distress often do not inform relevant authorities that their circumstances have changed as this is simply not at the front of their minds, which can have ramifications for their benefits claims. This set of circumstances very often triggers mental ill health, with clients increasingly unable to deal with their situation.*

Benefits

Issues surrounding benefits were identified by a majority of the groups involved. Such issues included:

- Changes to welfare provision
- Benefits sanctions
- Difficulties dealing with form filling and bureaucratic processes
- Medical assessments for Employment and Support Allowance

Changes to welfare provision

Changes to welfare provision and benefits entitlements in general were cited as an issue for clients, and the two main areas highlighted were Universal Credit and non-dependants.

Universal Credit

Seven groups highlighted the problems associated with the switch to Universal Credit. The main problem is the **six week gap in benefits** clients undergo during the transition period, which causes financial difficulties that can push clients into debt. Groups noted that they expected to feel the repercussions of this shortfall and the associated strain on their services in the coming months.

Universal Credit differs to the previous benefits arrangement in that it is distributed monthly and requires clients to pay landlords themselves. This **puts the burden of budgeting onto clients** who often lack budgeting and money management skills. The system is also highly digitised, which causes **problems for people without digital skills**. The introduction of **Universal Credit was not accompanied by sufficient training or support** to assist clients in adjusting to these changes.

Groups also noted some teething problems, perhaps due to the fact that Hammersmith and Fulham was one of the first boroughs to introduce Universal Credit. These included some

technical glitches, as well as the observation that **DWP was not fully on top of the new system**. It was noted that some clients had been told they had to claim Universal Credit when this was not the case.

Non-dependants

Benefits entitlement changes when children are no longer classified as dependants. Many families are unaware of this and so are not prepared to cope with the loss of income; one group highlighted this as the most common cause of rent arrears. This can often create tension within families if children are reluctant or unable to contribute financially to the household. If the child is 'sofa-surfing' but still registered to their parents address, the only way to convince the council is to disenfranchise the child.

Difficulties dealing with form filling and bureaucratic processes

Form filling and paperwork

A number of groups described the problems clients have with filling out forms and completing complicated paperwork, which if not done correctly can lead to benefits sanctions being applied. Notably the word “**overwhelmed**” was used independently by different groups. Clients had described the process as humiliating and stressful, and one group that worked with older people said clients would simply not take advantage of services to avoid filling out forms. The stress is also particularly felt by those suffering from mental health problems.

Bureaucratic Processes

Groups described the frustrations of clients when dealing with benefits authorities, particularly in housing, and felt that there was simply too much bureaucracy that made it difficult for clients to access services. **Incidences of lost paperwork are common, with many clients having submitted forms which housing benefits then claimed never to have received**. Sometimes clients will submit the same documents repeatedly and still find themselves being asked to submit the same paperwork. One group advises clients to get receipts for the submission of any documents as a way to avoid going through this process. Another group discussed how **the lack of any backdating mechanism means that delays by housing benefits authorities pushes people into rent arrears**.

Difficulty communicating with the authorities was also cited as a problem. One group said that clients generally wait a minimum of half an hour to speak to someone from the council on the phone, which can cause the additional cost of expensive telephone bills. **The quality of written communication in Hammersmith and Fulham specifically was also criticised**, with experienced third sector workers saying that letters are often unclear in regard to what action needed to be taken.

Clients themselves often do not understand what is required of them in certain situations, such as when dependents become adults (as discussed above), income fluctuates on zero-hours contracts, or when housing benefit has been suspended due to

changes with another claim. In the last instance, it is necessary that clients provide the right information quickly to prevent the housing claim from stopping completely, but many clients are simply unaware of what they need to do.

Case study: *One client who two children and was receiving tax credits. When one reached an ineligible age she informed the relevant authorities, at which point she was stripped of all tax credits and told she did not have any eligible children due to an error by HMRC. It took months and a formal complaint to get them to acknowledge that she did have a qualifying child. Without the assistance of CAB she simply would not have the time or resources to persist with the case.*

Sanctions

If clients fail to fill out paperwork correctly, or miss benefits appointments, benefits sanctions can be applied which push people into poverty. Whilst groups recognised the rationale behind penalising clients for misdemeanours, it was felt that **a ‘one-strike-and-you’re-out’ approach is too harsh and fails to understand the challenges some clients face in adhering to certain requirements.**

It was noted that **the lives of the very poor tend to give rise to more complex benefit situations**, such as multiple benefits claims or zero hours contracts, which are more likely to lead to errors and lapses. **People struggling with complex mental health problems** can find completing basic daily tasks a challenge, so **complex form filling or attending a benefits appointment is sometimes too much.**

Once a sanction has been applied, the lack of funds can trigger clients to drop into poverty as well as a series of other challenges:

Case study 1: *One anecdote offered by a participant described a client who had an alcohol problem and lived in an overcrowded bedsit in which only the landlord had access to the mailbox. As a result, he missed out on mail, failed to return some benefits forms on time and suffered benefits sanctions, resulting in a visit to the food bank.*

Case study 2: *“I’ve worked with a lot of young people who are dealing with mental health issues. They’ve been in hostels first of all...their relationship with their social worker breaks down, their behaviour spirals out of control, then they get kicked out of their hostel, and then their benefits get stopped....A lot of it is benefits related, where there’ll be some sort of hold up with their benefits which will then create more problems, and how they react to it...there’s millions of examples, it happens all the time.”*

Case study 3: *One participant described a client who suffered with mental health problems and missed a benefit appointment, who was subsequently sanctioned by having her benefits cut off. She could only afford food for the rest of the week but didn’t have enough money left to wash her clothes, which resulted in a deterioration of her personal hygiene and her feeling unable to leave the house.*

Medical assessments for Employment and Support Allowance (ESA)

Medical assessments for Employment and Support Allowance can be a particularly difficult experience for many clients. They are required to provide intimate details of their medical conditions which can be distressing, particularly when related to mental health. The assessments themselves were heavily criticised by some groups. It was claimed that **they are not conducted by medical professionals and clients are often found fit to work, with the healthiest possible scores, when in reality they are suffering severe health problems**. One contributor said that they see people who are “profoundly unwell” with “complex mental and physical health problems” found fit to work “every single day”. Clients are entitled to appeal, but during this process they are not be able to access ESA, which can have a knock on effect to other claims as discussed above.

On appeal the client is assessed by an independent medical practitioner, and it was claimed that the amount of successful appeals led to DWP creating bureaucratic obstacles for clients to even go through the assessments in the first place. Such systemic failures and inconsistencies exacerbate the anxieties and mental health problems of clients who struggle to understand what is happening to them. **Given that some of these cases involve mental health sufferers, it suggests that the scale of the mental health problem in Hammersmith and Fulham is even higher than figures based on ESA claimants would suggest.**

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

Debt

Debt was identified as an issue that goes “hand-in-hand” with benefits issues, particularly with the advent of Universal Credit. It is at times like this that people can make bad financial decisions, such as taking out a payday loan, which ends up exacerbating the clients situation and creating long-term financial difficulties which are difficult to escape from.

Case study: *A typical scenario is people being unaware of local financial advisory services and taking out a high cost loan without realising the amount they're going to have to pay, which ties them into a cycle of debt. If they can't be helped, clients find themselves facing a series of other difficulties such as not being allowed a contract phone and having to pay extra for a pay-as-you-go device, or being excluded from mainstream bank accounts, making extricating themselves from their situation even harder.*

Negative attitude towards local authorities and statutory services

Eight groups highlighted negative attitudes towards local authorities and statutory services, such as **hostility, mistrust and suspicion**. This was related to the association of social services with taking children away and persuading older people to give up their homes, as well as perceptions that **some authorities could be antagonistic and that dealing with them is a “battle”**.

Examples include receptionists at hospitals and GP's attempting to prevent clients from using interpreters, or housing benefits authorities that immediately assume clients are lying and were described as generally challenging to deal with. One advice agency said that a lot of their work is doing things that people should be able to do themselves but **client's voices are simply not listened to by relevant authorities**. It was suggested that negative attitudes towards state services can be **a barrier to community engagement and the implementation of preventative services**.

Revolving Door Service Delivery

Groups described how some clients feel they are in the midst of **'revolving door' services**, and are **'passed around'** from one organisation to the next with no one taking responsibility for their care. In relation to public services this was partly due to boundary issues, with clients being told they can't access a particular service because they live two streets too far away. DWP was also criticised for being too quick to refer clients to advice organisations: "Anything complex or they don't want to deal with it...straight to us".

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

Another related aspect of this is **'flavour of the month' funding**, in which organisations bend towards whatever issue is generating the most funding at a particular moment because they depend on it for survival. This can lead to services that clients have been depending on being suddenly withdrawn. One participant summed up the situation: "Sorry we can't deal with you unless you fix your drug addiction...but we can't refer you to the drug program because the funding's been cut".

Head in the Sand

Five groups talked of a **'head-in-the-sand' mentality among clients who avoided facing problems they feel unable to deal with**. Groups talked of clients with piles of unopened letters relating to benefits, council tax or medical appointments, that ultimately end up in deteriorating health, debt, court cases and eviction. This experience was particularly common among clients with mental health issues. Other groups commented on the difficulty some clients have in prioritising their problems and making the right decisions in times of crisis, often ignoring the most severe problem because they don't feel they can face it.

Case study: *One participant described a woman with four children whose husband suffered from a chronic long term illness and cannot work. She was currently being transferred to universal credit and so did not have access to benefits and was receiving advice in relation to her debt issues. It only emerged after some discussion that she was also facing eviction. The client had difficulty prioritising the most pressing issue to address: "The eviction thing was too scary that she actually wasn't going to deal with it...there was actually just too many things".*

Lack of information/awareness of services

Seven groups mentioned that **clients are simply unaware of the services available to them**, whether that might be benefits they are entitled to or the support available to them from the third sector. It was stated that even third sector organisations themselves can be unaware of all the services available in the borough and that signposting could be much improved. This is particularly important in times of crises, at which point clients are more likely to make bad decisions that compound their situation.

Life Skills

Eight groups identified a **lack of the skills necessary to get employment**, such as writing CV's and cover letters or how to conduct themselves in interviews. It was felt that young people are not being given these skills at school, and that they suffer from a lack of useful work experience. Groups also cited a lack of confidence among clients, particularly among people suffering from mental health problems and people with a criminal record, who also felt conscious of the stigma associated with their situation. A feeling that motivation is lacking among some clients due to the lack of any realistic possibility that they would be able to get on the housing ladder was also noted. The welfare-to-work programme was criticised for being too punitive and sanctions based, as well as not translating into worthwhile outcomes considering the significant investment.

Problems with **money management and budgeting** were also highlighted by a number of groups, as well as clients, particularly older people, who lack the **digital skills** to access services effectively or to take advantage of technology to communicate with friends and family and reduce social isolation.

Recommendations

Single Point of Contact

The most common recommendation was for a single point of contact for services, which was suggested by seven groups independently. It could function as a '**community hub**', a '**one-stop shop**', a '**triage centre**', and **provide a directory of services** for the borough. A well-publicised service could address a number of the issues raised in the previous section:

-It could **address the general lack of awareness and information** about what services are available in the borough if clients knew there was one place they could go for all their issues

-It could **provide a venue for clients to go to when they hit a crisis point**, allowing them to prioritise their issues at a time when this might be difficult to do by themselves. **Getting the right advice at the right time** could prevent clients adopting a 'head-in-the-sand' mentality and letting problems get out of control until they face spiralling debt, court cases and eviction. As one participant noted, sometimes "it starts from one thing and if they had the support for that one thing they wouldn't fall into something else".

-A single point of contact could go some way to **providing a more holistic approach to service delivery**, which would better suit the many clients who are experiencing a variety of complex issues. It might also limit the degree to which clients feel they are caught in 'revolving door' services where no one is taking responsibility for their care.

A problem might still remain in the negative attitudes towards state provided services that can prevent people from engaging even though it may be beneficial for them. It was noted that programs that come from within the community are more likely to get "buy-in", and that sometimes successful grass roots programs can be stifled by funding that requires extensive reporting and monitoring or comes with excessive conditionality. This suggests that strong community involvement in any hub would increase the chances of its success, perhaps including a role for someone drawn from the local area, and that the council branding should be at a minimum.

Coordination of Services

Five groups mentioned the need for services to be more coordinated in general and for communication to be improved between service deliverers. A number of groups talked specifically about statutory services not talking to each other without the intervention of advisory organisations, specifically the housing benefits, council tax and rent income departments. The need for connecting people in statutory services and third sector organisations was also discussed, which would improve the knowledge among providers about what services are on offer and improve signposting in the borough.

Better referral system and benefits alerts

A borough wide referral strategy was recommended which would allow third sector organisations to work together more effectively. This could include immediate referrals to local advisory organisations as soon as rent arrears becomes a problem to avoid situations where a client is already in court with thousands of pounds of arrears before they receive any assistance.

Mechanisms that alert clients of any impending changes to their benefits arrangements were also recommended, particularly in the case of children becoming non-dependants

More Space for third sector organisations

A lack of space for community related activities was cited as a problem for third sector organisations in the borough. A lot of organisations are attempting to address the gap in employment, digital and budgeting skills and would benefit from greater access to space to accommodate demand. More space would also be useful for holding social events which would help to tackle isolation, as well as for providing facilities for events designed to engage with difficult to reach BAME communities.

More strategic leadership from the council

It was suggested that the council could be doing a better job of providing strategic leadership in the borough, particularly in regards to winning funding bids. One example was

noted in which lottery funding was missed because of rival bids from organisations in the borough which may have benefitted from strategic oversight.

Volunteering

A better system for brokering volunteers was suggested as something that would help third sector organisations as well as clients themselves. More opportunities to get involved can bridge the gap between unemployment and work. One suggestion for improving volunteering is to send a letter to people when they join the borough outlining what volunteering opportunities there are.

FOCUS GROUP PROGRAMME		
Organisation	Lead Person	Progress
H&F Law Centre	Mandy Goodall	Completed
H&F CAB	Simi Ryatt - CEO	Completed
Community Champions	Christine Mead (Public Health Shared	
Crosslight Debit Advice	Not Known	Completed
Dr Edwards and Bishop King Grants Organisation Fulham	Jonathan Martin	Completed
London Plus Credit Union	Cheryl Gale	Completed
Parentsactive Support to disabled families	Mary Melsom	
Action on Disability	Kamran Mallick	
Carers Network	Not Known	Completed
CITAS Translation Service	Malika Hammidou	Completed
H&F Refugee Forum	Kaveh Kalantari	
People arise now Rehabilitation of Ex Offenders	Not Known	Completed
Big Local Community Development Organisation	Emma Morgan	Completed
H&F Food Bank	Daphine Aikens	Completed
MENCAP	Teresa Megin	
Standing Together (Advance Charity for Domestic Open Age	Nicole Jacobs Claudia or Kamitalia Rory Gillet	Completed
Fulham Good Neighbours	Not Known	Completed
British Red Cross	Maatia Rickard Debby Mulling	Completed
Bishop Creighton House	Joy Houghton Brown	
St Mungos	Sara Turner	
BME Voluntary Sector Groups via Sobus	Shad Haibatan	Completed
Older Person Services	Shad Haibatan	Completed
MIND	Alex Tambourides	Completed
Lido Foundation	Liban Muse	
Youth Council	Brenda Whinnett	Completed

 Complete
 No Interest

PROBLEMS	ROOT CAUSES – STRATEGIC APPROACHES	FOUNDATION IDEAS FOR EARLY DEVELOPMENT
<p>High economic base, strong sectors down, weak ones up, low business survival</p> <p>Local skills shortages, plenty of vacancies, inc part-time, many filled by importation</p> <p>75% JSA claimants 35+, low apprenticeships starts for these</p> <p>High LT unemployment, half due to mental health, associated with 1 person households</p> <p>High unemployment rates for BAME</p> <p>Most low income people are in workless families, associated with social rented housing</p> <p>Local housing unaffordable (rent or buy), homelessness, over-crowding In top 10 authorities for deprivation for older people: isolation, few carers</p>	<p><u>Poor mental health & well -being</u></p> <ul style="list-style-type: none"> • Build more resilient communities and empower residents <p><u>Weak work incentives</u></p> <ul style="list-style-type: none"> • Devolved programmes in partnership with local employers to retain, place, train and support residents in work • Better environment for enterprise <p><u>Too few housing choices</u></p> <ul style="list-style-type: none"> • Increase intermediate housing options • Maximise utilisation of housing stock 	<p>1. Transform borough’s volunteer offer. Early agenda to deliver:</p> <ul style="list-style-type: none"> • Strategic development of volunteering in borough • Good practice development • More volunteering opportunities • Volunteer voice and recognition • Brokerage • Client-driven services, more emotional support, peer to peer support, benefit/income advice services and help to access relevant services <p>2. No Wrong Door accessing holistic approach to resident support</p> <ul style="list-style-type: none"> • develop community hub concept • key delivery channels to include VCS and social landlords as part of mixed economy support team <p>3. Establish partnership working with local employers with early agenda to:</p> <ul style="list-style-type: none"> • devolve DWP Work Programme to local level • provide tailored support for groups at risk of long term unemployment • support for job retention for vulnerable groups • provide better pathways to quality jobs, particularly P/T • rebalance adult learning spend across life course <p>4. Shared ownership to provide pathway of progress within borough</p> <p>5. Newly established social lettings agency to include “lodger” service</p> <p>6. Floating support preventative service</p>
<p><u>Inside Council</u> Difficult to map services/initiatives</p>	<p><u>Council delivery compartmentalised</u> Council to create environment for mixed economy delivery of strategic objectives and priorities</p>	<p>7. Small grants available to VCS and small enterprises through fast track innovation hub which prioritises groups in poverty and worklessness</p> <p>8. Strategic body on Council to set and monitor strategy across borough ecosystem</p>

Commissioners' comments on draft recommendations

Howard Sinclair

- more crafting and drafting needed to make it all seamless
- too many actions, a few of which are 'SMART' but most not
- good to identify those within the Council's gift and those which will require the support of others.

Christina's response (CS): *You felt we should whittle down the actions and make those that remained 'SMART'. It would be useful if you could set down your ideal list as a starter for discussion.*

Kamini Sanghini

KG: Under 'poor mental health and wellbeing' -- is it worth adding something about the Council and other statutory agencies providing training and points of contacts for volunteers to support community resilience?

CS: *I have been thinking about direct roles here as well and we should debate supervision (in the therapeutic rather than managerial sense) in addition.*

KS: Under 'Devolve DWP to local level' - It is more likely that any commissioning responsibility will be devolved to a Local Enterprise Partnership or West London Alliance level rather than Local Authority level – what can the Council do to ensure local needs are met if that is the case.

CS: *In that case we would need to see what the Council could do to ensure local needs are met. We would also need to consider whether we were happy with that level of devolution or would want it to go down to borough level.*

KS: Response to lodger service: Great idea but risk management will be a key priority.

CS: *The brokerage service would aim to do this while still recognising that the responsibility would be that of the householder at the end of the day.*

KS: Response to grants: This needs to be focussed on outcomes and monitoring and evaluation needs to be built into the application process.

CS: *I think this all depends whether we are really talking about commissioning (the charity or other body is acting on behalf of the state) or grant making (the public sector likes what the charity does and recognises that its clients are the end customers and not the state, and does not require much bureaucracy - we are probably talking about smaller sums of money in this case).*

CS: *You point out that payment for outcomes based on proximity to job market could be very difficult to measure/evidence and suggest that another option could be more joined up commissioning so that outcomes against other measures such as improved health or abstinence from drug and alcohol use is funded through health budgets; improved skills is funded through SFA funding. We need to consider this further.*

Finally I agree entirely about the importance of in work support to the employee and employer to improve sustainment of employment, and it just needs to be emphasised in the drafting.

Rosalind Duhs

On involving the community, research into intergenerational work shows that it is extremely effective. Support for vulnerable groups and skills development can be enhanced by inviting older residents and younger residents to join forces to alleviate poverty and worklessness.

Alison Taylor

General comments:

- The strategy/recommendations look very comprehensive and it's good to see an emphasis on a multi- agency approach - with employers, local government, national government, third sector, private businesses all having a role to play in tackling poverty within Hammersmith and Fulham. The council can play a key role in facilitating this.
- Would it be helpful to test the strategy against the 4P's discussed in the last meeting to see if, in the round, the strategy is addressing:

Pockets - Increase income and/or reduce costs in the short term so poverty is not a long term experience

Prospects - Improve life chances in the longer term through measures to provide the tools for people in poverty to increase their resources and reduce their costs in the future, to break the cycle of poverty

Prevention - Provide preventive measures, to reduce the risks of people experiencing poverty

Places - Create vibrant, strong communities to tackle poverty

Specific comments:

- Is there more that could be done to help people gain access to low cost credit? Could work with Credit Unions help?
- Could the Council do more in relation to promoting the Living Wage - through its planning and procurement activities/spending powers ie contract only with Living Wage employers; requirements/incentives for employers to do more for people living in poverty locally etc?
- Similarly, could the Council do more in ending the poverty premium - where those on low incomes pay more, through its planning and procurement activities/spending powers?
- Are we harassing the use of digital technology to support people sufficiently?
- Should there be a stronger focus on supporting family life/relationships?

CS: *I think testing recommendations against the Rowntree 4Ps is a good idea. We will also include feedback on their national Poverty Strategy which will have been launched the day before the Commission meeting. Helen and I are attending the launch for the Commission.*

Your points about the Credit Union and low cost credit are timely in view of the Credit Unions points at their focus group. Amongst other things, they are concerned about exploitative loan services and would like to see much greater awareness of their services promulgated, ideally through an integrated, borough-wide advice strategy. We will take

these points forward in the context of supporting the development of an advice strategy which is just about to start, led by various third sector organisations in the borough.

The Living Wage point was made by the Futures Board and we will explore.

I'm sure we have not yet done enough to look at using technology and hope this could be where others with access to expertise in this area could help us.

I think supporting family life and relationships is key and hope we can specify an increase in these types of volunteer services when we come to flesh out that strand.

Zarar Qayyum

The council should work more closely with businesses because of their direct effect on poverty, e.g. through wages, recruitment, development and contractual policies and practices.

CS: *I agree with your point that creating the partnership with employers which we propose will give employers greater control over decisions for helping people into, and retaining people in, employment.*

Report structure draft – v0.2

Foreword by Cllr Stephen Cowan or Cllr Sue Fennimore

Chair of the Commission's statement

- Members of the Commission

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3. Learning from the literature and other commissions (Helen paper + evidence reviews)
4. What does the data tell us?
 - a. The poverty profile of H&F (Hannah A diagrams)
 - b. Indices of Multiple Deprivation (Milan O diagrams – paper too?)
 - c. Economic data analysis (Lee Fitzjohn paper and diagrams – paper to come)
5. Learning from the front line – living in poverty in H&F today
 - a. Group views and insights (Nivene and Rob summary paper, to also cover c and d)
 - b. Individual views and insights (MEL summary paper, to also cover c and d)
 - c. Engaging with “the system” – customer journeys
 - d. Trigger points for poverty and worklessness
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 - h. Vulnerable older people, their wellbeing and support (Christina and Helen paper)
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 - a. National government (Christina/Tom/Helen/intern?)
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 - c. The local voluntary, community and faith sectors (Shani paper as a starting point? Christina and Alison Taylor to add?)
 - d. Informal networks – family, neighbours etc.
 - e. Others e.g. private sector
8. Recommendations for action
 - a. Changes to local structures and services (Christina)
 - b. Policy recommendations for regional and national government (Christina)
 - c. Using data and predictive analytics (Lee paper to come)
9. Conclusions and next steps

Appendices

A Collaborators and consultees – organisations and individuals

B Focus group programme full report

C Individual interview programme full report