

# **The Hammersmith & Fulham Poverty and Worklessness Commission**

## **Seventh meeting**

**Conference Room, Hammersmith Town Hall**

**11am-1pm, 16 November 2016**

### **Draft Agenda**

1. Introductions and apologies
2. Interview programme – outcomes and findings (Papers 1 and 2)
3. Commission report and recommendations – preliminary draft report v0.1 (Paper 3)
4. AOB
5. Date of next meeting
  - 18 January 2017, 11am-1pm, Committee Room 3, Hammersmith Town Hall





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**Poverty & Worklessness**

**Hammersmith & Fulham Council**

**Summary Report**  
**October 2016**



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## Project details and acknowledgements

<b>Title</b>	Insight Generation: Poverty and Worklessness
<b>Client</b>	London Borough of Hammersmith and Fulham
<b>Project number</b>	16113
<b>Client reference</b>	N/A
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# Introduction

In July 2016, M·E·L Research was commissioned by the Hammersmith & Fulham Poverty and Worklessness Commission (PWC) to understand the reasons, motivations and emotional state behind the high rates of worklessness in the borough.

## Methodology

### Stage 1: Recruitment and profiling

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

- Residents in the target groups in poverty/edge of poverty<sup>1</sup>
- Residents in the target groups who are workless/edge of worklessness<sup>2</sup>
- Residents in the target groups who are working yet are either in or on the edge of poverty

We also included a number of demographic questions in the recruitment questionnaire (please refer to Appendix One) to ensure we covered the Council's target five groups:

- Unemployed people aged 35+
- Unemployed people from BAME (Black, Asian and Minority Ethnic) backgrounds
- Long-term unemployed
- People living with mental health conditions that limit their ability to work
- Older people in/at risk of social isolation

In order to assist with recruiting appropriate respondents for this research, we used the following two methods.

### Method one: Recruitment using ACORN

ACORN helped us to combine geography with demographics and lifestyle information (such as benefits, Annual Household Income, Housing status and Health and wellbeing). This allowed us to identify the most deprived areas in the borough and obtain more accurate recruitment of participants across the five target

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<sup>1</sup> Household incomes around the 60% of median income mark (£284 or less per week, based on benchmark median of £473) – Department of Work and Pensions, 28<sup>th</sup> June 2016

<sup>2</sup> Workless is defined as unemployed plus economically inactive (retired, unable to work due to illness, looking after the home, in education/training etc)

groups (as outlined above). Once we identified ‘hotspots’ in ACORN (and extracted the associated postcodes) we began recruitment using a mixture of telephone and face-to-face methodologies.

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

The second method involved using contacts provided via the Commission’s local agencies and/or service providers. These included: MIND, the Law Centre and St Mungo’s Trust.

We achieved a 60:30 split amongst workless and employed residents in the Borough. Our sample profile is displayed below for reference.

**Table 1: Summary profile of residents who participated in the interviews**

SITUATION	NUMBER OF INTERVIEWS	CUSTOMER JOURNEY MAPPING
<b>WORKLESS</b>		
– Unemployed	25	4
– Economically inactive (retired, carer etc)	35	4
<b>TOTAL WORKLESS</b>	<b>60</b>	<b>8</b>
<b>EMPLOYED</b>	31	2
<b>TOTAL INTERVIEWS*</b>	<b>91</b>	<b>10</b>

\*3 person refused to provide employment status

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

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

- To ensure we build on existing work of the Commission (without duplicating), local demographic intelligence and knowledge, and other relevant typologies
- Obtain clarity about the definitions of poverty, the Council’s five key/target groups
- Help inform the recruitment profile
- Inform the themes for the analysis of data and to inform the typologies emerging from the qualitative data

### Stage 3: Fieldwork

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

- 77 Face-to-face interviews
- 17 Telephone interviews

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

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

We have carried out thematic patterning analysis on the qualitative data. Thematic analysis is a method for identifying, analysing, and reporting patterns (or themes) within data. It organises, describes and interprets data in detail. Thematic patterning has six key stages and we will follow these (and these will inform our conceptual framework for the analysis).

1. Familiarisation stage: familiarising with the data via repeated reading, to search for patterns and meaning
2. Generating initial codes: namely features of the data which are interesting
3. Searching for themes: move from codes (features) to themes in the data
4. Reviewing themes: review and refine the themes
5. Define and name themes: define what each theme is about; what is the essence of the themes overall? What aspect does each theme capture?
6. Report production: tell the story of the data in a valid and robust way, within and across themes.

## Emerging findings

This document provides an overview of the emerging research findings from the 90 semi-structured in-depth interviews (excluding CJM interviews). The findings from the CJM interviews and typologies will be included in the full report.

### Reasons, situations and circumstances

Based on the interviews we conducted, it is evident that the majority of the respondents we spoke to: *'hadn't planned their lives in this way'* but an unexpected or unwanted situation arose which meant they have not been able to work for long periods. The circumstances frequently mentioned include:

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

#### Migrants who have moved to the UK

Within the sample there is a relatively high proportion of people that moved to the UK with the intention of securing work – 26 out of 100; these we have termed 'migrants' (having come from Colombia, Somalia, Hong Kong, etc). Six of these also moved to the UK from EU countries (including Italy and Poland).

- There is evidence in the data collected that some residents have high level qualifications/ or degrees from their home countries. However, transferability of these qualifications and skills, and a lack of recognition of their qualification(s) in the UK is perceived to be an issue. *"I think anything outside of UK is under classed though. I think if you don't have UK qualifications business are less likely to accept you."* (Female, 25-34)
- Migrants whose first language is not English experience difficulties in expressing a need for help or talking about personal matters with 'official' organisations. One resident said: *"Because of my lack of knowledge and English language skills I don't know how to improve my situation."* (Female, 55-64, single parent)
- Others commented on the challenges presented in applying for jobs when their first language is not English, including writing CV's and during interviews (should they get that far).
- There are also issues reported which relate to accessing wider support, such as relatives or other family members, most of whom were back home. These residents therefore report

that they have no-one else around to discuss things with. For example, due to the transient nature of the borough, a number of respondents did not know their neighbours. One resident we interviewed said: *'You don't know no-one around here; the neighbours are always swapping and changing.'* (Male, 35-44) Another said: *I want to go home, to Africa. I have very much more support there, a lot of help there that I cannot get here.* (Male, 35-44, single parent)

### Skill levels and job types

- One of the reasons for high worklessness in the borough appears to be due to low qualifications and skills levels. Some respondents reported only having a basic level of schooling and others left school before their O levels/GCSEs, etc. One respondent said: *"I got chucked out at 14"* (Male, 35-44, and living with parent) while another said: *"I didn't get any qualifications whatsoever"* (Female).
- There is a general perception amongst some participants that there are plenty of jobs across the borough but they tend to be lower-skilled jobs (such as those in the care and retail sectors). These are often seen as minimum wage jobs and less secure contracts, i.e. zero hours or temporary contracts.  
  
*"Temporary jobs - employ lots of people at Christmas but then they are jobless again in January. If people work night shifts then they can't go to cheap shops in the day because they're sleeping."* (Male, 35-44, Employed)
- Given the educational attainment of some participants, particularly those with degrees, access to higher paid and more technical jobs was said to be only available outside of the Borough, e.g. in the City of London. The additional challenge and affordability of travel costs is therefore seen as a further barrier to accessing suitable and rewarding work.

### Disability and health conditions

- A number of residents interviewed have disabilities or health conditions (including mental health issues) which is felt to be limiting their ability to work or find a suitable job
- One female interviewed said: *"It's a struggle as I can't just switch off a button to stop feeling depressed. It has a huge impact on my work; I am unable to function and would take days/weeks off because of my depression, hence me unable to keep permanent work."*

## Looking after the home/ caring responsibilities

- Some respondents state they are prevented from working due to caring responsibilities, either looking after a child or a sick relative. One respondent said: *“Stopped working after my second child. Both of my boys have ADHD and have special needs.” (Female, 35-44, looking after the home)*

- For others, balancing working life with having children was problematic and led to them giving up work to bring up their children.

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

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

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

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

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

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

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

## Key life events (such as pregnancy, bereavements, family breakups and redundancy etc.)

- Some respondents also experienced some unexpected life events (such as relationship breakups, bereavements, redundancy etc.) which have prevented them from finding suitable employment. Examples include:

*“Got kicked out of school... went to a couple of colleges... got pregnant. Done a few jobs but nothing permanent.” (Female, 25-34, single parent, unemployed)*

*“Did Health & Social Care at college but had to drop out due to falling pregnant with eldest son.” (Female, 25-34, unemployed)*

*“I used to have a business, until 2015. I'm divorced; my ex-wife took the house.” (Male, 35-44, unemployed)*

*“I am not working at the moment, was married but my husband left me.” (Female)*

*“Currently receiving benefits, I would normally work self employed as a promotion/direct sales representative. I live alone, separated from my husband. My daughter died 2 & half years ago.”*

*“I work in hospitality because I was made redundant 1yr ago. Was unemployed for 6 months, found a job in retail. I'm living off my savings, it's just enough to pay rent. When I was working in management I could afford to eat out all the time.” (Female, 35-44, employed)*

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

- It is clear from the data that people are not actively choosing not to work but there appears to be evidence that **‘working doesn’t always pay’**; participants suggest that benefits reduce or stop altogether when they either start work or look to increase their hours. This means that they are struggling to make ends meet as they are no longer receiving subsidies for rent, council tax etc.
- A significant issue that arises in the results is **travel and transport costs** (travelling to work and to get about in everyday lives). Higher wage roles are more likely to be found in Central London but this involves higher transport costs and more travel time so any increase in wages are said to be negated.

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

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

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

*“Childcare is very expensive... there are differences in childcare costs between neighbourhoods. If two parents are working then one person's salary might go just to childcare. Lack of education... not having the right connections... You lack references if you come from elsewhere (are not from the UK). Employers don't recognise your skills if you come from elsewhere. Me and my flatmate have a 10 year career but are struggling to find anything. Shouldn't allow 0hrs contracts... shouldn't allow these problematic labour conditions to continue.” (Female, 35-44)*

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

## Emotional state

The following outlines the ‘emotional’ state of those we interviewed:

- A lot of people who we interviewed have been worn down by worries about money/work (especially for long time periods) and also said they lacked confidence and self-worth. People in these situations found it more difficult to ‘sell’ themselves at interviews and have belief in their own abilities
- The impact of mental health well-being (MHWB) and social isolation of not working is also a substantial issue which is merging from the data. The consequence of not working is having little to fill time, lack of reason to go out and interact with others. As a result MHWB worsens and isolation increases. All of which make it difficult for respondents to feel motivated to find work.

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

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

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

## Motivational/future aspirations

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

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

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

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

# Practical Suggestions & Recommendations

We would recommend the following practical suggestions and recommendations for reducing levels of poverty/worklessness in the Borough.

## Practical Suggestions from respondents

- Respondents mentioned that training courses (such as Maths, English and IT) should be free of charge for all residents on benefits
- New businesses should prioritise recruitment for people living in the borough first
- A number of respondents suggested practical solutions such as: mentorship schemes, Government training programmes, apprenticeships, voluntary/internships/community groups to help them gain valuable work experience or help them find a suitable job
- Need for greater proactive promotion of services/support available particularly for migrants or people who are suffering from de-motivation (long term unemployed etc.) so they know 'where to go for what'
- More personal and tailored advice and support from services and support agencies (particularly from the Job Centre). Those interviewed suggested that these agencies are talking to residents on an individual basis, not just referred to online generic information (which can be difficult if respondents don't have an internet connection or computer at home)

## Initial recommendations

- Developing initiatives (such as Solent Jobs Pilot, Southampton) aimed at people with a health condition or have been unemployed for very long periods
- More support with the back to work transition. These may include routine of work, skills training, time off for medical appointments etc. For example, work based champions could be introduced to help returners to work
- Council continues to build long term links with public sector and voluntary organisations as they may be more receptive to support people back to work/those with MHWB/health issues
- Need to provide emotional/motivational and practical support e.g. to tackle self-esteem/low motivation along with managing finances etc

- Potential for the LBHF PWC to explore funding e.g. the DWP Flexible Support Fund. Currently, Employment Engagement Officers are being used in some London boroughs to 'match' public sector employment needs with people with mental health conditions looking to return to work



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# Poverty & Worklessness Research

H&F Poverty and Worklessness Commission  
16<sup>th</sup> November 2016



# Research aims & objectives

- Understand the reasons, motivations and emotional state behind worklessness, focussing on 5 target groups:
  - Unemployed aged 35+,
  - Unemployed people from BAME backgrounds
  - Long term unemployed
  - People living with mental health conditions affecting their ability to work
  - Older people in/at risk of social isolation
- Understand the 'order' of life incidents that triggered situations
- Produce a set of practical recommendations to inform Poverty and Worklessness Commission deliberations

# Five Research Stages

**Stage 1: Evidence Review**

**Stage 2: Recruitment**

**Stage 3: Fieldwork**

**Stage 4: Analysis/ Typologies**

**Stage 5: Customer Journey Maps**



# Evidence Review & Recruitment

## Evidence Review

- Identify gaps in evidence base
- Clarification on poverty/worklessness definitions
- Inform recruitment profile

## Recruitment

- Contacts from ACORN & LBHF partner contacts
- Mixture of telephone and face-to-face recruitment
- Primary focus on five target groups (unemployed 35+, etc)

# Fieldwork

- Telephone and face-to-face methodologies
- 94 in-depth qualitative interviews
- Further 10 Customer Journey Mapping interviews

Table: Summary profile of residents who participated in the interviews

SITUATION	NUMBER OF INTERVIEWS	CUSTOMER JOURNEY MAPPING
<b>WORKLESS</b>		
– Unemployed	25	4
– Economically inactive (retired, carer etc)	35	4
<b>TOTAL WORKLESS</b>	<b>60</b>	<b>8</b>
<b>EMPLOYED</b>	31	2
<b>TOTAL INTERVIEWS*</b>	<b>91</b>	<b>10</b>

\*3 people refused to provide employment status

# Key Findings



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# Target Group 1: Unemployed 35+

- Single parents
- Low qualifications & skill levels (e.g. employability)
- Job types available in the borough
- Mental health/health conditions

# Target Group 1: Unemployed 35+

*“I am not working at the moment, was married but my husband left me. I have an 8 year old son who is Autistic and special needs.”*

*(Female, 35-44, single parent)*

*“I didn’t get any qualifications whatsoever.”*

*(Female, 35-44)*

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

*(Male, 35-44, Employed)*

# Target Group 2: BAME/Migrants

- Recognition of qualifications – under employed
- Language barriers
- Lack of support
- Mental health/other health conditions (common across all target groups)

# Target Group 2: BAME/Migrants

*"I think anything outside of UK is under classed though. I think if you don't have UK qualifications business are less likely to accept you."*

*(Female, 25-34)*

*"I have been in the UK for 16 years... I feel embarrassed to go to work as I feel that people will think I'm stupid because my English is not as good. It really affects my confidence and I don't want people to think I'm stupid because of my lack of English."*

*(Female, 35-44, Single parent)*

# Target 3: Long term unemployed

- Disability and health conditions
- Looking after the home/caring responsibilities
- Limited work history (linked to confidence and self esteem)

# Target 3: Long term unemployed

***“(I’ve had) 4 operations... had mental breakdowns. Trying to stay strong now so I don't have to go back to the mental hospital. I pray all the time.”***

*(Female, 55-64, unemployed, living alone)*

***“Stopped working after my second child. Both of my boys have ADHD and have special needs.”***

*(Female, 35-44 ,looking after the home)*

***“Was thrown into different jobs that I didn't have experience for- so lack of experience & lack of education.”***

*(Female, 25-34, unemployed)*

# Target 4: Older residents (55+)

- Social isolation/transient borough
- Mental health/other health conditions
- Impact of rising pension age

# Target 4: Older residents (55+)

*“Don't talk to anyone in my area, so I don't know (anyone).”*

*(Male, 65-74, Retired)*

*“I was due to retire last year and suddenly the government changed it (the retirement age)... and it is very hard for me because I am a sick women and it is hard to cope with food cost, bills... especially gas and electric... and with the winter coming I have to put the heating on which is very expensive and the money that I get does not cover the expenses.”*

*(Female, 55-64, unable to work due to illness)*

*“(Job centre)... tried to sign on when I was 60 but was told that my paperwork was a forgery because I was born when the borough was called Fulham.”*

*(Male, 65-74, retired)*

# Barriers to employment

- Low skills/qualifications
- Language barriers
- ‘Benefits trap’
- Limited work history/experience
- High travel and transport costs
- Caring responsibilities (i.e. childcare/ child friendly hours)
- Recognitions of foreign qualifications
- Quality of housing
- Mental well-being and health conditions

# 'In- work poverty'

- Lower paid, lower-skilled jobs
- Insecure contracts (e.g. Zero hour contracts)
- Higher paid jobs outside LBHF
- 'No spare money' for luxuries, tight budgeting
- Impact on personal and family life

*"I have to budget because I can't eat whatever I want, I don't go out, I don't go restaurants to eat because I can't afford it. The wages are too little and I want them to reduce the gas bills".*

*(Female, 45-54, Single parent and employed part time)*

# Emotional state

- Early life events (e.g. parents separating)
- Lack confidence & self-worth
- Frustration with the system – ‘not being given a chance’
- Impact on mental health/well being
- Social isolation (e.g. older people)
- ‘Hadn’t planned their lives this way’
- Some are more positive – *“Fight the stress... think positive.”*
- Being in ‘good work’ is better for their health than being out of work

# Motivational & future aspirations

- Lack of certainty about the future
- Hopes centred on their family and that life will improve for them

## Future hopes/aspirations

- Obtaining better jobs, more stable/full time employment
- Re-train or gain new qualifications
- Buy a property or live in better quality housing
- Improved health levels

# Typologies

- Consulted other published reports (e.g. NATCEN, Institute for Employment Studies)
- Characteristics inter-linked, difficult to identify discrete groupings

## Observations:

- Social change (e.g. young job seekers, lone parents, those on sickness benefits, living in social housing)
- Migrants/BAME - cultural issues, foreign born residents, households with no-one speaking English, transferability of qualifications
- Older residents (at risk of social isolation)

# Customer Journey Mapping (CJM) Interviews



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# CJM Interview (50+)

- Female
- Aged 65-74
- Weekly income £101-£150
- Living alone
- No children
- Retired
- White English
- Mental illness/mobility impairment



	Early years/ childhood	Parental/ family influences	School/ education	Training / skills devt	Employment and work experience	Family building	Older age/transition to retirement
Key Touch Points					<ul style="list-style-type: none"> <li>Employed long-term in two key roles – stable employment history</li> </ul>		<ul style="list-style-type: none"> <li>Debt management company for catalogue debts- takes 5 years to clear debts</li> <li>Attends over 60s club</li> <li>Has a psychiatrist</li> </ul>
Moments of Truth/Hot Spots 			<ul style="list-style-type: none"> <li>Wanted to be a vet but could not pursue due to pregnancy at 15</li> <li>If could change things would have become a mother at later age</li> </ul>		<ul style="list-style-type: none"> <li>Long-term depression and bipolar- on medication for this- although no indication if this affected work</li> </ul>	<ul style="list-style-type: none"> <li>Married twice</li> <li>3 violent relationships- father of first child, and both husbands- if could change would not have been in those relationships</li> <li>First husband- paedophile</li> </ul>	<ul style="list-style-type: none"> <li>Concern about how she will get through Christmas period</li> </ul>
Experience at each step	<ul style="list-style-type: none"> <li>Father died at 4 months</li> </ul>	<ul style="list-style-type: none"> <li>Positive family experience</li> <li>Youngest and was spoilt by elder siblings</li> </ul>			<ul style="list-style-type: none"> <li>Worked as animal technician for research for 30 years. Took redundancy in 1994</li> <li>Then worked as medical technician for 14 years, part-time, really positive experience, enjoyed interaction with others</li> </ul>	<ul style="list-style-type: none"> <li>Second husband gave moral support but died of cancer 8 years ago. Left 3-bed flat in will worth £380,000</li> <li>Son struggling financially- comes to her home to eat, shower etc. Doesn't financially contribute</li> <li>Cares for autistic grandson 14yrs old (mother also has depression)</li> <li>Sister lives in Canterbury - does not see her often</li> </ul>	<ul style="list-style-type: none"> <li>Retired 9 years ago</li> <li>Lack of appetite due to depression</li> <li>Tax private and state pension which she feels is unfair</li> <li>Waiting for knee operation</li> </ul>
Priority Actions			<ul style="list-style-type: none"> <li>Ongoing support needed for continuing education and aspirations in a more flexible way around being a young mum / unplanned life events – 'a Plan B'</li> <li>Support to balance parenting responsibilities and continuing education</li> </ul>		<ul style="list-style-type: none"> <li>Highlights how despite working for many years, still living in / on edge of poverty in later life</li> <li>Management of serious long-term mental health conditions alongside working – self-management and what can employers do?</li> <li>Wider issue - potential stigma of mental health disclosure at work?</li> </ul>	<ul style="list-style-type: none"> <li>Complexity of life – relationships, work and mental health are intertwined</li> <li>Impact of lack of family support on coping and perspective?</li> <li>Domestic violence support/ confidence building</li> <li>Grandparents supporting children and helping to raise and care for grandchildren – financial and logistical impact later in life</li> <li>Inter-generational impact of mental health and wellbeing issues</li> </ul>	<ul style="list-style-type: none"> <li>Very real impact of being in / on edge of poverty despite lifetime of working</li> <li>Financial management education / awareness raising e.g. catalogue interest rates, affordable purchasing and borrowing e.g. Credit Unions?</li> <li>More proactive information about support available e.g. social worker, carer</li> <li>Need support for managing the most costly times of year e.g. Christmas period</li> </ul>





Early years/  
childhood

Parental/family  
influences

School/education

Training / skills  
development

Employment  
and work  
experience

Family building

Older  
age/transition to  
retirement

Positive  
Feelings  
[actions,  
feelings,  
thoughts,  
reactions]

Positive family  
experience

Positive  
experience of  
working; two long-  
term roles;  
enjoyed the  
interaction with  
others

Negative  
Feelings  
[actions,  
feelings,  
thoughts,  
reactions]

Father died at  
4 months old

Pregnant at  
16; could not  
pursue dream  
of becoming  
vet

3 violent relationships

Daughter has depression

Sister lives in Canterbury so does not see  
her often

Lack of appetite due to depression

Tax private and state pension which  
she feels is unfair

Waiting for knee operation

Son struggling financially-comes to her home  
to eat, shower etc; doesn't financially  
contribute



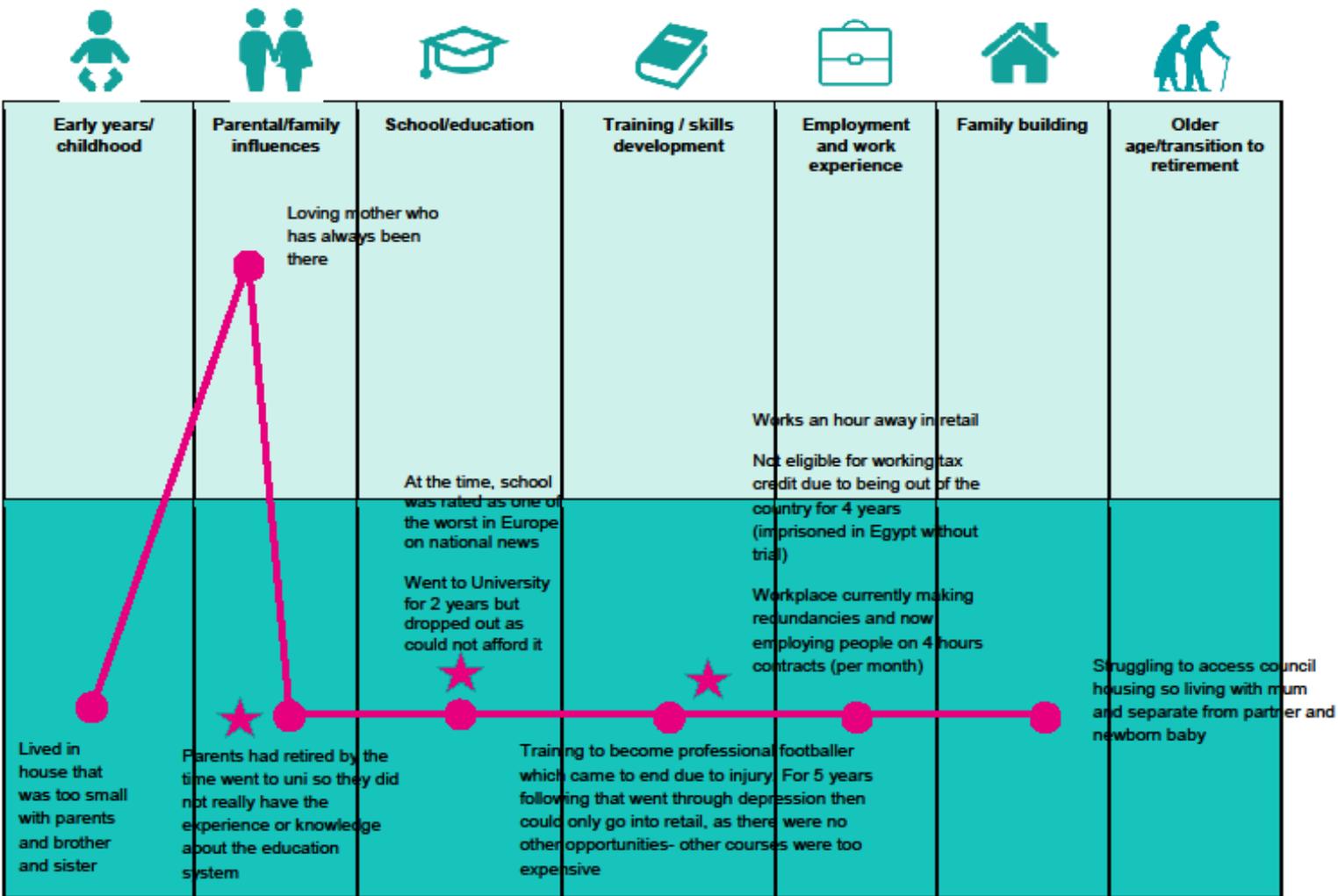
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# CJM Interview (Employed)

- Male
- Aged 35-44
- Living with mother
- Employed
- Egyptian
- Weekly income: £151-£200



	Early years/ childhood	Parental/ family influences	School/ education	Training / skills development	Employment and work experience	Family building	Older age/ transition to retirement
Key Touch Points			<ul style="list-style-type: none"> <li>University</li> </ul>			<ul style="list-style-type: none"> <li>Council housing</li> </ul>	
Moments of Truth/Hot Spots 		<ul style="list-style-type: none"> <li>Parents had retired by the time went to uni so they did not really have the experience or knowledge about the education system</li> </ul>	<ul style="list-style-type: none"> <li>At the time, school was rated as one of the worst in Europe on national news</li> <li>Went to University for 2 years but dropped out as could not afford it</li> </ul>	<ul style="list-style-type: none"> <li>Courses are costly</li> </ul>	<ul style="list-style-type: none"> <li>No knowledge of support organisations that may be entitled to access</li> </ul>	<ul style="list-style-type: none"> <li>Council have advised he needs to declare himself homeless before they will help</li> <li>There is help from the government but in order to meet criteria have to lie or word application in particular way</li> <li>Thinks there should be a social worker who understands the persons individual circumstance and make a decision based on that</li> </ul>	
Experience at each step	<ul style="list-style-type: none"> <li>Lived in house that was too small with parents and brother and sister</li> </ul>	<ul style="list-style-type: none"> <li>Loving mother who has always been there</li> <li>Father had a few bad habits with gambling and other things</li> </ul>	<ul style="list-style-type: none"> <li>Average in GCSEs</li> <li>Student loans received was not being spent on books and instead was helping with household expenses and paying bills</li> <li>Would have tried a lot harder in education but at the time everything was targeted around becoming footballer</li> </ul>	<ul style="list-style-type: none"> <li>Always wanted to be a footballer so was training with a football club and playing semi-professional football</li> <li>Life was going towards becoming professional footballer but just before 19<sup>th</sup> birthday got seriously injured playing football and had to give it up</li> <li>Was in plaster for a year and had to learn to walk again</li> <li>For 5 years following that went through depression then could only go into retail, as there were no other opportunities- other courses were too expensive</li> </ul>	<ul style="list-style-type: none"> <li>Works an hour away as cashier and fork lift driver for DIY shop</li> <li>Nothing suitable locally</li> <li>Past experience have all been in retail</li> <li>Works between 22-30 hours per week but does not meet criteria for tax credit due to being out of the country for 4 years (imprisoned in Egypt without trial)</li> <li>Work is currently making redundancies and now employing people on 4 hours contracts (per month)</li> </ul>	<ul style="list-style-type: none"> <li>Lives with retired mother</li> <li>Partner lives in another borough and she goes back and forth to see him as struggling to get council housing together</li> <li>Has newborn baby</li> </ul>	
Priority Actions		<ul style="list-style-type: none"> <li>Mentorship/ workshops for young people around further education options and crucially, funding options / financial impact</li> </ul>	<ul style="list-style-type: none"> <li>Lack of affordability of university education and balancing this alongside expensive living costs</li> <li>More information needed about balancing the financial impact of university</li> </ul>	<ul style="list-style-type: none"> <li>Highlights the impact of unplanned life events – need for support and exploration of other options – a ‘Plan B’</li> <li>Free/discounted courses and training for those on low incomes/ unemployed</li> <li>Need for tailored, personal support around options / re-training etc</li> </ul>	<ul style="list-style-type: none"> <li>Raising awareness of what support organisations and opportunities there are available</li> <li>Impact of distance and cost of traveling to available work</li> <li>Challenge of being ‘pigeon-holed’ in certain sectors e.g. retail, and difficulties of moving out of this</li> <li>Highlights impact of practically zero-hour contracts within the retail sector – unpredictability of hours and income; a lot of travel cost and time for a short shift</li> </ul>	<ul style="list-style-type: none"> <li>Highlights lack of affordable housing in the Borough</li> <li>Easier to navigate, more transparent and more joined-up support needed from Council (and partner) services</li> <li>If becomes homeless as advised by Housing Services is this likely to impact on employability? – highlights lack of joined-up advice / approaches?</li> <li>Impact of situation on partner and baby</li> <li>Living with elderly mother – wider financial impact therefore on older relatives, at a later stage in their life – providing financial and emotional support to son</li> </ul>	



# CJM Interview: (Aged 35+, Unemployed 12mths)

- Male
- Aged 45-54
- Couple with children
- White English
- Renting from Council
- Unemployed, mobility impairment
- Longer than 12 months
- £51-£100 weekly income



	Early years/ childhood	Parental/ family influences	School/ education	Training / skills development	Employment and work experience	Family building	Older age/transition to retirement
Key Touch Points					<ul style="list-style-type: none"> <li>Job Centre</li> </ul>	<ul style="list-style-type: none"> <li>Samaritans and counselling sessions- felt better after talking to them but expensive</li> </ul>	
Moments of Truth/Hot Spots 				<ul style="list-style-type: none"> <li>Wants to get SIA security badge so can work as a doorman</li> </ul>	<ul style="list-style-type: none"> <li>Hard using machines at job centre so prefers to look in shop windows, newspapers.</li> <li>Job centre staff mock him, they put him down and have not helped with using the machines.</li> </ul>		
Experience at each step			<ul style="list-style-type: none"> <li>Was more out of school than in school. Left at a young age.</li> </ul>		<ul style="list-style-type: none"> <li>Looking for work</li> <li>Out of work for about 4-5 years</li> <li>Willing to do any sort of job but have not been given a chance</li> <li>Been to many interviews and (employment) agencies but they have not given him a chance</li> <li>Have previously worked as security, door-man, nightclubs</li> </ul>	<ul style="list-style-type: none"> <li>Lives with girlfriend and 19yr old son</li> <li>Sometimes there are arguments</li> <li>At times get depressed and down due to struggling to make ends meet</li> </ul>	
Priority Actions			<ul style="list-style-type: none"> <li>Key challenge – how to make school and learning appealing for dis-engaged young people who may not see its value / may not receive family support during the school years?</li> <li>Explore more practical approaches such as apprenticeships, on-the-job training?</li> </ul>	<ul style="list-style-type: none"> <li>Support to complete necessary training and other requirements to get SIA security badge</li> </ul>	<ul style="list-style-type: none"> <li>Widen out from ICT-reliance at Job Centre to include other approaches for those with poorer ICT skills / less confident in ICT. Assumes a level of competence that not everybody has</li> <li>Greater personal support at job centre is needed</li> <li>Perceived attitude of job centre staff needs immediate attention</li> <li>Support to enhance ICT skills/work experience to prepare for a wider variety of jobs and to be able to source jobs using online approaches</li> <li>Support needed to apply for the 'right' sort of work and with a tailored application</li> <li>Highlights challenges of maintaining motivation in face of numerous rejections – very difficult to do. Need for personal mentorships and more tailored interventions, not just generic advice</li> <li>Feelings of 'not being given a chance' highlight participant sense of frustration at the 'system' and process – challenges of selling self when you feel de-motivated and low, and crucially feel that the 'system' isn't giving you a chance – also likely to impact on sustainability of any found employment so ongoing support once work is found is also likely to be needed – not just about 'getting into any job'</li> </ul>	<ul style="list-style-type: none"> <li>Highlights cyclical nature / interplay of worklessness, poverty and mental health – inextricably linked</li> <li>Lack of work and money has a real impact on everyday relationships and everyday life</li> <li>Accessible and affordable (free?) counselling/emotional support for people struggling to make ends meet and seeking work</li> <li>Need for increased awareness of where support can be found</li> <li>Very different approach needed – not just applying for lots of jobs but working on skills and self-esteem, and applying for fewer of the 'right' type of job – how does this sit alongside the Job Centre approach and requirements e.g. around benefit sanctions??</li> </ul>	



Early years/  
childhood

Parental/family  
influences

School/education

Training / skills  
development

Employment  
and work  
experience

Family building

Older  
age/transition to  
retirement

Positive  
Feelings  
[actions,  
feelings,  
thoughts,  
reactions]

Negative  
Feelings  
[actions,  
feelings,  
thoughts,  
reactions]

Spent little time in  
school. Left at young  
age

Arguments with  
girlfriend,  
sometimes  
depressed due to  
struggling to make  
ends meet

Poor experience  
of using job  
centre and  
difficulty finding  
work; feel like not  
being given a  
chance



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# Conclusions

- Feeling from respondents that they hadn't planned their lives this way but due to circumstances
  - Caring for child(ren) or sick relatives
  - Falling pregnant
  - Illness
  - Redundancy
- Perception that work 'doesn't always pay'
- Mental health/other health conditions big impact on poverty/worklessness

# Recommendations

- More dedicated and personal support from agencies
- Free/discounted courses for those on low incomes/unemployed
- Support navigating services and knowing how 'system' works/what support is available for new migrants
- Effective self management for long term health conditions
- Rising pension age – employers need to be more prepared for future

**Any questions?**



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