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Hammersmith & Fulham

Poverty & Worklessness Commission

Interview Programme: Final Report

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Introduction

Background

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

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

Poverty and worklessness are complex issues and inter-related with an array of wider determinants. Housing costs are a key factor, with concerns that few can afford to both live and work in Hammersmith and Fulham. This has a knock-on effect on commuting costs and time becomes an additional factor, along with other logistical challenges such as balancing a lengthy commute with childcare arrangements. The area has high rates of female unemployment, perhaps confirming the difficulties of juggling work with family commitments. There are generally low levels of in-work poverty in the Borough – most poverty can be found amongst workless households. The biggest health challenge in terms of poverty and worklessness in the Borough is mental health, especially for single people aged 35+. The links between positive employment and positive mental health and wellbeing have been documented in a range of policy documents, including The Marmot Review (and conversely, the links between negative employment and poor mental health and wellbeing)¹.

The national picture is that income poverty in the UK is set to rise by 2020 and the prediction is that relative child poverty will increase by 6% up to 2020–21², reversing all of the reductions between 2000 and 2011. Getting people into work is a key policy goal. Recent welfare reforms, including the introduction of Universal Credit, have been an attempt to simplify the benefit system and make the transition into work more straightforward.

¹ Marmot, M. (2010). Fair Society, Healthy Lives: The Marmot review Executive Summary. London: The Marmot Review.

² Barnes, M; Lord, C (2013), Poverty, Economic Status and Skills: What are the Links? Joseph Rowntree Foundation.

The Marmot Review³ re-iterated that access to work needs to be ‘positive employment’, not insecure, short-term work. It is not as simple as enabling people to find work but about wider factors such as juggling the economies and logistics of paid employment alongside childcare, other caring responsibilities, commuting, and irregular and/or antisocial working hours. The range of issues around poverty and worklessness are hugely complex and encompass a wide range of factors.

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

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

The topics of poverty and worklessness are particularly topical issues reflected in current policy and in the priorities of Public Health England, particularly linked to mental health and wellbeing issues, a population living and working for longer and fundamentally the need to reduce the costs associated with long-term unemployment and absence from work. The recent PHE Annual Conference in September 2016 shared the PHE Mental Health Toolkit for Employers⁴ and there is a real opportunity for the PWC to build the approaches in the toolkit, based on an eight step approach to engaging employers with mental health issues, into local solutions to tackle poverty and worklessness.

A recent publication by the Government Office for Science⁵ highlights that with much of the population wanting and needing to work for longer to achieve a good later life, the relationship between work, health and wellbeing has become increasingly important. An ageing population living and working for longer are likely to experience (more than one) long-term health issue to be balanced alongside working, as well as the need the pressure of balancing care with other responsibilities including work. The report includes a number of recommendations aimed at doing more to harness the potential of those aged 50 and over.

³ Marmot, M. (2010). Fair Society, Healthy Lives: The Marmot review Executive Summary. London: The Marmot Review.

⁴ PHE Toolkit available at: www.wellbeing.bitc.org.uk

⁵ Government Office for Science and Foresight (2016). Future of an Ageing Population.

A current Green Paper consultation⁶ demonstrates that the Government recognises the need to support people who face barriers to work, with new measures set out in the draft consultation on health and work to help people with disabilities and long-term health conditions back into employment. The Green Paper highlights that too many people are falling into a downward spiral of declining health and being out of work, denying them the benefits that employment can bring, creating pressures on the NHS and sustaining a major injustice in our society. Currently there is no support readily available for many people over the age of 50; there are different waiting times for mental health treatment; and fundamentally ill-health amongst working age people costs the economy so there is considerable potential for cost savings here. Crucially, the Green Paper highlights that too many people experience a fragmented and disjointed system which does little to support their ambitions of employment, and indeed can erode those ambitions.

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

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

Methodology

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

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

⁶ Department for Work and Pensions and Department of Health (October 2016). Improving Lives: The Work, Health and Disability Green Paper.

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 poverty⁷
- Residents in the target groups who are workless/edge of worklessness⁸
- Residents in the target groups who are working yet are either in or on the edge of poverty

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

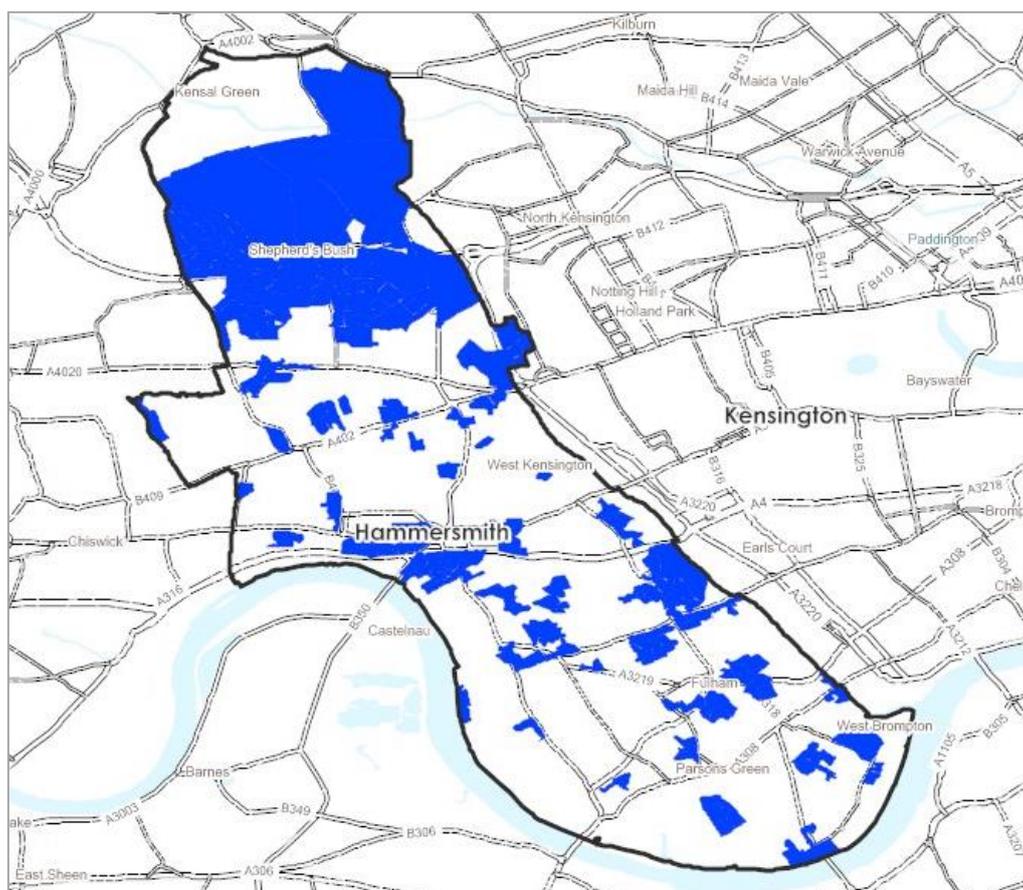
Method one: Recruitment using ACORN

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 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.

⁷ Household incomes around the 60% of median income mark (£284 or less per week, based on benchmark median of £473) – Department of Work and Pensions, 28th June 2016.

⁸ Workless is defined as unemployed (out of work and actively seeking employment) plus economically inactive (retired, unable to work due to illness, looking after the home, in education/training etc).

Figure 1: ACORN map of the Hammersmith and Fulham Borough depicting deprived areas using ACORN



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

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

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

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

Stage 2: Rapid evidence review and definitional work

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

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

Stage 3: Fieldwork

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

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

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

Stage 4: Analysis - thematic patterning

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

Stage 5: Creating typologies

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

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

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

Stage 6: Customer Journey Mapping (CJM) Interviews

The final stage of the project involved conducting 10 Customer Journey Mapping (CJM) interviews. These had a particular focus on capturing the triggering events over time which led to poverty/worklessness, and to give a flavour of the lifecycle of these events - in order to do this effectively we designed the CJMs around a version of Marmot's life course approach⁹. The CJMs captured:

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

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

- Langley, From Poverty to Prosperity – Working Towards a Healthier Community Douglas Recreation Centre, Langley BC, September 17, 2015
- Customer Journeys & Worklessness (Learning to deliver)¹⁰
South West London Consortium: Unemployed Customer Journeys¹¹

⁹ Marmot, M. (2010). Fair Society, Healthy Lives: The Marmot review Executive Summary. London: The Marmot Review.

¹⁰ http://www.educe.co.uk/wp-content/uploads/2008/05/L2D_customer_journeys_wness_brfg.pdf

¹¹ http://www.local.gov.uk/c/document_library/get_file?uuid=bb9b27db-87ff-4c31-b790-f2c65bb253b7&groupId=10180

Findings

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

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

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

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

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

Unemployed BAME and migrant groups

Figures from the 2011 census indicate that foreign-born residents make up around 43% of the Borough's population. In our sample, there are also a relatively high proportion of people that moved to the UK. (29 out of the 100 completed interviews). These we have termed 'migrants' (having come from Afghanistan, Brazil, Columbia, Hong Kong, Jamaica, the Philippines, Somalia, Sudan, etc.). Six respondents also moved to the UK from EU countries (including Ireland, Italy and Poland). In addition, nearly 37% of the BAME population in the borough are either unemployed or economically inactive.

Published reports indicate that BAME and migrant groups are at one of the greatest risks of being out of work. A number of our CJM interviews were carried out with migrants and these highlight some of the challenges faced, particularly when they involve migration at a key age in the education system. The most common reasons mentioned during the interviews for being out of work are outlined below.

Lack of recognition for foreign qualifications

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

"I think anything outside of UK is under classed though. I think if you don't have UK qualifications business are less likely to accept you." (Female, 25-34)

Language barriers

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

"I have been in the UK for 16 years, I feel embarrassed to go to work as I feel that people will think I'm stupid because my English is not as good as it was before. It really affects my confidence and I don't think people to think I'm stupid because of my lack of English" (Female, 35-44, Single parent)

It should be noted that the lack of language fluency has been found to have a considerable impact on employability – reducing the probability of migrant employment by 20-25 percentage points according to an influential National Survey of Ethnic Minorities¹². Therefore to increase employment rate amongst migrants in the borough, more work needs to be done to encourage these groups to attend ESOL (English for Speakers of Other Languages) classes to develop their spoken capabilities.

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

¹² <https://discover.ukdataservice.ac.uk/catalogue?sn=3685>

Lack of support/coping strategies and resilience

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

Unemployed 35+ and long term unemployed

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

Low skill levels /qualifications

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

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

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

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

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

Availability of job types

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

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

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

Disability and health conditions

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

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

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

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

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

Looking after the home/have caring responsibilities

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

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

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

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

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

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

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

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

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

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

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

Older residents aged 50+ (at risk of isolation)

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

“I don't work due to a disability” (Male, 55-64, Unable to work due to illness/disability)

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

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

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

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

- **Support employees to be healthy and manage health conditions.** Evidence suggests that older people are more likely to remain in work if they are in good quality employment that is characterised by low physical and mental stress.
- **Having career conversations with employees.** Employees should discuss their training and development needs with their employer to ensure they are equipped for different roles in the future.
- **Providing training and learning for older workers** to help increase productivity and ensure employees have higher levels of financial, social and mental capital in later life. A female we interviewed also echoed the need to train older workers:

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

- **Supporting those who have caring responsibilities.** This was one of the reasons why the residents aged 55+ we interviewed aged 55+ were not working. In the future, employers in the borough need to understand how many carers they employ and ask them what might help
- **Offering flexible retirement schemes.** Certain employees may want to reduce their working hours without wishing to take full retirement.

'In work' poverty

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

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

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

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

Barriers preventing residents seeking/finding suitable work

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

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

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

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

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

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

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

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

The impact of mental health 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. This is a key finding and one which highlights the cyclical 'downward spiral' of being out of work for long periods of time and an associated increased inability to be positive during the job seeking process.

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

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

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

- There are challenges of maintaining motivation if experiencing numerous rejections from employers
- Feelings of 'not being given a chance' which highlights respondents' frustrations with the 'system' and process
- One CJM interview in particular highlights the perceived negative stigma associated with living in a particular geographical area when applying for work
- Another CJM interview perceived racism as being a barrier to the individual's job search
- As mentioned previously, there is a general feeling from respondents that they hadn't planned their lives this way. Very few interviewed want/planned to 'just live on benefits'. They also feel like they've let themselves and others down

Motivational/future aspirations

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

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

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

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

Typologies

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

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

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

Table 2: Poverty types by life stage

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

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

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

This is due to the following reasons:

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

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

- Worklessness and poverty as a result of **economic and social change**. This could be due to high numbers of low paid/low skill jobs in the borough. The data we collected contained a high proportion of residents living in social housing, younger job seekers, lone parents and those on sickness benefits. The problems faced by these individuals included poor qualifications and skills, ill-health, perceptions of a benefit trap and extended periods out of work
- **Importing worklessness**. In our sample, there are also a relatively high proportion of people that moved to the UK from countries such as Afghanistan, Brazil, Columbia, Hong Kong, Jamaica, the Philippines, Somalia, Sudan, etc. The reasons for high levels of worklessness amongst these groups are said to be due to the fact that it takes a long time for migrants to assimilate, learn English and understand how the job search and application mechanisms work.
- **Older residents aged 55+ (at risk of isolation)**. Due to transient nature of the borough and the increased state pension age for men and women in the coming years, residents aged 50+ will be a group to focus on in the coming years. Our data shows that the majority have become involuntarily workless due to poor health or the need to care for a partner or family relative. These are also a risk of social isolation as these individuals don't know their neighbours or leave the house very often.

Customer Journey Mapping (CJM) interviews

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

The CJMs captured:

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

Similarly to the 90 in-depth interviews, we recruited both workless and employed participants for these interviews. Table 3 below shows the split between the two groups. We ensured we covered the Commission's target groups (e.g. BAME groups, long term unemployed/sick etc) and followed a 'life stage' approach to ensure we captured the triggers/life events that have contributed to the individual's situation/circumstance.

Table 3: Summary profile of residents who participated in the CJM interviews

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

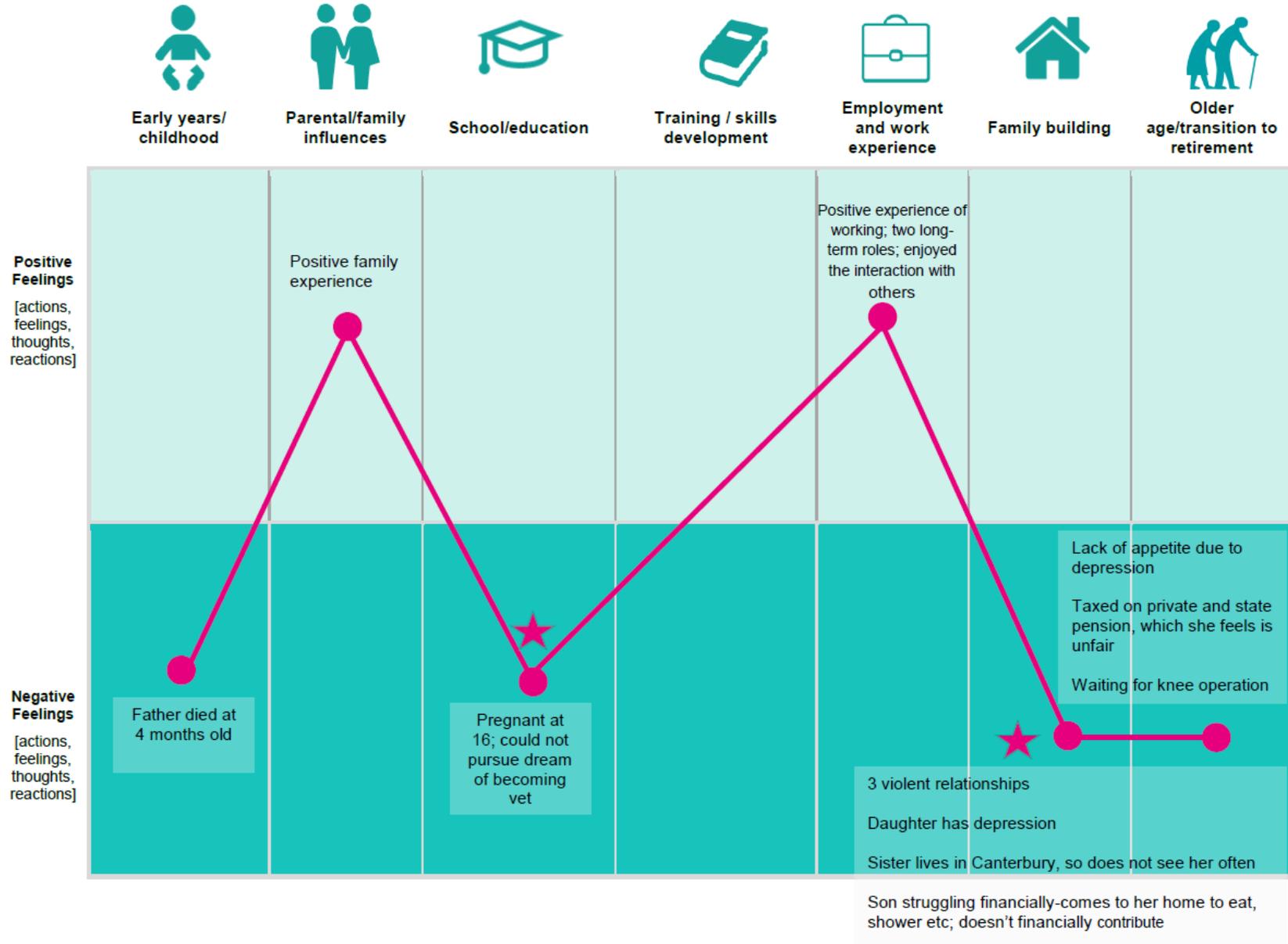
The next section outlines the customer journey maps (based on life stage) for each of the 10 individuals. The customer journey maps highlights 'touch points' or opportunities for interaction and engagement

with the customer/service user as well as 'moments of truth' or especially influential touch points (where there are particular opportunities to impact on factors associated with poverty/worklessness). We have also gathered positive and negative feelings to help identify priority actions for each individual.

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

Customer Journey Map Interview 1: Retired

Profile: Female, 65-74 years, retired, has mental illness and mobility impairment





Early years/ childhood



Parental/ family influences



School/ education



Training / skills development



Employment and work experience



Family building

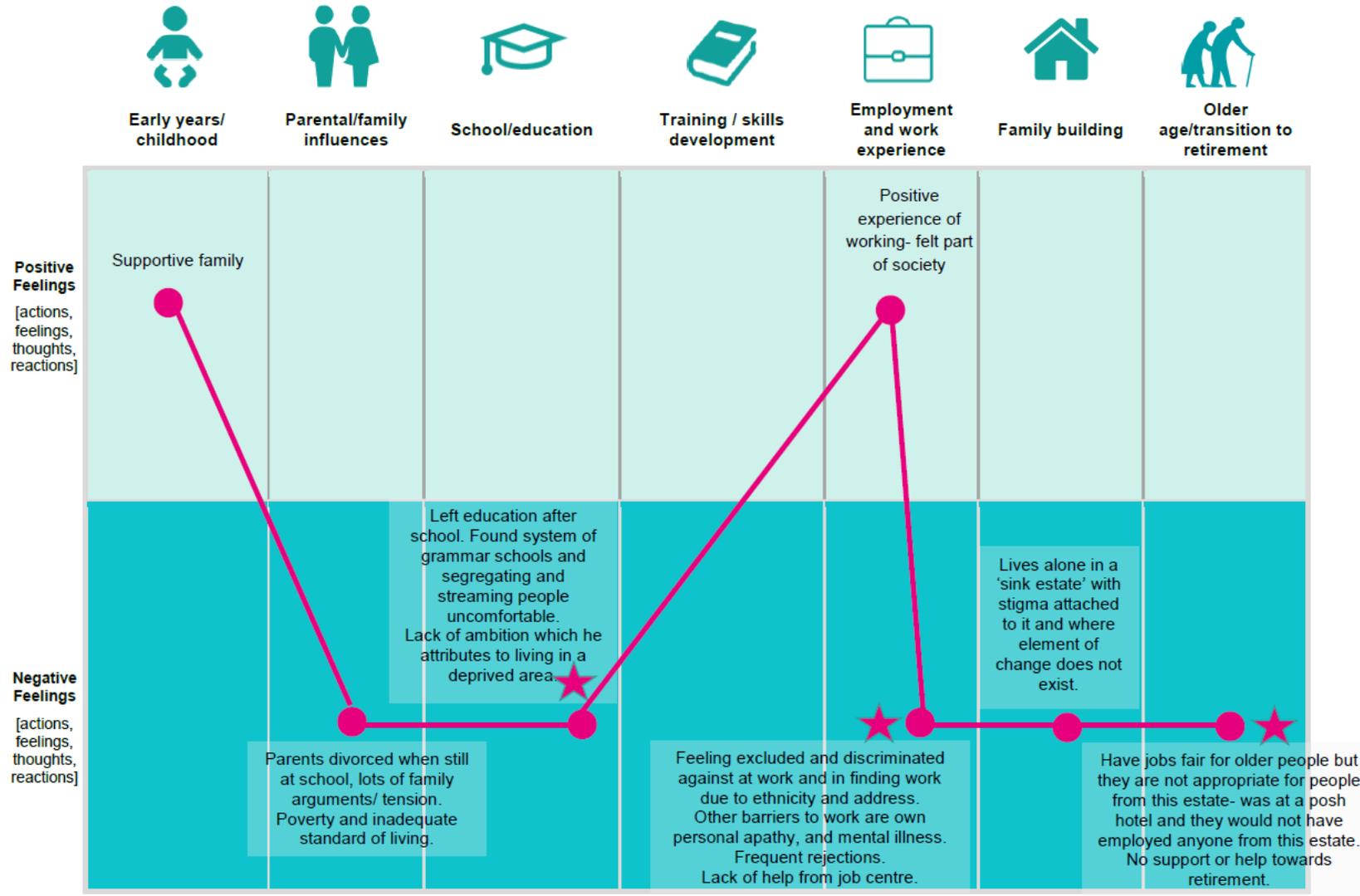


Older age/transition to retirement

Key Touch Points					<ul style="list-style-type: none"> Employed long-term in two key roles – stable employment history 		<ul style="list-style-type: none"> Debt management company for catalogue debts- takes 5 years to clear debts Attends over 60s club Has a psychiatrist
Moments of Truth/Hot Spots 			<ul style="list-style-type: none"> Wanted to be a vet but could not pursue due to pregnancy at 16 If could change things would have become a mother at later age 		<ul style="list-style-type: none"> Long-term depression and bipolar- on medication for this- although no indication if this affected work 	<ul style="list-style-type: none"> Married twice 3 violent relationships- father of first child, and both husbands- if could change would not have been in those relationships First husband- paedophile 	<ul style="list-style-type: none"> Concern about how she will get through Christmas period
Experience at each step	<ul style="list-style-type: none"> Father died at 4 months 	<ul style="list-style-type: none"> Positive family experience Youngest and was spoilt by elder siblings 			<ul style="list-style-type: none"> Worked as animal technician for research for 30 years. Took redundancy in 1994 Then worked as medical technician for 14 years, part-time, really positive experience, enjoyed interaction with others 	<ul style="list-style-type: none"> Second husband gave moral support but died of cancer 8 years ago. Left 3-bed flat in will worth £380,000 Son struggling financially- comes to her home to eat, shower etc. Doesn't financially contribute Cares for autistic grandson 14yrs old (mother also has depression) Sister lives in Canterbury - does not see her often 	<ul style="list-style-type: none"> Retired 9 years ago Lack of appetite due to depression Tax private and state pension which she feels is unfair Waiting for knee operation
Priority Actions			<ul style="list-style-type: none"> Ongoing support needed for continuing education and aspirations in a more flexible way around being a young mum / unplanned life events – 'a Plan B' Support to balance parenting responsibilities and continuing education 		<ul style="list-style-type: none"> Highlights how despite working for many years, still living in / on edge of poverty in later life Management of serious long-term mental health conditions alongside working – self-management and what can employers do? Wider issue - potential stigma of mental health disclosure at work? 	<ul style="list-style-type: none"> Complexity of life – relationships, work and mental health are intertwined Impact of lack of family support on coping and perspective? Domestic violence support/ confidence building Grandparents supporting children and helping to raise and care for grandchildren – financial and logistical impact later in life Inter-generational impact of mental health and wellbeing issues 	<ul style="list-style-type: none"> Very real impact of being in / on edge of poverty despite lifetime of working Financial management education / awareness raising e.g. catalogue interest rates, affordable purchasing and borrowing e.g. Credit Unions? More proactive information about support available e.g. social worker, carer Need support for managing the most costly times of year e.g. Christmas period

Customer Journey Map Interview 2: Unemployed BAME

Profile: Male, 55-64 years, Afghanistan male, Unable to work due to illness/disability (Longer than 12 months)

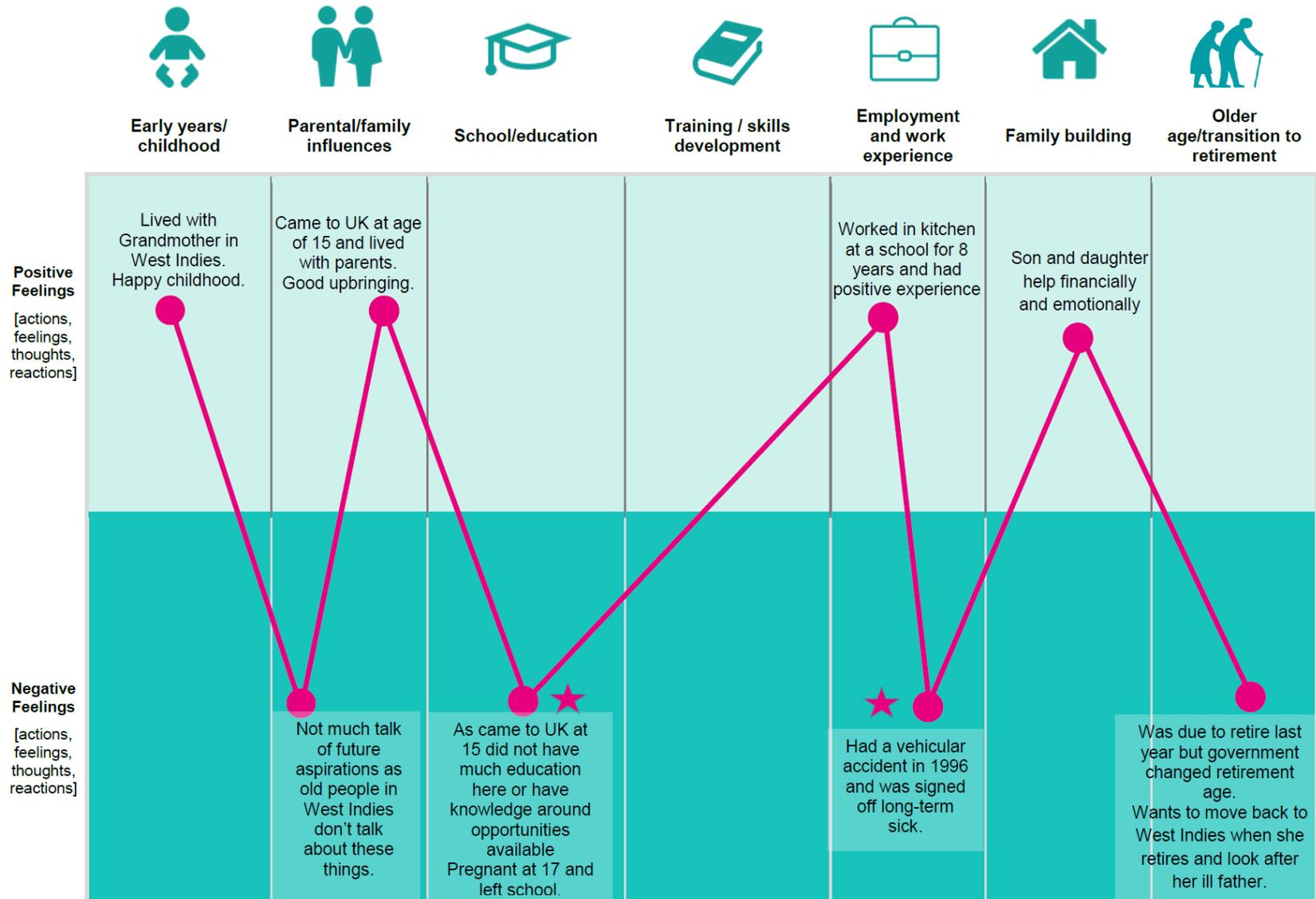




Key Touch Points					<ul style="list-style-type: none"> Went to job centre once but told shouldn't be there and to deal with his social worker 	<ul style="list-style-type: none"> Social worker 	
Moments of Truth/Hot Spots			<ul style="list-style-type: none"> Found system of grammar schools and segregating and streaming people uncomfortable Whole education system discriminatory against working class Felt that was living in an area where if you're not wealthy then you're not going to have many aspirations 		<ul style="list-style-type: none"> Low point- feeling excluded and discriminated against at work and in finding work due to ethnicity and he felt turned him against society Everything on internet in job centre and older people do not feel confident using the equipment System not always sympathetic even if individuals are Other difficulties in finding work are own personal apathy, and mental illness- did send lots of forms and got rejections all the time 		<ul style="list-style-type: none"> Have jobs fair for older people but they are not appropriate for people from this estate- was at a posh hotel and they would not have employed anyone from this estate No support or help towards retirement
Experience at each step	<ul style="list-style-type: none"> Supportive family 	<ul style="list-style-type: none"> Father mostly unemployed Mother- transport clerk selling tickets from booking office Parents divorced when still at school, lots of family arguments/ tension Poverty and inadequate standard of living 	<ul style="list-style-type: none"> Left education after school 		<ul style="list-style-type: none"> Worked as dish washer for 18 months in 1984 which was a high as felt part of society and worked as a packer at Harrods prior to that and before that was homeless and lived in a hostel Feel stigma of having ethnic background and living on this particular estate- employers look at address and not interested 	<ul style="list-style-type: none"> Mental health outpatient Lives alone Sink estate with stigma attached to it and where element of change does not exist 	
Priority Actions		<ul style="list-style-type: none"> Impact of early childhood experiences on sense of self-esteem and self-worth Impact of the area you come from and wider stigma attached to that area 	<ul style="list-style-type: none"> Aspiration for and belief in all children despite area live in / their backgrounds Mentorships, workshops, apprenticeships - for those with more academic and those with more practical skills Negative impact / pigeonholing for some of academic focus only in education 		<ul style="list-style-type: none"> Highlight lack of joined-up / integrated services, not shaped around the individual Highlights perceived discrimination at work due to ethnicity and impact this has on an individual Job Centre over-reliance on ICT and how this isn't suited to some demographic groups – alternative, non-ICT approaches needed Motivational personal support required – the need to positively handle rejection and maintain motivation Applying for the jobs to suit skills, and tailoring applications appropriately – need for personal (not generic) support from an individual (not online) Challenge of 'selling yourself' when you feel low Overcoming perceptions of people from particular areas – support agencies to be aware of this; need for awareness raising amongst prospective employers? 	<ul style="list-style-type: none"> Need for joined up support from mental health and employment services around poverty and employment Explore mental health champions in the workplace to ease transition and support sustainable employment? Responses highlight how work is inextricably linked to feelings of self-worth 	<ul style="list-style-type: none"> Need for proactive and tailored support to help plan for retirement Match of recruitment approaches with local area demographic and skills Need for fundamental change in attitudes to recruitment of people from certain areas with a perceived 'reputation' – currently reinforces the feeling that 'nothing will ever change'

Customer Journey Map Interview 3: Unemployed BME

Profile: Female, 55-64 years, Caribbean, Unable to work due to illness/disability (Longer than 12 months)





Early years/
childhood



Parental/ family
influences



School/
education



Training /
skills
development



Employment
and work
experience



Family building

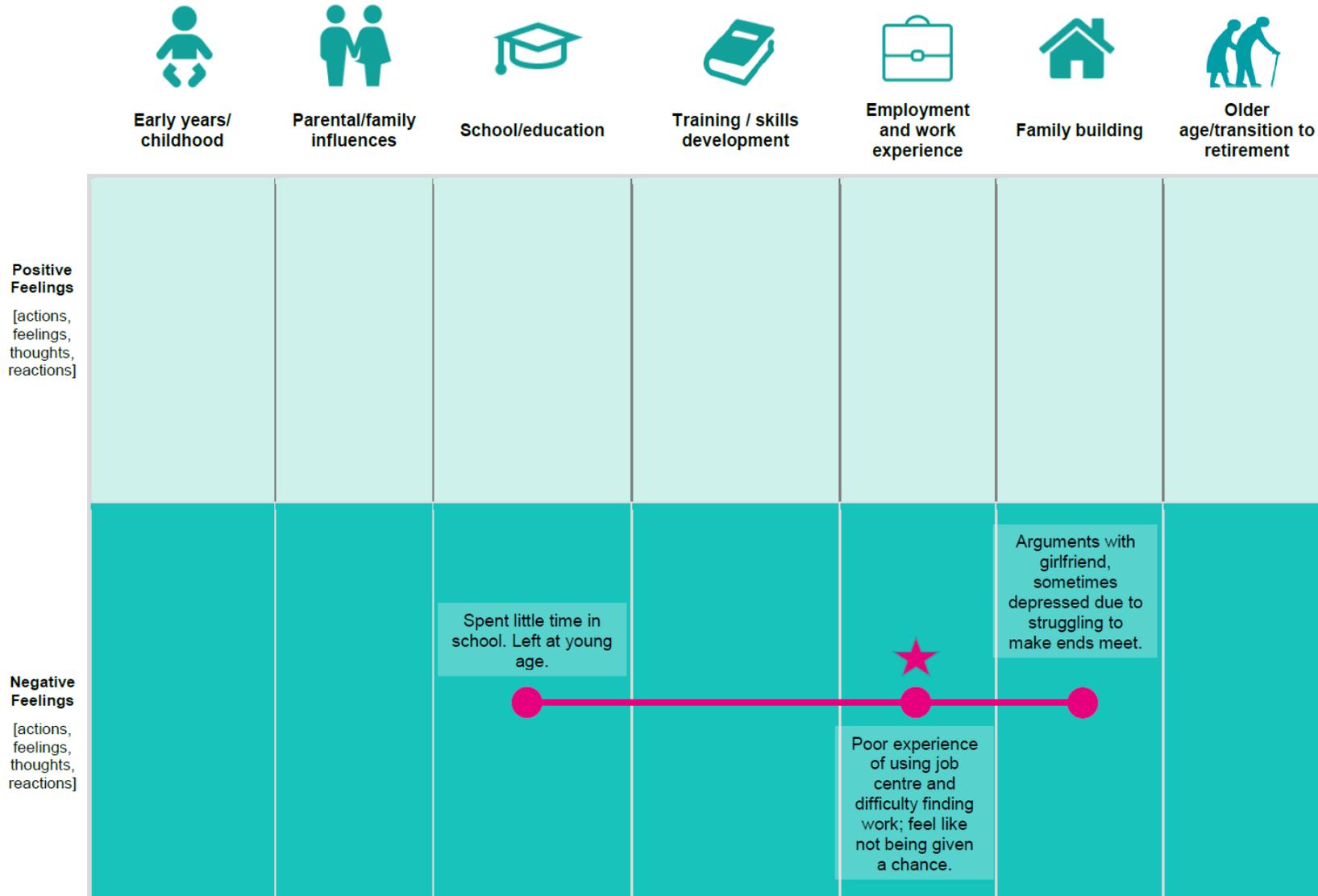


Older age/
transition to
retirement

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

Customer Journey Map Interview 4: Unemployed for 12+ mths

Profile: Male, 45-54 years, unemployed for longer than 12 months, mobility impairment





Early years/ childhood



Parental/ family influences



School/ education



Training / skills development



Employment and work experience



Family building

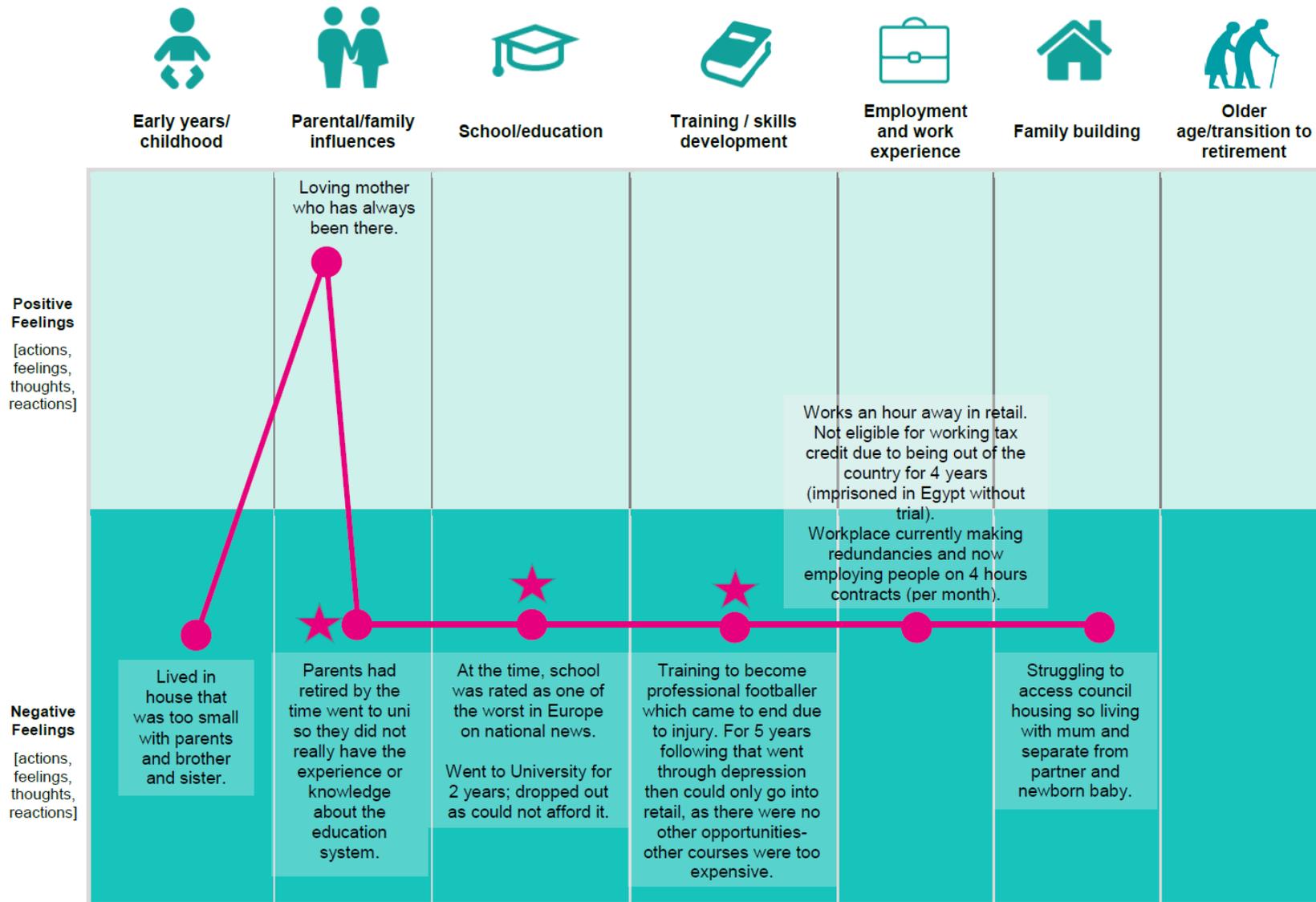


Older age/ transition to retirement

Key Touch Points					<ul style="list-style-type: none"> • Job Centre 	<ul style="list-style-type: none"> • Samaritans and counselling sessions- felt better after talking to them but expensive 	
Moments of Truth/Hot Spots 				<ul style="list-style-type: none"> • Wants to get SIA security badge so can work as a doorman 	<ul style="list-style-type: none"> • Hard using machines at job centre so prefers to look in shop windows, newspapers. • Job centre staff mock him, they put him down and have not helped with using the machines. 		
Experience at each step			<ul style="list-style-type: none"> • Was more out of school than in school. Left at a young age. 		<ul style="list-style-type: none"> • Looking for work • Out of work for about 4-5 years • Willing to do any sort of job but have not been given a chance • Been to many interviews and (employment) agencies but they have not given him a chance • Have previously worked as security, door-man, nightclubs 	<ul style="list-style-type: none"> • Lives with girlfriend and 19yr old son • Sometimes there are arguments • At times get depressed and down due to struggling to make ends meet 	
Priority Actions			<ul style="list-style-type: none"> • 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? • Explore more practical approaches such as apprenticeships, on-the-job training? 	<ul style="list-style-type: none"> • Support to complete necessary training and other requirements to get SIA security badge 	<ul style="list-style-type: none"> • 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 • Greater personal support at job centre is needed • Perceived attitude of job centre staff needs immediate attention • 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 • Support needed to apply for the 'right' sort of work and with a tailored application • 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 • 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' 	<ul style="list-style-type: none"> • Highlights cyclical nature / interplay of worklessness, poverty and mental health – inextricably linked • Lack of work and money has a real impact on everyday relationships and everyday life • Accessible and affordable (free?) counselling/emotional support for people struggling to make ends meet and seeking work • Need for increased awareness of where support can be found • 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?? 	

Customer Journey Map Interview 5: Employed

Profile: Male, 35-44 and employed

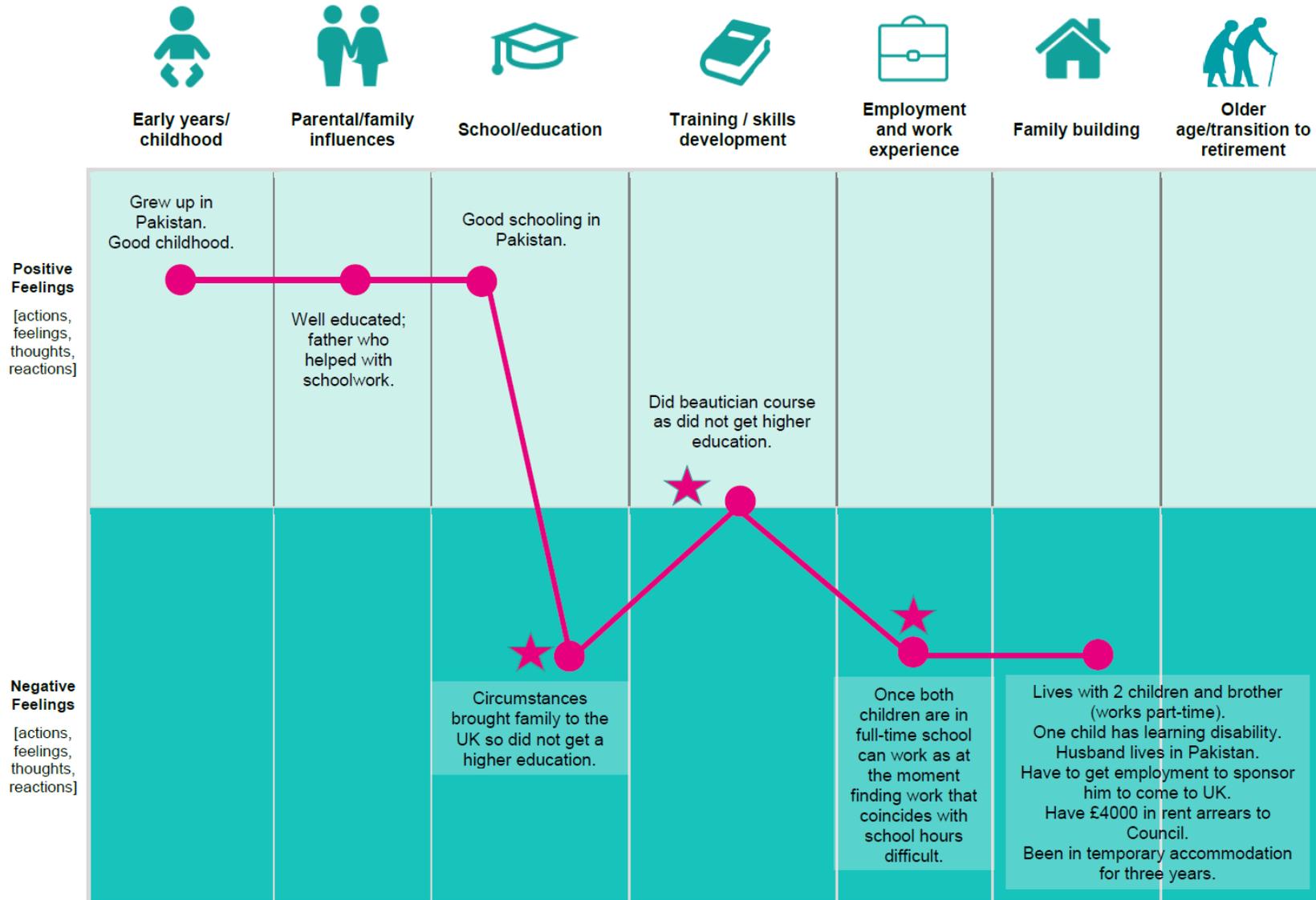




Key Touch Points			• University			• Council housing	
Moments of Truth/Hot Spots 		<ul style="list-style-type: none"> Parents had retired by the time went to uni so they did not really have the experience or knowledge about the education system 	<ul style="list-style-type: none"> At the time, school was rated as one of the worst in Europe on national news Went to University for 2 years but dropped out as could not afford it 	<ul style="list-style-type: none"> Courses are costly 	<ul style="list-style-type: none"> No knowledge of support organisations that may be entitled to access 	<ul style="list-style-type: none"> Council have advised he needs to declare himself homeless before they will help There is help from the government but in order to meet criteria have to lie or word application in particular way Thinks there should be a social worker who understands the persons individual circumstance and make a decision based on that 	
Experience at each step	<ul style="list-style-type: none"> Lived in house that was too small with parents and brother and sister 	<ul style="list-style-type: none"> Loving mother who has always been there Father had a few bad habits with gambling and other things 	<ul style="list-style-type: none"> Average in GCSEs Student loans received was not being spent on books and instead was helping with household expenses and paying bills Would have tried a lot harder in education but at the time everything was targeted around becoming footballer 	<ul style="list-style-type: none"> Always wanted to be a footballer so was training with a football club and playing semi-professional football Life was going towards becoming professional footballer but just before 19th birthday got seriously injured playing football and had to give it up Was in plaster for a year and had to learn to walk again 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 	<ul style="list-style-type: none"> Works an hour away as cashier and fork lift driver for DIY shop Nothing suitable locally Past experience have all been in retail 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) Work is currently making redundancies and now employing people on 4 hours contracts (per month) 	<ul style="list-style-type: none"> Lives with retired mother Partner lives in another borough and she goes back and forth to see him as struggling to get council housing together Has newborn baby 	
Priority Actions		<ul style="list-style-type: none"> Mentorship/ workshops for young people around further education options and crucially, funding options / financial impact 	<ul style="list-style-type: none"> Lack of affordability of university education and balancing this alongside expensive living costs More information needed about balancing the financial impact of university 	<ul style="list-style-type: none"> Highlights the impact of unplanned life events – need for support and exploration of other options – a ‘Plan B’ Free/discounted courses and training for those on low incomes/ unemployed Need for tailored, personal support around options / re-training etc 	<ul style="list-style-type: none"> Raising awareness of what support organisations and opportunities there are available Impact of distance and cost of travelling to available work Challenge of being ‘pigeon-holed’ in certain sectors e.g. retail, and difficulties of moving out of this 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 	<ul style="list-style-type: none"> Highlights lack of affordable housing in the Borough Easier to navigate, more transparent and more joined-up support needed from Council (and partner) services If becomes homeless as advised by Housing Services is this likely to impact on employability? –highlights lack of joined-up advice / approaches? Impact of situation on partner and baby Living with elderly mother – wider financial impact therefore on older relatives, at a later stage in their life – providing financial and emotional support to son 	

Customer Journey Map Interview 6: Looking after the home

Profile: Female, 25-34 year old, Single parent with two children (four and under), looking after home/children/other dependents





Early years/
childhood



Parental/ family
influences



School/
education



Training / skills
development



Employment and
work experience



Family building

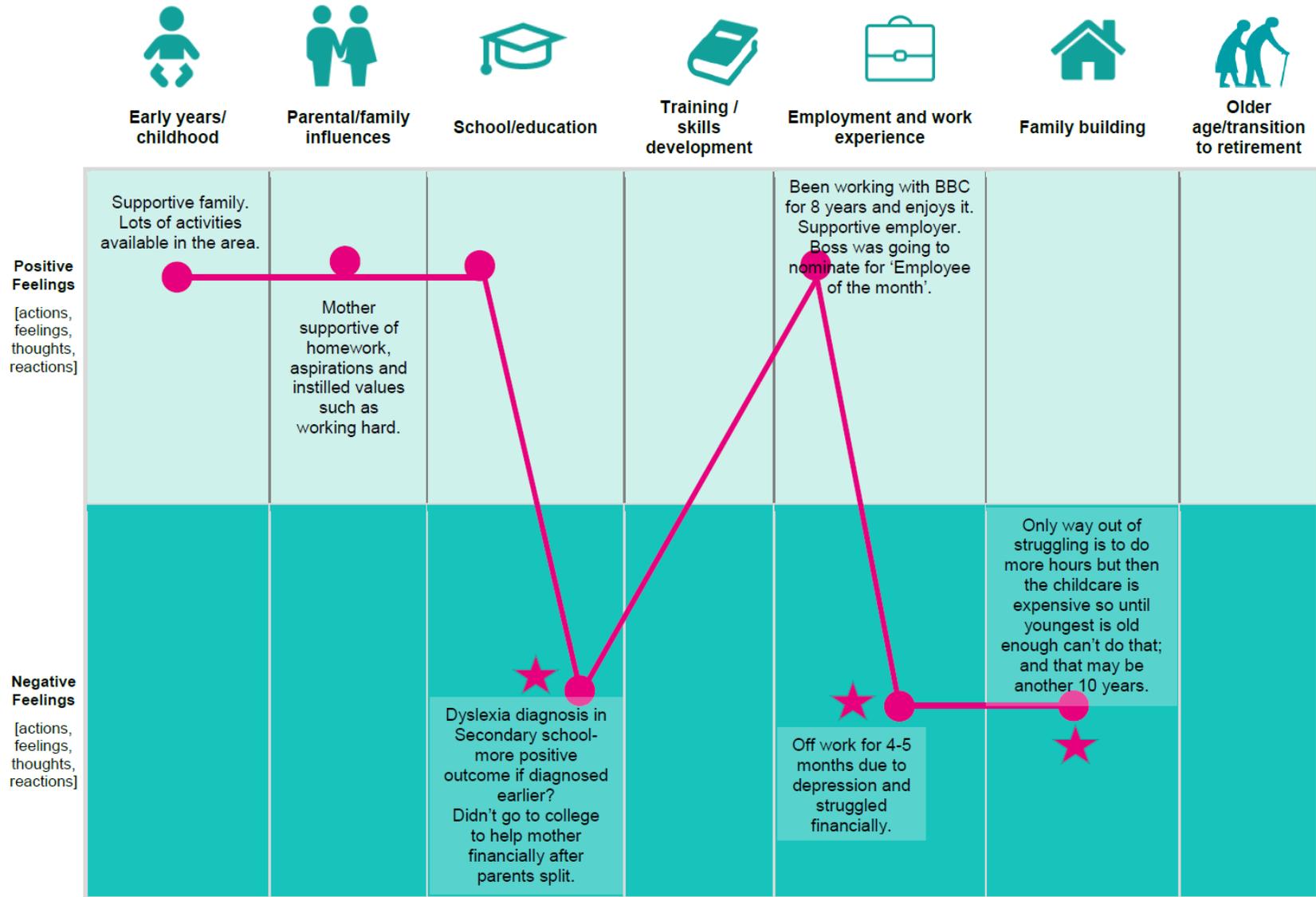


Older age/
transition
to
retirement

Key Touch Points						• Family support officer	
Moments of Truth/Hot Spots 			<ul style="list-style-type: none"> • Father wanted children to be educated and found good schools but circumstances brought family to the UK so did not get a higher education • Wishes she had more education and wants her children to be educated 	<ul style="list-style-type: none"> • Little knowledge about agencies that can help • Wants to do more courses and learn more which is dependent on whether she is given the opportunity 	<ul style="list-style-type: none"> • Once both children are in full-time school can work as at the moment finding work that coincides with school hours difficult • In Jan 2017 both children will be in FT education so can look for work • Even now would love to work part-time hours that will fit around school hours 	<ul style="list-style-type: none"> • Is going to find out about benefit entitlement for family • Family support officer has been helping and providing advice including referring son who has learning difficulties to the hospital. • Wants some help with the rent arrears 	
Experience at each step	<ul style="list-style-type: none"> • Grew up in Pakistan • Good childhood 	<ul style="list-style-type: none"> • Well educated father who helped with schoolwork 	<ul style="list-style-type: none"> • Had good schooling in Pakistan 	<ul style="list-style-type: none"> • Did beautician course as did not get higher education 	<ul style="list-style-type: none"> • Has worked in Debenhams as a beautician before marriage 	<ul style="list-style-type: none"> • Sister lives nearby • Lives with 2 children and brother (works part-time) • One child has learning disability • Husband lives in Pakistan • Have to get employment to sponsor him to come to UK • Have £4000 in rent arrears to Council • Been in temporary accommodation for three years • Brother helps financially 	
Priority Actions			<ul style="list-style-type: none"> • Support for migrants to access education opportunities and develop skills for employment • Age of young person at which migration occurs is crucial in terms of impact on education / skills / employability 	<ul style="list-style-type: none"> • Support in accessing free courses to develop skills – but needs to be structured and with a workable and sustainable end-goal in mind • Need for more proactive promotion of available support and for more joined-up approaches 	<ul style="list-style-type: none"> • Highlights challenges of working around young children, especially when one has a learning disability – want school hours job to fit around the children • Increased promotion of 15 hours early years funding for 3-4 year olds; for 2 year olds (with criteria) and new additional 15 hours entitlement (with criteria) – help with employment / childcare costs • School hours jobs can be hard to find and get due to competition amongst other parents • Potential impact of coming out of the workplace and potential for de-skilling/losing confidence - may impact on future employability 	<ul style="list-style-type: none"> • Highlights challenge of the lack of long-term housing solution • Need for tailored benefit and debt advice including carers allowance entitlement • Particular challenges for parents with sole responsibility for raising children • Need for greater financial management education for young people and adults • Need for whole-system approach to poverty and worklessness – not just tackle one element of it as all interlinked 	

Customer Journey Map Interview 7: Employed

Profile: Female, 35-44 years, White, Single Parent, Employed





**Early years/
childhood**



**Parental/
family
influences**



**School/
education**



**Training /
skills
development**



**Employment and work
experience**



Family building

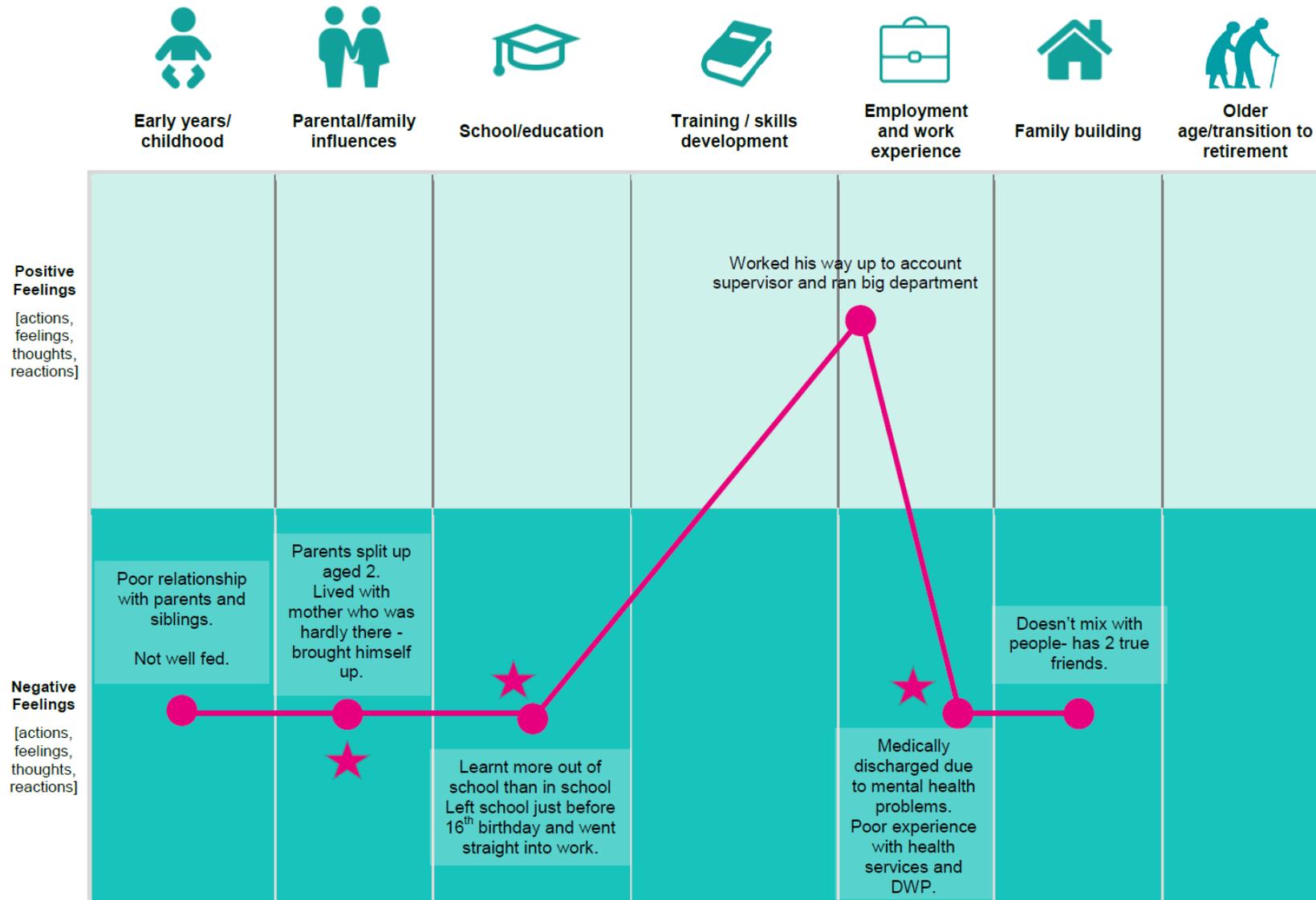


**Older age/
transition to
retirement**

Key Touch Points					• Job centre	• Provident loans • Counselling once a month	
Moments of Truth/Hot Spots 			<ul style="list-style-type: none"> • Dyslexia diagnosed at secondary school and thinks if it had been spotted while at primary would have done even better- no support agencies used • Decided not to go to college and help mother financially by working because by this time mother and father had split 		<ul style="list-style-type: none"> • Off work for 4-5 months due to depression during which there was no help to pay gas and electric and was getting approx £340 per month sick pay compared to £800 wages so was big gap • When contacted job centre there was no help • Could get food vouchers but doesn't allow fresh food, can only get tins • Punished for working- If not working would be £150 per week better off 	<ul style="list-style-type: none"> • When moved into flat (when out of work) council did not give any help not even a cooker and at the time had 3-year-old baby with concrete floors in the flat • Cost of school uniforms expensive- has 2 children • Took out loan to cover expenses when off work due to depression which she still paying back(high interest rates) • Windows have holes and spend £40 per week on gas alone to heat the flat and it is going straight out of the windows- Council to fix next year • Only way out of struggling is to do more hours but then the childcare is expensive so until youngest is old enough can't do that and that may be another 10 years • After school clubs expensive (£20 per day) 	
Experience at each step	<ul style="list-style-type: none"> • Grew up in H&F • Supportive family • Lots of activities available in the area 	<ul style="list-style-type: none"> • Mother helped with homework • Discussed future aims of becoming artist with mother • Mother has influenced her to work hard, determination, discipline and parenting • Mother also worked at BBC 			<ul style="list-style-type: none"> • Started working at 16 • Looked after younger sister whilst mother went to work and then she went to work • Used to give a bit of money each month to mother • Has done catering and sales and anything to stay in work • Been working with BBC for 8 years and enjoys it • Has had to cut down to 20 hours a week • Supportive employer • Boss is going to nominate for 'Employee of the month' which makes her feel valued • Went back to work when son was 8 months old 	<ul style="list-style-type: none"> • Asked 14 year old son to come to workplace and see what she has to do so that he will understand how hard she has to work and her mother used to say that to her • Go to counselling once a month in White City- went through some hard times with son smoking and attitude and finds it a relief to talk to someone- are children specialists and help improve her parenting skills 	
Priority Actions			<ul style="list-style-type: none"> • Earlier diagnosis and greater support for learning difficulties within schools • Mentorship and support to pursue education for low income families 		<ul style="list-style-type: none"> • Despite strong work ethic and long working history, strong feeling that work doesn't pay and struggling more than if weren't in work – big systemic challenge • Support for those off sick- managing illness, managing expenses rather than only prioritising getting back into work – what is available, where to get tailored help • Healthy eating linked to food vouchers – more flexible use • Support for those transitioning back to work following MHWB-related absence 	<ul style="list-style-type: none"> • Childcare costs a key logistical factor – limit on hours worked and net financial gain from additional hours worked • Important to check receiving all working tax / child tax credits (but future impact of Universal Credit?) • Low sick pay meant now in debt with loan providers – need for education and greater awareness about financial management at a young age and affordable borrowing • Poor housing conditions and impact of finances and health. Need for timely and effective social housing repair and maintenance • Key issue of higher metered utility costs which can mean those on lower incomes pay more than those on higher incomes 	

Customer Journey Map Interview 8: Unable able to work due to illness

Profile: Male, 55-64 years, unable to work due to illness (longer than 12 months)





**Early years/
childhood**



**Parental/
family
influences**



**School/
education**



**Training /
skills
development**



**Employment
and work experience**



Family building

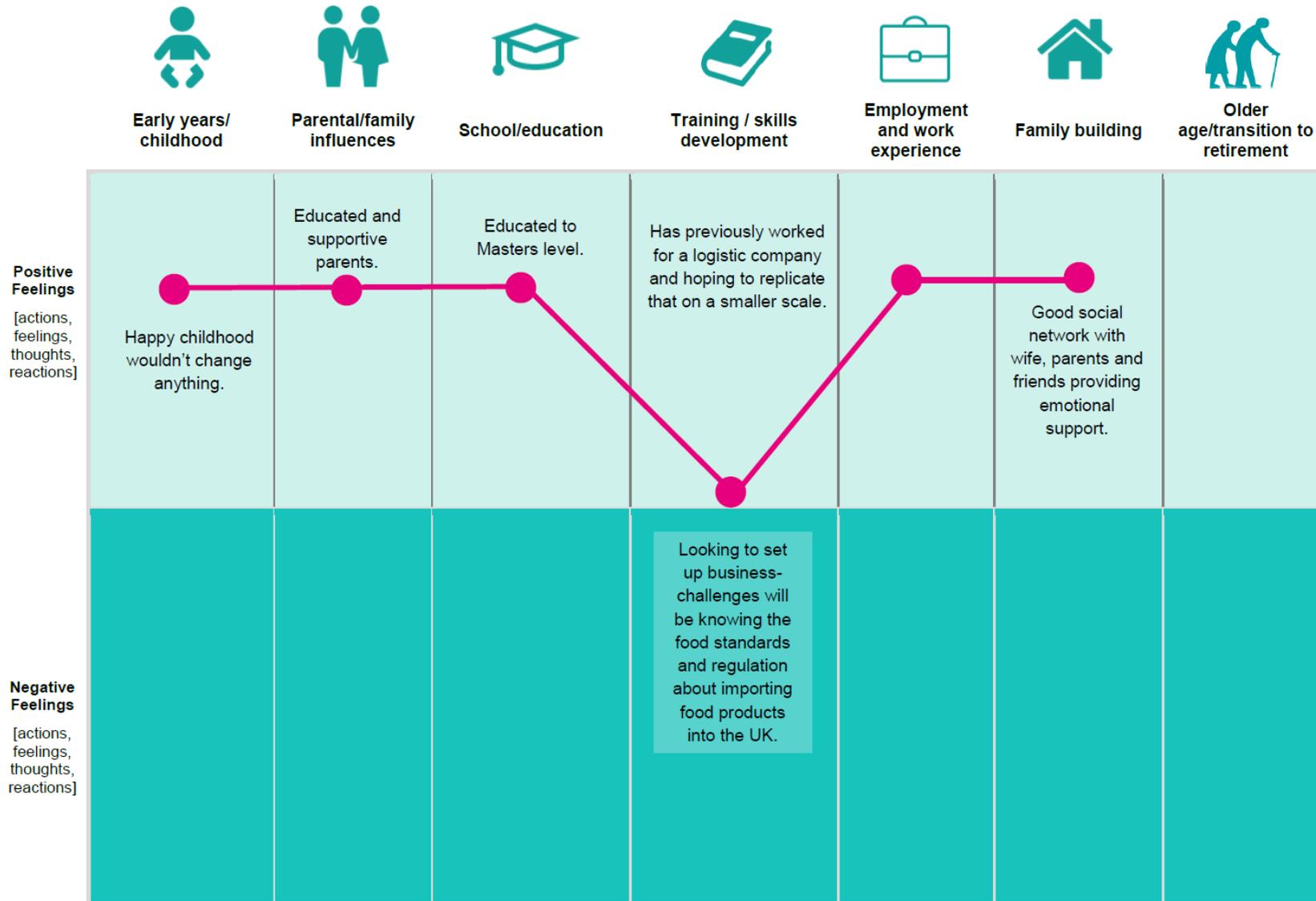


**Older age/
transition to
retirement**

Key Touch Points					<ul style="list-style-type: none"> • Health services, DWP 		
Moments of Truth/Hot Spots 					<ul style="list-style-type: none"> • Due to being let down so many times in the past by professionals such as GP, hospitals don't ask for help anymore • When have asked for help from professionals such as GP, hospitals either not turned up or let him down and so no longer asks • Health system has let him down and can't get any more mental health support unless pays privately or fights for it due to budget cuts • Interested in new patients and not old patients like him • DWP has let him down- had 2 tribunals last year and won second one as they had wrongly cut benefits but have not heard anything from DWP- haven't got the energy to push it further • Don't have the information (as to who or how situation can be improved) as well as difficulty asking for help due to past experiences 	<ul style="list-style-type: none"> • At 17 had nervous breakdown and nearly killed a person twice because of it and got no help what so ever and ever since then it has affected whole life 	
Experience at each step	<ul style="list-style-type: none"> • Born in Harrow and moved to H&F in 1966 • Poor relationship with parents & siblings • Not well fed 	<ul style="list-style-type: none"> • Parent split up aged 2 • Lived with mother who was hardly there- brought himself up 	<ul style="list-style-type: none"> • Learnt more out of school than in school • Left school just before 16th birthday and went straight into work 		<ul style="list-style-type: none"> • Medically discharged due to mental health problems • Worked his way up to account supervisor and ran big department and due to health reasons had to give it up • Has worked in furniture place as 'a general dog's body'- store room, deliveries etc. • Particularly enjoyed working with one company where did accounts for 250 stores but was made redundant- low point. They decided to close the office and move it to Rochdale and had the chance to take over a bigger section but turned it down because didn't know anyone there 	<ul style="list-style-type: none"> • Has lived in H&F on and off 50 years and doesn't know anyone living here • Doesn't mix with people- has 2 true friends • Have to be careful moneywise with food, lighting and heating 	
Priority Actions	<ul style="list-style-type: none"> • Impact of poor childhood /upbringing on future relationships, prospects 	<ul style="list-style-type: none"> • Support from social services, school 	<ul style="list-style-type: none"> • Support to engage disadvantaged children into education, mentor 		<ul style="list-style-type: none"> • One-to-one intensive support for people to develop trust and provide personalised support and guide them through services and help available. Advocate? • Navigating the benefits system and impact on MHWB / impact of MHWB on ability to do this – need resilience and confidence, knowledge of how the system works – support needed for those who feel disenfranchised / let down by services • Impact of benefit sanctions on people – real lives being affected –need for greater information and support? • Workplace support for those with MHWB issues – e.g. Mental Health Champions? 	<ul style="list-style-type: none"> • Financial support for those on low income for food, heating etc. Intensive support for severely ill to reintegrate into society- social worker? • Impact of early MHWB issues on whole lifecourse – greater support needed for CYP with a mental health issue potentially those that 'fall through the gap' of child and adult mental health services • Impact of social isolation very real on quality of life and confidence 	

Customer Journey Map Interview 9: Unemployed BAME

Profile: Male, 25-34 years, Unemployed for less than 6 months





Early years/ childhood



Parental/ family influences



School/ education



Training / skills development



Employment and work experience



Family building

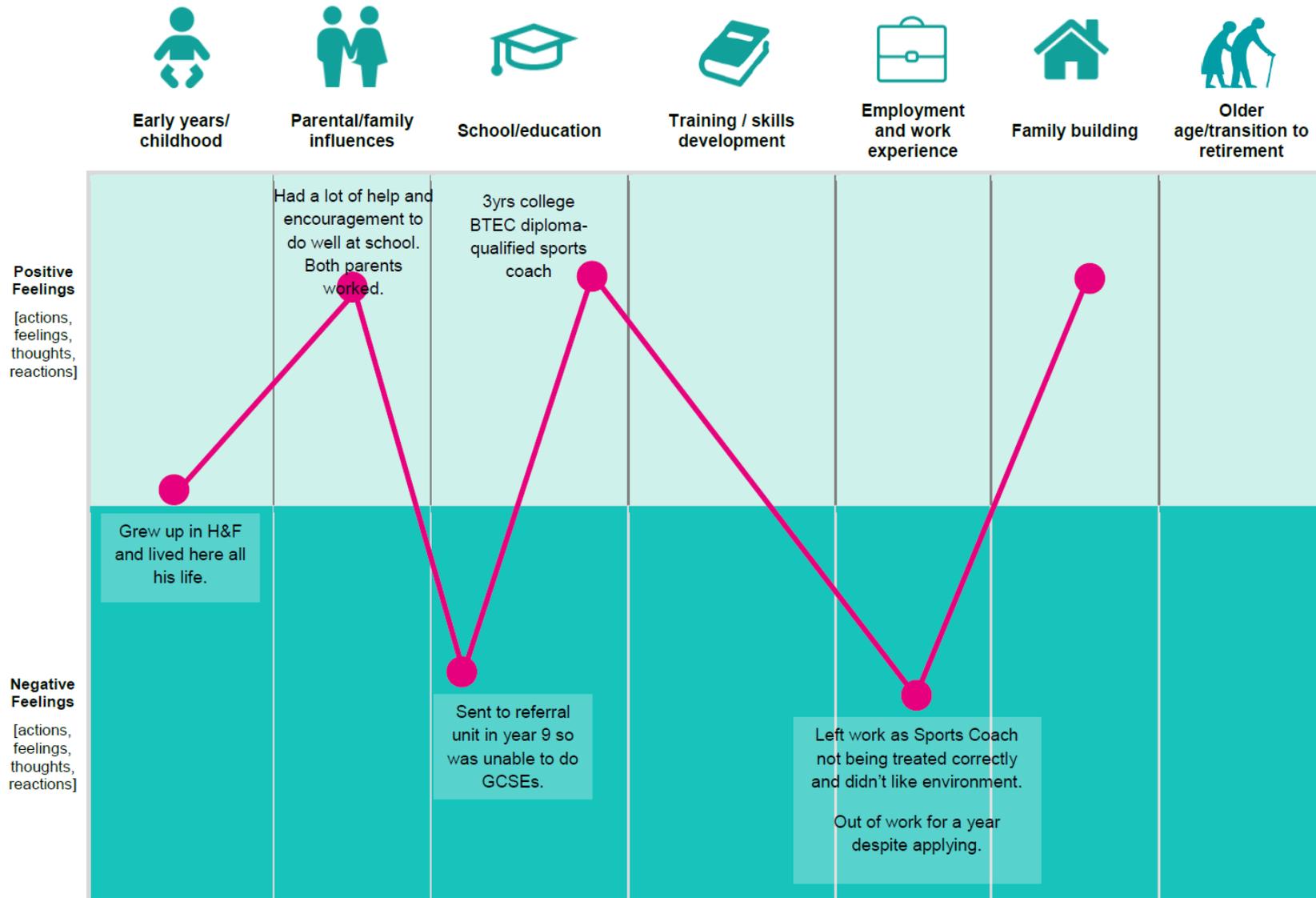


Older age/ transition to retirement

Key Touch Points							
Moments of Truth/Hot Spots 			<ul style="list-style-type: none"> If had the opportunity to learn English earlier then maybe would aim even higher and try to get into Oxford or Cambridge Universities 	<ul style="list-style-type: none"> Challenges will be knowing the food standards and regulation about importing food products in to the UK 	<ul style="list-style-type: none"> Feels government support both in the UK and Indonesia, better information and guidance about the technical side from UK government and the government providing a networking stream would help him reach his aspirations 		
Experience at each step	<ul style="list-style-type: none"> Happy childhood wouldn't change anything Grew up in Indonesia 	<ul style="list-style-type: none"> Father small business owner and mother is graduate working within airline industry In Indonesia everyone has to making a living as don't have social security system Parents fully supportive and recognised that education was only way their children could better themselves Open conversations with parents about aspirations 	<ul style="list-style-type: none"> Master degree from UK 	<ul style="list-style-type: none"> Due to fathers background always had that entrepreneurial side Currently learning how to set up a company in the UK. 	<ul style="list-style-type: none"> Initially wanted to be pilot but then decided wanted to own a business Wants to set up a UK company, establish a market and sell first container in next 6 months Has previously worked for a logistic company and hoping to replicate that on a smaller scale- been involved in importing and exporting coffee from Brazil to Germany and doing risk management for that 	<ul style="list-style-type: none"> Currently dependent on wife who is a postgraduate students and he is accompanying her Wife on a scholarship so have allowance of £201-£250 per week- doesn't think struggling to live a normal life. Wife, parents and friends provide emotional support 	
Priority Actions		<ul style="list-style-type: none"> Positive impact of being able to discuss aspirations, focus on hopes for the future in childhood 		<ul style="list-style-type: none"> Support for people wanting to set up own businesses to navigate regulations etc. 	<ul style="list-style-type: none"> Parents work history can influence one's own aspirations 		

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

Profile: Female, 16-24 years, unemployed for longer than 12 months





Early years/
childhood



Parental/ family
influences



School/
education



Training / skills
development



Employment and
work experience



Family building



Older age/
transition to
retirement

Key Touch Points						
Moments of Truth/Hot Spots 			<ul style="list-style-type: none"> • Sent to referral unit in year 9 which helped him in the end because was able to get into college but bad thing was didn't do GCSEs • If could change things would've stayed on at secondary school 		<ul style="list-style-type: none"> • Apply for jobs and never hear back or told someone more qualified been given the job. • There is not enough advertising of jobs • If you go to West Field there should be posters in shop windows but instead have to go in and ask for a job and hand-in your CV. • Shopping centre doesn't employ local people • Not aware of local agencies who can help • Does not sign on as wants to earn a wage and not be going to the job centre every 2 weeks 	
Experience at each step	<ul style="list-style-type: none"> • Grew up in H&F and lived here all his life 	<ul style="list-style-type: none"> • Had a lot of help and encouragement to do well at school • Grew up in twin parent house where mother was main breadwinner and father was mechanic 	<ul style="list-style-type: none"> • 3yrs college BTEC diploma- qualified sports coach 		<ul style="list-style-type: none"> • Worked as a sales assistant at Sports direct and then did sports coaching • Left work as not being treated correctly and didn't like environment e.g. Felt like he was being left out because he was new • Out of work for just over a year but I hasn't signed on- has applied to other work but no one has got back to me 	
Priority Actions			<ul style="list-style-type: none"> • Keep people in mainstream education wherever possible and most beneficial for them • Support for newly qualified to gain work experience 		<ul style="list-style-type: none"> • Support for newly qualified/long term unemployed to know how to look for work, application and interview skills • Those who are long term unemployed get feedback from potential employers • Support to access work relevant to interest and qualifications rather than taking any job approach of job centre • Raise awareness of the support agencies that people can access rather than having to seek employment alone particular for young people with little experience • More focus on local businesses employing local people- understanding why they may choose not to • Upskilling people to make them employable in relation to local job vacancies. 	

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

- Ongoing support is needed for continuing education and aspirations in a more flexible way around being a young mum/unplanned life events – the CJMs highlight the impact of a range of unplanned events (pregnancy, bereavement, migration) on life aspirations and experience – there is a need for ‘a Plan B’/back-up plan and support to achieve aspirations.
- The impact of social isolation and lack of family support is clear within the CJMs – this has a very real impact on quality of life, confidence and coping mechanisms.
- Support to balance parenting responsibilities and continuing education and aspirations.
- There is a need to match recruitment approaches with local area demographic and skills, and upskilling local people to make them more employable in relation to local job vacancies.
- Some CJMs highlight that they are still living in/on edge of poverty in later life – demonstrates the very real impact of being in/on edge of poverty despite a lifetime of working. This can be allied with a strong feeling that work doesn’t pay and feelings of struggling more than if you aren’t working – this is a considerable systemic challenge.
- There is a need to develop and encourage (and provide the necessary support for individuals) to effectively self-manage long-term health conditions.
- Complexity of life – relationships, work and mental health are intertwined. The CJMs demonstrate the impact of early childhood experiences on sense of self-esteem and self-worth and the impact of the area you come from and associated stigma which can stay with you later in life can impact on employability.
- Grandparents supporting children and helping to raise and care for grandchildren – the financial and logistical impact for older people at a key point later in life. Some adult children live with their elderly parents therefore this has a wider financial impact on older relatives at a later stage in their lives (providing emotional and financial support to adult children).
- The policy documents reviewed have highlighted the fragmented nature of services and support and the CJMs confirm this – there is a crucial need for more joined-up/integrated services, shaped around the individual.
- The challenges of the management of serious long-term mental health conditions alongside working – self-management and what can employers do to help? There is a potential wider issue of stigma and therefore non-disclosure to an employer. The CJMs also highlight the

inter-generational impact of mental health and wellbeing issues so there is a fundamental need to break this cycle.

- There is a need for joined up support from mental health and employment services around poverty and employment, and for more proactive information about support available, tailored to the individual and not relying on generic information sources.
- There is a need for more practical guidance and support to enable people to proactively 'navigate the system' and access the support they need – this is particularly true for newly arrived migrants to the UK.
- The importance of more practical mentorships, workshops, apprenticeships - for those with more academic and those with more practical skills. How can school and learning be made appealing for dis-engaged young people who may not see its value/may not receive family support during the school years?
- There is a need for fundamental change in attitudes to recruitment of people from certain areas with a perceived 'reputation' – currently reinforces the feeling that 'nothing will ever change'.
- There is a perceived over-reliance on a 'one size fits all' approach in local support services, in particular the Job Centre. There is a need to move away from this to more tailored, individualised approaches and focus on getting people into the 'right type' of employment, not 'any employment'.
- There is a need for more motivational support to tackle the challenges facing those who have been long-term unemployed, and to tackle the cyclical effects of unemployment on 'perceived employability'. There is a need for free/discounted courses and training for those on low incomes/unemployed.
- There is a need to move away from generic information online to different sources/means of producing information which are more accessible. The CJMs highlight the logistical childcare and financial challenges of poverty and worklessness and caring for young children, particularly when a child has an additional need.
- The CJMs vividly demonstrate how poverty and worklessness are inextricably linked to feelings of self-worth, and the associated difficulties of 'selling yourself' during a period of feeling disenfranchised and low self-esteem. They confirm a vital need for a holistic, whole-system, joined-up approach of support, which covers more than just 'applying for jobs'.

Conclusions and recommendations

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

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

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

Reasons, circumstances and situations for worklessness

Unemployed BAME and migrant groups

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

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

Unemployed 35+ and long term employed

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

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

In Hammersmith and Fulham, 38 per cent of households are one person households, a higher figure than nationally. This is also reflected in the interviews with a high proportion of those interviewed stating that they 'don't talk to anyone in their area'. This could be further exacerbated as most of people we interviewed aged 50+ were no longer working either because they had retired early due to

illness or had become a full time carer to look after a partner husband/sick relative. This is going to be an area of focus in the coming years more people are wanting and needing to work for longer due to the recent pension age changes.

People with mental health issues affecting their ability to work

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

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

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

In-work poverty

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

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

Emotional state

Based on the above the emotional state of the Hammersmith and Fulham residents we interviewed was mixed. 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 or have belief in their own abilities. A number of respondents also felt that they were not given a chance and were frustrated with the system.

Motivational/future aspirations

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

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

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

Practical suggestions from respondents

- Respondents mentioned that training courses (such as Maths, English and IT) should be free of charge for all residents on benefits. A many of the residents interviewed stated that they were unaware of the support which is available in the Borough.
- New businesses could prioritise recruitment for people living in the borough first (particularly in the retail, construction, health and social care sectors) as these are the sectors that those we spoke to claimed to be skilled in.
- A number of respondents suggested practical solutions such as: mentorship schemes, Government training programmes, and 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 should be talking to residents on an individual basis, not just referred to online generic information

(which can be difficult if respondents don't have an internet connection or computer at home).

Our recommendations

1. We recommend that there is a fundamental need to move away from a fragmented system of siloed support agencies (employment, financial, health, advice etc) towards a more joined-up, whole person approach focus around the individual, linked to the People and Places theme within the developing STP. Joined-up and tailored approaches of the local health, social care and welfare systems are absolutely vital in tackling the broad range of interlinked factors around poverty and worklessness, and to enable people to move into and remain in sustainable employment. The CJMs and wider qualitative evidence have highlighted how inextricably interwoven mental health, employment, employability, housing, poverty and a range of other factors are, and support services need to be shaped coherently around the individual
2. In a time of increasingly limited public funds and at a crucial point in the re-imagining of the public services, there is a wider policy focus on transitioning investment away from costly treatment (and a reliance on services) towards more upstream preventative approaches. In order to build the confidence and capacity of those living in/on the edge of poverty and worklessness we recommend the use of assets-based approaches locally, working with vulnerable residents before they reach 'crisis point' to help them achieve their vision of what 'a good life' looks like. This can be achieved via the use of non-traditional service models such as Local Area Coordination and Social Prescribing schemes to help break the cycle for residents, especially those who are longer-term unemployed and/or have mental health and wellbeing issues. This is particularly vital given the inter-generational impacts of poor mental health and wellbeing.
3. There needs to be a fundamental change in approach from a focus on 'getting people into work' to providing them with the personalised, motivational and longer-term support needed to result in more sustainable and 'good' employment – this is where assets-based approaches can play a key role. This is particularly the case for those people with an existing physical or mental health condition, and/or those who have been unemployed for some time.
4. We recommend that there is a need to promote the effective self-management of physical and mental health conditions for residents, allied with a review of local waiting times for referral to TalkingTherapy services for people experiencing mental health and wellbeing issues.
5. More collaborative approaches are needed and we recommend that the PWC builds on learning from other areas (for instance the Solent Jobs Pilot, Southampton). This innovative project is an

intensive programme for people who are long-term unemployed and/or have a health condition, who receive support from a Case Support Worker and enter a Transitional Employment Programme, including a paid work placement. The project involves proactive partnership engagement with employers and the private sector, and initial evidence indicates this approach is effective for the long-term unemployed, in particular when working with smaller employers. The project highlights that the transition to employment is a time of vulnerability in which many variables can go wrong on both sides (employer and employee) and this project comprises a more managed, proactive and sustainable approach¹³.

6. Another useful approach would be to investigate the development of local buddying, mentoring and peer-to-peer support schemes amongst those looking to return to work and partnering them with people who have successfully made the transition back to sustainable employment.
7. As a priority, we recommend that the PWC actively reviews, adapts and builds-in to its evidence-based interventions and approaches the BITC PHE Mental Health Toolkit for Employers¹⁴. This outlines the fundamentality of mental health for employers and the wider economy in terms of sickness absence, and the 'health cost' to the individual – only one third of employees received any support to manage workplace stress associated with the stigma around disclosure. This Toolkit contains an eight step guide to engaging employers with mental health including positive culture, support and training, managing mental health and providing the right support.
8. In our view ongoing transitional support for those residents entering employment, particularly after a long-term period of unemployment, need support to ease the transition into a routine, with skills refreshing, and support with issues which may emerge (such as time-off being needed for medical appointments) and how this is managed to ensure the longer-term sustainability of the employment. One option may be Workplace Health Champions.
9. We recommend that as part of their evidence-based interventions, PWC explore funding sources such as the DWP Flexible Support Fund, which funds Employment Engagement Officers in some London Boroughs to 'match' public sector employment ends with residents with mental health conditions looking to return to work. This provides support for the transition period, and this type of approach would provide ongoing and potentially more sustainable support for those people returning to work who have a pre-existing mental health (or physical health) condition. We also recommend that there is scope for the PWC to learn from what works / what the challenges have

¹³ PHE Annual Conference 2016. Good Work is Good for Health: Tackling the Health-related Employment Gap <https://www.phe-events.org.uk/hpa/frontend/reg/absViewDocumentFE.csp?documentID=10985>

¹⁴ BITC PHE Mental Health Toolkit: How to Engage Employers with Mental Health available at: www.wellbeing.bitc.org.uk

been in the DWP-funded projects, and to use this knowledge from other London Boroughs to inform approaches within LBHF.

10. The current Green Paper¹⁵ has announced that £115 million of Government funding is to be invested to develop new models of support to help people into work when they are managing a long-term health condition or disability. We recommend that the PWC explores whether this will provide a suitable funding stream for any locally-funded pilot work, or at least reviews approaches in other areas and builds on what works, within LBHF.
11. There is a key role to play for local partnerships, potentially facilitated / driven by the PWC, such as private and public sector employers, the local NHS and the Third Sector. We recommend that worklessness and its links to poor physical and mental health need to play a more prominent role within local commissioning decisions and in clinical practice within local health services. Work is needed to raise partner awareness of this issue so that opportunities to support people in employment are taken and sustained by a range of partner agencies.
12. We recommend that employment-related outcomes should be considered as a KPI in local commissioning arrangements and in developing shared outcomes frameworks across local partners.
13. We recommend that resulting interventions which focus on poverty and worklessness should clearly be embedded within the developing North West London Sustainability and Transformation Plan, and the wider local prevention agenda.
14. We recommend that links are made from these findings and the resulting service improvements and the Making Every Contact Count initiative for frontline local service and support organisation staff.
15. We recommend that there is a requirement for up-to-date labour market information in the LBHF to forecast demand and plan associated interventions effectively. Questions remain as to whether the types of employers with employment opportunities available locally in LBHF (which appear to be lower-entry and lower-skill level) are going to be amenable to / interested in the sort of innovative, partnership interventions which may help develop more sustainable employment opportunities for local residents. The qualitative findings indicate that many local jobs are lower skill for lower pay and are based on more short-term, insecure contracts. Instead, it may be more productive for the PWC to build links with local public sector employers and Third Sector organisations who may be more receptive to partnership approaches to support those in / on the edge of worklessness (and poverty).

¹⁵ Department for Work and Pensions and Department of Health (October 2016). Improving Lives: The Work, Health and Disability Green Paper.

16. We recommend that there is a role for the PWC to play in helping local employers adopt a longer-term view on the skills and capabilities of their workforce, in light of an increasing ageing workforce, and to be focused on keeping people in work rather than reactively taking action only with they lose staff.
17. We recommend that the PWC should explore what it (and partners) can do to harness and develop the potential of those aged 50 and over in the workplace. This should include the removal of barriers to remaining in work, enabling workers to adapt to new technologies, and a focus on continuing learning, training and professional development.
18. This research has highlighted the issue of older respondents in our sample who, as well as maybe caring for a partner, due to housing and living costs and other factors provide financial, housing and practical support for their adult children and help to raise and care for their grandchildren. This is illustrated within some of the CJMs. This has a real financial, practical and emotional impact on older people, at a key point later in their life, which they will increasingly need to manage alongside working to an older age. The PWC need to consider this when exploring what can be done to harness the potential of those aged 50 and over in the workplace living in the Borough.
19. As well as the need for more joined-up and less fragmented support from health, care and welfare organisations, more proactive and tailored information and support needs to be available for individuals, as opposed to 'generic' information which over-relies on online access. The provision of information in a range of written and spoken community languages needs to be reviewed. A more joined-up and whole-system approach should result in greater promotion and awareness of the ways in which support can be accessed and how 'the system' can be navigated effectively. This is particularly important for migrant communities who may not conceptually or organisationally understand the Westernised concept of how public services are delivered.
20. The findings indicate that there is a perceived over-reliance by respondents we interviewed on a 'one size fits all' approach in local support services, in particular the Job Centre. There is a fundamental need to move away from this to more tailored, individualised approaches and towards a focus on getting people into the 'right type' of employment for them, not 'any employment'. We recommend that PWC builds on and taps into the support introduced within the current Green Paper¹⁶, whereby the Government is expanding the number of employment advisers in Talking Therapies as well as introducing a new Personal Support Package offering tailored employment

¹⁶ Ibid.

support, which Jobcentre Plus work coaches will help people with disabilities or those with health conditions to access.

21. The research has highlighted that a number of the individuals we interviewed were living in/on the edge of poverty despite working for most of their adult life. A considerable systemic challenge is the perception for some that 'work doesn't pay' (due to having to pay increased childcare costs or losing reductions in supplemented Council Tax payments for instance). The CJMs have highlighted the logistical childcare and financial challenges of poverty and worklessness and caring for young children (and older relatives), particularly when a child has an additional need. This tends to weight most heavily on women. For some there is a perception that there is little or no net financial gain of working compared to not working. We recommend that the PWC should review that promotion and uptake of the universal 15 hours Free Early Learning Entitlement for 3-4 year olds, and for 2 year olds (with employment criteria); and should review how partners are promoting the more recently introduced additional 15 hours entitlement for 3-4 year olds (employment criteria are attached). These could all help with increasing the net financial gain of working for those who have young children. It is possible that there could be cultural barriers amongst certain BME groups in the Borough which may limit their uptake of this entitlement. In addition, there may be scope for the PWC to review the support and information available around the financial aspects of working and entitlements to working benefits including working tax credit and child tax credit.
22. We recommend that there are some practical steps the PWC can action, including exploring the provision of free/discounted courses and training (including English skills, literacy, numeracy, ICT) for those on low incomes and/or are unemployed.
23. There is a need for early education and awareness raising about effective financial management and affordable borrowing.
24. Finally we recommend that the findings of this extensive insight generation research are shared with local partners and with the other PWCs, to contribute to the existing evidence base on poverty and worklessness.

Lessons learnt after study completion

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

- We began with a telephone approach for recruiting participants and undertaking interviews but found only a small amount of residents were happy to engage with this method. Given sensitivities of the topic, we would recommend that the Commission consults with residents face-to-face if any future research is conducted on this topic.
- To accurately assign typologies a large amount of quantitative data also needs to be collected (which was out of scope for this study).
- Assigning typologies was also difficult as the data we collected is very broad and we found the characteristics of individuals were often inter-linked (e.g. unemployed 35+ could also be BAME and/or long term unemployed, etc).
- The Commission was very keen to see the triggers which led to worklessness and poverty during an individual's life course. The Customer Journey Maps are a very powerful tool to display this information visually and it is one would recommend for any similar projects the Commission may work on/commission in the future.

Appendix One – Topic Guide (In-depth)

LBHF Poverty and Worklessness Commission

Interview Topic Guide

INTRODUCTION & BACKGROUND TO PROJECT

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

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

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

Introduction

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

- ◆ How many people do you know in your local neighbourhood that are struggling to make ends meet?
- ◆ How can you tell if someone is struggling to make ends meet? Why is that/why not? What other words could be used to describe 'struggling to make ends meet'?
- ◆ When people are struggling to make ends meet, what do you think are the main causes of this?

PROBE FOR:

- ◆ Lack of suitable jobs (including uncertainty of income)
- ◆ Lack of suitable affordable housing

- ◆ Lack of suitable transport
 - ◆ Cuts and changes to welfare payments (e.g. Universal Credit)
 - ◆ Benefits 'trap'?
 - ◆ Difficulties logistics/cost of childcare / support for carers
 - ◆ Debt/high living costs
 - ◆ Lack of relevant/up to date skills to suit what market needs?
 - ◆ 'internal factors' making it hard to get or keep a job e.g. self-esteem, confidence
 - ◆ Lack of 'culture' of working for some e.g. no working role models when growing up etc
 - ◆ Difficulties in keeping a job (not just finding work in first place)?
- ◆ There are said to be fewer residents that both live and work in the Borough – why do you think that's the case?
 - ◆ What types of jobs should there be to help people who are struggling to get work/financially?
PROBE FOR:
 - ◆ Better pay (Living Wage)
 - ◆ More suitable hours and days?
 - ◆ Fixed contract versus zero hours contracts – more permanent/secure jobs?
 - ◆ Jobs in different sectors (not all manual/low paid work)
 - ◆ Jobs that make it financially worthwhile to move off benefits
 - ◆ Jobs that make it possible to come off benefits for a short time e.g. to get short-term work for experience, then go back on benefits without delay later on if need be (lack of flexibility in benefit system)
 - ◆ Jobs that will lead to a career and more linked to personal interests, rather than task and finish 'jobs'?
 - ◆ When people are struggling to make ends meet, what impact do you think this has on their home life and relationships? PROBE: Why do you say that?
 - ◆ And what about their health and well-being and mental well-being? What impact does struggling to make ends meet have on this? PROBE

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

Personal situation

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

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

IF HIGHLIGHTED STRUGGLING:

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

Obtaining support

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

Future prospects

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

Thank you for answering these questions. We will post the gift voucher out to you and you should get this within the next couple of weeks.

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

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

Appendix Two – Topic Guide (CJM)

LBHF Poverty and Worklessness Commission

CJM Interview Topic Guide

INTRODUCTION & BACKGROUND TO PROJECT

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

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

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

Interviewer note:

- ◆ See CJM template which needs to be populated by data from the interviews
- ◆ Need to tailor questions to the individual being interviewed – each journey will be different. Each individual journey map jump around – will need to be pieced together afterwards

Introduction

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

- ◆ How many people do you know in your local neighbourhood that are struggling to make ends meet?
- ◆ How can you tell if someone is struggling to make ends meet? Why is that/why not? What other words could be used to describe 'struggling to make ends meet'?

- ◆ When people are struggling to make ends meet, what do you think are the main causes of this?

PROBE FOR:

- ◆ Lack of suitable jobs (including uncertainty of income)
 - ◆ Lack of suitable affordable housing
 - ◆ Lack of suitable transport
 - ◆ Cuts and changes to welfare payments (e.g. Universal Credit)
 - ◆ Benefits 'trap'?
 - ◆ Difficulties logistics/cost of childcare/support for carers
 - ◆ Debt/high living costs
 - ◆ Lack of relevant/up to date skills to suit what market needs?
 - ◆ 'internal factors' making it hard to get or keep a job e.g. self-esteem, confidence
 - ◆ Lack of 'culture' of working for some e.g. no working role models when growing up etc
 - ◆ Difficulties in keeping a job (not just finding work in first place)?
- ◆ There are said to be fewer residents that both live and work in the Borough – why do you think that's the case?
 - ◆ What types of jobs should there be to help people who are struggling to get work/financially?

PROBE FOR:

- ◆ Better pay (Living Wage)
- ◆ More suitable hours and days?
- ◆ Fixed contract versus zero hours contracts – more permanent/secure jobs?
- ◆ Jobs in different sectors (not all manual/low paid work)
- ◆ Jobs that make it financially worthwhile to move off benefits
- ◆ Jobs that make it possible to come off benefits for a short time e.g. to get short-term work for experience, then go back on benefits without delay later on if need be (lack of flexibility in benefit system)
- ◆ Jobs that will lead to a career and more linked to personal interests, rather than task and finish 'jobs'?

- ◆ When people are struggling to make ends meet, what impact do you think this has on their home life and relationships? PROBE: Why do you say that?
- ◆ And what about their health and well-being and mental well-being? What impact does struggling to make ends meet have on this? PROBE
- ◆ And what impact does health and mental health and wellbeing have on ability to find and keep employment? PROBE

Personal situation

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

- ◆ Can you tell me a little bit about your circumstances? Are you currently working? What about other people in the household- are they working?
- ◆ IF YES: How suitable is it in supporting you and your family? Why do you say that? CJM Q: IF YOU COULD CHANGE ONE THING, WHAT WOULD IT BE?
- ◆ IF NO: What are the difficulties you are facing in finding work? Why is that? CJM Q: IF YOU COULD CHANGE ONE THING, WHAT WOULD IT BE?
- ◆ What is your work history and background [tell me a little bit how you have got to where you are now]? CJM Q: WHAT WOULD YOU SAY HAVE BEEN THE HIGH AND LOW POINTS SO FAR?
- ◆ How easy is it for you to make ends meet each week? Why do you say that?
- ◆ What was it like growing up? Did you grow up in this area?
- ◆ What type of family background did you have? PROBE FOR:
 - ◆ How supportive was the family setting, help with schooling, homework etc.
 - ◆ Twin parent or single parent household?
 - ◆ Who in the household was the breadwinner? What type of work did they do?
 - ◆ Was there talk of and support for your future work hopes/aspirations when you were growing up?
- ◆ CJM Q: So thinking back to you **early years/childhood**, what 3 things do you think have most influenced where you are now (in terms of work and money/finances)? What would you change looking back and what would you keep/what was good?
- ◆ Did you leave school with qualifications? Did you go on to further education?
- ◆ Did you have an idea about what you wanted to do for work when you were younger?

- ◆ If anything, what impact does your schooling and education have on finding suitable work? Why is that?
- ◆ CJM Q: Thinking back to your **schooling and education**, what 3 things do you think have most influenced where you are now (in terms of work and money/finances)? What would you change looking back and what would you keep/what was good?
- ◆ Whilst you were at **school/in education**, did you use any services or support linked to future work/employment? What was good or bad about any services/support you used [Key Touch Points]?
- ◆ What impact has your wider background had on finding suitable work? Why is that?
- ◆ CJM Q: And thinking about growing up and the influence of your **parents/family**, what 3 things do you think have most influenced where you are now (in terms of work and money/finances)? What would you change looking back and what would you keep/what was good?
- ◆ Has health and wellbeing been an issue for you? In what way?

IF HIGHLIGHTED STRUGGLING:

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

Obtaining support

- ◆ What could improve your current situation?
- ◆ Who do you think should be involved in providing support? Why is that?
- ◆ Who else should support you?
- ◆ What can you do to improve your own situation? Why do you say that?
- ◆ How easy is it to obtain the emotional support you need? How about practical support?
- ◆ Have you used any support organisations such as for training, skills and employment (e.g. from the Council or Jobcentre Plus etc?) What was your experience of each of the training, skills and employment support organisations you have used [Key Touch Points]? What was good or bad about any services/support you have used? How have they benefitted you, if at all? What could be improved?
- ◆ Which support organisations need to have greater involvement? Why is that?

- ◆ CJM Q: And thinking about **training, skills and employment** what 3 things do you think have most influenced where you are now (in terms of work and money/finances)? What would you change looking back and what would you keep/what was good?
- ◆ What would need to change to help you 'make ends meet'/ good or acceptable quality of life?

Future prospects

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

Thank you for answering these questions.

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

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



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