Lives in work: social housing tenants’ experiences of employment and unemployment

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This report is the second qualitative research report derived from the g15 ‘Real London Lives’ project. This project has aimed to extend an understanding of the lives of g15 residents living in London, at a time of considerable change in housing and labour markets, and as austerity measures affect the provision of welfare and associated public services. This report focuses on the employment circumstances of the respondents.
Chapter One: Introduction

This second qualitative report from the Real London Lives project focuses on respondents’ experience of employment. Compared with other tenures, social housing contains a higher proportion of residents who are not in work. Nevertheless, this report indicates that, for the majority of the respondents in the research, employment plays a central role in their lives and most households derived some income from paid work.

This research echoes the first qualitative report on housing circumstances, and takes a ‘life course’ approach to understanding tenant experiences. The value of a longitudinal qualitative approach has started to emerge. In particular some respondents have become more willing to share more personal details, for example, with regard to financial and health problems.

Taking a ‘life course’ approach also underlines the need to regard work status in more nuanced terms. ‘Employed’, ‘unemployed’ or ‘part-time working’ do not represent adequately the degree of engagement with the labour market, or ongoing trajectories.

Chapter Two: Working lives

None of the households in the study contained multiple ‘generations out of work’. Most respondents expressed a strong work ethic and a commitment to ensuring that their children made the most of educational opportunities that gave them a better chance in the labour market. Where households contained teenage children, the majority were heading for higher education.

Taking the households as ‘working units’, there were 91 working-age adults in the 54 households at Round 1, and at Round 2 – taking into account the non-responding households and other household changes – there were 71. Thirty of the households contained school-age children, and 24 contained all-adult households; in nine of these cases, parents were living with their adult children.

Patterns of employment varied within these working units, from all adults being in employment to just one being in part-time work. Individual work decisions tended to involve the whole household. For example, joint decisions might be made to share responsibilities for childcare, including older adult children looking after younger siblings. Within couples, one partner might assume a greater responsibility for earned income so that the other could retrain or study for higher qualifications.

Working lives are dynamic, and a particular single snapshot of an individual’s employment status is not necessarily the most telling indicator of their engagement with the labour market. The research included respondents at different stages of their working lives, including younger people who had just left college and were considering career options; mid-career households often in well-paid work and experiencing progression; and individuals reaching retirement after a long life in employment.

Many of the interviewees who were working were in settled jobs, employed in a professional capacity. Indeed, some had been in the same work for a decade or more and had advanced in their chosen career. Even where respondents were working in sectors that are regarded as erratic, some had been in the same job for five years or more.

A small handful of respondents moved from being unemployed or in training to being employed between the two interview rounds. The number is too small to detect any pattern. In two instances, the work had followed personal recommendations and networking activity; in another case, the jobcentre had played a substantive mentoring role; and in another, progression had followed through training and work placement.
Executive summary

Chapter three: On the margins of the labour market

For the majority of respondents in work, their employment placed them at the margins. For some, the position in the labour market was precarious, as they negotiated time out of work as a consequence of ill health or maternity. Some respondents reported the onset of medical conditions that became serious between the two interview rounds, and which meant that an extended period of sick leave or early retirement might be likely.

Getting back into work after maternity leave was easier for some mothers than for others, and depended largely on the availability of informal unpaid support or affordable childcare. Maternity leave could become protracted, and then lead to a change of work as it became evident that the previous job might not accommodate new care responsibilities. Often the new option tended to be part-time or less well-paid.

For the majority of respondents in work, the biggest problem was a combination of under-employment and poor pay. Respondents becoming unemployed between rounds was less common than experience of a reduction in work hours.

Almost everyone who was in part-time work wanted to increase their working hours. Some were combining two part-time jobs, absorbing the additional consequent travel time and costs which drove their earnings down further. It was not unusual for respondents to be earning below minimum wage; working via agencies was deemed to be particularly problematic.

Making work pay was difficult for many of the respondents who were aiming to achieve a complex balance between part-time work, paying for care and travel costs. The availability of tax credits had a balance between part-time work, paying for care and travel costs. The availability of tax credits had a

Chapter four: Out of work

Long-term unemployment was not common amongst the respondents who were judged by the benefit system to be capable of work. Where there was an extended period out of work, this generally reflected a combination of difficulties which were not readily resolved by formal jobsearch activity. Two respondents were employed at Round 1 and unemployed at Round 2. One had lost their secretarial post in a small firm, due to a round of redundancies; the other had had to give up her bar work as a consequence of difficulties with childcare. In total, seven of the respondents were in receipt of JSA and formally engaged in jobsearch activity. The majority regarded this process as a tedious waste of time, comprising intensive computer application for up to ten jobs a day irrespective of the quality of the match between their skills and the work on offer. It was felt that time could be better spent in other types of jobsearch activity, including exploring local networks.

The onerous nature of the jobsearch requirements meant that some respondents were ‘coasting’, not in receipt of JSA but largely reliant financially on other family members. This was more commonly the case for a small handful of adult children living in the parental home. However, respondents out of work generally responded positively and actively to the plans to pursue training or education opportunities to increase their chances of securing work. At Round 2, five were engaged in studying further or higher education courses. This strategy could be risky, and some respondents reported being left with substantial student debts but without any demonstrable advantage in the labour market.

Most respondents with problems securing work had difficulties with one or more of a combination of childcare availability and affordability; a shortage of skills often combined with either young or old age; or having a criminal record. All these issues disadvantaged respondents in comparison with others seeking work but without similar encumbrances. One group — migrant mothers — had many of these difficulties, in addition to a low proficiency in spoken English which sapped their confidence in even looking for work.

Chapter five: Unable to work?

A small group within the respondents were unable to work, as a consequence of long-term ill health, disability or mental health problems. Eleven individuals fell into this group at Round 2. Three of these were adult children living with their parents, where parents had a care responsibility. Of the remainder, there were some respondents with long-term degenerative conditions, and others who were suffering from a combination of the kind of ailments that become more common as people reach old age.

Individuals with mental health problems comprised a distinctive group, and generally had symptoms that made dealing with the authorities particularly stressful.

The majority of respondents who were unemployed through ill health had experienced assessment for the higher or lower level Employment Support Allowance (ESA), which is based on the ability to work. Respondents with mental health problems were more likely to find the assessment difficult, with the potential to exacerbate their depression or anxiety. In two cases respondents were assessed as being capable of work and their claim was shifted from ESA to JSA.

Having someone within the family with a physical or mental health disability meant that other working adults in the house were generally drawn into a care-giving role, which not only reduced their capacity to work, but also restricted their ability to study.

Chapter six: Conclusions

The report concluded with a number of thematic reflections on tenants’ experiences of employment and unemployment. In particular, the research has underlined a strong commitment to work amongst the g15 tenants. For those respondents physically able to work, being in work was preferred even where the financial gain might be marginal.

The commitment to work was transferred between generations, with parents strongly supporting educational attainment for their children. However, higher education could carry risks for those adult children in terms of student debt. Defining the household as a ‘work unit’ helps to clarify the decisions that are made by partners particularly when it comes to sharing childcare responsibilities. However, it was evident that some adult children still living with their parents did not necessarily feel strongly obligated to contribute financially.

Many of the tenants who were in work were chronically under-employed. Finding an additional job to supplement earnings from an existing job was extremely difficult: the extra part-time job had to fit around what could often be erratic and odd hours, and also accommodate childcare.

Where respondents did have two ‘jigsaw jobs’, in no case did that work amount to full employment. Often neither job was in itself satisfactory, and two together could create further problems. It was hard to balance travel-to-work costs and the time needed to travel between jobs. These jobs also had to take into account agency fees, since access to care work, cleaning and other manual jobs – the principal options for many respondents – could often only be negotiated through agencies. Taking these issues together, earnings frequently fell to an hourly rate below minimum wage.

Health issues were often central to decisions around employment, and respondents’ experiences demonstrated how the onset of a serious medical condition for one individual could affect the entire household’s working arrangements.

There are indications that mental health problems are poorly accommodated within the ESA assessments. Formal jobsearch requirements appeared to be particularly ill-suited to people suffering from anxiety and depression, and whose health problems may be exacerbated by a sanctions-oriented jobsearch regime.
This report is the second qualitative research report derived from the g15 ‘Real London Lives’ project. This project has aimed to extend an understanding of the lives of g15 residents living in London, at a time of considerable change in housing and labour markets, and as austerity measures affect the provision of welfare and associated public services.

The first report, Living a Life in Social Housing, reflected the housing experiences of 54 respondent households, reviewing their journey into social housing and their subsequent movement through the social housing system. The report underlined the need to understand these lives as being essentially dynamic, with changing housing needs that were more or less adequately met by a pressurised social housing market.

This second report focuses on the employment circumstances of the respondents. In total, 42 respondent households were interviewed a second time, although here an opportunity is taken to comment on the employment circumstances of tenants interviewed at both Round 1 and 2. There is a tendency for connections to be made between unemployment and social housing, and even to view social housing as a causal factor for exclusion from the labour market. This report reflects on the working experiences of tenants and concludes that, for almost all tenants physically able to work, employment plays a central role in their lives. Long-term, ‘hopeless’ unemployment was rare. Some younger people did face difficulties in getting into work, but for the vast majority there was an expectation that further and higher education would improve their employment prospects and lead to a successful career.
Introduction

The Real London Lives project

The Real London Lives project has been funded by the g15 group of housing associations, and comprises a longitudinal project with both quantitative and qualitative elements. In 2013, a quantitative telephone survey took place with 1,648 tenants under pension credit age and living in independent housing. From that survey tenants were selected for more detailed qualitative research. The tenants were chosen to represent a spread of age, household type and economic status. A first face-to-face interview took place over the winter of 2013-14, and a second as closely as possible to one year after the first. One further interview will take place over the winter of 2015/16. A total of 54 respondent households were interviewed at the first round, either individually or as couples.

The research rests on the understanding that respondents’ lives are dynamic, and static snapshots of an individual’s housing, employment and financial status offers little commentary on individuals’ longer-term trajectories. This approach means that the social housing population becomes a more complex group than might otherwise be supposed, as individuals move in and out of ‘problematic’ states: for example, being a lone parent or having more bedrooms than the household is deemed to need. As a consequence, categorising social housing tenants by household type or receipt of benefit fails to grasp the fluid nature of dependence and independence.

This research takes a ‘lifecourse’ approach, but is also longitudinal and aims to interview tenants once a year over three years. The project ended in 2016. This time period is one in which there has been, and continues to be, substantial changes in the housing, welfare and labour market contexts for respondents and a broader aim of the research is to consider tenants’ financial resilience. This approach means that the social housing population becomes a more complex group than might otherwise be supposed, as individuals move in and out of ‘problematic’ states: for example, being a lone parent or having more bedrooms than the household is deemed to need. As a consequence, categorising social housing tenants by household type or receipt of benefit fails to grasp the fluid nature of dependence and independence.

Third, this approach allows for a gradual intensification in the level of data collected as a relationship develops between interviewer and respondent. It is notable that at the second interview, respondents were more willing to discuss their financial affairs, and in particular referenced debts frame questions that demonstrate an understanding of a respondent’s circumstances.

This report focuses largely on the experience of employment and unemployment amongst the respondents and indicates that work is central to social housing tenants’ accounts of themselves, where those households are able to be in work. The tenants who, for various reasons, were unable to work offered accounts of the benefit system as it continues to alter under a raft of welfare changes. New systems were evidently working for some respondents, whilst clearly failing others. It should be noted that this report does not review in detail tenants’ financial circumstances, which will be considered in the third and final report of the project which will explore respondents’ financial resilience.

The respondents

Respondents were initially chosen to reflect a range of household types, in order to ensure that a spread of experiences would be captured by the qualitative element of the research. Initial types included: couples with dependent children where one or more parent was in work; single parent households; households containing a member with a disability; all-adult households; and households containing individuals who had migrated to the UK as adults. One consequence of analysis at the first stage was that these categories did not necessarily offer a grouping that best reflected the status of the respondents, and so new categories were created which offered a better statement of respondents’ household circumstances:

• Young families [23], contained parents or lone parents with one or more children at primary school age, or where the respondent or couple may be childless but under the age of 35;

• Mature families [17], containing one or more parents with children aged 12 or above, or who were themselves adults;

• Care-giving grandparents [3], who were responsible for offering a degree of care or support to their adult children and grandchildren, often offering childcare support so that adult children could work;

• Care-receiving grandparents [1], who had retired early often through ill-health and were receiving care in order to continue to live independently;

• Families without children [6], who were older couples or individuals over the age of 35, and who had strong family connections but no children or where adult children lived at some distance away; and

• Isolated individuals [4], who were older individuals aged 35 and above with no strong family connections, or whose extended family may live outside London.

Interviews took place with 42 respondent households at Round 2, sometimes with individuals and sometimes couples. Regrettably, Ms O.Q. died some months after completing the first interview. She had been diagnosed with cancer at some time prior to the first interview and her prognosis had not been good. Her daughter – who succeeded to Ms O.Q.’s tenancy – declined to continue involvement in the research.

Of the remaining 11 households where a second interview was not completed, three declared that they were too busy to be involved in a second interview; both Ms F.G. and Miss Z.A. were in the process of moving over the winter of 2013/4, and Mr G.H. had started work with an erratic shift pattern which meant that finding a suitable interview time proved to be impossible within the time frame of the research. Ms W.Y. actively opted out of the research, although she did agree that it could be stated that she had moved out of London. A further seven respondents chose simply not to be available for the second interview, with no reason given. Table 1.1 indicates the household categories of the non-respondents, which spread across the principal household types.

<table>
<thead>
<tr>
<th>Household Category</th>
<th>Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Young families</td>
<td>23</td>
</tr>
<tr>
<td>Mature families</td>
<td>17</td>
</tr>
<tr>
<td>Care-giving grandparents</td>
<td>3</td>
</tr>
<tr>
<td>Care-receiving grandparents</td>
<td>1</td>
</tr>
<tr>
<td>Families without children</td>
<td>6</td>
</tr>
<tr>
<td>Isolated individuals</td>
<td>4</td>
</tr>
</tbody>
</table>

Table 1.1: Household Categories of the non-respondents.
Introduction

Changing lives

With reference to the responding households, even within the single year since the last interview, some lives had changed substantially. The partners of two of the respondents died in the intervening period, expectedly and after long illnesses. Both Mr I.J. and Mrs S.T. remained with sole care responsibility for their children. Mrs M.O. had separated from her husband, and Ms L.N.’s partner had moved out. Other households also experienced changes: one of Mrs M.N.’s sons had left home to attend university, and the older son of Mrs M.N. had become a father, and was living part-time with his girlfriend’s family. Mrs K.M. had seen an increase in her household, as her adult son’s wife formally moved in. Mrs V.X.’s children had also experienced change unexpectedly: at Round 1 her daughter was planning to get married, but by Round 2 had had a baby, and had moved out of her mother’s home and into temporary accommodation with her partner. Mrs V.X.’s son, who was reaching the age of 18 at Round 2 and still at college, had just announced that his girlfriend was pregnant. It was yet to be decided whether the youngest member left school or college to start their adult earning life. As will be seen, this transition was not necessarily an easy one to accomplish. Nevertheless, at Round 2, the respondents reflected roughly similar distribution in household types as in Round 1, as Table 1.1 demonstrates.

Working lives: a summary

This report will focus on the working lives of the G15 respondents. A relatively high level of unemployment amongst social housing tenants is often taken as an indicator of disengagement with the world of work amongst this group. In actuality, almost every household was in receipt of earned income, and where this was not the case there had been a long history of work even if respondents were out of work at the time of the interview. It should be noted that the research did not necessarily focus on a particular individual to interview in each family. Where the household included a couple, it was the case that both were interviewed at each Round. Furthermore, two interviews also included commentary from adult children who were in the house at the time of the interview and were willing to be drawn into discussion of their work experiences. Even where this was not the case, narrative about the employment circumstances of all the adults in the household was generally elicited. Consequently, in this report the ‘household’ was taken quite loosely as a respondent unit which could rely on earned income from either or both partners or from adult offspring still living in the property. Thus, as will be seen, dealing with the entire household as an analysis unit allows for some concentration on the employment decisions that might be taken jointly by a couple and on the early transitions into work by younger adults.

In addition, a focus on the dynamics of working allows for a more nuanced understanding of employment. The fact that an individual may currently be out of work at a single point in time allows little commentary on their overall level of engagement with the labour market: for example, Mrs X.Z., an unemployed widow in her late 50s and with no extended experience of employment, had little desire to look for work and was largely reliant on her husband’s pension at Round 1; by contrast, Ms Z.B. was in her thirties and actively seeking work after losing her last job a couple of months prior to the Round 2 interview: she had already secured a number of interviews and was reasonably confident of success.

Table 1.1: Respondent household characteristics

<table>
<thead>
<tr>
<th>Category</th>
<th>No. at R1</th>
<th>No. at R2</th>
<th>Non-respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Young families</td>
<td>23</td>
<td>18</td>
<td>6</td>
</tr>
<tr>
<td>Mature families</td>
<td>15</td>
<td>8</td>
<td>3</td>
</tr>
<tr>
<td>Grandparent care givers</td>
<td>3</td>
<td>3</td>
<td>0</td>
</tr>
<tr>
<td>Grandparent care receivers</td>
<td>1</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Families without children</td>
<td>6</td>
<td>9</td>
<td>1</td>
</tr>
<tr>
<td>Isolated individuals</td>
<td>6</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Total</td>
<td>54</td>
<td>42</td>
<td>12</td>
</tr>
</tbody>
</table>

It was not possible to arrive at a simple categorisation of each entire household with regard to the employment of all its constituent members. Most households had at least one adult who fell into one of the following categories:

- **Early, mid or late career**: being in work with good prospects of advancement and a recognisably professional ‘skill set’. Jobs included work within the medical and education sectors, in the civil service and in local businesses sometimes full-time but often part-time. Respondents at varying ages were at different stages in their respective careers.
- **Minimum wage earners**: being in a full-time job or one or more part-time jobs and in receipt of income at or close to the minimum wage. Respondents may have been in this type of work for some years, but with little prospect of advancement;
- **Currently retraining or in higher/further education**: these respondents tended to be in their early or mid-20s although in one instance training was being undertaken after a protracted period of mental ill health;
- **In work with fluctuating income often despite a degree of skill**: this was the case with respondents working in the building/decorating trade or in catering;
- **‘Good’, steady jobs above the minimum wage but with little prospect of advancement, for example in retail security; and**
- **Self-employment, often offering specialist services or skills.**
Introduction

Where people were out of work at the point of both Round 1 and Round 2, the underlying reasons for employment were remarkably varied, again in ways that are difficult to categorize in a straightforward fashion. A small number of respondents were long-term disabled, and with conditions that made it unlikely that they would seek or secure work. Perhaps only a very small handful of respondents fell into a category that might be termed ‘long-term’ and perhaps hopelessly unemployed, often as a consequence of change in the labour market. Some households contained younger people who had recently left college and who were still not yet engaged with an active search for employment, although even so a couple held down small part-time ‘Saturday’ jobs whilst other options became available. Perhaps the biggest unemployed group in the sample comprised women who were currently or had been ‘home-makers’, and who were facing difficulties in getting back into work after a long period of looking after their children. Problems were particularly marked for the women with English language difficulties.

There were also respondents who were unemployed but close to retirement, after decades in work but who had stopped working as a consequence of ill health. Their working lives had essentially come to an end. This shift in some instances affected both partners in a couple: as one retired through ill-health, the other also gave up work to take up care responsibilities.

Conclusion

The ‘Real London Lives’ project charts the experiences of a group of social housing tenants, with interviews taking place once a year over three years, 2013/4-2015/6. This report focuses on the employment experiences of the respondents, and indicates that the vast majority of respondents lived in households that derived income from paid work. Experience of unemployment amongst the respondents physically able to work tended to relate to life-stage, with regard to youth or older age, or to care responsibilities. However, ‘lives in work’ tended to be difficult to categorize, and the experience of respondents was perhaps rather broader than might be anticipated. Simply counting tenants as being either in or out of work offered very little commentary on their past or future engagement with the labour market.
Chapter 2: Working lives

The project originally encompassed 54 households, but within those households there were, at Round 1, 91 individuals of working age. These individuals were not all interviewed separately, but for each household represented the research derived a narrative of work which integrated both partners in a couple and adult children still living with their parents. This chapter presents an overview of those working lives. Later chapters will focus on households and individuals at the margins of the labour market, and those with longer-term difficulties in securing employment.

Generations out of work?

Overall, the research challenged the notion that social housing generally contains successive generations with no experience of employment. Some respondents commented that a strong work ethic had come from their own parents: for example, Ms F.G. said that she had been brought up by a single mother, who was still working at the age of 60; Mrs H.I., a full-time teacher, had also been brought up by a lone parent and clearly had not considered her options to be somehow limited. There were no work-capable individuals who were long-term unemployed reporting on adult children who were also long-term unemployed. Indeed, it appeared that parents were assiduous in stressing a work ethic even if they themselves found it difficult to stay in employment. There was no sense in which it was assumed that children would not grow up to contribute, and parents wanted their children to see them working and appreciate the example they were being shown.

Generally, parents placed substantial importance on education as a means to boost their children’s future chances in the labour market, and in some households money was set aside to pay for additional tuition. Almost all the parents in the sample with children at mid-teen age said that they hoped that their offspring would go into higher education, and this was the case, for example, with Mr and Mrs H.I. and Mrs R.S., whose daughter was at Round 1 an A-grade student with multiple offers from London universities. At Round 2, Mrs M.O.’s daughter was also due to start her degree in a university on the south coast. In some instances, plans expressed at Round 1 were being fulfilled by the Round 2 interview: for example, one young man had started a degree in Business Management at Manchester University. Mrs Q.R.’s nephew was still living with his aunt, but combining studying at college with part-time work in a care home.

Securing a higher education often came at some cost. For Ms O.Q., investment in her daughter’s education was leaving her in substantial debt. At Round 1 she talked in detail about the foundation course her daughter was taking in outdoor pursuits, which was costing a great deal in terms of travel to and from college which was located just outside London. They had just missed her applying for a bursary, and the course was costing an additional £200 a month in college fees. The aim was for her daughter then to complete a degree at Loughborough University.
Working households

Almost all the households in the qualitative study derived some income from paid employment. In total, amongst the 54 households included in the study at Round 1 there were 91 individuals of working age. Households did tend to fluctuate a little between R1 and R2, as households changed in structure and 12 declined continued involvement. At Round 2, the respondent households contained 71 working-age adults. In three instances, no clear work-status information has been gathered, but this tended to be for adult children still living in the household but often in the process of moving out.

Taking each household as a ‘working unit’, the categories included ten single people; five couples with no dependents and nine single parents or couples with one or more adult children. These households, it might be expected, were in a stronger position to be in work, in having no dependents or where an older adult child might be expected to help care for a younger sibling. The adult children in these households varied in age. In a couple of instances they were teenagers, in the process of leaving college and starting their working lives. The oldest adult children were in their twenties, and one was aged 30. Being at home at this age tended to be a reflection of difficulties in accessing affordable housing.

The two largest ‘working unit’ categories were couples with school-age children [13] and single parents with school-age children [17]. These were households where – as will be seen – childcare difficulties could certainly constitute obstacles to employment, and this was the case even where a couple might feasibly share the responsibility.

Patterns of employment amongst the working-age adults in a household varied substantially. For Mr and Mrs P.R., for example, the only paid employment in the household was derived from the mother’s self-employed income: a husband and two adult sons were all out of work. Mrs V.X. has severe mental health problems, and so some of the burden of care fell on her older daughter who at Round 1 still lived in the parental home. However, the daughter still had a full-time job working as a beautician in a good department store salon. In the case of Mr and Mrs W.X., all the adults in the household were working: the husband was a well-paid building contractor and both his wife and adult daughter were in care work. This particular household also demonstrated the ways in which household members could support each other in work. Mrs W.X. and her adult daughter shared the care of the daughter’s own child so Miss W.X. could maintain employment. This care support was about to extend so that Miss W.X. could secure a full-time job. Over time, couples might accommodate changes in each other’s work circumstances. So, for example, Ms F.G. had worked hard to support her husband financially as he progressed through his early career in catering. By the time of the Round 1 interview, he was a well-established, well-paid chef. Latterly, Ms F.G. had taken time out of employment to start a family, which was supported by her husband’s income alone. In the case of Mr and Mrs A.D., the wife was progressing through a three-year training period as a hairdresser, and much of the burden of work fell to her husband alone. The couple were not in a strong financial position, but held out on the understanding that in the medium term the couple’s circumstances would improve substantially.

Working lives

Even where higher education was not a prospect, the majority of respondents viewed work positively. Even for those not securely within what might be termed a ‘career’, there still remained a clear link between being in work and feeling independent. Indeed, the desire to become independent was regarded as being more important than the kind of work being undertaken. As Mrs D.E. commented, ‘No-one likes to have to go and clean, but I have to do it’. Being dependent on benefits was regarded as demeaning, or being not quite adult. As Mr G.H. asserted, ‘I want to work, believe me. Not to be a burden to anyone’.

There was often a self-conscious understanding of the judgements that could be made about people who were reliant on benefits: according to Ms O.P.: ‘You must be a lazy dole-dodger’. For the majority of the respondents, being in work was regarded as the ‘default’ position, with people’s attitudes change and they look you up and down and think “you must be a lazy dole-dodger”. For the majority of the respondents, being in work was regarded as the ‘default’ position, with

Working trajectories

It would be simplistic to view respondents’ employment circumstances in terms of their being employed, unemployed or part-time employed. As housing circumstances reflected a household’s particular point in their lives, so employment circumstances as reported in the qualitative interviews generally reflected a single point in a dynamic work trajectory. Respondents were at varying stages in their working lives at the time of the interviews. Many were in their early twenties, and just starting to find their way, often taking part-time work whilst training or improving their qualifications. At Round 1, Mr J.K. was training as a painter and decorator, and at Round 2 only just started his first full-time job. It was evident that some were starting what was likely to be a full-time career with reasonable prospects for advancement. Ms O.P.’s daughter had taken up an apprenticeship at an estate agency after FE college and had already been ‘headhunted’ by another firm; at Round 2 she was working in their head office and it was likely that she would be offered a full-time post. Others were aiming simply to begin earning, and were not necessarily minded to look to medium or longer term prospects. So, for example, the younger teenage daughter of Mrs M.O. wanted to be in receipt of a wage and anticipated taking a part-time job in a fast food restaurant when she reached 17, ‘to get a foot in the door’.

Family formation in the 20s and 30s was generally marked by some disengagement from paid work, and a period of maternity leave followed – often – by a part-time return to work by the mother. Family formation generally did not affect the careers of fathers. Miss Q.S. said that she had dropped from full-time to part-time work when her son was born, and then had a job-share arrangement until he was older. In the years immediately after childbirth, many women sought to achieve the optimal balance of time with children and as sufficient a foothold in the labour market as would make a full-time return more possible. Mrs G.I. was in a well-paid job but chose to restrict her working hours to 18 a week, in order to take care of her husband and children. As children became older, then women were more likely to increase their working hours, take on work with a higher degree of responsibility or seek retraining.
Working lives

For example, Ms S.U.'s daughter had moved from primary to secondary school between Round 1 and Round 2, and her mother had started to look more actively for increased hours. Getting back into work could be difficult as circumstances changed. Miss U.W. had dropped out of a job she had enjoyed in airline catering when her first son was born, and her second came along soon after. The family was supported by the husband's employment but then when the boys were still at primary school the relationship failed. Miss U.W. found that her plans to return to work were compromised by difficulties in arranging childcare.

At what might be termed 'mid-career', some households were evidently settled into their jobs, and there was little prospect of change. For example, Mr S.T. had been in work for over 20 years, and had experienced just two weeks of unemployment. Particularly stable households might have both partners in work. By contrast, other households at mid-career opted for a radical change. For example, Mrs M.N. had begun her own business in holistic treatments; and Mrs T.V. had stopped the freelance language work she was engaged in at Round 1 and by Round 2 had entered into formal teacher training. However, where sudden change was experienced at mid-career the reasons tended to be unwelcome and related either to poor health or redundancy. Some respondents were nearing the end of a protracted career. Mr I.J. was in his 50s, and in good health. He was born in an African country, and had spent some time travelling from country to country, only settling in the UK in his 30s. He had started work in a London garment factory, but that job had disappeared during the Recession; he subsequently got a job with a firm contracting out minibus services. He was fairly sanguine about his ability to find work despite shifting between jobs, and has never had a protracted period of unemployment.

A small handful of respondent households were on the edge of retirement. Mr K.L. had left his job early as a consequence of difficulties with his spine, after 21 years as a school caretaker; his wife had been a teaching assistant and was now his main carer. This was also the case for Mr and Mrs X.Y., where the wife had also retired early from office work to take care of her husband. He had worked for much of his life despite having had a leg amputated when he was younger, but he became unable to keep up work after having a heart attack. By the time of the Round 1 interview he needed full-time care. Neither couple are likely to return to the labour market. By contrast, Mrs D.F. was also winding down her work commitments as she came closer to retirement, and between Round 1 and Round 2 had moved from working full-time to part-time. However, she was in good health and she knew that if she needed to, she could increase her working hours again.

Successful careers, settled jobs

Leaving the concept of trajectory to one side, a consideration of the working circumstances of respondents at the time of the two interviews indicates that many were in a good position. A number of respondents were working in a professional capacity, and had settled lives in work terms. For example, Mrs O.R. had been a nurse for five years, having taken four years to complete her training. She was working in a specialist clinic at the local hospital. Mr C.E. was also working within the NHS, specialising in substance misuse, and Mrs D.F. had been a practice nurse for decades. Miss Q.S. had worked in the same higher education institution for over 20 years, although restructuring at work had made her less happy in her post in the last few months. She thought she might move into another job and some before had worked in care work but 'the pay was awful, it was like, 5 pence.'

Ms T.U. was a graduate, and had secured full-time work in an insurance firm. She had had the job for five years at the time of the first interview. Mrs H.I. was a full-time teacher, and had been for nine years at the Round 1 interview; her husband worked for London Transport in a senior capacity. Their children were all at secondary school, and so childcare was not an issue. Miss Z.A. also worked as a part-time nursery worker.

Progression was marked for some respondents, even during the course of the last couple of years. At Round 1 Mr and Mrs Y.A. were living on the wife’s earnings as a part-time cashier in a supermarket, which was causing her considerable stress. The husband had worked in a small retail business that had gone bankrupt, but soon after losing his job he was involved in a traffic accident which delayed his looking for another job. At Round 1 he was about to start work in the same supermarket as his wife. By Round 2, he had progressed through cashier work and had reached supervisor level. Together, the couple’s income had improved considerably. The wife was feeling less stressed and more confident, and was planning to get back into higher-paid nursery work.
Working lives

Moving into employment

Finally, in this chapter it is worth quickly reviewing the circumstances of the individuals who had moved from unemployment or training to employment between the two rounds of interviews. There were five instances, with no pattern or single thread to link the experiences. In one case, a Round 2 interview was not completed: Mr G.H. could no longer afford the time, given his now being in work but with an unpredictable shift pattern. Of the remaining four cases, Mr Y.A. has already been mentioned: he secured a job in the supermarket where his wife worked, and where she was in a position to point him towards a vacancy. Miss U.W. was in part-time childcare at Round 2 after a long period out of work at Round 1. Between the two Rounds she had held down a more substantive home-help job.

In the two remaining cases, the changes were more substantial. Between the two interview rounds, Ms O.P.’s daughter had left college and started apprenticeship work with a local estate agent. The placement had gone very well, and by Round 2 it looked likely that she would be offered a permanent post. However, the change had had an impact on Ms O.P.’s income, as child benefit came to an end, along with child tax credits and a reduction to her housing benefit with the application of the Non-Dependent Deduction. Perhaps Mrs P.R. experienced the biggest change. At Round 1 she had been quite resigned to long-term unemployment, and tended to view visits to the jobcentre as a social exercise. However, she was encouraged by a jobcentre advisor to pursue her interest in dressmaking, and start a business. The business was, at Round 2, doing very well.

Conclusion

Of the 91 working-age adults living within the respondent households at Round 1, 37 were either in work or in training or higher education. All the respondents were at different stages, with some seeking their first substantial job and others reaching the end of what had often been a long working life. Many of the respondents were in what could be regarded as quite settled jobs, which they had held for a number of years. A small group of around a dozen individuals had careers, which offered a reasonable chance of progression. Others were in jobs that traditionally might be regarded as erratic, but which had been sustained for five years or longer. However, this group tended to be in a minority. As will be seen in the next chapter, the majority of employed respondents were on the margins of the labour market, in under-employed in poorly paid work.
Chapter 3: On the margins of the labour market

For a number of respondents, employment was to some degree marginal, in the sense that the level of engagement was precarious, work was poorly paid and fewer hours were available than were wanted, and the costs of employment meant that work did not always pay. Also on the margins were a group who were experiencing a ‘hiatus’ in their working lives as a consequence of life events including ill health and maternity.

Some of these respondents found it difficult to negotiate a way back into work after these hiatuses, or returned at a lower level than previously. For those respondents in work, the employment that was on offer was often dissatisfactory, and remuneration could be small once all other expenses were taken into account. There were real disincentives to continue with employment for some respondents although many stayed in work in preference to being unemployed. Others were attempting to improve their work situation, by re-skilling or looking for work closer to home although on occasion this could be a risky strategy.

Stops and starts: health and maternity

Many respondents had ‘gaps’ in their working lives, which reflected some degree of personal difficulty or time taken to start a family. These gaps are in some senses part of the working history and explain problematic ongoing trajectories. Neither a health issue nor maternity leave necessarily puts an end to an individual’s working life but, in some instances, timing can be unfortunate and protracted absence from the labour market can in itself prove to be an obstacle to being offered a job. So, for example, Mr G.H. had been absent from the labour market for a period of nearly ten years at the time of the Round 1 interview. He had come to the UK to work, but had fallen in with a bad crowd; he became addicted to drugs and lost his home. He felt that the gap in his CV was difficult to explain to prospective employers and was told by the jobcentre not to tell the entire truth but does not like to lie.

Health issues were another reason why people might become temporarily disengaged from work. The dynamic nature of respondents’ accounts indicates that at the time of the interviews some were entering a period of difficulty whilst others were leaving a similar period. For example, Mrs Q.R., a trained nurse, had mentioned problems with her back at the Round 1 interview, and at Round 2 it transpired that the problems related to a combination of severe medical conditions which include chronic pain as one of the symptoms. She was no longer able to lift anything, and found some days a real struggle to get by. She was still able to work because her job was largely desk-based within a clinic, but anticipated a time within the next few months when work would no longer be possible if her symptoms could not be controlled. Similarly, Mr W.X. had a lung condition which is likely to worsen; he is in his early 50s, and his family thought it probable that he would have to retire early. This was also the case with Miss Q.S., a hospital administrator, who at Round 2 had only recently been diagnosed as having a degenerative eye condition.
On the margins of the labour market

Getting back into work after maternity leave was easier for some than for others. Mrs O.R. had recently returned to work after a period of maternity leave. At Round 1 she had been anxious about how to balance childcare costs in returning to work, and had anticipated costs of up to £1,000 a month. However, an alternative solution had emerged: her mother-in-law had moved to London, and had taken responsibility for caring for the baby from Monday to Friday each week. Had Mrs O.R. not developed medical problems, it is likely that her career would have continued without difficulty. This had certainly been the case for Ms T.U., who had returned — in a part-time capacity — to working for an insurance firm after a year’s maternity leave. She was just able to accommodate the nursery costs, but was reliant on her estranged partner – the baby’s father – picking their child up from nursery each day because she was unable to get there from work by 6 o’clock when the nursery closed.

By contrast, Mrs I.K. had not been able to return to work as she had hoped. She had held a job in a retail shop for some years prior to her pregnancy. Her daughter had just been born at Round 1, but by Round 2 it had emerged that the baby had proved difficult to settle at nursery, and so the decision had been taken for her to continue caring for the baby at home. It is uncertain whether her job will remain available to her as her ‘maternity leave’ becomes protracted. For V.Z., a single mother in her 20s, a protracted return to work was also not possible after her son was born. She had started work as a financial trader, but she was unable to return from her three-hour shift. At Round 2, Miss U.W. would not get any holiday pay. Mrs O.R.’s son was similarly scathing about working for an agency: ‘It’s easy to get agency work. It’s terrible pay, it’s ten for a penny.’ Indeed Mr A.C. thought that access to too many types of job was being corroded through agencies. Mrs S.T. reckoned that agency work was alright for young people living with their parents, but the odd hours that were offered and low wages created difficulties for anyone seeking to make a living.

Under-employment

For many respondents who were in jobs rather than careers, their biggest problems related to under-employment, reflecting a combination of working a smaller number of hours than they wanted, at a low hourly rate. Often, this rate amounted to a figure less than the minimum wage for over-21s in London, which at the time of the interviews was £6.50 a week. For Mrs P.Q., the principal difficulty rested with the number of hours she was able to secure. She had, through word of mouth, been able to take up contract hours to care for an individual who lived locally. In total, Ms P.O. was paid for 11 hours a week, in work that was formally arranged through a local agency. She was paid £8.21 per hour for the hours undertaken during the working week and £10.03 for the weekend hours. Additional hours were sometimes available, via a private arrangement between Ms P.Q. and the woman requiring the care. At both interview rounds, Ms P.Q. said that she would prefer to work more hours. At Round 2 she explained her circumstances more fully. Her job was, in part, delivered by the local authority which had offered Ms P.Q. some additional hours. However, it only made arrangements to deliver care in 15-minute segments to their clients. Ms P.O. would have to travel between widely spread appointments, and the travel time would not be counted as work time. She worried that she would not be able to fit these erratic hours within the school day: her children were now only just both in secondary school, and she did not like to leave them unsupervised given the local gang culture. Mrs H.J. was also working fewer hours than she would like. She had secured a part-time cleaning post around 10 miles away from where she lived in Canning Town. It took her an hour to get to and return from her three-hour shift. At Round 2, Miss U.W. had also only secured work for three hours a week, babysitting for a local family. Although the pay was £9 an hour, the job was quite informal; the hours were likely to reduce considerably over Christmas, and Miss U.W. would not get any holiday pay.

Mr C.D.’s job also combined under-employment and below-minimum pay, but his situation fluctuated. He worked in an Indian restaurant/takeaway, with his shifts starting around 4 o’clock and finishing at midnight but only working a total of around 24 hours a week. His wages depended largely on how well the business had done that particular week but generally his average hourly rate was between £5 and £6. Other respondents had seen a consistent erosion of their working hours. Mr I.K. had worked full-time at Round 1 at a dry cleaner’s. At Round 2 his working hours had reduced to the extent that he was looking for another job.

Some respondents combined two jobs, but still remained under-employed. At Round 1, Mrs D.E. had been actively looking for work, and had undergone training at a local hotel. However, no job was then offered. She managed to find a job at a local factory through word of mouth. She was able to take the job because her parents had come for an extended six-month visit, and could pick up her daughter’s cleaning work at her daughter’s school. She worked 2.5 hours a day, between 4 o’clock and half past six in the late afternoon, earning £6.40 an hour. However, she resigned from this job as an opportunity came up to secure her preferred job, which was morning cleaning work at her daughter’s school. The rate of pay was better, and the work hours meant that she did not need to arrange childcare. Furthermore, additional hours were sometimes available in the canteen after her morning shift. Mrs D.E. was able to combine cleaning with the occasional hours she was given at her zero-hours language school job. At both Round 1 and Round 2 Mrs N.P. also had two jobs: school-cleaning over a two-hour shift in the late afternoon in Camden, and then working a three-hour shift at a supermarket also in the centre of London. She worked five days a week, and spent three hours each day traveling, but regarded the situation as at least predictable despite being difficult. She was a trained care worker but knew that even though that work brought a better hourly rate, working for an agency was too insecure and hours were likely to fluctuate. At Round 1, Mr A.D. said that his hours working within a retail chain had gradually been eroded, and his originally full-time, 40-hour per week job now offered only eight. This work was split over three days, with two three-hour shifts and a two-hour shift. Between Rounds 1 and 2 he had taken up additional work on a temporary contract completing warehousing tasks for another retail business, for which he was paid minimum wage. This job gave him an additional sixteen hours working from 6 o’clock until 10 o’clock, but cost £20 a week in travel. Another respondent found that his income fell below minimum wage. In his case, his contract with a large on-line retailer defined him as a self-employed sub-contractor. He worked from half past six in the morning until 5 o’clock in the evening, but — as his wife commented — ‘it’s work and he needs to do it because we’ve got bills to pay.’

Mr I.J. was in a more difficult position. There was no possibility that the working hours could be extended on either of his two cleaning jobs. He worked from half past five until eight o’clock in the morning cleaning a central London cinema, and then again from five o’clock until seven o’clock in the evening cleaning an office. For this job his take-home wages were £62 a week. However, he was particularly unhappy with his cinema cleaning job, since this was arranged via an agency: ‘What they do when they employ you is take some of your money. So they don’t pay you the minimum wage, ... The government know that but they don’t do anything about it.’ Mrs O.P.’s son was similarly scathing about working for an agency: ‘It’s easy to get agency work. It’s terrible pay, it’s ten for a penny.’ Indeed Mr A.C. thought that access to too many types of job was being corroded through agencies. Mrs S.T. reckoned that agency work was alright for young people living with their parents, but the odd hours that were offered and low wages created difficulties for anyone seeking to make a living.
Erratic work

For other respondents, work could be well-paid and with good hours whilst it was available but then the work was not always available. At Round 1, Mr V.W. was a painter and decorator working part-time, and securing an average of 17-18 hours a week. He had just finished a two-year training course. However, the available hours were very much dependent on the weather conditions, although they did carry opportunities for overtime. Similarly, at Round 1, Mr J.K. also had spent a year completing a vocational college course in painting and decorating, and was working part-time hours where possible. By Round 2, he had finished his course and only just secured a job working full time, and he and his wife were working out how it would affect their benefits. However, the job did not feel particularly secure, and his wife thought it unlikely that he would be working there in a year’s time.

Making work pay

Negotiating the complex interplay between work and benefits was innately problematic for respondents, who were often conscious that they fell between and underneath various regulations designed to support people in low-paid employment.

Tax credits

All the respondents in low-paid work were fully aware of regulations with regard to tax credits, and in particular the rules around the threshold number of hours at which tax credits became payable. Two households fell below those limits. Mr and Mrs A.D. had been in receipt of the payments at Round 1 but the recent drop in his working hours meant that the couple were, at Round 2, one hour short of the joint requirement for 24 hours a week. Similarly, Mrs P.Q. also fell some way below the limit with little prospect for increasing her hours: she was employed for just 11 hours a week. However, she continued to work nevertheless, since she was anxious that being on JSA would put her at risk of sanctions, and by extension would also place her housing benefit entitlement in jeopardy.

Miss W.Y., interviewed at Round 1 only, said that managing her working hours so that work ‘paid’ was innately problematic. She was aiming to square a complex combination of travel costs, erratic hours, making child care arrangements and managing the impact on her housing benefit and working tax credit. She worked as an entertainer, and used an agent to help find her work. However, working hours were impossible to anticipate, and the work she was able to secure tended to be within Zone 1, starting early in the morning when peak travel rates applied. Furthermore, it was impossible to maintain a balance in benefit terms when work was sporadic, and after her last stint of employment she found herself having to make a new housing benefit application, which left her with rent arrears.

‘So I find myself in a vicious circle of having to work, then being penalised for it in a way [...] and then having to reapply all over again. And when you have a child as well you haven’t got any time and the stress levels are really high. You find yourself thinking “why should I have to bother with working at all? Surely I could have an easy life?” But I’m not like that, I find it really hard not to do anything.’
Childcare
For other households, balancing the costs of childcare and work meant that work was only barely profitable. Only two of the respondents had children of an age and with an income where it was possible to benefit from free childcare placements. At Round 2, Mr and Mrs D. had their daughter in nursery for two days a week, whilst Mrs D. was studying. Miss W.X., living with her parents, also had her toddler in nursery for fifteen hours a week at Round 2 whilst she was at work.

However, for the higher-paid respondents, subsidised childcare was not an option and payments made a substantial hole in their monthly budget. At Round 2, Ms T.U. was returning to work for an insurance firm after a period of maternity leave. Her nursery costs were £820 a month, manageable because she had arranged to complete her contracted hours in four long days and so not have to pay childcare for a fifth day. Her childcare costs were higher than the rent. Mr C.E. was in a well-paid NHS job and his wife was a qualified teacher in her home country. However, the costs of her going into re-training to be able to teach in the UK could not be met if they had to accommodate additional childcare costs. The cheapest they had been able to find was £60 a day, but they were not happy with the option: ‘when you are thinking about your own child, the cheapest is not necessarily the best, you’re always worried about leaving [the child] with someone who is not qualified or not even very good.’ Furthermore, it was hard to secure a crèche placement that might cover only part of the week or part of the day. This couple had no family living nearby, and so had a limited network on which to call.

Disability benefits
There is one further case where the combination of welfare and employment created difficulty in securing a job. Mr E.F. was a graduate, who lived with his carer in an adapted flat. Mr E.F.’s disabilities mean that he is reliant on a wheelchair and needs support when he leaves the flat. However, at both Round 1 and Round 2, he was volunteering as an administrator at a local charity and indeed had been in that role for four years. For Mr E.F., a major obstacle to employment was the relationship between his paid income and disability benefits. In his view, he would simply not be able to secure work that would pay sufficiently well to compensate for a loss of disability benefits income, and felt that he would have to earn a minimum of £30,000.

Conclusion
The majority of the respondents who were in work were working on the edges of the labour market, and were generally dissatisfied with their employment. Some respondents had seen a substantial decrease in their hours between Rounds 1 and 2, and many were seeking additional hours. However, having ‘jigsaw’ jobs — two poorly paid positions which fit in terms of hours — did not necessarily leave respondents feeling any better off once agency fees and travel to work costs were taken into account. Nonetheless, respondents generally considered that it was better to be in work than not to be in work, even where work was only marginally profitable compared with being wholly dependent on benefits.
Chapter 4: Out of work

Where respondents had no substantive care responsibilities or personal health issues, it was rare for them to be without a strategy for getting back into the labour market if they lost their jobs.

Unemployment tended not to be long-term. Where unemployment became problematic, it generally reflected more profound difficulties including the need for flexible working; a lack of skills or experience; or a combination of factors that was particularly marked in the case of migrant mothers. The chapter begins with brief discussion of those respondents who were out of work at Round 2, and then moves on to discuss respondents’ experiences of ‘jobseeking’ requirements for those in receipt of Jobseekers’ Allowance (JSA).

Moving from work to unemployment

It was evident that loss of a job was a less common experience than progressive reduction of work hours. Only two respondents were employed at Round 1 and unemployed at Round 2. An additional five respondents were unemployed and in active jobsearch at Round 2. Here, reporting will focus on the respondents who were not long-term sick or disabled, or on maternity leave or with pre-school aged children. All the respondents in this section could be expected to be in work.

Two respondents had been long-term unemployed, and were finding it difficult to get back into work despite active jobseeking. These were Mr A.C. and Ms O.P.’s son, and their experiences are recounted, below. In addition, the sons of Mr and Mrs P.R. were also out of work, although it is uncertain whether they were engaged in active jobseeking or had some level of informal earnings that were not being declared. Mr I.J.’s teenage son had been in custody during the Round 1 interviews, and by Round 2 had recently been released and was living in a probation hostel. His father reported that his son was still reviewing his options, and might consider going back to finish his education.

Two respondents working at Round 1 had ceased working at Round 2. The case of Miss B.E. will be discussed, below. At Round 1, Miss Z.B. had just begun a job as the administrator of a small local business. This job had arisen after eight months’ unemployment, and she thought that she had been lucky to secure the post, since it offered a training opportunity for a variety of administrative tasks. By Round 2, Miss Z.B. was out of work again: the job had lasted just over a year. The firm had suffered badly during the economic downturn and she was made redundant. Within the sample, Miss Z.B.’s experience was exceptional, although other respondents may be in a similar position by the time of the next interview round. At the Round 2 interview, Mrs K.M.’s son’s part-time job looked to be vulnerable. He was an adult with learning disabilities, and the work had been made available through a family friend and comprised helping out in a local fashion shop. However, the business was failing, and it was likely that the son would be out of a job within the next few months, with low prospects of getting back into work again.
Out of work

Processes

The benefit system includes levels of conditionality particularly with regard to working age claimants who are not in work. Five of the respondents were in receipt of Jobseekers’ Allowance. Systems are in place to encourage jobsearch activity, and respondents commented on these in a variety of ways. In some cases, the jobsearch processes were regarded in a positive light; in others, they were viewed as unnecessary and counter-productive drudgery undertaken, in the words of Miss B.D., “just to get the JSA off my back.” JSA recipients felt that they were under constant risk of failing under some kind of sanction for not fulfilling the jobseekers’ contract for example in missing an appointment or making fewer applications than required.

All respondents out of work reported that jobsearch as defined by the jobcentre was an intensive activity, which took up a great deal of time but not necessarily with any success. At Round 1, Mr G.H. noted that he sent CVs daily and attended interviews but was rarely called back. Mr A.C. was similarly pressed to look for work. At Round 2 he related his daily activity, which included filing applications for 9-10 jobs, totalling up to 100 a fortnight. He found the whole system impossible to deal with because he was a slow typist and the local library, where he often submitted his applications, offered only limited time slots on the shared computers. He was unhappy with the way the computer system worked, because the Universal Jobsearch website timed out after five minutes, which made it difficult to move between web pages. Miss B.E. said that her mentor at the jobcentre often sent her jobs she had already applied for, and did not take into account the fact that Miss B.E. had to collect her children from school. In addition, she had no computer at home and had recently been close to sanction because of a failure to send her updated CV. Miss B.D. also said that working with computers was difficult for her, because her mental health problems meant that she found it hard to remember facts, and she felt embarrassed by having to keep asking the jobcentre staff for help.

Miss Z.B. also thought that having to meet jobcentre requirements was a waste of her time, “You're doing should take. ‘I could be looking for the thing I'm looking for work while I'm here, but I'm not because I'm telling you that I'm looking for work.’” In her view, if a CV had already been prepared then there was little that the jobcentre could do to help. Since she had just taken on an administrative role, Miss Z.B. found that specialist office agencies actively circulated her CV, and specific websites were available that included secretarial positions in central London. She had already been faxed forward for three interviews, and was confident of success.

For Miss U.W., the jobcentre had again not been instrumental in her finding employment. At Round 1 she had been out of work. However, she had used the contacts built up through volunteering at her children’s school and found a job as a home help. By Round 2 this job had finished, but she was reluctant to return to the jobcentre, and felt that applying for JSA would be a step backwards. She felt that looking for herself was better: “I’m trying so hard, to every place, to find work.” She looks at websites, and has signed up with local agencies and with a local employment advice charity. At Round 2 she had secured a small part-time babysitting job, but was still actively searching for more hours. Miss B.E., similarly, felt that formal jobsearch activity constituted an obstacle: she had walked in to every job she had had in retail or bar work. In her view, CVs were put straight into the bin.

Others viewed jobsearch activity in a more positive light. At Round 1, Ms F.H. had been in work for some years before giving up her three-part time jobs as a consequence of the stress created in juggling all three roles. She was happy about the new approach to supporting jobsearch: “they help you with a lot of stuff, so lucky enough like Friday and Monday they’re sending me somewhere where I can update my CV. She felt confident that she would be back into work within the next few weeks. Another instance of success was Mr and Mrs P.R. This couple in their 50s were both unemployed at Round 1 and living with their two adult sons, also both unemployed. Mrs P.R. had worked as an administrative office worker until after the birth of her second son, at which point she left employment since she found looking after the home and children too much to take on. Her husband also worked at the same place until a back injury left him long-term sick. At Round 1 both were in receipt of JSA but with limited prospects for work but by Round 2 Mrs P.R. had benefited from mentoring support at the jobcentre and become self-employed.

Opting out: coasting

The very intensive nature of obligatory jobsearch activity was, for a small number of respondents, a disincentive to apply for JSA or indeed to have any dealings with the benefit system. Miss Q.S. was living with her daughter, who at the age of 22 was finding it difficult to get a foothold in the labour market. She had some training as a hairdresser, and had by Round 2 secured a job but this had been reduced to only one day a week. She had decided to retain this job and not sign on although she was still assiduous in looking for jobs but outside the jobcentre process. Her mother reported, “She doesn’t like doing it, she says they hassle you about filling in your book and doing this. I’ve never done it but it does seem a bit, you have to write down who you’ve rung, who you’ve emailed. But I think she’s kind of biding her time until she gets that desperate.”

Still living in the parental home meant that these respondents had ‘inbuilt’ financial support for this period of coasting. Mrs S.T.’s daughter was just turning 18 at Round 1, and about to leave college. At Round 2, she had left college but had no clear plans to get into work, but not necessarily fussy about the kind of work she wanted to do. She had not signed on, since she was unhappy with the required jobsearch activity. However, she had put her name down with a number of work agencies although – she observed – much of that work was in areas like mechanics and plumbing. Her mother thought that her daughter lacked the necessary work experience to secure any employment, and was active in seeking ‘word of mouth’ opportunities in the local areas to minimise travel expenditure since any job is likely to be at minimum wage. Overall, Mrs S.T. thought that her daughter was not trying hard enough and her own patience was wearing thin: “You don’t want to be mean but it gets to the point where you have to ... the foot’s going down.” At perhaps the other end of the spectrum were a small number of single older women who had never worked, and who after a lifetime of bringing up children and looking after grandchildren simply did not consider the need to look for employment.

Mrs K.M. fell into this category. She had divorced from her husband over 20 years ago, and after a period of homelessness moved into her current house with her five sons. She had not really ceased being a ‘home maker’. One of her adult sons was still living with her and had learning difficulties although was still able to work. Mrs X.Z. was a widow who had also never been in paid employment, after a lifetime of looking after her husband. There was little prospect of her looking for work as she approached the age of 60. Perhaps only one respondent may have been in a position of evading employment. Mr and Mrs C.F. were a couple in their early 40s, and both were out of work. At Round 1, Mrs C.F. reported difficulties getting into work, after losing a long-term job for a small local café which went out of business. She wanted to get back into catering and had been considering catering management. However, her husband was not working, and not necessarily looking for work, which was creating tensions between the pair. He was in his 40s, but had – according to his wife – never worked. At the time of the interview he wanted to become an airport driver, but had never done this work before and was not actively seeking opportunities. His wife was more determined: “You just have to get up and get a job. It’s not bad because the government is doing what it can to help you. So it’s just you have to do what you can to help yourself as well, isn’t it.”
Out of work

Work strategies: training, education, voluntary work

The individuals who had ‘opted out’ were exceptional. Respondents tended not to be passive in their experience of long-term unemployment. Volunteering was regarded by some to be a good first step. This was particularly the case for women with continuing child-care responsibilities, who sought volunteering opportunities at their children’s school.

Many had sought retraining opportunities as a jobsearch requirement: for example, Mr and Mrs P.R.’s adult son completed an apprenticeship to be a mechanic although at Round 1 he had still not secured a job. Other unemployed respondents also noted that they had completed NVQ training in various areas, although there was some concern about the formality of the training on offer, and difficulties in securing proof that training had indeed been completed. There was a sense in which the very wide nature of the jobssearch activity compounded the obstacles to getting a job, in multiplying the barriers: work in and around schools required CRB checks, and many manual jobs including warehousing, storage jobs, forklift truck work and even grounds maintenance required NVQ training.

For many respondents, more specific vocational training was a pathway to better employment opportunities. Ms F.G. had been supported financially by her husband but when he left she had had to decide how best to secure a longer-term career. As a consequence, she was completing a course in beauty and therapy. Her plan was to make a career. As a consequence, she was completing a course in beauty and therapy. Her plan was to make a career. As a consequence, she was completing a course in beauty and therapy. Her plan was to make a career. As a consequence, she was completing a course in beauty and therapy. Her plan was to make a career. As a consequence, she was completing a course in beauty and therapy. Her plan was to make a career. As a consequence, she was completing a course in beauty and therapy. Her plan was to make a career. As a consequence, she was completing a course in beauty and therapy. Her plan was to make a career. As a consequence, she was completing a course in beauty and therapy. Her plan was to make a career.

Problems with securing work

Respondents generally did not have just one obstacle in securing work. Many were attempting to negotiate a combination of difficulties.

Childcare

All the women with children said that fitting work around childcare was a principal difficulty in securing and maintaining work. All the mothers in work had some reliance on another individual to help with childcare or even with getting children to or from school. For example, Ms N.O. relied on her mother but also her two-year old daughter’s father who looked after her on the days when Ms N.O. was at work; Miss W.X. shared both a job and volunteering. At Round 1 and still at Round 2 she volunteered at her children’s school. An opportunity arose when another mother approached the school with her own family’s difficulties: she was disabled, and her partner had left her and her children and she needed help at home. Miss U.W. was told about the job opportunity by the school, applied and was successful. The job came to an end after nine months, since the woman moved out of the area. However, Miss U.W. considered that the work had boosted her confidence and her CV and paid for a CRB check. ‘Now, I’ve got references, I’ve got experience.’

Stop putting limits on everything and people might do it more.’

For Miss B.E., the task of finding work to fit in with her childcare commitments now appears insuperable. Since Round 1 it has been confirmed that her son has autism. This brings change and new surroundings extremely difficult. She has now been classed as his designated carer. However, she still wants to work – ‘It’s driving me crazy, sitting indoors.’ To work, she needs to find a child carer who would be willing to work in her house, or to find work she can do from home. She had seen a training course in accountancy and wanted to try that but the course hours were too long: as a carer, she can only study for 21 hours a week, and the course stipulated 35. In her view ‘There’s so many obstacles and the government put those obstacles in place. They want people to work, to study. Take the obstacles away. Stop putting limits on everything and people might do it more.’
Out of work

Skills and age

A lack or mismatch of skills and experience were problematic for some respondents. Mr A.C. felt himself to be in a particularly difficult situation. He had a background in engineering and toolmaking, which had been highly specialised and well-paid work. However, he had been out of the labour market for some time and on returning found that there were few opportunities in the local area: residential development had taken the place of industrial estates. He was obliged to look further afield, which brought its own difficulties in terms of affording the transport costs. In addition, he felt that his age told against him: ‘when you’re out it’s almost impossible to get back in, especially given the age I am.’

Other respondents, similarly, considered that age was a problem. Mr G.H. was aged 53 at the time of the Round 1 interview. He recounted sitting and waiting outside interview rooms, with 16 or more people looking for the same job. ‘Some are younger than me, slimmer than me, and so on and I start thinking, that’s it, I’ve lost it.’

Criminal record

Three of the households in the family noted that members had a criminal record, and one was still serving a custodial sentence at the second interview. At Round 2, Mr I.J. indicated that his teenage son had been released from a custodial sentence, and was living in a probation hostel. He was serving a custodial sentence at the second interview. He recounted sitting and waiting outside interview rooms, with 16 or more people looking for the same job. ‘Some are younger than me, slimmer than me, and so on and I start thinking, that’s it, I’ve lost it.’

Migrant mothers

Perhaps the group with the most marked difficulties had elements of all the foregoing problems. Young women who had come to the UK as adult migrants and who relied on their partners to support their family economically were distinctive within the unemployed tenants. These women had been, and still were, homemakers, but as their children were progressing through primary school, the mothers were feeling an increasing pressure to re-enter the labour market particularly if their partners were in low paid work. In some cases, the mothers had been in work prior to starting a family, but often that work had been low paid, perhaps involving an unskilled activity that did not require the development of a proficiency in spoken English. As a consequence, the women felt that they lacked skills that were demonstrable on a CV and could not communicate well in English and so did not feel confident that they had much to offer an employer. A lack of confidence could be compounded by the events surrounding their migration to the UK, which in two cases included experience of abusive domestic servitude.

Pressure on these women to find work had become marked where their partners’ earning capacity was reduced or compromised through erratic hours or ill-health. So, for example, Mrs C.D. certainly felt by Round 2 that now her youngest son was eight and more settled at primary school, she needed to start looking for some kind of part-time employment as the only option available to boost the family’s income. However, her past experience had been in retail work – shelf-stacking – in a shop within the Bangladeshi community. She did not feel confident that she could work in a place where people did not speak her language. Her lack of confidence extended to the notion of retraining using computers. Similarly, Mrs J.K. also found looking for work daunting again as a consequence of what she regarded as poor spoken English.

The labour market

Few respondents had extensive comment to make about the nature of their local labour market, although some talked a little about the fact that there were too few opportunities for too many applicants in their local area. Some of the respondents – including those who were themselves adult migrants – thought that an influx of migrants lay underneath the difficulties around finding work. Tenants did not regard London as a place of opportunity: work was controlled by agencies; not located in the areas where people lived; or was really only available for the young.

A lack of motivation

It has been noted that few of the respondents had experience of long-term unemployment. For those who had been out of work for a long time, a lack of motivation was clearly becoming problematic. For Mr A.C. particularly, it was difficult to maintain interest after nearly a decade out of work: ‘I must have applied for… thousands of jobs now. I’ve given up.’ In these circumstances, respondents were still minded to comply with all the jobcentre requirements but largely without enthusiasm. Mr A.C. was aware of how he needed to appear and act in order to avoid sanctions; jobsearch was no longer about finding work, but a tedious and onerous task that had to be completed in order to continue receiving JSA.

Conclusion

Respondents had been invited to reflect on their experience of unemployment. It was common for them to dismiss the regulations that defined the process of jobsearch as so much time wasted, which could be spent in more productive jobsearch activity. Furthermore, the regulations were not regarded as ameliorating the many reasons why securing work was proving to be so problematic.

Many people were facing multiple obstacles, and enforced jobsearch activity was not necessarily dealing with any of the principle difficulties: women generally had problems in finding work to fit with child care responsibilities; and men often found that the skills they had developed were oversupplied in the labour market. Older men felt particularly marginalised.

For women with child care commitments, there seemed little point in sending applications for work they knew they would be unable to commit to, and the intensity of the required jobsearch activity looked set to disengage some younger people from looking for work at all. For some respondents, more active steps to employment were being taken through exploring volunteering opportunities, and seeking additional training and education although in the longer term there was still no guarantee that work would be available.
Chapter 5: Unable to work?

A small group within the sample were unable to work, as a consequence of long-term sickness, physical disabilities or mental health problems. In some circumstances, the inability reflected the sudden onset of a condition, or a gradual deterioration in health over time.

A change in the welfare regime has introduced new assessments with regard to capacity for work, and many respondents reported their experiences with the relatively new Employment Support Allowance. These experiences indicate that although in respondents’ minds there was often a clear incapacity for work, securing agreement with that view from the statutory authorities was not necessarily straightforward. In a related issue, progressive and severe ill-health also carried consequences for other working-age adults in the household, as responsibility for care overtook the ability to maintain paid employment.

Physical and mental ill-health

Social housing contains a large percentage of people in poor health compared with other tenures. In recent years, changes to the welfare system have increased the imperative to test whether households in receipt of sickness or disability benefits are indeed capable of work. Before reviewing respondents’ experiences of assessment under the new regime, it is appropriate first to discuss their health problems. It should be noted that there was some change in this category between Rounds 1 and 2. One respondent declined to be involved in the second stage. For the remaining respondents with more serious conditions, there was often a further deterioration in health. As has been noted, both Mr S.T. and Miss O.Q. succumbed to cancer in the weeks before the Round 2 interview. For two further respondents, as will be seen, there was a recategorisation of their claim, shifting them from ESA to JSA although there had been no material improvement in either case in their mental health.
Unable to work?

Generally poor health

Ms U.V. reported that she had not actively sought work since her children were young, largely as a consequence of the need to devote her time to more active care of both her son and daughter who developed mental health problems. Since their leaving home finally as young adults, Ms U.V. has herself suffered a series of medical setbacks, culminating in a hysterectomy which took place a few months before the Round 1 interview. The family stresses of the last year have meant that Ms U.V. has not fully regained her health.

Poor health towards older age

Three couples were suffering poor health as they approached retirement. Mr K.L. left work in his mid-late 50s as a consequence of a spinal problem. His wife had been working as a teaching assistant, but gave up her job to become her husband’s full-time carer. Mr and Mrs D.G. were in a similar position, as a couple, approaching their sixties with multiple health problems. Mrs X.Y. was also taking care of her husband, who had not recovered well from having had a heart attack, and who already had limited mobility.

Degenerative conditions

Other respondents were suffering from longer-term degenerative conditions that were progressively eroding their independence. Ms O.P. had a degenerative condition affecting her bones. She was increasingly unable to be mobile, and full-time care will eventually become necessary. Her two adult children share care responsibility through the course of the week. Mr J.L. had reported a number of physical health problems at Round 1, in addition to mental health issues. By Round 2 he had been diagnosed as having lung cancer, and was undergoing a course of radiotherapy. He was in his 50s, and after a lifetime of mental health problems it was highly unlikely that he will ever be able to work.

Disabilities

Within the households included in the study there were two adult individuals with severe mental and physical health problems, who were both unable to work. At Round 1, Mrs R.S. was living with her oldest daughter, aged 22. She had physical and mental disabilities which meant paralysis down one side of her body. Mrs S.T.’s son was also aged 22, and also had severe disabilities that meant reliance on a wheelchair and 24-hour care. There was also another respondent who despite severe disability was clearly able to work. However, he reported that his health fluctuated and in some weeks he felt fitter than in others which meant that full-time employment was not suitable.

Mental ill health

A number of respondents said that mental ill-health was the principal reason why they were unable to work. At Round 1, Mrs V.X. reported severe mental health problems: she was bi-polar, and so has been in institutional care on-and-off for a number of years. At Round 2 she reported that she had again been sectioned, and spent a month of the last year in care. Mr E.G. also had acute mental health problems, which made him aggressive and led to protracted arguments with institutions in authority; he viewed not working as a statement of political dissent. By Round 2 it was becoming evident that physical ill health was also exacerbating his mental health problems and he was clearly underweight. Similarly, Ms L.N. reported some deterioration in her mental health including difficulties in controlling her addictive behaviour following her brother’s recent suicide. She had at Round 1 been considering some kind of part-time employment but by Round 2 she no longer thought this possible. Miss U.V. had had a troubled past, including a history of domestic violence. Her children were taken into care and she suffered from anxiety and depression, and found being out of the house and dealing with other people stressful. It is notable that people with mental health problems were often isolated, and lived alone with limited familial or social support.

Disability, ill health and employment

For some older individuals and couples, the end of a working career was marked by a period of uncertain capacity for work. This was compounded by a change in the welfare system, as the previous system of sickness benefits began to be replaced with two levels of Employment Support Allowance. Individuals’ change of circumstances, coupled with a change in the welfare regime, made for – at times – confused narratives. However, it was evident that respondents with long-term physical disabilities or mental ill-health could, in their view arbitrarily, often be deemed fit for work.

One respondent actually found the experience beneficial. Mr R.T. had been out of work for 20 years at Round 1 as a consequence of physical and mental health problems. He was on ESA at that time but by Round 2 had been reassessed as fit for work. He said that he had been outraged at the judgement, but subsequently responded well to the encouragement he has received to get into training. He has since completed and IT course and – funded by his father – passed his driving test. He was confident about the prospect of finding work in the near future and found that being under a new welfare regime had given his life some semblance of structure.

However, Mr R.T. was exceptional. Most respondents had experiences of ESA which led to stress and uncertainty. Miss U.V. said that her assessment had been complicated by difficulties in appealing a decision on the Social Sector Size Criteria. She had been on JSA until she had a hysterectomy, at which time her benefits was shifted onto the lower level of Employment Support Allowance. Protracted family difficulties plus problems with recovering from the operation meant that, on assessment, the term of her ESA was further extended. However, Miss U.V. had found the whole process traumatic. Ms O.P. had also dealt with an ESA assessment at the same time as contesting a SSSC change to her housing benefit. She said that in her view the assessment had not been undertaken by a trained medical professional, and took place in circumstances that were not sympathetic to her medical condition. She thought that having a degenerative condition meant that she should not have been subject to assessment, and that her existing medical record should have been taken as sufficient proof of her inability to work. However, she noted that now she has been formally assessed, it seemed likely that she would be assessed again.

Respondents with mental health problems also reported mixed experiences. At Round 1, Ms L.N. was anticipating a formal ESA assessment. She had been unhappy with her first ATOS assessment, prior to Round 1, which had concluded that her mental health problems were not serious. She was defined as being capable of jobsearch and moved onto JSA. Another formal ESA assessment had taken place by Round 2. She had found the whole experience extremely distressing, and found it hard even to enter a waiting room with security guards and full of other people. A friend had brought her, and it was agreed that Ms L.N. could instead wait in the car. However, by the time the assessment took place, she was clearly so distressed that the formal assessment took just minutes. She was re-defined as being in the higher-need ESA group, ‘which I think means “yeah, we won’t hassle you,” “Am I going to get some mental health care then?” “No, we’re just going to leave you alone.” That’s alright then.’

At Round 1, Miss B.D. was in receipt of ESA, but was also subsequently reassessed as being capable of work. Her GP questioned the decision, but it was allowed to stand since – apparently – the doctor had not included sufficient information. She thought that her ESA assessment had not really addressed her mental health problems: ‘They said I’m fit for work, even though I had to go down there myself, they said I’m capable, cos they say on the forms you can work and hold certain things up in the air. So they think because I can do all that, there’s no problem.’ At the time of the second interview Miss B.D. was finding it hard dealing with the jobsearch activity she was required to undertake, ‘But it makes no difference to them. Which you know I can understand.’ She feels that she is vulnerable to sanctions; ‘specially when they tell you different things. It gets confusing. I get confused with all them long words’.
Unable to work?

Older respondents also experienced what was clearly for them a bewildering shift from JSA to ESA, as physical health problems became more complex. For example the Round 2 interview of Mr and Mrs D.G. — a couple in their 50s — was absorbed by a complicated account of herself and her husband’s assessment for Employment Support Allowance. Mr D.G. had been signed off work with multiple health problems including late-onset diabetes. He had been on Incapacity Benefit for some time. Mrs D.G., similarly, had a number of health conditions which meant that she was not actively seeking work, including a hernia requiring an operation, problems with eyesight and periodic lung infections. She had been advised that it would be suitable for her to apply for ESA rather than try and pursue her JSA, and she was supported in that move by her GP. At the time of Round 2 interview, a formal ESA assessment was to take place in the following week. Mrs D.G. was uncertain and confused as to the outcome.

Care within the household economy

The need to offer care for an ill or disabled household member meant that some respondents gave up work. Aside from Mr E.F., all the households with members that had a physical disability contained other adult members that had responsibility for their care. Mrs R.S. received Carer’s Allowance to take care of her daughter, and this benefit was also received by Mrs K.L. and Mrs S.T.. In the past, Mrs S.T. had been in work, but this was at a time when she had been able to share care of her son with her husband, who had since died. She now viewed caring as a more or less full-time occupation, absorbing all her energies. Her son went to day care for part of the week, going out at about half past nine in the morning and returning at half past two. She thought it unlikely to find any work fitting in with those hours, and in any case she felt she had little to offer. ‘I really can’t see anybody employing me at my age.’ She said that her knees and back were no longer good for standing on her feet all day or lifting, and so she thought her work options were limited. By contrast, Miss B.E. wanted to seek work despite being a carer but felt constrained by regulations on the number of hours she could study.

Conclusion

High levels of worklessness in social housing clearly reflect the longer-term health and wellbeing of tenants, but also indicate the costs to other members of the household who take responsibility for care. Experience of the statutory response to ill-health often comprised a complex narrative which required two interview rounds to clarify. Furthermore, assessment was evidently ongoing for some of the respondents. Outcomes have been mixed. Respondents with mental health problems clearly have difficulties in making their cases understood within the assessment frameworks. Two respondents have, between Rounds 1 and 2, been moved from ESA onto JSA and certainly in one case the respondent is anxious about the possibility of sanctions.
Chapter 6: Conclusions

This report has reflected on the working lives of g15 tenants, and has combined qualitative longitudinal reporting with a ‘lifecourse’ approach which has aimed to capture the dynamic nature of individuals’ working lives. This approach has allowed for the creation of a more detailed understanding of progressions from unemployment to work or indeed from work to unemployment. A number of themes have emerged from the study, which will formulate a basis for the final stage of the study which will review tenants’ financial resilience.

Themes

A number of themes have emerged from the study, which will formulate a basis for the final stage of the study which will review tenants’ financial resilience.

Commitment to work

• Being in work was almost always a preference amongst all those respondents who were physically able to work. This was the case even where work only brought marginal financial benefit.

• Commitment to work carried from one generation to another, as parents sought education opportunities for their children to improve their job prospects.

• However, education and training could be risky in terms of accrued debt if the wrong decisions are made as to the labour market value of the courses taken.

The working household

• This report has taken the household as a work unit, which at times included adult children. Living in the parental home meant that those adult children did not always feel a strong pressure to engage with the labour market as it became possible for them to disengage from formal jobsearch.

Work on the margins

• Some respondents had seen their work hours reduced between Round 1 and Round 2; many respondents were looking for an additional jigsaw piece of a job to fit with their existing hours. However, poorly paid part-time work is even less remunerative if the time and costs of travel are taken into account, and the work is arranged through agencies. Respondents with two jobs still were still not making a living.

• Many of the respondents on the edge of the labour market were making complex decisions within the realms of what they regarded as being limited opportunities for employment. Work circumstances that were problematic but known and predictable were regarded more favourably than seeking other opportunities where outcomes were not known.
Conclusions

The nature of unemployment

• In some senses, periods out of work could be expected at various stages within the lifecourse. Most respondents had experienced unemployment at some juncture. Difficulties emerged when unemployment became protracted and extended to years out of the labour market.

• There were groups within the study whose unemployment could be hidden. This included people in their 50s, who had left manual work as a consequence of poor health and who were unlikely to find other work; young people living in the parental home who had disengaged from formal jobsearch; mothers and wives who had taken time out for family formation, and who were finding it impossible to get into paid employment often because of a lack of formal skills or poor English language.

• Jobcentre jobsearch requirements were generally regarded as a waste of time, which could be spent on more productive jobsearch activity. Respondents who were finding it difficult to get into work generally faced obstacles including – for example, care responsibilities – which were not accommodated by jobsearch procedures.

• Respondents in receipt of Carers’ Allowance were in a ‘limbo’ in employment terms, and those who could feasibly work were finding it difficult to negotiate the regulations on what was allowable.

Health

• It seems banal to note that health determined the ability to work, but poor health or the onset of serious conditions meant that some careers were curtailed; retirement came early; and jobs were only taken part-time. Within a working family, a member falling ill could carry implications for others who may have to give up work and take up a care role.

• Respondents in poor mental health were clearly finding the new ESA assessment procedures problematic. These processes created uncertainty, stress and anxiety, and in some instances exacerbated existing mental health problems to the degree that jobsearch sanctions became almost inevitable.

Conclusions

This report has found that, amongst the g15 tenants in the study, there was for the most part a strong determination to work often despite very real financial and logistical disincentives. London was not necessarily regarded as a place of opportunity as – it was felt – too many people were chasing the same jobs. Some respondents were in a good position, in achieving stable careers where progression has taken place. Others were labouring in a combination of part-time positions which tended to be underpaid and often precarious. Much as respondents were wedded to work, the financial risks attached to employment could be substantial. Thus the report has underlined the need to appreciate the role played by work itself in defining the parameters of financial precarity and highlighted the fact that the onset of long-term illness or disability for an individual can offer a substantial threat to the financial stability of the whole household. These elements will be explored in further detail in the third and final qualitative report from the Real London Lives project.
Appendix: Tenant biographies at Round 2

Note that some demographic facts have been deliberately obscured to protect confidentiality. Couples were not asked if they were formally married, but if they were living as a married couple they are all here – for simplicity – referred to in this report as ‘Mr and Mrs’. The ages given are the age at first interview in 2013/14.

Mr A.C. is a single man, in his late 40s, living in a one-bed flat in Greenwich. Mr A.C. had been an engineer, and spent part of his life working in Paris. However, he returned to the UK and was the principal carer for his mother when she fell ill. He moved into his current flat when she died, but has been a decade out of the labour market. Although he is extremely careful with his finances, he is falling behind with the bills, and has started to accrue a credit card debt. At Round 2 his circumstances had not changed substantially. He continues to be under pressure to find work, and his debt is spiralling.

Mr and Mrs A.D. are economic migrants from Latin America, living in a two-bed flat in Waltham Forest with their daughter aged seven. Mr A.D. worked in property and has been out of work since he had been transferred from JSA to the lower-level ESA. However, he is restricting his options. The couple are in a financial situation had worsened considerably after the breakdown in her relationship she started to accrued rent arrears: her husband used to sort out the finances. She is now slowly paying back her debts, and trying to secure a hotel job with better hours. Child care remains problematic. She is also completing formal training to teach English as a foreign language. At Round 2 Mrs D.E. had managed to secure her ideal job: working as a catering assistant at her children’s school. She has flexible hours and is available for only two hours a day. She is still maintaining her zero-hours contract at the English school and is continuing with her studies. However, she is finding it increasingly difficult to make ends meet, and has been spreading her debts around multiple credit cards.

Mr and Mrs A.E. are economic migrants from Latin America, living in a three-bed house with their two children who are both at primary school. Mrs A.E. was homeless before securing temporary accommodation and then her current property. The children live with their father over the weekend so she can work part-time in a local bar/restaurant. Her finances were already rocky when the changes in housing benefit meant that her payments were reduced because they had one bedroom too many. She fell into rent arrears, and took out a Provident loan to pay for a new washing machine. At Round 2 Mrs A.E. had given up work, as balancing the hours and childcare were too difficult to manage: she simply was not seeing her children. She was on JSA and meeting the jobsearch requirements, but was finding it impossible to find any opportunities to accommodate her childcare commitments. Her son had recently been confirmed as autistic, and she is now his registered carer which limits her ability to study or retrain. She owes around £500 on her rent account and has been threatened with eviction.

Miss B.D. is 42 and lives in a two-bed flat in Southwark. She moved into the flat with her daughters, but developed mental health problems and the children were taken into care. She still has problems with anxiety, and finds it difficult to leave the house some days. She has taken the opportunity to work with a local charity that is supporting her attempts to get into work. The shortfall in her housing benefit means that Miss B.D. is living on an income below subsistence level. At Round 2 Miss B.D. had been assessed as fit for work, but feels anxious that she will not be able to meet the jobsearch requirements; her new JSA has still not been settled and her overdraft has started to spiral as direct debits were paid out but no benefits were paid in.

Miss B.E. lives in a three-bed house with her two children who are both at primary school. Miss B.E. was homeless before securing temporary accommodation and then her current property. The children live with their father over the weekend so she can work part-time in a local bar/restaurant. Her finances were already rocky when the changes in housing benefit meant that her payments were reduced because they had one bedroom too many. She fell into rent arrears, and took out a Provident loan to pay for a new washing machine. At Round 2 Miss B.E. had given up work, as balancing the hours and childcare were too difficult to manage: she simply was not seeing her children. She was on JSA and meeting the jobsearch requirements, but was finding it impossible to find any opportunities to accommodate her childcare commitments. Her son had recently been confirmed as autistic, and she is now his registered carer which limits her ability to study or retrain. She owes around £500 on her rent account and has been threatened with eviction.

Mr and Mrs C.F. live in a two-bed house in Newham with their two sons aged 15 and 7 and daughter aged 12. The family is severely overcrowded, and the couple sleep separately. Mr C.F. is in one room with his oldest son, and Mrs C.F. in another with the two youngest children. Mr C.F. works full-time in a fast food restaurant. The couple find it difficult to cope financially, but Mrs C.F. is a determined manager of the family finances. They know that it would be difficult to manage the finances if they moved into a larger property but simply have no privacy and no room for their oldest son to study. At Round 2 little has changed for the family, and overcrowding remains acute. Mrs C.F. is now looking to secure work to increase the family income, but feels uncertain about her prospects.

Mr and Mrs C.E. live in an Inner London borough, with their baby. Mr C.E. is from Ireland, and works in the health service. He is able to walk to the two offices where he has bases. The one-bed flat is in a shared ownership, and Mr C.E. moved into the flat as a single person. The couple are aiming to move, but Mr C.E. is uncertain about his job security and is finding the route up the shared ownership ladder difficult to negotiate. The couple think that they may have to sell their flat and live in the PRS for a time before trying to get back into a larger housing association property. At Round 2 the couple had indeed moved into the private rented sector, forced to move largely as a consequence of drug-related activity in their block. They now live in another one-bed flat, where their housing costs are over £300 a month higher. They are dipping into their savings to make ends meet. The couple think that their prospects of getting back into social housing are minimal and they may migrate back to Ireland.

Mr and Mrs C.F. came to the UK as economic migrants from the Caribbean. They live in a three-bed house with their two children. Before having her children, Mrs C.F. worked in a café that went out of business. However, she is aiming to get back into work through re-training in catering. Mr C.F. has not been able to get work, and is looking to find employment as a driver although Mrs C.F. thinks he restricts his options. The couple are in a difficult position financially, and have fallen behind with all their major bills. They have been taken to court for non-payment of their television license. Mr C.F.’s mother helps out where she can, but she is a pensioner and has very little. The couple declined to take part at Round 2.

Mrs D.E. migrated to the UK from Latin America as an adult. She lives in Barking & Dagenham in a two-bed flat with her daughters (8 and 9). Mrs D.E. has a part-time job on a zero-hours contract. Following the breakdown in her relationship she started to accrue rent arrears: her husband used to sort out the finances. She is now slowly paying back her debts, and trying to secure a hotel job with better hours. Child care remains problematic. She is also completing formal training to teach English as a foreign language. At Round 2 Mrs D.E. had managed to secure her ideal job: working as a catering assistant at her children’s school. She has flexible hours and is available for only two hours a day. She is still maintaining her zero-hours contract at the English school and is continuing with her studies. However, she is finding it increasingly difficult to make ends meet, and has been spreading her debts around multiple credit cards.

Mr and Mrs D.F. are close to retirement, and live in a two-bed flat in Waltham Forest. They are shared owners, having bought into the property after a long period of renting privately. They thought they would have to move out of London after their block of flats was purchased and the rent substantially increased following refurbishment. They felt that shared ownership was an ideal opportunity. They were able to pay off a large proportion of the mortgage from their savings, and are now left with a low monthly rental payment which is far below their previous private rent. Mrs D.F. is a nurse, and is looking to reduce her working hours. Mr D.F. works as a self-employed trainer. At Round 2 little had changed for this household. Financially, the couple had been able to accommodate Mrs D.F. reducing her working hours despite the fact that her husband’s business had been affected by a health problem.

Mr and Mrs D.G. live in Greenwich in a small two-bed maisonette. Mr D.G. is on JSA and close to retirement, but has diabetes and is unlikely to find work again. He used to be a gardener/chaffeur. Mrs D.G. is also on JSA. The couple are entirely reliant on benefits, and have a shortfall in their housing benefit because they have a bedroom addition. Her lowest weekly income is £70, which is their savings, and are now left with a low monthly rental payment which is far below their previous private rent. Mrs D.F. is a nurse, and is looking to reduce her working hours. Mr D.F. works as a self-employed trainer. At Round 2 little had changed for this household. Financially, the couple had been able to accommodate Mrs D.F. reducing her working hours despite the fact that her husband’s business had been affected by a health problem.
Mr E.F. (33) has a severe physical disability, which limits his mobility. He has lived in a two-bed flat in Camden with his professional carer. Mr E.F. has a degree and works as a volunteer administrator in a hospice, but there are few opportunities in the labour market for someone with his level of disability. Utility bills are a difficulty, since Mr E.F. is at home all day and being cold makes his condition worse. He remains reliant on his mother to help support his finances but she will soon be retiring. At Round 2 Mr E.F. admitted that over a year ago he had had to consolidate all his debts and take out a bank loan. He was apprehensive about the introduction of Direct Payments following the abolition of the Independent Living Fund: his parents already covered the costs of his carer’s bus pass, since Mr E.F. cannot leave the flat without assistance.

Mr E.G. is a single man aged 34, living alone in a one-bed flat in Waltham Forest. Mr E.G. has mental health problems which he admits make him very difficult to get on with. His flat is chaotic, and it appears that someone else is also living there. He split very acrimoniously with his wife and now no longer sees her or his son which now makes him quite isolated since he has no other family in the UK. He has recently had an operation to his spine which means that he is currently in receipt of disability payments, but says that in any case he has no intention of working. He is able to live at subsistence level, and has a number of economising strategies including growing vegetables in his back garden. At Round 2 Mr E.G. was certainly living alone. His mental ill-health is now compounded by other health problems including difficulties with his teeth which is no longer comfortable for him to eat solid food and his weight has dropped substantially. He was hoping to travel abroad for necessary dental operations with the cash compensation he received following a traffic accident last year.

Ms F.G. (37) recently divorced from her husband and lives with her son (12) and daughter (6). The family lives in a two-bed flat with serious damp. Her son has asthma, and she is worried that the damp may also begin to affect her daughter. Ms F.G. wants to transfer but knows the chances are slim. She worked in a variety of retail jobs before having her children and is currently in training as a beautician. She aims to be back in work again soon and hopes, eventually, to get into nursing. Ms F.G. was moving house and had no time available at the Round 2 interview stage.

Ms F.H. is in her 40s and lives with her adult daughter in a three-bed house in Waltham Forest. She moved into the house with her three daughters, and two have now moved out and are settled. She often takes care of her grandchildren. She was unemployed at the time of the interview, but had only recently lost her job and was actively searching for another one. She is trained in the catering business. Her finances are currently in disarray following some confusion with housing benefit that led to an overpayment and suspension of her JSA. She is seeking to move from her current property less because of its size and more because she no longer likes the area she is living in, and wants a change. Ms F.H. declined to be interviewed at Round 2.

Mr G.H. is a single man in his 50s living in a one-bed flat. He came to the UK from Continental Europe as an economic migrant, but became street homeless and had a problem with drugs. He fell seriously ill and was taken to hospital, and from there was referred to a housing association. He is finding it difficult to get back into the labour market, although he is searching actively. He borrowed money to retrain as a driving instructor but failed the teaching element of his exam and has no money to re-sit. His debts mean that he is currently living below subsistence level. At Round 2 he was in work, and too busy to be interviewed a second time.

Mr and Mrs G.I. have their son, a teenager, and their two daughters aged 12 and 14. The family has lived in their three-bed property for eight years, and the couple feel that this will be the place they spend their retirement. Mrs H.I. is a teacher, and Mr H.I. works in London transport. Aside from child benefit, the family does not receive any state support and are on a ‘comfortable plateau’ financially. The couple declined to be interviewed at Round 2.

Ms H.J. lives in Newham. She moved to London to escape domestic violence, and after a long period living in a hostel has settled into a one-bed flat. Ms H.J. works part-time as a school cleaner, and wants to increase her work hours, find an additional job or find another job with longer hours but has so far been unsuccessful. She is skilled enough to manage financially but finds it difficult particularly to afford the utilities. She is wondering whether to move back to the area of the UK where her adult children still live. Mrs H.J. declined to be interviewed at Round 2.

Mr and Mrs I.J. live in an Inner London borough with their daughter, who is at secondary school. Mr I.J., in his late 50s, has two part-time cleaning jobs which he manages around taking care of his daughter and visiting his wife in hospital. Mrs I.J. has a brain tumour, and is not likely to recover. Mr I.J. accrued debt as a consequence of his wife falling ill, and has still not regained an even keel financially. The family is still not in a position to be overcrowded because their son is in prison, and they are keeping a room for him; he is due to be released shortly. By Round 2 Mrs I.J. had died; Mr I.J. had settled into his two part-time jobs but one of those was below minimum wage as a consequence of being arranged through an agency; he was considering retraining as a bus driver. Mr I.J.’s son was out of prison but unlikely now to move back home, and Mr I.J. was thinking of moving himself and his daughter out of London to secure a better quality of life.

Mr and Mrs I.K. live in Newham in a one-bed flat with their baby. Mrs I.K. was a single woman living alone at the time of the initial interview, but since then has married and is on maternity leave from her job in a high-street retail outlet. Mr and Mrs I.K. are at the early stages of sorting out their joint family finances. Mr I.K. works full-time for a dry cleaner, and the couple hope eventually to buy their own property. At Round 2 Mr I.K.’s working hours had been reduced, and he was looking for other employment; Mrs I.K. had not been able to return to work as she had hoped, since her baby found it difficult to settle at nursery. She will try again when the baby is a little older. The family is still on an even keel financially, but no longer anticipating a move into owner occupation.

Mr J.L. (52) lives alone in a one-bed flat in Waltham Forest. He had a difficult childhood and spent some time in institutional care. He is still reliant on the mental health services, and is in receipt of disability benefits. He has had work in IT support, but would prefer to work freelance now. However, he thinks that being self-employed would unbalance his carefully managed but precarious finances. Falling into debt has, in the past, exacerbated his mental health problems. By Round 2 Mr J.L.’s health had deteriorated, and he was being treated for cancer. He was finding it hard to stay warm, and considered staying out of debt to be a full-time and confusing occupation.

Mr and Mrs J.K. live in Haringey with their son and daughter, both in primary school. They moved to the UK from Somalia, to escape the conflict. Mr J.K. picks up casual work to fit around his training; he aims to be a qualified painter and decorator. Mrs J.K. takes care of the home. The family are in a two-bedroom terrace but all sleep in one room because the house is difficult to heat. Family is holding steady financially, but anticipate that their circumstances will improve when Mr J.K. finishes his training. At Round 2, Mr J.K. had just started a full-time job but it was not certain how long it would last; the couple were in the process of sorting out their financial finances. Mrs J.K. is looking to get into work herself, but her spoken English is not good. Heating issues have been exacerbated by removal of some of the radiators, which – after some months – had not yet been replaced.
**Appendix: Tenant biographies at Round 2**

Ms N.O. is a lone parent aged 35, living in Islington with her two daughters aged two and 12. The family lives in a two-bed flat. Ms N.O. fell out with her family when she was a teenager, and ended up living in a hostel. She was finally allocated a flat, and started a family. Ms N.O. has now rebuilt relations with her mother, who cares for her youngest grand-daughter whilst Ms N.O. is at work; she works as a part-time teaching assistant. Ms N.O. is generally keeping on top of her finances but is falling behind with the council tax and has not managed to renegotiate a payment plan. At Round 2 Ms N.O. was continuing in the same job and had turned down an increase in her working hours due to concerns about juggling childcare. She has now negotiated a payment plan on her council tax but at the second interview admitted a long-standing historic debt she is also aiming to reduce.

Ms N.P. lives in Hackney with her daughters aged 12 and 14 in a two-bed flat in a converted end-of-terrace house. She has lived in the flat for around 13 years. She came to the UK from the African continent with her oldest daughter who has since left home. Ms N.P. has two-part-time jobs, working through the late afternoon as a school cleaner and then doing an evening shift at a supermarket. She is an extremely careful financial manager, and is saving enough to pay for extra science tuition for one of her daughters in the next school year. At Round 2 Ms N.P. remained in the same two jobs, both paid at minimum wage. Her biggest financial difficulty is with fuel costs, which mean that on weekends they have to turn the heat off for a couple of hours. Ms N.P. is in her 40s, and has a degenerative condition which means that she is unable to work. She lives in a three-bed house in Greenwich with her daughter (12) and son (11) in a two-bed flat. She was born in East Africa, and was taken from a refugee camp as a child and forced into domestic servitude. She escaped when the family visited Europe, and was helped to find a place to live in London. Ms N.P. has a part-time job as a personal care assistant. The hours tend to be erratic and she is finding it difficult to secure additional work. Ms N.P. underclaims, and is not applying for Income Support because sanctions may mean that she loses housing benefit. One of her biggest worries is the cost of prescriptions, because she has problems with her knees. The family has income below subsistence level. At Round 2, Ms N.P. had moved house, in a development instigated by her daughter telling the school authorities about her housing situation. Ms N.P. did not like the new flat, which contained many more stairs than her original property. However, she was happy that her children now had separate rooms. Ms N.P. was seeking additional work hours but finding it difficult without formal qualifications. The house move meant a disruption to her claim, and she is now £400 in arrears on her rent account.

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Mr and Mrs K.L. are close to retirement and live in Merton. Mr K.L. was a school caretaker for over 20 years but had to give this up because he has a problem with his spine. His wife took voluntary redundancy from being a teaching assistant and is now the carer. The couple were decanted from their tied property and secured a two-bed house: they have separate bedrooms because Mr K.L. does not sleep well. They aim to move to ground-floor property. Mr and Mrs K.L. are careful money managers, and most of their income comes from their work pensions; they have a garden and grow a lot of vegetables which they freeze. They have been able to secure a DHP to cover the housing benefit shortfall, but this is due to run out. At Round 2 their DHP had been renewed, and it seemed likely they would have to reapply, given their age. As they head for formal retirement, they were looking to make further economies: they had bought thermal underwear, for example, to save on heating costs.

Ms K.M. is close to pension credit age, and lived in a four-bedroom house with her adult son. He has a disability, but is able to work part-time. She moved into the house more than 20 years ago with five sons after she divorced from her husband. One of her sons is in prison, but due to be released shortly. The other sons returned to live with the family, which is the only place large enough for the whole family to meet together. However, she still has occasional difficulty keeping up with the bills. At Round 2, Mrs K.M.’s son looked set to go to university. His older sister is aiming to go to university. Ms K.M. works from home. The business is not doing well, and she had no plans in place to deal with her debts.

Mr and Mrs M.O. live in a southern London borough with their teenage daughters. Mrs M.O. is self-employed as a child-minder, and is continuing to reduce her debts. Her oldest daughter is aiming to go to university. Mrs M.O. works as a child-minder, and is continuing to reduce her debts. Her oldest daughter is aiming to go to university. Mrs M.O. is in her 40s, and has a degenerative condition which means that she is unable to work. She lives in a three-bed house in Greenwich with her daughter (12) and son (11) in a two-bed flat. She was born in East Africa, and was taken from a refugee camp as a child and forced into domestic servitude. She escaped when the family visited Europe, and was helped to find a place to live in London. Ms N.P. has a part-time job as a personal care assistant. The hours tend to be erratic and she is finding it difficult to secure additional work. Ms N.P. underclaims, and is not applying for Income Support because sanctions may mean that she loses housing benefit. One of her biggest worries is the cost of prescriptions, because she has problems with her knees. The family has income below subsistence level. At Round 2, Ms N.P. had moved house, in a development instigated by her daughter telling the school authorities about her housing situation. Ms N.P. did not like the new flat, which contained many more stairs than her original property. However, she was happy that her children now had separate rooms. Ms N.P. was seeking additional work hours but finding it difficult without formal qualifications. The house move meant a disruption to her claim, and she is now £400 in arrears on her rent account.

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Ms O.P. lives in Hackney with her daughter aged 18 and has moved into a two-bed flat. Ms O.P. has a degenerative condition which means that she is unable to work. She lives in a three-bed house in Greenwich with her daughter (12) and son (11) in a two-bed flat. She was born in East Africa, and was taken from a refugee camp as a child and forced into domestic servitude. She escaped when the family visited Europe, and was helped to find a place to live in London. Ms P.Q. has a part-time job as a personal care assistant. The hours tend to be erratic and she is finding it difficult to secure additional work. Ms P.Q. underclaims, and is not applying for Income Support because sanctions may mean that she loses housing benefit. One of her biggest worries is the cost of prescriptions, because she has problems with her knees. The family has income below subsistence level. At Round 2, Ms P.Q. had moved house, in a development instigated by her daughter telling the school authorities about their housing situation. Ms P.Q. did not like the new flat, which contained many more stairs than her original property. However, she was happy that her children now had separate rooms. Ms P.Q. was seeking additional work hours but finding it difficult without formal qualifications. The house move meant a disruption to her claim, and she is now £400 in arrears on her rent account.
Appendix: Tenant biographies at Round 2

Mr and Mrs P.R. are a couple in their 50s who live in Hackney. They moved into their two-bed maisonnette with their son over 20 years, and had two other boys. Their eldest son has now left home but their two adult sons, both in their 20s, are finding it difficult to become independent. One son is self-employed but no-one else in the family is in work. Mrs P.R. stopped working when the children were born, but has had jobs since. Mr P.R. was working in a cycle shop until he injured his back. Both are actively seeking work, undertaking training and refining their CVs as required. After accumulating consumer debt when they were both in work, they are now wary of overspending and manage their finances carefully. At Round 2, Mrs P.R. had been mentored into self-employment by staff at the jobcentre and was working as a seamstress. Neither sons were in work, and as Mr P.R. approaches Pension Credit age it looked unlikely that he will again find employment. Mr and Mrs Q.R. live in a one-bed flat in Merton with their baby. Mrs Q.R. is a nurse, currently on maternity leave, and her husband works in a restaurant. They have become a guardian of their teenage nephew, who also lives in the flat and who is partially-sighted. Mrs Q.R. came to the UK as a teenager to escape war in her home country, where she had been forced to become a child soldier. The couple are aiming to move into owner occupation. At Round 2, Mrs Q.R. had returned to work, supported by her mother-in-law’s legal fees and the Social Fund is taking £17 a week out. At Round 2, Ms T.U. had returned to work, with her other benefit income. At this Round she said, distracted her from a recent diagnosis she had, which recognised the onset of macular degeneration. Her daughter had still not secured full-time employment.

Mrs R.S. is a recently-divorced lone parent from Brent. She comes from Somalia, and migrated to the UK to escape the war. She lives with her eight children, whose ages range from 3 to 22. The family lives in a five-bedroomed house. Mrs R.S. is principal carer of her oldest daughter who has a severe physical disability. Mrs R.S. manages her finances well and has no intention for her family to remain reliant on benefits. She has trained as an accountant and her children are sent for extra tuition at the Muslim school. Her second daughter is about to go to University. At Round 2 Mrs R.S. decline to be further involved with the study.

Mr R.T. (42) lives in Bromley in a one-bed flat. He moved to London from a Northern city with his mother after his parents divorced. His mother has since died. Mr R.T. had fallen in with a bad crowd when he was a teenager and became a drug addict with drink problems. These problems have only recently been resolved, as have other physical health problems. He is retaining to get into computer work but is not well motivated to get into employment. He is happy to get by on very little, but when he gets into difficulty his father sends him money. Mr R.T. is thinking of relocating back to the north, to be with his remaining family. At Round 2, Mr R.T. was in a more positive frame of mind, and had recently taken and passed his driving test. He had also been reassessed as fit for work, and had undertaken a number of training courses; he said that having to leave the house has given his life ‘some structure’.

Miss Q.S. is in her 50s and lives in Croydon. She lives in a three-bed terraced house with her daughter (22) and son (14). She divorced some years ago, and for a long time has worked in an administrative capacity in education. This is a good job, and although she works part-time the family is able to cope financially; they tend to live within their means. However, Miss Q.S. is finding the house difficult to heat, and may consider looking for a smaller property. She has a long commute to work, and fits in twice-daily visits to her mother, who is 84. Her daughter is finding it difficult to get steady work and is currently not applying for any benefits. At Round 2, Miss Q.S.’s mother had just died, and Miss Q.S. reported still not having gotten over the loss. This had, she said, distracted her from a recent diagnosis she herself had, which recognised the onset of macular degeneration. Her daughter had still not secured full-time employment.

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Mr R.T. (42) lives in Bromley in a one-bed flat. He moved to London from a Northern city with his mother after his parents divorced. His mother has since died. Mr R.T. had fallen in with a bad crowd when he was a teenager and became a drug addict with drink problems. These problems have only recently been resolved, as have other physical health problems. He is retaining to get into computer work but is not well motivated to get into employment. He is happy to get by on very little, but when he gets into difficulty his father sends him money. Mr R.T. is thinking of relocating back to the north, to be with his remaining family. At Round 2, Mr R.T. was in a more positive frame of mind, and had recently taken and passed his driving test. He had also been reassessed as fit for work, and had undertaken a number of training courses; he said that having to leave the house has given his life ‘some structure’.

Mr and Mrs T.V. are a couple living with their two children. Their oldest son has a severe physical disability, which limits his mobility; their three-bed house has been adapted to a four-bed house so that he can sleep downstairs. Their daughter is about to start college. Mrs T.V. is the principal carer of her son, and was working part-time until her husband was diagnosed with cancer three years ago. He is now in the terminal stage. The family is holding steady financially, but Mrs T.V. finds it difficult to negotiate the complex benefit arrangements for her disabled children. At Round 2 Mr T.V. had had to be a child soldier. The couple are aiming to move into owner occupation. At Round 2, Mrs Q.R. had returned to work, supported by her mother-in-law’s legal fees and the Social Fund is taking £17 a week out. At Round 2, the couple had decided that Mrs T.V. should complete formal training to get into teaching. Childcare costs are substantial, so much so that it is cheaper to fly her parents to London to help. The couple feels that they are working so hard that their quality of life has plummeted but things will improve in the next year or so when she can take up a full-time post.

Ms U.V. lives alone in a three-bedroom house in Greenwich. Her adult son has Asperger’s which means that on occasion his pre-school grandson lives with her so that his mother can work. Ms U.V.’s daughter also has mental health problems, which meant that both her adult children sometimes need to stay over. Ms U.V. does not work because a combination of medical conditions means she is easily tired. She is currently in receipt of DHP to cover part of the reduction in her housing benefit, but this will come to an end shortly. She has the skills to get by on sub-subsistence income, but is stressed and depressed by the possibility of falling into rent arrears and losing her home. At Round 2 it transpired that in the previous year her daughter-in-law had been taken to court for child neglect; she had three children with three different fathers. Ms U.V. had temporarily fostered her grandson as the issue went through the courts, and was asked if she would also take care of her grandson’s sister. At times in the last year she has cared for all three children. These developments have left her considerably out of pocket, in dealing with court costs and with the costs of ‘child-proofing’ her house to the standards required by the Social Services, and for which she had to make a Social Fund loan application. She is currently over £1,000 in debt in legal fees and the Social Fund is taking £17 a week from her other benefit income. At this Round she mentioned her partner, who may also move in with her in the next few months, and who is in full-time work as a mechanical engineer in a factory.
Appendix: Tenant biographies at Round 2

Miss U.W. lives with her two primary-school-aged sons in a two-bed flat in Croydon. Around 14 years ago she migrated from Somalia to move in with her brother, and continued to live with him when she got married. She applied to the council for housing when the relationship broke down, and lived in temporary accommodation for some years. Miss U.W.’s finances are extremely fragile. She applied for a budget loan to buy bunk beds, and reductions are still being made from her JSA. She has also had difficulty with changes to the council tax. Debt repayments mean that her income falls below subsistence levels. At Round 2 Miss U.W. reported that she had a job for nine months of the last year as a home help for a local disabled woman. This job had come to an end when the woman moved. Miss U.W. had picked up some regular but still largely informal hours as a babysitter. She had seen an improvement to her C.V. and was confident about picking up other work. A period in work stabilised her finances, but she is fearful about getting into difficulties again.

Mr and Mrs V.W. are a couple with children who live in a two-bed end of terrace house in Newham. They have three children under the age of three; the baby is just 16 months old. Mr V.W. is trained as a painter and decorator and works variable hours; he is sometimes able to pick up overtime. The couple worry about the interaction between income and benefits, particularly as Mr V.W. is aiming to increase his working hours. This couple declined to be involved at Round 2.

Miss W.Y. lives in a three-bed house with her adult daughter (29), teenage son and younger daughter still in primary school. Mrs P. came from the Caribbean with her husband to nurse both her parents, and her family stayed in the UK because her finances are extremely fragile. She applied to the council for housing when the relationship broke down. All three adults in the household are in work, sharing the childcare. At Round 2 the extended family was all still living together, but the daughter was looking to move into full-time work. Mr W.X.’s health is not good – he has had a mini-stroke in the last year – and so may retire early. However, the family is at present stable in financial terms and not in receipt of any benefit except child benefit.

Miss W.Y. is a lone parent with a two-year old daughter living in a two-bed flat in Enfield. She balances her time taking care of her daughter and her mother, who lives a ten-minute walk away. She had succeeded to the tenancy when her mother moved to a smaller place. Miss W.Y. is self-employed in the entertainment industry, but has been finding it difficult to secure work with hours that fit around her care commitments, and was finding it difficult to go through the process of re-applying for benefits after taking any short-term contracts on offer. She has been in debt as a consequence of the fluctuations. Nevertheless she is considering looking into house purchase. Miss W.Y. declined to be interviewed at Round 2 although agreed that it could be mentioned that she had moved out of London.

Mr and Mrs X.Y. live in a three-bed maisonette in Tower Hamlets, and have done for 11 years. The couple’s two children have now left home although both live locally. Their daughter brings their grandchild over each day so that she can hold down a part-time job. Mrs X.Y. lost her job through ill-health. He had a massive stroke which meant that he lost a leg. Mrs X.Y. left work to be his principal carer. The couple are under-occupying but are waiting for a property suitable for a wheelchair user. At Round 2 the couple had moved to a brand new flat better suited to Mr X.Y.’s disability. Although the rent is considerably higher, they feel that this cost will be offset by lower utility bills given the ‘eco’ design of heating and hot water in the new property.

Mrs X.Z. is a widow, close to pension credit age, living in a one-bed flat in Lambeth. She has never worked, having spent most of her life looking after her husband. They lived in the private rented sector for much of their lives, and looked to move into social housing as they got older. Mrs X.Z. was finally offered her current property. She has some difficulty negotiating the relationship between her husband’s pension and her benefits, but she gets by with careful management. She wants to move from her property to be nearer to her sister, and because the flat is very damp. This respondent declined to be interviewed at Round 2.

Mr and Mrs Y.A. are a couple with two daughters aged 11 and 15, living in a two-bed terraced house in Lewisham. They are shared owners of their property, an arrangement that was made when they were both in work. Since that time, the couple have had sporadic bouts of ill-health. Mrs Y.A. now works at a local supermarket, and Mr Y.A. is also about to start work in the same place. He lost his last job in retail when that business failed, and was delayed getting back into the labour market as a consequence of a traffic accident. Fluctuations in their fortunes mean that the couple is in chronic debt. At Round 2 Mr Y.A. had been in work for some months, and had progressed to supervisor level. Overall, the couple’s finances had improved substantially and they are starting to clear their debts.

Miss Y.Z. (22) is a lone parent, with a four-year old child, who had recently moved into a two-bed flat in Tower Hamlets. She left home as a teenager after falling out with her mother, and became homeless. The flat she was allocated was damp and insecure: she was burgled six times. She agitated for a transfer, hence her recent move. Miss Y.Z. had started work in the City before she fell pregnant, and was at the time of the interview re-training to get into the fashion business. She is disciplined in financial terms but is apprehensive about managing childcare costs when she returns to work. At Round 2 Miss Y.Z. was still studying and clearly more settled in her accommodation. At this Round she admitted to a substantial personal loan she had been persuaded to take out for the relative of a new ex-boyfriend, and was also in rent arrears: she has been served with an eviction notice and is ignoring the letters she’s been sent.

Ms Z.A. is a lone parent aged 28, living in Islington in a two-bed flat with her son (14) and daughter (9). The family is overcrowded, and she is looking to move. Ms Z.A. works part-time as a special-needs teaching assistant, which has variable hours. Her finances have taken a blow following the death of her father. She was the only one in her family able to bear the funeral cost, which has left her with a debt of £4,000. She is now falling behind with the rent and juggles the other bills. At Round 2 Miss Z.A. declined to be interviewed as she was in the process of moving house.

Mr and Miss Z.B. live in a two-bed property in Lambeth. They are father and daughter, but the daughter is the tenancy holder since she succeeded to the tenancy after her mother died. Mr Z.B. is retired after a long working career. The family have lived in the maisonette for over 30 years. Miss Z.B. has found it difficult to secure long-time employment and so decided to get a degree. This, in her view, has left her over-qualified and burdened with student debt. She has recently found work as an administrator in a local plumbing firm. She is planning to get married next year, and the family has not yet decided how to work out their living arrangements. It may be that they will have to seek single accommodation for Mr Z.B. but do not know if he would have any priority for social housing locally. At Round 2 Mr Z.B. had moved out into semi-sheltered social housing. Miss Z.B. continued to live in the two-bed flat with her fiancé, and they were planning to get married. Miss Z.B. was unemployed but felt she had a good chance of getting back into work after being employed for much of the last year. Her fiancé was also in full-time employment in a small retail business.
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