

'Standing on your own two feet': making a living and a life in Lewisham

1. Introduction

- 1.1 This paper explores the experience of life in Lewisham for people on low incomes. It is based on a small number of conversations with people who were willing to engage with us and in no way claims to be representative of all Lewisham residents. Instead, it provides some qualitative material to complement the quantitative, policy-focused picture in the other papers.
- 1.2 The paper uses people's own stories as a starting point for some wider reflections on the nature of poverty in Lewisham. As one recent study by Edge Hill University has argued:
- Stories and testimonies provide an important counterbalance both to the statistics quoted by the government about the benefits of current welfare reforms and the media portrayal of poverty which is often couched in terms of so called 'scroungers' living off the state. (Edge Hill 2014: 7)
- 1.3 Residents were supportive of our attempts to gather this material. Several said it was good that we were coming to find out 'what life was like' and listening to what they had to say. As one woman to whom we explained the project put it, it was important to gather some of the 'real stuff' that is often missing in accounts of poverty and deprivation.
- 1.4 This paper tries to focus on people's own words and quotes extensively from interviews with residents, using them to open up our understanding of people's lives. Much of the material here was gathered from people who are 'getting by', rather than those destitute or in crisis, and the conversations show some of what matters most to people and what enables them to 'stand on our own two feet,' as one resident put it.
- 1.5 Some of the key areas presented in the other papers (employment and skills, housing, and childcare and lone parent unemployment) were explored in conversation to get a better sense of how these issues are experienced first-hand. The paper also explores some themes that emerged from the conversations themselves, especially around money management, access to advice and support networks, and the importance of a sense of place and community. Finally it looks at some of the ideas people had about what the Council and its partners could do differently.
- 1.6 Because we approached residents through drop-in sessions at voluntary and community organisations, the paper also builds a picture of the actors other than the Council who operate in the borough and their role in meeting residents' needs. It shows the vital role that such organisations play in making use of residents' strengths and building resilience and capacity in Lewisham's communities.

2. Methodology

- 2.1 The material for this paper was gathered from conversations or informal interviews with more than twenty Lewisham residents. Residents were approached via a number of voluntary and community organisations in two areas of the borough with high levels of deprivation: New Cross and Evelyn wards in the north of the borough and Downham, Whitefoot and Bellingham in the south. Two of us worked on the project, with one of us talking to residents in the north of the borough and the other in the south.
- 2.2 We asked residents a range of open-ended questions about their personal circumstances, about what they felt made it hard to make ends meet in the borough and about what the Council, its partners and others could do to make life easier for people on low incomes. We kept questions open to allow residents to raise other issues or concerns. We were also able to observe first-hand some of the work that took place with residents in these settings.
- 2.3 We spoke to organisers and/or service users at the following organisations:
- Whitefoot and Downham Community Food Project (wdcfplus)
 - New Cross Learning, a community-run library

- Phoenix Housing Association
- Lewisham Credit Union
- St Luke's Church's Front Room Project, a drop-in centre for residents
- Donderry Children's Centre
- Clyde nursery and Children's Centre
- Toy Library (Catford South)

2.4 In addition to talking directly to service users, we interviewed one of the councillors for Whitefoot ward who was involved in setting up the Whitefoot and Downham Community Food Project, a manager for one of the Children's Centres, a caseworker at the Citizens Advice Bureau who does outreach work in the Whitefoot/Downham area but also works with residents from across the borough, two organisers at one of our community libraries, and the Reverend at St Luke's Church, who talked about some of the challenges in the area and his ambitions for the Front Room Project. Finally, we spoke to a Council employee who had lived in Downham for almost his whole life, now works there and is a passionate advocate for the area. He helped provide some background information about this area of the borough.

2.5 We are profoundly grateful to organizers and coordinators who welcomed us to their groups or drop-in sessions and to the residents who were willing to share their experiences with us.

3. Structure

3.1 The paper starts with detailed case studies of three residents. It then briefly explores several key themes that arise from their reflections:

- Employment and skills
- Housing
- Childcare
- Managing money
- Information, advice and social networks
- Volunteering and community
- Differences across the borough
- Views on what the Council can do

CASE STUDIES

4. Case study 1: Mrs B

4.1 Mrs B, 62, was born in New Cross into a family of 10 children and has lived in the borough for almost all her life. She now lives in Bellingham ward with her husband, who has a full-time job with the Council.

4.2 I met Mrs B at the Green Man,¹ a community hub in south Lewisham which is home to Phoenix Housing Association, from whom Mrs B and her husband rent their flat.² She had come to make an appointment with the Citizens Advice Bureau and I was introduced to her by the facilitator of Phoenix's twice weekly Jobs Club, which offers Phoenix tenants and other local residents support into employment.

4.3 Mrs B told me that she had come to the Jobs Club the previous year to look for work. She had worked for over 24 years as a carer in Bromley. She had worked between 20 and 30 hours a week before being made redundant last year, shortly after returning to work after being treated for breast cancer. She had received a small redundancy package, but Mrs B was adamant that she wanted to work. She explained why work was important to her:

It's for me as well, to keep my independence and keep me, keep your brain ticking over that you are doing something. At least you're out of the house, it's a different outlook, you

¹ <http://www.thegreenman.com/>.

² <https://www.phoenixch.org.uk/>.

know. When you finish work, you go back home so you can get on and things and then your partner comes home and your evening starts... I don't want to be stuck indoors, I had enough of that before!

- 4.4 She first came to the Jobs Club shortly after being made redundant, but soon realized how hard it could be to find work:

The Job Club is fantastic. I didn't realise how long it would take to get a job. It was a bit of a shock. I thought, I don't stand a chance of getting a job, at my age, who's going to employ me? I was lucky.

- 4.5 She spent eight months looking for work before one of the volunteer advisors at the Jobs Club helped her to find a part-time job at a supermarket over the border in Bromley. She went for an interview and was offered the job the same evening. Initially, she was working 12 hours a week but the supermarket had recently decided to cut everyone's hours back. She was disappointed:

I've been told my hours are going to get cut back. I mean, 8 hours a week, it's £65. That's less than the dole – not that I can claim it, because I can't. And I think oh well, I've got to accept that, I've got to accept that or just chuck it in. Then I'll have nothing.

- 4.6 Although her husband had a regular income from his job, Mrs B valued the small stream of income from her part-time work and the independence it afforded her and had more or less made up her mind to hold onto the job. Mrs B told me that she didn't borrow money:

I don't borrow if I can help it. I don't want credit that I have to pay back. If I can go without, I will. If I go without myself and I can give someone else a fiver and make them happy, I'll do that. That is me, you know. But if I haven't got it, I don't buy it.

- 4.7 Mrs B talked about the importance of managing money carefully, telling me that things were harder now than when she was a child:

It's getting harder as the years go by. You know, I'm 62 now, 63 this year. And I'm thinking, it's getting worse, compared to when I was a youngster. My mum and dad was working. I used to clean my brother's shoes, iron his shirt for a shilling, two bob. That's how I used to have my little bit of pocket money.

- 4.8 'Pocket money', as she called it, was harder to come by today. When I asked her what made it hard for people to make ends meet in the borough, she answered without hesitation:

Everyone's going to say it: money! [laughing] Alright, they say you can get round it. You can do cheap meals, yeah I do know that. But it's just that little bit of extra money, little bit of pocket money that you can go and buy a pair of shoes [with] or something like that. That's all it is, really, just having that extra bit of money. And that's what the government don't understand.

- 4.9 Although having some extra cash was important, money was not the only dimension of Mrs B's experience. She talked about other aspects of life in the area, drawing a contrast with the past:

Them days, you could have your front door open, your neighbours would come in for a cup of tea. All the children would all play together. There weren't no fights and you didn't hear of stabbings and all this... You knew all your neighbours, but I find today they seem to keep themselves to themselves.

- 4.10 But things weren't all bad, she told me:

I live in a block, it's only six flats. And I do know all my neighbours, well one's just moved out. But yeah, it's nice that you know who they are and you're in a block... That's what I like about that. And all the neighbours in my street, you see them and you say hello.

- 4.11 She also mentioned a community garden that had been set up on the estate, but was concerned that it needed some improvement and that they had been waiting for some time for an old bench to be replaced.
- 4.12 Mrs B was positive about the Jobs Club and some of the other initiatives at the Green Man. She struggled with persistent health problems, particularly arthritis in her spine and ribs, but she told me *'you can't just sit around in doors and feel ill. You've got to keep your body moving'*. She went to the weekly over-60s exercise classes at the Green Man, about which she waxed lyrical. *'I think it's excellent,'* she told me, *'I must be one of the youngest, but I love it'*.

5. Case study 2: Mrs L

- 5.1 I was first introduced to Mrs L by the Coordinator at the Toy Library in Catford South, a centre where parents can borrow toys and costumes for their children for a small annual membership fee. Mrs L knew the Coordinator well, having been a regular at many of the local children's centres for some years, and had stopped by to drop off some flowers for the Coordinator's birthday. She talked openly about her personal circumstances and agreed to meet me for a more in-depth interview at a favourite café in the area.
- 5.2 Mrs L had worked in the City in her 20s and, before the financial crisis, had even managed to buy her own flat, which she had subsequently been forced to sell. She described herself in those days as *'very independent'* and as someone who *'had money'*. During this time, she met her partner (now husband), who was working as a Royal Mail delivery driver, and she had her first child, a boy, when she was 28. Her son was subsequently diagnosed with autistic spectrum disorder (ASD). She later had two more sons, who were also diagnosed with ASD, and a daughter who was due to start school in September.
- 5.3 Mrs L told me that she was unable to go back to work, having to assume full-time caring responsibilities for the children. She had had to fight hard for financial and practical support for all three of her sons and had herself struggled with depression, stress and anxiety in the process. Even now that her boys were at school, she often had to drop everything if she got a call from one of the schools and had to juggle a constant schedule of appointments:
- I physically can't work for anybody because on a weekly basis [I get] two or three phone calls from the school or an appointment, or speech and language. There's always something.*
- 5.4 Her husband had problems with his knee and was medically retired by the company he worked for shortly after the birth of their first child. He had been in and out of work for most of the last ten years and was currently working six hours a week as a bus driver for a local school.
- 5.5 Mrs L spoke eloquently about the difficulty of making ends meet in these circumstances. The first time I met her, she told me that she was always *'wondering where the next pound was coming from'*. She told me that although it might be hard for many people to imagine how they might end up in difficult circumstances, *'everyone is just a pay check away from poverty'*. She explained how hard it was to deal with things that came up unexpectedly:
- Financially, we get help with our rent, we get help with DLA. But although we are probably getting a little bit more money than everyone else because of DLA, it's still a struggle on a day-to-day basis because, you know, all the kids go to different establishments. This week, for instance, it's Red Nose Day, so one has got own clothes day on Friday, they're needing a pound for that, the other one has got a play next week and they're needing a new t-shirt and new tracksuit bottoms for that, the other one has got a trip so they need a packed lunch, you know. There's always something.*
- 5.6 When I asked her about the biggest drain on her household budget, she talked about the costs of heating the house. It was hard, she explained:

Especially when my boys don't understand that we haven't got enough money for the gas bill, so you need to keep your coat on inside. [Or] if we can't afford to put the heating on to warm the hot water, the water's cold.

5.7 Mrs L and her family were able to 'get by' thanks to a range of financial and practical support, both formal support from the local authority and other professional organisations, and informal support from family, friends and neighbours. She told me that her sister came down from Romford once a month to look after her children and that she received respite care from the local authority under the short breaks programme. 'To be honest,' she told me, 'if I didn't have that, I don't know how I would cope'. She explained that she and her family was able to go on holiday once a year to Center Parcs thanks to support they received from Family Fund, an organization that provides small grants to parents of children with disabilities or special needs.³

5.8 Just as important as financial support, she explained, was the moral support and practical advice she got from neighbours and other contacts in the area. This wide and diverse network was critical for her ability to 'get on' and cope with unexpected problems when they arose.

We are quite lucky [on this] estate. We have some amazing professionals, accountants, you know... When we get together, it's a melting pot of amazingness. You know, everybody...if you're not good at one thing, there's always someone that is. If you need support, there's always someone that can help. If you are struggling with a situation or a bit of paperwork, there's always someone that can [do it]. That, for me, is magic and it's got me through.

5.9 Mrs L was very concerned about the stigma that she felt attached to people in her situation and was alive to dominant stereotypes of people who were lazy or unwilling to work:

My mother was on benefits all of her life. And that's why I was adamant: I'm going to university, I'm going to get a job, I'm going to do the right thing. The last thing I wanted to do was be on benefits myself, but it's not through choice that I'm on them.

I think we get forgotten about... It's hard to get across to people that I'm not in my situation because I chose it. Or they might say, 'well, why did you have so many children?' I'm entitled to, I'm a human being, I'm a woman, you know. I didn't choose for them to have special needs.

5.10 She explained that despite the difficulties she experienced on a daily basis, she was 'happier now [than when she was working in the City]':

Because I have my family. It took me not having no money and having my children to look and see that life is about living and not chasing the buck. Because I could have, you know, I could have a hundred million pounds in the bank, but if I'm lonely and I have nobody, it means nothing.

5.11 While she had not chosen to be reliant on welfare, she had chosen to get involved in a range of voluntary work, of which she was very proud:

And I do do a lot in the community. I don't do it because I feel obliged to do it. I do it because I can't stand still. I can't just be at home doing nothing. Because that's just not me, you know...I do my support groups [coffee mornings for parents of children with ASD] and I also do a lot of voluntary work: I'm a governor at one of my son's schools, I do a group at the library, I'm a child welfare officer at one of my son's football teams, I'm a parent champion at one of my other son's schools.

5.12 She saw this work as 'giving back' to the community, helping to give other parents the kind of support that she had found invaluable raising her own sons. Her daughter was due to start school in September and she told me she was hoping to build a career providing advice and support to parents of children with ASD.

³ <https://www.familyfund.org.uk/>.

- 5.13 When I asked her about her hopes and aspirations for the future, she admitted that she didn't like to look too far ahead because 'it scares me':

But...I'm going back to college in September to do a qualification in training because...I want to deliver training to schools, to professionals about autism, about how it's not different, about how you can support parents to gain the confidence to achieve what they need to achieve for their children. And hopefully, you know, living somewhere that it not cold and damp and the kids being settled at school. They probably will never be settled at school, but enough for me to be able to breathe on a daily basis without having to worry about getting a phone call. And just to be happy.

6. Case study 3: Mr J

- 6.1 I first met Mr J, 54, at the Phoenix Jobs Club at the Green Man. He was a Phoenix resident who lived alone and had recently been moved from ESA to JSA, a decision he was planning to appeal with support from the Citizens Advice Bureau office at The Green Man.

- 6.2 He had worked in various low-skilled jobs in the past, including for several years as a hospital porter (a job he had been offered through a friend), but had subsequently suffered a nervous breakdown and still struggled with ongoing mental health problems. He was currently working six hours per week as a cleaner in a local school, a job he had found through support from the Jobs Club. He told me he was also negotiating a part-time, cash-in-hand job at a local market with a stall owner whom he had got to know in the community. He was happy to work, he explained, but he was concerned about his ability to work more than 16 hours a week.

- 6.3 He told me that he had used food banks in the past, but that he had stopped using them when he decided that families with children should have priority. He just about managed to make ends meet through a combination of benefits and part-time work.

- 6.4 He was a vocal critic of the Jobs Centre, telling me that 'when you're down there, you get more stress and worries', but valued the support he received from Phoenix explaining that he felt 'more comfortable with Phoenix than the Council':

Phoenix Job Club, Phoenix building, the housing association, it's my second home. I can come here and feel comfortable. I can have a cup of tea, with [the organizer] and go to the Job Club. All of the staff are very friendly... They treat you like family here and with respect. They don't care who you are, whether you're black or white, they treat you like family. They put you first and they'll have time for you.

- 6.5 Despite his mental health problems, Mr J was an active member of the community. He was a keen volunteer for Heart 'n' Soul,⁴ a charity for people with learning disabilities, a member of the congregation at Hope Church in Downham⁵ and an official 'ambassador' for Phoenix. He told me with pride about his voluntary work and the range of people he had met through it and showed off the badges on his jacket which represented the different organisations to which he belonged. Mr J was quite explicit about how this voluntary work had helped him:

[It has] given me confidence, so has Phoenix. I can stand on my own two feet. What I don't like is when people put me under pressure, I feel sick. I don't know how to answer a lot of questions, especially at the Job Centre, the pressure they put you under. I don't feel like turning up, but you've got to or your benefits will be affected.

- 6.6 Although he had struggled with depression and anxiety, he took courage from his Christian faith and was adamant that he had to 'keep going', taking inspiration from the war effort:

If the war people can do it, we can do it. They went through hell, but they stood on their own two feet, still carried on. If they can do it, we can do it.

⁴ <http://www.heartnsoul.co.uk/>.

⁵ <http://www.hopechurchuk.org/Groups/260873/Downham.aspx>.

- 6.7 Mr J explained that ‘*standing on his own two feet*’ was possible only by getting access to the right information and advice to help him navigate the complex system of benefits and entitlements. ‘*Keeping going*’ meant ‘*find[ing] information and get[ting] help as soon as possible*’ and ‘*stay[ing] on top of everything*’. He explained that he was reluctant to put too much pressure on his own family members (they ‘*had their own problems,*’ he told me), though he had got some advice from his sister about a recent benefits-related problem. However, he was able to get help from a range of other sources. When I asked him what people could do to about poverty in the borough, he told me:

Get help, just get help. Come to Phoenix. Find your MP, speak to them. Find out who your housing [association] is. Get help from Citizens Advice Bureau. Or, if you’ve got a disability, get help from Lewisham Disability Coalition. Get so much advice...so you can prepare for [things]. Don’t leave it too late.

- 6.8 Though he still struggled with mental health problems, Mr J had developed a degree of resilience through his own efforts to develop a wide support network. He felt comfortable that he knew the right places to go and took pride in his ability to stay on top of things.

KEY THEMES

7. Employment and skills

- 7.1 Both Mrs B’s and Mr J’s story above illustrate the precariousness of work for many Lewisham residents, a recurring theme in conversations with people. Even where residents were in work, it was not always well-paid or secure and the structure of the benefits system meant that people were not always better off in work.

- 7.2 One of the local councillors for Whitefoot ward, also a founder of the Food Project that I visited, explained that many people using the food bank (known as ‘visitors’) were actually in work. She mentioned a recent case that she had come across:

One person I was talking to on Thursday [when the project opens its doors] said to me he just got a zero-hours contract, working for a funeral company. So although that’s really good, he says he’s got to be careful not to work over 16 hours because obviously if you work over 16 hours it affects your benefits, it affects your housing. And for lots of people when that gets affected they...often plummet into more debt before [it] gets resolved. But at the same time, what’s sad for him is that this is a zero-hours contract – this man genuinely wants to work. So one, the work is just not reliable at all for him. Two, he can’t go over a certain number of hours. Three, he’s going to be dependent on the foodbank because of that situation. So what do we need? We probably need zero hours contracts to disappear completely and [we need] the London Living Wage.

- 7.3 This view was echoed by the Citizens Advice Bureau caseworker I spoke to at the new multi-agency Advice Hub in Lewisham town centre:

The kind of clients that we see, even where they are employed, they tend to be on low incomes, on zero-hours contracts, so the money that is coming in is not enough, that’s number one, but it’s also not stable, it’s not money that they can rely on all the time because, you know, if there is the slightest change in their circumstances, then it means that they get nothing. So yes, these cases are real in Lewisham... People don’t have job security, they don’t have well-paid jobs and, in most cases, they really are, you know, on the edge.

- 7.4 Many residents were openly critical of the Job Centre. Most spoke of the Job Centre as a complex bureaucracy or an enforcer of sanctions rather than as a source of support for residents looking for work. Users’ positive responses to the Phoenix Jobs Club contrasted sharply with their experience of the Job Centre. One woman I met at the food bank, Mrs V, told me that her husband had had his benefits suspended after he was judged to have failed

to look for the right kind of work. She had had to fight hard to get the money back. She told me:

That's the problem, to be honest with you. Because they [the Job Centre] need to tackle that, they need to understand people's situations, their circumstances. If it's reoccurring all the time, then you have to question that. Why are they doing this? [But] they have to be lenient [and] they are not.

7.5 Many people we spoke to had complex barriers to overcome before they could find work, especially caring responsibilities, mental health problems, disability or long-term illness. Ms S, whom I met at a Children's Centre, talked about how stress had made her so ill that she had to drop out of college. She had gone back to college for a degree in childcare when her oldest child was 4 years old, but dropped out when she started throwing up with stress caused by her family's difficult financial circumstances.

7.6 As the Reverend of St Luke's Church, who also leads the Front Room Project for older or vulnerable residents, explained:

There are a lot of mental health problems [in the area]. [Many] people begin at a place where they, you know, if they got a job they probably wouldn't be able to cope because they don't have the correct coping strategies around anxiety, around saying what they think, around turning up for things on time, that kind of thing. And a lot of that is around mental health... I mean some weeks we'll have hardly anyone here and when you ask people why, it's because they were really depressed and they couldn't get out of bed or that kind of thing.

7.7 Against this backdrop, several professionals spoke of the importance of wrap-around services to support residents into work. A (volunteer) project manager at the Food Project told me that many 'visitors' (the term used to describe residents who use the project) wanted to work, but that it was hard to find suitable opportunities for them. He lamented that they didn't have anyone on a Thursday evening who could offer advice and support on finding employment. He mentioned an older visitor who had been a sign maker for his whole working life, but had recently been made redundant and was now unable to find work. He expressed scepticism that the man would be able to find work without considerable support to upskill or retrain. 'The best way,' he told me 'is to engage with people individually and make things happen. I know it takes time, but it can't be one size fits all.'

8. Housing

8.1 Finding a safe, warm and suitable home was a major challenge for many of the residents we spoke to. Although many were housing association tenants, some also rented privately.

8.2 At Clyde Children's Centre, three women were discussing their housing situations with each other when I visited. Two women had been bidding for a Council house for at least a year, both needing a 2 or 3 bedroom property. One was now living in a Council house, after bidding for 6 years. During those 6 years, she and her husband had lived in a one bedroom property with their four children. She'd accepted the first suitable property that was available, even though she felt 'it was far away from everyone [in Evelyn] down in Lewisham'.

8.3 Another one of the women, Ms S, lived in temporary accommodation with her husband and two children, one 4 years old, the other 6 years old. She and her husband were originally living with his aunt when she became pregnant with their first child. After her child was born they went to the Council as they were overcrowded. The Council had put them in temporary accommodation. They are currently living in a one bed house down in Downham. Ms S described the house as 'so far away from everyone'. They used to live 10 minutes down the road from Clyde nursery. Her kids are still at a nursery and primary school in Evelyn ward and she 'doesn't know where they'll end up'. The family had been moved three times while in temporary accommodation. When I asked if they had looked for properties themselves, Ms S said: 'My husband is a teacher and I can't work because child care is so expensive. We don't

earn £50,000 a year.' Ms S kept saying *'It's so hard. It makes me so stressed. I feel like we're in crisis.'*

- 8.4 Mrs L's case illustrates the precariousness that can characterize private rented sector accommodation. She and her family had been in the same property since 2002. *'We have to stay where we are,'* she told me, *'because the rent that we get charged is the rent that we got charged when we first moved in because the landlord is so bad, he just leaves things'*. She would be unable to find another property in the area, she explained, because rents had risen and most landlords would not accept tenants in receipt of housing benefit. Instead, she was forced to accept the poor condition of the property, reluctant to complain too vociferously for fear of being evicted:

If we was to call him tomorrow and say 'Oh, something's broken', it would take him two years to fix. So we have to borrow money, scrimp and save to replace it because we know we have to live there...But we physically can't afford to move anywhere else because if we do, and if they accept housing benefit, they are wanting a massive deposit. Where are we going to find that?

- 8.5 At one point, she told me the family had been without central heating and hot water for two years. During this period, the family had bathed and showered in the houses of some *'amazing'* neighbours and at a local gym which she used to be a member of and managed to sneak into. She told me that they had recently had to borrow money to replace the oven when it broke unexpectedly.

- 8.6 Despite the family's deep roots in the area and the strong social network around them, she told me that she was considering moving out of the borough (most likely to neighbouring Bromley), concerned that she would be unable to continue to afford living there. What was happening in the area, she told me, was that *'the likes of myself are being pushed out because the rents are getting higher so only professionals can afford to rent'*.

- 8.7 Conversations with Citizens Advice Bureau and other organisations confirmed that housing, especially rent arrears, rent increases and insecurity in the private rented sector, was one of the biggest issues reported by clients. The Whitefoot ward Councillor told me that even residents juggling multiple jobs might struggle to meet rising housing costs:

We have one person that was working two jobs and he was saying 'I've got a third job coming up, I won't need to come here anymore'. And then I saw him again a couple of weeks later and I said 'What happened?' And he [explained] that he rents privately and the landlord put the rent up.

9. Childcare

- 9.1 Many (especially female) residents we spoke to struggled to combine work and caring responsibilities for children or other relatives. Several women had worked outside the borough (sometimes in central London) before having children and had found it difficult to go back to work, especially if they were raising children on their own. The main challenge for parents was the difficulty of finding affordable and flexible childcare. Ms S said she and her husband couldn't afford for her to work as the childcare would be too expensive. Ms A, a single mother I spoke to at the Jobs Club, was looking for work after having been off for two years after her third child. When I asked her what kind of work she was looking for, she told me:

I've done everything. I've done admin, retail and bar work. [I'm] just not sure what to go back into. So I've been speaking with the [Phoenix] coordinator and he said he would help me, so possibly retrain just to get me back in the door, kind of thing.

- 9.2 She told me this was the longest period she'd had off work and was concerned that *'if you leave it too long it's harder to get back in'*. She explained that she had managed to find suitable childcare in the past:

When I started work years ago, back in 2002, my children were four and two. So one was at school and one went to a full-time private nursery...Financially, I had a full-time job and I was receiving child tax credits, so I managed. I managed to balance. I still had food, still could do activities that families do. And then still managed to pay rent... I'm not saying it wasn't a struggle, but I managed...Because I had the help of nurseries, after-school clubs, it kind of worked for me.

- 9.3 For others, it was not so easy. Another single mother I met at the Jobs Club, Ms F, told me she was looking for work as a school dinner supervisor so that she could spend time with her children. She talked at length about the difficulty of juggling work and childcare:

We young single parents aren't getting the help that we're supposed to. And the Job Centre is not thinking about the parent that is sitting behind the [desk]. When they've got children and they can't find someone to look after the children so that they can go to work. There is work out there, but the work that you want to do, who's going to look after the children or pick them up for you? Everyone's got their own thing to do.

- 9.4 Ms F told me that she couldn't rely on family members to look after her children as her mum didn't live nearby. She continued:

The Job Centre don't seem to understand that we parents need help. Once we can get help, there is cleaning jobs out there, there is evening jobs out there. If I could get somebody, I would go. It's not as though I don't want to work. I'm happy to work because I'm having it hard because it's like £90 the child tax credit and where do I take it? I have to pay my bedroom tax because my big daughter doesn't live with me...And I've got council tax to pay. So then I ain't got food in my house for my children. And I pay £40 for my rent because I love my house.

- 9.5 Ms F sent her children to church on a Sunday, telling me that they enjoyed the activities they could take part in there. Beyond formal childcare, many residents mentioned broader opportunities and activities for children, especially during the school holidays when children often required more money to take part in trips or other activities.

10. Managing money

- 10.1 Many people we spoke to mentioned the difficulties of managing money and juggling (often) unpredictable streams of income from different sources (part-time or seasonal work, changing benefits etc.). This was true even for residents who did not think of themselves as 'poor'. As Ms A put it:

I consider myself ok, because I've got a roof over my head. But some people don't have that. I might not have enough, but I wouldn't say poor.

- 10.2 However, like many other people we spoke to, she did talk about having to manage money carefully, especially while she had been out of work after giving birth to her third child:

Everyone's got needs and wants, do you know what I mean? I speak for myself. You still provide food for your children and you still cater for your family. You might have to go without one week to cover for the next. Birthdays, commitments, do you know what I mean? I think you just have to hustle.

- 10.3 In Ms A's case, 'hustling' meant borrowing money when necessary. Some people borrowed money from friends and family, but many residents told us that they could not rely on family members (who 'had their own problems') or had exhausted possible sources of loans. Ms A had used the services of the Lewisham Credit Union,⁶ of which she had been a member for over 30 years. When I asked her why she might need to borrow money, she told me:

⁶ <http://www.lewishampluscu.co.uk/>.

Maybe to purchase a fridge [or to honour] a commitment, a birthday that might pop up. They'll give you a short loan and you can pay that back at a reasonable rate and they look after you, do you know what I mean... I've been with [high-street lenders] but they messed me up. Or I messed myself up! The interest was really hard to pay back. That affects your credit history for the long term.

10.4 Ms A was not the only person to mention birthdays and other events that might require out-of-the-ordinary outlays of cash. In fact, many others who talked about the pressures of school events, parties and other unexpected expenses that might crop up.

10.5 In addition to allowing her to borrow small amounts at low rates of interest, Ms A's membership of the Credit Union had also enabled her to save small amounts of money, especially while she was in employment:

You've got to save something. They help you save... That's part of their agreement. I do [manage to save] but I could never save by myself. [But] you need an income to save something, because if you're living hand to mouth, it's a bit hard. But, you know, you can save a fiver a week or something. Every little helps, every little counts.

10.6 Mrs L similarly emphasized the importance of managing money well. She told me about how she had to manage money carefully, going from earning a decent salary in the City to having to get by on much less:

I was quite meticulous at budgeting anyway, but if I hadn't been, I would have been on my face. I make the best of every situation now, you know. Before I could go to a shop and not even look at labels. Now, if something's needed, I search online for the cheapest thing, the cheapest product I can buy.

10.7 She wondered aloud how some people were going to manage with monthly (instead of fortnightly) welfare payments under Universal Credit, confessing that she suspected it was 'just a ruse' to get people out of social housing.

10.8 Mr H., who attended the IT session at New Cross Learning, is a carpenter by trade, though he works irregularly. He earns about £500 a week when he has a job, but these are almost all short-term temporary contracts. Mr H has rent arrears, and sometimes decides to pay for food or his carpentry tools instead when they need replacing. He explained that these tools are 'expensive, sometimes several hundreds of pounds'. Mr H complained that 'they don't understand that'. When I asked who was meant by 'they' he said: '*they, the government, the council, the Job Centre, they*'. H told me he gets by because sometimes someone will be nice to him. He said: '*sometimes there'll be a lady who'll look after me or I'll go away for a bit to do some things to get money*'.

10.9 Many residents mentioned problems with debt, though understandably few went into detail about their financial history. Ms S told us she and her husband ended every month with a £450-550 overdraft. Several advice services also mentioned debt as a major issue. The Councillor for Whitefoot ward told me that it was '*without a doubt*' the main issue they encountered in the advice sessions for visitors at the Food Project:

People need support with managing their money, [but also] managing their benefits. One of the things that the Citizens Advice Bureau [who send a caseworker to the food project] have said is that the people they pick up, that come to them at the food project, wouldn't ordinarily come to a normal Citizens Advice Bureau office because they don't recognise what support they can get. So it's been identified that some people don't receive the right benefits or don't appeal against not receiving benefits. So there's something about helping people be smarter about what they're entitled to and also with managing the money they do have.

11. Information, advice and social networks

- 11.1 In fact, many people (both residents and professionals) mentioned the importance of access to information and advice, via both informal and formal networks of support. Mrs V, who had been a visitor at the Food Project and now volunteered there every Thursday described the challenges she and her family faced when her husband lost his job as a bus driver after an accident:

We didn't have any money to do anything. We weren't on any benefits then because we didn't know what to do or where to turn to or anything, you know. So after that, we were speaking to some friends and family and they kind of like put us in the right direction. And my friend advised me to go to the food bank in Whitefoot because I didn't have anything in the house. Because literally I had to be drinking water and sugar to just sustain myself so that my family could have something to eat... The first day I went it's just [pausing] the atmosphere was really good, it was really great. I felt like 'wow, are there people like this existing?'

- 11.2 Mrs V told me that she and her husband had struggled to navigate the complex bureaucracy of the benefits system and had been frustrated by their interactions with the Job Centre. She told me that what had got her through was having the right people to ask for help and advice:

I turn[ed] to my mother-in-law and my sister. They were the main sources of help, to be honest. They were there for me when I needed them... I just keep [things] to myself and my family, so basically my family was there for me... Things can [still] be tough, though, but I learned to ask the right people and they gave me the right advice.

- 11.3 Though her family had also supported her financially, she was keen to impress on me how valuable their moral support and practical advice had been.

- 11.4 This was echoed in other conversations, both with residents and professionals. The Children's Centre in Evelyn ward hosts advice sessions from the Job Centre. Its employees are obviously equipped to give people advice about school applications and funding childcare. But the centre is also used to answering questions on immigration status, domestic violence and how people can sign up for social housing. The lobby is full of brochures with free legal advice, information on how to contact the Citizens' Advice Bureau, support for victims of domestic violence and the national career's service.

- 11.5 New Cross Learning organises a weekly IT session. The session partly helps people to learn about working with computers, but also supports people in applying for jobs under Universal Jobmatch. There were about 20 desks with computers set up in the middle of the library, and both times I attended, there were between 16-18 people working on the computers. The IT session used to be focused on IT skills but there was so much demand for help with online job applications, that that is now the focus of the 3 hour workshop. While I was there, the tutor passed from person to person, trying to answer their questions, helping people achieve what they wanted to, and trying to provide advice as well as doing things for people. She had remarkable skill at being efficient and dividing her time. Some people present didn't do anything themselves but patiently waited for the tutor to come round to do the next step.

- 11.6 The organisers at New Cross Learning were also talking to the Credit Union to discuss the possibility that they could host advice sessions at the library. They'd recently agreed that New Cross Gate Trust could use the building Centre on Mondays and Fridays when it was normally closed to provide training on CV writing and interview techniques.

- 11.7 The Whitefoot Councillor explained that part of the reason she had set up the Food Project was that no local residents came to the advice surgeries she held. She was concerned that people in the area were not always able to access the support that was available:

Not everyone necessarily knows how to access the support they need. So a lot of it is lack of information or lack of awareness. So some people don't even know what a local councillor does, who they are, what they can do, what they can't do. They just don't have

that. And some people have this sense of lack of confidence, lack of self-esteem and where a lot of people experience poverty...sometimes what comes with that is different levels of depression.

- 11.8 The Councillor now held regular advice surgeries at the Food Project and had invited other organisations (Citizens Advice Bureau, Parent Support Group,⁷ Phoenix, etc.) to do the same. This enabled them to pick up casework from more vulnerable residents who were less likely to seek help through the usual channels. In addition to these formal advice sessions, I noticed during my visits to the project that people often shared advice and information with one another informally, checking in, asking where they could go for help and referring friends and acquaintances to other organisations. This was a big draw of the project for visitors and volunteers alike. As one visitor put it to me one Thursday evening, 'I come to associate'.
- 11.9 The concerns about accessing support were echoed by the Reverend at St Luke's Church, who spoke of this as one of the main challenges in Downham and especially for the Front Room Project he coordinated, a drop-in session designed to offer space for residents to socialize and support one another.⁸

I think in this area it's not so much cash poverty, it's social poverty, so people lack the social capital to do things. So one of the challenges we've found in the group is that people want to do things, but they don't have the personal resources to make them happen. And there can be a real danger of doing things to people or for people rather than with people. And one of the things I want to do at this project is doing things with people, but that requires a lot of investment and a lot of work to give them the skills, to train people...to do things for themselves. So there's that desire to change, lack of know-how.

12. Volunteering and community

- 12.1 Like the Food Project, the Front Room Project actively seeks to build some of this social capital, particularly among older or more vulnerable residents, many of whom suffer with mental health problems, depression and anxiety. As the Reverend at St Luke's explained to me, this involved using what was already out there, often in unexpected places:

The core group of this drop-in comes from the former 999 Club which had a shop on Downham way. And they formed a community there and then that project shut down so the community was transplanted here. So a lot of them, their network is that community. They kind of form a community around the King's Diner café as well, when we're not open... There's a few that have family connections round here and then some of them come because they're connected to the church and they want to do something throughout the week.

- 12.2 In the Whitefoot and Downham area, churches (and other places of worship such as the local mosque) were a dominant feature of the landscape in an area with few other community spaces. The Food Project was also started via a group of local churches, one of which provided the space for the project on a Thursday evening.
- 12.3 As a Lewisham Council employee who had lived in the Downham area all his life and was currently working with local community groups there explained to me:

The more I look, that infrastructure, that strong Christian infrastructure is still intertwined with the estate and it still becomes one of the most important things that the estate has, even though the estate hasn't got many pubs. People will still signpost via the churches and actually they have an astronomical effect on and pull for local communities in the area. And again, it's really interesting because lots of the stuff we do in Downham will end up being [via] a faith-based group in some way. There always seems to be a route back to

⁷ <http://www.psg.org.uk/>.

⁸ <http://stlukesdownham.org.uk/st-lukes-front-room-project/>.

especially Christian-based groups, which is kind of interesting for me when I'm trying to develop things that are non-Christian-based.

- 12.4 He impressed on me the importance of having shared spaces 'for people to talk to one another':

We've got to utilize what we've got. We've got to start looking at things like the Co-op and the stuff there. Schools have a huge influence on the community and on community interaction but we just don't utilize them enough. Schools, the Co-op, the leisure and lifestyle centre. It's quite interesting the amount of invisible services that we've got, I mean in Whitefoot we've got the Territorial Army there, the 101st regiment, and when I speak to people and say 'well, where is the local TA?' They don't see it.

- 12.5 Rather than something already 'out there', however, many people I spoke to agreed that a sense of community could be actively built, though it needed spaces and adequate resources. The Whitefoot Councillor explained to me that building community was a vital part of the Food Project's work:

We call it building a caring community. We didn't see it coming, I don't think. When we started to think about providing food and preventing hunger for people, we didn't realise at first that we were building a bank of volunteers. And we were actually improving the community, not just through the food, but through this community of people. And we realized that the volunteers were volunteering for lots of different reasons. Some of it was isolation and loneliness, some of it was to learn new skills, to meet friends, to socialize. Some of it was to have something to do...somewhere to go...or just to give back to society. But we realized that the volunteers like being with each other and they also like it that we're helping people. And you realise that there are more people in Lewisham – or in Whitefoot ward – that want to do good to others...So it grew organically, really.

- 12.6 As she noted, many of the visitors to the project returned later as volunteers. A sense of community was built through meetings, events, summer barbecues and even a local parade, but also in more intangible ways. She explained that most of the volunteers now knew each other by name and had developed a real sense of camaraderie:

What we've found the volunteers do, is they naturally look out for each other. And they start giving each other lifts home... I think there are little communities [in the area], I don't think there's [one] big community... People who look at the food project wherever we are, whether it's a parade, stall events or Christmas parties, they seem to want to be part of it.

- 12.7 The importance of voluntary work in building a sense of self-worth and connection to community was echoed in conversations with other residents. Several people spoke to me about the importance of voluntary work in building confidence and gaining experience and new skills.

- 12.8 New Cross Learning is entirely run by volunteers. The two managers were very positive about the benefits volunteering can have for people. Many of their volunteers come in struggling with confidence and low-level mental health issues. The volunteers tend to hear about the library mainly via word of mouth, although the library also has connections with Goldsmiths, the Probation Service and the Duke of Edinburgh charity programme. Many of their volunteers had been able to build up their confidence, and that had enabled them to move onto paid work. Some examples of the jobs that volunteers went on to get, were roles in quality assurance, accountancy, administration and library work.

- 12.9 Many people took fierce pride in their voluntary work, both as a way of giving back to the community and as a way of catching a break from the challenges and pressures of everyday life. As Mrs V, who began as a visitor to the Food Project and later returned as a regular volunteer, put it:

I volunteer every week... It's just a good atmosphere. Sometimes you just feel like, ok...let me just go and have some 'me time' out there because I'm caring for [my husband and my

son]...I just want the time, just a couple of hours away and then I come back refreshed and then start again. Just once a week.

- 12.10 Volunteering served different purposes for different people. More than one volunteer at the Food Project had used their volunteering experience to help them find work; for others, voluntary work gave them a sense of purpose, a chance to interact with others, or just 'somewhere to go'. For yet others, it was part of a powerful sense of self. As Mrs L put it:

[I] do a lot in the community. I don't do it because I feel obliged to do it. I do it because I can't stand still. I can't just be at home doing nothing. Because that's just not me, you know.

13. Differences across the borough

- 13.1 One of the themes of conversations with residents was the different 'feel' of different parts of the borough and the different opportunities available to residents.

- 13.2 In Evelyn and New Cross, people mentioned the importance of knowing people locally. One or two had moved further south in the borough, but travelled up regularly because that's where they knew people.

- 13.3 The demographics in an area such as New Cross are changing rapidly. People that are new to area move in as new housing developments are built. As one of the organisers at New Cross Learning described it: 'there aren't a lot of cafes where poor and posh mix'. The two organizer I spoke to could mention one cafe locally where people from different sections of the neighbourhood might bump into each other.

- 13.4 Although areas in the north of the borough have better transport links, the feeling from some of the organiser I spoke to was that doesn't necessarily help people. One of the organisers talked about the difficulties to find well-paid jobs for people at the lower end of the job market:

There used to be some factories and warehouses but Deptford but these have all closed or moved. The local small businesses in New Cross are often run by families who don't advertise job openings. They tend prefer to employ family members or friends.

- 13.5 New businesses or chains that had moved into the area would employ people, but the feeling was they often don't pay well.

- 13.6 In the Downham/Whitefoot area in the south of the borough, for example, some people complained about not being well connected to the rest of the borough or to other parts of London. Some residents talked about having to look for work beyond Lewisham's boundaries. As Ms A put it, the south of the borough was '*just somewhere to live*' and it was necessary to travel to find employment opportunities, which was easier for some residents than others.

- 13.7 One man, a Council employee who had lived in Downham his whole life and was a passionate advocate for the area, agreed:

Because [the Downham estate] was built as a dormitory, it doesn't have any workplaces... And if you look around the north of the borough, lots of the stuff is around the regeneration of brownfield sites. That's not in the south of the borough... When I was young, the focus was very much on central London. The focus now has switched very much more into Canary Wharf. If the train stations [in Downham and the surrounding area] are taking you up to Victoria or London Bridge, how do people deal with that?

- 13.8 More than the physical infrastructure, however, he felt there was not a strong sense of place in the south of the borough and that this contributed to the persistent problems with poverty and deprivation in the area:

One of the things is about saying where can we find space just to have a chat? So things like 'Downham Celebrates' [an annual community event] become really important to me not just to put on a community event, but so that people can have a dialogue with each other and find things in common with each other...

- 13.9 However, he was equally clear that the area needed stories or narratives that local people could tell and feel a sense of ownership over:

You just don't see that many positive stories. So Downham is nearly 90 years old, I couldn't name – and I think I know lots about Downham – ten really successful stories from Downham, but there must be ten good stories. But it's about having them as positive stories that we can get hold of... There must be some good stories that people have gone on to do.

- 13.10 The importance of a sense of place and belonging was echoed in other conversations with residents. For some people, this was met in quite easy ways. Like Mr J, Ms A felt 'at home' in The Green Man:

This is my hub. I come here all the time. Everything's here and you're allowed to come and sit and use the wifi and the laptops etc. And the caf. All the Phoenix staff are really good.

- 13.11 The Councillor for Whitefoot ward talked about the importance of 'belonging' for members of the project:

We're having discussions now, the directors, about whether we turn [the project] into a membership [organisation] and that's just so that people can feel part of something, so that they can say 'I'm a member of...' Because people generally want to identify with something, they want to feel a sense of belonging, not 'I'm a user of'.

14. Views on what the Council can do

- 14.1 I asked almost everyone I spoke to what they thought the Council and its partners could do to tackle poverty and deprivation in Lewisham and in the local area. Many drew a blank and only a few people had concrete suggestions in mind. Almost everyone I spoke to was aware of the financial constraints under which the Council was operating, though many were concerned about the impact of cuts to local services or the recent rise in Council Tax.

- 14.2 Having spent her life battling for support for her children, Mrs L told me (it was unclear whether she was referring to central or local government):

I know there are decisions that have got to be made and things that have got to be cut, but I don't think they are cutting in the right places... My thing is, right. I am a true believer in early intervention and that is where all the money seems to be going... When I was at that point I did have the help from the Children's Centres, from the local authority. Now, I wouldn't be where I am [without that]. I'm now putting back what I've learnt back into the community because of what I do. There's nothing there for these people now.

- 14.3 Other residents had more straightforward recommendations. 'Don't raise the rent, especially if you ain't got the money,' Mrs B told me. Ms S asked 'if [the Council] could just speed things up. It feels like we [her family] are in crisis'. Mrs V's husband told me that the family was looking for a new property as their teenage daughter was currently having to share a room with her teenage brother. Mrs V herself wanted her housing association to provide somewhere for the kids to play instead of displaying 'No Ball Games' signs in all the communal areas. Speaking more generally, she told me that the housing association and other public sector bodies 'need to really learn to listen to the residents, to what they really want, and act upon that. Rather than just doing their own thing'.

- 14.4 Others thought things were moving generally in the right direction. Ms A told me:

I think Lewisham's a pretty good borough. I consider my borough Lewisham to be pretty good. And I think Phoenix are doing a lot for Lewisham too. I think a lot of other housing associations are bouncing off what Phoenix are doing. And it's getting better. The area is getting better. It's improving loads.

- 14.5 When I asked her what more could be done, she told me:

Listening to what the people have to say, doing more for children, doing more for the elderly, things like this [Jobs club], helping people. If people have got support, then they can do more. Even with younger kids, if there's more to do, activities, they can get out.

- 14.6 This was echoed in conversations with other residents who felt both that they wanted to be listened to and that they wanted more opportunities for their children. Ms F told me:

The biggest challenge is jobs and care for the children. And they need to make more space for children to have fun. And it's not always about money, money for children. You have to have love and to care for each other in the community. You do things for the children that they're going to enjoy and where the family don't have to keep putting money in their pocket.

- 14.7 Many of the professionals involved in third sector or community organisations stressed the importance of working in partnership to give residents access to the full range of support and advice, though they were also acutely aware of the financial constraints facing the Council. At the Citizens Advice Bureau, the caseworker I spoke to impressed on me the value of detailed casework for making a real impact on people's lives, but she also made another suggestion:

One thing that Lewisham can do is to look into spreading out the access to the advice services across Lewisham a bit more evenly. Because...I sort of feel that everything is more on this side of Lewisham, when you go down the side of Bromley, including Downham, or Forest Hill, there isn't much advice work taking place there. So I think outreach sessions spread across Lewisham evenly would be really helpful. Especially outreach sessions into places that are recognised to be the home of vulnerable people...GPs surgeries, for example, things like that... Even if putting more money [in] isn't possible because they really can't, it would be good if they thought of spreading the current service across [the borough] more evenly.

- 14.8 The Councillor for Whitefoot ward told me that she felt more could be done to support vulnerable residents:

We have a lot of frozen benefits, for different reasons. Some are alcohol-related, we had one [case] where she was in rehab, she had a change of address, the appointment went to the old address and her benefits were frozen. It doesn't feel like there's a wrap-around service for that person because actually everything should be done...to support her to be alcohol free. Although Lewisham provides good services, there's something about the follow-through of those services.

- 14.9 Beyond the Council, residents felt that people could do more to 'help each other' and 'stick together'. There was a strong sense in conversations with residents of wanting to 'get on' and 'stand on their own two feet', as Mr J put it, but not always knowing how. When Ms F told me why she valued the Jobs Club at Phoenix, she told me that 'it helps people a lot to get where they want to get'.

- 14.10 This paper has shown that cash is important for people 'to get where they want to get', but so too are people's social networks, their links to services, their capacity to participate in 'communities' and their sense of belonging to a place. The challenge for the Commission is to identify how the Council can support the work that people themselves do to build better lives in the borough.