

WALCOT FOUNDATION

Governors Strategic Review of Grant-making Priorities

Consultation Report

Focus Group Summary – Key Barriers

1. Housing
 - a. Displacement - families moving into temporary accommodation outside Lambeth
 - b. Poor standards of accommodation
 - c. Lack of specialist housing advice/advocacy
2. Lack of awareness and support with mental health & well being
3. English as an Additional Language (EAL)
 - a. Difficulties in accessing accommodation, services and employment
 - b. Lack of affordable ESOL provision focused on education and employment
 - c. Diminishing resources in schools to support pupils with EAL
 - d. Difficult for parents to engage in and support their children's education
4. Low paid and insecure employment
 - a. Irregular working patterns
 - b. Families in poverty but above the threshold for Free School Meals (FSM)
 - c. Gangs provide alternative sources of income and status for young people
5. Diminished social, cultural and community resources
 - a. Diminished longer term support for teenagers and young adults
 - b. Little interaction between generations within communities
 - c. Lack of access to culture and the arts
 - d. Digital exclusion
6. Service provision focused on "firefighting" rather than prevention or early intervention
 - a. Families increasingly relying on schools for support

On-Line Survey Summary – Key Barriers

1. Unaffordable housing and living costs
2. Lack of confidence and aspirations
3. Lack of soft skills
4. Poor health and wellbeing (particularly mental health)
5. Debt
6. Cuts to welfare and statutory services
7. In-work poverty

Additionally:

- No recurring recommendation for type of work that Foundation should fund
- Respondents broadly happy with current priorities but two-thirds suggested some type of alteration (but no significantly recurring themes)

Introduction

Background

The Walcot Foundation Governors are preparing to identify strategic grant making priorities for financial years 2016-2019. All grant making has to support Lambeth residents living in poverty to become financially self-sufficient. Governors are consulting with local stakeholders to inform decision making on how best to effectively target funding.

The Foundation has an annual budget of approximately £1.9m for grants to voluntary sector organisations, schools and individuals. We fund work which enables low income Lambeth residents to improve their educational and career prospects, move out of poverty and become financially self-sufficient. Approximately 75% of our funds must be spent on those aged under 30. We believe that employment is the best long term route to financial self-sufficiency but recognise that a rising proportion of poverty is found in working households.

Governors wish to identify:

- the key challenges or barriers currently facing low income Lambeth residents on this journey
- ways in which these barriers can be addressed - innovative ideas that may work well locally and potentially influence the wider development of effective provision
- the broader context - political, economic, social and technological factors affecting low income individuals and potentially exacerbating or relieving the barriers they face

Method

In October 2015 the Foundation hosted two focus groups of current and former grantees from across the borough to consider the questions above and to informally prioritise (with stickers) the barriers and solutions identified. The consultations were recorded, participants were asked to respect one another's confidentiality and informed that all comments would be reported anonymously.

The first group featured staff from primary and secondary schools including senior leaders, specialists in the areas of Inclusion and EAL and posts working across clusters of schools. The second group was attended by voluntary and community organisations specialising in the fields of adult education/training, employment support, financial advice, ESOL, women, children and young people, refugee and migrant communities.

We realised that these groups were not completely representative and consequently consulted further with organisations working with teenagers and young adults and those working in the fields of health and disability. The first part of this report summarises our findings.

We also invited participation in a brief online survey from Mon 23 Nov to Fri 18 Dec. This was advertised via our website, social media, our email newsletter and by email invitation to all recent grantees (including individual grantees). The findings of this survey are reported on p13-15.

The findings from the focus group consultations and online survey are being presented to our Governors in Jan 2016. Their decisions regarding the Foundation's strategic grant making priorities for April 2016-March 2019 will be published on our website in March 2016.

Focus Group Consultation - Barriers preventing low income Lambeth residents becoming financially self sufficient and possible responses

Participants agreed that many low income residents simultaneously face a range of challenges or barriers primarily due to a lack of personal resources and reduced access to external assistance. There was agreement that if basic requirements for physical and mental wellbeing are not met it is difficult for individuals to progress with their education or career.

1. Housing

a) Displacement - families moving into temporary accommodation outside Lambeth

“We had a family coming in from Essex, a family coming in from Kent, parents bringing their children into school and literally roaming the streets ...and then coming to pick them up and making the journey back home again.”

Steeply rising private sector rents coupled with insecure tenancies, reductions in housing benefit payments and high demand for social housing is forcing families to move to more affordable areas. Low income residents are increasingly moving into temporary accommodation outside the Borough – commonly in Croydon but also East London and neighbouring counties.

Some families seem to move more than once, either rehoused or forced to leave when rent increases. This was *“completely destabilising... I had a client recently who’s been moved 3 times and is now way out in Catford and his children attend school in Tulse Hill so they’re late every day”*.

Schools see the impact of long distances on pupils’ attendance, punctuality and attainment. Pupils who don’t arrive home until 8pm are experiencing long, tiring days with little family time and bedtime “winding down” routines. However parents choose to keep their children at school in Lambeth – often due to family, friend and community ties. One teacher spoke of parents who had been pupils twenty years earlier. Parents view the school as a “local connection” which increases the chance of rehousing in Lambeth.

There is also uncertainty about the timescale and likelihood of rehousing even for families defined as Category B and Category A – those in most urgent need¹. Moreover if families find themselves accommodation outside the borough, they lose their classification of need within the borough. Families are reluctant to accept that they may have to leave permanently. In the meanwhile the travelling and uncertainty places great strain on family life. Some families do return, one teacher recalled a family who were moved to Croydon, but bid successfully for social housing in Stockwell.

b) Poor standards of accommodation

Some private rented and social housing in and outside of Lambeth is of poor quality with problems such as mould, damp and vermin. *“The mice chewed up from the sink and run along the work top and the children have been in school with scratches on their bodies ... ”*

¹ <http://www.lambeth.gov.uk/sites/default/files/ho-housing-allocation-scheme-updated-2013.pdf>

Some tenants are affected by noise pollution as housing is often overcrowded. *“We had a little boy and the only place he could find which was quiet enough for reading was on the toilet”*

c) Lack of specialist housing advice/advocacy

Residents seem left to address these complicated housing situations without professional support. One participant works with a family who qualify for housing benefit and social housing but Lambeth don't have any available stock so they have to find a private landlord who will accept benefit.

Both focus groups reported that Lambeth Housing Officers rarely attend multidisciplinary professional meetings although housing can be an aggravating factor for other problems. One participant spoke of a family facing eviction where the mother is receiving mental health care at the Maudsley Hospital. The likelihood of the family staying in Lambeth and her treatment to continue without disruption *“depends on who they see in Housing...”*

Responses

- Schools supporting pupils' travel, eg: by collecting them in a school bus
- Homework and afterschool clubs based in the community near schools
- One to one after school tuition based in or near school for underachieving pupils
- Support workers to advise and co-ordinate support for residents in poor or unstable accommodation
- Housing Officers working in schools and community centres
- Assist residents to develop self advocacy, lobbying and campaigning where appropriate
- Up to date information for teachers/community workers so they can sign post residents for support

2. Lack of awareness and support with mental health & well being

“...very low self esteem and confidence, lack of belief in the future is really having a negative impact on ability to learn..”

Both groups reported unaddressed mental health issues – in particular chronic low level depression and anxiety which affects an individual's ability to function. There is still widespread lack of understanding and stigma about the impact of mental health problems and little accessible provision eg. talking treatments in the community.

Thresholds for accessing secondary mental health services have risen and waiting times have increased. Individuals in crisis will be hospitalised or treated at home, but aftercare seems increasingly inconsistent. *“In an acute crisis there are services but after that you're back to square one really...”*

Schools reported increases in under-fives unable to take up nursery places and pupils on the verge of exclusion due to behavioural issues. Their families often lead complex, stressful lives which may also affect parental mental health. It can be extremely difficult for parents constantly in *“survival mode”* to consistently meet children's needs for emotional security.

Individuals may also be contending with a range of physical health complaints, often chronic and complicated which affect their quality of life. Or they may be carers for other family members.

Domestic violence can also place enormous stress on family members' mental and physical wellbeing and participants perceive a reduction in specialist provision in this area.

Organisations may also struggle to work effectively with individuals with disabilities or longer term health needs as this may require particular knowledge and expertise to provide an effective service.

Responses

- Access to educational and personal development opportunities tailored for individuals waiting for or receiving mental health treatment
- Embedding the importance of good health and well being in training and advice services
- More creative and talking therapies in the community and in schools
- More mental health support projects in community meeting places eg: churches
- Outreach/key workers who can provide informal but consistent support to individuals
- Development of soft skills built into activities with families
- Programmes to improve parenting skills and parent child relationships
- Projects developing peer support and mentoring (role models), eg. Parents' Champions
- Dedicated school posts for pupils with challenging emotional and behavioural problems
- Mother tongue counselling services for EAL speakers
- Promote engagement by offering activities to meet people's immediate perceived needs, help them think strategically about wellbeing and measure "distance travelled" in addressing problems
- More training in how to recognise and assist with domestic violence
- Specialist training, advice and advocacy to help mainstream organisations support clients with disabilities or long term health needs

3. English as an Additional Language (EAL)

a) Difficulties in accessing accommodation, services and employment

Refugees and migrants cannot claim benefits when they first arrive and must prove residency before engaging with statutory services, including schools and seeking employment². *"I've heard of people charging £100 for documents to prove they live somewhere as this is preventing people moving home, gaining employment, studying English, it is getting harder..."* One participant spoke of a family with children out of school for a year due to difficulty in proving residency.

b) Lack of affordable ESOL provision focused on education and employment

The criteria for funding courses and remitting fees have changed. Consequently less free ESOL training is available and individuals are expected to complete courses more quickly. Individuals are more likely to access entry level courses and then have problems finding the next level of training in

² <https://www.citizensadvice.org.uk/benefits/coming-from-abroad-and-claiming-benefits-the-habitual-residence-test/the-habitual-residence-test-an-introduction/what-is-the-habitual-residence-test/>

reading, writing and speaking English that will enable them to access educational/employment opportunities.

It was judged that many courses do not provide training in the type of language that is useful for the further or higher education or the workplace. There is also a need to provide training in British workplace and educational culture and systems.³

c) Diminishing resources in schools to support pupils with EAL

Schools reported an increased number of “mid term arrivals” of pupils with no English, with many families escaping the recession in Portugal and Spain. However the end of ringfenced EAL funding has led to specialist posts being axed as has Lambeth Council’s Ethnic Minority Achievement Team.

Engaging in education and achieving qualifications may be particularly challenging for secondary school students as additional support is time limited “...the government says after two years they can cope so you get no extra support, no extra exam time after that...”

d) Difficult for parents to engage in and support their children’s education

Parents may lack knowledge and confidence due to a very different experience of education. Poor literacy including in a first language other than English is a problem for some parents and families. Sometimes children are without a school place for many months as the family needs guidance on how to apply. One organisation also works with unaccompanied children in this situation.

Parents can struggle to understand what schools require. “..we work with over 100 children and we make sure the parents know what to do with the (homework) diaries or they sign blindly...” This can lead to children communicating with schools and other services on behalf of parents.

While many parents are keen to prioritise education, some children – particularly secondary school age girls - are under pressure to care for young siblings, undertake housework or seek employment. Children are also less likely to value higher education due to their parents’ lack of experience.

Responses

- ESOL provision that is relevant and applicable to housing, health, employment which is regular, consistent and intensive
- Interpreters and advocacy to help individuals to access services
- ESOL provision and projects offered to families at schools and/or by community groups with links to schools
- ESOL provision for children waiting for a school place
- Family learning which is accessible for parents with childcare
- More creative learning and cultural enrichment activities for pupils eg SHINE on Saturdays⁴
- Culturally appropriate courses on parenting skills, British education and employment culture
- Accessible financial advice – but subtly embedded within projects to circumvent stigma
- Projects promoting first languages and literacy in first languages

³ <http://www.london.gov.uk/sites/default/files/English%20Language%20for%20All.pdf>,
<http://feweek.co.uk/2013/03/08/esol-funding-safe/>

⁴ <http://www.shinetrust.org.uk/what-we-fund/shine-on-saturday/>

4. Low paid and insecure employment

The majority of adults and children in poverty now live in a household where someone works⁵. Much of this work is low paid and insecure with little prospect of career progression. Individuals may work different shifts or more than one job in order to maximise earnings.

a) Irregular working patterns

Zero hours contracts cause particular problems for families, parents may work 40 hours one week and none the next which makes childcare and other generally routine arrangements particularly difficult. There is lack of flexible childcare provision (e.g. childcare in the evenings) which can cater for changing work patterns which also prevents parents from attending training etc. which could help them progress into better paid employment.

Benefits systems and payments are not always responsive to fluctuations in circumstance *“so you see increased levels of debt, rent arrears etc. so they might engage in further education but can’t sustain the situation as things get progressively worse...”*

b) Families in poverty but above the threshold for Free School Meals (FSM)

Parents in low paid work may have very little time, money or energy to focus on their children’s education and these families also miss out on the benefits and opportunities available to Free School Meal (FSM) pupils eg reduced fees for trips and clubs. *“There are always parents who don’t send their children, a lot of them tend to be those parents who aren’t entitled to a discount plus there’s a stigma attached, these parents are very proud, they work and earn a salary...so they might say – our child doesn’t want to be away for two nights rather than we can’t afford it actually, £60 is a lot of money...”*

Although many children will qualify for a “pupil premium” payable to their school to fund additional support, it can be difficult to know who is eligible. One school discovered a rapidly fluctuating picture, *“the difference between the number of pupils eligible for FSM on the last day of the census and the number who were eligible over the last 6 months was around 40, so there are 40 families going in and out of benefits...”*

Schools also observed that school budgets will be affected as numbers of FSM pupils and consequently pupil premium funding declines.

c) Gangs provide alternative sources of income and status for young people

Gang activity is perceived as increasing across the borough. Even graduates are struggling to find reasonably paid, secure employment and things are more difficult for young people with few qualifications and/or work experience. For those who need money to survive or to help their families, crime provides a relatively accessible source of income and status and can form *“...a viable career path providing self-esteem, a sense of purpose, respect, peer support, financial reward and prospects....”*

⁵ <http://researchbriefings.parliament.uk/ResearchBriefing/Summary/SN07096#fullreport>

Responses

- More financial and debt advice – how to navigate the tax and benefits systems
- Careers advice for the unemployed delivered by the voluntary sector and/or schools that focuses on moving into secure, adequately paid work rather than “any old job”
- Projects supporting low paid workers to move to better paid jobs including work with employers
- Flexible childcare that parents can tailor around irregular working patterns
- “Wraparound” breakfast and afterschool provision for targeted pupils and older siblings
- Breakfast clubs
- Outreach work with young people at risk of gang membership to support them to access training and employment support

5. Diminished social, cultural and community resources

a) Diminished longer term support for teenagers and young adults

Lambeth has been affected in recent years by the closure of youth clubs and services. Several organisations worked with children and young people over many years providing advice, practical and emotional support, social and cultural activities, training and volunteering opportunities. These longer term relationships can help young people to address problems such as undiagnosed learning difficulties or mental health issues, substance misuse and caring responsibilities which affect their ability to focus on their education or career.

Longer term relationships also provide invaluable consistency enabling individuals to benefit from short term interventions and opportunities eg training courses and to manage transitions from one stage of education/employment to another. In particular the transition from primary to secondary school was noted as a vulnerable time when additional support may be needed but *“children from the most chaotic backgrounds who were receiving specialist support in primary school simply disappear off the radar.”*

b) Little interaction between generations within communities

A youth work provider described the lack of adult participation in young people’s lives as a key barrier. Young people may lack positive role models and the opportunity to develop skills, habits and behaviour conducive to employment. They may have few other influences to counterbalance their peer group which can be problematic if they are vulnerable to gang life and crime. Gang activity also means young people can be reluctant to travel to different areas in the borough, for example central Brixton – where many services are located. There is a lack of appropriate and affordable social activities for all generations which could develop relationships and assist cohesion.

c) Lack of access to culture and the arts

Concern was expressed at the lack of artistic and cultural opportunities available to families, as life increasingly consists of home, school and work. This is exacerbated for those whose routines and networks have been disrupted by moving away but was also seen as a problem for families with EAL

and those affected by in work poverty. Local families are not accessing the cultural resources in the north of the borough along the Southbank.

Consequently children are growing up with limited experience and “ *no real concept of what the world is like..*” This can directly affect educational attainment, for example “*..you take GCSEs and you’re presented with a text which is completely foreign to you, as simple as describing a day out in London, but if you’ve never done that, you can’t relate to that.*”

It was agreed that the arts and cultural experiences enhance quality of life and can also inspire individuals and raise aspirations.

d) Digital exclusion

Many families in poverty are increasingly excluded from services and resources due to a lack of consistent access to computers/tablets and broadband. There are a growing number of everyday activities such as school homework and bidding for social housing conducted online. “*...they changed the system for secondary transfers so it was all online and our parents didn’t realise that’s what they had to do...*” Free access to the internet is diminishing as public libraries close and it is not always practical to complete online activities outside of the home or on a smart phone.

Responses

- More services offering longer term support to teenagers and young people, particularly with transition periods eg primary to secondary school, secondary school to further education/employment
- Community engagement work to develop activities across the generations
- Informal welcoming community venues with cheap food and refreshments based on estates or in “gang neutral” areas
- Provision that works with all members of a family rather than support being “fragmented” across different services
- More creative learning and cultural enrichment activities for children eg SHINE on Saturdays and embedded in family learning and community based social activities
- More corporate volunteers working with schools
- Individual grants to fund PCs/tablets and access to broadband
- Estate wide broadband provided by social landlords
- Digital skills training eg. Cyber safety, on line applications
- Access to broadband while in temporary accommodation
- Community IT facilities eg: in adult learning facilities

5. Service provision focused on “firefighting” rather than prevention or early intervention

Both groups discussed how thresholds have apparently risen for accessing health and social services which means statutory services focus on those with the most severe needs. Key workers seem less able to provide a consistent service due to managing rising demand with resources that have generally plateaued or reduced. Services are by necessity focused on crisis management.

For families who have moved out of Lambeth the problems may be more acute “*things like meeting the CAMHs (Child & Adolescent Mental Health service) threshold and even if they do meet it, who’s*

going to take them? Even if they are a Lambeth resident that doesn't translate to Lambeth CAMHS taking them on if their GP is in Croydon.."

a) Families increasingly relying on schools for support

"...the school is changing and becoming really very much a community hub, and families rely on advice and support..."

School - and particularly primary schools - may be the only service that families with multiple and complex needs regularly engage with. Schools are directly providing family support services or assisting families to access external services. It is difficult for schools to focus solely on education when pupils in poverty face a range of daily challenges affecting their learning.

Schools shouldn't however be expected to *"do everything"* although particularly primary schools are working successfully with families to the extent that children are kept functioning within education. Such children may be at high risk of being excluded after transition to secondary school.

However this is placing increasing pressure on individual members of staff:

" I think that when a child presents with a high degree of distress and as a teacher you've got 30 odd children to think about you get to saturation point...we are providing more and more of a frontline service but we are the one profession that doesn't receive supervision... "

There was also concern that amidst rising need amongst low income families, the budgets of London schools would in future years be diverted to other regions. Schools don't necessarily have the expertise to forecast these changes and how to effectively resource different areas of need

Responses

- Multipurpose IAG service which can co-ordinate access to support in key areas: wellbeing, employment, financial management, family stability, education/training for adults and parental engagement in children's education,
- Supervision for teachers
- More Family Support posts within schools
- More partnerships with voluntary sector organisations that can support families
- Focus on early intervention/prevention services working to address problems before they escalate into crises

Conclusions

Low income Lambeth residents are currently facing a number of barriers affecting educational and career progression that have increased in prevalence and severity over the last three years. Working and non-working residents are increasingly affected by housing problems, financial insecurity/debt, diminished social and cultural experiences and related health problems. In these circumstances it is difficult to focus on and progress with educational and career aspirations.

However the resources available to address these needs are dwindling. While statutory health and social care services have to focus on the most severe needs, community based organisations and primary schools which see families regularly are left managing the consequences.

However there is a real appetite for collaboration and creative thinking on how to effectively meet need in this changing landscape. Many successful instances of partnership working between schools and the voluntary sector already exist locally and perhaps the next challenge is to harness links with the private sector to bring corporate resources into play.

PEST analysis

Political	Economic
<ul style="list-style-type: none"> • Austerity • Welfare Reform – benefit cap, forthcoming cuts to tax credits, lack of awareness about universal credit • Tuition fees and other policies affecting under 25s • Housing • Local government – need to generate revenue (impact on local housing stock) • Local authority’s diminished capacity to support schools • Possible changes to central government school funding formula – threatens stability of provision 	<ul style="list-style-type: none"> • Benefits system not adapted to zero hours contracts • Employees have no rights if employed for under two years • Migration • If EU Citizens do not earn enough as a family they are not entitled to tax credits • Rising property rents – even teaching staff struggle to find affordable accommodation (gentrification) • Cuts in schools core funding for Special Educational Needs • Cuts to school budgets & potential threat to staffing levels
Social	Technological/Environmental
<ul style="list-style-type: none"> • Migration • Diversity of population is a strength (although language can be a barrier) • Low income communities moving out of Lambeth • Community hubs providing resources and meeting places are a strength • Parents are very aspirational for their children • Parent volunteers • Access to cultural institutions and corporate volunteers – possibly more helpful in North Lambeth • Great opportunities of London on our door step 	<ul style="list-style-type: none"> • High levels of air pollution (Brixton Road) • Increasing importance of internet in all areas of life • Lack of home access to internet • Reductions in library services • Prevalence of social media and related mental health concerns for young people • Young people are “Digital Natives” – potential to find new solutions using technology

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London Youth
Morley College
Mosaic Clubhouse
Oval Learning Cluster
St Matthews Project
Stockwell Partnership
Streatham Drop-In Centre for Asylum Seekers
and Refugees
Toucan
Walcot Foundation Peer Support Network
Windmill School Cluster

Governors Strategic Review of Grant-making Priorities

On-Line Survey Consultation Report

Summary

- 50 responses
 - Respondents broadly happy with current priorities but two-thirds suggested some type of alteration (but no significantly recurring themes)
 - Main barriers highlighted:
 - Unaffordable housing and living costs
 - Lack of confidence and aspirations
 - Lack of soft skills
 - Poor health and wellbeing (particularly mental health)
 - Debt
 - Cuts to welfare and statutory services
 - In-work poverty
 - No recurring recommendation for type of work that Foundation should fund
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Introduction

We created a simple online survey asking people's views on the Foundation's current priorities, what the main obstacles were facing low income Lambeth residents and what the Foundation could do to help remove these obstacles. This survey was advertised on our website, direct invitations to organisation/school grantees and recent individual grantees and also via our email newsletter.

We received 50 responses. 60% were from voluntary sector, 20% were low income residents, 16% were teachers and 4% did not give details of their experience. In terms of experience in Lambeth, 44% had over 10 years, 20% had 5-10 years, 16% had 2-5 years and 2% had 0-2 years (18% did not give details of their Lambeth history).

Analysis

Current Priorities

Nobody recommended that the priorities should be significantly changed. However, 2/3 of respondents suggested some alteration to the current priorities. There were no significant recurring themes in terms of suggestions. The following were the most popular suggested amendments:

- Housing (4 suggestions) *"Housing is an increasing pressure on Lambeth residents, with communities under threat of demolition"*
- Mental health (3 suggestions) *"A significant issue is mental well-being – Lambeth has very high statistics for mental health"*
- Transition from primary to secondary (3 suggestions) *"Another area of need is focusing on the transition period between primary and secondary school for at-risk children and ensuring that they are given the strategies to cope with this transition, as well as the support."*
- Increased parental engagement should be broadened to include primary schools (3 suggestions) *"I think parents engaging with their children's learning could involve older primary school aged children"*

Barriers

A wide range of barriers were identified. The main ones were:

- **Unaffordable housing and high living costs** (22 responses)

“For many London housing is a huge issue. There is virtually no affordable housing for young people who are beginning to become independent. This concern has led to some hostility around the gentrification of areas like Brixton.”

“With depressed wages, rising rents and fuel costs and cut backs on public services and in work benefits. I would say that of all of these it is inadequate housing and rent prices that cause the most damage. Councils are unable to providing enough adequate social housing for low income residents as the majority of social housing is prioritised for those most in need. This means that many people who are working low paid jobs (usually in the social care sector) are forced into the private rental sector where housing benefit has been cut back and rents are increasing at an unprecedented rate.”

- **Lack of confidence and aspirations** (13 responses)

There were a cluster of responses which highlighted problems of lack of confidence and realistic aspirations coupled with a lack of positive networks and access to positive activities (e.g. arts, sports). This was usually highlighted in terms of young people (NEETs) but was also mentioned in the context of families with young children.

“A lack of hope becomes a barrier in itself, further denting a person's ability to find work. From a football-based scheme's perspective a very sad and familiar sight for us nowadays is the growing number of young men pinning their hopes on becoming a professional footballer. Without the hope of genuine employment prospects, it is difficult to keep aspirations real. It is not hard to see why Lambeth has so many gangs when they offer young people so many tangible benefits.”

- **Lack of soft skills** (presentation skills, time keeping etc) (9 responses)

“Obstacles include - Soft: Self-confidence, self-esteem, social competence, intellectual flexibility, time management, emotional control, active motivation, communication and resilience and determination.”

“When people don't feel good about who they are or think they are worthy of any good thing, it makes hard to aspire to do anything better than where they are. It can be achieved but is a gradual process of believing in oneself and then going onto to do things that will make one feel better and succeed.”

- **Health and wellbeing (particularly poor mental health)** (8 responses)

“The change in the financial climate is a huge factor impacting on health and well being and thus financial self-sufficiency. Obviously there is limit to how much we can impact on the macro environment but locally based initiatives empowering communities are fundamental to developing financial competence and confidence.”

- **Debt** (8 responses)

“Some families still find the cost of living expensive despite working. When working, they are often not then entitled to any other financial support such as housing. The less skilled, the less potential to earn to support a family. Debt becomes an issue fairly quickly.”

“Our throw-away society puts real pressure on people to buy things they should not necessarily need new. Aggressive consumer credit, pay day loans and other risky financial practices are promoted everywhere, and there is little financial and/or consumer literacy.”

- **Cuts to welfare and statutory services** (7 responses)

“The professionals we work with having less time to be able to support participants to attend sessions- I've noticed a sharp decline in this support being available and it makes a real difference when there are fewer and fewer community based professionals able to support individuals.”

“Austerity and the cuts are causing households to have to choose between keeping up with bills and educational opportunities.”

- **In-work poverty** (6 responses)

“Gaining new skills to motivate themselves to push up the career ladder and earn more money, this is difficult to do if you are in a low paid job and can't fit college around school times. Also building confidence and self-belief to be able to achieve, lots of parents/carers I speak to can't afford to lose hours at work to re train, and 90% of them don't believe it's possible.”

Possible responses

Respondents were asked 'What could the Walcot Foundation do to help remove or reduce these obstacles?' There was a wide range of answers to this with no significantly recurring project idea. The most popular ideas were – Access to advice services (5 responses); mentoring/linking people (5 responses); financial education (4 responses); creative projects for young people/children (4 responses); life skills for young people (3 responses); digital inclusion (3 responses); capacity building/infrastructure support for community groups (3 responses).