

Recession, poverty and sustainable livelihoods in Bradford

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This report documents the impact of the 2008 recession on people living in poverty in the Bradford District and identifies key changes that would enable communities to become more resilient to external shocks in the future.

There is widespread concern that the recent economic recession and subsequent reductions in public spending may have a particularly damaging impact on people living in deprived neighbourhoods. This report explores the extent to which such damage is already evident, and is based on interviews with people living in poverty carried out by community researchers during summer 2010.

The report examines:

- the effects of the recession on people's livelihoods;
- the day-to-day struggle faced by people living in poverty;
- the limited opportunities for poorer people to move out of poverty;
- the barriers to work faced by many, e.g. chronic ill health;
- sources of support (informal networks or local public services).

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Executive summary

This project sought to develop a deeper understanding of the impact of the recession on women and men living in poverty in Bradford. We explored their daily lives, how and why they moved into and out of poverty, the impact of the recession on these transitions and the risks and challenges that might threaten their attempts to improve their situation.

There is widespread concern that the economic recession and the subsequent reductions in public spending might have a particularly damaging impact on people living in deprived neighbourhoods. This report explores the extent to which such damage is already evident.

The research was undertaken in four neighbourhoods with the support of community researchers who had themselves experienced living on a low income, and had close links with the neighbourhoods. The methodology incorporated one-to-one in-depth interviews, street research, workshops and community forums.

Impact of the recession

It was difficult to separate the effect of the recession on people's livelihoods from other contributing factors. In particular, it was hard to disentangle the impact of the recession from changes in the economy that predated the recession (for example, increases in food and fuel prices), or from the effects of changes in policy such as increasing conditionality in the benefits system. Each of these factors compounded the experience of poverty among the people who participated in the research.

For the majority of interviewees 'the recession' was not immediately identified as a major factor affecting them in the past three years. Nevertheless, most of those living on a low income reported that they had found it very hard to manage. When people did speak of the recession and its impact, they mentioned rising fuel costs and food prices, which often pushed them into debt; job losses and reduced working hours; a reduction in the availability of jobs (particularly full-time and secure employment); and increased competition for the employment opportunities that still existed.

There was also a clear feeling among research participants – particularly those involved in the later stages of the research – that it was too early to assess the real effects of the recession, and that things were only going to get worse for those living on low incomes.

Living in poverty

People living in poverty had hard lives and, to date, the economic downturn was experienced as simply another knock that had made their lives even harder.

Our research highlighted ill health, the experience of trauma, inadequate incomes, widespread crime and anti-social behaviour as the main barriers preventing people from improving their lives and moving out of poverty.

Ill health was an issue that affected many of the research participants, and mental health in particular was a common concern. Unemployment and/or living on below-average income were both a cause and an effect of health-related problems.

The experience and impact of trauma was a major feature in several people's lives. In many cases this was due to having been a victim of crime, which often had severe consequences for people's physical and emotional well-being.

The vast majority of interviewees said that they didn't have enough to live on. Benefit levels were felt to be inadequate because they had not risen in line with the cost of living.

The majority of interviewees across all four of the research neighbourhoods identified anti-social behaviour (particularly by young men) as a major source of stress in their daily lives. The disruption that crime, and specifically anti-social behaviour, caused in terms of time and emotional strain reduced people's personal resources to change their circumstances.

Decent work – the route out of poverty

Most people said they wanted to work because they felt that work was the best way of improving their situation. However, people were clear that they wanted reasonably paid and secure employment, as opposed to any job available. Participants commented on the disruption that taking on part-time or temporary work could cause with respect to benefits rights. They also spoke of the length of time it took to reinstate benefits after a short period of employment, and the pound for pound deduction in benefits when participants entered into low-paid or part-time work.

Public services

Some people thought that public and community services were adequate but, on the whole, the majority failed to fully access the resources/services available within their neighbourhoods. The reasons participants gave for this included not knowing what was available, not feeling that services were aimed at them and having had negative experiences of some public services.

Failing to thrive

It seemed that the only livelihood strategy people had at their disposal was support (both financial and emotional) from family and friends. This support was seen by most people as being crucial to their ability to cope.

On the whole, our research participants did not thrive because they did not have the ability to move forward with the resources currently at their disposal. Some people appeared to lurch continually from one crisis to another. Most had no flexibility within their household budget; dealing with occasional unexpected household expenditures therefore caused huge difficulties, often forcing people to get into debt. Our research participants did not speak of particular strategies that they adopted to ensure that their lives were sustainable; rather, most people said that they just had to "get on with things" and "get by".

1 Introduction

This report presents the findings of an eight-month research project to document the impact of the recession on poverty in the Bradford District, and to identify key changes that would enable communities to become more resilient to external shocks in the future.

The research team worked in partnership with community researchers, recruited because of their local networks and direct experience of poverty. The community researchers conducted interviews with people living on a low income and local stakeholders from four disadvantaged neighbourhoods in the Bradford District. Participatory research was conducted in each neighbourhood to verify initial findings and to identify specific changes that would improve the livelihood strategies of people living in poverty in Bradford.

2 Literature review

Impact of the recession nationally

The economic recession in the UK has been deep and profound. The British economy officially entered recession in January 2009, when the Office for National Statistics (ONS) announced that its estimate of gross domestic product (GDP) for the prior three months (October–December 2008) had decreased by 1.5 per cent. This followed a decline of 0.6 per cent in output for the previous quarter (July–September 2008), meaning that the technical definition of a recession – two consecutive quarters of negative economic growth – had been realised. By June 2009, the British economy was 5.5 per cent below its peak at the estimated start point of the recession in the first quarter of 2008. Although the recovery began in the last quarter of 2009 and continued in 2010, it is predicted that national income per head will take until March 2014 to recover to pre-recession levels (Vatilingham, 2009). What is unclear from this economic data, however, is the impact of the recession in particular localities, among particular economic sectors and across social divisions such as age, gender, class, ethnicity and so on.

Research into previous recessions suggests that some of the impact is likely to be felt a considerable time after the recession technically ‘ends’, and that these impacts are likely to be unevenly spread. They can be long-lasting and particularly damaging to regions, cities and groups of people who are already vulnerable. For example, recent research by the Institute for Social and Economic Research (ISER) suggests that people from minority ethnic communities, young people and those with poor educational qualifications have been hardest hit by unemployment during the recession (Berthoud, 2009). This study further predicts that the proportion of people of Pakistani and Bangladeshi heritage out of work (47 per cent nationally) could rise by nearly seven percentage points. Corresponding research by the Institute for Fiscal Studies (IFS) demonstrates that, despite fears of a ‘middle-class recession’, it is low-skilled ‘elementary’ occupations that have suffered most since 2008 (Muriel and Sibieta, 2009). This has a particular impact on the Bradford District, where 18 per cent of the working-age population has no qualifications compared to 13 per cent regionally and 12 per cent nationally. The IFS research surveyed the recessions of the 1970s, 1980s and 1990s, concluding that recessions inevitably mean a fall in real incomes, with the less educated suffering the most. Relative poverty often declines during recessions because the greatest impact is felt by those who are dependent on wages rather than other incomes, such as benefits. However, absolute poverty (defined against a poverty threshold that does not decline with average incomes but is just updated with inflation) rises during recessions, particularly for families with children (Vatilingham, 2009).

The differential impacts of recession depend on the composition of the locality, its industries, levels of employment and education, housing and local political administration and management. Bradford is particularly vulnerable, with high unemployment, low skill levels and high levels of deprivation, child poverty and income inequality (BMDC, 2010d). The Index of Multiple Deprivation (IMD) rankings indicate that Bradford has the largest gap between rich (least deprived Super Output Area [SOA]¹) and poor (most deprived SOA) of any local authority district, anywhere in England. The IMD rankings also confirm that Bradford is the fourth most income-deprived district in the country.

Bradford's economy

Bradford is a large, post-industrial city in the north of England that grew from, and developed around the success of, its woollen textile industry and the engineering and manufacturing technologies that serviced it.² Bradford's economic performance gradually declined during the period of deindustrialisation that started in the textile industry as early as the 1920s and this was compounded during the 1970s and 1980s. Subsequently, economic activity has diversified into the provision of services (82 per cent of present employment). These jobs tend to be low paying in comparison, and lack the social and cultural cohesion promoted by larger industrial workplaces. However, despite this almost century-long process of deindustrialisation, manufacturing industries still form a significant sector within the district, employing nearly 13 per cent of people, compared with the national average of 9.5 per cent.³ The social and economic costs of deindustrialisation have been severe: one third of the District's Lower Layer SOAs are in the 10 per cent most deprived areas of the UK according to the 2007 IMD figures (DCLG, 2007), and infant mortality rates are twice the national average (Dent, 2008).

Bradford is the fourth largest metropolitan district in England and the fifth largest in the UK. It has 506,800 residents and a working-age population of approximately 307,600; it also has a younger age profile than the average for the Yorkshire and the Humber region and the UK (meaning younger age groups make up a greater proportion of the population).⁴ However, Bradford also has one of the lowest proportions of working-age residents in employment and, correspondingly, it has one of the highest unemployment rates in the region. In March 2010, at the beginning of this research, this figure was 5.2 per cent compared with 4.9 per cent in Yorkshire and the Humber and 4.2 per cent nationally.

Impact of the recession on the Bradford District

Between June 2008 and April 2009, during the height of the recession, the number of Jobseeker's Allowance (JSA) claimants increased by 64 per cent, with an additional 6,000 claimants across the district. Approximately three quarters of claimants were men, and men had a higher claimant rate (7.3 per cent) than women (2.9 per cent). Youth and long-term unemployment are particular concerns – youth unemployment rose by 61 per cent between August 2008–09, with 11.8 per cent of young people aged 16–18 not in employment, education or training. This is a significantly higher proportion than the rate of 7.5 per cent nationally.⁵ In July 2010, there were 4,235 young people (aged 18–24) claiming JSA in Bradford; this was up 165 on the June figure. Long-term unemployment during the period November 2008–November 2009 also increased by 91 per cent; however, this was slower than the rate of increase for the Yorkshire and the Humber region of 130 per cent (BMDC, 2010c).

The unemployment figures at the beginning of this research (March 2010) showed that, overall, 16,002 people were claiming JSA (11,792 men and 4,210 women), representing a yearly increase of 7.8 per cent (March to March). This was significantly above the increase in the national average for the same period of 6 per cent (BMDC, 2010b). While the number of claimants fell during the early part of the research (between March and June 2010), unemployment increased again in July 2010 by 0.5 per cent. This contrasted with continued falls regionally and nationally. Overall, Bradford has experienced a steeper than average increase in unemployment due to the recession, and appears to be experiencing a more uneven recovery as the economy grows – suggesting that Bradford has been disproportionately affected by the recession. Bradford's overall claimant rate of 4.5 per cent also compares unfavourably with the rate of 4.1 per cent regionally and 3.6 per cent nationally (BMDC, 2010a).

District-wide unemployment statistics also hide significant areas of difference across, between, and within electoral wards. Bowling and Barkerend ward has the highest JSA claimant rate at 8.0 per cent, while Tong and Manningham also have high claimant rates, at 7.2 per cent and 7.7 per cent respectively. The lowest JSA claimant rates can be found in Wharfedale at 1.2 per cent and Ilkley at 1.4 per cent. Taking

this a step further to look below ward level and examine the SOAs – of which there are approximately 9–12 in each ward – we can see that Holmewood, West Bowling, Barkerend and Aireworth in Keighley all have claimant rates at, or above, 12 per cent (BMDC, 2010a).

This confirms previous Joseph Rowntree Foundation (JRF)-supported research on the impacts of recession on already poor communities (which included Barkerend), which demonstrated that unemployment tends to increase at the fastest rate in areas where there is already significant unemployment. The implications are that areas with significant deprivation across all measures – including income, unemployment, health, education, housing and crime – are likely to be worst affected by the recession. Indeed, in this recession, as in previous ones, unemployment has hit manual and low-skilled workers the hardest (Tunstall and Fenton, 2009).

When we examine the wider picture, which includes people not working because of incapacity or due to family and other caring responsibilities, it is also clear that Bradford is particularly vulnerable to the impacts of the recession. In addition to JSA, there are a number of other working-age benefits that help illustrate the situation of those without work or engaged in caring for others. These include Incapacity Benefit and its replacement, Employment Support Allowance (ESA), lone-parent benefits and carer and bereavement benefits. The quarterly figures provided by the Department for Work and Pensions (DWP) show that Bradford has a higher proportion of people claiming these out-of-work benefits – 15.9 per cent compared with 14.1 per cent regionally and 13.4 per cent nationally, as of August 2009 (DWP, 2009, p. 9).

Compared with previous recessions, those losing their jobs may also find that unemployment has a bigger impact on their relative living standards, as unemployment benefits have fallen relative to average incomes for the past 20 years (Vatilingham, 2009). Those in employment also fare worse when compared with regional and national earnings: Bradford residents earn an average of £409.90 per week (84 per cent of the national figure of £488.70) against average earnings of £452.40 regionally. These figures mask a significant gender pay gap, with average male median gross weekly earnings in Bradford at £454.60 (86 per cent of the national figure of £531.10), while the comparable figure for women is £357.20 (84 per cent of the national figure of £426.40).⁶ In terms of its employment profile, Bradford is also slightly over-represented in public sector jobs – particularly in health and education – making it vulnerable to the cuts resulting from the Comprehensive Spending Review.⁷

There are a number of other factors that suggest Bradford has suffered particularly during this recession. Bradford City Council report that the number of residents claiming Housing or Council Tax Benefit increased from 50,000 in April 2008 to 56,000 in December 2009. During this period, Bradford also experienced the highest number of mortgage possession claims and the highest incidence of negative equity in the Yorkshire and the Humber region. The average number of houses repossessed in Bradford before the onset of the recession (during the period 1999–2007) was 273 per quarter. This went up to 425 per quarter, on average, for the period third quarter 2007 to third quarter 2009, after which the number of repossessions fell back to pre-recession levels (Ministry of Justice, 2010).

These figures suggest that the recession has had a very real impact on housing security and that even with a recovering employment market, labour mobility is likely to be severely restricted (Parkinson *et al.*, 2010). According to the housing charity Shelter, Bradford Metropolitan District Council was only able to deliver 23 per cent of the need for affordable housing in 2008–09, and the number of lettings to new social tenants declined during this period.⁸ Housing repossession and unsustainable housing commitments have been shown to have a significant role in increasing the possibility of common mental health problems and in reducing general well-being in the district (Vatilingham, 2009), as have the broader impacts of the recession including unemployment and job insecurity (Simms, 2009).

The latest annual analysis of enquiries carried out by Bradford's Advice Service⁹ indicates an overall 7.7 per cent increase in enquiries over the year 2008–09, with the large increases coming in the areas associated with the recession. Benefits enquiries went up 17 per cent; debt enquiries went up 4.6 per cent (debt cases show a sudden increase in the last quarter of 2008–09, coinciding with the noticeable increase in unemployment at that time); and community care and health enquiries went up 23 per cent.

In summary, there is considerable evidence to show that Bradford's local economy – like that of many post-industrial areas with a recent history of high unemployment, a low skills base and significant concentrations of deprivation – has been hit hard by the recession. In addition, it remains vulnerable in the near future during the transition from what has been characterised as a private sector recession to what might quickly become a public sector recession, given the imminent cuts of 25–40 per cent to key public services in the Comprehensive Spending Review.

3 Methodology

The project was a collaboration between Oxfam, Bradford Resource Centre and Community Statistics Project (BRC) and the International Centre for Participation Studies (ICPS) at the University of Bradford.

The initial stage of the project reviewed previous work on changes in Bradford's local economy; the impact of the 2008–09 recession; and relevant policies, services, institutions and practices that are likely to have an impact on livelihood strategies in the Bradford District. This was followed by in-depth interviews with community members and key informants, street research in four neighbourhoods, workshops with community members and community forums that brought together residents and service providers.

Community researchers

The empirical research was carried out with the help of community researchers who had first-hand experience of living on a low income and a good knowledge of, and strong connections within, the research areas. This was for two reasons: first, we anticipated that community researchers would be able to build a better rapport and level of trust with research participants, based on shared experience of living in poverty within the same locality. Second, we wanted to build individual skills and community capacity within those neighbourhoods. The aim was not just to conduct research on the impact of the recession, but also to work with residents in a participatory way – allowing them to collectively identify priorities for action.

We recruited community researchers rooted in each of the four chosen neighbourhoods, reflecting, as far as possible, the demographic breakdown of people living in poverty in the Bradford District.

This was done by advertising through local community centres and other organisations, as well as through BRC's own networks and contacts. The final team included both men and women, of differing ethnicity, age and life experience.

Poverty measure

We used the accepted measure of poverty based on household income (60 per cent of median household income) (DWP, 2010a). However, the data used nationally for this purpose is not available for local neighbourhoods. Two sets of income data are available at small-areas level. First, the income domain of the IMD is constructed from means-tested welfare benefits data (Noble, 2008). Second, the CACI PayCheck database is compiled from lifestyle surveys and market research data (PayCheck, 2010). Glasmeier *et al.* (2008) discuss the merits of using PayCheck. PayCheck is not exhaustive – where data for households is missing, CACI either assigns a missing data value from neighbouring postcodes or extrapolates from previous time periods. We wanted to be sure that we understood the sources used, and therefore we chose to use the IMD to identify the most income-deprived neighbourhoods in the Bradford District.

Research areas

We ranked SOAs within the district using the income domain of the IMD 2007. The 17 most income-deprived SOAs were to be found in five small areas in the district. We focused on these five areas, which are made up of adjoining SOAs (or in one case a single SOA), although, in the event, we failed to recruit community researchers to work in one of these areas and so our research actually took place in only four of them. Key data for these four neighbourhoods is summarised in Table 1, which is largely drawn from the 2001 Census, because no reliable data on ethnicity, age cohorts and unemployment is available elsewhere for small areas.

Also shown for these areas is the change in the number of JSA claimants at February 2009 compared to the average for 2006–08. February 2009 was the month when a sudden increase in the numbers claiming JSA was seen. On the whole, percentage increases in JSA claims were smaller than the average in poorer areas, because these areas already experienced high levels of unemployment. As can be seen, the area that suffered the biggest increase of those we studied was Little Horton.

North Wing and Pollard Park: This is an area of mainly 1960s flats, houses and maisonettes, near the city centre. The recently closed community centre in North Wing had been operating since the 1930s, in what at that time had been a predominantly Irish community. Here we used the whole of the seventh most income-deprived SOAs, and parts of the first, second and eighth most income-deprived SOAs in the Bradford District. Part of the latter three SOAs were excluded because they were separated geographically by the city centre or Barkerend Road, and thus were seen by local residents as being part of separate

Table 1: Income-deprived neighbourhoods in this research

	Lawkholme	Little Horton	Manningham	Pollard Park	Bradford District
Number of residents	1,480	3,200	7,500	2,800	
Residents describing themselves as white	21%	64%	16%	59%	78.3%
Residents describing themselves as Pakistani	55%	22%	70%	22%	21.8%
Residents describing themselves as Indian	2%	2%	4%	5%	2.2%
Residents describing themselves as Bangladeshi	19%	1%	1%	7%	1.1%
Residents describing themselves as black or black British	0.5%	4%	2%	1%	0.9%
Residents over 75	5%	4%	3%	7%	6.7%
Residents under 16	36%	34%	32%	25%	23.4%
Economically inactive of all residents aged 16–74	56%	53%	57%	51%	36.6%
Unemployed as percentage of those economically active	19%	17%	22%	17%	6.9%
Increase in JSA claimant count in February 2009 over the average 2006–08	110%	136%	115%	122%	148%
Mean household income 2006	£19,400	£20,100	£21,900	£19,900	£29,203

Note: Data from Maps & Stats (www.bcsp-web.org/mapguide_site/maingeo.cfm) derived from the 2001 Census except the last two rows (which are derived from Nomis for JSA claimants and CACI PayCheck data for household income). Figures for the areas are rounded.

neighbourhoods. The area chosen for this research is bounded by Canal Road to the west (towards the city centre), Prospect Road and Carlton Bolling School to the north, Little Germany and Barkerend Road to the south, and Lonsdale Street to the east.

This is an ethnically diverse area, with about 2,800 residents at the time of the 2001 Census, about half of who described themselves as white. It has a slightly higher proportion of older (75+) people than the district average; a higher proportion of lone-parent households (almost 13 per cent, district average 7.4 per cent); twice as many households without access to a car or van (over 65 per cent, district 32.5 per cent); more overcrowded households (over 15 per cent, district 8.3 per cent); more households with one or more people who have a long-term limiting illness (around 45 per cent, district 36.4 per cent); and almost 60 per cent of residents in social housing (district 16.3 per cent).

Little Horton: Here we used two adjoining SOAs (third and thirteenth most income-deprived). This is part of the 1930s Canterbury council housing estate, just to the south of the city centre. Canterbury benefited from much community development work in the 1970s and 1980s. This is an ethnically diverse area. Almost 20 per cent of households are lone parents with children (district 7.4 per cent).

Lawkholme: This is a neighbourhood that forms a single SOA in the centre of Keighley, a town at the northern end of the district. It is made up of mostly (over 70 per cent) late nineteenth-century terraced housing, of which about 60 per cent is owner-occupied and almost one quarter privately rented. The residents are of more than 50 per cent Pakistani family origin, around 15 per cent Bangladeshi, with almost all of the remainder white. About 55 per cent of the population is under 25 (compared to around 35 per cent for Bradford District as a whole). There is a large community centre, a women and children's centre, a large training centre and some sheltered housing in the area. A large supermarket has recently been built on the

Table 2: SOAs chosen as basis for neighbourhoods researched

Rank of income deprivation in Bradford District	Lower SOA	Rank of income deprivation in England	Neighbourhood
1	E01010823	10	North Wing and Pollard Park
2	E01010606	27	North Wing and Pollard Park
3	E01010735	37	Little Horton
4	E01010624	46	Barkerend
5	E01010621	47	Barkerend
6	E01010842	55	Manningham
7	E01010617	57	North Wing and Pollard Park
8	E01010607	58	North Wing and Pollard Park
9	E01010701	83	Lawkholme
10	E01010843	105	Manningham
11	E01010608	118	Barkerend
12	E01010625	179	Barkerend
13	E01010844	212	Manningham
14	E01010739	214	Little Horton
15	E01010676	226	Manningham
16	E01010622	252	Barkerend
17	E01010679	265	Manningham

western side of the neighbourhood. Unusually for a deprived area, the proportion of residents with ill health and caring responsibilities is about the same as the average for Bradford as a whole.

Manningham: This is a well-known part of Bradford, near the city centre, which has been the heart of one of Bradford's Pakistani communities since the 1970s. Here we used four SOAs (SOA EO1010844 was not used because it was not connected to the other SOAs we worked in) which form two clusters. These are about 100m short of meeting at one tip on Carlisle Road, giving a figure-of-eight shaped area – arguably making up the heart of Manningham. The chosen area includes nineteenth-century terraced housing and 1960s flats, together with some social housing built in the 1990s.

Barkerend: Here we identified five SOAs with the remaining parts of two other SOAs used in North Wing and Pollard Park (see above) as a coherent neighbourhood. Because we failed to recruit community researchers to work here, it wasn't used in the research.

Identifying interviewees

In parallel with this project, BRC was also managing a study of poverty and ethnicity (henceforth P&E project) within the city, also supported by JRF. To minimise duplication and maximise available information, it was agreed that each project would work in separate neighbourhoods, but that both projects would include questions of relevance to the other and that relevant data collected could be shared between the two. The P&E project worked with the Bangladeshi community (centred around the 'Cornwalls' neighbourhood), the African-Caribbean community (dispersed throughout the city), and an outlying, predominately white estate (Ravenscliffe).

We aimed to ensure that the pool of interviewees reflected the diversity of the different neighbourhoods in terms of gender, age, ethnicity and household composition, as well as including both those who had lost their jobs as a result of recent redundancies and those who had been living on a low income for many years. However, this was not always possible given the time constraints of the project.

The community researchers used their existing contacts and networks to identify potential interviewees who had been living in poverty for at least three months (see Table 3). The community researchers reported that relying on their existing contacts such as neighbours, family support workers and

Table 3: Research interviewees

	Lawkholme	Little Horton	Manningham	Pollard Park	Total
Male	3	4	6	4	17
Female	7	5	4	6	22
White	0	5	2	6	13
Pakistani or Bangladeshi	10	1	7	2	20
African or African-Caribbean	0	2	1	1	4
Dual heritage	0	1	0	1	2
Employed	2	0	0	2	4
Unemployed	5	6	4	4	19
Ill	0	2	0	0	2
Carer	3	1	5	1	10
Otherwise economically inactive	0	0	0	3	3
Retired	0	0	1	0	1

community centre workers was not enough to provide them with sufficient interviewees. They recruited further interviewees using more direct methods, such as leafleting households and approaching people on the streets. The process took longer than had been expected; 36 people were interviewed during July and August 2010, and three more were interviewed in November 2010.

Interviewing techniques

Whenever possible, community researchers worked in pairs. The majority of interviews took place in community settings, and used local interpreters where the interviewee was more comfortable using a language other than English. Interviews were taped and transcribed. An additional exercise (timeline exercise, detailed below) was introduced into the interview process part-way through, in order to help community researchers gather more detailed information from their interviewees. Nevertheless, some of the initial interviews were comparatively short, reflecting some of the community researchers' lack of confidence and inexperience.

The interviews provide a detailed picture of the individual within their household, using participatory tools – household mapping and timelines – to record the assets and strategies used, and how these changed over time.¹⁰ They capture in-depth information about the impact of the recession on people's lives, the choices they have made and the changes they have experienced as a result.

In parallel with this process, the research managers also completed 14 interviews with 'key informants', that is, policy-makers and service providers from relevant statutory and voluntary agencies within the district¹¹ (see Appendix I). The experience of poverty and the impact of the recession within some communities of interest were explored. A focus group was carried out with participants at one of the weekly social evenings held by BIASAN (Bradford Immigration and Asylum Support and Advice Network),¹² and telephone interviews were held with staff at the infrastructure support agencies¹³ for disabled people, people from Bradford's black and minority ethnic (BME) communities and the lesbian, gay, bisexual and transgender (LGBT) community.¹⁴

Street research

Community researchers set up a stall in a busy part of each neighbourhood and asked residents passing by to complete some short exercises. Residents were asked how the recession had affected them, what struggles they faced in their daily lives, what was good or bad about their neighbourhood and what their experience of using public services had been. This participatory appraisal approach was used to triangulate initial findings with the wider community and also to generate more interest in the research among residents (see Appendix II for street research findings).

Workshops

Participants in the interviews and the street research were then invited to attend workshops in local community centres. We used the workshops to feed back and verify research findings, to explore further issues relating to their neighbourhood and to identify priorities for change. Finally, we asked participants to suggest local stakeholders (for example, politicians, policy-makers and managers of local public services in the neighbourhood) to invite to future community forums.

Community forums

The final phase of the research was designed to allow residents to engage in direct dialogue with service providers. Research participants and local service providers were invited to a meeting where residents were able to ask questions and state how they felt about public services in their neighbourhood. The aim of the forums was to help identify changes to public services that would improve the lives of local residents.

4 Findings

Impact of the recession

Although the majority of interviewees did not single out the recession as a main cause of their hardship, most were clear that the recession was making it more difficult to make ends meet. The increases in food and fuel prices were perceived to be the most crucial effects, widely reported by both interviewees and key informants.

A key informant (interviewed in May 2010) said this when asked about the impact of the recession on people living in on low incomes:

Poverty is becoming more acute. It used to be a myth about having to make a choice between having your house warm or having a hot meal; it's becoming a fact now. If you're on £60 per week benefit and you're feeding £20 into the gas meter and £10 into the electric meter, then water rates and everything else, you can only eat beans on toast so many times.

Most of the people we spoke to said that the recession had made life more difficult for them but that they had already been living on a low income before the recession, so life had always been hard. Interviewees said that they did not have enough to live on before the recession, and now they had even less.

Oh, I know all about the recession. It's not exactly easy for anybody is it? ... it is going to hit everybody, obviously, but ... my life's always been hard anyway. (white man, North Wing and Pollard Park)

Many of our key informants, interviewed in August 2010, stated that there was a strong possibility that the recession would continue and deepen, and that the next phase would almost certainly worsen the circumstances of those currently in poverty. One said:

I suspect we ain't seen nothing yet ... I don't think we have seen the fallout in employment terms ... you observe what people are buying in the shops, there is not a vast change over the last 12 months ... we haven't seen the worst of it yet.

This was also a view expressed by some interviewees:

I think it's going to get difficult for the future. It's going to get more difficult and more worrying, more mental stress, money-wise more than anything else, because everything is going up in price, basically. And we are already paying 17.5 per cent VAT but it's going up to 20 per cent. So imagine that. (Pakistani woman, Lawkholme)

To date, the recession does not appear to have caused qualitatively new problems. Although problems have not changed, existing problems have simply become more acute. What could be unequivocally attributed to the impact of the recession was that there was more fierce competition for the few jobs that were available. For example, there was increased competition from graduates, who were now applying for lower-level employment that they previously would not have considered.

Living on a low income

When our interviewees described what it was like to live on a low income, they frequently spoke of not having anything left after paying for housing, fuel and food. Dealing with unexpected costs, such as household emergencies and repairs, pushed household budgeting to breaking point. Our data suggests that people living on a low income are forced to think of basic necessities, such as clothing, as extras or luxuries that they should live without. This finding supports the observations made by Ray *et al.* (2010, p 14):

Although they had enough to pay for what they had defined as essentials (housing costs and food), they had to be careful with their money, and were not able to afford what they defined as 'extras' ... or 'treats' ... [these] included clothes, furniture and household goods...

One interviewee summed up:

My washing machine broke down and to sort that out, it took me nearly four weeks. I had to ask around because ... I didn't have the money to get it repaired and that made my life difficult at the time. (Pakistani woman, Lawkholme)

A large proportion of the interviewees felt the worst aspect of living below the average income was the extent to which it reduced their ability to give their children the opportunity to participate in everyday life, for example, attend school trips, but also to meet their children's expectations in terms of 'treats'.

You know you can't fork out on PlayStation games, you can't buy a £30 PlayStation game, can you?... You can't, you know you can't go out and buy stuff like that every day ... the kids are absolutely bored out of their brain.... That's what they want. They want their gadgets. (Pakistani woman, Lawkholme)

We found that living on a low income had a debilitating impact on people's capacity to socialise – leaving some of them (for example, women caring for young children, and single men) very isolated. A number of people said that not having the money to pay for leisure activities, including socialising with friends and taking holidays, was the worst thing about living on a low income; these were 'luxuries' that they could not afford. Some interviewees observed that all they could do was go for a walk in the park, but everything else cost money:

Well you can go to places ... the park and that, but ... if you wanted to go to the cinema and stuff, you can't go can you? Or if you wanted to take your kids somewhere. (white woman, North Wing and Pollard Park)

Ray *et al.* (2010, p 14) observed that having the wherewithal to take a holiday could be used as an indicator of moving out of poverty:

When asked what they would like to do that they could not afford, most people mentioned family holidays. This was mirrored by those who were no longer struggling, who spontaneously referred to being able to go on holiday as an indicator that they were doing better.

A couple of interviewees reflected on the fact that there used to be free or low-cost leisure opportunities within the community that no longer existed:

I don't go out. I can't afford to go out unless my daughter takes me... There's nothing to go to round here. It's not like it used to be ... I can't afford to go to bingo because of lack of money. (white woman, Lawkholme)

... after I receive my benefits and I've done what I need to do for food and gas and electric there's nothing left to be able to even go to the pub to have a drink with... I can't meet new people because you do need money, you might not need a lot of money but you do need a few pounds, and those few pounds which I haven't got stops me from doing that. (Pakistani man, Lawkholme)

Debt

Debt was widespread in our research. Money was owed to landlords, utility companies, family (within and outside the household), friends, doorstep lenders, credit card companies and banks. Short-term borrowing was used by some people to manage everyday cash flow. Managing repayment of Crisis Loans, and other deductions from benefit rights, was commonly mentioned by the research participants.

Basically the struggle that I'm facing at the moment is financial ... because I'm on benefits. And there are a lot of reductions coming off my benefits. There's two of us on it, we claim together. There's about £80 that they're taking off. So we're left with quite a small amount of money. (Pakistani man, Lawkholme)

Doorstep lenders were ever-present and persistent, offering a seemingly easy solution to an immediate cash flow problem, when people were at their most vulnerable – at exorbitant overall cost.

People knocking at your door for money, like as in loan sharks and stuff like that, that doesn't help the stress, does it, and that's probably the most worrying thing I've got in my life now. (white woman, Lawkholme)

Another key issue among the participants was the problem of juggling finances because of the way in which benefits were administered and payments for household costs were made. People frequently spoke of good weeks and bad weeks dependent on when benefits were received:

I pay my water rates on a monthly thing, and the week after my gas and electric's on a monthly thing, so that goes out that week and then I've got to borrow the next two weeks to bring it back together for my monthly water rates again. Do you know what I mean? So I've got two good weeks, two bad weeks... (white woman, Lawkholme)

Managing finances was difficult for most of the people we spoke to. Some were more skilled than others at making ends meet. There were a few people who felt that their finances were out of control, and that they were falling further and further into debt.

Demoralisation and health

Many participants associated work with self-esteem. People regularly stated that work did not just offer financial benefits but also gave their lives structure, and gave them purpose and confidence. Participants described the impact of a life of constant struggle with few resources as demoralising.

I go by the 'number board'. You get up in the morning and put it on the scale of one to five, and if you feel like a one or two you give yourself a task to go and boost that up... When you are down and on the

dole, your confidence goes out of the window. Your self-esteem is definitely, definitely scraping the floor. I have noticed that myself. (white woman, North Wing and Pollard Park)

I think it's good that I have the courage to go back to college and meet new people because I think I'm pretty shy really. I'm shy at first ... I got myself into doing some work ... I don't know, it gets harder and then you do that and it's like you achieve something and you feel good about yourself. (white woman, North Wing and Pollard Park)

A number of interviewees were troubled by mild to moderate mental health issues. People commonly used terms such as stressed, anxious and depressed to describe their state of mind. This was largely due to the cumulative effect of long-term low-income living, although several people attributed a lack of mental well-being to traumas they had suffered. Despite the continuous weight of such hardship, people endured.

It's never been on my [medical] notes, but I feel lonely and depressed. Sometimes I just feel like walking out into the road. (white man, North Wing and Pollard Park)

Before I even began to think of new ways of coping, I had to go through counselling, which I'm still having now, and they retrained me into thinking of new ways of coping; counting to ten, going for a long walk, breathing techniques, stuff like that. (white woman, Lawkholme)

When we started off, we thought it was just the elderly, but in the last year or so we've seen the numbers rise in terms of who we're dealing with, so it's tackling those issues ... [people are] relying on antidepressants and other medication, and that's not the way to go about it so we're trying to combat that on a small scale. ... (community centre manager)

Physical health problems were also common, again interfering with people's ability to work. Several participants were also carers for family members with severe health problems. Manageable, yet troublesome, conditions were also common; these included asthma, high blood pressure, eczema and arthritis. Some participants suffered from more debilitating conditions such as schizophrenia, leukaemia, serious gall bladder problems, chronic digestive problems and epilepsy.

Drug and alcohol-related problems featured heavily in interviews, either because of the way it affected family members and friends and thus gave rise to caring responsibilities, or because of the extent to which it disrupted neighbourhood life:

My daughter ... drinks a lot. She's been in hospital a few times because of it ... She's 21, and my son is on drugs. He doesn't live [with me] but I've got that to put up with as well ... that's made it more difficult. He self-harms. (white woman, Lawkholme)

There is a woman next door to me; she lives on her own ... She is an alcoholic and she says "I don't know what I am going to do now. I am hungry." I would rather give her the meal instead of feeding myself ... The government don't see the lower class. They don't see the alcoholics and the drug users and the victims of crime. (white woman, North Wing and Pollard Park)

Trauma

A significant number of research participants revealed that they had been victims of serious violent crimes or had suffered other personal tragedies. These traumas were understandably a disabling force, which undermined people's attempts to change or improve their situations. Those who disclosed such experiences were usually trying to cope with the aftermath without professional support.

An Afghani refugee described an attack he had suffered:

So I have been kidnapped in the taxi ... and then I lost the job. I didn't work no more in taxis ... I never was thinking it was going to happen to [me] ... somebody would be putting the guns on my head. (Afghani man, North Wing and Pollard Park)

Two of our interviewees had been raped:

He raped me about 16 years ago. Fifty yards from my mum and dad's front door. [My daughter] was a product of that, but I can't take it out on the child for what he did. (white woman, North Wing and Pollard Park)

I don't want to be on medication, not when I've got my daughter and that ... [I came off medication] about two years ago ... I was raped by four guys.... I lost my other two children, they took them at birth ... my depression was very bad, but now it's got a lot better. (white woman, North Wing and Pollard Park)

Living conditions

Our research participants struggled in a number of ways, including coping with poor health, dealing with statutory bureaucracies and living in poor accommodation. However, the two issues that were said to have the greatest impact on people's daily lives were a lack of money and anti-social behaviour.

Anti-social behaviour was continually reported as being a major issue in all of the four neighbourhoods we researched. Young men were said to be the main perpetrators of acts such as joy-riding, consumption of drink and drugs in public spaces, vandalism and threatening behaviour. Anti-social behaviour was problematic for many residents, increasing levels of anxiety and feelings of being unsafe. However, most of the residents affected were understanding about what they believed to be the main causes of anti-social behaviour. Many said that a lack of employment opportunities and a lack of leisure activities for young men were the main reasons for its occurrence.

Examples of anti-social behaviour reported include the following:

There's something happening every night. Like last night, there was a group of about 20 kids messing about; the night before there was a car pulled in. Two people got out; it was like they were checking every car in the area. (white man, North Wing and Pollard Park)

You always get young lads up there on that greenway smoking cannabis.... (white woman, North Wing and Pollard Park)

These youths that drive motorbikes ... it's really a thing of concern.... Occasionally we get that, then young children, they're throwing fireworks around and they just came into the house.... I've had to change the letterbox. (black woman, North Wing and Pollard Park)

I wouldn't even walk down there on a night. There's that many drug addicts and Asians doing stuff in cars and that, I wouldn't even attempt to walk down there. (white woman, Lawkholme)

Work

When asked what would make the biggest contribution to improving people's lives, most felt that "a full-time job with a decent wage ..." was the one change that would move them out of poverty. People wanted to work, and were keen to take steps to improve their employability, although some did say that they were not prepared to accept just any type of work. However, many were pessimistic about the prospects of finding secure employment of an adequate quality in the present economic climate, and felt that most of the employment opportunities available to them would leave them little or no better off than being on benefits.

I understand when you're working you're going to be paying your own rent ... and if I'm going to be working full time and I'm only, like, £20 a week better off, you're going to think, is it really worth it?

Redundancies and job losses

A number of our research participants reported that they, or someone in their household, had lost a job during the economic downturn. All of those who had lost their jobs had been unable to get employment since, and judged that in the current economic climate their chances of finding a job were poor.

He were sub-contracting, and he lost that job when the recession hit ... he was self-employed as well ... he's been unemployed since last January. (white woman, Little Horton)

... her eldest son lost his job recently and now he is signing on ... her second son goes to sixth form [college] ... he is looking for a part-time job but he can't find any [work]. (interpreter reporting the experiences of an Asian woman, Lawkholme)

A man in his early fifties described being made redundant from one of Bradford's remaining engineering factories:

I got made redundant. ... When they told me ... it felt like the whole world was closing in. (white man, North Wing and Pollard Park)

Prospects

Most interviewees felt that their prospects of finding suitable employment during the present economic downturn were low. It was said that "jobs are quite scarce out there" and that there was immense competition for those jobs that were available. Participants had found that the jobs that were open to them were more likely to be temporary and/or part time. To make the transition from benefits to work, people felt that they needed the security of guaranteed work that provided an income over and above what they would receive from out-of-work benefits.

A young Pakistani woman in Lawkholme who was employed intermittently as a sessional youth worker mentioned the lack of secure employment, both in youth work and more generally:

To be honest with you, with after everything what's happened, there are no permanent jobs, especially on the youth work side, or even receptionist, admin, there's nothing there...

When asked whether she felt that jobs were more secure before the recession started, she felt they were. She went on to say that, like other youth and community workers, her hours had been reduced and that many of her colleagues needed to try to supplement their income with other part-time work.

A young Pakistani man in Lawkholme observed that he found himself competing against overwhelming opposition for the sort of job he knew himself to be more than capable of doing. He was now competing with graduates, and felt himself to be outmatched at interviews and less capable under artificial test conditions:

Too many people applying ... you think to yourself 'I could do this job easy, all day long' ... and the interview itself and the tests whatever, so, so difficult. I mean I struggled ... there's so many people applying for it and they're now picking those excellent ones who can deal with stress ... basically finding, like mutants or something, do you know what I mean? Picking other people that they need that's perfect for the job and five years ago they wouldn't be able to do that. Because those people wouldn't be available ... going for low-paid [jobs] ... they've got degrees and you know whatever, but they're going for low-paid jobs because that's what's available isn't it?

Participants observed that employers had more demanding expectations. Successful jobseekers had to be prepared to multi-task and ignore traditional divisions of labour. People also talked of the quality of jobs that were available to them.

Cleaning is not a nice thing to do anyway but you've got to do it... It's not the most glamorous job in the world but they're jobs. You see, I want to work for my children ... to feed my children and keep a roof over my head... It's true. (white woman, North Wing and Pollard Park)

A key informant told us that jobs such as cleaning were particularly vulnerable to changes in the economy because ancillary employees are not always seen as core workers, and their services were easily outsourced to an independent provider using cheaper labour. It was also felt that such work was susceptible to increased competition from migrants from the A8 countries (Accession 8, the eight former Central and Eastern European countries that acceded to the European Union [EU] in 2004). An African-Caribbean man in the P&E focus group said, "... you've got so many people in England now, competition is great now".

Barriers to securing jobs

The main disadvantages participants identified in obtaining employment were a lack of experience and a lack of qualifications. Some of the Asian participants also highlighted poor English language skills as an additional barrier.

In the focus group of Bangladeshi women carried out for the JRF P&E project, one woman said, "If you've got poor language skills then the options available to you are extremely limited, especially with the current climate, whereas before maybe you could have even found something within factories".

A key informant from a community centre in an area of Bradford with a predominantly Pakistani population told us how there had been a noticeable increase in demand for English classes from local women. He put this down to the need for households to increase the number of wage earners following the impact of the recession. As a consequence, older Asian women who had been economically inactive now wanted to enter the labour market. Our informant told us that he could not secure sufficient funding to provide the necessary classes. Another informant working with A8 communities told us that there was a severe shortage of English language classes.

Another barrier was the impact of nationality status on work. We found this to be an issue for two African-Caribbean residents. One of them, from Lawkholme, reported, "Because I didn't have a British passport they had to ... terminate my contract. And I think it's wrong really, because I've been here in this country, what, 40 years now".

One of our key informants, an immigration advice worker, explained that people who had come to the UK in the 1960s and 1970s on their parents' passport with the right of abode, but who had not taken up British citizenship, now found their right to work threatened:

Since at least 1993 ... what you gradually got was a restriction on employing people from abroad subject to immigration control ... and now a hefty and massive fine can apply to an employer who employs someone who hasn't got permission to work.

Proving the right to reside and acquiring British nationality is an expensive process, excluding many people from employment.

Some research participants reported that a poor credit rating had also become a barrier to securing a job in recent years, not just in the finance industries but in many service sector jobs, for example, working in a call centre. One Bangladeshi man we talked to for the P&E project had worked for one of the banks that suffered difficulties at the outset of the recession, and he was made redundant. As a result he went bankrupt and therefore couldn't get a job in his field of expertise. He said, "I used to be a mortgage adviser ... if I've got a bad credit history I can't advise somebody on credit". As a result, he had no alternative but to seek a job in a local restaurant, the job that most Bangladeshi men said they found themselves having to do. He continued, "Every job I've been to from the job centre ... for three positions there'll be about 200 people applying ... some jobs you're over-qualified for, some jobs you know somebody else has taken ... the easiest job to get now is at restaurant".

An African-Caribbean man we interviewed for the P&E project also talked of the increased hurdles he faced with the onset of the recession:

... finding work has been difficult, even jobs that maybe at one point I could have got with ease. Maybe somewhere else, jobs and stuff that came dime a dozen and I've done them when I was a lot younger. And I don't know, they say that I'm over-qualified or not fitting the role because some of the work experiences that I've done, and so everywhere I've gone I'm hitting a brick wall ... because I'm in bad credit through not getting any money and then trying to get work, you get knocked back, 'oh you've got a low credit score at the moment. You've failed the credit check'.

Finding work

When describing how they had previously found work, most people described using informal networks or personal contacts. A black man in Little Horton said of his work, "I found it through a friend [who] introduced me". A white man in Manningham observed that his best chance of getting a job was through friends:

Like if my friends have got a job somewhere, I'll try and get an application form or ring up and ask them if there's any other job available.... Yes, I didn't get that from a job centre, I got it from my girlfriend's dad, he got me a job. That's the only way I've ever got a job really, someone else getting me it, I've never got one from getting one myself.

A Pakistani woman in Manningham described how her husband had poor prospects in the labour market through lack of contact in the community:

It is because he's applied for loads of jobs and to be honest most of them went to either family members of the people employing them or somebody else, and they just think he has got no qualifications, he's got no experience, but that doesn't mean anything to them anymore.

Two respondents mentioned using employment agencies but reported that they had not helped them enter the labour market. A key informant mentioned that gangmasters were still central to A8 migrants obtaining employment, and that they were very exploitative of workers:

Gangmasters ... take their passports off them when they arrive, promise them a good life in England... They'll put them in a house where there might be ... four or five maybe ... even more, single men maybe living together.

Some turned to the option of self-employment through frustration with job searching. A black woman in Pollard Park describes her and her husband's reasoning: "... the alternative, instead of waiting for [a government-funded job, was to say] ... can't I do something? I cook very well, but I don't know, how will I do? ... but at least African delicacies [I can do]".

Training and employment support

People were positive about occupational training, which they saw as holding the promise of access to secure employment:

Hopefully [my partner will] be a fully qualified electrician, then the finance'll be rolling in ... he's going to be qualified before me. Then I'll be qualified, then we'll be out of debt, then we'll just be able to do more things together as a family unit, 'cause we won't all be ... in debt. Then [my daughter will] have a better lifestyle really. That's what I've wanted to give her. (white woman, Lawkholme)

However, in the current economic climate, participants encountered increased competition for jobs and had become pessimistic about the extent to which acquiring new skills would help them. One of the participants taking part in the African-Caribbean men's focus group for the P&E project commented, "one of my friends here, he went to a university and everything. He's got like his honours degree. He's on a minimum wage job like everybody else ... he can't get the job he wants to get".

When asked if he knew of any people who had got a job after finishing the course he was currently doing, a young white interviewee from Manningham said, "Don't know no one, not that's doing the training ... my mates are doing plumbing and none of them have got a job at plumbing, and they've finished".

Research participants were not positive about the job-readiness training that is compulsory for people in receipt of JSA. For many years now, successive governments have focused on job-readiness training (training that advises on job search skills, writing a CV and undergoing recruitment interviews) as one of the main ways of getting people back into employment. Several participants were critical about the advantages of job-readiness training during conditions of recession. They felt that they were not developing new skills, acquiring useful information or being engaged meaningfully. Some people were also critical of the training provider, saying that they tended to be primarily concerned with paperwork to prove the number of trainees who had attended sessions, irrespective of how useful the sessions were. An African-Caribbean woman at a focus group organised for the P&E project commented:

It's like the tutor is plucked from outside ... to be put into a room with 18 people from the dole office job centre. And he just gets paid for being there, and they get their money sitting on that side, and there's no interaction that goes on ... between the tutors and the so-called students.

One of the African-Caribbean men we interviewed for the P&E project made a comment typical of the cynicism about the job-readiness training courses that we encountered:

... it seemed like they had a quota to hit, like they had to get so many people through the door because they was more interested in just writing down paperwork, getting all that information written down.... I got to speak to someone for five minutes. The rest of the time was all just sat there, [doing] pointless little exercises. It was a load of rubbish. I couldn't believe it.

These concerns were echoed by some of our stakeholders:

The welfare reform agenda, which has been going on now through the Labour government [and continues with the present government] ... of bringing all sorts of people back into the [labour] market. They've done it with sticks, sticks, sticks, sanctions, sanctions ... all these are bollocks, frankly, unless ... there are going to be jobs and that people are going to be able to take them. And also not just crappy jobs ... [the] welfare reform position is that you don't get your benefits unless you pull out every bloody stop in order to get a job, and in addition you have to do all sorts of work-related activity. So you have to go and do courses ... this, that and the other, if you're ill you go on therapy, if you've got drug or alcohol-related problems you've got to get rehabilitated ... or you don't get your benefit. And in fact, people will end up doing sort of almost work, or crappy work, for far less than the minimum wage....

Part-time work

The increase in part-time working during the economic downturn has been noted by many commentators, and has been given a positive spin by some as providing opportunities to fit work around caring responsibilities. This may be so for some who are managing to keep above the poverty line, but our interviewees found part-time working frustrated their efforts to climb out of poverty. Some research participants mentioned having their hours reduced to such an extent that it was no longer economically viable for them to work.

A white woman in Canterbury (who suffered a chronic health condition) found that a reduction in hours at work was the final stage in the transition to being out of work:

I'm struggling because I've had to finish work because of the hours ... the hours they gave me wasn't enough, so it's got me into debt ... I'm no longer working because they did say I'd have 15 hours a week and they knocked it down to six hours a week, which was no good at all.

A refugee in Pollard Park reported:

So we are struggling to pay our utility bills and mortgage and working part-time with the Morrisons is really hard.... So it is not easy.... Yes I used to work with the Morrisons before, full-time. It was a good job. Even working security part-time during the weekends for the seven days work it was good, a good income, everything was okay.

Another man struggled to find a job that offered hours of work appropriate to his family life: "In the taxis I was making about £400 in a week without all the ... but I was working anti-social hours".

A Pakistani woman in Pollard Park spoke about the unpredictability of taxi work for her partner:

Recently he started the taxi work, but at the moment there is low [demand] but after September it might be better than now, because now it is the holiday, plus it is summer and people don't like sitting in taxis. They like walking out of doors.... Because he works, he like takes two days off during the week.

Public services

We set out to explore what public resources were available to people living on a low income, and whether these assets made a significant contribution to their livelihood strategies. However, when asked about their experience of local public services, our interviewees were not very forthcoming. Although with further prompting some acknowledged that they did use local services, most reports of their usefulness were grudging and it was clear that people did not see them as being key resources in their lives.

We've been to that Advice Shop a few times ... but you can never get an appointment. You never can get in.... If you walk up there at half past seven in a morning they're queuing outside, and they only take about nine or ten people in. (African-Caribbean woman at P&E focus group)

A community centre manager told us of his poor impression of the contribution of some local public services:

Statutory organisations, as far as I'm concerned, are doing absolutely nothing. Youth Services spent two weeks walking round the estate and couldn't find any kids to talk to. There's 1,000 under 21-year-olds on this estate but they couldn't find any. There are 25 out here playing football and pool. We can find them.... The mums here won't go to Sure Start, they just feel they get talked down to [for example], 'if you don't do it the way we say, you're a bad mum'.

Participants also told us of their dissatisfaction with the NHS:

Sometimes you have to wait up to an hour and a half. I had to ... my appointment was for half past ... or was it ten past five, the other day. I waited all the way up until half past six, and it wasn't for me it was for my daughter ... just to see that doctor.... It's like that all the time. (white woman, North Wing and Pollard Park)

The NHS is quite a bit of a problem. It is a long way to the hospital, a good four hours. The last time I had to take mum in for some gallstone problems and we were there from two in the morning till six when we were seen. It has happened on a few occasions as well, so it is terrible in that sense. (Pakistani man, Manningham)

... with the doctors I tend to find that you're more of a number rather ... you're more of a statistic rather than a person. (Asian man, Manningham)

Further exploration in the later stages of the research as to why public services did not feature highly in people's livelihood strategies found that there was insufficient knowledge of services and insufficient encouragement to use them. People did not feel able to influence the way in which public services were delivered. They felt detached from these services, and did not have a sense of ownership or see them as resources available for their use.

Failing to thrive

Participants did not, on the whole, have lifestyles that were resilient in the sense used by Batty and Cole (2010), quoting Burchardt and Huerta (2009):

... 'resilience' seems to imply more than succeeding to keep one's head above water – it suggests the ability to withstand repeated setbacks, or even the capacity for certain individuals to use the difficulties faced as an impetus to take positive steps forward in their lives. One description has thus referred to resilience as 'flourishing despite extraordinarily tough experiences and environments'.

People didn't have livelihood strategies that allowed them, in any sense, to thrive. In almost every case they were just getting by and not accumulating resources that enabled them to manage unforeseen costs and deal with sudden crises. When people did speak of support structures, they largely referred to family members or, in the case of those with no family, close neighbours on whom they were dependent for both financial and emotional support.

Key informants told us that this lack of resilience increasingly applied to Bradford's Asian communities, who had previously been thought of as having strong support mechanisms outside of the household. One key informant, working in a predominantly Asian neighbourhood, said:

Well that's the reason why we never had a need for a debt advice, because of that resilience and support in the family. But now we're seeing a difference, I suppose it's a stigma in Asian communities, we don't let people know we're in debt. People can't hide it anymore and are coming out now and seeking help. It wasn't like this five or six years ago, they used to manage it, the family helped. Now it's affecting everyone, it's worrying.

The interviewees did not report any strong sense of community within their neighbourhoods. However, during the street research and in the community workshops, with the exception of the North Wing and Pollard Park area, research participants asserted that community spirit was alive among residents locally. It could be argued that the subset of participants who were involved in the street research and the workshops were more likely to feel a sense of community within their neighbourhood because they were less isolated and more engaged in community life. Furthermore, the workshop environment in particular encouraged a collective frame of mind and the opportunity for residents to bond, evoking a sense of community spirit.

5 Conclusions and recommendations

So what have we learned about the impact of the recession on poverty in Bradford? These observations, from our community researchers' reflections on their interviews, effectively summarise our main findings:

It's depressing. It's humbling. The lives people have are so difficult.

There's not much moving forward, it's more being pulled back.

Those that had had a job and had recently lost a job were obviously feeling an impact, but for those that had never had a job, it seemed to be personal circumstances that made a difference to how they felt, rather than a big thing called 'the recession' that wasn't really about them, because they had always been on low income and continued to be on low income.

Impact of the recession

It is important to recognise that the recession has affected people's lives in different ways over the past three years: first, there was a downturn in the housing market; second, job losses; third, increased problems in managing household debt levels; and most recently, reductions in consumer spending, in part caused by people's fear of future developments. In our research, we found it difficult to differentiate between the impact of the recession and that of recent changes in social policy, such as the increased conditionality within the social security system. Since the election of a new government, and consequent discussion about public spending cuts, these fears have increased. It is arguably too early to make a full assessment of the recession because future impacts are so uncertain.

The findings in this report do, however, suggest that the recession has affected not only the day-to-day struggle of people in poverty to make ends meet, but also their prospects of moving out of poverty. People were worse off, and coping on a daily basis was increasingly difficult; but what was arguably more significant was that they now had far fewer opportunities to lift themselves out of poverty because there were fewer jobs, and competition for those jobs was more intense. This affected their mental well-being – reducing people's hope that their situation could improve and increasing their levels of anxiety and depression. It also had a knock-on effect on the wider community, evidenced by a reported decline in community spirit and the increasing incidence of anti-social behaviour.

Reflections on policy

These findings underline the importance of an integrated and holistic approach to social policy that takes account of the many different challenges that people in poverty face and the ways in which these are interconnected. One of our key informants underlined this point:

It's what I call the cartwheel... In terms of poverty ... housing is clearly important, the levels of income are clearly important, the levels of education are important, the diversionary activity when you are a kid.

Welfare reform

Our interviewees confirmed that out-of-work benefit levels are currently too low to sustain a realistic standard of living, and their stories demonstrate the cost to individuals, families and communities of the daily struggle to make ends meet. The vast majority said they did not have enough to live on, and many of them fell into debt as a result. Most of them felt that their children suffered as a consequence. Other commentators (for example, Mollona, 2009) claim that many unemployed people work in the informal economy for cash in hand in order to meet basic needs (although none of our interviewees mentioned this).

The Coalition Government's proposed reductions in the levels of some benefits will only accentuate this problem. For example, current proposals to reduce Housing Benefit after 12 months will reduce the money coming into many low-income households in the district. The DWP's own figures suggest that the impact of these cuts will affect 10,470 households in the district, the largest total in the Yorkshire and the Humber region (DWP, 2010b).

Despite some increases for claimants with children, the basic level of benefit for people who are unemployed has fallen relative to wages over the past 40 years (TUC, 2009). These low benefit levels are a major factor in the increase in inequality in the UK over this period. The social costs arising from inequality are high.

Increasing benefit levels would also make the lives of people living on a low income less precarious. Research participants told us that unplanned expenditure, such as emergency household repairs, would throw their finances into chaos.

Some of our respondents also highlighted the 'benefits trap', whereby benefit claimants lose almost all of any money they could earn from taking on temporary or part-time work, despite the fact that this could help them to regain the confidence and skills they might need to secure more permanent employment. The present Government plans to address this issue by introducing a 'taper', whereby claimants will be able to keep a proportion of their earnings (currently, benefits are withdrawn pound for pound once a small 'earnings disregard' has been exceeded). However, there are concerns that competing pressures to reduce the overall cost of welfare will mean that the system will still include substantial disincentives for people to take up part-time or temporary work. This problem is accentuated by the fact that those who sign off benefit and move into work also lose other 'passport benefits', such as free prescriptions or school meals.

There is also a danger that these reforms could lead to welfare effectively providing a subsidy for poor-quality, low-paid work, thus trapping people in 'in-work poverty'. Measures to avoid this would include increasing the level of the National Minimum Wage and strengthening the enforcement of current employment legislation, so that workers were confident that they could claim their rights.

Jobs and wages – job creation

Our interviewees were clear that the one thing that would change their lives for the better was a secure job that would give them a higher income and would include opportunities for personal satisfaction. A key informant told us that an increase in benefits levels was only part of the solution:

I don't think people have enough money but I'm not sure it would be an answer ... to say well, let's just double Income Support. I think it would help, but it's got to be more than that ... but it only has any chance of working if society as a whole works and there is some sort of participatory dynamic, economic dynamic system which people can join and participate.

Another key message from our research was the lack of suitable job opportunities for people living on lower than average incomes. Currently, 'decent jobs' are in short supply, particularly in cities such as Bradford where the local economy has never really recovered from the restructuring of the manufacturing industry. In response, we need to find ways to rebuild local economies, but also to do this in ways that prioritise the creation of opportunities that can directly benefit people in poverty. One possibility for doing this would be to invest in neighbourhood-level regeneration schemes that would provide new employment in low-income communities. Our community researchers reported that there was potential for environmental improvements in all the areas we researched; job creation schemes aimed at achieving these improvements could both provide suitable jobs and support a strategy of community development in these neighbourhoods, while also injecting additional money into the local economy.

Support for unemployed people

There is a question over the effectiveness of current job search and job-readiness training delivered by the job centre and welfare-to-work providers. Our research suggests that many unemployed people do need intensive personal support if they are to successfully return to full-time work, as many interviewees had become very demoralised and this might well reduce their employability. However, compulsory programmes that focus on repetitive job search activities and push participants to consider 'any job' can be counterproductive, particularly in an environment where participants are unlikely to actually secure work because of the lack of suitable vacancies available.

Our respondents suggested that a more holistic approach that could take account of personal circumstances and refer people for a full range of help, and counselling when necessary, would be more effective. It was seen as being important to allow staff greater flexibility to adapt programmes to meet individuals' needs and to respond to what individuals said they wanted by way of help into secure jobs. Tailored support on a one-to-one basis, such as counselling and mentoring, may in the long run be more cost-effective if it is able to provide individuals with the support they need to successfully engage with the labour market.

We also identified a need to transfer resources away from the current employment preparation programmes towards occupational training. Some of our interviewees were confident that they already knew where to look for jobs, how to write CVs and prepare for job interviews. Instead, they needed access to training in concrete skills that were needed in the local economy. Even if there continues to be a shortage of work for unemployed people, there will be a need to maintain skill levels for when the economy recovers. If such an investment is not made, there is a danger that there will be another 'lost generation' of unskilled, unemployed people who then become entrenched in the cycle of low income.

Community development and youth work

Many of our respondents reported what could be described as the erosion of community in low-income neighbourhoods, resulting from the increasing levels of stress and anxiety in people's lives, and the distrust and fear of strangers referred to by commentators and sometimes apparent in our interviews. Although some people expressed a strong sense of belonging to their local area, the majority, when interviewed individually, did not do so. However, in group discussions with fellow residents at the community workshops we organised, a much stronger sense of belonging to the local community was expressed.

Living environments make a huge difference to people's lives, in particular the presence of anti-social behaviour and the threat of crime in neighbourhoods. Many interviewees felt that this problem could largely be addressed by providing more and better activities for young people. When asked what new public services were needed in their areas, the large majority of those who had a view favoured an increase in youth service provision. Many linked this need to their concern about anti-social behaviour and what they

perceived as threatening behaviour on the part of young men. Some also felt that there was not enough policing of unruly and inconsiderate use of the roads by motorists and bikers.

Our response to these concerns is to call for more investment in community development, particularly in low-income areas, to broaden the networks that would build resilience in households and communities. Over the years, local neighbourhoods and communities within Bradford have been strengthened by community development predominantly undertaken by the voluntary sector. The hallmark of good community development is that it should support local people in deprived neighbourhoods to take the lead in making changes to their area to improve their lives.

Such a proposal could fit within the current Government's description of contemporary society as 'broken', and its prescription of the 'Big Society' as a generic solution to this set of problems. However, our research also highlights the fragility of many people living within these neighbourhoods, the weak links between local people, and the apparent lack of social capital within such neighbourhoods. Initiatives intended to address such entrenched problems will need to recognise that change will only come if projects are adequately resourced, both financially and with skilled workers who can facilitate the emergence of local leaders and also take the time to work at the pace of the community. It is difficult to see how funding for such a (comparatively expensive) proposal would fit with the ongoing programme of a reduction in public spending (Blake, 2010).

Public services

Despite substantial increases in investment in local public services and the introduction of new mechanisms intended to involve local people in the management of those services, our research participants were neither fully aware of the available services nor felt themselves able to exert influence on their delivery.

Reflections on methodology

A key feature of the methodology used in this research was that interviews would be carried out by community researchers who were recruited because of their own direct experience of poverty and their strong networks within particular neighbourhoods. The community researchers have also been involved in participatory appraisal work in the four neighbourhoods and in workshops bringing groups of local residents together to verify research findings, identify common problems and then to seek ways forward. The process has also helped to build skills among the community researchers themselves and within the research neighbourhoods.

This methodology could suggest a way to make the current Government's rhetoric of the Big Society into an effective initiative that is focused on the priorities of local people and led by leaders drawn from those same communities. As a note of caution, however, our research also highlights the perceived fragility of many low-income neighbourhoods. This suggests that to be effective, such an approach would also depend on substantially more investment than seems likely to be available – at least from the public sector – in the short term.

When looking at the impact of the recession on people living in poverty in Bradford, we also sought to explore whether these effects differed depending on gender, age, ethnicity, locality and household composition. Our research did not show, however, any great variation in experience based on these attributes. We largely found commonality across neighbourhood, gender, age, household composition and ethnicity in the experience of daily life, work, livelihood strategies and the perceived effects of the recession.

This is not to say that such differences do not exist. Our research is based on a comparatively small sample of interviewees and worked to a tight timetable. Although we made efforts to ensure that interviewees included people living in different types of household, we were also looking for people of differing ethnicity and employment status, with the result that comparatively few interviewees were living in

two-person households (where intra-household gendered differences would be most evident). In addition, some of the interviews were not as detailed as they could have been, in part reflecting the inexperience of the community researchers, and again, the comparatively short time frame within which the research was completed.

Recommendations

For research

- Further research is needed to track the impact of the recession as it unfolds, and as recently announced national policy changes are enacted. Towards the end of project research, participants were critical of the timing of our research, observing that there was worse to come. Bradford's economy may be slower than that of other districts to benefit from any upturn. People living on a low income here may suffer from the impacts of the recession for several years to come. The uncertainty surrounding future impacts of the recession makes it difficult to predict what support may be needed. We recommend additional exploration, in the form of a longitudinal study following the experience of interviewees involved in this project, to inform local policy development.
- We recommend that researchers explore ways to use community researchers in future social policy projects, since they can complement the research by exploiting their local knowledge and contacts and, often, personal experience of the issue. However, it is important to recognise the time and training that is needed to ensure that their potential contribution can be fully realised.

For local policy

- All participants identified work as the most important factor in improving people's lives. We recommend that Bradford City Council and other stakeholders explore new ways to strengthen local economies and create new employment opportunities, particularly within low-income neighbourhoods.
- We recommend additional investment in community development and youth work in the district. Anti-social behaviour and crime had had a devastating impact on the lives of our research participants. The provision of engaging activities for young people has a record of reducing offending, and is also a significant gap in this district.
- More information on the availability of support from local public services is required. In addition, these services need to be much more responsive to specific local conditions and more welcoming to local people. There is a need to revisit the engagement structures established under the previous Labour Government, and to find ways to make these more effective.

For national policy

- Current welfare benefits levels are too low and should be increased. While the present political climate makes such a shift in welfare policy highly unlikely, nonetheless our research clearly shows that current benefit levels are not enough to live on.
- The people in this research highlighted that secure, regular employment would have the greatest positive impact on their lives. We recommend that there should be less emphasis on job-readiness training, and more resources made available for a more comprehensive and tailored support package for unemployed people. This could include occupational training that directly relates to the needs of the local economy.

- Local economic development strategies should be accompanied by measures to increase low rates of pay and to strengthen the enforcement of employment rights, so that people in poverty who move into work do not become trapped in poor-quality jobs and in-work poverty.

Notes

1. SOAs are a geographic hierarchy (Lower, Middle and Upper) designed to improve the reporting of small area statistics. Lower Level SOAs have an average population of 1,500 residents, but average 1,500 residents. They also include measures of proximity (to give a reasonably compact shape) and social homogeneity.
2. Bradford's woollen industry has not disappeared entirely. Standard Wool UK recently secured a £13 million finance agreement to secure its future expansion in the district. See 'Funding deal puts Bradford wool firm on a good footing', *The Telegraph and Argus*, 6 January 2010.
3. Please note: some of the URLs have changed, and some of the data that were used in the report last year are no longer available on the new site. Where possible new URLs have been supplied, but for the others dates of access are given. www.investinbradford.com/bradford-economy/Economic+Intelligence/Jobs+by+industry+sector, accessed on 8 June 2011.
4. www.investinbradford.com/bradford-economy/Economic+Intelligence/Population, accessed on 8 June 2011.
5. http://bradfordeconomy.com/facts_and_figures/people/youth_unemployment, accessed on 8 June 2011.
6. http://bradfordeconomy.com/facts_and_figures/people/average_earnings, accessed on 8 June 2011.
7. www.investinbradford.com/bradford-economy/Economic+Intelligence/Jobs+by+industry+sector, accessed on 8 June 2011.
8. <http://housingleaguetable.org.uk/Bradford>
9. Analysis for 2009–10 presented to the Bradford District Community Legal Advice Service Partnership (CLASP) Board.
10. These activities are described in May *et al.* (2009).
11. Key informants were identified and asked to address both the concerns of this project and the concerns of the P&E project. They were asked about the nature of poverty in the district, how policy interventions had addressed issues of poverty, how poverty varied across ethnic communities and the impact of the recession on people living in poverty.
12. BIASAN is 'an organisation whose members are asylum seekers, refugees and volunteer supporters from Bradford and surrounding areas, drawn together by a shared concern to welcome asylum seekers to Bradford and to ease the many problems' (from BIASAN's entry on DIVA, the database of voluntary and community sector organisations in Bradford – www.divabradsford.org.uk/index.asp?WCI=tplOrganisation&SID=0&OrganisationID=1601).
13. An infrastructure support organisation is an agency 'whose principal purpose is to support other voluntary and community organisations, and is committed to active involvement in strategic partnership

working for the wider Voluntary and Community Sector' (from the Directory of Services to Voluntary and Community Groups, Organisations and Networks, Bradford and District ISO Group, 2009).

14. Bradford Alliance on Community Care, Consortia of Ethnic Minority Organisations (COEMO), Equity Partnership (Bradford Lesbian, Gay and Bisexual Strategic Partnership) respectively.

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Appendix I

Key informant interviewees

- Caroline Schwaller, Local Strategic Partnership Board member representing Bradford District's voluntary and community sector
- Councillor Kris Hopkins, City of Bradford Metropolitan District Council (CBMDC) leader (pre-general election), now MP for Keighley
- Aklujan Wahab, BEAP (Bangladesh Educational Achievement Project) Community Partnership centre manager
- Courtney Hey, advice worker, Checkpoint Community Centre and Northern Complainants Aid Fund
- Alex Brown, Braithwaite and Guardhouse Community Association
- Mike Cartwright, Chamber of Commerce
- Shaukat Ahmed, Carlisle Business Centre
- John Martin, advice worker, Girdlington Advice Centre (previously Bradford Law Centre and Catholic Housing Aid Service)
- Rashid Ahmed, manager, Karmand Community Centre
- Renata Nemcova, neighbourhood manager with special responsibility for welfare of A8 migrants
- Perry Austin-Clark, editor of local newspaper, *The Bradford Telegraph and Argus*
- Councillor Geoff Reid, Liberal Democrat, newly elected CBMDC councillor (2010)
- Councillor Ian Greenwood, Labour, new CBMDC council leader (post-election)
- Councillor Jeanette Sunderland, Liberal Democrat leader on CBMDC

Appendix II

Street research

The community researchers carried out street research in each of the four locations, setting up a stall and speaking to passing residents. The researchers asked participants to take part in a series of short exercises, both to validate data collected from the interviews and also to generate interest in the research.

Anti-social behaviour and a lack of money were key struggles for people within all four neighbourhoods. A run-down environment was also a key concern for three of the research areas.

Keighley

Question: What do you think of this area?

Comments included:

'Area is good.'

'Too much poverty.'

'Kids always on streets – nothing to do.'

'Drugs and violence.'

'Gangs.'

'Fast driving.'

'Nothing to do.'

'Doctors don't give appointments – have to wait weeks.'

'Good community round here.'

'The schools were good ten years ago.'

'Litter.'

'Fighting we don't want the children to see.'

'Noisy.'

'People standing on corners – threatening behaviour.'

Question: What struggles (if any) do you face in your daily life?

Anti-social behaviour	18 votes
Run-down neighbourhood	14 votes
Lack of money	11 votes
Poor health	6 votes
Poor accommodation	4 votes
Problems with authorities (police, job centre etc)	3 votes

Manningham

Question: What do you think of this area?

Comments included:

'Young people driving fast at night.'

'Drugs big problem.'

'Police need to do something about the drugs in the area.'

'Unclean.'

Question: Has the recession affected your life? If so, how?

Comments included:

'No jobs.'

'All jobs need experience.'

'It has affected my business.'

'Rising fuel bills.'

'Pressure from the job centre to find work.'

Question: What struggles (if any) do you face in your daily life?

Lack of money	25 votes
Anti-social behaviour	18 votes
Poor health	15 votes
Poor accommodation	12 votes
Problems with authorities (police, job centre etc)	11 votes
Run-down neighbourhood	10 votes

Canterbury

Question: What do you think of this area?

Comments included:

'The street I live on is quiet.'

'Too many "smackheads".'

'Not enough for the kids to do.'

'Anti-social behaviour.'

'No choice in shops – small shops, high prices.'

'Kids intimidating – Canterbury not safe.'

Question: Has the recession affected your life? If so, how?

Comments included:

'Less hours at work.'

'Big difference this year – price increases in fuel and petrol.'

'Hard to find work.'

'Money doesn't go far – wages are not going up in line with cost of living.'

'Not affected yet but worried about what's to come.'

'Worse off – increases in household bills.'

'No jobs out there.'

Question: What struggles (if any) do you face in your daily life?

Lack of money	11 votes
Anti-social behaviour	8 votes
Run-down neighbourhood	6 votes
Poor accommodation	2 votes
Problems with authorities (police, job centre etc)	1 vote
Poor health	1 vote

Pollard Park

Question: What do you think of this area?

Comments included:

'Good local community centre.'

'Nice area.'

'Repairs to housing slow.'

'No postbox in the area.'

'Inadequate pedestrian crossings.'

'Joy-riding – motorbikes.'

'GPs are not so good.'

'Graffiti.'

'Litter.'

'Dirty.'

'Street lighting needs repairing.'

'Difficult to get place in local school.'

'Lots of empty houses.'

'Lots of drug dealers.'

'Lack of policing.'

'No English community centres.'

'More funding needed for Pollard Park side of Barkerend.'

Question: Has the recession affected your life? If so, how?

Comments included:

'Income Support paid every two weeks – difficult to manage.'

Question: What struggles (if any) do you face in your daily life?

Anti-social behaviour	12 votes
Lack of money	9 votes
Run-down neighbourhood	8 votes
Poor accommodation	6 votes
Poor health	6 votes
Problems with authorities (police, job centre etc)	3 votes

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