



4in10

# Flying Against Gravity – The Lived Reality of Poverty in London



CLEARVIEW  
RESEARCH

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# About Us

**ClearView Research (ClearView/CVR)** is an audience insight and strategy agency. We are specialists in work on research, evaluation, and engagement projects with young people, minority ethnic groups, culturally diverse communities, people with protected characteristics, and those who often go unheard. We are committed to ensuring that our work is always inclusive and equitable. We strive to ensure that all our participants enjoy the research process and find it accessible, engaging, and empowering. We ensure that their voices are central in the materials (e.g. reports and frameworks) that we produce. We work best with organisations who give a damn and want to make a genuine impact.

We are an MRS company partner, and we uphold and act in a manner compliant with the strict ethical and rigorous rules laid out in the MRS Code of Conduct.

Find out more at:  
[www.clearviewresearch.co.uk](http://www.clearviewresearch.co.uk)



# About 4in10 and the Greater London Authority

**4in10 is London's Child Poverty Network.** It is comprised of over 450 organisations and individual members working to improve the lives of the 4 in 10 children living in poverty across the capital. The 4in10 collective belief is that all children have a right to grow up free from poverty and that failure to protect this denies children the freedom and dignity that others enjoy. A future free from child poverty in London is possible if there is a conscious will and effort to make this a reality. Voices are stronger and more effective when campaigning together for this future. 4in10 also seeks to improve the skills and capacity within their membership base through training and networking. It connects people who care, highlights best practices that work, shares information, and keeps the spotlight on the damage of poverty on children and families in London.

The **GLA** is the regional authority responsible for the strategic administration of Greater London. It consists of one Mayor (currently Sadiq Khan) and 25 London Assembly members elected every four years by Londoners. With the support of the GLA's staff, they work to make London the best big city in the world. Also referred to as City Hall, it was created after a referendum in 1998, when Londoners voted in favour of a directly elected mayor to represent London's interests and a London Assembly to scrutinise their work.

The mayor is responsible for making London a better place for everyone who visits, lives, or works in the city by providing citywide leadership, setting an overall vision for London,

and creating plans and policies to achieve this. The GLA has powers and interests in a range of policy areas, including transport, economic development, and emergency planning. The GLA is currently particularly concerned with how best to work with partners to support Londoners experiencing poverty post-pandemic.



# Foreword

Covid-19 has had a devastating impact on our city, and its economic consequences have hit Londoners hard. While the Government's emergency support measures have provided a temporary lifeline, Londoners face an uncertain winter as the Universal Credit increase, furlough scheme and restrictions on evictions end simultaneously.

Before the pandemic, London held the highest poverty rate after housing costs of any UK region, with 2.5 million people affected. That's one in four Londoners. Across the city, four in ten of our children grow up in poverty. In the most deprived areas, that figure is almost six in ten.

Since March 2020 thousands of Londoners, previously on stable middle incomes, have been pushed into financial hardship for the first time. This shift demonstrates the precariousness of life in London, and how hard it can be to access support.

For us to address these challenges, we must listen to people directly impacted by poverty. This report highlights the lived experiences of people most affected by poverty, and how financial difficulties can quickly penetrate other aspects of life, from health and wellbeing to personal safety.

It also tells us that 85% of Londoners now believe that, in the wake of the pandemic, politicians should and must do more to prevent and reduce poverty in London. Across the capital, there is increasing awareness of the problem and a sense that more must be done.

It is against this backdrop that the Mayor

of London launched the London Recovery Programme, in partnership with local authorities, businesses, the voluntary sector and others, to build a greener, fairer, safer and more prosperous city.

As part of the recovery programme, we've launched a mission to build a Robust Safety Net by 2025, so all Londoners can access support to prevent financial hardship. People with experience of poverty will be at the heart of shaping this mission but also central to the way we build our broader recovery. This means ensuring their voices and experiences but also their solutions are built into our vision for a city that is fair for all. If we are to create this fairer, more equal city, all of us as decision makers must work together in partnership not only to tackle poverty but also to ensure the structures exist that enable those with lived experience of financial difficulty to tell us what works and feel part of the change we are all seeking.

**Debbie Weekes-Bernard, Deputy Mayor of London, Communities and Social Justice**

There is no doubt that we are living in uncertain times; the strong winds of economic uncertainty, climate change and the pandemic buffet us from all directions. This report shows that for those living with the additional challenge of financial hardship this sense of precariousness is heightened. Those who took part shared how they felt their lives are defined by a constant sense of instability and concern about money which leaves them feeling anxious, frustrated, isolated and often lonely. However, the other thing that leaps out of the pages of this report is the aspiration and ambition that they manage to keep alive; a firm belief that things can

get better and that they can achieve their dreams. Some described this as a sense of 'flying against gravity'. That 'gravity' is also clearly articulated in the pages of this report. It is the systems that are supposed to help people to soar, but which in reality, hold them down. These include a welfare system which is inadequate to meet basic universal needs for a home, safety and security, love and belonging. If we are to live in a poverty-free London in which all Londoners are free to fly, we must create a system which ensures that these needs are met. To do that we must listen much more attentively to those who speak out so loudly and eloquently in this research and put them at the centre of concerted action to end poverty.

**Kathy Evans, CEO, Children England and 4in10**



# Executive Summary

Across London, concerns around poverty and the impact of poverty have increased. Our community polling revealed:

- 85% of Londoners believe that politicians should do more to prevent and reduce poverty in London.
- Across ages, there was a consensus that politicians should do more to prevent poverty in the capital, with only a 9% point swing in support from ages 18 to 60.
- Community polling also revealed that since the COVID-19 pandemic, 68% of Londoners are either more concerned or much more concerned about the impact of poverty in London. There was only a very small percentage of respondents (2.5%) who have become less concerned about poverty since the pandemic.
- The income bracket who saw the highest increase in the level of concern was comprised of individuals whose average household income lies between £75,000 and £100,000. This would imply that COVID-19 brought the reality of poverty more into the mainstream, increasing awareness and a sense of urgency across the capital. There were also high levels of increased concern amongst the £20,000 to £29,000 household income bracket, which may reflect the fact they may be already facing financial hardship or be close to doing so.
- Childcare (22%), cost of living (18%), and low paid work (13%) were viewed by Londoners as the main causes of poverty.

Before the pandemic hit in 2020, 27% of Londoners were living in poverty.<sup>1</sup> In Inner London, this was even higher at 30%.<sup>2</sup> This represented a much higher proportion than elsewhere in the country.<sup>3</sup> When looking at

different communities and groups, many groups experienced this disproportionately. Between 2018-19, 54% of single parents lived in poverty whilst the poverty rate amongst people from Black and minority ethnic backgrounds was 39%.<sup>4</sup> Therefore, the pandemic posed some unprecedented challenges to an already volatile financial situation for many.

Through a representative, London-wide poll and conversations with Londoners who have lived experience of poverty, we learnt how both perceptions and experiences of poverty had changed with COVID-19. We also learnt how the drivers behind financial hardship in London had evolved.

Amongst Londoners, there was an overwhelming sense that navigating employment, childcare, welfare, housing, and everyday costs was like "flying against gravity". It was apparent through these conversations that many people felt their lived experience was not being listened to by politicians and policymakers, and that supposed minor changes in welfare support caused unprecedented consequences on their daily lives. We learnt that if people could change anything, they would simply make the basics affordable, such as childcare, transport, and bills. The rising cost of living in London has caused participants to realise how some very basic things are not affordable for them, such as buying a house. Many participants shared the emotional toll of their financial situation and how this severely impacted on their mental health. This was largely due to how quickly their situation could change and therefore, how impossible it was to even "just about manage".

As well as the honesty from participants about the hardships they faced, they showed fierce ambition and aspiration to change their situation. Some were in the process of finding information to improve their financial literacy; others were seeking out training opportunities to improve employability; some were constantly looking for better job opportunities; and some would be consistently researching support from bursaries, charities, or welfare. However, they all voiced frustration at this process due to a perceived glass ceiling preventing some of these pursuits from resulting in success or greater stability. These barriers included the cost of training or adult education, discrimination in job applications, feeling that they needed to know people to get a job, and the presence of inaccessible support schemes. The inaccessibility and lack of visibility around welfare support was consistently raised as a frustration by many participants.

Overall, the people we spoke to felt shut out from policies that directly affected them and excluded them from schemes designed to support them. They wanted transparency around the steps done to tackle poverty and they wanted to be involved in these decisions. As it currently stands, many participants shared they had limited hope that things would get better and instead had increased levels of concern that things would get worse.<sup>5</sup>



# The Why

London Challenge Poverty Week 2021 (LCPW) will take place in mid-October, just days after the biggest cut to benefits since the welfare state's creation and three months after the lifting of most COVID-19 pandemic restrictions. However, the devastating effects of the COVID-19 pandemic can still be felt and will be felt for many years to come. Its impacts are far-reaching across all areas of our lives and have laid bare the existing inequalities in our communities. Whilst the richest 10% in the country earned £50,000 more on average during the pandemic<sup>6</sup>, there was a 44% rise in working-age Londoners claiming benefits in August 2020, which translated to an increase of 1.54 million people compared to August 2019.<sup>7</sup> Currently, more than one in five people in working households in London live in poverty.<sup>8</sup> The pandemic has also seen a rise in food bank usage with over 420,000 food parcels being used by Londoners.<sup>9</sup> Further, more people have died from COVID-19 in deprived neighbourhoods in comparison to affluent ones.<sup>10</sup>

This research seeks to understand the perceptions and experiences of people living in financial hardship in London and how these experiences may have changed given the COVID-19 pandemic. The Government's 'levelling up' agenda currently focuses on the inequalities that exist between London and other parts of the country but largely ignores the inequalities that persist within the city, undermining its cohesion and limiting its potential. If we genuinely attempt to improve prospects for the diverse communities facing financial challenges in London, we must begin by working directly with communities to empower them and shine a light on their experiences and aspirations. The recent Universal Credit cut and forthcoming

National Insurance hike show how the voices of those directly impacted are largely missing from current conversations. This study seeks to capture these diverse voices in London post-COVID-19 and shares how those that are most affected by poverty think this should be tackled.



# Project Overview & Approach

By outlining the specific experiences of poverty in London before, during, and post-pandemic, we hope this report makes the case for urgent action at all levels to end poverty. The challenge of pandemic-recovery has caused decision-makers to look afresh at their priorities and how to meet them. In this context, the insights and knowledge presented in this report provide an opportunity to argue for a step change in our approach to tackling poverty.

The main objectives of this research project were:

- To explore the effects of the COVID-19 pandemic on poverty
- To understand the impact of poverty on Londoners' fundamental human rights, including an adequate standard of living, health, education, and housing
- To establish an understanding of the diverse experiences of poverty across London as we emerge from the COVID-19 pandemic

We conducted this research using a mixed methods approach. The qualitative aspect involved the engagement of people who self-identified as having faced financial challenges in the last five years through our co-creation group, exploration labs, and interviews. In total, we collaborated with 35 participants over the course of the project. For the quantitative aspect, we conducted an online poll with a representative sample of London of 1000 respondents across ages, genders, and ethnicities.

## Participant-Led

A co-creation group of three people worked closely with the CVR team to design the questions for the focus groups, interviews, and poll. The group self-identified as having

faced financial challenges in the last five years. Financial challenges included being in receipt of benefits, being on furlough at any point during the pandemic, having no recourse to public funds and earning below £35,000 (if living alone). This enabled the process to have lived experience at its heart which ensured the research was carried out sensitively and was focused on real-life experiences.

## Community Engagement

The CVR and 4in10 team engaged 32 participants through question testing sessions, exploration labs and interviews. We conducted two through question testing sessions, with 19 participants through exploration labs, 6 of whom also did interviews, and 5 who did only interviews. The participants had a diverse range of lived experiences and all self-identified as having faced financial challenges in the last five years (for full breakdown see Appendix 1). The labs and interviews were set up to understand people's perceptions and experiences of poverty, what they viewed the main drivers to be, and how it could be tackled going forward.

## Community Polling

Our community poll was designed to build understanding of people's perceptions and attitudes towards poverty across London. We received 1000 responses from people across London to build a sample representative of the broader population (for a full breakdown see Appendix 2). The responses came from a diverse population aged 18 to 60+ years old, across ethnicities and gender, as well as from both London's inner and outer boroughs. For a breakdown of the poll questions, see Appendix 3.

# Findings

## Attitudes Towards Poverty

Our community polling revealed that since the COVID-19 pandemic, 68% of Londoners are either more concerned or much more concerned about the impact of poverty in London and 85% believe that politicians should do more to prevent and reduce poverty in London. Across ages, there was consensus that politicians should do more, with only a 9% range from ages 18 to 60. There was only a very small percentage of respondents (2.5%) who have become less concerned about poverty and who do not think more should be done.

The income bracket that saw the highest increase in concern consisted of those whose average household income lies between £75,000 and £100,000. This would imply that COVID-19 brought the reality of poverty more into the mainstream, increasing awareness and a sense of urgency across the capital. There were also high levels of increased concern amongst the £20,000 to £29,000 household income bracket, which may reflect the fact they may be already facing financial hardship or be close to doing so.

## Lived Reality of Poverty

Across different ethnicities, age groups and genders, participants described the emotional toll on their lives, how their situation always felt changeable or volatile, and simply put, how life in London is expensive. Across the engagements, the ten most common words that participants would use to describe what it is like to live in London were:

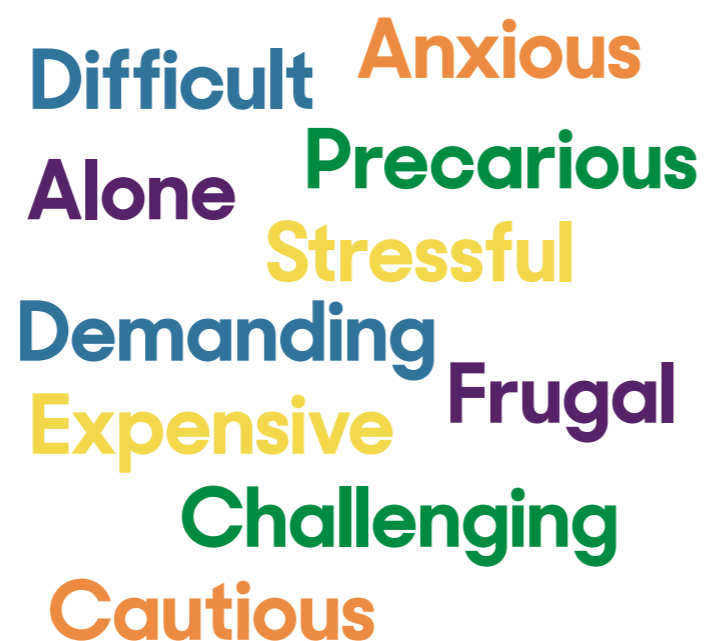


Figure 1: Word Cloud of the ten most common words that participants would use to describe what it is like to live in London

## Expensive cost of living

Across all the exploration labs, participants shared that life in London was defined by its high cost of living. Although only two of the 19 participants had lived outside of London and therefore had something else to compare to, others showed awareness of the comparative cost of living elsewhere. Across two of the labs, participants expressed how a consideration of money was required in everything they did and every decision they made. Specific confusions and frustrations were shared by some of the participants, such as the fact they still had to live pay cheque to pay cheque despite some of the participants working full-time.

Participants consistently compared their experiences to those who they perceived

had higher disposable incomes to live. They felt their choices in London were extremely limited because London was so "financially squeezing", whereas they perceived those with higher incomes to be able to think less about money, have more options available to them, and as a result, feel more "free". This was reflected in a conversation around marginalisation. Participants agreed that London's wealth divide marginalises people, especially those from ethnic minority communities or people who do not "look like" those in power.

*"I was thinking about how just money is in everything and every decision you make... no matter what you're doing, whatever activity it is, money is just like a constant question."* **Maxine, aged 25-30, Greenwich.**

## Changeable and volatile financial situation

The constant need to consider money was driven by the feeling that their financial situation was a "balancing act" and could change at any moment. The cost of living made it hard for people to save, making them feel as if they had a limited safety net. One participant shared they were "fighting to keep their head above water" because of multiple financial "surprises" that kept coming up. By financial "surprises", she was referring to the items that were unable to be budgeted for but required urgent action.

*"I could lose my place of living, you know. Easily. So, you know, it's...it's precarious, it's like walking a tightrope."* **Marcus, aged 51-55, Southwark.**

*"You cannot afford for anything to happen or to surprise you because you don't know how you're going to cover that. So, a surprise bill, or you know, as I say, your*

*fridge breaking down, you're like how are we going to cover that."* **Chloe, aged 46-50, Tower Hamlets.**

One participant's experience exemplified the volatile nature of living in London. Having lost her job during the pandemic, she went from earning £76,000 a year to being supported by Universal Credit and her family. Concerns around the instability of finances in London were particularly reflected by those aged 25 and above, whose responses focused on how juggling multiple responsibilities, such as rent, children, or transport "made it difficult to just about manage". In contrast, younger participants were more concerned with the expensive nature of London.

*"I'm just quite wary of knowing that there's not much of a safety net. And in London, you definitely need that."* **Naomi, aged 25-30, Lewisham.**

## Emotional toll of poverty

Throughout the research, participants shared the massive emotional toll that the financial stress and the pandemic had on their mental health. This was often because they felt they could never switch off from thinking about money or because a lack of money severely limited their ability to do what they want.

*"If I don't pay what I need to pay, then I will just be very, very stressed. So sometimes even if I want to take a break...it's not really an option for me."* **Grace, aged 31-35, Greenwich.**

*"If there were income, you could go out, socialise, go to a bar and have one drink and have company. But you can only afford to just stay in your room."* **Mo, aged 61+, Havering.**

The eight participants who were parents



or guardians mentioned emotional distress more than those who were not parents or guardians. This perhaps points to the additional responsibilities they have and the extra pressure and worry this causes.

*"When my hours were cut, I had been skipping meals because you know I have to choose between my children and me, even though I'm working a full-time job. We always eat meals together and sometimes they'll ask me why I'm not eating so I say I am on a diet. I'd rather me starve than them starve."* **Kerri, aged 41-45, Camden.**

Participants stressed that such feelings (anxiety, distress, loneliness, and isolation) contributed to serious mental health issues, which they feared would make their financial situation worse. One participant voiced the urgency of his situation, sharing that *"sooner or later someone is going to break"*.

*"Because you're literally constantly thinking all the time - from the time you get up, you're just thinking about what we eat, can I afford any milk or bread? So, you're literally constantly thinking of it all the time."* **Chloe, aged 46-50, Tower Hamlets.**

*"I was furloughed because the company I was working for just couldn't keep us on. But I think I was really suffering quite badly with anxiety about my job loss or like, what my future would hold."* **Rhiya, aged 25-30, Bromley.**



**Name: Mo\***  
**Aged: 61+**  
**Borough: Havering**  
**Gender: Man**  
**Ethnicity: Black African**

Mo, a retired teacher from East London, has felt the mental strain brought by poverty and the pandemic:

*"Oh man, it's really sad", Mo tells us, "You just feel like what exactly are you living for? And so in your in your later days, you know, you're just like you, I guess, waiting for the time to come"*

He explains that the combination of his pension, Pension Credit and the Coronavirus forces him to spend his retired years isolated:

*"I go out alone. I know my week and I wake up around nine o'clock. Then take a little breakfast, then I get a book for reading. Then around 3-4pm, I go out for a walk or jogging. Then I get back for five o'clock and listen to news, then six o'clock news. Then I do for Channel Four news and then 7pm news... if there were income, you could go out, socialise... but you can only afford to just stay in your into your room."*

Mo dreams of again being able to experience life's simple pleasures:

*"I can't remember the last time I ate outside. But you can't do it because you are stretched in budget. You have to think*

*about every day, budget wise, you don't think of where your next meal is coming from, you know."*

When asked how he could best be supported, Mo says:

*"I say you could say £20 can make a huge difference for the rest of my time on this earth, you can go to one of the suburbs and visit for a weekend... Around November government gives us two hundred pounds for fuel and it is a big relief... you can go to the market and buy food you like for once, rather than food to survive. Just thinking about it would mean the world."*

Mo's experience echoes many of our participants thoughts on how the pandemic plus poverty has isolated them from others, subsequently harming their mental health.

*\*The research participant's name has been changed to protect anonymity."*

# Drivers of poverty

The factors identified as key drivers of poverty all were linked to the **cost of living**. Participants shared that their **income simply is not enough** for them to have a basic standard of living in London. Some participants shared that they have no choice but to live **pay cheque-to-pay cheque**, whilst others shared experiences of **limited savings and losing high paid jobs leading to debt**. Importantly, participants discussed the nuances of the cost of living that point to a more complex picture of what causes poverty: the differences between inner and outer London; the interactions between drivers, such as low-quality housing and household costs; and the seemingly "arbitrary" eligibility criteria for support.

From our survey of Londoners (Figure 2), there

**In your opinion, which of the following do you feel are the most significant causes of poverty in London?**

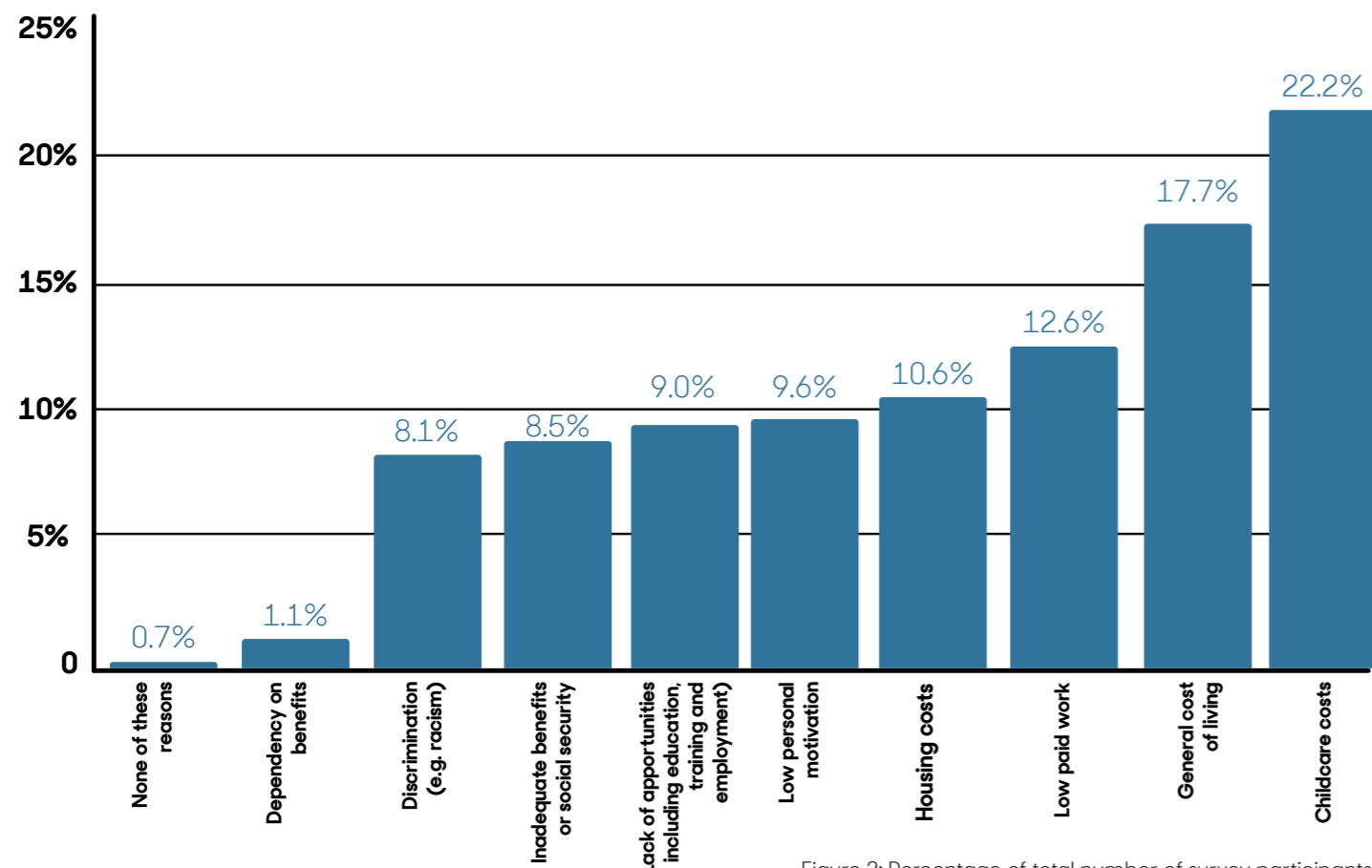


Figure 2: Percentage of total number of survey participants by the most significant causes of poverty in London

was a consensus (22%) across responses that childcare costs were the biggest driver of poverty in London, with the general cost of living identified as the second (18%) most significant cause of poverty. These were consistently raised as the most significant drivers across gender, income, and age. This possibly reflects the fact that total childcare costs in inner London are 30% higher than elsewhere in the country.<sup>11</sup>

*"If childcare and the play centres were open it would have been a life saver, so many are shut or have closed permanently. There are 5 of us in a 3-bed tower block with no garden and the parks are locked. I can't afford childcare when I can't afford to feed myself."* **Kerri, aged 41-45, Camden.**

When split by ethnicity, there is slight variation in responses (for a detailed breakdown, see Appendix 4). Those from Pakistani backgrounds identified household costs as the most significant driver; whilst those who self-identify as 'Other Asian' identified lack of opportunities as the key cause; and for those that self-identify as 'Other Mixed', low paid work was identified as a key driver. Additionally, those with Black African (13%), Arab (16%), Other Black (20%), Mixed - White and Black African (13%), and Gypsy/Irish Traveller (13%) backgrounds were more concerned with inadequate benefits than the London average (8%). Further, those who self-identify as 'Mixed - White and Black African' (13%) and Chinese (13%) were most concerned with discrimination as a cause of poverty compared to the 8% London average. The diversity of causes voiced across ethnicities shows how individual and different poverty can be in both cause and experience.

## Challenging to move around on a budget

In all the exploration labs, participants noted the high cost of transport in London. Although participants from both inner and outer London mentioned transport costs as a key driver, their experiences differ. Some participants living in outer London felt they had become car dependent in certain areas due to service cuts from a lack of funding, which brings its own maintenance costs. Another outer London residents shared that they felt London transport was set up mainly for people who lived in central London which meant travel was both expensive and time consuming. Participants from inner London boroughs mentioned transport more broadly, sharing that it was a hidden cost that added up.

*"London is meant to be someone's home, yet you have all of these boundaries and factors that just stop working class people from accessing certain spaces."* **Joshua, aged 18-20, Enfield.**

Street safety came up as a topic when discussing the cost of transport. Some women in the groups felt that a lack of money limited their transport options, which became particularly important when travelling at night. Some participants shared that they could only afford housing in areas which may feel less safe. Similarly, they said they cannot always afford a taxi or a bus home at night. As a result, they felt they had to compromise on their safety because of a lack of financial freedom.

Interestingly, the cost of transport in London was mentioned mostly by participants under 24 years old and again for participants between 36-40 years old. This is perhaps down to levels of socialising or job types for the younger age group and parental responsibilities for older groups.

Participants were concerned about the cost of transport because it is an enabler. Participants voiced that they felt they were missing out on things such as jobs, social interaction, and education because of the cost incurred to get there. Without money or access to transport, people can lose out on opportunities that otherwise might help them break out of the poverty cycle.

*"I was...having to travel a bus and a train to get to college. So, if I'm honest, I probably went in a couple of days a week. So as a result, I didn't do very well in my A-levels because I was broke. I rarely went in because the money just didn't really stretch."* **Rhiya, aged 25-30, Bromley.**

*"I've got to make some tough, tough choices and you have to think twice about how you spend tiny amounts. You know, sometimes walking a couple of miles away with your shopping bags because you want to save that money on public transport."* **Jake, aged 36-40, Ealing.**

## Isolation and Loneliness

Many acknowledged that the lack of social interaction made them feel isolated and lonely but said they simply did not have any other option. They agreed that *"it is not too much to ask"* to provide facilities accessible to different income brackets. A few participants shared that respite is particularly important for those who are full-time unpaid carers or those who shielded during lockdown. Social interaction for these groups provides vital respite from their responsibilities or environments but is no longer an option because social activities have become too expensive to engage with.

*"There's an emotional cost of not being able to participate in the same way as other people."* **Maxine, aged 25-30, Greenwich.**

*"As it progressed, it was deafeningly loud to be alone. And it was frustrating because both my parents have previous mental health issues and my brother still lives at home...I couldn't afford to go out and see anyone whilst being on furlough, so even though I wasn't working, the pressure was high."* **Ananya, aged 25-30, Lewisham.**

Across ages and genders, participants shared the financial inaccessibility of social activities in London. Participants voiced that, as a result, social interaction had come to be seen as a "luxury", despite it having a clear impact on their mental health, sense of loneliness and isolation. Different reasons were voiced for not being able to engage in social activities. One

older male participant said that he had a free travel pass so could easily get to venues but could not afford the cost of food and drinks once he had arrived. For younger participants under 25, they mentioned transport as the hidden cost of socialising as, particularly with no night tube, social interaction after certain times was no longer possible.

## "I'm paying off other people's mortgages"

Many participants shared that they had no hope to buy a house in their lifetime, due to the uncertainty of their financial situation and the cost of buying. One participant shared that they *"are not even thinking of it as a reality"*. Many shared confusion at this point, as London was where many of them grew up, but they simply could not conceive of buying there or staying long-term. One participant's mum often asked, "Where have all our people gone?".

*"Lots of the kids who are 1st, 2nd, and 3rd generation migrants don't just get to sit here and stash this money for a deposit...The reason I really wanted to get a good job was [because] I wanted to buy the house that we grew up in. We've never owned a home. But even though we have the right to buy it, just being able to do that is like a huge thing."* **Maxine, aged 25-30, Greenwich.**

It was agreed across groups that this was the most obvious example of how the system was set up so that inherited wealth determines what future generations can and cannot do. One participant noted the importance of having parents that might be able to help you out. Without that, *"you are on a step-back in comparison"*. One voiced frustration that the only way buying a house might be possible was if it was done with another person. However, they shared that living together with

someone else is not always an option or ideal. Even for those who do have a partner to buy a place with, another participant voiced how they felt the market is still inaccessible. They spoke of the shock and frustration felt by friends when they realised they would never be able to afford to buy a house despite both of them working full-time professional jobs.

Participants who privately rented accommodation felt like they were putting money down an *"endless money pit for other people's mortgages"*, paying overpriced rent for low quality private housing, with limited recourse to support or maintenance from landlords. One participant emphasised that the desire to own a house was not about owning an asset but about creating some sense of stability in light of the changeable and volatile lives participants described to us.

*"I don't even want an asset like that...All I want is a decent quality and secure housing...But it's true that none of us have the structural power to enforce our rights."* **Naomi, aged 25-30, Lewisham.**

Some of the participants were in social housing, which came with its own problems, such as poor-quality housing and long waiting lists to move. Participants shared the low standard of living they experienced and how there was limited to no response from Environmental Health or their Housing Associations to help solve the problems. This left them feeling unsafe and living in unsuitable conditions. One participant shared how the unsuitable conditions had become more apparent during lockdown because their family was together all the time. Participants shared how issues like cramped conditions, the cold, leaks, and vermin could no longer be ignored when at home 24/7. One participant noted she had been in temporary housing for over five years now. Although she did have a roof over her head,

the flat was damp, cold and many of the appliances did not work. It was also not accessible for her disabilities. She shared that she felt this showed the limited choices available when facing financial hardship, and how this forces you to be at the mercy of broader systems. Furthermore, she shared that she felt stuck between inadequate social housing and an impossibly expensive private rental. If she chose to move to private rental, she would lose her welfare support due to the ever-reducing benefits cap.

*"I'm stuck between a rock and a hard place. I've been in temporary accommodation for many years now and the place is just not liveable. But I can't go out looking for something in private rental because of the benefit cap, which constantly is getting reduced. So, it's a choice between living in terrible conditions that make me and my family ill or losing money."* **Millie, aged 41-45, Lambeth.**

## Household costs - the battle to keep afloat

Another driver of poverty that the participants raised was the constantly increasing household costs, such as gas, electricity, water, food prices and childcare. Most had noticed an increase in bills and groceries shopping since Brexit and the pandemic.

*"It came to a point where I had to, you know, get help from the food bank...but I had no other choice...either you want to heat my house or feed my family."* **Sam, aged 36-40, Tower Hamlets.**

Household costs were mentioned as a key driver amongst parents and older age groups (31+) in particular. One participant, the parent of a child with learning disabilities, voiced the knock-on impact of inflation on the support he can offer his child. His salary

has not increased in line with living costs so he finds himself taking on more hours at work to ensure they have enough to make ends meet. As a result, he feels less able to be physically present to support his child.

*"The anxiety is around inflation, even only with this 1.5%... That's going to lead to downward pressure on my wage as an agency worker. I also worry about energy prices going up and... rent in this area is going up. It is likely that...there is a need for us to think about leaving London. And then on top of that my son has learning disabilities. I cannot support him as much as I want. He needs as much stability as possible and then it changes."* **Jake, aged 36-40, Ealing.**

*"One thing that would help all working parents in London right now, childcare. For me it's so important for three things: number one, your child gets picked up from school which doesn't interrupt your working day. Your child is in a safe space, which is reassuring in London. Number 2, your child gets fed. They get breakfast in the morning which they call a snack but it's actually very, very good, they can also get their dinner there. The third thing is it's not far from work and not far from home so it doesn't cost you too much. But sadly, most of these have closed or have reopened privately, so I can't afford it."* **Kerri, aged 41-45, Camden.**

This points to the interaction between factors, such as how increased costs in one area can have a knock-on effect on family well-being. This was reflected by participants who shared that poor housing conditions drove up household costs. Participants shared how the poor environments they lived in (damp, cold, or lacking natural light) meant they had to use more heating, lighting, or electricity than they may wish to. This is particularly the

case if they were unable to engage in leisure activities and so spent more time in the house. Participants shared how they felt they had to spend a huge amount of money just for a very basic standard of living.

In addition to this, some participants with children felt that lockdown exposed how they were unable to provide for their children. This was particularly the case when it came to home-schooling or children staying in touch with friends, where families were unable to afford devices or internet to keep them connected.

*"You know, suddenly everything locked down...the children and I were at home. They wouldn't have laptops to do their studies...They couldn't go out and we don't have space. We don't have a garden, we live in flats, you know, for months and months."* **Jake, aged 36-40, Ealing.**



**Name: Kerri\***  
**Aged: 41-45**  
**Borough: Camden**  
**Gender: Woman**  
**Ethnicity: Black Caribbean**

Kerri was like many Londoners. The pandemic exacerbated existing financial issues, putting extreme pressure on her and her four children. As a single parent, working over 37 hours a week, Kerri explained the impact the initial lockdown had on her family;

*"When my hours were cut I had been skipping meals because you know I have to choose between them [children] and me, even though I'm working full-time job. We always eat meals together and sometimes they'll ask me why I'm not eating so I say I am on a diet. I'd rather me starve than them starve. My colleagues have noticed it. My children have noticed it."*

Despite claiming Universal Credit in addition to her full-time pay, Kerri explained a sense of feeling trapped:

*"The more I work, the more I try to stand on my own two feet, I'm still in the benefit trap. If I move to another council house, my housing benefit will go down, so I have to stay here in an overcrowded tower block. How can I work more than 37 hours and still be poor, yeah I'm not afraid to admit that. What they've done is they've given with one hand and taken it with the other. We're still out here hungry, still in debt, still not able to provide for our children."*

When asked what could best support her moving forward, the solution was clear for Kerri:

*"One thing that would help all working parents in London right now, childcare... For me it's so important for three things, number one your child gets picked up from school which doesn't interrupt your working day. Your child is in a safe space, which is reassuring in London. Number 2, your child gets fed. They get breakfast in the morning which they call a snack but it's actually very good, they can also get their dinner there. The third thing is it's not far from work and not far from home so it doesn't cost you too much but sadly most of these have closed or have reopened privately, so I can't afford it."*

Kerri's story reflects the key findings of our poll, which revealed that Londoners felt childcare costs were the most significant cause of poverty in London. Kerri's suggestion for greater support for working parents in London, therefore, is evidently a much-needed measure for mitigating poverty in London.

\*The research participant's name has been changed to protect anonymity."

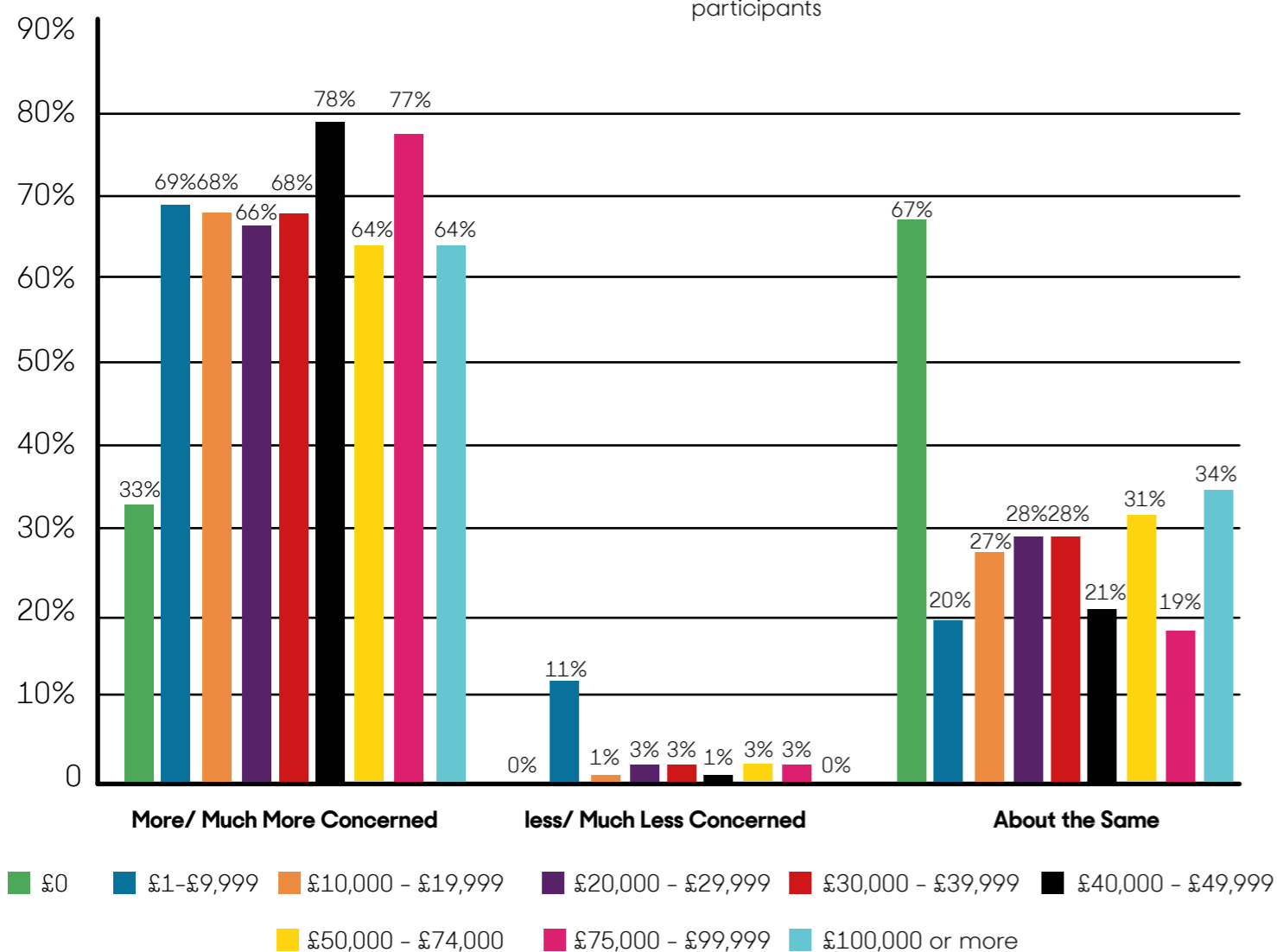
**“Although there is a global pandemic out there, all these bills still need to be paid”**

Although many participants shared how difficult lockdown had been, they also agreed that *“things did not get harder, the pressures just changed”*. This is echoed by the results from our community poll (see Figure 3). Participants were asked how concerned they were around the impact of poverty in London. When split by annual household income, the income group least concerned consisted of those whose average household income is between £1 and £9,999. Similarly,

67% of those who were on £0 felt similar levels of concern to before the pandemic, compared to an average of 28% across other income brackets. The evolving pressures that participants mentioned were increased job uncertainty, pressures of working from home, and inflation.

**Level of concern around the impact of poverty on London, by annual household income**

Figure 3: Level of concern around the impact of poverty on London by the annual household income of the total number of survey participants



Participants across age groups felt that job insecurity had worsened with the pandemic and that this had a long-term effect on their financial situations. Two participants were newly self-employed when the pandemic hit in 2020 and they shared how they found themselves in a gap in social welfare schemes because they had not been self-employed for long enough. These participants, as well as other participants who formerly worked in zero hours jobs, mentioned how they began to fall into debt very quickly and are still in debt despite restrictions lifting.

*“I wasn't even entitled to the grant because I was newly self-employed...I think there was a lot of people, quite a lot of people, who fell under that debt trap. And then you feel like, you know why is it like one people getting the support and other people not getting the support.”* **Sam, aged 36-40, Tower Hamlets.**

*“I'm always in debt. I earn £800 a month to live on and that's it. I've got no other choice. I'm constantly in debt, constantly looking at the bills and deciding which one I'm going to pay for this week.”* **Marcus, aged 51-55, Southwark.**

Those in professional services also echoed the same concern around job uncertainty and debt, as some participants had lost their jobs during the pandemic. They too, despite formerly being in high paid jobs, voiced how quickly they found themselves in debt due to the limited capacity to save in London. Job uncertainty was also raised in reference to furloughing, where people shared that although they were receiving financial support during furlough, they felt their long-term career trajectory was impacted by several months without work.

Participants also mentioned the *“hidden inequalities”* of working from home. During lockdown, participants shared that they spent less on daily commutes and that gave them the illusion of being able to save. However, the money they “saved” from transport instead went towards monthly bills. Working from home saw their household costs – mostly electricity, heating, and Wi-Fi – vastly increase. One participant with a health condition shared that a lack of in-person medical support also drove up her household costs because she invested in her own at-home equipment for pain management treatment in the place of appointments.

*“I was spending a lot of time and money on over-the-counter medication, at-home massage equipment, kind of electric... what'd you call- like those electrical kind of transmission machines for pain management and obviously that costs a lot in itself but also kind of like the electricity cost of running all this equipment.”* **Paula, aged 18-20, Hackney.**

**“I cannot afford to invest in my future”**

Discussions around financial challenges were highly emotive and showed the numerous and evolving difficulties participants faced. However, despite these challenges, participants shared a clear sense of ambition and aspirations for a better future. Many participants shared ways they had tried to improve their situation, including researching support from charities or welfare, finding information to improve their financial literacy, finding training opportunities to improve employability, and looking for better job opportunities.

However, participants also described this process as a “battle” due to the multiple barriers they encountered when trying to

change their situation. Many voiced the difficulty of accessing welfare support, either because they felt they lacked financial literacy or because they did not have the time to apply. Many participants agreed that schemes designed to support those facing financial difficulties did not account for their potentially hectic lives. Similarly, there were several people who were unaware of schemes that they might be eligible for.

*"They give you a text. And if you don't reply straight away...they will give you a text and say, oh, if you don't reply back, your benefit might be sanctioned, you know? So, it's threatening you all the time. I just think it's very unhuman...This whole system is designed...to punish people like us who are on benefits. It's like a system that knows if you want benefits, we're going to basically give you a hard time. And that's horrible."* **Sam, aged 36-40, Tower Hamlets.**

*"I didn't realize that anybody working... could qualify for Universal Credit, I only looked when things got really hard early in the year. Yeah, it's just that it wasn't made clear to any of us. So, I just thought I didn't qualify for anything."* **Maxine, aged 25-30, Greenwich.**

*"To be honest, it's something we tried to do, but it's not something that we went through the final process of because there was a big backlog and we had these phone calls and the phone calls didn't really do anything and the phone was being lost and phones not working and all that...It just became very, very difficult when it seemed like the DWP and council didn't really have their act together."* **Jake, aged 36-40, Ealing.**

Another barrier individuals came up against was the cost of training courses

and qualifications. These were ways that participants tried to improve their employability but were stopped from doing so due to the cost.

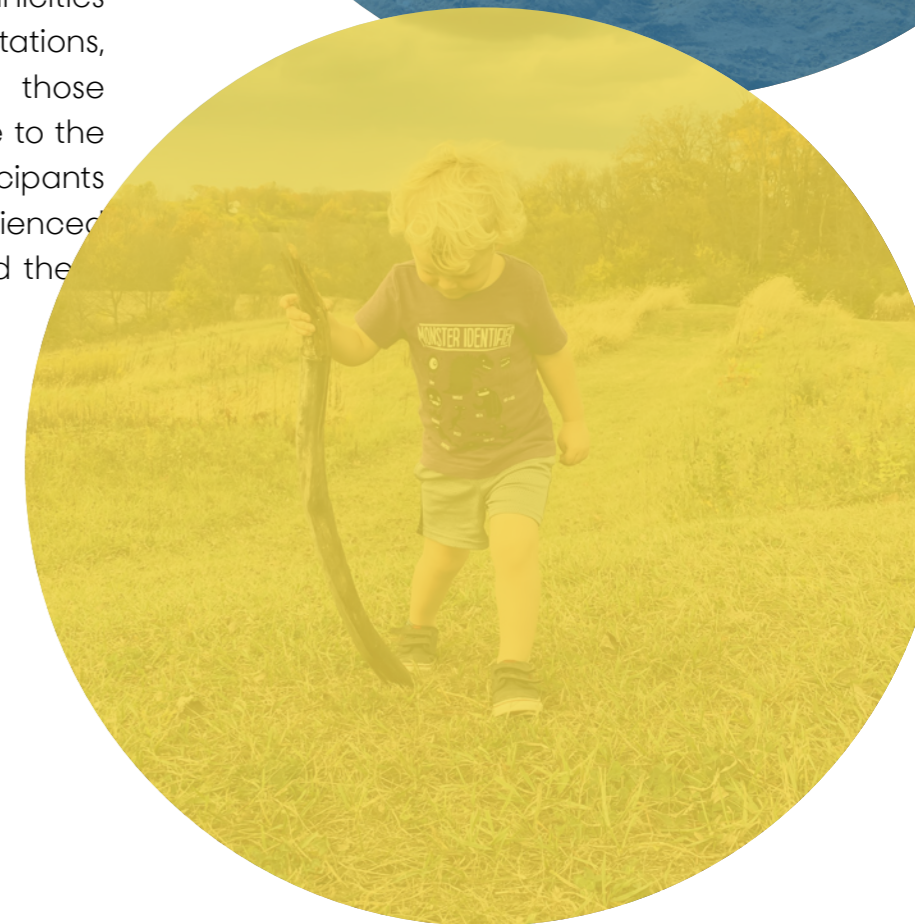
*"Yeah, I just think there's all these things I want to do, but I... can't save enough... And it's like, where do normal people get this money from? And if you're not in a job, like a professional job that will pay for training, then that's not going to come from anywhere. So, you just kind of jump around from dead end job to dead end job...To get to that next bit, they're like, well, you need the training. You need to be credentialed. And that's an attempt to break the cycle but you can't."* **Naomi, aged 25-30, Lewisham.**

Other participants noted how it currently felt much harder to get a job post-pandemic and that the feedback they received in the process were not constructive or clear. Two participants shared how since the pandemic, they felt they were being overlooked. This was not because of their lack of qualifications but because they did not know people in the business. They shared that this felt incredibly disempowering, and completely out of their control.

*"It seems that the whole process of going for jobs has changed in a way because it is more dependent on who you know and even though there's interviews and I know people who've gone to jobs and they go through the process, but they know someone on the inside and that's helped them. And I don't necessarily have those connections. And I have ethical issues around that. I've been for jobs, and I thought I gave quite a good interview. And it seems like I've missed out by one mark. It seems like the process isn't necessarily fair. It's probably better I imply rather than say*

*explicitly what I want to say here. But I think if you're socially connected, I think it's easier. Even though certain larger organizations may say it's a fair and transparent process, informally they're going for drinks or meals or whatever with people they know, then obviously those people can be given that step up."* **Jake, aged 36-40, Ealing.**

Across these examples, participants voiced confusion that their aspirations and drive were consistently stopped by barriers. They were certain that these barriers came from a broader systemic issue where things were stacked against them. Some participants shared that breaking through the cycle of poverty was like *"flying against gravity"*. They would often refer to themselves as 'people like us' as if they had a clear sense of which people were allowed to access certain paths in life. People of all genders and ethnicities spoke about these barriers and limitations, particularly those aged 36-40 and those who were parents. This is possibly due to the increased responsibilities these participants have and how they may have experienced multiple barriers at that point that led them to think that way.



# Tackling poverty

When asked if they could do or have one thing that would change their financial situation, all the participants shared the common opinion that **financial security led to freedom**. For them, being financially free does not mean living recklessly. It means having the freedom to choose what they want to do and not having to budget for every single move they make.

## Make basic necessities affordable

Across all ages, genders, and ethnicities, participants voiced the importance of making basic necessities affordable and increasing salaries in line with living costs. This shows how participants only require very basic provisions to make them feel secure, such as affordable rent, childcare costs, transport, bills, and groceries. Some participants offered specific ideas around rent freezes or subsidised travel for those facing financial difficulties. This requirement for accessible, basic necessities shows how much participants felt priced out of a basic standard of living.

*"If I could change something, I think it would just be kind of redefining what the basic necessities are in life and making sure they're accessible to everyone, like no one should have to rely on a food bank for food."* **Paula, aged 18-20, Hackney.**

*"I am a single parent and currently, I am not entirely sure how I am meant to make it work. There is a gap in childcare support for single parents with children who are between 1 and 2. I see all these things encouraging me to go back to work, but I literally don't know how I can."* **Alicia, aged 25-30, Barnet.**

*"£20 or £50 can make a huge difference... Around November, the government gives us £200 for fuel and it is a big, big relief...And*

*once in a while you can go to the market and buy food you like for once, rather than food to survive. Just thinking about being able to do that would mean the world."* **Mo, aged 61+, Havering.**

*"Overall, it can be summarised as a lack of opportunity. It's a lack of opportunity to access things, healthcare, mental healthcare, education, training. I guess more security overall - people need much more security because I might not get a job soon and I will become homeless and be in poverty. Security and [...] opportunity are what I need."* **Ananya, aged 25-30, Lewisham.**

## "Politicians should start listening to people like us"

Multiple participants voiced frustrations that they lived in a society where they were unable to afford basic necessities. These frustrations tended to be directed towards government and policymakers. Participants wanted more transparency and accountability from politicians so they could understand how things like Brexit or the pandemic might affect their finances going forward, and how they might be supported. Lack of transparency did not fill them with confidence that things would change or improve, and instead added to their ongoing anxiety for the future. This was reflected in the poll where 85% of respondents agreed that politicians needed to do more to prevent and reduce poverty in London. When split by ethnicity, for 6 out of 19 ethnic groups, over 90% believed politicians needed to do more.<sup>12</sup> For 3 of those 6, 100% believed politicians needed to do more.<sup>13</sup>

The extent to which people agree with the following statement, by ethnicity - Thinking about current levels of poverty in London, to what extent do you agree with the statement: 'politicians should do more to prevent and reduce poverty in London'.

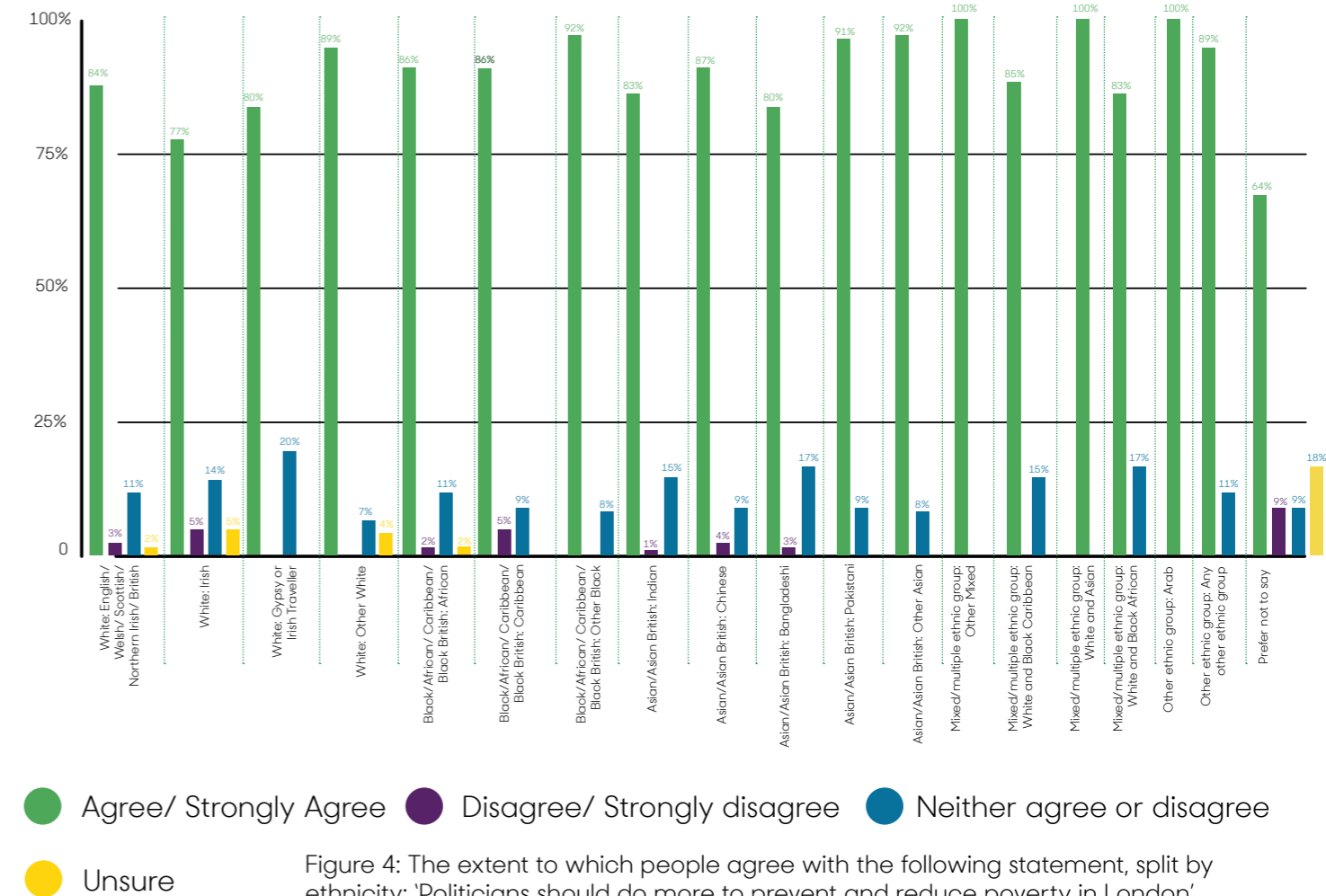


Figure 4: The extent to which people agree with the following statement, split by ethnicity: 'Politicians should do more to prevent and reduce poverty in London'

*"The decisions politicians make have no impact on their lives. Boris says that £20 a week is not much to lose, but it's a lot to me. They [politicians] are out of touch with the actual reality of living what they put in place."* **Millie, aged 41-45, Lambeth.**

*"I think without knowing it, I think it actually stresses me out, but you lived with the changes because you think COVID-19 locked down the world and you weren't sure if you had a job, you weren't sure if you could go to shops and it got worse and worse continually. And then they're saying this thing called the vaccine, vaccine passports, all sorts of things that you don't know. You don't know what to expect to come in, but they do."* **Abdul, aged 46-50, Redbridge.**

## Opportunities to access support and improve financial literacy

Participants also shared their desire to build and improve their financial literacy. They felt that this could be done through financial education implemented by the government and delivered in an accessible way. This was shared in the context of participants feeling like they are not made aware of schemes, and in some cases, feeling shut out from them. One participant shared that he did not think that 'people like him' were able to start their own businesses, but after receiving support from a charity became aware of bursaries and grants that could support him to do so. It was consistently clear throughout the research that schemes needed to be

better publicised and more accessible to the people that needed them, without complex layers of bureaucracy.

*"What's the point in having schemes that help people like us if we don't know about them?"* **Alicia, aged 25-30, Barnet.**

*"As you grow, you come to realise there are a whole lot of things you could have done while you were young. This is what I think would be the best way to solve poverty - education, mentorship and helping people to know how to save for later life."* **Mo, aged 61+, Havering.**

*"The level of support the safety net provides you is insufficient. I just don't think it's enough money for the people to live and survive on in London. I was talking about the concept of a time tax the other day. So even when there is support out there, it requires time and layers of bureaucracy to get to it. And if you don't have time because you're caring, or you need to work to avoid foodbanks you can't get it. You can't afford to spend an hour on the phone. The support is there but accessing that can be really tough."* **Maxine, aged 25-30, Greenwich**



**Name: Sam\***  
**Aged: 36-40**  
**Borough: Tower Hamlets**  
**Gender: Man**  
**Ethnicity: Asian-Bangladeshi**

When we met Sam in September there was only one thing on his mind:

*"I think of the [Universal Credit] cut every day, I think about it every day, I just feel like, you know, how could people sleep, go to sleep who make this decision?"*

For Sam, Universal Credit became a vital but imperfect support during the pandemic. As a taxi driver, the loss of income in March 2020 plunged Sam, his wife, and two young children unexpectedly into poverty. With no work and no income, Sam's family relied on the local foodbank:

*"I had no other choice, you know, either to heat my heating my house or feed my family. I still have to carry on paying bills" says Sam.*

Like many other interviewees, Sam describes the toll this precariousness had on his health: "Oh my God, I was in a really, really big depression actually. I was I wasn't getting no sleep. And I was thinking about next day what I was going bring financially".

*Sam also spoke often about the stress he had worrying about his children's future. Unable to afford internet or*

*learning devices, his family had to share a single mobile phone for their learning throughout the entire first lockdown. In particular, Sam told us about the lies he had to tell his children: "It was my children's birthday and I lied and said, look, you know, this year everything's locked down, all the shops are closed, so I can't actually get you something that I promised... this year as a father you feel like you can't even provide for your children."*

When asked how Sam and his family could best be supported, Sam explained that Universal Credit, even with the £20 a week uplift, was inadequate.

*"You know, there's just so much the government can do and us and our government should start listening to people like us before they make what they make all these policy changes... In one sentence, I will say this universal credit system is not working for people like us in this system."*

\*The research participant's name has been changed to protect anonymity.



## Mental health and poverty

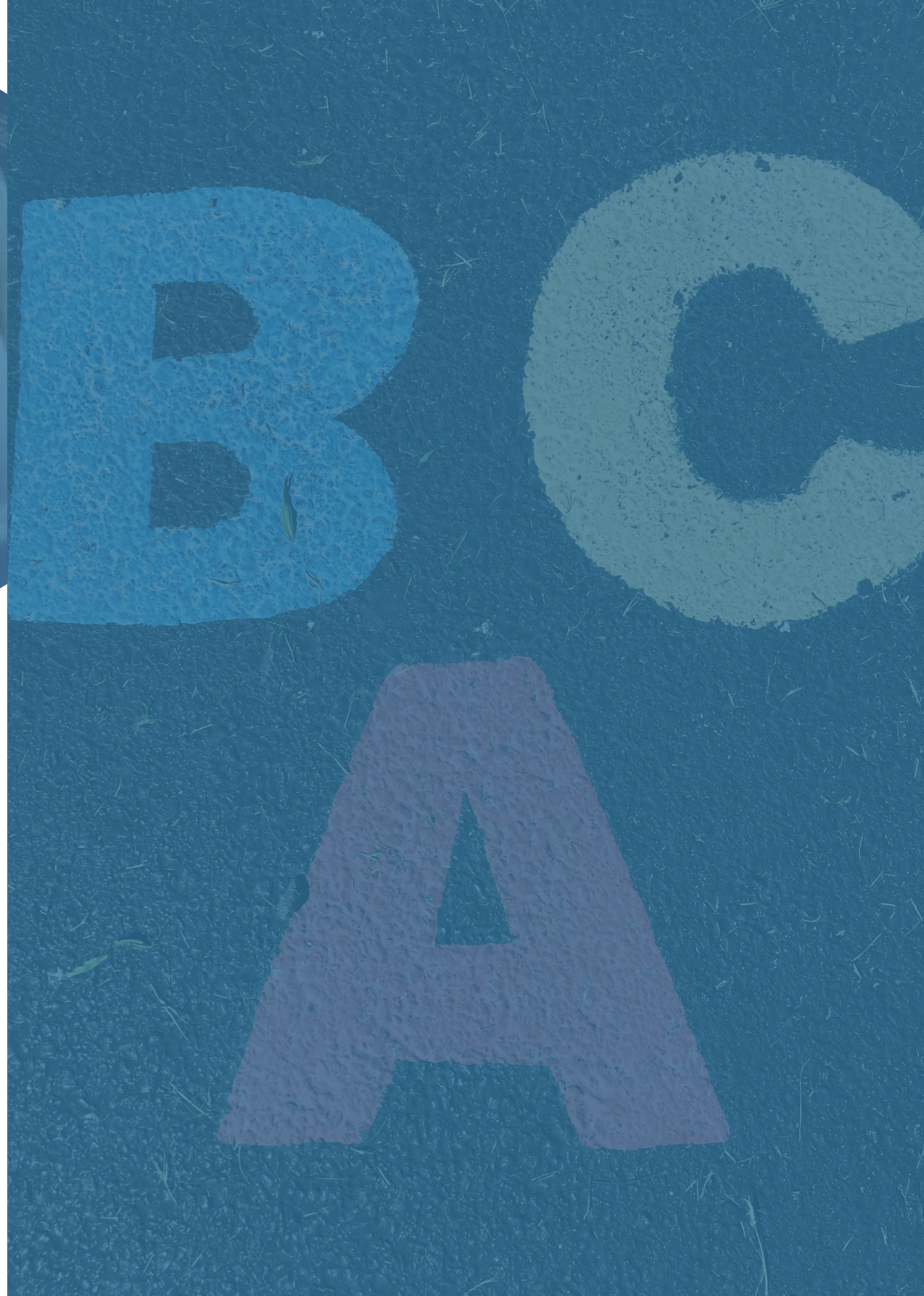
Throughout the research, we heard the emotional toll that poverty had on people's daily lives: the anxiety of a constantly changing situation; the frustration of being unable to find support; the anger at feeling shut out from opportunities; and the distress at not being able to provide for your family or yourself. Participants were insistent that the interaction between poverty and poor mental health needs to be recognised. Participants shared that declining mental health felt like both a cause and a consequence of poverty; a cause because it can prevent people from seeking the right financial help and a consequence because of the anxiety and distress caused by an unstable situation.

*"I'm 26 and I've spent 11 years of my life working already and I've contributed a lot. So that's as much as anyone else's work but I can barely scrape by. I would go as far as saying it's humiliating...It makes you feel discarded...If I didn't have access to counselling when I was going through depression and anxiety, then I probably wouldn't have made it this far, to be honest."*

**Ananya, aged 25-30, Lewisham.**

*"Because it is only right that the value of life shouldn't be about money, but the value of life in London is about money. And we don't have much value of life because we just don't have money. There is a big gap between the haves and the have nots."*

**Priyanka, aged 51-55, Waltham Forest.**



# Conclusion

## What does all this mean?

People with lived experience of poverty in London are at the heart of this study. They shared how they felt their lives are defined by a constant sense of instability and concern about money, driven by lack of job security, inflation, and housing troubles amongst many other things. This instability and volatility were common features of our participants' lives even before COVID-19 broke out. However, once it did, the instability they faced intensified due to the uncertainty of the job market, inaccessibility of support, and increasing cost of living. What came across strongest through the study was the emotional toll this took on their lives and how this no longer felt sustainable. Many participants did not believe their situation would improve.

However, in spite of everything, participants showed no lack of ambition or aspiration. Some sought to improve their employability through courses and training; others talked about finding educational opportunities for their children; others spoke about improving their financial literacy. Though participants agreed that some of these pursuits helped their situation, they felt there was a glass ceiling to what they could achieve and agreed that they deserved better than having to fight for everything they had.

*"And that's not to say that people may need help or signposting, but sometimes that's an unrealistic expectation saying, we've just not found the right thing yet when actually the issue is that there's not enough support for everyone. And that's not to be mean, but that's where we're at. And we have to fight for something better."* **Naomi, aged 25-30, Lewisham.**

The broader aspect of this research, looking into attitudes towards poverty within the general London population, demonstrated an increased concern and awareness of poverty post-pandemic, as well as a heightened sense that politicians must do more to support those facing financial hardships. This report provides a new, London-focused lens to contribute to the findings of other recent nationwide studies which have demonstrated differing levels of public support, across age and income groups, for greater measures to tackle poverty and inequality<sup>14</sup>. This study has also shown once again that the drivers behind poverty are diverse, complex, and interlinked. We are at an important and increasingly urgent time; failure to act to 'level up' within London risks harm to both individuals and our city. Policymakers must sincerely listen to the voices of those with lived experiences of poverty to prevent a one-size-fits-all or formulaic response to poverty and to best understand how diverse communities facing financial difficulties can be supported going forward.

*"...our government should start listening to people like us before they make all these policy changes."* **Sam, aged 36-40, Tower Hamlets.**

# What next?

It has been evident throughout this process that participants have clear ideas around the things that need to be done to urgently improve their lives. They looked to policymakers and politicians and demanded that they try to better understand the lives of people living in poverty and the impact of policy changes on them.

Key aspects noted by Londoners living in financial hardship that they believe would make a difference to their lives included:

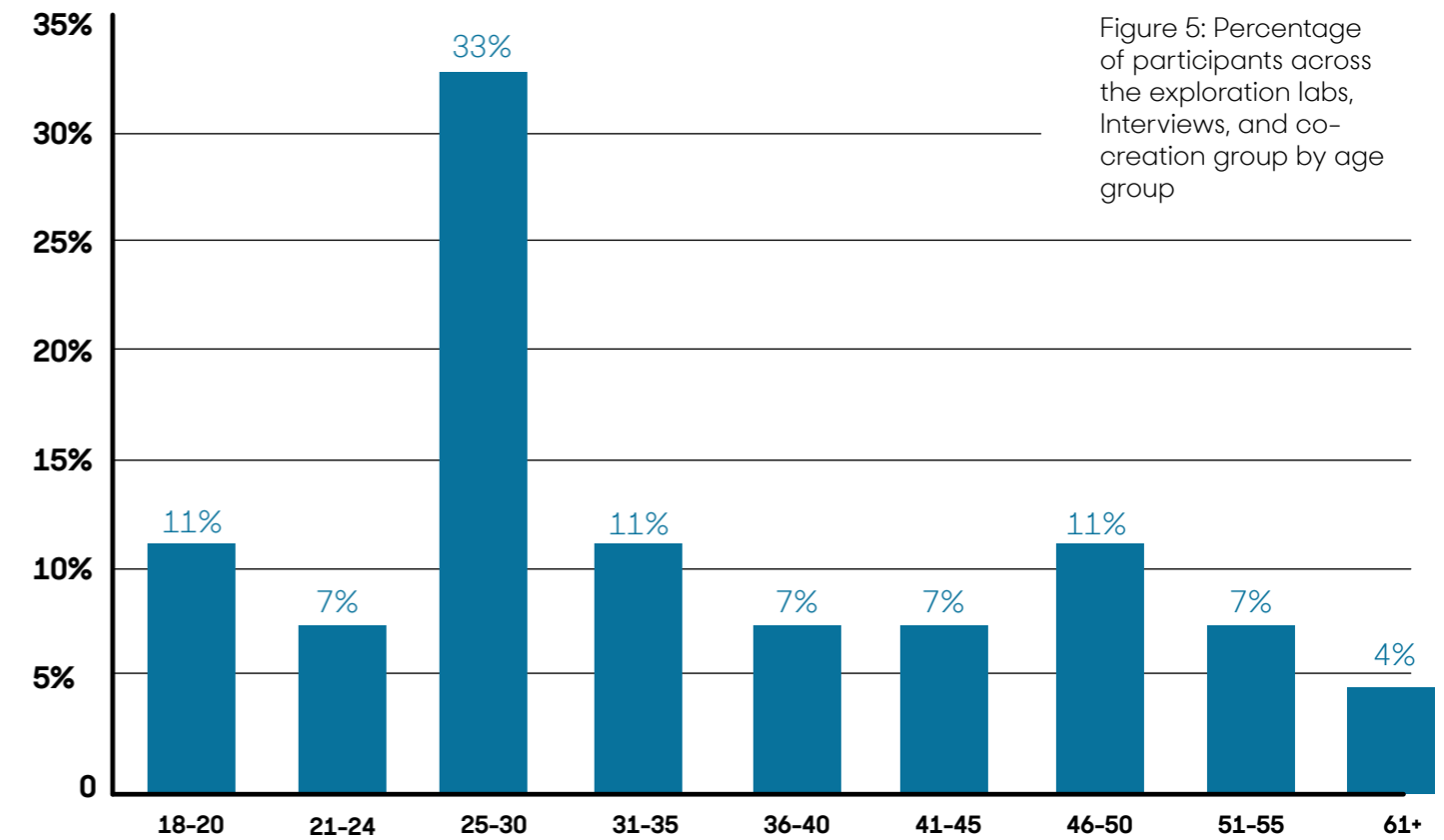
1. **Listen** – policymakers and politicians need to listen to the voices of those with lived experience of poverty to understand the diversity of these voices and experiences
2. Be more **transparent** about what is being done to tackle poverty – there is widespread anxiety and fear amongst people that their situation will get worse. These people want to understand what the plan is to address poverty and its effects on Londoners
3. Make the **basics affordable**, including childcare, housing, transport, and bills – the basic cost of living is increasing<sup>15</sup> and participants shared that this prices them out from a very a basic standard of living
4. Improve the **accessibility and visibility of support** – participants voiced frustrations at the lack of accessibility of welfare support schemes. They wanted the system to be easier to navigate and understand
5. Acknowledge the link between **poverty and mental health** – the emotional toll of poverty was shared throughout the research, and some feared how decreasing mental health would only make their situation worse



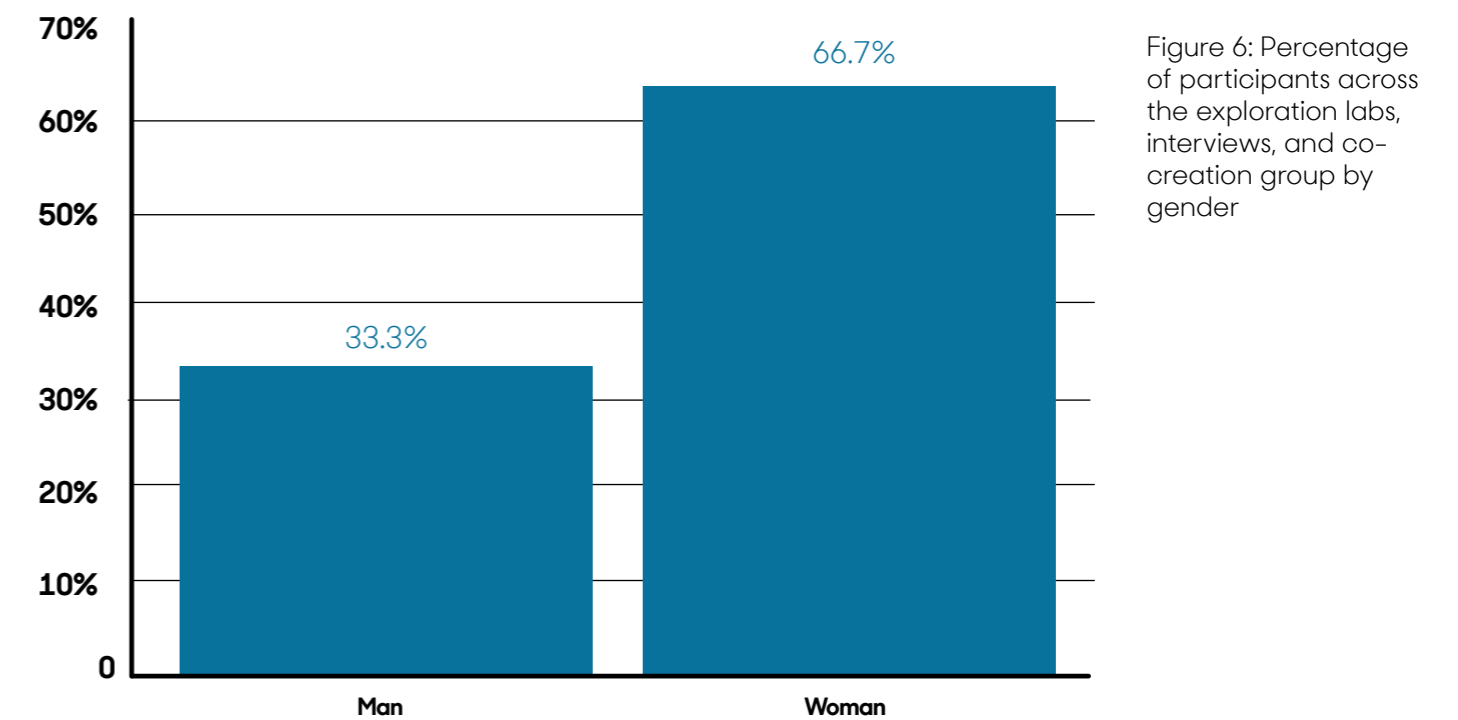
# Appendices

## Appendix 1: Characteristics of participants across the exploration labs, interviews, and the co-creation group

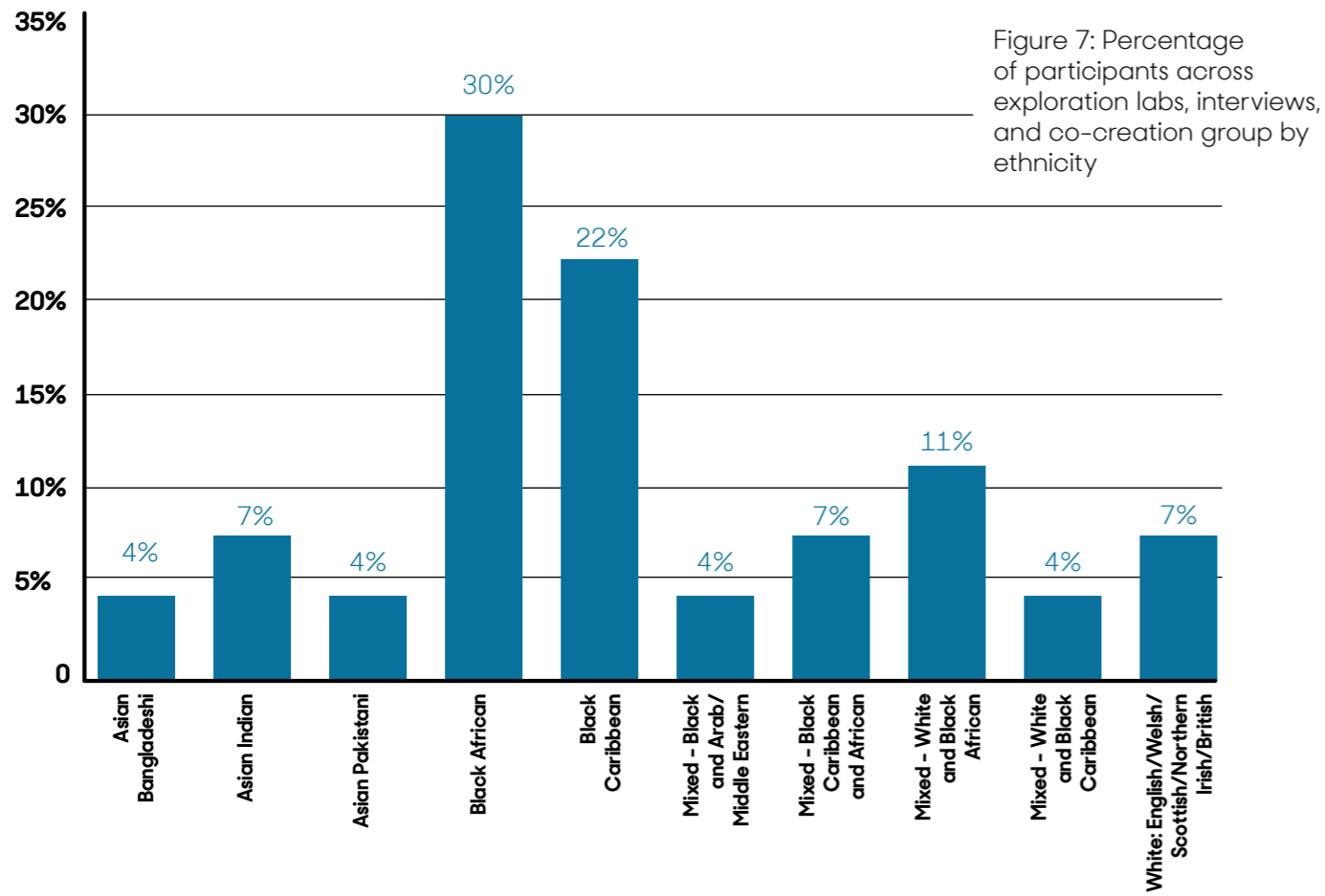
Exploration labs, interviews and co-creation group participants age groups



Exploration labs, interviews and co-creation group participants gender

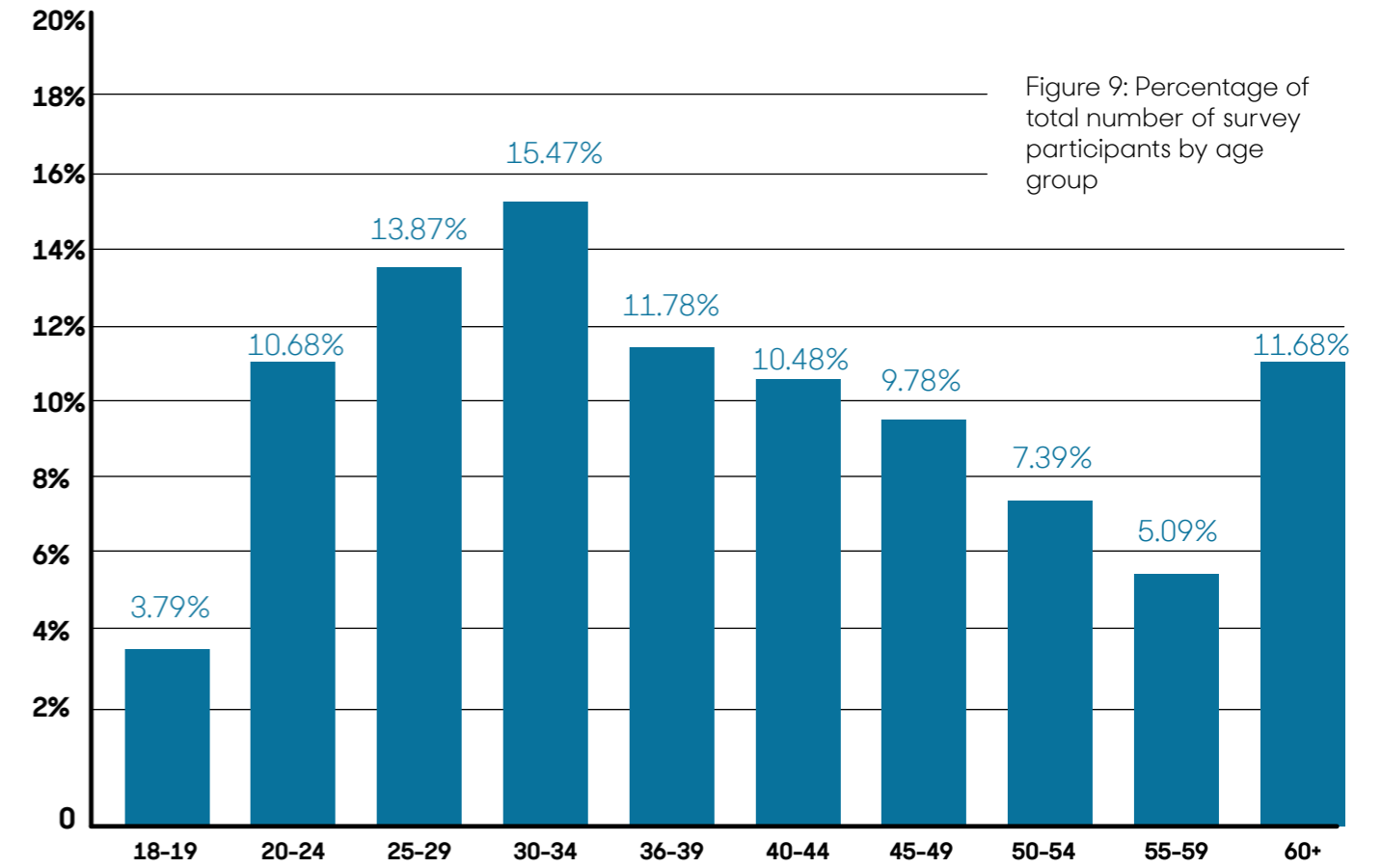


Exploration labs, interviews and co-creation group participants ethnicity

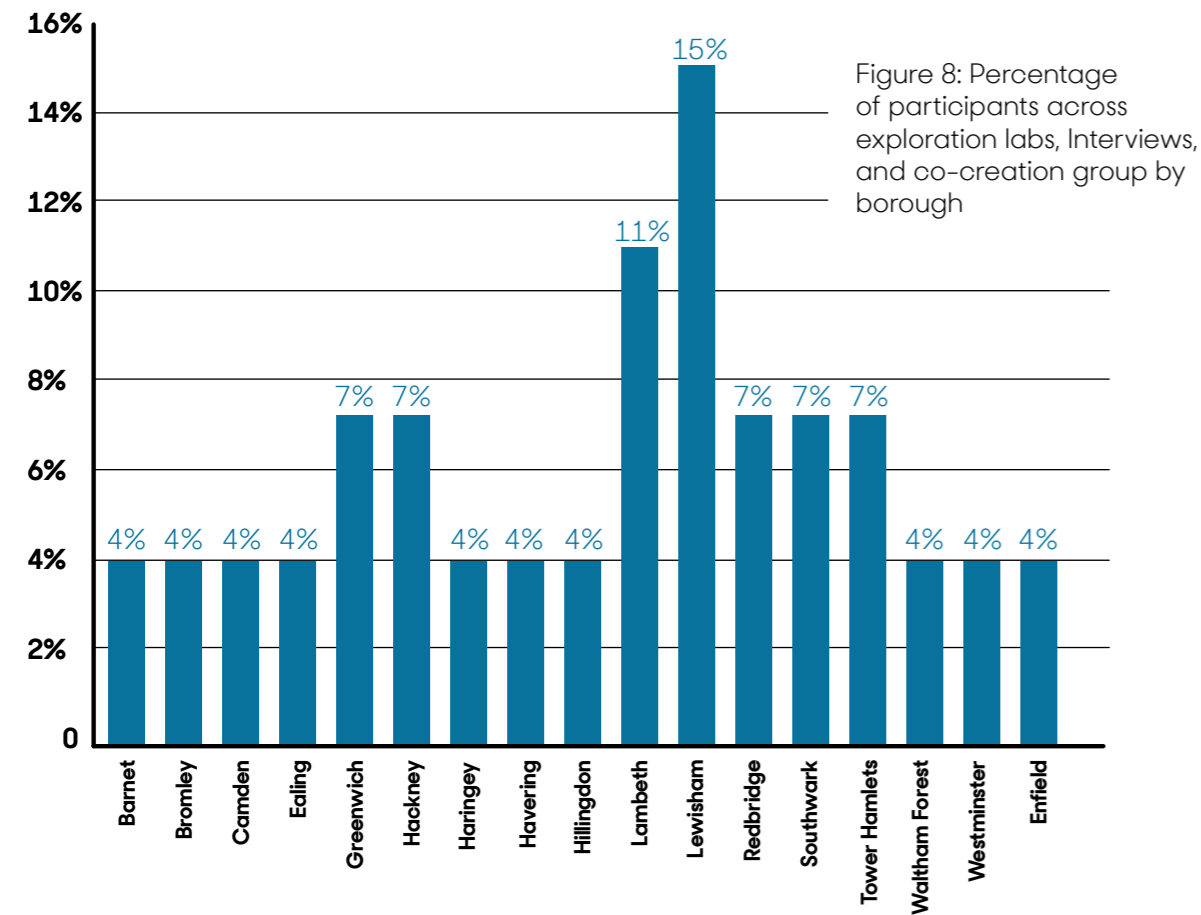


Appendix 2: Characteristics of survey participants

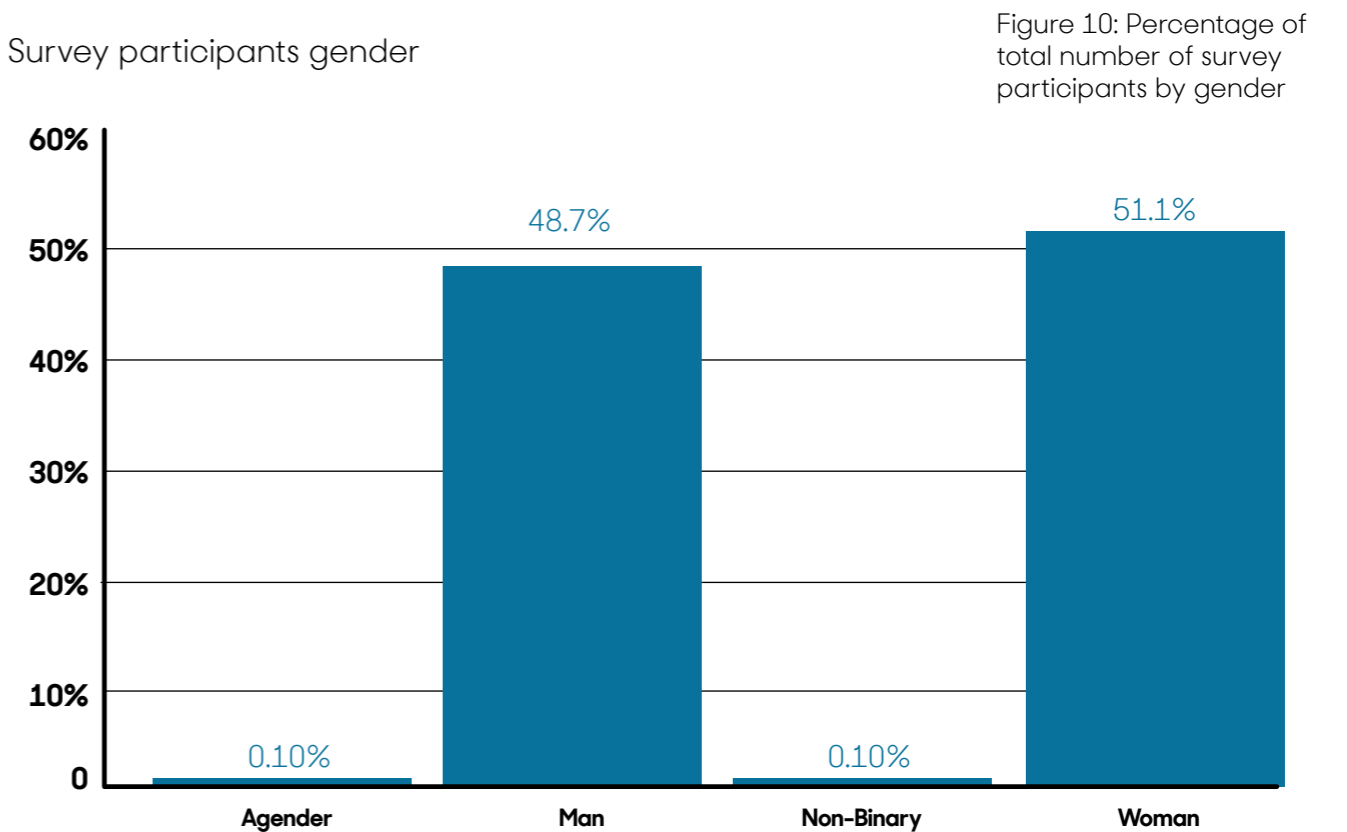
Survey participants age groups



Exploration labs, interviews and co-creation group participants by borough

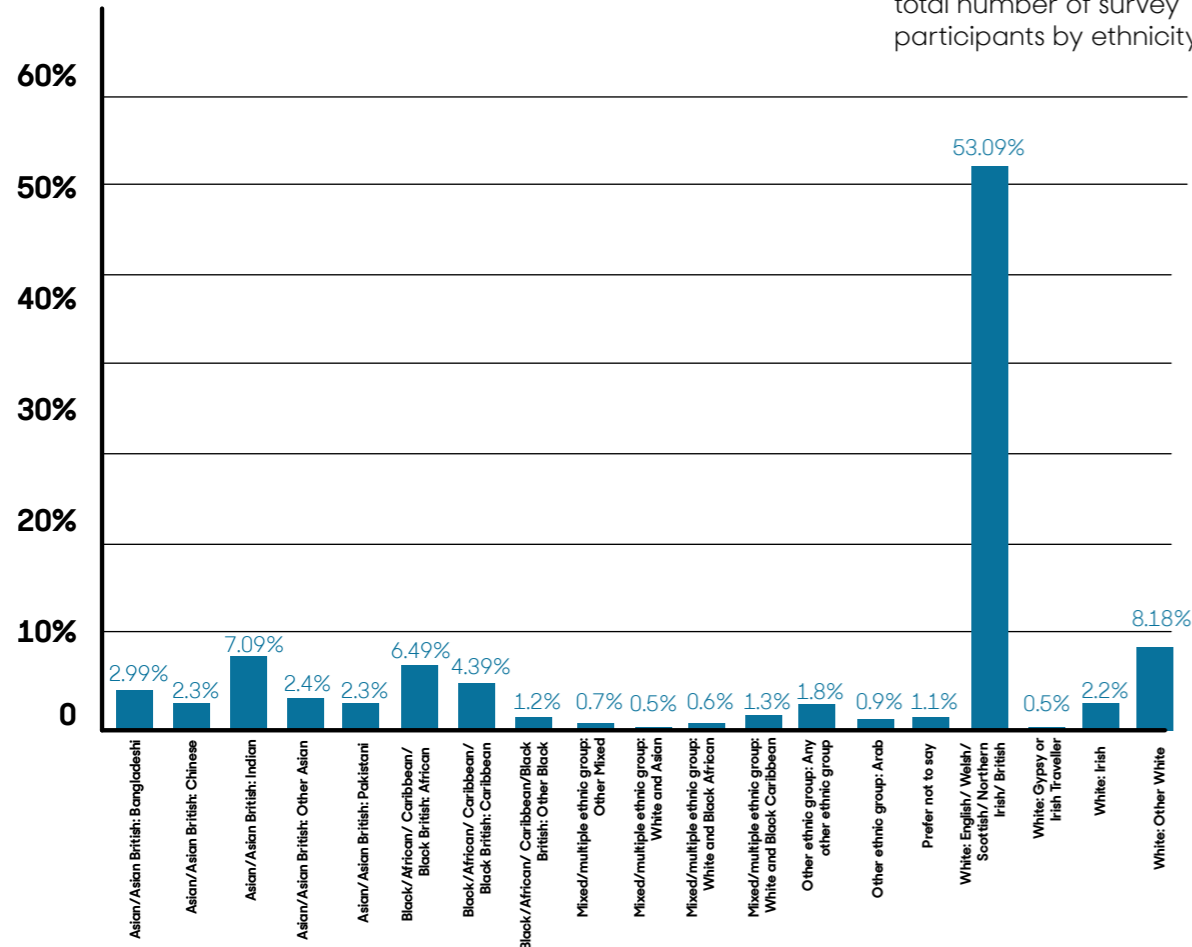


Survey participants gender



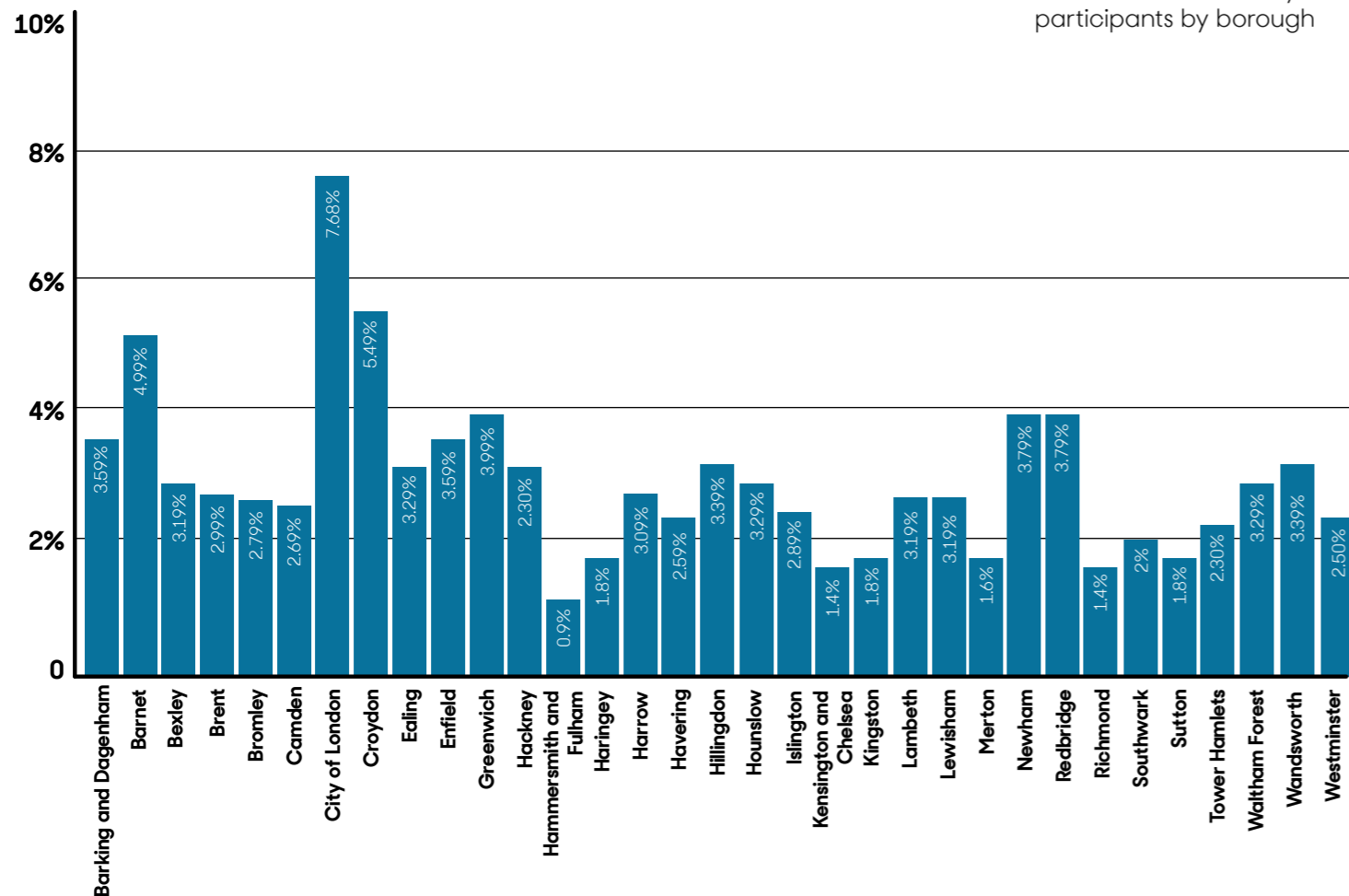
Survey participants ethnicity

Figure 11: Percentage of total number of survey participants by ethnicity



Survey participants borough

Figure 12: Percentage of total number of survey participants by borough



### Appendix 3: The three main poll questions

Thinking about the last 18 months, has the pandemic made you more or less concerned about the impact of poverty on London?

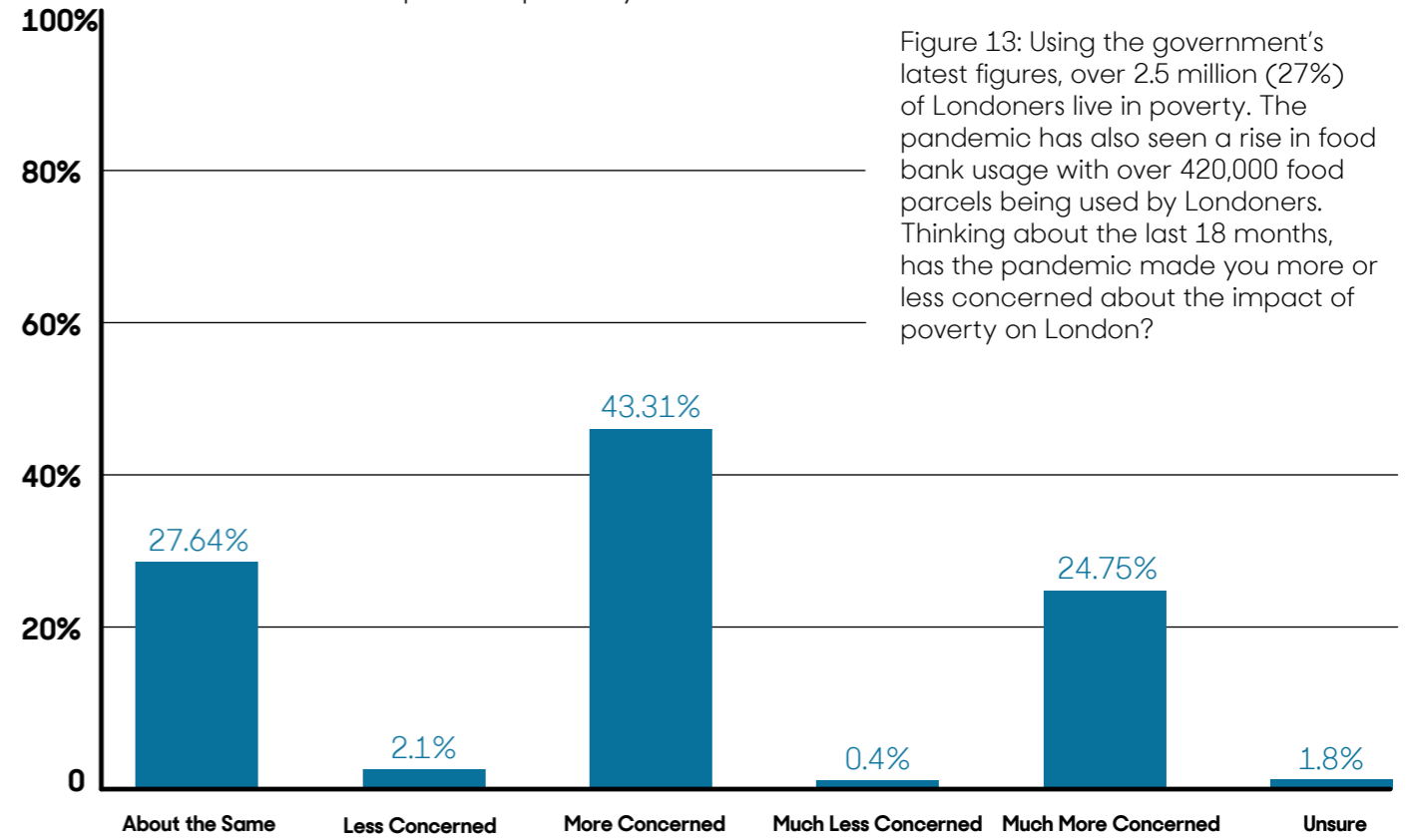
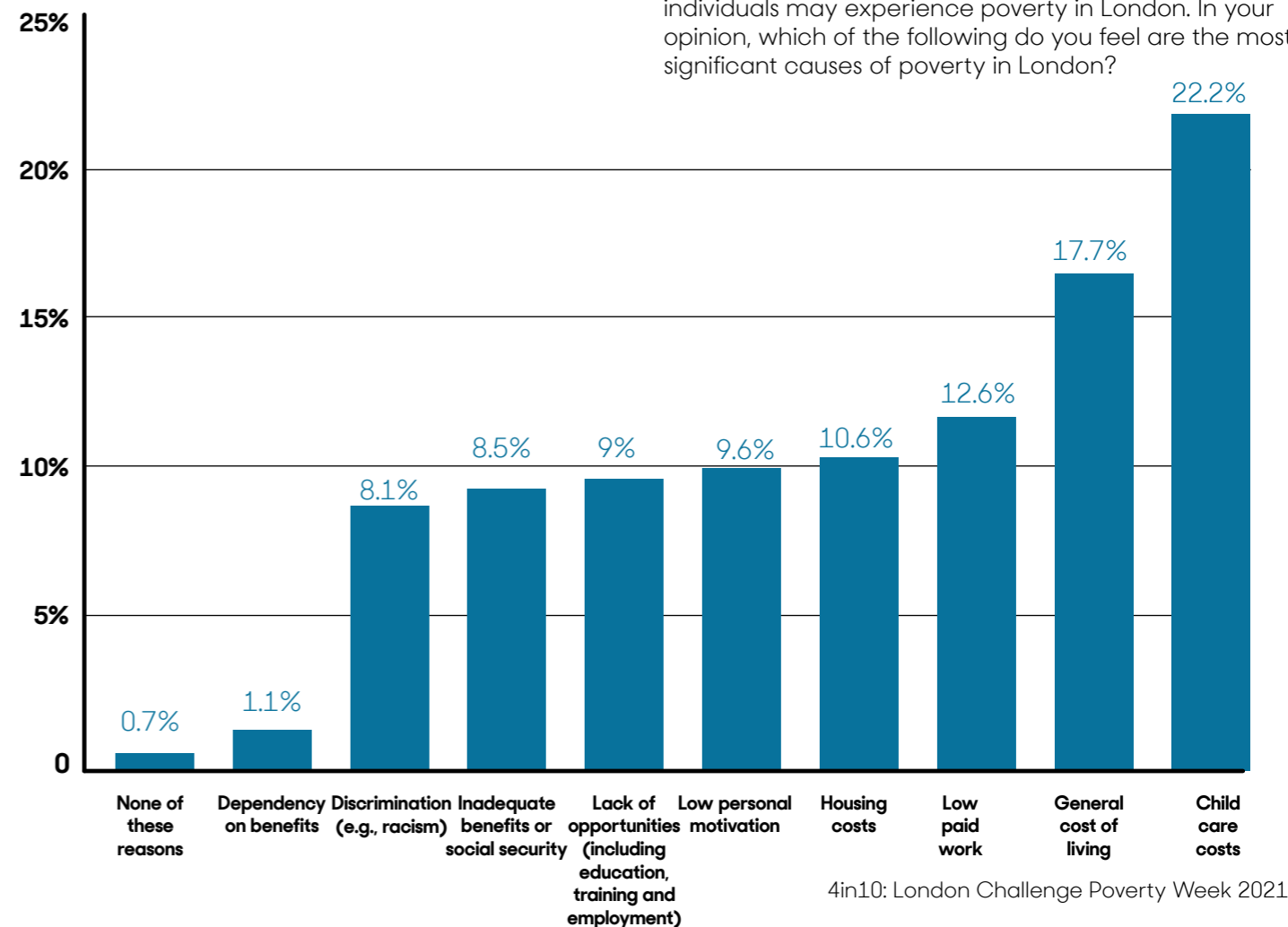


Figure 13: Using the government's latest figures, over 2.5 million (27%) of Londoners live in poverty. The pandemic has also seen a rise in food bank usage with over 420,000 food parcels being used by Londoners. Thinking about the last 18 months, has the pandemic made you more or less concerned about the impact of poverty on London?

In your opinion, which of the following do you feel are the most significant causes of poverty in London?

Figure 14: There are many causes and reasons why individuals may experience poverty in London. In your opinion, which of the following do you feel are the most significant causes of poverty in London?



Thinking about the levels of poverty in London, to what extent do you agree with the statement: 'politicians should do more to prevent and reduce in London'

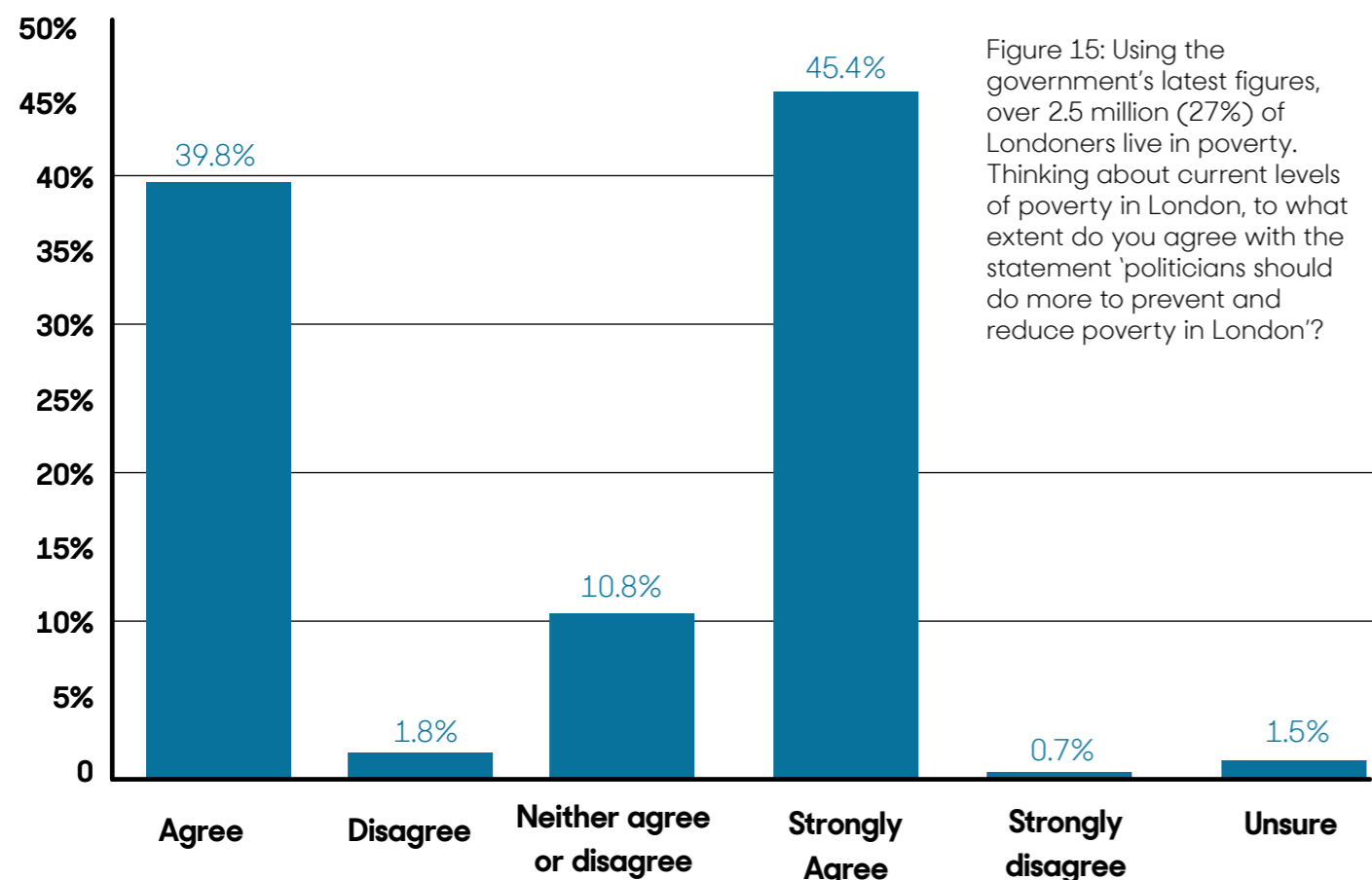


Figure 15: Using the government's latest figures, over 2.5 million (27%) of Londoners live in poverty. Thinking about current levels of poverty in London, to what extent do you agree with the statement 'politicians should do more to prevent and reduce poverty in London'?

#### Appendix 4: Table of causes of poverty broken down by ethnicity

Ethnicity	Housing costs	Child care costs	General cost of living	Low paid work	Lack of opportunities (including education, training and employment)	Inadequate benefits or social security	Discrimination (e.g., racism)	Low personal motivation	Dependency on benefits	None of these reasons
Asian/ Asian British: Bangladeshi	2.2%	1.9%	2.0%	4.1%	2.2%	3.1%	2.4%	2.4%	6.1%	4.5%
Asian/ Asian British: Chinese	2.8%	2.2%	2.6%	3.4%	2.9%	3.1%	4.4%	1.7%	3.0%	0.0%
Asian/Asian British: Indian	4.0%	7.1%	7.0%	7.5%	4.0%	6.2%	7.3%	7.5%	3.0%	9.1%
Asian/Asian British: Other Asian	3.7%	3.1%	3.9%	3.4%	1.8%	4.2%	2.8%	3.1%	0.0%	0.0%
Asian/ Asian British: Pakistani	2.2%	1.9%	2.2%	1.0%	1.1%	1.9%	0.8%	0.7%	3.0%	9.1%
Black/ African/ Caribbean/ Black British: African	10.2%	6.9%	6.6%	7.5%	6.9%	11.2%	6.5%	6.8%	9.1%	0.0%
Black/ African/ Caribbean/ Black British: Caribbean	6.8%	4.4%	5.0%	4.9%	5.1%	3.1%	4.0%	5.5%	0.0%	0.0%
Black/ African/ Caribbean/ Black British: Other Black	0.9%	1.2%	0.7%	1.6%	0.7%	2.7%	0.8%	0.3%	6.1%	0.0%
Mixed/ multiple ethnic group: Other Mixed	0.9%	1.0%	1.1%	0.8%	0.4%	0.8%	0.8%	0.3%	0.0%	0.0%
Mixed/ multiple ethnic group: White and Asian	0.3%	0.3%	0.6%	0.3%	0.4%	0.0%	0.4%	0.7%	0.0%	0.0%
Mixed/ multiple ethnic group: White and Black African	0.3%	0.7%	0.7%	0.3%	0.0%	0.8%	0.4%	0.3%	0.0%	0.0%

Ethnicity	Housing costs	Child care costs	General cost of living	Low paid work	Lack of opportunities (including education, training and employment)	Inadequate benefits or social security	Discrimination (e.g., racism)	Low personal motivation	Dependency on benefits	None of these reasons
Mixed/multiple ethnic group: White and Black Caribbean	1.8%	1.3%	1.5%	0.5%	1.4%	1.2%	1.2%	1.4%	3.0%	0.0%
Other ethnic group: Any other ethnic group	1.5%	1.6%	2.2%	2.1%	1.8%	2.7%	1.6%	1.4%	3%	0.0%
Other ethnic group: Arab	1.8%	0.7%	0.7%	0.8%	1.1%	1.9%	1.2%	1.0%	0.0%	0.0%
Prefer not to say	0.6%	0.9%	0.9%	0.5%	0.7%	0.0%	1.2%	0.7%	9.1%	4.5%
White: English/Welsh/Scottish/Northern Irish/British	48.3%	53.2%	50.6%	50.8%	58.3%	47.5%	53.2%	56.7%	42.4%	63.6%
White: Gypsy or Irish Traveller	0.0%	0.1%	0.4%	0.5%	0.4%	0.4%	0.0%	0.3%	0.0%	0.0%
White: Irish	1.5%	1.2%	1.7%	1.6%	3.3%	1.2%	1.2%	1.7%	9.1%	4.5%
White: Other White	10.2%	10.1%	9.6%	8.5%	7.6%	8.1%	9.3%	7.5%	3%	4.5%

Figure 16: Table of causes of poverty broken down by ethnicity



# End Notes

1. <https://www.trustforlondon.org.uk/londons-poverty-profile-2021-covid-19-and-poverty-in-london/living-standards/>.
2. <https://www.trustforlondon.org.uk/londons-poverty-profile-2021-covid-19-and-poverty-in-london/living-standards/>.
3. 'Households Below Average Income', 2019/20, Department for Work and Pensions (DWP). Three-year averages have been used to ensure sufficiently large sample sizes.
4. 'Households Below Average Income', 2019/20, Department for Work and Pensions (DWP). Three-year averages have been used to ensure sufficiently large sample sizes.
5. From the community polling we ran as part of this project, 68% of Londoners were either more concerned or much more concerned about the impact of poverty in London and 85% believed that politicians should do more to prevent and reduce poverty in London.
6. <https://www.theguardian.com/business/2021/jul/12/uk-wealth-gap-widens-in-pandemic-as-richest-get-50000-windfall>.
7. <https://www.trustforlondon.org.uk/londons-poverty-profile-2021-covid-19-and-poverty-in-london/living-standards/>.
8. <https://www.ippr.org/files/2021-05/no-longer-managing-may21.pdf>.
9. <https://elba-1.org.uk/news/food-bank-team-challenges-why-food-banks-still-need-support/>.
10. <https://www.health.org.uk/publications/build-back-fairer-the-covid-19-marmot-review>.
11. CPAG, (2021), <https://cpag.org.uk/news-blogs/news-listings/cost-child-london-help-childcare-fees-%E2%80%98woefully-inadequate%E2%80%99>.
12. Black/African/Caribbean/Black British: Other Black, Asian/Asian British: Pakistani, Asian/Asian British: Other Asian, Mixed/multiple ethnic group: Other Mixed, Mixed/multiple ethnic group: White and Asian, and Other ethnic group: Arab.
13. Mixed/multiple ethnic group: Other Mixed, Mixed/multiple ethnic group: White and Asian, and Other ethnic group: Arab.
14. See Unequal Britain: Attitudes to inequalities after Covid-19 (Feb 2021), The Institute for Fiscal Studies, Kings College London and Going With The Grain How To Increase Social Security With Public Support, (May 2021), The Fabian Society.
15. <https://www.ons.gov.uk/economy/inflationandpriceindices/bulletins/consumerpriceinflation/april2021#:~:text=Image%20.csv%20.xls-,The%20Consumer%20Prices%20Index%20including%20owner%20occupiers'%20housing%20costs%20>.

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