

# (UN)WEALTH AND (UN)HEALTH



**SURVEY REVEALS SICKENING POVERTY IN NEWHAM**

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## SURVEY REVEALS SICKENING POVERTY IN NEWHAM

*In the beginning was the Garden of Eden. There the chosen few lived lives of content, with plenty of food, and homes filled with luxury goods. But outside the golden walls of the garden were found growing numbers of people in poverty. For them the gates were bolted and the only path they could walk led to a place known as the DSS (Benefits Agency).*

### THE PROJECT

This report is written by a group of six medical and dental students who worked with Aston Community Involvement Unit during the autumn of 1992, as their placement for the Community Module part of their course.

The survey was aimed at people regularly claiming benefits and the interviews were predominantly conducted at Forest Gate Housing Office, Jubilee House (Stratford DSS), Plaistow DSS, Stratford Job Centre with some additional interviews conducted at the Green Hill Centre (for the disabled) and the Post Office (E7).

### ???? THE QUESTIONS ????

There were four main areas of our study:

- 1) The types of benefit claimed
- 2) The financial problems facing people living on benefits (economising and debts)

3) The health and stress symptoms reported

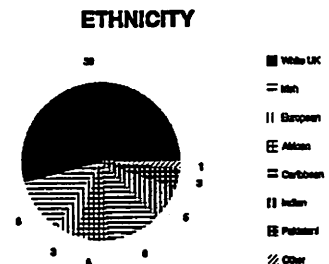
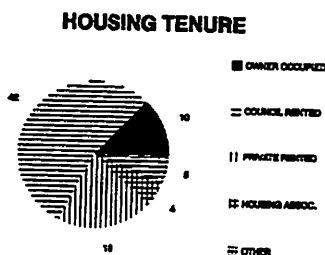
4) Problems encountered at DSS Offices.

### THE PEOPLE

76 people were interviewed and the range of sites listed above were chosen so a wide cross-section of the claimant public were spoken to. Approximately half the interviews were with males and half with females with most people (57%) renting houses from the Council and 26% owning their own homes. The distribution of the Ethnic Minorities interviewed was about:

- a) 52% White UK
- b) 11% Irish
- c) 7% Indian
- d) 4% Other European
- e) 7% African
- f) 11% West Indian
- g) 4% Pakistani
- h) 1% mixed or other

GM.



## WHICH BENEFITS

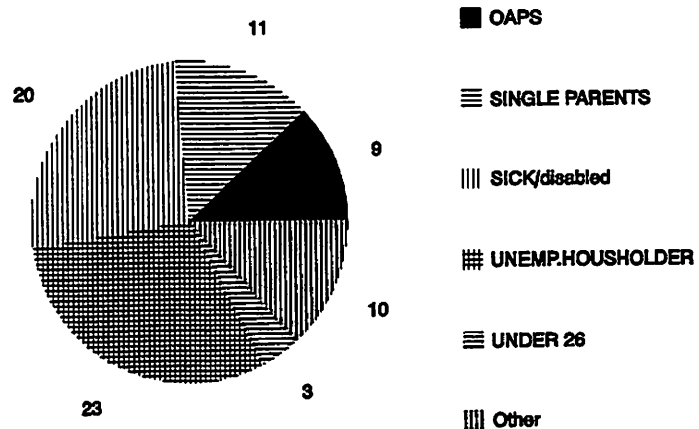
Of the 76 interviewees

9	(11.8%)	were old age pensioners
11	(14.5%)	were single parents on income support
20	(26.3%)	were on sickness, invalidity or disability benefits
23	(30.3%)	were unemployed householders
3	(13.3%)	were unemployed people under 26 living in the parental home
10	(13.3%)	belonged to various other categories

## CLAIMANT TYPE

The length of time these people had been on benefit ranged from 1 month to 13 years with an average of just over 2 years.

0-1 year	30
1-2 years	16
2-3	9
3-4	3
4-5	5
over 5	13

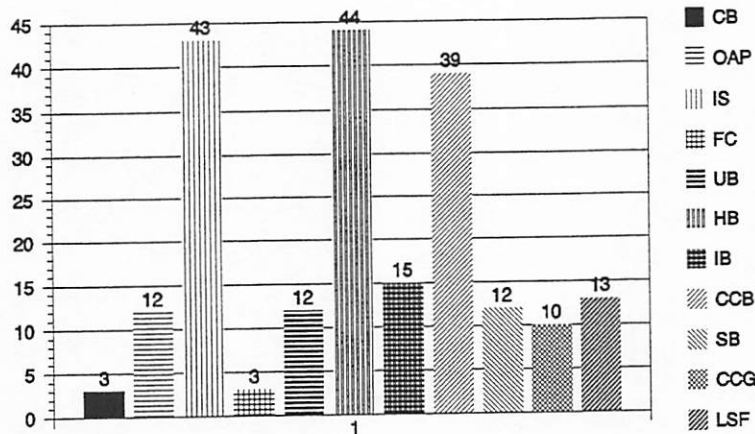


Of course many of our respondents were receiving several benefits. For example a typical single mother council tenant might be entitled to income support, housing benefit, community charge benefit and child benefit. A pensioner (living in their own home with no private pension or other income) might be entitled to the OA pension plus income support and community charge benefit.

## BENEFITS RECEIVED WERE AS FOLLOWS

	receiving	never applied
Child Benefit	19	54
OAP	12	61
Income Support	43	27
Family credit	3	66
Unemployment	12	55
Housing Benefit	44	22
Invalidity Benefit	15	56
Community Charge	39	33
Sickness Benefit	12	63
Community Care Grant	10	50
Loan from Social Fund	13	44

## BENEFITS CLAIMED



2 people were applying for Income Support when interviewed 1 for Housing Benefit, one for Community Charge Benefit and one for a social fund loan.

Only 3 people were claiming family credit and most being pensioners or unemployed were not eligible. 5 had never even heard of it.

10 people said they had never heard of a community care grant and 11 of loans from the social fund.

QU

## CAN'T GET NO SATISFACTION

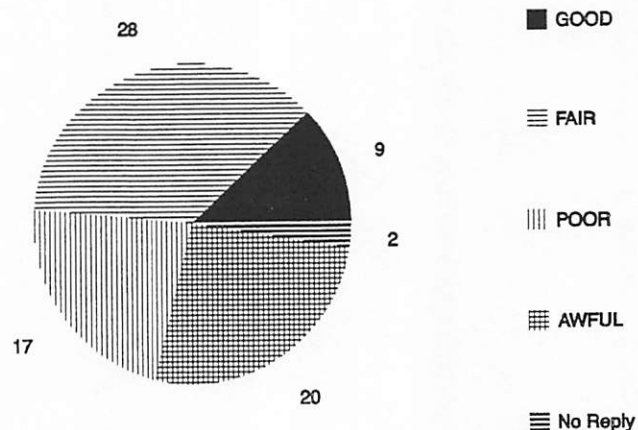
76 regular users of DSS Offices in Newham were asked how helpful they found their local DSS Benefits Office. They were asked to decide whether they felt the services provided were Good, Fair, Poor or Awful. Table 1 shows how they decided.

Table 1 Opinions on services in local DSS Office

Good	9
Fair	28
Poor	17
Awful	20

2 were unaccounted for

## HOW HELPFUL ARE DSS



This compares quite badly with a recent national survey of Benefits Agency customers in which 84% of local office users expressed satisfaction with the service provided.

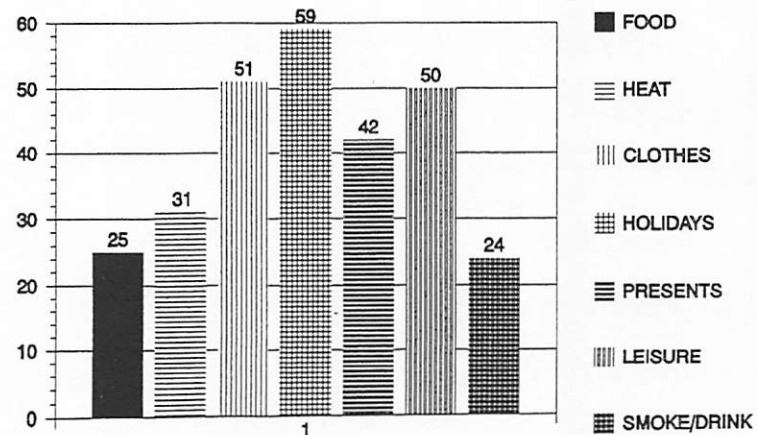
Even accounting for the fact that many of our interviews took place in the office where people go to sort out problems, and the possibility that our respondents had more "difficult" claims to handle than average (e.g. income support and unemployment related benefits rather than "straightforward" pensions or child benefits) it is a bad sign that almost 50% of our respondents thought the service was "poor" or "awful".

## MONEY MATTERS

Question 3 of our survey was "since being on the pension or benefit have you had to give up or economise on any of the following? Items were then listed from food to leisure activities and a number of possible responses from "all the time" to "never". The results were are shown in the graph of "all the time" answers below.

Thus holidays were the most economised item with most of our respondents putting this in the all the time category. A lot of people also said they economised on new clothes and leisure activities all the time. Some people even put holidays and leisure activities in the not applicable category, suggesting they didn't even consider such items.

### ITEMS ECONOMISED



Although, in these days of recession even many comfortably off people have to economise on such items, what is surprising is that a third of respondents economised on food all the time, which is definitely a necessity as opposed to a luxury.

In the "never economised" category the most frequently listed item was heating and this can perhaps be tied in with another question we asked, which concerned debts and arrears. Here the most common debts concerned electricity and gas. It seems therefore that the heating of their homes is obviously a high priority to our respondents, even if it means getting them into debt.

Another common debt was rent, with almost a third of our respondents in debt. Housing Benefit should in fact cover this for most claimants who are tenants, so perhaps this points to problems of low takeup or administration in the benefits system. Another finding concerning debt was that a lot of people borrowed from friends or relatives as opposed to banks or finance companies. At the other end of the spectrum only 2 out of 76 people got into debt with credit cards, suggesting perhaps that most of our respondents did not even consider possessing them or have a good enough credit rating to obtain one in the first place.

People were also asked whether their regular household income satisfied their basic needs. 25 % said they sometimes had to go without things, 55% said they were always in debt or short of money. Of these people, who were not satisfied with their basic income the vast majority said they needed £20-50 pounds extra each week.

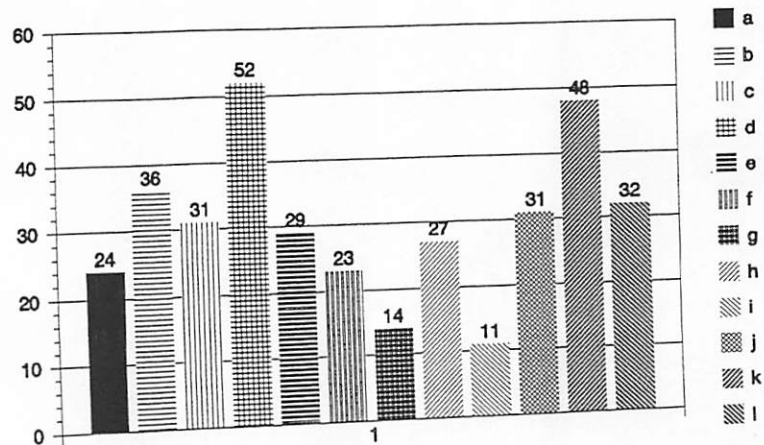
These same subjects were then given 12 options as reasons for dissatisfaction with the DSS, the options and the number of people who chose each option is shown in Table 2.

Table 2 Reasons for dissatisfaction with DSS Office

OPTION	NUMBER
a) They stopped or cut your money	24
b) A payment (giro or book) was late	36
c) They refused to give you what you claimed	31
d) You had to wait a long time in a queue	52
e) They treated you badly by being rude	29
f) They sent you a letter you could not understand	23
g) You could not understand a complicated Form	14
h) They did not tell you of an entitlement	27
i) The "Fraud Squad" investigated you	11
j) The low basic rate of your weekly income	31
k) They took longer than 2 weeks to process a claim	48
l) You tried to complain but they did nothing	32

Although DSS staff cannot be responsible for all such causes of dissatisfaction, the 3 most important reasons were time related. More than 50% of interviewees indicated that they were dissatisfied because a payment was late, they had to wait a long time in a queue or they had to wait longer than 2 weeks to be processed.

### REASONS DISSATISFIED



### RECOMMENDATION

In view of these results we recommend that to improve service and to increase claimant satisfaction, The benefits agency should interview individuals more quickly or increase the number of Counter Staff and additionally deal more expeditiously with their respective claims and subsequent payments.

## STRESS & HEALTH

It is generally accepted that poverty and ill health go hand in hand and our survey underlines this. Material deprivation has physiological effects, for example damp housing leads to respiratory diseases. In addition the psychological effects of poverty also seem to play an important role in determining a person's health, and sense of well being.

A large number of the people questioned said that they had shown signs of stress since being on benefit. The most common were

- \* Feeling depressed 76.3%
- \* Loss of temper 68.4%
- \* Loss of sleep 68.4%

## THEY'RE NOT ALONE

Among those respondents who lived in family situations and answered questions about signs of stress in their family members a large number (20) mentioned depression and several (10) loss of temper.

## BENEFITS OF DRUGS?

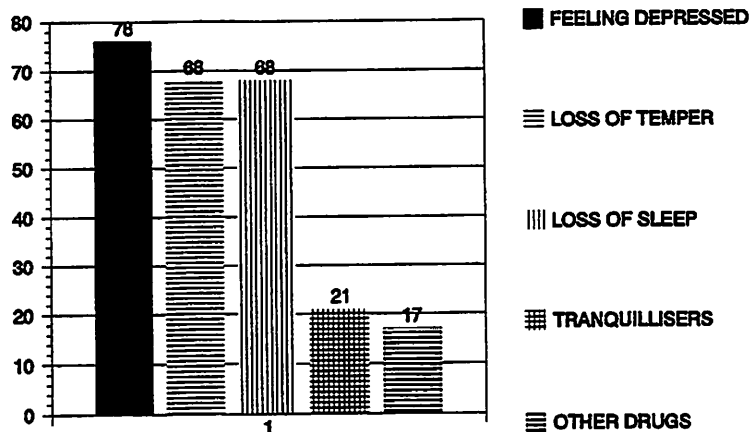
It was found that since living on benefits

- \* 21% said they were taking tranquillizers
- \* 17% said they were taking other drugs

## SMOKING AND DRINKING

There was no evidence to show that people were smoking or drinking more than previously. In fact many people said they had cut down, most probably because of their lack of an adequate income.

## SIGNS OF STRESS





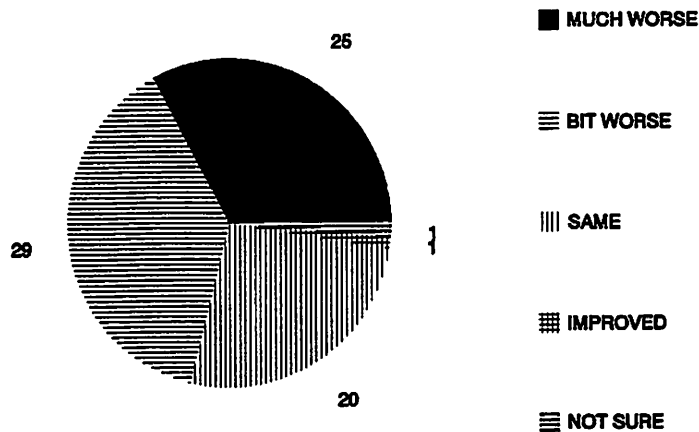
## BENEFIT SICKNESS

When asked whether their health had changed since being on benefit 70.7% of respondents felt that it had got worse. Of them 79% felt it was a direct result of living on a lower income. The more common conditions they complained of included:

- \* asthma
- \* weight Loss
- \* gout
- \* stomach complaints
- \* arthritis
- \* lower resistance to colds / infections
- \* depression

SG & SM

### EFFECT ON HEALTH



*We would like to thank all who took part in the survey, especially the respondents who took time to answer our questions and the management of the Benefits Agency Offices who gave permission for the interviews to take place in their waiting rooms. We hope that this report will help people generally and the Benefits Agency in particular more about the stress levels faced by their customers, and that as a result they will be able to provide a more sympathetic and effective service.*

Further copies of this report and a more detailed analysis of its findings are available from:

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London E7 9AB**

te. 081 519 2244

# (UN) WEALTH AND (UN)HEALTH

## APPENDIX

This section covers questions asked in the survey which the students did not have time to analyse and write up.

### Q9BOFCM DO YOU KNOW HOW TO MAKE AN OFFICIAL COMPLAINT TO THE DSS

Less than half the respondents felt they knew how to make an official complaint to the DSS.

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
YES	1	32	42.1	42.1	42.1
NO	2	36	47.4	47.4	89.5
NOT SURE	3	8	10.5	10.5	100.0
		-----	-----	-----	
	TOTAL	76	100.0	100.0	

```

YES ***** 32
NO ***** 36
NOT SURE ***** 8
I
I.....I.....I.....I.....I.....I
0          8          16          24          32          40
  
```

Valid Cases 76 Missing Cases 0

### Q9CCMRS HAVE YOU EVER MADE AN OFFICIAL COMPLAINT

Only one respondent in five had ever bothered to make a complaint ( despite the high levels of dis-satisfaction reported earlier) and less than half of these felt they had received satisfaction.

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
YES WITH SATISFACTORY RESULT	1	7	9.2	9.7	9.7
YES BUT NO SATISFACTORY RESULT	2	6	7.9	8.3	18.1
NO NEVER BOTHERED TO COMPLAIN	3	57	75.0	79.2	97.2
DON'T KNOW OR CAN'T REMEMBER	4	2	2.6	2.8	100.0
	0	4	5.3	MISSING	
		-----	-----	-----	
	TOTAL	76	100.0	100.0	

YES WITH SATISFACTOR \*\*\*\*\* 7  
 YES BUT NO SATISFACT \*\*\*\*\* 6  
 NO NEVER BOTHERED TO \*\*\*\*\* 57  
 DON'T KNOW \*\*\* 2  
 I  
 I.....I.....I.....I.....I.....I  
 0           12           24           36           48           60  
 Valid Cases       72       Missing Cases       4

**PROBLEMS WITH POST OFFICE:**

Apart from the inconvenience of having to provide identification and long queues most respondents did not have complaints against the Post office. However, the 15 who had lost giro's or benefits in the post must have faced considerable distress.

Q10PO1       POST OFFICE GAVE WRONG MONEY  
                   YES \*\* 1  
 Q10PO2       POST OFFICE COUNTER STAFF RUDE  
                   YES \*\*\*\*\* 10  
 Q10PO3       POST OFFICE QUEUES TOO LONG  
                   YES \*\*\*\*\* 27  
 Q10PO4       GIRO OR BOOK LOST IN POST  
                   YES \*\*\*\*\* 15  
 Q10PO5       DEMANDED INDENTIFICATION YOU DIDN'T HAVE  
                   YES \*\*\*\*\* 31  
                   I  
                   I.....I.....I.....I.....I.....I  
                   0           8           16           24           32           40

# SOURCES OF ADVICE ON BENEFITS

The most usual sources of advice for claimants were the DSS office itself, families and friends and leaflets. This underlines the importance of good quality advice and literature being available to the public, especially in the Benefits Agency Offices. Our interviewers in fact commented on the lack of stocks of relevant leaflets in Jubilee House, and in a separate information gathering exercise said they found it incredibly difficult to obtain information on benefit entitlements and rates.

Q11FF1      ADVICE FROM FAMILY AND FRIENDS  
                   YES \*\*\*\*\* 36

Q11HH2      ADVICE FROM HOME HELP  
                   YES \*\* 1

Q11SW3      ADVICE FROM SOCIAL WORKER  
                   YES \*\*\*\*\* 12

Q11CG4      ADVICE FROM COMMUNITY GROUP  
                   YES \*\*\*\* 3

Q11AC5      DO YOU GET ADVICE FROM AN ADVICE CENTRE  
                   YES \*\*\*\*\* 8

Q11LF6      ADVICE FROM LEAFLETS  
                   YES \*\*\*\*\* 24

Q11SS7      ADVICE FROM DSS OFFICE  
                   YES \*\*\*\*\* 40

Q11ADP8     ADVICE FROM ADVISOR TO DISABLED PEOPLE  
                   YES \*\*\*\*\* 7  
                   I  
                   I.....I.....I.....I.....I.....I  
                   0          8          16          24          32          40

Q110TH      OTHER SOURCES OF ADVICE

careers service	** 1
doctor	** 1
guardian	** 1
library	** 1
neighbours	** 1
probation service	** 1
resettlement worker	** 1
voluntary group	** 1

## Q6GRP WOULD YOU JOIN A SUPPORT GROUP /COUNSELLING GROUP

43% of our respondents felt they would be interested in joining a support group where "people in stressful situations could support each other emotionally and perhaps get counselling to help them cope with their anxieties". Given the general non-joining culture of East London and the traditional reluctance to betray "weakness" in public this seems quite a high proportion.

Crosstabulations showed that the type of people least interested in such a group were Old Age Pensioners, that there was no significant difference between men and women, ethnic group, housing tenure, or job skill level, but that parents of children and better educated respondents were slightly more likely to be interested in such a group.

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
DEFINITELY	1	17	22.4	22.4	22.4
PROBABLY	2	16	21.1	21.1	43.4
PROBABLY NOT	3	16	21.1	21.1	64.5
DEFINITELY NOT	4	27	35.5	35.5	100.0
		-----	-----	-----	
	TOTAL	76	100.0	100.0	

```

DEFINITELY ***** 17
PROBABLY ***** 16
PROBABLY NOT ***** 16
DEFINITELY NOT ***** 27
I
I.....I.....I.....I.....I.....I
0          6          12          18          24          30

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## Q12CLS WOULD YOU BE INTERESTED IN JOINING A GROUP / TAKING PART IN A CLASS WHERE PEOPLE ON BENEFITS COULD LEARN MORE ABOUT THEIR RIGHTS TO BENEFITS AND HOW TO GO ABOUT CLAIMING THEM?

Nearly half the respondents expressed some degree of interest in such a group.

Once again it was pensioners who were least interested, and there was no significant gender difference. Parents seemed most keen with 12 out of 17 respondents with children definitely or probably interested. Although none of the other differences were statistically significant it seemed that interest was greater among clerical / technical occupational groups, among tenants rather than owner occupiers and among black people where 8 out of 13 African / Caribbeans showed interest.

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
DEFINITELY	1	19	25.0	25.3	25.3
PROBABLY	2	16	21.1	21.3	46.7
PROBABLY NOT	3	12	15.8	16.0	62.7
DEFINITELY NOT	4	28	36.8	37.3	100.0
	.	1	1.3	MISSING	
		-----	-----	-----	
	TOTAL	76	100.0	100.0	

```

DEFINITELY ***** 19
PROBABLY ***** 16
PROBABLY NOT ***** 12
DEFINITELY NOT ***** 28
I.....I.....I.....I.....I.....I
0          6          12         18         24         30

```

Valid Cases 75 Missing Cases 1

## Q17BUD WOULD YOU BE INTERSTED IN JOINING A GROUP / CLASS WHERE PEOPLE ON A LOW INCOME COULD LEARN TO BUDGET AND MANAGE THEIR MONEY BETTER?

Nearly a third of respondents expressed interst in this option. Although the level of interest appears lower it is more concentrated among particular groups. The significant differences in the crosstabulations suggested that mothers of children under 16 were most interested. Nearly half of all women questioned, and 11 out of 17 parents were definitely or probably interested. There were also indications that interest was higher among Council tenants and manual occupational groups.

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
DEFINITELY	1	11	14.5	15.3	15.3
PROBABLY	2	12	15.8	16.7	31.9
PROBABLY NOT	3	15	19.7	20.8	52.8
DEFINITELY NOT	4	34	44.7	47.2	100.0
	.	1	1.3	MISSING	
	0	3	3.9	MISSING	
		-----	-----	-----	
	TOTAL	76	100.0	100.0	

```

DEFINITELY ***** 11
PROBABLY ***** 12
PROBABLY NOT ***** 15
DEFINITELY NOT ***** 34
I.....I.....I.....I.....I.....I
0          8          16         24         32         40

```

## **RECOMMENDATIONS FOR COMMUNITY WORK:**

Despite the fact that only a minority of our respondents expressed interest in joining groups or attending classes there does appear to be a significant "market" for all three of the types of group suggested among non pensioner adults who are claiming benefit.

Support and Counselling type groups probably have the widest appeal, although in practice separate groups for men and women, and for different ethnic groups might be appropriate. These sort of initiatives might be undertaken by a variety of voluntary sector organisations, community centres, religious groups and counselling services. They would need relatively few resources other than a room to meet in and someone to act as facilitator / counsellor.

Welfare rights classes appeared to be the most popular option in our survey. There could be a case for targeting them at parents (perhaps through schools) and / or at the ethnic minority communities, through their welfare associations and community centres. The obvious way to find resources is to look towards partnership between the LBN Anti Poverty and Welfare Rights Unit and voluntary groups such as One Love, NACA, Gujerat Welfare Association, Parents Centre and Aston Charities.

Budgeting classes could also be a worthwhile project if they were targeted mainly at mothers of school age children. Family Centres around the borough would be the obvious venue, linking in with existing creche and play group facilities. Lifeskills projects have already produced literature and other materials which may be relevant, although it would probably be important to concentrate on sharing experience within the group rather than lecturing from the perspective of white middle class affluence. One other group (not covered in the survey) that might also benefit from such classes are people who are trying to cope with life in the community after a period in institutions, including those with mild learning difficulties and mental illness.

# MORE DETAILS ON THE RESPONDENTS

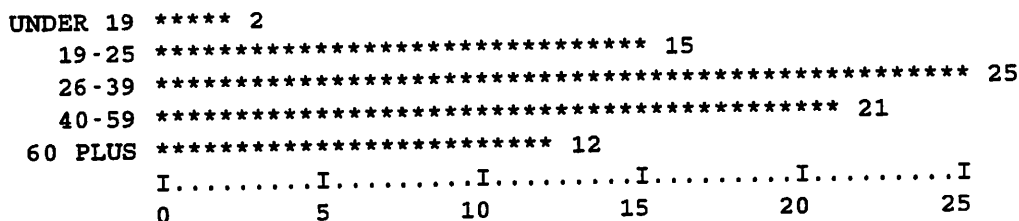
## AGE

Mean 38.8 years Std Dev 15.4 Minimum 17  
 Maximum 70

Valid Cases 75 Missing Cases 1

## AGEGROUP

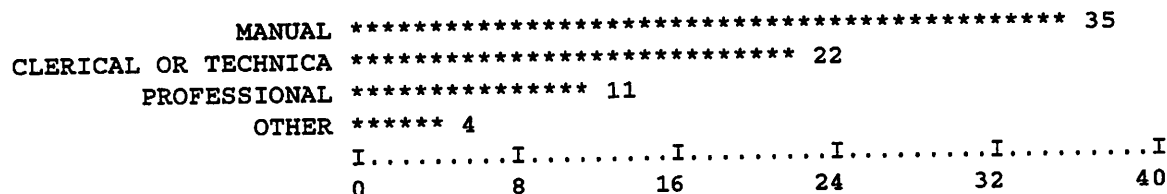
Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
UNDER 19	1.00	2	2.6	2.7	2.7
19-25	2.00	15	19.7	20.0	22.7
26-39	3.00	25	32.9	33.3	56.0
40-59	4.00	21	27.6	28.0	84.0
60 PLUS	5.00	12	15.8	16.0	100.0
.	.	1	1.3	MISSING	
TOTAL		76	100.0	100.0	



## Q21JOB LV JOB SKILL LEVEL

Nearly half of the respondents classified themselves as manual workers.

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
MANUAL	1	35	46.1	48.6	48.6
CLERICAL OR TECHNICAL	2	22	28.9	30.6	79.2
PROFESSIONAL	3	11	14.5	15.3	94.4
OTHER	4	4	5.3	5.6	100.0
.	.	1	1.3	MISSING	
0	0	3	3.9	MISSING	
TOTAL		76	100.0	100.0	



Valid Cases 72 Missing Cases 4



# Q21JOBNM JOB NAME

```

none ***** 10
prepared to do anything***** 1
BUSINESS ADMIN ***** 1
CATERING ***** 1
CHILD WORKER ***** 1
army driver ***** 1
asst chef ***** 1
bell maker ***** 1
bricklayer ***** 2
British steel secretary***** 1
builder ***** 3
car mechanic ***** 1
care assistant ***** 3
carpet fitter ***** 1
cashier ***** 1
ceramics shop ***** 1
chambermaid ***** 3
college canteen ***** 1
conductor / guard BR ***** 1
electrician ***** 1
electronics technician ***** 1
factory worker ***** 3
financial consultant ***** 1
import admin manager ***** 1
ink manufacturer ***** 1
labourer ***** 1
legal secretary ***** 1
machine operator ***** 2
machinist ***** 1
manual worker ***** 2
not sure ***** 1
nursery nurse ***** 1
office cleaner ***** 3
office clerk ***** 2
orderly in hospital ***** 1
packaging ***** 1
payroll officer ***** 1
postman ***** 1
receptionist ***** 2
salesman ***** 1
secretary ***** 1
security ***** 1
self employed printer ***** 1
shipyard worker ***** 1
shopkeeper ***** 1
studying ***** 1
teacher ***** 1
teaching ***** 1
warehouse fork lift ***** 2
with mental handicapped***** 1

```

```

I.....I.....I.....I.....I
0          2          4          6          8          10

```

Valid Cases

76

Missing Cases

0

## Q22QUAL EDUCATIONAL QUALIFICATIONS

Just over half had no qualifications and only 8 had professional qualifications or a degree.

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
NO QUALS	1	38	50.0	51.4	51.4
O LEVELS GCSES	2	16	21.1	21.6	73.0
A LEVELS	3	2	2.6	2.7	75.7
FURTHER ED CITY & GU	4	10	13.2	13.5	89.2
PROFESSIONAL QUALIFI	5	5	6.6	6.8	95.9
UNIVERSITY OR POLY D	6	3	3.9	4.1	100.0
.	.	1	1.3	MISSING	
0	0	1	1.3	MISSING	
TOTAL		76	100.0	100.0	

## Q22QUAL EDUCATIONAL QUALIFICATIONS

```

NO QUALS ***** 38
O LEVELS GCSES ***** 16
A LEVELS *** 2
FURTHER ED CITY & GU ***** 10
PROFESSIONAL QUALIFI ***** 5
UNIVERSITY OR POLY D ***** 3
I
I.....I.....I.....I.....I.....I

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## Q25LANG MOTHER TONGUE

The vast majority (60 out of 76) regarded English as their mother tongue, which is perhaps an unfortunate bias given the multilingual community in Newham and the fact that five of our six interviewers were of South Asian Background, although not all were fluent speakers of a relevant minority language.)

```

** 1
Amharic ** 1
Portugue ** 1
TURKISH ** 1
English ***** 60
French ** 1
Punjabi **** 4
Scottish *** 2
Somali *** 2
Tamil *** 2
Urdu ** 1
I
I.....I.....I.....I.....I.....I
0          12          24          36          48          60

```

Valid Cases 76 Missing Cases 0



*Students involved were participating in the Community Module as part of their medical/dental training.*

*Community-Orientated Medical & Dental Education  
Department of Epidemiology and Medical Statistics  
the London Hospital Medical College at QMW  
Mile End Road, London E1 4NS*

*The Medical College of Saint Bartholomew's Hospital  
The Medical College of the Royal London Hospital  
Queen Mary & Westfield College*



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## **aston community involvement unit**

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Unit Co-ordinator: Michael Mulquin

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