



Residents' Stories from Six Challenging Neighbourhoods

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1. Introduction

This research paper presents the in-depth ‘stories’ of six residents living in six low-income neighbourhoods across Great Britain. It is one of a number of outputs to emerge from a major study of the links between poverty and place - *Living Through Change in Challenging Neighbourhoods* - which is being funded by the Joseph Rowntree Foundation. The study, which began in 2008 and will be completed at the end of 2010, involves exploring the experiences, attitudes and perceptions of residents living in six deprived neighbourhoods across England, Scotland and Wales, over a three year period. Although the study has drawn on some ‘non-traditional’ research techniques such as solicited diary-keeping, *photo novella*, and participatory arts, the principal way that it has done so is by undertaking in-depth interviews with residents.

These were conducted over three ‘Waves’. Wave 1, which took place in the spring and summer of 2008 involved the study team interviewing 180 residents in the six case study areas. A year later, 97 of them were re-interviewed as part of the Wave 2 survey. The Wave 3 survey, which took place in May and June 2010, involved thirty of these residents being interviewed again, ensuring that experiences and perceptions of some have been tracked over a three year period.

The study’s six case studies are: *Amlwch*, a small town on the northern tip of Anglesey, which has suffered rapid economic decline in recent years; *West Kensington*, an ethnically mixed area comprising two social housing estates in inner west London; *Oxgangs*, a social housing estate located next to one of the most affluent suburbs in Edinburgh; *West Marsh*, an area with relatively little social housing located close to the centre of Grimsby; *Wensley Fold*, an ethnically and tenure mixed area in Blackburn; and finally, *Hillside*, a social housing area in North Huyton, Knowsley (further information about the case studies is provided in their ‘profiles’ in Appendix 1).

The areas are all in the lower two deciles of the relevant national deprivation index, and were selected to represent broad differences in the extent of diversity, connectivity and residential mobility according to relevant social indicators. At this juncture it is worth noting one other important point about the case study areas: that four of them – Oxgangs, Wensley Fold, West Kensington and Hillside – have been the site of major regeneration work, with the latter two falling within New Deal for Communities programme areas.

Before turning our attention to the ‘stories’ of the individuals presented within this paper, it is important here to reflect on *why* it has been written and its nature and scope. In short, the paper has been written to provide a counterpoint to the other dissemination outputs produced by the study team, most of which, quite intentionally, pay relatively little attention to the ‘stories’ of the subjects referred to within them.¹ This is because the analysis presented within them is configured *thematically*, in order to most effectively tease out the relationship between experiences of poverty and place across the six case study areas. That is not say to that they do not present valuable in-depth insights into the lives of individuals referred to, but merely that

¹ These are available from the Living Through Change dedicated website: <http://research.shu.ac.uk/cresr/living-through-change/index.html>.

these insights are limited as invariably references are confined to only one aspect of a subject's life, and therefore only present an incomplete and partial account of their 'story.' This paper seeks to address this issue by providing comprehensive, detailed and in-depth accounts of the lives of a number of residents across our case study areas.

Two important points need to be made here about the purpose, nature and scope of this paper. First, although some of the research outputs produced by the study team have sought to incorporate a *longitudinal* element within the analysis, one of the primary reasons for producing this output was to provide the study team within an opportunity to explore, in greater depth, change over time and how (or, invariably, not) people's lives changed. So there is a strong temporal thread to the analysis presented within this paper, although, as will become evident, the extent to which our subjects' lives changed during the time we were in contact with them varied markedly. Second, although this paper has been published as a 'standalone' document as part of the CRESR Research Papers series, it has also been written with the study's Final Report in mind – some of the material presented in the report will also be used in this output.

It is important to reflect here on the sampling frame used to select the subjects included in this paper. First, it is important to reflect on how participants in the Wave three survey were selected. In short, they were chosen because they were, in the context of the research, 'interesting' cases whose 'stories' helped to illuminate the issue at the heart of the research: the relationship between (experiences of) poverty and place. However, it is important to note that, quite inevitably, this process was, to some extent, subjective and arbitrary.

The same could be said of the sampling process in relation to the selection of the subjects included in this paper, and again it is important to note that it was, to a some degree, a subjective exercise, although we were keen to ensure that the subjects selected were (as much as they could be) broadly 'representative' of our sample as a whole, particularly in terms of their gender and ethnicity. Furthermore, it is also important to note that the valuable insights into the relationship between (experiences of) poverty and place can also be gleaned from the 'stories' of the Wave three residents not included in this analysis. Notwithstanding these important points, it is hoped that this paper provides a valuable insight into the circumstances, experiences, perceptions, and attitudes of residents living in deprived neighbourhoods across Great Britain. It presents the stories of six residents: Cordell; Stan; Graham; Winnie; Hashim Mirza; and Geraldine².

Chapter two presents the story of Cordell from West Kensington. She is in her early thirties, has two young children and has recently separated from her long term partner. She is a long term resident of the area, which she likes despite its (apparent) social problems, and is a local authority tenant. She works part-time in a local school. In terms of her ethnicity, she classifies herself as being 'Black British.' Her story sheds light on a number of important issues that have been raised in other outputs produced by the study team including: the importance and centrality of family; the necessity and importance of working; 'coping' strategies for 'getting by' in very challenging circumstances; resilience; and social ties and connections.

Chapter three tells the story of Stan from Oxfords. He is in his mid-40s and has lived in the neighbourhood for around 20 years. He initially lived in Oxfords' high rise flats, moving out shortly before their demolition in 2003. He is married and has two children, both of whom left home about five years ago. He now lives in a two-bedroom flat rented from Edinburgh City Council. Stan does not currently work, nor

² Pseudonyms have been used for all participants and their families and friends which we refer to.

has he done for approximately 10 years. He cares for his wife, Paula, who has a disability, and he receives a carer's allowance and income support. During his time in Oxfords he has experienced poor housing condition and some difficult times financially and emotionally. In addition to his wife's illness, Stan himself has experienced poor health. He has a close association with Oxfords as a place and often takes part in community activities. Stan's story sheds light on residential mobility; the impact of neighbourhood change; attitudes towards work; self-esteem; and the social importance of public spaces in low income neighbourhoods.

Chapter four tells the story of Graham in Amlwch. He is in his early thirties and lives with his long term partner in the 'Amlwch Port' area of the case study, a neighbourhood he is immensely proud of. He rents his property from a private landlord and works for a company involved in the leisure industry. In terms of his ethnicity, Graham classifies himself as being 'White British'. When we interviewed Graham in 2008 it appeared that he was able 'cope' with working extremely hard – he had both a full-time and part-time job which routinely involved him working more than eighty hours a week and seven days a week - to 'make ends meet' and 'get by'. However, when we spoke to him again in 2009 he reported that he had experienced a mental 'breakdown' because he was unable to cope with his workload and, in particular, the demands of his full-time job. But he has been able to turn his life around and when we spoke to him in 2010, he was very positive about all aspects of his life. Graham's story sheds light on a number of important issues that have been raised in other outputs produced by the study team including: the value and importance of working; 'coping' strategies for 'getting by' in very challenging circumstances; identity; resilience; and social ties and connections.

Chapter five tells the story of Winnie from Hillside. She is in her early 60s and has lived in the same home in Hillside all her life, which her mother and father occupied when they were first built. She subsequently took over the tenancy and purchased the house through the Right-to-Buy scheme. The house is now paid off. Due to the redevelopment of Hillside, Winnie's house is scheduled for demolition. Despite attempts to stay in Hillside, she has recently elected to buy a house in a neighbouring area. Winnie is married and has four children. One still resides with her and others live close by. She now has several grandchildren. Winnie works part-time as a cleaner, her husband is retired and her son does a range of casual part-time jobs. Her story sheds light on a number of themes, including: attitudes to work; the impact of recession; the impact of neighbourhood decline; and residential mobility.

Chapter six tells the story of Hashim Mirza from Wensley Fold. She is 25 years old and has lived in Wensley Fold since 2006. She described her ethnicity as Pakistani. She is married and has three young children. Shortly after getting married she moved out of her parent's house and bought a property in another area of Blackburn. Poor housing conditions, neighbourhood problems and increasingly unaffordable housing costs then prompted her to move. She and her family moved to Wensley Fold into a newly-built three-bed house rented from a housing association. While living in Wensley Fold, her husband was made redundant. He has recently completed a work-based training course and found a job. Hashim herself has not worked since starting a family, but plans to return to working once all three children have started school. She has a close relationship with her family. She sees her parents (who live in a nearby neighbourhood) several times a week, and has a sibling and a cousin who live in Wensley Fold. She also has many friends who she sees regularly. Her story illuminates a number of issues explored by the study team in their thematic outputs: the importance and centrality of family; daily routines and 'time-space' biographies; the importance of neighbourhood amenities; neighbourhood decline; and social ties and connections.

Chapter seven highlights the story of Geraldine from West Marsh. She is in her late thirties. She lives with her two (school age) children, Crystal and Maxwell, in a small terraced house which she rents from a private landlord. Divorced more than five years ago, Geraldine is a single parent. In terms of her ethnicity, she describes herself as being 'White British'. She works part time in the education sector. Her story sheds light on a number of important issues that have been raised in other outputs produced by the study team including: residential mobility and immobility; the importance and centrality of family; the necessity and importance of working; coping strategies for 'getting by' in very challenging circumstances; resilience; and social ties and connections.

2. Cordell's Story

2.1. Introduction

This chapter tells the 'story' of Cordell from West Kensington. It is divided into eight sections, including this one. Section two examines her life history with particular attention focusing on the issues of family, housing and education. Section three focuses on her employment history while section four explores how she has managed to 'get by' in very challenging circumstances. Section five examines her relationship with her family and notes the important role that it fulfils in her life. Section six explores her views on life in West Kensington while the penultimate section considers her thoughts on the future. The final section highlights the key issues to emerge from the story of Cordell and alerts the reader to the thematic research outputs produced by the study team, which draw on data derived from residents in all six case study areas that illuminates them further.

2.2. Family, Housing and Education

At the time of her third interview in June 2010, Cordell was in her early thirties. In terms of her ethnicity, she classified herself as being 'Black British'. Until recently, she had lived for a number of years with her partner and their two young children in the heart of the West Kensington estate in a three bed maisonette rented from the Arms Length Management Organisation (or ALMO), Hammersmith and Fulham Homes. However, since she amicably split from her partner, Barnaby, earlier this year she now divides her time between her family's home, where her father, adult brother, and teenage sister live on another part of the estate, and her former partner's property.

Cordell's family originate from a small island in the Caribbean and her parents moved to the United Kingdom in the 1960s. She is very proud of her 'roots' in this island and has visited it on a number of occasions, where she has stayed in the family home. Cordell was born in West London and has lived for all but two years of life on the West Kensington estate.

Her two years residence outside the estate was spent in a flat rented from a housing association in South London, which she moved into when she was 18. She attributed this move to her desire to have more "freedom" and "independence".

I moved out just before I was 18 and I got a flat in Vauxhall, South London for myself, so I left the family home.... I got it (because)..... it was a case of living at home, your parents want to know who you're talking to, I'm the eldest but whereas I believe my brother had more freedom and I think I was the girl, even at that age I was still given a curfew so through my friend I got in touch with the housing association and got my own.... (I wasn't) distancing myself from my family at all but in a sense ... (I wanted) my own independence and I've never gone back so you have to carve your own independence out, I think boys are harder, my brother's never moving out but that's him. (Wave one interview, April 2008)

Cordell was educated in a number of catholic schools in the area because her parents believed them to be better than "normal" schools. Although she felt that she

was “*bright academically*”, she did not complete the A’ levels or college courses she began. So at the age of 17 she began full-time work.

2.3. Employment

Cordell has had a number of low paid jobs since she started work. For much of her working life she has worked in the retail sector but for the last six years has worked in a local school. Because she is keen to spend time with her two young children, she only works 16 hours a week. Because of this and her comparatively low pay – she receives an hourly wage little over the minimum wage rate – she also receives Working Tax Credit. (She did not mention receiving Child Tax Credit.) As part of a discussion in her Wave three interview in 2010 about how proposed cuts in public expenditure might impact on her, she was quick to highlight the importance to her of the Working Tax Credit and noted, as will be explored further in section 2.7, that if she did not receive it she would not work.

I like my job ... I like the fact I can drop my son off at school and spend time with my daughter.... But without the Working Tax Credit I wouldn't do it as it wouldn't make financial sense to work.

Although Cordell likes her job in the school, and enjoys the generous holidays that go with it, she reported that she was “*tired*” of working and felt she needed a “*break*”. She also noted that sometimes she felt like a “*mug*” when she compared her hectic life, which was filled with work and childcare care responsibilities, with other people living on the estate who (she felt) ‘chose’ not to work.

Sometimes I just I feel like a mug. I get up, go to work. I've always worked. I went back to work when my son was six months old.... and I get up and go to work. The next person, for example, might have four kids.... cos I know someone like that. She's laid on her bed. I'm rushing to drop him at school, go to work, come back, sometimes I think (why am I) ... rushing around? (Wave two interview, May 2009)

However, a clear theme to emerge from all three of Cordell’s interviews was the importance to her of working. She gave four reasons why she preferred to work. First, she liked to work because she had a strong “*work ethic*”, something which she had inherited from her parents, and was keen to instil into her children.

To a certain degree it is (work is important to me)..... not so much more the money. More so for to show my kids a work ethic. We were showed a work ethic. My dad still works... my son knows pay day's coming. If he's in need of something..... (I say) just wait, mummy's going to get paid.... mummy will see you all right. He knows. I've shown him. If you don't get up to go to work you don't have (things). (Wave two interview, May 2009)

Work also provided Cordell with the financial independence and allowed her to contribute to the household finances, both of which were very important to her.

When I was pregnant with my son I was so ill. It was just Barnaby working and I just felt I couldn't contribute anything. I think that's why I went back to work so early as well. Because as well as my independence I like to have my own little bit of money. And I also like to say to him: 'you take this.' So the load is off him. I don't think anyone likes to get up to go to work but it's also a break away from home as well. (Wave two interview, May 2010)

Cordell was also keen to work as she felt that she would get “*bored*” if she did not: “*I've always worked. If I don't work then I'll get bored*” (Wave two interview, May

2009). Finally, her desire to work could also be partly attributed to her hostility to the 'conditions' that she felt applied to the receipt of Job Seekers' Allowance; specifically that recipients had to "justify" themselves.

I always say I wish I had the optionnot to go to work ... and to take the benefit route... (but) you have to justify it. They would call you up or contact you. You would have to justify. I'd rather make my own money so I don't have to justify anything. (Wave two interview, May 2009)

2.4. Financial circumstances and 'getting by'

Cordell's income is low and has been since she started work. Barnaby also has a relatively low income so, perhaps not unexpectedly, the couple have struggled financially to 'get by' during their time together. However, as the following excerpt reveals, it is important to note that Cordell did not see her situation as being anything out of the ordinary even though she had no money – "we don't have money" - and noted that she was not "dirt poor" and was indeed "lucky."

They (people who do not know West Kensington) link it (the West Kensington name) to: 'oh that's near High Street Kensington.' Yeah, but we don't have money. They hear: 'Kensington' and that's what gets them. No, it's not South Kensington. It's not High Street Kensington. It (Kensington) does sound better..... It's not like we're dirt poor. My parents have always worked. I've been educated, college, everything. So I've never had to struggle for nothing. I just don't have grands in the bank that's all. It's pay to pay. Get up and go to work, that's it.... we're lucky to be honest with you. (Wave one interview, April 2008).

However, in her Wave two interview she did note that when money was scarce, which was a frequent occurrence for her, she did feel "down."

Money, when you don't have money you feel down, because here without no money you cannot survive it's as simple as that. So once I know pay day's coming I literally count down and it's herepaying my bills, paying the debts, paying them off. (Wave two interview, May 2009)

The apparent 'positive' attitude adopted by Cordell towards her financial circumstances in all three of her interviews may in part be a corollary of the improvement in her finances in recent years. She reported that in 2005 she and her partner had debts amounting to over £8,500 and were threatened with eviction from their property and by bailiffs looking to seize their assets. In her first interview, Cordell explained how these debts had accrued.

There was a time three years back we did (have debts). That's only because.... we rent (this house) through his (Barnaby's) mum. But his mother passed away. And before she passed away she wasn't able to sign a document to state that he lived here. So the council took him to court for the house. But then he wanted to pay rent and council tax. And they took him to court for three and half years, something like that. They said: 'if we take rent and council tax off you that's us putting our hands up saying you live here.' So basically the judge said: 'the house is yours.' So then we got the backload of the rent (that) was 3½ grand rent (and) 3½ grand council tax. (Wave one interview, April 2008)

In the same interview, she noted that by April 2008 most of these debts had been paid-off and she and her partner were no longer under threat from bailiffs.

We've paid off (most of the debt). So our rent now is under £900, so we're in arrears of £900. But compared to what it was - 4½ something grand - we've got it down ... (then) the bailiffs (were) ... involved and everything (Wave one interview, April 2008)

And by May 2009, Cordell and Barnaby had paid-off all their debts and were actually in credit with regard to both their rent and council tax accounts, as they had received a payment of £1,500 from Hammersmith and Fulham Council for rent that they should not have paid.

We're actually in credit with my rent, because they actually they made the mistake and they owed us I think a grand and a half in rent so rent rebate so we took some money and we left a grand on the rent account ... so for the first time ever we're actually in credit, credit with council tax, credit with rent, everything. (Wave two interview, May 2009)

Reflecting on the period when she and Barnaby had debts to pay off, she noted how “tough” these years had been and reflected, that with her debts largely paid-off, she could not “complain”.

So those years were the tough times, to be honest with you because we needed to start with a clean slate. We did accumulate debt ourselves. There was a period we had to pay it off. And we've paid it off now. But we do all right. We both go to work. He earns a good wage. I can't complain. (Wave one interview, April 2008)

However, she did note that during these years her financial situation was “tight” and she was unable to do “silly little things” like going to the cinema, something which she really enjoyed.

But, like I said, years ago there were times when it was tight and I like going to the cinema and there were times when we wouldn't be able to go the cinema and do silly little things. It sounds really mundane but things you enjoy like that, especially when they're not great big things, why can't we be able to do it, things like that. But things have got better thank God. (Wave one interview, April 2008)

The first few months of 2010 was also a difficult period financially for her and Barnaby as he was unable to find a job after returning from an extended holiday, something which really got him “down” as he was used to being the (principal) breadwinner in the household. Cordell noted that recession had resulted in a reduction of the number of jobs available locally.

Barnaby had always been lucky with work and never had a problem finding a job ... there were always jobs out there and he'd move from one job to another without any problems ... but the last year has been a real nightmare.... There are just less jobs out there ... it was really getting him down because as a man he wants to be the breadwinner ... and he has always worked. (Wave three interview, June 2010)

Throughout the course of her interviews, Cordell highlighted her ‘strategy’ for ‘getting by’ on a relatively low income and her approach incorporated a number of elements. One of these was the very careful management of her budget which involved her “watching” her money, something which she felt she did because she had lived for many years in debt.

I think cos we was in debt for so long we watch our money but not to the point that we're skinflints or nothing like that but we do (Wave one interview, April 2008)

Cordell employed a number of strategies to ensure that she remained within her budget and that she did not overspend. This included depriving herself (and her partner) of 'luxuries' and not 'splashing out.'

We don't really splash out. That's the thing with us, we don't splash out on anything. He's just got his car there. He just pays a little insurance and MOT and things like that No (we don't have luxuries) (Wave one interview, April 2008)

We don't have many luxuries... as long as we have bread (we're fine) (Wave two interview, May 2009)

The only 'luxury' that Cordell and Barnaby spent their money on was satellite TV yet Cordell was unhappy that this was her only 'luxury' in life, and indeed was not convinced that "having a few extra channels" was a 'luxury' *per se*.

I always say to him (Barnaby), when I'm having a little moan, I say: 'well our Sky is kind of like our luxury and it shouldn't be like that?' Do you see what I'm saying? It shouldn't have to come down to having a few extra channels (Wave one interview, April 2008)

However, while Cordell was happy to go without luxuries herself she was adamant that this would not be the case for her children who would "need for nothing" and she also very clearly prioritised expenditure on her children over that on herself or Barnaby.

The kids don't need for nothing and now my son's joined the gymnastics club. He starts on Tuesday so I paid that off before we broke up and he does martial arts, that's costing a fair bit but he chose it so we do it.

Another way that Cordell minimised her expenditure was by buying necessities, such as nappies and milk, in bulk.

When we do our shop, we buy in bulk concerning tins of milk. We might buy three milk cos we have to pay for her milk; pay about £6 extra. Say £7 for her tinned milk. So buy three milks, loads of nappies, nappy wipes. (Wave one interview, April 2008)

Another strategy employed to limit the size of her budget was to shop (at what she perceived) to be low price shops such as Asda and Iceland and to avoid high price shops such as Sainsbury's.

It's just we shop in Asda, Iceland. We don't really go to Sainsbury's.....I think it's expensive. My dad always shopped in Sainsbury's. He can't shop anywhere else and the amount of money my dad paid I could take him to Asda and he would get twice the amount of bags. I keep saying to him: 'dad let me take you to Asda' but he won't do it, he's a Sainsbury's guy. (Wave one interview, April 2008)

Another strategy employed by Cordell to help her 'get by' was to borrow money. This took three principal forms: taking formal loans from loan companies; purchasing goods through catalogue companies; and small scale borrowing from her family. Turning first to formal loans, Cordell reported that on three occasions she and her partner had taken out loans with The Provident. She only 'remembered' why they had taken-out one of these loans: it was used to pay-off housing arrears.

We've taken out loans with the Provident. We've taken about three over the eight, nine years. We've just got..... I think we've got £120 to pay left on one and we pay £30 a week every Sunday. So in a few weeks that'll be finished.....but that's the only one....Oh my god, I can only tell you of one we took out because they were going to take my partner to court and the housing arrears had got so high. And he explained everything and ...and we had to pay £1000 off or they were going to take him to court. So I know one was definitely for the housing arrears. I can't remember what the others have been for to be honest with you. (Wave one interview, April 2008)

Cordell decided to borrow from The Provident and not other loan companies because she 'knew' them as her mother had borrowed from them.

The only reason we went to The Provident is because my mum used to be with the Provident. So I've known of them so I weren't too sceptical. (Wave one interview, April 2008)

Although she realised that the interest rates charged by loan companies, such as The Provident, were relatively high – she noted that taking out a loan of £1,000 would require the borrower to pay back £1,600 – she spoke fairly positively about them and the function they performed. In particular, she liked the fact that they could provide funds at comparatively short notice; that loans were paid back over a relatively long period of time; and that they took a sympathetic and understanding approach to debt collection.

You might take out a grand and before you know it you might be paying 1600. Something like that. But the bonus with that is once you say to them: 'I need a grand' they'll give it to you the next week. So that's the only advantage of it. Then cos you're only paying it bit by bit you don't mind. Over how many weeks it takes so it's not too bad. And sometimes now, if my partner, Barnaby, has gone to work and I've forgotten to get the money from the cash point or whatever. And my Provident man comes I'm like: 'I can't get it this week' cos I have the kids or something like that. By the next week he comes I pay him double to make up for the previous week, so it's not bad. They don't go on at you and things like that so we've only got a few weeks and that's it. (Wave one interview, April 2008)

Cordell and Barnaby also borrowed from catalogue companies, including Littlewoods. At Barnaby's behest they had recently purchased a washing machine from the company. Initially, Cordell was unhappy about funding this expenditure in this way, but when Barnaby explained to her that the purchase was interest free, she reported that she was happy to go along with his suggestion.

He actually got it (the washing machine) cos Littlewoods catalogue have been writing to him saying basically: 'we can offer you blah blah blah.' And it (the washing machine) packed up..... so he got a washing machine for £300..... from Littlewoods catalogue.....you set up a direct debit and they're taking out. I can't remember the amount. The thing with Littlewoods is there's no interest so if the washing machine is £300 it's £300 you're paying which is good. (Wave one interview, April 2008)

Finally, as will be explored in more detail in the next section, Cordell frequently borrowed money from her family, although the level of borrowing was on a much smaller scale than that with The Provident and catalogue companies.

2.5. The importance of family

One of the key themes to emerge from all three interviews undertaken with Cordell was the importance to her of her family, a point she acknowledged on a number of occasions. This is illustrated by her response to the question posed to her in her Wave two interview: which is more important to you, friends or family? Despite reporting, as will be explored in the next section, that she had many (supportive) friends, that she was 'well known' on the estate, and had good neighbours, she was clear that family was more important than friends.

I'm, more family, yeah. She (my aunt) is like a sister to me. But yeah, family more so. Friends come and go but family definitely. (Wave two interview, May 2009)

For Cordell, 'family' meant her brother, sister and father, who, as noted earlier, all lived on the estate, her aunt who lived in another part of West London, and, after January 2010, her former partner Barnaby. She saw family members on a regular basis, a point illustrated by the account Cordell gave of her activities prior to her first interview.

Yeah, I was at my dad's last night and my son actually slept over at his granddad's, at my dad's house. So I phoned today to make sure he's all right. Yeah, I check on them (family members) all the time (Wave one interview, April 2008)

Cordell noted that family members saw each other on such a frequent basis, and were so integral to each others' lives, that they had keys for each others' properties.

My sister's got keys for my house. I've still got keys to my dad's... all the time. It's not a problem.... like I said to you before my sister's got keys to my house so she can just waltz in whenever she wants. If she wants to have time away from my younger brother she says: 'can I come over here?' 'No problem.' She lets herself in so it works out. (Wave one interview, April 2008)

She noted that family members provided each other with support. This took a number of forms. For Cordell, they offered her emotional, financial, and practical support, with the latter principally taking the form of childcare. On a number of occasions, Cordell highlighted how she could talk to family members if she had problems that she wanted to discuss, with her aunt and father being particularly valued providers of emotional support.

Emotionally, if for example me and Barnaby are going through a rough time I know that I can talk to either one of those two people (family members) and it's not going to go any further. (Wave two interview, May 2009)

Cordell reported that she frequently borrowed money from her father. For example, in her Wave 2 interview, she noted that she had done so to pay for a birthday present for her son.

If I need to borrow money £30 till I got paid..... they (my family) would help me out with £30. Things like that. I've had to borrow money off my dad and I've just paid him back on pay day. I said: 'I've got the money under there on the clock for you.' And he said: 'take it back: (have) £20 for her (Cordell's daughter), £20 for the other one' (Cordell's son) because my son's birthday's just gone recently. (Wave two interview, May 2009)

As is revealed in the quote above, on most occasions her father would refuse to allow her to repay the debt, a point acknowledged by her in another part of the same interview:

My dad's like that but I always, if I borrow 10 or 15 I like to give it back so even if he says to me 'take it back' he knows that I'm good for it and if I ever need to borrow again he won't have to question, he will give me it anyway but I don't like to be owing money (Wave two interview, May 2009).

But sometimes her father would “surprise” her by accepting money from her.

I was always borrowing off my dad. He was really good – I'd go to give him the money back and most times he would tell me to forget it. But sometimes he'd surprise me and say “thanks very much” and take it!? (Wave three interview, June 2010)

Although Cordell's father lent her relatively small sums, his financial support was a vital (and essential) resource for her. No more so than earlier this year when Cordell and Barnaby experienced a significant reduction in their income after he was unable to find work.

It was really nightmare and I don't know how we did it....god knows what we would have done without it (money from Cordell's father) (Wave three interview, June 2010)

Cordell's family members regularly provided childcare for her two children. This support was so important to her, that it was one of the main reasons why she had not left the area, even though she reported that she aspired to do so.

I've got my family here. And Barnaby is here. If I want to someone to look after the kids then my sister, dad or bro will... if I moved, I wouldn't have that. (Wave three interview, June 2010)

There was a reciprocal element to the childcare support provided by Cordell's family members and she often looked after the children of her brother and aunt.

My aunt she has three daughters. And if my aunt's feeling down and she's having a rough time she says: 'do you mind if I send one of them up to you.' And I say 'well, yeah.' Because my house has always got kids and things like that: 'no problem.' (Wave one interview, April 2008)

At this point it is also worth noting a more general point about the role of family for Cordell. For her, it was family, and 'good' parenting specifically, that allowed children growing up in challenging neighbourhoods such as West Kensington to achieve their full potential.

To sign on for these young boys I think it's all too easy.... you see 16, 17 year old boys hanging out... (they) haven't gone to college or nothing like that.... I know a 14 year old boy that's been kicked out of his school and he's going to a centre. But I think centres should be a full day. Sometimes I think he finishes quite early. But centres and things like that should be like a full school day.... but they're just on the street and what are they learning? And where are their parents?....What about when he (Cordell's son) is 15, 16? I can't be with him. But we make it our business to know his friends. He's only 8. My parents knew my friends. We had their phone number, my house phone. They knew who I was talking to. They knew their parents if I was at someone's house. And if they weren't too sure of the parents you know. That's what I did with my sister. She was going to a concert with a friend and I knew the friend but never met the

parents. I took her straight from work; went to meet her at the school; took her to the friend's house; introduced myself to the parents. And funnily enough they actually live next door to my uncle's ex wife so I could tell they were nice people. You have to (do this) (Wave two interview, May 2009)

While Cordell frequently noted the positive contribution that family made to her life, she did note that one of the reasons that she would not be leaving the neighbourhood was because she felt that she had a responsibility to look after her siblings.

Yeah, definitely (I'd like to move). That's more in the future, to be honest. I wouldn't mind if it was right now but, like I said, there's my brother and sister, they still need me. And I'm the next female figure, so they still need me... you have to sacrifice certain things.

2.6. Life in West Kensington

Although she had some concerns about the quality of life in West Kensington, some of which will be explored later in this section, Cordell reported that she liked living in the area.

It's good here. I like it. I've good a life and it's a nice area. (Wave three interview, June 2010)

She also reported that she liked living in London and would not live outside the city: *"I don't think I could live outside London"* (Wave one interview, April 2008). She also liked living in West London, which she felt offered a much better residential and cultural environment for her and her children than the only other place where she had lived, South London. She did not like South London because she felt that it was *"rough"* and, unlike West London, which she described as being multi-cultural, it was mono cultural - she did not want her children to go to schools *"where all (the) other kids are black"*.

I don't like South London.... it's rough... West London is much better.... To be honest I didn't want my children going to school where all other kids are black.... I wanted them to experience other cultures.... That's why I like it here.... there are lots of cultures (Wave three interview, June 2010)

Cordell also noted that the neighbourhood's social problems, such as antisocial behaviour and drug dealing, were not unique to it and could be found in all parts of London. Therefore, she reasoned that moving from the estate would not insulate her from social problems.

It's a nice area West Kensington, Fulham, Gibbs Green. It's just a problem with teenagers everywhere. Wherever you go in London now there is drugs, I think. Everywhere you go it's a place which is quieter than the other one but this problem you can find them everywhere in London. (Wave two interview, May 2009)

Moreover, she noted that the social problems that existed in West Kensington might actually be more acute in other parts of London.

And it's no worse than lots of other places in London that they are not going to knock down.... The White City is much worse than here. (Wave three interview, June 2010)

However, it is important to note that, to some extent, her apparent satisfaction with West Kensington as a place to live may be more about her reluctance to move to places that she did not 'know', and was unfamiliar with, and less about her satisfaction with the neighbourhood *per se* - she talked on a number of occasions about the importance of 'knowing' people and being 'known.' Moreover, there was a real sense when interviewing Cordell that she was reluctant to experience new residential experiences and appeared to follow the maxim, 'better the devil you know.'

Notwithstanding this important point, Cordell highlighted a number of positive attributes about life in West Kensington. For example, on a number of occasions she noted that it had a strong and close knit community. In her Wave one interview, she noted that "*there's a lot of community*" in the area and (inextricably linked to this) that she was fortunate to have excellent neighbours. For Cordell, 'community' appeared to equate to her immediate neighbours and there was little sense that she saw it as encompassing all of the residents of the West Kensington estate.

On a number of occasions she highlighted how "*brilliant*", supportive and helpful her neighbours were.

My next door neighbours, they're brilliant. (I) wouldn't change them for the world... there's a few neighbours down there that we get along good with and we've known for many years. Something happens they all come rushing to see what's going on and see if you're all right.... I'd say round here, to be honest, with you cos if there's any trouble or anything like that or you're in need of anything, all you have to do is knock on the door and ask one of the neighbours. Or something like that. The ones that we talk to and keep in touch with yeah. (Wave one interview, April 2008)

She felt that the "*rapport*" that she had with her neighbours only existed because she had lived in West Kensington for a long period of time.

Yes, I don't think you'd get it (rapport with your neighbours) anywhere else unless you lived somewhere for a certain amount of years. You wouldn't have that rapport. That's what I believe. But it would be nice if you could have it. (Wave two interview, May 2009)

Cordell noted that living in an area with close community ties could be both a "*good and bad thing*" (Wave one interview, April 2008). A recurring theme to emerge from all three of her interviews was that she did not like the fact that (in her eyes) everyone appeared to know her business. For example, in her Wave one interview she noted that: "*everyone knows your business to a certain degree*". Her and her partner's strategy for dealing with this perceived intrusion was to "*keep ourselves to ourselves*". (Wave one interview, April 2008)

I think we keep ourselves to ourselves. So it's a case of once you close the door I shut everything out to be honest (Wave two interview, May 2009)

Her desire to 'keep herself to herself' was clearly evident when she talked about her shopping trips to the main shopping area in West Kensington: North End Road:

I hate North End Road..... going down North End Road, which I hate. I try to avoid it because North End Road's a place where you see everybody you know. And that's where you've got your Sainsbury's; your Iceland, (where I do) do my shopping. (Wave one interview, April 2008)

However, in addition to her desire to protect her privacy from intrusion from people she knew, another factor appeared to inform her wish to avoid social interaction on North End Road - because of her demanding and busy life, she felt that she did not have the time to converse with “acquaintances”.

Sometimes (knowing lots of people)... it can be a bad thing I mean sometimes I dread going down North End Road market as people will come-up to me and want to start talking..... but when I'm busy, that's the last thing I want to do....They're what I call acquaintances. They're not friends but acquaintances. They're a nice lot but sometimes they do my head in..... I've got a really busy life. (Wave three interview, June 2009)

In a similar vein, she noted in her Wave one interview.

It's just annoying. You can't go down there (North End Road) one time without seeing someone that you know ...Oh, they just want to chat, chat, chat. And I just want to do what I have to do and go. But sometimes people's schedules - they don't have much on - they feel the need to stand there and chat where you don't have the time. I just want to go in and out.

Cordell noted that West Kensington had a number of social problems. She noted that drug dealing was a particular problem as was the antisocial behaviour of teenagers and young men who ‘hung around’ in gangs on the estate. She noted that these problems had become so severe that residents on the estate routinely referred to it as being on located on the “front line”, with (historically) the police being a very visible presence on it, although in recent months this had not been the case.

But it (the estate's problems are) too much. It's too much. At one time all these boys were hanging around at the front.... they call it the frontline..... the frontline, so there's always something going off. But, like I said, it's been quiet for many months so watch this space..... I've been away actually. But there used to be loads of police, loads of police. And my son used to see it. He knows quite a few things but he's seen a few people get arrested. (Wave one interview, April 2008)

Interestingly, she noted that many of the perpetrators of crime and anti-social-behaviour that occurred on the estate were not from the area.

It's like I say, it's other people from other areas coming in. And it just spoils it. It really does spoil it. (Wave one interview, April 2008)

On a number of occasions Cordell noted how West Kensington had deteriorated as a place to live and how, as a result, its reputation had declined. For example, in her Wave one interview she noted: “it's a case of this area used to be so nice.” Although she spoke very highly of the area's New Deal for Communities (NDC) programme – for example in her Wave three interview, she noted: “The NDC has been brilliant... they've done a fantastic job... they've organised loads school trips that my soon has been on” - she felt that it had not been able to reverse the (downward) trajectory of the neighbourhood.

Furthermore, while she noted that the NDC had developed the infrastructure of West Kensington, there was a still dearth of facilities, activities and amenities for young people living on the estate. She felt that this was the reason that why so many of them congregated in public spaces on the estate.

More things (are needed) for young kids. When I was growing up just across there - they've knocked it down, though - there was a youth club just over

there opposite the surgery, we used to go there. There used to be so many different things for kids. But now the reason why kids congregate now is because there's nothing for them now. There's no youth clubs. No youth centres. So parents don't really want their kids and ten of their friends in their house. So they go somewhere else and this is where they go. They go from house to house and end up on the street just chilling with their friends. (Wave one interview, April 2008)

2.7. The Future

The last part of Cordell's Wave three interview was concerned with exploring her hopes, plans and aspirations, with particular attention focusing on her immediate future, and with the future of West Kensington. In terms of the former, her principal goal in the short term is to change jobs as she is unhappy in her current job because she feels that it is not 'challenging' enough.

I feel stuck in my job.... I'm not challenged.... I'm in a rut. (Wave three interview, June 2010)

She noted that if she was to lose her job as a consequence of the austerity measures planned for the public sector, this may be a "good thing". This is because it would give her the motivation and opportunity to undertake the necessary training for the job that she has always aspired to do: a teaching assistant.

I'm not worried about losing my job and, if I do, maybe that will be a good thing as it will make me do something about becoming a teaching assistant.... all the teaching assistant courses I've found are in the day time, which is no good for me, so I might have to do it online.

In her Wave three interview Cordell also talked at some length, and with great passion, about another employment related issue. She noted that if the government removed key benefits for people in her situation – specifically the Working Tax Credit and the payment of nursery school fees – then she would stop working as it would no longer make financial sense for her to do so.

What I am concerned about is Working Tax Credit. If that goes, I definitely won't work. And if they stop paying for my daughter's nursery fees then I don't know what I'll do, although I do know that I won't be able to work. We were brought up with a strong work ethic but I'd have to quit as it would make no financial sense to work.... I wouldn't be able to live off my wages.... the people in the government have never lived in the real world.... they've all got loads of money and have no idea what it is like to be in my situation.

Like all West Kensington participants in the Wave three survey, Cordell was asked what she thought about the embryonic redevelopment plans for West Kensington, which propose the demolition of the estate and moving residents to other parts of the Hammersmith and Fulham borough, as part of a larger redevelopment of the Earls Court complex. She noted that, although she did not want to leave the estate, she had not got involved in the residents' movement resisting the proposals as she felt that it could not influence the decision making process.

I don't have strong views about the plans. I like it here. And I like West London. And I don't want to live anywhere else. But we don't have a say in it so there's no point getting worked up about. There's nothing we can do. They will decide...The government... I mean the government at the local level.... and anyhow, things won't happen for a while so I'll think about when I have to. If it's gonna happen it's gonna happen. They'll make the decision..... Nah (I don't go

to meetings of the Tenants' and Residents' Association). As I said, I don't see any point coz it's out of our hands. The powers that be will decide.... There are many other estates worse than West Ken... the Stonebridge Estate is really bad so why don't they knock it down? (Wave three interview, June 2010)

She felt that West Kensington was being targeted for demolition not because it was a poor place to live – as noted earlier, she felt that there were many neighbourhoods in London with poorer residential environments – but because it was located in a “posh” area of London - Kensington. She felt that the policy makers responsible for the Kensington area did not want it to contain a neighbourhood that was not posh.

I think it (the demolition plans) is because it's Kensington.... You know Kensington is really posh and I don't think they want there to be a bit in Kensington that isn't posh (Wave three interview, June 2010)

2.8. Conclusion

Cordell's story has raised a number of important issues, many of which have been explored in the thematic *Living Through Change* Research Papers produced by the study team. For example, the centrality and importance of family, which emerged as being one of the most important themes to emerge from her story, is explored in Crisp and Robinson (2010). Another important issue to emerge from Cordell's story - the necessity and importance of working - is also explored in another output produced by the study team as part of a study of work and worklessness across the case study areas (Crisp, 2009). Her story has shed light on other issues explored by the study team in more depth across the six case studies including:

- the importance of 'neighbourhood infrastructure' – Cordell felt that there was not enough facilities and activities on the estate for young children – an issue which is explored in Hickman (2010a)
- the nature, extent and form of social ties. She valued the 'community' that existed on the estate, although for her, it was very much confined to her neighbours, who she really valued. However, notwithstanding this, she liked to keep 'herself to herself' and avoid places where she felt she might 'bump into acquaintances'. The issue of social ties and connections is explored in a number of papers produced by the study team including: Hickman (2010a); Cole and Green (2010); and Crisp and Robinson (2010)
- neighbourhood decline. In all three of her interviews, Cordell reports that West Kensington has declined and explains why she feels that this has been the case: the issue of neighbourhood decline is explored in Bashir and Flint (2010)
- 'getting by' in very challenging circumstances. For the last ten years of her life Cordell has found it difficult to 'make ends meet' and has experienced (severe) financial problems – at one point she (and her partner) accrued a debt of over £8,500 – which has resulted in her (at various points) being threatened with eviction from her home and her assets being seized by bailiffs. She employed a number of strategies to 'get by' in these circumstances and those employed by other residents in the study are explored in Flint (2010). Furthermore, in responding to the challenges she has faced she has exhibited a characteristic that is explored in another of the study team's outputs (Batty and Cole, 2010) - resiliency.

3. Stan's Story

3.1. Introduction

Stan is in his mid-40s and has lived in Oxgangs for around 20 years. He initially lived in Oxgangs' high rise flats, moving out shortly before their demolition in 2003. He is married and has two children, both of whom left home about five years ago. When asked, he described his ethnicity as 'White Scottish'. He now lives in a two-bedroom flat rented from Edinburgh City Council. Stan does not currently work, nor has he done so for approximately ten years. He cares for his wife, Paula, who has a disability, and he receives a carer's allowance and income support. During his time in Oxgangs he has experienced poor housing conditions and some difficult times financially and emotionally. In addition to his wife's illness, Stan himself has experienced poor health. He has a close association with Oxgangs as a place and often takes part in community activities.

This biography first explores Stan's life history (Section 3.2) focusing on a number of key turning points: starting a family and moving to Oxgangs; poor health; and problematic housing conditions. Section 3.3 explores Stan's attitudes and values towards 'getting by' and living in Oxgangs. Section 3.4 summarises the issues that emerge from Stan's biography and links them to other research outputs from the *Living Through Change* project.

3.2. Life History

In conversations with Stan, he identified a number of key turning points in his life.

Expanding family / relocation

Before moving to Oxgangs, Stan and Paula lived in a small Scottish town, and moved to Edinburgh after their children were born. This was motivated by the need to move to an area where there was a better chance of finding paid employment. In order to move, they separated for a short period to give Paula a better chance of securing a council house in Edinburgh, as she was able to gain homeless status. Stan admits that they 'played the system' to secure affordable housing, but felt there was no other choice at the time:

We lived in Livingstone, we had a council house up there. We lived on a certain amount of money per fortnight, we then had kids and it's 'well we just can'nae do that, we have to move out of here because I have to be able to get work, proper work that's no like a government scheme where you get an extra £10 but you're no counted as being on the dole any more'. I needed proper work at that time so we moved into the town. At first we actually moved in claiming homelessness but we were'nae. We actually specifically split [up] so I could rent, she could get through the council as a homeless person because we no longer had that house in Livingstone, but that was the only way we could actually do it, we could'nae do it any other way, nobody was willing to help, it was the only way to go about it, back in those days there was'nae any other way. (Wave three interview)

While this strategy eventually resulted in their housing needs being met, Stan found permanent employment in Edinburgh hard to come by. An offer of a catering job in Southern England came up, and the family moved there and stayed with relatives. Stan worked as a trainee chef in a restaurant, however it was low paid work and long hours. He also worked extra hours cleaning at the restaurant to supplement his basic wages, and at one point took a second job in a local pub, working evening shifts. Eventually, this became too much for Stan. The long hours had a detrimental effect on family life and had an impact on his health:

... and basically that's what I did, I worked from 6 o'clock in the morning till 11 o'clock at night and eventually it just became too much. (Wave three interview)

After six months, Stan and his family then returned to Edinburgh and rented a Council flat on an upper floor of one of Oxfangs' three high-rise tower blocks.

Ill-health

Eleven years ago, Stan's wife was diagnosed with an illness that restricted her mobility. Since this time Stan has taken on the role as her carer full-time, and role which has become an important part of his identity. He does it very willingly and provides a great deal of support to Paula. He has accepted that he is unlikely to be in regular employment ever again, and that this means their household income is unlikely to ever increase. However, as Section 3.3 suggests, he is at ease with this situation.

Stan himself has also suffered with poor health. A heart attack and ongoing cardiovascular disease forced him to re-evaluate his way of life:

Basically the only things that have changed my situation - no so much changed my situation, just changed my way of life, my outlook to life and how I go about it - when my wife was diagnosed with a cyst on her spine [and] having my heart attack. ... They're big things that change what actually happens to you, and they do change your outlook on life because you have to change. I still smoke but I eat five veg a day - I never did that before. I eat oily fish three or four times a week - I never did that before. I'm very careful with what I eat and what I do, things like that, careful about my alcohol intake. Unfortunately I've no been able to kick the smoking. I have for two years, after my heart attack, until they told me I had the peripheral vascular disease, that just freaked me out, that was a big major change. (Wave three interview)

Problematic Housing

One of the major events of Stan's life was his experiences of living in the high-rise flats in Oxfangs. When he returned to Edinburgh with his family after a short period working away, they were offered an upper floor flat in one of Oxfangs' three high rise flats. Generally speaking this proved to be a very difficult time for the family. Stan was out of work; he and Paula were suffering poor health; and, the children were young and required a lot of care - it was a difficult start to the tenancy:

We were seen as the outsiders coming in with two scraggy wee bairn and no very much else, pretty much that was what we had. (Wave three interview)

It was also a difficult place to bring up children. Stan believed that tenants with younger children should not have been allocated above the first three floors under Council rules, but at the time a flat on an upper floor was all that was available and they were in need of immediate housing. His two children were both very young, and living in the flats presented practical challenges:

I can'nae keep my eye on them, I can'nae see what they're doing, can'nae see who they're doing it with, can'nae see if they're getting into trouble, so you're stuck with playing on the landing and realistically unless we actually all went somewhere to do something pretty much that was their life till they were eight or nine year old, until they were older and they were able to be a wee bit more independent. (Wave three interview)

Social problems were also prevalent in the high-flats at that time. Stan knew that there were tenants with substance misuse and alcohol problems living in nearby flats. At one point, after about six years living there, Stan's wife and children moved out of the flats for about three months to get away from antisocial behaviour from some neighbours. Stan remained in the flat to ensure that it was not broken into or vandalised. After three months, the troublesome tenants moved out and Paula and the children returned to the flat.

Physical conditions in the high-flats also had a negative impact on Stan and his family. Dampness, lack of effective heating, draughty windows and poor noise insulation had been evident in the high-flats ever since they were constructed in the 1960s, and had never been adequately solved.

We got storage heating [in the high-flats]. Worst kind in the world, they dun'nae work, they've never worked. We were in that house for eleven years and the heating never worked, not once, under floor heating they had originally, that never worked, if you can imagine a concrete box, within a concrete box it gets rather cold at winter time, so it can be really pricey to heat the place, keep the rooms warm for the kids, so in the end that's what got my goat and I thought 'I'm no having any more of this' one day I just went absolutely nuts, it's just unsuitable, it's unacceptable. (Wave three interview)

These conditions prompted Stan and other residents to make a collective (formal) request to Edinburgh City Council for them to refurbish the high-flats, and he became very involved in compiling evidence about the poor state of many of the properties. This collective effort led to the eventual decision by Edinburgh City Council in 2003 to demolish the high-flats and redevelop the site, as refurbishment was found to be an unviable undertaking.

Stan is very proud to have been involved in this collective action. Being involved helped to raise his self-esteem and, for a period gave him a focus and cause that was motivating. However, he did not anticipate that: first, the tower blocks would be demolished; second, that the site would be developed as a mixed tenure development; and, third, that it would be owned and managed by a housing association, rather than Edinburgh City Council.

Despite the personal benefits that Stan derived from this 'campaigning' role, the move into the high-rise flats in Oxfords had been detrimental. At the time of their application for housing, the family were desperate to find accommodation. Their circumstances were such that they had very few choices. Although, in the end, Stan and his wife have become settled in Oxfords, he accepted that their initial move to Oxfords was highly detrimental to their well-being. However, Stan believed that this was largely to do with the physical condition of the high flats and problems associated with crime and antisocial behaviour within the flats, rather than a reflection of Oxfords as a neighbourhood.

Individually, Stan and his family were granted a transfer request from the high-flats before the demolition decision was made and were allocated a two-bedroom flat within one of Oxfords' four storey blocks. While the flat was in need of some refurbishment, it was structurally sound and was far more suitable for the family than

where they had previously lived. In 2009, the flat was refurbished with a new kitchen and bathroom as part of a city-wide upgrade of council housing. Since moving, a great deal of stress has been removed from Stan and Paula's life. They no longer have to experience ASB problems from neighbours, the flat is more suited to Paula's disability and it has adequate thermal comfort. They do not plan moving again in the foreseeable future.

3.3. Attitudes, Experiences, Values and Identity

Finance

Stan and his family derive virtually all of their income from State Benefits; Stan receives Income Support, a carer's allowance and Housing Benefit. Stan lives within the means of this income quite successfully. There were periods of Stan's life, particularly when his children were younger, when he needed more money and was motivated to find work. On at least two occasions this involved moving from town to town. At present, and for the foreseeable future, Stan and his wife do get by on the income from the welfare benefits they receive, though at times they have to make sacrifices and if they are 'short' they have to find ways to earn a little extra money. While he cannot afford holidays abroad or expensive goods, he does manage to cover his basic living costs and have a little extra left over for socialising – occasional nights at the pub with friends.

The budget would normally buy gas and electric, we have them both on card meters, obviously we'll buy food, detergents, that kind of thing, the odd bit of clothing now and again. ... I would'nae say it's brilliant like, a brilliant life living on a benefit but you get by because you have to, it's as simple as that, you buy what you have to buy. (Wave one interview)

However, there have been occasions when he has resorted to using expensive credit; but he is realistic about the cost of purchasing goods this way, and pragmatic enough to recognise that the choice he has is either to buy necessities this way or go without:

What we did was we went down to Wester Hailes, there's a company down there where basically you can have what you want and you just pay it off every week. So basically I needed a cooker, I needed a fridge so I went and got one, simple as that. We pay for it every week. It's a fact of life isn't it, that's what everybody does. ... it works out, doing it like that you end up paying almost twice the price of the actual item that you're buying but you're getting it when you need it. (Wave one interview)

Stan is not a very materialistic person, and places little value on how much money he has in relation to other people. When asked in his Wave one interview in 2007 how his circumstances compared to that of other residents living in Oxfgangs, he made comparators relating to 'lifestyles' (such as similar daily routines) and 'outlooks' ('like-minded' neighbours), and directly opposed the notion that material wealth could indicate differences or similarities between people. Stan also did not believe that others would view him in terms of his material wealth and work status:

I never really gave that a thought, what other people think about our [income]. It's never entered my mind, and it doesn't enter my mind how other people get their money. Do your own thing, get what you can. At the end of the day that's what everybody does in different ways.

Supporting Stan's apparently relaxed attitude to managing on a relatively low income is acknowledgement from him that he can make some extra money if he so chooses.

He occasionally does some cash-in-hand work, such as minor repairs to motorcars, and occasionally tries to buy and sell goods at a profit:

If I have to, I'll get some money. You do what you have to do to provide what you have to provide, [odd jobs here and there] and stuff like that but you ken what I mean? I maybe go to car boot sales and buy things and keep them for three or four weeks, go back to the car boot sale and sell them, daft things like that. The wife's really good with jewellery. Just for a day trip, we'll go to the second hand shops and she'll pick up every single bit of jewellery that she finds, she's found a couple of things a couple of times that are worth a damn sight more than they're selling them for. You buy them, bring them back to Edinburgh, take them to the pawn shop, sure enough, £60 or £70 for your £2.

Stan is also prepared to 'shop around' for bargains. During the recession he has noticed that supermarket prices have fallen, and that there are more offers available:

Supermarkets aye, they've always got a deal on of some sort, buy three for £1, if that happens to be what you actually want... I will go out of my way to buy something from that supermarket and something from that supermarket to save £1.

Place / neighbourhood

Stan has developed a close affinity with Oxfords. He has many friends and acquaintances locally, and regularly gets involved in events and activities happening locally. He regularly uses the local shops, the library and the community centre.

While he regards Oxfords as a pleasant place to live (especially since his housing conditions have improved), he does recognise that there are some problems. He is aware that there are other members of the community that feel social problems, such as drug and alcohol misuse, vandalism and anti-social-behaviour, have increased recently in Oxfords. However, he 'reads' the situation very differently. Firstly, he does not accept that Oxfords is any better or worse than elsewhere in Edinburgh. Secondly, he believes that the problems in Oxfords, particularly anti-social-behaviour, drug and alcohol misuse, are no worse than they were in the past, rather they have become more visible (to more people) since the dispersal of tenants from the high-flats throughout Oxfords.

We had [problematic residents] when we had the flats, we just did'nae see it as much because it's like a street in the sky. You could'nae actually see what's happening in the street because it's all enclosed. Now you can actually see what's happening. I think that's what the difference is, it was always there but it was hidden from view a bit. That's my own personal take on it. (Wave one interview)

While Stan identifies very much as being a 'local', he admits that it took twenty years to be considered as such. His family were viewed as 'outsiders' for a long time when they first arrived. His involvement with a local residents group, that campaigned for improvement of the high-flats, and his involvement in various local events and activities helped to cement his 'local' status. He regards Oxfords as a place that most people want to settle in:

It's a very popular place to live because basically it's a close knit community. Everybody seems to know everybody else. I know a couple of streets up the road, they've got like a granny there, a daughter there, the other daughter's over there and the son's in the street behind that and Oxfords is really like that. If you come to here you really want to stay here, although we were outsiders

coming in when we first came in. It's took twenty years to be accepted as part of the community.

3.4. Conclusion

Stan's biography touches on a number of issues that are explored in more detail in other papers emerging from the *Living Through Change* project.

- Stan has, at times, moved about the UK to find employment, particularly when his family required more income than welfare benefits provided. The issue of residential mobility, and the extent to which employment opportunities are a driver of it, are explored in Hickman (2010b)
- Stan and his family saw a dramatic improvement to their quality of life when they moved from poor housing conditions to a more suitable home. This was, in-part, tied into the regeneration of Oxfords following the demolition of the high flats. Bashir and Flint (2010) explore the impact of neighbourhood change on residents and Cole and Green (2010) explore the effects of the regeneration in Oxfords on social mix in the neighbourhood. Robinson (2010) is also a useful reference, discussing how people's lives are lived within and outside residential neighbourhoods
- over the past 20 years, Stan's income has fluctuated as he has been in and out of employment. Crisp *et al* (2009) discusses work and worklessness in deprived neighbourhoods. While his income is currently derived mainly from welfare benefits, and is lower than in previous times, he is 'getting-by' more effectively than in the past (at times of higher income). He has also formed a personal identity around being a full-time carer for his wife. Flint (2010) explores these issues in greater details by exploring 'coping' strategies, budgeting and self-esteem
- Stan plays an active part in community life in Oxfords, and has endeavoured over the course of twenty years to become accepted as a 'local' man. The issue of social connections, ties and interaction are explored in Hickman (2010a), who explores the importance of social interaction in public spaces within neighbourhoods; and Cole and Green (2010), who examine social mix.

4. Graham's Story

4.1. Introduction

This chapter tells the 'story' of Graham from Amlwch. It is divided into seven sections, including this one. Section two examines his 'story' up to the time of his first interview in May 2008, with particular attention focusing on the issues of family, education, housing and employment. Section three examines a difficult period in his life between his first and second interviews when he suffered mental health issues triggered by being unable to 'cope' with a job which placed enormous demands on him. Section four explores how he was subsequently able to turn his life around, while the next section examines some of his attitudes, experiences, and values and notes the importance to him of family and being a 'Port boy' (i.e. from the Amlwch Port area of Amlwch). Section six explores his views on the future. The final section highlights the key issues to emerge from his 'story' and alerts the reader to the thematic research outputs produced by the study team, which draw on data derived from residents in all six case study areas, that illuminates them further.

4.2. Family, Education, Housing and Employment

At the time of his third interview in May 2010, Graham was in his early thirties. In terms of his ethnicity, Graham classifies himself as being 'White-British.' He lives with his partner, in the Amlwch Port area of the Amlwch case study. Graham and his partner, Cressida, who was born in the North-west of England but has lived most of her life in Anglesey, have been together for several years. They do not have children. They live in a two bedroom terraced property which they rent from a private landlord.

Graham was born in Amlwch and, apart from a two year period when he lived in a small village close to it, has always lived in the Amlwch Port area of the town. His immediate family, which comprises his parents and brother, all live close to him in the 'Port'. Graham, like his brother and parents, both of whom are retired, was "*born and bred*" in Amlwch Port.

They (my parents) are there (up the road) about five hundred yards up the road they are. My brother's on the corner there. I'm born and bred round the port here. (Wave one interview, May 2008)

Up to the age of 16, Graham was educated in Amlwch and he left the local secondary school with relatively few GCSEs. He wished he had worked harder at school and highlighted his failure to do so as something that made him feel less good about himself, although he noted that he was not good at "*writing things down*".

I Are there any things that make you feel less good about yourself?

R Wished I'd worked harder in school.

I Which would have resulted in what?

I Not much really because I'm not very good with writing things down. I'm good with my hands but if you ask me a sum.... in maths exams and that because I just try and work things out, got most of the answers right but I can't work things

out, do it in my head, so I wouldn't no... if I did well in college I maybe could have gone... you know

After leaving the local secondary school, he then went to college in Llangefni, a town some twelve miles from Amlwch, where he began a diploma. He dropped-out of this course because he “couldn't cope” and then took a City and Guilds course, which he successfully completed.

I did my ...diploma first.... But I couldn't cope with that so I pulled out of that one and did a city and guilds course and passed all the exams for that. (Wave three interview, May 2010)

In terms of Graham's housing history, he left his parents home when he was in his early twenties and moved into a caravan. He then moved into a flat over a shop in Amlwch, and then after a short period living there, moved into his current property (with his partner) in 2006.

In terms of his employment history, Graham has had a number of low paid manual jobs since he left college, most of which have paid (at or around) the minimum wage. Immediately after he left school he worked as a mechanic while at the same time working part-time as a landscape gardener. After leaving these jobs (and after a short period working in a factory in Amlwch) he worked for a number of years for a national public sector agency. He then went to work in another factory in Amlwch and for a company in the west of Anglesey. After these jobs, he then began work as a driver for a local company involved in the horticultural industry. At the time of his first interview in May 2008 this was his occupation.

This was a hugely demanding job which involved him working very long hours.

I'd get up about half 4, 5 in the morning. I was out of the house at half 5 travelling down to the job, going up the road to the yard here, travelling then, probably get to the job about 8 or 9 in the morning... so I get there about 8, 9 in the morning, do the job but I wouldn't leave there till about 6, 7 o'clock at night and then travel back then load up for the morning after so sometimes I wouldn't get home till half 9, 10 and back out again at the same time the morning after. (Wave two interview, May 2009)

The job was low paid and at the time of his first interview in May 2008, Graham received £5.50 an hour. In addition to holding down a full-time (and onerous) job with the horticultural company, in May 2008 Graham also had a part-time job. This job, which involved him working on Friday and Saturday nights, was relatively well-paid and he reported that he was paid £33 per hour 'cash-in hand'.

As a consequence of holding down two jobs, Graham routinely worked more than eighty hours a week and worked seven days a week. Not surprisingly, he referred to himself as being a “workaholic”.

It (work) is Monday to Monday. I work seven days a week... I'm a workaholic. On Saturdays and Sundays I work about eight in the morning 'til about twelve, then I start doing me own thing, on Saturdays and Sundays. (Wave one interview, May 2008).

Graham's long hours put a strain on his relationship with his partner, as he reflected in 2010.

It was every night arguing, in the end she texted or phoned me 'at such a place, should be home half eight, nine. I'd get home she'd be in bed. She'd had her tea and gone to bed. Keep out my way. And towards the end I felt it's not fair,

especially when she's worked, finished at eight, she's home by half eight. And she'd always have tea at work as part of the deal they have food in work with the clients. And she'd get home, straight upstairs, telly on and I felt I had to sort something out here. (Wave three interview, May 2010)

In May 2008, Graham reported that he was financially 'comfortable' (and had no debt) even though he and his partner appeared to lead relatively frugal lifestyles – they very rarely went on holiday or had nights out – and had comparatively few savings. However, it is important to note that they were only able to 'get by' because Graham held down two jobs and worked exceptionally long hours and because the rent - £55 in May 2008 - they paid to their landlord was well below the prevailing market level locally (£125). The landlord accepted a very low rent from them because he was a friend of the family.

In his Wave three interview, Graham talked about how he secured his current property.

I was offered this place off a friend of the family. He's got a few properties round this area. He's in his 80s. He gave me the keys. I came down, it was double the size of what I was living in up there (the flat above the shop) and I thought: 'I like it.' So he said: 'do you want it?' I said 'I'm interested but how much is the rent?' he said 'is 50 quid a week ok for you?. I went 'right then I'll be in tomorrow.' (Wave three interview, May 2010)

He also discussed this issue in his Wave two interview when he noted how cheap the rent for his property was.

(We pay) £50 a week....it's very cheap...Friends of the family own it, they've got quite a few houses round here so mum asked them a few years about it and they said, a house come up. And they said 'yeah no problem'... (a similar property around here would go for) £125 a week. There was one up the road a few weeks ago, that's three bedroom but only one living room. this one's got two living rooms, and that was going for £125 a week.... No (we couldn't afford to pay £125 per week) cos you've still got to pay your council rates on top of that again and all that.

4.3. Difficult Times

In July 2008, two months after his first interview, Graham signed-off sick at work because he was "stressed", depressed and "couldn't cope" anymore. After two months off work he decided to leave the job after his (apparently unsympathetic) employer had given him an ultimatum.

I went on the sick... it was just too much. So I left. I went on sick for a couple of months then he (Graham's employer) said: 'if you're going to come back, come back now, if not it's over you're not coming back.' I said fair enough: 'I'm not coming back.' (Wave two interview, May 2009)

Graham attributed his mental health problems to the demanding nature of his full-time job, with its "big hours" and lack of breaks.

I left (the horticultural company) last summer because the stress got to me. The big hours and all that.... I was going to start jobs very early in the morning. I'd had enough. I was taken ill really. I was on anti depressants for a bit. I couldn't cope any more. Long hours and we weren't getting proper breaks there. Just make money for the bosses. Just work, work, work...literally I 'had enough' (Wave two interview, May 2009)

After leaving his job with the horticultural company, Graham started working (on a part-time and *ad hoc* basis) as a handyman. However, this work only generated “pocket money” for him and his partner and, with his part-time work drying-up, their financial position began to deteriorate. By February 2009, after the company that Graham had started working for in September 2008 had gone bankrupt without paying him his last month’s salary, he and his partner had fallen into debt and were “struggling”.

We were struggling. That’s how the debts started when went my company went bankrupt. That was a big kick in the teeth.... I was on £1,200-1,300 a month there and when it came to my last pay packet they went bankrupt and I never received it so all the five weeks wages over Christmas and everything, so that knocked me right back so six weeks money that wasn’t coming so we’re climbing out of it now slowly. (Wave two interview, May 2009)

Graham reported that during this period, he and his partner found it very difficult to pay their bills and at one point could not do so: he noted that their telephone was disconnected by their telephone provider.

(We) couldn’t pay bills. The phone was cut off once. The water went... card things, gas... (bills were coming in at the) same bloody time yeah, lost the car insurance, had to sort all that out again, go for another company to get car insurance, a lot of things....(it all happened at the) end of January start of February after the money was meant to arrive in my account and never did, that’s when it started happening. (Wave two interview, May 2009)

Despite his financial situation, Graham refused to sign-on. To make ends meet before he secured another full-time position, Graham undertook a number of ‘off-the-books’ cash-in-hand jobs, which he did not pay income tax on or make National Insurance contributions for.

I was doing the odd job here and there, cutting grass for people, getting a bit of money.... people said: ‘be careful you’ll get caught.’ ‘Caught off who? I’m not claiming (benefit).’ But they reckoned if I wasn’t paying any tax or national insurance either at the time (Wave three interview, May 2010)

However, this work only generated a relatively small amount of income so Graham and Cressida became increasingly reliant on Cressida’s income. This point was acknowledged by Graham who noted that it was Cressida who was primarily responsible for paying-off their debt, which at one point had reached £1,000.

My girlfriend’s paid most of them (outstanding bills and debt). We must have been at one stage over £1,000 in debt. (Wave three interview, May 2009)

Graham also noted that his parents had helped him out financially during his period of indebtedness.

I borrowed the odd £20, £30 from mum and dad. (Wave three interview, May 2009)

Yeah, they (my parents) were there for me; my mum when I was struggling. Year before that me and Cressida was struggling. And she (my mum) has come up and gone: ‘come on I’ll take you to Somerfield.’ We’ve not spent a fortune; just 20 or 30 quid to stock my cupboard up with tinned foods so that she knew I wouldn’t starve. (Wave three interview, May 2009)

As noted above, by May 2009 Graham and Cressida had managed to pay-off most of their debts. To do so, they had had to cut back on their spending. They went out less; had downsized their satellite TV package; and a got a smaller car.

Yeah, we're cutting down on things like, used to have full Sky package. I've cut everything down now, just the basic one..... (we've saved) £16 a month, it doesn't sound a lot but that's going towards paying other things....the car's a big two litre job. So I've bought a small engine diesel car so I'm saving.... saving nearly 40-50 a week on petrol. I go out maybe once every three weeks, every month. If I have a couple of cans in the house I will or like with the job after work all the lads go to the pub for a pint on a Friday evening, go there but I was out last weekend, girlfriend's birthday, but I won't be out now, well my brother's getting married in July, could be July I'll be out next I really want to sort my finances out, get the debt cleared. (Wave two interview, May 2009)

4.4. A Fresh Start

In April 2009, Graham started work for a local company involved in the leisure industry. He was still working for this company at the time of his third interview in May 2010. Graham's role involves him travelling extensively across the North of Wales and the North of England. Unlike his previous job, his working hours are relatively 'regular' and 'reasonable': typically he begins work between 7am and 8am and finishes between 4pm and 6pm. He gets paid £6.73 an hour to do this, which is more than he was paid for his previous job, and £1 over the minimum wage, and as a result, Graham was 'happy' with his pay.

Like many of his previous jobs, Graham secured his current position through informal mechanisms, specifically through a 'word of mouth' contact from a member of his extensive social network group in the local community. He noted that whilst enjoying a drink in a local pub a friend asked him: "Do you fancy a job?"

Well, I was in the Three Dragons (a local pub) and a friend of mine works for the (leisure company that now employs Graham). And he just asked one day: 'do you fancy a job?' So I said: 'yeah.' So I went out to see the boss with him on the Friday night. And he said: 'you can start Monday morning, half one in the morning.' I went: 'ok'. 'And we'll see how it goes.' I did a week with him. Everything's fine. And at the end of the week the boss was saying (that there are) all sorts (jobs that need doing).... And I thought: 'he's testing me, see what you can do what you can't do.' And he said to me last week, week before: 'bring your P45 in, you're on the cards.' My test was finished. (Wave two interview, May 2009)

Graham is really happy with his new job which he described as "brilliant". He highlighted a number of reasons why he felt this way.

(My job is) Brilliant. It's decent money. Decent hours. I have to travel all over the country but I'm home by half five.... I can't get a better job, it was on my doorstep, if the car won't start in the morning it's a five minute work so I've got no problems. (Wave three interview, May 2010)

In the course of his Wave two and three interviews, Graham highlighted how his 'new' job was much better than his 'old' one with the horticulture company. He gave three reasons for this. First, he noted that because it was a better paid job the financial position of himself and his partner had improved. In May 2010, he reported that they were debt free, coping financially, and had accumulated some savings.

I'm not stinking rich, I'm not well off but I'm coping. I've got some money in the bank now. My mum does the banking for me every five days so she takes a bit of money out and puts it in a jar in the house for me and I won't touch it till Christmas so then I've got money for Christmas to buy presents.... yeah they (my debts) have all gone, all debts have gone, on top of all my bills...compared (to a couple of years ago), yes (my life has improved). It's taken me a few years to get here but can't really complain.... Yeah I've money in the bank, not much but... (I use for things) like the car tax was due last week, I knew I'd got money there so I don't start worrying about it.

Second, he noted that because he was no longer working 70 to 80 hours a week, seven days a week, and no longer needed to have a second job – he noted that he very rarely did any part time work – he was less difficult to live with and saw much more of his partner. As a result, his relationship with her had improved.

It (changing jobs) has made a big difference between her and me really cos the hours I was working, I'd get home stressed, cheesed off and take it out on her so the last year's been better for us. (Wave three interview, May 2010)

Third, he noted his health had improved since he left the horticulture company to (eventually) start work for his current employer. He noted that he was no longer stressed, depressed and anxious and no longer felt that he was unable to 'cope'. He also noted that his physical health had improved since he changed jobs.

Oh, yeah (my health has improved). I've still got me asthma but I don't use my inhalers and more, I still carry them to work just in case. (Wave three interview, May 2010).

Graham was delighted that he was no longer in debt and highlighted the eradication of his debts as being one of the greatest achievements of his life. He was also proud that that everything he owned he had paid for himself.

I Thinking about your life as a whole what things are you most proud of in your life at the moment?

R I'm getting out of debt and my girlfriend's still with me. It's been four years now through thick and thin with losing my job.

I What things are most important in your life and make you feel good about yourself?

R Everything I've got. It's mine. I worked for it. Paid it myself. (Wave two interview, May 2009)

4.5. Attitudes, Experiences, Values and Identity

The importance of work and working

A theme to emerge in all three of Graham's interviews was the importance he attached to work and working. In his second interview he noted that he enjoyed working and would not be happy to "sit in the house all day, watching telly", while in his third interview he noted that he was a "grafter".

I enjoy working. I couldn't sit in the house all day watching telly. That's not me. There's only so much you can do in the house; painting and stuff. So no, I enjoy work. (Wave two interview, May 2009)

I don't want to blow my trumpet but I'm a grafter and all these people know that I will... Because when I see the boss of (the horticultural company I worked for) now he still says: 'whenever you want your job back come back to me.' Because he knows I will do the work. But I think it's cos they know I'm a grafter. (Wave three interview, May 2010)

Importance of family and friends

Family played a central role in Graham's life. He saw his parents "three or four times a week" and saw his brother on a regular basis. His family provided him with support in a variety of different forms including emotional and financial. As noted earlier, his parents helped him out financially when he fell into debt. However, while he was happy to accept monetary support from his parents, he was unequivocal that he would not accept it from his brother.

(I would only accept money from) mum and dad only. I wouldn't ask my brother...probably because he's younger than me. I used to do a lot better for myself so like a pride thing, I think. (Wave two interview, May 2009)

Graham also placed a great deal of importance on having friends nearby, and most of his friends lived in Amlwch. For example, one of his friends lives on the corner of his street.

Well, my friend lives on the corner. He's away working at the moment but when he comes back, if I know he's back or he sees me we'll stop and talk, make arrangements like 'I'll come round tonight' we'll go for a pint. (Wave two interview, May 2009)

Friends provided Graham with emotional and practical support but they did not provide him with financial support: he was adamant that he would never borrow money from his friends.

Satisfaction with life in Amlwch Port

A reoccurring theme in all three of Graham's interviews is how much he enjoys life in Amlwch Port, and to a lesser extent Amlwch, as a whole, and how proud he is of the neighbourhood, his 'roots' within it, which he referred to on a number of occasions, and being a 'Port Boy'. This was clearly evident from his first interview when he noted.

Oh yeah. I love it (living in Amlwch Port)... (being) back to my home roots...I'm, like, a local lad, I love it round here.... If anybody asks me 'Where are you from?'.... I always make a point of saying Amlwch Port. (Wave one interview, May 2008)

While Graham liked a number of aspects about life in the 'Port', he appeared to value three, inextricably linked, features in particular: that it was a relatively safe, crime free area; that it had a 'cohesive', vibrant and supportive local community; and (very much linked to this) that he was very much part of this community and, as a consequence, was 'well known'.

Turning first to the issue of safety and security, on a number of occasions Graham highlighted how safe Amlwch Port was as a place to live. For example, he noted that on the occasions when, after a night out, he had left his front door keys on the outside of the door, they were still there when he awoke in the morning.

Well, everyone knows each other, they're all friends here. I can even leave my front door key in the lock at night and go to bed. I've done that a few times

being drunk. Got up in the morning, and the key's still in the front door. (Wave one interview, May 2008)

When highlighting how crime free Amlwch Port was, he often compared the neighbourhood to Amlwch Town, which he saw as having much more crime and antisocial behaviour and being less 'secure'.

There's more security round here. Amlwch itself isn't that secure but the port here, you can't go wrong. (Wave one interview, May 2008)

Turning to the second aspect of life in Amlwch Port that Graham valued, he very much liked living in a community which (he felt) was tightly knit and supportive. In his third interview, he noted how his partner thought that the local community had "*its own little heart*", something which he appeared to attribute (in part) to the fact that it was a port.

Amlwch is a port. Cressida will say it's got its own little heart. If one person is down in the dumps everyone is down in the dumps. It's weird. It's a very close community. My neighbour across the road, lost her granddaughter last week, she was only 4 years old and the whole community... she died on the Saturday morning, of a pneumonia virus.... I walk into the pub and there was a couple of men at the bar, local lads and they were obviously crying, I said 'what's going on?' said 'haven't you heard the old fella's granddaughter...' and grown men, tough men ...the community has got its own heart. (Wave three interview, May 2010)

On numerous occasions, Graham highlighted how supportive members of the community were. For example, he recounted how his neighbours had offered to feed his cats when he was away.

They (our neighbours) are willing to help. if they see us going away for the weekend they'll say 'do you want us to go over and feed the cats for you? Is the dog going with you' I'll say 'no cat's fine, got dad doing it, taking the dog with us' 'ok no problem' you know. (Wave three interview, May 2010)

When reflecting on the qualities of the local community in Amlwch Port, again Graham appeared to use Amlwch Town as a 'benchmark' for comparison. In line with his firmly held view that life in the Port was much better than that in the Town, he noted that, unlike in the Port, residents in the Town did not help and support each other, were essentially selfish, and were concerned only with looking after "*number one*". He suggested that if a Port resident was short of money he or she would be bought drinks by Port residents in local pubs, and that this unequivocally would not be case for a resident in a similar situation in Amlwch Town.

What I've seen people live in Amlwch and that area is that they're out for number one only. They look after number one. The Port here it's different. People help people. It's totally different. You go to the pub now and like you haven't got much money (but want) a few pints.... (then someone says) 'I'll get you this one'. Another lad (says) 'I'll get this one for you.' They'll look after him. And he'll do the same when he gets his money he'll just pay them back. But in Amlwch I see myself a lad who's got no money. No-one said anything 'oh I can't have another pint I haven't got any money?' 'All right then, I see you're struggling with the house. Here, someone will stop to help if they're walking past: 'I'll give you a hand with that'. (Wave three interview, May 2010)

It appeared that one of the reasons that the Port community was so cohesive and supportive in Graham's eyes was that it had a large number of long-standing

residents, many of whom were 'born and bred' in the area and, as a result, understood and respected its cultural mores and its rich and proud industrial heritage.

They (Amlwch Port residents) are all be born and bred here. Next door here, he's been here – well, his mum's Welsh, his dad's English. They've been here since born. His mum and his brother live two doors up. Across the road at Mrs Hughes-Jones... she's born and bred here. Next door's is rented out now. I've no idea who's living there at the moment. Next door to that is Megan; she went to school with her. Next door, heI know everyone in the street, everyone. (Wave one interview, May 2008)

As the last sentence reveals, Graham reported that he 'knew' everyone on his street, which was the main thoroughfare in the Port, and most members of its community. And he appeared to really value being 'known'.

Everyone knows about me and the history of everyone's families round here. If you went to the pub now and said (who is this?): 'oh yeah' they know me, know my dad, know my brother. (Wave three interview, May 2009)

Graham was very proud of the history of Amlwch Port, and to a lesser extent, Amlwch, and reported that he knew a lot about it.

I know a lot of history of Amlwch, I've read books. I love it.... I know) a lot less (about the history of Anglesey and Wales) and I don't know the history about Wales, well I do but, Wales and Anglesey no, Amlwch yes. (Wave two interview, May 2009)

Perhaps not unexpectedly given that his father had worked in the Port, he was particularly knowledgeable about its history and spoke at particular length about the involvement of the oil company, *Shell*, in the Port. He noted how the area had declined in recent years and talked with much poignancy about the massive (negative) impact that the closure of the Shell plant had had on the lives of local residents, including his father. In response the question: 'What is the worst thing that has happened here?', he cited its closure which he felt had "killed" Amlwch Port and noted how important the plant had been in his and father's lives.

The worst thing (that has happened here)? Shell going. It killed Amlwch Port when Shell went cos Shell brought a lot of money into the port. It built a sports centre for us when they first came here in 70s. They paid for the sports centre to be built. I think they still pay now for the upkeep of the place. A lot of people lost their jobs when Shell went, same when Octel closedShell were a big part of my life. That's where dad worked. And the place closed downso since Shell went things started going into decline my dad was there from the start ... he's seen it all from arriving on site open field. The place has been built, the place being demolished. He's seen it all. It's still a real sore point with my dad now. He still feels... big chunk of his life that place was and now it's all gone and especially now he's left the harbour as well. He doesn't want to talk about it anymore (Wave three interview, May 2010)

Proud to be Welsh and a Welsh language speaker

While, as noted above, Graham knew relatively little about the history of Wales and identified more with Amlwch Port as a geographic, cultural and social entity than the latter, he was proud to be Welsh. Much of this pride appeared to be associated with the Welsh language and he is a fluent Welsh speaker.

Oh yeah, I'm proud to be Welsh.....I'm just proud to be a Celt and proud to be Welsh...I'd never want to see the language to go. I'd never want to see it disappear. (Wave two interview, May 2009)

However, he noted that the language should not be used to socially exclude non-Welsh speakers, a practice which, much to his disappointment, he noted did happen.

If I go to a public house now and say three or four of us, all Welsh speaking.... if someone comes in who's English I'll turn to English. And all my other mates will (do, too). But the odd one (won't) ... and I feel that's very ignorant. If someone's there speaking English I will turn the conversation to English. Yeah I'm proud to be Welsh but I'm not a Welsh Nash you know....No, (there are) not (many) Welsh Nationalists (in Amlwch).... (just) more arrogant people really.....It's like if you're out and there's only three of you in the room talking and they speak Welsh to each other, it wouldn't bother me cos I'd understand it. I'm maybe not in the conversation but you've got to know what they're saying because they slag you off to high hell, you don't know I feel that's so arrogant. (Wave two interview, May 2009)

4.6. Future

The last part of all three of Graham's interviews was concerned with exploring his plans for the future. He noted that his two principal goals over the next five years were to get married, which he plans to do in 2011, and to buy a property in Amlwch Port. He was very clear that he would not consider leaving the Port, and would only do so if he had no other choice.

I would regret it, yeah (If I left the Port). I would regret. but I don't really wanna leave the port here, unless I'm a hundred per cent. That's why I'd rather stay here. (Wave one interview, May 2010)

He identified a number of factors that were keeping him in the area.

My job's in Amlwch so that's keeping me here. My family are here, my mum and dad and my brother's which are round the corner, all my friends are here, Cressida's family are there the next village .(Wave three interview, May 2010)

4.7. Conclusion

Graham's story has raised a number of important issues, many of which have been explored in the thematic working papers produced by the study team. For example, the centrality and importance of family, which emerged as being one of the most important themes in his story, is explored in Crisp and Robinson (2010).

Another important issue to emerge from Graham's story, the necessity and importance of working, is also explored in another output produced by the study team as part of a study of work and worklessness across the case study areas (Crisp, 2009). His story has shed light on other issues explored by the study team in more depth across the six case studies including:

- the nature, extent and form of social ties. Graham really valued the close knit community that existed in Amlwch Port and the support it provided him. The issue of social ties and connections is explored in a number of papers produced by the study team including: Hickman (2010a); Cole and Green (2010); and Crisp and Robinson (2010)
- neighbourhood decline. In all three of his interviews, Graham reports that both Amlwch Town and Amlwch Port have declined in recent years and highlights

some of the manifestations of this decline: the issue of neighbourhood decline is explored in Bashir and Flint (2010)

- 'getting by' in very challenging circumstances. 'Making ends meet' has been a challenge for Graham since he left school and on occasions he has found this very difficult to do. He has experienced financial problems and at one point during the two year period when we were in contact with him he and his partner were unable to pay their bills. He employed a number of strategies to 'get by' in these circumstances including (for a number of years) holding down two jobs which involved him working (sometimes) eighty hour weeks and seven days a week. The strategies employed by other residents in the study to 'get by' are explored in Flint (2010)
- in responding to the challenges he has faced, including indebtedness and a period of depression, he has exhibited a characteristic that is explored in another of the study team's outputs (Batty and Cole, 2010): resiliency.

5. Winnie's Story

5.1. Introduction

Winnie is in her early 60s and has lived in the same home in Hillside all her life, which her mother and father occupied when they were first built. She subsequently took over the tenancy and purchased the house through the Right-to-Buy scheme. The house is now paid off. Due to the redevelopment of Hillside, Winnie's house is scheduled for demolition. Despite her attempts and desire to stay in Hillside, she has recently elected to buy a house in a neighbouring area, a process that has been very difficult for her.

Winnie is married and has four children. One still resides with her and the others live close by. She now has several grandchildren. Winnie works part-time as a cleaner, her husband is retired and her son does a range of casual part-time jobs including painting and decorating, labouring and taxi-driving. Winnie identified herself as being 'White British'. In recent times, Winnie's life has been adversely affected by a number of issues, some of which are inter-connected: the steady decline of Hillside's neighbourhood infrastructure and community; the decline of manufacturing industries in North West England; recession; her husband being made redundant; her son finding it harder to find employment; and the reduction in her working hours.

Over the three years that we interviewed Winnie, the regeneration plans for Hillside, including the proposed demolition of Winnie's house, were at the forefront of her daily life. As such she reflected on the impact that this was having upon her, her family and her neighbours more than any other issues or event. The story told here reflects Winnie's focus on this, which made it difficult for her to reflect of other aspects of her life.

This biography first explores Winnie's employment history (Section 5.2). Section 5.3 discusses Winnie's changing circumstances over the life of the *Living Through Change* project, focusing particularly on reductions to household income and the impact of the regeneration programme that is currently underway in Hillside (see Batty *et al* (2010) for a detailed explanation of the Hillside regeneration project). In Section 5.4, the impact of neighbourhood change on Winnie's life is discussed. Section 5.5 summarises the issues that emerge from her biography and links them to other research outputs from the *Living Through Change* project.

5.2. Employment history

Winnie has been in paid employment for the majority of her adult life, and still works part-time. Before starting a family, Winnie worked in various offices as an administrative assistant, and in several light-manufacturing and textile firms, serving a five-year apprenticeship with one of these. While her children were young, she still needed to work to supplement the household income, and was able to find positions that fitted around childcare. At times this involved doing two part-time jobs with short hours early in the morning and late in the evening. Her mother often helped with childcare during this period. For example, she worked at a school over the lunchtime period:

Yeah [I] used to feed the baby, put him in the pram and me mother wasn't in good health but she could manage to just push him up and down or lift him out and sit him on her knee. (Wave one interview, 2007)

Winnie has always enjoyed working. The majority of her jobs have involved working with many other people, which she values as a social outlet.

I love me job and it gets me out a few hours. ... I just like getting out and the people I work with are great, the lads and that. (Wave one interview, 2007)

While she often described her current employment as her “little job”, the income she earns has always been an important part of the household income. Her husband always had regular employment, but was made redundant in his late 50s and has not worked since. While his pension makes an important contribution to household income, Winnie’s earnings have always been vital for their own well-being and as a means of supporting their children and grandchildren.

Winnie and her husband have both suffered from the decline of traditional manufacturing industries in Liverpool and Knowsley. Both have been made redundant as a result of the failure of local firms. Winnie’s employment has been precarious during the three years we have known her. When we first interviewed her she was working 30 hours a week as a cleaner for a large manufacturing firm, which she had done for four years. She also had opportunities to work over-time, which she often took to “make up the money”. However, she was made redundant when the firm went into receivership. She quickly found another job as a cleaner with a smaller firm, but for only 22 hours a week. When we spoke to her in 2010 she still had this job, although her hours had been reduced to 15 hours a week, with no opportunities for overtime.

... same as everywhere else, recession and everything and they've had to cut me down and get rid of people. I am lucky to still have me little job. ... They couldn't keep all the staff on, they wasn't getting the work in so it's just a knock on effect.

But with the recession we went through a really bad patch, I thought we were going to get finished up for good, the work wasn't coming through. We always had a slack time after Christmas [2009] but slack time lasted till June [2010]. ... It's very very slowly building up. We did have a lot more work with [Liverpool City of Culture], that kept us surviving. ... It's always on a knife edge, I'd go mad if it closed because I know everyone and it just suits me, the hours. He always says if we pick up he'll give me more hours. (Wave three interview, 2010)

Her Son who lives with her has also felt the effects of recession. His casual work has decreased significantly, particularly his taxi work. As a result he has been contributing less to the household income.

5.3. ‘Getting by’ and ‘coping’

Winnie’s financial situation has changed during the three years she has been involved in the *Living Through Change* project as a result of two key factors:

- a. lower household income as a result of recession effects
- b. the effects of local regeneration on their housing situation.

Lower household income

Winnie's reduced hours, her husband's early retirement and her son's increasing difficulty finding work have had a significant financial impact upon them, and they have found it increasingly difficult to 'get by.' When Winnie was first interviewed in 2007, she described her family's financial situation as relatively comfortable. They often had money to spare for social activities such as going out for a meal and a drink at the weekend and were able to go away for a holiday once a year. She was also able to pay two large bills that had arrived in the week before we interviewed her: a £250 house insurance bill and a £150 water bill.

Oh we stay in, like, when we have a bill I stay in till that bill's paid. ... Yeah could be [for] a month. Put that money away what we would have spent going out, put that away and what spare money we have goes to the bill. (Wave one interview, 2007)

In 2008, Winnie's household budget was under strain from increasing living costs. She said that she had noticed the rising cost of utility bills, food and clothing. Heating costs in particular had risen, which she attributed partly to the effects of the housing decanting and demolition that had been happening around her, as part of the area's regeneration plan.

Well last year me gas and me electric were scandalous I thought. I haven't got central heating, I've only got a gas fire and I've got no heating upstairs. I just have to plug in a heater and because I'm living on a block of six houses and there's only me here we really felt the cold last year. I did get a grant from the housing people towards me costs but that just went, I had to put more money to it to help pay for it, but we were so cold last year it's really really bad and I'm dreading it this year because all the houses around me have gone now so I'm in like a field on me own in a block of six houses so we're going to get the wind more, the rain more. (Wave two interview, 2008)

The poor thermal comfort of her home in winter was also having an adverse effect on her husband's health. This was a key factor in her decision to move out of Hillside sooner, rather than wait for a property to become available locally.

The effect of reduced hours at her part time job had the most impact on what Winnie called 'the little extras'. These included presents and treats for her grandchildren, small sums of money to help family members out, and nights out for a drink. The lower family income and increasingly uncertain housing situation led her, in part, to a decision not to take a holiday away that year. Her reduced hours also meant that she had not saved any extra money.

Housing situation

Over the course of the *Living Through Change* project, Winnie and her family have witnessed a deterioration in their housing circumstances. When she married some 40 years ago, her husband moved in with her at her parent's house where they subsequently had four children. At times, this meant the family were overcrowded. The house has three bedrooms, but as her mother's mobility deteriorated, the downstairs living room became a bedroom too. They did apply for re-housing, but the properties they were offered were (in their eyes) too far away from Hillside and they chose to remain in the area. Winnie's mother eventually moved into a sheltered housing scheme nearby and she took over the tenancy, and went on to purchase the property through the Right-to-Buy scheme. One of her sons currently lives at home with Winnie and her husband, and other family members live close by.

While their household income fell, they were still able to cover their housing costs by making economies elsewhere in their household budget. However, the regeneration process in Hillside has had a negative effect on them as home-owners. Winnie's home is in a part of the estate that has been scheduled for demolition. Her neighbours, who were renting from the local housing association, have already gone, either moving away from Hillside or moving into the newly built properties on the estate.

The uncertainty about her future housing has caused a great deal of anxiety. She was first made aware that her house was part of the demolition plans in 2002, and was very upset by the notion of moving. Over the past eight years, Winnie has been given a host of different housing options which have never come to fruition. Initially she was told that a 'like-for-like swap' would be possible if a council property became available elsewhere on the Hillside estate. She was offered a property, which would be refurbished, but she had misgivings about the road it was located on, and turned it down. She also sought advice from the NDC's regeneration team about selling her house and moving on, but she soon realised that the proceeds from the sale would not be sufficient to buy another property on the open market. She was very reluctant to switch from being a home-owner to being a tenant again. When she had bought the house she had done so with a view to being secure and having no housing costs in later life. More recently (2009/10), she was offered the opportunity to purchase a newly built shared ownership property in Hillside. She did decline this offer because she did not want to wait for three years (minimum) that it would take for the new-build home to become available.

Although she was very reluctant to move from her home and away from Hillside, she finally decided that it was necessary to do so. The declining condition of her home, and the decanting and demolition around her were having a detrimental effect on her quality of life.

... after this winter I said, my fella says 'we'll have to get out' so I did start looking around then. (Wave three interview, 2010)

More recently, the Council offered Winnie and several other residents in her situation a £40,000 loan to help homeowners on the estate buy elsewhere on the open market. The loan was interest-free and only repayable on the future sale of the property. This made purchasing a house on the open market a possibility, and Winnie had made a successful offer on property in a neighbouring area, and had begun the conveyance process.

Being in this uncertain position for an extended period had affected the way that Winnie looked after her house. Since receiving notice that her house was scheduled for demolition to make way for new development, Winnie was reluctant to invest in her property as she would have liked to. In 2007, she stated that she had put off buying anything new for the house and tackling any repairs that were needed, as she would have to move out soon, and the house demolished. However, as time went on and she had not moved on, she was forced to make repairs and replace 'white goods'. When we spoke to her in 2010, she had been forced to buy some essentials for the house using small amounts of money that she had saved for moving house:

Well like I just had to pay out, I didn't want to but, 'cause we're in the position that we've been like this for about five years. We know we've gotta go, I don't wanna go anywhere, I would be quite happy if they just left me alone, I don't wanna go anywhere, I wanna stay where I am. But I'm being forced out so we haven't done nothing to the house for the last few years 'cause we're in this position, I can't afford to keep my house up and then when I move buy things for a new house, so what few bob I've had saved up I'm hangin' onto. But we've

just had to buy a cooker cos me cooker went and we've just had to have a new toilet fitted [and] me gas fire's on the blink. (Wave three interview, 2010)

5.4. Neighbourhood Change

During the past four years, Winnie has witnessed and experienced dramatic change in Hillside. While there has been extensive demolition and decanting of properties in the neighbourhood, the subsequent renewal and new building programmes have made slow progress. The local community, which has always been an important part of her life, declined rapidly over this period:

As the houses are going you've got no neighbours, the community's been broke up a bit, I come to the meetings here on a Tuesday and that's when I see me neighbours that used to be here and there. (Wave one interview, 2007)

The decline of the community in Hillside has been one of the most important changes for Winnie. For the past four years, she has been one of a small number of residents who 'clung-on' to living in Hillside in the hope that they would remain a community, and would see the community rejuvenate. For this reason, her decision to move off the estate and live elsewhere was very hard to make. Although her future home is not far away, she believed that she would lose touch with those friends who remained in Hillside.

Crime and anti-social-behaviour had also had a greater impact on Winnie. Another reason that they did not take a holiday in 2009 was the fear that their house might be vandalised. Also she no longer goes out after dark on her own, for fear of crime and antisocial behaviour. While she reflects that this is a change for her, it is made easier by having supportive and close family and friends and so does not feel isolated by it.

Winnie spoke positively about the regeneration plans for Hillside, despite the problems she had encountered with her house and the delays that had occurred due to the recession. She was pleased that the regeneration plans included a new play scheme and community centre, as she thought that such infrastructure was crucial to improving the estate.

5.5. Conclusion

Winnie's biography touches on a number of issues that are explored in more detail in other papers emerging from the *Living Through Change* project.

- Winnie has, throughout her adult life, had a very strong work ethic and has relied on work for her economic and social well-being. Crisp *et al* (2009) explores participants' experiences of work and worklessness in greater detail in the six case study neighbourhoods
- the economic downturn and decline of manufacturing industries has had a marked effect on Winnie's working life; issues that are explored more fully by Batty and Cole (2010) in their report concerning the recession and residents' resilience (or not) to it. Winnie's story also sheds light on the issue of how residents living in difficult circumstances in challenging circumstances 'get by' on relatively low (and fluctuating) incomes, an issue which is explored in a research paper by John Flint (2010)
- Winnie has been greatly affected by the vagaries of neighbourhood decline in Hillside and the housing redevelopment process which, as a homeowner, has had a profound effect on her life. She also has finally accepted that she must move away from the area to meet her family's needs after a protracted attempt

to remain. These issues are explored at length in two working papers produced by the study team. Bashir and Flint (2010) discuss the way in which participants perceive neighbourhood change and the impact that change has upon them. And Cole and Green (2010) discuss the effect of the regeneration process on the community of Hillside.

6. Hashim Mirza's Story

6.1 Introduction

Hashim Mirza is 25 years old and has lived in Wensley Fold since 2006. She described her ethnicity as Pakistani. She is married and has three young children. Shortly after getting married she moved out of her parent's house and bought a property in another area of Blackburn. Poor housing conditions, neighbourhood problems and increasingly unaffordable housing costs then prompted her to move. She and her family moved to Wensley Fold into a newly-built three-bed house rented from a housing association. While living in Wensley Fold, her husband was made redundant. He has recently completed a work-based training course and found a job. Hashim Mirza herself has not worked since starting a family, but plans to return to working once all three children have started school. She has a close relationship with her family. She sees her parents (who live in a nearby neighbourhood) several times a week, and has a sibling and a cousin who live in Wensley Fold. She also has many friends who she sees regularly.

6.2 Family and friends

Close relationships with family and friends were an important aspect of Hashim Mirza's life. She had a very strong relationship with her parents and saw them several times a week. Although they rarely provided financial support to her, they gave her a great deal of practical and emotional support. For example, they occasionally looked after her children while she went into town shopping, and she always regarded 'home' as a place she could call in at anytime for a chat and some company.

Hashim Mirza's most important relationship was with her sister, who lived nearby in Wensley Fold. They spent a lot of time together each day, and had a lot in common. They married at around the same time and both had young children. This was a very supportive relationship, both emotionally and practically. Her sister often looked after the children for an hour or two, which gave her a break, sometimes to have a nap if it had been a particularly restless night with her youngest child, and she regularly returned the favour for her sister.

Hashim Mirza's close and supportive family network was clearly an important facet of her life, and played a key role in her ability to cope with difficult times. However, she never suggested that she was dependent on her family relations in any way. She also had an active social life with friends, which often included shopping trips into Blackburn, Manchester or Preston, and occasional night's out. Hashim Mirza recently bought a car, and this was important for 'getting out' and being 'independent':

Yeah my own car, that's definitely important, it's like independence, you don't need to worry how am I going to get there, when am I going to get back. ... if we go shopping and stuff we probably go Manchester now at the weekend, cos we know that the weekends are only the days that he has time off we probably go Preston because it's a lot bigger shopping centre there, otherwise we go Manchester. (Wave three interview, 2010)

6.3 Changing personal circumstances

In recent years, Hashim Mirza experienced several key changes in her circumstances. The most important of these were: her husband being unemployed and moving from a 'difficult' housing situation to a more settled one.

The impact of unemployment

In 2007, Hashim Mirza's husband was made redundant from his job at a local factory, and was out of work until early 2010. Finding work was very difficult and Hashim Mirza suggested that problems in the local economy were to blame:

... like the [factories], it provided employment. I think all those ex-employees, where are they going to go? There's no jobs in Blackburn whatsoever now, it's really hard to find a job. It's unbelievable how jobs have dropped so suddenly. (Wave two interview, 2009)

This had a negative effect on their household income and standard of life. It also impacted upon their relationship. Being at home more often, struggling to find work and financial concerns caused a great deal of stress in the family.

Yeah we are [struggling], financially mainly cos it's like hard. We've got our two year olds and then we've got bills on top of that. He's not working as well and he'll be at home twenty four seven. He's stressed cos of the fact that he can't find a job and I'm stressed cos there's not much income coming in and there's a lot of tension with the job side. We've looked everywhere, we've practically looked [around] the whole of Blackburn for a job, and Accrington and Preston but there's nothing going especially for someone that can't speak English, which they necessarily need. The job's the main aspect and that's something that we can't actually find in this area. (Wave one interview, 2008)

Hashim Mirza's husband was actively seeking work, and she gave him practical support with this. She also recognised that his poor English language skills made it more difficult for him to find a job. In 2009 (Wave 2) Hashim Mirza told us that her husband had begun a work-based training programme, aimed at improving his practical and language skills.

In 2009, Hashim Mirza and her family were feeling the effects of unemployment and the economic downturn. Their 'essential' spending (such as food, clothing, utility bills) was becoming more expensive, and they had significantly reduced other spending (such as night's out and holidays). Although they had not taken out loans, Hashim Mirza did have a credit card and was using it often. In addition, she was expecting another child and was worried about the extra expense that would entail.

... it's like before you go out you have to think twice, cos of the budget that you've got and all the things that you buy have got so expensive and you're not getting as much so it's really hard. ... because before we'd just go out and do it and now it's like 'will we be able to do it?' or 'is it better if we change it, not do that and then do this?' So we change quite a lot of things.

Shopping, groceries and stuff like that, that's gone way high, you can't afford half the stuff now that you used to so you just go onto the normal brands and stuff. (Wave two interview, 2009)

She felt that having children made it much harder to manage on welfare benefits:

I think we were a lot better when [pause] I know it's not right for me to say it but it was like when I didn't have my kids, it was me and my husband, we were a lot better off then cos kids are expensive. Although you do get all these child tax credits but it's just not enough and we were a lot better off when I didn't have my kids. (Wave two interview, 2010)

In 2009, despite the worsening of her financial position and her frustration at not being able to find work for her husband, Hashim Mirza was positive and optimistic that her situation would improve in the future.

I always say 'oh we used to do this we don't do it now'. I'm not angry. I guess that you just have to get used to the situation in a way because you can't always have it good. There's going to be times when it's bad times. (Wave two interview, 2009)

However, there were indications in 2010 that this optimism had waned and that the ongoing situation was having a very detrimental impact on Hashim and her husband.

... it was like we never thought he was going to find a job or anything with the recession hitting and stuff, I thought we're going to spend the rest of lives like this and never going to have a normal happy life and it was really annoying and we always used to be at each other's throats thinking 'this isn't the life that I wanted'. (Wave three interview, 2010)

... it's been the last year, the year before that, it's been really really hard. I used to cry thinking 'oh my god what sort of life is this?' It was very hard. (Wave three interview, 2010)

In early 2010, her husband eventually found a job, and when we spoke to her later that year, it was clear that this had made a significant impact on their lives. Although it was a relatively low paid job (a warehouseman), and a number of benefits stopped when Hashim's husband started work, she was certain that they were better off.

The housing benefit and council tax benefit [we] used to pay that and now it's like with our working tax credit it's, we just take the working tax credit as our rent and the council tax. And what he brings home is what we use for the week, cos we were just living on £200 every two weeks which we didn't pay rent or council tax, but we're better off. We're £200 better off every week so it's better. (Wave three interview, 2010)

Clearly, Working Family Tax Credits made a significant contribution. Hashim Mirza noticed other changes too. For instance, school meals and milk now had to be paid for, whereas she had received vouchers for these when her husband was unemployed. However, the job also meant that they were able to do some small extra activities, such as trips out, and buy the children occasional treats.

It also helped to improve the 'harmony' of the household, as Hashim Mirza and her husband were "less stressed".

... we are financially more better off, but we're getting on even more cos of the fact that he goes out to work and we've got that space where he's got his own time and I've got my own time rather than him being with me 24 hours of the day. It just gets too much.

However, it also involved a period of adjustment for Hashim Mirza in terms of childcare responsibilities:

With him at home we used to be down each other's throats 'you're not doing this and you're not doing that' so with him gone now it's like me handling all my three children on my own now with him at work, because it used to be like we'd have turns and 'you do this part and I'll do this part' and now it's like I'll do most of the work when he's at work and then when he comes back he helps me out. (Wave three interview, 2010)

The Impact of the neighbourhood environment

Another significant change for Hashim Mirza and her family was their relocation from another area of Blackburn to Wensley Fold. When she and her husband first married, they bought a small house in Blackburn. The house was in very poor condition, and right from the start, they experienced severe problems in the neighbourhood:

... where I used to live a long time ago me and my husband, after I moved out from my mum and dad's house, I didn't like that. I hated it because it would get burgled every other day, it used to be an area where houses had already been blocked off and every time you used to go out it would get burgled. We'd have that thing 'we're probably going to get burgled if we go out for too long' cos it's that sort of area so I didn't really like that area at all. I used to get scared thinking 'oh my god I don't know what's going to happen next'. We used to get our windows smashed in as well so it was horrible. (Wave one interview, 2008)

The area in which they lived was ethnically diverse, much the same as Wensley Fold. However, they often endured racist remarks from their (white) neighbours. It was unclear why the couple had elected to buy a property, but Hashim Mirza regarded it as a mistake. Because of their unhappy experiences in the neighbourhood, the poor condition of their house, and the increasing costs of home ownership, they decided to move to a different area and rent a property. They successfully applied for a newly-built three bed house in Wensley Fold, rented from a housing association. Immediately, Hashim felt safer and more settled:

Yeah I was over the moon. Going out of your house and thinking 'what's going to happen next?' ... none of that here, they're really nice people, my neighbours. It's like we're all friendly, it's like an estate where everybody knows each other. (Wave one interview, 2008)

The following section gives Hashim Mirza's account of Wensley Fold as a place to live, and highlights the positive impact it has had on her life.

6.4 Perceptions of the neighbourhood

Hashim Mirza had a very positive perception of her home and the neighbourhood of Wensley Fold. Her home was modern and spacious enough for her and her family, and had remained suitable as her family had expanded. It had three bedrooms, off-road parking, a front and back garden. The amenity of her home was matched by the amenities of the neighbourhood, which she found particularly beneficial with small children:

Yeah cos nursery being so close then I've got the primary school, [name] and then hopefully high school, [name]. You've got everything close by, what more do you want? Town's just round the corner and everything's here whereas when I used to live in my old house I used to have to walk about 20 minutes, half an hour before I got into town so it used to be hard work there. (Wave three interview, 2010)

The area's really good as well, there's a community centre and there's the Children's Centre, Bank Top, that's where I take my girls to the Bank Top nursery and then there's Wensley Fold children's centre as well. (Wave two interview, 2009)

The Children's Centre, in particular, was of great benefit to Hashim Mirza, especially when her husband was unemployed and life was getting very difficult.

... they give me time out once she's playing and I can sit down and have a natter with other people there. (Wave one interview, 2008)

Yeah that was when things were getting too complicated at home and I was like, it was hard with [the children] at home. I just needed some space, so I'd just go there and take them there and there was nice women and stuff, talking about how their lives were like and stuff. (Wave three interview, 2010)

Recently, the *University Centre at Blackburn College* has established its main campus adjacent to Wensley Fold. While Hashim Mirza did not think she would use it, she believed that it had a very positive effect on Wensley Fold, and had enhanced its reputation:

... there's a uni just down the, not far from Wensley Fold, and with that happening there's a lot more people around. It's just a big thing for Blackburn having a university. The first one, that's a big change to this area. ... Yeah I think it's better cos you see a lot more people that you wouldn't expect to see. (Wave three interview, 2010)

When we asked Hashim Mirza about her daily routines in Wensley Fold, it became clear that she defined 'her neighbourhood' in a more geographically constrained way, and did not regard Wensley Fold as a homogeneous entity. There were areas of Wensley Fold that she never visited, did not know and had a negative view of. In fact she regarded her neighbourhood to be the street she lived on and another street where there were several local grocery shops that she often used. Some other areas of the neighbourhood were unknown to her and she thought that 'Asian' and 'White' neighbours did not get on in the same way as they did in her street.

Over the three years that we spoke with Hashim Mirza, she never made a negative remark about her neighbourhood or her neighbours. It appears that this can be attributed to two factors: she appeared to have genuine affinity with the place; and, second, she had experienced poor residential quality of life when living elsewhere.

I've loved this area, I love this house, I love this area, it's not a problem. I've had a really bad experience in my last house, I think that's what it is. I think that's the reason why I've got no negative. Cos of the fact that thinking somebody's just going to come up to you and be violent towards me and stuff is really bad and coming here and seeing a totally different way of life is better, that's why I can't think of anything. Nothing can be worse than that. (Wave three interview, 2010)

Neighbourhood cohesion

Wensley Fold is an ethnically and tenure diverse neighbourhood, the main ethnic groups being 'White' and 'Asian.' More recently, there has been a growing Eastern European community, occupying the private rented sector. Hashim Mirza's street is part of a new mixed-tenure housing development in the middle of Wensley Fold that has been sympathetically integrated into the traditional grid-iron street pattern that exists.

She believed that there were good relationships between her neighbours, and she had never been a victim of racism while living there. Her positive perception of Wensley Fold was tempered by the very negative experience she had before moving there:

Yeah that's what the big difference were for me cos when I used to live in my old house they used to say racist comments and stuff and here it's totally different people. Not everybody's the same. (Wave two interview, 2009)

She had a particularly amiable relationship with her White next door neighbour, which she felt typified the street as a whole. However, she did not believe that this was the case in other parts of Wensley Fold, where there were tensions between 'Whites' and 'Asians.' So why the difference in her part of the neighbourhood? She pointed out that her street comprised predominately new houses and the people living in them were mostly new to the area. They therefore had a 'new resident' status in common:

Our neighbours and that we're all friendly. I don't think many's lived in that area, cos everybody, these houses were built newly and we were all coming in at the same time and as far as I know I think everybody's quite happy with the area, they don't have a problem. (Wave one interview, 2008)

While it was clear that she perceived there to be mutual respect between neighbours, it was clear that the nature of relationships varied between people, based on ethnicity. Generally speaking, relationships with her 'White' neighbours were polite, but not 'personal', whereas she had formed closer relationships with other 'Asian' women. This was revealed when we asked her whether her neighbours were in similar financial positions:

To be honest, I haven't asked cos she's not Asian, she's White. But she's really really nice. Every morning you'll see her, we'll say hi and bye and how are you and everything but we don't go into financially or how's this and how's that but [further up the street is] an Asian, she's like single and that, she was married and that but her husband's gone and she's got a hard life, we'll talk to her and that. But we won't go into complete detail and how life is and that, I just think that's a bit rude going straight into that. (Wave one interview, 2008)

The quotation above also suggests that there were 'personal boundaries' between neighbours that Hashim Mirza would not cross. She also reflected that her neighbour interactions in Wensley Fold were very different from those of her parents and the experience she had whilst living at home with them.

We don't actually really mix in the way that we, you know, when we used to live at our mum's. It's not the way it used to be then because we don't go out much now, the kids play out and we just watch them. (Wave one interview, 2008)

Hashim Mirza's relationship with her Asian neighbours was also tempered by language. Not being fluent in Punjabi often made her 'shy' in the company of other Asian women. This was in contrast to her sister who had a better grasp of Punjabi. Indeed, Hashim Mirza did most of her socialising in Wensley Fold alongside her sister (who lived close by):

I'm sort of the shy one. They talk to me, I don't know, I think I'm like hi and bye sort of thing, but when they start talking and everything, my sister, she's the chatty one, she talks about everything, what happened on that street and what happened to this person and that, and I just sit on one side and listen to it. (Wave two interview, 2009)

6.5 The Future

When we last spoke to Hashim Mirza in 2010, she had a very positive outlook for the future following her husband's return to work, which had led to an improvement in their financial and domestic situation. It is clear from her story that her experience of Wensley Fold has been positive, and one of her key aspirations was to remain living in the neighbourhood. Its amenities and 'civilities' provided her with a lot of support through some difficult periods, and it continued to provide a positive environment for her and her growing family.

Hashim Mirza's aspirations for housing have changed over the three years we have spoken to her. In 2008, she had a strong desire to become a homeowner again in the future, viewing a change of tenure as a measure of achievement and enhancement of their status.

I think whenever he finds a job, if he ever does, maybe buying a house or whatever, have stable accommodation rather than -I'm not saying it's unstable or anything but just have your own, something to call your own really. ... I think in the near future when my girls go to school, once they're full time in school, I think, I do think I want more for my family and my husband as well. (Wave one interview, 2008)

However, by 2010 this aspiration had changed markedly. She felt that home-ownership was beyond her means in the foreseeable future and believed that renting was both the most viable option and the right choice for people in her situation.

... the house prices are unbelievably high - 150 thousand. So it's something that we wouldn't be able to afford at the moment. ... if we need to rent then we're going to rent but I can see my kids growing up there, it's a three bedroomed house and it's a good size. (Wave three interview, 2010)

Yeah it is home, this is home, I've always fantasised about a place where I can live and live there for a long time, whereas my mum and dad did the same and I definitely want to live here. (Wave three interview, 2010)

She reflected that it had been very different for her parents.

Yeah cos they bought their house and they've always said it's better buying your house rather than renting. But with the house prices being so high it's just impossible. They bought theirs for 13 thousand, so it's like [pause] and compare that to mine at 150 thousand. (Wave three interview, 2010)

6.6 Conclusion

Hashim Mirza's story highlights a number of key themes that have emerged throughout the course of the *Living Through Change* project. During the time we were in contact with her, 'place' has played a key role in her life. Wensley Fold has been a place where she has found support throughout difficult periods, and it has become a place where she wants to make a permanent home and raise her children. The themes emerging in this story are analysed in greater detail in other reports produced for this research project.

- relationships with family, friends and neighbours were an important aspect of Hashim Mirza's life. Crisp and Robinson (2010) explore the role that these relationships have
- the extended period of unemployment that Hashim Mirza's husband experienced had a detrimental effect on her family's financial and domestic

situation. Conversely, his success in finding a job had had a very positive impact on the household. These themes are explored in several reports: Crisp *et al* (2009) discuss work and worklessness; Crisp (2010) discusses work-place identity; Flint (2010) explores coping strategies; and Batty and Flint (2010) discuss the impact of poverty on people's self esteem

- local amenities in Wensley Fold were important to Hashim Mirza, particularly those that offered childcare and schooling. Their importance to her went beyond the benefits for her children by providing a place for her to meet and talk with other people. The importance of the social function of public places such as childrens' centres in low income neighbourhoods is discussed in Hickman (2010a)
- Hashim Mirza's daily routines often involved time outside Wensley Fold and outside Blackburn. At the same time, she had a very limited geographical perception of her neighbourhood, occupying only a small part of Wensley Fold. Robinson (2010) explores the 'time-space' biographies of residents' daily lives
- Hashim Mirza's family moved to Wensley Fold and experienced a dramatic improvement in their neighbourhood and home environment. By moving into a newly built house, they were amongst the first recipients of neighbourhood renewal in the area. Bashir and Flint (2010) discuss perceptions of neighbourhood change and Cole and Green (2010) discuss the effects of neighbourhood change on the social mix of Wensley Fold
- a particularly interesting aspect of Hashim Mirza's story is her experiences of social mix in Wensley Fold. Cole and Green (2010) explore this issue in more detail.

7. Geraldine's Story

7.1. Introduction

This chapter tells the 'story' of Geraldine from West Marsh. It is divided into eight sections, including this one. Section two examines her life history with particular attention focusing on the issues of family and housing. Section three focuses on her employment history while section four explores how she has managed to 'get by' in very challenging circumstances. Section five examines her relationship with her family and notes the important role that it fulfils in her life. Section six explores her views on life in West Marsh while the penultimate section explores her thoughts on the future. The final section highlights the key issues to emerge from the story of Geraldine and alerts the reader to the thematic research outputs produced by the study team, which draw on data derived from residents in all six case study areas that illuminates them further.

7.2. Family, housing and education

Geraldine is in her late thirties. She lives with her two (school age) children, Crystal and Maxwell, in a small terraced house which she rents from a private landlord. She moved into this property in 2006. Divorced more than five years ago, Geraldine is a single parent with her ex-husband playing a relatively small role in the lives of her children. In terms of her ethnicity, she describes herself as being 'White British'.

Geraldine grew up in Cleethorpes and has always lived in the Cleethorpes/ Grimsby area. She has one brother, Bobby, who lives in a neighbourhood close to West Marsh. Her mother and step-father, who she refers to as 'dad', live in Scarborough, having moved there six years ago. She has been in a relationship for six years although she does not live with her partner, Barry. She noted that this was because it did not make financial sense for her to do so because of the resulting loss of her benefits, a loss which could not be 'made-up' up by Barry who, like Geraldine, has a relatively low income.

We'd like to (move in together) but again it's financial. Because he doesn't earn a particularly lot of money. And obviously if he moved in I would lose all my benefit, I know that sounds a bit mercenary.....Obviously I would lose everything and he doesn't earn enough to subsidise what I would lose. So it is something we have to... it's quite a big decision. We'd like to move in together but it's financial, we just can't afford to pool everything because we wouldn't have, we wouldn't be able to survive. (Wave two interview, 2009)

Geraldine moved to West Marsh in 2003 having previously lived in a small village on the edge of Grimsby. She had been reluctant to move to West Marsh as she was unhappy about exchanging a large semi detached house in a "more up market area" for a small terraced house in a less 'desirable' area, a move which initially had left her "devastated" because she was a "snob".

I'm a single mum with two kids. I've lived in this area for nearly five years now. On divorcing my partner I moved from (the village I used to live in). And so it was quite a big change for me. I don't know what the word is nowadays, an allegedly more up market area. The move here was quite, what I thought would be a big change but it's not as different as I thought it would beI think from a

totally personal point of view I left semi detached three bedroomed house... and moved into a rented two bedroomed terraced house. And yeah, being a snob I was devastated. (Wave one interview, 2008)

Like all wave three interviewees, Geraldine was asked to highlight key 'turning points' in her life. She cited two: her mother meeting and marrying a new partner (Geraldine's step-father); and, her own divorce. Geraldine recounted in her wave one interview how shocked she had been (as a young child) to see to see her mother with a new partner and how badly she had treated her step-father for a number of years.

So there was me and me mum and me nana and granddad. And that was it. And all of a sudden this guy (Geraldine's step- father) came along. And I remember because about 8½ and coming home from school one day and it was the day Elvis Presley died. Me mum was sat in the car. She was crying. And me (step) dad has his arm round her. Well I could have hit him. I couldn't believe that me mum was crying and he was cuddling her. I was absolutely disgusted. So I think I decided for the next three years to make his life a living hell. And I did try my very best and I look back now and think: 'oh, Geraldine.' I was awful. Mean. Nasty. And even when she said they were getting married I was awful. I remember going to a shop and her trying her wedding dress on and her coming out the changing room and saying 'what do you think?' And I went 'you look stupid.' It's awful, innit?

While this was a major turning point in her life, Geraldine felt that a bigger one, and, indeed, the most important life changing in her life, was her divorce, which her mother felt had changed her outlook on life and personality.

But I think the biggest change to... me mum would disagree. But for me my biggest change is when I got divorced. Although my mum says I've gone back to how I was. For me it's been the massive-est change and the biggest thing I've ever had to do. And the biggest decision I've ever had to make. But mum says that I've gone back to how I was 20 years ago. (Wave three interview, 2010)

Geraldine left school with relatively few qualifications. Since leaving school she has completed an NVQ at a local college, which she undertook in order to give her the skills (and qualifications) required for her current job. She reported that she really enjoyed the course. She also noted that, unlike most things she did in her life, she did it for herself and "not for anybody else; just for me."

But there's nothing for you. And I did the college course for me. Not for anybody else; just for me. (Wave one interview, 2008)

7.3. Work

Geraldine has had a range of low paid jobs since leaving school. After the birth of her first child, all of these jobs have been part time, thereby negating the need for Geraldine and (when she was married) her ex husband to use childcare. Configuring their working lives around looking after their two young children put a strain on the relationship between Geraldine and her (ex) partner.

Well, me ex husband used to work for himself. He was a self employed window cleaner. So we would fit it in around him working. Then he got a job away. So I had to give me job up because I had no child care. Me mum and dad have always worked. Bobby was at school cos there's 12 years between me and Bobby. And then I got a job in a taxi office that I used to work nights. So me ex husband would come in at 5, we'd have tea and I'd go to work at 6 till

midnight.... ships that passed in the night yeah and then I got divorced. (Wave three interview, 2010)

Geraldine works in the education sector. The NVQ she took that qualified her for her job was funded through a Government area based initiative. At the time of her first interview, she had worked for her employer for four and a half years, although she had done so on a voluntary basis for part of this time. She works 16 hours a week. In December 2009, Geraldine was promoted and now spends more of her time undertaking administrative work.

Geraldine is relatively low paid, even after her promotion, and receives a salary just over the minimum wage rate. As a result, she believed, that she was (financially) little better off working than not working - she reported that being employed increased her income by only £1.02 per week. And in her wave three interview, she actually noted, that because of the numerous benefits (or “perks”, as she described them) available to people in her situation, she would be better off if she did not work.

I will say I was better off on the dole than I am working financially. And the perks are unbelievable. Just little things. Like Crystal came home from school the other day saying: ‘oh mum we can get a free laptop, one of me and one for Maxwell.’ And she would love a laptop. This new government incentive to get your kids a laptop. So I rung ‘em up. But because I work I’m not entitled. And I’m saying to this bloke: ‘but I’m on minimum wage, 16 hours a week.’ ‘Sorry.’ We can’t claim free school meals. There’s a lot of.... I wouldn’t say I’m much better off at all by working but I still would prefer to work. (Wave three interview, 2010)

So if improving her financial position was not her motivation for working, what were Geraldine’s reasons for doing so? She cited three. The first related specifically to her current job. After putting herself through college for nearly three years and then eventually securing her post after a number of years of volunteering, her current job made her feel better about herself and gave her a sense of achievement.

Yeah, financially I wouldn’t say we were any better off. But me personally, because I’ve been to college for three years and passed my exams and I’ve got a job and I feel better in myself. Yeah, definitely. And more... that I’ve done something..... I was two and a half years at college and it’s quite a nice feeling to know that something you’ve worked towards you’re getting something from it. (Wave one interview, 2008)

This sense of achievement was heightened by the fact that she had completed a college course, and on the back of this, securing the job she had trained for, while bringing up two children on her own, without the support of a husband.

Yeah, cos you kind of have your kids. And do bit jobs cos that’s all you can do. And you get an husband who’s got a good job. And yeah it’s lovely. It’s a nice life. (Wave one interview, 2008)

Second, she felt that it was important for her to work in order for her to go be a ‘good role model’ to her children.

And it’s not as if I do it for the financial (why I work). But I do it: a) because I spent too long at college not to use it. And b) for the kids so the kids realise that you have to work. You have to go out and earn money. That’s life unfortunately. And I want the kids to grow up knowing that nothing just comes easy to you..... Yeah, that’s the main reason I do it. (Wave one interview, 2008)

I think it's important for the kids to realise that nothing comes for nothing. You work for what you have in life because I think some kids find it all too easy and the kids need to know that. (Wave three interview, 2010)

Third, Geraldine liked to work because she liked the intellectual stimulation that it provided – she found being a full time mother really “boring” and “numbing”.

I hated it (being a 'stay at home' parent). Cos all you are is a mum. And it's the best job. And I love being a mum. But it is nice to do other things because you can only Hoover so many times, can't you? And it's so - for me personally - I just find it a bit numbing. I wouldn't so much now I think. I've always said if I won the lottery I'd never work again. And I genuinely wouldn't. But it's different having a choice. Choosing never to work again and not being able to work is very, very different. And especially when the kids are little because you take 'em to school. They come home. You do your jobs. You pick 'em up. You give them their dinner. You go and pick the other one up. Do tea. They go to bed. And that's your day done. And it is really, I feel, boring.

Geraldine was asked whether she had ever considered working full time. She replied in the negative. She gave three reasons for her response. First, she did not want to have to resort to using childcare for her children.

In theory I think it (childcare) is a fantastic idea. But as a single mum it is really tough to get a job that fits in round your school day. And I don't think any mum should be forced to put their kids into child care. I know they help with child care financially cos you can get up to 75% now, can't you? 80% child care costs which is fabulous. But you might not want that. I personally don't like my kids in child care. (Wave two interview, 2009)

Second, and inextricably linked to this factor, she liked the fact that working part time allowed her to spend time at home, something which she really valued.

I do like working part time. I like my cake and eat it if I'm honest. I like to be able to go to work ... but I like being at home, I like to do me jobs and I like to have a cooked meal on the table every night and so I do like me cake and eat. I work a full day on Monday and last night I got in at quarter to 5 and it was horrendous trying to get tea cooked and sort homework out where tonight we'll both walk in, tea will be prepared, this'll be done. (Wave three interview, 2010)

Third, her reluctance to work full time also appears to be driven by her concern that financially it would make little sense for her to do so.

Because, to be honest, if I work more hours I lose more money. If I go over me 16 hours you lose part of your family credit. And that so it would not be worth me doing any more than 16 unless it was full time.... they offered me 21 hours when I worked and I said no..... best I could possibly be unless I got full time permanent. But even then if I'm still renting house it would not be beneficial for me to get a full time job because I wouldn't get any help with me rent. (Wave one interview, 2008)

Although an inevitable corollary of working part time was that Geraldine received benefits from the state, she noted that it would be “nice” if that was not the case.

It would be nice to never have to claim again. I'd quite like to do that; not to be on any benefits at all. (Wave three interview, 2010)

7.4. Financial circumstances and ‘getting by’

Despite being on a relatively low income, Geraldine felt that (financially) she ‘got by’ and was able to “manage” on her income.

We manage and we get by and I wouldn't change a thing, financially or whatever. (Wave three interview, 2010)

However, in practice it appeared that sometimes doing so was a real struggle for her. For example, she noted that sometimes she found it difficult to pay her bills and could only afford to pay one at time.

I work out what we need for this, this and this and sometimes there might be a tenner left and I'll say to the kids 'do you want to go to Macdonald's' you know something like that but there's no way I could afford to pay another bill back, no way. (Wave one interview, 2008)

She also noted that saving for a planned holiday with Barry was financially “killing” her and that she had to “cut things out” of her budget so that she could afford to go.

Me and Barry and the kids try and get a week somewhere. And this year we're going to Turkey for two weeks. And financially it is killing me. But it will be worth it. But when we don't have any extra money ever, saving is... where does it come from? So things have to go. You have to cut things out. And that's how we've done it. But it is killing me. (Wave three interview, 2010)

And in her wave three interview, she noted that sometimes she wondered where she would be able to find the money to purchase new clothes for her children, something that she did not do when she was more financially secure when she was with her ex husband.

I was working (when I was married). But it was like, although I was working, and I helped towards stuff I knew we could do it without it cos me ex husband (was working, too). He was well mean. But bills were always paid. Mortgage was paid. We always had food on the table and now Maxwell will come home with a hole in his trousers and I think: 'where am I going to find the money for a new pair of school trousers, shoes, whatever?' Whereas before: 'the kids need a new coat, we'll get one then.' So that has been a major financial change. (Wave one interview, 2008)

It appeared that Geraldine was only able to ‘get by’ for two reasons. First, she led a frugal lifestyle, which, as noted above, involved her making ‘sacrifices’, and living very much within her means (she was opposed to the idea of borrowing from a loan company and had never done so). Second, her family and Barry (on occasions) financially helped her out.

Geraldine reported that she rarely very went out.

But I don't go out, rarely, rarely go out drinking but just general stuff every week. Me son come home yesterday with big hole in his coat, somebody had pulled him over and you just think oh, I'm going to have to find the money this week so if he gets a new coat and we can't afford to

Although Geraldine was very keen to stress that her kids “wanted for nothing”, it was also clear that her relatively low income did impact on them: they rarely went on holiday or day trips; and received a lower level of pocket money than their peers.

I mean they get pocket money. I try and give 'em a quid a week, or something like that. And my daughter said the other day: 'my friend gets £3.50.' I said: 'go live with her then - she might be really nice to her mum.' (Wave one interview, 2008)

She also noted that when she was married her children had, and did, more “things”.

Obviously, when I was married we had a lot more money and the kids got a lot more things and we did a lot more things (Wave one interview, 2008)

(When I was married) The kids always had what they needed (Wave one interview, 2008)

However, she noted that a corollary of less money being spent on her children was that they had become “nicer kids”.

And I think they're much nicer kids now because they don't get much. And they've got to save for stuff and I mean their dad gives them pocket money and stuff like that (Wave one interview, 2008)

Turning now to the second factor that allowed Geraldine to ‘get by’, she reported that her partner and (especially) her mother often helped her out financially. For example, she noted in her wave two interview that Barry had paid for her last holiday and her mother paid for a holiday she took in Florida. Geraldine also noted that her mother paid her travel costs when she visited her with her children in Scarborough. She noted how expensive it was to get to the town.

Well if I go Barry sometimes takes me or I get a bus to Hull. And me dad will pick me up in Hull. So sometimes I do it like that. But it's a 50 quid round trip so to come and visit for the day. It's a lot. (Wave two interview, 2009)

7.5. Family

As alluded to in the last section, Geraldine’s family played an important role in her life. In addition to providing financial support, they also provided other forms of support. For example, they provided with her social and emotional support.

She (my mother) is my support and we're really close and speak every day. And if anything goes wrong the first thing I think is: 'I've got to tell me mum.' Or any decisions: 'I'll have to speak to me mum to see what she thinks' (Wave two interview, 2009)

And they also provided her with childcare support – in her wave one interview she noted the vital role that her brother, Bobby, performed in this respect.

He (Bobby) is on his own. And he works. But he is me rock me brother. I couldn't do what I do without Bobby. I mean especially going to college, and that. He was the one who took her to school when I had a course and you know he was... and still now. He's brilliant. I couldn't do half without him. And I do feel so sorry for these young lasses that have got nobody. I don't know how they cope. You know got no family round them. And nobody will help them. It's such a shame.

However, during the period we were in contact with Geraldine the role of Bobby in her and her children’s lives changed as a newly established relationship meant that he was able to spend less time with them. And while once he used to have tea at Geraldine’s house three or four times a week, by 2010 he no longer visited her house to share an evening meal. Furthermore, when he did he visit he brought his

partner and her child, who appeared to be a source of resentment for Geraldine's children, who appeared jealous of the attention that Bobby gave her, an issue which appeared to be compounded by their father frequently working away from home.

Yeah (Bobby's partner) she works at the college..... he's always had plans to finish his degree and then go travelling. To be a teacher. But his new girlfriend's got a little girl. So I wouldn't have thought that's on the cards, now. But that's something to look forward to. But the kids have struggled with that as well cos Bobby has always been a major part of the kids lives. And he came round for tea three or four nights a week.....Yeah, he's been really good. And obviously now things have changed. He doesn't come round for tea any more. And when he does come round he's got his girlfriend and her little girl. And my kids have really, really felt their nose being pushed, out really bad. And their dad's gone to work away. He works eight weeks away and four weeks home.

7.6. Life in West Marsh

On a number of occasions Geraldine reported that she did not like West Marsh as a place to live. For example, in her wave three interview she noted.

I hate living round here. I hate the mess. I hate the attitude (of some local residents).

As the quote above highlights, her dissatisfaction with life in the area could be attributed (in part) to the untidiness and 'filthiness' of its streets and the anti-social 'attitudes' and behaviour of some local residents, including drug taking and dealing.

I mean, we'd been away for the weekend and we came home on Sunday. And there was two supermarket trolleys outside my front door: 'mum what are they for?' 'I don't know, they're not mine.' And it's stupid things like the streets are filthy round here. Absolutely filthy. Full of dog muck and rubbish all down the street. And the bins don't get collected as much as they do in better areas. There isn't as much street light as there is in better areas, which really makes me cross because it's unfair. (Wave one interview)

I think they (anti-social-behaviour problems) are anywhere. I can't say it's (only) here (West Marsh). And I used to think, you know like poorer areas, which this is, (had) bigger drugs problem. But I don't believe that any more. I genuinely don't believe that any more. (Wave one interview, 2008)

However, as is clearly illustrated in the quote above, Geraldine thought that West Marsh's social problems were not unique to it and were likely to be a feature of life in other neighbourhoods. As such, she felt that her life was unlikely to be better elsewhere.

I think there's drug issues wherever you live. Maybe it's covered up a bit more other places. Maybe there's more places to go. I don't know...yeah, I mean this isn't the worst area. (Wave one interview, 2008)

But I don't know that it would be better anywhere else. You only know what you know, don't you? (Wave three interview, 2010)

Geraldine felt that West Marsh had declined as place to live during the time she had lived in it.

I would say the last six, eight months (West Marsh) has got worse (Wave two interview, 2009)

She attributed this decline to the 'irresponsible' behaviour of residents of the growing private rented sector in the area, many of whom were young mothers who she felt had inadequate parenting skills.

I don't like the area (West Marsh). I mean I said last time the street is just getting worse and worse. People are not being able to sell their houses so they're renting their houses out. And unfortunately the people that tend to rent the houses are young kids. And, I mean, there's a house gone up for rent up the road and five young kids are living in it. There's no furniture in it and they're on the streets until 3 or 4 in the morning and music's really loud and it's getting like that all the way down. (Wave two interview, 2009)

It's because of the way the area's changing, most definitely. And I just think mums are getting a bit younger. And I think it's a really vicious circle because these mums are having kids. And they've never really known what it's like to have a positive family environment. No positive male role models in the family. So they're going on to have babies who unfortunately will grow up to not know like either. So it's a snowball effect and goes on and on. So something somewhere I believe needs seriously changing. (Wave two interview, 2009)

Notwithstanding her concerns about West Marsh as a place to live, there were some aspects about life in the area that she liked. For example, she liked the strong sense of the community that existed in the neighbourhood.

The kids love it here. They miss the garden but they love the sense of community. The neighbours' kids are always in the house and stuff like that. They love that. There is a much bigger sense of community. (Wave one interview, 2008)

It (West Marsh) is quite a close community (Wave two interview, 2009)

Furthermore, although on numerous occasions she reported that she liked to keep herself to herself - "but I do keep myself to myself quite a lot" (Wave two interview) – she reported that she liked her neighbours. She noted that residents on her street, including herself, helped each other out.

She (Geraldine's neighbour) will often say, if I'm going to the shop, she'll watch kids for 10 minutes. And vice versa. And we borrow things off each other. And it's community spirit really. (Wave two interview, 2009)

You sometimes see them all sat out on the front on the front doorsteps having a bottle of wine and stuff like that.... She (Geraldine's neighbour) will knock on the door and say: 'have you got a light bulb?' And I'll knock on the door and say: 'have you got so and so?' That kind of thing. And like last week before the kids broke up it was non uniform day and I couldn't find the letter. So I nipped next door: 'have you got the letter from school?' You know, if we see each other in the street we'll stand and have a natter and stuff like that. (Wave two interview, 2009)

Sometimes this help extended to providing childcare.

I like to be able to walk out the door and say morning to the neighbours and I like that but again I wouldn't be devastated if I moved away and didn't see me neighbours any more.... like next door their mum's very poorly and she said the other day 'you couldn't watch the kids for an hour I've got to the hospital and see me mum' and I said 'yeah no problem' we do stuff like that and their kids

sometimes come and sleep here and they come and play so I like that but it's not my main source of friendship. (Wave two interview, 2009)

7.7. Future

In all three of her interviews, Geraldine was asked about her hopes and plans for the future. In all three she reported that she wanted to move home. Indeed, as she noted in her first interview, she was really keen to do so.

I would move tomorrow, you know ... if the opportunity arose I would move ... Yeah, I would move tomorrow. I'd move now.

One of the reasons she felt this way was because, as noted earlier, she did not like West Marsh as a place to live. However, other factors lay behind her desire to move home. One of these was concerned with the characteristics of current home: it did not have a garden. She was keen to live in a property that had one so that her children had somewhere safe to play.

My neighbours don't really bother me. That's not really an issue for me. It would be more about the house, I think. Cos our garden's so small. And the kids just want to be out playing football.

[Interviewer]: Is it like a yard?

Yeah. And they want to be on their bikes. And I don't like them playing in the street. And they want to play in the alley. And the alley's disgusting. And it's a battle nearly every day. And it's going to get worse because it's getting nicer weather.

Another factor appearing to drive Geraldine's aspiration to move home was her desire to get her eldest child, Crystal, into a better secondary school than the one she currently attended.

Yeah, I was heart broken (when Geraldine found out which school Crystal had been allocated to). And then we went to have another look round the school, just me and her and her dad. And I'm saying to her: 'this is nice isn't it?' And she's going: 'no.' 'It is. Look at that, that's fabulous.' 'No.' 'Yes, it is'. But it is really, really tough. And I know it sounds pathetic, it's such a big place as well. Massive school. And I just thought she just seemed so little in this massive place. Girl up the street somebody thrown a brick at her last week at school. Four stitches in her head. and I just think: 'I don't want her near that.' But the only option I have is moving.

Finally, Geraldine's desire to move home can also be partly attributed to her unhappiness with being a private rented tenant and her desire to become a home owner. She noted that rent was "dead money" and that (unlike would be the case if she was an owner occupier) she would not be "rewarded" (by equity growth) for the improvements she had undertaken to the property when she (eventually) left it.

I find my rent, although I pay it, it's dead money. I'll never see anything from it. And I like to do the house up myself because it's still my home. But when I walk away everything I've spent I can't take with me and it won't increase anything. I'll never get any more for what I've done. (Wave one interview, 2008)

Despite reporting in all three interviews that she wanted to move home, she was nowhere nearer actually doing so when we last spoke to her in the summer of 2010. This was because she could not access (or afford) a mortgage or the higher rents

that she would have to pay in the area (close to West Marsh) that she wanted to move to.

I've looked for rented accommodation nearer that school (Geraldine's preferred school for Crystal) to see if we could move to get into catchment. But you're looking at probably another £100 a week to rent in that area because it's a nicer area, you see. So there's no way (we can move there). (Wave two interview, 2009)

Geraldine was asked if she was optimistic about her future. Her answer was an unequivocal 'yes'. And despite leading a life which could be described as being 'challenging' and living in a neighbourhood which had a number of social problems, she felt that she had been "really lucky" in her life.

Optimistic. I have to be optimistic. If I was pessimistic I wouldn't wake up in the morning. It's got to get better, that's my philosophy. (It) can't get much worse...yeah and I'm a firm believer in if it doesn't kill you it makes you stronger. And there's always somebody worse off. I've got two smashing kids. I've got a really good family. I've got a home. We eat well. It could be so much worse..... Yeah, and there for the grace of god and all that. And I just think I've been really lucky. I made some bad choices. But I made some good choices along the way. And Crystal is a little shit but she'll get over it. I know she will. So just have to roll with the punches and get on. So I hope in two years I will be moved house. We'll have a nice garden. That's my plan. We'll have gone to Florida again. I'll still be working. 16 hours a week. A couple of holidays a year.

7.8. Conclusion

Geraldine's story has raised a number of important issues, many of which have been explored in the thematic working papers produced by the study team. For example, the necessity and importance of working, is explored in Crisp *et al* (2009) as part of a study of work and worklessness across the case study areas. And the centrality and importance of family, which emerged as being one of the most important themes to emerge from her story, is explored in Crisp and Robinson (2010).

Her story has shed light on other issues explored by the study team in more depth across the six case studies including:

- residential mobility and immobility. Geraldine's story sheds light on the issue of immobility – despite reporting in all three of her interviews that she wanted to move home she has been unable to do so – and on the 'push-pull' factors driving residential mobility. Both of these issues are explored in Hickman (2010b).
- the nature, extent and form of social ties. She valued the 'community' that existed in the neighbourhood, although for her, it was very much confined to her neighbours, who she really valued. However, notwithstanding this, she liked to keep 'herself to herself.' The issue of social ties and connections is explored in a number of papers produced by the study team including: Hickman (2010a); Cole and Green (2010); and Crisp and Robinson (2010).
- 'getting by' in very challenging circumstances. Since being divorced Geraldine has found it difficult to 'make ends meet.' She employed a number of strategies to 'get by' in these circumstances and those employed by other residents in the study are explored in Flint (2010). Furthermore, in responding to the challenges she has faced she has exhibited a characteristic that is explored in another of the study team's outputs (Batty and Cole, 2010) – resiliency.

- neighbourhood decline. In all three of her interviews, Geraldine reports that West Marsh declined and explains why she feel that this has been the case: the issue of neighbourhood decline is explored in Bashir and Flint (2010).

8. Conclusion

The stories presented in this paper reveal important insights into the lives of residents living in low income neighbourhoods. In doing so, they highlight a number of important themes that are explored in depth in the other publications of the *Living Through Change* project³.

For example, the centrality and importance of family, which is explored in Crisp and Robinson (2010), was revealed in several of the stories. Having close links with family members was important in practical and emotional terms, and appeared to make the difference between 'coping', or not. Support from family members in the form of financial gifts and loans, practical help with (for instance, childcare) was very important. But as important were emotional forms of support - friendship, solace, and providing 'a place to escape to'. And the importance of the reciprocal nature of this support was also clearly evident, particularly in the stories of Hashim Mirza and Cordell.

Support of this kind from neighbours was less pronounced, and it was evident that these social networks carried a different 'social contract' that permitted intimate and practical support, but rarely financial support. This is consistent with the findings of Crisp and Robinson (op. cit) who found that family and friends, rather than neighbours, provide the most important source of support for 'getting' by in low income neighbourhoods.

The stories in this paper shed light on different attitudes to work, an issue which is explored in Crisp (2010). For some residents, like Graham, for example, work was a source of pride while others did not regard their employment status as central to their self esteem, or how they were seen by others (e.g. Stan). In Winnie's case, it was clear that her job made a significant financial contribution to her family budget, yet her reference to her 'little job' belied its importance. It is apparent, too, that holding-down several jobs at the same time is a common experience for many low-paid workers.

The stories highlight the impact that low-paid, low-skilled work can have on people's lives. While on the one hand, a number of positive consequences may emerge from this form of work, such as financial independence, social contact, and a renewed sense of purpose, a number of negative ones may also be associated with it. For example, two of the subjects suffered illness after working long-hours in low-paid jobs.

One striking feature about the employment histories revealed in the stories presented in this paper is the absence of reference to 'career', 'development' or 'progression' within them. It appeared that jobs were taken not because they helped to 'develop' and 'progress' subjects' 'careers', but because of a range of more mundane factors such as their location and whether they were compatible with family and child care commitments. And subjects made very little reference during the course of their interviews to 'career paths' or being determined to 'progress', although they appeared determined to work. Given the precarious nature of many of the jobs on offer, these findings are not unexpected.

³ As noted earlier, these reports are available from: <http://research.shu.ac.uk/cresr/living-through-change/reports.html>.

The important impact of neighbourhood change, be that regeneration or decline, comes through in many of the stories. The processes of neighbourhood decline and renewal appeared to have had a profound impact on a number of our subjects and were *the* key events in their lives. They responded to them in different ways. For example, while some responded in a passive way and merely accepted change, whether positive or negative, others became actively involved in the change process. However, regardless of the type of response, there was a sense amongst subjects that they could do little to influence what went on in their neighbourhoods and they were (to a large degree) powerless. And, in relation to neighbourhood renewal, there was a sense that it was something that 'happened to them', a process which was imposed on them by external agencies. These findings are in line with Bashir and Flint (2010) who found that residents in our case studies view their future lives as being intimately connected to changes occurring within their existing neighbourhood.

The stories presented in this report also clearly highlight that the impact of regeneration may be unevenly felt by residents, with there being 'winners' and 'losers' amongst them. This is seen clearly in the contrast between Hashim Mirza, whose relocation to a new housing development in Wensley Fold successfully provided her with access to a neighbourhood that offered resources which supported her, and Winnie, who after more 60 years in Hillside, could not be accommodated locally as part of the area's regeneration. Similarly, these 'narratives of neighbourhood change' illuminate the similarities and differences, and the connectivity and conflict, between people that cannot be assessed by examining the statistical differences and similarities of neighbourhoods (see Cole and Green, 2010).

A number of the stories presented in this research paper highlight another important finding to emerge from the study: the importance of the social function of public places in low income neighbourhoods such as local shops, pubs, cafés, and community centres (Hickman, 2010a). These places, which have been described by the American sociologist, Ramon Oldenburg, as being 'third places' of social interaction after the home (first) and workplace (second), were found to be important and valued mediums for social interaction for residents in our case study neighbourhoods. These include Hashim Mirza, who enjoyed having a "*natter*" in Wensley Fold's Children Centre, and Graham, who enjoyed socialising in the pubs of Amlwch Port.

Given their importance, it is important that efforts are made to check the on-going decline in the numbers and quality of third places in deprived neighbourhoods. Furthermore, when 'neighbourhood profiling', particularly in the context of regeneration, greater attention should be paid to the broader social and physical contextual attributes of neighbourhoods, including the quality of their third places (Hickman, 2010a).

Finally, the stories presented in this paper shed light on another important theme explored by the study team: residential mobility and immobility. For example, it is a key feature of the stories of Stan and Geraldine: the former moved to Edinburgh to find work while the latter reported in all three of her interviews that she wanted to move home but had been unable to do so. Hickman (2010b) explores the issue of residential mobility, with particular attention on focusing its key drivers. It notes that there were a multitude of 'push-pull' factors for residents in our case studies. Most of them could be categorised under three broad categories: factors relating to the social, cultural and physical characteristics of place; factors relating to family and friends; and factors relating to the home. The labour market did *not* emerge as being an important driver of either past or future mobility. This suggests that attempts to encourage workless residents in low income neighbourhoods to 'get on their bikes' and move to areas with good employment opportunities may be unsuccessful.

9. References

The following reports are available from the Living Through Change project's dedicated website: <http://tinyurl.com/3xb7rs2>.

CRESR Research Team (2009) *Living through Change in Challenging Neighbourhoods: Stage 1 Report*. Sheffield: CRESR, Sheffield Hallam University.

Flint, J. and Casey, R. (2008) *Adjacent Neighbourhood Effects: Case Study Report on Knowsley and Oxfords, Edinburgh*. Research Paper No. 1. Sheffield: CRESR, Sheffield Hallam University.

Bashir, N. and Flint, J. (2010) *Residents' Perceptions of Neighbourhood Change and Its Impacts*. Research Paper No. 2. Sheffield: CRESR, Sheffield Hallam University.

Robinson, D. (2010) *The 'Time-space' Biographies of Daily Life in Deprived Neighbourhoods*. Research Paper No. 3. Sheffield: CRESR, Sheffield Hallam University.

Hickman, P. (2010a) *Neighbourhood Infrastructure, "Third Places" and Patterns of Social Interaction*. Research Paper No. 4. Sheffield: CRESR, Sheffield Hallam University.

Flint, J. (2010) *Coping Strategies? Agencies, Budgeting and Self Esteem Amongst Low-Income Households*. Research Paper No. 5, Sheffield: CRESR, Sheffield Hallam University.

Cole, I. and Green, S. (2010) *Neighbourhood Social Mix: Contrasting Experiences in Four Challenging Neighbourhoods*. Research Paper No. 6. Sheffield: CRESR, Sheffield Hallam University.

Hickman, P. (2010b) *Understanding Residential Mobility and Immobility in Challenging Neighbourhoods*. Research Paper 7. Sheffield: Sheffield Hallam University.

Crisp, R. and Robinson, D. (2010) *Family, Friends and Neighbours: Social Relations and Support in Six Deprived Neighbourhoods*. Research Paper 8. Sheffield: Sheffield Hallam University.

Batty, E., Cole, I., Green, S. and Wilson, I. (2010) *Six Neighbourhoods: Contexts, Contrasts and Histories*. Research Paper 9. Sheffield: Sheffield Hallam University.

The following reports can be found on the Joseph Rowntree Foundation's website: www.jrf.org.uk.

Crisp, R., Batty, E., Cole, I. and Robinson, D. (2009) *Work and Worklessness in Deprived Neighbourhoods: Policy Assumptions and Personal Experiences*. York: Joseph Rowntree Foundation.

Batty, E. and Cole, I. (2010) *Resilience and the Recession in Six Deprived Communities: Preparing for Worse to Come?* York: Joseph Rowntree Foundation.

Appendix 1: The Six Case Study Neighbourhoods

A1.1 Hillside and Primalt, Knowsley

The Knowsley case study is made up of two adjoining neighbourhoods, Hillside and Primalt. Primalt is the formal name given to the area for planning purposes and by the NDC partnership, but the whole area is generally known by residents as Hillside, and this is as the term for the case study area in the rest of this report. The neighbourhoods make up one-third of North Huyton New Deal for Communities (NDC) intervention area (the other areas are Finch House, Fincham, Woolfall North and Woolfall South). These two neighbourhoods, and the wider NDC area, form a part of the collection of inter-war and post-war municipal housing estates that were developed as 'overspill' from the City of Liverpool slum clearance programmes and the expansion of the Liverpool Docks. The majority of dwellings are two storey semi-detached and terraced family houses arranged in traditional street patterns. Households in the case study area are predominantly White, with just one per cent of residents from a minority ethnic background, according to the 2001 Census.

Analysis from the 2007 Index of Multiple Deprivation (IMD) for the two lower super output areas (LSOAs) that approximate most closely to Hillside show that the area is in the most deprived decile on four of the seven domains: income, employment, health, and education, skills and training; it is in the second most deprived decile on 'crime' and 'living environment', and the third lowest decile on 'barriers to housing and services'. The ONS statistics on population turnover for 2005/6 showed a rate of 50 per 1,000 (compared to a median turnover rate for Medium SOAs in England and Wales of 78 per 1,000). The age profile of the area according to 2006 mid year estimates broadly matches the wider local authority and national picture, with a slightly higher proportion of young people under the age of 16. In the 2001 census, 25 per cent of households were classified as lone parent (compared to 19 per cent in Knowsley and 10 per cent in England) and 53 per cent lived in social housing (compared to 32 per cent and 19 per cent respectively). In February 2008, 6.4 per cent of the working age population in the area was claiming Job Seekers' Allowance (JSA) (compared to 4.2 per cent in Knowsley and 2.2 per cent in England) and 19 per cent were claiming Incapacity Benefit (IB)/Severe Disability Allowance (SDA) (compared to 13.6 per cent and 6.8 per cent respectively).

Hillside is bounded by the M57, a dual carriageway (Seth Powell Way) and a park (Alt Park) and is one of the more isolated areas in the wider neighbourhood. In recent years void properties have been a significant problem in the housing stock, with many empty properties declared structurally unstable and dangerous. The sense of isolation has been reinforced by the demolition of a considerable proportion of the housing stock, leaving many unused open spaces that have yet to be developed as part of the masterplan for the area. New development to replace demolished dwellings has recently been suspended, as a consequence of the economic downturn. The area has few public buildings and amenities, and one of the last remaining post offices in the area closed last year. Beechwood Primary School, which was one of three primary schools in the North Huyton area, has also recently closed down. The one public building in Hillside, the 'Hillywood' Community Centre, is well used by a range of local groups, residents and stakeholders. It is staffed by two paid community workers and a small band of dedicated volunteers.

The Primalt area comprises 648 units of accommodation including a renovated tower block known as Knowsley Heights. There are around sixty owner-occupied properties in the area. There are problems with anti-social behaviour in parts of the estate, and environmental problems, although one area, Pennard Field, is seen as a potential amenity for the whole community. There are no other public amenities in the Primalt area.

A1.2 Oxgangs, Edinburgh

Oxgangs is a suburb of Edinburgh, located in the south-west of the city. It is named after an 'oxgang', an ancient Scottish land measure. The development of the area started in the early 1950s; it had previously been mostly farmland and was considered part of the countryside on the fringe of the city. The area consists of large housing schemes, ranging from Edinburgh City Council-owned high rise tower blocks to private bungalows. A large proportion of former council-owned properties in Oxgangs have been bought by tenants under the Right to Buy scheme, and there is now a high demand for what remains of the council housing stock in the area.

An analysis of the LSOAs for Oxgangs in the Scottish Index of Multiple Deprivation (SIMD) for 2007 shows that the area is in the third most deprived decile overall, and is classed in this decile for income, health and crime. It is in the second most deprived decile in terms of education, skills and training and housing, in the fourth most deprived decile for employment, and the fifth for geographic access. The age profile of the area in the 2006 mid-year estimates is broadly similar to the city and national picture, with a slightly higher proportion of older residents (21 per cent, compared to 17 per cent for Edinburgh and 19 per cent for Scotland). There was a relatively high proportion of lone parent households in the areas (14 per cent compared to 8 per cent in Edinburgh and 11 per cent in Scotland) and of households in the social housing sector (46 per cent compared to 18 per cent and 29 per cent respectively).

As of November 2007, 2.6 per cent of the working age population in Oxgangs was claiming JSA (compared to 1.6 per cent in Edinburgh and 2.1 in Scotland) and 14.7 per cent were claiming IB/SDA (compared to 7.2 per cent and 9.4 per cent respectively).

The neighbourhood is well served by a variety of shops, amenities and public facilities. It has two small shopping areas at each end of Oxgangs known to the locals as the 'top' and 'bottom' shops. The top shops (Oxgangs Broadway) are the larger and feature a small convenient store known as 'Denis's', named after the owner of the shop. Other shops in the top area include a newsagents, a hairdressers, and three take-aways. There is also a post office and a pharmacy. The local library is a popular hub of the community, and is regularly used for meetings and classes as well as for its wide range of books and IT facilities. Oxgangs has three primary schools, as well as a nearby high school with a very good reputation locally and further afield. Two neighbouring primary schools situated on Oxgangs Green (Comiston and Hunters Tryst) were recently merged and renamed Pentland Primary. Local churches in the area include: Church of Scotland, Scottish Episcopal Church, a Roman Catholic Church and a recently built Kingdom Hall of Jehovah's Witnesses.

In 2003 Edinburgh City Council (in consultation with tenants) took the decision to demolish and redevelop Oxgangs high rise flats, originally known as Comiston Luxury Flats. In April 2005 the long-standing tower block, Capelaw Court, was demolished to make way for new housing. Capelaw was one of three high rise flats built in Oxgangs Crescent in 1961 and 1962. The other two buildings (Caerketton Court and Allermuir Court) were then demolished in November 2006. The new

homes, built on the site of the high rises, were designed in consultation with local people, and provide a mixture of dwellings, including provision for the elderly and the disabled. The scheme reflected a local desire for 'low rise' housing, coupled with the need to achieve relatively high dwelling densities in the face of high housing demand. However, some local residents have expressed reluctance about moving into the newly available accommodation because of its location and lay-out.

A1.3 Wensley Fold, Blackburn

Wensley Fold is a neighbourhood of Blackburn, a Lancashire town with a population of some 100,000 in 2001, and the administrative centre of the unitary authority of Blackburn and Darwen (population 137,000 in 2001). The neighbourhood is located immediately west of Blackburn town centre. It is bounded to the North by the A677 Preston New Road, to the South by a mixed use retail and industrial area and to the West by a large park. The area has a population of approximately 3,000, occupies a hillside situation and is characterised by rows of parallel terraced houses organised in a compressed grid pattern. Recently, the area has been subject to redevelopment, as part of the Pennine Lancashire Housing Market Renewal programme, with a number of terraces being demolished and replaced by new-build terrace properties, with more space between each row allowing for gardens and back yards to be developed.

Blackburn has a long history of immigration, particularly from India and Pakistan, and one in five (21 per cent) of the population in the town were recorded as of South Asian ethnic origin by the 2001 Census. In the study area, more than half of the local population were recorded as having a non-White ethnic origin by the 2001 Census, and 51 per cent were recorded as of South Asian ethnic origin. The LSOAs that were combined to create an area almost equivalent to the case-study neighbourhood were in the most deprived decile on the Index of Multiple Deprivation (IMD) 2007. The area was in the most deprived decile on six of the seven domains measured by the IMD: income, employment, health and disability, education, skills and training, and living environment. In contrast, the area was in the least deprived decile in the 'barriers to housing and services' domain, reflecting its proximity to the town centre.

According to the 2006 mid year population estimates, the neighbourhood has a young age profile. A relatively large proportion of the population are children less than 16 years old (29 per cent, compared to 24 per cent in the local authority district and 19 per cent in England) and only 11 per cent are men over 65 years old or women over 60 years old (compared to 19 per cent nationally). The 2001 Census recorded a relatively large proportion of single person households (41 per cent) and households containing dependent children (39 per cent). The neighbourhood has relatively large social rented (30 per cent) and private rented (16 per cent) sectors, according to the 2001 Census. Only half (50 per cent) of the households live in owner occupied accommodation, compared to 71 per cent of households in the district and 69 per cent of all households in England.

A relatively high proportion of the local population were in receipt of Job Seekers Allowance or Incapacity Benefit/Severe Disability Allowance in February 2008. The proportion of people in receipt of the latter was almost treble the national level (18.8 per cent in the case study neighbourhood, compared to 11.6 per cent across the district and 6.8 per cent across England).

The area has a vibrant local shopping centre, with local shops specialising in South Asian produce. There are also a number of major supermarket stores on the edge of the area and the town centre is within walking distance. Local community resources

include a community centre that runs various training, educational and social activities targeted at the whole population, as well as places of worship and parks.

A1.4 West Marsh, Grimsby

West Marsh is a neighbourhood of Grimsby, the largest town in the district of North East Lincolnshire, with a population of about 90,000. Grimsby has a long history as a fishing port and nearby Immingham is a major container port. Other major employers in the district include the chemical and food processing industries.

West Marsh is located immediately adjacent to the town centre and also close to the A180, the main route into the town from the west. A major feature of the area is the River Freshney, which runs west to east through the neighbourhood. On the north side of the River is a park. Together, these two physical features divide the neighbourhood into two distinct areas. North of the River and West of the park is an area often referred to locally as 'Gilby'. Centred on Gilby Road, this area is relatively isolated, and consists of three parallel no-through-roads, criss-crossed by six parallel no-through-roads. South of the river is an area that many local people refer to as 'West Marsh', which is characterised by parallel roads of terraced houses.

The population of the LSOAs that are almost equivalent to the study area was just over 3,000, according to the 2006 mid-year estimate. Almost two-thirds (64 per cent) were of working age and 23 per cent were less than 16 years old. The area has a relatively small older population (13 per cent of the population, compared to 20 per cent in North east Lincolnshire and 19 per cent in England). According to the 2001 Census, a relatively small proportion of households are couples, with or without children (46 per cent, compared to 57 per cent in the district and 57 per cent across England). 17 per cent of households are lone parent families, compared to 12 per cent in the district and 10 per cent in England.

The area is relatively deprived, falling within the most deprived decile of lower super output areas in England. The area is placed in the lowest decile in relation to education skills and training, crime and the living environment on the Index of Multiple Deprivation (IMD). It is in the second lowest decile in terms of income, employment and health. In February 2008, 15.7 per cent of the working age population were in receipt of JSA or IB/SDA, compared to 11.1 per cent of people of working age in North Lincolnshire and 9.0 per cent in England.

The neighbourhood, like the wider district, is ethnically homogenous. According to the 2001 Census, 98 per cent of the population of the neighbourhood and the district were White British or Irish, one per cent were White Other and one per cent were Mixed Heritage. The study team did come across anecdotal evidence, however, that migrant workers from the EU accession states had arrived into Grimsby in recent years, with some people settling in West Marsh, although the scale of new immigration is unclear.

Terraced housing is the dominant built form in the neighbourhood. Many of these properties have no garden or curtilage at the front, the front door opening straight onto the street. A relatively large proportion of the housing stock is privately rented (20 per cent, double the district and national average), while the proportion in the owner occupied sector (64 per cent) is below the proportion in North East Lincolnshire (72 per cent) and England (69 per cent).

There are a limited number of community facilities in the neighbourhood and several shops are shut and boarded up. There is, however, a community centre on the northern fringe of the area, which provides various courses, classes and groups, including youth activities. Shortly before the study team visited the area for the first

stage interviews a local man had been stabbed to death in the area. At the time of the visit, the police investigation was ongoing and police divers were combing the River Freshney for evidence.

A1.5 West Kensington

The West Kensington case study area is located in west London, in the London Borough of Hammersmith and Fulham. The area is located within walking distance of Earls Court Exhibition Centre and a number of London Underground stations including West Kensington, West Brompton, and Earls Court. The area is surrounded by several high status neighbourhoods including Chelsea, Baron's Court and Kensington.

The case study area, which comprises 1,800 properties in two social housing estates, West Kensington and Gibbs Green, forms part of a larger neighbourhood which most locals refer to as 'West Kensington.' The neighbourhood is centred on the intersection between North End and Lillie Roads, where most of the area's numerous shops, pubs and cafes are located. The area also has a bustling (semi-permanent) market which is located on Lillie Road. The West Kensington and Gibbs Green estates are located in the north of the neighbourhood on the eastern side of North End Road. Reflecting the diversity of the wider West Kensington area, the neighbourhood is a mixed income area and contains many households with above average incomes. In some parts of the area, property prices are very high, with some selling recently for more than £1.5 million.

The LSOAs for the area do not match the case study exactly, but are close enough to indicate the profile of deprivation in the locality. In terms of the IMD 2007, the areas were in the lowest decile for income and living environment, in the second lowest overall and in terms of employment, health and barriers to housing and services, and the third lowest for crime. It was however (just) in the least deprived half of LSOAs in terms of education, training and skills. In terms of the age profile, there is a slightly higher proportion of younger residents under 16 (20 per cent) than in the borough (16 per cent) or nationally (19 per cent) and a lower proportion of older residents (12 per cent) than in England (19 per cent). According to the 2001 Census, 23 per cent of households are lone parents, compared to 12 per cent in Hammersmith and Fulham and 10 per cent in England, and 11 per cent are multi-person households, compared to 13 per cent in the borough and just three per cent nationally.

65 per cent of households were described as 'white' or 'white other' in the area (78 per cent in Hammersmith and Fulham and 91 per cent in England) and 21 per cent described themselves as 'black' (compared to 11 per cent and 3 per cent respectively). The black and minority ethnic population includes members of Afro-Caribbean, West African and Somali communities. 57 per cent of households on the estates were in the social housing sector, compared to 33 per cent in the borough and 19 per cent nationally, and just 25 per cent were owner-occupiers (compared to 44 per cent and 69 per cent respectively).

The study area is covered by the North Fulham New Deal for Communities programme, and social housing units on the West Kensington and Gibbs Green estates are being modernised as part of this initiative. The West Kensington estate comprises approximately 1,000 units and was built in the early 1970s. It is a mixed development comprising five tower blocks, low rise flats, maisonettes and some terraced houses. The Gibbs Green estate comprises some 160 flats and maisonettes, built in the late 1950s/ early 1960s. The properties are set out in six four storey blocks and one eight storey block, which is due to be replaced by low rise housing and a communal hall under redevelopment proposals.

A1.6 Amlwch

Amlwch is a small town located on the northern tip of Ynys Mon (Isle of Anglesey). It is the fourth biggest settlement on the island and has a population of 1,400. It is relatively isolated geographically and the nearest towns to it are Llangefni (13 miles away) and Holyhead (20 miles). Amlwch comprises distinct neighbourhoods, including Amlwch Port, which was once a thriving port, Amlwch town itself, where most shops and services are based, and Craig-y-don, a small local authority housing estate located between Amlwch and Amlwch Port. The residential areas contain a mixture of property types, although most of the stock consists of houses of traditional construction.

The town was once of the main centres of industry in Wales. It had one of the world's largest copper mountains (Parys Mountain), was once a centre for ship building and repair, and the base for a chemical plant which extracted bromine from sea water. However, these industries have all closed and, despite the continuing economic value to the town of the nearby Wylfa nuclear power station, the town has been in economic decline for the past thirty years or so. As a relatively deprived area, there is some regeneration activity being undertaken in Amlwch, coordinated by the regeneration agency for Wales, *Communities First*.

The LSOAs selected do not match exactly the study area but they nevertheless provide reliable estimates of its socio-economic position. In terms of the Welsh IMD, Amlwch is in the second most deprived decile in terms of community safety, environment, access to services and housing, and in the third most deprived in terms of income and its overall ranking. It is in the fourth most deprived decile for employment, health and education. It does not have as high a WIMD score as many of the communities in the South Wales valleys, but the reason for selecting the area was due to its greater geographical isolation and relative immobility, signified by a population turnover rate for mid 2005 to mid 2006 of 44 per 1,000 population (compared to a median of 78 per 1,000 for England and Wales).

In the 2006 MYE, the age profile was broadly similar to district and national averages with a slightly higher proportion of those under 16 (20 per cent compared to 18 per cent for Ynys Mons and 19 per cent for Wales). Slightly higher proportions of the population were lone parent (13 per cent) or single person (35 per cent) households than in Ynys Mons (11 per cent and 29 per cent) and in Wales (12 per cent and 29 per cent). 98 per cent of the population is of 'White British/Irish' population ethnic origin (the same as for the district and one per cent higher than the national average).

In the 2001 Census, just over two-thirds (67 per cent) of households in Amlwch owned their homes (68 per cent in Ynys Mons and 71 per cent in Wales) and 18 per cent were in the social housing sector (compared to 17 per cent and 18 per cent respectively). In February 2008, 5.1 per cent of the working age population were JSA claimants (3.1 per cent in Ynys Mons and 6.6 per cent in Wales) and 12.3 per cent were JSA/SDA claimants (compared to 9.5 per cent and 10.9 per cent respectively).

Many residents speak Welsh and it is the first language for some. In acknowledgment of this, residents were asked which language they would like to be interviewed in. Most did not have a preference, but two of the in-depth interviews undertaken by the research team were conducted in Welsh.