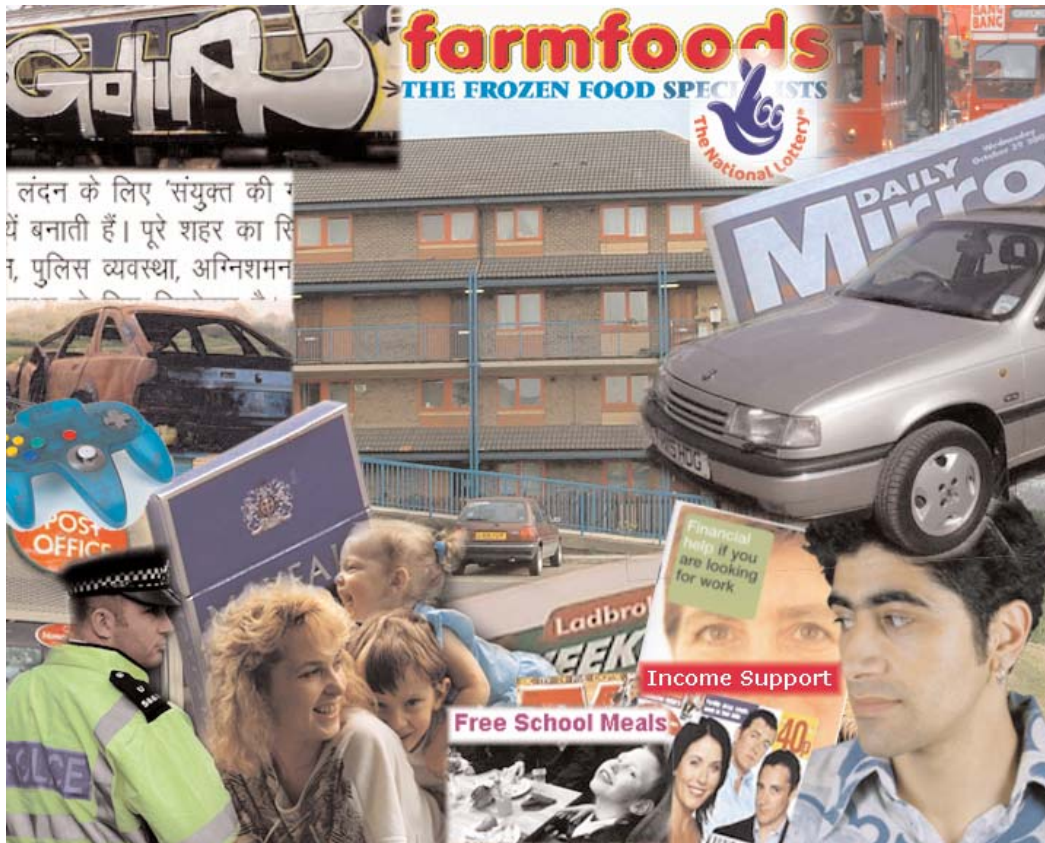


Welfare Borderline

People living in social housing with uncertain employment in deprived areas



Welfare Borderline is comprised of many people who are struggling to achieve the material and personal rewards that are assumed to be open to all in an affluent society. Few hold down rewarding or well paying jobs and, as a result, most rely on the council for their accommodation, on public transport to get around and on state benefits to fund even the bare essentials. The lack of stability in many family formations undermines social networks and leads to high levels of anti social behaviour among local children.



Who We Are

Age	25-34 (17.76%)
Marital Status	Single (54.11%)
Household Composition	Single, non pensioner (32.30%)
Length of Residency	1-2 years (23.33%)
Health	Teenage pregnancies Heavy drinkers and smokers



Our Education

Adults	No qualifications
Children	Below average



Our Work Lives

Occupations	Unemployed Sales and customer service
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Our Finances

Household Income	Under £7,499
Benefits	Income Support and Jobseeker's Allowance
Indebtedness	High



Where We Live

Type of Property	Purpose built flats
Council Tax Bands	Band A
Home Ownership	Public rented
House Value	£114k
Location	Urban



Our Home Lives

Car ownership	No access to car
Travel & holidays	Self catering holidays
Leisure Interests	Going to the pub Pop music
Media	The Sun High TV viewing



Weltanschauung "How We View the World"

Our Neighbourhood	Bad place to live Neighbours go own way
Charities	Children Pets
Crime	Poor rating of police
Environment	Unconcerned
Fear of Redundancy	Very concerned

Education

Over 40% of the adults in Welfare Borderline have no qualifications. However, whilst still below the national average, almost 15% have a degree. This indicates a willingness by some to push themselves when opportunity arises, so provision of further education facilities may be particularly welcome in these areas. Children's education reflects their parents. They are poor achievers throughout their education, and at each of the Key Stages they often fail to make satisfactory grades. However, more go to university than would be expected from their educational achievements. This may be because the inclusion agenda is providing an opportunity which people in this Group seek to accept if at all possible. Within this Group there are many with refugee status, and for whom English is not the main language at home. The low income levels mean that qualification for free school meals is very high.

Health

Welfare Borderline generally follow a very poor lifestyle; poor diet, heavy smoking and insufficient exercise. They do not tend to consume alcohol on a daily basis, but are still heavy beer drinkers which implies binge drinking. Consequently they are in poorer health than the majority of the population, with liver disease particularly prevalent. Mental illness is a particular problem with this Group. Similarly, even adjusting for age, these neighbourhoods have the highest levels of teenage pregnancy.

Crime

These people have both a high expectation and realisation of all types of crime and anti-social behaviour. They see their neighbourhood as a bad place to live, and where neighbours tend not to help each other. This Group is the most likely of all to experience crime within or immediately outside their own home. Offenders are often under the influence of drink and drugs. Within these areas, the police are more likely to find the offender than in many other types of neighbourhood; however, rating of the police is still poor.

Finances

Welfare Borderline does not, as a rule, have the skills needed to earn incomes significantly above the national minimum wage, and most families qualify for state benefits in some form. Very few own shares or indeed enjoy the benefit of any savings. Budgets can cope with daily necessities but are often undermined by the need to pay for larger or unexpected items such as utility bills. At these times, many would like to be able to borrow but are prevented from doing so in the mainstream by previous County Court Judgments, and can only call upon the home collected credit. Most are unable to qualify for a credit card and some do not have a current account so cash becomes an important medium of exchange. This results in post offices playing a vital role as places to pay bills as well as obtain benefit payments. Among this Group it is quite common for utilities to insist on prepayment, for example, electricity and mobile phones; incidence of non-payment of council tax is high. A high proportion of these people do not pay income tax, and those that do are almost exclusively on the basic rate.

Environmental Issues

These people are fairly neutral in terms of both household and vehicle emissions. However, this is more to do with the nature of housing stock, the low levels of vehicle ownership, and the low mileages for those that do own a car. In practice they are not concerned about the environment; indeed if anything they feel that others are over-concerned.

Receptive to:

Telemarketing, TV (especially shopping channels), Leaflets, Posters, Direct mail, Red top newspapers

Unreceptive to:

Internet, Magazines, Broadsheet newspapers