

Public Accounts Select Committee		
Title	Household budgets review: scoping paper	
Contributor	Scrutiny Manager	Item 8 – appendix D
Class	Part 1 (open)	28 June 2017

1. Purpose of paper

- 1.1 At its meeting on 19 April 2017, when agreeing on items for its 2017-18 work programme, the Committee decided to undertake an in-depth review into the pressures on household budgets in Lewisham.
- 1.2 This paper seeks to establish a rationale for the review, it provides some background information on the current situation within Lewisham and it sets out proposed terms of reference.
- 1.3 The in-depth review process is outlined at Appendix A.

2. Recommendations

- 2.1 The Select Committee is asked to:
 - note the content of the report,
 - consider and agree the proposed terms of reference for the review, outlined in section 6 and the timetable, outlined in section 7.

3. Policy context

- 3.1 Lewisham has a sustainable communities strategy¹, which sets out a vision of a borough which is dynamic and prosperous - where people are part of vibrant communities and town centres, well connected to London and beyond. The content of this paper reflects this vision.
- 3.2 The content of this paper is also consistent with the Council's corporate priorities²:
 - The Council is committed to strengthening the local economy by gaining resources to regenerate key localities and strengthening employment skills.
 - It is a Council priority to protect children and to help working families with access to affordable childcare.
 - There is an overarching Council priority to inspire efficiency, effectiveness and equity in the delivery of services.

4. Meeting the criteria for a review

¹ [Lewisham's Sustainable Communities Strategy](#)

² [Lewisham Council's Corporate Priorities](#)

- 4.1 A review into household budgets meets the criteria for carrying out a scrutiny review, because:
- it affects a large number of people living , working or studying in Lewisham; it is also likely that it has a disproportionate impact on sections of Lewisham’s population, including those with protected characteristics;
 - there will be a new administration following the local government elections in 2018 so the Council will be reviewing all of its areas of policy.

5. Background

The global financial crisis and the cost of living

- 5.1 The global financial crisis in 2007/08 shook the foundations of Britain’s banking sector and spilled over into the rest of the economy, prompting the government to act in order to stabilise the country’s financial industry.
- 5.2 As the government took emergency measures to stabilise Britain’s banks, households began to reduce their spending. The Office for National Statistics (ONS) subsequently reported that by the end of 2008 total spending by households fell for the first time since 1968. Household spending then fell for a further two quarters, for the first time since the records began.
- 5.3 As the situation began to stabilise and uncertainty about jobs and the cost of living eased, the pressure on household budgets decreased. However, as highlighted during the discussion about Britain leaving the European Union at the Committee’s meeting in April 2017, the country is entering into a period of uncertainty and the pressure on household budgets is likely to become an increasing issue of concern for Lewisham residents.
- 5.4 Recent reports³ have indicated that inflation⁴ is increasing, raising the cost of everyday items, which is in turn putting pressure on household budgets. Figures from the ONS show that inflation is now at its highest level since 2013, following a steady increase over time.

The Council’s budget challenge

- 5.5 In the period following from the financial crisis, the government moved to reduce its spending and the requirement for borrowing. It drew on the resources of the public sector to make deep and sustained reductions in spending on services. The cuts to funding for local government have had a major impact on the ways in which services are managed and delivered.
- 5.6 The Council has had to make significant reductions in its budget in the years following the financial crisis. The Lewisham Future Programme is the Council’s organisational approach to making these savings. The Programme

³ ONS, consumer price inflation:
<https://www.ons.gov.uk/economy/inflationandpriceindices/bulletins/consumerpriceinflation/apr2017>

⁴ Consumer price inflation, is a measure of the cost of goods and services to households:
<https://www.ons.gov.uk/economy/inflationandpriceindices/articles/consumerpriceindicesabriefguide/2016>

has enabled officers to identify a set of thematic and cross-cutting reviews, from which the Council will target its savings activities. Some examples of these include: smarter assessment arrangements and deeper integration of health and social care, incorporating public health; approaches to safeguarding and early intervention services; opportunities for asset rationalisation; a strategic review of income generation and the drive to make further reductions in management and corporate overheads.

5.7 The Council has committed to shielding frontline services from cuts, with the intention that the most vulnerable are protected from the most reductions in service. Nonetheless, it is expected that the Council will need to identify further savings of about £32.6m for the following two years, 2018/19 to 2019/20. This will bring the total savings in cash terms made by the Council in the decade to 2020 to nearly £200m.

5.8 Budget reports considered by the Public Accounts Committee indicate that there is an outlook for austerity until at least 2020/21. Yet, the level of cuts required by the Government is becoming increasingly difficult for the Council to deliver. In two of the past three years, the Council has used its reserves to balance its budget and at the end of each of these years directorate budgets have been overspent as officers find it more difficult to deliver savings and maintain services at the same time. In the budget report to Council in the spring of 2017 it was reported that:

‘...the Council cannot do all that it once did, nor meet all those expectations that might once have been met, for we are in a very different financial position than just a few years ago. Very severe financial constraints have been imposed on Council services with cuts to be made year on year on year...’
(Budget report 2017, p8)

The role of scrutiny

5.9 Scrutiny Committees in Lewisham are proactive in their attempts to improve the lives and wellbeing of people in Lewisham. There are a number of reports and reviews, which are related to the issue of household budgets. Some examples are given below.

5.10 The Public Accounts Select Committee’s 2012 review of fairness in procurement, pay and employment practices at the Council drew on work carried out by fairness commissions at other councils. The Committee welcomed Lewisham’s efforts to ensure equality in the workforce. It also welcomed the Council’s support for paying employees the London living wage in Lewisham, both to direct employees of the Council and to employees paid by sub-contractors.

5.11 The Committee’s review was carried out over a series of evidence gathering sessions and feedback from the local community was also sought. The Committee recognised that public services were a significant employer in the Borough and it wanted to determine how the Council could make residents more aware of opportunities at the Council for the employment of local people – in particular on trainee and apprenticeship schemes.

- 5.12 The Sustainable Development Select Committee's review of financial exclusion in Lewisham (also in 2012) sought to explore the problems experienced by people without access to financial products and services. Members were concerned about the impact of the recession on vulnerable households in Lewisham. The Committee sought to explore how residents could gain better access financial products and how they might be better supported to avoid getting into financial difficulty.
- 5.13 The Committee also found that there were increased pressures on those who are financially excluded, or likely to become excluded, including:
- Increased unemployment and lack of job opportunities
 - Increased costs of living
 - Increased rents, especially within the private rented sector
 - Rising energy bills
 - Changes to benefits system
- 5.14 The Committee took a range of evidence from partners, including support organisations and Lewisham's credit union. Members recommended that a financial inclusion partnership be set up to bring together partners in Lewisham in order to avoid vulnerable households becoming financially excluded.
- 5.15 The Safer Stronger Communities Select Committee's poverty review in 2016 took evidence from officers and external witnesses about the extent of poverty, and its impact, in Lewisham. The Committee's resulting report and recommendations led the Council's executive to set up a commission to explore the causes, and potential solutions, to the issue of poverty in the borough.

Lewisham's poverty commission⁵

- 5.16 At the beginning of September 2016, Mayor and Cabinet considered a response to the recommendations of the Safer Stronger Communities Select Committee's poverty review. The Mayor appointed Councillor Dromey as the cabinet lead for coordinating the Council's efforts to tackle poverty. It also agreed the creation of a 'poverty taskforce' to develop a comprehensive poverty strategy for Lewisham.
- 5.17 Setting up the Lewisham Poverty Commission in February 2017, Councillor Dromey (Commission Chair), said that it would be '...looking to develop innovative policy responses that can make a real difference, even in these difficult times'.⁶ The Council has invited representatives of organisations with a special interest in poverty to work alongside councillors, who have local knowledge and experience, in order to develop new policy approaches to tackling poverty in the borough. The Commission's members are:

⁵See: <http://councilmeetings.lewisham.gov.uk/documents/s43839/Poverty%20Review.pdf>

⁶ Poverty commission: <https://www.lewisham.gov.uk/news/Pages/New-poverty-commission-launched.aspx>

- Councillor Joe Dromey (Chair) Cabinet Member for Policy and Performance
- Councillor Brenda Dacres
- Councillor Colin Elliott
- Councillor Joyce Jacca
- Councillor Joan Millbank, Cabinet Member for Third Sector and Community
- Councillor James J-Walsh
- Alice Woudhuysen, London Campaign Manager, Child Poverty Action Group
- Bharat Mehta CBE, Chief Executive, Trust for London
- Bill Davies, Head of Policy, Central London Forward
- Claire Mansfield Head of Research, New Local Government Network
- Debbie Weekes-Bernard Policy and Research Manager, Joseph Rowntree Foundation
- Gloria Wyse, Lewisham Citizens
- Dr Simon Griffiths, Senior Lecturer in Politics, Goldsmiths

5.18 The Commission has held two meetings, receiving information from officers and external witnesses about causes of and potential solutions to poverty. The Commission has agreed that, in order to focus its work, it will prioritise these areas:

- Child poverty, childcare and lone parent unemployment
- Work, skills and the role of anchor institutions
- Housing

5.19 The Commission has also developed case studies of 'lived experiences' of residents in the borough. Officers supporting the Commission have been in contact with residents and residents groups in order to better understand the impact of poverty in individuals' lives.

5.20 The work of the Commission is being closely followed by the Safer Stronger Communities Select Committee. A poverty summit will be held in July 2017 before the Commission completes its review in the autumn.

Pressure on household budgets

5.21 The headline figures for inflation and employment were highlighted in the Council's spring budget report: 'Subdued earnings growth and higher inflation will mean that real income growth stalls in 2017, putting pressure on household budgets.' (Budget report 2017, p9)

5.22 At its meeting in early April, the Public Accounts Select Committee discussed the pressures on household budgets. Members gave examples of families in their wards that were struggling to make ends meet and there was concern about the potential impact of rising rates of inflation on households that were already struggling to manage the costs of living.

- 5.23 Households in receipt of benefits have been particularly badly hit by restraint in public spending. The benefits cap and the under occupancy levy (more commonly known as the bedroom tax) have had a significant impact on those on low incomes. Evidence⁷ from the Trussell Trust (network of UK food banks) indicates that the requirement for emergency food parcels has increased each year since the financial crisis.
- 5.24 The Committee is mindful that the Safer Stronger Communities Select Committee and latterly the Poverty Commission have been exploring broad issues around poverty and low incomes in Lewisham. It is conscious that households in poverty are often in acute need and that policy needs to ensure that the most vulnerable are protected. Nonetheless, the Committee is also concerned about the cost of living for households with average incomes.
- 5.25 As noted above, Members are particularly concerned at present, because of rising levels of inflation. Figures from the ONS indicate that inflation has been rising since late 2015 and it is now at its highest level since 2013. The chart below sets out the change in inflation over the past ten years:



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- 5.26 It is evident that in the intervening years since the crisis of 2008 the picture has been mixed for households on average incomes. At its peak, inflation has remained below 5% and official figures indicate that there has been a sustained reduction in unemployment. In London, the period following the crisis saw a slight fall in average house prices. However, prices have since rebounded to record levels. Rents and mortgage costs have continued on their upward trajectory, maintaining pressure on household budgets. The

⁷ Trussell Trust, end of year stats: <https://www.trusselltrust.org/news-and-blog/latest-stats/end-year-stats/>

⁸ONS: CPIH inflation over 12 months:

<https://www.ons.gov.uk/economy/inflationandpriceindices/timeseries/l55o/mm23>

concern remains that the prolonged⁹ impact of the financial crisis and current levels of political and economic uncertainty have weakened the resilience of households to pressure on their budgets.



Financial resilience

5.27 There is evidence that many households are vulnerable sudden changes in their circumstances, meaning that there is very little financial buffer for families dealing with emergencies. Recent figures¹¹ show that across the UK, levels of household savings are steadily reducing, removing the protection from unexpected changes in circumstances.

5.28 The IPPR's work on the income crisis indicates that between 2014 and 2015 there were 950,000 households in the UK in income crisis, meaning that they were unable to pay two or more of their essential bills at any one time¹². The research indicates that many of the households in crisis were working families:

'Income crisis is associated with those who are economically precarious, yet it should not be thought of as a problem that only effects those on benefits or with the lowest incomes. The majority of households in income crisis have at

⁹ 'Long shadow' of the financial crisis hits incomes: <http://www.bbc.co.uk/news/business-39130490>

¹⁰ ONS, house price index, March 2017 -

<https://www.ons.gov.uk/economy/inflationandpriceindices/bulletins/housepriceindex/mar2017>

¹¹ ONS, Strong growth in consumer spending drives fall in household saving ratio:

<https://www.ons.gov.uk/economy/nationalaccounts/uksectoraccounts/articles/monthlyeconomiccommentary/mar2017#strong-growth-in-consumer-spending-drives-fall-in-household-saving-ratio>

¹² IPPR, the 'not quite managings' the depth of income crisis in the UK:

http://www.ippr.org/files/publications/pdf/The-not-quite-managings-depth-of-income-crisis-in-the-UK_Apr2017.pdf?noredirect=1

least one adult in work. Many own their own homes, and more than half contain children.’ (IPPR 2017, p3)

- 5.29 Using the family resources survey, the IPPR found that that three percent of households were most frequently behind with their Council tax bills, followed by energy and water. It also found that whilst housing costs were the highest proportion of households’ outgoings, there were less frequently behind on paying their rent or mortgage costs.

Minimum income standard

- 5.30 The Joseph Rowntree Foundation has carried out research to determine what people in the UK believe is a minimum acceptable standard of living¹³. Researchers ask groups of participants to determine what necessities households need to have in order to reach an acceptable minimum standard of living. The results of the assessment are challenged and refined by other groups until such point that there is consensus about what constitutes a minimum acceptable standard. ‘...a minimum is more than about survival alone. However, it covers needs not wants; necessities, not luxuries; items that the public think people need in order to be part of society.’ (Joseph Rowntree Foundation, 2016)

- 5.31 Participants in the research are split into four groups representing four different households:

- Retired couple
- Couple with young children
- Couple without children
- Single parent household

- 5.32 Groups are asked to comment on the decisions made by other groups until a consensus can be reached about what constitutes a minimum standard. The level of detail in the standard is high. Researchers have collected a range of household items and clothing and determined replacement cycles. Nutritionists assess the household requirements for food shopping and calculations have been made for the costs of services and activities.

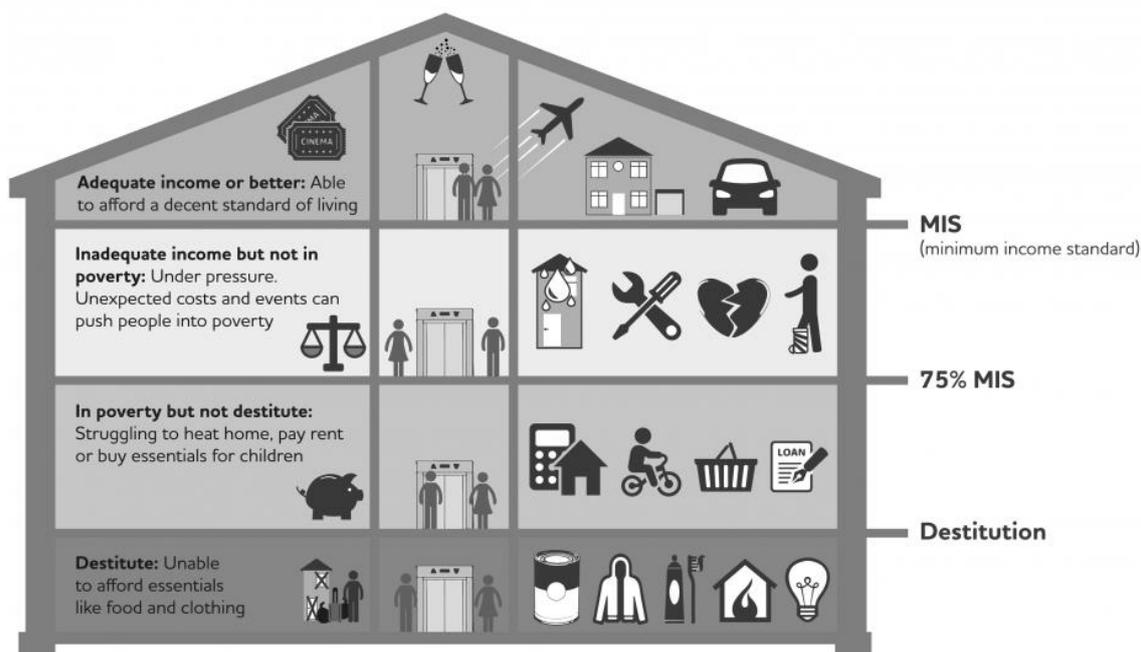
- 5.33 Using the same methodology, the Trust for London has created a minimum income standard for London. The Trust’s London report sets out several key differences between the MIS in London and elsewhere in the UK. As might be anticipated, a significant difference in costs is due to the price of housing in London. There are also differences in the cost of childcare, transport and leisure activities.

The difference between poverty and minimum incomes

- 5.34 The minimum income standard and discussions about poverty are related but people who fall below the standard are not always considered to be in

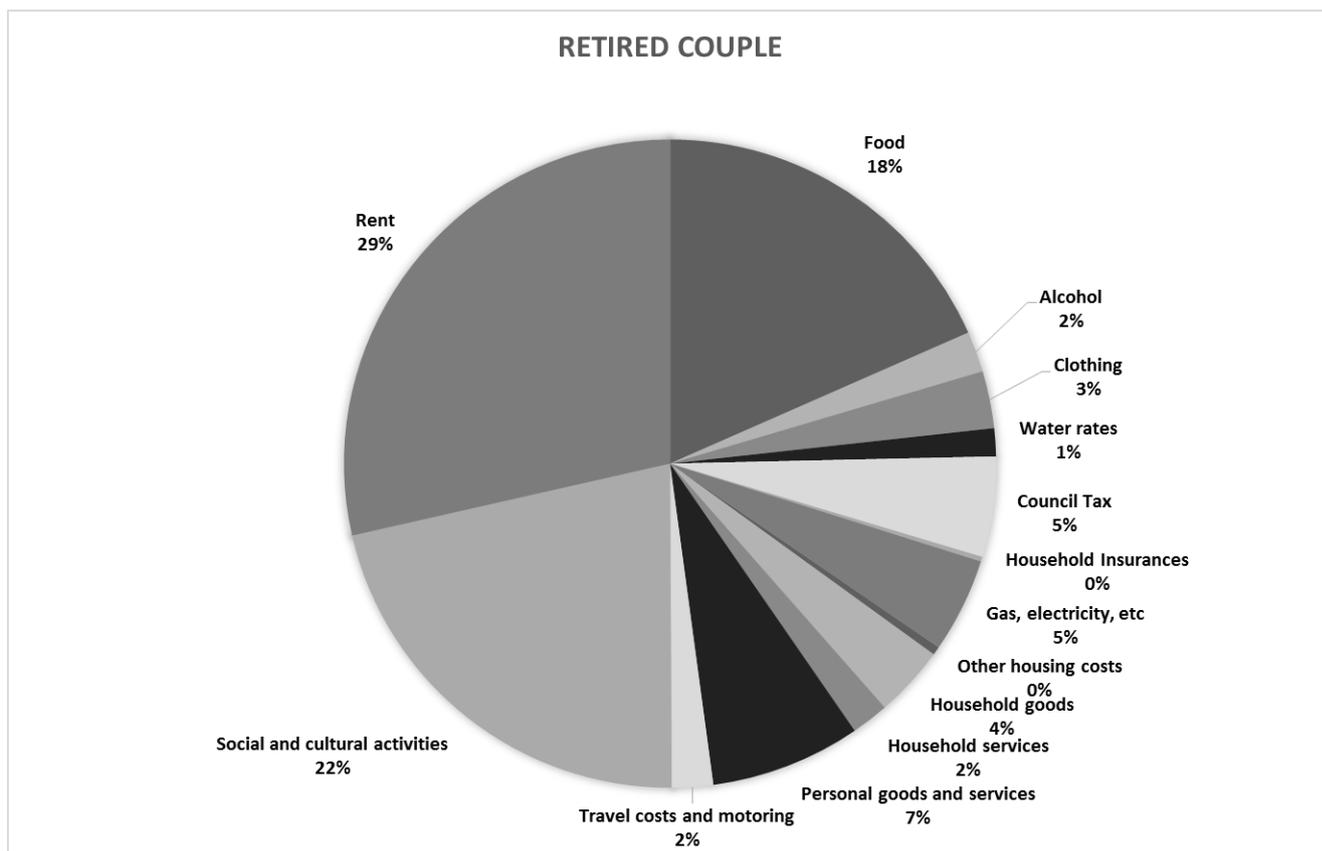
¹³ JRF - Minimum income calculator- <https://www.jrf.org.uk/minimum-income-calculator-do-you-earn-enough-basic-standard-living>

poverty. The picture below illustrates how the minimum income standard and discussions about poverty are related.



- 5.35 Lewisham’s Poverty Commission was tasked with agreeing a definition for poverty for the borough. It has accepted the definition being used by the Joseph Rowntree Foundation: ‘When a person’s resources (mainly their material resources) are not sufficient to meet their minimum needs (including social participation).’¹⁴
- 5.36 The Joseph Rowntree Foundation and its partners have also developed a minimum income calculator to demonstrate the different levels of income households need in order to meet the minimum income standard. The calculator also itemises household expenditure to indicate how much will be spend on various items. Using the minimum income calculator, a set of household budgets have been created (below). In the calculator, it is assumed that all of these households are in rental properties and that they are living in inner London. The charts set out an approximated proportion of each of these households’ income is spent on each of the key items:

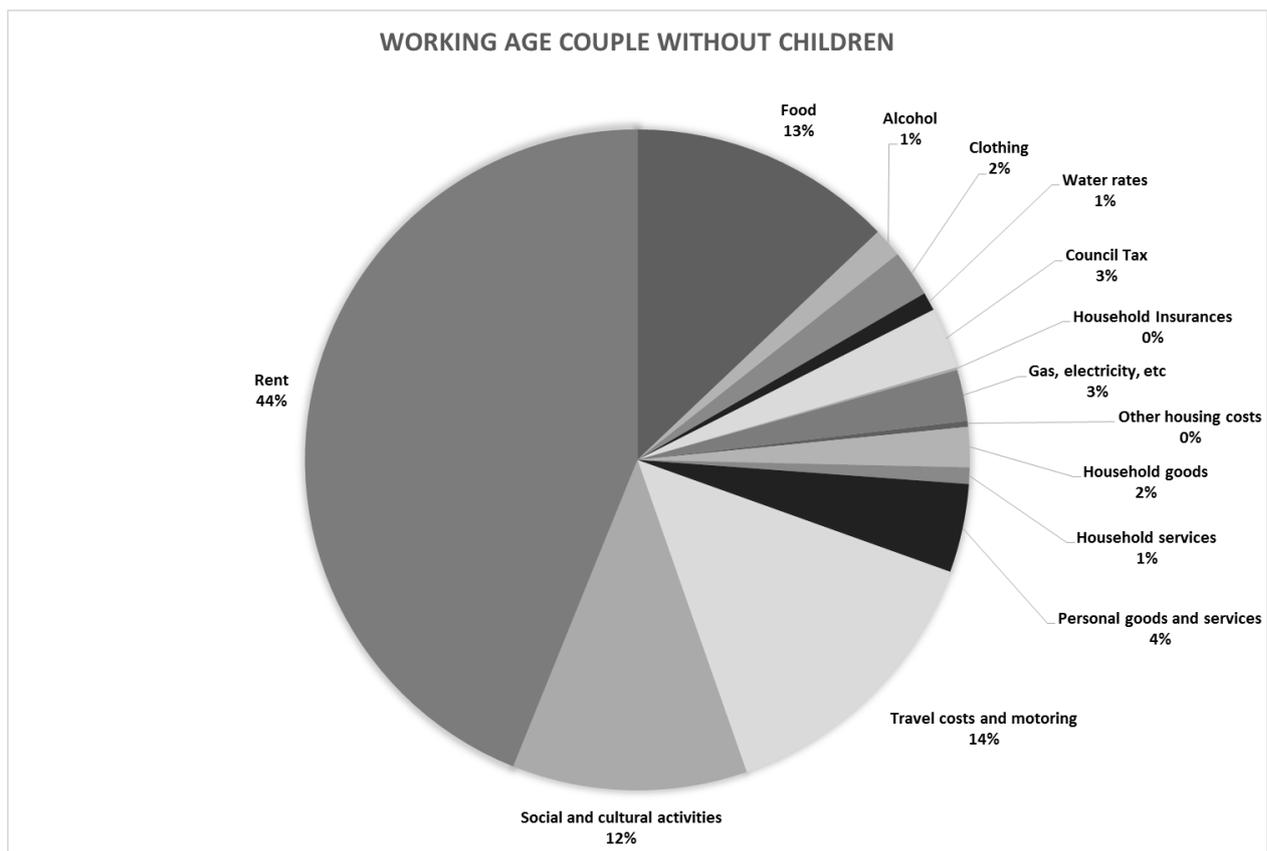
¹⁴ JRF, a definition of poverty, <https://www.jrf.org.uk/report/definition-poverty>



5.37 Five highest areas of household expenditure: rent, social and cultural activities, food, personal goods and service, council tax (similar to the cost of gas and electricity).

Rent

5.38 By far the largest proportion of this household's income is spent on rent. However, at an approximation of £131pw/£569pcm, this would be at the very lowest end of the private rental market in Lewisham. It should be born in mind that the research sets out the minimum standard deemed necessary, rather than expectations about what might be desirable.

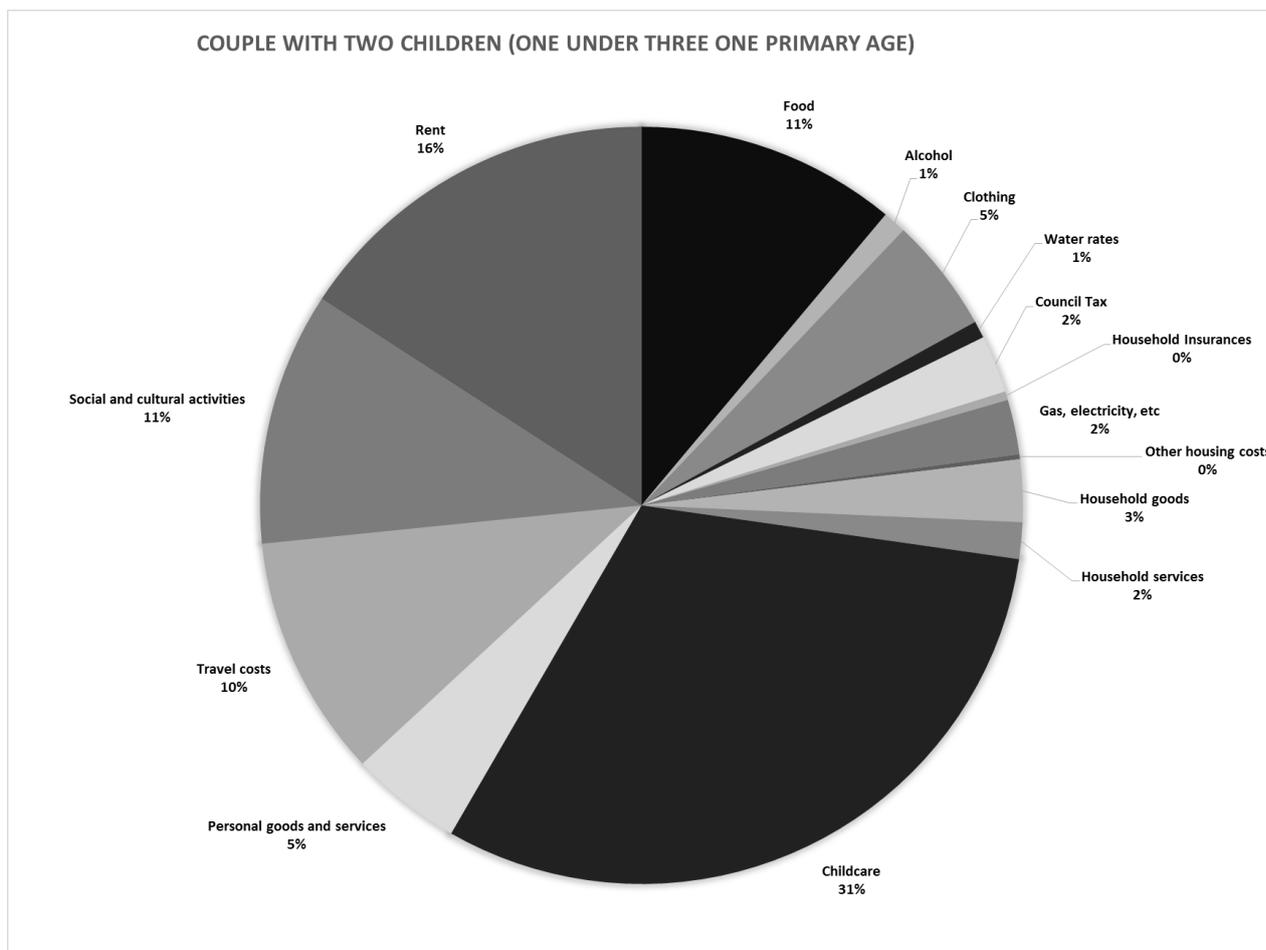


5.39 Five highest areas of household expenditure: rent, travel costs and motoring, food, personal goods and services, social and cultural activities.

Travel costs

5.40 In the London minimum income standard research participants decided that a car was not a minimum requirement for any household. The high cost of travel and motoring reflects the likely costs of travel into central London for work. Whilst the Mayor of London has committed to controlling the cost of travel on the Transport for London network¹⁵ – a monthly zone 1-4 travel card remains at £181.70.

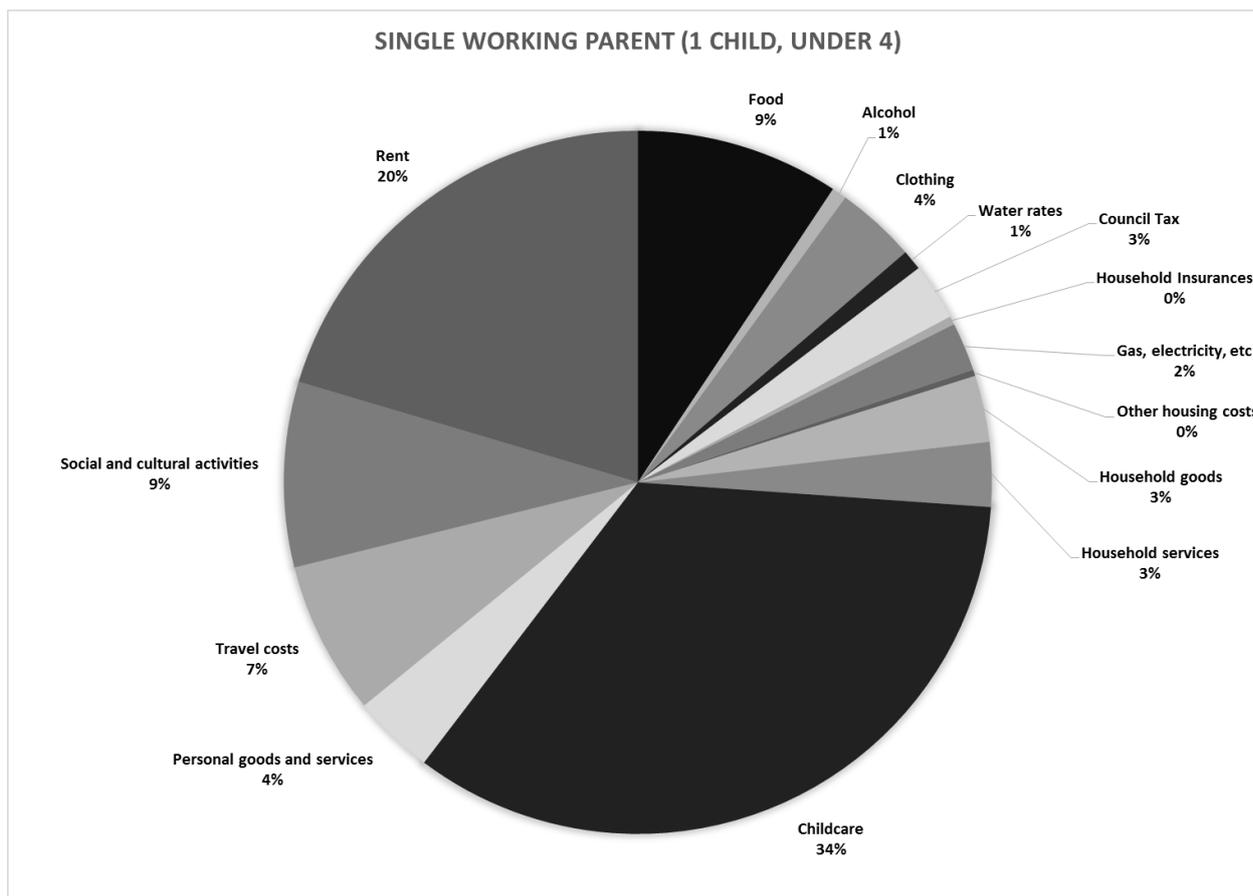
¹⁵Formal Mayoral Decision confirms TfL fares frozen until 2020: <https://www.london.gov.uk/press-releases/mayoral/tfl-fares-frozen-until-2020>



5.41 Five highest areas of household expenditure: childcare, rent, food, social and cultural activities, travel costs and motoring.

Social and cultural activities

5.42 The minimum income standard for London includes enhanced costs for social and cultural activities in London. It is likely that this represents the importance of interaction outside the household, it's also likely that it reflects the limited space that people have in their homes for entertainment or for leisure activities in comparison to other parts of the UK.



5.43 Five highest areas of household expenditure: childcare, rent, food, social and cultural activities, travel costs and motoring.

Childcare

5.44 The cost of childcare for single parent households represents a far greater proportion of household income than for all other household types. In fact, weekly childcare costs represent the sum of the next four highest elements of this household's expenditure (rent, food, social and cultural activities & travel costs and motoring) combined.

5.45 The impact of high childcare costs on single parent households is a key focus of Lewisham's Poverty Commission. The Commission has recognised that a high proportion of the single households are women and that a significant number are unemployed.

5.46 The Children and Young People Select Committee has the responsibility for reviewing the childcare sufficiency statement. An update on Lewisham's childcare strategy was considered at the Committee's meeting in January 2017¹⁶.

¹⁶ Children and Young People Select Committee agenda 11 January 2017:
<http://councilmeetings.lewisham.gov.uk/ieListDocuments.aspx?CId=134&MId=4152&Ver=4>

The impact of Council policy on household budgets

Housing

- 5.47 Lewisham has a corporate priority to ensure that there are decent homes for all, it includes the following key objectives:
- 1: Helping residents at times of severe and urgent housing need
 - 2: Building the homes our residents need
 - 3: Greater security and quality for private renters
 - 4: Promoting health and wellbeing by improving our residents' homes
- 5.48 The Housing Select Committee has been reviewing the implementation of the strategy, it received its most recent update at the meeting on 26 June 2017. The Council has ambitious plans to build new Council homes and to ensure that residents are able to access affordable housing. The Housing Select Committee has explored different options and novel approaches for providing new housing, including: shared ownership properties, the potential for self-building and affordable rent models.
- 5.49 The Poverty Commission has also made housing a priority issue. The Commission has received evidence about the pressure faced by households on low incomes to find affordable housing options.

Childcare

- 5.50 The Council has a minor role in the direct provision of childcare. However, the Childcare Act 2006 requires local authorities in England to ensure a sufficiency of childcare in the local area. The Council's sufficiency statement is an appraisal of the cost and availability of childcare in the local area. Whilst the high cost of childcare was recognised as a factor, the conclusion of the most recent sufficiency statement was that there is adequate and affordable childcare in Lewisham.

Low incomes

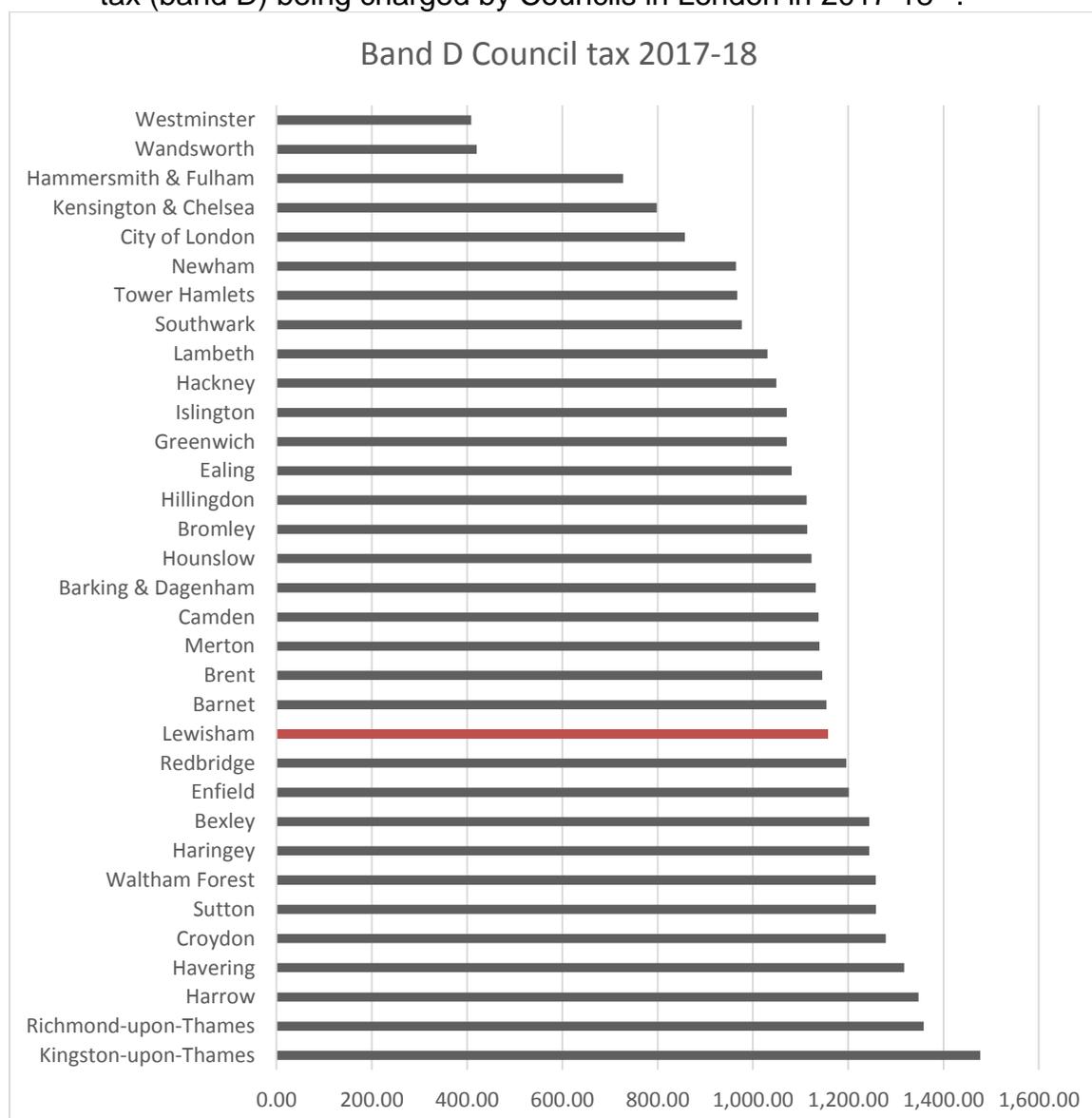
- 5.51 Scrutiny tends to focus on poverty – because this is where the Council has the ability to make the most impact. Past scrutiny has focused on the measures that the Council can take to make to its employment practices, such as increasing the availability of flexible working for staff, and the potential to provide advice and information to people on low incomes.
- 5.52 The Sustainable Development Select Committee has responsibility for scrutinising the Council's approach to employment and skills. In autumn 2016 it received the most recent update on the implementation of the work and skills strategy, which set out the levels of employment and unemployment in the borough. The strategy highlighted the actions being taken across the following themes:
- Develop strong partnerships across all sectors
 - Develop improved labour market intelligence
 - Maximise social value opportunities with employers and enterprise
 - Improving local skills training to equip adults for work opportunities

- Deliver employment support for those with the most complex needs
- Encourage residents in employment to progress

Council tax

5.53 The Council has a direct impact on household budgets through the rate it sets for tax. Each year, when considering the budget, the Council makes an assessment of the increase that will be required in order to maintain services. There is also a Council tax reduction scheme¹⁷ for people who are unable to pay their full share of Council tax.

5.54 In 2017-18, Lewisham increased Council tax by 2% with an additional increase of 1.99% to fund social care. Nonetheless, Lewisham is not an outlier in terms of its Council tax rates. The chart below sets out the levels of council tax (band D) being charged by Councils in London in 2017-18¹⁸.



¹⁷ Lewisham council tax reduction scheme: <https://www.lewisham.gov.uk/myservices/benefits/council-tax-reduction-scheme/Pages/default.aspx>

¹⁸ London Councils – <http://www.londoncouncils.gov.uk/our-key-themes/local-government-finance/local-taxation-council-tax-and-business-rates/council-tax>

6. Key lines of Inquiry

The factors influencing household budgets

- What are the key factors in Lewisham that stop people reaching the MIS?

Income crisis

- Are the key drivers of income crisis and pressure on household budgets (housing, travel, childcare), the same in Lewisham as they are elsewhere in London and are there other issues that the Committee might have missed in its initial discussions?

The role of the Council

- Are there practical steps the Council can take to support households to reach the minimum income threshold, given the current pressing financial climate?
- What are the future implications of the Committee's findings for the development of Council policy?
- What systems does the Council have in place to support people who are facing income crisis?
- What is the role of Members in supporting people who are facing income crisis?

7. Timetable

The Committee is asked to consider the outline timetable for the review as set out below.

First evidence-taking session (13 July 2017)

- Invite to the Trust for London to help the Committee better understand the minimum income standard. Following this session, Members should agree what information they need to gather as part of the local assemblies focus group sessions (see below)

Liaison with the Poverty Commission (To be agreed)

- The Chairs of Public Accounts Committee and the Poverty Commission should meet to discuss shared objectives and potential areas of overlap between the work of the two groups.

Discussions at local assemblies (September/October 2017)

- The Committee should allocate at least three ward assemblies for Members to run short focus groups about pressures on household budgets.

Second evidence taking session (27 September 2017)

- Information on the child care sufficiency statement (ED CYP)
- Council tax relief (ED R&R)
- Income crisis support from the Council (ED CUS)

Third evidence-taking session (16 November)

- Positive ageing council
- Carers Lewisham
- Citizens advice

Recommendations and final report (20 December)

- The Committee will consider a final report presenting all the evidence taken and agree recommendations for submission to Mayor and Cabinet.

8. Further implications

At this stage there are no specific financial, legal, environmental or equalities implications to consider. However, each will be addressed as part of the review.

Sources

BBC: Seven reasons it helps to have rich parents: <http://www.bbc.co.uk/news/uk-39519844>

BBC: a third of UK lives on inadequate income, says think tank
<http://www.bbc.co.uk/news/business-38970227>

Lewisham Council Budget report 2017:

<http://councilmeetings.lewisham.gov.uk/ieListDocuments.aspx?CId=138&MId=4255&Ver=4>

Demos: next steps for financial resilience

<https://www.demos.co.uk/wp-content/uploads/2016/07/Next-steps-for-financial-resilience.pdf>

Guardian: minimum income standard:

<https://www.theguardian.com/society/datablog/2017/feb/17/millions-of-people-fall-below-the-uks-minimum-income-standard-in-data>

IFS: impact of tax and benefit reforms on household income:

<https://www.ifs.org.uk/publications/9164>

IFS: historically weak growth income standards, households with children fare the worst: <https://www.ifs.org.uk/publications/8958>

IFS, Does free childcare help parents work? <https://www.ifs.org.uk/publications/8792>

Positive aging council: <http://www.lewisham.gov.uk/getinvolved/positive-ageing-council/Pages/default.aspx>

Minimum income calculator:

<http://www.minimumincome.org.uk/>

ONS – breakdown of family spending -

<https://www.ons.gov.uk/peoplepopulationandcommunity/personalandhouseholdfinances/expenditure/bulletins/familyspendingintheuk/financialyearendingmarch2016>

ONS, effect of the recession on household budgets:

http://webarchive.nationalarchives.gov.uk/20160105160709/http://www.ons.gov.uk/ons/dcp171766_256980.pdf

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<http://www.lewisham.gov.uk/mayorandcouncil/overview-scrutiny/Overview-and-Scrutiny-Reports/Documents/Fairness%20in%20procurement%20review.pdf>

Institute for Public Policy Research (IPPR) 2017: Income Crisis:

http://www.ippr.org/files/publications/pdf/The-not-quite-managing-depth-of-income-crisis-in-the-UK_Apr2017.pdf?noredirect=1

Lambeth financial resilience strategy:

<https://moderngov.lambeth.gov.uk/documents/s65134/Financial%20Resilience%20S coping%20Paper.pdf>

Resolution foundation - real incomes falling despite record employment:

<http://www.resolutionfoundation.org/media/press-releases/real-wages-falling-in-40-per-cent-of-the-economy-despite-further-falls-in-unemployment/>

Sustainable Development Select Committee, financial exclusion review, 2012:

<http://www.lewisham.gov.uk/mayorandcouncil/overview-scrutiny/Overview-and-Scrutiny-Reports/Documents/Fairness%20in%20procurement%20review.pdf>

Trussell Trust: <https://www.trusselltrust.org/>

For further information please contact Timothy Andrew, Scrutiny Manager
(timothy.andrew@lewisham.gov.uk)

How to carry out an in-depth review

