



Learning from the Past: Working together to tackle the social consequences of the recession

Evidence pack
December 2009

**Making
government
work better**

This is not a statement of Government policy

Contents

- **Summary and background**
- **The economic context**
- **The social impacts of recession**
- **Identifying those most at risk**

The effects of recession can continue after a return to economic growth, bringing a range of social impacts

Context

- The UK economy experienced almost 16 years of unbroken economic growth before the current recession began in mid-2008
- Since 1997, the Government has modernised the welfare system, introducing active labour market policies to help people into work. By 2007, employment had reached a 30 year high
- The legacy of recession can cast a long shadow. It took almost six years after the 1990s recession before unemployment returned to its pre-recession level
- This time around, despite steeper falls in GDP, labour market effects have been less severe than would have been anticipated on the basis of the recessions of the 80s and 90s
- Government has acted decisively to support business, protect jobs and stimulate economic recovery. The *Real Help Now* package includes a robust set of measures to tackle the social impacts of recession and support the most vulnerable people and places
- The *Building Britain's Recovery: Achieving full employment* White Paper sets out the Government's bold vision for getting back to pre-recession levels of employment
- The Government has also recently announced a further £40 million to the 61 Working Neighbourhood Fund hotspot areas which are being hard hit by the current recession

Understanding the Social Impacts of Recession

- **Mental health:** Around 2 in every 5 of those who lost their jobs in 1991 and late 2008 experienced mental health problems such as depression and anxiety¹
- **Relationship conflict:** Unemployment increases the risk of marital dissolution by 70%². Research by Relate in May 2009 found that around 25% of British families report more family arguments due to money problems caused by the recession³
- **Alcohol:** International evidence suggests job loss can trigger problematic drinking for around 1 in 5 men and 2 in 5 women⁴
- **Debt:** People who lost their job in 1991 and late 2008 were 4 to 6 times more likely to find it difficult to get by financially compared to those who remained employed⁵. In the 3 months to the end of June 2009, Citizens Advice Bureaux were dealing with 9,300 new debt enquiries each day⁶
- **Homelessness:** Homelessness increased during previous recessions but there is no evidence yet of increases in actual homelessness during this recession⁷
- While the majority of people move back into work swiftly, certain groups are more at risk of negative social outcomes as a consequence of the recession, including:
 - Male, low skilled, 16-24 year olds
 - Younger couples with high ratios of debt to income
 - Older males, who lack transferable skills
- Our original empirical analysis provides new evidence for the importance of high levels of social support, good mental health, financial savings and qualifications in protecting people against negative impacts of job loss⁸

The Government took decisive action to stabilise the economy and provide real help for the people who need it most

Real Help Now

- Action to protect people's savings and prevent the collapse of the banking sector
- £20 billion package of measures to stimulate the economy
- A guarantee to help all 18-24 year olds who have been out of work for more than 12 months with 6 months of meaningful activity
- Extra £1.7 billion for Jobcentre Plus and providers to support higher numbers of claimants
- Expanding the Support for Mortgage Interest initiative which helps with mortgage payments if homeowners lose their jobs
- £263 million investment in the Social Fund to support households that are hardest hit
- £15.5 million in the Targeted Support Fund to support third sector organisations in the 50 areas hardest hit by the recession
- Extra funding to increase the capacity of the National Debtline (£5.85 million) and Citizens Advice Bureaux (£10 million)
- Accelerated roll-out of the £173 million Improving Access to Psychological Therapies programme
- Extra £13 million to make support available to people experiencing distress as a result of recession, including the new NHS Stressline
- £3 million for more relationship and family counselling services to assist those affected by the recession

Signs are encouraging of a return to output growth and that falls in confidence are bottoming out



GDP Forecasts: It is estimated that GDP output grew by 0.2% in the 3 months ending in November¹



UK business confidence: The Business Confidence Index is at a record high of 24.6, up from 4.8 in Q2 2009. Confidence has now improved for three consecutive quarters²



Consumer confidence: Consumer confidence dropped by 4 points in November but is still 20 points higher than at the start of the year³



House prices: House prices increased by 1.4% in November. This was the fifth successive monthly rise⁴



Mortgage lending: Approvals for house purchases rose to around 61,000 in October, from some 56,000 in September⁵



Retail sales: Retail sales in October 2009 were 3.4 per cent higher than in October 2008⁶

In tackling worklessness and the social impacts of recession, local areas can draw inspiration from a ‘Total Place’ approach

Aims

- Tackling worklessness in the most deprived areas
- Preventing a legacy of long-term unemployment and social exclusion as a result of the recession

Principles

- Localism** - focussing on local needs and local priorities
- Whole area** - integrating strategy and integrating delivery
- Efficiency** - delivering more for less
- Personalisation** - flexible services designed around family needs

The Government has announced an additional £40m for the 61 Working Neighbourhood Fund areas to support their drive against worklessness

Integrated local strategy

- Local **worklessness assessments** can be used to explicitly address social barriers to employment (such as mental health; family breakdown; debt etc)
- **Maps of local public spending** across different local agencies can be used to identify potential efficiencies through increased partnership working
- **Greater collaboration** - not only between Jobcentre Plus, employers and skills providers, but also with Registered Social Landlords, Primary Care Trusts, Third Sector and the Local Authority – can be used to pool the collective talents of all partners, enabling the development of genuinely personalised service offers across agencies
- **Joint worklessness skills plans** can be used to set out integrated local responses, with clear accountability. Central government is committed to helping local areas **strip away barriers** to greater collaboration and supporting the National Worklessness Forum to encourage a culture of shared learning between areas

Integrated local delivery

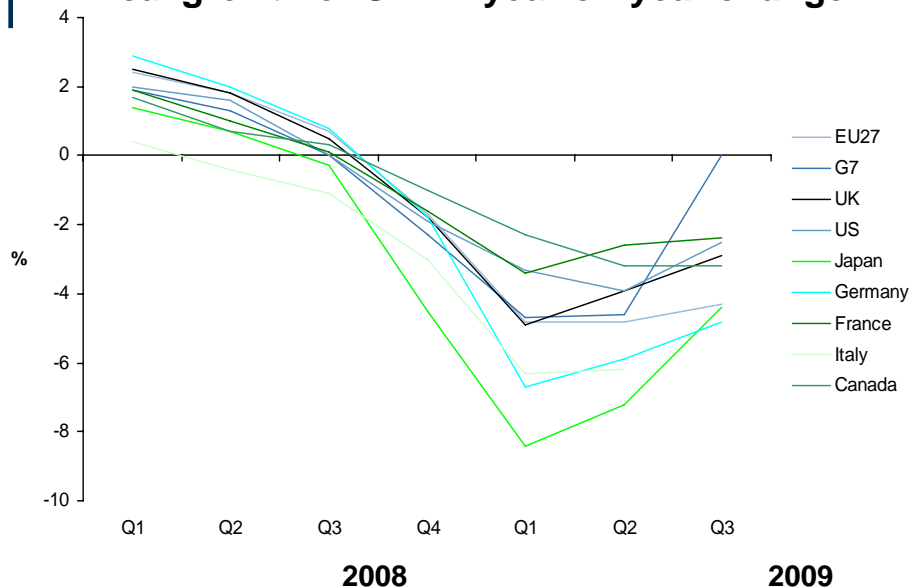
- Building Britain’s Recovery: Achieving full employment (2009) supports integration at the frontline:**
- Engagement and access to services**
- Additional funds to expand Jobcentre Plus outreach capacity – in some of the most deprived parts of the country
 - Use of Jobcentre Plus Rapid Response Service and personal adviser support through Jobcentre Plus to provide information on, and signpost to, social support services
- Personalisation**
- Testing greater flexibility for Jobcentre Plus advisers, underpinned by workforce reform and training
 - Examining how profiling technologies can be used alongside professional judgement to better identify needs
 - Employment as a core outcome in all Family Intervention Projects (for 50,000 most complex families)

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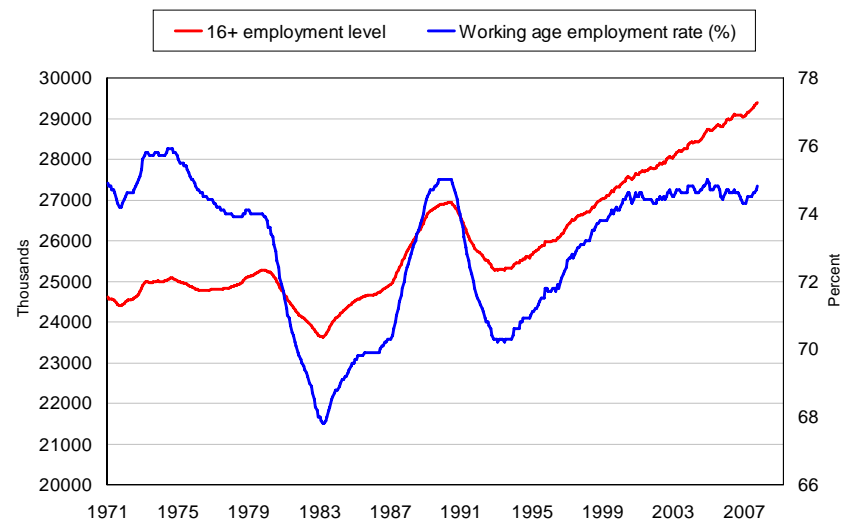
The world economy is seeing the most difficult economic conditions for generations

Real growth of GDP – year-on-year change¹



- The UK economy experienced almost 16 years of unbroken economic growth until mid-2008
- The financial crisis of 2008 precipitated a steep and unusually well-synchronised global downturn

By 2007 employment had reached an all time high²

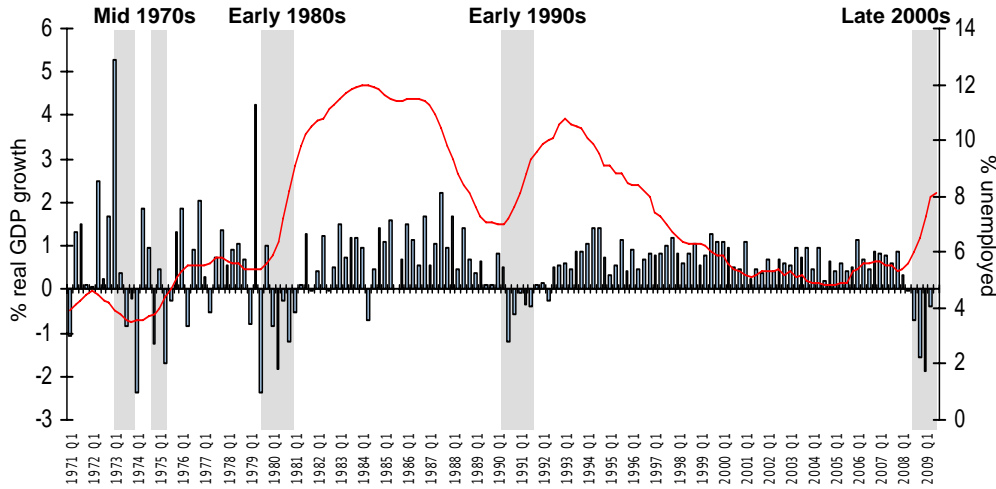


- In 1997, 5 years after the end of the 90s recession, the UK labour market was still characterised by high levels of long-term unemployment, rising numbers on inactive benefits and large disparities between groups and areas
- Since 1997, the Government has modernised the welfare system, introducing active labour market policies to help people into work
- By 2007, employment had reached an all time high³
- Britain entered the recession with a strong economy and the fruits of a decade of labour market reform

Evidence from previous recessions shows a lagging effect on unemployment

Previous recessions have resulted in significant long-term impacts on unemployment

— % working age people unemployed, — % real GDP growth, constant 2003 prices¹



- Following the 1980s recession, it took 19 years before unemployment returned to the rate at the onset of the recession
- Following the 1990s recession, it took 5 years and 9 months before unemployment returned to the rate at the onset of the recession
- The UK economy entered the current recession in the second half of 2008. Since then, the unemployment rate has risen sharply from 5.6% for all working age people in the 3 months to June 2008 to 8.1% for the 3 months to September 2009²

History suggests a lagging effect on unemployment...

“Even with recovery, unemployment will probably go on rising for a while. This lagging pattern occurs in most recoveries: changes in unemployment usually lag the economy, and growth usually needs to rise above trend (not just above zero) to pull unemployment lower” *Citigroup, Sep 09*

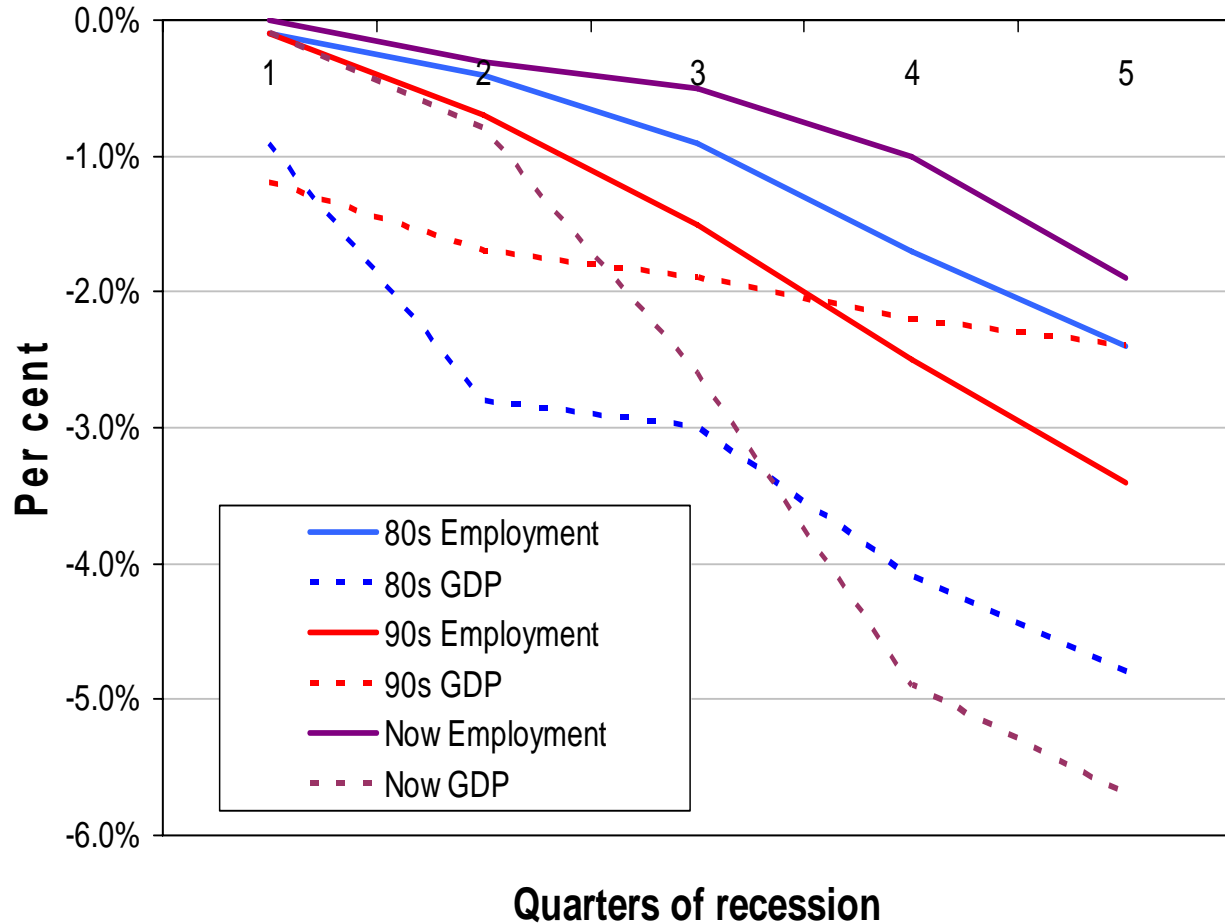
...and risks of higher structural unemployment

“A particular concern is that much of the substantial increase in unemployment is transformed into higher structural unemployment as a result of so-called ‘hysteresis’ effects. Thus, following severe downturns in the major industrial economies over recent decades, even once output has returned to potential, there has been a rise in unemployment. Such effects might arise because workers that remain unemployed for a long period may become less attractive to employers, as a result of diminishing human capital or because their intensity of job search diminishes” *OECD, Sep 09*

This time around, despite steeper falls in GDP, labour market effects have been less severe than in the past

The fall in employment now is less than in previous recessions despite, a bigger fall in GDP

Cumulative change from pre-recession¹



- Employment has not, so far, fallen as much in this recession as in past recessions, especially once the sharper falls in GDP are taken into account
- The reasons are likely to include:
 - greater use of active labour market policies
 - existence of an integrated benefit and job finding service – Jobcentre Plus
 - different behaviour in firms, with more alternatives to redundancies being considered
- However, there remains uncertainty about prospects for the labour market. Independent forecasters' projections have improved markedly since March 2009, although they still anticipate a lag between recovery in output and recovery in the labour market

This paper focuses on the social impacts associated with recession

We are now entering what the Audit Commission calls the 'social wave' of recession¹:

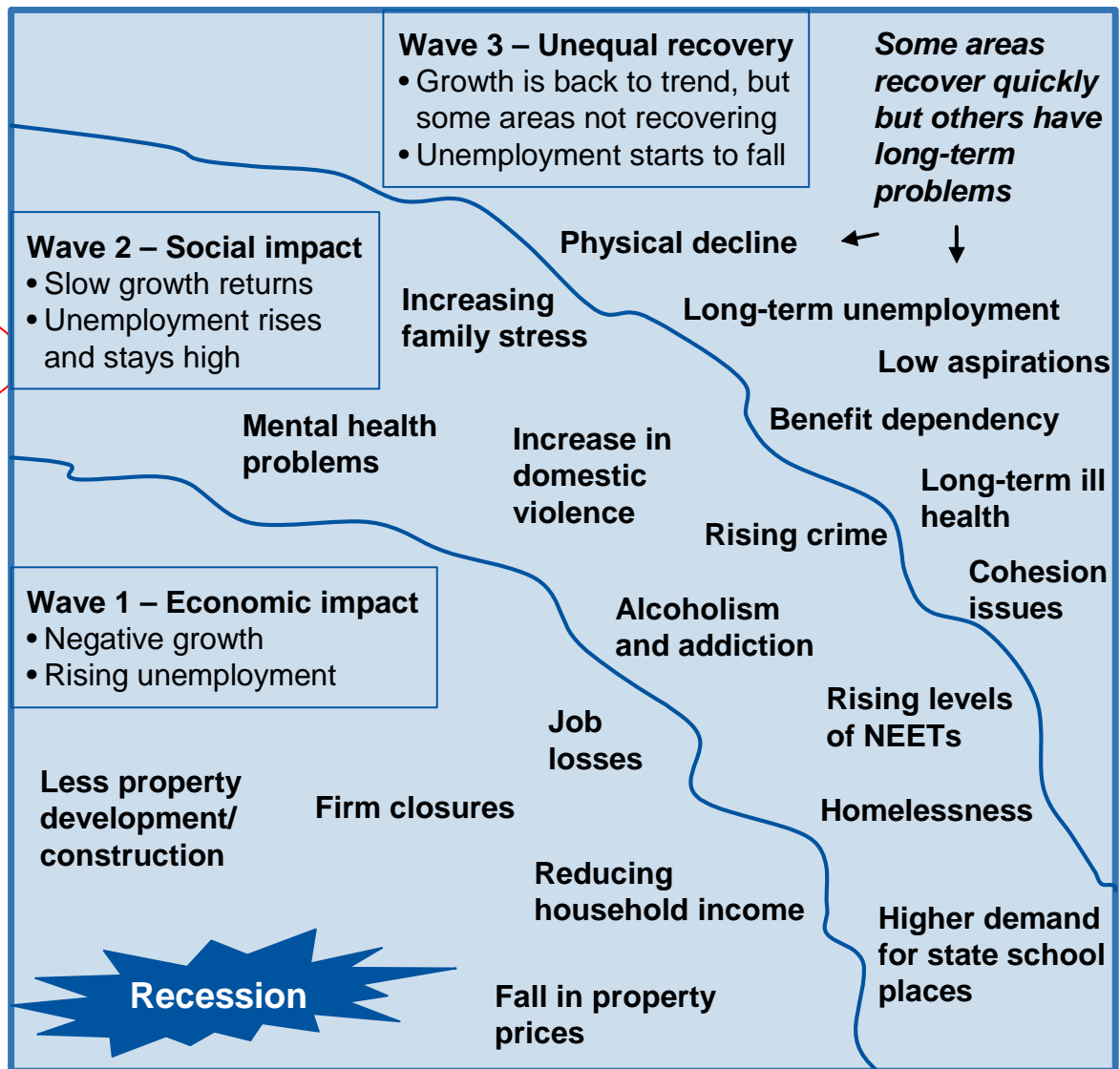
Wave 1: Economic. A relatively short period where economic output declines, unemployment rises quickly, and real income falls

Wave 2: Social. A longer period in which output growth returns but job losses continue, bringing with it increasing social problems, such as housing, health and domestic problems

Wave 3: Unequal recovery. Recovery occurs when the economy is expanding and unemployment has passed its peak. Investment and economic development return, but not all areas benefit. Some continue to decline, while others bounce back

The UK is currently on the cusp of entering wave 2 of the recession

This report examines the social impacts that have followed previous recessions to capture lessons from the past. It also brings together emerging intelligence on the social pressures local areas face in the current recession



Source: Audit Commission (2009). When it comes to the Crunch...How councils are responding to the recession.

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Qualitative research highlights emerging social impacts

The social impacts of the downturn are already being felt by individuals and families who have been affected by job loss and job insecurity. Those interviewed as part of the Social Exclusion Task Force's qualitative research highlighted a range of social consequences. The following quotes illustrate some of the most common issues and experiences.

Mental health

- Almost all of the interviewees had experienced stress and anxiety as a result of job loss and / or falls in household income. Those interviewees who had been made redundant unexpectedly reported initial reactions of shock and anxiety.

'You think "my god, what's happening?" It's like a rollercoaster. You're hurt, you're upset, you're angry, you're worried. For the first two weeks I couldn't sleep.... You feel so deflated, to be dumped.' Female, 40s

- For those who had experienced more than a few months of seeking work unsuccessfully, these initial feelings of shock and anger tended to turn towards depression and self doubt.

'I'm on a real downer. I'm sat around doing nothing...one minute upset, one minute really drowsy. At the moment it's a bleak future for me and it will be for a few years yet.' Male, 30s

'There are only a certain number of hours that you can walk the dog, or a certain number of phone calls and internet searches. And I could feel myself sinking.' Male, 50+

Problem debt

- Debts were often hard to avoid after a prolonged fall in income. The self-employed were particularly vulnerable to debt, as they did not receive redundancy pay outs and had often put everything they had into their businesses. Debts mounted over time, as individuals used up savings or redundancy money.

'All the savings went into the company, hoping it would pick up, for three or four months and then we just couldn't hold it any longer.' Male, 50+

'I have sleepless nights, really stressing about [debt] sometimes, getting really upset, plus at the same time trying to support my partner who was going through some health difficulties.' Male, 20s

Although some impacts, such as loss of home, may take longer to hit

Housing

- Interviewees expressed anxiety about meeting mortgage repayments and contributing to wider household costs. They worried about losing their homes.

'We've saved long and hard to get this house... and to think we might lose it, it's absolutely terrible.'
Female, 40s

- Two interviewees had lost their homes as a result of job loss and a failed business. Moving to temporary accommodation had wider impacts on their social lives and sense of self-esteem.

'I've always had people around and now I'm thinking I don't want them to come around because of the furniture.'

Relationship conflict and breakdown

- For some, the financial and mental stresses caused by job loss and falls in income were causing serious pressures and conflict at home. But for others, adversity triggered by the recession had strengthened bonds.

'The arguments at home are just horrendous. I'm finding he's being a bit brutal with the kids. I'm having a go at him about that... It's never been like this... we've been so tight and so strong for so long and suddenly we're avoiding one another. It's the stresses ...' Female, 30s

'It puts more strain on the relationship... but at the end of the day I think it's brought us closer together because we're good at working things through.' Male, 20s

Risky behaviours

- Heavy drinking was identified as a consequence of job loss by two interviewees.

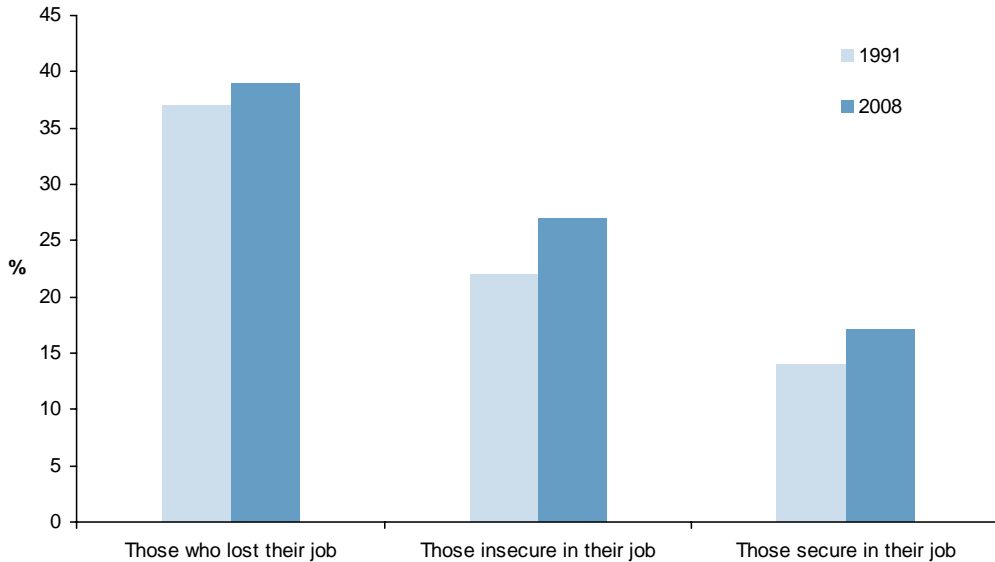
'I was drinking strong cider in front of Jeremy Kyle and all that rubbish ...' Male, 50+

'I couldn't afford to give my children a good Christmas, so I borrowed money off of a friend .. But I used the money to buy drink. I got drunk by myself every night .. It was bad.' Male, 50+

Around 2 in every 5 people who lost their job in 1991 and late 2008 experienced a common mental health problem

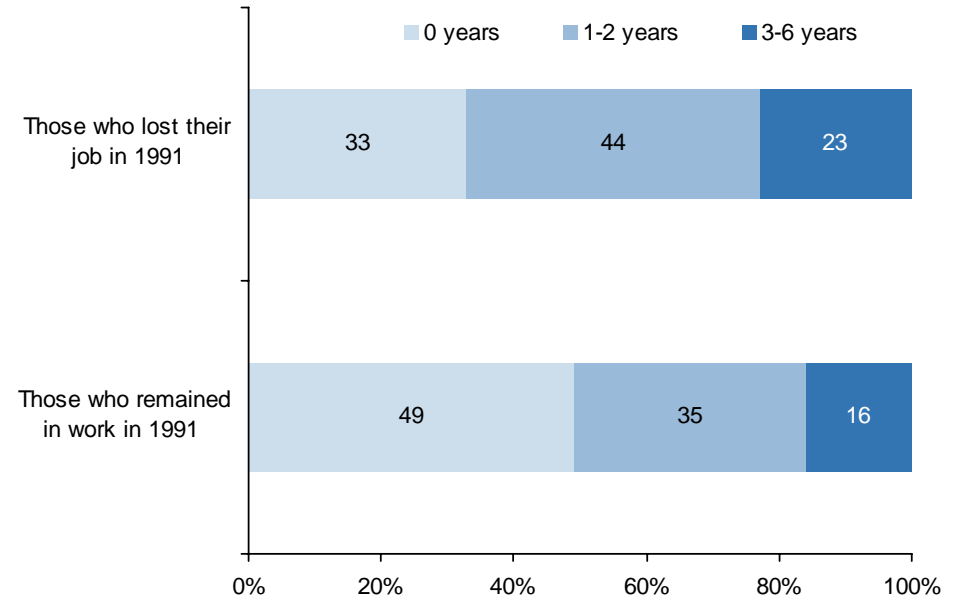
Job loss and job insecurity negatively affects an individual's mental health

% who experience a common mental health problem, 1991 and 2008 ¹



- A significantly greater proportion of those who lost their job in 1991 and late 2008 (37% and 39% respectively) experienced common mental health problems, such as depression and anxiety, than those who were securely employed²
- An individual's mental health following job loss typically deteriorates in the first few months, with the low point being reached between 3-6 months. After this, there is a levelling off or slight recovery as the individual starts to cope or adapt³. For those who are insecure in their job, such deterioration can continue and possibly accelerate, for at least the first 1 to 2 years after a shift from job security to job insecurity⁴

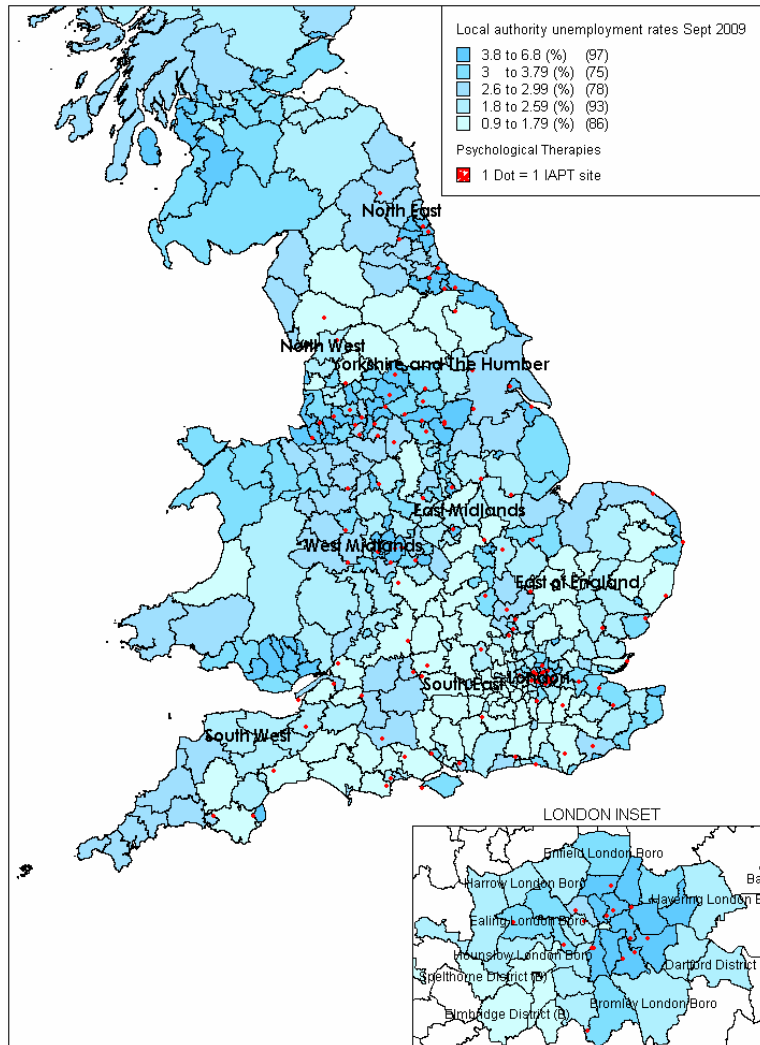
% experiencing depression, 1991-1996⁵



- Longitudinal analysis of those who lost their job in 1991 shows that just over two fifths experienced poor mental health in 1 to 2 years of the following 6 year period. Around 1 in 4 experienced poor mental health in 3 to 6 years of this period⁶
- Research on the effect of changes in employment rates between 1970 and 2007 on population-level mortality across 26 European Union countries shows that a 1% increase in unemployment is associated with a 0.79% rise in suicide in people aged 65 years and under. Larger increases in unemployment (> 3% in a year) are associated with a 4.5% rise in suicide rates. The last time the UK saw such a rise in unemployment was in 1981, when unemployment rose 3.6% and suicide rates by 2.7%⁷

Further increases in mental health problems

The Government has rolled out the Increasing Access to Psychological Therapies programme to over two thirds of Primary Care Trusts and will achieve full coverage by 2010-11¹



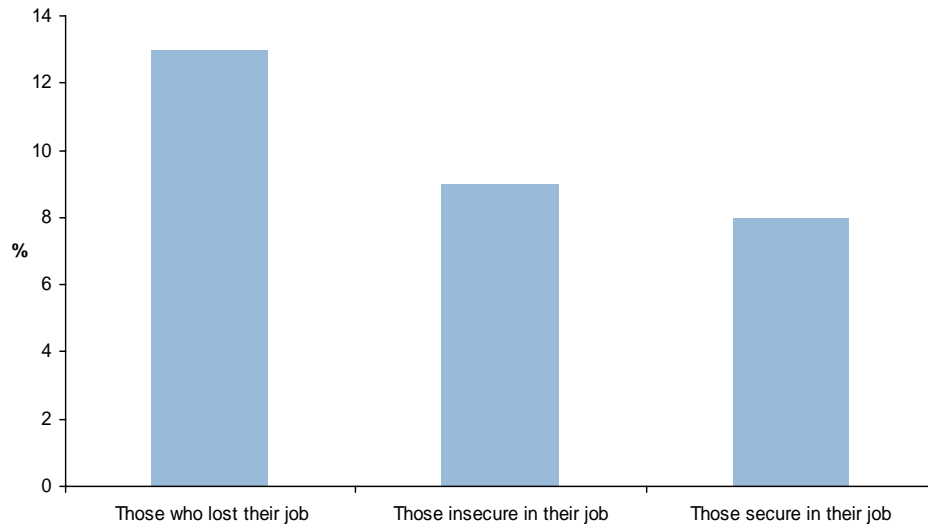
Evidence of increases in mental health problems

- There is emerging evidence that the recession is increasing demand for mental health services
- In an Audit Commission survey between May and June 2009, 31% of local authorities reported that there had already been an increase in demand for mental health services in their area. An additional 51% were anticipating an increase²
- Enquiries to Citizens Advice Bureaux about community mental health services have increased by between 4% and 31% since the last quarter of 2008/09³. Despite referrals and signposting, our qualitative fieldwork highlighted the difficulties people sometimes experience in accessing appropriate support
- The cost of anxiety and depression was estimated to be £16.4 billion in 2007⁴, including £13.5 billion in lost employment. Other data shows high costs in terms of sickness absence (£8.4 billion) and reduced productivity (£15.1 billion)⁵

Losing a job can put relationships under pressure

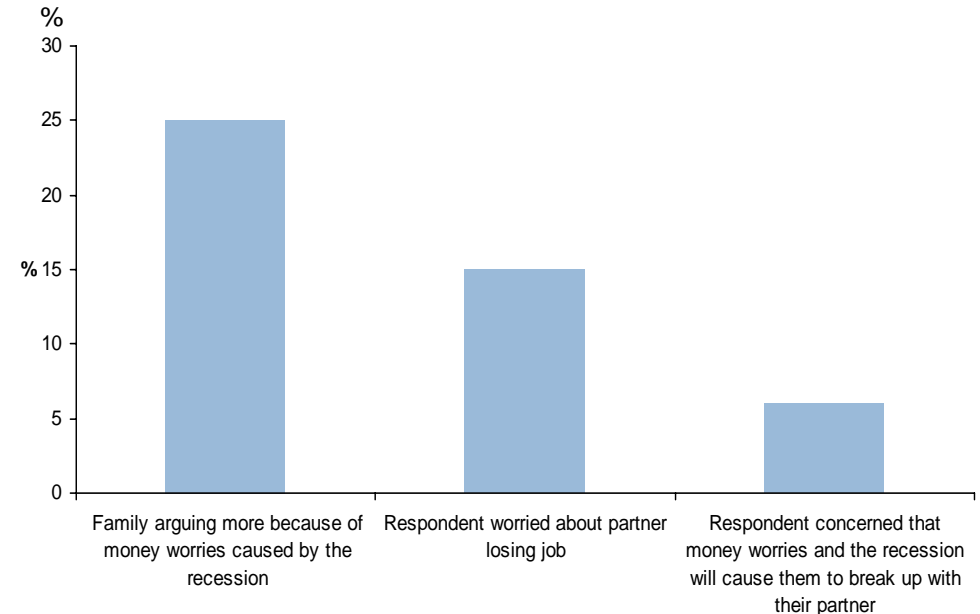
Job loss may lead to relationship breakdown

% experiencing relationship breakdown, 1991¹



- Previous research into the relationship between job loss and relationship breakdown (which combines multiple waves of data) shows that unemployment increases the odds of marital dissolution by 70% in the following year² and that men and women who lose their jobs are 33% and 83% respectively more likely to experience relationship breakdown than those who stay in their jobs³
- Our analysis (see chart above) specifically focussed on those who lost their jobs in 1991. We found that a slightly greater proportion of this group experienced relationship breakdown over the next four years compared to those in work*

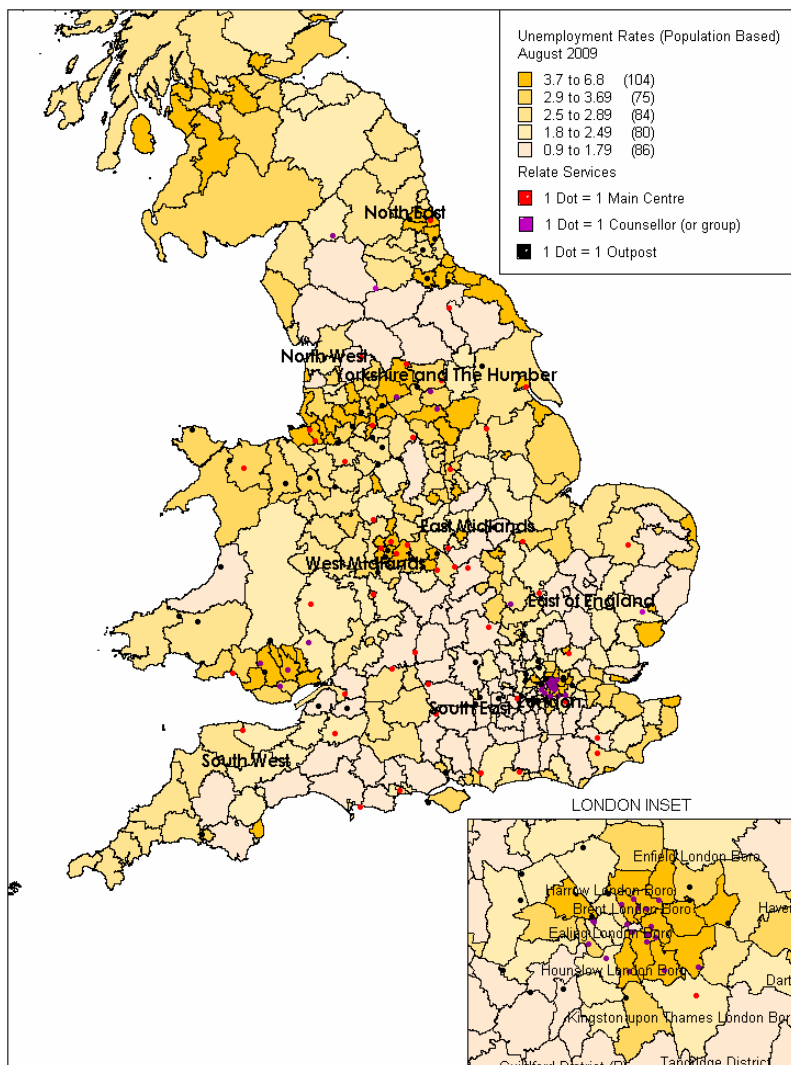
Relate's 2009 survey found that money problems were leading to more family arguments⁴



- There is emerging evidence that the current recession is placing pressure on families and relationships
- Around 25% of families in Britain report more family arguments due to money problems caused by the recession. 15% of couples are worried that their partner may lose his or her job, and 6% are concerned that money worries and the recession will cause them to break up with their partner⁵
- As at July 2009, 66% of Relate's local centres had reported more initial enquiries for relationship counselling which they attributed to the recession⁶

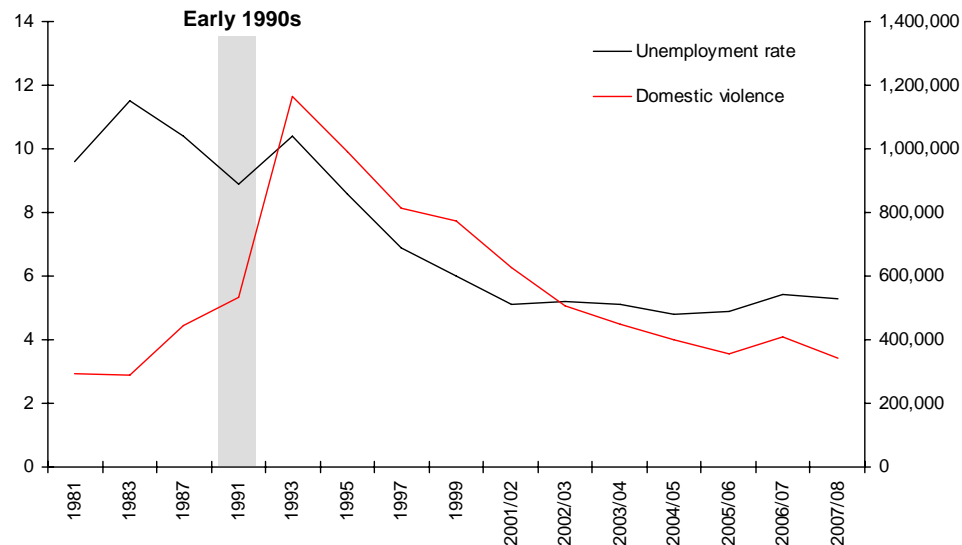
Unemployment is also associated with relationship conflict and domestic violence

There is a growing network of relationship support services across the country¹



Domestic violence may increase during periods of economic recession

% unemployed, number of domestic violence offences²

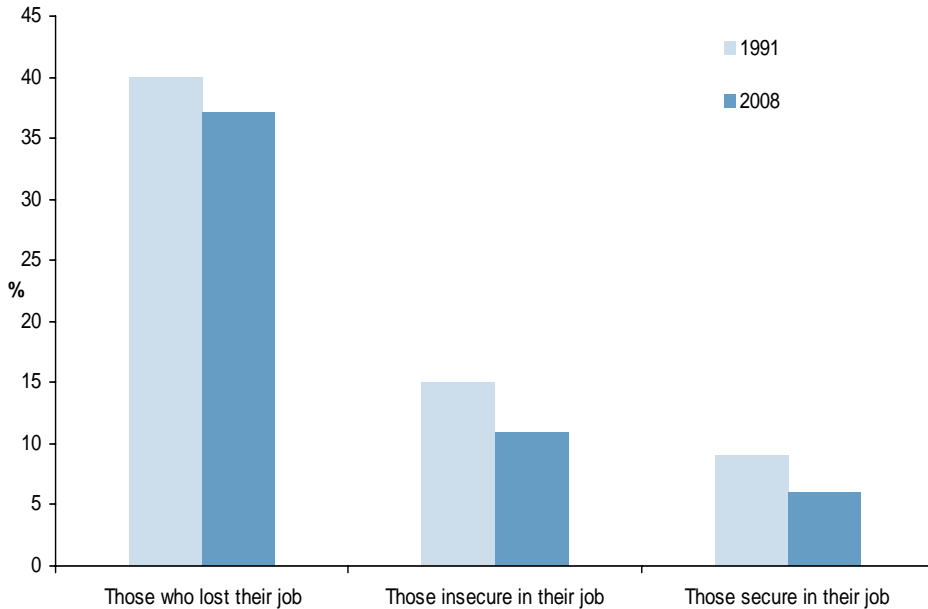


- While the relationship between domestic violence and the economic cycle is not clear cut, incidences of domestic violence appear to have increased sharply following the early 1990s recession and then declined as the economy improved
- There is some emerging evidence of increases in domestic violence during the current recession. The Citizens Advice Bureaux has received increases in enquiries relating to domestic violence of between 3% and 15% per quarter between Q3 2008 and Q2 2009 compared to the same period one year ago³
- In London, incidences of domestic violence rose by 2.7% in the 12 months to October 2009 compared to the 12 months to October 2008⁴

Job loss can lead to money problems and debt

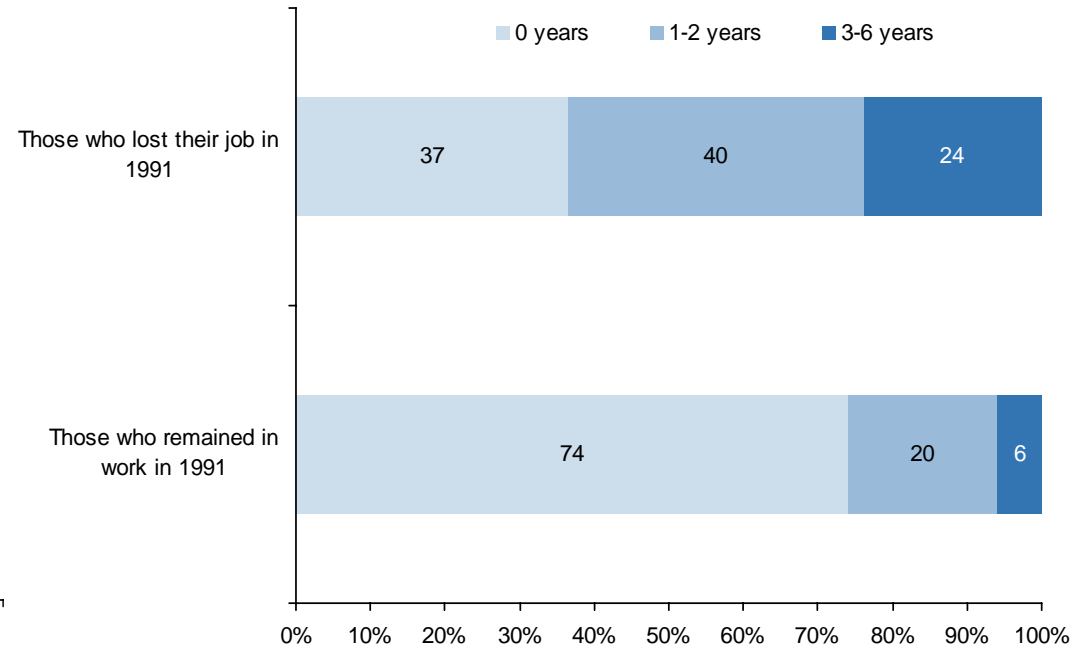
Many working households have trouble making ends meet following job loss

% who experience financial difficulty, 1991 and 2008¹



- Analysis of the cohorts who lost their job in 1991 and late 2008 shows that they were around 4 to 6 times more likely to report that they found it quite or very difficult to get by financially compared to those who remained in employment²
- Other evidence shows that around 27% of working households are at very high risk of falling into financial difficulties following job loss as they do not have sufficient savings to cover the loss of income and meet their existing commitments³

64% of those who lost their jobs experienced financial difficulties for one or more years⁴

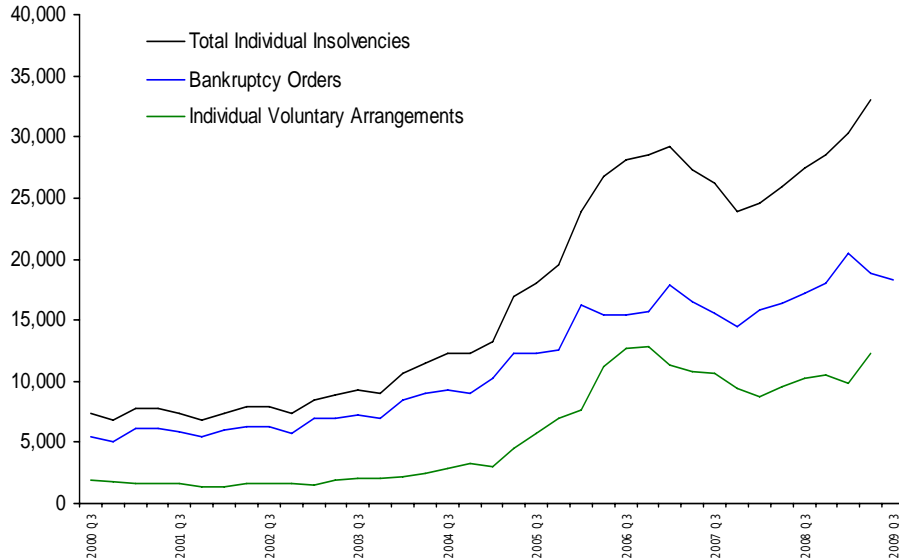


- Longitudinal analysis of those who lost their job in 1991 shows that around 40% reported financial difficulties in 1 to 2 years of the following 6 year period, while 24% reported financial difficulties in 3 to 6 years of this period
- For those in work in 1991, a much smaller percentage experienced financial difficulties over the next 6 years. Around 20% reported financial difficulties for between 1 to 2 years, and only 6% reported such difficulties for between 3 to 6 years

Problem debt has risen significantly

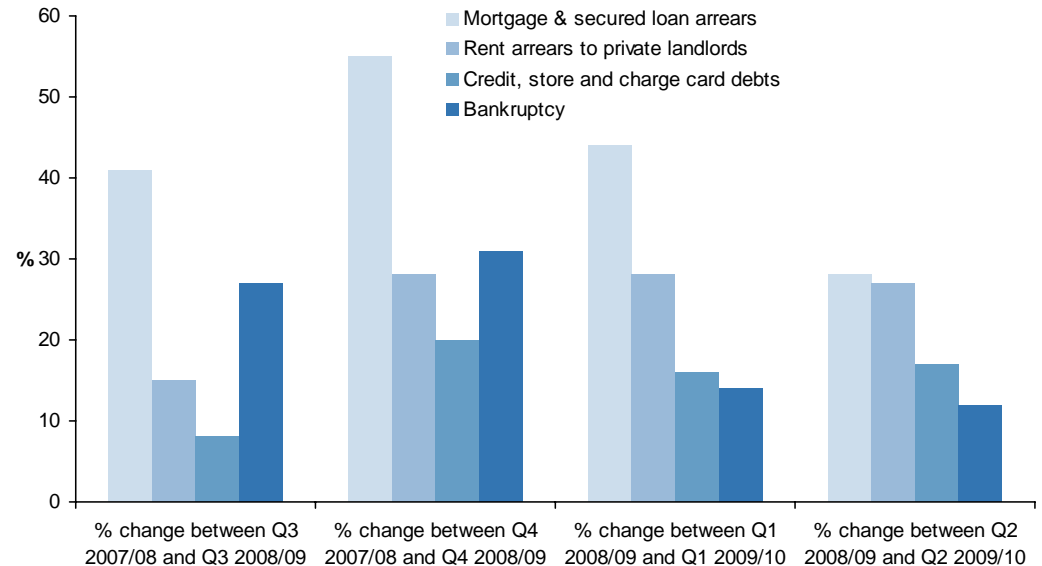
Levels of individual insolvency have risen sharply

Number of insolvencies, not seasonally adjusted¹



- The number of individual insolvencies has risen during the current recession, which follows a steep increase in numbers that occurred before the recession had begun
- There were 35,242 individual insolvencies in England and Wales in the third quarter of 2009. This was an increase of 28.2% on the same period a year ago²
- This was made up of 18,347 bankruptcies (which were up 6.4% on the corresponding quarter of the previous year) and 12,390 Individual Voluntary Arrangements (which were up 20.9% on the corresponding quarter of the previous year)³

Enquiries to Citizens Advice Bureaux regarding debt and arrears advice increased significantly during 2008/09⁴



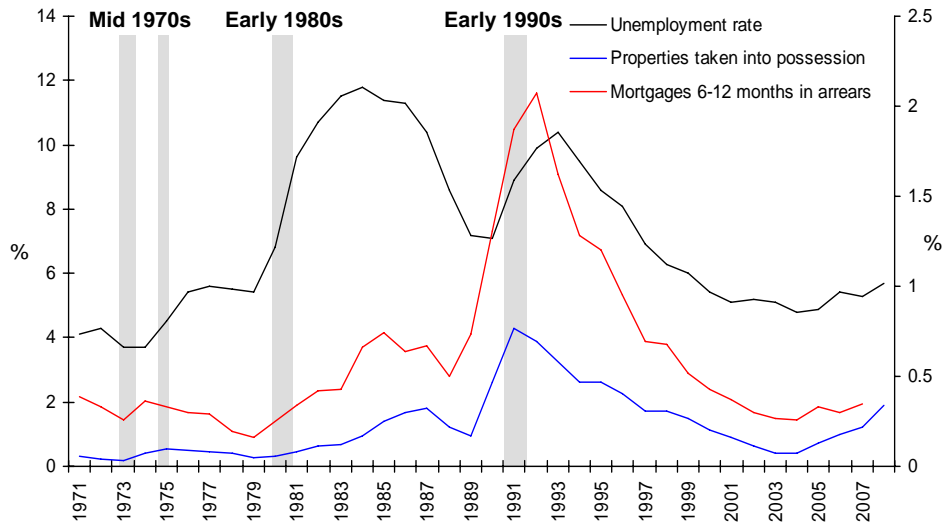
Increased demand for services

- In the three months to the end of June 2009, Citizens Advice Bureaux were dealing with 9,300 new debt enquires every working day, a rise of 27% on the number of debt enquiries in the three months to June in the previous year⁵
- Data from the Citizens Advice Bureau show that enquiries relating to advice and support about mortgage and secured loan arrears have increased sharply during the current recession, by around 30% to 55%
- Enquiries about bankruptcy have also increased during the recession period, as have enquiries about rent arrears to private landlords and credit, store and charge card debts

Repossessions increased sharply during previous recessions

Previous recessions saw large increases in mortgage arrears and repossessions

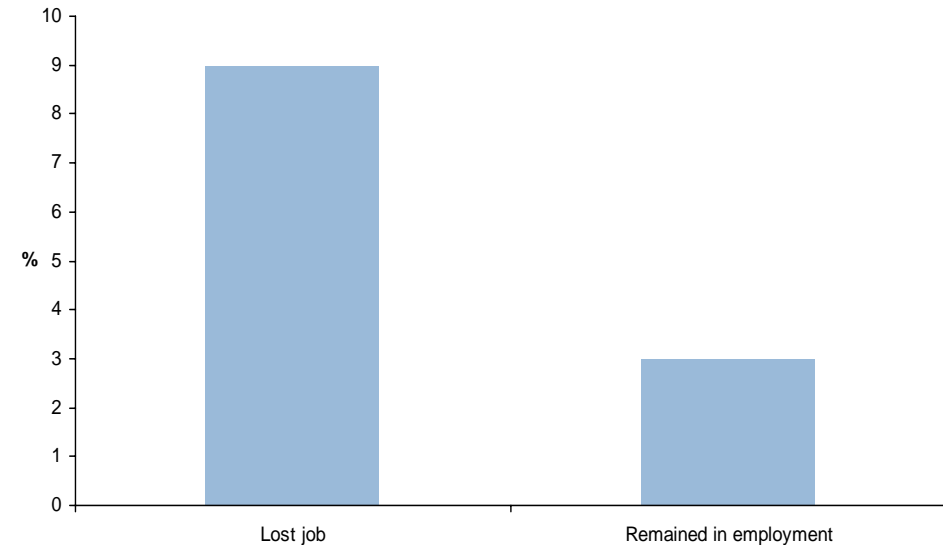
% unemployed / mortgage arrears / properties taken into possession¹



- Previous recessions saw large increases in mortgage arrears and repossessions. The current recession has seen some increases but to date these have not been to the same extent
- The number of mortgage possession claims and properties taken into possession has risen since 2004, particularly during 2008. The latest figures show that the total number of possessions in the third quarter of 2009 was 24,337²
- Possession claims peaked in the first quarter of 2008 but are now 37% lower than in the third quarter of 2008³
- Low interest rates are keeping mortgage repayments low, which may help protect some households from falling into difficulty. However, repayment difficulties may rise with increases in interest rates

Job loss increases the likelihood of eviction

% likelihood of eviction, 1991-1996⁴

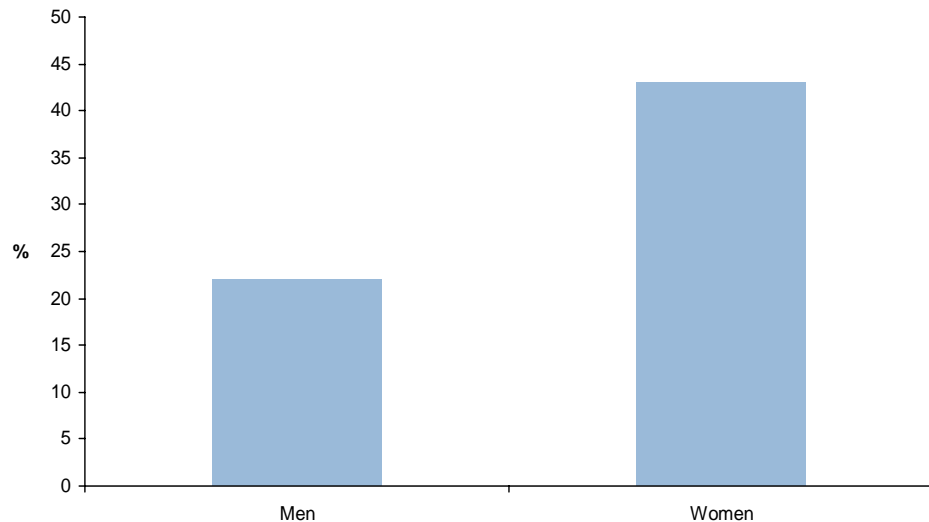


- Between 1991 and 1996, households that experienced job loss were around three times more likely to experience eviction from their accommodation than households who remained in employment
- While evictions and repossessions contributed to the rise in homelessness in previous recessions, there is no evidence to date of increases in actual homelessness as a result of the current recession⁵
- However, a recent survey by the Association of Directors of Adult Social Services found that 29% of sampled local authorities had seen an increase in demand for homelessness services⁶ but this had not flowed through to increases in actual homelessness

There is international evidence to suggest that job loss is associated with increased risk of harmful drinking

Men and women who lose their jobs are at increased risk of alcohol-related hospitalisation

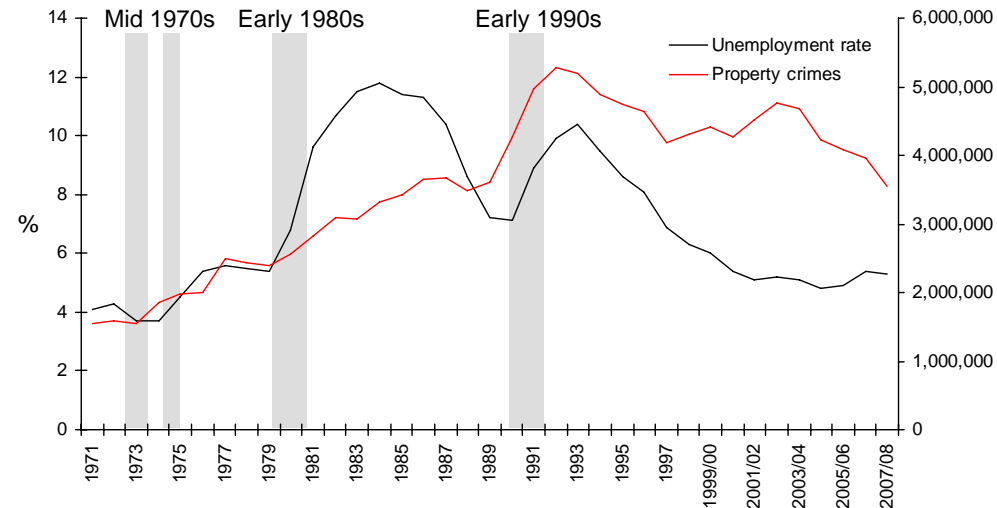
% increased risk of hospitalisation due to alcohol-related condition¹



- At a population level, it is likely that overall consumption of alcohol reduces during a recession as people cut back on expenditure
- However, recent evidence from Sweden shows that men and women who lost their jobs due to the closure of their work establishment have a 22% and 44% increased risk of alcohol-related hospitalisation respectively over a 12 year period²
- This supports evidence from the US which shows that increases in the overall unemployment rate lead to increases in the prevalence of binge drinking among those who have lost their jobs as well as to a lesser extent among those in employment³
- Long durations of involuntary unemployment (3 or more years) in young adulthood significantly predict heavy drinking and more frequent drinking at ages 27-35 years⁴

Property crime (burglary and theft) grew during previous economic recessions

% unemployed, number of offences⁵



- The relationship between crime and the economic cycle is not straightforward
- There were sharp increases in property crime in previous recessions, particularly the early 1990s recession, although this occurred in the context of a general rise in crime since the 1950s
- The Police Federation predicted that, as a result of the current recession, there would be a 11% increase in theft, burglary and robbery crime in 2009-10 and a 14% increase in 2010-11⁶
- However, in the year to June 2009, crime levels have remained stable or decreased⁷

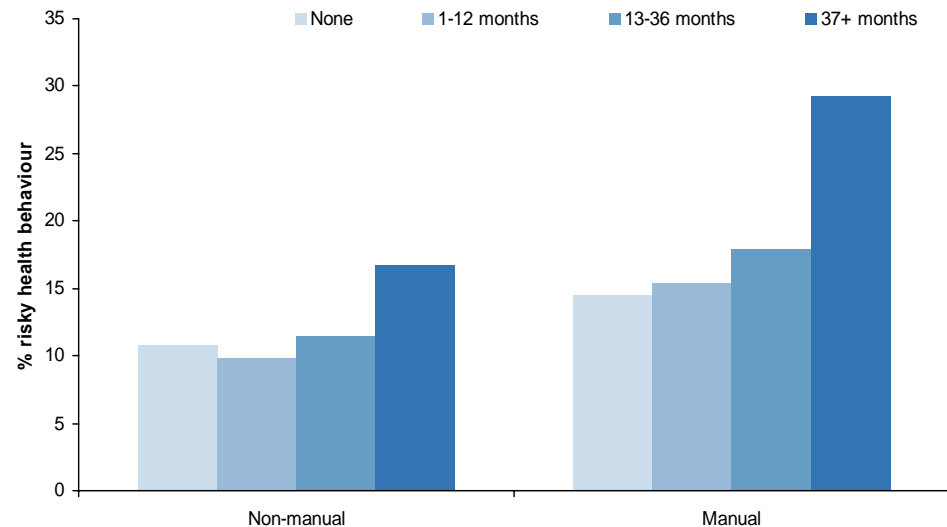
Summary

	Evidence of impact of job loss	Early intelligence on impact in current recession	Key findings
Common mental health problems	↑	↑	<ul style="list-style-type: none"> • 37% and 39% of those who lost their jobs during the 1990s and current recessions (respectively) experienced common mental health problems compared to 14% and 17% who remained securely employed • Key risk factors include: female; poor health; low savings from income; degree qualifications; A-level qualifications
Relationship breakdown and conflict	↑	↑	<ul style="list-style-type: none"> • Unemployment increases the odds of marital dissolution by 70% • Key risk factors include: age 16-24; cohabiting
Problem debt	↑	↑	<ul style="list-style-type: none"> • 40% and 37% of those who lost their jobs during the 1990s and current recessions (respectively) reported difficulties making ends meet compared to 9% and 6% of those who remained securely employed • Key risk factors include: female; cohabiting, widowed/divorced/separated; low income; non-white ethnicity; poor health
Homelessness	↑	↔	<ul style="list-style-type: none"> • Homelessness increased during previous recessions but there is no evidence yet of increases in actual homelessness during this recession • Key risk factors include: never married; private renter
Alcohol misuse	↑	?	<ul style="list-style-type: none"> • Men and women who lost their jobs due to closure of their work establishment had a 22% and 44% increased risk of alcohol-related hospitalisation respectively • Key risk factors include: men aged 20-34; married (men); women aged 35-49; never-married, divorced/widowed (women)
Property crime	↑	↔	<ul style="list-style-type: none"> • Property crime increased during previous recessions but as yet there has not been any noticeable increase in crime during the current recession

Social impacts can be broad and long lasting

Unemployment can lead to long-term scars, increasing the likelihood of future unemployment, lower life-time earnings and poor health

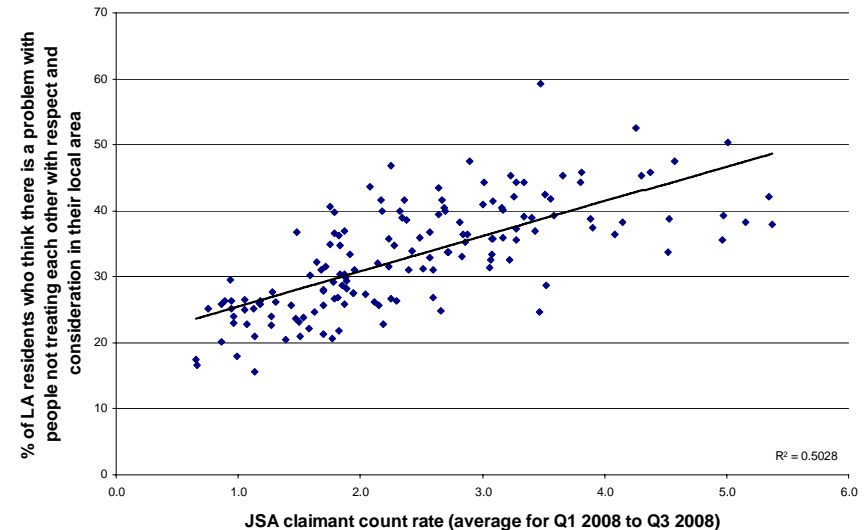
% of males reporting risky health behaviour* at age 33 by unemployment duration and social class¹



- Evidence on the economic scarring effects of unemployment, particularly long-term unemployment, is well-established
- Long-term youth unemployment (between the ages of 16 and 23) significantly increases the likelihood of subsequent unemployment in later life and also reduces income from wages by up to 12% to 15% some 20 years later²
- Long-term unemployment also affects people's health. Men who experienced long-term unemployment before the age of 33 were more likely to report risky health behaviours than those who had not experienced unemployment, including those from more advantaged backgrounds³

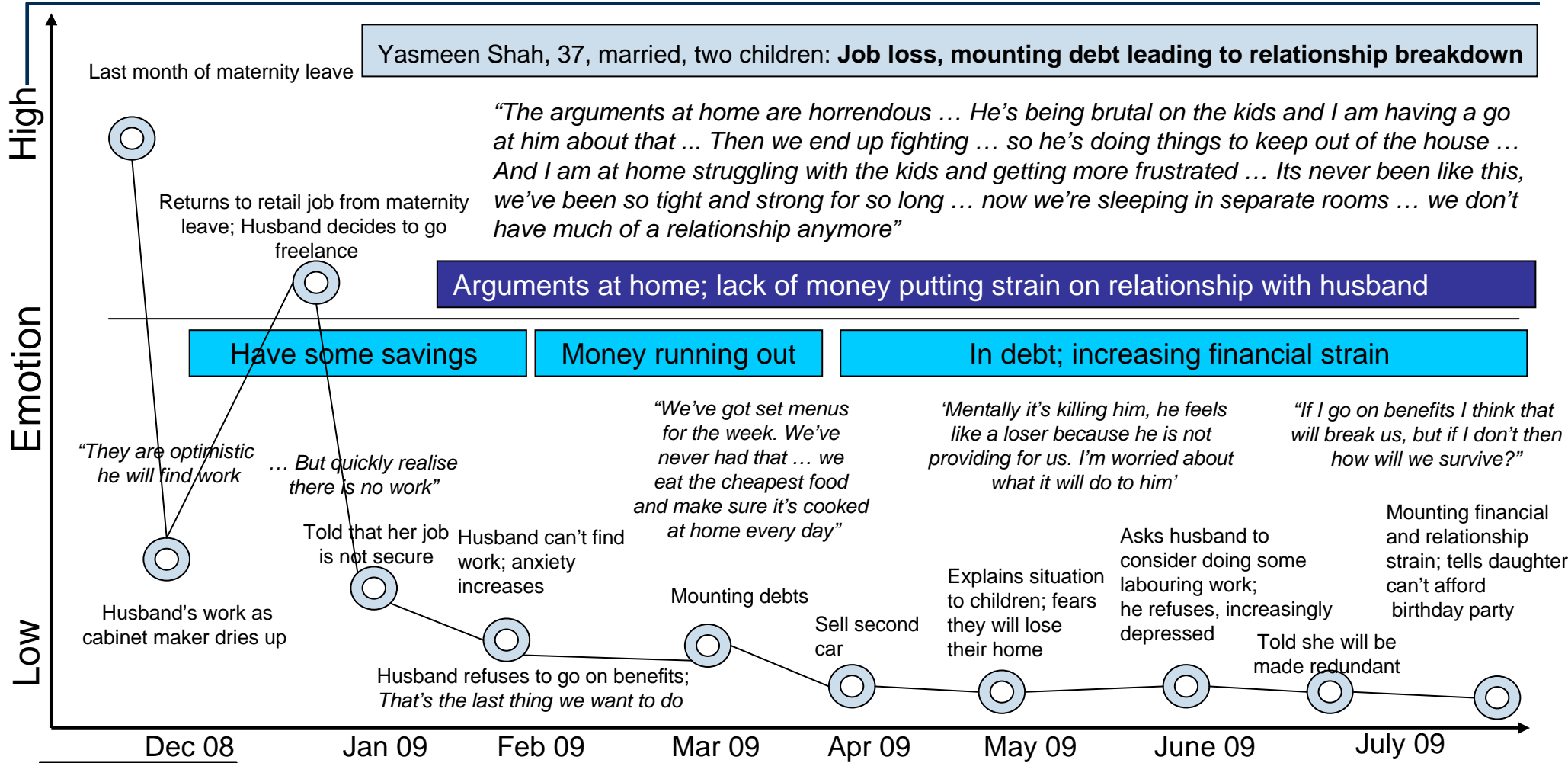
Unemployment has knock on effects for communities

Scatterplot of % of local authority residents who think there is a problem with people not treating each other with respect and consideration in their local area by Job Seeker Allowance claimant count rate, 2008⁴



- Previous recessions have shown that for some communities, the experience of high levels of unemployment can lead to long-lasting and broad effects, including community fragmentation, low aspirations, physical decline, long-term unemployment and benefit dependency⁵
- While only 5% of local authorities surveyed at the end of 2008 reported that community cohesion had slightly deteriorated as a result of the downturn, around one half thought that it would deteriorate somewhat over the next year⁶. Indeed, there is a strong association between unemployment and poor community cohesion as the chart above shows

Customer journey maps reveal the importance of a personalised approach to tackling unemployment and the social consequences of job loss



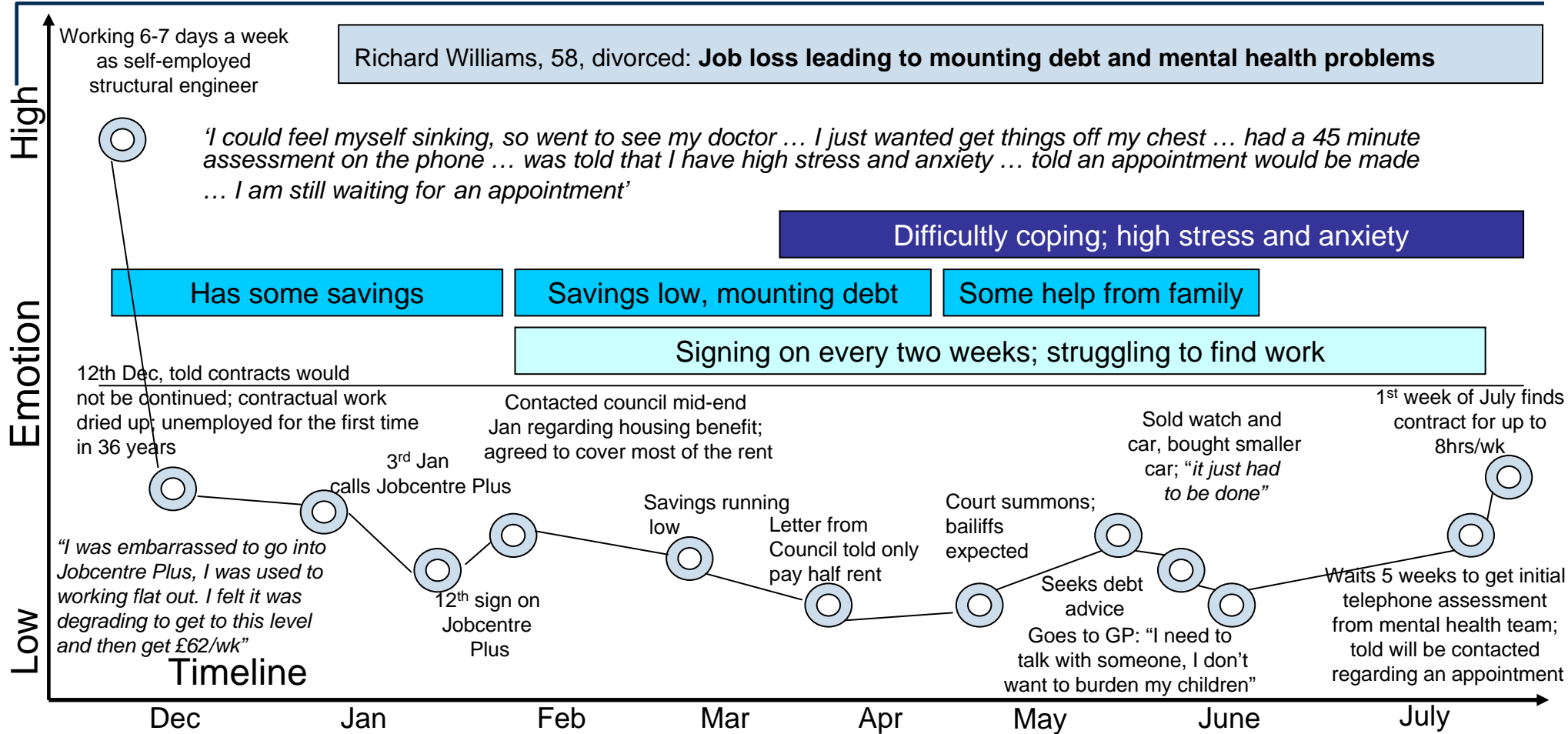
Delivering a personalised service

Jobcentre Plus outreach campaign in local shopping centre attracts attention, outreach helps to engage family in local social support provision and information on Jobcentre Plus services and entitlements. Husband is made to feel comfortable asking for help

The family receive benefits including JSA and child tax credits. They apply for the mortgage protection scheme. This helps to relieve some of their financial worries and stress; their arguments are less frequent

Goes to Citizens Advice Bureaux to discuss rights over redundancy. Feels more confident about pursuing redundancy package with company

Customer journey maps show how partnership working at the local level can help break down barriers to support services



Delivering a personalised service

Jobcentre Plus explain the process (e.g. 3 and 6 month review) and give Richard information on other local services – employment, skills, NHS Stressline, debt services, housing, CAB etc.

Richard worries savings running low; he contacts Citizens Advice Bureaux and referred on to Pay Plan; his anxiety is reduced and contact with bailiffs is avoided

Richard struggles with finding work and is getting increasingly depressed; Jobcentre Plus discuss different employment and volunteering options; adviser notices Richard is down, signposts to NHS Stressline for mental health support

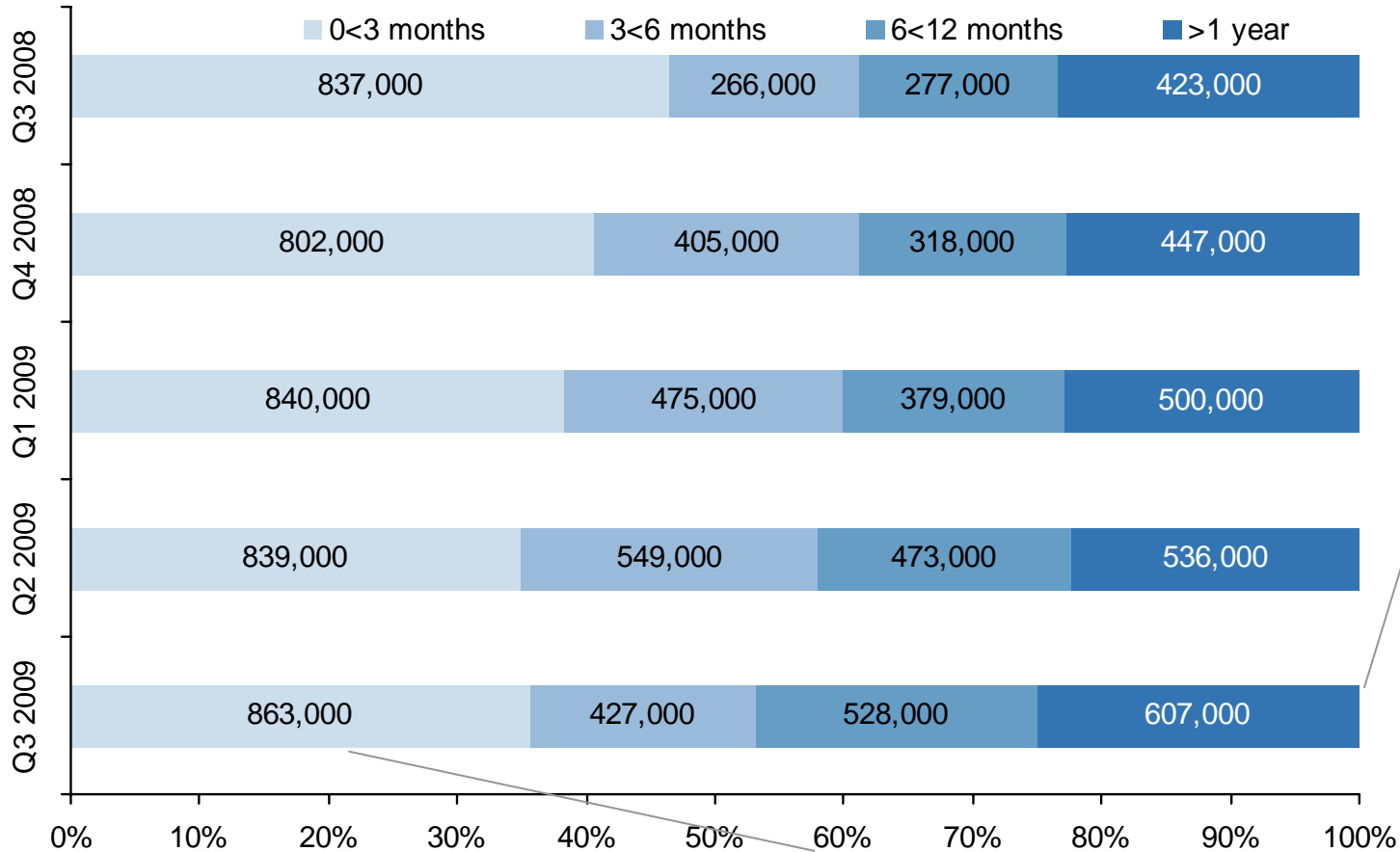
Richard receives regular cognitive behaviour therapy; feels more positive and better able to cope; starts volunteering at local community organisation

Contents

- **Summary and background**
- **The economic context**
- **The social impacts of recession**
- **Identifying those most at risk**

While the proportion of those who are long-term unemployed has remained steady during the recession, the number has increased by more than 180,000

% and number unemployed by duration of unemployment¹



Profile of the long-term unemployed as at Q3 2009

- Age 16-24 (33%), 50+ (17%)
- Male (67%)
- White (82%)
- Single (58%)
- Low skilled (56%)
- GCE O levels (29%), no quals (20%)
- Private renter (35%), social tenant (27%)
- No children (58%)
- Disabled (19%)

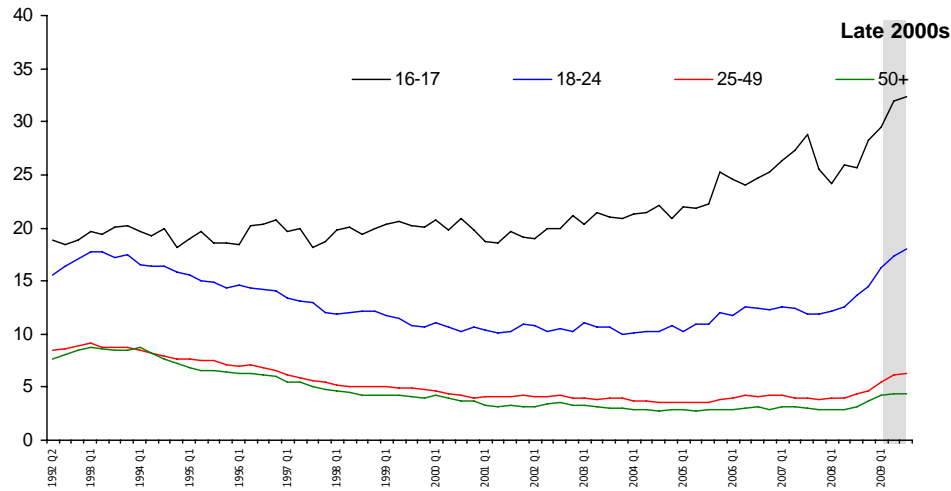
Profile of the newly unemployed as at Q3 2009

- 16-24 (53%), 50+ (9%)
- Male (54%)
- White (83%)
- Single (60%)
- Low skilled (43%)
- GCE O levels (25%), GCE A levels (23%)
- Lives in home w mortgage (44%)
- No children (47%)
- Disabled (10%)

Job losses have been highest among the young and low skilled

The current recession has seen a significant increase in unemployment among young people

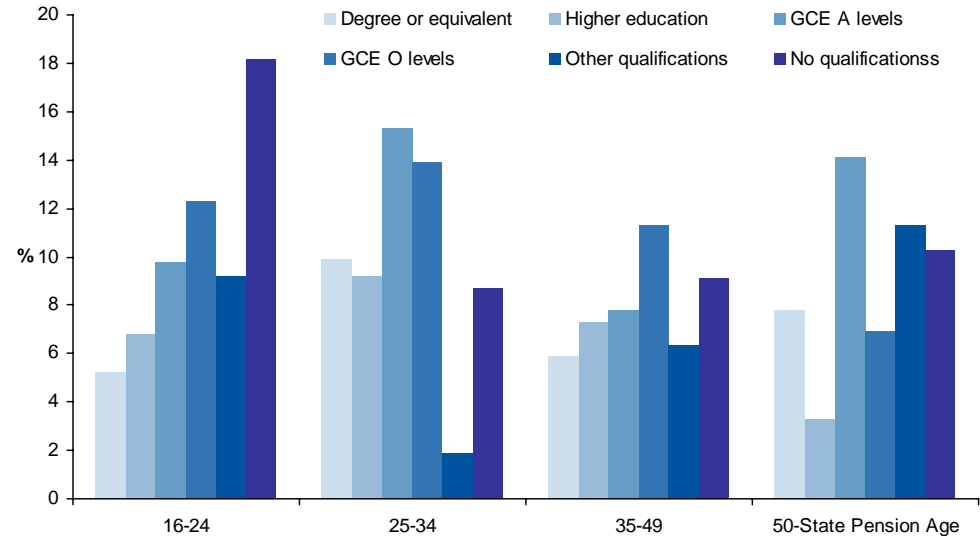
% of working age people unemployed by age group¹



- As a result of the current recession the unemployment rate in all age categories has increased. The increase has been most acute among young people
- In the 3 months to September 2009, the unemployment rate for young people aged 16 to 17 was 32.4% (36.2% for males and 29.0% for females). For those aged 18-24, the unemployment rate was 18.0% (21.0% for males and 14.5% for females)²
- The total number of people aged 16 years and over in employment to the year ending September 2009 declined by 490,000. More than half of this was accounted for by declines in the number of 16-24 year olds in employment³

People aged 16-24 with no qualifications had the highest redundancy rates in the 3 months to June 2009

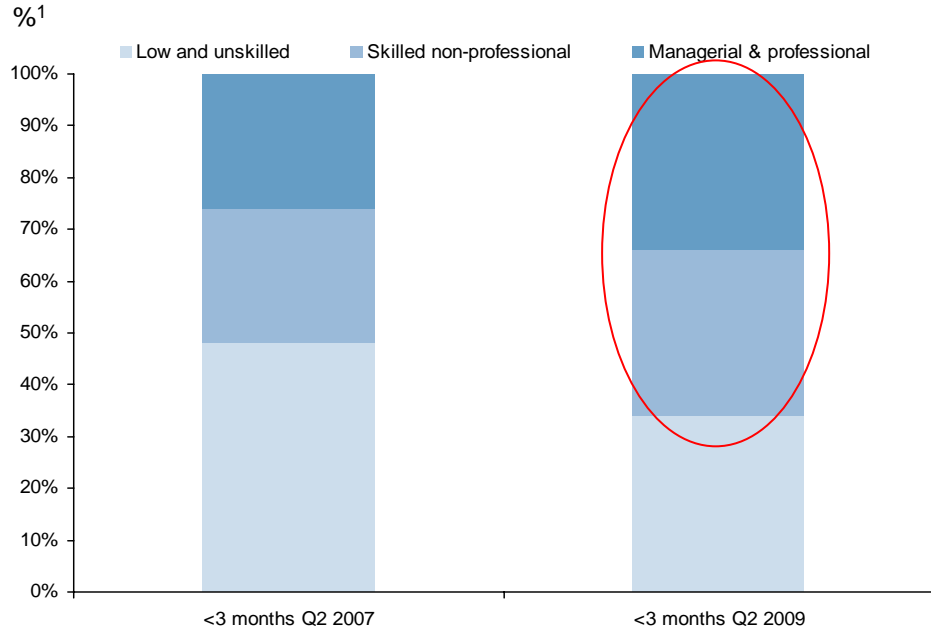
Rate per 1,000 employees, April to June 2009⁴



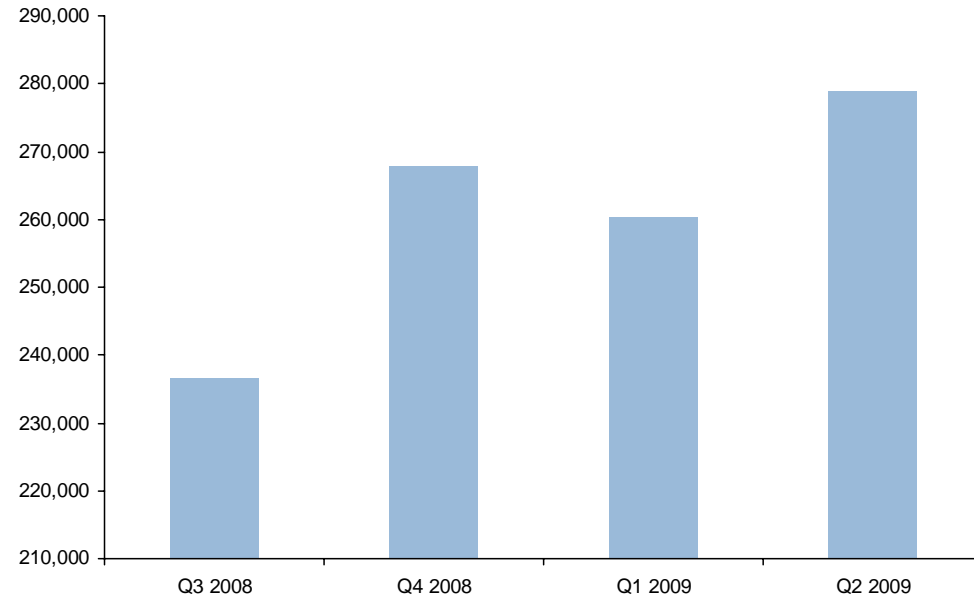
- Young people who experience long-term unemployment or who cannot find work due to a lack of jobs are at significant risk of experiencing long-term scarring effects
- Through the Department for Work and Pensions White Paper , *Building Britain's Recovery*, the Government has further enhanced the offer to young people, providing a guaranteed job offer, work placement or training for all 18-24 year olds who have been claiming Job Seeker's Allowance for 6 months
- The Backing Young Britain campaign is investing £1 billion in a Future Jobs Fund that aims to create 100,000 new jobs for young people and a further 50,000 jobs in unemployment hotspots

Yet at the same time, Jobcentre Plus has to deal with a higher proportion of skilled and professional new claimants than before the recession

The skills profile of new claimants is broader than before the recession



The number of people who are insecure in their job has increased during the recession⁴



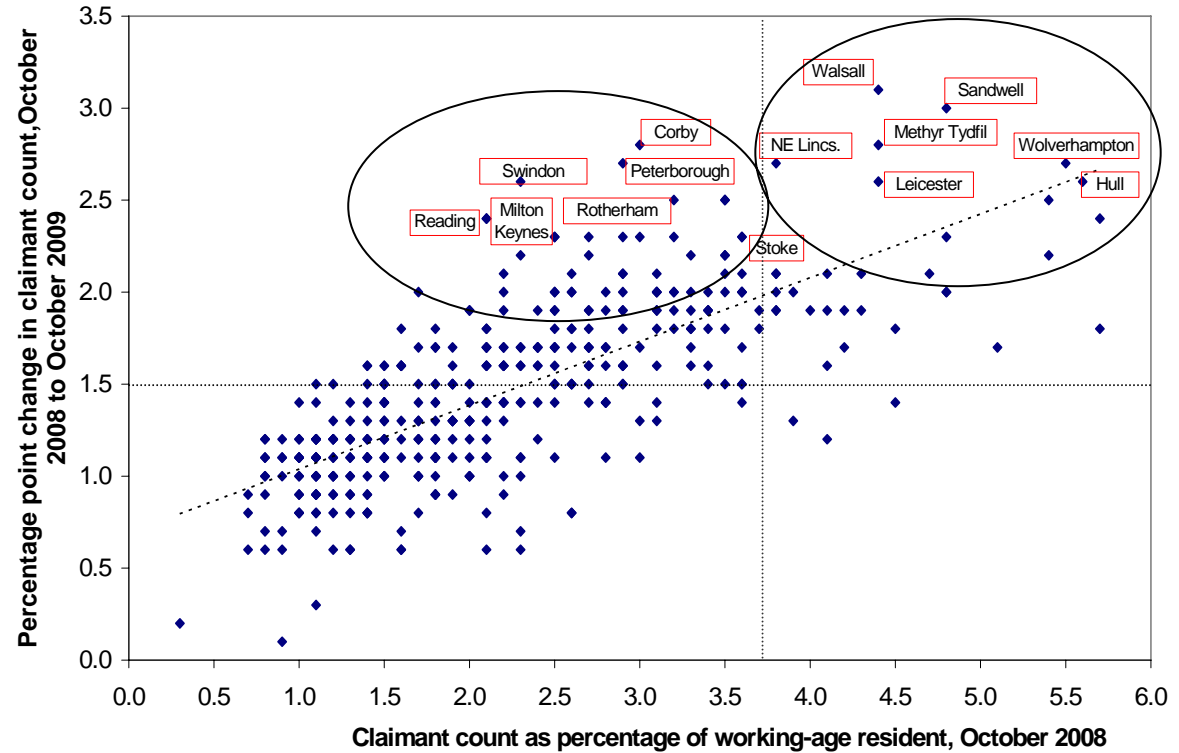
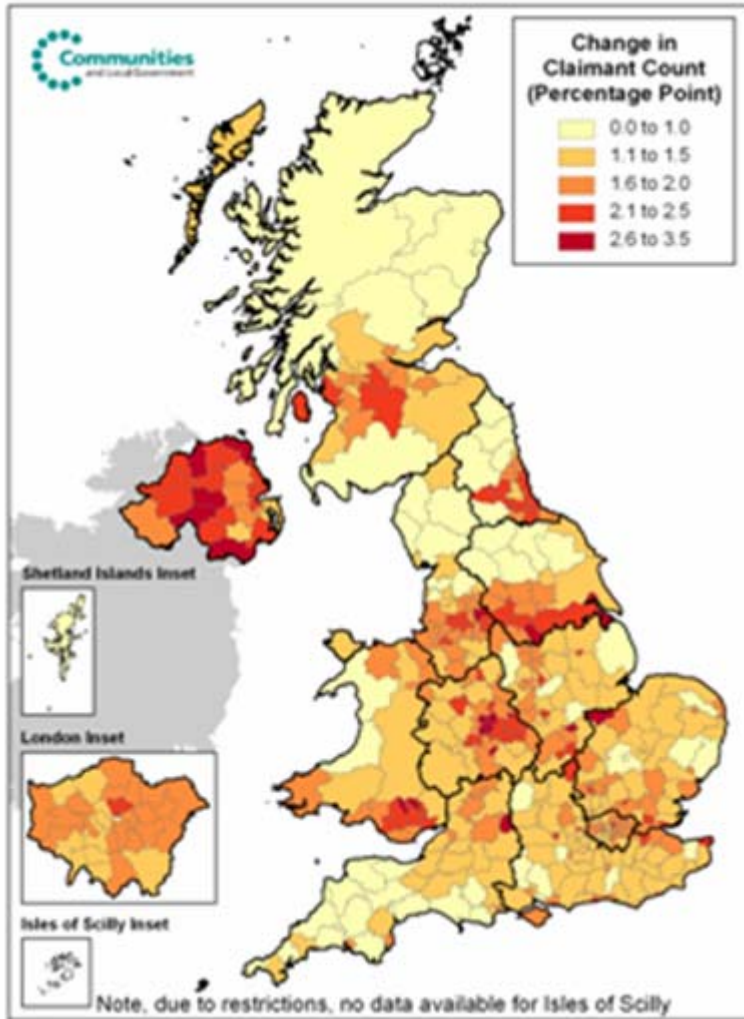
- Those who recently lost their job during the current recession are more likely to have higher qualifications than those newly unemployed prior to the recession (e.g., Q2 2007) and the long-term unemployed (both in Q2 2007 and Q2 2009)
- They are also more likely to be **younger in age**, have **higher educational attainment**, have worked in **managerial and professional occupations**, be **home owners** with a mortgage and to be **couples who have no dependent children**²
- Prior to the current recession (in Q2 2007), those newly unemployed had a similar qualifications profile to those long-term unemployed³

Profile of those insecure as at Q2 2009

- 16-24 (30%), 25-29 (23%)
- Male (55%)
- White (80%)
- Low skilled occupation (36%)
- Degree (33%)
- Single (57%)
- Lives in home with mortgage (41%)
- No children (61%)
- Disabled (10%)

Job losses have been unevenly spread across the regions. Areas with higher unemployment before the recession have generally had the highest increases

Percentage point change in the Job Seeker Allowance claimant count, September 2008 to September 2009



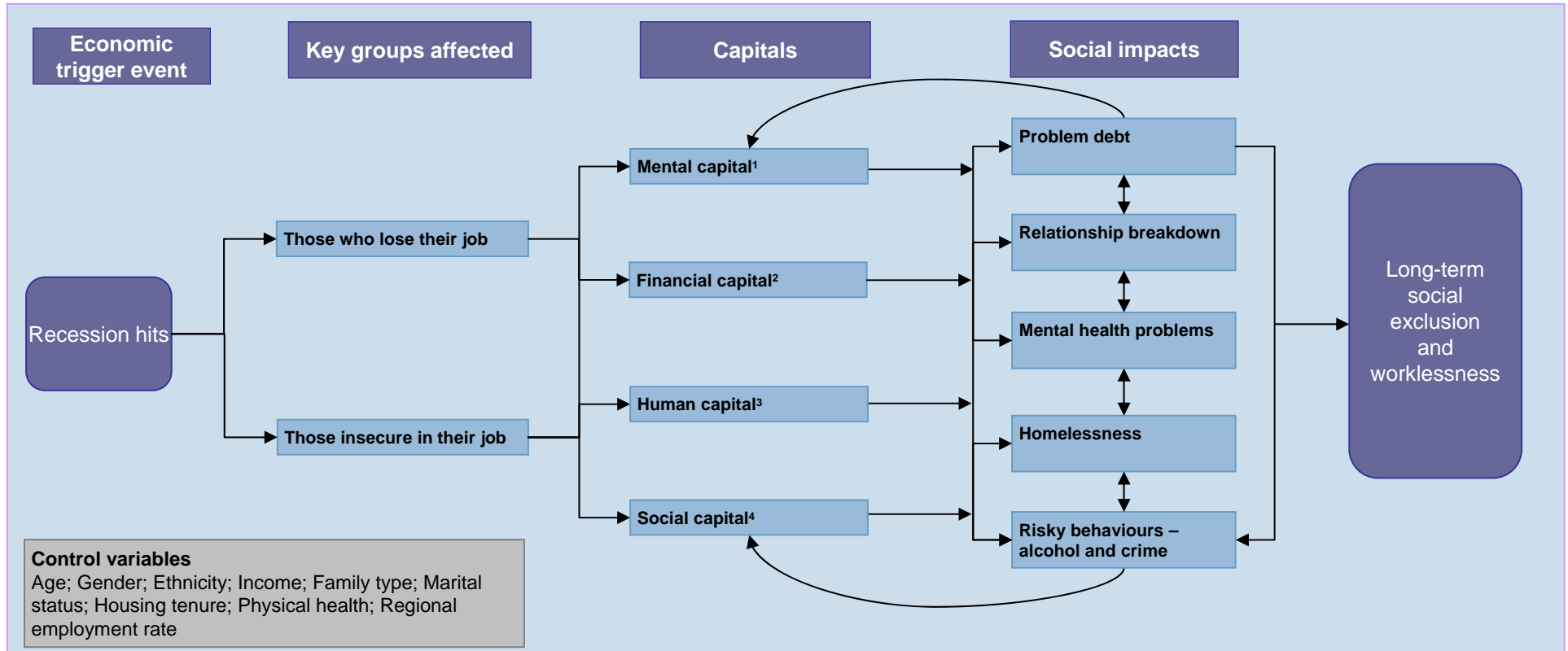
Source: ONS Claimant Count

- The highest rises in the Job Seeker's Allowance claimant count have been in areas which already had high rates of unemployment. However, some southern areas of recent success have also seen high increases
- The highest percentage point increases have been in:
 - Old industrial/mining areas in the Midlands and the North, for example, Corby, Hull and Stoke
 - Parts of major conurbations in the North and Midlands, for example, Walsall, Sunderland and Rotherham
 - Some southern urban centres of recent success, for example, Swindon, Milton Keynes and Reading

High levels of capital can protect individuals from social impacts

The framework below provides a model to help us understand how some people bounce back following set backs while others spiral down into long-term unemployment and social exclusion. It shows the potentially important role that capitals play in making an individual more or less likely to experience a range of negative social impacts.

This section brings together evidence on the risk and protective factors that make it less or more easy for an individual to bounce back following a recession. It draws on the literature and original empirical research into the 90s recession based on the British Household Panel Survey (BHPS). This framework is used in our analysis of the BHPS.



1. Mental capital refers to the emotional resources and resilience that people can draw on to protect them in times of adversity. 2. Financial capital is the financial savings and capability that people have to draw on in times of adversity. 3. Human capital is the education and workplace skills that people possess. 4. Social capital is the network of family and friends that individuals can rely on to help them out.

Qualitative research highlights the importance of social and human capitals

Levels of social, human, financial and mental capital appeared to help mitigate against some of the social impacts associated with job loss and job insecurity

Social capital

Strong and secure relationships with family and friends protected individuals through providing money, advice, links to jobs and psychological support through difficult times:

- *'Family has been brilliant, mainly providing advice and access to a landline telephone. Friends have also been very supportive...really if it was not for my family and friends I'd be suffering more mentally.'* (Male, 37)
- *'Me'son was always on the internet looking for a job for me, and looking in the paper for me ... me'wife was also on the look out ... friends would also say 'I hear summat they might be setting on ... everyone was trying for you.'* (Male, 56)
- *'All the savings went into the company ... we had exhausted all of our money ... friends and family came along and said we can give you a couple of bob until you get back on your feet ... If it was not for the support of friends and family I would be in debt.'* (Male, 53)

Human capital

High level, transferable skills gave individuals the confidence and knowledge to pursue alternative career options:

- *'If this goes on, my plan is to be self-employed and start private tuition for French ... but I am not sure this is the right climate to be offering private tuition ... but that is my plan ... I have started looking at different GCSE syllabuses just in case I get to put my plan in action.'* (Female, 35)
- *'I'm positive about the future. As well as looking at the job sites I am doing a lot of research into this buy to let and the internet selling. So, a lot of my time is being spent on that and the more I look into it, the more I research it, the more enthusiastic I become... what helps is that my brother in law has been doing something similar... so I can tap his knowledge.'* (Male, 46)

Financial and psychological resources also appear to be important protective factors

Financial capital

Savings and redundancy pay outs cushioned the blow of job loss. For some, redundancy presented opportunities to reconsider career options and to have a rest from work:

- *‘Now I’ve got my redundancy payment, I feel ok. But I think without that cushion, I really would have struggled.... it’s enabled a lot of people to reconsider what to do with their lives. It’s just given them that buffer, that breathing space...’ (Male, 46)*
- *‘I’ve paid off my mortgage. So I’m in a better position than some.’ (Male, 54)*
- *‘I was working Victorian hours, it was 7 in the morning to 7 at night ... I think probably I can be a bit more laid back because I can still fund myself...’ (Male, 61)*

Mental capital

The individuals who were coping best demonstrated high levels of self-efficacy and motivation. They researched new business ideas, sought out volunteering opportunities and showed impressive resilience in searching for work:

- *‘Since [losing my job], I have tried to get in a routine, like I did at work. I try to get up at a certain time and allocate a certain number of hours to looking for jobs....Because without a routine I think you can get lost.... you don’t achieve anything.’ (Male, 46)*
- *‘I keep myself busy, I do a lot of mountain biking, plus I do a hobby that keeps me busy, I am part of the search and rescue team.’ (Male, 39)*
- *‘I’ve started working at Oxfam, three or four mornings a week ...it gets you out the house and you bump into people. I’ve been doing this for two months. And I wish I had started sooner.’ (Male, 51)*
- *‘I had already given my CV out, two weeks before, but I thought it does no harm to go round again. And one of the places I went to... someone had just left two days before.... And they offered me the job.’ (Male, 54)*

New research provides clear empirical evidence of the importance of capitals in mitigating the social impacts of job loss

The following chart summarises original evidence from analysis of the British Household Panel Survey (BHPS 1990s recession)¹ on the risk and protective factors for developing a range of social problems following job loss. All factors listed below are statistically significant.

	Common mental health problems ²	Relationship conflict and breakdown ³	Problem debt ⁴	Homelessness ⁵	Risky behaviours – alcohol and crime ⁶
Those who have lost their job	<p>Risk factors</p> <ul style="list-style-type: none"> • Female • Poor health • Low level of income from savings and investments (£101-£500) 	<p>Risk factors</p> <ul style="list-style-type: none"> • Age 16-24 • Cohabiting 	<p>Risk factors</p> <ul style="list-style-type: none"> • Female • Cohabiting, widowed/divorced/separated, never married • Low income • Non-white ethnic background (long-term only) • Poor health (long-term only) 	<p>Risk factors</p> <ul style="list-style-type: none"> • Never married • Private renter 	<p>Risk factors – alcohol</p> <ul style="list-style-type: none"> • Age 20-34 • Married <p>Risk factors – crime</p> <ul style="list-style-type: none"> • Young males • Lower skilled workers
	<p>Protective factors</p> <ul style="list-style-type: none"> • High levels of social support • Good financial situation (self-rated) • Own home outright (long-term only) 	<p>Protective factors</p> <ul style="list-style-type: none"> • Higher level of income from savings • High levels of social support • Good mental health 	<p>Protective factors</p> <ul style="list-style-type: none"> • Households with no dependent children • Own house outright • High social support • Good mental health • Income from savings • Degree qualifications (long-term only) 	<p>Protective factors</p> <ul style="list-style-type: none"> • Higher local unemployment rate 	<p>Protective factors – alcohol</p> <ul style="list-style-type: none"> • University education

1 Commissioned analysis by NatCen. 2 Measured using the General health Questionnaire – a widely used screening instrument for psychiatric illness. 3 Measured according to a change in relationship status from ‘married’ or ‘living as a couple’ to either ‘divorced’ or ‘separated’ or ‘never married’. 4 Measured according to self-reported difficulties in managing financially. 5 Measured using eviction or repossession as the reason why a respondent moved house. 6 The risk and protective factors for risky behaviours has been drawn from existing research.

These capitals have also been shown to buffer against the impacts of job insecurity

The following chart summarises original evidence from analysis of the British Household Panel Survey (BHPS)¹ on the risk and protective factors for developing a range of social problems following job insecurity. All factors listed below are statistically significant.

	Common mental health problems ²	Relationship conflict and breakdown ³	Problem debt ⁴	Homelessness ⁵	Risky behaviours – alcohol and crime ⁶
Those who are insecure in their job	<p>Risk factors</p> <ul style="list-style-type: none"> • Female • Poor health • Low to medium level of savings from income • Degree qualifications • A-level qualifications (long-term only) 	<p>Risk factors</p> <ul style="list-style-type: none"> • Age 16-24 • Cohabiting 	<p>Risk factors</p> <ul style="list-style-type: none"> • Cohabiting, widowed/divorced/separated, never married • Low income • Poor health (long-term only) • Non-white ethnic background (long-term only) 	<p>Risk factors</p> <ul style="list-style-type: none"> • Widowed/divorced/ separated, never married • Private renter 	<p>Risk factors – alcohol</p> <ul style="list-style-type: none"> • Age 35-49 • Never-married • Divorced/widowed • Upper secondary education <p>Risk factors – crime</p> <ul style="list-style-type: none"> • Young males • Lower skilled workers
	<p>Protective factors</p> <ul style="list-style-type: none"> • High levels of social support • Good financial situation (self-rated) • Own home outright (long-term only) 	<p>Protective factors</p> <ul style="list-style-type: none"> • Higher level of income from savings • High levels of social support • Good mental health • Good financial situation (self-rated) 	<p>Protective factors</p> <ul style="list-style-type: none"> • No dependent children • Own house outright • Good mental health • Higher income • Income from savings • High social support (long-term only) • Degree qualifications (long-term only) 		<p>Protective factors – alcohol</p> <ul style="list-style-type: none"> • University education • Married

1 Commissioned analysis by NatCen. 2 Measured using the General health Questionnaire – a widely used screening instrument for psychiatric illness. 3 Measured according to a change in relationship status from ‘married’ or ‘living as a couple’ to either ‘divorced’ or ‘separated’ or ‘never married’. 4 Measured according to self-reported difficulties in managing financially. 5 Measured using eviction or repossession as the reason why a respondent moved house. 6 The risk and protective factors for risky behaviours has been drawn from existing research.

Evidence on risk and protective factors offers insights that can support personalisation and a more efficient use of resources

Statistical analysis and profiling technologies offer potential sources of information to support advisor judgement in identifying those jobseekers who may benefit from more intensive support

- Statistical profiling – which uses client characteristics to identify those at risk of long-term unemployment – has not been used to any great extent in the UK but is a part of the mainstream operation of employment services in the USA and Australia
- Previous UK evidence raised concerns about the ability of statistical profiling to accurately identify those at risk of long-term unemployment and the deadweight that would result (i.e. treating those who had no need of it)¹
- However, more recent evidence has found that it is possible to accurately identify those at risk of long-term unemployment, as long as the statistical models use good quality data and cover a range of explanatory variables²
- Recent experience in Ireland shows that such models can correctly predict 83% of male cases and 85% of female cases at high risk of long-term unemployment³
- Our analysis reveals in particular that poor mental health at the start of an employment spell is a strong predictor of long-term unemployment

Key variables used for identifying those at risk of long-term unemployment (Ireland)⁴

- | | |
|--|--|
| • Older age | • Spousal earnings |
| • Number of children | • Geographic location |
| • Low education | • Marital status (females) |
| • Literacy/numeracy problems | • History of long-term unemployment |
| • Location in urban areas | • Participation on the Community Employment scheme |
| • No personal transport | |
| • Low rates of recent labour market experience | |

Learning from the past

Recession can cast a long shadow

- The impact of recession can be felt long after there is a return to economic growth
- It took almost twenty years after the 1980s recession before unemployment returned to its pre-recession levels and almost six years after the 1990s recession
- This time around, despite steeper falls in GDP, labour market effects have been less severe than would have been anticipated on the basis of the recessions of the 80s and 90s
- Our new analysis presents evidence on the social impacts of previous recessions and brings together emerging intelligence on the social consequences of the current downturn. It shows:
 - Around 2 in every 5 of those who lost their jobs in 1991 and late 2008 experienced common mental health problems. In mid 2009, 82% of local authorities reported an actual or anticipated increase in demand for mental health services
 - Those who lose their job are 4 to 6 times more likely to find it difficult to get by financially than those who remain employed. In the three months to June 2009, Citizens Advice Bureaux were dealing with 9,300 new debt enquiries each day
 - Unemployment increases the odds of marital dissolution by 70%. Around 25% of families in Britain reported more family arguments due to money problems caused by the recession
- High levels of social support, good mental health, financial savings and qualifications help protect people against the negative impacts of job loss

The Government has responded robustly to help those affected by the recession

- Tackling the social impacts of the recession is important not only in meeting immediate needs but also – and perhaps more crucially – in preventing the downward spiral into long-term worklessness that we have seen in the past
- Government has acted decisively to support business, protect jobs and stimulate the economy
- The *Real Help Now* package includes a robust package of measures to tackle social impacts of recession and support the most vulnerable people and places
- The *Building Britain's Recovery: Achieving full employment* White Paper sets out the Government's bold vision for getting back to pre-recession levels of employment
- The Government has also recently announced a further £40 million to the 61 Working Neighbourhood Fund hotspot areas which are being hardest hit by the current recession

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