These are the stories and experiences of over 40 young people from around London about poverty and inequality. They chose the issues they wanted to raise, the stories they wanted to tell and the quotes they wanted to share.

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The impact of benefit reforms on young people

These are the stories of three young people from inner London about their experience of disability benefit reforms, and one mother from outer London about the impact of benefit reforms and the introduction of Universal Credit on her family. Names have been changed. The highlight the difficulties of living on ever shrinking incomes, and the worry that comes with the insecurity of welfare reforms. They are in their own words.

“Benefits for young people with disabilities have been shrinking, like a woollen jumper in a washing machine, since 2010. We are a group of young adults with disabilities who have suffered a lot from this.

Benefit cuts have affected the activities that we do, for example, there is no longer enough money for us to go on trips, and it’s harder for us to buy food. We eat cheaper food now as a result, which is worse and less healthy, and everything is getting more expensive in the supermarkets. Soon we won’t be able to go food markets, we will have to go to free food banks.

We don’t think this is fair. Young people with disabilities should not have their benefits cut. Because how else are we going to do things, or go to places, or do courses? We are writing this letter, so that everyone knows that we’re hurting from the cuts.

There are too many changes happening too quickly. We are nervous and a bit jumpy about the situation. Things could change really quick without us realising, we don’t know about the all changes. You never know what’s going to happen. The changes to benefits are worrying.

When I did my income support (re-assessment) they told me I had to go for an interview, but it was really scary. I was scared and nervous and it made me a bit sick. I didn’t know what to expect. This is what they do now. They may force any of us to go to work, but we’re not able to work. Some young people can’t be able to. I was worried that they’d stop my money

We shouldn’t have our benefits cuts, we should be able to go out and do things instead of all these cuts. We’re only young once”

- M & J & MM
“At the moment I’m living with my ex husband, because he’s got oesophageal cancer, and also diabetes. He had no other family and nowhere to go, so he came to live with us. He’s the father of my children. He was working but stopped in last November because of the cancer. When he applied for benefits, they didn’t pay him straight away because it’s universal credit. He applied for universal credit when he was finally diagnosed in July this year. He didn’t get any payments in July, August, or September. He got nothing. If he wasn’t living with me he would have suffered? What was he meant to do?

My husband when he went to see GPs in November when he was sick. He’d say something wasn’t right with him, and they’d say it was stomach flu or gas. He’d say it’s not right and was asking to go to hospital from November, he’s been begging for the scan. In July they finally scanned him. They found it. It’s stage 4. They didn’t listen. To him for eight months. He was diagnosed in July.

And only now, as of this month (October), he gets £300 only. How could he do that? He has to eat special foods. What about transport food, what would he do if he couldn’t live here? They don’t support anything. He has lost so much weight. They told him he has to eat yoghurt, full cream foods and eat organic foods because of the cancer. He has to get to his chemotherapy, so there’s bus fees every day as well. How could he afford it? It’s really painful for us.

He applied for disability benefits as well. We phoned them today again. They won’t give him back payments and in 13 weeks, they’ll only give him £300 more only. But no back payments! He’s been sick since November, and diagnosed in July.

He stopped work in November, and even though he was diagnosed had no money from July to October. And even in October it was only £300. He had to borrow money from friends to survive, and now he has to try pay that back with his £300!

My daughter is paying her loan to support her dad. But that’s only a loan, and she has to pay it back eventually too. She get’s £2000 every three months and that’s meant to be for her. Her bus pass is £100 a month, she has to buy books, to buy food, where does she find it? Where is she meant to find the money to support her dad? If they would support her dad, she could cover herself. My daughter spends her university loan to give her dad. That’s really painful for her. It’s really painful.

I live on benefits too. I’ve had epilepsy for 28 years. Every 2 years they review my benefits and assessment. They know I have epilepsy. It doesn’t go away. But every two years they have to review. I don’t get much money, and I have to pay the water, the electricity, buy my food, and now I’m trying to help look after my ex husband.

But they’re trying to cut my benefits too. I declared that he was living with me when he moved in, and they wanted to cut my housing benefits. Because I declared it and it was a change in circumstance, it opened the gates. They told me
they’re looking to cut my housing benefit because of his £300 benefits. You get punished for telling them the truth. I told them that instead of cutting my benefits, to find him a house, to find him a hostel, but they wouldn’t. So because I took in my sick ex husband they’re trying to punish me. He’s the father of my children, what was I meant to do? He had nowhere else to go. I’m helping him because they won’t, and now they’re trying to punish me. I said give us 5 months. He has 2 months of chemo, one month of operations, and then two more months of chemo, so wait 5 months before you change our circumstances but we don’t know if they will. What do they expect us to do?

They also told me that because he was living with me, we have to live as husband and wife and that changes our circumstances. He’s sick with cancer. It’s stage 4. We can’t talk about relationship, he was in hospital for one week last month vomiting up blood. How am I meant to talk to him about our relationship so I can tell them about our circumstances. The government are the ones that stress. You get hassle and punishment for telling the truth.

Universal credit, I don’t know if it works. And this is the life we’re living. It’s very hard. This government doesn’t listen.”
Young people with irregular immigration status

These are the thoughts of some young people who have experience of living in the UK with irregular immigration status. They wanted to raise two key issues; what it’s like to live on £37 a week asylum support, and; if/once you get your papers, what it’s like living on ‘no recourse to public funds’.

Asylum seeker support is £37 a week

• This is not enough money to live on

The support asylum seekers get is not enough. We get an average of £37.60 a week, that’s £5.30 a day for 3 meals a day, that’s not nearly enough. How are we supposed to survive? We are human, after all. If I have to travel, I’d like to buy clothes, I wish to get (phone) data to not get lost.

“You cannot survive on £37 a week. It makes you starve, and sometimes you sleep without. And in that time you can think I wish I had something else. I had that part, it’s the worst stage. Sleeping without eating, you can’t sleep properly, you get sick, it causes a lot of problems. It leads to a lot of serious problems. You can’t make decisions. I behaved like a different person, but it’s not like me. I remember that. £37 a week is nothing.”

• Being constantly broke affects our mental health

Having £37.60 a week can affect a young person mentally. You feel demotivated to engage with their friends, and low self esteem, due to being in a poor situation. Not able to socialise and develop their abilities further.

• We can’t work to earn more, so we’re stuck.

If we could work, we would. Some days we don’t eat anything. We don’t do anything.

‘People ask me, what are you doing today? On a Friday night. Nothing I’m broke. I’m always broke. Nothing. Everyone’s always broke. I’m always broke.’

• What we want

We want enough to live a standard life on, because this is not a standard life. Our support should be increased at least to cover a day bus pass (£4.50) a meal deal for all our meals (£11.00) – that’s £15.50 a day. That would be nice, even though we still couldn’t buy clothes, go out or hang with friends for that. £108.50 a week.
No recourse to public funds

Sometimes when you get your papers, you get ‘no recourse to public funds’, which means you can’t claim any benefits. This causes 3 key problems.

1. It makes working hard

   - **You’re forced to work:** If you have status, but you have no recourse to public funds, you’re forced to work to be able to pay for rent and food also because of that. You have to take time out of your education that you can’t afford.

   - **You’re forced to take bad job:** It makes it difficult for people to access any funds. For example, when you get (work) visas without experience in the UK, it is difficult to find any good paid jobs. Also when you don’t choose the jobs that are available you find yourself at risk of becoming homeless.

   - **You’re taken advantage of.** Because you cannot claim benefits, and have to pay the rent, you can end up in jobs that take advantage of you. For example, we knew someone who worked as a waitress from 7am to 10pm and she got £40. She had to travel to get there. You can be forced to take cash in hand jobs, and they’re really bad. They don’t care about you then.

   It makes us feel:

   “You can’t go out, you have to afford, just for the food and rent. That’s where your money goes. You don’t have anything else. You just go to food banks, or community centres to help find urgent accommodation. It’s really stressful, really, really stressful as you sacrifice something to get another thing. You sacrifice your studies to get rent, to survive, to feed yourself, so it’s too much sacrifice out there. It’s more stressful as well because when you see the people who are going to college or have a good position, you wish I would be there like that. You feel something else, it make you different. Every day you have to calculate how you spend your money, so you don’t go over budget.”

   “As a young person, you shouldn’t be in this position when you’re young. Sometimes you think if I have parents they should do this for me, but I’m not living like other young persons with parent. You have to think like others think, not like young people. You have so many responsibilities to sort out your problems, there’s no one to support you feel alone.

2. Missed education opportunities

   - Because you’re forced to work, you can’t focus on your education. There’s no future in that, there’s no opportunities. We want to study, but we cannot claim the benefits to survive. So we have to work, so we lose the opportunity.
If you're over 25 you have to pay for everything if you go to college. But they often make us wait that long to get our papers, so we're over 25 when we can. But we can't afford it. Time passes so fast and you pass your age.

“You have to stay in those jobs. Like on Saturday, I worked a 10 hour shift with one 45 min break. I came home and I went straight to bed I didn’t want to eat anything. I don't want to stay in there (that job) life long. But to do that, to progress, I need to have studies. No studies, no good future.”

“I was doing plumbing, but I was stopped. That blocked everything. That stopped my opportunities. If I had continued 2 years ago, I would have been qualified by now. But no, I’m just stuck. It’s damaging people’s personalities. Too much stress and you can’t focus. I want to do something but I can’t”

3. It makes us feel like something else, different, even though you live there

- When you have status, but no recourse to public fund, it's like you gave us the right to be here, but we cannot see the equality. You are not treated like others here.

“People who have the rights to claim benefits (recourse), you don’t get any opportunities. You live only on charities or food banks to survive. It’s unfair because we have been in this country for long years, and we’ve got the papers but we can’t claim benefits. What sort of equality is this? We have rights as others, but we cannot see the rights.”

“You feel disappointed. I waited for long years, for my brighter futures, but when I got it, you cannot see the brighter future there. That makes difference. I didn’t feel part of the community because all I had to do was work to pay the rent and food nothing else. If I could have got the benefits there would have been the breathing room to take opportunities.”

What we want: Access to Benefits

People should be able to get Jobseekers allowance. It takes a longer period to get a job in the UK, and we want to be able to have opportunities. Why are we treated differently?
The huge costs of growing up in London

These are the stories of young people from West London, who wanted to emphasise that the price of living in London causes unique difficulties for low-income young people growing up in the city. Specifically, they identified gentrification and growing housing costs as causing multiple issues, and the rise of consumerism affecting their ability to flourish.

1. Gentrification and housing.

London is becoming really expensive to live in and this means there's no room for lower income residents. This has multiple knock on consequences.

- Young people are facing a housing crisis right now:

Renee, now 24, tells us “I lived in a house when it was packed. The first house we had was a proper house, my nan’s house, but there were three other families with us. Times were hard. It was mad. We were all crammed in. I went from there to Harlesden, to Ealing Broadway, but my sister and everyone was there moving with us. But then we lost the house. Now I’m in emergency accommodation, it’s like an emergency hostel. It’s got everything you need but the environment. It’s like bruh, shit’s real. I say to myself why can’t we get all these (posh, new build) houses they’re building? Why can’t they wait instead? Back in the day, older people could get a house. I’ve been waiting for too long, in emergency accommodation. This is my second year.”

Max, 21, tells us “I was in shared accommodation for two years cause I was having problems with my little brother’s dad. At the start it was all right, but as people started leaving it got worst. The conditions of the yard got worse and worse. By the last 6 months it wasn’t liveable. It was a low point of my life. Ending up living alone in that house for 6 months, thinking is this living? I started to get stressed, depressed, I couldn’t focus properly I couldn’t focus I was stuck in what I thought was an everlasting cycle. I thought I’d be there for the rest of my life.”

- Some young people can’t focus on their education because of their housing costs:

Ruweyda, now 23, tells us “leading up to university I was working full time to support my family. In my first year of university, I moved out of my family house to study in Cambridge. It was a real struggle for my mum to pay the rent without me working. In the end, I had to leave uni in my first year, to come back to London to start working again so I could help her pay for the house. She was renting, and the prices were too much. It was hard, but to be honest I was used to it. I’ve been working since I was 16, so I’m used to having to work to help out”.

1 These are young people’s stories verbatim, swearing, slang and all, based on interviews in a youth club. Participants chose the themes themselves. Names have been changed.
Young people who grew up here are leaving:

Mourie, 21, tells us how his whole family have, over the years, moved out. “My aunt used to live up the road (from the youth club), but then they redeveloped that estate. When that happened she moved to Feltham, which is 25 min further out on a train. We used to live in Houndslow, but the way things were going there with prices and the crime we moved out too. We’ve moved all moved out. My mum now lives in Kingston an hour out, our council house still costs us £600 a month. We all live out of London now, but not too far”.

The young people who stay know they’re going to have to move soon:

James, 21, tells us “If you’re on big money like £30k you struggle to buy a house. People are getting houses out of London because they can’t afford it. Like Luton and that. It’s mythological to get a house around here, unless you’re on £40k, 50k, you’re not getting a house. It’s not impossible, but you have to make it possible. But from this side of the field, it’s impossible. It’s a mythological.”

Many communities breaks down:

Elyas, 17 “There used to be a lot of local cafes and restaurant where we grew up, it was the sort of places where we all got along and the community was together. But as prices went up like Sainsbury’s came in and there were less little shops, and a Pret and a Costa replaced the little cafes. There was no social fabric, it was breaking. There was no more sense of community I’m not going to lie. Hardly anyone knows each other anymore.”

Young people feel like they’re playing a zero sum game with rich residents:

Elijah, 20, says “The price sets you up to fail. It’s like that whole rich poor thing again. It’s like I got money now but I can still only afford to live in a shit house. (Elijah makes video clips for local rap bands). What’s the point? These rich people, they got the nice houses and money. They say mo’ money mo’ problems, but I’m rather be crying in the million dollar house than the shared accommodation. See where I used to live (in emergency accommodation), there was nice houses. I was looking at these lovely houses with double extensions, but when you got in my yard it was like whoa. My neighbours would look at me differently. They’d look at man in a certain way. I knew my neighbours didn’t really like me, but I keep it humble with them. I’m 6 foot, so no ones going to say anything to me, but I get the looks.”

Feeling like not being taken seriously as residents:

Naomi, 17 “Councils don’t take you seriously. There’s are times when I’ve had to miss college, or my mum had to miss work to let (the housing association) in to fix stuff in our flat. They don’t come. They’re rebuilding the block anyhow, so they don’t bother. I don’t think we’ll live there when they rebuild, but we’ve got
to live there now. You can’t do anything. It’s switching everything about and they waste our time”.

- **The help available feels like a trap**

Shanit, 18, tells us “since I was very young, I’ve been waiting for council housing and moving for house to house. We were in temporary and private accommodation while we waiting. But in my experience, private accommodation and temporary housing, it can lead to homelessness. I was homeless with my family for a year. I was in hostel accommodation for a year. Different ones. I’ve been in youth hostels where it’s like different rooms and shared houses where people share the same bathroom.

The youth hostel makes it very difficult for people to move up in the world. They have a specific idea of ‘why don’t you save and move up in the world’ but me, being in that hostel, but my rent that I pay isn’t a fixed amount. They look at your payslip from 2 months ago, and they say your earned £500, so they take £350. So you can’t save, you can say this time I’m gonna do overtime and save, because they take it. So people start becoming comfortable and they feel trapped in there. They depend on it. The system makes you dependent. I’m working now, but the more you make, the more they take. They need to help people with young people. They want people in the system, but they trap you there.

Or in shared houses, it’s not very nice either. They don’t care if you’re sharing rooms with a female and a male, they don’t care. And they make it not nice for you. I’ve experienced being in a room, and the guy from the council who came in and did a check of our room, he looked at the box of shoes in the corner. We had all our shoes in a box. And the guy from the council, he said ‘they say they can’t afford things, but look at this whole box of shoes’. But people come from a house and they have shoes, but they don’t care. They want us to look, dress and smell poor. If you don’t, they don’t think you deserve help. And you have to share a kitchen and a bathroom with 6 families that you don’t know. It’s a lot.

The time I was homeless started when I was 16, so I wasn’t a priority for the council. Now I’m 18. When I was 16, they told me that the best option was to give up college and stop my education so I can work to pay for a hostel. They weren’t helpful. Obviously I didn’t do it, I kept doing my A levels, but it didn’t make any sense. I was 12 months between hostels, couch surfing and all sorts.

It de-humanises you. I was screaming at the council for 12 months while I was homeless to help me. I’m not an angry sort of person, but it makes you that way. They were like ‘where did you sleep last night’, I’d say ‘on a friends sofa’, and they’d say ‘well you’ve got somewhere then, go back there’ but you can’t always. They try not to help you, they make you feel very helpless. And then you scream and they say ‘well, you’re just that sort of person’. Tears don’t mean anything either. One time, one of the council housing officers, when he was cancelling my hostel accommodation, he was actually smiling.
Your whole routine changes and it affects your mental health and everything. And all of that moving, you get to the domino affect. Housing is security and stability, once that’s gone for a child or young person it’s fucks with everything, your mental health friendships, your education and work life, a lot of things. It affects all of you. And it’s a long-term effect. I feel like people think instability can be fixed liked that, but it takes a while to get back on track, to find yourself and have everything sorted.

2. **Consumerism and the pressures to keep up.**

A lot of young people are surrounded by consumerism and there are great expectations to live a certain type of lifestyle. This can lead to issues with self-esteem, mental health and turning to less positive choices if you cannot afford it.

- **This affects young people’s mental health**

  Ziya, 17 tells us: “This guy I know wears designer for everything. It has to be a label. But his mum is living on a council estate and using a food bank. There’s that sort of expectation that you’re wearing the same things and look a certain way. Like a Nike tracksuit, that’s £150. Like if you're wearing and old things that’s not on the latest trend, people really do look down on you. You don't want to be drawn out for the way you’re dressing. It’s almost as if other people’s opinions are more important than anything else, and people want the façade for their lifestyle. It’s about self-esteem. You've got to feel like you look the same.”

- **This can lead to problems with crime**

  Aiysha, 16 says “The cost about London is that there’s new models of shoe and clothes and brands everywhere, and social media has it’s own trolls. Kids think ‘I need to get to that lifestyle’ and kids will do whatever it takes to get there because they think that have to. Even if you listen to type of music they’re listening to, it’s about violence to get the money. Everyone wants the money. Education is one way to money, but university cost £9k a year, and not everyone has that, so young people are trying to try make their money some other way, whether it's drugs or whatever. If there wasn’t the constant pressure to keep up, there’d be less crime.”

Ibrahim, 16 told us “The main problem is the gang culture, it's like a trap. So you have to be consumed in it. I’ve been going to school all my life and I’ve never been condoning it, or trapping or dealing with drugs, but as you get older and you see your family with no money, and you’ve got bailiffs coming to your house and you see your parents stressed, it gets hard. And what's worse now, is I've been trying to move out but they’re not giving us places to live. There’s 8 of us in my flat. So me, I’ve passed exams well and I’ve been offered a place in one of the best state unis in London but if I do that, I’d be in debt for £40K, or should I be an apprentice or do something else? At the same time, while I’m discovering myself the legit way, I see my peers are looking for their ways, but they can't afford to go
to the shops and by a meal. If you’re out looking for your way, you need to buy a meal. That’s how it starts. You need a meal. And it’s just that troublesome barrier, if you’re going to go down the legit lifestyle or a different lifestyle. You still need a meal. It’s a barrier. Talking about it with people gives you a better perspective, but I’ll talk to you for like 5 minutes but the rest of the time the other 18 hours a day, I’m back in it with my friends and those pressures. It’s hard to stay focused”