

The High Cost of Low Wages

Fiona Twycross AM



FOREWORD



London is a wealthy city, however it is also a very unequal city and more needs to be done to ensure the considerable wealth London creates is more equally distributed. Many Londoners find the cost of living in the capital a real struggle. Despite giving many people an increased income when it was introduced in 1999, the value of the minimum wage has effectively fallen and is simply not enough to live on. We now need to take steps to make the London Living Wage the norm.

The Mayor needs to grasp that when the FTSE 100 hits a new high it does not automatically equate to increased living standards.^{1.1} When there is a substantial drop in oil prices it does not necessarily mean Londoners must be better off.^{1.2}

Economic prospects are much more complex and fraught. Contrary to the Mayor's perception, all too many Londoners are simply not feeling better off.

- ◆ Londoners have seen their real income fall by an average of £2,907 since 2008.^{1.3}
- ◆ 95,461 Londoners were forced to rely on food banks in 2013/14.^{1.4}
- ◆ Under Boris Johnson's Mayoralty there has been a 62 per cent rise in bus fares.^{1.5}
- ◆ 8.9 per cent of Londoners live in fuel poverty and are faced with a choice between heating their homes or eating.^{1.6}

In short, the cost of living crisis has not gone away. It may have become buried under press releases from the Government and Mayor suggesting we've never had it so good^{1.7} but as 92 per cent of respondents to the 2014 London Survey agreed,^{1.8} the cost of living is still rising.

My research has shown that at the heart of this problem is low wages. With the number of jobs paying less than the London Living Wage increasing, our aim must be to ensure that everyone is able to share in London's growing economy. To reach this aim we will need political will and determination. It simply will not happen by itself.

In the first part of my report, I describe the results of my survey, which provides a first-hand account of what life is really like for Londoners. I then examine the main areas where Londoners are under strain, including fuel poverty, food poverty and transport costs, before examining the low wage trap and the impact low wages and rising costs are having on people living in the capital.

There are no simple solutions, however my proposals for pushing for an expansion of the living wage to more Londoners, the development of a pan-London strategy for tackling poverty and the implementation of a youth jobs guarantee will go a long way to tackling London's cost of living crisis.

We should celebrate London's economic success however much more needs to be done to ensure this success is shared throughout the city.

A handwritten signature in black ink that reads 'Fiona Twycross'.

Dr Fiona Twycross AM

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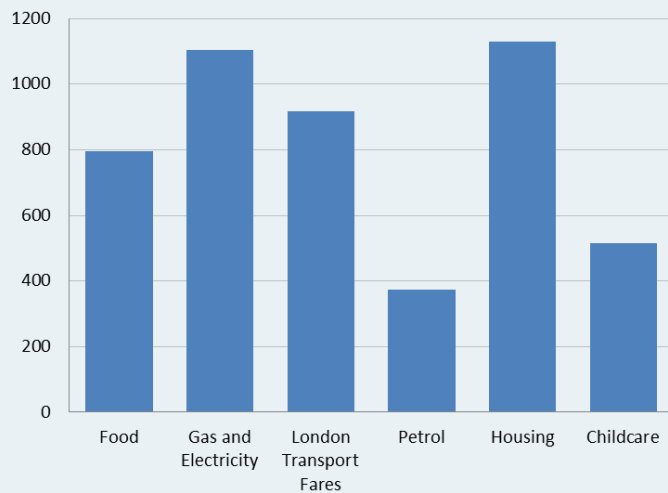
SURVEY RESULTS

Over 1,400 people were surveyed for this report over a period of 3 months to find out what Londoners think about the cost of living in our city. The responses showed, that despite government rhetoric of a stronger economy, the cost of living is still a significant concern for families. Londoners told me that seven years after the start of the financial crisis, many are still finding it difficult to manage the cost of living in the capital, as prices of everyday necessities routinely outstrip wage increases.

Alongside these findings the Mayor's own 2014 Annual London Survey found that 92 per cent of Londoners said the cost of living had increased in the last twelve months.

Over the past four years everyday necessities have risen faster than Londoners' income. Are you concerned about prices of any of the following?

Figure 1: Percentage of survey respondents saying they are worried about the cost of particular everyday items.



How much do you think a family of four needs to live in London?

Figure 2: Percentage of survey respondents saying the amount they think is required for a family of four to live in London



“ Our quality of life goes down yearly. We are looking at moving out of London, and the UK even. ”
30-39 year old female from Haringey

“ It is near impossible for young families to survive in London. They can't afford housing or transport. ”
50-59 year old female from Hillingdon

“ I am being priced out of the city I was raised in and I come from a comfortable background, heaven help those without the family support networks I enjoy. ”
20-29 year old male from Hackney

“ Energy bills going up and up. Cost of housing is a joke. Can't afford to buy in London or the home counties despite having been born and raised in London. ”
30-39 year old female from Hammersmith and Fulham

“ The only thing that's not going up is salaries. ”
40-49 year old female from Newham

THE HOUSING CRISIS

Insufficient housebuilding, a rising population, and increasing demand from overseas investors has led to the cost of housing in the capital soaring. In the year to July 2014, house prices in the city increased by an average of 19.1 per cent, bringing the cost of the average London home to over half-a-million pounds (£514,000) for the first time.^{2.1} With average prices falling slightly to £508,000 in September 2014, the price of an average London home has increased by £156,506 in nominal terms since 2008.^{2.2} This is making home ownership completely out of reach for all but those on particularly high incomes.

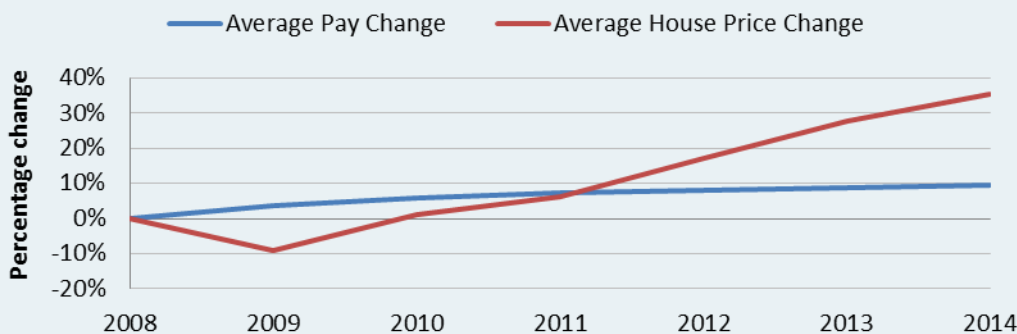


Figure 3: Average pay compared with average house prices. Base year 2008 (CPIH Data)

We can see that average house prices have increased 3.5 times faster than average wages

Similar price hikes have been felt by private renters, with median private sector rents in Greater London increasing by 21 per cent since 2011 to £1,300 a month.^{2.3} The cost of renting is placing huge strains on the 1 in 4 Londoners who live in privately rented accommodation, with 39 per cent of people in poverty renting privately. This is a larger proportion of people than in social or owner-occupied tenures.^{2.4}

House prices have risen 26% more than wages since 2008

Tenants in 'affordable' housing have also suffered. In 2013, the Mayor introduced the Government's new 'affordable' rent tenure of affordable housing. These so called affordable rents can be charged at up to 80 per cent of market rent and have essentially been introduced as a replacement for social rented housing.^{2.5}

A report by the think-tank 'Future of London' found that 'affordable' rents were typically 40 per cent higher than social rents. In many boroughs this means that even people on well above average wages would be completely priced out. In 2011, boroughs such as Westminster and Camden calculated that paying 80 per cent of market rent would require a household income over £100,000 for family homes within their boundaries.^{2.6} This amount is undoubtedly even higher now.

While housing costs have been soaring average pay across London has fallen in real terms. It is unsurprising then, that in my Living In London survey housing costs were a concern for the largest proportion of respondents. It remains the largest expense for most Londoners, and a situation that the Mayor has done little to improve.

To tackle the cost of living crisis in London, more needs to be done to tackle the high cost of housing by expanding total supply, moderating rent increases in the private rented sector and reintroducing truly affordable, social rented housing.

FUEL POVERTY

London is currently in the grip of a Cold Homes Crisis with 276,782 households (8.9 per cent of all London homes) living in fuel poverty.^{3.1} The consequences of this can be severe and affect Londoners of all ages and backgrounds.

Fuel poverty can often result in a choice between heating and eating, a decision nobody should have to make in 2015. The health consequences of cold homes can include cardio-vascular and respiratory diseases, increased likeliness of cold and flu, as well as poor mental health.^{3.2}

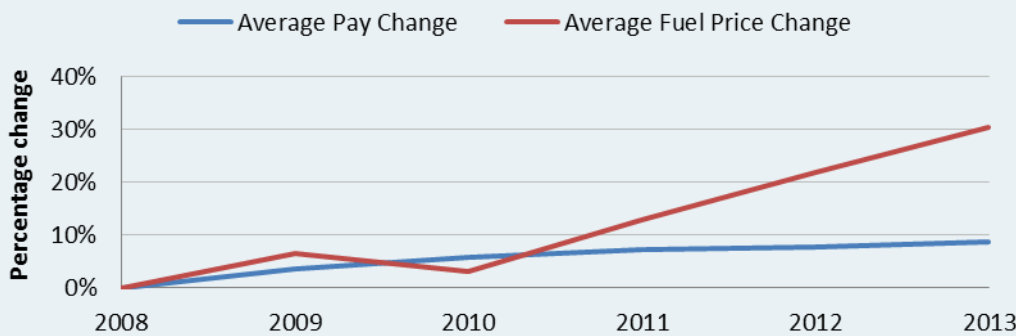


Figure 4: Average pay compared with average fuel prices. Base year 2008 (CPIH Data)

We can see that the cost of fuel has risen 3.5 times faster than average wages

These conditions can have fatal consequences. At its worst, between 30 per cent and 50 per cent of excess winter deaths can be linked to cold indoor temperatures. In the winter of 2013-14, 1,700 excess winter deaths occurred, meaning that between 510 and 850 Londoners died because their homes were simply too cold.^{3.3}

New interventions needed

Research has shown that the three major causes of fuel poverty are low income, inadequate insulation and the high cost of energy.^{3.4} The last of which, as the above graph shows, has rapidly been getting worse. With the cost of fuel now double what it was in 2005 and wages

stagnating, it sadly comes as little surprise that 80 per cent of our survey respondents were concerned about the price of their gas and electricity bills.

Fuel prices have risen **22%** more than wages since 2008

Tackling the Cold Homes Crisis will require a wide range of

interventions from the Mayor. These include making the Mayor's domestic insulation scheme RE:NEW more effective, providing better support and advice through a London Fuel Poverty Advice and Referral Service and establishing a Fuel Poverty Strategy for London.

Alongside these policies, tackling low pay will have a direct benefit for Londoners in cold homes. By ensuring everyone is paid at least the London Living Wage and introducing a targeted anti-poverty strategy we can help prevent families from becoming victims of our capital's Cold Homes Crisis.

"Few people choose to live in cold damp homes that they cannot afford to heat well enough to protect their health.

Yet for millions of British households this is the reality of poor quality housing"

Dr Noel DL Olsen^{3.5}

PUBLIC TRANSPORT

For years, fare increases have outstripped wage growth, hitting those already struggling to cope with the cost of living. London's transport system is envied by many cities but it needs to remain affordable for the whole of society to benefit.

For many people, the cost of transport is a significant and unavoidable expense, which makes it even worse that Mayor Boris Johnson has hit passengers with seven years of fare rises since he came to power in 2008. Bus fares alone are up 62 per cent, despite buses carrying twice as many passengers each day as the tube.^{3,6}

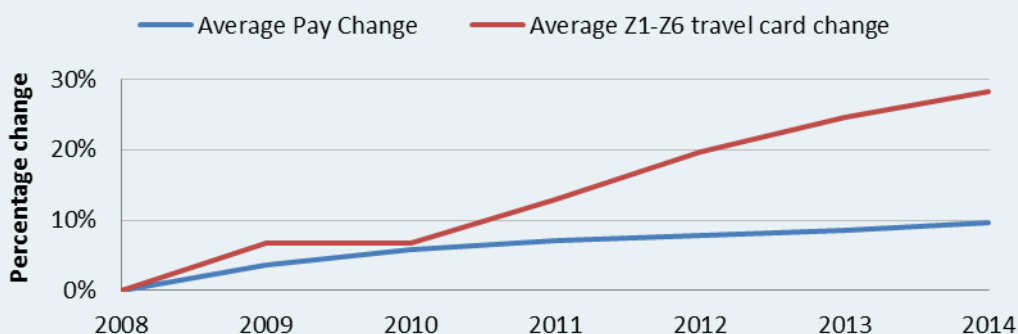


Figure 7: Average pay compared with a 7 day zone 1-6 travel card. Base year 2008 (TfL Data)

We can see that a seven day Zone 1-6 travel card has risen almost 3 times faster than average wages

The one fifth of Londoners who earn the National Minimum Wage are faced with an impossible decision between sky high housing costs in Inner London, or some of the highest transport prices in the world if they live in Outer London and commute into Central London.^{3,7} In this context it is no wonder that almost two thirds of our respondents told us that rising transport fares were a concern for them.

Case Study: Kim is a young woman who grew up in London, after studying for 3 years in Environmental Science at university she has returned to her family home in Hillingdon (Zone 6). She is an intern on the minimum wage.

A zone 1-6 weekly travelcard now costs £58.50. After tax, **almost 25 per cent of her entire weekly pay packet is going on travel.**

To create a sustainable city we need to develop a strategy to make work pay so people like Kim (*case study*) can continue to contribute to a city with a healthy socio-economic mix. We need to make sure that salaries are enough for Londoners to pay rent and heating, use public transport and save for the future. Right now the Mayor's policies are failing to achieve that goal.

Travelcards have risen
19%
more than wages since 2008

FOOD POVERTY

The extent of food poverty in London, the sixth wealthiest city in the world, is shameful. No other statistic demonstrates as clearly London's increasing polarisation.

Food prices have risen more than wages since 2008 **14%**

In its most basic form food poverty is the inability of a person or family to afford or access enough healthy food. This lack of basic nutrition has a significant impact on the health and life chances of people affected by it.

It can damage physical health, mental health and contribute to a variety of diseases. For adults these can include heart disease, diabetes and strokes, while for children food poverty can inhibit growth and development.^{4.1} Hungry children are less likely to achieve in school and their entire life chances are affected as a result.

Food poverty has become a major problem in the capital and over half of our survey respondents said they were concerned about food prices. They are right to be concerned, as the graph below shows, food prices have increased by a staggering 23 per cent since 2008, while average pay has increased by under 10 per cent.

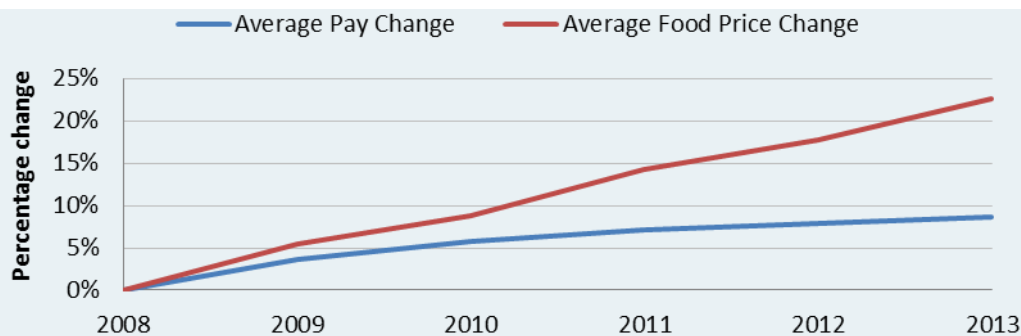


Figure 5: Average pay compared with average food prices. Base year 2008 (CPIH Data)

We can see that food prices have risen 2.5 times faster than average wages

Stopping food poverty

The extent of food poverty was clearly demonstrated by a recent Kellogg's report, which found:

- Londoner's annual food bill was the highest in the country, at £3,201 in 2012.
- The poorest 10 per cent of households spend almost a quarter of their income on food.
- Four out of five teachers say some of their pupils are coming to school hungry.^{4.2}

Unlike with fuel poverty there is no national data measuring the level of food poverty but extreme food poverty can be demonstrated by the number of people forced to rely on food banks. The annual number of visits to a Trussell Trust food bank in London has increased from just 408 in 2009/10 to 95,639 in 2013/14.^{4.3}

Preventing children and adults from living in food poverty will require effort and joined up planning from City Hall.

FOOD POVERTY

London level planning

The London Food Board, answerable to the Mayor, has responsibility for addressing food poverty with the aim of making London a Zero Hunger City.

The Mayor should give the London Food Board sufficient resources to monitor risk factors for food poverty (including welfare changes and low income), share good practice between boroughs and ensure a fully coordinated approach across the city.

“ I ended up at the food bank because all my debts got on top of me, and I couldn't find any way out. My wages were so low, and there was no overtime. I had Thames Water knocking on my door, debt collectors knocking on my door. And I'm showing them my wage slip saying 'How can you expect me to pay you every week when you can see what I'm paid a month. I have no other form of income coming in. ”

Patricia, East London, helped by Tower Hamlets Foodbank^{4.4}

Integrate with healthcare

Food poverty contributes towards health problems like diabetes, malnutrition and obesity so preventing and tackling it should be tightly integrated with local health planning. Health and Well Being boards are well-suited to ensure that local NHS services are taking food poverty into consideration when coordinating healthcare.

Work with schools to reduce child hunger

Schools should identify and address hunger in schools throughout the school day, engage with their local authority to maximise take-up of free school meals, and consider using their Pupil Premium money to ensure the availability of free breakfasts and to provide after-school cooking activities. Local authorities also need to address the issue of holiday hunger, with a recent report showing the cost of food in school holidays can rapidly turn into food poverty.

The All-Party Parliamentary Group's recent inquiry into Hunger and Food Poverty, showed that rising food bank usage since 2010 has been driven overwhelmingly by problems with income. This includes low pay employment, benefit payment delays or changes, and unemployment.^{4.5}

The Mayor has refused to visit a food bank and see the problem first hand. He should stop denying the scale of the problem and lobby the government to tackle welfare issues and poverty pay in London.

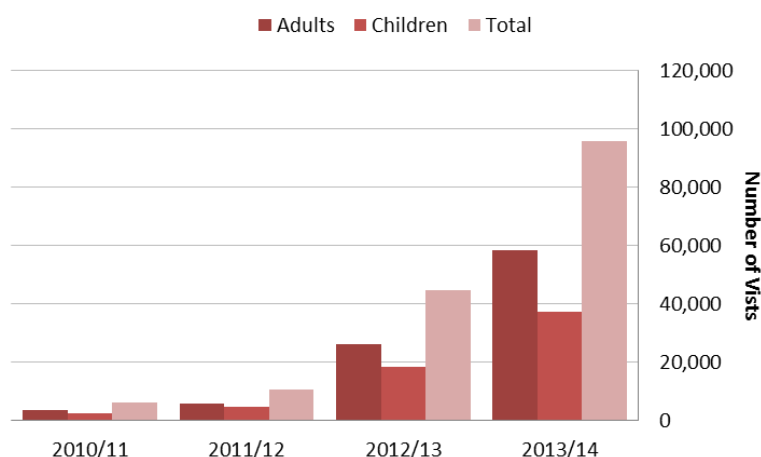


Figure 5.1: Change in visits to Trussel Trust food-banks over time (Trussel Trust)

If these issues are tackled at the source fewer people will have to rely on charity to survive.

LOW WAGES

Low pay is getting worse

The spiralling costs of housing, heating, food and transport partly explain the cost of living crisis. They are however only one half of the equation, the other is that a low wage economy does not allow people to escape poverty.

Year	Real pay
2008	702.3
2009	711.6
2010	700.3
2011	679.0
2012	663.5
2013	652.5
2014	646.4

Weekly median pay excluding overtime for full-time workers in 2014 prices. (Mayor's Question response)

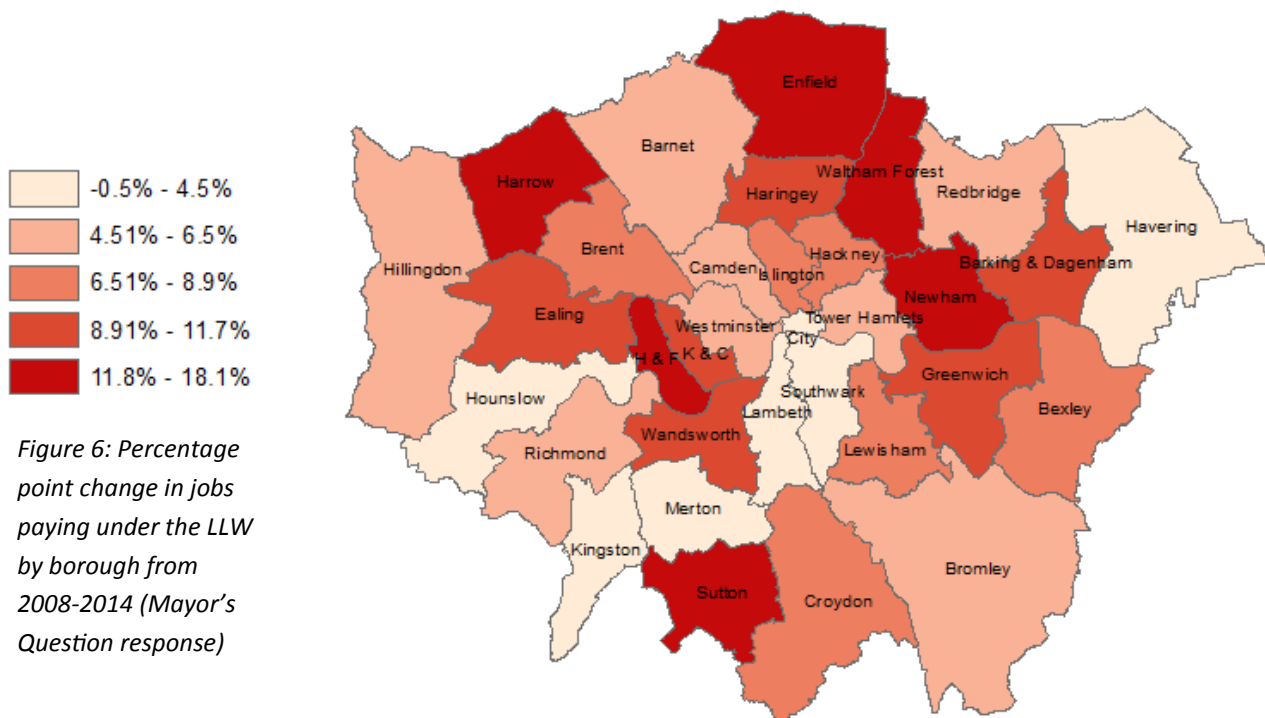
What people think is needed for a decent living standard has not changed greatly since 2008 but people's ability to afford them has.^{5.1} Over the decade from 1998 to 2008 disposable income rose substantially for many families, particularly those with children. However since then real terms median pay has fallen by 8 per cent, leaving the average Londoner over £2,097 a year worse off.^{5.2}

The fall in wages and the disproportionate impact social security cuts are having on London^{5.3} have increased financial hardship for thousands of Londoners and is a key cause of the cost of living crisis.

Insecure work is rising

To make matters worse, while average pay has declined, work has also become more insecure, with a greater reliance on zero-hour contracts and poor quality part-time work.

There are an estimated 77,000 Londoners now employed on zero-hours contracts.^{5.4} Contracts which have allowed employers to opt out of provisions for holiday pay, protection against unfair dismissal, and redundancy rights. They also mean that workers have no minimum guaranteed number of hours each week, resulting in irregular and insecure income.



LOW WAGES

As part of this casualization of the Labour Market in London there has been a large increase in the number of part-time jobs since 2012. In the period from March 2012 to March 2014 the number of part time jobs increased by 8.7 per cent.^{5.5}

A flexible labour market that provides employment opportunities that reflect the diverse needs of Londoners is a good thing, however part-time work should be a choice. In 2012, 190,000 people in London worked part-time but wanted a full-time job, this was nearly double the level in 2007 and represents almost 1 in 4 part time workers.^{5.6}

Part-time work is also much more likely to be low-paid work, while households that include part-time workers are more likely to live in poverty. Part-time jobs should not become a second rate alternative to full time work, and must not be limited to poorly paid and insecure roles.

Year	Percentage of employee jobs in London which paid less than the London Living Wage in April	Estimated number of employee jobs in London which paid less than the London Living Wage
2008	13.20%	568,788
2009	13.00%	557,830
2010	13.20%	556,908
2011	15.00%	638,550
2012	16.90%	747,656
2013	17.70%	807,297
2014	19.40%	916,844

Figure 7: Employee jobs in London divided by wage (Mayor's Question response)

Women, young people and ethnic minorities

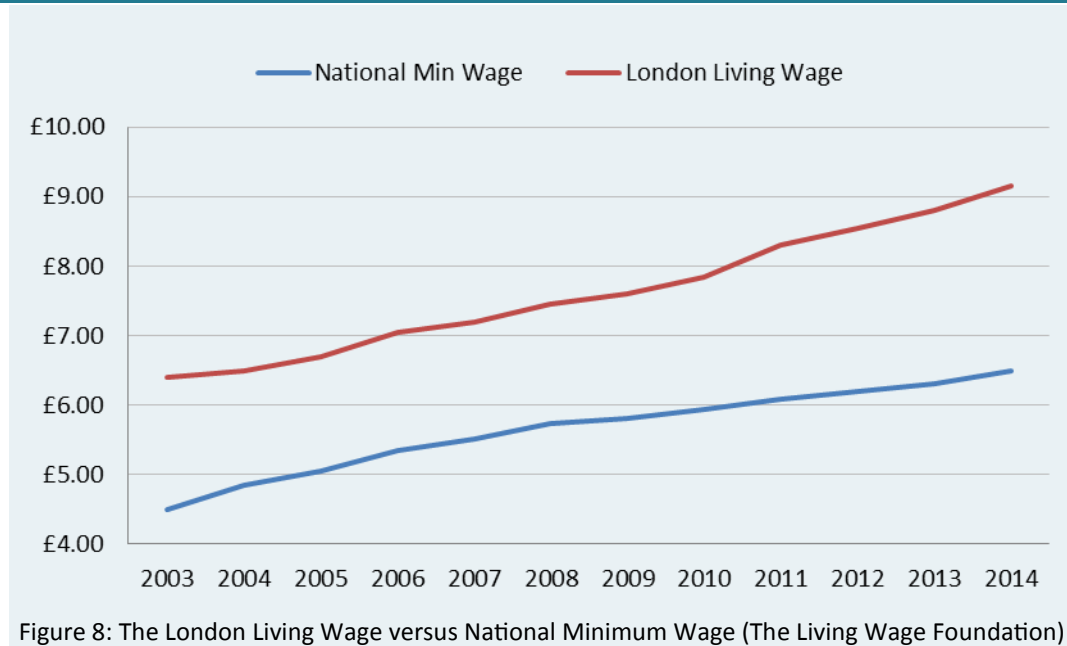
Women are being particularly disadvantaged in London's labour market as they are both more likely to work part-time and be unemployed. National statistics show the number of women claiming Job-Seekers Allowance has increased by 13 per cent since 2008, while for men it has decreased by 23 per cent.^{5.7}

Youth unemployment is also a concern as the most recent ONS data showed that nearly 21,700 young people between the age of 18 and 24 are unemployed – representing nearly 18 per cent of all young workers.^{5.8}

This is particularly pronounced when it comes to young people from ethnic minority backgrounds. There are now 41,000 16 to 24 year olds from Black, Asian and minority ethnic communities who are long-term unemployed, a 49% rise from 2010.^{5.9}

To create a better London we need to make sure that young people get vital work experience at fair pay; that those in work are paid enough to support themselves; and that those facing challenging circumstances are supported out of poverty.

RECOMMENDATIONS



The Living Wage solution

The National Minimum Wage has been falling in real terms since 2007^{6.1} and is increasingly insufficient in London given the city's higher housing and transport costs. This is why the London Living Wage was established by the Living Wage Foundation and has been calculated by the Greater London Authority since 2005. Unlike the National Minimum Wage, it is a calculation of how much households need to afford to live in the capital with some degree of financial comfort.

In 2013 the Mayor published his 2020 vision document in which he pledged that the London Living Wage would be 'the norm' in the city by the year 2020.^{6.2} This built on the Mayor's attempts since 2008 to have businesses voluntarily decide to pay their staff the London Living Wage.

Nevertheless the number of jobs paying below the London Living wage has increased dramatically in both total numbers and as a proportion of all jobs. There are now an estimated 917,000 jobs in the capital paying less than the London Living Wage – almost 20% of all jobs in the capital.^{6.3} Besides the obvious advantages for individuals, reducing the number of jobs paying poverty wages would help the Government by reducing the amount of money spent on 'in-work' benefits and it would also have a positive macroeconomic impact by increasing disposable income.

An independent report commissioned by Unison found that:

"it is unlikely that the extension of the living wage to all UK employees would result in any substantial aggregate employment losses. In fact, it is quite plausible that adopting the living wage on a statutory basis could actually increase overall employment in the UK."^{6.4}

RECOMMENDATIONS

Introducing the London Living Wage is also beneficial for those businesses that pay it. More than 80 per cent of living wage employers believe the quality of work improved, absenteeism fell and staff retention increased reducing recruitment costs. This was on top of the reputational benefits that were enjoyed by being a living wage employer.^{6.5}

The rapid growth of poverty pay should be a huge concern to the Mayor who, contrary to the evidence, has doggedly stuck to the view that his voluntary approach is working. The Mayor needs to show that his approach can work and his target should be for the number of jobs paying less than the London Living Wage to be declining each and every year.

Tackling low pay would help to combat entrenched inequalities in London's Labour Market. For full time and part time workers, the proportion of employees with a work-limiting disability who are low paid (earning less than £7 per hour) is higher than that for employees without a work-limiting disability.^{6.6}

Over the next year, the Mayor should be investing more resources both in absolute and relative terms in reaching out to businesses to promote the benefits of the London Living Wage. If these extra resources fail to produce the rate of uptake that the Mayor claims the voluntary approach can deliver, then from May 2016 the next Mayor should push for a phased increase in the National Minimum Wage in London so that it arrives at the level of the London Living Wage.

The campaign for the London Living Wage at the Ritzy cinema

Pay talks between the trade union BECTU and Ritzy cinema in Brixton, operated by Picturehouse cinemas (which is owned by Cineworld), began in August 2013. The cinema chain's refusal to pay staff a decent wage resulted in thirteen high profile strikes over five months as staff demanded the London Living Wage for workers.

As a result of industrial action, workers were awarded a 26 per cent pay raise over three years, with pay eventually rising to a level equivalent to today's London Living Wage.

The campaign continues at the Ritzy cinema and has been given greater encouragement by the Curzon cinema's decision to become a Living Wage employer – a first for this traditionally low-paying sector.

RECOMMENDATIONS

A youth jobs guarantee

The Mayor should work closely with employers to provide a jobs guarantee for 18-24 year olds that have been unemployed for more than 12 months, providing 21 hours employment per week at the London Living Wage. This will particularly help young people from BAME communities that have seen large rises in unemployment.

The primary aim would be to prevent another 'lost generation' of unemployed young people whose long term future is threatened by worklessness and would aim to reverse the growing number of minority youths that are unable to find work. The proposal would also help business by generating economic activity and benefit the tax payer by reducing the Jobseekers Allowance bill.

With almost 3,000 18-24 year-old Londoners unemployed for more than 12 months as of December 2014, the scheme would require just £14.02 million to finance in 2015/16.^{6,7}

A London Poverty Strategy

London has become a more unequal city since 2008, with severe hardship faced by an increasing number of residents. Addressing this poverty has not been a priority for the Mayor, he mentioned it just once in the 186 pages of his 2012 manifesto while later asserting that the greatest thing about London is its "72 billionaires".^{6,8}

The Mayor should aim to reduce poverty in London and to ensure a fairer and more equal city. He should bring forward a new London Poverty Strategy to coordinate a response to poverty across the city and with an explicit target for reducing inequalities and increasing the number of people paid at least the London Living Wage.

This would outline the trends in poverty across the capital over recent years, detail the key drivers of these trends and most importantly, outline the policy responses required to address the poverty crisis, including pay, employment, social security and housing. The problem is clear, the cost of living in London is too high compared with wages, leaving more families unable to afford their essential needs. If the cost of food is too high people eat less, if energy bills are too high they endure cold homes, and if the cost of housing is excessive they can be forced to move out of London.



CONCLUSION

Conclusion

This report outlines the challenge we face to make London a fairer city. I have identified three areas where I think the Mayor can take immediate action to tackle this.

- Firstly, we need to make work pay; by rapidly increasing the number of employers that pay the London Living Wage.
- Secondly, we need to help unemployed Londoners; in particular young people who are at risk of long term unemployment. By providing a youth jobs guarantee we will ensure that young Londoners can earn a decent wage and have the best chance of avoiding long term poverty.
- Thirdly, by creating a coherent anti poverty strategy; which will require pooling funding from the Mayor, the Government and the 32 boroughs to stop the poorest of our society from falling through the gaps.

The Mayor's policies are currently not adequately addressing the cost of living crisis in London. Under Boris Johnson's leadership both poverty and inequality have increased, and worse, by raising transport fares and redefining affordable rents he has actively added to people's financial hardship.

The Mayor's approach is not working for a large proportion of Londoners. We need a real commitment to tackling low pay and the high cost of living in the capital.

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- 6.4) 'The Economic Impact of Extending the Living Wage to all Employees in the UK', Landman Economics, October 2013, p.17
- 6.5) "Recommendations for Living Wage Leadership" (2013) *Citizens UK and the Living Wage Foundation*
- 6.6) The Poverty Site (Accessed 10/03/15) "Low Pay and disability"
- 6.7) Total funding cost of 21 hours a week of work at the London Living Wage (currently £9.15 per hour) for each of the 2,805 long-term young unemployed for the entirety of the 26 week programme.
- 6.8) C. Nixey (28/11/14) "Boris brags about London's exotic army of billionaires" *The Times*
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