

Health and income in Southwark

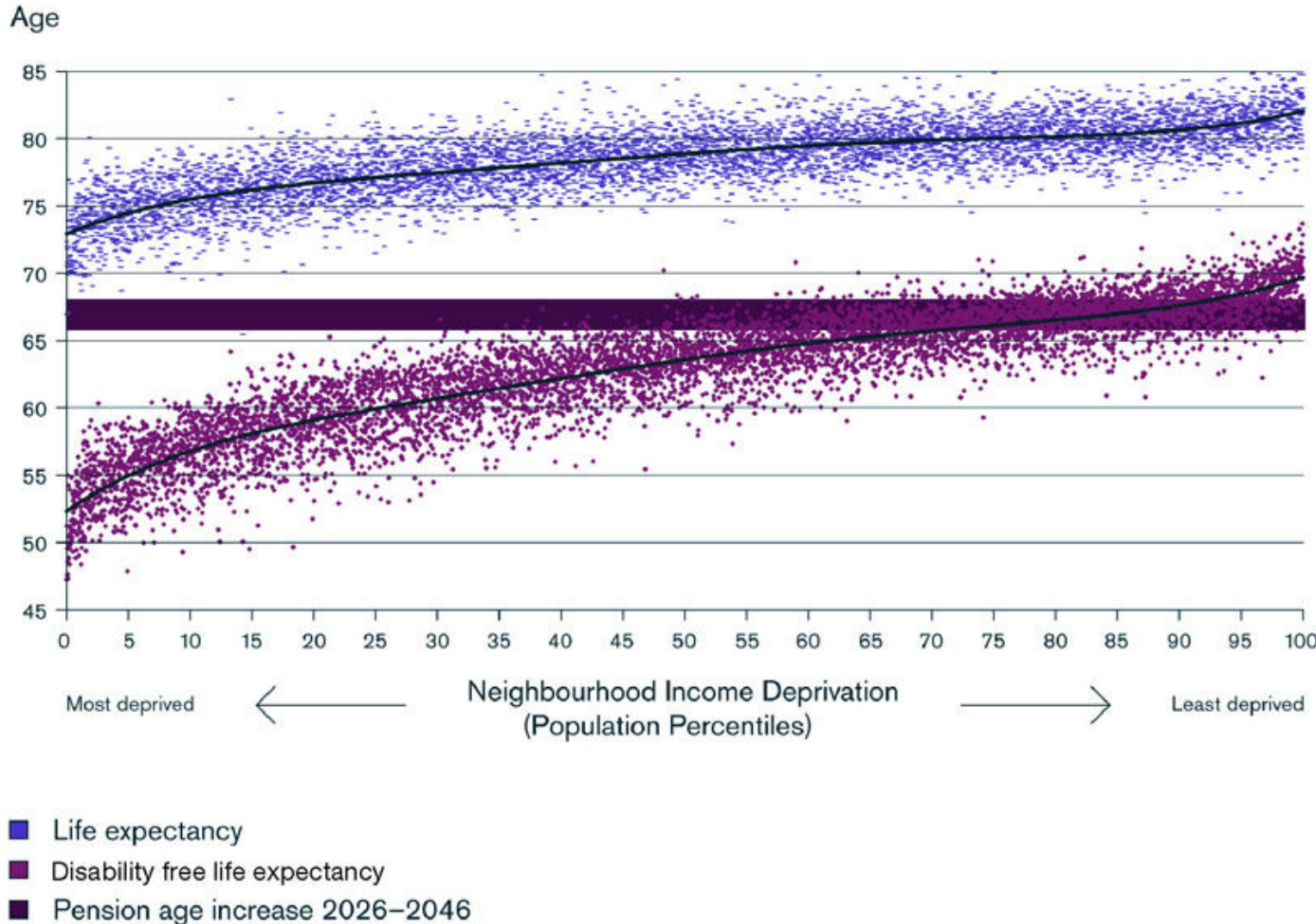
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Director of Public Health
Lambeth & Southwark
October 2014

- Health and income
- Income in Southwark
- Low income, debt and health

Marmot

- Impact of income on health
- Impact of health on income

Socio-economic status is a major determinant of life expectancy and disability-free life expectancy



Source: * UCL Institute of Health Equity (2012) (a)

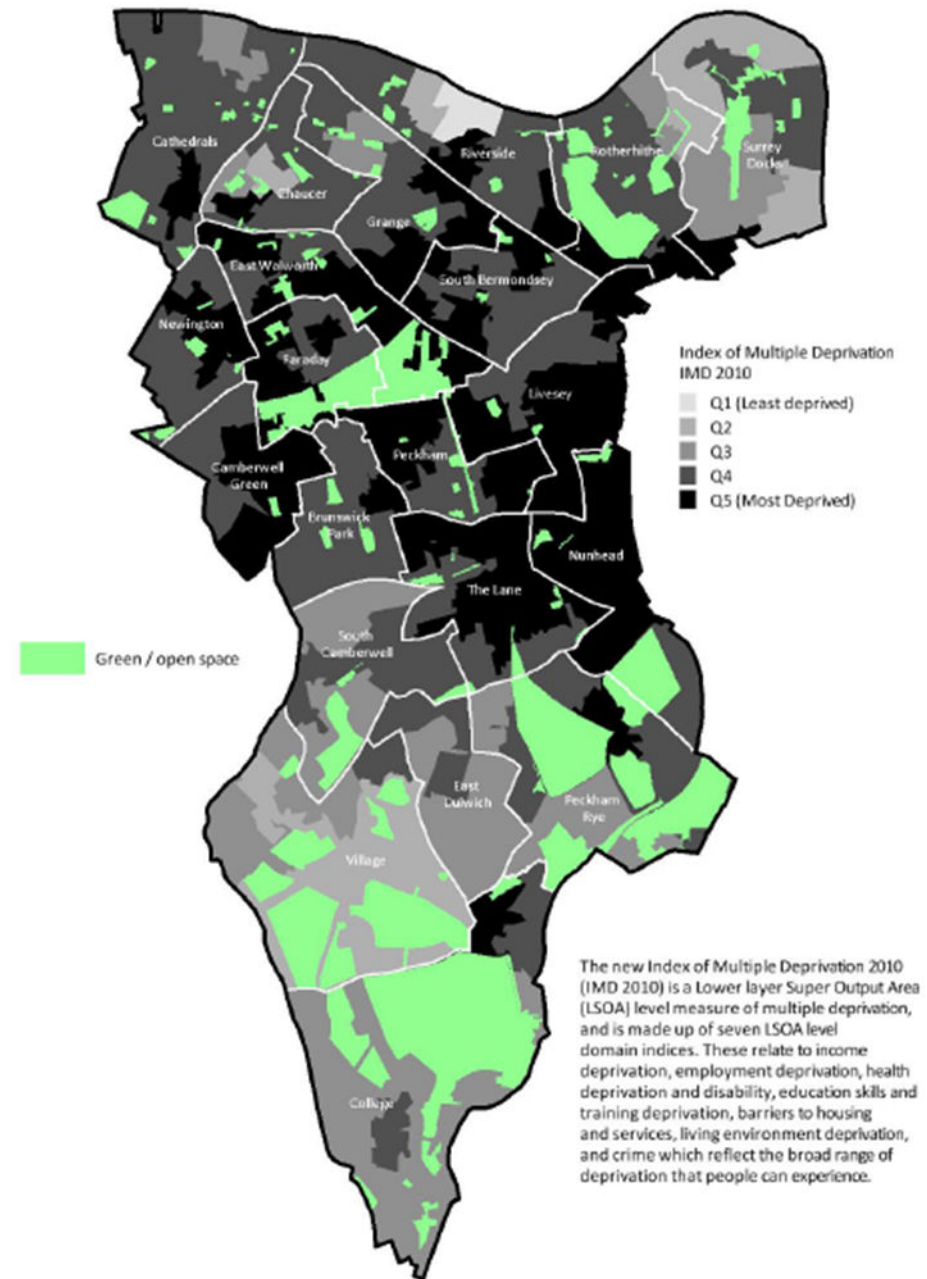
TheKingsFund

Southwark- overall deprivation IMD 2010

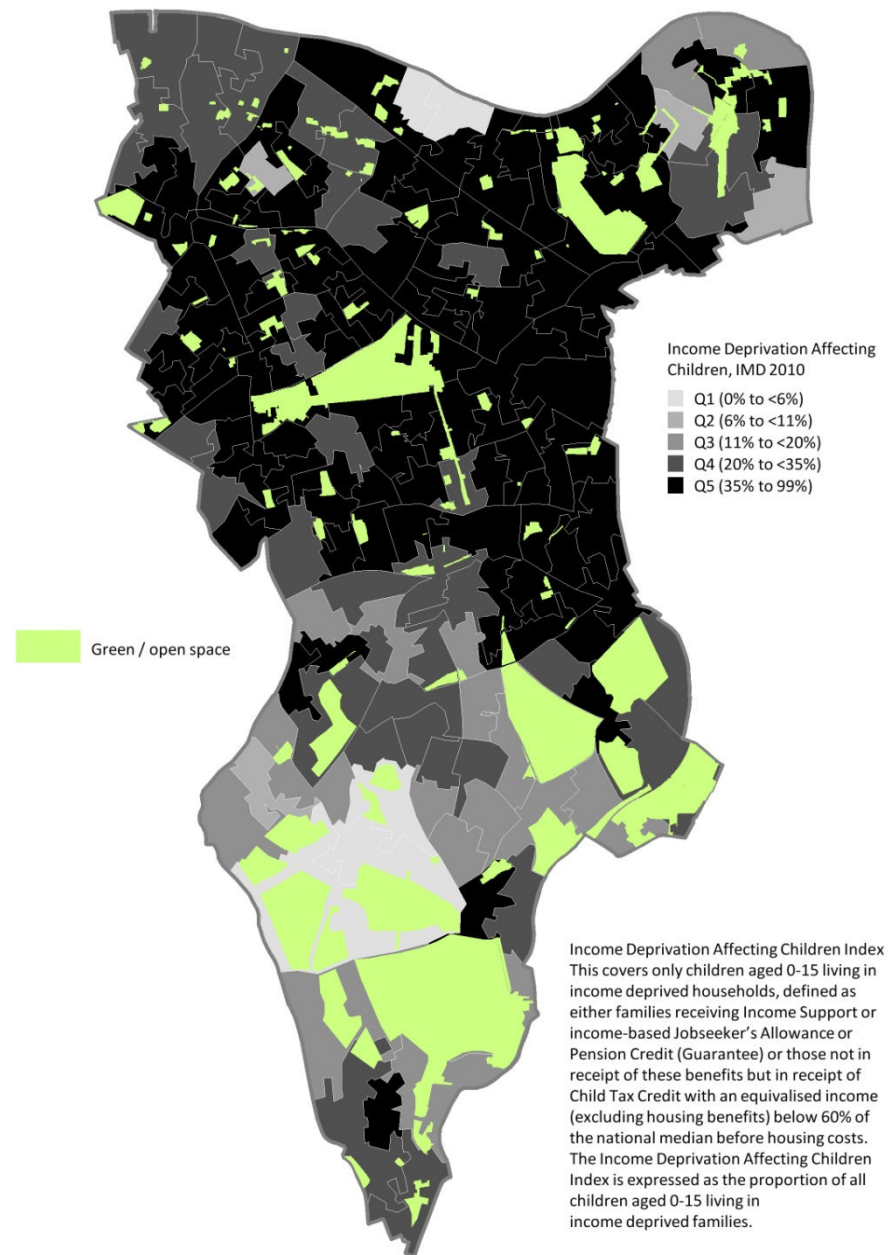
Overall the most deprived areas are
In the middle of the borough.

The split between North and South
Is likely to have increased already as a
result of the raise in house prices
especially along the Thames.

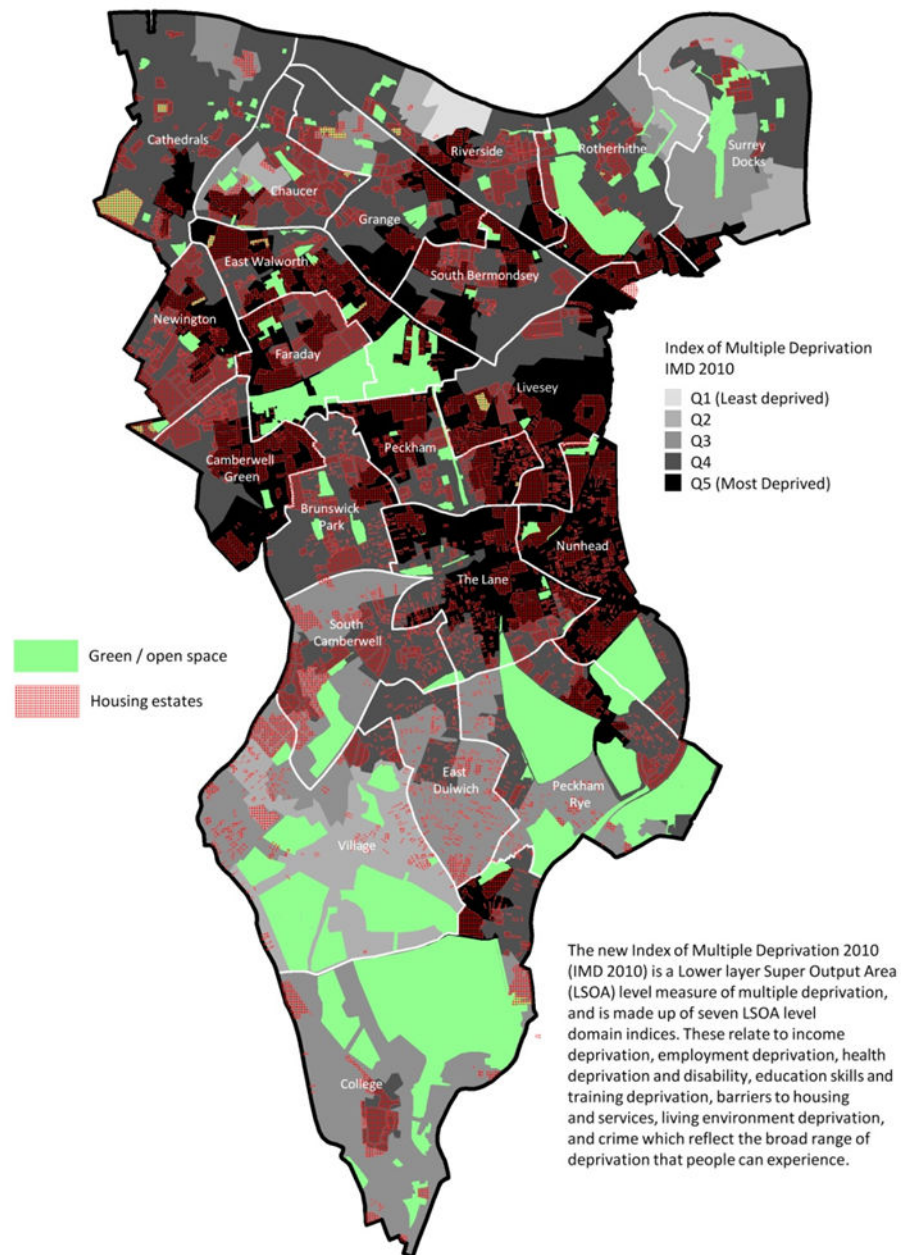
Index of Multiple Deprivation (IMD) 2010, Southwark, national context



Southwark map of children living in deprivation



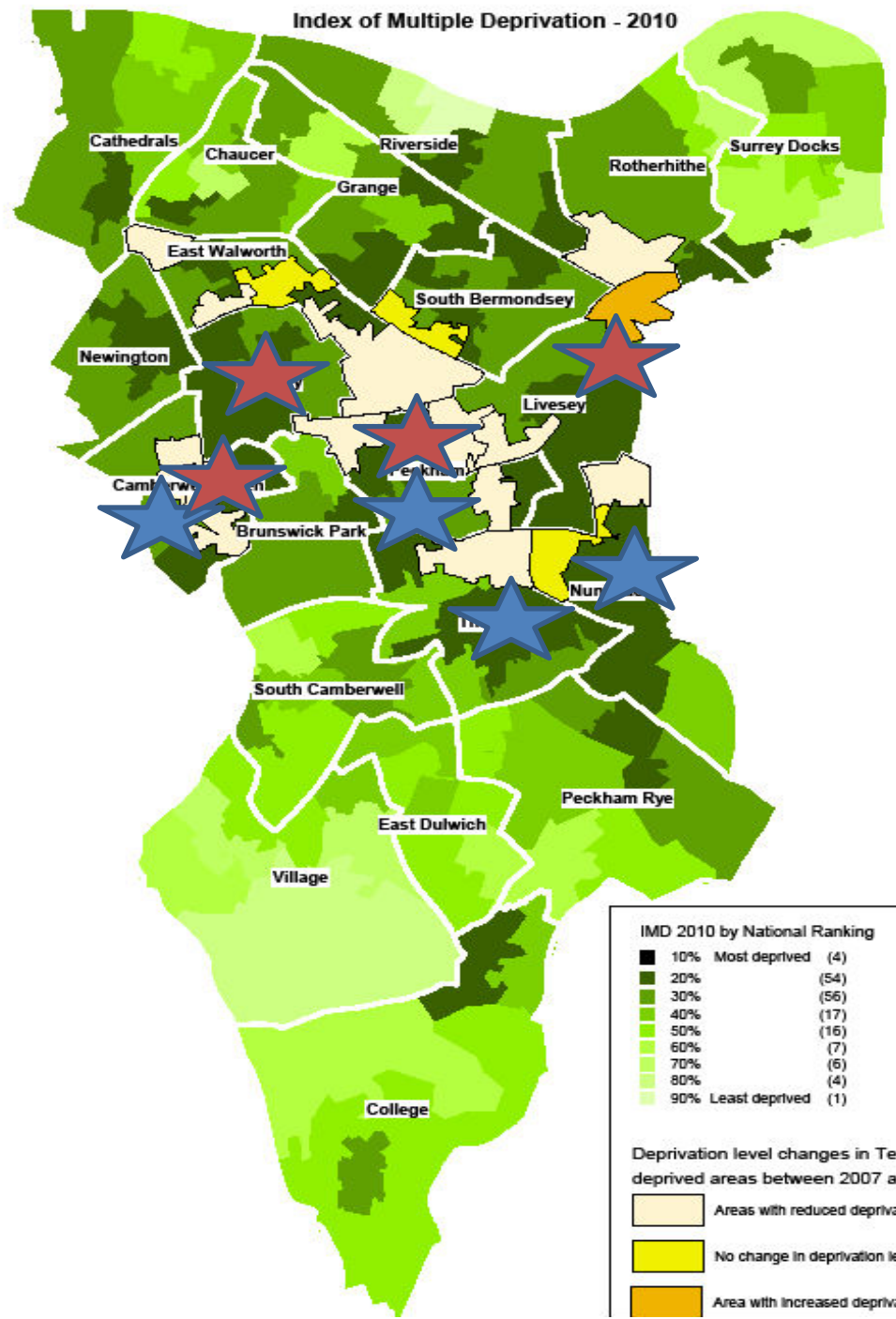
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Distribution of deprivation & housing estate:

The majority of the social housing own by the council are located in most deprived areas . This could mean that social housing is responding to needs , but also that there are greater economic development needs in these areas.

Index of Multiple Deprivation - 2010



Black African 

Black Caribbeans 

Debt and Health

Key facts

- At London level, demand for debt advice services increased by nearly 20% in 2010/11, and unsecured debt was on average £13,088
- 5% of Southwark Housing Benefit recipients reported themselves as not having a bank account
- Around 37,000 people expected to claim Universal Credit = around 2000 will need a bank account

Key Facts

- 60% of payday loan shop borrowers 'vulnerable'
- 64% of payday loan shop borrowers agreed that this type of credit trapped them into a cycle of borrowing
- 24% of people with a payday loan prioritised paying back their loan over paying for food

Uses of payday loans

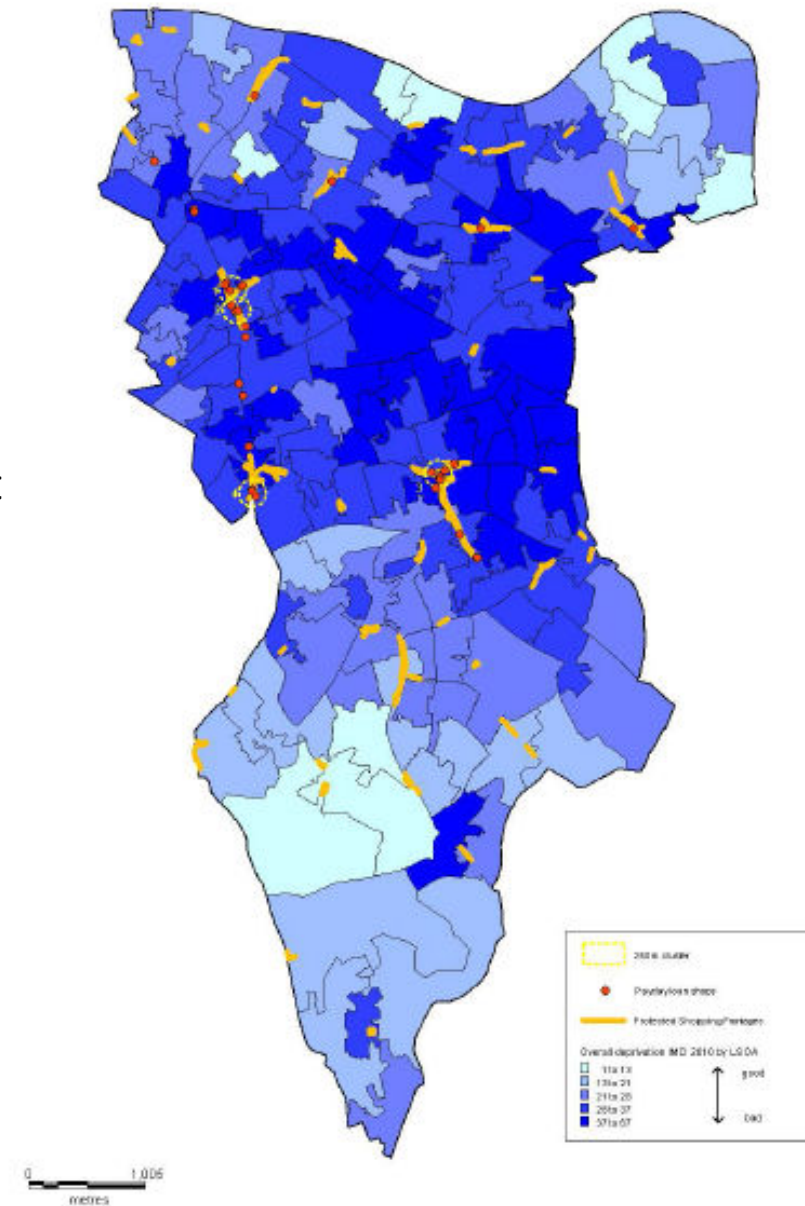
- 25 to 35 year olds: food, child essentials, vehicle expenses and utility bills
- 35 to 44 year olds: food, emergency needs, to pay off loans and credit cards and to pay utility bills
- 45 to 54 year olds: university fees, family expenses and emergency expenses

Payday loan shops

Pay day loan shops and LSOA deprivation

All cluster of pay day loans are in most deprived areas of the borough

Map 8-9: Indices of Deprivation Overall Score by LSOAs – payday loan shops



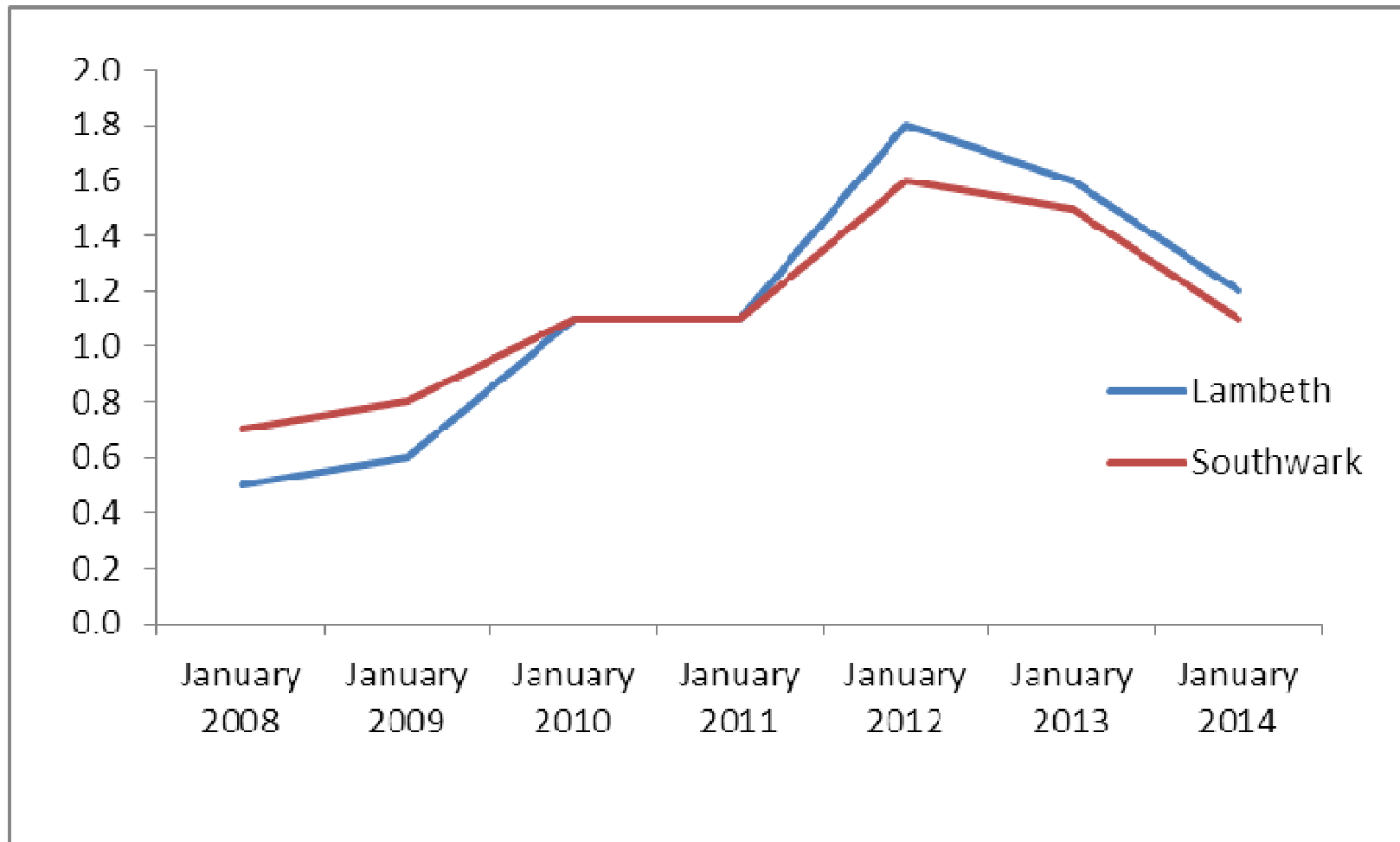
Debt and health

- Unmanageable debts – 33% higher risk of developing depression and anxiety
- 1 in 2 adults with debt have a mental disorder
 - 4x more likely phobic disorders
 - 3x more likely panic disorder
 - 2x more likely OCD, depressive disorder and anxiety disorder
- Poorer physical health also associated with unsecured debt
 - 17% higher risk of hypertension
 - 15% higher risk of stroke

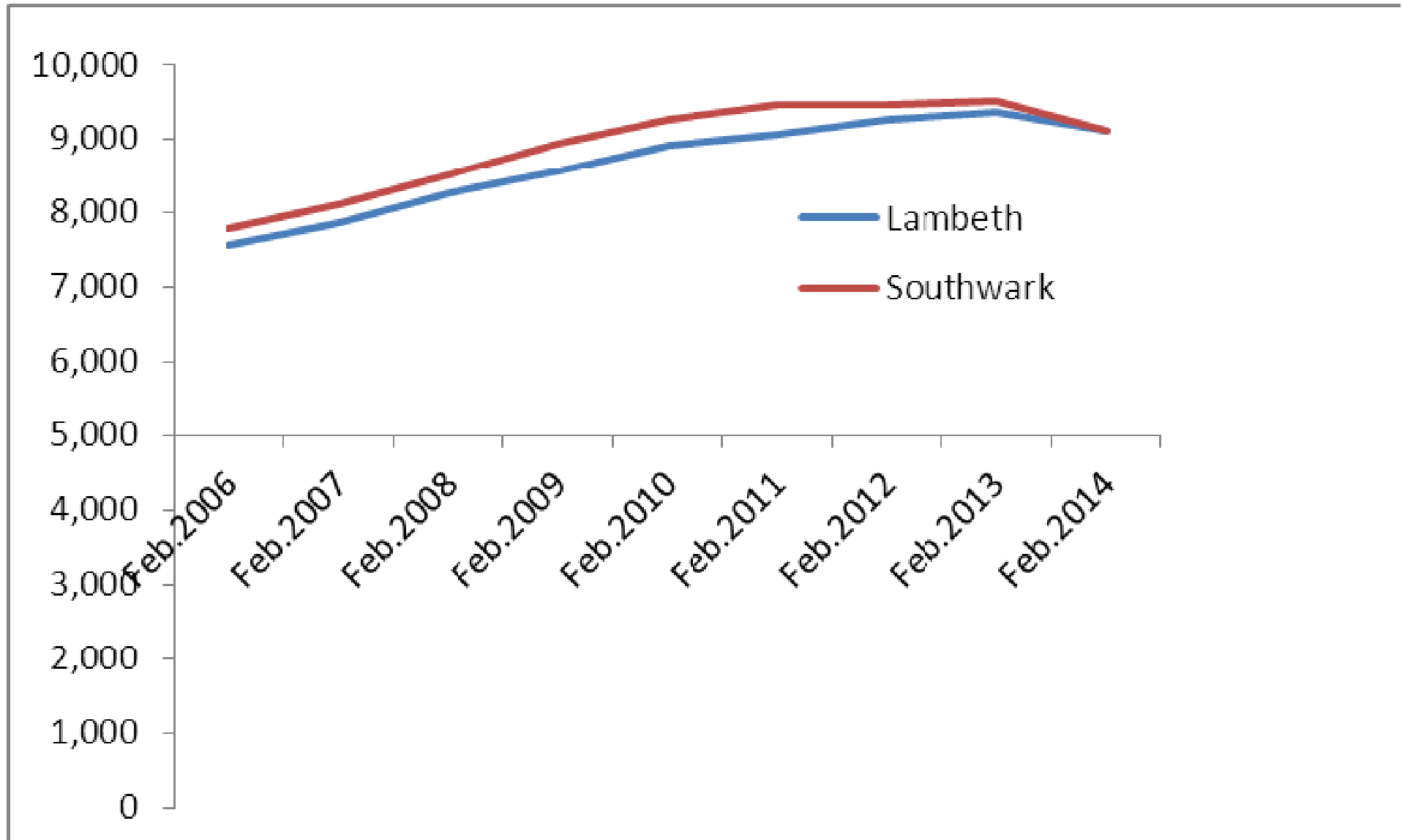
Mental health and debt

- 1 in 4 adults with mental disorders are in debt
- People with addictive disorder 8x more likely to be in debt

Proportion of resident population aged 16-64 claiming JSA for over 12 months



Number of 16-65 y old on DLA Southwark



- Strong link between low income and poor health and wellbeing
- Areas and populations with low income in Southwark, despite average income increase
- Potential to develop links between health services and financial advice, and health and employment
- Create environments that reduce risk of high cost borrowing/gambling
- Increase access to low cost borrowing