

# Health and income in Southwark

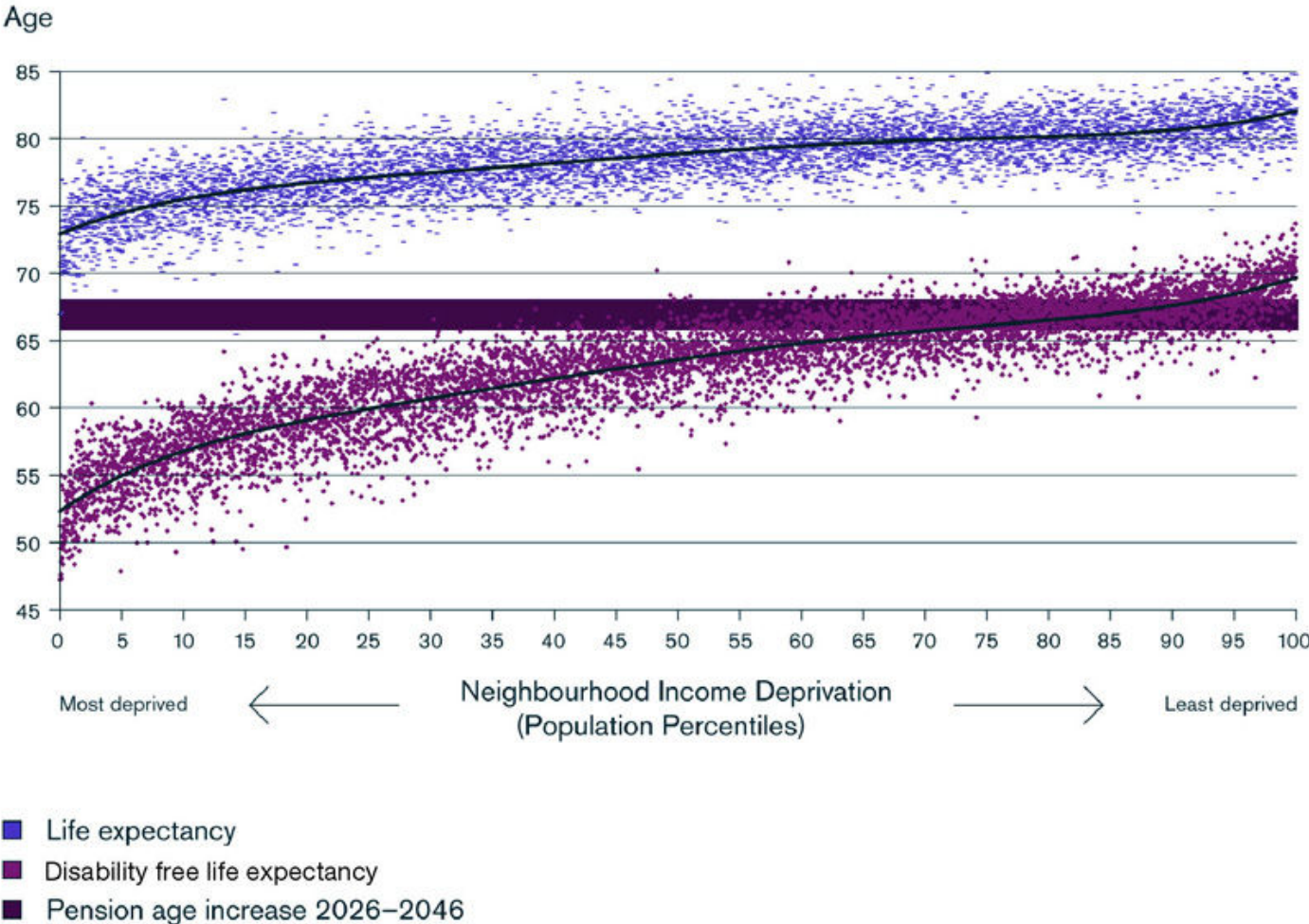
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Lambeth & Southwark  
October 2014

- 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



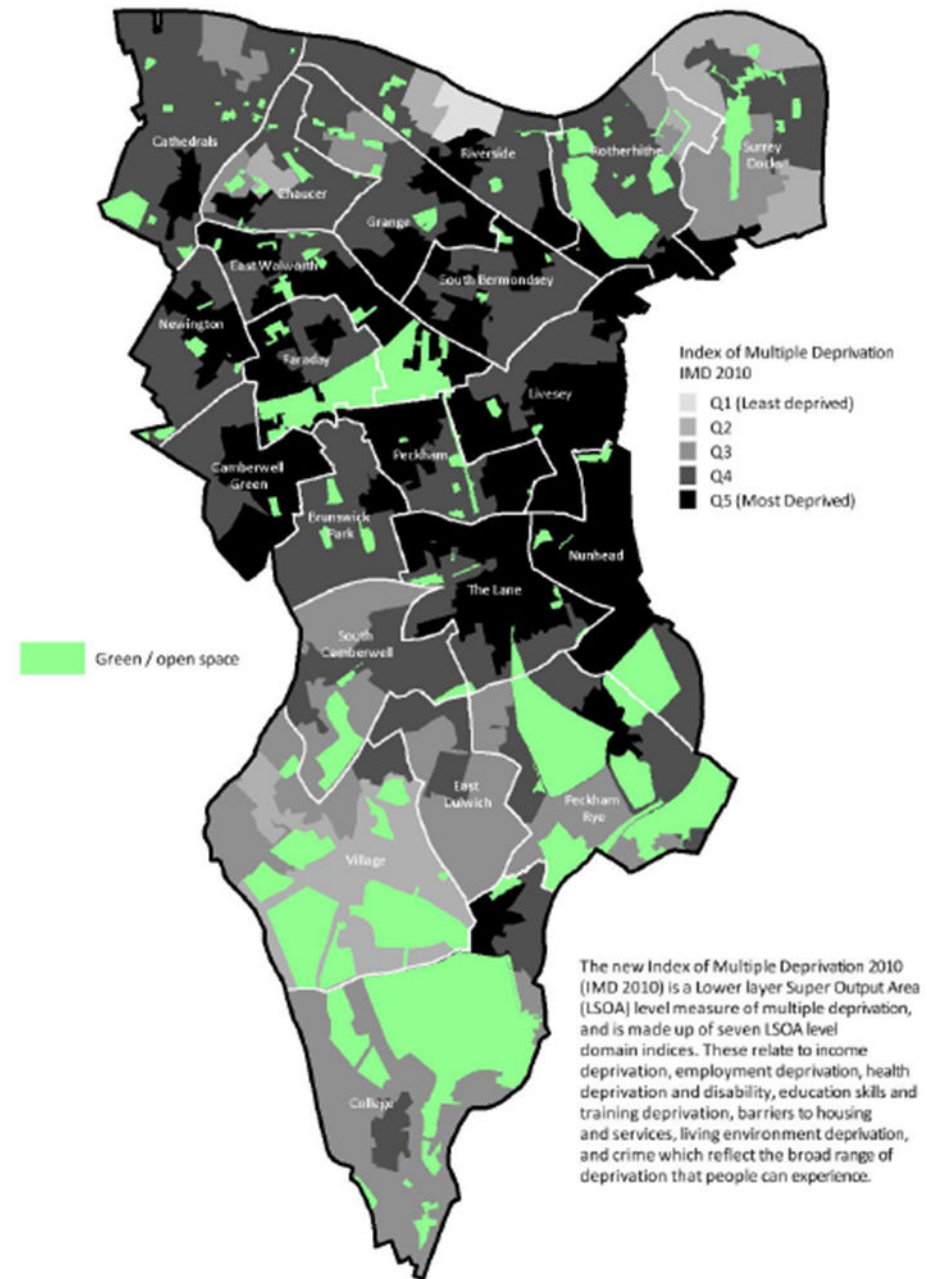
Source: \* UCL Institute of Health Equity (2012) (a)

# Southwark- overall deprivation IMD 2010

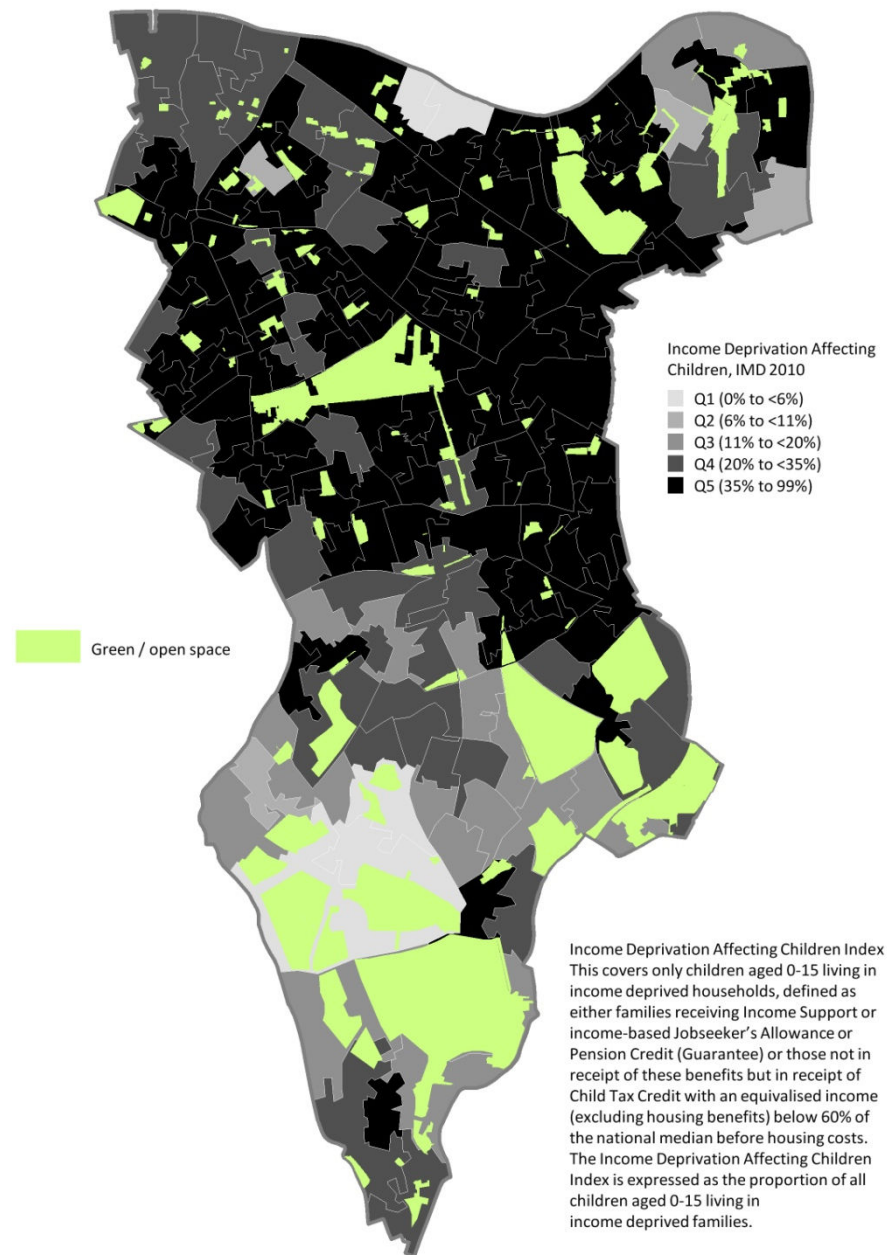
Overall the most deprived areas are  
In the middle of the borough.

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

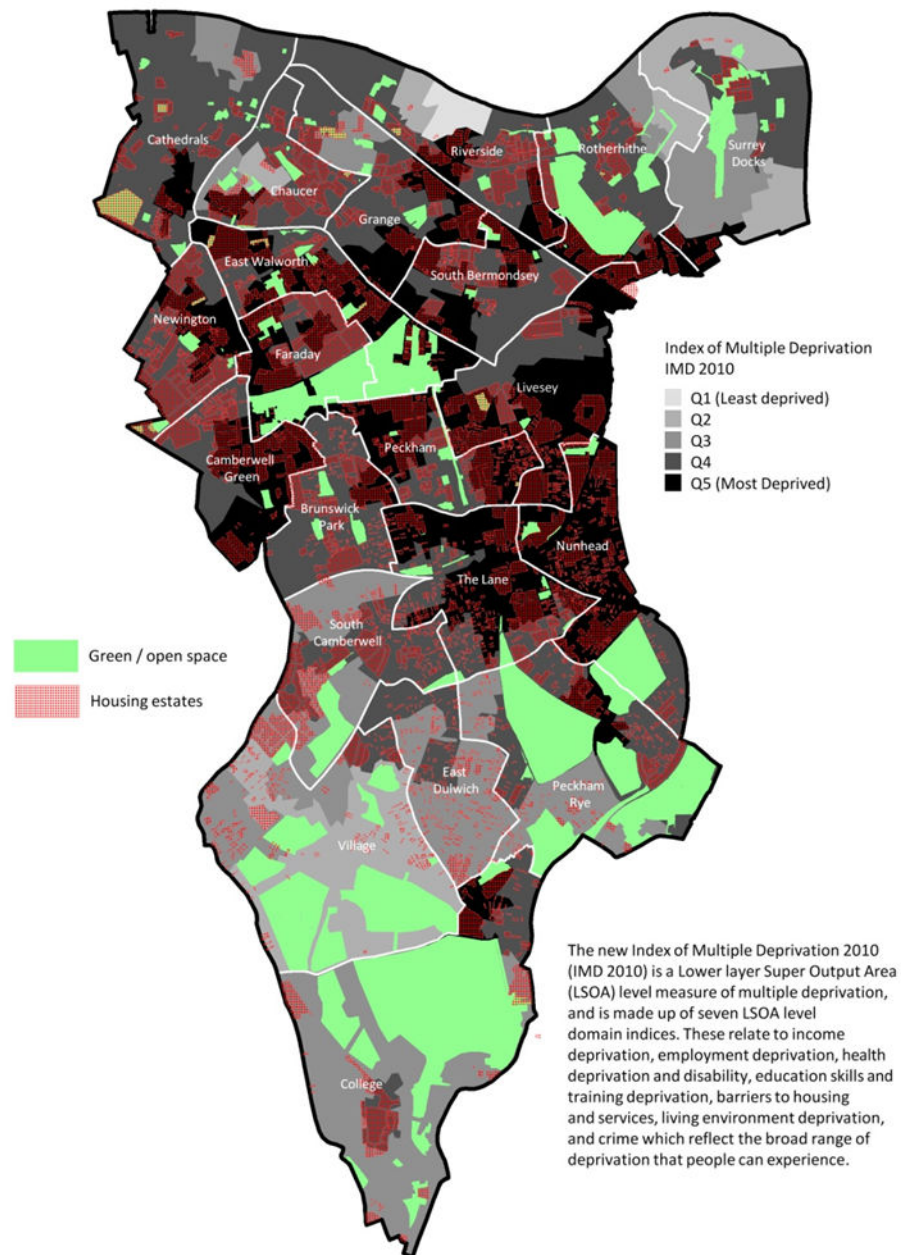


# Southwark map of children living in deprivation





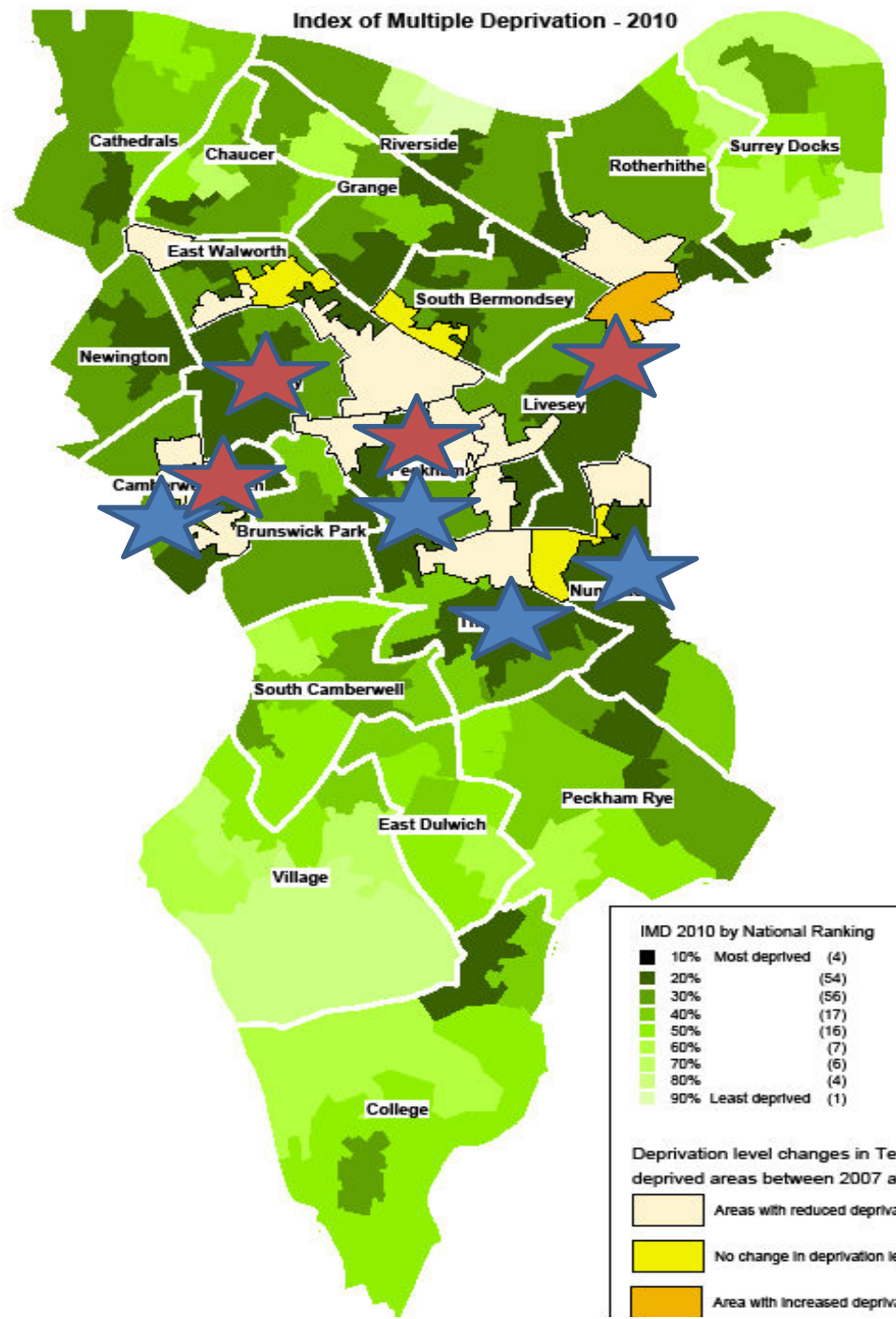
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## Distribution of deprivation & housing estate:

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

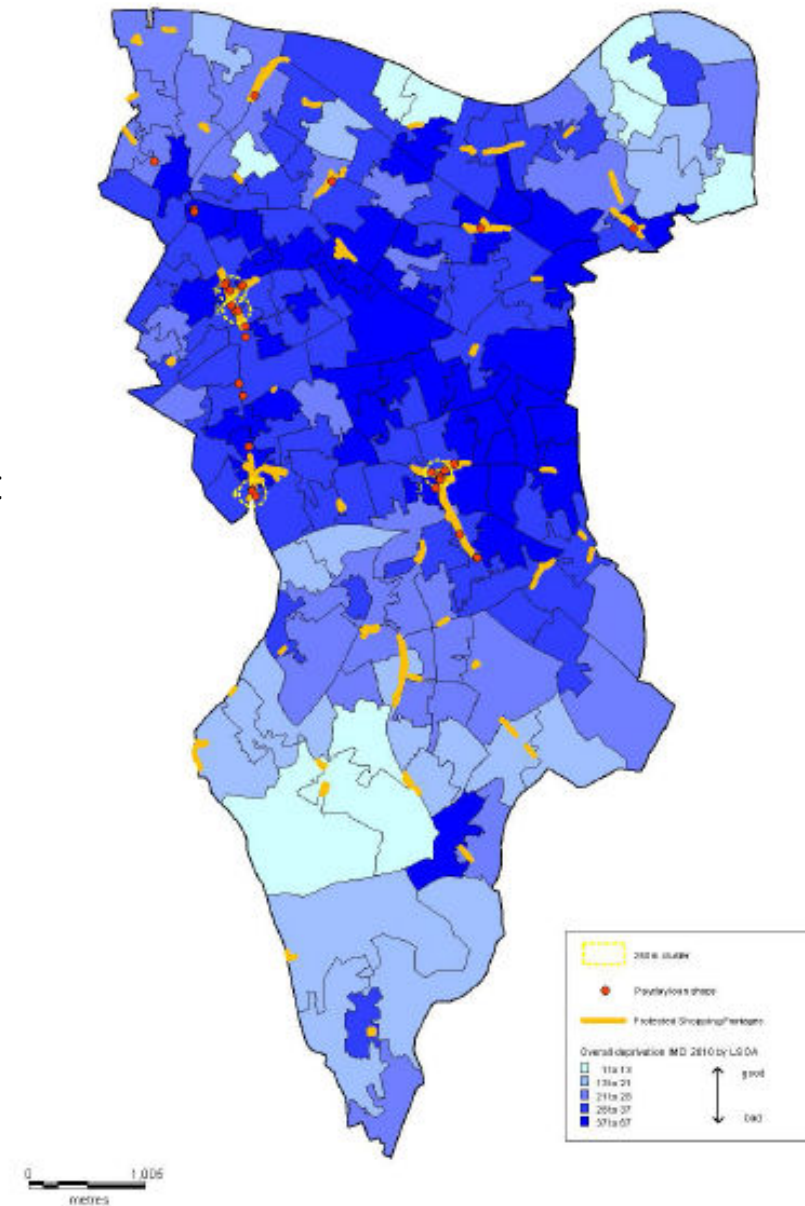
- 25 to 35 year olds: food, child essentials, vehicle expenses and utility bills
- 35 to 44 year olds: food, emergency needs, to pay off loans and credit cards and to pay utility bills
- 45 to 54 year olds: university fees, family expenses and emergency expenses

## 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

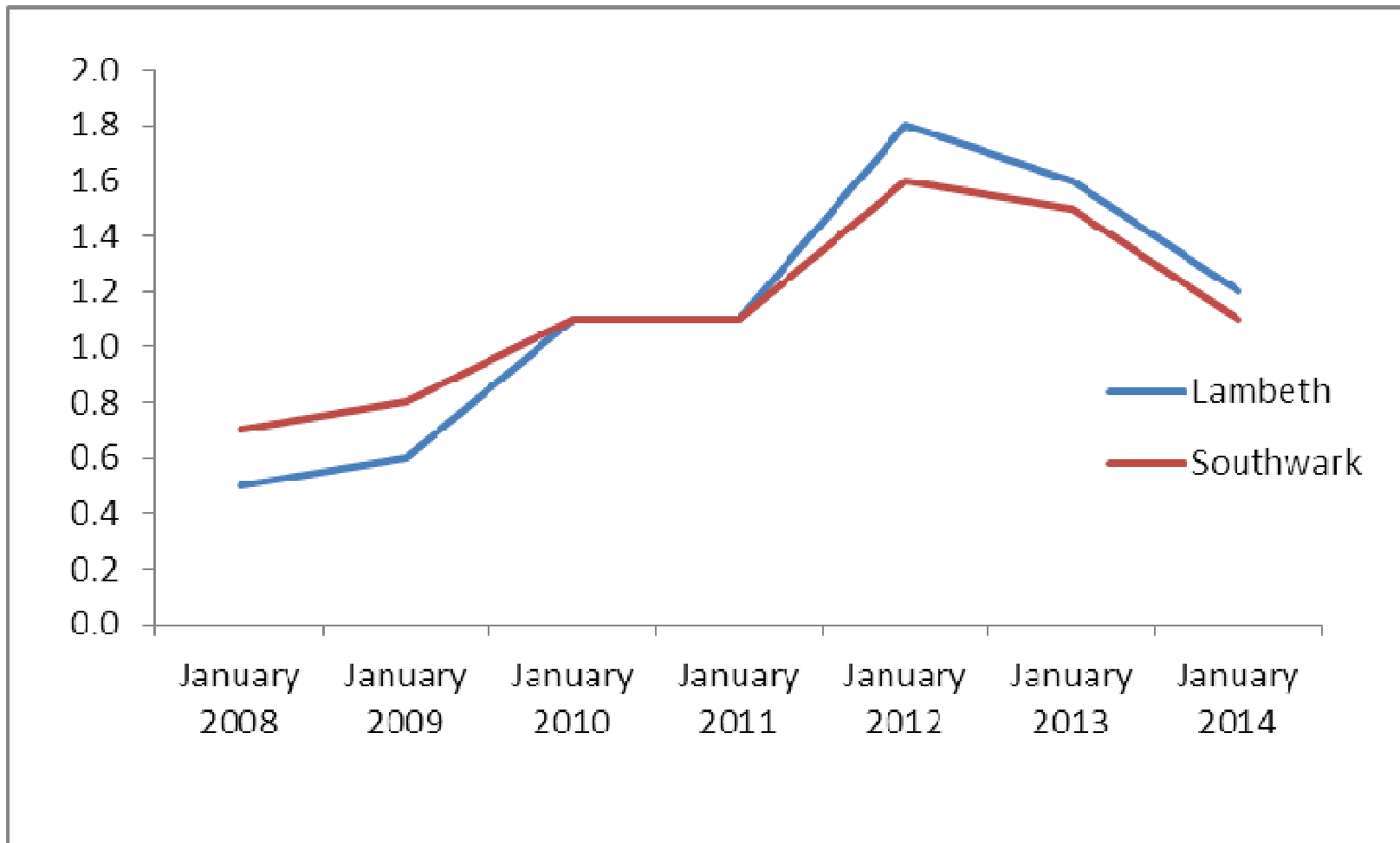
- Unmanageable debts – 33% higher risk of developing depression and anxiety
- 1 in 2 adults with debt have a mental disorder
  - 4x more likely phobic disorders
  - 3x more likely panic disorder
  - 2x more likely OCD, depressive disorder and anxiety disorder
- Poorer physical health also associated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



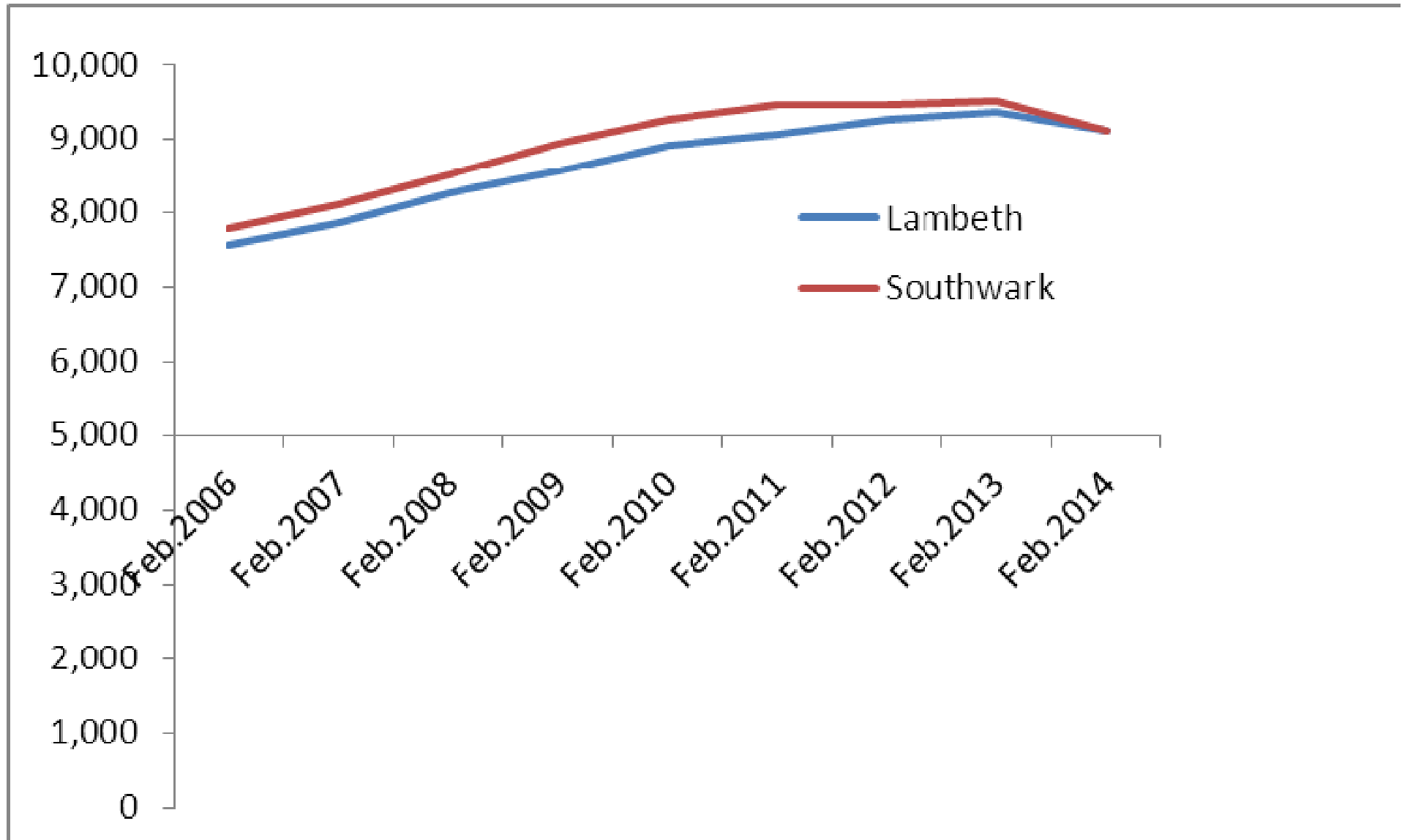
# Mental health and debt

- 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