

Developing coherent employment and self-employment support in Islington: Experiences of ethnic minority and refugee communities

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- Healing and Empowering Lone Parents (HELP)
- Iranian Community Centre
- Islington Bangladeshi Association
- Islington Chinese Association
- London Asian African Caribbean Centre (LAACC)
- Muslim Welfare House
- Somali Speakers Association
- Universal Church of the Kingdom of God (UCKG) Training Centre

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Executive summary

The key purpose of Local Enterprise Growth Initiative (LEGI) is to:

“Release the economic and productivity potential of the most deprived local areas across the country through enterprise and investment thereby boosting local incomes and employment opportunities, and sustainable communities” (Neighbourhood Renewal Unit website, July 2006¹).

Self-employment is a viable career option which can increase income. However, stimulating economic growth in disadvantaged communities should involve developing both self-employment and employment support. London Borough of Islington commissioned Islington Training Network to undertake original research which provides a snapshot of residents’ experiences of employment, self-employment and informal activity. The research particularly draws together the experiences of disadvantaged residents from ethnic minority and refugee communities. The outcome of the report will inform London Borough of Islington’s LEGI bid about how to develop more coherent employment and self-employment support for residents.

This report highlights the importance and relevance of developing the following initiatives:

- Appropriate support and guidance to help residents:
 - develop specific skills including basic skills (e.g. numeracy and English language), job searching skills (e.g. CV writing and performing at interviews) and business-related skills (e.g. book-keeping and marketing)
 - find suitable vocational training courses or pursue higher education
 - find suitable employment
 - start-up or develop existing businesses.
- Integrated employment and self-employment support which is delivered alongside advice and guidance on welfare benefits and employment rights.
- Multi-agency approach between mainstream organisations and Voluntary and Community Organisations (VCOs). Findings suggest that participants feel more comfortable using VCOs’ services which are delivered in a context of shared cultural understanding and in the users’ mother tongue. Many VCOs already deliver employment and self-employment support which can complement mainstream services.

The report also highlights key challenges which can hinder the development of coherent support services. This includes structural barriers, such as a rigid welfare benefit system, and under-resourced VCOs who do not have the capacity to play a more effective and extensive role.

¹ <http://www.neighbourhood.gov.uk/page.asp?id=1696>

1. Introduction

Statistics

London Borough of Islington (LBI) would like to foster economic growth in the borough by tackling the high unemployment rate which is currently 6.7% (<http://extranet.london.gov.uk>, April 2006). VAT registered business start-up and closure rates are 12.9% and 13.2% (<http://www.nomisweb.co.uk>, 2004), respectively. Although the informal economy accounts for 6.8% of GDP in the UK (SBC, 2005, p15)², there is limited information about informal activity at the local level.

SIED (Supporting Inclusion in Enterprise Development) Development Partnership

LBI is the lead partner in the SIED Development Partnership³. This project supports Community Based Organisations (CBOs) to deliver business support to users who are from disadvantaged communities. SIED has developed a community based business support model which harnesses “existing networks and cultural capacity of community organisations, utilising them as a vehicle for the delivery of enterprise support to business-owner managers within their ethnic minority groups” (Blackburn, R. et al, 2006, p7)⁴.

LEGI bid

LBI commissioned Islington Training Network (ITN), a delivery partner in SIED Development Partnership, to undertake research about residents’ experiences of:

- Finding employment
- Entering self-employment
- Undertaking informal work.

LBI will incorporate the SIED model and findings from this report into their LEGI bid to develop initiatives which will increase employment and self-employment at the local level. As well as, utilise the productivity of the informal economy and encourage those undertaking informal activity to formalise their work.

² Small Business Council, 2005, ‘Small Businesses in the Informal Economy: making the transition to the formal economy’

³ For more information about, please refer to: <http://sied.accba.org.uk>

⁴ Blackburn, R. et al, (2006), Mainstreaming the Reflex Model, Small Business Research Centre Kingston University

2. Methodology

ITN and Association of Community Based Business Advice (ACBBA) coordinated focus groups with users from the following CBOs:

- Arachne - Greek Cypriot Women's Centre
- Day-Mer - Turkish and Kurdish Community Centre
- Healing and Empowering Lone Parents (HELP)
- Iranian Community Centre
- Islington Bangladeshi Association
- Islington Chinese Association
- London Asian African Caribbean Centre (LAACC)
- Muslim Welfare House
- Somali Speakers Association
- Universal Church of the Kingdom of God (UCKG) Training Centre

The ten organisations above were selected to reflect the ethnic diversity of residents. We were unable to involve all ethnic minority groups in Islington because of limited resources. CBOs were asked to lead the focus groups because they could do this in their own community language. Furthermore, CBOs had gained their users' trust which can help them explore sensitive issues in more depth with participants.

Each CBO delivered one focus group except LAACC who chose to deliver group and one-to-one sessions because their users spoke a variety of languages other than English.

ITN and ACBBA provided CBOs with briefing sessions and relevant materials including questionnaires and questions for discussion. All focus groups followed the same format below.

- Discussion for one hour and thirty minutes.
- Each participant completed a questionnaire for thirty minutes.

A total of 137 questionnaires were completed by participants and this was analysed by London Metropolitan University. The largely quantitative data is presented in 'Appendix 1: Findings from questionnaire' section of this report.

Focus group discussions gave participants an opportunity to discuss issues in more depth. CBOs recorded the issues discussed by hand and the qualitative data is analysed in the 'Summary of findings from questionnaire and focus groups' section of this report.

3. Summary of findings from questionnaire and focus groups

Findings have been analysed under the sub-headings: ‘Employment support’, ‘Informal activity’ and ‘Self-employment’.

3.1. Employment support

3.1.1 Sources of Help

Job searching support

The findings from the questionnaire show respondents use a range of sources to find job vacancies, including 58.4% that use newspapers followed by 57.7% who use Job Centre Plus (JCP). However, during the discussion some participants mentioned they were unable to use resources such as the internet and newspapers because they had poor standard of English.

The findings from the discussion reveal that many participants use their existing network of friends and family to enquire about job vacancies. One participant mentioned using the ‘Tracks to Employment’ organisation for job searching support. Furthermore, many participants reported using culturally orientated resources such as Chinese newspaper, Greek radio and community centres. Many respondents stated they found the labour market to be overwhelming.

Other employment and self-employment support

Respondents were most likely to use VCOs followed by ‘Friends and family’ to:

- Write CVs
- Prepare for interviews
- Learn basic literacy and numeracy skills
- Seek self-employment advice.

This indicates that participants feel comfortable using familiar resources.

28.4% respondents rated the support they had received from VCOs and ‘Friends and family’ as useful⁵, compared to 13.9% who found JCP support useful. In the discussion many participants expressed their dissatisfaction with JCP and described their service as alienating and impersonal. Some respondents mentioned they wanted to enter training courses but felt JCP had encouraged them to accept any job that was offered to them and did not take into consideration their job aspirations, skills or qualifications.

3.1.2 Advice and guidance: Training

A significant 43.8% of participants are unemployed and of that percentage 29.2% were experiencing long-term unemployment. In the discussion some participants stated they wanted to be trained in a different career field to increase their chances of entering employment. However, they did not know where to seek good career advice and mentioned information was not readily available.

Some respondents reported receiving poor quality advice about training courses. For example, one respondent enrolled on a two year electrical insulation course but later found out that another

⁵Respondents that found the support ‘Quite Useful’ and ‘Very Useful’

college was running a very similar course for 6 months. This negative experience had made the participant reluctant to enter other training courses.

Other respondents felt training was not a realistic option and financial pressure had forced them to accept any job that was offered to them regardless of their qualifications, skills or job aspirations.

3.1.3 Compatibility: Jobs and qualifications

50.3% of the sample had A-Level or higher qualifications and of this percentage 51.7% were unemployed. Furthermore, 30.7% respondents attained their qualifications in the UK, 36.5% outside the UK, and 4.4% both in and outside the UK.

There were participants who had professional or vocational qualifications but were unable to obtain a job which reflected their qualifications and skills. This is an area which requires further research to see whether they lack good job searching skills or face other barriers which prevent them from obtaining appropriate jobs.

3.1.4 Basic skills

Many participants stated they have poor skills in one or more of the following areas:

- Numeracy
- English language
- Literacy.

This was also partly reflected in the findings from the questionnaire when 29.9% stated they had poor English language competency. Respondents mentioned that if they were able to improve these skills they would have more confidence searching for jobs and performing well at interviews.

Some participants in the discussion expressed their dissatisfaction with ESOL lessons. They stated that the lessons are very basic and they would prefer lessons which are tailored to help them enter academic studies or skilled employment. Some had to attend full-time ESOL lessons to receive welfare benefits and do not have the time to attend other vocational or pre-vocational courses.

3.1.5 Employment rights

Some participants reported being bullied and harassed at work by employers and fellow colleagues. There were also disputes between respondents and their employers regarding slow or non-payment of wages, holiday pay and overtime. Other problems include employers who do not inform staff of their entitlements, respect employees' job descriptions and do not abide by Health and Safety regulations. Female respondents mentioned their employers do not show any consideration for women with children. For example, employers do not provide mothers with flexible times to work. On the whole, it appears participants accept bad behaviour from their employers and fellow colleagues until they are forced to leave.

3.1.6 Additional costs

Caring responsibilities

Caring responsibilities had prevented some respondents from entering employment. Lack of affordable childcare provision was reported as an important obstacle to employment by 10.4% of men and 18.3% of women. 28.5% of participants also thought there was a 'Lack of financial incentive to work, i.e. total wages are lower than total benefits', because of factors such as expensive child care. However, some mothers did not trust crèches or nurseries and would prefer to look after their own children. The discussion also highlighted how caring responsibilities can limit job opportunities. For instance, the carer needs to find employment at specific times and location so they can pick up their children after school.

Travel costs

Some participants were deterred from pursuing jobs further a field because of expensive travel costs which would reduce financial benefits of employment.

3.1.7 Discrimination

The findings from the questionnaire show 24.8% of respondents believe 'Employers attitudes to people from my background' was one of the key barriers to employment. Similar attitude was conveyed in the focus groups and many felt they were being discriminated against because of their racial background, gender or age. Some participants had expressed their concern that employers prefer women. Others stated it was difficult for people over the age of 35 and impossible for anyone over the age of 50 to enter employment.

Some of the participants could have genuinely faced discrimination which is often hard to prove. However, participants could lack appropriate skills and experience the employer is looking for which can be misinterpreted as being discrimination.

3.1.8 Lack of confidence and motivation

Many participants appear to have a lack of confidence and motivation. Participants have had unpleasant experiences when searching for employment. The discussion highlighted the frustration of some who are highly qualified but were experiencing long-term unemployment. There were also respondents who felt too old to start-up their own business and some who thought they had been discriminated against. On the whole, unpleasant experiences have left many people de-motivated when looking for a job.

3.2. Informal activity

3.2.1 Informal practices

One participant stated that some businesses show their employees are working 16 hours per week at minimum wage even if they are working full time. This is done so that employees can claim housing benefits whilst working. Otherwise half their earnings will be spent on housing costs with very little money remaining for other essential expenses.

3.2.2 Benefits of informal work

The benefits of informal work include receiving cash in hand which is more convenient and allows them to deal with more urgent matters. Other benefits include more flexibility, such as being able to change jobs easily.

Informal work was seen as a means to 'get by' and for many it was a source of additional income to top up the earnings they were receiving from the formal economy or welfare benefits. Some respondents stated the benefit system is very slow and while their benefit application was being processed, they had to undertake informal work to survive.

3.2.3 Limitations of informal work

The limitation of informal work includes low pay, no job security, infrequent and hard work. Other negative experiences include bullying and harassment. One woman reported that sexual harassment was a common problem faced by many women. However, they were unable to take any legal action against their employer and some had to leave their work.

3.3 Self-employment

14.6% of the sample are currently running or have in the past run their own business. 21.9% and 10.9% are considering or have previously considered starting-up a business, respectively. In total, a significant 47.4 % proportion of the sample has either considered or has started-up a business at some point in their life.

3.3.1 Reasons for entering self-employment

Many felt they were in a position to invest time, money and effort into their business. They were also confident they had the relevant skills (e.g. accounting), connections and knowledge about the market in order to be successful. Participants also mentioned they liked the idea of being their own boss and earning more money. Other reasons include not being able to secure employment and saw self-employment as a good opportunity to earn an income.

3.3.2 Other sources of income

Self-employment was the only source of income. However, some admitted they had other sources of income during the early stages of starting-up their business.

3.3.3 Barriers to self-employment

Main barriers to self-employment appear to be lack of financial stability and access to finance. Findings show 35% and 32.8% of respondents considered 'financial commitment' and 'Lack of access to finance', respectively as their main obstacles. Many had difficulties accessing finance and some mentioned banks were hesitant to provide business loans to refugees.

27% of respondents reported 'Lack of knowledge and skills to pursue business ventures' as the third most important barrier. Other obstacles identified include limited or no previous experience of running a business and negative experiences of failing to start-up a business.

Many were overwhelmed by the number of forms they had to complete and they had very little knowledge about tax procedures and making National Insurance contributions for their employees.

3.3.4 Sources of information and advice

Participants sought self-employment support from a variety of sources, both formal and informal sources. 20% of respondents sought formal support from mainstream business advice services such as Business Link and Inland Revenue self-employment support line. However, many were dissatisfied Business Link's service because they tend to signpost clients rather than provide them with practical advice. Other sources of information include business books in their mother tongue and 71.4% reported using community organisations to seek information and support. Some respondents reported they did not know where to seek formal advice and guidance.

Respondents stated they had received informal support from their family and friends who have some experience of self-employment, especially those in the same line of business as them. The findings show 37.1% of respondents has consulted their family and friends for business advice.

3.3.5 Tax returns and bookkeeping

Many respondents stated they were registered for tax. Tax appears to be an area that respondents tend to struggle with. Many tend to rely on accountants, friends and employment advisors to help them fill in their tax forms because they have limited basic bookkeeping skills.

3.3.6 Promoting services and products

Respondents use relatively basic marketing techniques to promote their services and products, such as culturally orientated resources (e.g. community language newspaper and flyers), word of mouth and distributing leaflets. Only a few of the well established businesses mentioned using more expensive ethnic minority resources to advertise, such as radio stations.

3.3.7 Recruitment process

Recruitment methods tend to involve informal practices. Participants used their network of friends, family and word of mouth to recruit staff. Some would also use cultural resources such as newspaper and libraries, e.g. Chinese library in Charing Cross.

In many cases the recruitment process did not involve job applicants completing application forms, undertaking a formal interview or signing an employment contract. Some participants did not give their staff paid annual leave and some mentioned paying some of their staff 'cash in hand'.

3.3.8 Business prospects for the next 12 months

Respondents that own a business are not very optimistic. They cannot see themselves running a successful business in the next 12 months.

3.3.9 What support do you need to start-up and grow your business?

- Free evening classes to learn the basics of running a business.
- Advice delivered in their mother tongue and advisors who are familiar with cultural and social issues.
- Financial support. Many wanted more support and guidance to access loans.
- More incentives to encourage people to start-up businesses. This can include subsidised rent for the first three months or a start-up allowance to help entrepreneurs generate a sustainable income at the early stages.

4. Recommendations

4.1 Impartial employment and self-employment support

Respondents requested employment support which takes into consideration their aspirations and qualifications. Although many participants had high expectations of JCP, they were disappointed with the support they had received. Many respondents mentioned that JCP had encouraged them to undertake any job regardless of their qualifications and skills. It is important to remember JCP administer welfare benefits and their main output is helping unemployed individuals make the transition from welfare benefits to employment. This means that issues such as empowering and helping users meet their job aspirations may not be their top priority. It appears that JCP may not be the most suitable organisation to provide employment support. Instead impartial advisers and organisations who do not administer welfare benefits are better able to deliver employment support.

4.2 Overcoming structural barriers: Accessible training courses

Findings show that structural barriers, such as rigid requirements associated with welfare benefits, can limit respondents' choice of training courses. For example, a long-term unemployed individual claiming Job Seekers Allowance is only allowed to enter pre-vocational or vocational course for 15 hours a week. It appears education providers need to deliver more accessible training courses which people can attend whilst claiming welfare benefits. For example, courses which do not exceed 15 hours a week training requirement.

4.3 Integrated approach to employment and self-employment support services

Employment and self-employment support should be delivered alongside advisory services, such as welfare and employment rights. Findings show participants have multiple needs and they require information and guidance on issues closely linked to employment support. Many respondents are first generation immigrants who have limited knowledge about their rights, entitlements and responsibilities. There needs to be more initiatives which will make information more accessible to residents. Support services should ideally be delivered in a 'one-stop-shop' environment which will ensure consistency in service provision and will help service providers build a professional relationship based on trust with users.

4.4 Multi-agency support: Greater interaction between mainstream organisations and VCOs

Mainstream organisations need to develop working structures with VCOs. Many VCOs already provide employment and self-employment support and their services can complement mainstream services. For example, if a client has limited knowledge of English they can be referred to a VCO which can deliver services in the user's mother tongue. This can be one approach to addressing diverse needs of Islington residents by using local resources that are already available. However, for the multi-agency approach to be successful VCOs need to be better resourced to deliver effective services.

4.5 Resource VCOs to deliver career advice

Findings show that some participants wanted to access pre-vocational and vocational courses to help them apply for skilled jobs or enter academic studies. However, they did not know where to

seek advice and guidance on training opportunities and career progression. Many VCOs already employ qualified staff to deliver employment and self-employment advice and guidance. VCOs need to be resourced to deliver professional career advice which will help users meet their job aspirations.

4.6 Open up volunteering opportunities

Apart from developing good job searching skills, participants need to be encouraged to pursue volunteering opportunities which can be an important asset when seeking employment. Unemployment can be a frustrating experience which can further exacerbate sense of isolation and social exclusion. Volunteering will give participants an opportunity to interact with society and to develop transferable skills, such as good communication which will be appealing to future employers.

4.7 Business-related training courses

Many respondents requested evening courses to help them learn business-related skills such as accounting and marketing. Findings show participants have limited knowledge in areas such as business-related laws, e.g. Equal Opportunities legislation, and formal procedures of employing staff. There appears to be a demand for more short business start-up courses which will give participants relevant information and tools needed to run a business. These courses will complement business-related advice and guidance individuals might receive from business advisors.

4.8 Informal activity: Supporting residents to formalise their work

Employment and self-employment support should be provided in a confidential environment. The findings show that those undertaking informal activity do this to 'get by'. More needs to be done to support and encourage clients to formalise their work. This can be done by raising awareness of the benefits of working in the formal economy, including greater job security and welfare entitlements e.g. Working Tax Credit.

4.9 Financial support: Independent financial advisors

Finance appears to be a key obstacle to business start-up. Lack of a credit history, collateral or risk associated with investing money into a business can deter people from entering self-employment. Findings indicate participants require financial support to access loans. One solution could be to place qualified independent financial advisors in CBOs to provide impartial financial advice.

Residents need relevant knowledge and confidence to make informed decisions when applying for loans. More briefing meetings should be delivered by organisations such as One London and Community Development Funding Initiative (CDFI), which provide financial support specifically to disadvantaged communities. These informal meetings will give participants the opportunity to seek information and ask questions.

Appendix 1: Findings from questionnaire

London Metropolitan University analysed 137 completed questionnaires to produce the findings below.

2.1 Key Findings: Demographic Details of Respondents

2.1.1 Gender, age and ethnic make up of the sample

The survey included 67 males and 66 females, plus 4 who did not respond to this question. The age make up of the sample was as follows:

Table 1: Age of respondents

		Count	Column Total N %
Age group	na	3	2.2%
	18-24	21	15.3%
	25-29	15	10.9%
	30-39	47	34.3%
	40-49	32	23.4%
	50-59	14	10.2%
	60-64	4	2.9%
	65 & above	1	.7%
Total		137	100.0%

The sample included a diverse range of different ethnic groups as can be seen from table 2 below. As the numbers in each of these individual ethnic groups was very small it was necessary to merge the groups into a smaller number of broader categories (White, Asian/Asian British, Black/Black British, Chinese, Other) to enable further analysis of ethnicity and education, ethnicity and household income etc. For details of the numbers in each of these categories see table A1 in Appendix 2.

The respondents represented a broad range of nationalities, although nearly half (42.3%) of the sample had British nationality (see table A2 in Appendix 2).

Table 2 Ethnic make up of sample

		Count	Column Total N %
What is your ethnic group?	African	34	24.8%
	Bangladeshi	17	12.4%
	Chinese	14	10.2%
	Other White	13	9.5%
	Caribbean	13	9.5%
	Any other Mixed background	11	8.0%
	Other black	9	6.6%
	Any other	8	5.8%
	na	5	3.6%
	White British	4	2.9%
	Indian	3	2.2%
	Other asian	3	2.2%
	White and Black African	2	1.5%
	Pakistani	1	.7%
	White and Asian	0	.0%
	White and black Caribbean	0	.0%
	White Irish	0	.0%
Total	137	100.0%	

2.1.2 Household size

Household size of the respondents ranged from 1 to 9 adults with the average being 2.23.

The number of children under 16 for those responding to this question ranged from 0 to 4 with the average being 1.86

2.1.3 Educational attainments

The sample as a whole was relatively well qualified compared with the average London resident. (See table 3 below). 40.3% had A-level or higher qualifications compared to 31% in London. 16.8% had no qualifications compared to 29% of Londoners.

There were major differences between the qualification levels of the different ethnic groups, but since the sample size of each ethnic group, apart from the Black/Black British group was very small these results should be treated with caution. The Chinese, Asian/Asian British and Mixed race groups had the greatest percentage of respondents with higher-level qualifications. 21.4% (3 respondents) of the Chinese respondents had a first degree or higher degree, whilst 30% (2 respondents) of the mixed race group and 41% (10 respondents) of the Asian/Asian British group had qualifications at this level. The Asian/Asian British group also included the highest percentage with no qualifications (37.5% or 9 respondents). Further analysis, ideally with a larger sample is needed to ascertain if these extremes within the Asian/Asian British community are spread evenly across the different Asian groups, or whether they are due to significant differences in educational attainment between different Asian communities. The White groups and Black/Black British groups had a smaller percentage of people with higher-level qualifications than the other groups. The white

group also had a relatively high percentage (23.5% or 4 respondents) of respondents who had no qualifications.

Table 3. Highest qualification obtained by ethnic group

What is the highest level of qualification you have?	Ethnic group							
	na	White	Mixed	Asian	Black	Chinese	Other	Total
	Column N %	Column N %	Column N %	Column N %	Column N %	Column N %	Column N %	Column N %
na	80.0%	.0%	7.7%	4.2%	1.8%	7.1%	.0%	5.8%
No qualification	.0%	23.5%	.0%	37.5%	14.3%	14.3%	.0%	16.8%
G.C.S.Es/equivalent	.0%	5.9%	7.7%	12.5%	28.6%	28.6%	25.0%	19.7%
A-levels/ equivalent	.0%	41.2%	38.5%	4.2%	21.4%	28.6%	25.0%	22.6%
First degree (eg BA B.Sc)	.0%	11.8%	30.8%	29.2%	17.9%	7.1%	37.5%	19.7%
Higher degree (Post-Graduate)	.0%	5.9%	.0%	12.5%	7.1%	14.3%	12.5%	8.0%
Other	20.0%	11.8%	15.4%	.0%	8.9%	.0%	.0%	7.3%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

30.7% of those responding had obtained qualifications in the UK, whilst 41.6% had gained their qualification either in their home country or somewhere else outside the UK (see table below)

Table 4 Where were qualifications obtained?

	Count	Column %
In which country was this qualification obtained?	Total	Total
na	39	28.5
Outside UK	50	36.5
UK	42	30.7
UK and another country	6	4.4
Total	137	100

From table 5 it can be seen that 41.6% of the sample had professional or vocational qualifications. The Mixed race group had the highest percentage (69.2% or 9 respondents). Interestingly the Black/Black British and White groups had a higher percentage with professional or vocational qualifications than the Asian/Asian British group (see table 6). This result together with the responses to the previous question on qualifications suggests that the Asian/Asian British group have focused more on academic rather than vocational qualifications.

There was very little difference between men and women in the sample with respect to the number having a professional or vocational qualification. 26 men (38.8%) and 29 women (43.9%) replied yes to this question (see table 7).

Table 5 Professional and vocational qualifications

		Count	Column Total N %
Do you have any professional or vocational qualifications?	no	71	51.8%
	yes	57	41.6%
	na	9	6.6%
	Total	137	100.0%

Table 6 Qualifications by ethnic group

Do you have any professional or vocational qualifications?	Ethnic Group						
	White	Mixed	Asian	Black	Chinese	Other	Total
	Column N %	Column N %	Column N %	Column N %	Column N %	Column N %	Column N %
na	.0%	7.7%	4.2%	3.6%	7.1%	12.5%	6.6%
yes	41.2%	69.2%	12.5%	48.2%	35.7%	50.0%	41.6%
	58.8%	23.1%	83.3%	48.2%	57.1%	37.5%	51.8%
no							
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 7 Qualifications by gender

Do you have any professional or vocational qualifications?	Gender					
	na		male		female	
	Count	Column N %	Count	Column N %	Count	Column N %
na	1	25.0%	5	7.5%	3	4.5%
yes	2	50.0%	26	38.8%	29	43.9%
no	1	25.0%	36	53.7%	34	51.5%
Total	4	100.0%	67	100.0%	66	100.0%

The respondents had obtained a variety of vocational qualifications including fairly low-level skills technical skills such as Hairdressing, Cooking, Plumbing, and IT, but also higher-level skills such as Social work, Accountancy and Teaching. Teaching was the most frequently mentioned qualification (9 respondents). The majority of these vocational qualifications had been obtained in the UK (27 respondents).

2.1.4 Income and Assets

The sample generally had a very low household income. From table 8 below it can be seen that 20.4% were earning less than £3,000 per year and only 8.8% were earning £25,000 or more p.a. Chinese and Asian/Asian British had the highest household income and the Black/Black British the lowest (see table 9) although since the number of respondents in each category was very small the interpretation of this analysis of ethnic differences in income should be treated with caution. Home ownership was very low in the survey sample. Only 13.9% owned their own house or flat. This lack of assets clearly has implications for those wishing to borrow money to start a business. The White and Asian/Asian British respondents had to highest percentage of home ownership (see table 10) although it was still low by average UK standards.

Table 8 Annual household income

		Count	Column Total N %
What is your household's total income per year, from all sources?	na	20	14.6%
	Below £3,000	28	20.4%
	£3,000- £5,999	22	16.1%
	£6,000- £9,999	23	16.8%
	£10,000- £14,999	17	12.4%
	£15,000- £19,999	11	8.0%
	£20,000- £24,999	4	2.9%
	£25,000 & above	12	8.8%
Total		137	100.0%

		Ethnic Group						
		na	White	Mixed	Asian	Black	Chinese	Other
		Column N %	Column N %	Column N %	Column N %	Column N %	Column N %	Column N %
What is your household's total income per year, from all sources?	na	40.0%	11.8%	15.4%	33.3%	10.7%	.0%	.0%
	Below £3,000	20.0%	11.8%	30.8%	8.3%	19.6%	35.7%	37.5%
	£3,000- £5,999	40.0%	17.6%	23.1%	.0%	19.6%	7.1%	25.0%
	£6,000- £9,999	.0%	11.8%	23.1%	12.5%	21.4%	21.4%	.0%
	£10,000- £14,999	.0%	23.5%	.0%	25.0%	5.4%	14.3%	25.0%
	£15,000- £19,999	.0%	11.8%	.0%	8.3%	10.7%	7.1%	.0%
	£20,000- £24,999	.0%	.0%	.0%	.0%	7.1%	.0%	.0%
	£25,000 & above	.0%	11.8%	7.7%	12.5%	5.4%	14.3%	12.5%
Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 9 Household income by ethnic group

Table 10 Home ownership

Table 11. Home ownership by ethnic group

Do you own your own house or flat?		Ethnic Group						
		na	White	Mixed	Asian	Black	Chinese	Other
		Column N %	Column N %	Column N %	Column N %	Column N %	Column N %	Column N %
na	40.0%	.0%	7.7%	.0%	3.6%	.0%	.0%	
yes	.0%	29.4%	7.7%	25.0%	7.1%	14.3%	12.5%	
no	60.0%	70.6%	84.6%	75.0%	89.3%	85.7%	87.5%	

		Count	Column Total N %
Do you own your own house or flat?	no	113	82.5%
	yes	19	13.9%
	na	5	3.6%
	Total	137	100.0%

2.2 Key Findings: Employment

2.2.1 Current Employment Status

From table 12 below it can be seen that a large percentage (43.8%) of those surveyed were unemployed. 24.8% were in employment and 10.9% were self-employed.

Unemployment levels were high amongst all the groups ranging from 20.4% in the Chinese to 52.9% of the White group. Self-employment was highest in the White group (23.5%). The Asian/Asian British had the highest percentage in employment (41.7%). See table 13.

A greater percentage of men were unemployed than women (49.3% of men as opposed to 37.9%) of women. There was little difference in employment rates between the sexes but men were twice as likely to be self-employed as women. 14.9% of men were self-employed as compared to 7.6% of women. (See table 14)

Table 12. Employment status

		Count	Column Total N %
Which of the following best describes your current situation?	Unemployed	60	43.8%
	In employment	34	24.8%
	Self-employed	15	10.9%
	Student	11	8.0%
	Looking after home/family	7	5.1%
	Retired	4	2.9%
	Other	2	1.5%
	na	2	1.5%
	Permanently sick/disabled	1	.7%
	On a government training scheme	1	.7%
Total	137	100.0%	

2.2.2 Length of Unemployment

The survey sample included a large number (29.2%) who had been long-term unemployed. (i.e. more than 6 months). Men tended to suffer long-term unemployment slightly more than women. 32.8% of the men had been unemployed more than 6 months compared to 27.2% of the women. (See table 15). Long-term unemployment was greatest amongst the 40-49 year olds (46.9%) followed by the 25-29 year olds (33.3%). (See table 16).

Differences between the different ethnic groups were not so marked. (See table 17)

Table 13 Employment status by ethnic group

Which of the following best describes your current situation?	Ethnic Group							
	na	White	Mixed	Asian	Black	Chinese	Other	Total
	Column N %	Column N %	Column N %	Column N %	Column N %	Column N %	Column N %	Column N %
na	20.0%	.0%	7.7%	.0%	.0%	.0%	.0%	1.5%
Unemployed	20.0%	52.9%	38.5%	45.8%	46.4%	21.4%	62.5%	43.8%
In employment	20.0%	11.8%	.0%	41.7%	26.8%	35.7%	12.5%	24.8%
Self-employed	.0%	23.5%	15.4%	4.2%	10.7%	7.1%	12.5%	10.9%
Student	20.0%	5.9%	30.8%	.0%	7.1%	0%	12.5%	8.0%
On a government training scheme	.0%	.0%	.0%	.0%	1.8%	.0%	.0%	.7%
Retired	.0%	.0%	.0%	.0%	1.8%	21.4%	.0%	2.9%
Looking after home/family	.0%	.0%	.0%	8.3%	5.4%	14.3%	.0%	5.1%
Permanently sick/disabled	.0%	5.9%	.0%	.0%	.0%	.0%	.0%	.7%
Other	20.0%	.0%	7.7%	.0%	.0%	.0%	.0%	1.5%
Total	100.00%	100.00%	100.10%	100.00%	100.00%	99.90%	100.00%	99.90%

Table 14. Employment status by gender

Which of the following best describes your current situation?	Gender							
	na		male		female		Total	
	Count	Column N %	Count	Column N %	Count	Column N %	Count	Column N %
na	0	.0%	1	1.5%	1	1.5%	2	1.5%
Unemployed	2	50.0%	33	49.3%	25	37.9%	60	43.8%
In employment	2	50.0%	15	22.4%	17	25.8%	34	24.8%
Self-employed	0	.0%	10	14.9%	5	7.6%	15	10.9%
Student	0	.0%	4	6.0%	7	10.6%	11	8.0%
On a government training scheme	0	.0%	1	1.5%	0	.0%	1	.7%
Retired	0	.0%	1	1.5%	3	4.5%	4	2.9%
Looking after home/family	0	.0%	0	.0%	7	10.6%	7	5.1%
Permanently sick/disabled	0	.0%	1	1.5%	0	.0%	1	.7%
Other	0	.0%	1	1.5%	1	1.5%	2	1.5%
Total	4	100.0%	67	100.0%	66	100.0%	137	100.0%

Table 15. Length of unemployment by gender

		Gender			
		na	male	female	Total
		Column N %	Column N %	Column N %	Column N %
If you are unemployed how long have you been looking for paid work?	na	50.0%	35.8%	34.8%	35.8%
	Not yet started	25.0%	11.9%	22.7%	17.5%
	Less than a month	.0%	3.0%	4.5%	3.6%
	1 month - less than 6 months	25.0%	16.4%	10.6%	13.9%
	6 months - less than 12 months	.0%	11.9%	4.5%	8.0%
	12 months or more	.0%	20.9%	22.7%	21.2%
	Total	100.0%	100.0%	100.0%	100.0%

Table 16 Length of unemployment by age

If you are unemployed how long have you been looking for paid work?	Age group							
	na	18-24	25-29	30-39	40-49	50-59	60-64	65 & above
	Column N %	Column N %	Column N %	Column N %	Column N %	Column N %	Column N %	Column N %
na	66.7%	28.6%	33.3%	34.0%	34.4%	35.7%	75.0%	100.0%
Not yet started	.0%	38.1%	13.3%	19.1%	6.3%	21.4%	.0%	.0%
Less than a month	33.3%	.0%	.0%	6.4%	3.1%	.0%	.0%	.0%
1 month - less than 6 months	.0%	19.0%	20.0%	14.9%	9.4%	14.3%	.0%	.0%
6 months - less than 12 months	.0%	9.5%	20.0%	4.3%	12.5%	.0%	.0%	.0%
12 months or more	.0%	4.8%	13.3%	21.3%	34.4%	28.6%	25.0%	.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 17 Length of unemployment by ethnic group

If you are unemployed. How long have you been looking for paid work?	Ethnic Group						
	na	White	Mixed	Asian	Black	Chinese	Other
	Column N %	Column N %	Column N %	Column N %	Column N %	Column N %	Column N %
na	40.0%	23.5%	15.4%	50.0%	32.1%	64.3%	25.0%
Not yet started	20.0%	35.3%	23.1%	4.2%	19.6%	7.1%	12.5%
Less than a month	.0%	5.9%	7.7%	4.2%	3.6%	.0%	.0%
1 month - less than 6 months	40.0%	11.8%	15.4%	12.5%	17.9%	.0%	.0%
6 months - less than 12 months	.0%	.0%	7.7%	.0%	7.1%	14.3%	50.0%
12 months or more	.0%	23.5%	30.8%	29.2%	19.6%	14.3%	12.5%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

2.2.3 Current Work Patterns

Responses to question A2 (“What does the main firm/organisation you work for mainly make or do (at the place where you work)?”) were coded into the Standard Industrial Classification (SIC) categories. Of those in employment the most frequently cited description or their employers activity related to Health and Social work activities (frequently working for community organisations or health agencies) and hotels and restaurants. (See table 18 below).

The responses to questions A3 (“How would you describe your normal occupation?”) and A4 (“Describe what you do in your main job”) were analysed into Standard Occupation Classification categories. From table 19 below it can be seen that most of the respondents were working in elementary occupations (10.9%), but a number were employed in Associate professional and technical occupations

Table 18 Employers main activity

		Count	Column %
What does the main firm/organisation you work for mainly make or do (at the place where you work)	Agriculture, hunting and forestry	0	.0%
	Fishing	0	.0%
	Mining and quarrying	0	.0%
	Manufacturing	0	.0%
	Electricity, gas and water supply	0	.0%
	Private households with employed persons	0	.0%
	Extra-territorial organisation & bodies	0	.0%
	Financial intermediation	1	.7%
	Construction	1	.7%
	Real estate, renting and business activities	2	1.5%
	Education	4	2.9%
	Wholesale & retail trade, repair motor vehicles, person'l &	4	2.9%
	Transport, storage and communication	5	3.6%
	Public admin and defense, compulsory social security	5	3.6%
	Other community, social and personal service activities	8	5.8%
	Hotels and restaurants	9	6.6%
	Health & Social work	13	9.5%
na	85	62.0%	
Total	137	100.0%	

		Count	Column %
Describe what you do in your main job?	na	83	60.6%
	Manager & senior official	4	2.9%
	Professional occupation Associate	5	3.6%
	professional and technical occupations	10	7.3%
	Administrative and secretarial occupations	6	4.4%
	Skilled trades occupations	3	2.2%
	Personal service occupations	5	3.6%
	Sales and customer service occupations	5	3.6%
	Process, plant and machine operators	1	.7%
	Elementary occupations	15	10.9%
Total	137	100.0%	

Table 19 Occupation of those in work

2.2.4 The influence of educational attainments on employment

As might be expected, those in employment tended to be the better qualified. 47.1% of those who were employed had a first or higher degree compared to 20% of those who were unemployed. (See table 20). However it should be noted that the unemployed group were still relatively well qualified with 45% having A-Levels or higher qualifications. This represents a pool of talent that is still not managing to gain entry to the labour market.

Table 20 Employment status and qualifications

What is the highest level of qualification you have?		Unemployed	In employment	Self-employed
		Column N %	Column N %	Column N %
	na	5.00%	2.90%	6.70%
	No qualification	20.00%	11.80%	13.30%
	G.C.S.Es/equivalent	23.30%	20.60%	20.00%
	A-levels/ equivalent	25.00%	17.60%	20.00%
	First degree (egg BA B.Sc)	18.30%	26.50%	13.30%
	Higher degree/ Post-graduate	1.70%	20.60%	13.30%
	Other	6.70%	0.00%	13.30%
	Total	100.00%	100.00%	100.00%

2.3 Key Findings: Job Search

2.3.1 Looking for Jobs

Newspapers and the Job Centre, followed closely by private employment agencies were the most frequently used sources for looking for jobs (see table 21 below)

No particularly strong differences were seen in the job search strategies of the different ethnic groups and the numbers in each group are too small to draw any clear conclusions. (see table A4 in Appendix 2)

Table 21 Sources of information on jobs

Where would you look for jobs?	Yes, count	Yes, Column Total N %
f:Newspapers	80	58.4%
a:Job Centre Plus	79	57.7%
d:Private employment agency	70	51.1%
e:The Internet	65	47.4%
j:Community Organisations	50	36.5%
g:Apply directly to employers	36	26.3%
b:Careers Office	30	21.9%
c:Jobclub	21	15.3%
i:Other	7	5.1%

A variety of different sources of support were used for assistance with seeking employment. Job Centre Plus was the main source of advice with job search, whilst Voluntary and Community Organisations were the chief source of help with writing CVs, preparing for interviews, and for developing basic numeracy and literacy skills and providing help with developing a business. (See table 22)

Table 22 Sources of support for securing employment/self employment

Have you ever sought help with the tasks below from any of the following sources?:		Count	Column Total N %
3.1 Writing CVs	na	59	43.1%
	Voly & Community Orgs	27	19.7%
	Friends & Family	21	15.3%
	Job Centre Plus	18	13.1%
	Other	12	8.8%
3.2:Job Search	na	73	53.3%
	Job Centre Plus	34	24.8%
	Friends & Family	14	10.2%
	Voly & Community orgs	9	6.6%
	Other	7	5.1%
3.3:Performing at interviews	na	91	66.4%
	Voly & Community orgs	16	11.7%
	Friends & Family	15	10.9%
	Job Centre Plus	9	6.6%
	Other	6	4.4%
3.4: Basic literacy and numeracy skills	na	102	74.5%
	Voly & Community orgs	17	12.4%
	Friends & Family	10	7.3%
	Other	5	3.6%
	Job Centre Plus	3	2.2%
3.5: Self-employment and business related support	na	108	78.8%
	Voly & Community orgs	14	10.2%
	Friends & Family	7	5.1%
	Other	4	2.9%
	Job Centre Plus	4	2.9%
3.6: Other	na	127	92.7%
	Other	7	5.1%
	Voly & Community orgs	3	2.2%
	Friends & Family	0	.0%
	Job Centre Plus	0	.0%
	Total	137	100.0%

The most highly rated sources of support were friends and family and voluntary and community organisations. 28.4% of those surveyed thought the support that they received from friends and family and voluntary and community organisations was quite useful or very useful. Job Centre Plus was not rated so highly with more people reporting that they found the service not at all useful or not very useful (16.8%), than those reporting it to be useful or very useful (14.9%). (See table 23)

Table 23 Views on the different sources of support.

How would you rate the help you have received?		Count	Column Total N %
a:Job Centre Plus	na	69	50.4%
	Ok	26	19.0%
	Quite useful	13	9.5%
	Not very useful	13	9.5%
	Not at all useful	10	7.3%
	Very useful	6	4.4%
b:Voluntary & community organisations	na	70	51.1%
	Quite useful	21	15.3%
	Very useful	18	13.1%
	Ok	18	13.1%
	Not very useful	8	5.8%
	Not at all useful	2	1.5%
c:Friends & family members	na	69	50.4%
	Quite useful	24	17.5%
	Ok	20	14.6%
	Very useful	15	10.9%
	Not very useful	5	3.6%
	Not at all useful	4	2.9%
d:Other	na	123	89.8%
	Very useful	5	3.6%
	Ok	5	3.6%
	Not very useful	2	1.5%
	Quite useful	1	.7%
	Not at all useful	1	.7%
	Total	137	100.0%

2.3.2 Barriers to Employment

Language skills, travelling distance to work and poor wage levels (less than benefits) were cited as being the greatest barriers to obtaining employment with over 28% of those surveyed ticking these options. Employer's attitudes were also perceived to be a barrier by nearly 25% of those surveyed. (See table 24)

Lack of affordable childcare was an issue for 15.3% of respondents. For women the lack of financial incentive to work was the greatest barrier (33.3%), closely followed by travelling distance (30.3%) Whilst for men poor English language skills were seen as being the main problem. (See table A3 in Appendix 2)

Table 24 Key barriers to gaining employment

What are the main barriers you face in gaining employment?	Yes, Count	Column Total N %
c:Poor English language skills	41	29.9%
b:Travelling distance from home to work	39	28.5%
e:Lack of financial incentive to work. i.e. Total wages are lower than total benefits	39	28.5%
f:Employers' attitudes to people from my background	34	24.8%
a:Lack of affordable child care provision	21	15.3%
d:Bad health	19	13.9%
g:Other	16	11.7%

2.4 Key Findings: Self-Employment

2.4.1 Views on self-employment

92 of the 137 surveyed answered the questions about self-employment. 20 of these (21.7%) had either previous or current experience of self-employment, whilst 45 (50%) had considered starting their own business at some point. Over a third of the sample (30) was currently considering starting their own business. (See table 25 below).

Which of the following applies to you?	Count	Column Total N %
na	45	32.8%
I am considering starting my own business	30	21.9%
I have never thought about starting my own business	27	19.7%
I have previously considered starting my own business, but rejected the idea	15	10.9%
I have previously run my own business, but I am not presently self-employed	10	7.3%
I currently run my own business	10	7.3%
Total	137	100.0%

Table 25 Views on self-employment

2.4.2 Barriers to self-employment

Finance and lack of financial stability were reported as being the main barriers to self-employment with over 44% of respondents reporting that these issues were either important or very important. (See table 26). Lack of knowledge and skills to pursue business or self-employment, and lack of good advice and support, were also key issues mentioned as being important or very important by 40.9% and 38% respectively. Lack of affordable childcare was only an important or very important issue for 14.6% of the respondents.

Table 26 Barriers to enterprise and self-employment

What do you think are your main barriers to enterprise and self-employment:	Count	Column Total N %
a: Lack of good advice and support	na	64 46.7%
	very important	46 33.6%
	doesn't matter	12 8.8%
	Not at all important	7 5.1%
	important	6 4.4%
	not important	2 1.5%
b:Lack of knowledge and skills to pursue business or self-employment ventures	na	61 44.5%
	very important	37 27.0%
	important	19 13.9%
	doesn't matter	8 5.8%
	not important	6 4.4%
	Not at all important	6 4.4%
c:Lack of access to finance	na	58 42.3%
	very important	45 32.8%
	important	16 11.7%
	doesn't matter	11 8.0%
	not important	4 2.9%
	Not at all important	3 2.2%
d:Lack of confidence	na	67 48.9%
	very important	29 21.2%
	doesn't matter	14 10.2%
	important	13 9.5%
	Not at all important	10 7.3%
	not important	4 2.9%
e:Lack of financial stability	na	54 39.4%
	very important	48 35.0%
	important	14 10.2%
	doesn't matter	9 6.6%
	Not at all important	7 5.1%
	not important	5 3.6%
f:Lack of affordable child care provision	na	83 60.6%
	Not at all important	16 11.7%
	doesn't matter	15 10.9%
	very important	14 10.2%
	important	6 4.4%
	not important	3 2.2%
g:Other	na	124 90.5%
	Not at all important	5 3.6%
	very important	4 2.9%
	important	2 1.5%
	doesn't matter	2 1.5%
	not important	0 .0%
Total	137	100.0%

2.4.3 Use of business and start-up advice

A relatively high proportion of those surveyed had received advice and support with start-up or self-employment. 35.7% of those responding to this question had received some sort of business advice. (See table 27).

White groups were slightly more likely to have had business advice (41.2% =7 respondents) and Chinese least likely (0%), but the sample size is too small to conclude much from this result. (See table A5 in appendix 2 for details)

Table 27 Use of business and start-up advice

		Count	Column Total N %
Have you received any advice and support with business start-up or self-employment?	No	63	64.3
	Yes	35	35.7
	Total	98	100.00%

The main providers of business advice were friends and family and community organisations (see table 28 below). In common with a number of previous research studies this survey found that relatively little use was made of mainstream business advice agencies.

Table 28 Main providers of business advice

		Have you received any advice and support with business start-up or self-employment?	
		Yes	
If Yes who has provided this?		Count	Column %
a:Mainstream businessadvice agencies	yes	7	20.0%
	no	27	77.1%
	na	1	2.9%
	Total	35	100.0%
b:Community Organisations	yes	25	71.4%
	no	10	28.6%
	na	0	.0%
	Total	35	100.0%
c:Banks	yes	8	22.9%
	no	27	77.1%
	na	0	.0%
	Total	35	100.0%
d:Accountants	yes	2	5.7%
	no	33	94.3%
	na	0	.0%
	Total	35	100.0%
e:Friends and family members	yes	13	37.1%
	no	22	62.9%
	na	0	.0%
	Total	35	100.0%

Appendix 2: Questionnaire

April 2006

Please note that all information provided will be treated in the strictest confidence.

A) EMPLOYMENT STATUS

A1) Which of the following best describes your current situation? Please ✓ one box

A1.1	Unemployed		Please go to question B1
A1.2	In employment		Please go to question A2
A1.3	Self-employed		Please go to question A2
A1.4	Student		Please go to question B1
A1.5	On a government training scheme		Please go to question B1
A1.6	Retired		Please go to question D1
A1.7	Looking after home/family		Please go to question B1
A1.8	Permanently sick/disabled		Please go to question D1
A1.9	Other (please state)		Please go to question A2

A2) What does the main firm/organisation you work for mainly make or do (at the place where you work)

A3) What is the full title of your main job?

A4) Describe what you do in your main job?

A5) Do you supervise any other employees?

Yes	
No	

B) SEEKING JOBS (For those within employment and for those looking for a job)

B1) If you are unemployed how long have you been looking for paid work?

B1.1	Not yet started	
B1.2	Less than a month	
B1.3	1 month - less than 6 months	
B1.4	6 months – less than 12 months	

B1.5	12 months or more	
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B2. Where would you look for jobs? Please ✓ all those boxes that applies

B2.1	Jobcentre Plus	
B2.2	Careers Office	
B2.3	Jobclub	
B2.4	Private employment agency	
B2.5	The Internet	
B2.6	Newspapers	
B2.7	Apply directly to employers	
B2.8	Ask friends, relatives or colleagues	
B2.9	Community Organisations	
B2.10	Other (please state)	

B3) Have you ever sought help with the tasks below from any of the following sources?

Please ✓ one box for each line

		Job Centre Plus	Voluntary & community organisations	Friends & family members	Other (please state)
B3.1	Writing CVs				
B3.2	Job search				
B3.3	Performing at interviews				
B3.4	Basic literacy and numeracy skills				
B3.5	Self-employment and business related support				
B3.6	Other (please state)				

B4) How would you rate the help you have received? Please ✓ one box for each source you have used

		Not at all useful	Not very useful	OK	Quite useful	Very useful
B4.1	Job Centre Plus					
B4.2	Voluntary and Community Organisations					
B4.3	Friends and Family members					
B4.4	Other (please state)					

B5) What are the main barriers you face in gaining employment? Please ✓ all those boxes that applies

B5.1	Lack of affordable child care provision	
B5.2	Travelling distance from home to work	
B5.3	Poor English language skills	
B5.4	Bad health	
B5.5	Lack of financial incentive to work. i.e. Total wages are <u>lower</u> than total benefits	
B5.6	Employers' attitudes to people from my background	

B5.7	Other (please state)	
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C) SELF-EMPLOYMENT

(Please answer if you are currently self-employed, previously self-employed or considering entering self-employment)

C1) Which of the following applies to you? Please ✓ one box

C1.1	I have never thought about starting my own business	
C1.2	I currently run my own business	
C1.3	I have previously run my own business, but I am not presently self-employed	
C1.4	I am considering starting my own business	
C1.5	I have previously considered starting my own business, but rejected the idea	

C2) What do you think are your main barriers to enterprise and self-employment?

Please rate from 1-5 where 1=not at all important and 5 = very important

Not at all
very important
important



		1	2	3	4	5
C2.1	Lack of good advice and support					
C2.1	Lack of knowledge and skills to pursue business or self-employment ventures (e.g. bookkeeping skills, limited ICT skills, limited knowledge of marketing)					
C2.2	Lack of access to finance (e.g. poor credit rating or lack of collateral to access loans)					
C2.3	Lack of confidence (e.g. cannot see yourself succeeding)					
C2.4	Lack of financial stability (e.g. no safety net to rely upon if the business venture is not successful <i>or</i> receiving benefits and cannot afford to take a risk)					
C2.5	Lack of affordable child care provision					
C2.6	Other (Please state)					

C3) Have you received any advice and support with business start-up or self-employment? Please ✓ one box

Yes	
No	

C4) If Yes who has provided this? Please ✓ all those boxes that applies

C4.1	Mainstream business advice agencies (eg Business Link)	
C4.2	Community Organisations	
C4.3	Banks	
C4.4	Accountants	

C4.5	Friends and family members	
C4.6	Other (please state)	

C5) How important do you consider the following services are for supporting self-employment and business start-up? Please rate from 1-5 where 1=not at all important and 5 = very important

Not at all important —————▶ Very important

		1	2	3	4	5
C5.1	The person providing the support should have a friendly and helpful manner					
C5.2	The information and advice delivered is tailored to meet my needs (e.g. language requirements, materials should be presented in a more digestible manner)					
C5.3	Accessibility of support and advice (i.e. reasonable travelling distance from home)					
C5.4	Delivery of clear and professional advice					
C5.5	Provision of supplementary services (e.g. crèche requirements for those with children)					
C5.6	Other (please state)					

D) PERSONAL DETAILS

D.1) Gender

Please ✓ one box

Male	
Female	

D.2) Age Group

Please ✓ one box

D2.1	18-24	
D2.2	25-29	
D2.3	30-39	
D2.4	40-49	
D2.5	50-59	
D2.6	60-64	
D2.7	65 & above	

D.3) How many adults live in your household ? _____

D.4) How many children under 16 years of age live in your household? _____

D.5) What is your ethnic group?

Choose one section from (a) to (e) then ✓ the appropriate box to indicate your cultural background

	a)White	
D5a.1	White British	
D5a.2	White Irish	
D5a.3	Other White – Please specify	
	b)Mixed	
D5b.1	White and black Caribbean	
D5b.2	White and Black African	
D5b.3	White and Asian	
D5b.4	Any other Mixed background – Please specify	
	c)Asian or Asian British:	
D5c.1	Indian	
D5c.2	Pakistani	
D5c.3	Bangladeshi	
D5c.4	Other Asian – please specify	
	d) Black or Black British	
D5d.1	Caribbean	
D5d.2	African	
D5d.3	Any other Black background – please specify	
	e) Chinese or other ethnic group	
D5e.1	Chinese	
D5e.2	Any other – please specify	

D6) What is your Nationality ? _____

D7)Educational Background

What is the highest level of qualification you have? Please ✓ one box

D7.1	No qualification	
D7.2	G.C.S.Es/equivalent	
D7.3	A-levels/ equivalent	
D7.4	First degree (egg BA B.Sc)	
D7.5	Higher degree)Post-graduate	
D7.6	Other (please state)	

D8) In which country was this qualification obtained? _____

3 D9) Do you have any professional or vocational qualifications?

Please ✓ one box

Yes	
No	

D10) Please list the professional or vocational qualifications you have (eg. Teaching qualification, doctor, dentist, nurse, accountant etc)

D11) In which country(ies) was the above qualification(s) obtained? _____

4

5 D12) What is your household's total income per year, from all sources?

Please ✓ one box

D12.1	Below £3,000	
D12.2	£3,000- £5,999	
D12.3	£6,000- £9,999	
D12.4	£10,000- £14,999	
D12.5	£15,000- £19,999	
D12.6	£20,000- £24,999	
D12.7	£25,000 & above	

D13) Do you own your own house or flat?

Please ✓ one box

Yes	
No	

Thank you for completing this questionnaire

Appendix 3: Discussion questions for focus groups

The purpose of the discussion is to find out about participants' current or previous experience of the following issues.

1) Employment

a) Seeking jobs

- Where do you find out about job opportunities?
- How do you go about applying for jobs?
- What is your experience of facing interviews?
- Do you seek jobs that are compatible with your experience and qualifications?
- What other difficulties do you face when looking for jobs? (E.g. no time to look for jobs? would not make economical sense?)
- Are you still looking for a job or have you given up?

b) Employment conditions

- What are your employment conditions like regarding pay, working hours, workplace environment?
- Are your managers generally supportive?
- Do you have a good relationship with other members of staff?
- Any opportunities for progression?
- Are your employers doing well financially or struggling to survive?
- Do you have any childcare issues?
- What other issues affect your working life?

c) Informal/occasional work

- What have been the benefits of informal/occasional work?
- What are the limitations?
- Have you had any bad experiences?

2) Self-employment

- Why did you decide to become self employed?
- Is self employment the only source of income?
- Have you encountered any difficulties when setting up as a self-employed person?
- Where do you seek information and advice on self-employment issues?
- Are you registered for tax?
- How do you deal with tax returns and bookkeeping?
- How do you promote your services or products?
- How do you go about finding people to work for your business?
- What arrangements are used to employ people? (e.g. formal contract or cash in hand or other arrangements)
- What are your business prospects for the next 12 months?
- What support do you need to start-up and grow your business?

