

Who are the JAMs?

Initial ideas based on research with JAMs in Watford 23/11/16

britainthinks.com

Contents

01

Who are the JAMs?

02

How are JAMs feeling?

03

JAMs respond to the Autumn Statement

04

How do JAMs view politicians?

1

Who are the JAMs?



In her first speech as Prime Minister, Theresa May said that her government would help those who are ‘just about managing’



“If you’re from an ordinary working class family, life is much harder than many people in Westminster realise.

You have a job but you don’t always have job security. You have your own home but you worry about paying the mortgage. You can just about manage, but you worry about the cost of living and getting your kids into a good school. If you’re one of those families, if you’re just managing, I want to address you directly.

I know you’re working around the clock, I know you’re doing your best and I know that sometimes life can be a struggle. The Government I lead will be driven, not by the interests of the privileged few, but by yours. We will do everything we can to give you more control over your lives.”

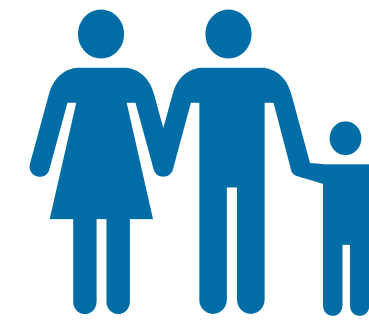
What makes a JAM?



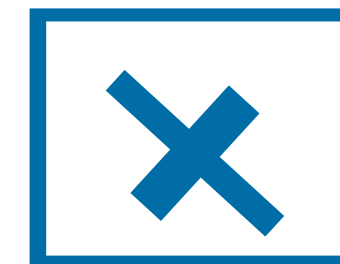
- The median gross-wage of this group is £21,000
- They may make up to £50,000, but will be struggling to cope because of several children
- Their income may be topped up by welfare such as tax credits.



- They are more likely to rent rather than own their home



- They will have at least one child
- At least one member of the family will have a working income, and they are likely to work full time
- Their household savings add up to less than a month's wages.



- They are more likely to have voted for Brexit

Source: The Resolution Foundation, <http://www.resolutionfoundation.org/wp-content/uploads/2016/09/Hanging-On.pdf>

Meet the JAMs...



Paul, 45

Paul is a married father of two girls, aged 17 and 19.

He finds weekly tasks like food shopping and paying the bills daunting, and never knows if he'll have enough to cover his family's expenses. His eldest daughter has just started university, and he is struggling to help support her.

Paul voted for Brexit, because he believed that there would be extra money to help people like him. He recognises himself in the definition of a 'JAM', and is grateful that people like him have been acknowledged.

"I worry about the day to day running of the house, it's hand to mouth every month. Having enough money to pay everything off and general things is hard"

"I can tell you it's very hard, it's extremely hard. I'm glad that Theresa May has acknowledged me, I am a JAM"

Meet the JAMs...



Jane, 37

Jane is a married mum of two kids, aged 7 and 12.

She feels as though life has got much harder for people like her, especially in terms of housing. When she was younger, people were able to buy property, but now, she doesn't see it as realistic that her children will ever be able to get on the property ladder.

Jane wants to buy her children really healthy food, but finds that this is always the more expensive option. So when it comes to the weekly shop, she has to go with cheaper food, even if it's less healthy.

"I worry about the future of my children, and money. As a parent I worry about that, and how they're going to get on the property ladder"

"When I was younger it was much easier to buy property, and it's just getting harder and harder now"

Meet the JAMs...



Anita, 26

Anita is a trainee lecturer and lives with her boyfriend in a rented flat. She works several other jobs to support herself while she is training.

She is desperate to buy her own property, but has no money left behind at the end of the month to put aside for a deposit. Her rent uses up more than half her income, leaving her very little to spend on anything else.

She doesn't see schemes like *Help to Buy* as relevant to her, as even with the added help, she still wouldn't have enough saved for a deposit.

"I worry about money in terms of how I'm going to get on the property ladder, job stability, it's all up in the air right now"

"What about someone like me who is trying to make it on my own without taking any money? There is better help than just giving me money. I would like to work, I don't want to claim. If I'm being honest enough to make my way myself, there should be some benefit for me"

2

How are JAMs feeling?

JAMs are pessimistic about their own futures and about the future of the country in general

- JAMs see their lives as increasingly hard, and are even more worried about their children's futures
 - The ability to get on the property ladder is seen as an increasingly distant ambition
- Those who voted Brexit did so in the hope that it would be the change needed to improve their lives
 - The initial excitement is starting to wear off for some, as the perceived inaction of the government and the reality of leaving the EU sinks in
 - However, some remain optimistic that once the dust has settled, Brexit will make their lives better
- Overall, the uncertainty surrounding Brexit is doing nothing to settle JAMs' fear for the future

"Things are more worrying than they were a few years ago. I'm just trying not to look too much in to things at the moment, its all so uncertain right now"

"I was delighted [at Brexit]. Because I felt that we felt suffocated, why are we paying for stuff in Europe? But I would have thought they would try and trigger Article 50 as soon as possible. But she's [May] going to employ an army of civil servants, and that's worrying me"

JAMs want the government to focus on the two things that matter the most to them: housing and the NHS

Housing

- Affordable housing is a top of mind concern for JAMs
 - They feel like the first generation who will be unable to buy their own property, with their children's prospects of getting on the property ladder looking even bleaker
- JAMs are aware that there is government help with housing, but feel that these measures don't go far enough to help people like them.

"Homes need to be made affordable. And I mean, affordable to someone like me. My definition of affordable and other people's are very different. A 3k flat is not my definition of affordable"

NHS

- The NHS' position as a free service, which is there for them in their hour of need, makes it invaluable to JAMs
 - For Brexit voters, the promise of more money for the NHS was a strong factor in their vote
 - The fear of losing the NHS, either through a lack of funding or increased privatisation, is an ever present concern
- JAMs want the NHS to be cherished, and given the funding it needs

"The NHS needs more investment. They need to put their money where their mouth is and make sure we don't lose it"

JAMs want the government to prioritise helping people like them over paying off the country's debt

- JAMs agree that balancing the nation's books must be a priority for the government
 - Some argue that focusing on the national debt for now will benefit JAMs in the long run, as the government will have more money to spend helping people like them
- However, the last few years of austerity and cuts have been difficult for JAMs
 - And there is a perception that it is about time that the government rewards people like them, who do work but still struggle to get-by
 - Terms like “deficit” also remain confusing and meaningless for some JAMs

“Paying off the debt helps the other one doesn't it? Because the government will have more money to spend?”

“We don't really know about the debt, but we just want to live day to day and be comfortable”

3 JAMs respond to the Autumn Statement

Although JAMs welcomed the focus on housing, they weren't sure that some of these policies were really for them...

A £2.3bn Housing Infrastructure Fund to build up to 100,000 new homes in high demand areas

- This policy was quickly dismissed by JAMs as they did not see it as addressing the problem of the affordability of property

"That's giving us the houses, but how am I going to buy it? The prices are high anyway and I still can't save a deposit"

A £1.4bn fund to construct 40,000 affordable homes

- Although the idea of this policy was welcomed, JAMs remained skeptical that "affordable" homes would be genuinely affordable to people like them

"Homes need to be made affordable. And I mean, actually affordable, affordable to someone like me."

Ban on upfront fees charged by letting agents in England

- This was seen as a positive step towards helping JAMs, some of whom have experienced extortionate letting fees
- Although there was some concern that landlords would raise their rents to compensate

"I've lost about a grand when I moved houses. When I changed my mind and didn't want it, their fee was £500 and I couldn't get it back, I was never told that before"

Benefits are a touchy subject for JAMs, and always approached with the idea of ‘benefits scroungers’ in mind

The Universal Credit 'taper rate' will be reduced from 65% to 63%.

- The majority of JAMs had not heard of Universal Credit, and were not aware that they may be eligible for it
- Reaction to this policy was therefore muted, with JAMs not seeing it as beneficial to them

“There are a lot of benefits, you’ve got to do your homework and find all these schemes. I know they don’t, but you would hope that you would be made aware of them if you were entitled”

Previous plans for a welfare cap will go ahead – with payments capped at £20,000 nationally and £23,000 in London.

- JAMs supported the idea of limiting benefits to avoid welfare scroungers
- There was some concern that bigger families may struggle with the cap, but ultimately, it was seen as important that ‘work pays’

“I don’t think it’s a bad thing, because of people who exploit the benefits system. It’s fine for genuine people who need help, but there are people exploiting it”

JAMs are quick to highlight that although they may struggle and need more help, they do work for their money, and are therefore different to what they see as ‘benefits scroungers’. Even policies aimed at JAMs are treated with a suspicion that they will promote a ‘benefits culture’.

The increase in the living wage and in the personal allowance were both popular with JAMs, with only some minor reservations...

National Living Wage to rise from £7.20 an hour to £7.50 from April next year

- JAMs supported this, but wondered if the 30p increase would make a big difference to them
- Some JAMs who work in small businesses worried about how companies will cover the increase

“We have 200 people on our payroll, with that 30p extra, where is that going to come from? We’re just afloat at the moment, we don’t have money left over”

The personal allowance will rise from £10,600 to £12,500 by 2020

- JAMs wholly supported this policy, seeing it as of real benefit to them
- The only drawback to the policy was seen as having to wait for the incremental increases in personal allowance to take place over the next 4 years

“That’s got to help a lot of people, especially the low earners. But it all seems a long way away...”

But why was there no mention of the NHS?

- JAMs were shocked to learn that there was no mention of the NHS in the Autumn Statement
 - The NHS was an immediate priority for JAMs, who are aware that the service is under a great deal of strain
 - The fact that the NHS was overlooked in the Autumn Statement therefore both confused and worried JAMs
 - It was not seen as boding well for the NHS' future...
- This was a particularly sore point for Brexit voting JAMs, whose excitement for that £350million extra for the NHS is beginning to be extinguished by reality

"I wish he'd put something towards the NHS. There was no mention at all. I voted out for Brexit because of that £350million that was promised, so on that note its very upsetting"

"Very disappointing that's there's no mention of the NHS, I absolutely would have liked to have seen mention of it"



4

How do JAMs view politicians?

Does the government 'get' JAMs? JAMs don't think so...

- Theresa May hasn't, yet, been able to convince JAMs that her government is genuinely looking out for their interests
 - The majority of JAMs were unaware that Theresa May had made a speech targeted directly at people like them or that helping JAMs is a key policy focus of hers
- The Prime Minister hasn't been able to differentiate herself from her predecessors
 - Many can't shake off the image of her being just another Tory or just another politician
 - For the majority, Theresa May is yet to make any impact at all

"It's too early to tell about Theresa May really, but I don't think that any government will get our problems"

"She's a bit less private school educated, but she's still a Tory. And it's not her saying things is it? She's got a group of people behind her telling her what to say. I don't believe that that's really her opinion"



Can any politician 'get' JAMs and should they even try?

- Views of politicians in general remain dire, with JAMs treating the vast majority of politicians with skepticism
 - JAMs perceive a huge divide between the political class and themselves, and believe that most politicians come from 'privileged backgrounds'
- While perceiving politicians as out-of-touch, it is also felt that politicians are in fact fully aware of the situation of JAMs, but are reluctant to help them
 - The motives of politicians are seen as getting in to power, and little else

"I think Jeremy Corbyn is more in touch with the people, but that's cos he's not in power yet, once he's in power I bet it would be different. They say anything to get in to power don't they?"



"I think politicians are very out of touch with the general public. There's still that divide, the richer are still getting richer and the poorer are poorer"

"They do know what's going on but they just won't do anything about it"

Thank you

For more information:

+44 (0)207 8455880
info@britainthinks.com

BritainThinks
Somerset House
Strand
London
WC2R 1LA

britainthinks.com