



## **GHOST TOWN BRITAIN II** **Death on the High Street**

How Britain's local economies are losing ground *and* fighting back

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## Summary & Introduction

Profound changes are taking place in Britain's economy. They are changes that undermine the fabric of communities and will derail government initiatives on tackling poverty.

One year ago **nef** revealed the phenomena of Ghost Town Britain. Under the pressure of wider economic forces, the closure of banks, pubs, corner shops, grocers and newsagents was creating deserts where communities no longer had easy access to local shops and services.

At the same time, an already unhealthy concentration of power in British retail was getting worse.

Now, 12 months on, even more life has been squeezed out of our genuinely local economies, and especially out of the once dynamic small and independent retail sectors. As this happens, the dynamic of the process seems to worsen. As ever fewer, larger players such as the big four supermarkets capture more of the market, their power means they are able to squeeze ever-better deals for themselves, at the cost of suppliers, farmers and smaller retailers.

The consequences are many:

- Worsening economic conditions for small retailers, service providers, suppliers and wholesalers
- The loss of jobs in the retail sector and...
- The loss of real choice for the consumer about where to shop
- Market failure, as real competition is progressively eliminated by concentration among retailers and service providers and...
- The loss of diversity and identity through the creeping homogenisation of British towns and villages
- The spread of Ghost Town Britain

All of the sectors previously examined continue to witness decline. In this report we not only update the previous picture but look at important new areas as well. Two new physical attributes that are crucial to community well-being are examined: open spaces, and community buildings and meeting spaces.

Another under-examined dynamic is also introduced to the set of Ghost Town Britain. Contrary to one negative perception of immigrant communities in this country, *Ghost Town Britain II* reveals that they make a disproportionately positive contribution to our local economic fabric. A picture emerges of new arrivals to Britain's shores being highly motivated and, where allowed, passing on the benefits of their economic activity to the wider community. This report shows that immigrant entrepreneurs and small business people create a warm sea of activity on which everybody floats upwards.

### Nightmare on the High Street

*Ghost Town Britain II* draws together the latest statistics to show that:

- In the five years between 1997–2002, specialised stores including butchers, bakers, fishmongers, and newsagents selling confectionery, tobacco, and newspapers closed at the rate of 50 per week
- General stores have been closing at the rate of one per day
- The impact of the rising dominance of the big supermarket may be hidden, as typically there's a time lag of two-to-three years before smaller stores are forced to close, having used up their operating reserves in the battle with the big stores
- The sudden growth of 'fake local' stores under the big supermarket brands presents yet another threat to small independent stores. For example, Tesco 'Express' stores have reportedly caused drops in business of 30–40 per cent for other local shops

- Wholesalers, which form the retail infrastructure vital for the underpinning of local stores, have closed at the rate of six per week over the last two years, largely as a consequence of being side-tracked by supermarkets
- Similarly, over a five-year period VAT registrations for small-scale food manufacturers fell by almost 12 per cent
- The average person now travels 893 miles a year to shop for food
- Between 1997–2002 the number of UK farm workers fell by 100,000, leading to many rural homes being taken over by city commuters with much weaker links to the local community, and who are less likely to spend their money locally
- A voluntary code of conduct agreed to by the big four supermarkets governing their relationships with suppliers has not led to a single case being heard; suppliers are afraid to report breaches for fear of 'de-listing'
- According to the Campaign for Real Ale, 20 traditional pubs are closing every month across Britain
- In spite of government intervention and a commitment to keep post offices open in areas of high deprivation, branch closures increased in the year to March 2003 to a total of 345. In both rural and urban areas the branch network continues to shrink. Closure rates in deprived and non-deprived urban wards are actually very similar at 2 per cent and 2.7 per cent respectively for the year 2002–03. The problem is particularly acute in rural areas where over two thirds of customers use the local post office as information, social and general service centres
- By the end of 2002 Britain had lost one-third of its bank branch network in a decade. There are 800 communities across Britain with no bank left and according to the Campaign for Community Banking Services, 1,087 rural and urban communities have just a single branch remaining
- A report by the Office of Fair Trading proposing deregulation of the community pharmacy sector threatened a potential closure rate for community pharmacies of around one per day. Modifications to the proposals still leave large numbers under threat in areas of high social deprivation

## Losing Ground

In May 2002 a Government taskforce pointed out that “the condition of parks and green spaces can make or break plans to regenerate neighbourhood and improve townscapes, create a sense of place and build community”. Yet the wider trends of Ghost Town Britain seem equally to be affecting our open spaces.

- Since 1989, London alone has lost green space to development the equivalent in size to 1,428 football pitches, or more than seven Hyde Parks. Between 1990 and 2000 spending on green space in Britain fell by £100 million. Spending on urban open spaces by local councils fell from a quarter of council budgets in the mid-1970s to just 8.3 per cent in 2001
- According to English Heritage 40 per cent of urban parks are in decline, while a government taskforce found only 18 per cent to be in good condition
- At the end of 2002, school playing fields were being sold off at the rate of nearly one per week, in spite of Government assurances to reverse previous Conservative Party policy. Between 1998 and 2002 planning permission was granted for the sale 195 playing fields.
- In London – where 60 per cent of new housing planned for construction by 2008 is due to be built on brownfield sites – about a quarter of the city's wildlife sites are wholly or partly brownfield in character
- In England, there has been a dramatic 'real terms' decline in local authority funding for the upkeep and maintenance of community buildings such as village halls. Funding remained frozen at £5 million per year for the nearly two decades between 1981–2000. Astonishingly, the government admitted this year that nobody knows what the actual numbers of community buildings are, or the rate of change from year to year

## Allies in the Fight Against Ghost Town Britain

In the face of the trends leading toward Ghost Town Britain, numerous local heroes are part of the fight back. In particular immigrant and ethnic minority communities are vital to turning the Ghost Town tide.

- Across Europe there are more than 30 million people of ethnic minority origin engaged in entrepreneurship
- African, Caribbean and Asian people are more likely to start up their own business than white people
- People of South-Asian origin contribute more than £5 billion annually to the British economy
- Twenty seven per cent of currently employed health professionals and 9 per cent of teachers are migrants
- Ethnic minority groups make up 21 per cent of the community pharmacy workforce, which delivers essential health services and public education on health
- In some cases, an increase in immigrant workers has led to an almost 2 per cent increase in non-immigrant wages and higher non-immigrant employment

Although the picture is bleak, many people are swimming against the tide to help breath life back into communities. But one great remaining danger is that, perversely, some neighbourhood renewal strategies focused around rebuilding town centres and shopping areas have driven out small local shops and replaced them with the multiple retailers.

Yet there are many simple, practical steps that can be taken that would help reverse the decline towards Ghost Town Britain. They are explained more at the end of this report but include:

- **Support for the Local Communities Sustainability Bill:** Based on a bottom-up philosophy, the bill would create a coherent framework for pro-local policies. This would give local authorities, communities and citizens a powerful voice in planning their future to guarantee dynamic and environmentally sustainable local economies. Towards the end of 2003 the bill had won the support of nearly one third of members of parliament at Westminster.
- **Rate relief for small retailers:** Priority assistance should be given to high-street shops contending with out-of-town and edge-of-town superstores.
- **Local competition policy:** The UK Government should enact legislation to ensure that local communities have the final word in any decision on whether to allow the construction of a large shopping centre exceeding a certain size.
- **Mandatory code of conduct for supermarkets:** A mandatory code of conduct should be introduced and enforced by a food retail regulator. This would scrutinise both the supermarkets' relationships with their suppliers, and the degree of market control which the large multiple chains hold over the food retail-market.
- **Local money flows analysis:** Local authorities and public agencies should employ tools such as those developed by **nef** to track local spending. This would provide an indication of how different types of retail planning and/or public procurement strategies can reduce or augment money flows within the local economy
- **Local retail plans:** This could be along the lines of regulations in the Republic of Ireland, which cap the size of supermarkets, ensure that town centres are the primary focus for development, and require local authorities to develop retail plans for their area.
- **Community banking:** An idea that has received the support of academics and banking experts; steps should be taken to develop pilot schemes in communities currently without a bank, or those facing the closure of their sole remaining branch.
- **Support for Community Development Finance Initiatives (CDFIs):** Particular attention needs to be paid to those who face barriers to accessing start-up and growth credit, including those from ethnic minorities.



- **Let refugees work:** Allowing refugees to work would give them more financial independence, get them out of the benefits system and make passage into the informal economy much less likely.
- **Initiatives to support immigrant business:** These might include improving access to finance and tackling institutional reservations about their suitability as entrepreneurs. However, these would need to be underpinned by more detailed research about the contribution that Britain's ethnic minority communities make to the social economy.
- **Community pharmacies:** The government should follow its own agenda of 'joined-up thinking' by further enhancing the role of community pharmacists; they should be allowed to take on a broader public health role and some of the doctors' prescribing powers.
- **National inventory of community buildings:** There's an urgent need to establish a mechanism to undertake such an exercise and track it on an annual basis.
- **Greater support to local authorities to maintain public open spaces:** Local authorities need greater power and resources to better protect and maintain these spaces, and to help them instigate enforcement against illegal encroachment on common land.

# The Haunted High Street

## Approaching the Tipping Point

In December 2002, **nef** showed that the loss of small shops and services from high streets was leading to the creation of Ghost Town Britain; a country where many villages and urban neighbourhoods have become virtual retail deserts. It warned that the surviving independent shops are approaching a minimum density, or 'tipping point', beyond which hundreds of high streets could see the complete unravelling of their retail fabric – taking the heart and soul out many of our communities.

One year on, the signs are that this tipping point is drawing perilously close. Over the past year, the lifeblood of Britain's high streets - its independent shops - has continued to haemorrhage away, and the long-term trends identified in the first *Ghost Town Britain* report have shown little sign of abating.

Over the past decade, data from the Department of Trade and Industry (DTI) shows that the nation has lost nearly 30,000 independent food, beverage and tobacco retailers – over 40 per cent of its total stock of such shops. The DTI data also shows that there has been a 28 per cent reduction in the number of these stores, translating into the closure of 50 specialist shops a week. This period has also witnessed a 12 per cent fall in the number of general stores; or 30 stores a month (see Figure 1).

Meanwhile, the high street store fronts once filled by butchers, bakers, newsagents, tobacconists, fishmongers, greengrocers, and family-owned general merchandisers are increasingly occupied by a bland carbon-copy townscape of multiple retailers, fast food chains, and global fashion outlets. The decline of local shops has forced people to travel greater distances to do their shopping, even in the largest cities. A survey of elderly London residents by Living Streets found a quarter of respondents said basic shops or services were further away.<sup>1</sup>

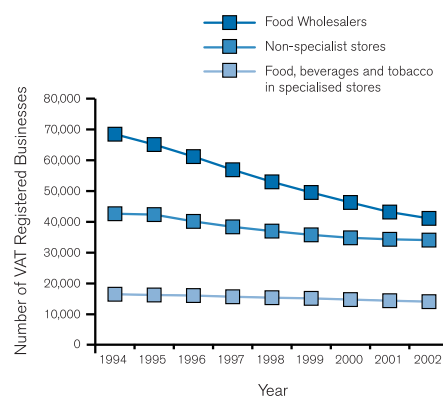
Nor is it just small-scale retailers who are struggling. Independent shops selling food and beverages are reliant upon the country's network of wholesale suppliers, abattoirs, dairies, and food processors. But this infrastructure is also under threat, and the number of suppliers available to small shops up and down the country has been steadily dwindling. This leads to a Catch-22 situation – without local suppliers, local retailers suffer; and when local retailers close, suppliers suffer as they become increasingly reliant on a handful of supermarket purchasers. As Figure 1 shows, Britain has lost nearly 2,500 food, beverage and tobacco wholesalers over the past decade. Other statistics reveal equally alarming trends in other parts of the food industry:

- Between 1997–2002, there was a 10 per cent drop in wholesale suppliers, while in the past two years alone, Britain has lost six wholesalers a week – nearly one a day.
- The number of abattoirs has also fallen dramatically, from 1,022 in 1985 to just 387 in 2000.<sup>2</sup>
- Small-scale food manufacturers are also struggling; between 1997-2002, the number of food manufacturing enterprises registered for VAT fell by 11.9 per cent.<sup>3</sup>
- The number of apple orchards in the UK halved between 1990 and 2002.<sup>4</sup>
- Concentration in the UK dairy sector has led to an unhealthy degree of control over pricing by a few milk processors. In October 2003, hundreds of disgruntled dairy farmers blockaded milk processing plants at a number of locations across England in protest at the low prices paid to farmers, and the high premiums earned by the most powerful dairy processors and supermarkets. The farm-gate price for milk has fallen to around 18p per litre, yet it sells for about 43p per litre in supermarkets, which account for nearly 80 per cent of sales.<sup>5</sup>

## Supermarket Misconduct

As the country's food infrastructure contracts, it becomes harder and harder for small shops to source their goods from a nearby wholesaler, dairy or abattoir. The decline of both small shops and wholesalers is closely linked to the ever-tightening stranglehold exercised

Figure 1 – Decline of Independent Retailers



Source: DTI – Business Start-Ups and Closures VAT Registrations and De-registrations. 1994–2002.

by a handful of supermarket chains over the country's food retailing. Large grocery outlets dominate the UK food retail sector, with an 81 per cent share of the market in 2001. Tesco alone now controls a quarter of the food retail market and Asda-Walmart and Sainsbury's have 17 per cent and 16 per cent respectively.<sup>6,7</sup>

By setting up large-scale procurement and distribution systems, supermarkets have managed to effectively bypass or internalise large parts of the food chain. Supermarkets cut out wholesalers by purchasing directly from – predominantly large scale – primary producers. They also have their own lorry fleets and drivers. In addition, supermarkets tend to have a small number of goods providers, and are able to use their market leverage to force down prices so as to maximise profit margins. The country's five largest supermarket chains deal with fewer than 30 major food processors, while the six largest retailers in the UK buy their milk from just four dairy companies.<sup>8</sup>

But the majority of food on supermarket shelves does not even come from Britain. For example, data from Sainsbury's reveals that only a third of the company's sales by value – £6 billion out of £18 billion – were of British foods.<sup>9</sup> Some might argue that this is hardly

### Ghost Town Britain and Threats to the Global Environment

As more and more local independent shops die and are replaced with a few major multiple retail outlets, people are travelling further and further to do their shopping. According to the Department of Transport (DoT), the average person now travels 893 miles a year for food shopping, of which the majority (60 per cent) are covered by car. Food shopping now accounts for 5 per cent of all car mileage – an increase of 2 per cent in just six years.

This increase translates directly into a rise in CO<sub>2</sub> emissions.<sup>10</sup> Car-based food shopping trips in the UK generate over one million tons of carbon emissions every year. On top of this, supermarket retailers are responsible for huge amounts of transport mileage as food is imported from abroad and moved from regional distribution hubs to local depots, and then to individual stores. Using data from the DoT, a study commissioned by Transport 2000 has calculated that food distribution accounts for around 2.5 per cent of the UK's total CO<sub>2</sub> emissions – or around 3.75 million tonnes of carbon a year.<sup>11</sup>

To put it in perspective, this figure is greater than the total carbon output of countries such as Botswana, Nicaragua, Tanzania and Senegal. The combined yearly emissions from food transport and food shopping trips in the UK is greater than the annual CO<sub>2</sub> output of Paraguay, Ethiopia, Georgia, or Honduras.<sup>12</sup>

### A Better Deal for the Public?

An argument frequently made in support of supermarkets is that they offer the best deal for price-sensitive consumers, particularly those from less well-off households. But does the evidence over the past few years support this? An episode of the BBC1 programme Panorama, broadcast in November 1998, suggested otherwise. It revealed that meat prices in a supermarket at Grantham were 10-30 per cent higher than in the town's butchers; vegetables at the same supermarket were 40 per cent more expensive than on the high street.

The next year, in March 1999, The Guardian reported that the high street butcher in the market town of Hexham, Huddlestons, was charging £1.89 and 99p per pound for lamb chops and steak mince respectively; at a nearby Safeway store the prices were £2.79 and £2.99 per pound.<sup>13</sup> Three years later, in October 2002, Friends of the Earth surveyed 151 supermarkets, 58 greengrocers and 29 markets. The results revealed that the average price for a kilo of Cox's apples was just £1.02 at market stalls or £1.07 at greengrocers, but cost £1.27 at Morrisons and Asda-WalMart, and at Sainsbury's would cost as much as £1.44.<sup>14</sup>

Hillary Shaw from the University of Leeds speculates that it is the large profit margins sought by the supermarkets – rather than major cost reductions or lower wholesale prices at the shops – that underlies these relative price differentials. Shaw notes that the 1998 Panorama programme showed that UK consumers are in fact "the least price-sensitive in Europe". UK shoppers, observes Shaw, seem to be more protective of their time than their money, a result perhaps of this country having longer work hours than most other European countries.<sup>15</sup>

Then there is the myth of choice. Supermarkets spend a lot of money – £112 million on advertising in 2002<sup>16</sup> – trying to convince the public that they have the best selection of products and offer consumers the widest possible range of choice. Yet while there may indeed be an impressive number of products ranges offered in supermarkets, many of these are standardised products that vary mainly in their packaging, offering consumers less choice than appears at face value.

This is a point made by one north London resident, Jon Anderson, who in an email to BBC Online, commented: "Sainsbury's Local might look like it has more choice, but that is an illusion. There is a larger range of many products at my tiny Turkish local. Fresh fruit and exotic vegetables, six types of honey, 20 types of cereal, 30 different cleaning products and they've never run out of milk! If people want to buy into a monopoly, that is up to them, but personally I get a better result shopping with the independents."<sup>17</sup>



surprising, given the wide range of global foodstuffs we have become accustomed to eating over the past twenty years. But the practice of sourcing from abroad is common even with foods readily available domestically. A survey of Tesco and Asda done by members of Friends of the Earth revealed that just 38 per cent of apples sold in stores visited came from the UK, despite the stated policy of both companies to source British where possible. While some of these imported apples came from the EU, many had been transported vast distances, from as far away as New Zealand, Australia, Chile and the United States.<sup>18</sup>

In contrast, the survey found that small-scale greengrocers are resisting the big supermarkets by selling more home-grown fruit. Apples were also found to be cheaper in greengrocers and farmers markets than in Tesco and Asda.

When large retailers do source British, their buying power is now such that they can haggle prices down to rock-bottom levels, placing an enormous strain on the nation's farmers. This was illustrated in a table published in November 2002, which showed the differences between supermarket shelf-prices and the prices paid to UK farmers. Beef in the supermarket was priced at £6.58 per kg, yet the farmer received just £1.72 per kg, or a quarter of the supermarket price. The supermarket price for pork loin was £4.78 per kg, while the farmer was paid 95p per kg (20 per cent of the supermarket price). Similar figures were evident for vegetables: carrots were sold at 58p per kg, onions at 73p per kg and peas at 98p per kg; while the farmers were paid 16p (28 per cent), 17p (23 per cent), and 17p (17 per cent) respectively.<sup>19</sup>

In 2002, some farmers were earning just £3.60 an hour from their farms, less than the minimum wage. Between 1980 and 1994 the number of UK farmers fell by 11 per cent and the number of UK farm workers by 34 per cent. Between 1997 and 2002, for example, the number of UK farm workers fell from 680,000 to 580,000. This drop in farm employment has facilitated the takeover of former agricultural workers' homes by city commuters, who tend to shop and work in the nearest city, meaning village facilities traditionally used by the rural workforce have lost their main customers.

In early 2002, the big four supermarkets agreed to support a voluntary code of conduct that committed them to offering fair prices to food producers. But individual suppliers have not had the confidence to object when the code has been breached due to fears that complaints about unfair supermarket practices would result in immediate 'delisting' – i.e. being taken off the suppliers list.

Since the code was adopted, only one case has been brought before the Office of Fair Trading (OFT) – and this was not heard because it was decided that the contract had been signed before the code came into force.<sup>20</sup>

Unsurprisingly, producers' associations have reported little improvement in their contractual terms. John Breach, chairman of the British Independent Fruit Growers' Association, called the rules, which had been drafted in part by the supermarkets themselves, "worse than useless", because producers were often too scared to report cases of abuse. This sentiment was echoed by Robin Tapper of the National Farmers' Union, who confirmed that "no one wants to put their head above the parapet when their business is on the line".<sup>21</sup>

In February 2003, the OFT announced it would review how well the code is working, and investigate how supermarkets treat their suppliers. Many farming groups, consumer rights campaigners and NGOs, including nef, are now calling for the code of conduct to become a statutory obligation overseen by a government regulator.

## Future Prospects

For most independent shop owners, fixed costs – such as rent or mortgage repayments – tend to be considerably higher than running costs, such as wholesale purchasing. This means, in the short term at least, that a business making just enough money to cover its trading costs, but not managing to cover its fixed ones, could still stay open. Fixed costs can be covered from its reserves. Only when these reserves – the money the business has kept in the bank for a rainy day – run out will the business finally have to close. This is why there is often a lag of two-three years between a supermarket opening in a given area and the surrounding small shops closing.

Thus, many of the independent food shops, general stores and newsagents that have apparently 'survived' the arrival of a supermarket may in fact be slowly dying. These businesses are living on borrowed time, waiting until the best moment to sell up.<sup>22</sup>

In recent years, the government advisors, planners and local authorities have grown more circumspect about granting permission for out-of-town superstores, due to concerns about the decline of town centres and increase in traffic congestion and pollution. While this has granted a slight reprieve to small local shops, the trend remains towards ever-larger store formats, with the leading retailers now operating 5,413 outlets of 2,323 square metres or more.<sup>23</sup>

Other trends also suggest the future for independent retailers will not be any easier. The arrival of 24-hour shopping and extended Sunday-trading laws has allowed supermarkets to capture an even greater share of the market by time-pressed consumers. Thus, although many small shopkeepers stay open from very early to very late, they cannot afford to stay open 24 hours a day. Although compared with family run stores, supermarkets do not necessarily gain much extra trade through 24-hour opening, the comparable costs for them doing so are greater, as supermarkets are staffed at night in any case. Smaller shops, however, cannot afford the security risks of all-night opening.<sup>24</sup> This strategy could be thought of as 'predatory opening': trading without generating much revenue merely to discourage consumers from shopping elsewhere.

Another development that threatens independent high-street retailers is the growing number of convenience-store format chains in town centres. Micro supermarkets such as Sainsbury's Local and Tesco Express are spreading aggressively, as market saturation and planning restrictions make it less attractive to build big stores. The town-centre convenience store format has also enabled the supermarkets to re-brand along more folksy, 'localist' lines.

There are already more than 50 small Sainsbury's outlets and a hundred-plus Tesco Express stores, with the latter planning to open a further 1,000 such outlets over the next five years.<sup>25</sup>

Both retailers are also trying to buy up minor high-street chains to use their premises; they have also struck deals with petrol stations to open forecourt shops. The decision by the

OFT in December 2002 to allow Tesco to buy out the T&S chain of convenience stores sent another shockwave through the food retail market.

Speaking before the OFT announcement, the Executive Head of the Institute of Asian Businesses, Masood Butt, warned that thousands of Asian shop owners could be badly hit by such a merger. He noted that small-scale retailers, many of whom are entrepreneurs running family businesses, already suffered a 30–40 per cent drop in turnover when Tesco Express stores open near them.

“Asian businesses are not going to have the muscle to fight this. But they are the biggest employers in Asian communities,” warned Butt. “The government should look at the impact this will have on the inner-city areas it is trying to regenerate.”<sup>26</sup>

Having survived the onslaught from out-of-town superstores over past two decades, the country’s remaining independent corner shops now have to fend off competition from a new generation of micro supermarkets opening on their doorsteps.

The other major cause for concern among independent retailers is the ongoing consolidation of the country’s supermarket giants. Mixed news on this front was received in October 2003, when the Competition Commission barred Sainsbury’s, Tesco or Asda-Walmart from bidding for Safeway’s chain of 150 stores nationwide, citing concerns that any such acquisition would lead to a dangerously high level of retail consolidation. Yet the Commission decided that a bid for Safeway from WM Morrisons, currently Britain’s fifth largest retail group, would be allowed to proceed, provided it sold off 53 Safeway stores in areas where a merger would create an unduly high market share for Morrisons.

The ruling reflected a bizarre mixture of reasoning. On the one hand, there was an obvious recognition that market concentration within British food retailing is already dangerously high – a fact previously acknowledged by the Commission in its review of the sector in 2000. But on the other hand, rather than taking action to prevent further consolidation, it has decided that an additional big player will help to ensure that the other three don’t become too powerful, to the detriment of consumers’ interests.

## Calling Time on Traditional Pubs

Somehow, the Commission has reached the conclusion that four retailers controlling 70 per cent of the food retail market is better than three retailers with 55 per cent.

But for farmers, food manufacturers, wholesalers, and small-scale retailers, the arrival of a fourth major bully on the block is certainly nothing to cheer about. With industry experts predicting further supermarket consolidation, and no regulated code of conduct in place, it won't be long before Britain's independent food retailers are driven over the tipping point.

Traditional pubs have been part of the fabric of local communities since the Middle Ages. Pubs have provided a crucial space for local interaction, news and information sharing and socialising for generations. They have represented an important avenue for local entrepreneurs to establish a business, and provided employment both directly, on the premises, and through their suppliers in local, regional and national breweries.

However, as reported in *Ghost Town Britain*, traditional pubs and small breweries have faced an uphill struggle for survival since the brewing industry began to undergo consolidation in the 1950s and 60s. Although the overall number of venues selling food and beverages has remained fairly constant over the past decade, the majority of these are now gastro bars and restaurants. Meanwhile, thousands of traditional pubs, which have been the hub of social life in both urban and rural settlements since Norman times, have either closed or been converted to characterless wine bars, leaving many communities without a single traditional pub.

Research conducted by the Campaign for Real Ale (CAMRA) has shown that 20 traditional pubs close every month across Britain.<sup>27</sup> CAMRA claims that consolidation in pub ownership, increasing separation of brewing and pub ownership, and the prevalence of large town centre theme-bars is threatening the future of traditional community pubs, local breweries – and consumer choice. Many family-run pubs have been closed down or bought out by national chains, and local breweries have been forced into a niche market as the narrow range of bland beers produced by the large brewing companies has flooded the market.

While rate relief for rural pubs has helped, hundreds of village and market town pubs still face the threat of closure every year as the pressures for property conversion and development mount. Perhaps more surprising is that traditional pubs are also being wiped out of urban neighbourhoods across Britain. In London, 380 pubs have closed over the past two years, while only 180 have opened.<sup>28</sup> In the area around Kingston and Leatherhead, Surrey, CAMRA representative Gill Baker reports that 12 pubs have been lost

### Historic Shropshire Pub Saved

Residents of the Shropshire town of Bewdley have formed a local action group to save their historic local pub. The Waggon and Horses, which has been at the heart of the community for 150 years, has been under threat of demolition after the brewery owners sold the site and its surrounding land to the Co-op supermarket group without the knowledge of the landlords, a local couple who had been running the pub for nearly twenty years.

However, a look at the local planning guidelines soon revealed that, even with the pub gone, the land could only be zoned for residential development. Stephen Clee, a town councillor for Bewdley and a member of the district council's Planning Development Control Committee, noted that the scheme was "dead in the water" from the outset. "It's totally inappropriate," remarked Clee. "It would be disastrous for shops in the town centre and it will be resisted by the local community. I feel it's one of the most attractive pubs we've got in Bewdley."<sup>29</sup>

Aware that planning approval would be unlikely, the Co-op decided to cut its losses and sell the property to a housing developer, Hyperion Homes, who in turn applied to convert the site into 13 apartments and nine town houses. It was at this point that local residents, with the support of CAMRA, formed the Save the Waggon Action Group (SWAG). They held a series of discussions with the developers and council to protest the application.

After a while, the chief executive of Hyperion realised that the pub held a special significance to the residents of Bewdley, and rather than try to push through the application, elected to sell the pub to the couple who had been running it for years. "Once he realised the depth of local feeling about the Waggon, he decided to sell it to the landlords and scale back the housing plans on the adjacent land to a much more modest development," said Roy Woster, Chairman of SWAG. "Everyone's happy with how it's worked out."<sup>30</sup>

### Bedfordshire Town Shows Community Spirit<sup>31</sup>

Ye Three Fyshes, on the A428 in Turvey, Bedfordshire, had been a pub and a local landmark since 1624, until its abrupt closure by owners Greene King in July 2003. When Greene King put it on the market, Turvey residents decided to try to buy Ye Three Fyshes for the community, considering this to be the most effective way of ensuring that the pub remain a pub for the long-term future. Hence, Ye Three Fyshes Ltd was formed, and the people of Turvey and the surrounding area invited to buy shares in the project.

Shares went on sale just nine days before the bid deadline, but by the time the Turvey community bid was submitted to Greene King, on Friday 24 October 2003, an amazing £220,000 worth of shares had been purchased. This, together with an interest-free loan from Greene King, enabled the Turvey bid to be made – meaning that Ye Three Fyshes is now a genuine community pub.

over the past few years.<sup>32</sup> Many of the new establishments are bars oriented more towards food, and serve mainly bottled beers or standard lagers produced by the major breweries.

The impact that the loss of a local pub can have in urban areas was highlighted by CAMRA representative Jonathan Mail. “Well-run community pubs in towns and inner cities are the social and economic heart of an area,” Mail remarked in August 2003. “Like village pubs, their closure can add to the spiral of decline faced by many local economies and undermines a sense of community feeling.”

Some councils have responded to the plight of their village pubs by intervening actively to save establishments under threat of sale or conversion. In mid-Bedfordshire, where 18 country pubs have been lost over the past 25 years, the Council now refuses to allow any application to change the use of the last remaining pub in any village “unless it can be shown that every reasonable endeavour has been made to retain it”. Jenny Slade, the Council’s Head of Property and Economic Development, explained that the radical policy had been taken because of the crucial role that pubs serve in rural communities in the area. “Pubs can help deliver essential community facilities to the whole village by being an excellent meeting place. They’re the centre of the village’s social activities and vital for the village’s survival.”<sup>33</sup>

But CAMRA thinks more could be done to help both rural and urban pubs. It argues that local authorities should be allowed to extend discretionary rate relief of up to 100 per cent where a valued community local is under threat of closure. CAMRA argues that such a scheme could also be extended to urban pubs that source a certain percentage of their food and drink from local suppliers, and/or where urban or rural pubs provide other facilities, such as a post office or a community meeting space, which benefit nearby residents and are not otherwise available locally.

Such measures would reinforce the role of the pub as the hub of neighbourhood social interaction, the importance of which was emphasised by the Countryside Agency in December 2001. Without such interventions, social life in the traditional British pub could soon be a distant memory in many of our communities.

## Address Unknown: Post Office Closures

The local post office is a unique national institution that has historically filled a number of key roles in both urban and rural communities, well beyond its primary function as mail depot. It has been local shop, government service centre and community hub for information sharing and social interaction. These functions are especially crucial in rural and poorer urban wards, where post offices often act as multi-service outlets. This point was emphasised in December 2002, when Post Office Ltd Chief Executive David Mills commented that they play a “crucial role in some of the most deprived parts of England”.

But the seemingly immutable Post Office network has, under Ghost Town Britain, been quietly shrinking over the past decade. In 1981 there were 22,000 post offices in Britain. Latest figures reveal that just 17,239 branches remain, meaning more than one in five post offices has closed in the past 20 years (see Figure 2).

Some of these closures have been orchestrated strategically. In December 2002, the Government announced an urban ‘reinvention’ programme to address a perceived over-supply in urban post-offices by rationalising their number by a third over a three-year period. At the same time, it announced that several measures would be taken to slow the demise of the branch network in urban deprived areas and rural communities. A fund of £180 million was introduced to assist sub-postmasters who have closed as a result of the restructuring programme, while £30 million was made available for remaining sub-postmasters to improve their offices. A £15 million funding package was also revealed to help struggling branches in deprived areas of England cope with the loss of revenue caused by changes to the benefits payment system introduced in April 2003; they routed payments routed electronically into people’s bank accounts, rather than through order books processed at local post offices.

But despite such measures, the Post Office network continues to haemorrhage branches in all areas. According to the Postal Services Commission (Postcomm), more branches closed during the year to March 2003 than in the two previous years, with 345 branches lost, largely as part of the urban ‘reinvention’ programme. Meanwhile, the Government’s strategy to halt closures in rural and deprived urban areas has thus far amounted to little more than a rear-guard action against the general backdrop of attrition within the network. While the rate of closures has slowed down from the period between 1994-2001, the country still lost 115 rural post office branches in 2002. Overall, there were just 17,239 post offices left in the UK by March 2003.<sup>34</sup> This represents a loss of more than 250 post offices on the previous year, and more than 1,600 branches in the space of five years (see Figure 2).

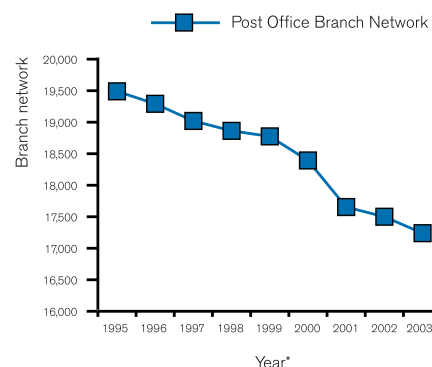
Although according to the Government restructuring plan, the highest number of closures should be in non-deprived urban wards, the post office branch network continues to contract in both rural and urban deprived areas. While the highest rate of post office closures in the financial year 2002-03 was in non-deprived urban wards, at 2.7 per cent, the rate of closure in deprived urban wards was not far behind, at 2 per cent, while the rural branch network saw a further 1.4 per cent decline in the financial year 2002-03, losing 60 post offices in the six months to March 2003 alone.<sup>35</sup>

Rural post offices also continue to struggle, despite official acknowledgement of their crucial role in the countryside. Post offices have a particularly important function in rural areas due to their role as providers of financial services and public information. A report produced by the watchdog organisation Postwatch in late 2002 revealed that 69 per cent of rural customers use their local post office to access free community services, such as informal advice from the sub-postmaster, community notice boards, government information, and meeting friends.

The study also revealed how the loss of a local post office can transform the character of a village, with eight out of ten rural respondents claiming they were badly inconvenienced by a the closure of their nearest post office, and 81 per cent stating they had to travel to the next nearest branch by car. A high proportion of rural residents also felt that community spirit in their village was badly affected by the loss, with increased feelings of isolation, and less interaction between community members. Those who are less mobile become dependent on others to access post office services, which may also include shopping, community notices, government information and advice from the sub-postmaster.

Local businesses also reported a drop in trade as fewer people frequent the village centre, reinforcing other research that has shown that other local businesses are affected by post

**Figure 2 – Post Office Branch Network: 1994–2003**



\* All figures are for December end, except 2003, which is to March end

Sources: BBA. Annual Abstract of Banking Statistics; Federation of Sub-Postmasters.



## Welsh Post Offices

From this year benefit recipients must have a bank account, and are being paid electronically rather than from their local post offices, meaning that post offices will lose a central part of their business. Although this has been highlighted as a rural issue, preliminary research suggests that this fresh attack on post offices could lead to the loss of up to 3,000 urban local post offices across the UK, and an estimated 150 sub-post offices across Wales – that's about one fifth of Welsh local post offices.

A year ago Cardiff had three crown post offices. One of them – on Churchill Way – has already been closed and a second, Albany Road, downgraded to a sub-post office. This has been done in the face of massive public opposition; but the huge 40 per cent downturn in business after post office reforms meant that these local services became untenable.

As Welsh Assembly Member Jenny Randerson says: "Just as in rural areas, Cardiff has elderly and infirm people, without cars, who will be badly affected by the closure of their local sub-post office... I have collected many petitions in my time, but none which has been so enthusiastically supported wherever I go [as this one against post office closure]."

A study by Postcomm suggested that it was the most vulnerable members of society who are affected most by post office closures. About one fifth of single parent families, people over 65, and those classified as 'most deprived' found it very difficult to access alternative services once their local post office had closed down.<sup>36</sup>

There are some local success stories however. The residents of Stillington in North Yorkshire were determined not to lose their post office after postmistress Jenny Nesbitt announced she was going to retire. So they established the Stillington Community Association (SCAL) and invited local people to buy shares at £10 a time. More than 100 local residents signed up.

The villagers then won some funding from the Department for Environment, Food and Rural Affairs (DEFRA) to secure the future of their local post office. Spokesperson for SCAL Brian Handley, said: "The residents of Stillington have pulled together in magnificent fashion. They've showed great community spirit and a determination that a vital village resource should not be lost."

office closures. This in turn is likely to have knock-on affects on other suppliers and service providers to local shops.

While the Government's recognition of the need to stop the rapid decline in post office branches in rural and deprived urban areas is a step in the right direction, its overall approach to 'modernising' the service remains problematic. By reducing the branch network in urban non-deprived areas, the it is making a judgement that all citizens in these areas have equal and easy access to another nearby post-office. While this may be the case everywhere, there will be many instances where individuals in non-deprived wards face difficulties in accessing alternative branches, effectively limiting the availability of the range of services provided by the post offices to these people.

## The Bank Branch Network Goes in the Red

The UK bank branch network forms a crucial element of the country's high street infrastructure, providing essential venues for both individual customers and small-to-medium size businesses to manage their financial transactions. Research produced by the Campaign for Community Banking Services (CCBS) has shown that 70 per cent of small businesses visit a bank at least once per week, while 8 per cent do so daily.<sup>37</sup> Meanwhile, **nef** studies have shown that, on average, people who withdraw cash from a bank or cash point spend between 50 and 67 per cent in nearby shops.<sup>38</sup> This represents a huge boost to the local economy, and underlines the role that banks play in maintaining a healthy high street. A recent survey of property prices also shows that the presence of a nearby bank or post office adds about 1 per cent to the value of a house.<sup>39</sup>

But the country's stock of high-street bank branches has been dwindling steadily over the past fifteen years. Britain lost almost a quarter of its bank branch network in the decade between 1990–2000 due to structural changes in the industry, driven by consolidation within the financial sector and the rise of telephone and internet banking. By the end of December 2002, the country was left with just 10,754 branches, representing a loss of 10 per cent on the 1997 network and 33 per cent over the course of a decade (see Figure 3).<sup>40</sup> More than 800 communities across Britain have already lost all local banking presence.<sup>41</sup>

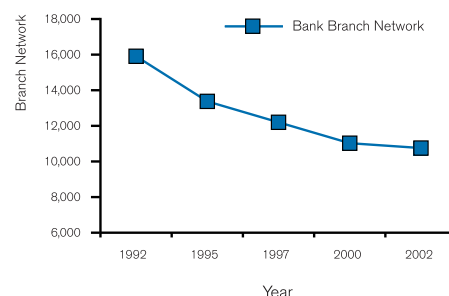
The contraction of high-street banking generated a public outcry in the late 1990s, as the impact was increasingly felt by small-business owners and individual customers up and down the country. In response to pressure from consumer groups, local communities and the media, most of the country's major banks – including the big four of NatWest, HSBC, Barclays and Lloyds TSB – pledged in 2000 to freeze their branch rationalisation programmes “for the foreseeable future”.

However, while the rate of closures has slowed since that time, banks on Britain's high streets have continued to shut branches, while just one single branch has been reopened. Industry experts have also warned that, rather than moving towards a long-term stabilisation point, the rationalisation of the bank branch network has merely paused for breath. The freeze announced in 2000 by the major banks had come after a sweeping round of closures, at which point banks had already trimmed the fat around their existing branch networks in areas they felt to be unprofitable. “Bank branch closures, currently paused, will undoubtedly resume as the economic drivers have not gone away,” warned Derek French, Director of CCBS, in November 2002. “[The] trend next time will be to leave larger communities ‘bankless.’”

In September 2003, CCBS produced a study revealing that there are now 1,087 urban and rural communities in Britain that rely upon one last remaining bank branch, while a further 545 communities have only two banks. CCBS warned that any one of these nearly 1,600 communities could easily lose their last branch at the whim of just one or two banks' management, with no obligation to consult locally.<sup>42</sup>

Like the other trends leading towards Ghost Town Britain, the bank branch closure process has affected urban residents as much as rural people. According to a recent survey,

**Figure 3 – UK Bank Branch Network: 1992–2002**



Source: British Banking Association Annual Abstract of Banking Statistics

### Legal Loophole Leaves Welsh Customers in the Lurch

In August 2003, Craig-y-Don in Gwynedd, north Wales, lost its local HSBC branch. The bank had already ruthlessly cut hours – and then announced there was not enough business to justify staying open. This was despite the fact that many older and infirm people, plus a range of thriving businesses, were dependent on it.

CCBS said the bank had used a recent legal change – which allows banks to close local branches if there is another within a five-mile radius – to follow the letter rather than the spirit of the law. In spite of a lively local protest, which included handing in 1,000 signatures, representing just under a third of the whole population of Craig-y-Don, the bank shut its doors, leaving a cash-point, and then only until the building is sold.

The case of Craig-y-Don is by no means exceptional; communities across Wales have been especially hard hit by bank branch closures. Many of these are in rural areas, but there has also been a decline in the urban branch network. For example, Neyland, in Pembrokeshire has seen all four of its banks disappear, while there are also no banks left in Hirwaum in Glamorgan and Port Dimorwic in Anglesey. In Nefyn, Gwynedd, there is only a single HSBC branch remaining, which only opens for three mornings a week.<sup>43</sup>

Many of the branch closures have taken place in areas that are already struggling to gain access to finance, feeding into a downward economic spiral. According to the financial services workers' union UNIFI, most of the 31 bank branch closures in Wales up to 2000 had occurred in areas supported by Objective 1 funding through the European Community.<sup>44</sup>

## Ghost Town Update: Houghton Regis Bank Faces Uncertain Future

In the first Ghost Town Britain report, **nef** relayed the experience of Houghton Regis, a market town in Bedfordshire that had been left without a single bank when its last branch, a NatWest, closed down in 1997. After a concerted effort by the council, including a media campaign taken up by two national newspapers, the town eventually managed in January 2002 to pull off the unique feat of getting RBS group to reopen a NatWest branch in the Bedford Square shopping parade for a two-year trial period.

But the initial euphoria has been replaced by a sense of frustration, and trepidation for the future. While grateful to NatWest for making the initial commitment to reopen the branch, Councillor Pat Hamill is worried that the bank may decide not to renew its lease on the building when the two-year trial phase ends.

Hamill expressed his frustration that the BBA had not entertained the idea of bringing shared banking in Houghton Regis to the town. "We have a population of 17,000, plus people living in several outlying villages and some suburbs of Luton who lack access to banking," Hamill noted. "That means there are about 25,000–30,000 potential customers who would benefit from shared banking; but despite our written requests to set up such scheme here the BBA has so far refused to back a shared scheme in Houghton Regis."

Yet Hamill acknowledges that even the presence of a shared branch may not be sufficient to stop the decline of town-centre shopping, and complains that neglect of the retail spaces around the bank by the properties' owner was causing a decline in shopper footfall. "Shops in Bedford Square have continued closing since the reopening of the NatWest branch," he stated. "They're gradually turning into a chain of fast-food takeaways. I'm worried that any public money spent on physical regeneration of the Square may be wasted unless a commitment is made by the owner to improve the retail environment."<sup>45</sup>

primarily of elderly London residents, one in eight respondents reported that their nearest bank branch had closed or moved further away during the time in which they had been living at their present address. For many people, this has created a considerable inconvenience. Two in every three of those whose nearest branch had moved reported that they now have to travel more than fifteen minutes to reach another bank.<sup>46</sup>

Branch closures have helped to swell the growing ranks of financially excluded people in Britain, and have presented a serious problem small-to-medium scale businesses, particularly retailers, who face increased difficulties in accessing both start-up credit and a venue to make deposits and withdrawals. The disappearance of bank branches from high streets is also likely to draw consumers away from town centre shopping and towards large edge-of and out-of-town shopping centres, killing dozens of small businesses, driving up unemployment and forcing more and more people onto Britain's increasingly congested roads.

But despite claims from the banks that they are victims of the market, there are ways in which banks could, with a little imagination, reinvigorate the branch network. One idea that has been proposed as an obvious solution is that of shared banking, where two or more banking companies operate out of one location. Shared banking makes ideal sense in communities with relatively low levels of economic activity, allowing individual banks to cut down on operating costs by splitting them with their competitors. Unfortunately, the country's largest banks have not shown great enthusiasm for the idea, fearing it may dilute their brand value in the market.

Eventually, after sustained pressure from CCBS, the Consumers' Association, the Federation of Small Businesses and other organisations, the British Bankers' Association (BBA) announced in November 2001 that it would pilot a shared branch programme in ten communities around Britain where only one bank remained open. However, its decision to undertake these pilots in locations with a small number of branch-using customers – and where the sole remaining bank had historically enjoyed a geographic monopoly or dominant position – was criticised by industry experts, who suggested that the scheme had been more or less set up to fail. Not surprisingly, the BBA reported in May 2003 that there had been only limited uptake of shared banking services in the pilot areas, and that the banks concerned would be discontinuing the service.

Yet although the banks remain inexplicably reluctant to experiment further with shared banking, the idea represents a powerful potential mechanism for maintaining access to financial services in vulnerable communities, and has been backed by independent consultants, academics and CCBS. The latter has also advocated the idea of Community Banks plc, which it describes as low-cost outlets "providing a counter service on behalf of all major banks and building societies", which could lower operating costs and increase footfall. These outlets could potentially use the local post offices where there is no individual or shared banking facility. In larger or more commercially active communities without a bank, the proposed multi-bank access facility could either be a stand-alone unit operated by Community Banks plc, or a substantially upgraded post office.<sup>47</sup> Either way, it's clear that there's much greater scope for pioneering new ways of maintaining Britain's vital bank branch network than the commercial banks have admitted.

## Local Health Check: Community Pharmacies

In January 2003 the OFT put forward a recommendation that restrictions should be removed from the community pharmacy market. It argued that the existing NHS licensing scheme for community pharmacies was a restrictive practice that undermined full consumer choice.

Community pharmacies fulfil a social function and are the launch pad for many Department of Health (DoH) initiatives. They provide services such as controlled methadone for drug users and emergency contraception. There is provision in the NHS Plan to expand these roles further, with programmes for screening osteoporosis, for example, and campaigns to promote warm homes for the elderly. If the role of pharmacies were extended as outlined in the NHS Plan, the Cabinet Office estimates that 2.5 million GP appointments a year would be freed up.

By the OFT's own admission 86 per cent of people are currently satisfied with the access they have to local pharmacies. Banks like to lend to pharmacies because they are very secure businesses. So their loss to the local high street could have big implications for other services.

Those communities most at risk of becoming 'pharmacy deserts' are the north west and north of England – which have 32.7 per cent and 27.3 per cent of their most deprived population living in a pharmacy/supermarket overlap respectively. If these communities lose access to a pharmacy, they are the least likely to have the mobility generally necessary to get them to a supermarket.

On average, local pharmacies' catchment areas serve 50 diabetics, 150 asthmatics, 10 mental health patients, 750 older people and 50 hospital discharged patients. Moreover, demands on health services are much higher in deprived areas than affluent ones. According to Office of National Statistics figures, low income households pay twice as many visits to the doctor as affluent households. In zones where community pharmacies are in the catchment shadow of supermarkets, between a fifth and a third of those populations are defined as 'most deprived' by the official Index of Multiple Deprivation. In poor boroughs like Newham, Hackney and Tower Hamlets the proportion rises to between 80 and 90 per cent.

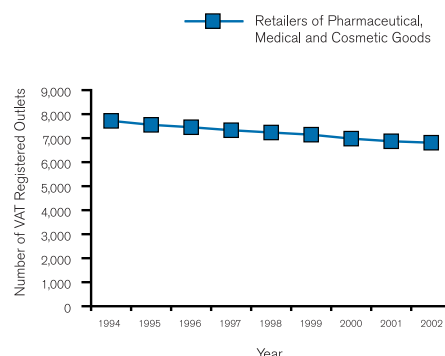
At the moment, 80 per cent of local pharmacy income comes from NHS prescriptions, while only 20 per cent is derived from cosmetics and other sales. If pharmacies follow the pattern of other services looked at in Ghost Town Britain, under deregulation they will decline at the rate of about 4 per cent per annum – equivalent to the loss of one pharmacy a day. The number of family-owned pharmacies is already in decline, falling from 78 per cent in 1988 to 51 per cent today.

The response to the OFT report by the DTI was disappointing, although it was welcome that the Secretary of State for Trade and Industry, Patricia Hewitt, acknowledged the vital role that community pharmacies play, particularly in rural and poorer areas. The DTI also claims to have been sensitive about the wider policy objectives in the NHS Plan in its decision making processes.

Therefore it has recommended a half-way house between deregulation and the current situation, including:

- An obligation for Primary Care Trusts (PCTs) to consider the impact on consumer choice when considering applications for services.
- Boosting patient choice through access to internet and mail order services.
- Making it easier for pharmacists to locate in large shopping developments (over 15,000 square metres gross floor space) – but with measures in place to prevent adverse effects on local community provision, with a duty to provide a full range of services to local needs.
- Similar arrangements and conditions will apply to pharmacists that open for more than 100 hours a week and those taking part in the new one-stop shop primary care centres.

Figure 4 – Community Pharmacies: 1994–2002





- The DTI proposes a review of the above arrangements in mid 2006.

The DoH's *A Vision for Pharmacy*, published in July 2003, envisages an enhanced role for community pharmacies, based around improving patient access to pharmacy services, helping people to get the best from their medicines, redesigning services around patients and getting the most from staff.

The DoH vision is based on the idea of secure growth for community pharmacies, which should continue to expand and develop their services and roles. However, if the DTI's response to the OFT has been ill-judged, the bold aims of *A Vision for Pharmacy* will be blocked. The main fault-lines in the DTI's approach to the future of community pharmacies are:

- The DTI recommendations ignore the possibility of the vested interests of PCTs when making pharmacy location decisions. These might include situating community pharmacies in PCTs – which again undermines the access issue for those living far from such services. This was a problem before the NHS licensing scheme, when pharmacies clustered around GP surgeries. Once a community pharmacy is lost to an area it will be very difficult to replace it.
- There are also a myriad of questions about what criteria will be used to decide on 'consumer choice', whether this will lead to yet another 'postcode lottery' in services and whether it will once again be those most deprived communities that pay the price under this chimera of 'choice'.
- Making it easier for pharmacists to locate in large shopping developments is simply deregulation by stealth. What measures will be in place to ensure no adverse effects on local community provision? How can a small local business compete with a large provider? How will the effects of this 'deregulation lite' be known until it is too late to reverse the trend of another declining local service.

- Highlighting issues such as mail order and internet access for patient medicine purchasing, though perhaps desirable, in this context, is a red herring. The key issue for community pharmacies is the service they offer to people living in areas of high deprivation, and to older people. These people are often marginalised from mainstream healthcare and least likely to have online medical access and the financial credentials necessary for mail order services.

Most of those groups involved in delivering community pharmacy care opposed the OFT report. This was not about protectionism for their businesses. It was because they care passionately about the communities they serve, and believed that the OFT proposal would erode community provision.

Setting the review date for the DTI's proposals in mid 2006 is a blatant attempt to avoid discussing this issue further before or during the next election campaign.

The government seems to lack the courage to stand up for locally-run services that benefit the most deprived people in our communities. The Welsh Assembly and Scottish Parliament have had the courage of their convictions to reject the OFT's recommendations. It's a pity that those elected to defend the most vulnerable members of our communities have shown themselves more willing to support the needs of big businesses, than the most marginalised.

Most people involved in community pharmacy work recognise the need to develop their services and enhance their role in the NHS. Making their work lifeline more insecure will be a negative way forward. The volume of prescriptions is expected to increase by 15 per cent next year alone. The DoH increasingly looks to community pharmacists to take on the tasks of these burgeoning workloads. What will happen if there are none left to do it?

# Losing Ground: The Loss of Open Spaces and Community Buildings

When, in 1987, Margaret Thatcher haughtily pronounced that there was no such thing as society, most Britons were aghast. People intuitively recognised that our everyday lives are filled with far more than the sum of economic transactions between individuals. Whether it's looking after the neighbour's cat while they're away, exchanging news with the local shopkeeper, or chatting to other parents at the local playground, the fabric of our society has been woven around the thousands of everyday interactions between people that give a neighbourhood – and ultimately, the country – its sense of identity.

Yet in recent years, the former Prime Minister's words have come to hold a frightening resonance in large parts of the country, where meaningful contact with ones' neighbours and local business owners is becoming little more than a fond memory. For many people, this has translated into a sense of isolation, less involvement in community affairs, and a lack of trust in other people.

This trend is reflected in public concerns about crime and personal safety. Signs over the past decade or more indicate a slow but steady decline in crime rates across most parts of the country, particularly street crime. Yet surveys about public attitudes to crime show that people's perceptions of personal security and the threat of crime has risen notably over the same period. This decoupling of perception from reality was confirmed by an ICM/Observer poll published in April 2003, which showed that three out of four people in Britain think crime is rising, while official statistics showed it has been falling for a decade.<sup>48</sup>

While some have blamed the media's morbid fascination with violence for people's increasing paranoia over crime, this explanation does not answer why public attitudes should have changed so markedly over the past 15 years. The Observer/ICM poll revealed that those who felt strongest about the perceived acceleration in street crime were not those living in deprived areas, but the affluent and the elderly.

This suggests that there is a qualitative difference in how these groups experience security. For the rich, fear of crime has led to increasingly atomised lifestyles, with wealthier members of society retreating into their homes, cars and offices – ironically a trend that disconnects them further from the wider community and increases suspicion of others. For many elderly people, the loss of familiar local shops and services detailed in the previous sections has limited their ability to maintain contact with others in their community, leading to increased feelings of fear and isolation.

But there's another worrying trend that has both provoked and reflected the disintegration of trust in our communities: the loss of civic spaces, including parks, commons, village greens, public footpaths and community buildings. If local retail and service outlets make up the economic fabric of our communities, these spaces provide the physical underpinning to Britain's local neighbourhoods. Yet this landscape is quickly being eroded, leaving less and less space for the everyday interactions to take place that characterise healthy neighbourhoods.

## Parks and Open Spaces

"In the past two years," begins a 2001 report by the Greater London Authority (GLA), "policy makers have woken up to two vital facts. On the one hand, [there is the] the central contribution made by green space to the quality and sustainability of urban life. On the other, [there is the] the neglect, deterioration and loss of green space in recent decades."

The GLA report vocalised growing public concern that one of Britain's greatest public resources is vanishing in front of our eyes. Britain has 27,000 urban parks, covering a total area of 143,000 hectares.<sup>49</sup> As a number of studies suggest, these public green spaces fulfil a crucial role in the country's towns and cities. For a start, they provide an aesthetic relief to the brick, concrete and glass that occupy so much of the space where we go about our daily lives. Even for those who don't use parks on a regular basis, their presence gives visual escape from the often drab built environment. Wildlife surveys in urban parks, greens, heaths, community gardens and cemeteries have also shown these places to be unexpectedly rich centres of biodiversity, a function that has become increasingly important in the context of creeping urban sprawl.

Parks and green spaces are indispensable venues for local interaction – public events, social gatherings, sport and recreation – and can also contribute to the local economy as cultural and aesthetic points of attraction for non-local urban residents and tourists. There is also evidence to suggest that the presence of green open spaces positively contributes to people's physical and mental health, particularly that of children.

But the country's network of urban green spaces has been losing ground to development and neglect over the past decade. In 2001, the GLA's Green Spaces Investigative Committee published the results of a one year study looking at the threat to London's green belt and open common land. According to the report, 1,000 hectares of green space in London had been lost to development since 1989. The authors blamed this corrosion of what they described as "one of the city's most important and precious assets", on the combination of low political importance attached to the preservation of green spaces, decreasing resources dedicated to the maintenance of parks and common land, and the increased pressure for development.

The threat to open spaces is not limited to the capital. The GLA report revealed that spending on green spaces has been declining across the UK, with a decrease of £100 million, or 16 per cent, between 1990 and 2000.<sup>50</sup> This has been coupled with weak statutory protection and a lack of clear and enforceable planning guidelines. In February 2002, a cross-party group of MPs from the Transport, Local Government and the Regions Select Committee described the planning guidelines given by the Department for Transport, Local Government and the Regions (DTLGR), to protect public spaces as "woefully lax".

The committee members noted that Britain's public parks and green spaces have been degenerating since 1974, when responsibility for them was handed to local councils, which have been forced to cut maintenance spending due to budgetary pressures. They also criticised the administration of the New Opportunities Fund – one of the main funding streams for urban parks, play areas and civic squares – which, four years after it was established in 1998, had only managed to distribute £3.8 million of the £125 million it was allocated.

Their criticisms were backed by a survey conducted by English Heritage in late 2001, which showed that 40 per cent of all urban parks in the country were falling into decline, losing fountains, cafes, paddling pools and public toilets over the past decade.<sup>51</sup>

Also under threat are brownfield sites; previously developed land left derelict which has become havens for urban wildlife. These areas act as forgotten oasis of greenery in the midst of the country's largest cities, and in many cases host an amazing array of plant, insects and nesting birds.

Under the Government's plans for housing provision and urban regeneration, however, many brownfield sites are now under threat. In fact, the proportion of urban brownfield land recycled for use as housing has been growing steadily over recent years; from 38 per cent in 1985 to 61 per cent by 2001.<sup>52</sup> The loss of green spaces that this policy implies is

### **Hertfordshire Green Saved**

In 2002, the multinational company Six Continents expressed a desire to create an extra 18 car parking spaces adjacent to a pub on Kinsbourne Green, an area of 50 acres of common land near Harpenden, in Hertfordshire.

The Open Spaces Society (OSS), which is consulted by DEFRA on every such application, sharply criticised the proposal. "This wonderful green space is of vital value to the community and visitors for fresh air and quiet recreation," argued Kate Ashbrook, Director of the Society. Ashbrook criticised the applicant's proposal to remove existing vegetation around the car park and called on the Secretary of State to reject the application, or at least call a public inquiry.

The OSS reminded DEFRA that any proposal to develop common land must have a clear public benefit. The proposed car park, it argued, presented no such benefits and was merely a venture for commercial gain. This perspective was reinforced by the objections from Harpenden Rural Parish Council, the Harpenden Society, and many local people, who stated that any such development would not benefit the neighbourhood.

In the face of such resolute public opposition, and unlikely to win its case at DEFRA, Six Continents eventually withdrew its application in January 2003. In a press release, the OSS rejoiced in its victory. "We are delighted that the applicants backed down and decided not to pursue their antisocial plans. The wonderful Kinsbourne Green common has been preserved for all to enjoy."<sup>53</sup>



highlighted by the London Wildlife Trust, which notes that in London – where 60 per cent of new housing planned for construction by 2008 is due to be built on brownfield sites – about a quarter of the city’s wildlife sites are “wholly or partly brownfield in character”.<sup>54</sup>

While there are certainly many hard-surfaced sites that have a low wildlife value – such as disused car parks, empty buildings and old industrial sites – the danger is that these get lumped into the same category as areas that act as a haven for biodiversity and have a high amenity value.

In May 2002, a Government taskforce produced the first official report on the state of Britain’s urban green spaces, in which it asserted that these areas are “obvious barometers” of the state of the communities in which they are located. This document again highlighted the declining state of parks up and down the country, claiming that just 18 per cent of parks were in good condition, while over a third were considered to be poor or declining.<sup>55</sup>

The taskforce report also said that the process of decline had gone hand in hand with the squeeze on council finances, noting that spending on urban green spaces had dropped from a quarter of council budgets in the mid-1970s to just 8.3 per cent by 2001. It also made an explicit link between the degradation of green spaces and the decline in social trust, and prompted the Regeneration Minister, Sally Keeble, to warn of the emergence of a two-tier leisure culture, whereby those with the means to pay retreat to private health clubs while the country’s public green spaces face neglect and crumbling amenities.<sup>56</sup>

A similar process is occurring in the nation’s schools. While wealthy privately funded schools continue to improve their playing fields and sports facilities, local comprehensives are losing playing fields at an alarming pace. In December 2002, it was reported that school playing fields were being sold off at a rate of almost one a week, despite Government assurances that the Conservative policy of selling sports grounds would be

reversed.<sup>57</sup> Using Department for Education figures, research published by the National Playing Fields Association (NPFA) showed that planning authorities had granted consent for the sale of 195 playing fields between 1998 and 2002. Consent was refused in only six cases. The number of planning applications for development on playing fields had also risen sharply. There were 850 applications in 2001, up from 625 the previous year and just 250 in 1989.

The disposal of playing fields has been cited as a prime factor in the decline in school sports and PE, with knock-on effects for child health.<sup>58</sup> This is especially significant at a time when the Government is wrestling with an epidemic of childhood obesity.

If parks really are a barometer of the health of Britain's towns and cities, the current picture is therefore very grim indeed. However, there are signs that things could be about to change. Individual communities and local organisations have begun to mobilise to prevent their public green spaces from being encroached upon by developers.

There have also been official steps to address the decay of green spaces. In a report in May 2002, a Government taskforce proposed a £500 million cash injection to assist local authorities with the maintenance of the country's patchwork collage of open green spaces. According to the taskforce, "the condition of parks and green spaces can make or break plans to regenerate neighbourhoods and improve townscapes, create a sense of place and build community".<sup>59</sup> The report called for local authorities to conduct an audit of all the public spaces in their area, and recommended that many smaller parks, greens and squares be taken out of the control of local authorities and entrusted to local communities.<sup>60</sup>

In the summer of 2003, the Government announced it would fund an £89 million initiative to revive public open spaces in England over the next three years, including £16 million cash injection for borough councils in the capital. The current Director of the NPFA, Elsa Davies, expressed her hope that the initiative signals a new Government commitment to public open spaces. "Hopefully, this will start to turn around the chronic lack of investment over the years," remarked Davies. "It is extremely important that in every community there is somewhere for people of all ages, particularly children, to play." <sup>61</sup>

However, while the short term outlook for the nation's public green spaces has improved, longer term prospects are still uncertain. Although the current injection of Government spending may help to reverse some of the symptoms of neglect, the question of how Britain's vital network of parks, commons, village greens and town squares is maintained in the future has yet to be answered.

### A Three Point Plan for Local Councils

Action with Communities in Rural England (ACRE) has devised a three-point plan to help local authorities protect public open spaces. Because there is no formal local or national accounting mechanism for changes in land use on such spaces, the starting point is to conduct a local survey that assesses the state of all existing commons, greens and footpaths in an area. The ACRE plan proposes the following steps:

**Commons:** Survey registered commons to assess whether encroachment has occurred by private landowners or developers. Any work that does not have the explicit approval of the Secretary of State for Environment, Food and Rural Affairs, or the National Assembly of Wales, is unlawful. Local authorities should be encouraged to take legal action against those infringing on common land without such consent.

**Village Greens:** Areas of parish land that have been used for recreation by local people without permission for more than 20 years can be formally registered as village greens. Once registered, this land is protected from development. Parish councils that have already taken such steps include Saxlingham Nethergate in Norfolk, Sunningwell in Oxfordshire, Clifton in Bedfordshire, and Curdworth in Warwickshire.

**Public Paths:** Local councils currently have the power to require county and unitary councils to remove unlawful blockages on public footpaths. ACRE estimate that one in four public paths is currently obstructed in some way, meaning there is plenty of scope for councils to press local authorities to ensure these paths stay open.<sup>62</sup>

## Community Buildings

Community buildings provide a vital function in Britain's towns and villages. Every day in Britain, hundreds of local groups and community organisations hold meetings, events and social gatherings in public spaces dedicated to these purposes. This was confirmed in a study undertaken in the north east of England published by ACRE in August 2003, which showed that public halls fulfil five critical roles in the region: a venue for civic engagement and participation; a point for delivery of services to the members of the community; a place where particular individuals, including the socially excluded, can seek support; a space to hold activities with a social interest, such as local clubs; and a location for private functions.<sup>63</sup>

The study also revealed that these multi-functional buildings play a particularly crucial role in smaller communities, which often lack the necessary population density to support a series of buildings dedicated to specific purposes. Village halls act as a venue for local public meetings, welfare support, produce and craft markets, child care facilities, private events, leisure activities, social clubs, doctor's surgeries, and health clinics.

The statistical picture on the state of Britain's community buildings and village halls is sketchy. A 1997 study done by Community Matters, the national association of community organisations, indicated that there were more than 18,800 urban and rural community buildings.<sup>64</sup> More recent research by ACRE suggests that there are approximately 9,000 village halls in England, including church halls and community centres.

At a talk to the Local Government Association in February 2003, Secretary of State for the Environment, Food and Rural Affairs Margaret Beckett noted that people in rural areas were at risk of losing their community buildings from lack of funding. Beckett said that the Government recognised there is "widespread concern about lack of funds to rebuilt or renovate village halls". She noted that many local groups would not survive without a roof over their head, and that village halls also provide a central function in terms of delivering public services. Beckett suggested that local authorities, parish councils, village hall trusts and user groups were best placed to devise solutions to ensure these buildings have a future.

Yet while Beckett spoke of examples of "innovation and good practice" by local authorities to meet this challenge, she failed to recognise that the limited revenue-raising capacity of these bodies has meant that, like open spaces, community buildings often slips down the list of priorities for budgetary allocation. As a result, local authority funding to village halls in England remained static at slightly more than £5 million a year between 1981 and 2000.<sup>65</sup>

The irony of the Government's emphasis on the importance of village halls is highlighted by ACRE's Village Halls Information Officer, Deborah Clarke. "Village halls and other community buildings are currently being held up as multi-service outlets whose role underpins community activity in urban and rural areas," observes Clarke. "Their role is central to the Government agenda of community engagement and empowerment and in particular to discussion surrounding the issues of social capital and social enterprise. Despite this, there is no funding stream that provides funds for capital improvement and the building of new halls. Funds have to be accessed on a competitive basis from lottery funding and other trusts and grant giving bodies."<sup>66</sup>

Another problem is that central government has thus far failed to monitor the number and condition of community buildings nationwide with any regularity. Instead, Government officials rely on ad hoc surveys conducted by civil society organisations, such as ACRE, or the Countryside Agency (CA). According to the latter, 85 per cent of rural parishes in England had a village hall or other community meeting place as of 2000. However, as Alun Michael, Minister of State for Rural Affairs and Local Environmental Quality, admitted in a statement in parliament: "...no analysis of the actual number of village halls at regional or county level, and of the change from year to year, is available centrally".<sup>67</sup>

The lack of a comprehensive and coordinated national and regional information gathering strategy has meant that statistics produced on community buildings in Britain are inconsistent and unreliable. For example, CA's survey in 2000 showed that the number of village halls and meeting places in Britain had increased since 1997, due to the dispersal of national lottery grants to local organisations. However, the statistical measures it used were contested by ACRE, which claimed that the increases were greatly exaggerated by a flawed methodology and incomplete response rate.

## Bugle Village Hall, Cornwall

In July 2002, Matthew Taylor, MP for Truro and St. Austell, spoke in parliament about the situation facing the residents of Bugle, a former clay mining village near St. Austell, in Cornwall. Bugle village hall was built by volunteers at the end of World War One to commemorate those who died. It is extremely well used: according to Taylor it houses “everything from the panto, the Darby and Joan club, the toddlers group and bingo”, but all improvements are carried out by voluntary labour.

In order to comply with new Government legislation, the village hall suddenly needed to provide disabled access and a disabled toilet, which was estimated to cost £20,000. The community held car boot sales, jumbles, and sponsored swims to support the hall; which has also gained some support from the local council and St. Austell College. Despite this, the hall – located in one of the poorest communities in Cornwall – has struggled to find even a small proportion of the amount needed.

“Village halls in Cornwall and across Britain are facing a crisis in funding that threatens their continued existence,” said Taylor. “Traditional sources of funding have gradually been eroded. Funding bodies that offered assistance have now withdrawn or changed the basis of their support in ways that create real difficulty for many vital institutions”.

“If the Government’s figures were correct, a place like Cornwall should have seen its tally of village halls increase by 28... whereas over the period in question it saw an increase of just two,” argued ACRE Chief Executive Sylvia Brown. She noted that a similarly distorted picture arose in Norfolk, where according to CA’s analysis there should have been an increase of 60 village halls, when in fact just 12 new halls had been built.<sup>68</sup>

Of greater concern, however, is the hand-to-mouth nature of funding for community buildings across the country. While the National Lottery has provided an invaluable source of grants for local groups, some people have expressed concerns that over-reliance on this funding stream has created an uneven and precarious financial structure for the nation’s community buildings. “The real problem is what happens from now on with the reduction in total Community Fund money and the lack of a Government strategy on funding community buildings and keeping them in good and law-abiding order,” warns Brown. Without such a strategy in place, the role of community buildings as a space for the delivery of key public services and community social events will remain under threat.

# Unheralded Allies: Immigrants and Ethnic Minorities Join the Fight Against Ghost Town Britain

The encroachment of Ghost Town Britain has been valiantly resisted by numerous everyday heroes up and down the country, many of whom have fought lengthy and unacknowledged battles to keep their local post office or bank branch open, save their community store or resist and reclaim the loss of community spaces and buildings. These struggles are, by and large, waged with little public fanfare – but are in essence supported by the vast majority of Britons, and are occasionally highlighted by the local press and even the Government as shining examples of British community spirit and entrepreneurship.

There is, however, a group of people that remains largely unacknowledged in their contribution to maintaining local enterprise diversity. Recent migrants and ethnic minority communities are setting up local businesses at an unprecedented rate. The Centre for Social Markets states that there are more than 30 million people of ethnic minority origin across Europe “engaged in entrepreneurship”, many of whom are the only economic hope in some of the region’s more deprived areas.<sup>69</sup>

Ethnic minority groups have a high propensity to set up businesses or be self-employed. According to the Global Entrepreneurship Monitor, ethnic minority groups in the UK are far more likely to start up their own business than white people. Asian people, for example, are twice as likely to be involved in autonomous start-ups than their white counterparts; while Caribbean people are three times as likely and Africans nearly five as likely to be involved in a start-up company than white people.<sup>70</sup>

There are many complex socio-economic reasons for this – partly connected to prejudice that ethnic minorities have faced in the wider market place, making them keen to be independent of such dominant structures, and partly to do with the pre-existing entrepreneurial mind-set it takes to establish a life abroad in the first place, making such groups more disposed to the risks of personal business ventures.

The presence of ethnic minority groups in the UK economy is, of course, not a new phenomenon. Go back far enough into any ‘British’ family tree and we all arrived from somewhere, be it Norway or Somalia. A North African – Septimius Severus – ruled England as Roman Emperor from 193–211 AD, and there is strong archaeological evidence for the presence of non-native inhabitants in Britain’s economy under the Romans. Indeed, the notion of what constitutes an ‘ethnic minority’ is a complex one. ‘England’ did not exist as an entity under Roman rule, and as is well documented by historians, notions of national identity tended to arise with the idea of the nation state, a much later ideological construct.

Nonetheless, the numbers of immigrant settlers in Britain increased as a result of growing trade, and academic and touristic encounters with British cities. Inevitably some people settled over the course of their commercial life, leading ethnic minority communities to be more concentrated in port towns such as Liverpool, Cardiff, Bristol and London. By 1772, there were an estimated 15,000 people from ethnic minorities living in London, many of whom were shopkeepers, artisans and skilled craftspeople.

Britain’s ethnic minority communities – and wider population in the colonies – made a huge contribution to the country’s war efforts in both 1914–18 and 1939–45, a fact all too often ignored in official histories. Many soldiers found themselves in the UK after hostilities and decided to settle permanently. They took part in all aspects of local life; indeed in the previous generation Dadabhai Noaoroji represented Central Finsbury as Liberal MP in 1892-95, and Shapurji Saklatvala was Labour MP for Battersea North in 1922–23.

The post-war moment probably saw the largest organised influx of migrants, encouraged by the UK government, which was facing huge labour shortages. Between 1948–62 Britain had one of the most liberal systems of immigration across the world, and granted citizenship to millions of subjects from former colonies. However, since 1971, when an open-door approach to immigration was stopped, there have been a series of increasingly restrictive laws passed that make it ever more difficult for migrants, and indeed those fleeing persecution, to settle here – unless they happen to be highly skilled, in which case they are welcomed with open arms.

Unfortunately, the trend towards draconian immigration policies has been matched by increasingly bilious treatment of immigrants and asylum seekers in the tabloid press. During the most recent conflicts in the Balkans, which led to increased migration from those affected regions to the UK, tabloid media coverage of “scrounging bogus asylum seekers” has become ever-more hysterical – leading to every kind of scare stories from London boroughs nurturing bio-terrorism to the bizarre accusation that appeared in the *Evening Standard* on 4 July 2003 claiming that asylum seekers were stealing and eating swans.

However, the side of the migration debate that has not received its fair share of popular coverage is the fact that Britain needs workers – particularly those prepared to undertake caring, nursing, construction, hotel and catering, and heavy agricultural duties. The falling birth rate means there are also projected shortages of highly skilled graduates able to take up posts in high level scientific research and information technology. Already, according to the Home Office, 27 per cent of currently employed health professionals are migrants, as are 9 per cent of teachers.

The current size of the migrant population is about one in twelve of the UK population – around 4.8 million people.<sup>71</sup> Some have been in the UK for many years, but about a third of the current migrant community arrived within the last decade. These communities are mainly concentrated in large urban areas – for example 26 per cent of London’s population is made up of migrants.<sup>72</sup>

The contribution of these migrant and ethnic communities to the British economy is now huge. For example, there are more than 1.7 million people of South Asian origin in Britain. They form the largest ethnic minority group in the country and contribute more than £5 billion annually to the economy. According to Lombard Street Research, the UK economy needs migration to increase for the economy to continue to grow. In a recent paper, *East European boost to UK trend growth?* : it argues that “surging immigration would help to boost the population of working age and, in turn, the UK’s trend growth rate...Net immigration has already jumped sharply since 1998, adding an average 0.4 per cent a year to the working age population. The shift may have boosted UK trend growth by up to 0.25 per cent”<sup>73</sup>

The importance of immigration as a driver for entrepreneurship in Britain is also evident from the fact that immigrants are far more likely to set up their own businesses than the UK-born population. A recent study in the East Midlands called *Barriers and Drivers for Ethnic Minority Businesses* found that issues already touched upon in this chapter – discrimination in the wider work place, the desire for autonomy and family support – were key dynamics in encouraging many groups to set up on their own.<sup>74</sup> The difficulties many groups experience in raising finance to start their ventures was another significant drive for locating ‘close to home’ in inner city areas.

Thus a quarter of migrants from the Middle East, and nearly 20 per cent of migrants from east Europe and the Indian sub-continent are defined as self-employed – compared with only 10.7 per cent of the UK-born population.<sup>75</sup> Overall, according to the Small Business Service, ethnic minority groups own 6 per cent of small businesses.

Ethnic minority and migrant groups still tend to be concentrated in the UK’s high density inner-city areas. Family-run businesses like corner shops, newsagents and community pharmacies are both an important entrepreneurial avenue in urban areas for immigrant communities, who often provide a vital lifeline to local well-being. As a result, some of those areas most affected by the phenomenon of Ghost Town Britain – declining services, retail deserts, lack of even basic facilities – owe what little economic activity that exists in

### **Shokoya-Eleshin Construction Ltd**

The difficulty of accessing start-up finance was a significant driver for Nigerian-born Christopher Shokoya Eleshin, who owns a construction business based in central Liverpool. Having completed a Masters degree in civil engineering at the University of Liverpool, Christopher found it impossible to land a job – in spite of applying to more than 70 firms. So he set up his own business in 1992, specifically to create, in his own words, “an equitable bite of the cherry” for ethnic minority groups who wanted to work in construction.

Shokoya Eleshin’s firm has a social enterprise model and aims to give back to the communities where it wins construction contracts. This is achieved through hiring and training local people and using local suppliers and subcontractors. By locating in inner Liverpool, the company has offered long-term training with real job prospects to people previously categorised as ‘hard to employ’.

## Local Corner Shop Given a PR Hand in Bid to Retain Customers

The Belmont Mini Market in Chalk Farm, north London, is one store that's putting up a spirited fight against the encroachments of the ubiquitous supermarket 'locals'. Open seven-to-eleven every day, it has supplied the local community with confectionery, cigarettes and bottled beer for the past 18 years. But when a major supermarket chain opened a new convenience-format branch a few doors away, Belmont's Sri Lankan owners thought their days in business were doomed, especially when they found their takings to be down.

Because the Belmont is unable to compete with the local supermarket on price and range of goods, a local advertising firm Karmarama decided to intervene on the Belmont's behalf and campaign for their survival. Karmarama simply fly-posted the area reminding locals not to forget their local corner store. And it seems to have had an impact; sales have been improving, according to Marathas Suthakaran, the shop's owner.<sup>76</sup>

their areas to ethnic minority communities. For example, ethnic minority groups make up 21 per cent of the community pharmacy workforce,<sup>77</sup> which is significant given that the national percentage of ethnic minority groups is only 8 per cent overall.

But it is not only in urban areas that immigrant communities are joining the fight back against Ghost Town Britain. Many small towns and villages also owe their remaining shops, post offices and community pharmacies to immigrant entrepreneurs. This point is reinforced by Dr. Nigel Harris, Professor of Economics of the City at University College, London, who underlines the contribution of immigrants to maintaining the retail economy in communities in all parts of the country. Harris notes that, while the role of the foreign-born residents is well known in sustaining city newsagents, corner shops and small retail outlets, "less well observed is the saving of village shops and small-town retail outlets". "Thus," argues Harris, "immigration policy may have some bearing on the so-called crisis of the rural economy, even though it does not loom large in rural policy."<sup>78</sup>

Recent attempts to deregulate community pharmacies in England (see earlier chapter) have not taken into account the significant contribution that the presence of a local community pharmacy can have on the high street. Banks are keen to lend to community pharmacies as a secure form of business because of the NHS' unique licensing scheme, which means that even very deprived communities often still have a local pharmacy when all other services have gone. This is a real life-line to those of limited mobility, or with small children.

Community pharmacies are also the launch pad of many DoH initiatives, including smoking cessation or osteoporosis screening, and they offer community advice and assistance to those who may have difficulty in accessing a doctor. Improving community health has a wider impact on the overall economic health of an area – an issue all-too-often overlooked by the economists and technocrats who argue for throwing such businesses onto scrapheap of deregulation.

Small, locally owned businesses are the candle of hope in many of the UK's most deprived areas. According to the Commission for Racial Equality, over two thirds of independently-owned local shops belong to people from ethnic minorities. Such enterprises, aside from giving people a local place to shop, can also offer routes back to employment, and their very presence on the high street can encourage others to locate their businesses there. The Home Office has also shown that, in some cases, an increase in immigrant workers leads to an almost 2 per cent increase in non-immigrant wages and higher non-immigrant employment – debunking the hackneyed myth of job displacement.<sup>79</sup>

Despite this there remain many hurdles to creating a genuinely local business; problems that increase for many from ethnic minority backgrounds. Some possible ways to help thrive these champions of the local are addressed in the next section of the report.

# Counteracting Ghost Town Britain

## Community Spirit Saves Devon Shop

Residents in Rackenford, near Tiverton, north Devon, recently saved their local shop by clubbing together to buy it new premises. The old shop and post office was threatened with closure because it did not meet with health and safety standards. The nearest alternative for villagers would have been in Tiverton, eight miles away – not an easy journey for older residents or those with small children.

So the villagers got together and hatched an innovative plan to keep their store open. They formed a new company, with nearly every resident becoming a life member of the Village Shop Company. It was formed by an original core of about 90 villagers but now has around 350 members. The villagers raised £8,000 towards a refurbishment of the old village school, and also managed to secure some large grants. The shop and post office has now reopened. As Sarah Child of the Village Shop Company said: "There is hardly a household in the village that has not contributed or put in an enormous amount of time in fundraising or renovation."

The data presented in this report shows that, despite limited Government recognition of the problem and some efforts to deal with the crisis on Britain's high streets, the number of independent stores, post offices, pharmacies, bank branches and traditional pubs left in the country continues to dwindle. It also reveals that many communities are losing the open spaces and public buildings that provide the physical location for social interaction and community identity. In the words of Ed Mayo, Director of the National Consumer Council, "we are now moving towards residual services rather than universal services".

## Rethinking Planning, Regeneration and High Street 'Cleansing'

Clearly, public policy initiatives to address the decline of independent retail and essential services in village, market towns and urban neighbourhoods have had little effect in halting the transition towards Ghost Town Britain. In fact, such steps have at times proved counteractive, as received wisdom for stimulating economic growth has ended up playing into the hands of large retailers and working against the interests of small-scale independent traders and service providers.

According to CA, traditional approaches to regional planning in rural districts have contributed to the deteriorating state of village retail and service facilities. By directing housing development and investment towards larger settlements, government agencies and local authorities have inadvertently encouraged more and more people to shop and work outside of their communities, pushing more people onto the roads and driving many small shops out of business.

Evidence from north Cornwall, west Oxfordshire and Wiltshire found that the addition of new housing in larger settlements "failed to maintain or enhance the provision of services and facilities and reduce travel by the private car".<sup>80</sup> In fact the result has been the reverse of what was hoped – fewer shops and services in smaller villages, with people moving to larger villages and shopping at a few centralised outlets rather than using high-street shops.

But it is not just in rural areas that well-intentioned planning and regeneration efforts have gone awry. Over recent years, the Labour Government has initiated a plethora of regeneration schemes, including Sure Start, aimed specifically at young people in deprived areas, and the New Deal for Communities, designed to tackle multiple-deprivation by investing in both physical infrastructure and economic prospects. The Government has also sponsored various area-based initiatives such as Health Action Zones, Education Action Zones and Employment Zones to target areas of social exclusion and stop different local projects from overlapping.

All of these various initiatives have involved assorted partner organisations, from government departments to voluntary and community groups. As their number and scope have grown, the Government has sought to provide a more 'joined up approach' to these various innovative schemes. This led to the creation of a National Strategy for Neighbourhood Renewal. The government has also issued Single Regeneration Budget guidelines to target regional needs, which since 1999-2000 has been the responsibility of the Regional Development Agencies in England, and the Welsh Assembly in Wales.

While these programmes have led to more money going into deprived areas, they have not all had a direct benefit on local economies – and in some instances have even contributed

to the wholesale 'cleansing' of local retail and services. In 2001, the Joseph Rowntree Foundation published a report warning that some neighbourhood regeneration strategies have driven out local shops and replaced them with multiple retailers. The report, authored by a group of academics from Heriot-Watt University, stated that large-scale physical regeneration projects involving new shopping arcades are often accompanied by the loss of local retail, as small independent shops are replaced en masse with large chain stores.

In contrast, the academics from Heriot-Watt University found that, in the best initiatives, large retailers and local shopkeepers work together to provide a high-quality shopping environment. Delegating the control of initiatives to experienced community development organisations was also cited as an important part of helping to ensure the survival of successful retailing, as was the integration of community facilities with shopping outlets.

As lead author, Prof. Michael Carley, puts it: "Too often in the case study areas, the demolition of a shopping precinct or market has meant the loss of local retailers. However, we have seen some initiatives that have gone out of their way to foster local retail vitality by making business support and advice available, by careful phasing of the programme and by making transitional arrangements while the actual regeneration work is taking place."

Regeneration must be reoriented to support local retail not just for the sake of independent shopkeepers, but because of the central role of small shops within local economies as a whole. Businesses that expand the local economy do so partly through their 'multiplier' effect; i.e. the impact they have on other businesses through trading and wages. Research by **nef** has shown that money spent in local stores selling local produce tends to generate a higher local multiplier than the equivalent amount spent at a chain retailer. This is because large chain stores tend to procure fewer of their goods locally, and achieve most of their efficiency gains by cutting out other businesses. What's more, the employment generated by these stores is often offset by the net loss of local jobs associated with the loss of nearby shops, wholesalers, abattoirs etc.

Nor is this phenomenon unique to Britain. Research from Maine in the north east United States has shown that when local residents spend \$100 at a large national chain retailer, their purchase generates just \$14 in local spending by that retailer. Yet that same \$100 spent at a locally owned business generates \$45 in local spending, three times as much as the chain store. Dollars spent at a local retailer supports not only that store, but a variety of other local businesses, including local banks, accountants, printers, and even internet service providers.<sup>81</sup> Thus, regeneration initiatives that replace small independent retailers with large chain stores are likely to have a negative net impact on the very communities they're designed to assist.

## Policy Options

Even the best planning and regeneration strategies will, however, need to be accompanied by effective policies in order to reverse the slide towards Ghost Town Britain. A number of these options were laid out in **nef**'s 2002 report, but a short summary of the most important policy interventions is presented below.

- **Rate relief for small retailers:** Rate relief should be extended to independent newsagents and food, beverage and tobacco retailers, particularly those in villages, town centres and urban deprived neighbourhoods. Priority assistance should be given to high-street shops contending with out-of-town and edge-of-town superstores. This could mean establishing local business rates by taking into account things like the wider benefits accrued to the local community. It might also mean connecting rates to the amount of local employment created, or amount of goods sourced locally.
- **Local competition policy:** Several countries have enacted legislation designed to curb the development of large out-of-town superstores that destroy local businesses. In France, the Royer and Raffarin laws have limited the development of new supermarkets over the past few years, requiring special approval for any proposed new retail store bigger than 300 square meters. The UK Government should follow this lead to ensure that local communities have the final word in any decision on whether to allow the construction of a large shopping centre exceeding a certain size.
- **Mandatory Code of Conduct for supermarkets:** The relationship between supermarkets and their suppliers has not improved since the code of conduct was



introduced, and the sale of Safeway will lead to further consolidation within the food retail sector. The introduction of a mandatory code of conduct is therefore needed, and should be monitored and enforced by a full time food retail regulator that scrutinises both the supermarkets' relationships with their suppliers, and the degree of market control which the large multiple chains hold over the food retail market.

- **Local money flows analyses:** As mentioned in the initial Ghost Town Britain report, there is an urgent need for local authorities, planning agencies, regeneration bodies and regional development agencies to use a local money flows analysis to help guide local retail development. The Plugging the Leaks and Local Multiplier 3 tools developed by nef provide a means to conduct such an analysis, which can provide an indication of how different types of retail planning and/or public procurement strategies can reduce or augment money flows within the local economy.
- **Local retail plans:** The loss of local shops, decay of high street shopping and development of edge-of-town shopping centres has been allowed to happen in haphazard fashion, lacking a coherent vision that would allow planners working at national, regional or local levels to make interventions based on a clear set of policy guidelines. If Ghost Town Britain is to be reversed, there is a clear need for the country to adopt retail planning guidelines, similar to those enacted in the Republic of Ireland. This legislation would provide greater power to control and cap the size of supermarkets, ensure that the town centre is the primary focus for development, and require local authorities to develop retail plans for their area.<sup>82</sup>
- **Community banking:** The concept of shared banking is a logical proposal to provide banking services in villages, small towns and urban neighbourhoods where the just one or two banks provision the entire community. In addition to shared banking, though, the idea of the Community Bank plc, advocated by the Campaign for Community Banking and others, deserves serious attention by both the financial sector and the Government. The idea has received the support of academics and banking experts, and steps should be taken to develop pilot schemes in communities currently without a bank, or those facing the closure of their sole remaining branch.
- **Support for Community Development Finance Initiatives (CDFIs):** The DTI's Phoenix Fund has made £20 million available to CDFIs, which provide finance and business support to small enterprises in disadvantaged communities that are unable to access part or all of the finance they require from conventional sources. While this has provided a useful injection of resources, a great deal more could be done to support and promote CDFIs and other alternative streams of finance for small businesses in deprived areas. In particular, attention needs to be paid to those who face barriers to accessing start-up and growth credit, including those from ethnic minorities.
- **Let refugees work:** As from July 2002 the Government changed its policy that allowed asylum seekers to apply for permission to work if they had been waiting for more than six months for a decision on their claim. This means that asylum seekers can neither work nor undertake any form of vocational training, regardless of how long it takes for a decision on their case to be made. This is clearly a very short-sighted policy; many refugees are well qualified and actively want to contribute to the communities they are settled in. Allowing them to work would give them more financial independence, get them off the benefits system and indeed make any passage into the informal economy much less likely to occur.
- **Other immigrant business support ideas:** Many entrepreneurs from the inner city and from ethnic minority groups have expressed the need for more specific training opportunities, to be organised both by central and local government, that take into account some of the unique challenges that confront them. These might include accessing finance or tackling institutional reservations about their suitability as entrepreneurs. This all needs to be underpinned by more detailed research about the enormous contribution that Britain's ethnic minority communities are making both to the Exchequer and the quality of life in the UK.
- **Community Pharmacies:** It is profoundly disappointing that the Government did not take the opportunity to reject the OFT's recommendations on deregulating community pharmacy outright. The DTI ought to underpin such decisions with proper research into the effect that the loss of community pharmacies will have on local communities – both

as a vital local health service and a local economic outlet. The Government should follow its own agenda of 'joined-up thinking' and further enhance the role of community pharmacists to take on a broader public health role and some of the prescribing powers of doctors, especially for repeat prescriptions. Developing the role of community pharmacists will only realistically happen if they feel secure in their businesses and therefore able to locate in deprived areas. The current arrangements – which will encourage further supermarket encroachment into pharmacy business – will only serve to undermine existing community pharmacies.

- **National inventory of community buildings:** The vital role of community buildings in maintaining community services is now well recognised within government. However, there has yet to be any systematic policy put in place on the availability of these venues for local community groups. Worse still, there is no regular monitoring at the national, regional or county levels of the number and condition of village halls and community centres. There is therefore an urgent need to establish a mechanism to undertake such an exercise and track it on an annual basis. Once such an exercise has been conducted, the Government should look much more closely at the funding structures in place, and look at ways of providing financial, administrative and other support for local organisations in danger of losing their community buildings.
- **Greater support to local authorities to maintain public open spaces:** The recent financial measures introduced by the Government to halt the decline of public open spaces are a useful stopgap measure to repair the damage already done over the past two decades. However, there seems to have been little thinking about longer-term solutions needed to address the lack of local authority finance to preserve and improve parks, village greens, town squares, and open common land. The Government needs to support local authorities to better protect and maintain these spaces, and to help them instigate enforcement against illegal encroachment on common land. This will require proper funding and training for local authority staff to ensure that enforcement action is taken.

## The Local Communities Sustainability Bill

One avenue that could allow many of the strategies outlined above to combat the Ghost Town phenomenon to be pursued more easily would be the adoption of the proposed Local Communities Sustainability Bill. This bill, which had earned the support of nearly 200 members of parliament by November 2003, promises to provide a radical realignment of power between the forces driving Ghost Town Britain and those seeking to build healthy, vibrant and sustainable local economies.

The bill considerably increases the power of local authorities to influence the quality of life in their local areas. Local authorities will be invited to feed into central government strategies on sustainability and also request further powers and spending abilities to deliver on local communities' strategies. It is important to emphasise that this bill does not place further burdens on local authorities themselves – it actually asks central government to relinquish some of its powers to local communities.

The bill is based on a bottom up philosophy, but will work through the relevant government body, such as the Secretary of State, National Assembly for Wales, or the GLA, consulting widely with local communities and statutory bodies and drawing up a strategy to promote local sustainability. The interpretation of sustainability in the bill is very wide – and incorporates social and political justice, as well as the environment and local economy.

By giving local authorities and citizens a powerful voice in planning for the future of their communities, a better quality of life for all of our neighbourhoods is easier to secure. Defending local services, high streets, hospitals, and schools becomes a much greater possibility if those who use them have a say and a stake in their organisation and maintenance.

# The Fight Against Ghost Towns: A Global Perspective

## Irish Pharmacists Call for Limits on Corporate Ownership

The Irish Pharmaceutical Union (IPU) has asked the government to adopt restrictions on the ownership of pharmacies similar to regulations in place in most European countries.

The IPU favors restricting pharmacy ownership to pharmacists, and capping the number of pharmacies any pharmacist can own at five. Eleven of the fifteen European Union countries, including France and Germany, have similar laws prohibiting corporate chains from operating drugstores. The rules are often part of national healthcare regulations and are designed to preserve the integrity of prescription drug services by keeping pharmacists in control.

More than one-third of Irish pharmacies are already part of a chain. In Norway, where ownership restrictions were lifted two years ago, 70 per cent of drugstores are now owned by three chains.<sup>83</sup>

## Fighting Back Against Ghost Towns: The Polish Lesson

In response to growing complaints about small shops being threatened by an influx of foreign supermarkets, Poland has enacted its own version of the French Royer law. Local authorities can now veto new shopping centres, and the Polish government is being urged to stop predatory pricing, where supermarket deliberately set their prices low so as to force local small shops out of business. However many superstore operators saw this veto coming and got planning permission for new store sites before it was implemented.<sup>84</sup>

## Malaysia Freezes Hypermart Construction

Malaysia has placed a five year ban on the construction of hypermarkets in Klang Valley, which includes Kuala Lumpur, and the states of Johor and Penang. New guidelines also lengthen the approval time for developers seeking to build hypermarkets in other areas from four months to two years.

Hypermarkets are stores larger than 8,000 square meters that sell both department store goods and groceries, similar to Wal-Mart 'supercenters' in the USA. The global chains Carrefour, Tesco, Makro, and Ahold operate hypermarkets in Malaysia. In announcing the new policy, Minister of Domestic Trade and Consumer Affairs Tan Sri Muhyiddin Yassin said that the three regions are saturated with hypermarkets and additional development of large stores would adversely impact thousands of small businesses.

Klang Valley has 18 hypermarkets, or one for every 278,000 people. Planning guidelines suggest no more than one per 350,000 people. The U.S. has one superstore for every 158,000 people.<sup>85</sup>

## Mexican Citizens Fight Costco

In Cuernavaca, 50 miles south of Mexico City, residents have been fighting plans against plans by the retail American giant Costco to build a new store on an historically significant site that is home to the former Hotel Casino de la Selva, more than 900 century-old trees, and dozens of murals.

Plans for the development were first made public in summer 2002, after the city sold the site to Costco for one sixth of its market value. Opponents soon launched the Civic Front for the Defence of the Casino de la Selva, organising rallies, gathering petition signatures, writing to Costco executives, and meeting with national and local officials. Cuernavaca's sunny climate has earned it the nickname 'the city of eternal spring;' but residents contend that uncontrolled retail sprawl is reducing Cuernavaca to 'the city of the eternal shopping mall'. They believe a park would be a far better option for the Costco site.

The protests came to a head in late August 2002. After the city gave Costco the official go-ahead, some 300 protesters blocked roads to prevent construction crews from reaching the site. The police beat several protesters and arrested 28 people on charges of rebellion, sabotage, and assault. Within hours 3,000 people converged to demand their release. They were let out several days later and organised a massive rally of more than 15,000 people.

Unfortunately, Cuernavaca officials seem determined to override their citizens. Construction crews are now on the site. Activists have called for an international boycott of Costco. Some believe these recent rumblings may be the beginnings of a broader backlash against global chains like Wal-Mart, Carrefour, and Blockbuster Video, which have multiplied throughout Mexico. "Investment by multinational companies... has reached its limit," Flora Guerrero Goff, a Cuernavaca activist told the *Dallas Morning News*. "They have disrespected Mexicans not only because the megastores bring a lifestyle based on brutal consumption, but they are also destroying our customs, our culture, our traditional food." <sup>86</sup>



### Carbondale Voters Defeat Shopping Centre

On July 15, 2003, citizens in Carbondale, Colorado, voted 57 to 43 per cent to reject a 23,400 square-metre shopping centre anchored by a Target store. The hotly debated referendum produced the largest election turnout in the town's history.

Carbondale is a community of 5,200 people in the Roaring Fork Valley between Glenwood Springs and Aspen. Carbondale has a lively downtown of locally owned businesses, including hardware, book, and clothing stores. Three years ago, a developer proposed building a shopping centre on a 24-acre site along Highway 133 and outer Main Street. The largest store would be a Target superstore situated with its back to outer Main Street, creating a 116 metre long wall without any windows or doors. The centre was projected to generate revenue equal to the sales of all of the town's existing retailers combined.

Citizens and local business owners have been fighting the development from the beginning. The grassroots Mountain Folks for Global Justice led the opposition, arguing that the development would cannibalise sales from locally owned, downtown businesses, and would impose substantial costs on the town for infrastructure and public services.

In January, after years of packed public meetings and much contentious debate, the town trustees voted 5-2 to approve the project. Supporters said the centre was needed to capture retail spending and sales tax dollars currently flowing to nearby communities. Shortly thereafter, a group of local women, calling themselves the Town Mothers gathered signatures for the voter referendum. "We believe Carbondale deserves development which is compatible with its scale, character and values," they argued.

The vote was expected to be much closer. Mike Chamness of Mountain Folks hopes that the strong turnout and solid defeat will convince the town trustees to back two planning measures the group introduced three years ago when the shopping centre was first proposed. The measures would prohibit stores over 5,574 square metres and require proposals for stores larger than 1,858 square metres to undergo a community impact assessment. The assessment would consider the project's impact on traffic, public services, the community, the environment, and the town's finances.<sup>87</sup>

## Conclusion

Ghost towns are not a uniquely British phenomena. From the city of Buffalo in the United States to cities and villages across Europe, the forces of economic globalisation are hollowing out communities. These were not the intended effects of economic policy, but they are real consequences that we and our policy makers now have to deal with.

The bad news is that many large wheels of economic policy have already been set in motion. They are transporting us inexorably toward a world in which large and remote economic actors are favoured over smaller and more local agents. The result is seen both in the erosion of the fabric of community, but also in a clear type of market failure.

The good news is that there are ways out of the mess, and many people and organisations willing to work to get us there. But these groups need support. They need a government that can see the current contradictions in policy. Intentionally or not, a situation has been created where large amounts of money are pumped into local regeneration, at the same time as other policies encourage economic forces that pull communities apart.

The Local Communities Sustainability Bill (see above) supported by **nef** and a wide range of national organisations is an attempt to produce a coherent approach to reviving ailing communities. It is now supported by nearly one third of all members of parliament. These and the other measures highlighted in this report point the way ahead. Together they can turn the tide on Ghost Town Britain, creating the glue to hold communities together and set the economy on a more sustainable path.

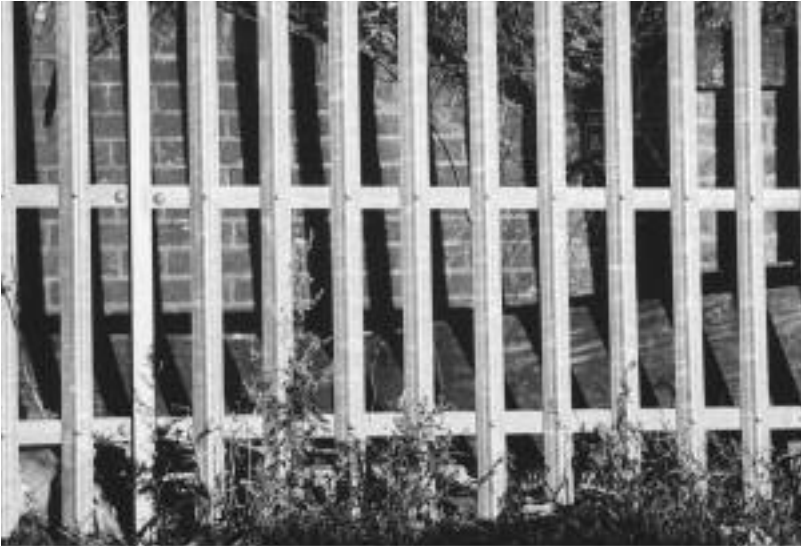
## Useful Contacts for Pro-Local Organisations

Action for the Protection of Rural England <http://www.acre.org.uk/>  
Business Alliance for Local Living Economies <http://www.livingeconomies.org/balle/>  
Campaign for Community Banking Services <http://www.communitybanking.org.uk>  
Campaign for Real Ale <http://www.camra.org.uk/SHWebClass.ASP?WCI=ShowCat&CatID=1>  
Charter 88 <http://www.charter88.org.uk/>  
Common Ground <http://www.commonground.org.uk/>  
Community Matters <http://www.communitymatters.org.uk/>  
E.F. Schumacher Society <http://www.schumachersociety.org/>  
Farm <http://www.farm.org.uk>  
Farm Retail Association <http://www.farmshopping.com>  
Friends of the Earth, UK <http://www.foe.co.uk/>  
Institute for Local Self-Reliance <http://www.ilsr.org/>  
Living Streets <http://www.livingstreets.org.uk/>  
National Association of Farmers Markets <http://www.farmersmarkets.net>  
National Federation of Retail Newsagents <http://www.nfrn.org.uk>  
National Federation of Women's Institutes <http://www.nfwi.org.uk>  
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Open Spaces Society <http://www.oss.org.uk/>  
Redefining Progress, Community Indicators Program <http://www.rprogress.org/projects/indicators/>  
Rocky Mountain Institute <http://www.rmi.org/>  
Shelter <http://www.shelter.org.uk/>  
Slow Food Movement <http://www.slowfood.com/>  
Small and Family Farms Alliance [michael@mhart.fsbusiness.co.uk](mailto:michael@mhart.fsbusiness.co.uk)  
Soil Association <http://www.soilassociation.org/web/sa/saweb.nsf?Open>  
Sustain <http://www.sustainweb.org/index.asp>  
Tools for Self-Reliance <http://www.tfsr.org/>  
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# One of the other things we do



Current priorities include international debt, transforming markets, global finance and local economic renewal



**Access to finance:** Access to basic financial services is a vital part of living and working in the mainstream of society. Gaps in financial service provision in Britain exclude many people and communities from fulfilling their potential. **nef** is working to change policy and pilot new financial products and services to ensure proper access to financial services for all.

Appropriate and affordable financial services should be available to all – whether it be individuals looking for a bank account, a social enterprise looking for a loan or an inner-city enterprise looking for equity. This is currently not the case. To address the gaps in financial service provision **nef** is advocating reform to develop a conducive policy environment that ensures access to affordable financial services for all, particularly the most disadvantaged.

The programme aims to stimulate and design more effective and sustainable approaches to investment for local economic development purposes, including social investment vehicles such as the Adventure Capital Fund.

We develop and pilot innovative financial products and delivery mechanisms, including the Factor Four approach to ending fuel poverty, community development credit unions and a wholesale fund for community development finance institutions in the UK.

**For more information please call  
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