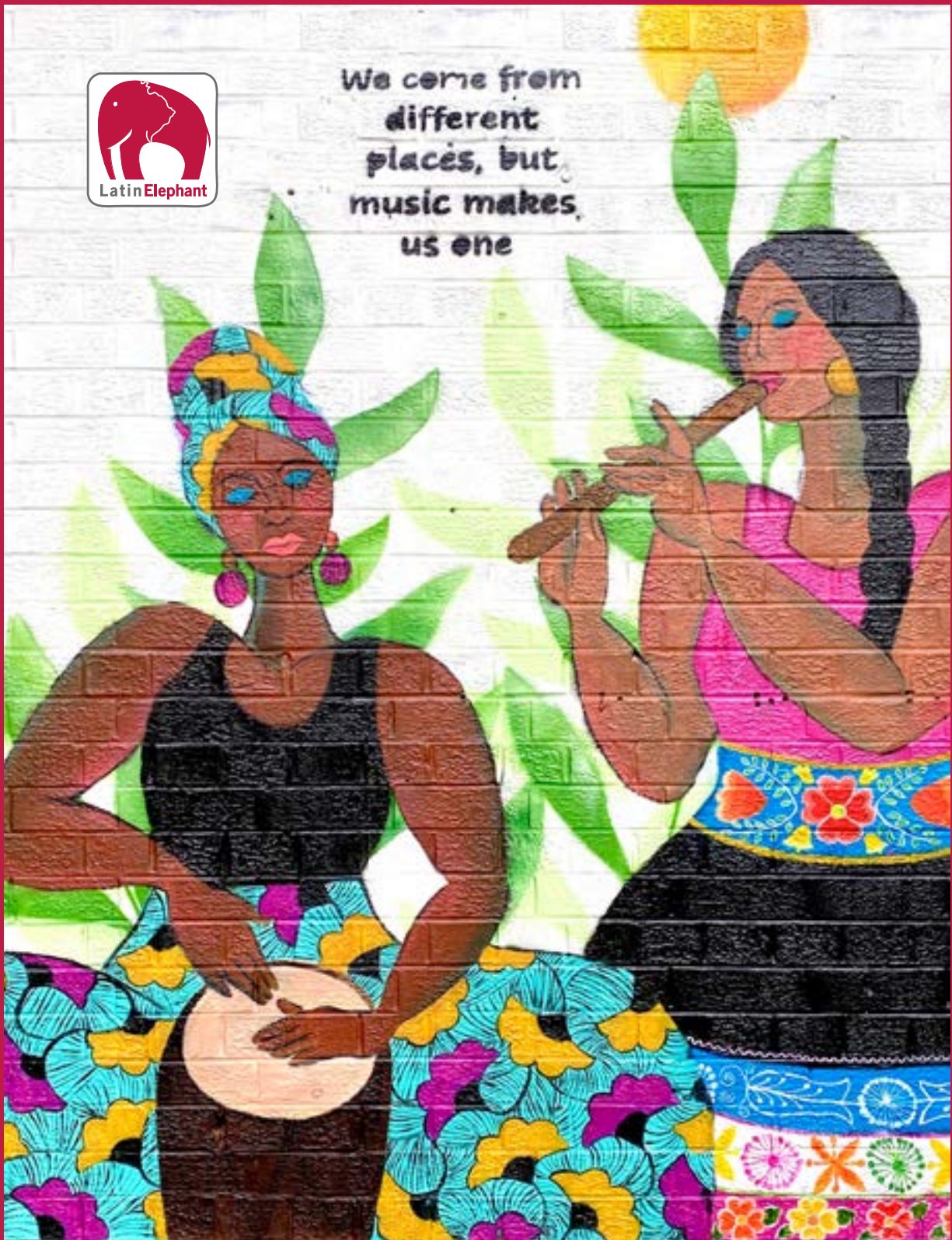




We come from
different
places, but
music makes
us one



Artist: Gisella Stapleton

Migrant and Ethnic Economies in Times of Crisis: Displacement, Brexit, COVID and Cost of Living



Migrant and Ethnic Economies in Times of Crisis: Displacement, Brexit, COVID and Cost of Living

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Abstract

This report examines the impact of intersecting global and local forces for a group of migrant and ethnic traders at Elephant and Castle (EC) in the London Borough of Southwark. This group of traders already experiencing imminent displacement due to EC's gentrifying urban regeneration ('Regeneration'), were unexpectedly hit by the COVID-19 pandemic at a time when the full impact of Brexit on their businesses had to be seen. Building upon the work they have done at Latin Elephant — and drawing upon the relationships of trust between themselves and the traders, which have been fostered over several years — the authors observe and record how the COVID-19 pandemic has severely impacted the EC commercial community. They argue that such observed harm cannot be attributed to the pandemic alone; rather, such harm emerges from the ways in which the pandemic intersects with additional locally- and globally-situated forces: initially, Regeneration and Brexit and more recently, the cost of living crisis. Recognising that the programmes meant to address these crises are insufficient — they fail to recognise these complex dynamics and instead treat the crises as if they are isolated — the authors propose an alternative, holistic approach to tackle socio-economic precarity and urban recovery in a post Brexit, post COVID scenario.



1.0

Introduction

1.1 About this report

Migrant and ethnic traders at Elephant and Castle (EC) in the London Borough of Southwark who were already experiencing imminent displacement due to gentrification were unexpectedly hit by the COVID-19 pandemic at a time when the full impacts of Brexit were not yet fully manifest. In our close, ongoing work with traders — facilitated by relationships based on trust and fostered over several years — we have observed how various crises have and continue to impact the Elephant and Castle (EC) migrant and ethnic business community. Reviewing conversations spanning the past two years, as well as intensive interviews between May and July 2022, we find that the ‘Regeneration’¹ of EC has had an irrefutable impact on the former Shopping Centre traders, both directly and in its interaction with other forces. Regeneration has operated as the context against which COVID-19, Brexit and, now, the cost of living crises have played out, thereby amplifying each of their impacts for the displaced traders. Similarly, its own effects have been heightened by each of these other forces, which have themselves reinforced the damaging impacts

of Regeneration. Notably, while some traders have seen their businesses improve after their relocation, their displacement from the Shopping Centre still established their disproportionate vulnerability to other crises.

The report builds on the work that we have been doing at Latin Elephant to increase the participation and inclusion of migrant and ethnic groups in processes of urban change in London. Methodologically, it draws on numerous conversations with traders over a period of two years and recent in-depth interviews to develop an understanding of the impact of the aforementioned crises on EC traders. Following our analysis, we propose a holistic approach to tackle socio-economic precarity and urban recovery at times of crises — one that is inclusive of small migrant and ethnic economies. In doing so, we recognise EC is a microcosm for understanding how strengthening migrant and ethnic economies is necessary for building sustainable urban futures across London, in a post Brexit and post COVID future.

¹ ‘Regeneration’ (capitalised) refers to the specific process of urban change in Elephant and Castle — called ‘regeneration’ by Southwark Council and the Developers. This process requires the ongoing displacement of residential and commercial communities who were already in the area, and their replacement with higher income communities and the businesses that serve them.

1.2 About the traders at Elephant and Castle

From 1965 until September 2020, the EC area of Southwark was known for the shopping centre at its heart — the first large, indoor, ‘North-American-style’ shopping mall built in Europe. From the 1990s onward, the Shopping Centre became a locus for Latin American and other migrant and ethnic businesses. At its peak, at least 130 small independent businesses operated in the mall and the market surrounding it. As a central location, the Shopping Centre was an ecosystem operating via symbiosis, where anchor and small businesses as well as independent traders shared customers and recommended each other, and where regulars could find a huge variety of affordable and specialised goods in one place. Moreover, the Centre provided EC community members, including Heygate Estate residents, with a central location to do all their shopping, as well as meet with community members, socialise and send remittances to family members back home. Traders at market stalls surrounding the Shopping Centre (or ‘the moat’ as it was commonly referred to) offered everything from phone accessories and luggage; to carpets and sheets; to alteration services; to a variety of hot food stalls offering worldwide cuisines from Ecuador to India (petit elephant & Peluffo, 2019; Nunn, 2019). Shops inside the Centre offered essential services including tech repair, international money transfer and hair styling; community activities such as bowling and bingo; and goods such as clothing, beauty supplies, groceries and DIY materials. Restaurants offered community members places to eat and gather. For example, La Bodeguita — one of the first Latin American businesses in the Shopping Centre, opened in 1994 — offered London’s Colombian community a taste of home, and also operated as key community infrastructure, providing new Spanish-speaking and Latin American arrivals with an established network for finding employment, accommodation

and information on how to get a national insurance number and access primary health care and other important resources. Many of the displaced stores offered imported, specialty items which were — and still are — difficult to find elsewhere in London and which offered migrants throughout the city with products of cultural and sentimental value from their respective cultures and home countries.²

It is important to note that a number of already-vulnerable and marginalised groups are overrepresented among the EC traders. Nearly all of the traders — a high number of whom are breadwinners for their families in the UK as well as abroad through remittances — are of migrant and/or ethnically- and racially-marginalised backgrounds. Our past research also identifies that over 40% of businesses are female-led, which is higher than the average for SMEs across London (Román-Velázquez & Hill, 2015). This has important implications. Our findings — which themselves stress the importance of contextual and relational understanding — must also be understood in the context of existing marginalities and the disproportionate vulnerabilities of these groups to economic and health crises and institutional discrimination.

² For more information on Latin Americans in London — and particularly in South-wark — see McIlwaine and Bunge (2016) and McIlwaine et al. (2011).

1.3 Research methods

This research builds upon a contextual understanding of traders' experiences, gathered through consistent and direct engagement by Latin Elephant's staff for the better part of a decade. Building upon this background knowledge, we identified a diverse group of traders from those displaced by the demolition of the Centre whose stories we felt demonstrate the complicated impacts that both sustained and newly emerging crises have had on EC traders. Ultimately, we interviewed a group of nine traders representing diverse ethnic backgrounds and offering a wide range of services and products.

We interviewed these nine independent traders between May and July 2022, asking them a series of 32 questions on nine separate themes: general/introductions, business operations,

income/remittances, health, support (e.g., grants, loans), customers, community and looking forward. These interviews — each of which were consented to by traders — were recorded and transcribed, with key quotes identified. They were analysed in conversation with each other, allowing us to draw comparisons between experiences and, ultimately, construct a complex understanding of how traders have been impacted by events over the past two years and what kinds of support they need to sustain their businesses at present and into the future. Please note, traders have been anonymised for confidentiality reasons and to protect them in case of backlash from the institutions and entities they discuss.



Photograph: Meghan Peterson



1.4 Structure of the report and argument

This report proceeds with a literature review on existing research discussing the impact of COVID-19 and Brexit on migrant and ethnic communities and economies. It also briefly addresses any new literature on the cost of living crisis; that this crisis is still unfolding, however, means that there is little academic analysis on its impacts. Accordingly, we reference some emerging insights in articles from news and industry-specific publications, and highlight the ways in which our own research can contribute to this growing body of work. Following the literature review, this report discusses the relationship between successive and overlapping crises — Regeneration, COVID-19, Brexit and the rising cost of living — and centre traders’ lived experiences. Building this analysis, we reflect both on how policy makers might better address existing vulnerabilities among independent, migrant and ethnic traders and how we, organisationally, might continue to support traders through ongoing and future crises. We conclude by summarising these reflections into concrete policy and organisational recommendations for building an inclusive and resilient post COVID and post Brexit economy in EC and elsewhere.



2.0

Literature Review

2.1 Introduction

Latin Elephant, a registered charity with the Charity Commission, has a remit to support the diverse businesses in the EC area that are run by traders of migrant, Latin American, Black, Asian and Middle Eastern backgrounds. Accordingly, this literature review analyses existing research on the impact of the COVID-19 pandemic and Brexit on BME communities, as well as BME-owned and/or small businesses.³ Given that studies of migrant and ethnic economies are scarce, the literature review on Brexit examines its effects on micro- and small businesses in an effort to extrapolate insights and lessons for Latin Elephant, the migrant and ethnic traders in EC and, more broadly, migrant and ethnic economies in London. It further considers existing policy proposals concerning support for the business community — in London and elsewhere — and the transition to a post-pandemic (or endemic-COVID) world. In doing so, this literature review identifies (i) the ways in which the EC community might benefit from policy proposals and conclusions in existing literature and (ii) where that same literature fails to capture what is happening in the area and there is need for

further research. Our literature review was extensive; summarised below are the academic articles, policy research and reports which offered especially valuable insights for discerning between the economic and social impacts of Brexit and those of the COVID-19 pandemic.

³ The use of 'BME' (Black and minority ethnic) — or of 'migrant and ethnic businesses' — should not be interpreted as a universalisation or generalisation of experience. While such classification is utilised to draw attention to differences between averages relating to white Britons and non-white Britons, we fully recognise the heterogeneity of experience between and within non-white and otherwise marginalised communities in the UK.

2.2 Literature on the impact of COVID-19 on BME communities and small businesses

Since it emerged, COVID-19 has been at the centre of considerable research, and many have called attention to how disparities in impact fall along racial and ethnic lines. While much of this literature looks at the United States as a case study (e.g., Abedi et al., 2021; Reyes, 2020; Tai et al., 2021), considerable literature also focuses on racial and ethnic disparities in the United Kingdom (e.g., Bambra & Smith., 2021; Nazroo & Bécarea, 2021).

In a comprehensive report, Public Health England (henceforth, 'PHE'; 2020) identifies the extent to which ethnicity impacts health risks and outcomes from COVID-19.^{4 5} PHE exposes insufficient engagement with ethnicity and race in existing data sets, thus highlighting both opportunities for better research and analysis, as well as key topics for further research. It identifies poverty and deprivation, as well as income inequality and housing quality, as key concerns held by interviewed stakeholders and as understood by experts and communities themselves as key contributors to differences in community resilience and health outcomes. Notably, this report highlights that more effort must be made by the government (at all levels) to engage and partner with faith communities, institutions and leaders — as well as grassroots groups — to provide culturally sensitive information. Doing so is important for reaching constituents who are under- or untrusting of public health services,

⁴ Public Health England was replaced by two new entities — UK Health Security Agency and Office for Health Improvement and Disparities — on 1 October 2022. When *Beyond the data: Understanding the impact of COVID-19 on BAME groups* (cited report) was published, however, PHE was still in operation.

⁵ Coalition of Latin Americans in the United Kingdom (CLAUK), of which Latin Elephant is a member, wrote a letter to PHE in May 2020 to highlight the impact of COVID-19 on the Latin American community and present the coalition's concerns that existing PHE data and research methods fail to capture the Latin American experience: <http://www.clauk.org.uk/wp-content/uploads/2020/05/Latin-American-and-Covid-19-1.pdf>.

including the NHS. Ultimately, the systemic issues identified by this paper as contributing to health outcomes in BME communities are, at least anecdotally, the same issues that disproportionately, negatively impact EC traders. This research indicates that engagement by groups like Latin Elephant is necessary to developing better understandings of community experiences and resilience during times of crisis; it further supports that research by and intentional involvement of such groups — who have established, trust-based relationships with impacted communities — might contribute to better policy and outcomes.

As established, most of the traders from the EC Shopping Centre are of migrant backgrounds. Accordingly, we reviewed literature which considered migrant-specific experiences of COVID-19 in the United Kingdom. While the PHE report does address some disparities between native and non-native BME communities, this is not its main focus. Research by Yen et al. (2021) analyses international migrants' experiences of the pandemic lockdown in the UK, however it focuses solely on three specific migrant communities (Italian, Chinese and Iranian), and many of the interviewees come from well-off economic backgrounds. Furthermore, Yen et al. focus on the social and mental impacts of the pandemic for these communities, rather than on the economic burden for small-business owners and resulting implications for the recovery of high streets or urban centres. Ultimately, this research demonstrates the need for explicit engagement with migrants, like those in the EC business community, who come from other ethnic and national backgrounds (within the broad categories of Latin American, Caribbean, African and Middle Eastern) and significantly poorer economic circumstances, and who are foundational to local economies not only in Southwark but throughout London.

Notably, a report by the Indoamerican Migrant Refugee Organization (henceforth, 'IRMO'; 2021)




does address the impact of COVID-19 on Latin American migrants in London. IRMO finds that Latin American immigrants in London were significantly negatively affected as early as May 2020: they were disproportionately out of work (nearly 50% by May), could not work from home (77%) or had insecure employment (65%). IRMO's report also highlights clear health inequalities between Latin American immigrants in London and the rest of the city. Ultimately, this report reaffirms the disproportionate impact of COVID-19 on Latin American immigrants, and immigrant populations generally speaking. While this research does engage with Latin American migrants, who are disproportionately represented in the EC migrant and ethnic trader community, it only minimally engages with the impact of the virus on migrant and ethnic economies and businesses — Latin American or otherwise.

2.3 Literature on the impact of Brexit in BME communities and small businesses

In January 2021 — in the midst of the UK's extended, 'third lockdown' — local economies across the UK which were already harmed by COVID-19 were further impacted as the most substantial changes to economic and immigration policies related to Brexit began to come into effect. The following June, the EU Settlement Scheme, which allowed EU (excluding Irish), EEA and Swiss nationals living in the UK to apply for settled or pre-settled status, closed. Brexit appears to influence decisions among UK employers around hiring migrant employees. Morris (2020, p. 4) suggests that new immigration rules 'could lead to an increase in poor working practices and exploitation. Unscrupulous employers who were previously reliant on EU workers could turn to informal work arrangements to fill vacancies, placing migrants in more vulnerable situations.'

Since grace periods for trading different goods were in place until December 2021 (the EU-UK Trade and Cooperation Agreement (TCA) was not implemented in full until that date), it is still early to determine the real impact of Brexit on the UK economy. However, official figures show that trade of goods between the EU and the UK decreased after the TCA came into force and has remained below pre-Brexit and pre-pandemic levels (Office for Budget Responsibility, 2021). Various commentators have argued that the pandemic exacerbates the 'slow-burn' consequences of Brexit for the economies of cities that primarily rely on EU funding and exports to the bloc (McCann et al., 2021; Grey, 2021a). Although London is not economically dependent on the EU, Brexit, like COVID-19, accentuates structural inequalities and makes more evident the flaws of urban planning measures in the city.

Experts have also stressed that Brexit can be an opportunity to advance new forms of urban development that break apart with increasingly neoliberalised local programmes for economic recovery and transformation (North, 2017). North (2017, p. 214) argues, for instance, that in a post-Brexit scenario, it might be worth developing the 'section of the economy that provides everyday goods and services and which cannot be mechanised or moved to places where labour costs are lower'. According to North (2017, p. 204), in this context, it may be worth 'exploring the benefits of local procurement and spending' and creating 'new models of municipal ownership and enterprise'. Novel solutions to long-lasting problems might emerge in this context if businesses, planners, and governments understand that the economies of cities are diverse, i.e., 'comprised of more than just jobs and businesses, which residents of excluded communities struggle to access' (North, 2017, p. 213).



Such framing for economic development and urban planning is distinct from policymaking practices and discourses of the Brexit era that promote diversity, but privilege integration around nation-state centered outlooks (Wellings, 2021; Raco & Kesten, 2018). The latter tend to privilege some aspects of diversity above others and are typically accompanied by visions of the city as a ‘commodified and integrated social unit (Raco & Kesten, 2018, p. 903). The result is that legitimised urban projects tend to ‘generate heightened inequality and spatial polarisation’ (Raco & Kesten, 2018, p. 903).

The nationalistic rhetoric that complements most Brexit policies and the adoption of the points-based immigration system in the UK to attract high-skilled workers presents diversity as ‘a positive asset’ likely generating greater competitiveness and social cohesion (Raco & Kesten 2018, p. 903). Brexit thus contributes to the enthronisation of policy and economic agendas that favour big businesses’ selective notion of diversity and urban planners’ strategies to commodify diversity for place-making (Raco & Kesten, 2018, p. 904). Nevertheless, the ‘mechanisms through which redistribution and equality will be delivered remain vague’, and equality agendas, as well as issues around intolerance and class divisions, are relegated or dismissed (Raco & Kesten, 2018, p. 905).

2.3 Literature on the impact of the cost of living crisis

While a cost of living crisis has affected many of the UK’s most vulnerable for over a decade, it only really began to dominate daily life for much of the public in April 2022 (Greenpeace UK, 2022). As such, there is minimal existing research on the ways in which it is presently impacting various communities. Given the increased attention, additional research is likely forthcoming. For the moment, however, existing

enquiries do not adequately address how small businesses and independent traders — from marginalised backgrounds, especially — are experiencing the rising cost of living. The present severity of the cost of living crisis emerged, in full, over the course of writing this report. Thus, while this section provides a brief overview of recent publications, it is not comprehensive; there is new information about the extent and consequences of this ongoing crisis emerging daily.

Since the start of 2022, Joseph Rowntree Foundation has published several reports, and articles monitoring the rising cost of living, and exploring its impact on already poor and/or destitute households and communities in the UK (Thompson et al., 2022; Hill & Webber, 2022; Schmuecker & Earwaker, 2022; Schmuecker et al., 2022). Similarly, there is some discussion about how those from ethnically- or racially-marginalised backgrounds will be more impacted by the crisis (Zacharek, 2022). While this research provides valuable understanding about how low-income and ethnic-minority households have already been and continue to be impacted by rapidly rising prices, growing debt and diminishing support, its focus remains households rather than businesses. There is no engagement with independent traders or small businesses, nor a particular emphasis on the specific experiences of immigrants.

A Fresh Business Thinking (2022) article from August 2022 contemplates the impact of the cost of living crisis on small businesses, for example how energy costs, supply shortages and high logistics-related costs have impacted small businesses and especially those who need or provide specialty inputs or goods. This article is summary in nature, however, so while it provides helpful direction for further consideration, it does not provide detailed analysis. It also does not engage with how this crisis has, in playing out locally, exacerbated



other crises (such as relocation), thereby suggesting a need for such research.

Newspapers with both national (e.g., Partridge, 2022; Ungoed-Thomas, 2022) and local foci (e.g., Southwark News, 2022) have reported on the impact of rising energy prices on restaurants and takeaway businesses. In an article from late September, Southwark News (2022) highlights that traders in the borough are being forced to make difficult decisions like layoff staff or sell their business entirely. While relevant to our research, this article is still very narrowly focused and suggests additional and more comprehensive investigation is needed.

Finally, research by People Like Us and Censuswide (2022) finds that workers from an ethnic minority background are disproportionately unable to pay their bills, rent or mortgage each month and are accumulating more debt because they are having to take out loans or use credit cards. While this report provides key general insights around the impact of the cost of living crisis on those of minority ethnic backgrounds, it lacks the situated and focussed nature that must equally be considered in policy discussions and which is best produced by organisations that are intimately connected to the communities being researched.



Illustration: Meghan Peterson for Latin Elephant

3.0

Findings

3.1 Introduction

Our interviews with traders highlight three key conclusions. First, the Regeneration of EC — and the consequent displacement of traders from within the ‘red line’ of the development⁶ — has been and continues to be a crisis with devastating effects. Second, Regeneration has produced an underlying level of heightened vulnerability which makes the traders more susceptible to the negative impacts of other crises, notably COVID-19, Brexit and the increased cost of living. Third, these other crises serve as amplifiers themselves, reinforcing the negative and disproportionate impact of EC’s Regeneration on its migrant and ethnic traders. These conclusions are explored in greater detail below.

3.2 Regeneration

Decline of customers, footfall and recognition

Most of the traders interviewed recognise the Regeneration of EC as central to the challenges they have faced not only since the closure of the Shopping Centre on 24 September 2020,

but for the better part of the last decade. In particular, traders explain that Regeneration and displacement have caused significant declines in footfall and customers. COVID-19, Brexit and the cost of living crisis have further impacted their customer base, but traders still view initial, substantial declines as directly attributable to the ongoing development of the area.

The Regeneration of EC importantly began with the displacement of the working class communities living on the Heygate Estate (1974-2014). As Trader 1, a market trader with 20 years of experience selling mobile accessories, explains, *‘When they start moving people, they knock down the council flat, you know, it did affect the business.’* The new developments have replaced the Heygate’s council homes with luxury flats that have asking and rental prices which are out of reach for people on average incomes for the surrounding community and borough at-large.⁷ The forced displacement of this community has reverberated through the migrant and ethnic economy that served lower-income residents from

⁶ ‘Red line’ refers to the red outline on a map which identifies in a planning application all the land necessary to carry out the proposed development. The red line area for the Shopping Centre application can be viewed at <https://latinelephant.org/map/>.

⁷ Data on average earnings in Southwark can be found at London Datastore: <https://data.london.gov.uk/dataset/earnings-place-residence-borough>. Rent and property values for Lendlease flats for new flats in EC can be found on the websites for Lendlease/Elephant Park (<https://www.elephantpark.co.uk/live-here/>) and Delancey/Get Living (<https://www.getliving.com/find-a-home/?neighbourhood=elephant-central>).



the area and has impacted the traders in two key ways: first, their old customers are no longer in the area; and second, the new residents have not replaced the displaced residents as the traders' customers.

Trader 2, a retailer with nearly 20 years of trading experience, shares that their long-time customers were pushed out of the area due to the redevelopment of the Heygate. Other working class and lower income customers who came to the Shopping Centre have similarly stopped coming to their shop because they no longer have a central shopping district which caters to their needs and their income levels. Traders have also found that as a direct result of the Regeneration, neither old customers who would like to continue to shop from them nor new customers in the area know that they've been relocated, even when a great number of vendors relocated within 3 minutes of the Shopping Centre, the very next day of its definitive closure (24 September 2020).


Trader 2 observes, *'They have pushed [the] working class out of here. People used to come for Iceland, Superdrug etc. Now they don't know I'm here. I randomly see my customers on Walworth Road, I give them my card on the street when I see them to let them know where I am now.'* They also express that the loss of the Shopping Centre and the consequential relocation has been particularly damaging, even in relation to a global pandemic that closed shops like theirs for months at a time. Trader 2 explains, *'COVID was [hard] for everyone but relocation especially for small businesses. We lost big brands around and footfall went down because people used to come to the bank and for medication.'* There is no longer a bank in the area, and no cash machine at any of the relocation clusters, despite traders from all locations consistently requesting one be added to help improve their situations.

Trader 1 shares a near identical assessment: *'After that, the shop inside, when they start leaving like Tesco, Boots, like a bank close down [...] everything have connection with other things, everything have connection. This is how it works. And the business start going down, down, down, slowly.'* Likewise, Trader 3, operating for over a decade in the Shopping Centre, remarks that the loss of anchor businesses and services had a disastrous effect on their business:

'My customers came all the way from Acton Town. In Elephant and Castle, there was a passport office and everybody come there and when they come they said they are collecting the passport and then they buy their shopping from here. Passport office gone, bank gone, all things gone, so we are missing that time.'

In Spring 2020, anchor shops slowly abandoned the Shopping Centre and traders had to shut down temporarily during the first lockdown, creating a context in which it was increasingly difficult for traders to run their businesses; yet, business during these uncertain times was still better than that which followed their relocation. Trader 3 establishes that even while business was decreasing in the lead up to the Shopping Centre's final closure, traders were still able to sell their goods to customers. After relocation, however, this changed; many traders have not even had slow business, they have more or less had no business at all. This trader eventually felt as though they had no choice but to vacate their relocation unit — it was unsustainable and they had no hope it would improve after a year of feeling ignored and dismissed by the space's management organisation and Southwark Council.

Trader 3 was not the only one to feel this way, nor the only one to vacate their relocation unit; four traders have left Elephant Arcade and one has left Castle Square. Each has shared that they feel as though they have no alternative but to leave the



area — some after nearly three decades operating there — and that the Council, Developers and Management firms are, whether through their actions or inaction, forcing them out of EC.

The mental and physical health impacts of this cannot be understated. Traders express feeling anxious, hopeless and depressed, and share that they have put on weight or no longer have as much energy as they used to. These impacts are exacerbated for those traders who, after two years of feeling ignored by Southwark and the Developers, have begun to feel like support — or, in the case of the Council, pressure on Developers — is being withheld as retribution for their pushback against the Regeneration scheme. Multiple traders across relocation sites have expressed that the dismal situation in the Arcade, Castle Square and Ash Avenue means the spaces are not viable alternatives to the Shopping Centre. Whereas traders and their families were able to live off of their business at the Shopping Centre, business is so slow at their new spaces that they cannot cover their rent obligations. For example, one of the traders in Elephant Arcade who sells women's clothing explained in a meeting with Latin Elephant, Southwark Law Centre, 35% Campaign and some of Southwark Council's officers and councillors that they make so little, it is emotional when they make even £1 a day. Another trader who used to make an average of £700-800 per day at the Shopping Centre reported only making an average of £40 per day at the Arcade. This trader shared they would consistently make £100 one day and then go two days without making anything. A third trader shared they were lucky to sell one item in a week, or to make even £10.

Two years on, traders still share that they have gone days without prospective customers and some have had to take on other jobs during nights or on the weekend. For example, Trader 2 shares, *'I used to have two guys helping me, especially around Christmas. Now it is myself who is looking for a job!'*

Trader 1, who relocated to East Street Market, explains why relocation has had such devastating effects: *'[A] couple of [customers have come back but most] of them are gone. Because if you change the location where people used to find you, you lose those customers. They go and buy from someone else. It's simple.'*

In fact, many traders have lost the majority of their customers from the Shopping Centre. Trader 4, who opened a hair salon in the Centre in 1992 and has relocated to Elephant Arcade, explains that they only have 60-70% of their old clients from the Shopping Centre. They think this is due to their relocation, having to close down during COVID-19, the closure of the Northern line during the first half of 2022 and a distinct lack of parking which makes it difficult for clients who are based further away to get to their appointments.

Trader 5, who has owned multiple shops selling mobile accessories, shares that *'many customers still don't know traders are actually relocated across the road. Two years on! I meet them on the Walworth Road and they ask me where is my unit'*. Their unit on the first floor of Castle Square is two doors down from another repair and mobile accessories shop. Although it is across the street from the National Rail station entrance, their customers still struggle to find them. They consistently find that the majority of people coming into their shop are looking for the bathroom, confused by poorly placed signage; the bathroom is on the ground floor on the opposite side of the bungalow unit from their shop).

Loss of customers is consistent not only amongst traders who sell goods and services, but also those who sell food. Trader 6, a long-standing food trader from the Shopping Centre market, laments that many of their old customers cannot find them:



‘Even until now, some of our old customers haven’t found us here. Because sometimes I do catering outside the square, functions like receptions — wedding receptions, dinner receptions — fun days, and people will just say, oh my god, we were looking for you. We couldn’t find you, so they are still looking for you.’

Many traders recognise insufficient wayfinding and signposting as a key reason why their old customers cannot find them. When they were at the Shopping Centre — a South London landmark — it was obvious where they could be found. The relocation spaces, however, do not have the same draw. As Trader 2 explains, *‘A Shopping Centre is a brand, now people don’t know what is Castle Square [emphasis added]. The name is not suitable for a shopping destination.’*

Multiple traders also highlight more tangible issues which have made it difficult for old customers to find them: insufficient wayfinding and signposting of the relocated traders and their shops. This is one of the concerns most commonly raised by traders, regardless of relocation space. Traders in both locations (Castle Square and Elephant Arcade) have made multiple appeals for better signage to Get Living and Meanwhile Space, who manage Castle Square (on behalf of Delancey) and Elephant Arcade (on behalf of Southwark Council), respectively.

Traders have been consistently told by Developers that improved signage was not possible, citing the need for planning permission as prohibitive of any improvements. Only after Latin Elephant asked in August 2022 to meet with Southwark Council about a signage proposal it produced with the support of volunteer architects did the developers provide any indication that they were considering improving wayfinding in the area. It is reasonable to assume that the more temporary student residents do not have the same connection to

their local area and local shops that long-term council tenants and leaseholders from the Heygate Estate had for decades. Traders feel that the wealthier and predominantly international student population has overwhelmingly shifted to online shopping and are no longer buying in person. Trader 7, who sells clothing, shares that *‘residents who live in the area aren’t buying from the shops. They’re getting some food, but they are buying things online. They don’t have the time to shop from the displaced traders’ shops.’*

Some traders have attempted to adjust their businesses to better align with the shifting demographics of the area. For most, however, this has proved unhelpful, not only because new customers do not even know the traders exist. Trader 2 explains that change in the demographics of their customers has forced them to make changes. They and other traders have tried to adjust: *‘I started to bring more quality products because Heygate clients are no longer around, new clients want different products, but this is not working. These changes are not working for me. Why? Also due to Brexit, Corona [COVID-19] and because people don’t know I’m here.’*

Design flaws and managed decline

Design issues with the relocation spaces only exacerbated the challenges of relocation for many traders. Trader 8 — A long-standing independent business still struggling with relocation — believes design issues have had a clear impact on their business. They explain:

‘The set up of Castle Square doesn’t suit us. It is a scheme that has not been thought [through] properly. We don’t face the public as the entrance doesn’t face the main road [Elephant Rd]. Old customers don’t know where I am located. The place is not inviting. We have spoken to the operation Manager and they have said that there is not much that they can do. For some traders, it is cheaper to stay closed.’

Trader 6, whose restaurant has also been relocated to Castle Square, makes a similar observation:

'The next thing people are complaining about is parking. People are complaining about parking. No way they should have made this road, if they knew they were going to put a shopping mall over here, they have never put the yellow double line out there. At least let people have an hour of parking free. Or let people have a ticket where they can put some money and park out there. I mean, no way, you don't have nothing. A disabled customer comes in, and their family has to drop them off and find parking, bring them up here. And then the lift, that's even worse. Sometimes they get here and the lift is broken. For example, yesterday someone came here and he went to the lift and the lift is not stopping on the first floor. He went up to the second floor and then he had to walk down the steps. With two sticks. And that was even worse.'

Notably, the planning application submitted by the Developers to Southwark Council in 2018 for temporary relocation site Castle Square did not have lifts for people with disabilities despite having three storeys. Traders made clear, in response to this initial plan, that a lack of accessible infrastructure would not only make their relocation spaces prohibitive to many existing clients, but that it was generally unjust and inequitable. Only after community and advocacy work by traders, residents and local groups was the scheme amended to incorporate two lifts for disabled people, in addition to other very significant improvements for traders displaced from the Shopping Centre.⁸ It is important to highlight that Castle Square not only continues to fail to meet traders' needs, it was never intended to. It would have been even more

inadequate than it is at present without intentional organising by traders and other community members.

Trader 7 offers a similar diagnosis of the situation at Castle Square to their co-tenants:

'The infrastructure of this building is totally wrong — how they made it. They were supposed to make it opposite this side, they made it inside. No one can see from outside what we're selling, where we are. Lots of customers, after two years, they recognise us on the street. They're supposed to find us in the shop, they're finding us on the street. They say, "We've been looking for you for a long time." I say, "We're here." They say, "We can't see you, any sign, anything." There's no signs, no pictures of us, there's nothing that can attract or bring customers here. Only social media or online, that's not enough. People need to see physically too.'

For traders at Elephant Arcade, the situation is similar. Trader 3 points out that the remodelling of Elephant Arcade from a garage to shopping space was done without attention to the implications for the traders not immediately viewable from the road. Whereas the traders with windows to the street can advertise their presence, the traders inside have faced near total obscurity. They explain that the shops facing the road obscure customers' view of the shops inside, and the design of the arcade itself does nothing to lure customers to the other shops. Trader 3 and other 'inside traders'⁹ repeatedly assert that a better layout would have placed the café and salon at the back, so that customers pass by the rest of the shops on their way in. As it stands, however, the shops inside have practically no business.

For many traders, stock is sitting on their shelves and turnover is nearly nonexistent. Trader 9, who sells mobile accessories, explains that they can't adjust to changing tastes because they have old stock that won't move. They share, *'I don't want to bring new*

⁸ Public comments submitted in response to the planning application can be found at <https://planning.southwark.gov.uk/online-applications/application-Details.do?activeTab=neighbourComments&keyVal=ZZVORKBWR123>.

⁹ 'Inside traders' refers to the Elephant Arcade traders who do not have windows which face the street, and whose shops cannot be seen obviously from the outside of Perronet House. Those at the front of the arcade — Dr. Juice, Black Cowboy Coffee and Lucy's Hairdressing — are the only three Elephant Arcade businesses which are not inside traders.



Photograph: Latin Elephant

stock, it's not worth it. Look: I still have 40 watches from the last 2 years. Same happens with some belts. I used to sell 10 or 20 a day in Elephant and Castle market.' Trader 7 has encountered similar issues. They have many items which have hung from their racks for two years. The lack of turnover due to insufficient footfall and customers has, in turn, meant that customers do not return to shops once they see that little is changing.

Multiple traders have also highlighted issues with the individual units themselves, explaining that the quality and size of their new shops are insufficient for their purposes. In fact, many traders see their new locations as inferior to the units or market stalls that they had at the Shopping Centre. While this is likely due to declines in footfall in comparison to the Shopping Centre and market — as addressed above — traders differentiate between the two, highlighting distinct issues with the built form of the relocation spaces

and demonstrating how the units they've been moved to fail to meet the standards they expected and need in order to run a successful business. For example, nearly all traders have significantly smaller units now than they used to have. Trader 2, whose business depends on their ability to display their goods, finds the lack of space very hindering: *'I cannot [fully display my products] for a customer because of the size of my shop.'*

Trader 8 similarly notes that their café is too small:

'We used to trust the landlord and felt happy with the initial idea of Castle Square, but the relocation broke what we had and what we thought we were going to have. There has been a massive reduction of space and customers don't feel comfortable. The current 50 square metres is very tight. I don't understand why the Shopping Centre was not repaired or fixed rather than demolished. We all put faith in the landlord.'

Trader 7, who runs a clothing store, has also struggled with their new unit, which is significantly smaller than the space they operated out of at the Shopping Centre. They explain that they have had to cut down on stock because, although they had two spaces in the Shopping Centre, they now only have one relocation unit in Castle Square. They no longer sell shoes as a result. Trader 7 believes a lot of the issues that traders are now raising could have been avoided if they were genuinely consulted on the design of the unit. While they were shown mock-ups — and successfully demanded that the unit be made accessible to those with mobility issues — the units were hidden for much of the construction process, making it difficult for traders to provide comments and feedback. Trader 7 remarks, *'They didn't ask traders about the design, covered up the area while it was being built so no one could see it to share their thoughts.'*

The Castle Square and Elephant Arcade units also have structural issues which impact traders ability to use them. Multiple food vendors have had issues with their units, both in terms of how they are outfitted and, even more common, how well they function. One restaurant, for example, has been unable to cook for months due to electrical issues in the unit. Trader 6 has had similar issues in the past and had to pay out-of-pocket to get their cookers fixed and running again. During this time, they lost several thousand pounds of business, including four catering gigs and daily business. Another restaurant was denied cooking equipment essential to their business, significantly impacting their ability to operate. They had multiple issues at the start of their tenancy; although their current stove works well, multiple incorrect cookers were installed and replaced during the first several weeks after their relocation. Relocated traders were supposed to not lose trading days in their relocation, but this business was unable to operate for over a month. Like the other restaurateurs in Castle Square, Trader 8 has encountered issues with the

electrical capacity of their unit. They explain, *'Our unit is impossible to work in in the summer. No air conditioning, and if I had one, the electricity collapses. In the first summer we had to shut down as the temperature inside was 40 degrees. You can't work in the unit.'* Ultimately, each of these food vendors has had significant issues with the design and quality of their relocation unit, significantly impacting their ability to run a successful business.

Traders at Elephant Arcade have also had issues with ventilation. Trader 3 recalls an exchange with one of their customers:

'In the arcade, there is no fresh air there. One lady came and she said, "How can you stay here eight hours or nine hours? I can't breathe here. Just five [minutes] I was here and I can't breathe." Because that was ventilated [...] all the rubbish comes through the pipe, we smell [the upstairs building]. We are not comfortable there.'

Traders also view the mismanagement of their new units at a new site — which is similar to the managed decline of the old Shopping Centre — as another reason why they cannot attract new customers, and why footfall remains low. Traders from both locations highlight lack of maintenance by the property manager. Trader 8 shares that *'the operator in Castle Square doesn't look after the communal space. No decorations, they removed the fake grass, [they] don't look after the chairs. Everything is deteriorating.'*

Trader 6 also highlights issues of management. They find the units insufficient maintenance as particularly offensive, considering the Castle Square tenants pay service charges to have the shared spaces looked after. They argue: '

'They shouldn't be taking service charge from us in the first place. They should not have been taking service charge. For example, the steps aren't cleaned properly. The lift right now is dirty. Nobody cleans the lift. I have to pay for my own windows to



be cleaned, twice a month. Or as much as three times a month, I get people to come and clean the windows. And that's £15 when they come, every time. These are things that I thought were going to be put onto the service charge. But it's not there. On Monday evening, I scrub my place myself in front of my shop. So these are things I do to maintain my business.'

3.3 COVID-19

As established, Regeneration is the context against which other crises have unfolded. It both amplifies these additional crises and is, itself, exacerbated by them in turn. Thus, declines in footfall from Regeneration impact and are further impacted by the declines in footfall resulting from COVID-19 and Brexit.

The concerns outlined above demonstrate how Regeneration has impacted the migrant and ethnic traders operating out of EC. These challenges define the context against which other crises have emerged. COVID-19, for example, has accelerated existing trends relating to how customers shop for things they need, and which have important implications for footfall in traditional market spaces. In particular, it has further precipitated a move to online shopping from in-person shopping, in part because brick and mortar stores were closed for several month-long periods during the first few waves of the pandemic. Traders in EC have felt these changes more acutely, as they were already suffering declines in footfall and customers as a result of commercial displacement.

Trader 1 explains that in-person demand for *'mobile accessories is going down, you can get them easily anywhere, especially online. Suitcases — they may come and see it and buy it. But mobile cases are £2/£3. They buy it online, they don't need to come.'* They elaborate: *'The online business, it affects us a lot. They sell cheaper than us, always. Quality is maybe not the same always, maybe less, maybe more. But it does affect us. Definitely. It changes the way the people do their shopping.'*

Some traders want to shift in response to customers' heightened reliance on online shopping, but have found this transition very challenging. Many have struggled to move their businesses online, primarily due to lack of technical savvy. They've received insufficient support from the council and development partners and, given their precarious financial situations, are struggling to access such expertise. Trader 2 explains, *'I can't do it online, nobody helped me. I don't know how to do it.'*

Trader 5 highlights cost as a key difficulty of moving online. They explain, *'I am launching my website this week. My team is overseas and it still costs me £5,000. It's not easy in my business to sell online. You have to be a wholesaler. I'm launching [my website] to book-in repairs, so people can sell their phone to me online and that stuff.'*

Trader 7 shares that they are unable to move online for both technical and financial reasons: *'We have to hire people [for social media]. To pay them. It's difficult to pay rent here, so how are we going to pay those people, especially IT people?'* Pointedly, they ask how traders are expected to adjust or invest in business development if they are struggling to stay open in the first place. This draws attention to one of our main observations throughout our interviews: targeted support — for example online marketing support or discounted-rent periods — can alleviate some of the challenges, but ultimately fails to comprehensively address the problems faced by displaced traders. While discounted rent periods might prevent traders from falling further into arrears, they don't necessarily enable them to invest strategically in their businesses. Similarly, helping to set up a website or social media account doesn't mean that traders can pay rent or buy food for their families.

Trader 5 hoped to have four or five staff working with them at their Castle Square unit, but has found that *'two is more than enough'*. They used to have four full time staff members and two part time staff members but now, *'at the CS unit, I'm paying a salary*

out of my savings... It's the first time I'm in arrears with rent. I've never had this situation in over 20 years'.

Trader 7 makes a similar observation: *'You gain 10 years of business experience and you end up with nothing. This is frustrating all the traders. If I had another option, trust me, I wouldn't be here. I'm telling you. At least if I had 2 units and expenses were going to be divided, it wouldn't hurt as much as it's hurting now.'* They continue: *'Before [the Shopping Centre closed], I had expansion plans. Most of the traders, most of the business-minded people, always think about success — that they'll have a better life than they have right now. So I had a plan: a second shop, then a third. To buy a house here. But I couldn't do [this] after [relocation]'.* After relocation, any visions of further growth have been dismissed; Trader 7 no longer sees expansion as a sustainable dream in the current circumstances.

Ultimately, while the move to online shopping has impacted small business across the board, traders in EC have been particularly impacted because of the context within which they are trading. With the interplay of Regeneration with COVID-19 and Brexit, migrant and ethnic traders in EC saw their ability to take risks — of which moving online would be an example — curtailed dramatically. Trader 1 explains, *'I change [business] 4-5 times [...]. Something comes up, you try it. I used to do it. But that time the business was ok. If you change you still can make money. You still manage it. But now you change the business, it's your risk.'*

3.4 Brexit

Although the consequences of Brexit on small businesses are well documented, its consequences in EC must be understood through the ways this geopolitical event interacted with prior and ongoing crises

(Regeneration and COVID-19). All businesses who import from outside the UK have experienced customs delays or supply shortages as customs backed up due to an increased workload and suppliers pulled out of the UK. The traders in EC, however, experienced these challenges while already reeling from declining business not only after COVID-19 but also directly as a result of their displacement from the Shopping Centre.

Trader 7 outlines the impacts of Brexit on their clothing business: *'[We] knew there would be issues as soon as there was a Brexit announcement. Suppliers left the UK, shipping costs increased. It used to be [£]3,000 per container — it became [£]22,000. There are supply shortages because everyone has backstock. What used to take 5 days to ship, now takes 15-30 days.'* These cost increases have had devastating effects on their business's profit margins: whereas they used to make 85% profit on their goods, Trader 7 now only makes 20%. On its own, such a change in income makes running a business especially challenging; with the added context of Regeneration which, as discussed, has led to declining sales for most of the traders in the area, plunging profit margins are devastating.

Trader 5 has had a similar experience since Brexit: *'Before, I paid £2 for a case and I was selling it for [£]5. Now, the same case costs me [£]3 but I'm still charging the same to customers so the [profit] margin is much less now.'* They continue: *'Brexit definitely impacted the market with the cost of supplies. My supplier told me, "I used to pay [£]3,000 for a container, now it's £9,000 for a container".'* What Trader 5's experience demonstrates is that not only is their business being squeezed by the cost of their products as well as by the cost of shipping, but that they cannot pass that cost on to their customers. As such, they are having to accept increasing losses in order to maintain what business they can and not alienate the customers they have left.



While Trader 5 has seen their shipping costs rise by around 200% since Brexit, Trader 2 has seen theirs climb even further — by 600% since Brexit. Trader 2 shares, *'I used to pay £12. Now it's £17 for a blanket. My supplier used to pay £2,500 for a container from China, now £17,500 for a container.'*

Trader 4 has also experienced extreme cost increases as a result of Brexit. They import wax oil from France for their salon business. Since Brexit, the prices *'subieron por las nubes'* — they have gone through the roof — doubling in price.

Just as COVID-19 led to declining trade, decreasing footfall and marking a significant transition to online shopping, Brexit has also complicated traders' ability to reach customers. Multiple traders list (Eastern) Europeans as an important customer demographic. Trader 3 explains, *'They come, European people, and come and buy and go to their holidays, buy from Elephant and Castle, for example suitcases, trolleys. Since Brexit they stop everything.'* Trader 2 shares similar observations, remarking, *'I had people from Eastern Europe here. Their relatives visited for a week or so, they bought pillows, blankets, etc. Now these people are not coming here anymore.'* Some customers were forced to return to their home countries after Brexit. Alternatively, those with family in London have likely found it increasingly difficult to travel to the UK since it left the EU.

Declines in footfall due to COVID-19 and Brexit heightened the existing challenges associated with taking risks like moving online or dramatically changing stock. These crises, working in tandem, have produced a positive feedback loop that traders are struggling to escape: insufficient sales means they cannot invest in the operational changes which might increase them, and a lack of such investment has meant that sales continue to fall. When asked if they might change their business or products, Trader 1 expresses that

doing so is not an option; starting a (new) business is difficult under the best of circumstances, let alone the present ones:

'Trade in something different... I don't see it. Because it's not easy to start a business from scratch. And make it work. This time, it's very hard. If the business is good, it's good for everyone, you can tell. If you see the business [down for] one or two people you said maybe it's me, maybe it's just him and me. But, see, everyone is quiet. You know even if you change the activity of the business, you will struggle.'

3.5 The cost of living crisis

The burgeoning cost of living crisis is only amplifying these existing concerns further. When we were initially planning this research, the War in Ukraine was just beginning, and we weren't able to predict its lasting nature or impact. When we were interviewing traders, however, they were very clear about the ways in which this phenomenon was already impacting their businesses, and amplifying already stressful circumstances. Trader 5 puts it succinctly: *'COVID, Brexit, relocation... all three factors have affected us but now the War in Ukraine is even worse.'*

Although the current cost of living crisis has been years in the making (see Albertson & de Saille, 2022), the War in Ukraine has been seen by many as instrumental in causing a cost of living crisis. Increased fuel costs due to supply issues and shortages on other key imports are having drastic implications for communities across the country. It is recognised that the cost of living crisis will have a disproportionate impact on those who are already struggling (e.g., Federation of Small Businesses, 2022a; 2022b; Greenpeace UK, 2022; Schmuecker & Earwaker, 2022). Those on the lowest incomes in the UK are being forced to choose between paying rent, feeding their families and heating their homes. They are also more likely to be on prepayment

meters for their energy usage which, even with the price caps, have higher standing charges per day than do those on direct debit (Knight, 2022). There are concerns that those on prepayment meter, many of whom are already in fuel poverty, will experience 'disconnection by back door' (Jones, 2022).

EC traders are especially vulnerable, given the challenges they have been facing for the past few years. Furthermore, as many traders are already in debt from the impacts of Regeneration, COVID-19 and Brexit, they are in vulnerable positions as the cost of living continues to rise. With the cost of necessities skyrocketing, traders do not have any additional income to direct towards their businesses — they are, like everyone else, worried about heating their homes this winter and keeping food on the table.

Many of the customers served by the Elephant and Castle traders have low incomes themselves and so are similarly affected by the crisis.

Increasingly being forced to choose between necessities, customers have stopped purchasing the items they consider luxury goods. We anticipate the cost of living crisis will continue to hit Elephant and Castle's traders especially hard — and harder than it already is — as they and their customers reel from the rapidly rising prices for necessities like food and fuel, and as their energy use increases through the winter.

Trader 1, at East Street Market, has encountered similar issues: *'People they are short with the money, that's the problem, yeah. They don't have the money. Their income is not enough for them, you know, to buy like they used to do. Usually if they like something they just choose and pick up. Now they ask: are you here next week? Two weeks? Wait for me when I get paid.'*

Trader 6 has also noticed that their customers are struggling, which is impacting their business.



Photograph: Latin Elephant



They explain that some customers say they cannot afford to eat out because of the cost, even though Trader 6's meals are significantly less for the amount of food than elsewhere in Zone 1/2, with a set lunch menu for £10-12. Trader 6 recalls a common interaction they have with old customers: *'They say, "I can't afford it because the price has gone up and all these things." And I say, "Oh it's not your fault, I am so sorry I wish I could do something about it, but I have staff to pay, shop rent to pay, and so many things to do".'*

Due to shortages, Trader 6's key ingredients have increased in price. This means that they, like other traders, are having to battle increasing prices for their inputs and their customers' decreasing ability to consume. They explain:

'Even until now, you cannot go into the supermarkets and get four bottles of cooking oil. We order things online, from Asda, and everything that comes is in a shortage. We do a lot of chickpeas here, we have chickpea salad. I ordered two cases of chickpeas for salad and they only sent me six tins. So if I want more, I have to go into the supermarket myself to pick it up because there are so many limits on things. Flour — I went to buy something and they said I cannot get it like that because I am only allowed two.'

They elaborate, breaking down the prices of their ingredients: *'Oil has gone to almost 8 pounds now. A bag of rice used to be like £10, it goes up to £16, £17. A kg of oxtail used to be £7. Now a kg of oxtail is £9. A box of chicken... it started at £10, went to £15, and is now up to £25.'*

Debt

Debt is one of the factors increasing peoples' vulnerability to the cost of living crisis. Schmuecker and Earwaker (2022) indicate that those with debt are having to choose between repayment or going without necessities, especially as 'almost nine in ten (88%) low-income households in arrears are also going without at least one essential' and

'around three quarters of households in arrears have taken on new or increased borrowing in 2022'. Many EC traders have had to take on debt over the past two years. Already reeling from declining sales due to the first lockdown, traders took on debt to set up their businesses when they relocated in late-September 2020. Much of this debt was accrued on credit cards. Trader 7 explains:

'Since we moved here, I got new stock like it was going to be very busy. So lots of stock from pocket money, but it didn't go well. I paid £400 interest only from 1 credit card. Because I used £11,000 for my food, children, this and that. I can show you clearly the £400 of only interest. What about the actual amount? £11,000.'

The implications of this debt cannot be understated. Those on lower incomes who are already in debt are set to be most impacted by rising utilities payment obligations. As customers similarly cut back, corresponding to a further drop in businesses' sales, the EC traders will see all existing vulnerabilities exacerbated. Low sales means traders will be unable to pay off existing arrears or buy necessities. Recently, traders at Castle Square were told they had 30 days to pay off arrears, despite the challenges raised in this report and failure by the property management to address the issues traders have raised consistently since first moving in. Accordingly, we are concerned that traders' will be put in increasingly precarious positions as their existing debt grows and challenges from the cost of living crisis are further exacerbated.

3.6 Insufficient Support

Many of the relocated traders received grant support during the pandemic, and saw this support as offering them a lifeline. Trader 4 shares their thoughts (translated from Spanish): *'The grants were very good, thank god... without them, we would not have survived, no way.'*

With the loan and grants I could put together the new salon which cost £50,000'. Trader 4 had to pay for the conversion of their unit into one that accommodated hair washing stations. They also had to pay other capital costs that were necessary for restarting their business.

Trader 6 found the grants helpful, especially as they were reopening from lockdown and needed to restock all of their ingredients: *'I received two sets of support from the Council. It was really helpful... I could pay my shop rent, I could restock my business — because I spent it all on business. And I just made sure that two months' rent had been paid and restocked the business back with whatever I think I needed to carry on.'* Although they are overwhelmingly grateful to have received the grants, Trader 6 highlights a key issue with the grants process — namely, that it lacked clarity, and that they and other traders struggled to figure out how to apply for them. While grants distributed by Southwark Council have been recognised as lifelines during the pandemic, many traders remark that they weren't enough, and highlight other crises as minimising their positive impact. Trader 5 shares, *'COVID was helpful with the grants but now everything has gone up. Bills, fuel, everything... and customers are scared of spending for something if it's not a need'*. They continue: *'People now bargain in my shop as if I was at the market stall - this didn't used to happen. It didn't even happen four months ago, when we still had relocation, Brexit and COVID issues'*.

In fact, despite the support they got during relocation and COVID, Trader 4 is still worried about the future (translated from Spanish): *'I'm worried about how I can continue on. I need economic help, or to raise prices [because of inflation]. But here, you cannot raise prices much because it's always been economic. In Balham, they charge double and the profit there is noticeable. Here, I work twice as hard and I don't see profit.'*

Trader 7 feels the support was *'not enough'*, especially given the ongoing challenges in the current environment for small businesses. They argue that *'they should start to support [small businesses] before big businesses. Rich people — they're getting more rich just because they have big support.'*

Traders shared that more grant support would be helpful. Trader 1 shares that support with advertising would be helpful: *'Maybe we need support, like me, we need support from management to make the business to grow up again. Yeah. Advertising I think [...] that's one thing. Because I feel like [...] it's a lot. If your business work it's good for you, if it doesn't work, just give up'*. Other traders concur. Trader 7 thinks that the Council or Get Living should set up a unit for traders to gain practical skills or where they can take photos and move their products online. Trader 6 would also like more grant support, and explains, *'It would help with the cost increases, it would help with the shop rent, which is my biggest concern. Because I don't like to be behind with my rent. Our rent goes up every year'*. Trader 5 expresses similar concerns: *'I'm worried.. My rent plus services is 65k... if business doesn't pick up it will be a big problem. So far I'm managing because Walworth road is busy, so this is 100% due to the location I'm in now. Nothing compares with Castle Square.'* Traders also repeatedly share that they need improved signposting and wayfinding, so that their customers can find the easily.

4.0

Reflections


4.1 General policy implications

Our research has important implications for cultural and economic policymaking. These are discussed in detail below, and enumerated for clarity in the subsequent section.

The migrant and ethnic economy in EC plays a key role in the cultural and economic health of the area. It is well documented that migrant entrepreneurs (and immigrants, broadly speaking) are net contributors to the UK economy (e.g., Campo et al. 2018; Costas-Fernández 2018; Smith 2018; Vargas-Silva 2020). The vibrant, migrant and ethnic economy in EC operates as a microcosmic example of this. When the Shopping Centre still existed, community members were likely to purchase from EC traders, meaning their money was more likely to continue to circulate within the local economy. In fact, many of the traders are themselves residents of Southwark and would buy from others in the Centre. As stated elsewhere, traders sold specialty items which were rarely available elsewhere, and did so at reasonable prices. As a result, traders attracted customers from across London to the Shopping Centre, bringing into the area consumers who might not otherwise visit and invest in Southwark's local economy. Independent traders also employed people who lived in the area, and who similarly were more likely to purchase their necessities from

the traders around them — with whom they had developed professional and personal relationships and who provided them with specialty items from their home countries.

Additionally, EC's migrant and ethnic businesses reflect the cultural diversity of the area and of Southwark, generally. While at the Shopping Centre, EC's independent traders and business not only offered global cuisine and international products but also provided key cultural infrastructure, such as bingo, bowling, salsa dancing and televised Latin American football games. This cultural component of the Shopping Centre has now been lost, and with it much of the community cohesion it provided. Rather than safeguarding the cultural and economic health of EC by protecting the area's independent traders and adopting comprehensive policy responses which addressed the layered global/geopolitical and local/situated crises outlined in this report, Southwark Council has downplayed, to EC's detriment, the vital role that independent, migrant and ethnic traders' play. As traders' experiences and critical reflection demonstrate, Southwark's policies have been insufficient and have failed to adequately address the complex, interconnected obstacles that EC traders face daily. Thus, to protect the health of the 'high street' and the



existing migrant and ethnic economy in EC, alternative policy approaches must be implemented and prioritised in the future.

Accordingly, we argue that policies must be **comprehensive** in nature, not only addressing individual crises but, crucially, addressing the ways in which crises interact with each other and within specific contexts to exacerbate existing challenges and inequalities. Not every situation — and not every neighbourhood in a borough — can and should be treated the same; unique characteristics and individual development and economic histories must be considered separately. Economic support for areas must be tailored to the needs of the existing community. In our experience, and as demonstrated by the traders' testimonials, policies which do not consider hyper-local contexts serve to further marginalise already-vulnerable communities, increase inequality and fail to protect local economies.

Policy responses must also be **preventative**, addressing not only existing challenges but also preparing neighbourhoods, communities and local economies for future crises. Regeneration, COVID-19, Brexit and the cost of living crisis are not the only crises which EC's independent, migrant and ethnic traders will face. For example, the localised impacts of climate change have yet to manifest fully. Policies need to build community resilience and preparedness, and ensure that in the future we can collectively mitigate as much damage to local communities and local economies — and migrant and ethnic economies, in particular — as possible.

Finally, policy responses must be **empowering and inclusive** of existing communities — both residential and commercial — particularly, when they are already disproportionately vulnerable or marginalised. Key to achieving this is ensuring that grassroots charities and organisations — such as Latin Elephant — are actively engaged

as collaborators in policy making processes. Community researchers, like ourselves, need to be funded and included in policy making conversations, as we have community trust that institutions often lack. Consultation, as it exists at present, is inadequate and often tokenistic and performative. Locally-embedded groups and the communities with whom they have long-term, trust-based relationships must be seen as essential partners and stakeholders: our voices are needed and our research is fundamental both to successful emergency response and successful emergency preparedness.

Work by such organisations to engage and empower existing and marginalised communities must be supported not just rhetorically but also financially. Whether such support comes from local authorities, the central government or outside funders, these organisations — which emerge from and interact daily with at-risk and/or vulnerable communities — must be recognised as experts, even when their findings problematise policy priorities. Many of the issues we highlight throughout this report relate to social determinants of health, or 'the non-medical factors that influence health outcomes (WHO). The stress and instability experienced by EC traders throughout the past several years have, undoubtedly, impacted their mental health.

There are clear knock-on effects within the EC community and beyond. For example, many traders are their families' breadwinners, and they are facing issues with the sustainability and growth of their businesses. Some are having to take on second jobs on Sundays or at night to compensate for loss of business, and some traders have begun working work Sundays at Vauxhall Market in order to afford the rent on their units. Others no longer feel they can take a day off to rest or spend with their families, because doing so means they have to sacrifice possible sales. This is negatively impacting them and their families, as well as their employees and their employees' families.



Traders have reported changes in their mental health throughout this period, naming anxiety, depression and even some cases of increased alcohol consumption due to the challenges they have faced over the last few years. Similarly, debt, which is well-documented throughout this report, is recognised as having a negative impact on health and well-being. In fact, The Health Foundation (2022) found that: There is a two-way relationship between debt and health: debt problems can lead to deteriorations in mental and physical health, and health problems can be a trigger for increasing debt. 20% of people in problem debt in Great Britain report ‘bad’ or ‘very bad’ health, compared with 7% of those not in problem debt. Debt has been and continues to be a clear consequence of each of the crises outlined above; and it has been amplified by the crises compounding nature and relationality. The connection between debt and health must be considered in future policy and research, especially as the cost of living crisis continues. It likely has yet to reveal its full impact, but it is already having severe and negative consequences for health — mental and physical — as increasing numbers of Britons face destitution and are forced to choose between heating their homes, paying rent and feeding their families, let alone paying back existing debts.


4.2. Organisational implications

Building upon this report, we see the following three areas as pivotal in our own work going forward: (1) employment and work, (2) environment and (3) cost of living. We see research and policy, community engagement and working with traders as our primary strategies for exploring these themes. With regards to employment and work, we will continue providing support to EC’s businesses to ensure they can develop and maintain healthy work environments for themselves and their employees. For example, we plan to implement training workshops for the independent traders

and businesses within our network and which will address the challenges identified by traders and reported on, herein. This includes developing guidance and resources around creating better and more healthy work spaces for themselves and their employees, to ensure as substantial a community benefit as possible. Employees, and traders themselves, are more likely to be precariously employed and economically vulnerable, and part of our work going forward will to minimise that vulnerability where possible. We also recognise that, in a context of increasing vulnerability, business owners are having to make cuts. We want to make sure that their staff and employees aren’t taking the fall, or that employment conditions are worsening as a consequence of cost cutting.

Around the environment, our work will involve teach-ins and educational workshops to encourage migrant and ethnic traders in EC to consider their businesses’ respective environmental impact, as well as to encourage their greater engagement with concepts of environmental and climate racism and classism. We believe the latter will help better prepare them for the ways in which they will (likely) be disproportionately impacted by the climate crisis. This includes providing support and resources for the ways in which their physiological and mental health is impacted by their proximity to a building site that is always a reminder of what they have lost.

Our continued focus on the cost of living crisis emerges directly from this report and the interview process underpinning it. One priority of our work on this issue is to strengthen collective organising amongst the traders, which we feel is necessary for the longevity and vitality of the community. While the division of traders into separate clusters has led to their greater atomisation, we believe our research clearly demonstrates that (1) multiple traders have the same concerns which they can organise around and that (2) past collective organising has been



essential to securing greater concessions by the Developers and Southwark Council, as well as to empowering the community to ensure its needs are met.

While many traders believe that collective organising can improve their situations, they have expressed concerns around bullying and retribution by the landlords and property management companies running the respective relocation sites. Our work, going forward, will focus on facilitating such solidarity networks so that traders can support each other around issues of bills and service charges caps and scrutiny of business operators, as well as generally engage in more direct and empowered discussions with the Council and Developers.

We see organising as essential to improving the wellbeing of both traders and the community, as a whole. Organising brings people together and can inspire them; it is empowering because it centres the community in building solidarity and support networks. We also think that organising can help to overcome the social exclusion which has emerged following the loss of the Shopping Centre and the resulting isolation of traders into distinct relocation spaces. Funding can help us bring people together again despite the challenges to doing so.

Another aspect of our future work responding to this crisis is to continue to identify and signpost resources to help traders with well-being concerns emerging from this crisis and others. This includes, but is not limited to, advocating for additional financial support from Southwark Council, sharing mental health support resources and providing workshops addressing or one-to-one support on emerging issues such as fuel poverty, food poverty and decreasing business operating costs. These workshops will address both collective issues and the challenges faced by individual businesses.

We are wary that multiple traders in Castle Square have shared with us that they have yet to receive a utilities bill despite enquiring about them with the respective property management firms. While this oversight is unacceptable under any circumstance, it is especially concerning in light of rapidly rising fuel costs. Without any indication as to how they will be affected by the ongoing energy crisis, traders fear they will be forced to pay bills without any recourse for understanding why and how they are being charged. We anticipate having to react to this matter with urgency in the near future and we hope that, by supporting trader organising and providing key information and resources, we can mitigate the negative impacts from this situation and others like it.

We recognise there are clear challenges to successful organising. While collective action has been successful in the past, the current conditions and circumstances in which traders find themselves make regaining that momentum difficult. We believe that we can overcome these engagement and mobilisation obstacles with additional funding that will compensate traders for their time, fund our staff and pay for experts who can support the organising process.

Finally, further support for our research and practical work is necessary for developing a better understanding of the role of migrant and ethnic economies in the 'health of the high street', especially as EC can be seen as a case study for how compounding crises and ineffective policies impact local economies, and migrant and ethnic economies in particular. As exemplified in this report, and as will be shown in our future research, there are intimate connections between commercial and residential communities, and between economies and public health at all scales; these cannot be fully understood or utilised without direct engagement with the organisations, charities and community groups



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Elephant) and traders are told that concerns we raise with councillors and council officers are ‘a private matter between landlords and tenants’. Such rhetoric allows local councillors to avoid their obligations to their constituents and justifies vague and weak enforcement of the S106 agreement. Further funding will allow us to continue to engage the marginalised communities with whom we work, to counteract the disproportionate exclusion of communities and organisations led by people of minoritised and lower-income backgrounds.



Photograph: Latin Elephant

5.0

Recommendations

5.1 Policy recommendations aimed at addressing socio-economic urban health of the high street and town centres

(1) Cultural and economic policies must be **comprehensive** and **relational**. Policies need to address individual crises in its interaction with other crises and within specific context to fully address existing challenges and inequalities.

(2) **Locally grounded** approaches are necessary when addressing economic development. Economic support for areas must be tailored to the needs of existing communities. A hyper-local context is needed to avoid marginalisation of already-vulnerable communities, increased inequality, and failure to protect local economies.

(3) Policy responses must also be **preventative**, addressing not only existing challenges but also preparing neighbourhoods, communities, and local economies for future crises. Policies need to build community resilience and preparedness and ensure that in the future we can collectively mitigate as much damage to local communities and local economies — and migrant and ethnic economies, in particular — as possible.

(4) Policy responses must be **empowering and inclusive** of existing communities — both residential and commercial — particularly, when they are already disproportionately vulnerable or marginalised. Locally embedded groups and communities must be seen as essential partners and stakeholders in policy making. Community voices are needed, and their research is fundamental both to successful emergency response and successful emergency preparedness.

(5) **Financial support** is crucial for meaningful engagement of organisations and marginalised communities in policy making processes. Whether such support comes from local authorities, the central government or outside funders, these organisations must be recognised as experts, even when their findings problematise policy priorities.

(6) The **connection between debt and health must be considered in future policy and research**, especially as the cost-of-living crisis continues. Debt has been and continues to be a clear consequence of multiple crises outlined above; and it has been amplified by the crises compounding nature and relationality.



5.2. Organisational recommendations

(1) A renewed and complementary focus on the following areas of work: (1) employment and work, (2) environment and (3) cost of living through research and policy, community engagement and directly working with traders and local groups. We see research and policy, community engagement and working with traders as our primary strategies for exploring these themes.

(2) Promote collective organising as essential to improving the wellbeing of both traders and the community, as a whole.

(3) Identify and signpost resources to help traders with well-being concerns emerging from this crisis and others.

(4) Organise workshops addressing or one-to-one support on emerging issues such as fuel poverty, food poverty and decreasing business operating costs. These workshops will address both collective issues and the challenges faced by individual businesses.

(5) Identify further support for our research and practical work is necessary for developing a better understanding of the role of migrant and ethnic economies in the 'health of the high street', especially as EC can be seen as a case study for how compounding crises and ineffective policies impact local economies, and migrant and ethnic economies in particular.

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