

Child Poverty Needs Assessment 2010

Part 2: Consultation with Vulnerable Groups and Analysis of Risk Factors



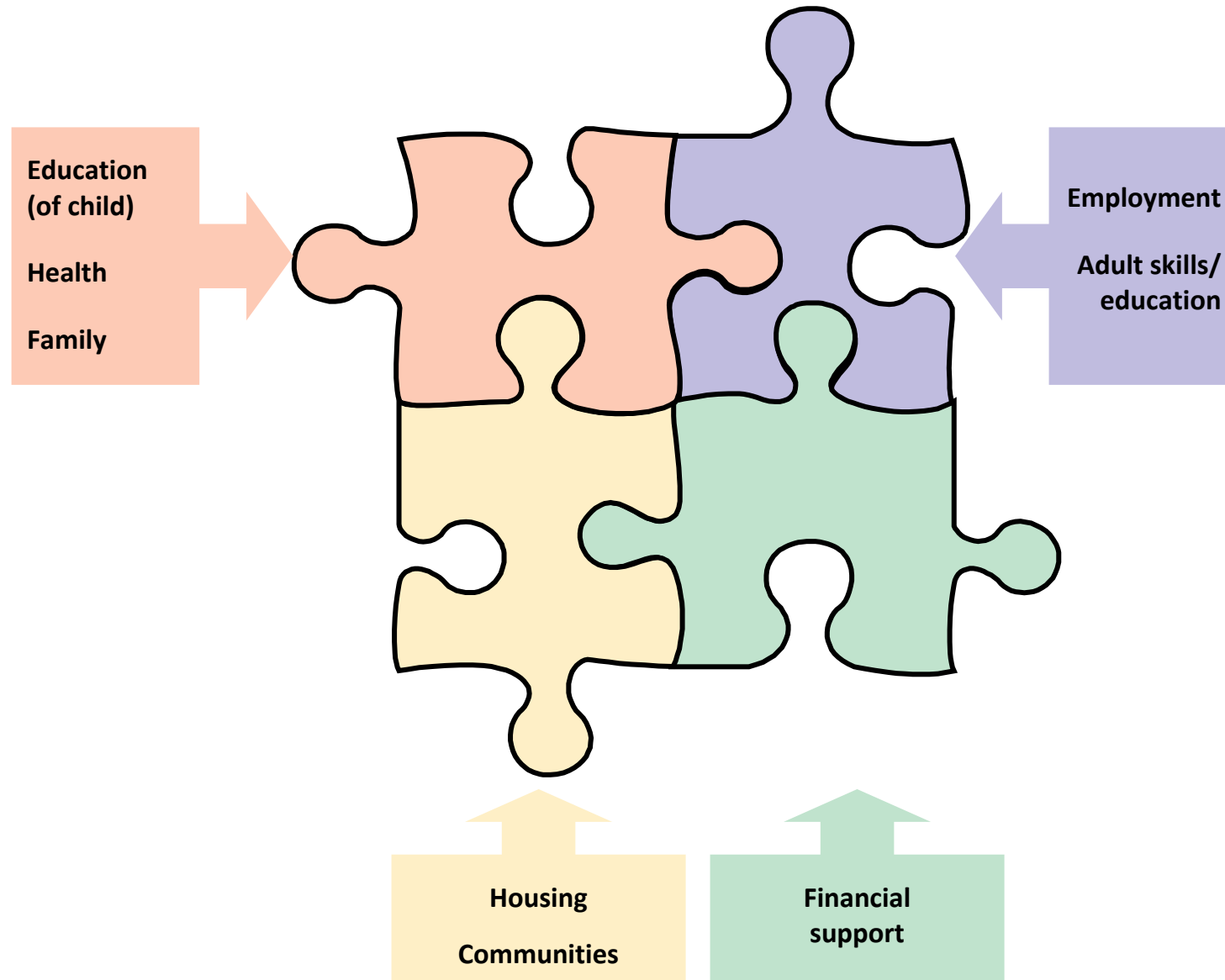
**Commissioning
Support
Service**

Children, Young People & Families



Partnership & Performance Unit

THE BUILDING BLOCKS OF POVERTY IN WARWICKSHIRE



Commissioning Support Service Consultation 2010

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*Working for
Warwickshire*

This is Part 2 of the Child Poverty Needs Assessment undertaken by Warwickshire County Council during 2010. It takes into account the findings from Part 1, available research and consultations with a variety of Warwickshire residents. It includes an assessment of the key drivers of child poverty and their impact within the local area. It involves a detailed appraisal of vulnerable groups most at risk of experiencing child poverty issues supported with mapped data showing geographically where these vulnerable groups are most likely to be found.

Part 1 covers the extent and distribution of child poverty in Warwickshire and has been prepared by the Warwickshire Observatory. It aims to provide a clear and detailed understanding of the key issues linked to child poverty in Warwickshire. It includes an analysis of datasets to highlight the extent and geographical distribution of child poverty across Warwickshire. It also incorporates the qualitative findings from a number of consultation events held with children and young people on their experiences of child poverty.

The final part, Part 3, is the executive summary detailing where the areas of poverty are in Warwickshire and what the key issues are for each vulnerable group.

What is child poverty?

In young people's own words

Most working class families don't actually recognise what child poverty is and those who endure child poverty don't actually realise that it is poverty cos they are so used to seeing it on an every day basis.

People have the money but don't spend it in the right ways and only give a tiny amount to spend on the children and they have the rest of it. The children just don't get the things and support that they need.

Living in a state of uncertainty. Anything from meals, to money, to jobs, to family.

Someone being in debt and having to skip meals because they can't afford it. They make sure their children have stuff but not actually having stuff for themselves.

Parents worried that they're not going to have enough to scrape a meal together.

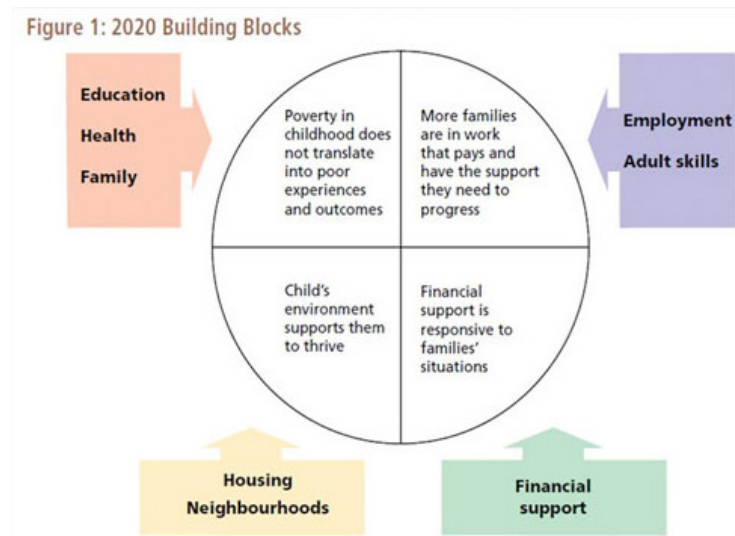
When I was born we didn't have a lot of money, we didn't have carpets or curtains, just the necessities. They would buy little things for themselves, like food, but it mainly all went on what I needed.

Commissioning Support Service Consultation Methodology

Almost 100 young people were interviewed by the CSS Child Poverty Project Manager and team. Parents, community groups, voluntary organisations, educational establishments and professionals were also included in the consultation to ensure as many views as possible were considered.

The interviews were semi-structured and the participants were invited to describe their situation in their own words. All interviews were recorded and fully transcribed. All quotations are verbatim but identities have been suppressed to preserve anonymity.

There are four building blocks of poverty¹ as set out by the Child Poverty Unit in 2010.



This report is broadly structured around these four blocks with some *modifications* chosen through local variation in Warwickshire.

Education of child, health and family

- Enabling all children and young people to access good quality education from a young age and *actively seeking* to narrow the gaps in attainment between groups.
- *Tackling aspiration as a barrier to further education.*

- Reducing health inequalities, providing *timely support* for those with disabilities and poor health, *improving access to all healthcare* and improving physical and mental health outcomes for all children and parents.
- Supporting families, *helping them to help themselves* and *improving coping capacity.*

Housing, (*neighbourhoods*) and communities

- Ensuring all children grow up in *stable, safe, well maintained home, which is sufficient for their needs.*
- *Improving people's living environment through appropriate play and green spaces, transport and crime so all children feel part of their cohesive communities, with equal access to work, cultural and leisure opportunities.*

Adult skills, education and employment

- *Improve access to, and the standard of, training and education* to ensure all adults have the skills necessary to enter, stay and progress in work.
- *Providing sufficient support* to enable more parents to enter, stay and progress in work (including childcare), to help parents balance work and family life and ensure those in work can escape poverty.

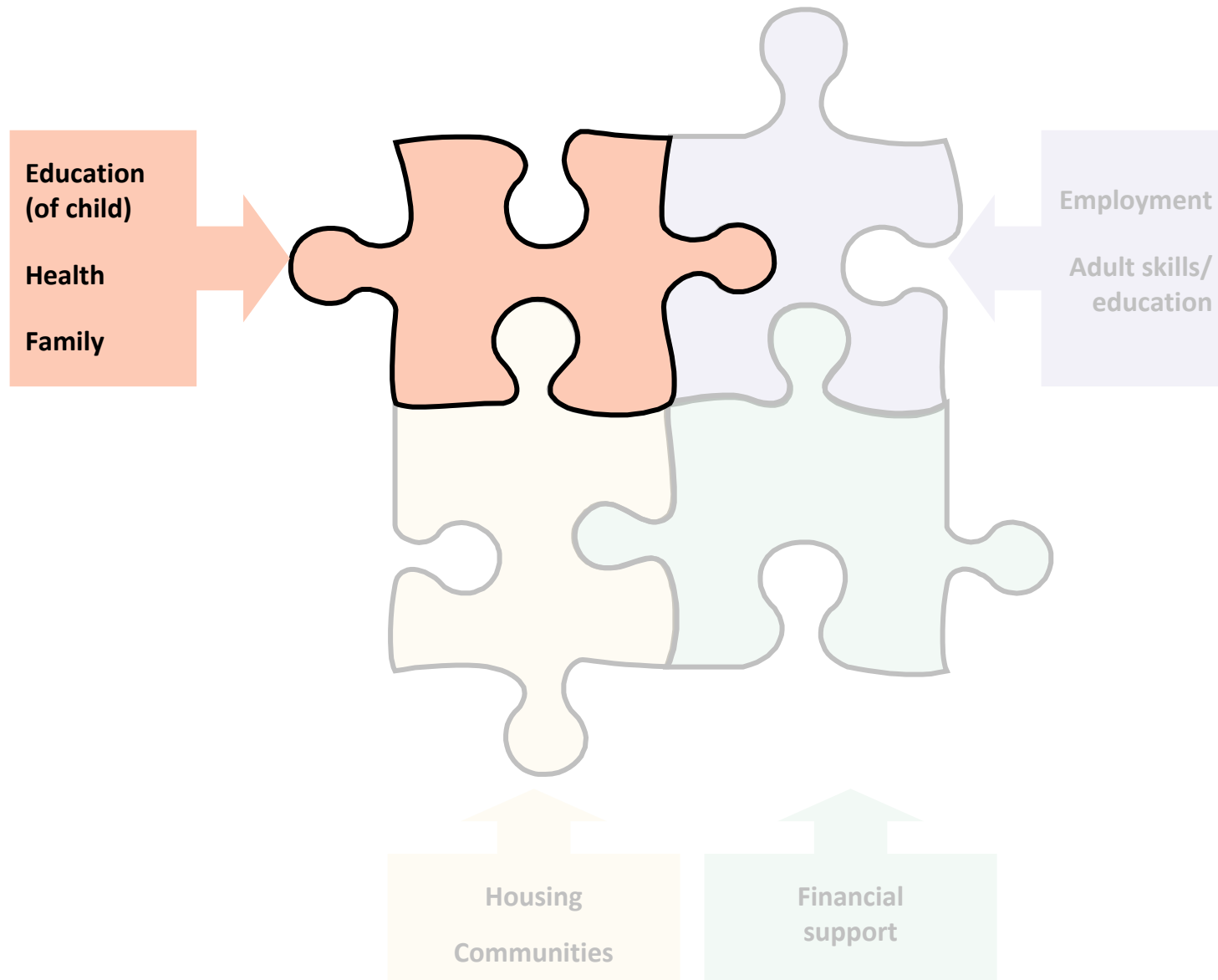
Financial support

- Ensuring *sufficient high quality* financial and material support; provided through a modern welfare system that recognises the additional barriers families face, and *improving* incentives to work.

¹ *Ending child poverty: making it happen (2010). Child Poverty Unit. HM Government.*

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Education (of child), health & family

- Education is the key to gaining a job with prospects.
- Education starts from birth with parents playing a crucial role in children's development.
- Early intervention is the most cost effective way of maximising outcomes.
- Gaps found between children in poverty and those not in poverty at the beginning of their education currently grow at Key Stage 1 and remain up to age 19.
- A large proportion of young people in North Warwickshire Borough and Nuneaton & Bedworth Borough are not achieving at least 5 A*- C grades hampering their future.
- Rugby Borough has a high number of NEETs many of whom feel hopeless about their chances of employment.

Impact of poverty on children's educational achievement

*"You can get a job without qualifications...but qualifications get you a better job."*²

There are gaps in attainment evident from an early age between children classified as being in poverty (as defined through take up of free school meals) and those who are not. Whilst this gap is narrowing, it is still considerable and requires further efforts to ensure the momentum is maintained.

² Male, 16, Rugby Borough. CSS Consultation 2010.

Pre-school

*"The interaction with the other children has been very positive, teaching sharing and communicating with others."*³

For disadvantaged children, high quality childcare can be beneficial for cognitive, language and social development; however, low quality childcare is either of no benefit or produces negative effects. The most effective package of services seems to be high quality childcare with associated home visits.⁴ If cognitive development is affected so strongly by early years' intervention, absence of appropriate intervention can harm the child's potential.

Psychological and behavioural differences by social class can be evident in children as young as 22 months and widens towards their fifth birthday.⁵ All of this evidence shows that narrowing attainment gaps must begin before the child even enters formal education or he/she will continually be trying to catch up with his/her peers. This in turn will cost more to overcome as

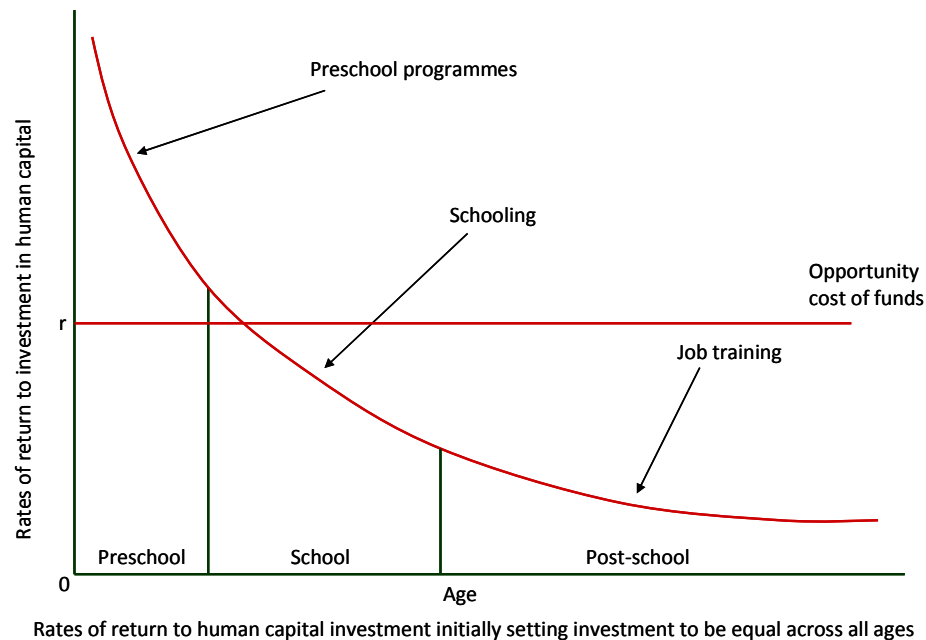
³ Parent, Sure Start Centre, Nuneaton and Bedworth Borough. Self Evaluation Form 2009/10.

⁴ Melhuish E. (2004) A literature review of the impact of early years provision on young children, with emphasis given to children from disadvantaged backgrounds.

⁵ Feinstein L (2003) "Inequality in the early Cognitive development of children in the 1970 cohort" *Economica* Vol 70, no 277.

demonstrated by Cunha et al's (2005) Rates of Return model below.⁶

Graph 1. Cunha et al's (2005) Rates of Return model



There are additional preschool gaps which are apparent between poorer children and their more affluent counterparts:

- health and well-being (e.g. birth-weight, breastfeeding, and maternal depression)
- family interactions (e.g. mother-child attachment)
- home learning environment (e.g. reading regularly to the child) and
- parenting styles & rules (e.g. regular bed and meal times).⁷

Informal education in early years begins at home and, without families or communities who support this type of learning, children are likely to be disadvantaged.

The Government has invested heavily in Sure Start Children's Centres which were implemented to ensure children and families from the poorest backgrounds could access early education, childcare, parenting support, health services and employment assistance. Warwickshire has 40 Sure Start centres, the majority located within deprived areas and delivering a range of services. Each completes a self evaluation form which is discussed with the Area Managers. This way, children's outcomes can be assessed on a regular basis to ensure continuing success. Research elsewhere has found that cognitive and social/behavioural outcomes for

⁶ Cunha F, Heckman J J, Lochner L and. Masterov D V (2005). "Interpreting the Evidence on Life Cycle Skill Formation," IZA Discussion Papers 1675, Institute for the Study of Labor (IZA).

⁷ Millennium Cohort Study cited in Goodman A and Gregg P. (2010) *The importance of attitudes and behaviour for poorer children's educational attainment*. York: Joseph Rowntree Foundation.

children who attend integrated centres and nurseries were improved, especially for children identified as being 'at risk.'⁸ Sufficient good quality childcare is essential to give children the best start in life and to enable their parents to go out to work. The Warwickshire County Council Childcare Sufficiency Needs Assessment 2008/09 identified a number of recommendations for the county to consider in future planning. Please see Appendix A.

Primary school

*"Yes they will definitely achieve better by having their emotional needs met... They're able to focus and concentrate better because of better self esteem, better self confidence...improve behaviour which will impact upon their learning environment."*⁹

Once children begin statutory education they are assessed through the Early Years Foundation Stage (EYFS). Gaps which are evident early on can set into motion a continuous underperformance cycle. Those in the bottom 20% of attainers in the EYFS are six times more likely to be in the bottom 20% at Key Stage 1 than their peers.¹⁰

⁸ Springate, I., Atkinson, M., Straw, S., Lamont, E. and Grayson, H. (2008). *Narrowing the Gap in Outcomes: Early Years (0–5 years)*. Slough: NFER.

⁹ Parenting support advisor, Warwick District. CSS Consultation 2010.

¹⁰ Department for Children Schools and Families internal analysis of Early Years Foundation Stage 2007 and Key Stage 1 2009 data.

'The gap widens at Key Stage 1 and then remains roughly stable, at around a third of the odds of achieving as well as their affluent counterparts, through to age 19.'¹¹

'Children in poverty are nine months behind the rest of the population in school readiness'¹². At each stage the poverty gap widens:

- At age 7 the gap is equivalent to 2.5 terms of progress;
- At age 11 the gap is equivalent to 2.9 terms of progress;
- At age 14 the gap is equivalent to 5.1 terms of progress;
- At age 16 the gap is equivalent to 1.7 grades at GCSE.

As childhood progresses, the gap widens with pupils from the most disadvantaged background being 'the least likely to progress from weak performance in primary school to stronger performance in secondary school. And these differences persist into higher education and the transition into the labour market'¹³.

Items which families in poverty can't afford include proper breakfasts, uniforms, school trips and supplies e.g. art or music. Bullying and the feeling of not 'belonging' is also an issue.¹⁴

¹¹ DCSF (2009) *Breaking the Link Between Disadvantage and Low Attainment*.

¹² Hirsch D. (2007). *Chicken and egg; child poverty and educational inequalities, Child poverty action group*.

¹³ Hirsch Ibid.

¹⁴ *Child Poverty and Education briefing (2007) Campaign to End Child Poverty*.

The Extended Services Programme was introduced to ensure children and families from the poorest backgrounds had access to a variety of activities, parenting and family support, access to targeting and specialist services and community access to facilities.

Secondary school

“Education, you have to pay for stuff these days so if you’re tight for money then you’re not going to get as good an education so you’re not going to be able to break out of it by getting a good job.”¹⁵

Outcomes for children can be defined from an early age and by the time they become teenagers, the disengagement from the educational system can be even more apparent:

“I ended up not going [to school] cos I was learning more at home than at school.”¹⁶

Some felt abandoned by the system through a lack of perceived support from teachers:

“Pretty much non attender Year 7 to Year 10...Just didn’t see the point in turning up. If they didn’t give a monkeys I was there, then why should I?”¹⁷

¹⁵ Female, 18, Rugby Borough, CSS Consultation 2010

¹⁶ Male, 16, Rugby Borough. CSS Consultation 2010

¹⁷ Male, 24, Rugby Borough. CSS Consultation 2010

With parents not always encouraging the child to go to school, it can be very easy for a child to drop out of the system and remain out. Young people do understand that qualifications have benefits but not all believe that the payback is worth the effort:

“If you want to do plumbing then sitting Maths, English and Science is gonna help but all the extra topics you do like RE they don’t help at all.”¹⁸

Those who choose not to complete their education or put in maximum effort can regret their decision. When asking young people what they would do differently if they had their time again some of them do express remorse:

“I’d have studied harder at school”¹⁹, “I’d have changed my ways”²⁰ and “Not messed around at school trying to be the class clown.”²¹

¹⁸ Male, 17, Rugby Borough. CSS Consultation 2010

¹⁹ Male, 17, Rugby Borough. CSS Consultation 2010

²⁰ Male, 18, Rugby Borough. CSS Consultation 2010

²¹ Male, 17, Rugby Borough. CSS Consultation 2010

Figure 1. Number of pupils not achieving 5+ GCSE grades A*-C

Source: Warwickshire Observatory

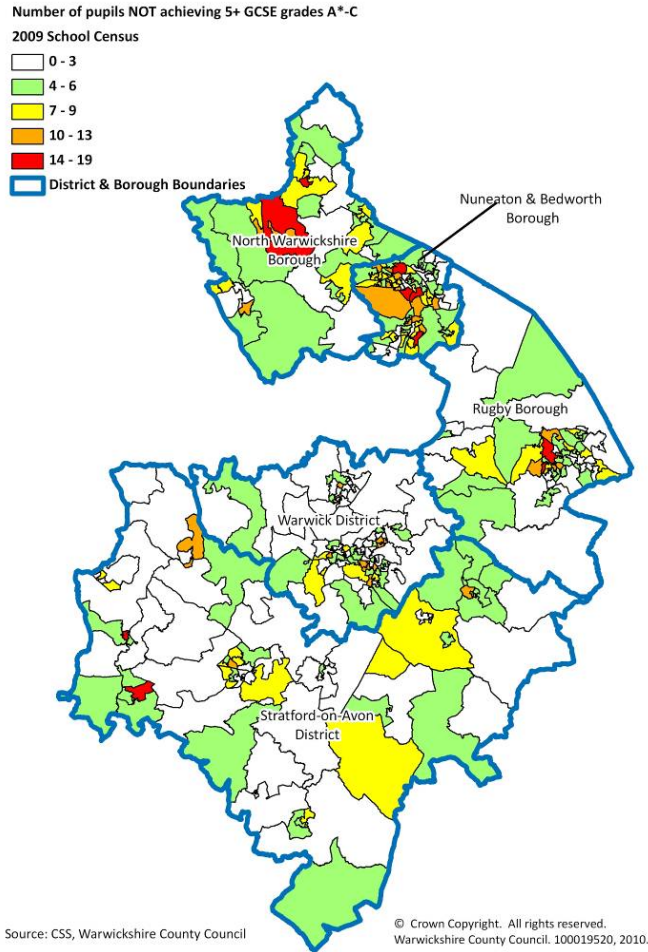
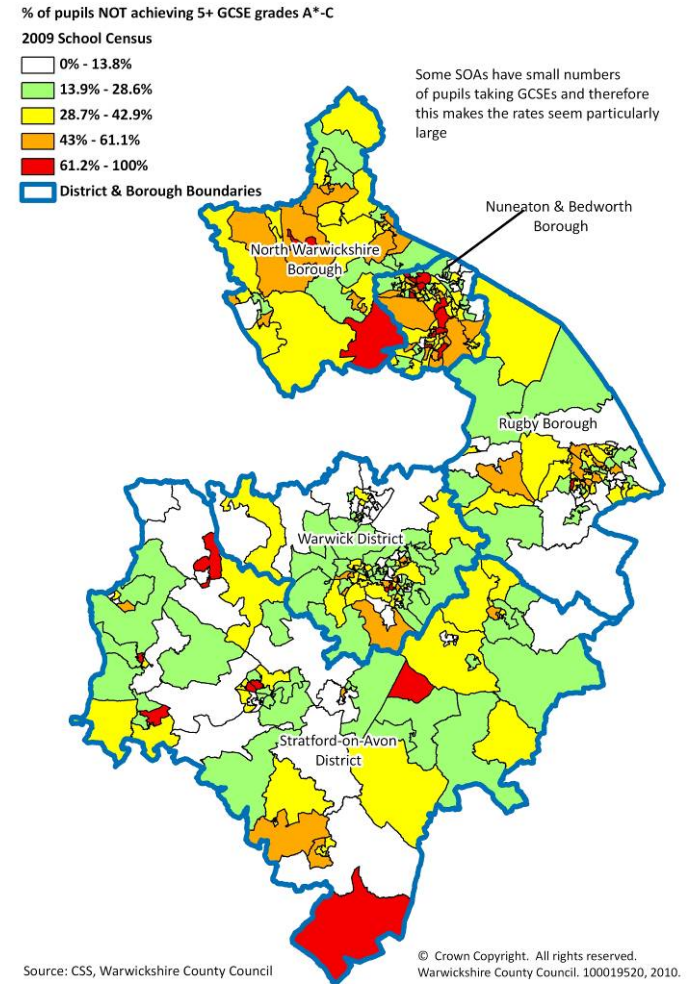


Figure 2. Percentage of pupils not achieving 5+ GCSE grades A*-C

Source: Warwickshire Observatory



As the preceding maps show, North Warwickshire Borough and Nuneaton & Bedworth Borough are key areas where pupils do not achieve 5 A*-C grades. In North Warwickshire Borough in particular, achievement in the SOAs (Super Output Areas) of Piccadilly & Woodend and Hurley is particularly low whether you look at numbers or percentages. Speaking to young people from these areas there is a real sense of hopelessness about their area. They are very rurally isolated, relying on parents or infrequent, expensive buses to get them out of their villages. Work to increase motivation and raise aspirations must focus on the impact transport has on these isolated communities.

Further and higher education

*"If your parents are unable to get a job so your family was poor then you may be disadvantaged...as far as school goes...you may not be able to pay for them [tuition fees] so you won't be able to go to higher education."*²²

Further education, for some young people in Warwickshire, is a second choice option after failing to get a job over the summer following their GCSEs:

*"At the moment qualifications are just something I can do until I find a job."*²³

²² Female, 18, Rugby Borough, CSS Consultation 2010

²³ Male, 18, Warwick District. CSS Consultation 2010

With fewer jobs available, further education becomes more attractive especially as participation can allow parents to continue to claim benefits:

*"I decided that I'd rather go to work instead but I couldn't find any work anywhere so I tried to get a college placement which I did."*²⁴

However, with competition for college places higher as people miss out on university places, even this can be difficult if their GCSEs aren't strong enough. Some then end up drifting, unable to get into college but unable to get a job either.

Not in Education, Employment or Training - NEET

*"It was annoying because I was really determined to get a job somewhere and I was trying really hard because I was trying loads of places."*²⁵

Not being in education, employment or training is damaging not only to the young person who is lacking direction but also to the country which must support them, 'The 2008 NEET cohort will cost an estimated £13 billion in public finance costs and £22 billion in opportunity costs over their lifetimes.'²⁶

²⁴ Male, 16, Rugby Borough. CSS Consultation 2010

²⁵ Male, 16, Rugby Borough. CSS Consultation 2010

²⁶ York University Department of Social Policy and Social Work and Department of Health Sciences, 2010

For the young person, it can be very disheartening going from interview to interview without getting anywhere:

*"I want a job, any job!"*²⁷

This is especially true if they don't really know how to present themselves professionally at an interview:

*"I wasn't very composed for the interview and I didn't dress smart or anything. I just kind of went there and didn't know what I was supposed to say either."*²⁸

They may not receive feedback from the interview which hinders their ability to improve how they present themselves. Sometimes the agencies whose job it is to help out the job seeker may not be as proactive as a young person needs them to be:

*"They haven't really made much of an effort so I've just sort of given up with them."*²⁹

For a young person who is uncertain how to approach the world of work or training, this support can be invaluable. Without it, it can be easy to get discouraged by fruitless efforts and perhaps even become depressed:

²⁷ Male, 18, Rugby Borough. CSS Consultation 2010

²⁸ Male, 16, Rugby Borough. CSS Consultation 2010

²⁹ Male, 16, Rugby Borough. CSS Consultation 2010

'Young people who are NEET are likely to feel bored and isolated. They have more chance of long-term unemployment, ill health and criminality than their peers.'³⁰

The effects of being NEET can last for a life time with the statistics for this making very stark reading. In particular for young men, the long term effects are as follows:

- SIX times less likely to have qualifications which means lower potential earnings and loss of tax revenue
- FIVE times more likely to have a criminal record which costs the criminal justice system
- FOUR times more likely to be out of work which costs the benefits system and means a loss of NI contributions
- THREE times more likely to have depression which costs the NHS³¹

In addition to this, men who face unemployment early on in life are 20% more likely to be unemployed later in life.³² Some groups are more vulnerable to becoming NEET (for six months or more) than others. These are:

³⁰ J Bynner, S Parsons, 'Social Exclusion and the Transition from School to Work: The Case of Young People Not in Education, Employment or Training (NEET)', *Journal of Vocational Behaviour*, vol. 60, 2002, pp289-309.

³¹ 1970 British Birth Cohort, 1999

³² Arulampalam, Booth and Taylor (2000) *Unemployment Persistence*, *Oxford Economic Papers* 52 p43.

- Being NEET at least once before - 7.9 times more likely
- Pregnancy or parenthood - 2.8 times more likely
- Supervision by youth offending team - 2.6 times more likely
- Fewer than three months post-16 education - 2.3 times more likely
- Disclosed substance abuse - 2.1 times more likely
- Responsibilities as a carer - 2.0 times more likely.³³

Groups at risk of becoming NEET need encouragement not to fall between the cracks of education and employment.

For other young people, being NEET is a lifestyle choice. With many living in the family home with low or no essential outgoings, such as rent, utility bills or food, any money they receive in benefits is considered a bonus:

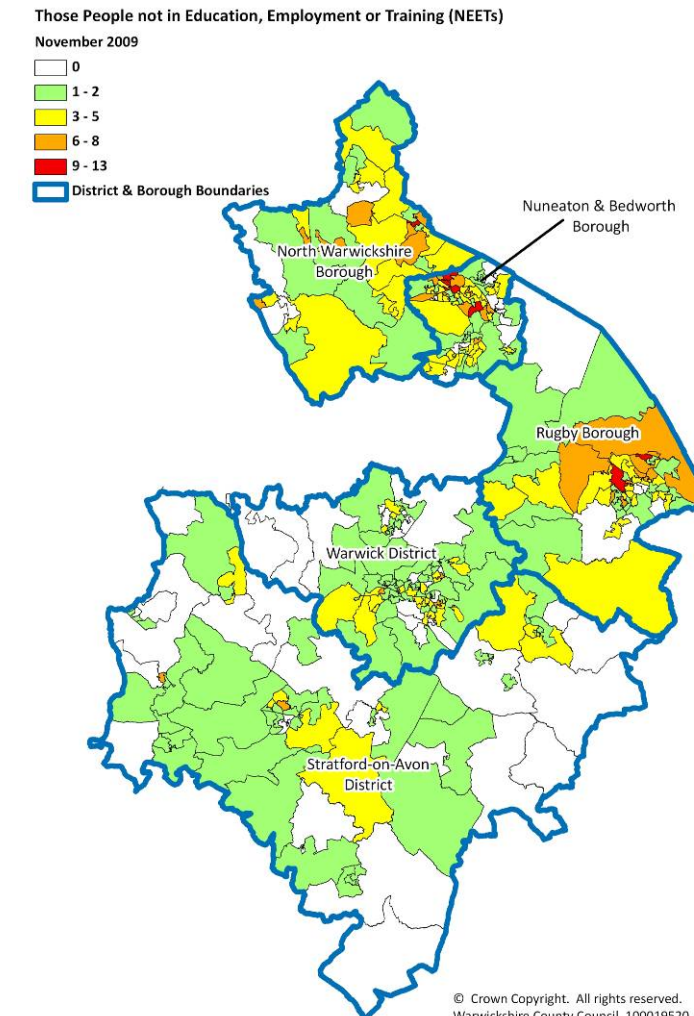
"It's sick. You just get free money!"³⁴

³³ Audit Commission, analysis of Connexions data from fieldwork areas (approximately 24,000 young people), 2010

³⁴ Male, 16, Warwick District. CSS Consultation 2010

Figure 3. Numbers of NEET young people.

Source: Warwickshire Observatory.



As the map shows, large numbers of NEETs can be found across wide areas of Rugby Borough. This was the reasoning behind interviewing a number of NEET young people in Rugby. The feeling was that Rugby was a town hit hard by the recession. Shops closing and boarded up properties were mentioned by young people in Rugby as examples of why they felt the town was on a downwards spiral. This was compounded by a belief in a lack of employment, especially in service industries such as shops, hairdressers and restaurants. With a backdrop of *perceived* economic decline in Rugby (and across Warwickshire), work to raise aspirations should be encouraged to prevent the young people becoming a future benefit trap time bomb. If it is taken as fact that employment is key to exiting poverty, programmes to mitigate the lack of motivation to attend further education, training or employment will help break the cycle of hopelessness.

There are additional constraints for some young people in Rugby who are members of gangs and the 'territories' which they are not 'allowed' into may contain the employment opportunities which would suit them best. Furthermore, Rugby station is located in one such 'territory' which negates its use by the members of the opposing gang. Even travelling by car, bike or bus through the opposing gang's territory is considered out of the question. Whilst it is easy as a non gang member to question this gang mentality, this is the reality which they have to live with and what additionally hampers their efforts to find employment. More work with the young gang members in Rugby needs to be done to promote the benefits of a non gang lifestyle.

Health inequalities

- Disabled parents feel that with the right support they are less likely to fall into the poverty trap.
- When there is a person with a disability in the household, Disability Living Allowance helps but the process involved in claiming it can be a hindrance for many potential claimants.
- The perceived battle for help wears down parents' resilience. Getting the right answer from professionals first time would make a huge difference.
- The two most rural parts of Warwickshire, North Warwickshire Borough and Stratford upon Avon District have high proportions of DLA claimants. Regard must be given to not exacerbating the isolation of living rurally.
- Poor health can prevent employment with prospects due to interruptions caused by episodes of illness or appointments.
- In order to break the cycle of health inequalities, more than just a health based approach needs to be considered.
- Children who have been bereaved suffer emotionally from the loss of their parent and financially through only have one remaining parent. Bereavement payments ease the financial effects of this loss.
- Mental health issues can hinder educational and employment outcomes for both children and parents which are barriers to exiting poverty. Timely support can mitigate the effects of the health issues.

- Young carers are often under a great deal of pressure and don't always have time for themselves to be young. Young carers projects and respite breaks help them remain resilient.
- Substance misuse ruins the lives of whole families. Early intervention and prevention are two ways to avoid the addiction trap which leads to poverty.

Disability of parent

*"There was 5 of us in our house living on Disability Living Allowance cos that was the biggest source of income. We survived...I used to get free school meals...I felt quite embarrassed."*³⁵

When one or more parent in the household has a disability there can be additional pressures put on the family. These can be both emotional, where there are care needs, and financial, where there are income constraints or expenses associated with disability support.

'Disabled people face extra costs related to managing their impairment that amount, on average, to approximately an extra quarter above normal expenditure compared to nondisabled people. The extra costs can result, for example, from paying for

³⁵ Female, 17, North Warwickshire Borough. CSS Consultation 2010.

adaptations to the home, social care support, mobility aids or communication aids.³⁶

So in addition to the extra costs associated with being a disabled parent, there continues to be a disparity in employment levels between those who are disabled and those who are not.

- Nearly one in five people of working age (7 million, or 18.6%) in Great Britain have a disability.
- Only half of disabled people of working age are in work (50%), compared with 80% of non disabled people.
- 23% of disabled people have no qualifications compared to 9% of non disabled people.
- The average gross hourly pay for disabled employees is £11.08 compared to £12.30 for non disabled employees.
- Disabled people who are in work are at a substantially higher risk of in-work poverty, on average earning less than their non-disabled peers and being more likely to work in low skill, low paid jobs.³⁷

This shows that there is a need to tackle the disadvantage of disability at an early educational level to avoid the attainment gap perpetuating into an employment gap.

³⁶ *Disability Poverty in the UK. Guy Parckar, Leonard Cheshire Disability, 2008*

³⁷ *Office for National Statistics Labour Force Survey, Jan - March 2009*

Specifically thinking now about learning disabilities, the National Survey of adults with learning disabilities in England found one in fifteen of almost 3000 people interviewed had a child.³⁸ Working on approximate figure of 796,000 adults with learning disabilities aged over 20 in England,³⁹ it can be estimated that there are likely to be in the region of 53,000 parents with learning disabilities in England.⁴⁰ Not all of these are likely to be known to social services as many will have low level issues which may not require formal support until a child is born. Parents with learning disabilities can be successful parents and raise children with positive outcomes given the correct level of support.⁴¹

However, the children are not always able to grow up in their birth family. In the English National Survey of Adults with Learning Disabilities approximately 40% of parents were not living with their children (for some this may be because their children were grown up and had left home).⁴² When the disability of the parent is a learning disability, this can increase the family's risk of poverty in a number of ways:

³⁸ *Emerson E, Malam S, Davies I, Spencer K. (2005) Adults with Learning Difficulties in England 2003/4. Leeds: Health & Social Care Information Centre*

³⁹ *Institute for Health Research, 2004, Estimating Future Need/Demand for Supports for Adults with Learning Disabilities in England.*

⁴⁰ *Facts and figures about parents with learning disabilities in England. Working Together with Parents Network; 2008. www.right-support.org.uk*

⁴¹ *Supporting parents with learning disabilities and difficulties: Stories of positive practice. Norah Fry Research Centre 2010.*

⁴² *Emerson et al (2005) Ibid*

'First, poverty causes intellectual disabilities, an effect mediated through the association between poverty and exposure to a range of environmental and psychosocial hazards. Second, families supporting a child with intellectual disabilities and adults with intellectual disabilities are at increased risk of experiencing poverty due to the financial and social impact of caring and the exclusion of people with intellectual disabilities from the workforce. It is likely that the association between poverty and intellectual disabilities accounts in part for the health and social inequalities experienced by people with intellectual disabilities and their families.'⁴³

It is clear from the examples of positive practice that with the right level of support, families where there is a parent with a disability need not fall into the poverty trap.

Looking at the picture of disability in Warwickshire, it is not possible to disaggregate data to highlight families with a disabled parent. Families where someone under 16 claims Disability Living Allowance is shown in the Disability of Child section.

⁴³ Emerson, E. (2007), *Poverty and people with intellectual disabilities*. *Mental Retardation and Developmental Disabilities Research Reviews*, 13: 107–113

Disability of child

*[Regarding nappy provision] "I was told 'you've had your allowance' well you try telling my son that."*⁴⁴

Counting the Costs 2010⁴⁵ survey of over 1,100 families with disabled children shows:

- Almost a quarter (23%) are going without heating. This is up from 16% in 2008.
- Almost three quarters (73%) are going without leisure and days out. This is up from 55% in 2008.
- One in seven (14%) are going without food. This is a slightly better picture than in 2008, when one in six reported going without food.
- More than a third (34%) have fallen behind with repayments, mostly for credit cards or loans.
- More than half (51%) have borrowed from family or friends to keep financially afloat or pay for essentials. This is up from 42% in 2008.
- Almost half (42%) have applied for a charity grant. This is up from 25% in 2008.
- Almost 90% said that financial worries had a detrimental impact on their family life.

⁴⁴ *Parent of disabled child, Rugby Borough. CSS Consultation 2010.*

⁴⁵ *Counting the Costs 2010: The financial reality for families with disabled children. Contact a Family July 2010.*

The number and type of disabilities children and young people in Warwickshire have are shown in the following table. It is drawn from provisional data and gives the numbers of children accessing services relating to their disability. The data is generated from information collected at the end of November 2008

Table 1. Disability type and number of children and young people estimates in Warwickshire⁴⁶

Disability Type	Number of CYP
Attention and Conduct Disorders	139
Autism, Aspergers Syndrome	525
Children requiring CAMHS services	2
Communication Disorders	390
Developmental Delay	79
Ill Health and Life Limiting Conditions	58
Learning Disabilities	403
Other	132
Physical Disability	221
Sensory Disability	384
Total	2333

A Wordle was created from the CSS Consultation with Disability Key Workers. This shows how often certain words were mentioned in

⁴⁶ From November 2008 joint project between Warwickshire PCT and Children and Young People's Directorate. Information collated from services provided through the Integrated Disability Service (IDS) to children and young people with disabilities.

the discussions; the larger the word, the more often it was used. Access e.g. to services and transport are key words mentioned relatively often. Parents feel it's a struggle to get access to what they're entitled to and transporting their disabled child to those services, once entitlement has been established, is the next hurdle.



Families where a child has a disability face a number of challenges with poverty. The financial issues include applying for DLA:

“You’re asking them to write it down on paper worst case scenario and it can be really quite upsetting for them.”⁴⁷

⁴⁷ Disability key worker, North Warwickshire Borough. CSS Consultation 2010.

The forms are 52 pages long which can pose a problem for those with literacy issues, their own disability or other worries:

*"[Mum] had the forms for weeks and weeks and weeks and just couldn't face doing them."*⁴⁸

The necessity to repeat this process annually is another challenge:

*"When they're young DLA is renewed every year, so every year they've got to do another form completely."*⁴⁹

When speaking to parents and carers of disabled children, the concept of 'fighting' for what their child needs is recurring. This can lead to mental health issues:

*"Pretty much all of those mums have been through some form of depression. They're all really stressed because life's a battle most of the time."*⁵⁰

Mental health issues are a risk factor for poverty in their own right (see Mental Health). They reduce the coping capacity of the parent of the disabled child and can impact on employment opportunities. Employment is not always possible for parents of a disabled child as specialist childcare can be expensive, limited and not necessarily

located conveniently for the family. Ongoing health issues also require appointments which may be during the working day:

*"It's not just about being on call but it's all the other things that she has to do, it's all the appointments that he has to have that she has to arrange and her life is just taken up with making sure everything's in place that he needs...she would find it really difficult actually to go back to work."*⁵¹

Relationships change and are put under strain when people become parents and this is particularly true when they become parents to a disabled child. Lyon et al (2006) found that significantly more children with disabilities lived in lone parent households than two parent households.⁵² A review of research into relationships by One Plus One in 2007 found higher levels of divorce and separation among parents of a child or children with a disability or chronic illness.⁵³

For parents of disabled children, some simple things could be put in place which would benefit them and their families enormously. Firstly, coordinated support within the agencies which provide assistance would mean parents don't feel like they are battling with

⁴⁸ Disability key worker, North Warwickshire Borough. CSS Consultation 2010.

⁴⁹ Disability key worker Ibid.

⁵⁰ Disability key worker Ibid.

⁵¹ Disability key worker, North Warwickshire Borough. CSS Consultation 2010.

⁵² Lyon, N. Barnes, M. & Sweiry, D. (2006). Families with children in Britain: Findings from the 2004 Families and Children Study (FACS), DWP Research Report. London: Department for Work and Pensions.

⁵³ Glenn F (2007) Growing Together, or Drifting Apart? Children with disabilities and their parents' relationship. One Plus One.

the people who are supposed to be helping them. Secondly, accurate information at the first time of asking would cut down on the amount of time spent chasing this help. Parents don't always know what they are entitled to but inaccurate information leads them down a dead end which, for parents of terminally ill children, is time they cannot afford.

The following maps show Disability Living Allowance claimants that are under 16 years old. Figure 2 shows actual numbers of claimants whereas Figure 3 shows the proportion of claimants as a percentage of the population.

DLA for under 16s is claimed all over Warwickshire however the greatest concentration of numbers is in Rugby Borough. Due to the rurality of North Warwickshire Borough and Stratford-upon-Avon District, claimants are likely to be more spread out. However, there are still pockets within these two areas. When thinking about the most rural district (Stratford) and borough (North Warwickshire) – as rural isolation is a key barrier to exiting poverty when there is someone with a disability in the household – it's clear where those pockets are.

For North Warwickshire Borough, Dordon Village SOA (Super Output Area – for further details see Appendix C) has both a high number of claimants and a high percentage of claimants. However, when looking at population proportions, Atherstone South SOA also shows up as a high percentage area.

For Stratford District, Studley South SOA shows a high number and percentage. Stratford South East and Alveston Hills SOA shows only a high number. Whereas Snitterfield & Wolverton SOA and Deppers Bridge, Chester & King SOA show only high percentages.

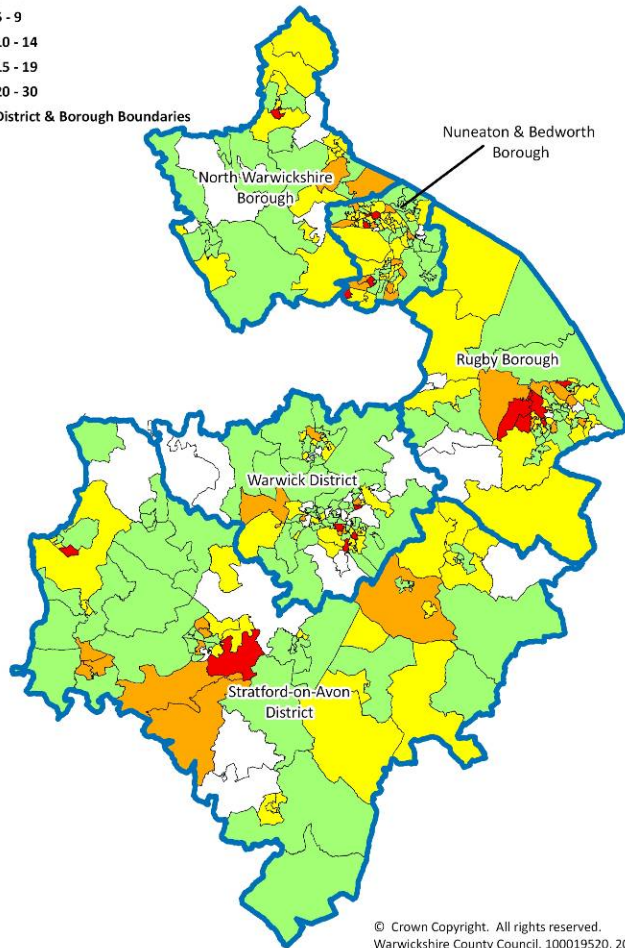
Whilst these maps do not identify the type of disabilities for which DLA is being claimed, they do show where the claimants are clustered.

Figure 4. Numbers of Under 16 DLA Claimants.

Source: Warwickshire Observatory.

Disability Living Allowance Claimants Aged Under 16

February 2010



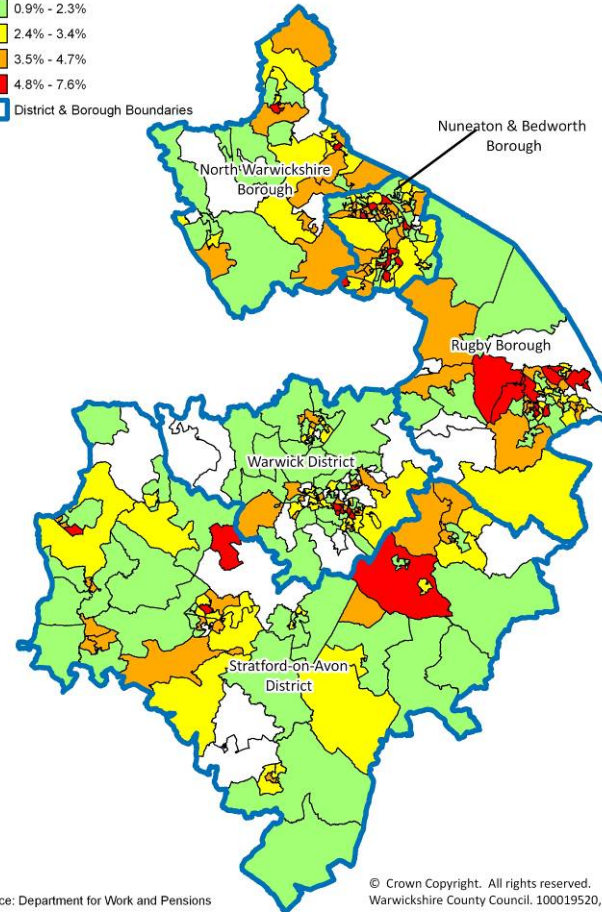
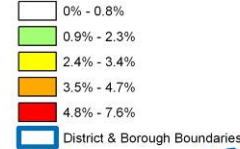
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Warwickshire County Council. 100019520, 2010.

Figure 5. Proportions of Under 16 DLA Claimants.

Source: Warwickshire Observatory.

% Disability Living Allowance Claimants Aged Under 16

February 2010



Source: Department for Work and Pensions

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Warwickshire County Council. 100019520, 2010.

Ill health of parent

“Because he’s just found out he’s epileptic [father] I have to watch him all the time. I can’t really do what I want to do.”⁵⁴

‘Spending some, but not all, years in households with adults having ill health is associated with increased persistent poverty, both severe and non-severe.’⁵⁵

The reality of living with a parent in ill health is that there is a higher likelihood of unemployment,⁵⁶ which is itself a risk factor for poverty. When it’s a parent who is suffering from ill health, the child can sometimes become a carer (see Young Carers section) which can impact on their ability to engage with children of their own age and on the time they can commit to their education.

Generally, the health of people in Warwickshire is found to be better than the England average. Men’s life expectancy is longer than England’s average, with that of women being similar to England’s average. Despite this relative healthiness within Warwickshire, inequalities remain. Men’s life expectancy for those living in Warwickshire’s most deprived areas is approximately 7 years shorter than that of men living in Warwickshire’s least

deprived areas. The equivalent difference between women is approximately 6 years.⁵⁷

Health inequalities may be basically attributed to ‘genetic makeup, ‘bad’, unhealthy behaviour, or difficulties in access to medical care’⁵⁸ but this would be a too simplistic view of their causes. ‘Health inequalities result from social inequalities. Action on health inequalities requires action across all the social determinants of health.’⁵⁹ This means without addressing the social elements of health inequalities, the health of those in greatest need will not improve to the extent it could.

The Marmot Review highlights the ‘social gradient in health – the lower a person’s social position, the worse his or her health...To reduce the steepness of the social gradient in health, actions must be universal, but with a scale and intensity that is proportionate to the level of disadvantage.’⁶⁰ In order to break the cycle of ill health poverty – getting ill because of your situation and becoming even more deep-rooted in poverty – there needs to be more than just a health based approach.

⁵⁴ Male, 12, Rugby Borough. CSS Consultation 2010

⁵⁵ Magadi M and Middleton, S. *Britain’s Poorest Children Revisited: Evidence from the BHPS (1994-2002)* Centre for Research in Social Policy 2005.

⁵⁶ Adelman, L., Middleton, S. and Ashworth, K. (2003) *Britain’s Poorest Children: Severe and Persistent Poverty and Social Exclusion*. London: Save the Children

⁵⁷ Warwickshire Public Health Profile 2010. Association of Public Health Observatories.

⁵⁸ Fair Society, Healthy Lives. *The Marmot Review*. 2010.

⁵⁹ *The Marmot Review Ibid*.

⁶⁰ *The Marmot Review Ibid*.

‘Effective local delivery requires effective participatory decision-making at a local level. This can only happen by empowering individuals and local communities.’⁶¹

To view Warwickshire County Council’s Health Inequalities strategy, please go to www.warwickshire.gov.uk/LAA. Click on The 6 Building Blocks, then Healthier Communities and the strategy can be found at the bottom of that page.

Ill health of child

*‘They say, ‘He’s got an ear infection’. Have you been to the doctors? ‘No’. Why not? ‘I was seeing how it was’. [I would wonder] Were you seeing how it was or could you not afford it? Health wise are they having their health needs met?’*⁶²

Health issues can impact on children, especially the health of the parent during pregnancy. Poverty can affect a developing embryo in ways which do not become apparent until later in the child’s life. This effect is proposed by the ‘fetal programming hypothesis’⁶³ which postulates that adulthood issues originate as the foetus attempts to adapt to its undernourished state; what it lacks in nutrients it tries to make up for, but these alterations are permanent.

⁶¹ Fair Society, Healthy Lives. The Marmot Review. 2010.

⁶² CAF professional, North Warwickshire Borough. CSS Consultation 2010.

⁶³ D J Barker (ed), *Fetal and Infant Origins of Adult Disease*, BMJ Publications, 1992

If children have their physiology reprogrammed before they are even born, their propensity for poverty through ill health is also predetermined to a similar extent. This highlights a clear need for antenatal provision for pregnant mothers. Substance misuse during pregnancy can affect the long term health of children but some children can overcome these early factors (see Substance Misuse as a parent).

Ill health as a child can then impact on their health, wellbeing and ability to achieve in later life.⁶⁴ Poverty can impact on a parent’s ability to access ‘free’ healthcare provision if there are transport issues or if an employer is not understanding about appointments and the parent can not risk losing their job.

Infant mortality in Warwickshire overall is lower than the England average at 4.00 (rate per 1,000 live births 2006-2008) compared with 4.84. However, rates in Stratford upon Avon District (5.00) and Nuneaton & Bedworth Borough (5.48) are higher (although not significantly) than the England average. North Warwickshire Borough has the lowest rate (2.59) followed by Warwick District (2.85) and Rugby Borough (3.22).⁶⁵

Warwickshire should consider its responsibilities for providing fair and appropriate access to affordable healthcare, especially in the rural areas. Free school meals are an excellent way of making sure

⁶⁴ Waldfogel J (2004) *Social mobility, life chances, and the early years*, CASE Paper 88, London: London School of Economics

⁶⁵ Warwickshire Public Health Profiles 2010. Association of Public Health Observatories.

children get a healthy meal at least once a day. However, not all rural schools have a canteen which further disadvantages young people in rural areas. Partnership working with local meal providers e.g. pubs/restaurants might help resolve these issues. Improving young people's health from pre birth, continuing through their physical development, will be the key to reducing health inequalities amongst those who are in poverty and those who are not.

Bereavement

As seen with health inequalities, there are also death inequalities. There is a wide variation in mortality rates of adults depending on factors such as social class and geography.⁶⁶ There is also research showing that 'children and young people living in deprived areas are more likely to experience the death of a parent.'⁶⁷

'In England, the many people who are currently dying prematurely each year as a result of health inequalities would otherwise have enjoyed, in total, between 1.3 and 2.5 million extra years of life.'⁶⁸

⁶⁶ Office of National Statistics 2009

⁶⁷ Ribbens McCarthy, J (2006) *Young People's Experiences of Loss and Bereavement: towards an interdisciplinary approach* Maidenhead: OUP

⁶⁸ Frontier Economics (2009) *Overall costs of health inequalities. Submission to the Marmot Review.* www.ucl.ac.uk/gheg/marmotreview/Documents; Suhrcke M (2009) *The economic benefits of reducing health inequalities in England. Submission to the Marmot Review.* www.ucl.ac.uk/gheg/marmotreview/Documents

If children are deprived of their parent due to health inequalities, this in turn can lead to health issues and social problems. A parent's death has been found to increase their risk of depression,⁶⁹ family arguments and poorer relationships with their surviving parent.⁷⁰

In addition to health and social issues, households where a parent dies can also experience financial problems. However, income changes can hit those already most at risk of poverty hardest. Household income for children in families who do non-manual work remained stable compared to those whose families work in skilled manual jobs who experienced some decrease in household income. Those children whose families are in unskilled manual work experience the largest decrease in household income following a death.⁷¹

Support for children who have been bereaved must naturally focus on their emotional needs, but this should not be at the expense of their fundamental need to be financially secure.

⁶⁹ Harrison, L and Harrington R (2001) 'Adolescents' bereavement experiences: prevalence, association with depressive symptoms and use of services' *Journal of Adolescence* 24 (2) 159-69

⁷⁰ Worden, J (1996) *Children and grief: when a parent dies* New York: Guilford Press

⁷¹ Ribbens McCarthy, J (2006) *Young People's Experiences of Loss and Bereavement: towards an interdisciplinary approach* Maidenhead: OUP

Mental health of parent

“A lot of these people won’t see themselves as having mental health problems; it’s what you do, it’s how you cope. So everything becomes normalised.”⁷²

Similarly to young people, parents with mental health issues can experience discrimination at work. With a family to support, steady employment with career progression is important in breaking the poverty cycle (see Adult Employment).

When it is the parent who has the mental health issues, this can impact on the family environment in a number of ways depending on the issue. Mental health issues can be isolating for the child if the parent hides themselves away from the world:

“We have one mother that absolutely refuses to go outside, agoraphobia... The children are so worried that if they go to school and don’t stay home and look after their mother, that they’ll come home and not find her.”⁷³

Mental health problems still have a stigma attached to them which can cause the child to be bullied whether it is them with the issue, or their parent.

⁷² Mental health professional, Warwickshire. CSS Consultation 2010.

⁷³ Family intervention professional, Nuneaton and Bedworth Borough. CSS Consultation 2010.

A parent’s ability to cope with parenting can be adversely affected by mental health issues which can manifest themselves as behavioural problems at school. These are often the reason why Common Assessment Frameworks (CAFs) are raised on the child but upon delving deeper, it becomes apparent that there are more issues behind the scenes:

“You wouldn’t think one person could have been subjected to all this. Rape, kidnap, drug use, death and it was affecting her relationship with her son.”⁷⁴

The child can then suffer neglect because the parent doesn’t know how to put the child first with their focus being on their own health problems:

“With mental health problems, they’re not always understanding the needs of the children before their own needs.”⁷⁵

The effects of the parent’s behaviour on the child can then in turn lead to mental health issues for the child.

⁷⁴ Mental health professional, Warwickshire. CSS Consultation 2010.

⁷⁵ Family intervention professional, Nuneaton and Bedworth Borough. CSS Consultation 2010.

Mental health of child

*"We were potentially thinking of referring this young lady to social services because we felt that this was erring on the side of emotion type abuse. She didn't do as well in her SATs as we thought. There was some evidence of self harm."*⁷⁶

There are very well established links between childhood mental health issues and poverty.

Prevalence rates of mental disorders are greater among children:

- in lone parent compared with two parent families (16% compared with 8%)
- in reconstituted families rather than those with no step-children (15% compared with 9%)
- in families with five or more children compared with two-children (18% compared with 8%)
- if interviewed parent had no educational qualifications compared with a degree level or equivalent qualification (15% compared with 6%)
- in families with neither parent working compared with both parents at work (20% compared with 8%)
- in families with a gross weekly household income of less than £200 compared with £500 or more (16% compared with 6%)

⁷⁶ Mental health professional, Warwickshire. CSS Consultation 2010.

- in families of social class V [unskilled occupations] compared with social class I [professionals] (14% compared with 5%)
- whose parents are social sector tenants compared with owner occupiers (17% compared with 6%).⁷⁷

Additionally, enuresis (bed wetting) is more common among children from poorer homes.⁷⁸

Children with mental health issues may have their education affected perhaps resulting in poorer attainment outcomes:

*"I didn't write anything down because I actually think during the exam I may have passed out."*⁷⁹

It can also impact on their ability to be employed when the mental health issue affects their day to day job and disclosure is required. Discrimination can occur which can socially isolate the young person through stigmatisation. It can even lead to dismissal if the employer deems them not 'fit to work', perhaps after an extended period of certified sickness absence.

Mental health problems for children and young people are categorised differently, but again, prevalence is estimated by extrapolating national data. Warwickshire Child and Adolescent Mental Health Service (CAMHS) estimate that approximately 11% of 5 – 17 year olds have some sort of mental health issue and that

⁷⁷ H Meltzer, R Gatward, R Goodman & T Ford, *The Mental Health of Children and Adolescents in Great Britain*, The Stationery Office, 2000.

⁷⁸ M E J Wadsworth, *The Imprint of Time*, Clarendon Press, 1991.

⁷⁹ Male – bipolar disorder, 16, Rugby Borough. CSS Consultation 2010.

conduct and emotional disorders are predicted to be most common.

Table 2. Population estimates for common mental health problems among children by age, 2006⁸⁰

Age	5-10	11-15	15-17	All aged 5-17
Child Population	31,900	31,600	18,000	81,500
Emotional Disorders	1,056	1,770	1,427	4,252
Anxiety Disorders	992	1,454	1,102	3,547
Depression	64	569	614	1,247
Conduct Disorders	1,472	1,959	1,409	4,840
Hyperkinetic Disorders	480	442	235	1,157
Less Common Disorder	160	191	126	476
ANY DISORDER	2,624	3,539	2,565	8,728

As there is a lack of data regarding the needs of Warwickshire's population in this area, we are currently reliant on the service data available. In November 2006, Warwickshire CAMHS were working with approximately 1300 children and young people with mental health issues. This represents 1.6% of Warwickshire's population aged 5-17.

⁸⁰ Warwickshire CAMHS Strategy (2003-2006).

Young carers

*"Last year I was at school for half past 11 each day because I literally had to fight with her [younger sister] to get her in the car. 2 sessional workers refused to come to our house anymore cos she was that bad."*⁸¹

In Warwickshire, we can identify children aged up to 19 years old who are providing care to a friend or relative from 2001 Census at ward level. It is important to bear in mind that these numbers are relatively small even in the largest areas. Again it is making the assumption that these children are still located in the same areas as they were 10 years ago. Carers allowance data from the Department for Work and Pensions is only broken down by District/Borough and although it can be broken down by those who are 18 and under, the figures for Warwickshire's Districts and Boroughs are not released as they are too small.

There are 1,583 young carers aged 0-19 in Warwickshire, 13% of whom spend 20 hours or more a week providing care.⁸² 'Provision of unpaid care includes looking after, giving help or support to family members, friends, neighbours or others, because of long-term physical or mental ill-health or disability or problems relating to old age.'⁸³ Caring for a parent or sibling can distract the young person from their education, employment or training:

⁸¹ Female, 15, Rugby Borough. CSS Consultation 2010.

⁸² 2001 Census. Office of National Statistics.

⁸³ 2001 Census Ibid.

*"In English or PSHE I'll put my head on the table and fall asleep."*⁸⁴

It can also increase social isolation:

*"It occupies your time and then you've got no time to go out and enjoy the... things you want to do."*⁸⁵

Young carers do not always know where to go for support in their caring role as they are often so busy with the effort of caring. Young carers' projects can provide them with respite from their role as well as the much needed social interaction with their peers, especially ones who understand the pressures they are under and could help support them.

What was most interesting from the conversations was the way the young people took caring into their stride and didn't see it as that big a deal. When they described all the things they had to do to help such as cooking, cleaning, laundry, ironing, getting the person who needed care up, washed, dressed and fed it was easy to see why they were so tired at the end of each day. However, they did not see what they were doing as anything out of the ordinary when really they were being extraordinarily helpful for a person of their age. They valued time off to see friends but often did not have sufficient funds to do the activities they most wanted to do such as the cinema. In the main they experienced a poverty of funds but

also a poverty of time for themselves. This sometimes presented a problem getting homework done on time with differing experiences of teachers being understanding or not.

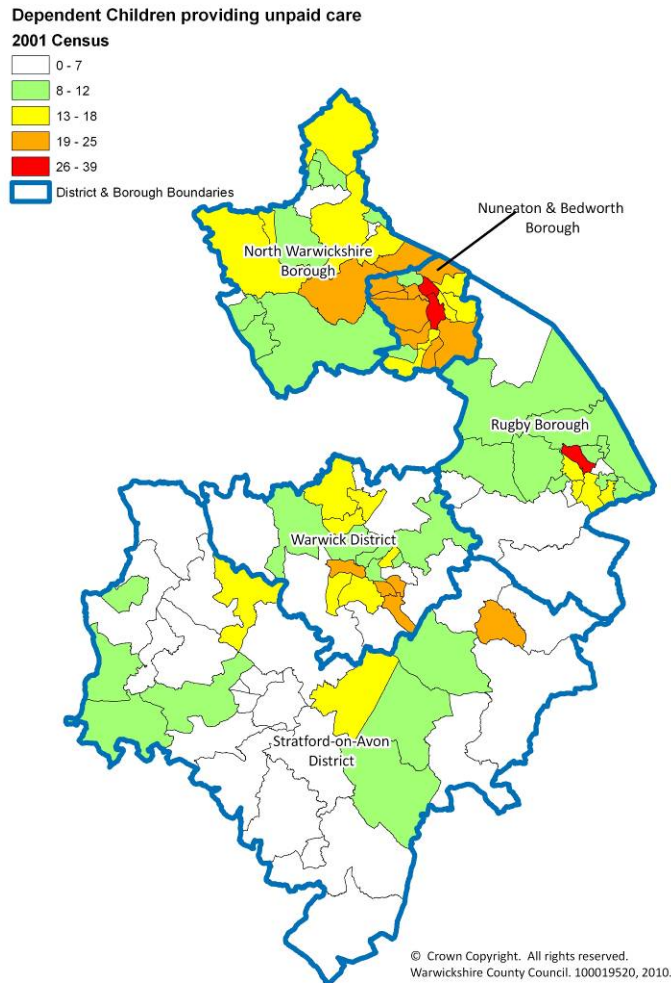
Although the data is almost 10 years out of date, we can see that there are pockets of young carers throughout Warwickshire. Nuneaton & Bedworth and Rugby Boroughs have the wards with the highest numbers of young carers; Abbey and Wem Brook in the former and Newbold in the latter. Through this identification, we were able to speak with young carers in Rugby as part of the CSS Consultation. They painted a picture of loneliness and hard work which was mitigated with young carers meetings. These were seen as opportunities to meet people their own age facing similar issues but also just socialise and be a 'young person' rather than a 'young carer'.

⁸⁴ Female, 13, Rugby Borough. CSS Consultation 2010.

⁸⁵ Female, 15, Rugby Borough. CSS Consultation 2010.

Figure 6. Numbers of young carers.

Source: Warwickshire Observatory.



Substance misuse as a parent

“The impact of dependence and disassociation [from the child] is huge.”⁸⁶

Misusing substances is a risk factor for poverty as it can hinder a person’s ability to hold down employment. Also, spending on the substance can take priority over spending on necessities for the children. Perhaps even more important is the emotional needs the child has which the substance-misusing parent is unable to meet:

“Poverty is more than not having a TV. It’s really neglect, neglect and loneliness. Neglect being lack of emotional warmth and being with your children.”⁸⁷

The substance-misusing parent’s ability to put the child’s needs before their own can be impaired and they may not recognise the harm they are doing to their children:

“People care about them more when they’re pregnant. They get more attention...It doesn’t matter if you get pregnant again because they’ll be nice to you for a bit.”⁸⁸

Substance misuse in the early years of a child’s life can impact on their health, particularly with substance misuse during pregnancy.

⁸⁶ Substance misuse worker, Warwick District. CSS Consultation 2010

⁸⁷ Substance misuse worker Ibid

⁸⁸ Substance misuse worker Ibid

These effects can be seen in generalised developmental delay during the first 6 – 9 months of the child’s life but this effect does not necessarily perpetuate for all children.⁸⁹ However, there is strong evidence that drug use during pregnancy causes certain health issues for infants; their foetal growth may be delayed, they may have facial abnormalities or organ system anomalies.⁹⁰

Substance misuse as a coping mechanism leaves children vulnerable to their parent’s ability to manage them when intoxicated. It’s also not being a good role model for the children:

“She [the mother] manages her difficulties through alcohol.”⁹¹

In Warwickshire, as with many counties, the problems of substance misuse are often hidden. Sometimes the children are complicit in the deception to avoid the involvement of social services. Stratford District is known for its affluence but this does not make it immune from substance misuse. On the outside, a mother may appear to be coping and ‘sober’ but behind closed doors there are substances clouding her ability to parent. An example would be where, in preparation for a visit from social services, the mother cleans and tidies the downstairs of the house to appear capable. The upstairs

⁸⁹ Van Baar AL, Fleury P, Ultee CA (1984) Behavior in first year of life after drug dependent pregnancy. *Arch Dis Childhood*; 64:241-245

⁹⁰ Hoegerman G, Wilson CA, Thurmond E, and Schnoll SH (1990). Drug-exposed neonates, *In Addiction Medicine [Special Issue]. West J Med* 1990 May; 152:559-564.

⁹¹ Family intervention professional, Nuneaton and Bedworth Borough. CSS Consultation 2010.

remains its usual mess but the mother is lucid enough to know the social worker will not go upstairs. This highlights the need to appreciate that substance misuse doesn’t only happen in the deprived areas, in an open manner just as poverty isn’t only in places where neighbourhoods appear run down:

“If you fall through the cracks in Stratford you fall a long way.”⁹²

Substance misuse as a young person

*“There is nothing to do. That’s why 14 year olds are going to the park and getting p****d. They’ve nothing to do”⁹³*

‘Substance misuse among young people...needs to be seen in the context of the family environment, social pressures and emotional issues, to which young people are especially vulnerable. When young people struggle to come to terms with such factors, they can resort to drugs and alcohol.’⁹⁴

Once use of substances becomes a problem, the effects can manifest themselves in a number of ways, ‘In extreme cases, they may develop serious medical problems or emotional disorders.

⁹² Welfare professional, Stratford upon Avon District. CSS Consultation 2010.

⁹³ Consultation with young people on how to improve the Warwickshire Young Persons Substance Misuse Service. Tonic Consultants Ltd for Warwickshire County Council CYPF Directorate 2010.

⁹⁴ Getting to grips with substance misuse among young people. The data for 2007/08. The National Treatment Agency for Substance Misuse. 2009

Their attendance at school and college may suffer, along with their relationships with friends and family members.⁹⁵

In addition to their isolation from the education system and their families/friends, young people can also become involved in behaviours which further harm their outcomes. Substance misuse has links with anti-social behaviour, violence (including being a victim), other offending, and risky sexual behaviour.⁹⁶

Role modelling from parents and community norms can affect use:

“If their parents went out doing drugs and stuff, then maybe they would be more inclined to go out and do drugs because they are learning from their parents’ lead.”⁹⁷

Young people can get into a cycle of behaviour which seems impossible to exit. Refocusing their talents on a more productive outcome can help break that cycle of behaviour:

“You need something to change for.”⁹⁸

⁹⁵ *Getting to grips with substance misuse among young people. The data for 2007/08. The National Treatment Agency for Substance Misuse. 2009*

⁹⁶ *The National Treatment Agency for Substance Misuse Ibid*

⁹⁷ *Female, 15, Nuneaton & Bedworth Borough. CSS Consultation 2010.*

⁹⁸ *Consultation with young people on how to improve the Warwickshire Young Persons Substance Misuse Service. Tonic Consultants Ltd for Warwickshire County Council CYPF Directorate 2010.*

Impact of the family environment on poverty

- Being a lone parent is one of the highest risk factors for poverty. The dependence of the whole family on one person puts them under tremendous pressure with no safety net if things do not work out as planned.
- Some of the most deprived SOAs also have the highest number of lone parents.
- Large families are at risk of poverty through the presence of coexisting risk factors as well as the financial pressures of large numbers of children.
- The highest numbers of children living in overcrowded households can be found in the Nuneaton and Bedworth Borough ward of Camp Hill and the Warwick District wards of Warwick West and Brunswick.
- Domestic violence can become 'the norm' in a community which leads to an acceptance of the unacceptable. Competent financial independence should be encouraged.
- Schools and the authorities working together helps children of prisoners who may be suffering both emotionally and financially.
- Early intervention to prevent youth offending among high risk groups helps prevent young people getting a criminal record which can affect employability.
- Looked after children generally have issues of emotional neglect as a result of early childhood experiences, which inhibits positive outcomes in later life.

- Step families should not be discouraged from forming stable two parent households by financial constraints.
- Teenage parents are often the children of parents who were teenagers themselves. Raising aspirations and understanding the emotional and financial responsibilities of having a child may help break this cycle.

Lone parents

*"Single parents are up against it because they don't actually get a social life."*⁹⁹

'Being in...a lone parent family, a large family or having young children and/or a disabled family member, are associated with higher than average risks of experiencing relative poverty.'¹⁰⁰

Lone parents are at risk of having children in poverty because with a single income source, a single source of support and a single source of childcare, there is more pressure on the one parent. The risk increases if one or more factors are present such as being a lone parent of a large family or of a disabled child as these pressures also increase. The childcare responsibility has to be borne by the lone parent and this can prevent employment, again especially if there are other risk factors.

⁹⁹ Disability key worker, Warwick District. CSS Consultation 2010.

¹⁰⁰ Households Below Average Income, 2007-08, Department for Work and Pensions.

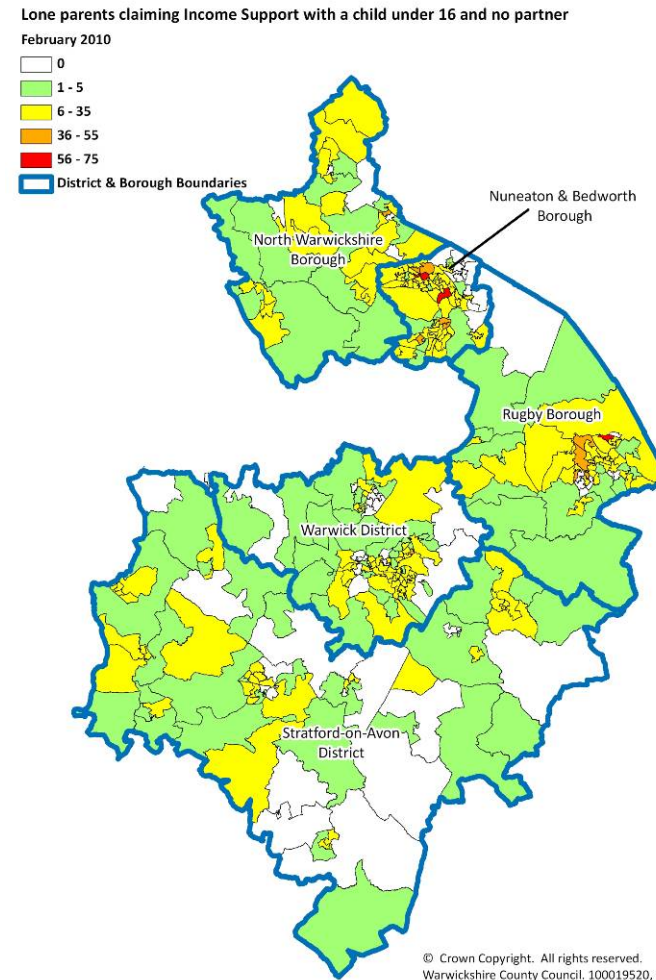
During the CSS Consultation, many stories were heard from professionals, parents and young people about the struggles associated with being a lone parent. The biggest factor was the 'sole responsibility' and how parents cope with it. Some parents want to make up for the lack of two parents and spoil the children which has led to CAFs being raised through behavioural problems. Other lone parents have turned to drugs or alcohol to cope which has led to child protection concerns. Employment as a lone parent with childcare issues can often be a big barrier to exiting poverty (see Barriers to returning to work section).

It is possible to identify where lone parents are in Warwickshire through Income Support data. The highest concentrations are in the Nuneaton and Bedworth Borough SOAs of Middlemarch & Swimming Pool and Bar Pool North & Crescents and the Rugby Borough SOA of Brownsover South Lake District North.

As of October 2011, lone parents will be moved onto Jobseeker's Allowance rather than Income Support when their child begins school. This is intended to encourage lone parents to actively seek employment but must be considered in conjunction with the availability and affordability of childcare in the local area (see Appendix A Childcare Sufficiency Assessment).

Figure 7. Numbers of lone parents claiming income support.

Source: Warwickshire Observatory



Large families

“We’ve got a family of 8. Mum wants 10.”¹⁰¹

Children in large families are more likely to have a parent who:

- is not in employment;
- is from a minority ethnic group – particularly Pakistani or Bangladeshi;
- had their first child at a young age;
- has a preschool child in the household;
- has a low level of educational attainment;
- is disabled.¹⁰²

As noted elsewhere in this Needs Assessment, these factors are also associated with an increased risk of children being in poverty. This poses the conundrum of whether children within large families are at risk of poverty as a result of the coexisting factors set out above or whether the ‘large family effect’ itself is what increases the risk, independent of the other factors?

Bradshaw et al (2006) found that, when the coexisting factors were taken into account, ‘There was still a higher child poverty rate in large families...A child in a 3+ child family is between 50% and 180% more likely than a one-child family to be poor, and a child in a

4+ child family is between 280% and 800% more likely to be poor than a one-child family – other things being equal.’¹⁰³

So a large family itself is a risk factor and when it is coupled with one or more other risk factors this is likely to increase the propensity for that family to encounter poverty.

In Warwickshire, this is a difficult risk factor to measure as the only measure we can look at from the 2001 Census is household overcrowding. The following map shows those children living in overcrowded households. It is important to point out that it makes the assumption that large families with children are still located in the same areas as they were 10 years ago.

As can be seen from the map, the highest numbers of children living in overcrowded households can be found in the Nuneaton And Bedworth Borough ward of Camp Hill and the Warwick District wards of Warwick West and Brunswick. Camp Hill and Brunswick wards also contain the top 10% SOAs in Warwickshire with the highest proportions of children in poverty (see Part 1 of this report).

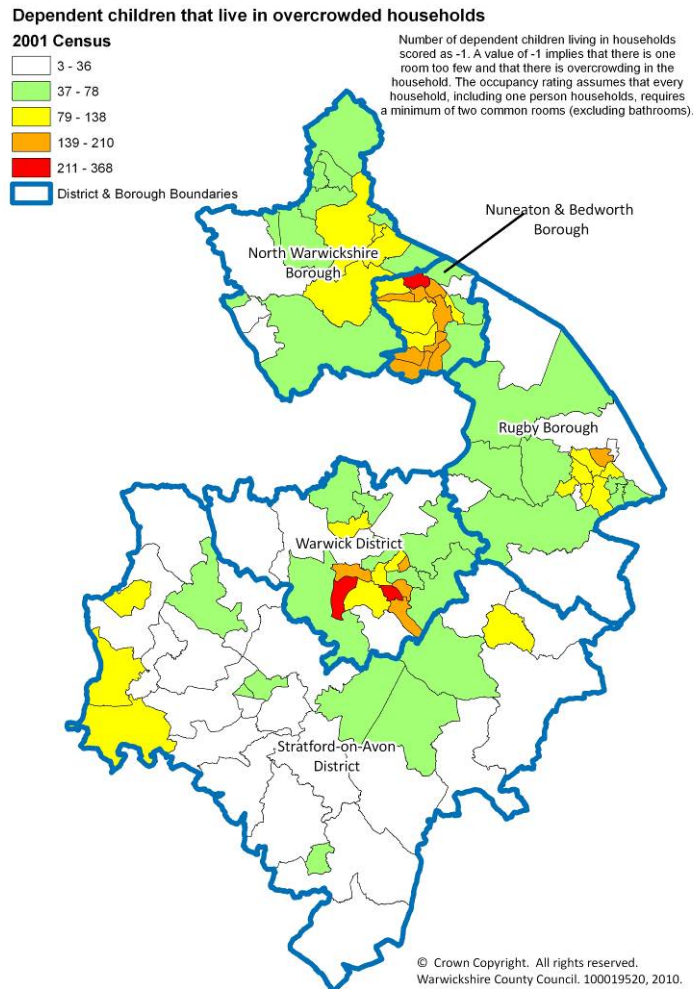
Large families are also at risk of poor housing conditions in addition to just overcrowding (see Housing section for more details).

¹⁰¹ CAF professional, North Warwickshire Borough. CSS Consultation 2010.

¹⁰² Bradshaw J, Finch N, Mayhew E, Ritakallio V-M and Skinner C. (2006.) *Child poverty in large families*. York: Joseph Rowntree Foundation.

¹⁰³ Bradshaw J, Finch N, Mayhew E, Ritakallio V-M and Skinner C. (2006.) *Child poverty in large families*. York: Joseph Rowntree Foundation.

Figure 8. Numbers of dependant children living in overcrowded households.
 Source: Warwickshire Observatory



Domestic violence

“One family did a police evacuation out the house because of domestic violence. The children have moved to another school.”¹⁰⁴

The 1999 British Crime Survey¹⁰⁵ identified that people living in poor or financially insecure households were more likely to encounter domestic violence. However, whilst there is a correlation between poverty and domestic violence, better off households are not immune. Domestic violence can be both a risk factor and driver of poverty because of the difficulties faced maintaining a job whilst experiencing unrest at home.

‘Domestic violence reduces a person’s capacities and capabilities in many ways, one of which is the ability to work. This may include: lost days of employment as a result of injuries, fear and anxiety, time spent seeking help and seeing doctors and lawyers, lost productivity and promotion as a result of working beneath potential as a result of injuries fear and anxiety, lost jobs as a result of poor work performance and of the need to move locality in order to escape a violent partner or former partner’.¹⁰⁶

Unemployment or economic dependence on the violent partner can make it hard for the victim to leave:

¹⁰⁴ Parenting support advisor, Warwick District. CSS Consultation 2010.

¹⁰⁵ Mirrlees-Black C. (1999) Domestic Violence: Findings from a New British Crime Survey Self-completion Questionnaire. London: Home Office. Research Study 191.

¹⁰⁶ Walby S (2004) The cost of domestic violence. Women and Equality Unit

“Whilst we’re getting them out and helping support them, empowering them to make that decision to leave the relationship, the concern in their head is, ‘But I’m attached to the house. What about my money? I haven’t got the money.”¹⁰⁷

Financial abuse within relationships can keep the victim in the situation long after they have taken the decision to leave:

“The family had split but Mum and Dad still lived under the same roof. Dad was financially abusive, controlling all the money. She had absolutely no money apart from the money to pay for food...she didn’t want to leave yet.”¹⁰⁸

North Warwickshire is an ex-mining area with a history of manual labour employment. Professionals in this Borough recognise this past as continuing to affect the current inhabitants’ attitudes and behaviour.

“Cycles of domestic violence being the common thing; it’s what happens. Blokes are blokes, women are women.”¹⁰⁹

There is as belief in some communities that domestic violence is the norm (see Gypsy & Traveller section) and there are a number of towns in North Warwickshire where this is the case:

¹⁰⁷ CAF professional, North Warwickshire Borough. CSS Consultation 2010.

¹⁰⁸ CAF professional Ibid.

¹⁰⁹ Mental health professional, Warwickshire. CSS Consultation 2010.

“It goes deeper...it’s the villages...Hurley is an issue. Baxterley is an issue and in North Warwickshire as well it’s quite a cultural thing. They don’t tend to talk about it.”¹¹⁰

Changing a whole community’s perception of “normal” is not an easy task but it’s only through this kind of holistic intervention that harmful norms can be aligned. See Communities section for more detail on the influence of Communities.

Children of prisoners

“A stable, supportive family throughout the sentence is a key factor in preventing reoffending on release... I firmly believe that we should do as much as possible to sustain family relationships at what for many will be an especially traumatic time in their lives.”¹¹¹

Prisoner’s children are at greater risk of poverty because of their vulnerability to financial instability, debt and disruption for the whole household.¹¹² Sustaining family relationships during imprisonment is costly as prisoners are not always in prisons close to home. This means either children don’t visit their parent as often in prison or they miss out on something else to pay for the visit. Often families sent money and goods to the prisoner to

¹¹⁰ CAF professional, North Warwickshire Borough. CSS Consultation 2010.

¹¹¹ Martin Narey, Director General Prison Service – House of Commons, 2005 S.29. cited in Families Do Matter Project Report (2009). West Midlands Children and Families of Offenders Pathfinder. Ministry of Justice National Offender Management Service.

¹¹² Smith R, Grimshaw R, Romeo R and Knapp M (2007). Poverty and disadvantage among prisoners’ families. York: Joseph Rowntree Foundation

improve their living conditions whilst imprisoned. This is money that then can't be spent on the children.

With one parent removed from the household there is also only a single income and one parent to provide childcare:

*"She stopped going to her ante natal lessons because she didn't want to tell them why she couldn't do a birth plan... why her partner wasn't going to be there."*¹¹³

As seen previously, sufficient affordable childcare is an employment barrier. The non imprisoned parent may feel under pressure and therefore experience mental or physical health issues such as depression.

Families believe there is a stigma attached to a parent being in prison and so may hide it from the school or social services.¹¹⁴

*"They hadn't told the school so the school didn't understand the behaviour"*¹¹⁵.

This prevents help which would be available to them being offered. Additionally, the absence of a positive parent role model can lead to behaviour being modelled on the jailed parent:

¹¹³ Prison worker, Warwickshire. CSS Consultation 2010.

¹¹⁴ Families Do Matter Project Report (2009). West Midlands Children and Families of Offenders Pathfinder. Ministry of Justice National Offender Management Service.

¹¹⁵ Prison worker, Warwickshire. CSS Consultation 2010.

*"He had repeatedly told people that he wanted to go to prison to be with his dad."*¹¹⁶

It is not possible to map where prisoners' children are in Warwickshire. This is partly due to privacy issues and partly due to a lack of robust data available. There is no obligation for parents to declare their children to authorities when they are imprisoned, although the CAF process aims to encourage participation for the benefit of the children. For the time being there is an identified gap in data on prisoners' children.

Youth offending

*"He's caused lots of anti social behaviour. He's in the criminal justice system. He's very concerning... He was digging a hole in the middle of his front lawn. When asked what it was, it was 'a grave for my mother'."*¹¹⁷

Children of prisoners are 5 times as likely to end up in prison as children whose parents have never been in prison. One in ten will be in prison before they become adults.¹¹⁸ Professionals in Warwickshire have seen this pattern within the county:

¹¹⁶ Prison worker, Warwickshire. CSS Consultation 2010.

¹¹⁷ Family intervention professional, Nuneaton and Bedworth Borough. CSS Consultation 2010

¹¹⁸ Barbara Bloom, "Imprisoned Mothers" in Children of Incarcerated Parents, edited by Katherine Gabel and Denise Johnston, M.D., Lexington Books, New York, 1995, p. 21.

"I'm seeing the children of the people [in the criminal justice system] I was supervising 16 years ago."¹¹⁹

However, not all youth offenders have had a parent in trouble with the police. Youth offending occurs for many reasons including a lack of education, poor family relationships, having family members or peers who have offended and substance misuse.¹²⁰ For example, children from broken homes are 9 times more likely to become young offenders, accounting for 70% of all young offenders.¹²¹

A custodial sentence can affect educational achievement through disruption of learning. This can affect future employment prospects as may a criminal record. The young people we spoke to in Rugby believed their past behaviour had been a barrier to them becoming employed. Those who had been through the criminal justice system themselves had words of advice for younger children:

"Show kids what it's like if they do misbehave where you're going to end up and people that haven't had the chance to see the world the way we see it."¹²²

There was clear regret from the young people about their previous behaviour and the damage it had done to their outcomes:

¹¹⁹ Family intervention professional, Nuneaton and Bedworth Borough. CSS Consultation 2010.

¹²⁰ Youth Justice Board (2005) Role of Risk and Protective Factors.

¹²¹ Youth Justice Board (2002). Review 2001/02: Building on success. London: HMSO

¹²² Male, 17, Rugby Borough. CSS Consultation 2010.

"[If I had my time again] I wouldn't go to prison."¹²³

Their suggestion was to have ex young offenders speak to those in danger of going off the rails to persuade them to change.

Looked after children

"I couldn't really concentrate at school cos of what was going on at home so it did play [took] a big toll in my education [sic]."¹²⁴

Whilst looked after children are not likely to be in low income poverty because they are looked after by the state or by foster families, they have poorer outcomes than other children.

Looked after children have experienced disruption from being removed from their home environment:

"They're children who for one reason or another have been taken away from the most natural environment that a child thinks that they should be in and that's to be with a family."¹²⁵

This in turn can affect their performance at school. In 2008 just 14 per cent gained 5 GCSEs at A*-C . A third did not gain any GCSEs.¹²⁶

¹²³ Male, 18, Rugby Borough. CSS Consultation 2010.

¹²⁴ Looked after female, 18, Warwick District. Care2Work DVD, Warwickshire County Council 2010.

¹²⁵ Lemn Sissay, Poet and writer. Writer in residence Royal Festival Hall, The South Bank. SuperSonic documentary, A National Voice, 2007/8.

¹²⁶ DCSF (2009) Statistical First Release (SFR) on Outcome Indicators for Children Looked After, Twelve months to 30 September 2008 - England

"I only got 6 passes at GCSE but I got a B and 2 Cs at A-Level. On the day of one of my [GCSE] exams I had a LAC review in the morning and I was really tired so I slept till my exam. I failed History. No one told me anything [about being eligible for special circumstances]."¹²⁷

Being removed from their family, including all the reasons behind that removal, creates great emotional upheaval for the young person. Not only are they dealing with the issues all young people experience, they may also have experienced extremely distressing events which are on top of just getting through day to day:

"There are a lot of issues that the child is trying to deal with outside the normal realms of what other children are trying to cope with."¹²⁸

This then can affect their outcomes through being distracted and achieving poorer educational achievement. Couple fewer qualifications with the stigma attached to being looked after and you have the potential to experience discrimination:

"My greatest challenge has been to overcome the perception of many people that people from a care background are limited by virtue of that background than by virtue of their ability."¹²⁹

¹²⁷ Looked after male, 19, North Warwickshire Borough. CSS Consultation 2010.

¹²⁸ William 'Billy' Smart, Senior Psychiatric Nurse, Psychiatric Intensive Care, Tudor Hospital. SuperSonic documentary, A National Voice, 2007/8

¹²⁹ Ivor Frank, Barrister. SuperSonic documentary, A National Voice, 2007/8.

Young looked after people in Warwickshire created a DVD for the Care2Work project. This highlighted the setbacks they face trying to find work experience. Many young people are fortunate enough to be able to use their family connections to find a work placement and work experience. The local authority now appreciates this discrepancy in help. Put very succinctly:

"Parents do everything for their children. Why don't you do the same for us?"¹³⁰

Many children exit the care system disadvantaged by their upbringing and the opportunities they have been given. 'Surviving' the care system should not be an end in itself:

"It's not good enough to survive. You've got to learn to live."¹³¹

10.6% of looked after children are placed more than 20 miles or from their home address. This is up from 5.9% in 2007/8 but down from 12.3% in 2006/7. However, placing children near their original location is not always appropriate.

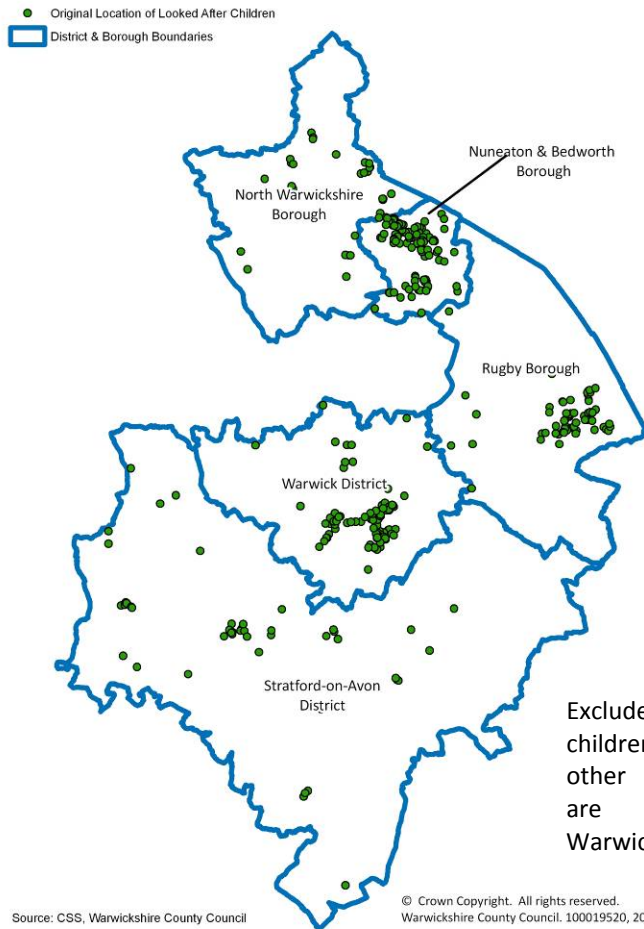
The following maps show a good coverage of placement locations relative to the origin of the child. Stratford District has the fewest placed children relative to their home address suggesting a recruitment drive for foster carers in Stratford might be beneficial.

¹³⁰ Looked after male, 18, Nuneaton & Bedworth Borough. Care2Work DVD, Warwickshire County Council 2010.

¹³¹ Lemn Sissay, Poet and writer. Writer in residence Royal Festival Hall, The South Bank. SuperSonic documentary, A National Voice, 2007/8.

Figure 9. Original location of LAC in Warwickshire
 Source: Warwickshire Observatory.

Original Location of Looked After Children in Warwickshire At October 2010

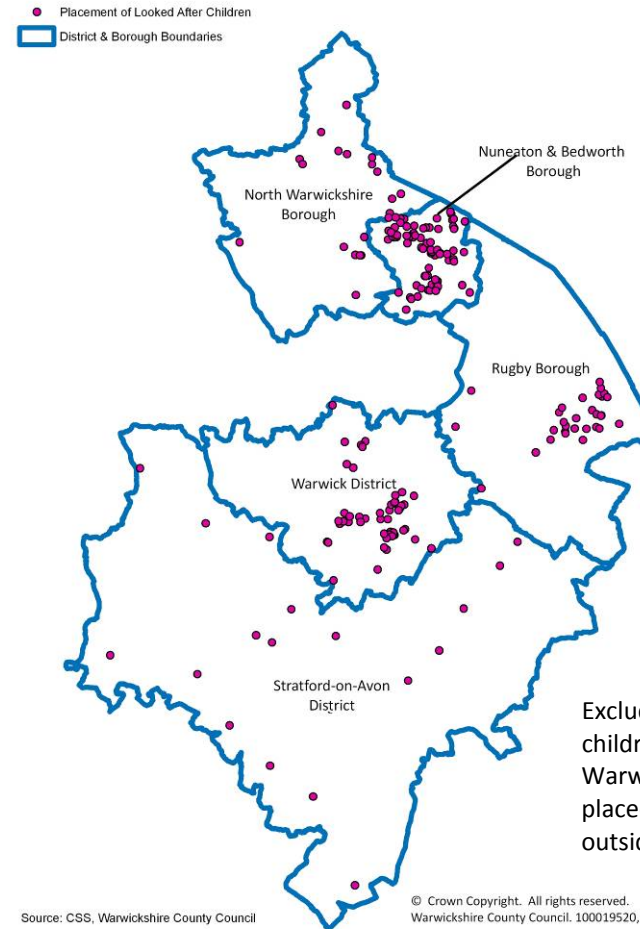


Excludes those looked after children who originate from other local authorities but are then placed in Warwickshire.

Source: CSS, Warwickshire County Council © Crown Copyright. All rights reserved. Warwickshire County Council. 100019520, 2010.

Figure 10. Placement of LAC in Warwickshire
 Source: Warwickshire Observatory.

Placement of Looked After Children in Warwickshire At October 2010



Excludes those looked after children who originate from Warwickshire but are then placed in other local authorities outside of Warwickshire.

Source: CSS, Warwickshire County Council © Crown Copyright. All rights reserved. Warwickshire County Council. 100019520, 2010.

Step families

When two previously separate families become one step family there are issues surrounding authority, discipline and boundaries. Each parent will wonder, *“What role are they going to fulfil in that family?”*¹³² The emotional issues which arise from step families can lead to children having poorer outcomes:

*“A lot of the families that I work with are from relationships that break down and are remarrying somebody else and children not seeing that dad or not having contact with that mum and it’s emotionally very traumatic for the child and it’s really impacting on their school.”*¹³³

Whilst the children are part of a two parent family, they might not necessarily be in touch with their birth parent. This can cause conflict within the home but also prevent the child from building a relationship with their absent parent. This can manifest itself through behavioural issues:

*“There’s a huge amount of step family situations where there’s a child who’s lost contact with that parent, who wants contact with that parent or is feeling distanced from the nuclear family and I think there’s so much good stuff that will come out of specific targeted step family work.”*¹³⁴

¹³² Step parent worker, Stratford upon Avon District. CSS Consultation 2010.

¹³³ Step parent worker Ibid.

¹³⁴ Parenting support advisor, Warwick District, CSS Consultation 2010.

Step families can be at greater risk of poverty when, by becoming one family, benefits paid are lower than they would be as two separate families. The financial impact can leave step families much worse off than they were previously, plummeting them into poverty. Lone mothers wanting to move in with a partner can be left without benefits through their change in circumstances:

*“They stopped the payments from that day...She had to borrow money off her dad, we had to phone the utility companies and say she wasn’t going to be able to make the monthly payments, she had to come to an agreement with her landlord about paying the rent because all she could afford to do was buy food.”*¹³⁵

Teenage parents¹³⁶

[When asked what you wish you had known about pregnancy?]
*“How hard it would be coping with a baby on your own at a young age”, “How lonely it can be” and “How scary it all was.”*¹³⁷

Being a parent whilst still a teenager is a risk factor in itself, but teenage parents often also have other co-existing factors which put them at even higher risk:

¹³⁵ Disability key worker, North Warwickshire Borough. CSS Consultation 2010.

¹³⁶ Thanks go to Anna Sewell, Regional Teenage Pregnancy Policy Lead, Government Office West Midlands for her Child Poverty briefing paper.

¹³⁷ Young female parents quoted in Browne D (2010). BIGMOUTH! Revisited. Respect Yourself Campaign. Warwickshire County Council.

- 63% increased risk of being born into poverty for children of teenage mothers compared with babies born to mothers in their twenties.¹³⁸
- Teenage mothers are 22% more likely at age 30 to be living in poverty than mothers giving birth aged 24 or over.¹³⁹
- Teenage mothers are 20% more likely to have no qualifications aged 30, than mothers giving birth aged 24 or over.¹⁴⁰
- They are also much less likely to be employed or living with a partner.¹⁴¹
- Approximately 70% of teenage mothers aged 16-19 are not in education, training or employment¹⁴² with the same percentage claiming Income Support.¹⁴³
- Teenage mothers are more likely choose partners who are poorly qualified and more likely to experience unemployment.¹⁴⁴

¹³⁸ Mayhew E and Bradshaw J (2005) 'Mothers, babies and the risks of poverty' Poverty, No.121 p13-16.

¹³⁹ Ermisch J (2003) Does a 'teen birth' have longer term impacts on the mother? Suggestive evidence from the British Household Panel Study ISER Working Papers No. 2003-32; Institute for Social and Economic Research.

¹⁴⁰ Ermisch Ibid

¹⁴¹ Ermisch Ibid

¹⁴² DfES (2007) Teenage Parents, Next Steps: Guidance for Local Authorities and Primary Care Trusts.

¹⁴³ DfES Ibid

¹⁴⁴ Ermisch J (2003) Does a 'teen birth' have longer term impacts on the mother? Suggestive evidence from the British Household Panel Study ISER Working Papers No. 2003-32; Institute for Social and Economic Research.

Children born into poverty are more likely to become teenage parents, with particular risk for teenager females living in workless households when aged 11-15. This perpetuates the poverty cycle for themselves and their children. Teenage parents often experience poorer living conditions or inappropriate accommodation:

*"Flats are ok initially but [you] need [a] house after that. I think for those young parents who live in flats I think they should be put on lower floors instead of on the higher floors."*¹⁴⁵

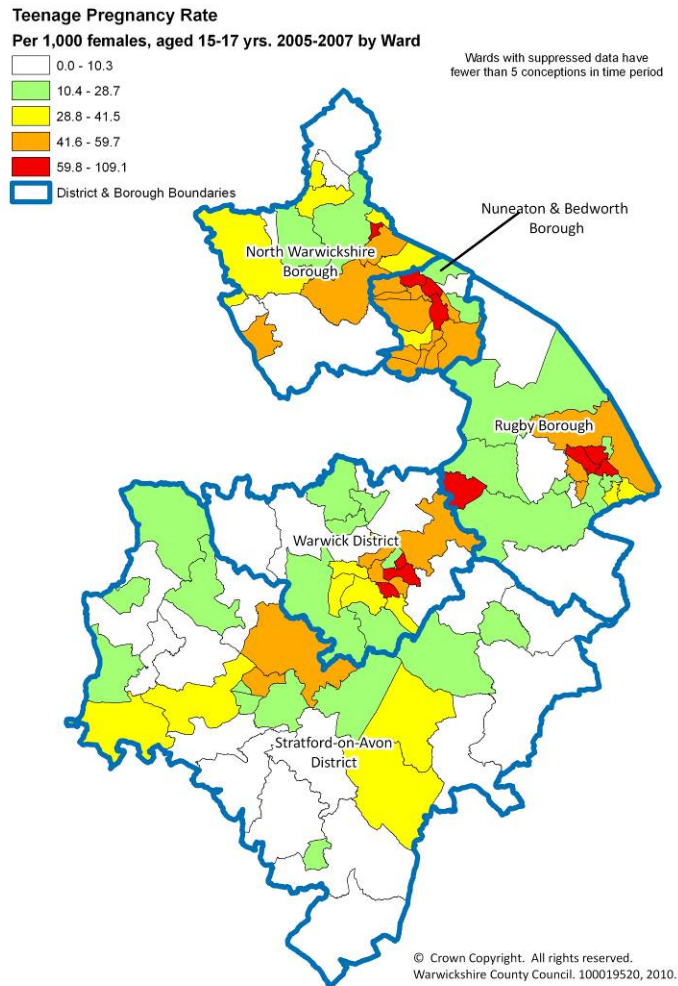
As seen in the statistics, partly due to a disrupted education, teenage mothers are more likely to achieve lower educational qualifications. This sets them up for a struggle in the job market, with the compounding issue of affordable childcare.

The following map shows that the Rugby Borough has four of the wards with the highest rate of teenage pregnancy, those being Benn, Brownsover South and Newbold. Nuneaton & Bedworth Borough and Warwick District both have three. The former's being Camp Hill, Wem Brook and Abbey. The latter's being Brunswick, Crown and Clarendon. North Warwickshire Borough has one which is Atherstone Central. Stratford upon Avon District has none.

¹⁴⁵ Young female parent quoted in Browne D (2010). BIGMOUTH! Revisited. Respect Yourself Campaign. Warwickshire County Council.

Figure 11. Numbers of pregnant teenagers in Warwickshire

Source: Warwickshire Observatory.



As part of the CSS Consultation we spoke to a pregnant 16 year old in Rugby who was also currently homeless because her mum asked her to leave when she got pregnant. She was from a step family background. She'd been asked to leave the hostel which social services had placed her in because of the behaviour of her boyfriend. She is currently NEET and claiming Job Seekers Allowance but looking for a college placement to do essential skills in Maths and English because she didn't attend any of her GCSE exams. Her ambition is to become a reception teacher because of previous work experience in a primary school. Social services are concerned about her boyfriend's behaviour as he'd threatened to commit suicide and there were rumours of drug use. She has been told to choose between the baby and her boyfriend and she has chosen the baby. However, she feels resentful towards social services for making her choose. She admits she's not very good with money but will get help from her mum for that.

It is clear from her story that there are many risk factors at work making her and her unborn child vulnerable to poverty. She has no qualifications, although is working towards them. She has no permanent home, although is looking for a private tenancy. She has partnered with someone who has mental health issues and suspected substance misuse. She admits to being poor at budgeting but has asked for help. The outcomes for her and her baby do not look particularly positive at the moment but with social services involved hopefully she will not fall any further into poverty.

Overall familial impact

'Families are key to providing supportive, nurturing and stimulating environments for their children – they are the biggest single influence on child outcomes.'¹⁴⁶

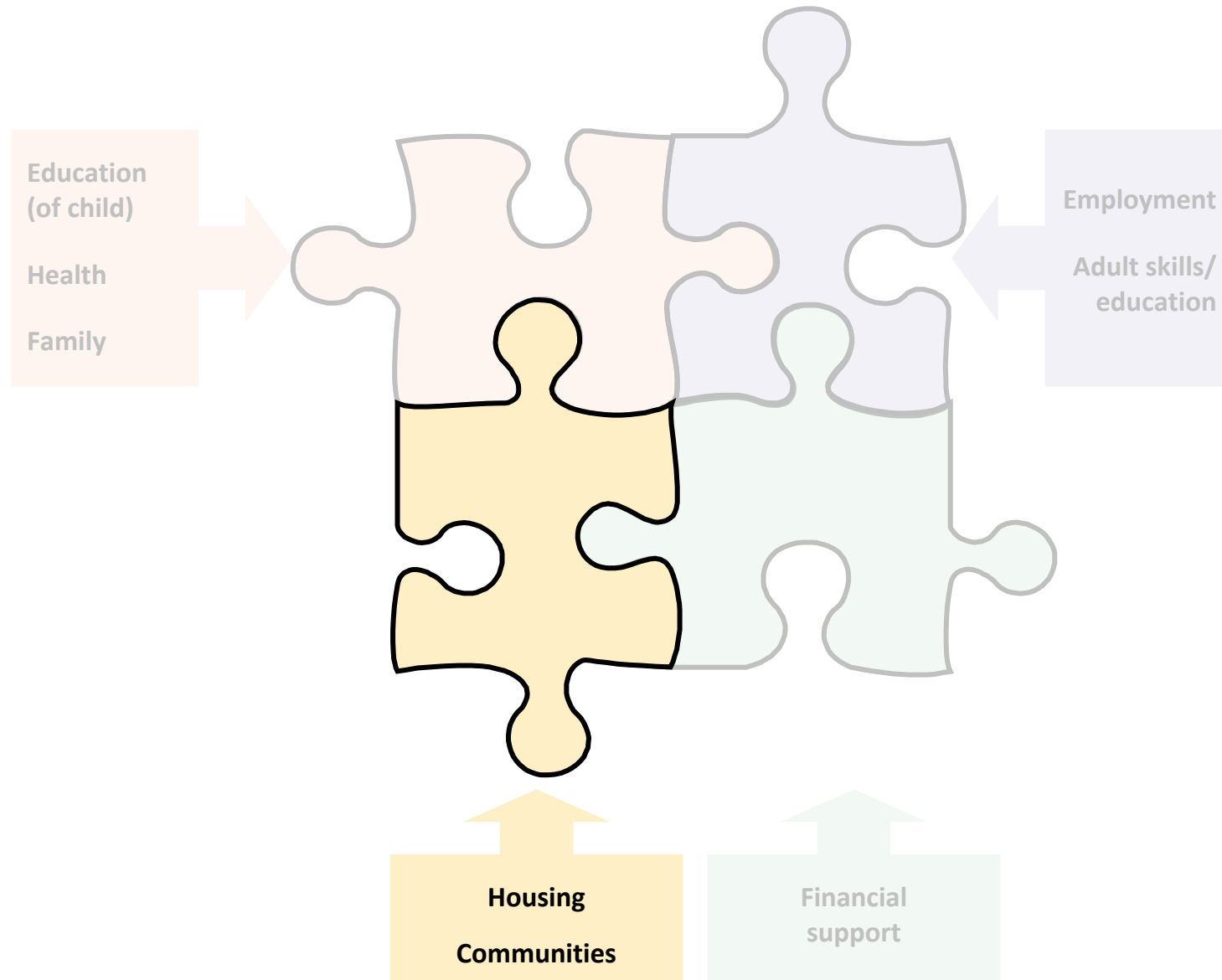
Whilst employment is very important in helping people out of poverty, family support also makes an essential contribution to young people's confidence to seek the kinds of jobs which will keep them out of poverty. A family environment which is supportive of education is one which provides young people with the tools to achieve.

Many family interventions have been introduced to maximise outcomes for children through positive parenting skills. Examples in Warwickshire are The Triple P – Positive Parenting Programme, the Family Nurse Partnership, the Family Intervention Programme and parenting support advisors. For further information on these, or the many other parenting services, please contact the Warwickshire Family Information Service.

'Ensuring that families are supported during the crucial first years of life is particularly important, because research shows that the effects of income tend to be greater in early childhood than in later childhood.'¹⁴⁷

¹⁴⁶ O'Connor, T. and Scott, S., (2007). *Parenting and outcomes for children*. York: Joseph Rowntree Foundation.

¹⁴⁷ Plewis et al. (2008) *Changing economic circumstances in childhood and their effects on subsequent educational and other outcomes* DWP Research Report Working Paper 49



Housing & Communities

- Overcrowding, poor housing and homelessness have many negative effects on children's mental and physical health, educational achievements and behaviour.
- Housing regulations can mean people are left in inappropriate houses for longer than is necessary.
- The gypsy and traveller community face many inequalities including in education, health and access to services.
- Transport is a major issue for families on low incomes and can mean they cannot access services they desperately need.
- Rural isolation can perpetuate poverty due to a need to rely on local amenities which can which are often more expensive.
- Changes to post-16 transport mean it will be more expensive for children to travel to college, which may result in fewer children attending further education.
- BME communities are at an increased risk of poverty, language is key but ESOL courses can be expensive.

Overcrowding/Poor living conditions

*"We've got families of 9 children living in 2 bedroom houses... the kitchen's tiny, they've got no room for toys."*¹⁴⁸

¹⁴⁸ CAF professional, North Warwickshire Borough. CSS Consultation 2010.

Children who grow up in social housing are at a higher risk of being in poverty. However, living in social housing and overcrowding is likely to be a consequence of poverty rather than a cause.¹⁴⁹ Families in poverty are more likely to live in rented accommodation rather than owner occupied homes. 27% of children living in severe poverty (those in the very poorest households) live in a house owned by their parents compared to 39% of children living in non-severe poverty and 83% of children who do not live in poverty.¹⁵⁰

Whether poor housing and overcrowding are a cause or consequence of poverty there are many negative effects on children. Poor living conditions include damp, mould, no heat, poor up keep and an unsafe environment.

Children's physical health suffers as a result of poor/overcrowded housing. Essen et al (1978) found that children living in overcrowded conditions miss more school than other children for medical reasons.¹⁵¹ Children have an increased likelihood of contracting life threatening illnesses including tuberculosis and meningitis. Slow growth can occur which leads to heart problems in later life and babies being left in their prams can lead to skull

¹⁴⁹ Cited in Smith, N. and Middleton, S. (2007) *A review of poverty dynamics research in the UK*, York: Joseph Rowntree Foundation

¹⁵⁰ Magadi, M. and Middleton, S. (2007) *Severe child poverty in the UK*, London: Save the Children

¹⁵¹ Essen, J., Fogelman, K. and Head, J. *Children's housing and their health and physical development*, (1978) *Child: care and health development*, 4, 357-369

deformities.¹⁵² Harker reports that ‘the evidence is particularly strong on the effect of cold, damp and mould,’¹⁵³ these effects include increased respiratory problems including wheezing and coughing. Other problems also develop:

“We’ve got children with enuresis (bed wetting) and anxiety and sleep problems because you’ve got 5 in a bedroom.”¹⁵⁴

Mental health problems include anxiety, depression and being less happy than other children, these problems can effect the whole family:

“I imagine it just really does get them down. There’s no space for any of them you know it’s too small.”¹⁵⁵

Due to poor housing, a child’s home environment often contains more hazards which means an increased chance of accidents. Domestic fires are more likely to occur when there is a poor home environment¹⁵⁶ and in deprived neighbourhoods children are ‘more than three times as likely to be pedestrian casualties.’¹⁵⁷

¹⁵² Harker, L ((2006) *Chances of a lifetime: the impact of bad housing on children’s lives*, Edinburgh: Shelter

¹⁵³ Harker Ibid

¹⁵⁴ CAF professional, North Warwickshire Borough. CSS Consultation 2010.

¹⁵⁵ Disability key worker, North Warwickshire Borough, CSS Consultation 2010.

¹⁵⁶ Harker, L ((2006) *Chances of a lifetime: the impact of bad housing on children’s lives*, Edinburgh: Shelter

¹⁵⁷ Grayling, T., Hallam, K., Graham, D., Anderson, R. and Glaister, S. (2002), *Streets Ahead: Safe and liveable streets for children*, IPPR.

Poor living conditions can affect children’s education for a number of reasons. An overcrowded house is likely to lack an area that is suitable for a child to study in,¹⁵⁸ and poor living conditions, for example a house with no heating, will not provide an environment conducive to study. Children in poor living conditions miss more school for medical reasons which will impact on their education.

In Warwickshire tackling the problem of overcrowding is not easy, especially in areas such as North Warwickshire where there are a lot of larger families:

“Families think that they can come in and go oh you know we need a bigger house. We’ve got lots of big families.”¹⁵⁹

A lot of families in poverty must rely on the Local Authority to provide them with a house:

“Mum and dad haven’t got the money and want a bigger house and they haven’t got the physical resources themselves to go and get a bigger private rented so they’re relying on local authority.”¹⁶⁰

The Local Authority does not have access to enough large houses to meet the demand:

¹⁵⁸ Harker, L (2006) *Chances of a lifetime: the impact of bad housing on children’s lives*, Edinburgh: Shelter

¹⁵⁹ CAF professional, North Warwickshire Borough, CSS Consultation 2010.

¹⁶⁰ CAF professional Ibid.

“There are a handful of 5 bedrooms, a handful in North Warwickshire, and I’m talking the whole of North Warwickshire.”¹⁶¹

Families may be reluctant to move to an area where a bigger house is available. They may always have lived in the area and have a support network built around them for child care etc:

“A lot of them because their family and friends are here they don’t want to move to Camp Hill where they’ve got 5 bedroom houses.”¹⁶²

Housing allocation can prohibit families from moving to more suitable accommodation:

“The housing policy is you can’t put somebody into another 3 bed even if it’s bigger because you’re technically making them overcrowded.”¹⁶³

Housing policy also does not take into account individual family circumstances. Disabled families can sometimes struggle to be moved to appropriate housing because the effects of their children’s disabilities are not considered or prioritised:

“They’re still no closer to getting a property and it’s because they’ve got 2 boys. They’re in a 2 bedroom flat but it’s completely

inappropriate...They’ve both [both boys] got autism and they won’t, they just refuse to share a bedroom.”¹⁶⁴

From the 2001 Census, we can identify the proportion of dependent children (up to 18 years old) living in social rented or council rented accommodation at ward level. However, it’s important to bear in mind that this data is nearly 10 years out of date.

The map below shows the proportion of dependent children living in social/council rented accommodation in Warwickshire. There are children living in social/council rented accommodation all over Warwickshire. From the map it is clear that there are pockets in four of the five Warwickshire Districts/Boroughs where there are a high proportion of children living in social/council rented accommodation. North Warwickshire Borough, Nuneaton and Bedworth Borough, Rugby Borough and Warwick District have the wards with the highest proportion of children living in social/council rented houses. These wards are Warwick West, Brunswick and Crown in Warwick, Camp Hill in Nuneaton and Bedworth and Overslade, Newbold and Brownsover South in Rugby. In North Warwickshire the wards with the highest proportion of children in social/council rented accommodation are Atherstone South and Mancetter and Atherstone Central.

¹⁶¹ CAF professional, North Warwickshire Borough, CSS Consultation 2010..

¹⁶² CAF professional Ibid.

¹⁶³ CAF professional Ibid.

¹⁶⁴ Disability key worker, North Warwickshire Borough. CSS Consultation 2010.

From this data we were able to identify that a key area where children are living in social housing is North Warwickshire Borough. The CAF professional consulted in North Warwickshire painted a picture of high levels of overcrowding due to large families and a limited number of suitable houses.

Overcrowding is a problem for migrant workers. When they move to the country they often live in shared houses which tend to lead to overcrowding. This can be a short term arrangement but for those who struggle to find work or are in low paid unstable jobs living in overcrowded accommodation may be more long term.¹⁶⁵

Some jobs, particularly farm work, provide accommodation for workers. Although new laws have been brought in with regards to the quality of this accommodation some of it is still of a very low standard:

“If you ask me I don’t think they were good enough... they were just steel cabins... Six to fifteen twenty foot cabins... showers they’re a five hundred yard walk away, toilets a five hundred yard walk away. You know kitchen’s a five hundred yard walk away.”¹⁶⁶

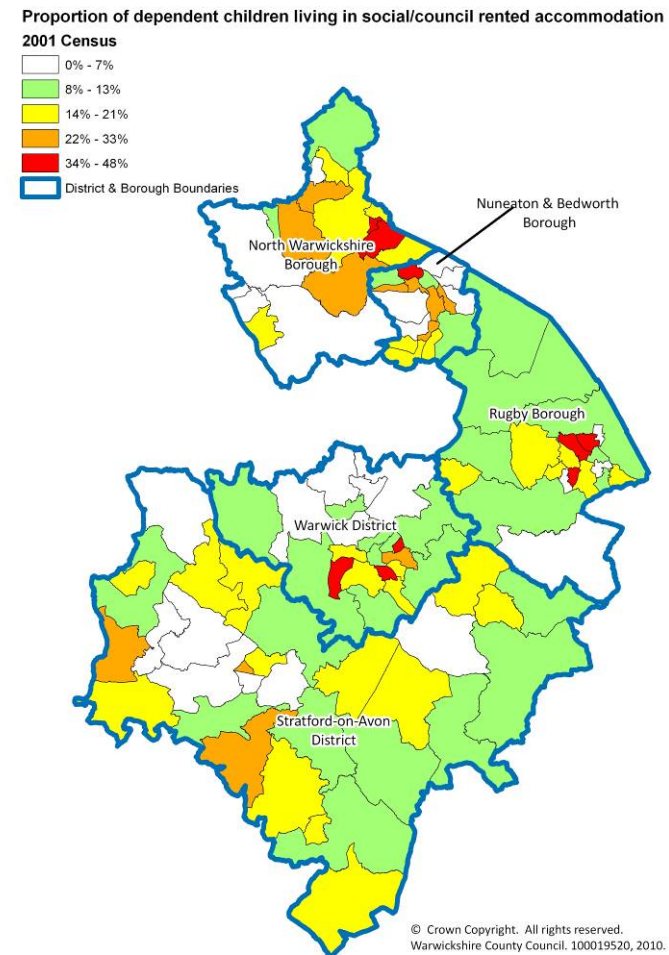
More on the issues facing Migrant workers can be found later in this report.

¹⁶⁵ Area Partnership Worker, Rugby Borough. CSS Consultation 2010.

¹⁶⁶ Ethnic Minorities Worker, Warwickshire Police, CSS Consultation 2010.

Figure 12. Proportion of dependent children living in social/council rented accommodation in Warwickshire.

Source: Warwickshire Observatory



Homelessness

There are many negative effects of homelessness on a child's well-being. Findings into the effect of homelessness on birth weight found that 25% of babies born to mothers living in Bed and Breakfast accommodation had low birth weights.¹⁶⁷

As with children in poor/overcrowded housing, children who are homeless or living in temporary accommodation are more at risk of suffering both physical and mental health problems. Homeless children are 'over three times more likely to demonstrate mental health problems such as anxiety and depression than non-homeless children.'¹⁶⁸

Harker (2006) reports that homeless children have a higher chance of doing less well at school.¹⁶⁹ As with children living in poor housing this is partly due to their increased susceptibility to illness. However, children who are homeless tend not to be registered with a doctor; this means that when they become ill there is an increased likelihood that they will be admitted to hospital.

¹⁶⁷ Royal College of Physicians, (1994) *Homelessness and ill health: report of a working party of the Royal College of Physicians*

¹⁶⁸ Harker, L (2006) *Chances of a lifetime: the impact of bad housing on children's lives*, Edinburgh: Shelter

¹⁶⁹ Harker *Ibid.*

Homelessness also affects the way children behave. Children are more likely to misbehave and 'act out', if this continues into adulthood it may culminate in offending.¹⁷⁰

Migrant workers are at risk of homelessness. Often they move to the UK on the promise of a job only to find that when they get here it does not exist:

*"He got a phone call, there's work here in Stratford... come over, this is the address, I'll pick you up. I've got you a job... He turns up in Stratford in London... Gets to Stratford [upon Avon] three weeks later, course this chaps nowhere to be seen. He's now homeless. He's got nowhere to live, he hasn't got a job, his English is very poor."*¹⁷¹

For more detail on the issues facing migrant workers see Ethnic Minorities and migrant worker communities.

Within Warwickshire there are a number of initiatives being set up to help families who are homeless. Rugby Credit Union is currently setting up a rent bond scheme where people save for their rent bond through the Credit Union whilst living in the property. Once they have saved the full amount it is passed to their landlord. The council will step in if the tenant is unable to save up the bond.

¹⁷⁰ Harker, L (2006) *Chances of a lifetime: the impact of bad housing on children's lives*, Edinburgh: Shelter

¹⁷¹ *Ethnic Minorities Worker, Warwickshire Police, CSS Consultation 2010.*

Even when a house is provided by the Housing Association people still incur the cost of furnishing it. Often higher purchase schemes are signed up to as nothing needs to be paid for twelve months. However, after the initial twelve months people may still not have the money. Credit Unions do not provide money up front to pay for furniture as there is no guarantee it will be spent on that. Instead they set up accounts with charity shops, when people need furniture the money is lent to them at a low interest rate through these accounts. Both this and the rent bond scheme help people to afford a home without getting into debt.

Gypsies and Travellers

“We have not involved them for many years and we’ve got to do something to bring them in and stop them being isolated.”¹⁷²

In the Gypsy and Traveller community there are high levels of poverty, this is partly due to low levels of employment but also due to the many inequalities that the community face; Cemlyn et al (2009) identify a number of these: ¹⁷³

- There are few support services that are designed to accommodate the gypsy and traveller culture, meaning that they are not accessed by those in need.

¹⁷² Gypsy and Traveller Worker, Warwickshire, CSS Consultation 2010.

¹⁷³ Cemlyn, S., Greenfields, M., Burnett, S., Matthews, Z. and Whitwell, C. (2009) *Inequalities experienced by gypsy and traveller communities: A review*. Bristol: Equality and Human Rights Commission.

- There is a lack of acceptance of the community as an ethnic group, they experience a high level of racism from the general community.
- There are low levels of participation at school, especially at secondary school, this may partly be due to a lack of understanding within schools of the community’s culture, racism experienced from the other pupils – this is not always tackled appropriately by the teachers,¹⁷⁴ and also lack of aspiration within the gypsy and traveller community. Lack of aspiration is especially seen in travellers of Irish Heritage. It is anticipated that young women will dedicate their lives to caring for their home and children and that young men will follow in their father’s trade.¹⁷⁵
- The gypsy and traveller community tend to experience higher levels of ill health and experience difficulty accessing health care services. Increased levels of ill health may be attributable to the lack of appropriate facilities available to travellers. The sites provided by Local Authorities can be of a low standard being overcrowded with inadequate shower and utility blocks.
- There are higher levels of substance misuse, domestic violence and suicide rates among the gypsy and traveller community.

¹⁷⁴ Wilkin, A., Derrington, C. and Foster, B., (2009) *Improving the outcomes for gypsy, roma and traveller pupils: Literature review*, National Foundation for Educational Research

¹⁷⁵ Wilkin et al Ibid.

The gypsy and traveller communities have many needs due to their lifestyle and the lack of support and acceptance of this from the general community.

The picture in Warwickshire was gained by talking to a gypsy and traveller worker and visiting a number of gypsy and traveller sites across Warwickshire to gain first hand accounts of their experiences. Incidences have been reported of bricks being thrown onto traveller sites damaging caravans, parents removing their children from school because gypsy and traveller children are in attendance and lack of action by teachers when gypsy and traveller children are injured by other children. For example an incidence was reported of a traveller child being stabbed in the eye with a pencil by another boy but nothing was done to discipline the child responsible.¹⁷⁶ This supports the idea cited by Wilkin et al (2009) that teachers treat attacks against gypsy and traveller children differently.¹⁷⁷

Some of the official gypsy and traveller sites in Warwickshire are very poorly maintained leading to children living in deprived environments. The consequences of poor living conditions for children were discussed earlier in this report. On one site, due to lack of facilities such as toilets and showers, the community have plumbed a sewage pipe directly into the sewage drain. However, when it rains the sewage comes up, covering the site. This is not

¹⁷⁶ Reported by a traveller, Warwickshire, CSS Consultation 2010.

¹⁷⁷ Wilkin, A., Derrington, C. and Foster, B., (2009) *Improving the outcomes for gypsy, roma and traveller pupils: Literature review*, National Foundation for Educational Research

only unsanitary but also dangerous for any children on the site. Living conditions like these could well contribute to the higher rates of ill health among gypsy's and travellers.

The gypsy and traveller community experience difficulty accessing services such as schools and doctors. They sometimes experience prejudice due to lack of understanding of their lifestyle:

*"They are used to being outside shouting, when they come in to us and start shouting we think that's aggressive - well to them its normal day life. So we cut them off straight away, so once they come and try and we cut them off, they won't come again."*¹⁷⁸

A cycle of fear has been highlighted as another barrier:

*"We fear them they fear us so therefore they won't come forward and ask for support or help because they face prejudice."*¹⁷⁹

This cycle of fear continues through generations as children learn from their parents. If they hear negative comments from their parents they will believe them and so the prejudice continues. In order to break this it is important that gypsy and traveller children and non gypsy and traveller children have the opportunity to mix with each other:

¹⁷⁸ Gypsy and Traveller Worker, Warwickshire, CSS Consultation 2010.

¹⁷⁹ Gypsy and Traveller Worker Ibid.

“The only way this is all going to change is by children mixing with children, and at the moment... that’s just not happening.”¹⁸⁰

Traveller children struggle to access education through schools due to lack of places, being unable to afford the extra costs, such as uniform, and schools being unwilling to admit traveller children:

“Warwickshire has a massive problem with children’s education, we started to help in December and so far we’ve had 78 children... and that’s trying to help them get into school, so you’ve got schools not wanting them in there.”¹⁸¹

Some children are home educated but, as mentioned previously, illiteracy is high in the traveller community meaning that some children who are not going to school do not receive an education. This can lead to children being ‘lost’ to the council:

“In Warwickshire I would estimate that we have about 20% of our children lost to us, Gypsies and Travellers, those that we don’t know are there.”¹⁸²

Domestic violence is high in the gypsy and traveller community:

“78% of Irish travellers have domestic violence, 78%... it’s unusual not to have domestic violence rather than to have it.”¹⁸³

¹⁸⁰ Gypsy and Traveller Worker, Warwickshire, CSS Consultation 2010.

¹⁸¹ Gypsy and Traveller Worker Ibid.

¹⁸² Gypsy and Traveller Worker Ibid.

It is believed that increased levels of drug and alcohol use, especially among young generations are contributing to high domestic violence levels. It is not only women who experience domestic violence in the gypsy and traveller community but also men. Often the community support each other as they do not like outside organisations coming in. However Cemlyn et al (2009) identify that in the community ‘strong taboos exist against interfering between spouses where violence occurs’.¹⁸⁴ They also identify a number of barriers preventing a partner from leaving a violent relationship. These include concerns over where they would live and fears over isolation. There is also the belief within the community that marriage is for life and that women have to accept men’s violent behaviour therefore people who leave their partners face being ostracised by the community.¹⁸⁵ Information on the effect of domestic violence on children can be found in the Domestic Violence section of this report.

Fathers tend to be the breadwinners, going out to look for work whilst the mothers stay at home with the children. As the mother is running the household it is important that she is financially literate and can prioritise spending other wise the family may end up in poverty:

¹⁸³ Gypsy and Traveller Worker, Warwickshire, CSS Consultation 2010.

¹⁸⁴ Cemlyn, S., Greenfields, M., Burnett, S., Matthews, Z. and Whitwell, C. (2009) *Inequalities experienced by gypsy and traveller communities: A review*. Bristol: Equality and Human Rights Commission.

¹⁸⁵ Cemlyn et al Ibid.

“The kids run around without shoes on with, you know, what I’d call scruffy clothes but that’s because mum does not know how to handle money so that’s where poverty comes in there.”¹⁸⁶

The gypsy and traveller community tend to support each other, they do not like outside agencies coming in. However, this can only happen if they are aware someone is in need:

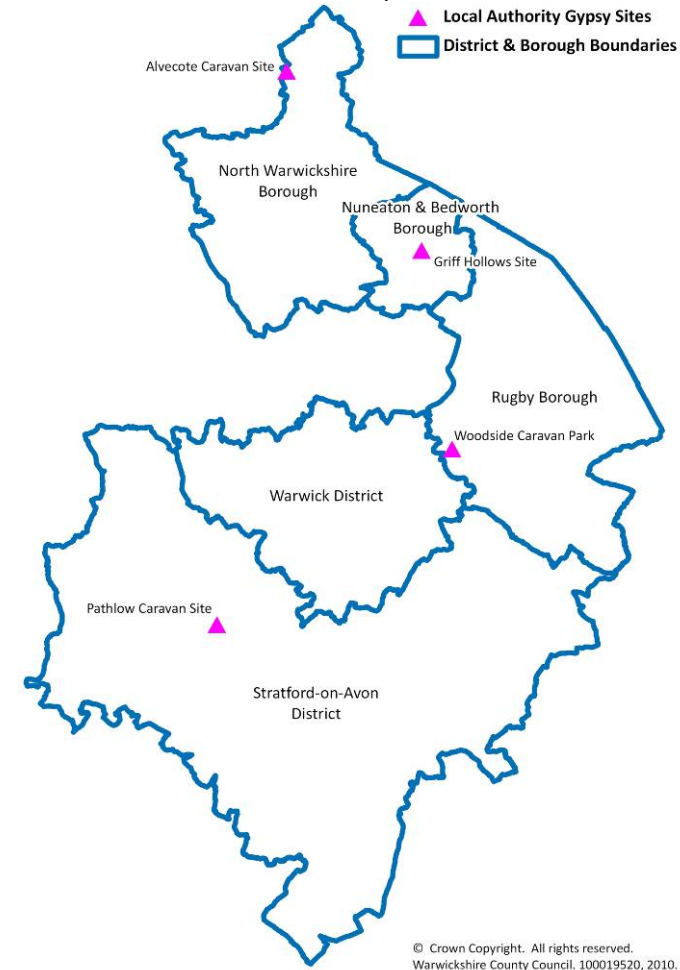
“On site you have people who hide their poverty”¹⁸⁷

If the community cannot support the family or are not aware they need support they will continue to struggle unless there are services that they can and are willing to access. If people are hiding their poverty/needs from their community it is unlikely that outside organisations would ever be aware there was a family in need.

The following map shows the location of Warwickshire’s official gypsy and traveller sites. The map shows a provision of just four official sites in Warwickshire. Due to the lack of official provision of sites gypsies and travellers attempt to get planning permission to develop their own sites. However, this is often met by opposition from the local community. It is at one of these unofficial sites in the Warwick area where bricks were thrown onto the site by local residents causing damage to some of the caravans. Unfortunately this map does not tell us how many families are living on each site.

Figure 13. Location of gypsy and traveller sites in Warwickshire.

Source: Warwickshire Observatory.



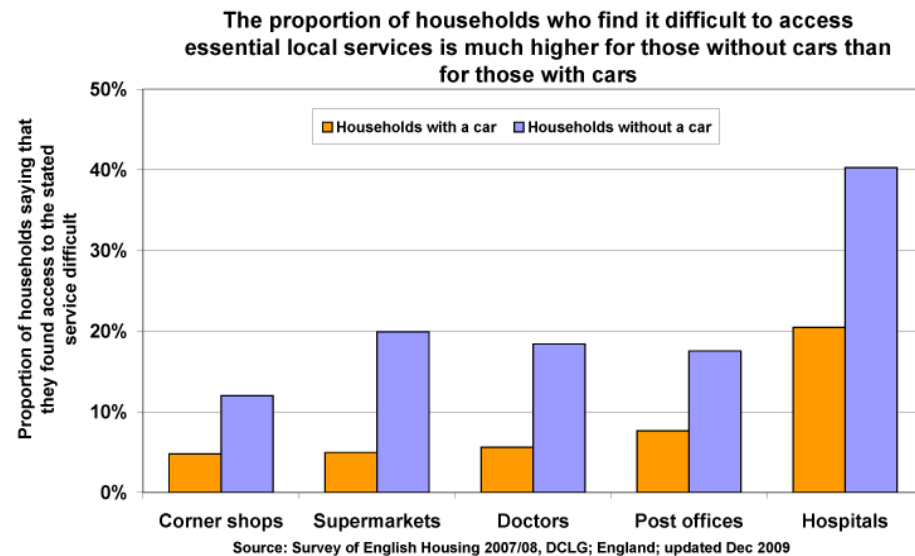
¹⁸⁶ *Gypsy and Traveller Worker, Warwickshire, CSS Consultation 2010.*

¹⁸⁷ *Gypsy and Traveller Worker Ibid.*

Transport

“One of the problems that quite a lot of our families have is transport.”¹⁸⁸

Without transport access to services can be difficult for families, the graph below shows the extra difficulties people have when they do not have access to a car. Half of low income families are reported to not have access to a car meaning access to services is much more difficult for them.



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¹⁸⁸ Disability key worker, North Warwickshire Borough. CSS Consultation 2010.

In Warwickshire families living in poverty face difficulties with transport due to the cost of travel, especially in rural areas where they may need to travel a long distance to access services. Families without a car are reliant on public transport which can be very expensive:

“£27.65 is a return to get to Nuneaton and back [from North Warwickshire]. That’s a 4 hour journey.”¹⁹⁰

A family on a low income or in poverty may not be able to afford the cost which may prevent them from accessing services they or their children desperately need:

“...the eldest one...his eyesight is declining rapidly because mum and dad can’t afford to take him to eye appointments at the George Elliot Hospital.”¹⁹¹

As mentioned earlier transport, or lack of transport, can be a barrier to parents returning to work. This can be due to poor transport links but also the need for parents to be around to provide transport for their children:

“...dad can’t get a job because the only person that can take the children to school is dad...it’s too far for mum to walk to the school

¹⁸⁹ Ability to travel, The Poverty Site, <http://www.poverty.org.uk/75/index.shtml>

¹⁹⁰ CAF professional, North Warwickshire Borough. CSS Consultation 2010.

¹⁹¹ CAF professional Ibid.

...but then the other school which is classed as their local school has no pavement to get to from where they live.”¹⁹²

Families with disabled children can struggle with transport. If the child’s disability means extra equipment needs to be taken when they go out e.g. a specialised wheelchair it may not possible to get the bus and taxis are very expensive:

“Some families haven’t got a car, they can’t get to the pick-up point and so then you organise a taxi but the taxi’s £35 and they can’t pay that... it’s accessibility to get to things to make their life easier.”¹⁹³

Lack of suitable, affordable transport means that parents and their children are unable to access services, days out, support groups etc:

“[Transport] is dreadful for some of them and that’s one of the reasons they can’t access quite a lot of things.”¹⁹⁴

Currently there is no financial support available to these families to help them:

¹⁹² CAF professional, North Warwickshire Borough. CSS Consultation 2010.

¹⁹³ Disability key worker, Warwick District. CSS Consultation 2010.

¹⁹⁴ Disability key worker Ibid.

“...any charity - very few would give transport because it’s an unknown quantity isn’t it... wherever we’ve gone to get funding for transport nobody will do it.”¹⁹⁵

Access to affordable travel is important for young people with regards to education. Currently transport for those accessing post 16 education is £300 per year or £100 per term. This is subsidised by the council meaning families in receipt of benefits do not have to pay.

A lack of affordable transport limits young people’s access to education. Those that were not in walking distance of a college or school with a sixth form and did not have access to another form of transport would struggle to access education.

The post-16 travel subsidy provided by the council is due to end meaning that all families will face increased costs:

“If you are a new student starting post-16 provision and you want to catch one of our vehicles, the cost would be £540, so that’s £240 more than you would have paid...and there’s no discount for low income families.”¹⁹⁶

In future young people are likely to have to go directly to the transport operators for their bus pass, further increasing prices:

¹⁹⁵ Disability key worker, Warwick District. CSS Consultation 2010.

¹⁹⁶ Transport professional, Warwickshire, CSS Consultation 2010.

“Next year they will probably need to be paying operators about £660. It depends where they live, where they want to go.”¹⁹⁷

It is hoped that when young people go directly through the operator at the increased price that the travel pass will offer more travel options:

“It will give them a much more flexible bus pass ... chances are they can use it any time of the day and they can use it at weekends as well and during holidays.”¹⁹⁸

Even so families in poverty/on a low income may struggle to find the money. This may mean that some children will not be able to access education post-16. As mentioned previously, education and qualifications are important to help people avoid poverty and changes to post-16 travel may put children from poorer families at a disadvantage.

Rurally isolated communities

Rural communities often have hidden poverty due to areas of reasonable affluence masking small areas of deprivation. This can lead to very isolated areas of poverty. Those living in these pockets of deprivation face extra challenges with regards to exiting poverty.

¹⁹⁷ Transport professional, Warwickshire, CSS Consultation 2010.

¹⁹⁸ Transport professional Ibid.

Living in a rural area can lead to poverty of environment due to lack of local services. People can be forced to pay higher costs if certain amenities are not available for example gas central heating. In rural areas ‘more than two thirds of rural households are fuel disadvantaged with a large percentage switching their heating down or off in winter months.’¹⁹⁹ In bad weather rural areas can get cut off due to snow or lack of gritting:

“In the winter a lot of the rural areas around Atherstone don’t get gritted properly and then they get stuck and they can’t get out.”²⁰⁰

“When they had really bad weather they ended up running out of oil because they haven’t got gas up there so again oils a lot more expensive.”²⁰¹

Access to shops is limited in rural areas, if transport is an issue people may have no other option than relying on their local shops for their groceries, these tend to be more expensive forcing families to pay a higher price.

As previously mentioned, transport can be expensive and can be very limited in rural villages. Young people must rely on public transport if their family do not have a car.²⁰²

¹⁹⁹ Morris, J (2010) Rural services: Meeting the needs of vulnerable households’

²⁰⁰ CAF professional, North Warwickshire Borough. CSS Consultation 2010.

²⁰¹ CAF professional Ibid.

Gilbert et al (2003) report that those living in remote rural areas, as opposed to accessible rural areas, are at a greater risk of being in in-work poverty. A 'higher incidence of persistent low pay is in remote rural areas.'²⁰³

In Warwickshire there is a juxtaposition between the affluent rural dwellers and those in poverty. This is most clearly the case in Stratford upon Avon District which has some of the areas of highest income – with pockets of low income even within the same village. For example, Lighthorne and Lighthorne Heath are neighbouring villages. One is very affluent with character properties and picturesque village amenities. The other is predominantly social housing with bricked up windows in the local shop. The cost of the cheapest 1 bed cottage in Lighthorne is more expensive than the most expensive 3 bed house in Lighthorne Heath.²⁰⁴

²⁰² Storey, P. and Brannen, J. (2000) *Young people and transport in rural areas*, York, Joseph Rowntree Foundation

²⁰³ Gilbert, A., Phimister, E. and Theodossiou, I. (2003) 'Low pay and income in rural areas: evidence from the BHPS', *Urban Studies*, Vol.40, No. 7, pp. 1207–22

²⁰⁴ Comparison made using www.rightmove.co.uk information accessed 01/11/10

Ethnic Minorities and migrant worker communities



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The most recent population estimates by ethnic group (mid-2007) suggest that non-‘White British’ groups make up approximately 10.4% of Warwickshire’s total population, an increase from 7.3% in 2001. In number terms, the ‘Asian Indian’ and ‘Other White’ ethnic groups are the largest non-‘White British’ groups in the County.

At District level, Warwick District is estimated to have the highest proportion of non-‘White British’ residents, at 15.4%, and North Warwickshire has the lowest proportion, at 6.3%.

²⁰⁵ *Ethnic minority communities, Rugby Borough. CSS Consultation 2010.*

Indians are the largest non-‘White British’ ethnic group in the three Warwickshire districts/boroughs with higher overall levels of ethnic diversity. In Stratford-on-Avon District and North Warwickshire Borough, the ‘Other White’ ethnic group is the largest.

Research has shown that children living in households headed by someone from an ethnic minority are more likely to be living in poverty. Devicienti (2001) reports that these households also find it harder to exit poverty than white households. Those groups that find it especially difficult are Afro-Caribbean, Indian and Pakistani who have ‘about 35 per cent less chance of escaping poverty than white households.’²⁰⁶ Adelman et al (2003) found that ‘children in persistent poverty... were more than twice as likely to have been in “non-white” households as children in no poverty’.²⁰⁷ High rates of poverty among ethnic minority groups may be attributable to ‘labour market disadvantage.’²⁰⁸ 12.8% is the average rate of unemployment among ethnic minority groups with Pakistanis experiencing an unemployment rate of 19%.²⁰⁹

In Warwickshire, there are 10,500 non-‘White British’ children aged 0 to 15. The ‘Asian or Asian British: Indian’ ethnic group constitutes

²⁰⁶ Devicienti, F. (2001) *Poverty persistence in Britain: A multivariate analysis using the BHPS, 1991-1997, ISER Working Paper 2001-02*

²⁰⁷ Adelman, L., Middleton, S. and Ashworth, K. (2003) *Britain’s poorest children: severe and persistent poverty and social exclusion*. London, Save the Children.

²⁰⁸ Harker, L. (2006) *Delivering on child poverty: what would it take?* London, Department for Work and Pensions.

²⁰⁹ Duncan Smith, I. (2010) *State of the nation report: poverty, worklessness and welfare dependency in the UK*, Ian Duncan Smith, London: HM Government

the largest proportion of this total. Warwick District has the highest number and proportion of non-‘White-British’ 0 to 15 year olds compared with North Warwickshire which has the lowest in both respects.

In many cultures it is the husband who is the breadwinner going out to work and taking care of the money. His wife would likely have little to do with the finances. Problems arise if, due to ill health for example, the husband is no longer able to work. This can result in no money coming into the house. If the husband passes away the wife would be left solely in charge of the household’s finances, with little or no experience with managing money problems with budgeting may be experienced.²¹⁰ Islam teaches that loans should not be taken out so these cannot be relied on for financial support.²¹¹

Families in Hindu communities rely on and support family when times get difficult. Some families put money into a ‘joint pot’ this is then given to a different family member each month depending on need.²¹²

In the Hindu community the older generation perceive a move away from family support. Younger generations are moving away

²¹⁰ Area Partnership Worker, Rugby Borough. CSS Consultation 2010.

²¹¹ Male, Unknown age, Pakistani Community, Warwickshire, CSS Consultation 2010.

²¹² Asian Mother, Unknown age, Rugby Borough. CSS Consultation 2010.

to work in Birmingham or London and turning towards general services for support rather than family.²¹³

As identified earlier, ethnic minority groups are more likely to have a lower income. This can mean that their children miss out on extras such as school trips. This is compounded by families prioritising trips to visit family in, for example, Pakistan or India. Not being able to afford school trips can affect the choices that young people can make at GCSE/A-Level as some courses (Geography, Biology, Languages etc) involve mandatory excursions.²¹⁴

Language has been identified as crucial to ensure families do not end up in poverty. Low levels of English act as a barrier to work, accessing services and parents supporting children with school work.

“Language is key.”²¹⁵

Many migrant workers who come to the UK are unable to speak English. Although a lot of literature is produced in different languages so they can access information, lack of language can prevent migrant workers from entering employment. The jobs they do get tend to be low paid, manual work.²¹⁶ This tends to be

²¹³ Male, Unknown age, Hindu, Rugby Borough. CSS Consultation 2010.

²¹⁴ Pakistani Male, Unknown age, Rugby Borough. CSS Consultation 2010.

²¹⁵ Ethnic Minorities Worker, Warwickshire Police, CSS Consultation 2010.

²¹⁶ Polish Migrant Support Worker, CSS Consultation 2010.

unstable shift work. Childcare is a problem for shift workers as it can be difficult to arrange to fit around working hours, especially when working at night. For those working at night finding time to be with their children can be difficult as, in the morning, when their children are up, they need to sleep in order to be able to go to work in the evening.²¹⁷

Those who have to take low paid jobs due to their limited English can struggle to learn the language due to the cost of lessons:

“There is no free ESOL anymore... so people can't learn English unless they pay. The problem with that is if you're getting minimum wage which is £5.80, ESOL classes are about £6.50 plus an hour. You're not gonna do it.”²¹⁸

Children attending school tend to pick up English more easily. However, if parents have limited English they may struggle to help their children with homework. If on a low income parents may not be able to afford extra tuition:

“When they're taking their reading book home as kids have to in the curriculum here, mum and dad can't speak English.”²¹⁹

²¹⁷ Area Partnership Worker, Rugby Borough. CSS Consultation 2010.

²¹⁸ Ethnic Minorities Worker, Warwickshire Police, CSS Consultation 2010.

²¹⁹ Ethnic Minorities Worker Ibid.

This can lead to their children falling behind in class. The teacher may then need to spend more time with them than the others which can cause friction with the other parents:

“Kids are falling behind. The parents of some English kids aren’t happy with that because the teacher has to spend more time with one and then the class get left behind so there’s a lot of cohesion issues there.”²²⁰

Those that do learn English are able to progress at work to better paid jobs with prospects. A Polish Migrant Support Worker commented that whilst most Poles do begin as warehouse operatives those with better English progress within the warehouse to become team leaders or get work in shops, banks and letting agents etc.²²¹

Even if one parent has strong English skills, if they lose their job or become unable to work the family can experience difficulties:

“Families with young children in Nuneaton whose parents have either got ill so they can’t work. The wife doesn’t work cos she can’t speak English. The kids they’ve got no mattresses, no this, no that.”²²²

²²⁰ Ethnic Minorities Worker, Warwickshire Police, CSS Consultation 2010.

²²¹ Polish Migrant Support Worker, Rugby Borough. CSS Consultation 2010.

²²² Ethnic Minorities Worker, Warwickshire Police, CSS Consultation 2010.

The following map shows the number & distribution of school pupils in Warwickshire who are from ethnic minorities. This data is based on where the children live, rather than the school they attend.

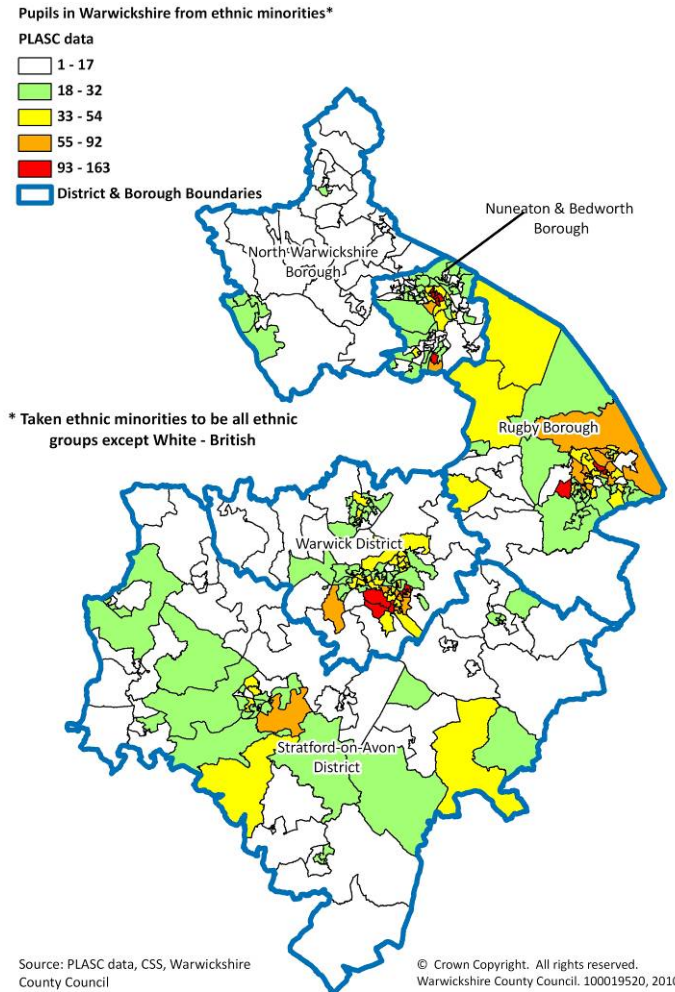
The map shows a high concentration of ethnic minority children in Nuneaton and Bedworth Borough, Rugby Borough and Warwick District. There are very few children of an ethnic origin other than White British in North Warwickshire Borough. The areas with the highest number of pupils from ethnic minorities are:

- Nuneaton and Bedworth; Poplar Bayton Road, Wem Brook Bridges, Riversley, Abbey Priory, Abbey South and Abbey North SOAs.
- Rugby; Cawston, Cattlemarket and Benn West SOAs.
- Warwick; Sydenham North, Whitnash West, Warwick Gates North, T. Park and Myton South and Emscote Lawns SOAs.

Due to the high density of ethnic minority groups in some areas of Rugby a number of different groups from this area were consulted. They spoke of the importance of supporting each other and the role of community in providing role models for younger generations. Language was identified as a barrier to work and escaping poverty.

Figure 14. Pupils in Warwickshire from ethnic minorities

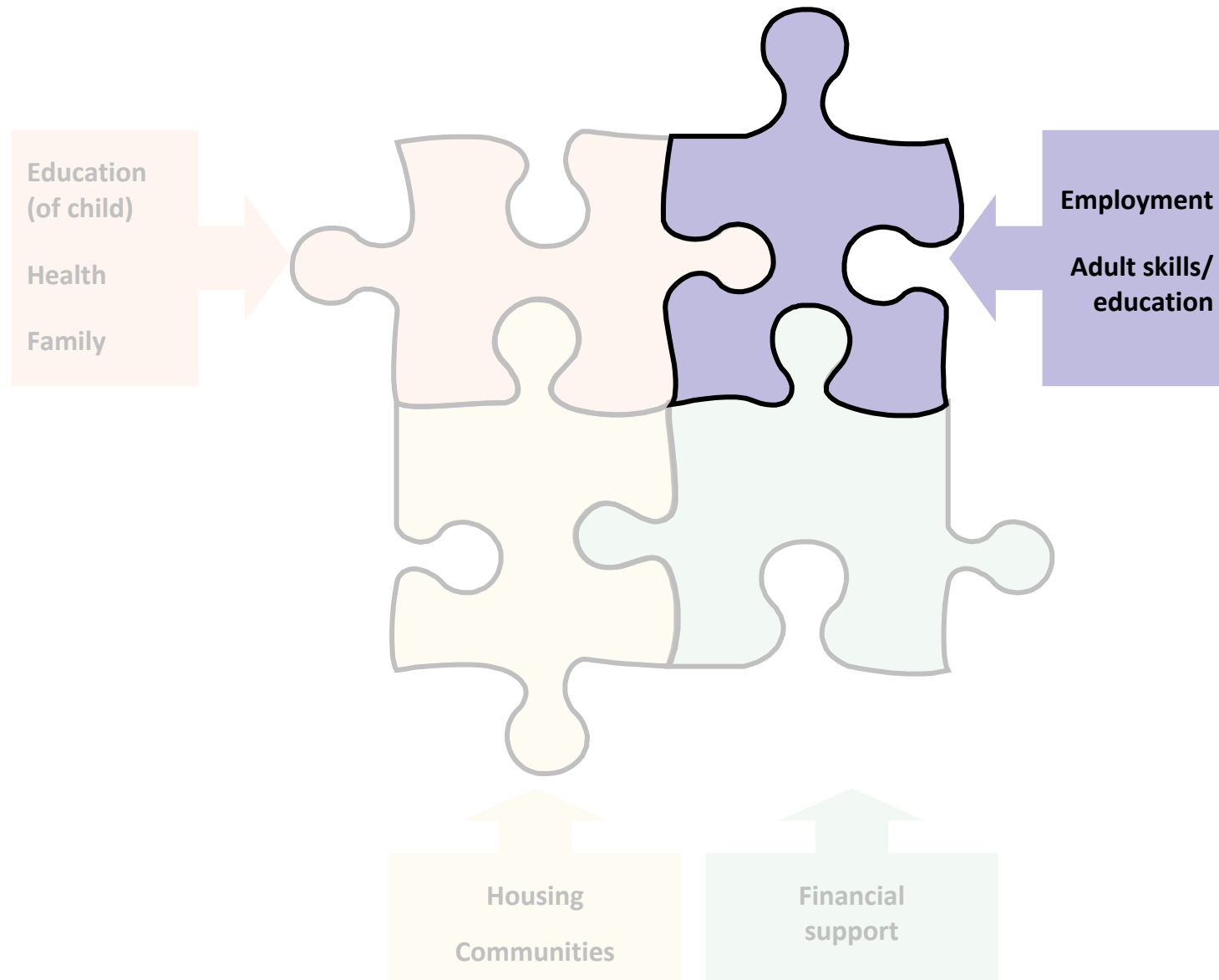
Source: Warwickshire Observatory



National Insurance Number (NINo) Data can be used to identify migrant workers but there are caveats attached to the data including:

- Nino data only gives the total number of migrant workers who have applied to work in Warwickshire over recent years.
- There is no deregistration information – therefore it only represents inflows and therefore doesn’t represent the number of migrant workers in Warwickshire at any one time. We aren’t able to identify how many of these migrant workers have moved out of county or back to their home countries.

The NINo data only records the worker applying for a National Insurance number; it does not include families who may have come with the worker. Many NINo registrations are simply single young males looking for employment.



Employment and Adult Skills/Education

“Why when you can sit on benefits and get everything you want out of life and not work why would you want to get a job. Are you thick or what?...This is what we’re up against.”²²³

Employment

- Job loss is one of the biggest triggers of poverty.
- A cycle of unemployment between generations is common.
- Parents who are happy being dependent on benefits actively discourage their children with regards to school and employment, reducing their aspiration.
- Children living in areas with high levels of unemployment can lack positive role models.
- People moving between employment and unemployment can end up in a low pay-no pay cycle.
- Low income working families have limited access to benefits meaning they can struggle more financially.
- A stable job with good prospects and a good salary is required to help families move out of poverty.
- There are a number of barriers for parents wanting to return to work including childcare, transport, low pay and lack of qualifications.

²²³ CAF professional, North Warwickshire Borough. CSS Consultation 2010.

Child poverty is closely linked to the ‘economic activity’ of parents. Children in poverty are less likely to have parents who work full time/work at all. ‘Children in households where two adults are in full time work have a 1% chance of being in poverty, compared with a 64% chance for children in two-parent households where neither adult works.’²²⁴

The number of families where parents are repeatedly moving between unemployment and employment has risen by 60% since 2006.²²⁵ This can lead people to become trapped in a low pay-no pay cycle.

In work poverty, referring to families whose household income is below the poverty line, even though one or both of the parents is in work or self employed,²²⁶ is increasing. This strongly suggests that employment alone is not enough to pull a family out of poverty. The question therefore becomes: what is it about employment that can enable people to permanently move out of poverty?

Unemployment

In the UK there are nearly 4.8 million working age people living in workless households, this is the third highest rate in the EU. 1.9

²²⁴ Duncan Smith, I. (2010) *State of the nation report: poverty, worklessness and welfare dependency in the UK*, Ian Duncan Smith, London: HM Government

²²⁵ Goulden, C. (2010) *Cycles of poverty, unemployment and low pay*, York: Joseph Rowntree Foundation

²²⁶ Kenway, P. (2008) *Addressing in work poverty*, York: Joseph Rowntree Foundation

million children live in workless households, the highest rate in the EU.²²⁷

Certain groups of people are identified as most at risk of unemployment including; young people (under 25 years old), ethnic minority groups, people with no qualifications, disabled people and lone parents.²²⁸ As identified earlier in the report these groups are at a higher risk of poverty for a number of co-existing reasons.

Job loss is one of the biggest triggers of poverty, Duncan et al (2003) found that 'individuals becoming unemployed in the UK were seven times more likely to enter poverty than those who remained employed.'²²⁹

There is evidence of a cycle of unemployment between generations. Johnson and Reed found that 'sons of fathers who were unemployed or in the lowest income quintile in 1974 were themselves three times more likely to be in the bottom income quintile than in either of the top two quintiles in 1991.'²³⁰

²²⁷ Duncan Smith, I. (2010) *State of the nation report: poverty, worklessness and welfare dependency in the UK*, London: HM Government

²²⁸ Duncan Smith *Ibid.*

²²⁹ Duncan, G., Paugam, S. and Jacobs, S. (2003) 'Unemployment, poverty and social isolation: is there a vicious circle of social exclusion?', *European Societies*, Vol. 5, No. 1, pp. 1–32

²³⁰ Cited in Smith, N. and Middleton, S. (2007) *A review of poverty dynamics research in the UK*, York: Joseph Rowntree Foundation

Some parents who are unemployed and rely on state benefits for money actively discourage their children from focusing on education and getting a job:

*"It's a cycle, because their mum and dad haven't worked, they don't work and they don't think that their children should have to work...it's actually frowned upon to go and get a job."*²³¹

Research carried out by the Princes Trust shows that young people from workless households believe they too are likely to be out of work. 18% of young people from workless households strongly agreed/agreed that they expected to have to rely on benefits because that is what other people in their area had done compared to 8% of other respondents. With regards to the support that young people felt their parents could offer them with getting a job 25% from workless households strongly agreed/agreed that their parents did not have the knowledge to help them find a job compared to 16% of other respondents.²³²

In families where no-one is working there can be a lack of positive role models, children therefore lack aspiration and the belief that they can do better:

²³¹ CAF professional, North Warwickshire Borough. *CSS Consultation 2010.*

²³² *Destined for the dole? Breaking the cycle of worklessness in the UK*, (2010) London, The Princes Trust

“We get quite a few...CAFs where, when we look at it, none of the parents are working and what we’re having to do is work with that young person to break that mind set.”²³³

Results from the Princes Trust research show 49% of young people in an area where most people are unemployed or in ‘dead-end jobs’ strongly disagreed/disagreed that they have a role-model in their local area whose career they look up to compared to 38% of other respondents.²³⁴

Neighbourhood and community can have a strong influence over young people’s aspirations. As shown by the Prince’s Trust research many young people who live in a neighbourhood where most people don’t work lack role models. Lack of positive role models can lead children to believe that they will not be able to achieve more for themselves thus leading to a lack of aspiration.

For further information on the current economic situation within Warwickshire please see Appendix D – The Local Economic Assessment key messages and issues. A more in depth report is due towards the end of the year.

²³³ CAF professional, North Warwickshire Borough. CSS Consultation 2010.

²³⁴ *Destined for the dole? Breaking the cycle of worklessness in the UK, (2010) London, The Princes Trust*

In-Work Poverty - Low paid/unskilled jobs

“People assume poverty is the families that aren’t working, it’s not always the case. It’s the families that are working, are working very long hours in low paid, low skilled jobs or those people who are single parents in fairly decent jobs but alone.”²³⁵

Families in low paid/unskilled/unstable employment are often in poverty. As mentioned previously families become trapped in a low pay-no pay cycle, moving between periods of employment and unemployment. When entering employment, and moving off benefits, people can spend up to a month with no income. Benefits are stopped at the start of a new job, but someone may not receive their first pay packet until the end of their first month of work. People may be forced to borrow money just to make ends meet, this will put them in debt. The first months pay then needs to cover the debt and last the rest of the month.²³⁶

Once someone becomes unemployed again after a short period of employment it can take time for their benefits to be re-instated:

“6 weeks she was left without tax credits.”²³⁷

²³⁵ CAF professional, North Warwickshire Borough, CSS Consultation 2010..

²³⁶ McQuaid, R., Fuytes, V. and Richard, A. (2010) *How can parents escape from recurrent poverty?*, York: Joseph Rowntree Foundation.

²³⁷ *Disability key worker, North Warwickshire Borough. CSS Consultation 2010.*

Because of this uncertainty people may choose to remain on benefits to ensure a stable income:

“Isn’t it more difficult to get on to benefits than it would be get a job and then lose the job and have to sign on again? So people choose to just stay on it because it’s safer.”²³⁸

Families on a low income with at least one working parent are unable to access the benefits available to the unemployed. The only way they can gain access to these benefits is to give up work:

“Because they’re working they can’t get tax credits they can’t get free school meals, they’re not entitled to the funding pots and the benefits...some will jack their jobs in because it’s easier for them to get the resources.”²³⁹

Families with disabled children can struggle due to the extra costs associated with their child’s needs. It is often the case that following the birth a child with disabilities one or both parents have to give up work to care for the child. Even with one working parent there are increased financial pressures:

“Dad’s on a decent wage but they’ve bought a house based on 2 full time wages and they’ve got a massive mortgage and they really,

²³⁸ Male, 16, Warwick District. CSS Consultation 2010.

²³⁹ CAF professional, North Warwickshire Borough. CSS Consultation 2010.

really are struggling. There is not a single spare penny at the end of each month.”²⁴⁰

A father of two from the Pakistani community identified that children whose parents are in low paid, unskilled work can lack positive role models. Traditionally the majority of people in the Pakistani community work in factories or do manual work therefore children do not aspire to more. The important role of the wider community in providing role models was identified. Ethnic minority groups and the issues they face is looked at in more detail in the Communities section.

Research shows to escape poverty it is not enough to have a job, it is having a stable job with a good salary and career prospects that allows people to move out of poverty. Lawton (2009) found that a predictor of low pay is occupation and that ‘Workers who are low paid in one period are much more likely to be low paid later in life, independent of all other factors.’²⁴¹ This suggests that a person’s job on returning to work may be an indicator of their future earnings.

As mentioned previously, some families, even when working, may still need an element of financial support:

²⁴⁰ Disability key worker, North Warwickshire Borough. CSS Consultation 2010.

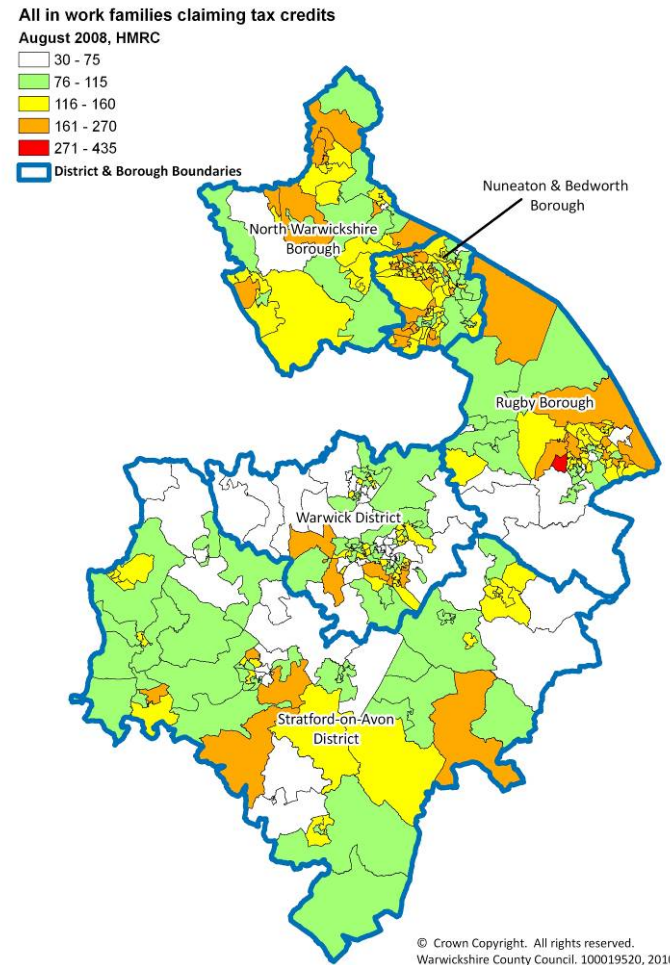
²⁴¹ Lawton, K. (2009) *Nice work if you can get it, achieving a sustainable solution to low pay and in-work poverty*, London: Institute for Public Policy Research.

“Families where they’re working are the hardest to get any kind of support for because they’re over the thresholds for so many of the things.”²⁴²

The following map shows all families, in work, who are claiming tax credits. Tax credits are claimed by working families all over Warwickshire however there are pockets where there are higher numbers of claimants. It is the Rugby Borough where there is a small pocket where a high number of working families are claiming tax credits, this is Cawston SOA .

Figure 15. All in work families claiming tax credits

Source: Warwickshire Observatory



²⁴² Disability key worker, North Warwickshire Borough. CSS Consultation 2010.

Barriers to returning to work

There are a number of barriers preventing people returning to work. A recent study by Populus identified the following:²⁴³

Physical health issues	52%
Low pay	34%
Not having the right skills/qualifications	30%
Mental health issues	22%
Care needs of other family members	21%
Child care needs	17%
Housing problems	15%
Personal debts	14%
Discrimination	9%
Having a criminal record	4%
Having a substance abuse problem	3%

Many of the barriers identified above are also risk factors of poverty. These are all discussed individually elsewhere in the report.

Professionals working with people wanting to return to work identified many emotions tied up in the process:

“There’s a lot of fear, a lot of trepidation, a lot of anxiety around the uncertainty of returning to work.”²⁴⁴

²⁴³ *Breaking down barriers, (2008), London, Working Links*

Parents wanting to return to work risk losing their benefits, often leading to a decrease in their total income. The support services offered by organisations such as the Citizens Advice Bureau (CAB) are valuable in these situations:

“There are parents being compelled to return to work by Job Centre Plus...They want to return to work and what we’re able to provide is a service where we could tell them exactly what they would be entitled to if, for example, they took a job based on 16 hours.”²⁴⁵

Families with disabled children are even more reliant on extra money from benefits due to the extra costs associated with raising a disabled child:

“A lot of parents can’t go back to work. Financially they can’t afford to go back to work because of having money stopped that they need.”²⁴⁶

Families with children with disabilities can also struggle to find jobs that fit in around the needs of their child due to their extra commitments:

“I’ve got one mum who’s got a profoundly disabled child...she did go down to the job centre and she said look I would really like to work but...I’m virtually on 24 hour call, I only want to do this many

²⁴⁴ *Welfare Professional, Warwickshire, CSS Consultation 2010.*

²⁴⁵ *Welfare Professional Ibid.*

²⁴⁶ *Disability key worker, North Warwickshire Borough. CSS Consultation 2010.*

hours a week and the person at the job centre said there is no-one who is going to employ you.”²⁴⁷

Transport can be a barrier when looking for work as it is needed to get to interviews, to get to jobs if employment is found and to access recruitment and support services:

“For me to get a job I need transport.”²⁴⁸

Issues around transport were looked at in more detail earlier in the report.

Adult Skills/Education

- Persistent poverty is more likely for families where parents have no qualifications.
- Education or ‘workforce skills’ create opportunities for mobility in the job market.
- The biggest barriers to entering adult education are the cost and childcare.
- Illiteracy can lead to poverty and is a barrier to employment, training and access to services.

²⁴⁷ Disability key worker, North Warwickshire Borough. CSS Consultation 2010.

²⁴⁸ Male, 18, Rugby Borough. CSS Consultation 2010.

“There are opportunities for education and training throughout life but if you’ve never bought into it in the first place and you don’t read and write how easy is it to go into adult education?”²⁴⁹

People with lower levels of qualifications/skills are identified as being at an increased risk of entering persistent poverty. This is partly because they are less likely to be employed and partly because they do not have the skills and qualifications to progress within their job role. In a recent report Ian Duncan Smith (2010) identified that ‘less than half of all people with no qualifications are in work.’ Figures from 2008 show that the unemployment rate for those with a degree level qualification was only 4.2% compared to 18% for people with no qualifications.²⁵⁰

Low levels of education can reduce the opportunities available to people, they are ‘less likely to receive work-related training through their employer, are less likely to participate in informal training, and face greater barriers to learning.’²⁵¹

Adelman et al (2003) found that ‘The poverty experienced by children whose parents had no educational qualifications was far more likely to be persistent, with or without severity, than by

²⁴⁹ Family intervention professional, Nuneaton and Bedworth Borough. CSS Consultation 2010.

²⁵⁰ Duncan Smith, I. (2010) *State of the nation report: poverty, worklessness and welfare dependency in the UK*, London: HM Government

²⁵¹ Duncan Smith *Ibid.*

children whose parents did have qualifications.’ Only 7% of children in workless households had experienced no poverty.²⁵²

Magadi and Middleton (2007) report that 44% of children living in severe poverty, those in the very poorest household’s had a mother with no qualifications compared to 11% of children not in poverty. Only 3% of mothers of children in severe poverty were educated to degree level. 31% of mothers of children in non-severe poverty had no qualifications.²⁵³ These findings demonstrate how important qualifications are in preventing poverty.

Education is important to provide people the skills needed to achieve mobility within the job market. Education creates opportunities allowing progression out of low skilled, low paid, unstable jobs. This is supported by McCulloch’s (2003) finding that ‘individuals with a degree-level qualification had a 56 per cent lower probability of entering poverty than an individual with no qualifications.’²⁵⁴

However, having ‘workforce skills’ does not guarantee suitable jobs are available. Lawton (2009) found that ‘analysis of trends in

²⁵² Adelman, L., Middleton, S. and Ashworth, K. (2003) *Britain’s poorest children: severe and persistent poverty and social exclusion*, London: Save the Children.

²⁵³ Magadi, M. and Middleton, S. (2007) *Severe child poverty in the UK*, London: Save the Children.

²⁵⁴ McCulloch, A. (2003) ‘Local labour markets and individual transitions into and out of poverty: evidence from the British Household Panel Study waves 1 to 8’, *Environment and Planning A*, Vol. 35, No. 3, pp. 551–68.

workforce skills and job requirements... suggests that the demand for skills has not risen as quickly as supply.’²⁵⁵

McQuaid et al (2010) identified a number of reasons parents particularly want to return to education. These included; confidence building, something to get them out of the house/something to do, to ‘better themselves’ and to be a good role model for their children.²⁵⁶

Parents often encourage their children to progress on to higher education. However, children from low income families look to work to earn money:

*“I’m the first person in my family to pass my exams and go to college and so they [family] were all wanting me to go but they also understood that I wanted a job because I needed the money and stuff.”*²⁵⁷

The most common barriers to parents wanting to return to education were identified by McQuaid et al (2010) as finances and childcare.²⁵⁸ Finances can be a barrier due to the cost of courses. If a course is not funded by an employer people must finance their

²⁵⁵ Lawton, K. (2009) *Nice work if you can get it, achieving a sustainable solution to low pay and in-work poverty*, London: Institute for Public Policy Research.

²⁵⁶ McQuaid, R., Fuertes, V. and Richard, A. (2010) *How can parents escape from recurrent poverty?*, York: Joseph Rowntree Foundation.

²⁵⁷ Male, 16, Rugby Borough. CSS Consultation 2010.

²⁵⁸ McQuaid, R., Fuertes, V. and Richard, A. (2010) *How can parents escape from recurrent poverty?*, York: Joseph Rowntree Foundation.

own study. Other costs incurred include books and equipment, travel and childcare. There is no government funding for degrees through the Open University so these need to be fully self funded. If a student loan is taken out repayment starts once earnings reach £15,000 per year. At this point other benefits are reduced meaning household income may decrease to less than before the qualification was gained. Childcare can be difficult to arrange due to lack of provision out of term time and due to timetables varying term on term.²⁵⁹

3 to 5 per cent of adults in the UK do not have basic numeracy or literacy skills.²⁶⁰ Illiteracy increases the risk of being in poverty. This is a particular problem in the Gypsy and Traveller communities, where there is a high level of illiteracy making access to services and employment difficult. At age 3, children whose parents lack educational qualifications are 9 months behind the average and 13 months behind the children of graduates. With home schooling prevalent in the Gypsy and Traveller communities, particularly amongst girls of secondary school age, this impedes the children's likelihood to achieve even further.

Information about Warwickshire County Council, and others services are often accessed either on-line, through leaflets or through letters, all of which are inaccessible to those with no or low

²⁵⁹ McQuaid, R., Fiertes, V. and Richard, A. (2010) *How can parents escape from recurrent poverty?*, York: Joseph Rowntree Foundation.

²⁶⁰ Duncan Smith, I. (2010) *State of the nation report: poverty, worklessness and welfare dependency in the UK*, London: HM Government

level literacy skills. This can mean that people do not access services that they are eligible for:

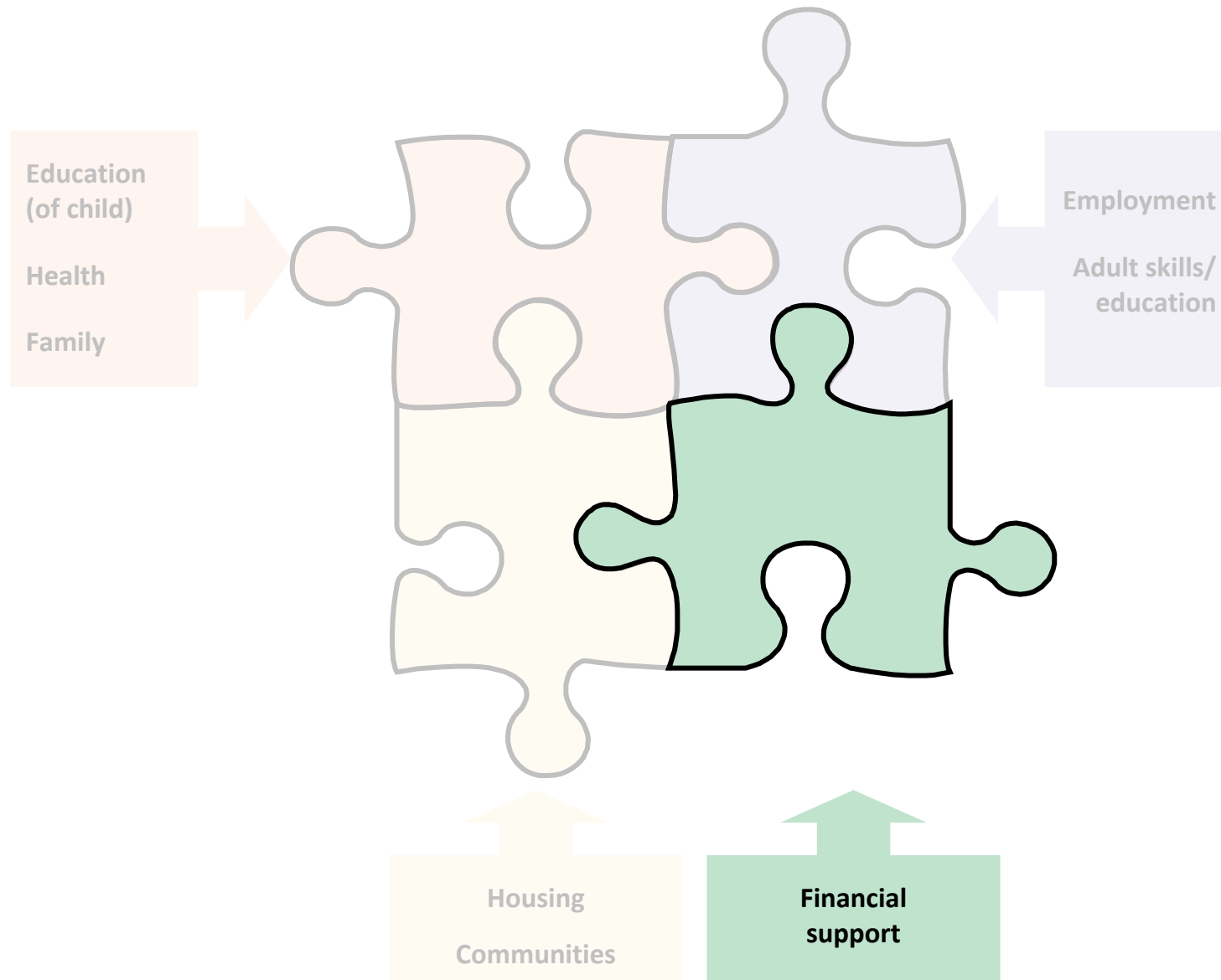
*"You have the problem with travellers not being able to read or write... So free school meals, transport what do we do, we send them a letter."*²⁶¹

Illiteracy can also mean people do not realise that they have debt building up as, again, bills and overdue payment notices are sent via letter:

*"We had a lady who had about 30 – 40 letters from a council saying that she has not paid her council tax , and she couldn't read, so all she did, every letter she got she just piled up, she had a big box of letters."*²⁶²

²⁶¹ Gypsy and Traveller Worker, Warwickshire, CSS Consultation 2010.

²⁶² Gypsy and Traveller Worker Ibid.



Financial Support

“She’s got so much worry about her debt she’s cancelled all her direct debits...all the money she’s getting in she’s just making sure her children are happy.”²⁶³

- The benefits system is identified as a barrier to returning to work due to a potential reduction in income.
- Benefit dependency can lead to inequalities including social exclusion.
- People in receipt of benefits feel people judge them and believe they are lazy.
- Some young people have the perception that it would be easy to live on benefits.
- People are judged for the fact they receive benefits rather than the fact they are on a low income.
- Financial support services teaching people financial literacy including budgeting and prioritising spending are the key to empowering people financially.
- Citizens Advice Bureau and Credit Unions help people manage their debt to minimise the negative consequences e.g. having their home repossessed. Widening access to these kinds of services would benefit those with trouble prioritising.

²⁶³ CAF professional, North Warwickshire Borough. CSS Consultation 2010.

People in low paid jobs, single parents, families with disabled children and people in debt are all identified as being at an increased risk of needing financial support. These groups are also those identified as being at a greater risk of experiencing poverty. Debt and financial dependence can be caused by financial exclusion. 6-9% of UK households do not have a bank account and 14-23% do not have a current account. This means they cannot take advantage of discounts for paying for bills by direct debit and some financial services are not available to them. There are a number of barriers to accessing financial services including:

- Location, people living in rural areas may not have direct access to banks.
- Language, those with limited English may find it difficult to access services and apply for bank accounts etc.
- The need for identification, migrant workers who come to Britain often do not have the required forms of identification. Often a utility bill in the applicants name is required, if living in shared accommodation the bills may be in someone else’s name.
- The risk of getting into debt. Most current accounts have an overdraft facility which can allow people to build up debt.²⁶⁴

Financial education is required to eliminate financial exclusion. Reynolds (2003) identifies that this needs to involve three stages; building literacy and numeracy skills, increasing people’s

²⁶⁴ Reynolds, F. (2003) *Promoting Financial Inclusion, Poverty* 114

knowledge and awareness of financial products and services and developing understanding of the different financial products available.²⁶⁵ To encourage people to engage with financial education, debt advice and financial support are important.

This section will look at both benefit dependency and financial support services such as Credit Unions and Citizens Advice Bureau to illustrate the impact of the benefits system and the services offered to help families who are struggling financially.

Benefit Dependency

Families who receive out of work benefits must have at least one parent who is not in employment. As seen previously in the unemployment section, children are at a greater risk of living in poverty if one or neither of their parents is employed.

Currently in the UK there are 4.9 million people claiming the main benefits for those of working age who are out of work. Of those, 1.4 million have received out of work benefits for at least nine of the last ten years. A third of those claiming out of work benefits are aged under-45.²⁶⁶

The benefit system can, for some, act as a deterrent to returning to employment. There is a time delay between when benefit

²⁶⁵ Reynolds, F. (2003) *Promoting Financial Inclusion, Poverty 114*

²⁶⁶ Duncan Smith, I. (2010) *State of the nation report: poverty, worklessness and welfare dependency in the UK, London: HM Government*

payments end and the first month's salary being paid; then between when they leave employment and their benefits are reinstated.

Upon entering employment, benefits received reduce dependent on earnings. Duncan Smith (2010) comments that 'these combined withdrawal rates can be as high as 95.5% for families on low incomes, meaning they keep less than five pence in every additional pound earned.'²⁶⁷ This figure does not take into account the extra costs incurred due to working e.g. travel, childcare and, depending on the type of work, the cost of buying suitable clothes.

Benefit dependency creates disadvantages such as social exclusion. At a recent conference the views of young parents in receipt of benefits were gathered. They identified that the worst thing about being on benefits was people looking down on them and being labelled as lazy.²⁶⁸ People can have a negative perception of those on benefits:

"They can't be bothered [to get a job]"²⁶⁹

Some people perceive living on benefits to be an easy option. A group of young people were asked how easy they thought it would

²⁶⁷ Duncan Smith, I. (2010) *State of the nation report: poverty, worklessness and welfare dependency in the UK, London: HM Government*

²⁶⁸ Adamson, J. (2010) *Young people and the benefits system; values, beliefs and behaviour, National Youth Agency*

²⁶⁹ Male, 18, Warwick District. *CSS Consultation 2010.*

be to manage on benefits, one girl commented she knew of a girl receiving benefits, who had two children, but also had “loads of TVs and laptops”²⁷⁰:

*“I’ve got a lot of friends who are just on the dole... it’s just easy money.”*²⁷¹

The negativity towards people in receipt of benefits supports the belief that social exclusion is caused by the source of a person’s income rather than the amount.²⁷²

The map shows that there are pockets of out of work families claiming tax credits in the boroughs of Rugby and Nuneaton & Bedworth. The numbers claiming tax credits in Stratford upon Avon District are much lower than the other boroughs and districts and the areas the families are in are more spread out across the District. In the Rugby Borough the numbers of out of work families claiming tax credits seem to be populated around the centre of the borough. The small pockets in the county where there are more families who are out of work claiming tax credits are, in Rugby, Brownsover South Lake District North SOA and in Nuneaton and Bedworth, Middlemarch and Swimming Pool, Camp Hill Village Centre and Bar Pool North and Crescents SOA.

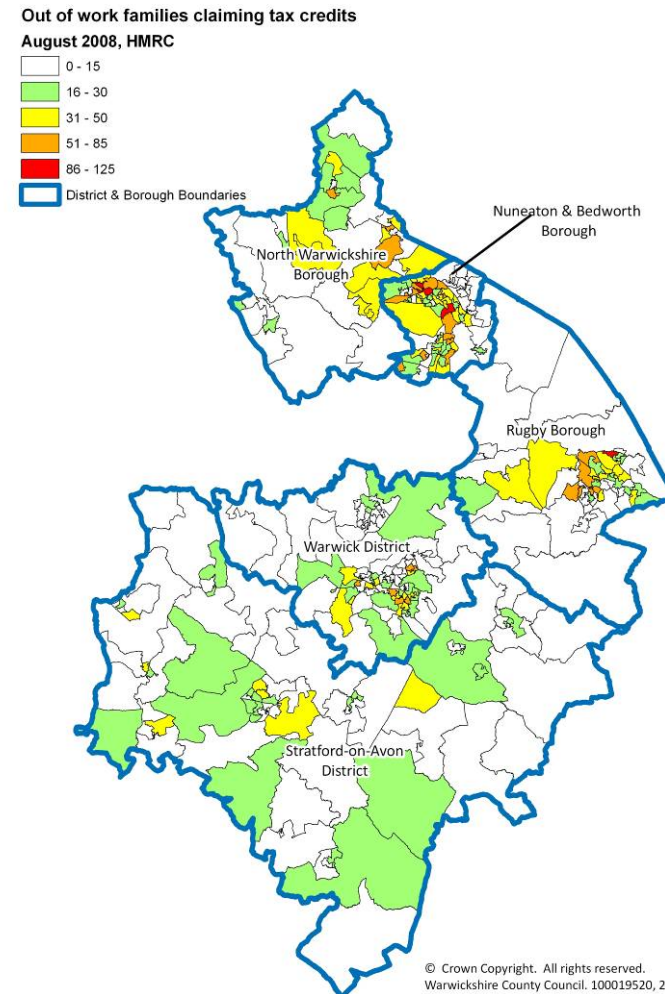
²⁷⁰ Female, 17, Warwick District. CSS Consultation 2010.

²⁷¹ Female, 15, Warwick District. CSS Consultation 2010.

²⁷² Duncan Smith, I. (2010) *State of the nation report: poverty, worklessness and welfare dependency in the UK*, London: HM Government

Figure 17. Out of work families in Warwickshire claiming tax credits

Source: Warwickshire Observatory



Financial Support Services

*"The money goes on all the wrong things."*²⁷³

Financial support comes in different forms – be it Credit Unions lending money at low interest rates or Citizens Advice Bureau providing advice, support and financial literacy services. Debt and financial problems that are ignored and left unmanaged will grow leading to bigger problems for example, the risk of home repossession due to mortgage arrears:

*"I think some people think they can bury their heads and the [money] problems will go away."*²⁷⁴

Struggling with debt puts a lot of pressure on parents distracting them from their work and family life. This can lead to social isolation. Support with managing debt eases pressure on families:

*"This intervention means that the client is able to concentrate on her work and family without worrying about the debts."*²⁷⁵

Worry over increasing debt and the feeling that this debt is unmanageable can reduce people's self confidence making it harder to cope with other areas of their life:

²⁷³ Family intervention professional, Nuneaton and Bedworth Borough., CSS Consultation 2010.

²⁷⁴ Welfare Worker, Warwickshire, CSS Consultation 2010.

²⁷⁵ Citizens Advice Worker, Stratford upon Avon District. CSS Consultation 2010.

*"...all of these life changes [e.g. family breakdown] affect people and I think not many people in those positions have got the confidence to deal with it especially when you've got exacerbating factors such as debt or housing problems with children."*²⁷⁶

Family separation alone can push at least one partner into debt meaning they need to access financial support:

*"A mum of two whose ex husband had been made bankrupt was facing the loss of her property...mortgage rescue was arranged allowing the mum and her children to remain in their home."*²⁷⁷

People can find themselves in debt due to poor budgeting:

*"Mothers who have children on their own are struggling to deal with the budgeting."*²⁷⁸

Families, especially young families, can struggle to know how to prioritise their income. They may buy treats for themselves as they are feeling low when the finances are not available for them to do so:

"Sometimes the mentality is that they feel they've got nothing else so they want something nice for them...it's working with the

²⁷⁶ Welfare Worker, Warwickshire, CSS Consultation 2010.

²⁷⁷ Citizens Advice Worker, Stratford upon Avon District. CSS Consultation 2010.

²⁷⁸ CAF professional, North Warwickshire Borough. CSS Consultation 2010.

*families and making them understand that actually what's more important is new shoes for the child."*²⁷⁹

The Citizens Advice Bureau teaches people about managing their finances through budgeting, how to prioritise spending and how to manage debt through financial literacy courses.

Where people are facing consequences of their debt the Citizens Advice Bureau negotiates on their behalf to find solutions:

*"[We] successfully negotiated with the bailiff an amount that he could afford that has saved him from a custodial sentence which would have resulted in him losing his job and possibly the family home too."*²⁸⁰

Citizens Advice Bureau also offer advice regarding entitlement to benefits and how to make a claim:

*"We saw a couple...with learning disabilities with children and all they were getting was child benefit...we helped them claim benefits which meant they were £280 a week better off."*²⁸¹

Some families do not realise they are entitled to extra benefits but others may not apply because the forms themselves are too daunting. Again support is offered by the Citizens Advice Bureau

and others such as Disability Workers to help families complete the necessary paperwork:

*"They're quite daunting and if they arrive in the post and you're looking at something that's like 39/40 pages long and it is scrutinising your child's disability."*²⁸²

Some do not access support from services such as the Citizens Advice Bureau as they perceive there to be a stigma attached. There can also be a long wait; one man waited three hours:

*"The single biggest problem with CABs is that they don't have the resources to deal with the demand that's out there."*²⁸³

People in debt spend their money paying off their debt and are therefore unable to accrue savings. They may be encouraged to take out high interest 'pay day' loans just to make ends meet. Credit Unions lend money at a low interest rate to pay off high interest loans. This stops creditors and bailiffs chasing and eases some of the financial pressure. Once the Credit Union loan is repaid in full a small amount of savings is left. Many parents, especially single mothers, use credit unions in order to be able to afford school uniform and school trips.

²⁷⁹ CAF professional, North Warwickshire Borough. CSS Consultation 2010.

²⁸⁰ Citizens Advice Worker, Stratford upon Avon District. CSS Consultation 2010.

²⁸¹ Citizens Advice Worker Ibid.

²⁸² Disability key worker, North Warwickshire Borough. CSS Consultation 2010.

²⁸³ Citizens Advice Worker, Stratford upon Avon District. CSS Consultation 2010.

Appendix A

Childcare sufficiency needs assessment²⁸⁶

Geographical gaps

- Demand for an increase in childcare is highest in Warwick district, and is likely to have the greatest additional demand due to new housing and business development

Income gaps

- Single parents and parents from a non White British background are most likely to experience difficulties with the cost of childcare. These groups are likely to benefit most from targeted promotion of the financial support available
- Parents would like better flexibility in being able to choose the hours they need at a setting and to be able to alter hours at short notice. The impact of the limited flexibility is felt most in financial terms. Therefore support for childcare providers to offer more flexible sessions would benefit parents, particularly those working unusual hours
- Further targeted work with childcare providers to support parents to access financial support would be beneficial

²⁸⁶ Warwickshire Childcare Sufficiency Assessment 2008/09 – County Summary 2010. Family Information Service. Children, Young People and Families Directorate.

Specific needs gaps

- Targeted childcare information sessions for parents of children with additional needs would be beneficial
- Parents of children with disabilities were most likely to consider the childcare available to be inadequate for their child. Many parents do not feel confident that childcare providers will be able to cope with their child's needs. This perception may be inaccurate, however both the development of further training and publicising skills in specific areas would help parents find suitable childcare

Time gaps

- Early opening times are required by many parents. At present this need is mostly met by childminders, however where parents would prefer a group setting there is little availability
- Parents would like better flexibility in being able to choose the hours they need at a setting, and to be able to alter hours at short notice

Age gaps

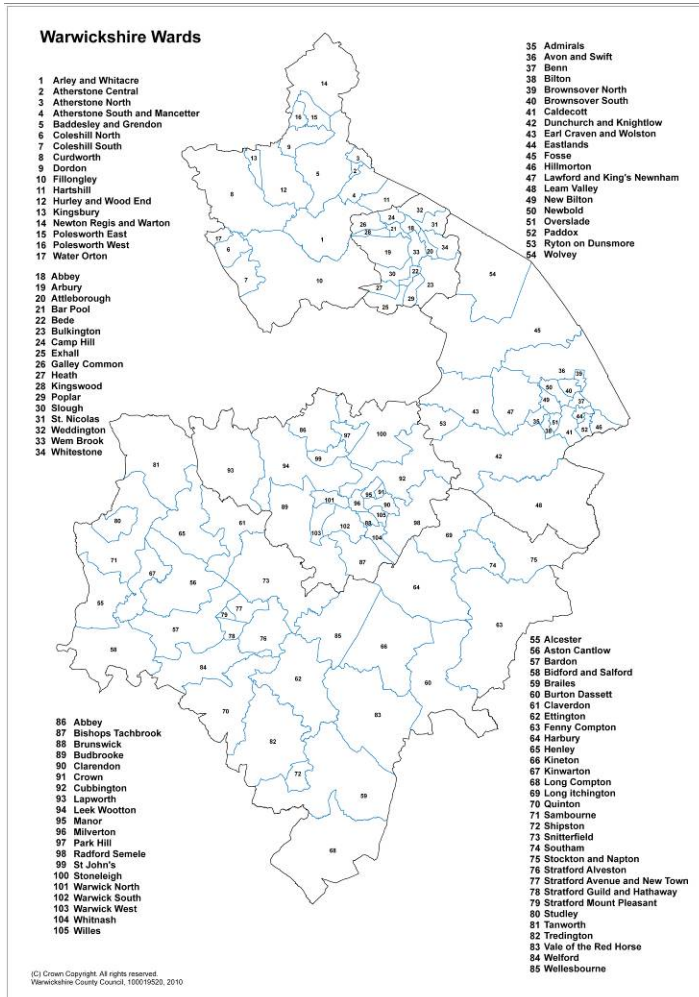
- Parents of children over the age of 8 have very few childcare options available, particularly during the school holidays

- The summer holidays in particular were a cause for concern, and there is evidence of unmet demand in many parts the county. Further work is required in this area, specifically regarding the development of full day care during the school holidays for school age children
- School age children want access to clubs with good facilities where they can meet with friends and have fun

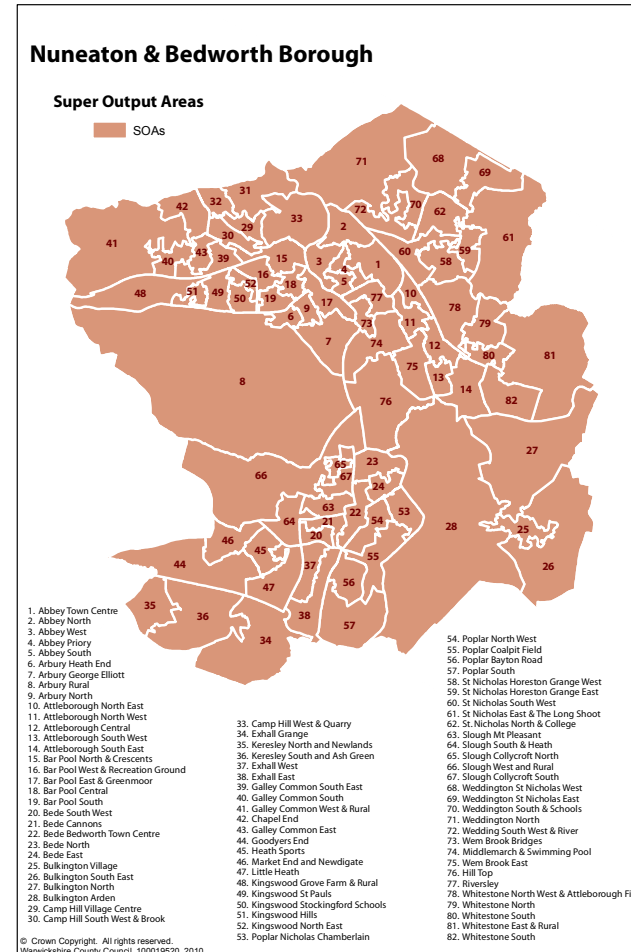
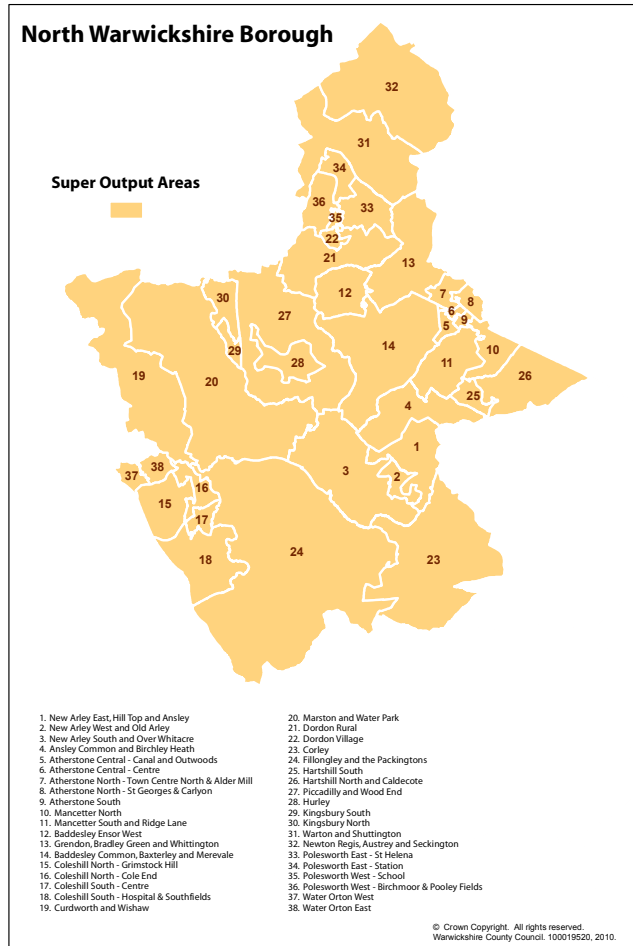
Information gaps

- Rugby borough would benefit from further targeted information delivery
- The quantity and layout of childcare information, particularly online, needs to be clear and not overwhelming for parents

Appendix B – Ward reference map

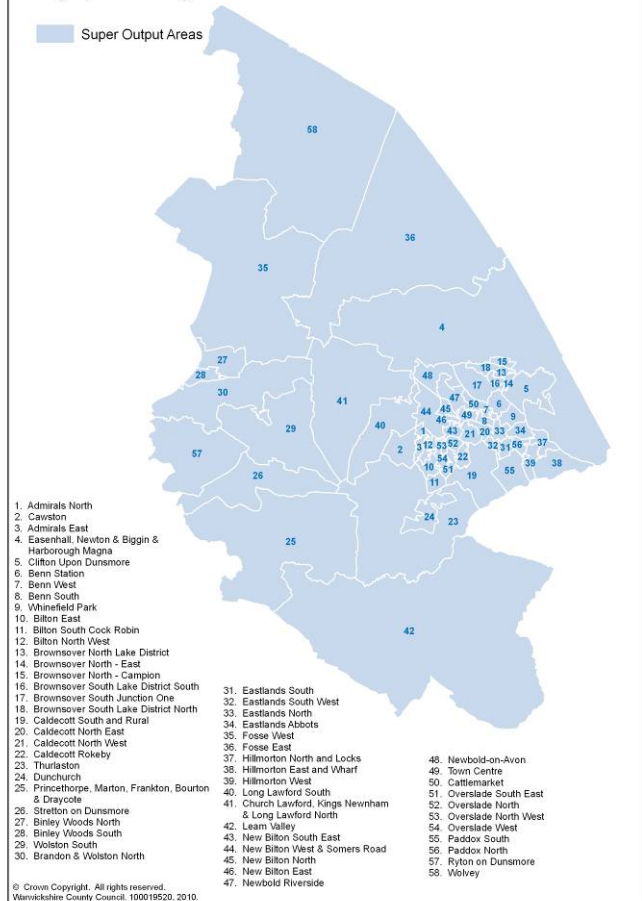


Appendix C – Super Output Area reference maps



Rugby Borough

Super Output Areas



Stratford District

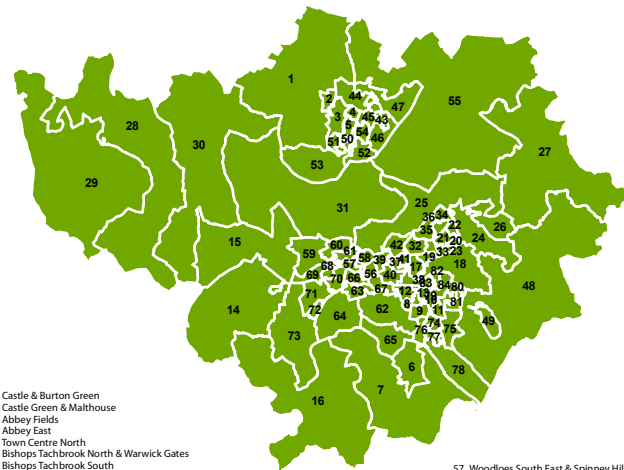
Super Output Areas
 Super Output Areas



Warwick District

Super Output Areas

Super Output Areas



- | | | |
|--|----------------------------------|--|
| 1. Castle & Burton Green | 33. Manor South & Round Oaks | 57. Woodles South East & Spinney Hill South |
| 2. Castle Green & Malthouse | 34. Manor North | 58. Emscote & Spinney Hill North East |
| 3. Abbey Fields | 35. Manor West | 59. Wedgenock & Woodles West |
| 4. Abbey East | 36. Manor East | 60. Woodles North |
| 5. Town Centre North | 37. Milverton Cliffe | 61. Woodles East |
| 6. Bishops Tachbrook North & Warwick Gates | 38. Milverton South East | 62. Warwick Gates Nth, T. Park & Myton South |
| 7. Bishops Tachbrook South | 39. Milverton West | 63. St Nicholas Park, Myton & Emscote South |
| 8. Brunswick South-West & Kingsway | 40. Milverton South West | 64. Bridge End, Castle & Stratford Rd East |
| 9. Brunswick South & Cemetery | 41. Milverton East | 65. Warwick Gates |
| 10. Brunswick North East | 42. Milverton North | 66. Emscote Lawns |
| 11. Brunswick South East | 43. Knowle Hill & Glasshouse | 67. The Moorings and Myton North |
| 12. Brunswick North West & Foundry | 44. Ladies Hills & Mill End West | 68. Packmores West & The Cape |
| 13. Old Town West & Railway Bridge | 45. Whitermoor | 69. The Cape & Wedgenock |
| 14. Hampton-on-the-Hill | 46. Glass House & Windy Arbour | 70. Priory Park, Packmores & Hospital |
| 15. Hatton & Hampton Magna | 47. Mill End East & Crackley | 71. Town Centre & Racecourse |
| 16. Sherbourne, Barford & Wasperton | 48. Offchurch & Hunningham | 72. Warwick West East |
| 17. Town Centre | 49. Radford Semele | 73. Kings Meadow & Longbridge |
| 18. Campion Hills & Newbold Comyn | 50. Town Centre South | 74. Whitnash North |
| 19. Clarendon North | 51. Borrowell | 75. Whitnash East & Millponds |
| 20. Lillington East | 52. Thickthorn & Castle End | 76. Whitnash West |
| 21. Lillington West | 53. St John's Playing Fields | 77. Whitnash St Margarets |
| 22. Crown North East | 54. Castle End & Windy Arbour | 78. Whitnash South |
| 23. Lillington South | 55. Stoneleigh | |
| 24. Cubbington West & New Cubbington | 56. Emscote | |
| 25. New Cubbington, Blackdown & Old Milverton | | |
| 26. Cubbington East | | |
| 27. Rubbenhall, Wappenbury, Weston & Eathorpe | | |
| 28. Lapworth North, Baddesley Clinton & High Cross | | |
| 29. Lapworth South, Bushwood, Lowsonford & Rowington | | |
| 30. Wrothall, Haseley & Honiley | | |
| 31. Leek Wootton, Guys Cliffe & Beausale | | |
| 32. Manor South West | | |
| | | 80. Sydenham North |
| | | 81. Sydenham South & East |
| | | 82. Old Town North |
| | | 83. Old Town North West |
| | | 84. Old Town East & Sydenham Ind. Est. |

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Appendix D – Local Economic Assessment

Key messages and issues

- Economic growth is variable across the sub-region. Output, business growth, new formation rates and employment growth are all stronger in the south than the north of the sub-region.
 - Lower than average productivity is, however, a concern across the whole of the sub-region, and has been getting worse over recent years.
 - Productivity and economic output could potentially be improved through stronger growth of existing businesses, stimulating greater private sector knowledge intensive business sectors, improving business networks to facilitate the spread and uptake of innovation, and enhancing the role of Coventry as a key economic driver for the sub-region.
 - Some areas of the sub-region have remained stubbornly disadvantaged over a sustained period of time, and deprivation is potentially becoming more concentrated. A focus on both places and the individuals living there in a holistic and targeted way is needed.
- The south of the sub-region is more resilient, and better placed to react to change. Nuneaton & Bedworth is identified as being particularly vulnerable.
 - There is a danger that the disparities between the north and the south - and the more prosperous and more disadvantaged areas - widens in the future.
 - The history of the sub-region should not be underestimated when attempting structural changes, and a long-term view is needed.