

Croydon Joint Strategic Needs Assessment 2011/12

Key Topic 2: Children in Poverty

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Executive summary - Jenny Hacker

How common is child poverty locally?

- More than one in four (27%) of children are living in poverty in Croydon.
- This represents more than 20,000 children.
- About a third of these are under five, and many are children of lone parents
- There are many looked after children in Croydon, and this is a risk factor for future poverty
- Child poverty is particularly common in North Croydon, the New Addington area and parts of Coulsdon East

Why does it matter?

- Low income is associated with a wide range of negative outcomes for children, families, and society at large
- Children in low income families are more likely to die as infants, have lower aspirations, lower educational attainment, and suffer stigma. They are more likely to develop behavioural problems, poor health, and be exposed to drugs and violence
- Families in poverty can struggle to cope and quickly enter a cycle of debt and unemployment. Chaotic and troubled families tend to be heavy users of health and social services and present huge cost to society
- Central government has vowed to end child poverty
- Local authorities have been directed co-operate to reduce child poverty in their local area

What causes child poverty?

- Child poverty is complex and multifaceted
- To help understand the different aspects of child poverty, a conceptual framework is used which refers to the immediate, short to medium and longer term causes
- In the here and now, poverty is caused by the amount of money coming into a household (ie wages, benefits) relative to the amount going out (on housing, food, bills, loans etc)
- The short to medium term factors underpinning child poverty relate primarily to whether parents and carers are employed and factors which influence the nature of employment, such as education and skills, access to childcare, and flexible working hours. Other important factors that influence family poverty are housing costs, health (since this impacts on ability to work) and lifestyles, particularly addictive behaviours, which have a clear impact on expenditure
- The longer term factors underpinning child poverty relate to the national and local economic and policy context, as well as to the longer term factors that can protect against poverty, such as aspirations and resilience, and what we do to support the early years development of children.

What is the picture of child poverty in Croydon?

- Data relating to each level of this framework has been compared for Croydon, London and England
- Croydon compares well on a number of indicators relating to education and skills, key health indicators such as breastfeeding, and early years

- However this comparison highlights a number of key challenges for Croydon compared to London and England, principally that
 - youth employment, education and training does not compare well with London and England
 - Croydon has comparatively lower numbers of adults with mental illness in employment compared to London and England
 - housing is also a key issue for Croydon. House prices are 50% above the national average, and homelessness is high and predicted to get worse
 - in terms of health and poverty, key issues for Croydon are: low birth weight, childhood obesity (at year 6), and teenage conceptions, smoking, alcohol and drug use.

What can be done?

- There are no simple solutions or quick wins to the problem of poverty. Systematic efforts to address this need to be taken at every level of the framework
- At *Level 1 (family income)* there is evidence to support:
 - basing benefits services in Children's Centres
 - providing advice and information on tax credits in Children's Centres
 - face to face provision of debt advice
 - credit Unions
 - advice services and employment and benefits services within health centres/GP practices
 - supporting families with healthier lifestyles
 - one to one ongoing contact with experienced case workers who could advise on health, housing, debt, childcare Advice and support which is culturally aware
 - specialist language services
- At *Level 2 (short and medium term factors)* there is evidence to support:
 - basing JobCentre Plus in Children's Centres and schools
 - better child care and flexible working policies
 - family-based approaches
 - local commitment and partnership working to tackle youth unemployment
 - increasing the supply of affordable housing
 - there is also a range of NICE guidance and other evidence aiming to effect behaviour change in ways that will impact on children's emotional and physical wellbeing, escape the worse consequences of living in poverty
- At *Level 3 (longer term influences)* there is evidence to support
 - building resilience and aspiration
 - improving support to parents and children from the earliest point
 - the key role of fathers
 - the role of early, focused, interventions
 - Sure Start Children's Centres, with incentives to get the 'right' people in
 - Early Years Foundation Stage Profiles to assess a child's physical, intellectual, emotional and social development

- identifying a child's level of attainment at age three and providing extra support at this stage
- Foundation Years Programmes (conception to five years) to improve parental nurturing of children.
- Young people in Croydon are critical of the impact of today's consumer society, cuts to the Education Maintenance Allowance (EMA) and youth services, and rises in University fees. Local people place huge value on employment, education and training opportunities.

What are we doing already in Croydon?

- At *level 1*, key services are available to some parts of the community from the local authority Welfare Rights Team and local Credit Unions. Some services exist to support families to reduce spending including Foodbanks, Healthy Start, Breastfeeding support, and the Smoking Cessation services.
- At *level 2*, JobCentre Plus provides a range of support with employment, education and skills. The new housing strategy aims to mitigate the worst effects of the housing reforms; Croydon's rent in advance scheme has been expanded and a number of other initiatives started to tackle homelessness. Finally, strategic approaches are being taken to tackle the main health issues associated with poverty such as teenage pregnancy and smoking. However, child obesity is a complex multifaceted problem and remains a significant challenge for Croydon.
- At *level 3*, Croydon is developing a new economic strategy based on jobs, employability and skills, encouraging enterprise and innovation and inward investment and business retention. There are many services supporting children and parents in the early years in Croydon, including Children's Centres, Family Engagement Partnerships and parenting programmes. There are some smaller scale initiatives which aim to build resilience and aspirations in Croydon.

Conclusion

- Addressing child poverty requires the coordinated efforts of a number of stakeholders at each level of the framework, with a particular focus on areas where Croydon performs comparatively worse than others
- Routinely available information suggests that Croydon performs comparatively well in terms of key areas of the framework such as education, skills and early years. Much good work is clearly already being done in Croydon
- However, some clear gaps and priorities are starting to emerge from this analysis
- In particular, the report highlights the key role of housing, particularly housing affordability and homelessness, with regards to poverty.
- The report ends with a series of questions for the strategy team which will now take this report forward and develop an action focused strategy on child poverty for Croydon.

The data in this chapter was the most recent published data as at 29 February 2012. Readers should note that more up-to-date data may have been subsequently published, and are advised to refer to the source shown under figures or listed in the appendices for the chapter for the latest information.

1: Introduction *Jenny Hacker*

1.1 Aims of the needs assessment

Child poverty is complex and multi-faceted. There are no ‘silver bullets’ or quick wins to alleviate poverty. For Croydon to impact upon child poverty locally, there must be systematic and co-ordinated efforts on the part of a wide range of agencies.

This needs assessment aims to give an informed, evidence based overview of child poverty in Croydon and provide a firm basis for the development of the forthcoming local strategy for tackling child poverty.

1.2 Background

Child poverty was chosen by the shadow Health and Wellbeing Board (HWBB) as one of three key topic areas for the 2011/12 Joint Strategic Needs Assessment (JSNA). JSNAs have been a statutory obligation of local Directors of Public Health, Children’s Services and Adult Social Care since 2007, although local approaches vary greatly. More information on the Croydon approach to the JSNA can be found on <http://www.croydonobservatory.org/jsna/>.

1.3 Stakeholder involvement in the Needs Assessment

This chapter of the 2011/12 Joint Strategic Needs Assessment has been a team effort. It has been produced in collaboration with a wide range of people from a broad range of organisations. We would like to thank the JSNA Steering Group as a whole, as well as the following individuals in particular (some of whom are also members of the Steering Group) for their input and involvement in this needs assessment:

Individual	Organisation
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Tracy Steadman	Public health, Croydon borough team, NHS South West London

1.4 Governance arrangements for forthcoming Child Poverty Strategy

This needs assessment has now been approved by both the JSNA Steering Group and the shadow Health and Wellbeing Board. The development of the subsequent child poverty strategy will be led and overseen by the Children and Families Partnership Board, which has now established a Child Poverty Sub-group.

1.5 A conceptual framework for describing child poverty

To help guide the development of both the needs assessment and the strategy, a conceptual framework has been developed which describes the different elements and causes of child poverty. Successfully tackling child poverty needs each level to be address in a systematic and co-ordinated way.

The Croydon framework has been adapted from existing models, none of which were felt to adequately incorporate the full range of contributing factors to child poverty. Existing models tend to take a purely 'deficit' approach, ignoring potential assets such as resilience and aspiration, which can mitigate against the worst effects of poverty and have therefore been incorporated into our local framework. Existing models also tend to ignore (or be less specific about) the potential to mitigate poverty by incorporating the public health agenda and reducing addictive behaviours (such as gambling or smoking).

The Croydon model (see Figure 1) distinguishes between three levels of poverty:

Level 1 - the immediate issue of how much money a family has in their pocket *today* – defined as *family income*. In simple terms, this is effectively the total amount of money coming into a household, minus the amount going out.

Level 2 - the *underlying factors* that influence the amount of income a family has in the *short and medium term*. Many of these factors are to do with income and employment, or with the factors that influence these, such as education and skills, health, access to childcare, flexible working patterns, and housing.

Level 3 - the *longer term factors* that provide the overall context for poverty. This level includes the role of the early (or foundation) years: many experts advocate going beyond a focus on income and employment to truly break the cycle of poverty in the longer term. It also includes assets such as resilience and aspiration which can help in determining whether and how families are able to cope with scant financial resources. Finally, the longer term influences also include Government policy and the local effects of this i.e. the state of the national and local economy, local job availability, wages, housing costs, benefit levels, entitlement criteria etc.

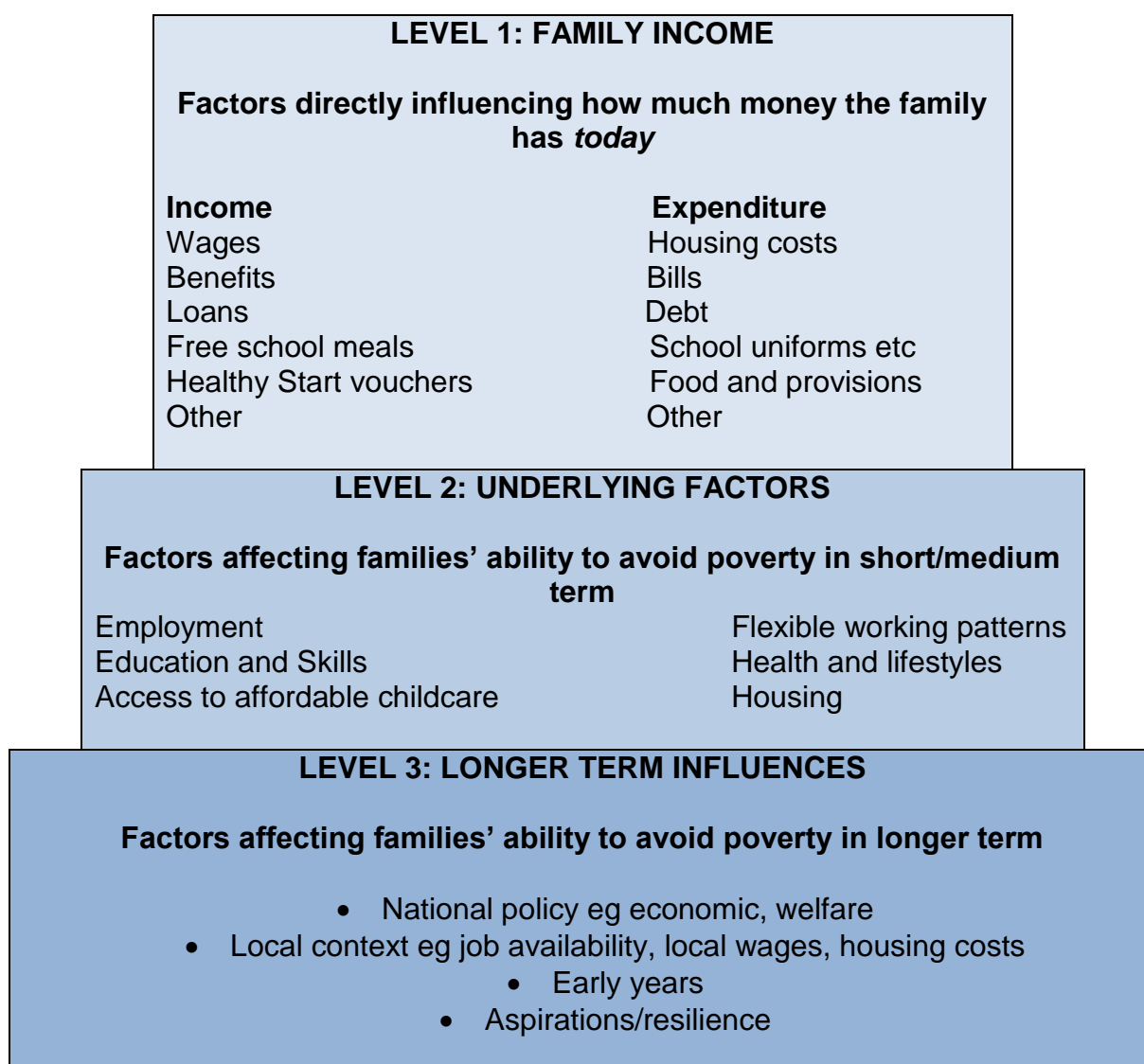
The framework should be used to help us adopt a systematic approach to interventions at each level. For example, at Level 1, consideration should be given to what can be done to maximise income by considering each of the factors making up 'income', as well as to what can be done to reduce expenditure, considering each of their areas of spend facing families in poverty. Key areas of income and expenditure are included in the Figure, but are not exclusive.

1.6 Purpose and scope of the Needs Assessment

This needs assessment aims to inform the development of the child poverty strategy by addressing the following questions:

- **What do we mean by child poverty?** How do we measure it? Who are most vulnerable to child poverty? (Section 2)
- **Why is child poverty important?** What does the literature say? What is the national and local context? (Section 3)
- **How common is child poverty in Croydon? How does this compare?** This section includes the Croydon Child Poverty Key Dataset. (Section 4)
- **What works in alleviating child poverty?** What is the perspective of children and families locally? (Section 5)
- **What services are provided locally to alleviate child poverty? What are the gaps?** What could we be doing differently? Are we already doing what can be done locally to address poverty, or could more be done? (Section 6)
- What are our **key messages** for the strategy team? (Section 7)

Figure 1: CONCEPTUAL FRAMEWORK FOR TACKLING CHILD POVERTY



Summary of Section 1

- Child poverty is the second of three key topic areas chosen for the 2011/12 Joint Strategic Needs Assessment
- Child poverty is a complex and multi-faceted issue involving a number of stakeholders.
- Stakeholders have worked together to produce this needs assessment, which aims to provide concrete information and evidence to inform the local development of a child poverty strategy.
- The needs assessment is based around a conceptual model of poverty which encompasses three levels: the immediate financial situation facing families in poverty today (Level 1), the short and medium term factors underpinning this (Level 2), and the longer term issues which provide the context for this topic (Level 3).

2: What do we mean by child poverty? *Jenny Hacker and David Osborne*

This section considers the different ways of measuring child poverty, looks at those who are most vulnerable, and challenges some of the assumptions that could be made about those living in poverty.

2.1 How is child poverty measured?

When we talk of children living in poverty, what do we actually mean, and who are we describing? The methods which are used to measure child poverty are described in Figure 2. Most measures of child poverty are based on income alone, and do not take account of costs, although housing costs are sometimes included. However, families on a wide range of incomes can find themselves in debt and in trouble if for example they live beyond their means. Thus the measures could be seen as the ‘tip of the iceberg.’

Most of the measures are relative, rather than absolute. In other words, they are a way of describing household income relative to others, rather than changes in poverty over time. In a time of recession, absolute living standards go down, but as this affects families across the range of incomes, this will not be necessarily be reflected in the relative measures.

Figure 2: Measures of child poverty

National and regional measures

i) Relative low income: *income compared to those in the economy as a whole*

The proportion of children living in households where income is less than 60 per cent of median* household income before housing costs

ii) Absolute low income: *Incomes compared with a standard held constant over time, therefore a measure of whether incomes are rising in real terms.*

The proportion of children living in households where income is less than 60 per cent of median household income before housing costs, adjusted for prices data, measured against median incomes in 1998/99.

iii) Combined low income and material deprivation: *A wider measure of living standards which incorporates families living in deprived areas and information on income*

The proportion of children who experience material deprivation and live in households where income is less than 70 per cent of median household income before housing costs.

iv) Persistent poverty: *those who have been living in relative low income poverty for at least three of the last four years*

Source: Department for Work and Pensions (2011) Child Poverty Strategy: A new approach to child poverty: tackling the causes of disadvantage and transforming families' lives. London: The Stationery Office

* The median is the income that is half way along the distribution of incomes, if all the incomes in the country (or other population of interest) were placed in order, from lowest to highest.

Local measures – HMRC child poverty measure

The measures defined above are available at regional and national level, but not at local authority level. HM Revenue & Customs have defined a child poverty measure based on relative low income (as described in i) above) using data on benefit claimants that can be used locally.

The HMRC local child poverty measure defines children living in poverty as the proportion of children living in families in receipt of out of work benefits, plus those in receipt of tax credits where their reported income is less than 60% of the national median income.

It is important to note that this measure is an *approximation* of child poverty, as it includes all families in receipt of benefits, some of whom may have an income above 60% of the median. However, at local level, this is the best measure of child poverty that is available to us.

2.2 Assumptions about child poverty

It is worth giving some initial consideration to some of the assumptions that are sometimes made about children in poverty. Firstly, given that we measure child poverty in terms of the income of parents, is it the case that poverty is a simple failure of some parents/carers to attract a sufficient wage to provide for their families? Leaving aside that not all children live in families (as some live in residential accommodation), viewing poverty in this simplistic way, with wages seen as entirely within the control of all adults, ignores both the lack of control that children – whose needs should be paramount - have over this, and also fails to account for the fact that, even in more affluent times, some people will be working in the lower paid jobs. This is the relative nature of poverty. There is clearly a limit to the number of well paid, secure jobs available in any given location.

Some children are at greater risk of living in poverty than others. Figure 3 describes those groups most vulnerable to child poverty. Many are children of those for whom employment poses difficulties, compared to others. Of these, lone parents – overwhelmingly women - are particularly likely to enter into poverty, and least likely to exit it. If a child is subject to a multiplicity of these factors, the risks of sustained poverty are greater.

Another assumption that needs to be challenged is that poverty is confined to those who do not work, and who claim benefits. Child poverty extends beyond families on benefits and can include working families.¹ Thus we need to consider employment as well as unemployment, wages as well as benefits. Moving off benefits and into work does not necessarily provide the ‘magic bullet’ to lift families out of poverty due to low wages. Some families may in fact be worse off by moving into low paid employment and losing access to benefits (known as the ‘poverty trap’). In addition,

¹ Browne J; Paull G (2010) *Parents’ work entry, progression and retention, and child poverty* Research Report No 626, London: Department of Work and Pensions

part-time employment does not always produce a living wage,² and short-term employment can lead to families cycling in and out of poverty.

Figure 3: Groups most vulnerable to child poverty

The groups most vulnerable to child poverty are:

- lone parents
- children in families where a member has a disability,
- children from large families (three or more children)
- certain ethnic minority groups (Pakistani, Bangladeshi, black, Chinese, mixed ethnic origin, and children from Roma, traveller and gypsy families)
- children born to teenage mothers. (These are both more likely to live in poverty, and to go on to become teenage parents themselves)
- children with special educational needs and children who are young carers – (since each are more likely to have lower educational attainment, a risk factor for poverty),
- young people who have been in care (who are at greater risk of not being in education, employment or training)
- children whose parent(s) are in prison (who are at much greater risk of developing behavioural problems and poor mental health).

Some people successfully ‘work their way out’ of poverty via employment. Resilience and aspiration play a part in this and have been considered important enough to be included in our conceptual framework. However, whilst employment is key to poverty, it is only part of the overall jigsaw of child poverty described in our framework. Poverty is more than a mere economic state. It includes for example the ‘poverty of aspiration’ that we often witness in families who may not have worked for generations.

Whatever our views on the background to poverty, we need to be working to break the cycle of poverty for children in Croydon, now and in the future.

Summary of Section 2

- Child poverty is a relative concept, and is based on family income
- Families in work can be in poverty, as can those who do not
- Some are more vulnerable than others, including children of lone parents and others, particularly those who face barriers to employment
- Poverty is much wider than a simple economic state, and includes for example ‘poverty of aspiration’

² Browne J; Paull G (2010) *Parents’ work entry, progression and retention, and child poverty* Research Report No 626, London: Department of Work and Pensions

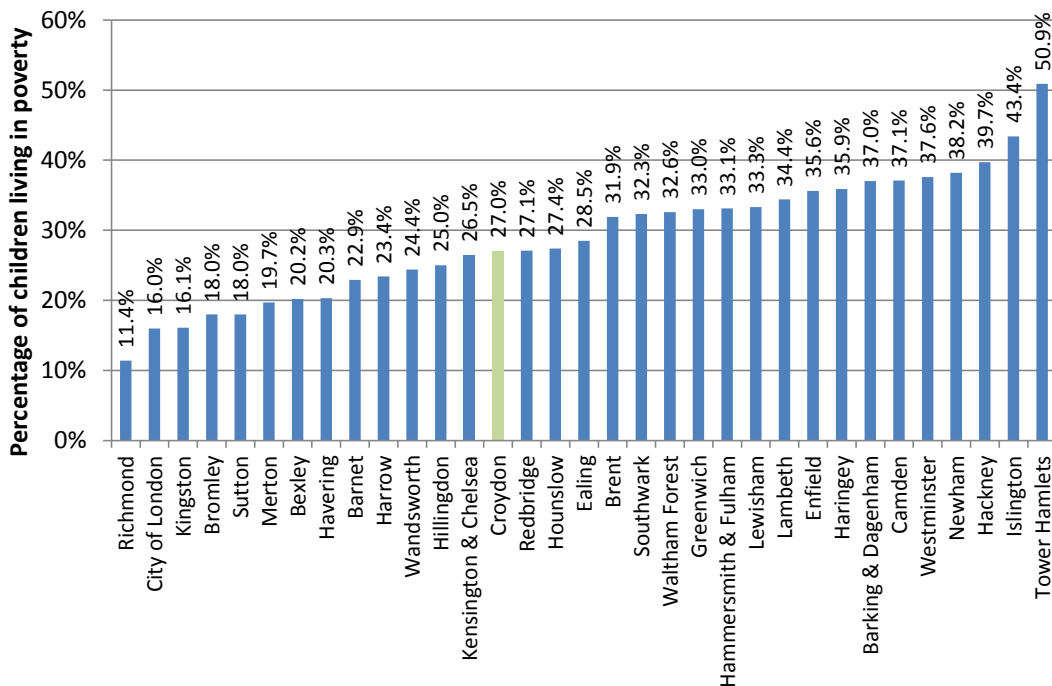
3: Why is child poverty an important issue for Croydon?

This section provides a brief overview of the extent of child poverty in Croydon (looked at in depth in Section 4) before going on to summarise the impact that child poverty has on children, families and society at large. It ends by considering the national and regional priority that has been given to child poverty.

3.1 Extent of child poverty in Croydon *David Osborne*

Figure 4 illustrates the extent of child poverty in Croydon compared to other London Boroughs, using the HMRC local child poverty measure described in Figure 2 above. The figure shows major variation across London, from 11% in Richmond to 51% in Tower Hamlets. In Croydon, 27% of children aged under 16 are living in poverty. This is lower than the figure for London (30%) but higher than that the average for England overall (22%).

Figure 4: Proportion of children living in poverty*, London boroughs

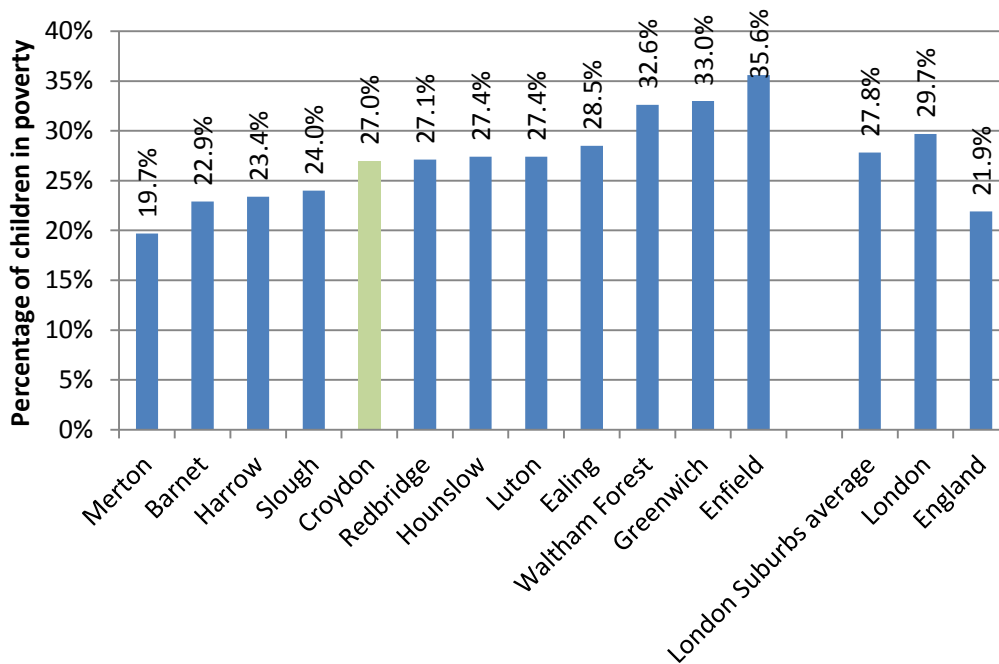


Source: Child poverty statistics, 2009, HM Customs & Revenue

* Proportion of children aged under 16. The HMRC local child poverty measure is an approximate measure of children living in "relative low income" poverty before housing costs.

Figure 5 shows child poverty in Croydon compared with areas which are considered to be similar to Croydon (i.e. local authorities in the London Suburbs cluster, as defined by the Office for National Statistics). The proportion of children living in poverty in Croydon, which we have seen is 27%, is close to the London Suburbs average of 28%.

Figure 5: Proportion of children living in poverty*, Croydon and statistical neighbours

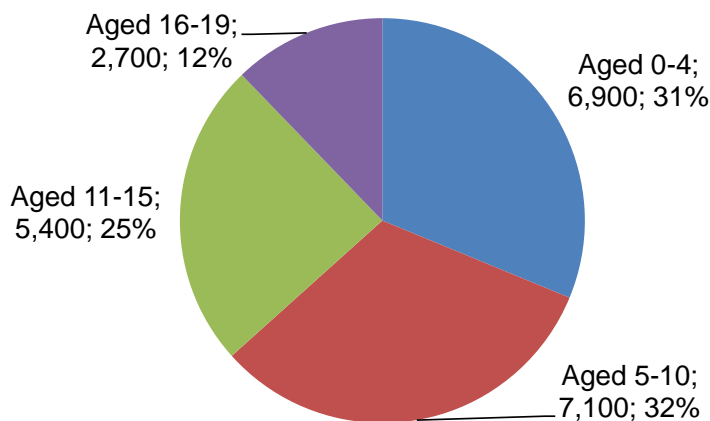


Source: Child poverty statistics, 2009, HM Customs & Revenue

* Proportion of children aged under 16. The HMRC local child poverty measure is an approximate measure of children living in relative low income poverty before housing costs.

In 2009, the latest year for which data for this measure was available, there were 88,500 people aged under 20 living in Croydon, of whom **22,100** were dependent children living in poverty. Almost a third of these were under five, and another third were aged five to ten (see Figure 6).

Figure 6: Children in poverty* in Croydon by age group



Source: Child poverty statistics, 2009, HM Customs & Revenue

* The HMRC local child poverty measure is an approximate measure of children living in relative low income poverty before housing costs.

The latest available local data is from August 2009. Clearly, the effects of the recession will have been expected to change these numbers in recent years. More

recent data has been incorporated for some of the indicators in the child poverty key dataset in Section 4.

3.2 The impact of child poverty on children, families and society: what does the literature say? *Jennifer Williams and George Hosking*

The following provides a brief summary of the literature regarding the impact of child poverty. Proving a direct 'cause and effect' between poverty and poor outcomes is difficult; there is often a mediating factor involved, such as poor housing or lifestyles (for example, smoking rates are highest in those of lowest income). The following outlines those areas which have been found to have a link with low income and why poverty matters to all of us..

Poverty matters because...stress during pregnancy can be harmful

The health impacts of poverty can start even before birth: increased poverty levels can lead to elevated stress levels during pregnancy, which can also lead to negative pregnancy outcomes³. Smoking during pregnancy is more prevalent in low income households⁴, leading to negative effects on foetal development.⁵

Poverty matters because...it is linked to infant mortality

Children born into low income households are prone to low birth weight and are more likely to be born prematurely.⁶ Children in poverty are also more likely to die within their first year of life than those who are born into more affluent families. Johnson et al (2010) identified that there are higher incidences of sudden infant death syndrome in low-income areas⁷.

Poverty matters because... it can damage the early bonds between mother and child

The effects of poverty can be felt from birth and even before. Women in low income families are more likely to experience post-natal depression, an experience that can lead to difficulties with attachment formation and parent-infant relationships. This lack of attachment may lead to a lack of empathy in later life, which is associated with offending behaviours⁸

Poverty matters because...it affects child development

³ Bamfield, L. (2007) *Born unequal: Why we need a progressive pre-birth agenda*, Fabian Society, London

⁴ Pickett K E, Wilkinson R G, Wakschlag I S (2009) The psychosocial context of pregnancy smoking and quitting in the Millennium Cohort Study, *Journal of Epidemiology and Community Health* 63 474-480

⁵ Hutchinson J, Pickett K E, Green J, Wakschlag L S (2010) Smoking in pregnancy and disruptive behaviour in 3-year-old boys and girls: an analysis of the UK Millennium Cohort Study. *Journal of Epidemiology and Community Health* 64 82-88

⁶ HM Treasury (2004) *Child poverty review*. London. The Stationery Office

⁷ Johnson, TS., Malnory, ME., Nowak, EW., Kelber, S. (2010) Using fetal and infant mortality reviews to improve birth outcomes in an urban community, *Journal of Obstetric, Gynecologic, & Neonatal Nursing*, 40(1), pp. 86–97

⁸ Kiernan KE, and Mensah FK (2009), Poverty, maternal depression, family status and children's cognitive and behavioural development in early childhood: A longitudinal study, *Journal of Social Policy*, 38 (4).

The Millennium Cohort Study, a large scale study of babies born in the UK in 2001-2, has shown strong associations between poverty and young children's cognitive and behavioural development at age three. Persistent poverty is shown to be particularly important in terms of children's cognitive behaviour.⁹ As a World Health Organisation study put it, 'poverty breeds ill-health, ill-health maintains poverty.'¹⁰

Poverty matters because...poor nutrition can lead to physical and mental health issues

Children from low-income households are more likely to suffer from poor nutrition and obesity as a result of high sugar and sodium diets; this low level of nutrition has been known to lead to mental health issues¹¹ Breast feeding, which also reduces the risk of obesity, is less likely to be established, so that infants will be at higher risk of gastro-intestinal infections and under-nutrition.¹² Babies born to teenage mothers are particularly susceptible to these health risks as the mothers may already be deep within the cycle of poverty.

Poverty matters because...the less affluent lead poorer lifestyles

Dramatic consequences later in life can be caused by drinking, smoking and substance misuse, all of which are behaviours associated with growing up in a low-income household. HM Treasury found that if smoking rates among the less affluent classes were the same as those considered to be affluent, heart disease and cancer along socio-economic boundaries would be reduced by around 50%¹³. There are strong correlations between deprivation and poverty in adulthood and obesity, excess drinking, smoking, drug use and other addictive behaviours. There is a further correlation between alcohol and drug use and offending or criminal behaviour, particularly among young people.

Poverty matters because...it can lead to poor health in later years

Numerous studies have found links between low income households and health problems, such as childhood obesity¹⁴ anaemia, asthma, lead poisoning¹⁵, insulin-dependent diabetes¹⁶, cancer¹⁷ and neuro-developmental problems¹⁸.

⁹ Hobcraft J, and Kiernan KE (2010), *Predictive factors from age 3 and infancy for poor child outcomes at age 5 relating to children's development, behaviour and Health: Evidence from the Millennium Cohort Study*, University of York

¹⁰ Wagstaff, A. (2002) 'Poverty and health sector inequalities', *Bulletin of the World Health Organisation*, 80(2), pp. 97-105

¹¹ Hirsch, D. (2008) *Estimating the costs of child poverty: round up*, Joseph Rowntree Foundation, London.

¹² NICE (2011) *Maternal and child nutrition Improving the nutrition of pregnant and breastfeeding mothers and children in low-income households* (Public Health Guidance PG11)

¹³ HM Treasury (2008) *Ending child poverty: everybody's business*. London: The Stationery Office

¹⁴ Lee, H., Harris, KM., and Gordon-Larsen, P. (2009) Life course perspectives on the links between poverty and obesity during the transition to young adulthood, *Population Research and Policy Review*, 28(4), pp. 505-53r

¹⁵ Armstrong, A (2010) Myths of poverty -- realities for students, *Education Digest: Essential Readings Condensed for Quick Review*, 75(8), pp. 49-53

¹⁶ Chaufen, C., Weitz, R. (2009) The elephant in the room: The invisibility of poverty in research on type 2 diabetes, *Humanity & Society*, 33, pp. 74-98

¹⁷ Clegg, LX., et al (2008) Impact of socioeconomic status on cancer incidence and stage at diagnosis: selected findings from the surveillance, epidemiology, and end results: National Longitudinal Mortality Study, *Cancer Cause and Control*, 20(4), pp.417-435

Poverty matters because... it can affect education and learning

One study has estimated that by age three, children from privileged backgrounds have heard *30 million more spoken words* than children from under-privileged backgrounds¹⁹. When finances are limited, parents are less able to provide their children with intellectually stimulating toys and books, a less comfortable learning environment and fewer utensils for schoolwork. Issues include, meeting the costs of trips, books, uniforms, instruments, stationery and after-school clubs.

The gap that is already evident when children start primary school widens during the child's school career. Only around a third of children who are eligible for free school meals achieve five good GCSEs, compared to nearly two thirds of other children.²⁰ Children of schools where 35 per cent or more are entitled to free school meals are less than half as likely as those in affluent schools to reach the level of literacy expected at age eleven.²¹

Children who live in poverty have an increased rate of school absence due to illness and are more likely to experience chronic illness or hospitalisation²²

Children from families in poverty participate in fewer organised out-of-school activities than their more affluent peers, due to factors of both cost and access. Lack of participation in out-of-school activities deny these young people important learning experiences which may affect their engagement in the more formal learning in school.²³

Children of poverty are likely to form lower expectations of their likelihood of succeeding at school or in work, and these expectations generally turn out to be true; expecting to leave full-time education at age 16 has a direct negative impact on the decision to stay on at school²⁴. Disadvantage then perpetuates itself by shaping the experiences, attainments and outcomes of children.²⁵

Children raised in poverty are more likely to have experienced negative parenting. The Millennium Cohort Study shows strong associations between negative parenting, lack of parental warmth, high levels of child/parent conflict and poor cognitive development outcomes at the age of three and five.²⁶ Heckman has

¹⁸ Singer, R. (2003) *The impact of poverty on the health of children and youth*, Campaign 2000, Toronto

¹⁹ Hart, B. and Risley, TR. (2003) The early catastrophe. The 30 million word gap, *American Educator*, 27(1), pp. 4-9

²⁰ HM Treasury (2008) *Ending child poverty: everybody's business*. London: The Stationery Office

²¹ Griggs, J. Walker, R. (2008) *The costs of child poverty for individuals and society*, Joseph Rowntree Foundation, York

²² HM Treasury (2008) *Ending child poverty: Everybody's business*. London: The Stationery Office

²³ University of Bath (2007) *Educational relationships outside school (Summary)*, Joseph Rowntree Foundation, London.

²⁴ John Ermisch J; Francesconi M; and Pevalin DJ (2001) *Outcomes for children of poverty* Research Report No 158. London: Department of Work and Pensions

²⁵ Department of Work and Pensions (2011) *A new approach to child poverty: tackling the causes of disadvantage and transforming families' lives*. London: The Stationery Office

²⁶ Kiernan KE, and Mensah FK (2009), Poverty, maternal depression, family status and children's cognitive and behavioural development in early childhood: A longitudinal study, *Journal of Social Policy*, 38 (4).

demonstrated that the reduction in learning and cognitive skills at this early age translate into lower educational attainment.²⁷

Poverty matters because...it can lead to behavioural problems

The large scale study of babies born in 2001-2002²⁸ has shown a strong association between persistent poverty and behavioural problems at age three and five, particularly amongst boys. Children and adolescents who receive free school meals are substantially more likely to be persistent absentees from school and to be excluded from school.²⁹

Poverty matters because... it is associated with increased drug misuse and crime

Children living in disadvantaged communities are more likely to be exposed to drug misuse, crime and violence which is demonstrated to have an adverse effect on child development³⁰. Involvement in crime is a more likely behaviour for those in low income households³¹. A high proportion of those who have early onset (under ten) conduct disorder will go on to be involved in criminal activity.

In the 2011 riots, the most 'damage was done in communities suffering most from poverty, disadvantage and a depressed environment'³². It is known that in Croydon, the rioters came from the wards that were affected by the rioting. The Croydon Independent Local Review Panel report found that, as at December 2011, 64.41% of suspects involved in the rioting lived in Croydon. Looking at the numbers arrested from each ward, the Panel was able to say that the greatest numbers of arrests were of people who came from the areas that were worst affected.³³

Poverty matters because... it can lead to a cycle of unemployment

Poverty is a destructive force which can hold individuals, families and communities back, generation after generation. Poverty is not just about unemployment, but for children, the experience of life in a workless family is associated with lower educational attainment and a reduced aspiration to gain employment themselves.³⁴

²⁷ Heckman, J. (2011) *The American family in black and white: A post-racial strategy for improving skills to promote equality*, University of Chicago, Chicago

²⁸ Mensah FK, and Kiernan KE (2011), Maternal general health and children's cognitive development and behaviour in the early years: findings from the Millennium Cohort Study *Child. Care, Health and Development*, 37: 44-54.

²⁹ Department of Work and Pensions (2001) *Outcomes for children of poverty*. London: Department of Work and Pensions

³⁰ Griggs, J. Walker, R. (2008) *The costs of child poverty for individuals and society*, York: Joseph Rowntree Foundation

³¹ Hay, C., and Forrest, W. (2009) The implications of family poverty for a pattern of persistent offending in Savage, J. (ed) *The development of persistent criminality* (2009) Oxford University Press, Oxford

³² Low, J. (2011) *The riots: what are the lessons from JRF's work in communities?*, Joseph Rowntree Foundation, London

³³ Croydon Local Independent Review Panel (2012) *Report into the rioting in Croydon on 8 and 9 August 2011*. Croydon:LIRP

³⁴ Department of Work and Pensions (2011) *A new approach to child poverty: tackling the causes of disadvantage and transforming families' lives*. London: The Stationery Office

Poverty matters because...it can lead to a cycle of debt

Low income families are particularly vulnerable to credit debt. One in five households with an income of less than £13,500 per year who have borrowed money spend above 30% of their weekly income on repaying debts; two in five have debts equivalent to 60% or more of their income.³⁵ Families on low income are vulnerable to high cost credit in the shape of:

- Rent-to-own
- Unlicensed lenders
- Payday loans
- Pawnbroking loans

Poverty matters because... low skill development perpetuates the poverty cycle

As highlighted in Section 2, skill development and in particular the development of 'soft skills' are vital to ending the poverty cycle. Influential work originating from the USA³⁶ argues that skill formation is fundamental in educational attainment and later employability. Basic skills and qualifications are important for employment and, in their absence, people will end up in a state of worklessness or low-paid, low-skilled jobs.

Skill formation does not only relate to purely educational or cognitive skills, but also to non-cognitive skills such as motivation, perseverance, resilience and emotional literacy. Skill formation is driven by the quality of interaction between parents and babies in the earliest months of a baby's life. Poverty is influenced by skill formation; research has shown that a child needs an enriched family environment in which skills essential for later socio-economic success can develop. Heckman³⁷ (2008) states that a child must be motivated to learn, improve and engage early on in life if he or she is to achieve later on as an adult

'Many middle class children receive massive doses of early enriched environments. Children from disadvantaged environments do not.' (Heckman³⁷)

Thus skill formation matters to poverty as without it a cycle can be created where children do not learn the soft skills that they need to succeed, which often happens in disadvantaged households. This then means they are more likely to be disadvantaged in life, due to difficulties in finding employment or lack of qualifications.

Poverty matters because...of the stigma

Children brought up in poverty have reported their own experiences, although reluctant to use the words 'poor' or 'poverty', preferring to speak of their families as 'getting by'. They speak of their feelings of *social exclusion*, of not being able to join in the same after-school activities as their peers, as being marked out by not being

³⁵ Department of Business Innovation and Skills (2011) *Credit debt and financial difficulty in Britain 2009/10*. London: BIS

³⁶ Heckman, J. (2011) *The American family in black and white: A post-racial strategy for improving skills to promote equality*, University of Chicago, Chicago

³⁷ Heckman J J (2008) *Schools. skills and synapses* National Bureau of Economic Research Working Paper Series Working Paper 14064

able to wear the same brands as their peers. They are also aware of the strain that is placed on their parents and how this can tell on their mental and physical health.³⁸

Poverty matters because... poor housing affects health

Poor quality housing is a significant problem in the UK and has a direct impact on economic, health and social outcomes. The consequences for children living in inadequate and cold homes includes slow weight gain in infants, decreased resistance to infections, and more respiratory tract disorders. It has also been seen to have an impact on psychological and emotional wellbeing. Children living in inadequate housing are seen to show less task persistence and lower motivation. A recent study by the Building Research Establishment has suggested that in London alone, the cost to the NHS associated with poor quality housing is in excess of £20 million per year.³⁹

Poverty matters because...it comes at major cost to society

Recent estimates place the costs of poverty in terms of poor health, educational inequalities, social exclusion and worklessness at £25 billion per year. The Marmot review of inequalities⁴⁰ estimates that reducing health inequalities (which is largely brought about by income poverty) would produce productivity and taxes benefits of between £51 and £65 billion a year.⁴¹

A number of studies across the country have segmented families into four broad groupings – thriving, coping, not coping and chaotic. These studies have estimated the different costs in meeting those families’ needs. A “not coping family” can cost an authority ten times the cost of a “coping family”, and “a chaotic family” 75 times as much. Some families oscillate between “coping” and “not coping”: Early intervention makes good economic sense to strengthen their capability and resilience⁴²

The recent review of the Total Place programme in Croydon suggests that there may be 200 – 300 chaotic families in Croydon, who are likely to be existing heavy users of health and social care services.⁴³

Poverty matters because...of the human cost

Poverty is more than a question of money, it is also about a lack of opportunity, of aspiration, of stability. The costs to the nation can be quantified; the costs to the individual are unaccountable.

Child poverty is everybody’s business

³⁸ Children’s Commissioner. (2011) *Trying to get by: consulting with children and young people*. London: Office of the Children’s Commissioner

³⁹ Building Research Establishment (2011) *The health costs of cold dwellings* Watford: BRE

⁴⁰ Marmot, M (2010) *The Marmot Review: Fair societies healthy lives* London: University College London

⁴¹ Child Poverty Action Group (2010) *The spending review 2010. Ending child poverty and securing a stable economy*. London: Child Poverty Action Group

⁴² Croydon Council and NHS Croydon (2011) *Child: family: place: Radical efficiency to improve outcomes for young children* Croydon: Croydon Council

⁴³ *ibid*

3.3 The National context *David Dalgleish*

3.3.1 *Child Poverty Act*

In 1999, central government vowed to end child poverty in the United Kingdom by 2020. The *Child Poverty Act 2010* enshrined this declaration in law and committed central government and other agencies to reduce child poverty.

The Act

- appointed a Child Poverty Commission to provide advice on strategies;
- compelled the government to publish a regular national child poverty strategy – with the first being published by 25 March 2011;
- required the government to publish annual progress reports; and
- placed new duties on local authorities and other agencies to work together to tackle child poverty.

Local authorities are directed by the Act to address child poverty in three ways:

- To make arrangements and co-operate to reduce child poverty locally
- To prepare and publish a local child poverty needs assessment; and
- To produce a joint child poverty strategy for their local area.

3.3.2 *Child Poverty Strategy*

The first national child poverty strategy – *A New Approach to Child Poverty: Tackling the Causes of Disadvantage and Transforming Families' Lives* – was published in April 2011. It sets out the government's approach to reducing child poverty and provides a new framework for so doing, with a particular emphasis on tackling the causes of child poverty. The strategy is the joint responsibility of the Department for Work and Pensions and the Department for Education. It outlines a series of indicators and measures that will be used to observe progress over the lifetime of the strategy towards the long-term goal of eradicating child poverty by 2020.

Underpinning the national strategy and the efforts to eradicate child poverty are four separate targets, namely, to reduce by 2020 the proportion of children living in households with:

- relative low income to less than 10 per cent
- combined low income and material deprivation to less than 5 per cent
- absolute low income to less than 5 per cent
- Targets for persistent poverty are to be set in regulations by 2015⁴⁴.

3.3.3 *Child Poverty Targets*

When the pledge to end child poverty by 2020 was made, two interim targets were set: to reduce child poverty by a quarter by 2004/05, and to halve it by 2010/11. Both of these targets were missed, although the number of children in relative low income poverty before housing costs did fall in the decade between 1998/99 and 2008/09 from 3.4 million to 2.8 million⁴⁵. However, whilst there was an overall fall, there was a

⁴⁴ HM Government (2011) *A new approach to child poverty: tackling the causes of disadvantage and transforming families' lives*. London: The Stationery Office

⁴⁵ House of Commons Library (2010) *Child Poverty 2010: A short guide*

rise from 2.7 million in 2004/05 to 2.9 million in 2007/08. In 2009/10 the number of children in poverty has fallen to 2.6 million⁴⁶.

Overall, the *Child Poverty Act 2010* offers an opportunity to redouble efforts to tackle child poverty. However there are concerns that the legislation will not be enough to reach the 2020 target. These apprehensions are based on the fluctuating progress in recent years, coupled with concerns about how the current economic context may make the target even harder to achieve.

3.3.4. Child Poverty and the Coalition Government

Welfare Reform Agenda

Major changes are being planned over the next 18 months in terms of welfare reform. The Welfare Reform Act followed the November 2010 White Paper, 'Universal Credit: welfare that works', which set out the government's proposals for reforming welfare to improve work incentives, simplify the benefits system and tackle administrative complexity. In that document, the government made clear their determination to reform the benefit system, making it fairer, more affordable and better able to tackle poverty, worklessness and welfare dependency.

The bill will introduce a 'Universal Credit' that will replace a range of existing means-tested benefits and tax credits for people of working age, starting from 2013. The bill also makes other important changes to the benefits system, in particular it:

- Introduces Personal Independence Payments to replace the current Disability Living Allowance
- restricts Housing Benefit entitlement for social housing tenants whose accommodation is larger than they need
- up-rates Local Housing Allowance rates by the Consumer Price Index (CPI)
- amends the forthcoming statutory child maintenance scheme
- limits the payment of contributory Employment and Support Allowance to a 12-month period
- caps the total amount of benefit that can be claimed to £26,000.

In general, Londoners are already less well off when moving into work because of:

- higher childcare costs - childcare is 23% more expensive than the England average;
- higher rents and mortgage payments in London - housing costs which are around 50% higher than the national average;
- higher travel costs - London transport is 63% more expensive than in other metropolitan areas;
- caps in the benefit system that disadvantage London
- low gains to improving income⁴⁷.

An analysis by London Councils in June 2011 showed that both lone parents and couple families will be worse-off under Universal Credit compared to the current 2011 system, and the changes will affect families in London more than in the rest of

⁴⁶ *ibid*

⁴⁷ *Making work pay in London under Universal Credit: a report for London Councils*, (2011) Centre for Economic and Social Inclusion,

the country. The changes will affect large families more than families with only one child, and the larger the family, the greater the impact.

For some households the only viable option will be to move from their current area to another part of London, or outside London, where cheaper accommodation is available. This could result in significant movements of children across London which will have implications for support to children in need and at risk, and for the provision of school places with the danger of disruption to the education of some.

Housing benefit

Major changes have also taken place in terms of housing benefit which will have a significant impact on homelessness. As the housing benefit levels of existing private tenants are reviewed, these restrictions are expected to lead to rent arrears, and increases in overcrowding and homelessness amongst existing residents.

Summary of Section 3

- In Croydon, latest available figures show that are that 27% of children aged under 16 are living in poverty.
- This is lower than the figure for London (30%) but higher than that the average for England overall (22%).
- This represents more than 20,000 children living in poverty in Croydon
- About a third of these are under five, and another third aged five to ten
- Child poverty is enormously detrimental to society
- Evidence shows that low income is associated with a huge range of negative outcomes, including increased infant mortality, lesser child development and educational attainment, and can lead to a cycle of debt and unemployment
- Central government has vowed to end child poverty
- Local authorities have been directed to co-operate to reduce child poverty in their local area
- Welfare reforms will replace existing means-tested benefits and tax credits with the Universal Credit; these changes are predicted to affect families in London more than the rest of the country

4: What is the extent and nature of child poverty in Croydon?

The above has demonstrated why child poverty is important and provided the national context in which we need to consider and address child poverty in Croydon. This section provides a comprehensive overview of child poverty in Croydon.

4.1 Child Poverty in London and England *David Dalglish and David Osborne*

Section 3 above showed that, according to the HMRC local child poverty measure, more than a quarter of children aged under 16 in Croydon – 27% – are living in poverty. This figure is higher than that for England (22%) but slightly lower than for London overall (30%). Despite being one of the world's most affluent cities, around half a million of London's children live in poverty⁴⁸.

Efforts to tackle child poverty in London were enhanced in 2006 by the establishment of the London Child Poverty Commission (LCPC). The LCPC were tasked with working with the Mayor of London and London Councils towards meeting the targets to reduce child poverty, as well as identifying and promoting innovative approaches and best practice. The commission came to a close in 2010.

One of the outcomes of the work to tackle child poverty in London was the London Child Poverty Pledge, which Croydon signed up to in 2008. The pledge detailed various ways the borough would help poor families to raise their incomes, and to improve outcomes for poor children and their families.

This included:

- Providing support for parents to enter the job market, retain their jobs or progress in their careers;
- Understanding the needs of poor families by consulting with them on service improvements and ensuring that their views were reflected in strategic plans and priorities;
- Ensuring staff were fully aware of their contribution to addressing child poverty;
- Committing to the aims of reducing child poverty through their actions as an employer;
- Appointing a 'child poverty champion' in the council's senior management team; and
- Agreeing to continuously improve services aimed at tackling child poverty on the basis of robust evidence.

The new public duty on local authorities enhances the work undertaken as part of the London Child Poverty Pledge and enshrines many of the commitments made in legislation.

The cost of housing in London

Housing costs are a major reason why London has the highest regional poverty rates in the country. The percentage of children falling into low-income groups as a result of housing costs is far higher in London than any other region in England⁴⁹. In 2008/09 the percentage of London's children living in poverty after housing costs were accounted for was 38% compared with 31% for the rest of England⁵⁰.

Table 1 shows that before housing costs are taken into account (rows A, B and C) levels of child poverty in London are similar to England as a whole. However, when allowing for housing costs (rows D and E), London's child poverty rates are the highest in the UK.

Table 1: National child poverty indicators, data for London and England

Measure of child poverty	Available data
Not allowing for housing costs	
A Relative low income, before housing costs (Percentage of children living in households with less than 60 per cent of contemporary median household income, before housing costs)	Outer London = 18% London = 20% England = 21%
B Absolute low income, before housing costs (Percentage of children living in households with less than 60 per cent of 1998/99 median household income held constant in real terms, before housing costs)	London = 12% England = 12%
C Combined low income and material deprivation, before housing costs (Percentage of children living in households with a material deprivation score of 25 or more and a household income below 70% contemporary median income, before housing costs)	Outer London = 14% London = 16% England = 17%
After allowing for housing costs	
D Relative low income, after housing costs (Percentage of children living in households with less than 60 per cent of contemporary median household income, after housing costs)	Outer London = 34% London = 38% England = 31%
E Absolute low income, after housing costs (Percentage of children living in households with less than 60 per cent of 1998/99 median household income held constant in real terms, after housing costs)	London = 25% England = 19%

Source: *Households Below Average Income (HBAI)*, Department for Work and Pensions, data for 2007/08-2009/10, <http://research.dwp.gov.uk/asd/hbai/hbai2010/index.php?page=contents>

The data for London and England for relative low income before housing costs (row A) are different from the HMRC local child poverty measure data quoted in Section 3. In particular, London data is much lower (20% compared with 30%) using the national measure. This is because the HMRC local child poverty measure includes

⁴⁹ London Child Poverty Commission (2010) *Facts about child poverty in London*.

⁵⁰ Trust for London (2011) *London's poverty profile*

all families in receipt of out of work benefits, some of whom have income that is above 60% of the national median. These would be excluded from the national measure. This is more likely to be the case for families in receipt of out of work benefits in London.

In London, the route out of poverty is difficult due to high costs of housing as well as transport. There are fewer part-time work opportunities, and many low paid jobs do not pay a London premium. There are also more migrant families who have particular difficulties in the labour market.⁴ As a result, poor children in London are more likely to lack everyday items than their counterparts outside London⁵¹ and children in low income households in London are less able to afford a hobby or leisure activity, celebrate special occasions, or go on a school trip⁵². In addition, the proportion of households in temporary accommodation in London is ten times higher than the English average. London accounts for 75% of all households in temporary accommodation in England⁵³. Furthermore, young Londoners are, on average, better qualified than other young people in the rest of England, but are more likely to be unemployed⁵⁴.

4.2 Child Poverty in Croydon *David Osborne and Anesa Kritah with contributions from David Morris*

Having provided a background in terms of the national and regional picture of child poverty, we will now provide a more comprehensive overview of child poverty in Croydon. The **Child poverty key dataset** in Figure 8 (which is preceded by an explanation of how to interpret the data in Figure 7) compares Croydon with both London and the rest of England across a number of indicators relevant to child poverty, structuring this information around each level of the conceptual framework introduced in Figure 1 in Section 1.5. For each indicator, figures for the latest data period which was available (as of February 2012) are shown. Full details of each indicator (including time period and data source) are included in an accompanying document to this chapter, entitled **Appendix 1**.

Methodology

The indicators were selected from a number of sources, namely the Child Poverty Strategy Indicators 2011-2014⁵⁵, the Child Poverty Basket of Indicators⁵⁶, the Croydon Key Dataset⁵⁷ and other relevant published indicator data.

Data limitations

The indicators used for particular areas in the framework may not provide a complete picture of that area. For example, data on the costs of childcare and access to childcare are not collected on a national basis so no published data is available.

⁵¹ Trust for London (2011) *London's poverty profile*

⁵² Trust for London (2011) *London's poverty profile*

⁵³ Trust for London (2011) *London's poverty profile*

⁵⁴ Trust for London (2011) *London's poverty profile*

⁵⁵ *A new approach to child poverty: tackling the causes of disadvantage and transforming families' lives*, (2011) HM Government,

⁵⁶ <http://www.education.gov.uk/childrenandyoungpeople/families/childpoverty/b0066347/child-poverty-data>

⁵⁷ *Croydon Joint Strategic Needs Assessment 2011/12*, <http://www.croydonobservatory.org/jsna/>

Figure 7: How to interpret the key dataset for child poverty

- For each indicator in the key dataset, Croydon's figures are represented by a *circle*.
- The *black line* running through the centre of the key dataset marks the national average. When the circle representing Croydon is to the left of the line, it is below average, when it is to the right, it is above average.
- To represent how important differences between figures are, we use the phrase '*statistically significant*'. If the figures for Croydon and the national average are not statistically significantly different from each other, the circle is coloured *yellow*. However, when there is a statistically significant difference between Croydon and the national average, the circle is coloured *green* (if Croydon's performance is better than national average) or *red* (if it is worse). In a small number of cases it has not been possible to calculate statistical significance and the circle is coloured *white*.
- The dataset also allows relative comparison to other local authority areas. The London region figures are represented by a *diamond shape*. Again, if the Croydon circle is to the left of the diamond representing London region, its performance is worse than London, when it is to the right, it is better than the London average. In addition, the light grey area to the right hand side of the central spine represents the top 25%, and the light grey area to the left of the spine represents the bottom 25% of local authorities across the country⁵⁸. The further to the right Croydon is here, the better the performance.

- Significantly worse than England average
- Not significantly different from England average
- Significantly better than England average
- No significance can be calculated



- Throughout the rest of the chapter, numbers are shown in brackets when referring to indicators in the key dataset e.g. children in workless households [20].

⁵⁸ City of London and Isles of Scilly are excluded from the dataset as they have very small populations compared with other local authorities in England so often appear as outliers in indicator data.

Data limitations (continued)

Needs assessment should not be led by the data that is available, therefore it is important to keep in mind all aspects of our conceptual framework, not just those for which comparative data is available.

It is also important to recognise that the key dataset contains only those data indicators which are **publicly and routinely available** at local level across the country. This allows us to make comparisons between Croydon and the rest of England. Although JSNAs rely heavily on this sort of comparative information, this creates an inevitable **time lag**, with the data sometimes being a year or two out of date. This is because local areas have access to their own data much sooner than this is put into the public domain.

Locally, we have done what we can to reduce this time lag. We have used only the **most recent data which are publically and routinely available** at the time of finalising the dataset (mid February 2012).

The dataset should therefore be used in conjunction with the comments in the chapter, where these are available, and in general, be seen as a **starting point** for discussion regarding local performance with an indicator, and not an end point.

Figure 8: Child Poverty Key Dataset

Domain	Indicator	Croydon	London	England	England Range
Prevalence of children in poverty					
Overall	1 Children in relative low income poverty	27.0%	29.7%	21.9%	
Age	2 Children in relative low income poverty (% of children aged under 5)	29.0%	28.8%	23.9%	
	3 Children in relative low income poverty (% of children aged 5-10)	27.7%	30.6%	21.9%	
	4 Children in relative low income poverty (% of children aged 11-15)	23.9%	29.7%	19.8%	
	5 Children in relative low income poverty (% of children aged 16-19)	22.2%	29.2%	17.9%	
Free school meals	6 Eligible for free school meals (% of children in primary schools)	22.3%	25.0%	18.0%	
	7 Eligible for free school meals (% of children in secondary schools)	17.7%	23.4%	14.6%	
Characteristics of children in poverty					
Family structure	8 Lone parent families (% of children in poverty)	77.3%	71.0%	67.7%	
	9 Lone parent benefit claimants (% of working population)	2.4%	2.0%	1.5%	
	10 Large families (3 or more children) (% of children in poverty)	44.2%	46.9%	44.3%	
	11 Families where the youngest child is aged under 5 (% of children in poverty)	52.0%	50.9%	50.7%	
	12 Children looked after (rate per 10,000 child population)	104	61	59	
Level 1: Family income (what do we know about income and expenditure in Croydon?)					
Income	13 Average earnings of employees (per week)	£575	£610	£508	
Benefits	14 Working age people on key out-of-work benefits	12.8%	12.4%	11.8%	
	15 Job seekers allowance claimants aged 16-64	4.7%	4.3%	3.8%	
	16 Job seekers allowance claimants aged 18-24	9.9%	7.7%	7.7%	
	17 Working age people who are claiming disability benefit	1.0%	0.8%	1.0%	
Level 2: Underlying factors (factors affecting families' ability to avoid poverty in short/medium term)					
Employment	18 Overall employment rate (men)	80.0%	75.4%	75.8%	
	19 Overall employment rate (women)	62.5%	60.6%	64.9%	
	20 Children in workless households	19.4%	22.1%	16.5%	
	21 Adults with learning disabilities in employment	7.6%	8.6%	6.6%	
	22 Adults with mental illness in employment	6.5%	6.7%	9.5%	

Domain	Indicator	Croydon	London	England	England Range
Skills	23 Young people aged 16-18 not in education, employment or training	6.6%	5.0%	6.1%	
	24 19 year olds attaining 2 A-levels or equivalent	60.3%	56.2%	52.0%	
	25 Free school meals gap for 19 year olds attaining 2 A-levels or equivalent	18%	16%	24%	
	26 18-24 year olds in full-time education	31.7%	39.6%	30.6%	
	27 Working age population with no qualifications	6.8%	9.9%	11.1%	
	28 Working age population qualified to NVQ level 1 or 2	28.3%	20.6%	29.6%	
	29 Working age population qualified to 2 A-levels or equivalent	57.3%	55.7%	50.7%	
	30 Working age population qualified to degree level or equivalent	40.4%	41.9%	31.1%	
Education	31 Attainment at key stage 2	74%	76%	74%	
	32 Free school meals attainment gap at key stage 2	15%	16%	20%	
	33 Attainment at key stage 4	61.0%	61.9%	58.9%	
	34 Free school meals attainment gap at key stage 4	23.6%	18.8%	27.5%	
	35 Special educational needs attainment gap at key stage 4	44.2%	45.6%	47.6%	
	36 English as an additional language attainment gap at key stage 4	1.0%	-0.2%	1.0%	
	37 Overall absence rate	6.0%	6.0%	6.5%	
	38 Persistent absentees	6.9%	7.1%	8.4%	
Youth offending	39 First time entrants to the youth justice system	8.3	10.2	8.8	
Housing	40 Average house prices (£000s)	£245	£345	£160	
	41 Ratio of average house prices to average earnings	7.60	8.38	7.01	
	42 Statutory homelessness	3.0	3.0	1.9	
	43 Households in temporary accommodation	8.8	12.3	2.4	

See Appendix 1 for full details of each indicator.

Domain	Indicator	Croydon	London	England	England Range
Health and lifestyles	44 Low birth weight	8.8%	7.8%	7.3%	
	45 Infant mortality	4.8	4.5	4.6	
	46 Breastfeeding initiation	85.9%	86.3%	73.6%	
	47 Prevalence of breastfeeding at 6-8 weeks from birth	67.3%	64.1%	45.7%	
	48 Obese children (Reception Year)	10.3%	11.1%	9.4%	
	49 Obese children (Year 6)	23.3%	21.9%	19.0%	
	50 Decayed, missing or filled teeth in 5 year olds	1.05	1.31	1.11	
	51 Participation in PE and school sport (children)	55.2%	55.2%	55.1%	
	52 Hospital admissions due to injury	104.6	98.9	123.3	
	53 Under 18 conception rate	41.8	37.1	35.4	
	54 Under 16 conception rate	9.2	8.0	7.4	
	55 Smoking in pregnancy	9.1%	6.5%	13.5%	
	56 Estimated smoking prevalence	19.4%	19.8%	20.7%	
	57 Smoking quitters	804	813	911	
	58 Deaths attributable to smoking	192.7	207.9	216.0	
	59 Alcohol related recorded crimes	10.9	11.7	7.6	
	60 Hospital stays for conditions attributable to alcohol	1658	1684	1743	
	61 Deaths attributable to alcohol (males)	27.3	33.4	35.9	
	62 Deaths attributable to alcohol (females)	12.7	12.5	14.9	
	63 Drug offences	6.6	8.2	4.1	
Level 3: Longer term influences (factors affecting families' ability to avoid poverty in longer term)					
Early years	64 Children achieving a good level of development at age 5	63%	60%	59%	
	65 Achievement gap for good level of development at age 5	28.4%	32.0%	31.4%	
	66 Free school meals gap for good level of development at age 5	12%	14%	18%	

See Appendix 1 for full details of each indicator.

What does the dataset show?

The following sections will look at the findings from the key dataset, supplementing this with other data sources that are available.

After a general overview of the indicators for child poverty and its proxy measures (such as free school meals) to show the prevalence and characteristics of those in poverty, the dataset is structured around the available data at each level of the conceptual framework introduced in section 1.5.

The following will therefore consider:

- i) What is the prevalence of children living in Croydon? What are the characteristics of children living in poverty in Croydon?
- ii) What do we know about family income/expenditure in Croydon? (Level 1)
- iii) What are the factors directly influencing families' ability to avoid poverty in the short and medium term (Level 2)
- iv) What information do we have on the longer term influence of child poverty, in terms of the national and local context, economic picture and so on? What data do we have on early years? What information do we have on resilience and aspirations? (Level 3)

4.2.1 Prevalence of children living in poverty in Croydon

As has been shown already, Croydon has a higher prevalence of child poverty than England. This is the case for each of the indicators in the key dataset that measure the prevalence of child poverty. Croydon is among the worst 25% of local authorities for children in poverty [1]. In terms of prevalence, Croydon is better than the London average for all indicators except for [2] which measures the prevalence of child poverty amongst children aged under five. This will be considered directly below.

4.2.2 Characteristics of children living in poverty in Croydon

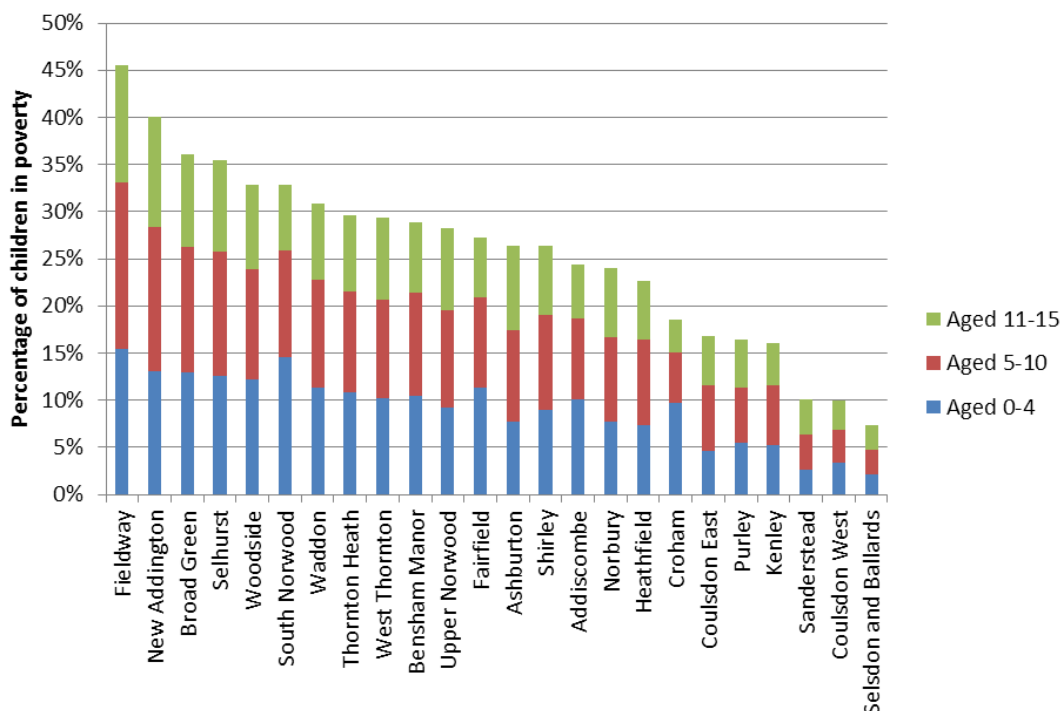
Comparable data regarding the characteristics of poverty is available on lone parent households, age of children and looked after children. Compared to London and England, a high proportion of those in poverty in Croydon are from families with children aged under 5, lone parent families, and looked after children.

Families with children aged under five

As was shown in Section 3.1, Croydon has a high proportion of children in poverty who are aged under five. Indicators [2] to [5] of the dataset, which look at the age of the child, show that for all age categories, Croydon is statistically significantly higher than England. However, the data for those aged under five stands out as the one area where Croydon is statistically significantly higher than both London and England. This is reinforced the next section, which shows that Croydon has a higher proportion of families in poverty where the youngest child is aged under five than for London and for England [11].

Figure 9 gives further information on child poverty across Croydon by age group. Overall, child poverty is highest in Fieldway (46%), New Addington (40%), Broad Green (36%), Selhurst (36%), Woodside (33%) and South Norwood (33%) Child poverty is also highest among children aged under five in these wards.

Figure 9: Proportion of children living in poverty⁵⁹ in Croydon by electoral ward and age



Source: Child poverty statistics, 2009, HM Customs & Revenue

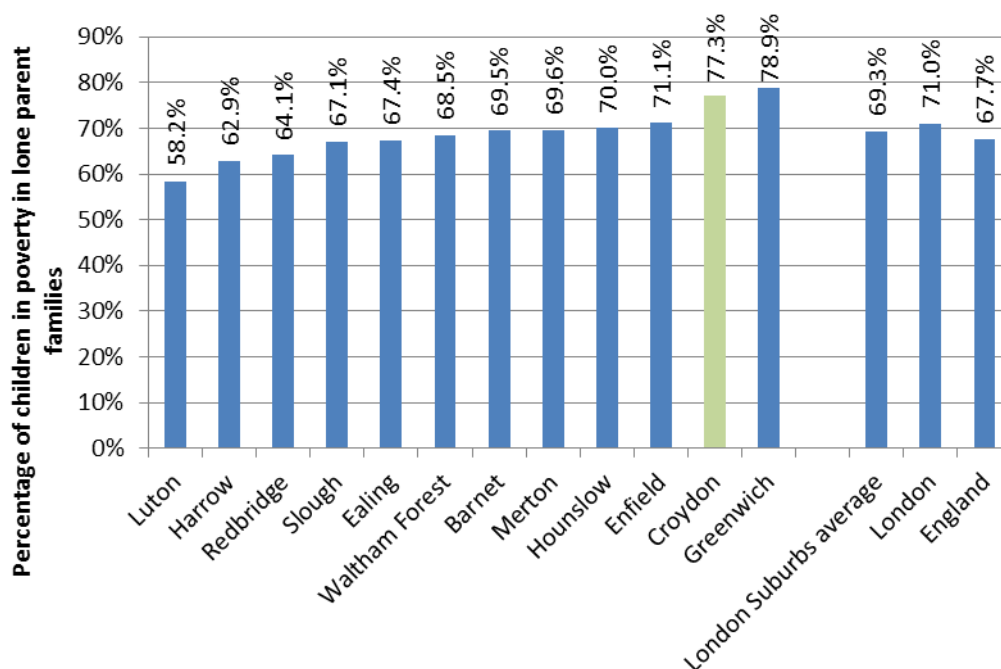
Lone parent families

The dataset shows that in Croydon, the percentage of children living in poverty that are in lone parent families is statistically significantly higher than the London and England averages, and that Croydon is amongst the 25% of local authorities with the highest figures for this indicator [8]. The proportion of lone parent benefit claimants is also therefore higher than for London and England [9]. Further analysis has shown that in the London Suburbs, Croydon actually has the second highest figure for children in poverty in lone parent families (Figure 10). Only Greenwich has a higher figure.

Latest available figures show there are 18,478 lone parent families in the borough, and that Woodside, Selhurst and Thornton Heath wards have the greatest number of lone parent families. In addition, approximately 52% (9,598) of lone parents are out of work: Fieldway, Broad Green and New Addington wards have the highest proportion of lone parent families that are out of work.

⁵⁹ Proportion of children aged under 16. The HMRC local child poverty measure is an approximate measure of children living in relative low income poverty before housing costs.

Figure 10: Proportion of children in poverty* living in lone parent families, Croydon and statistical neighbours



Source: Child poverty statistics, 2009, HM Customs & Revenue

* Proportion of children aged under 20. The HMRC local child poverty measure is an approximate measure of children living in relative low income poverty before housing costs.

Large families

The proportion of children living in poverty in Croydon in large families (three or more children), at 44%, is *not* statistically significantly different from the England average (and is lower than for London).

Looked after children

As described in section 2.2, children who have been in care are among the groups most vulnerable to child poverty. Croydon has a high prevalence of children looked after by the local authority [**12**] (104 per 10,000 children compared with 61 for London and 59 for England). Data from March 2011 shows that there are 845 looked after children in Croydon, a reduction of 15.8% on the previous year (1,004 in 2010). The 2010/11 Joint Strategic Needs Assessment looked in details at the key topic area of looked after children (<http://www.croydonobservatory.org/jsna/>).

Over half of children who are looked after by Croydon Council are unaccompanied asylum seeking children. For indigenous looked after children, there is a broad spread of ages with the highest numbers falling in the 16 to 17 age groups. In comparison, the unaccompanied asylum seeking children population is almost wholly aged 12 and over, with the vast majority in the 16 and 17 age groups. Roughly two-thirds of the current population of looked-after children is male, increasing to around four-fifths for the unaccompanied asylum-seeking population.

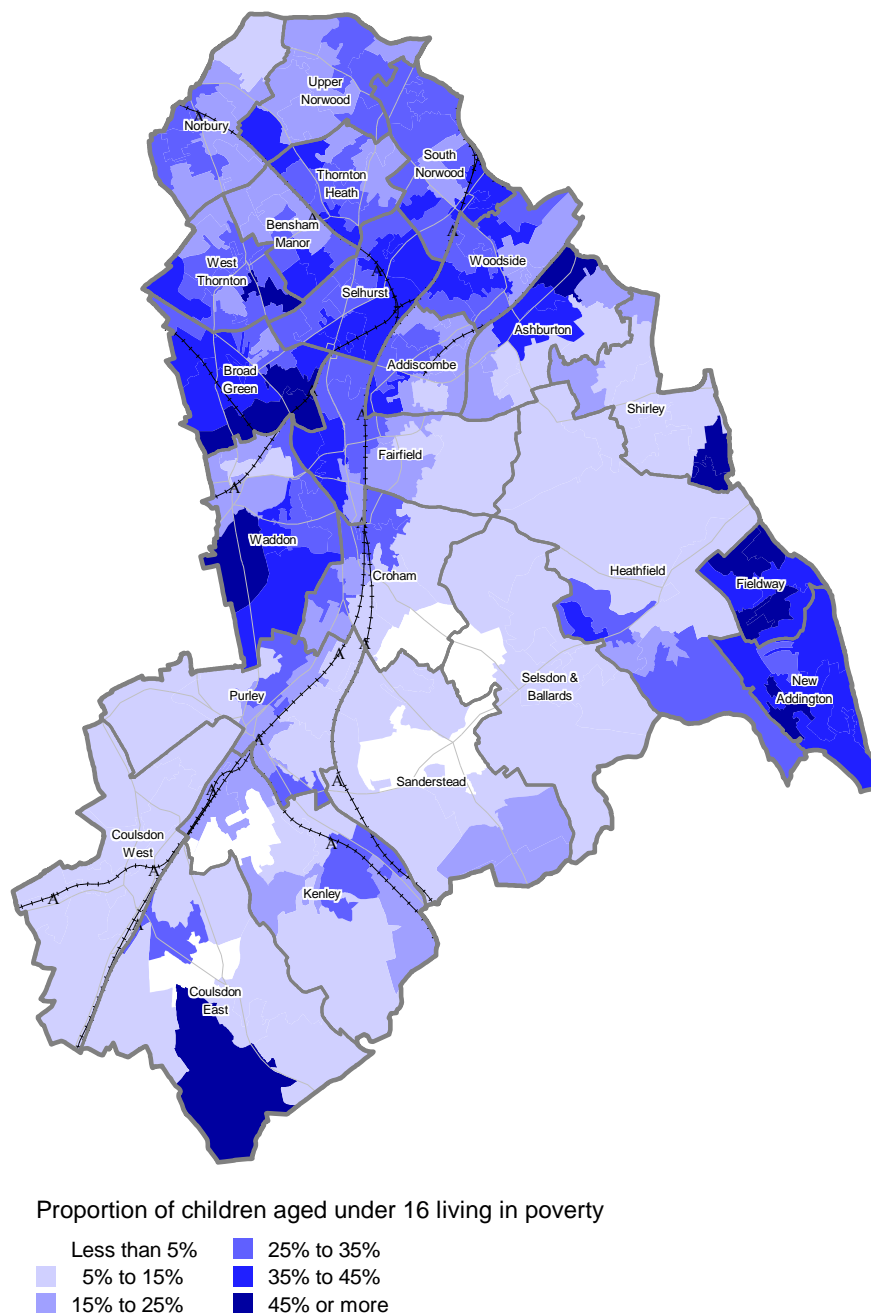
Children enter care for a range of reasons including physical, sexual or mental abuse, neglect, or family breakdown. The main reason for indigenous children being placed into care in Croydon is abuse or neglect. Nearly all unaccompanied asylum

seeking children are placed in care due to absent parents. The majority of both indigenous looked after children and unaccompanied asylum seeking children are placed with foster carers.

Where do children in poverty live in Croydon?

Figure 9 showed the proportion of children living in poverty in each of Croydon’s electoral wards. There is variation between wards: in Fieldway, nearly half of children aged under 16 live in poverty, whereas in certain wards in the south of the borough, this is the case for 1 in 10 or fewer children.

Figure 11: Proportion of children living in poverty* in Croydon



Source: Child poverty statistics, 2009, HM Customs & Revenue

* Proportion of children aged under 16. The HMRC local child poverty measure is an approximate measure of children living in relative low income poverty before housing costs.

Figure 11 provides a visual overview of child poverty in different areas of Croydon. High levels of child poverty are concentrated in parts of Coulsdon East, the North of the Borough generally, and the New Addington area. Further information on child poverty by **locality** is included in an accompanying document to this chapter, entitled **Appendix 2**.

An additional tool for describing the characteristics of local areas is the Mosaic classification tool, used in social marketing. This divides the UK population into 69 types and 15 groups. It uses hundreds of different pieces of information about people's lives, from a range of public and private sector datasets, to build a comprehensive picture of the common characteristics of people living in an area. The underlying premise is that similar people live in similar places, do similar things and have similar lifestyles - in other words, that 'birds of a feather flock together'. This tool can be used to help identify needs, service requirements, and types of information and channels to which certain groups in the population are most likely to be receptive.

Table 2 shows the most common Mosaic types within Croydon's population for children aged under 16 living in poverty. There is a close association between the more deprived types and the proportion of children in poverty. The most common Mosaic type for Croydon is 'Multi-ethnic communities in newer suburbs away from the inner city' (type I40). This group has a slightly higher level of child poverty than the Croydon average. Parts of Bensham Manor, Selhurst, Thornton Heath and Woodside are most typical of this type.

Table 2: Children living in poverty in Croydon by ten most common Mosaic types

Mosaic type	Number of children living in poverty	Percentage of children aged under 16
I40 Multi-ethnic communities in newer suburbs away from the inner city	5,355	31.5%
O68 Families with varied structures living on low rise social housing estates	2,290	45.9%
G29 Young professional families settling in better quality older terraces	1,835	22.2%
K51 Often indebted families living in low rise estates	1,670	38.4%
E20 Upwardly mobile South Asian families living in inter war suburbs	1,625	30.0%
E17 Comfortably off suburban families weakly tied to their local community	1,225	12.9%
I41 Renters of older terraces in ethnically diverse communities	990	38.3%
H36 Young singles and sharers renting small purpose built flats	965	32.4%
N60 Tenants in social housing flats on estates at risk of serious social problems	550	52.5%
G26 Well educated singles living in purpose built flats	440	24.6%
Other Mosaic types	2,490	17.7%

Source: *Child poverty statistics, 2009, HM Customs & Revenue; Mosaic 2011 Postcode Directory, Experian*

Source: EPAS (2011)

A large number of children in poverty in Croydon live in the Mosaic type labelled 'Families with varied structures living on low rise social housing estates' (O68). Much of Fieldway ward is typical of this type, along with housing estates such as Shrublands in Shirley ward and the northern part of Ashburton ward. A related type is 'Tenants in social housing flats on estates at risk of serious social problems' (N60) which is most common in Shrublands estate and Ashburton ward.

Having looked at the prevalence and characteristics of those children in poverty in Croydon, we will now turn to the available data for Level 1 of our child poverty framework, namely, family income.

4.2.3 What do we know about family income and in Croydon today? (Level 1)

Family income

Wages

Turning back to the key dataset (Figure 8), our data shows that average weekly earnings **[13]** in Croydon, at £575, are above the England average of £508, as would be expected for a London Suburb, but below the London regional average of £610. Additional analysis⁶⁰ shows that for Croydon, as for London and England, earnings are higher for men than women - £624 per week for men and £518 a week for women.

Benefits

In Croydon, there are approximately 29,300 residents claiming key out of work benefits⁶¹, which is 12.8% of the working age population **[14]**. This is slightly above the rates for London (12.4%) and England (11.8%). Of the total 29,300 working age residents claiming out of work benefits, 9,310 (32%) have one or more child dependents⁶².

The Job Seekers Allowance (JSA) claimant rate for the working age population in Croydon is 4.7% (December 2011). This equates to 10,816 people. The borough's rate has been steadily increasing over the last two years and is higher than London and England **[15]**. The gap is even higher for JSA claimants aged 18-24 **[16]**. Croydon is in the lowest 25% of local authorities for both indicators.

Figure 12 shows that JSA claimant rates are highest in Thornton Heath, Selhurst, South Norwood, Fieldway and Woodside wards. Some of these wards have pockets of deprivation that are in the most deprived 5% across the country.

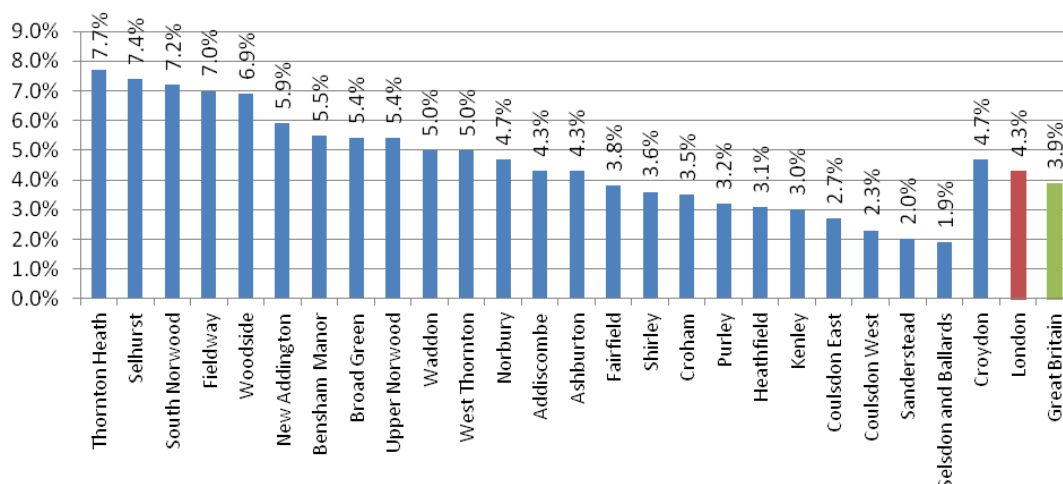
A similar proportion of working age people in Croydon (1.0%) claim disability benefit to England as a whole (1.0%) **[17]**.

⁶⁰ Source: Office for National Statistics annual survey of hours and earnings, resident analysis, Dec 2011 (updated data is available annually from www.ons.gov.uk)

⁶¹ The key out of work benefits include Job Seekers Allowance (JSA), Employment and Support Allowance (ESA), incapacity benefits, lone parent and other on income related benefits.

⁶² Source: Department for Work and Pensions benefits data, working age client group, Dec 2011 (updated data is available quarterly from www.dwp.gov.uk)

Figure 12: JSA claimant rate by electoral ward, December 2011



Source: Office for National Statistics claimant count rates and proportions, Dec 2011 (updated data is available monthly from www.ons.gov.uk)

Family expenditure

Family expenditure covers a large range of services and items, and must be collected through surveys to give a comprehensive picture of spending. Data to compare local areas is therefore not available. National data is available from the Living Costs and Food Survey, run by the Office for National Statistics.

Over three quarters of children living in poverty in Croydon are in lone parent families. Table 3 shows the range of items on which an average lone parent household spends money per week. It shows both the range of items on which money is spent and that the biggest costs are housing and bills, food, and 'other', which includes council tax.

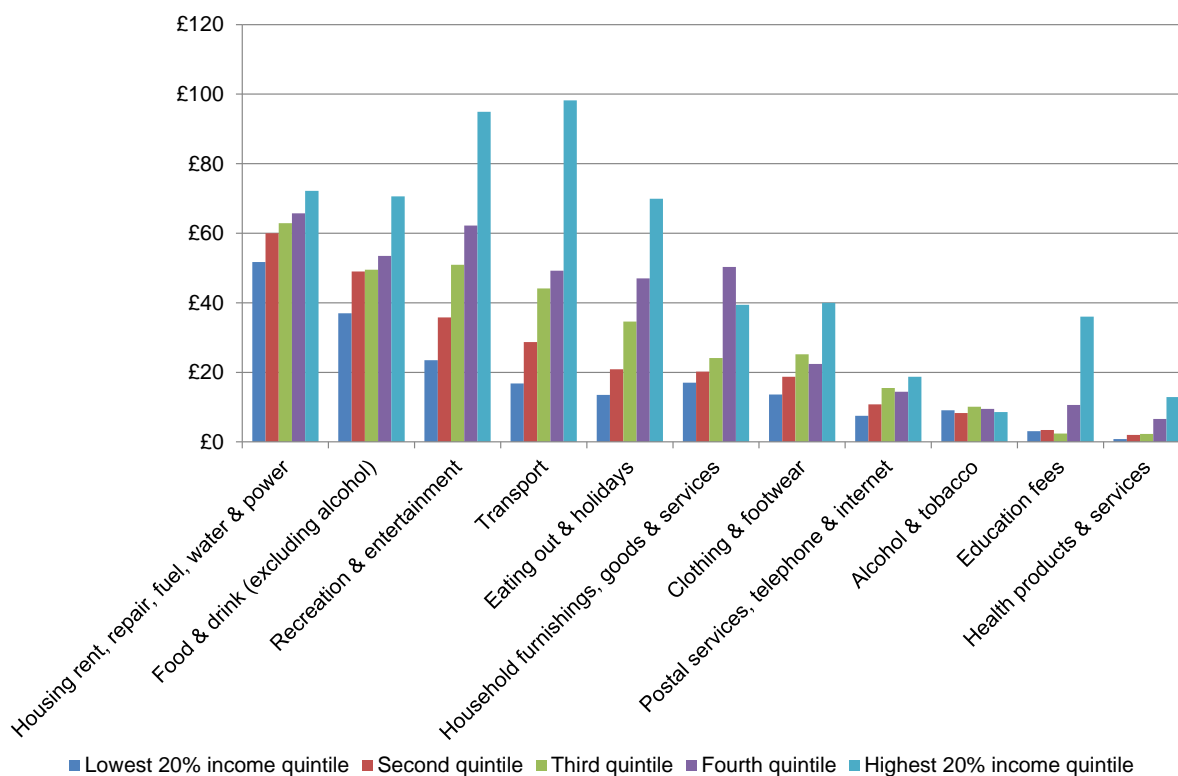
Table 3: Weekly expenditure for average lone parent household, UK, 2008-2010

Expenditure category	£ per week (%)
Housing rent, repair, fuel, water & power	£57.90 (18%)
Food & drink (excluding alcohol)	£44.90 (14%)
Other expenditure items	£38.90 (12%)
Recreation & entertainment	£36.00 (11%)
Transport	£29.10 (9%)
Miscellaneous goods & services	£24.50 (8%)
Eating out & holidays	£22.70 (7%)
Household furnishings, goods & services	£21.60 (7%)
Clothing & footwear	£18.40 (6%)
Postal services, telephone & internet	£10.60 (3%)
Alcohol & tobacco	£9.10 (3%)
Education	£4.20 (1%)
Health products & services	£2.10 (1%)
TOTAL	£320.00

Source: Family Spending: A report on the 2010 Living Costs and Food Survey, Office for National Statistics

Figure 13 takes this analysis further by looking at spend by lone parents according to income bracket, split into quintiles (fifths). This demonstrates some clear differences between how money is spent across the income bracket, with the highest earners (in light blue) spending much of their income on transport, recreation and entertainment, eating out and holidays, and the lowest (dark blue) spending only a small proportion on these items, with the bulk of their income going toward housing and food and drink.

Figure 13: Weekly expenditure⁶³ for lone parent households by gross income quintile, UK, 2008-2010



Source: Family Spending: A report on the 2010 Living Costs and Food Survey, Office for National Statistics

4.2.4 What are the underlying factors affecting families' ability to avoid poverty in Croydon in the short to medium term? (Level 2)

We will now turn to Level 2 of the conceptual framework and consider in turn each aspect looked at by the framework, namely:

- Employment
- Education and skills
- Access to affordable child care
- Flexible working patterns
- Health and lifestyles
- Housing

⁶³ The category 'miscellaneous & other expenditure items' is excluded from the figure.

Employment

For the employment section of the dataset (indicators [18] to [22]) it is striking that Croydon is not statistically significantly different from the England average for most of the indicators that are available. The one indicator which stands out in this respect is the proportion of adults with a mental illness in employment [22]. Croydon has a statistically significantly lower rate than the England average for this indicator, 6.5% compared with 9.5%, although it is similar to the London average of 6.7%.

In Croydon, there are 36,300 children living in working households where both parents are working, 23,300 children in mixed households where one parent works and 14,300 children living in workless households where neither parent is in employment⁶⁴.

Education and skills

Adult skills

Again, many of the indicators in this section present a positive picture for Croydon. Croydon is statistically significantly better than the England average for most of the indicators relating to qualifications and skills ([23] to [30]), and is better than the London average for A-level attainment ([24] and [29]).

Croydon has a higher rate of young people **not in education, employment or training (NEET) [23]** than the England average, but it is not statistically significantly different. Close monitoring of the NEET cohort is important due to the link between high levels of NEET translating into high levels of unemployment for younger adults. In interpreting this indicator, it is important to note that there is a large number of young people in this age group where the employment, education or training status is not known.

The proportion of the working age population in Croydon with **no qualifications** in 2010 was 6.8% [27]. This is statistically significantly lower than the London and England rates, however Croydon had a similar rate to London in 2008 and 2009, and the apparent reduction may reflect the lack of robustness in data from the Annual Population Survey, due to relatively small numbers of people sampled.

Croydon has a higher proportion of people only qualified to **NVQ levels 1 and 2**⁶⁵ [28] than the London average.

School attainment

Croydon is better than the England average for most of the **school attainment** indicators. Croydon is similar to the England average for attainment at key stage 2 [31], but the gap for children receiving free school meals at Key Stage 2 is statistically significantly smaller than other areas [32].

⁶⁴ Workless households for regions across the UK, 2010, Office for National Statistics

⁶⁵ NVQ Level 2 is equivalent to 5 GCSE passes at grades A*-C. NVQ Level 1 is equivalent to 4-5 GCSE passes at grades D-G.

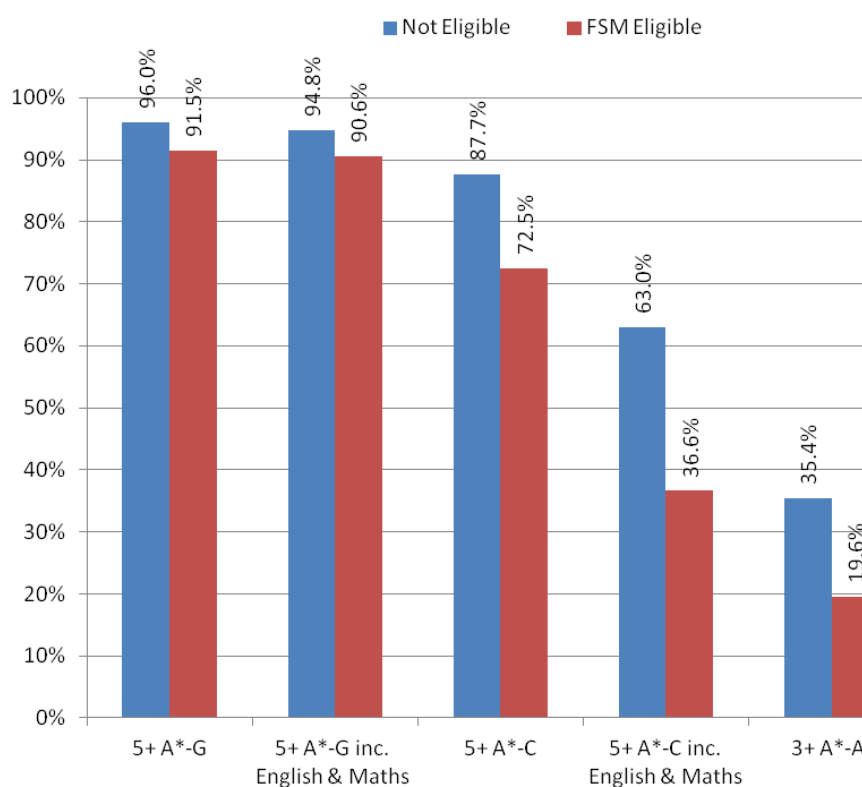
In 2010, Croydon Council established five localities: North, South, East, West and Central. These followed geographical areas but also took account of existing clusters of schools that were already working well together. Where possible, the council has organised central services such as youth and early years by localities, so that those working in a locality can gain a good understanding of their locality.

Key Stage 2 (KS2) performance in English is lowest in the Central locality (77.2%) and performance in maths is lowest in the East locality (75.2%). For English and maths combined the Central and East localities show lower levels of performance at 68.1% and 68.2% respectively. At Key Stage 4 (KS4), Croydon is in the best 25% of local authorities for attainment [33] and for the gap for children receiving free school meals [34].

Since 2008-2009, Croydon students have achieved a higher percentage than the national average in terms of obtaining **5 or more GCSE** or equivalent qualifications. The percentage of Croydon school pupils achieving **5 or more grades A* to C grades** at GCSE has consistently improved since 2005-2006. The Croydon results have also been better than the average for its statistical neighbours.

Attainment for children who are eligible for **free school meals** is lower than children who are not eligible. The attainment gap is greatest for 5+ A*-C including Maths and English at 26.4%.

Figure 14: Key Stage 4 Achievement Gap by students who are eligible and not eligible for free school meals



Source: NEXUS (2011), School census 2008 report (data.gov.uk)

School absence

Croydon is better than the England average and similar to the London average for **school absence** ([37] and [38]).

Access to affordable child care

The exceptionally high cost of childcare in the capital is a major barrier to employment. Childcare costs up to a third more in London than the rest of the country, but Londoners do not get extra financial support to help cover these higher costs. People in London tend to work longer hours and have longer commutes than people elsewhere. This means that they tend to need more hours of childcare, often outside standard hours, which increases their childcare costs further. In addition, Londoners tend to have less access to relatives who can help reduce the cost of childcare. All of these interrelated factors lead to a situation where many parents on low to middle incomes find that working is simply unaffordable.

London has the lowest level of maternal employment in the country. Just over half of London mothers with dependent children work compared to almost two thirds across the UK⁶⁶.

There are no data indicators available to measure access to affordable child care so it is not possible to make comparisons between Croydon and elsewhere.

Flexible working patterns

The shortfall in part-time working, particularly among mothers, in London is a major driver of child poverty. It results from the interaction between several factors:

- high in-work costs including commuting times as well as fares and other financial costs
- a larger pool of labour,
- inflexibility of childcare provision
- difficulties in matching mothers to part-time opportunities.⁶⁷

As with access to childcare, there are no data indicators available to make comparisons between Croydon and elsewhere with regards to this issue.

Housing

Turning back to the Key Dataset, each of the indicators for housing show Croydon to be in a statistically significantly worse position than for England,

Average house prices

Although we have seen that average earnings of employees [13] in Croydon are statistically significantly higher than the England average, house prices [40] are also higher. As a result, the ratio of house prices to earnings [41] is statistically significantly higher in Croydon than the England average, although not as high as the London average.

⁶⁶ *Tackling childcare affordability in London*, Greater London Authority, February 2012

⁶⁷ *Capital Gains*, London Child Poverty Commission, February 2008

In December 2011 the average price of a house in England was £160,384. House prices in Croydon are approximately 50% above the national average, at £244,005, but £100,000 less than the average for Greater London (£345,298)⁶⁸.

Homelessness and temporary accommodation

Croydon also has statistically significantly higher rates of homelessness **[42]** and households in temporary accommodation **[43]** than the England average, although these are similar to the rates for London as a whole.

The housing benefit and welfare reforms being introduced by the Coalition Government present significant challenges around the prevention of homelessness, providing suitable housing options for people in housing need and those requiring supported housing, and for the procurement of private sector accommodation for households at risk of homelessness. Croydon Council is responsible for providing housing for homeless households, including temporary accommodation while applications are being investigated and while households waiting for an offer of permanent housing. The types of temporary accommodation used by the council are set out in Table 4.

Table 4: Types of temporary accommodation being used for homeless households (snapshot at 31 December 2011) and the number of children being accommodated

Type of accommodation	Children
Council property being used as temporary accommodation	956
Housing Association Leasing Scheme	513
Sponsored Tenancy Scheme	425
Self contained B&B	251
Bed & Breakfast	182
Other	44
Total	2,371

Source - Online Housing Management System, Croydon Council, December 2011

The anticipated impact of the reform of housing benefit on Croydon includes:

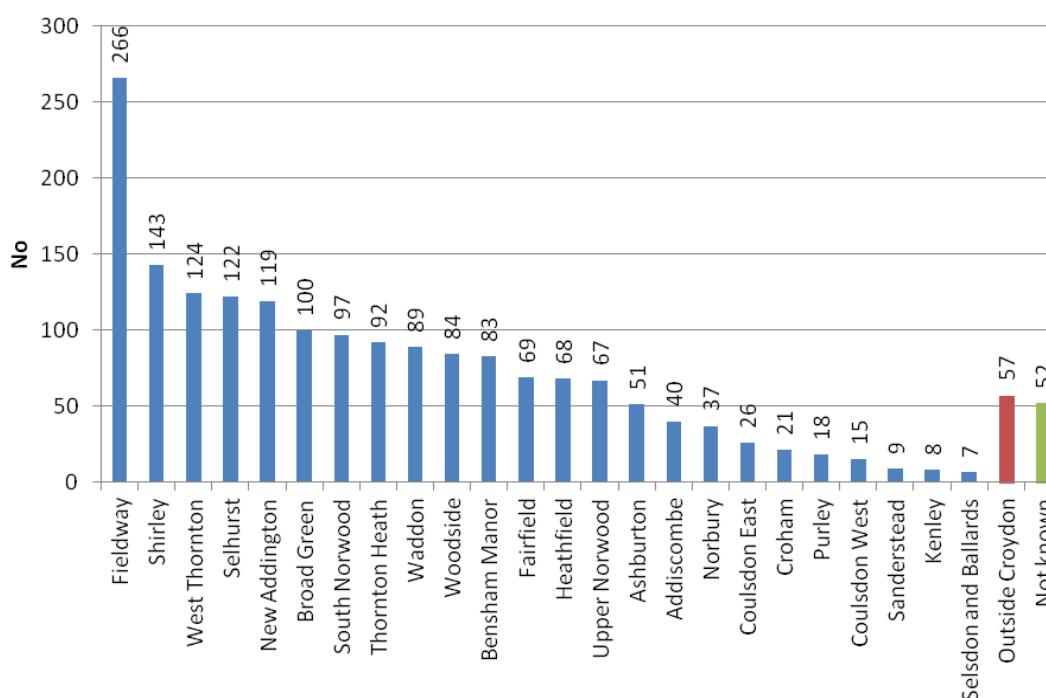
- a duty to arrange housing for up to 580 extra homeless households in 2011/12-2012/13
- an increase in single homelessness by up to 300 in 2012/13
- increased costs to the council's housing needs service of up to £1.32m in 2011/12-2012/13
- additional costs of around £170,000 per year due to increased homelessness acceptances because of greater difficulty in procuring private rented accommodation to alleviate housing need
- migration to Croydon from more expensive parts of London by around 550 households displaced by the HB changes in 2012/13
- blocking up of supported housing schemes as residents under 35 years old, who are ready to move on, delay in finding shared accommodation.

⁶⁸ Land Registry, December 2011

Croydon Council’s housing waiting list includes applications from households that have been accepted as homeless and are awaiting an offer of permanent housing. The latest data for December 2011 shows that Croydon has a total of 1,864 children on the re-housing list.

Figure 15 shows the ward breakdown of the 1,847 children. Fieldway has the highest number, with 266 children, much higher than the number for the other wards, and almost twice as high as it’s next nearest ward.

Figure 15: Number of children on the housing register by ward



Source - Online Housing Management System, Croydon Council, December 2011

Housing benefit

There are currently 43,323 residents claiming housing benefit in Croydon. 22% of all housing benefit claimants live in Selhurst, Broad Green and South Norwood.

Decent homes standard

As at 31st of March 2011 the Council achieved the decent homes standard, meaning 100% of council homes are warm, in good repair and have reasonably modern kitchens and bathrooms⁶⁹. In contrast, a significant proportion of private housing in Croydon has serious problems with its condition and repair. Research by the Building Research Establishment in 2008 found that in Croydon:

- 37% of private housing failed the decent home standard
- 10% of private housing was in disrepair

⁶⁹ Note, if a tenant has refused works to take their home up to the standard, the home is counted as decent. When that home falls vacant the council is then required to carry out works to take it up to the standard.

- 17% of private housing had category 1 hazards under the Housing Health and Safety Rating System
- 24% of private housing provided inadequate thermal comfort
- 6% of private housing lacked modern facilities

The cost of removing all the private sector category 1 hazards in the borough was estimated at £227m. Half of vulnerable households living in private housing live in non-decent homes.

Energy efficiency

Another relevant housing issue for child poverty is energy efficiency. Private sector housing tends to be far less energy efficient than social housing due its age and type of construction. Council homes have an average energy efficiency SAP rating of 80 on the 2001 scale. The estimated average SAP rating of a private home in Croydon in 2008 was 56, however, 11% had a SAP rating of less than 35. Private housing energy efficiency is relatively good in Croydon compared to the London average, but Croydon has a greater proportion of the least energy efficient homes. Poor energy efficiency is one of the contributors to fuel poverty, along with low household income levels and high energy costs. Anyone that spends more than 10 per cent of their income on fuel bills is deemed to be living in fuel poverty. Fuel poverty is increasing nationally and data published in May 2012 shows that in 2010, 15,600 households in Croydon (11.3% of all households) were estimated to be experiencing fuel poverty. This is slightly higher than the London average (10.8%), but lower than the average for England (16.4%)⁷⁰.

Health and lifestyles

The final section of the key dataset that we will consider under Level 2, the short to medium term factors that influence poverty, is that of health and lifestyles. Clearly, the relationship between health/lifestyles and poverty is a two way one – living in poverty can exacerbate poor health and encourage unhealthy behaviours such as smoking, and poor health can make employment more difficult. The key dataset highlights the following areas as those where Croydon is statistically significantly worse than both London and England:

- Low birth weight **[44]**
- Childhood obesity (year 6) **[49]**
- Teenage conceptions (under 16 and under 18) (**[53]** and **[54]**)

The dataset also shows that there are areas where Croydon is better or comparable to the London figures, but worse than England. These are:

- Smoking quitters **[57]**
- Alcohol related recorded crimes **[59]**
- Drug offences **[63]**

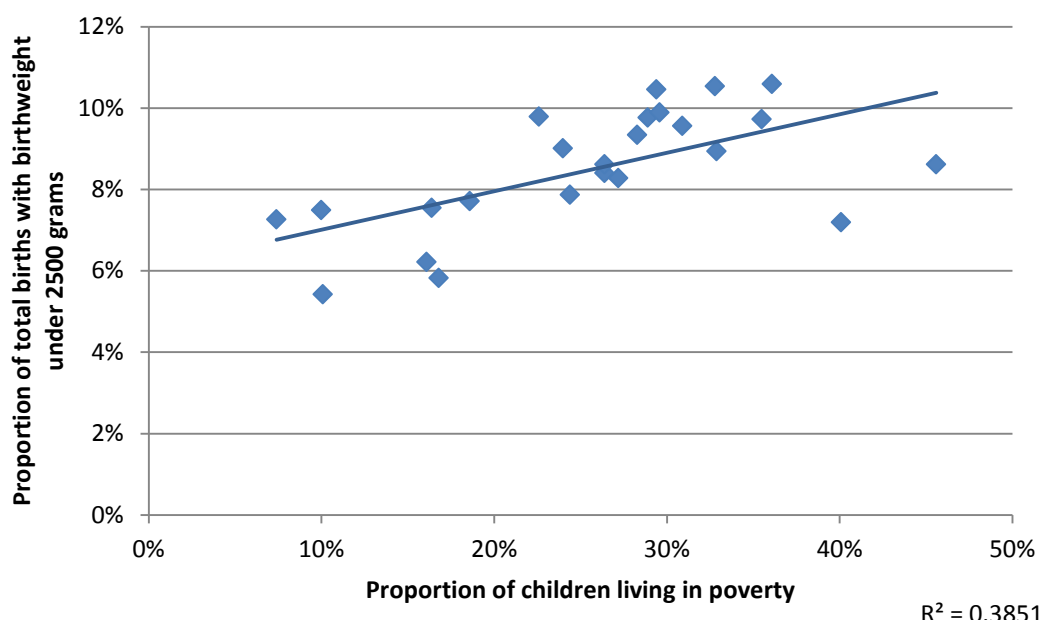
Each are relevant to child poverty and will be considered in turn.

⁷⁰ Fuel poverty statistics 2010: sub-regional data, Department for Energy and Climate Change (http://www.decc.gov.uk/en/content/cms/statistics/fuelpov_stats/fuelpov_stats.aspx)

Low birth weight and infant mortality

Figure 16 shows that there is a clear association between child poverty and low birthweight for wards in Croydon.

Figure 16: Association between low birth weight and proportion of children living in poverty*, Croydon wards



Source: live and still births, 2001-2010, Office for National Statistics Annual Births Extract; Child poverty statistics, 2009, HM Customs & Revenue

* Proportion of children aged under 16. The HMRC local child poverty measure is an approximate measure of children living in relative low income poverty before housing costs.

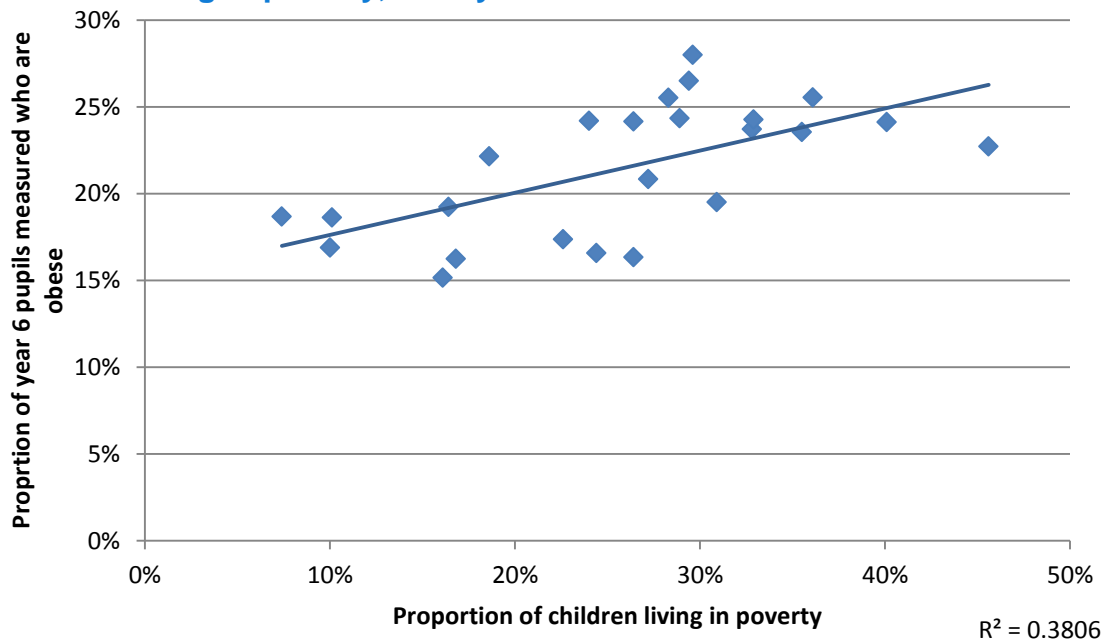
Infant mortality has been identified as an important issue in Croydon and was the subject of a 'deep dive' assessment in the 2010/11 JSNA. This produced a number of recommendations to help reduce Croydon's high infant mortality rate. A report on the progress with the infant mortality work has also been included on the Croydon Observatory website. (<http://www.croydonobservatory.org/jsna/>)

Childhood obesity

The height and weight of children in Reception and Year 6 are measured as part of the National Child Measurement Programme. Croydon is statistically significantly worse than the England average for the percentage of obese children in Year 6 [49].

Figure 17 shows that childhood obesity is associated with child poverty in Croydon.

Figure 17: Association between childhood obesity in year 6 and proportion of children living in poverty,⁷¹ Croydon wards



Source: National childhood measurement programme data, 2008/09-2010/11; Child poverty statistics, 2009, HM Customs & Revenue

For more information, see the JSNA 2011/2012 Overview Chapter. Obesity was also considered in depth by the JSNA of 2009/10. As part of the 2011/12 JSNA, an update on progress in the area of childhood obesity has been included on the Croydon Observatory, along with the original report. (<http://www.croydonobservatory.org/jsna/>)

Teenage pregnancy

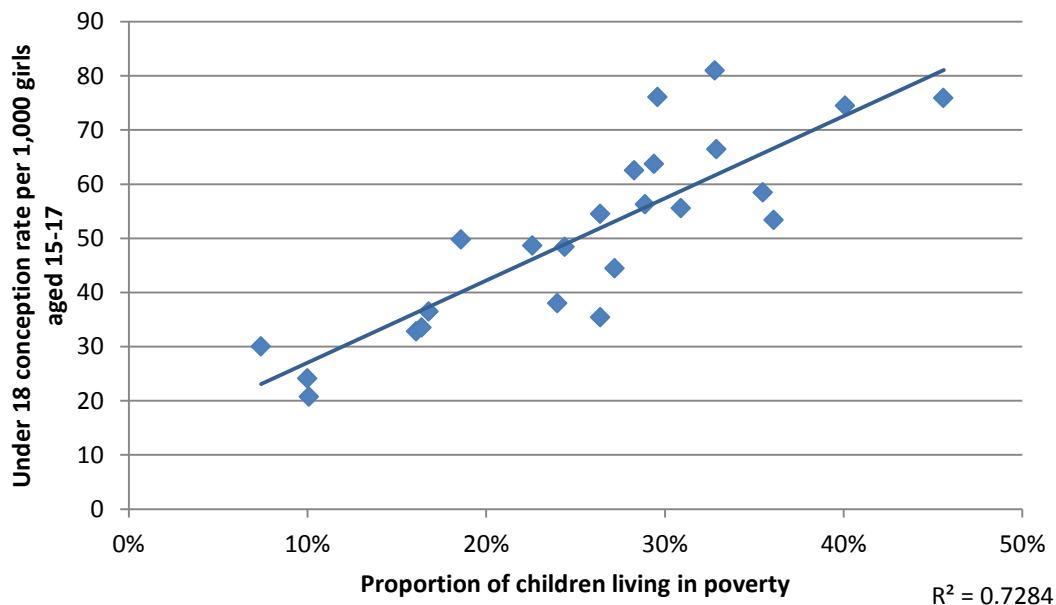
Croydon has statistically significantly higher under 18 [53] and under 16 [54] conception rates than the England average, although the under 18 conception rate has improved in recent years, as shown in the JSNA Overview Chapter. See the Croydon JSNA 2011/2012 Overview Chapter for more information. Teenage pregnancy was also considered as part of the Sexual health key topic area in the 2010/2011 Croydon JSNA, which is available on the Croydon Observatory website, along with the progress report. (<http://www.croydonobservatory.org/jsna/>)

Figure 18 shows that there is a strong relationship between teenage pregnancy and child poverty in Croydon.

See the Croydon JSNA 2011/2012 Overview Chapter for more information. Teenage pregnancy was also considered as part of the Sexual health key topic area in the 2010/2011 Croydon JSNA, which is available on the Croydon Observatory website, along with the progress report. (<http://www.croydonobservatory.org/jsna/>)

⁷¹ Proportion of children aged under 16. The HMRC local child poverty measure is an approximate measure of children living in relative low income poverty before housing costs.

Figure 18: Association between under 18 conception rate and proportion of children living in poverty*, Croydon wards



Source: Teenage Pregnancy Unit, 2007-2009; Child poverty statistics, 2009, HM Customs & Revenue

* Proportion of children aged under 16. The HMRC local child poverty measure is an approximate measure of children living in relative low income poverty before housing costs.

Smoking

In Croydon, the smoking prevalence rate is similar to the London and national averages [56]. Quit rates have improved greatly over the past few years, but are still below the England average [57].

Alcohol and drugs

Croydon has a statistically significantly higher rate of alcohol related crime [58] than the England average, although similar to the average for London. For other alcohol indicators ([59] to [61]), Croydon is slightly lower than the national average.

The rate of drug offences in Croydon is higher than the England average [63], but lower than the London average. There are estimated to be about 1900 problematic drug users in Croydon of whom it is estimated that 800 use opiates and crack cocaine, 500 use opiates only and 600 use crack cocaine only; 17% are estimated to be aged 15-24, 28% aged 25-34 and 55% aged 35-64 years.

4.2.4 What are the factors affecting families' ability to avoid poverty in the longer term? (Level 3)

We now turn to the available data to support Level 3, the final level of the framework. Factors that were included at this level of the framework were:

- The national and local policy context
- Early/foundation years of the child
- Resilience and aspiration

Comparative data for this section is hard to find, particularly with regards to aspirations and resilience. There are currently no data indicators defined to measure children's resilience. Increasing the resilience of young people to the poverty cycle is a relatively new concept in relation to child poverty and is in need of research.

The national policy context was considered at length in Section 3.3.

Early years

The comparative data available presents a very good picture for Croydon in terms of early years. Croydon is statistically significantly better than the London and England averages for children achieving a good level of development at age 5 [64], as measured by the Early Years Foundation Stage Profile. It is also better for indicators measuring the gap for the lowest achieving children [65] and the gap for children receiving free school meals [66].

Summary of Section 4

- Despite being one of the world's most affluent cities around half a million of London's children live in poverty
- Housing costs are a major reason why London has the highest regional poverty rates in the country
- With 27% of its children living in poverty, Croydon's figures are slightly better than for London overall (with 30%), however, this still represents more than 20,000 children,
- Data comparison shows that for Croydon, the proportion of children in poverty who are aged under five is higher than London and England
- In addition, Croydon has a high number of children of lone parents in poverty—only Greenwich has a higher proportion amongst the London Suburbs.
- Croydon also has a high prevalence of looked after children, who are particularly vulnerable to living in poverty
- Families in poverty in Croydon are typically those in low rise social housing estates, and social housing flats on estates at risk of serious social problems.
- Child poverty is particularly common in the North of Croydon, the New Addington area, and parts of Coulsdon East
- Average weekly earnings in Croydon, at around £575 (£624 for men and £518 for women) are above the England average but below the London average.
- Croydon performs well compared to London and England on a range of indicators relating to education and skills, employment, and early years.
- It performs comparatively less well with regards to specific aspects such as youth employment, adults with mental illness who are in employment, attainment at key stage 2, and English as an additional language attainment gap at key stage 4.
- Croydon (as for much of London) does not perform well compared to England in terms of the housing indicators. House prices are 50% above the national average; and homelessness is a challenge that is predicted will get worse.
- In terms of health and its relationship with poverty, the dataset shows that key issues for Croydon are low birth weight, childhood obesity (at year 6), and teenage conceptions, as well as smoking quitters, alcohol related recorded crimes, and drug offences.

5: What ‘works’ in terms of supporting children and families out of poverty? *Jennifer Williams and George Hosking*

Having looked at some of the key issues for Croydon by comparing available data for each level of the framework with London and England, this section now turns to what can be done to reduce and alleviate child poverty. For this section, the Croydon Cogwheel⁷² has been used to structure a systematic literature review, taking account of local and national policies, strategies, intelligence, and good practice, alongside research evidence. This section begins by considering ‘what works’ at each stage of the conceptual framework (see 1.5). It ends by summarising what is known about the local perspective of children and families from local consultations on related topics.

5.1 What is the evidence for alleviating child poverty?

5.1.1 Level 1: Increasing family income and minimising family expenditure – what works?

Level 1 of the framework looked at the different aspects of family income and expenditure and what support can be provided to do both. These shall now be considered in turn.

Raising family income

In 2009/10, the Child Poverty Unit (CPU) carried out a series of wide-ranging pilot studies which focused on various ways, some financial and some based more around service provision, to alleviate child poverty. Although some pilots ran for less than the intended 18 – 24 months, due to slow start-up or early termination following on government change, all were professionally and independently evaluated. With the above limitations taken into account, the CPU pilots found that:

- The immediate provision of resources could make an *immediate impact* on the day-to-day existence of living on a low income; ability to access flexible funds was very important.⁷³
- There was a *high demand* for financial advice and support and its provision could have an immediate impact on family incomes.⁷⁴
- *Basing benefits services in Children’s Centres* improved the financial position and the work-readiness of parents⁷⁵
- Providing advice and information on tax credits in *Children’s Centres* enabled some parents to move themselves back into work.⁷⁶

Some of the CPU pilots were less successful, for example, providing dedicated services for separating families improved the financial position of only a small percentage of the parents involved (although there were additional benefits in

⁷² A model developed by the Croydon Getting Research into Practice Group

⁷³ Child Poverty Unit (2011) *Local authority child poverty innovation pilot evaluation: final synthesis report*. London: Department for Education

⁷⁴ *ibid*

⁷⁵ Child Poverty Unit (2011) *HMRC outreach in Children’s Centres*. London: Her Majesty’s Revenue and Customs

⁷⁶ Child Poverty Unit (2011) *Work focused services in Children’s Centres; final report*. London: Department of Work and Pensions

respect of improved relationships between the separating parents and improved mental wellbeing of the parent in care of the children).⁷⁷

Some of the CPU pilots found that when it came to incentives to engage with or use services, families were as ready to respond to valued contributions such as food boxes, or trips and outings as they were to money offers.⁷⁸

The 2010 Legacy Report of the London Child Poverty Commission⁷⁹ made recommendations for future action which included that health centres and GP practices should host advice services and employment and benefits services. This was based on its interpretation of the outcomes of the Total Place pilots in some London councils for integrated working on designated housing estates.

Section 3 described how low income families are particularly vulnerable to credit debt. Evidence suggests that *debt advice services* should be aware that provision based exclusively on internet or telephone could be a barrier to low income families. There is a need for face to face provision of debt advice.⁸⁰

Credit Unions can provide a suitable form of saving and loaning mechanism that will encourage and facilitate the habit of saving, and will avoid the need to turn to high-interest loan arrangements. The credit union principle is to help families to maximize their income (benefits and earnings) through sensible, affordable and ethical borrowing with the credit union, keeping more money in the family pocket. More importantly; the credit union ethos is sustaining families in the longer term by helping parents to develop a savings habit that will increase their credit - worthiness and decrease their dependence on higher -interest loans.

Changes to the Credit Unions Act have come into force (January 2012) that will allow credit unions to change their rules to allow them to provide services to new groups and develop new services and partnerships.⁸¹

Minimising family expenditure

Evidence suggests that families on low incomes often display considerable skills in budgeting and planning for future expenditure, such as children's school uniforms.⁸² The Child Family Place review makes the point that we need to strengthen and build upon families' existing coping strategies, competencies and networks of support.⁸³

⁷⁷ Child Poverty Unit (2011) *Evaluation of child poverty pilots: delivering improved services for separating parents*. London: Department for Education

⁷⁸ Child Poverty Unit (2011) *Evaluation of the child development grant pilot*. London: Department for Education

⁷⁹ London Child Poverty Commission (2010) *Legacy report 2010. Achievements and further actions needed*. Mayor of London

⁸⁰ Barnardo's. (2011) *A vicious cycle. The heavy burden of credit on low income families*. London: Barnardo's

⁸¹ Association of British Credit Unions Limited. *New law for credit unions* <http://www.abcul.org/media-and-research/news/view/208> Accessed 18/04/2012

⁸² Barnardo's (2009) *Below the breadline. A year in the life of a family in poverty* London: Barnardo's

⁸³ Croydon Council and NHS Croydon *Child: Family: Place: Radical efficiency to improve outcomes for young children* Croydon: Croydon Council

Families on low income frequently have to pay more for their utilities because they pay by cash rather than standing order or direct debit. Families on low incomes or with a poor credit history may find it difficult to open a high street bank account. By its nature, living in poverty leaves little room for manoeuvre in terms of minimising expenditure.

Many of those areas of spend that might be considered variable (such as cigarettes or alcohol) will be viewed by those experiencing the day to day drudgery of poverty as coping mechanisms: there are clearly reasons for the evidence that those from deprived backgrounds find it much harder to give up smoking. Addressing this issue needs to be handled sensitively and in a non judgemental way: health promotion models are clear that those who do not want to quit, will not. However, effectively supporting families to achieve healthier lifestyles presents huge financial and health advantages to families. For example, a twenty a day smoker buying a mid-priced brand of cigarettes spends more than £2000 a year on cigarettes. People on low income spend proportionally more of their income on tobacco than wealthier people. This is partly because smoking prevalence is higher in areas of deprivation. Data from local GP registers shows that smoking prevalence is more than twice as high in the most deprived decile as in the least deprived decile in Croydon⁸⁴.

In 2010, the average household in the lowest income decile spent 1.6 percent of their total weekly household expenditure on cigarettes compared with 0.3 percent for the average household in the highest income decile⁸⁵. Effectively persuading smokers to opt for free, evidence based smoking cessation services that are available throughout Croydon could free up thousands of pounds for an individual family.

Similarly, the *Healthy Start* programme is a valuable mechanism for supporting expectant and new mother's nutritional intake, by providing vouchers that can be exchanged for nutritional foodstuffs. Improving the nutritional status of the expectant mother is a key contribution to improving the birth weight of the baby, as well as to reducing the costs to the health service and society at large.

Breastfeeding support programmes such as the *Peer2Peer breastfeeding* support groups and the baby cafes help to support the nutritional status of the baby and help save money for families. Nutritional support during these early months is vital in reducing the incidence of common childhood diseases such as diarrhoeal disease, dental caries, iron and Vitamin D deficiency. It may also influence the risk in adult life of conditions such as coronary heart disease, diabetes and obesity.⁸⁶

5.1.2 Level 2: Addressing the underlying factors in the short and medium term – What works?

This section looks at the evidence for influencing those factors in Level 2 of the conceptual framework, namely:

⁸⁴ Data from Croydon general practices, as at 31st March 2011

⁸⁵ Office for National Statistics, *Family Spending: A report on the 2010 Living Costs and Food Survey*

⁸⁶ Chaufen, C., Weitz, R. (2009) The elephant in the room: The invisibility of poverty in research on type 2 diabetes, *Humanity & Society*, 33, pp. 74-98

- Employment
- Education and skills
- Access to affordable childcare
- Flexible working patterns
- Health and lifestyles
- Housing

Increasing employment and employability

With 1.9 million children living in workless households in the UK in 2010 this is one of the highest rates of workless households in the EU.⁸⁷

In its Child Poverty Strategy,⁸⁸ the Coalition Government place emphasis on families being supported to work themselves out of poverty: family members moving themselves into sustainable employment is seen as a fundamental step in breaking out of the generational cycle of poverty. The Strategy emphasises the importance of putting in place policies and procedures such as the Universal Credit, Jobcentre Plus and the Work Programme. It also suggests practices to support vulnerable and fragile families, support education and promote social mobility.

The Strategy acknowledges that there are *barriers to employment* and employability which include self-esteem, child care, educational status, lack of employability resulting from long-term or generational worklessness, lack of awareness of the opportunities and support; inability to access opportunities and support.

The Child Poverty pilots (mentioned in 5.1 above) reported the following results in terms of employment:

- *Lone females* engaged with the schemes because of the benefit they felt that employment would bring to their children⁸⁹
- *Flexible working* is a major requirement; family–friendly employment practices need to be encouraged⁹⁰
- *JobCentre Plus services based in Children Centres* saw an increase in take up; outcomes included increased work focus, more job searching, increased awareness of job opportunities. Parents were assisted who were not traditional JobCentre Plus clients⁹¹
- *JobCentre Plus services based in schools* resulted in parents being moved into work, or into work placements or training. There was some take-up from potential second family earners. An example of this approach came from Haringey⁹²

⁸⁷ ONS (2010) Work and worklessness among households 2010

⁸⁸ Department of Work and Pensions (2011) *A new approach to child poverty: Tackling the causes of disadvantage and transforming families' lives*. London: The Stationery Office

⁸⁹ Child Poverty Unit (2011) *Local authority child poverty innovation pilot evaluation: final synthesis report*. London: Department for Education

⁹⁰ *ibid*

⁹¹ Child Poverty Unit (2011) *Work focused services in Children's Centres; final report*. London: Department of Work and Pensions

⁹² Child Poverty Unit (2011) *Study of school gates employment support initiative*. London: Department for Education

- Parents benefit from *one to one ongoing contact* with experienced case workers who could advise on health, housing, debt, childcare⁹³
- Advice and support need to be *culturally aware* and specialist language services need to be available.⁹⁴
- *Children's Centres offered activities* to parents to increase their own learning and development⁹⁵
- Children's Centres that took part in the CPU pilots were particularly successful in targeting *younger mothers* (under 24)⁹⁶
- Children's Centres that built on strong interrelationships between *health and children's services* were seen to produce better outcomes⁹⁷
- One pilot reported success with training '*parent champions*' in three London boroughs, to make contact with parents in the community and help them take up childcare options⁹⁸

Some pilots were not able to report immediate success, for example, a piece of work to support teenage parents into housing and work was not able to report an immediate increase in employment, education or training status, but was able to report outcomes such as improved physical health and well-being and improved money management skills.⁹⁹ It was also noted that the current economic climate may make it more difficult to engage with businesses to introduce family-friendly working practices.¹⁰⁰

Another caveat to bear in mind is that securing work may not of itself lift families out of poverty, but that retention and progression within work are key elements in allowing families to escape from poverty.¹⁰¹

The evidence suggests that the key steps that need to happen are:

- Basing JobCentre Plus in Children's Centres and schools
- Better child care and flexible working
- A family-based approach

Education and skills

The report by the Panel¹⁰² set up to report on the causes of the 2011 riots in London and other areas strongly recommended that the Government and Local Authorities

⁹³ Child Poverty Unit (2011) *Local authority child poverty innovation pilot evaluation: final synthesis report*. London: Department for Education

⁹⁴ *Ibid*

⁹⁵ Child Poverty Unit (2011) *Evaluation of the child development grant pilot*. London: Department for Education

⁹⁶ Child Poverty Unit (2011) *HMRC outreach in Children's Centres*. London: Her Majesty's Revenue and Customs

⁹⁷ *Ibid*

⁹⁸ Allen G (2011) *Early interventions: the next steps. An independent report to Her Majesty's Government, led by Graham Allen MP* London: The Stationery Office

⁹⁹ Child Poverty Unit (2011) *Supporting independence? Evaluation of the teenage parent supported housing pilot: final report*. London: Department for Education

¹⁰⁰ Child Poverty Unit (2011) *Local authority child poverty innovation pilot evaluation: final synthesis report*. London: Department for Education

¹⁰¹ Department for Work and Pensions (2009) *Parents' work entry, progression and retention, and child poverty*. Research Report No 626 London: Department of Work and Pensions

should commit to actions to assist young people not in employment, education or training (NEET), including a 'Youth Job Promise' for all young people who had been NEET for a year, and a job guarantee for all young people who had been NEET for two years. They also suggested that schools should take responsibility for making sure young people were 'job-ready' when they left education, and that local businesses should engage with their local schools as 'business ambassadors'.

Access to childcare/flexible working

The Child Poverty pilots reported that better child care and flexible working were key prerequisites. Affordable childcare was key for both younger children and older children in school holidays¹⁰³. One pilot pioneered a core offer of childcare suitable for working parents, alongside JobCentre Plus provision in children's centres.

Health and lifestyles

Much can be done to encourage and support families to move towards a healthier lifestyle, from quitting smoking to eating and providing healthier food and taking more exercise.

The Department of Health's Change4Life programme is well-established and widely promoted¹⁰⁴; Change4Life evaluations have shown that people who engaged with Change4Life made healthier purchases, or changed at least one thing in their or their family's diet or activity level.¹⁰⁵ The digital face of the NHS provides a wealth of information and advice on improving diet, exercise, alcohol intake etc¹⁰⁶. These approaches are consistently taking an approach that encourages and supports, that takes account of the individual's personal perspective, rather than a hectoring or judgemental approach.

The Responsibility Deal is seeking to harness the power of big business to the promotion of health and wellbeing messages.¹⁰⁷

There is a range of NICE guidance aiming to effect behaviour change in ways that will impact on children's emotional and physical wellbeing, enable them to reach their full potential and escape the worse consequences of living in poverty^{108 109}

¹⁰² Riots Communities and Victims Panel. (2012) *After the riots. The final report of the Riots Communities and Victims Panel*. London: The Stationery Office

¹⁰³ *ibid*

¹⁰⁴ NHS. Change4Life <http://www.nhs.uk/Change4Life/Pages/change-for-life.aspx> Accessed 18/04/2012

¹⁰⁵ Department of Health (2011) *Changing behaviour, improving outcomes: a new social marketing strategy for public health*. London: Department of Health

¹⁰⁶ NHS Choices: Live well <http://www.nhs.uk/livewell/Pages/Livewellhub.aspx> Accessed 18/04/2012

¹⁰⁷ Department of Health. Responsibility deal <http://responsibilitydeal.dh.gov.uk/> Accessed 18/04/2012

¹⁰⁸ National Institute for Health and Clinical Excellence. NICE Child health <http://www.nice.org.uk/guidance/index.jsp?action=bypublichealth&PUBLICHEALTH=Child+health#/search/?reload>

¹⁰⁹ National Institute for Health and Clinical Excellence NICE Child social care. <http://www.nice.org.uk/guidance/index.jsp?action=bypublichealth&PUBLICHEALTH=Child+social+care#/search/?reload>

Housing

Providing advice and information about housing has been seen to have an immediate benefit in providing additional housing stability. This has been the case for families that are becoming unstable because of parental separation¹¹⁰, and where local authorities have offered a package of information and support that includes housing and other benefits, to their social housing clients.¹¹¹

An additional opportunity that might address the wider aspects of the poverty trap that prevents people in poverty from accessing low cost credit is that Credit Unions are now permitted to work with organisations such as housing providers.

The fundamental housing issue for child poverty, however, is affordability. Market housing – both to buy and rent – is cheaper in Croydon than London overall, but it is still too expensive for a significant number of households. The problem has deteriorated over the past ten years, with entry level market housing to buy now eight times the lowest 25% of earnings in Croydon. The only effective and sustainable way of ‘balancing’ the housing market and improving affordability is to increase the supply of new housing.

5.1.3 Level 3: Addressing the longer term issues around child poverty – What works?

This level of the framework looked at the national and local context, plus the impact of the early years of the child on longer term poverty, and the importance of aspirations and resilience. In terms of national policies required to fully address child poverty, we know that those on higher incomes generally experience better health and that the bigger the gap between the higher and lower earners, the greater the differences in health¹¹², and this document has described some of the current reforms that are taking place and their likely impact on poverty and homelessness.

Aspirations and resilience

An interesting report on aspiration and resilience¹¹³ acknowledges that not everyone can escape from poverty, and suggests that families and communities can develop capabilities that enable them to ‘beat poverty’. Stressing the role of neighbourhood and community policies, it suggests that relationships at home and at work can be as effective as money or status in promoting well-being, and that people who have strong relationships are to some extent protected against the damage to health and well-being that poverty and social disadvantage may inflict. It describes how some very deprived areas have shown evidence of greater resilience. This is thought to be due to maintained housing stock, good networks of social relationships, common ethnic or religious background, or shared industrial history. It reinforces the

¹¹⁰ Department for Education (2011) *Coordinated services for separating parents Evaluation of child poverty pilots: delivering improved services for separating parents* London: Department for Education

¹¹¹ London Child Poverty Commission (2010) *Legacy report 2010. Achievements and further actions needed.*

¹¹² Wilkinson R, Pickett K E (2009) *The spirit level. Why more equal societies almost always do better.* London: Allen Lane

¹¹³ Bartley, M (2006) *Capability and resilience: beating the odds.* London: University College London, Department of Epidemiology and Public health

importance on adulthood of childhood, stressing the importance of strong family relationships and structured activities to help young people to become independent, productive and responsive citizens, as well as the role of policy makers in promoting educational resilience by offering activities outside the normal curriculum, including libraries and leisure centres. It highlights the role of physical and social environments (citing the Croydon Tramlink as opening up new possibilities for New Addington when it opened in 2000). It goes on to argue that some of the families most in need may exclude themselves from supportive services because of their low self-esteem or experience of disrespectful and judgemental services.

In their forthcoming report, 'Beyond the poverty rhetoric in Croydon', Croydon Voluntary Action (CVA) report that their indepth participatory research with twelve Croydon mothers demonstrated only a low to medium level of resilience in Croydon. Mothers reported that they felt unable to plan for their child's future in terms of maintaining healthy nutrition, physical activity, sleep habits, or planning a family budget, that collaboration and cooperation among family members and with service providers was minimal, and that negative experiences (ie with institutions from which they were expecting support) had downgraded their levels.

CVA suggest that poor housing and unsafe neighbourhoods were significant contributing factors to child poverty in all of their case studies, even for families with medium (as opposed to low) levels of resilience.

"Living in an unsafe neighbourhood has not only proven a significant barrier to the children's development (as concerns over safety limit their access to positive activities and to appropriate support in schools with high number of high need children) but also triggers parents to generate their own "survival strategies" in a desperate attempt to limit negative influences from their children's peers."

The report concludes that:

"Although the Croydon families we came in contact with had a medium level of resilience, their resilience was of mere survival, not giving them the window of opportunity they need to plan the improvement of their children's lives. This will have a strong impact on their children's aspirations and their ability to move away from poverty in the future. Interventions that can effectively foster resilience should 1) have emphases on social relationships and creating social networks for the most vulnerable families 2) have professionalism and multi-agency work at the core of their delivery and strategic planning as even where the family can bring a high level of resilience, lack of appropriate and professional support / response from local agencies can have a detrimental impact on the family's quality of life and 3) Have universal elements; the engagement work carried out has shown that where families in poverty are concerned, support seems to be provided only to those that present specific needs / conditions that are recognized as such by the system."

The 2012 Riots Communities and Victims Panel report¹¹⁴ identifies the absence of ‘character’ (including resilience, as well as self-discipline, application and the ability to defer gratification) as being one of the principal distinguishing features of rioting behaviour. The Panel saw parents as the best people to instil positive character and behaviour, but where parents could not do this, schools and youth organisations should take up the role. The Panel specifically recommended that school should develop policies on building character.

NICE guidance on the emotional and social wellbeing of children in schools^{115 116} strongly recommends the role that schools and other educational establishments can play in fostering children and young people’s wellbeing and helping them to develop the skills and knowledge that will enable them to learn effectively and to avoid behavioural and health problems.

Early years

It has been noted several times that early years have a key role in preventing the long term cycle of poverty. The past two years have seen the publication of three major independent reports on the importance, impact and success of early intervention in preventing poverty and improving the life chances of children. Research from the UK and the USA of long term studies of cohorts of children have also looked at the influence of parenting, of family status, of skill development, of poverty on short- and long-term development and achievement. The Child Poverty Unit pilots studied the short term impact of specific measureable interventions.

The reports and studies reinforce each others’ findings and recommendations. They identify the factors that act as indicators for poverty, place great emphasis on the vital importance of the early years of the child and make recommendations for effective interventions, starting within the first three years of the child’s life. Heckman¹¹⁷ indeed argues that the first eighteen months are the vital time, within which will be laid the foundations for skill development which will affect employment opportunities and achievement in later life. He has stated that disadvantages and gaps in attainment can be identified as early as at three – six months. Complementary studies in the USA have suggested that adverse events in a child’s early life will impact on their developmental progress with lifelong consequences.¹¹⁸

The Field report¹¹⁹ suggested that later interventions to help poorly performing children can be effective, but are likely to be more resource intensive and with a

¹¹⁴ Riots Communities and Victims Panel (2012) *After the riots. The final report of the Riots Communities and Victims Panel*. London: The Stationery Office

¹¹⁵ National Institute of Health and Clinical Excellence (2008) *Social and emotional wellbeing in primary education*. Public Health Guidance PG14

¹¹⁶ National Institute of Health and Clinical Excellence. (2009) *Social and emotional wellbeing in secondary schools*. Public Health Guidance 20

¹¹⁷ Heckman, J J (2008) *Schools. skills and synapses* National Bureau of Economic Research Working Paper Series Working Paper 14064

¹¹⁸ Harvard University. Centre on the Developing Child. *Toxic stress: the facts*
http://developingchild.harvard.edu/topics/science_of_early_childhood/toxic_stress_response/

¹¹⁹ Field, F (2010) *The Foundation Years: preventing poor children becoming poor adults. The report of the independent review of poverty and life chances led by Frank Field MP*. London: The Stationery Office

lower chance of permanent success. Recent research¹²⁰ indicates that programmes such as these may save between £2 and £5 for every £1 invested. (It is however acknowledged that these savings are only likely if the programmes are applied without dilution, variation or re-scaling.)

The major recommendations from the reports and studies include:

- Introducing an Early Years Foundation Stage Profile¹²¹ (EYFSP) that assesses a child's physical, intellectual, emotional and social development across six areas of learning.
- Identifying a child's level of attainment at age three allows a child, particularly a disadvantaged child, to be provided with the extra support that will enable them to make good progress.
- Introducing a Foundation Years Programme¹²², to cover children from conception to five years old, with the key target of improving how parents nurture their children. The Foundation Years Programme would have as its main outcomes: positive and authoritative parenting; home learning environment (parents expressing interest in their children's education, reading to children; for boys, having a father with little or no interest in their education reduced their chances of moving out of poverty by 25%); other home and family related factors: managing family breakdowns; good parental mental and physical health and wellbeing

Various national and local services and initiatives are highlighted as agents with proven success to deliver the recommended interventions:

Evidence shows that children who attend Sure Start Children's Centres show improved behaviour and greater independence and that parents who participate in SureStart develop better parenting skills and a better home learning environment. Outcomes included better communication between child and parent, more play and reading, better and safer home environment: which fosters home learning and cognitive skill development, training and employment outcomes for parents.

More targeted services within centres will be required for the nurturing of attachment within families. Community Development Grants could be used for this purpose. Initiatives such as 'stay and play', (ie parents observe and join in their child's play sessions) incentives (trips, food boxes rather than cash), individual action plans, were successful. More outreach will be required to ensure that disadvantaged families engage; targeted outreach (eg door knocking, identifying using birth data etc) was successful. Parents not previously engaged with Children's Centres could be successfully attracted to the centres.

Other national service and initiatives include:

¹²⁰ Higgs, L. (2012) The cost of turning round the lives of 120,000 troubled families. *Children and Young People Now*, 7 February 2012, pp8-9

¹²¹ Tickell, C (2011) *Early Years: foundations for life, health and learning; an independent review on the Foundation Stage to her Majesty's Government, led by Dame Clare Tickell*. London: The Stationery Office

¹²² Field, F (2010) *The Foundation Years: preventing poor children becoming poor adults. The report of the independent review of poverty and life chances led by Frank Field MP*. London: The Stationery Office

- Family Nurse Partnership: a programme of intensive support by nurses during the woman's pregnancy and the first two years after birth, usually delivered to mothers under 20 years of age
- Triple P: a multi-tiered parenting programme, identified by NICE as cost-effective in reducing conduct disorder
- Incredible Years: a parent training intervention, focused on strengthening parenting competencies and fostering parent's involvement with their children's school experiences; it is identified by NICE as cost effective in reducing conduct disorders

The independent review of early interventions¹²³ recommended interventions across broadly based outcome areas

- Improving literacy for children and families, e.g. Early Literacy and Learning Model (ELLM)
- Improving family relationships e.g. Multi-Systemic Therapy (MST)
- Improving positive parenting e.g. Incredible Years
- Intensive early years support e.g. Family Nurse Partnership
- Improving emotional and behavioural maturity for adolescents e.g. Promoting Alternative Thinking Strategies (PATHS)
- Education to reduce high risk behaviour in adolescents e.g. Start Taking Alcohol Risks Seriously (STARS)

The Riots Communities and Victims Panel¹²⁴ that reported in early 2012 identified a large group of 'forgotten families' who experience multiple difficulties who never quite trigger significant public service attention. These 'forgotten families' are described as 'just bumping along the bottom of society'. The Panel recommends that these forgotten families should be made the focus of a concerted approach, to ensure that they are identified and supported before they reach crisis point. Specific recommendations of the Panel are:

- Timeliness: early intervention, for example by means of the Family Nurse Partnership
- Interventions should be based on the best available evidence, should be transparent and outcomes should be reported
- Whole family view – working with the whole family not individuals
- Share data across agencies
- Take an asset approach to the child and family, not a deficit approach
- Widen inclusion, engaging all those that can help. The Panel said that "*some children grow up without a single positive role model in their lives*"

The headline issues that will support child development and an improvement in outcomes for children are:

- Key role of fathers
- Early, focused, interventions
- Range of initiatives ie Family Nurse Partnerships, Incredible Years...
- Sure Start Children's Centres –incentives can get the right people in

¹²³ Allen G (2011) *Early interventions: the next steps. An independent report to Her Majesty's Government, led by Graham Allen MP* London: The Stationery Office

¹²⁴ Riots Communities and Victims Panel. (2012) *After the riots. The final report of the Riots Communities and Victims Panel.* London: The Stationery Office

5.2 What do children and families think is needed? *Helen Clarke and Maria Nawrocka*

Past consultations with young people have been studied. Although none have directly focused on poverty, some of the consultations that have taken place have touched on relevant issues, allowing some relevant conclusions about young peoples concerns to be drawn.

As part of Croydon Youth Council's 2011 survey, 242 young people were asked how they would prioritise spending a million pounds if they had it: 65% said they would spend it on creating job opportunities. Young people ranked the most important economic issues as:

- improving access to higher education (44%)
- creating apprenticeships and training opportunities (30%) and
- reducing unemployment (25%)

Concern with unemployment is also shown in the results of the Youth Council 2011 summer road show, when the Youth Council visited parks and youth centres across the borough and spoke to 280 young people: unemployment was consistently raised as an issue in all five localities in the borough.

In August 2011, Croydon Integrated Youth Support Service (IYSS) held a consultation event on the civil disturbances that was attended by 52 young people. At this event, young people were given a set of possible causes for the disturbances and asked if they agreed or disagreed that they were significant contributing factors. Young people neither strongly agreed nor disagreed that poverty was a cause of the disturbances. From young people's perspective, the contributing factors were seen to be the consumer society, cuts to the Education Maintenance Allowance (EMA) and youth services and the rise in University fees.

In Summer 2011 Croydon Xpress also held a consultation event and although 'orchestrated crime' was thought to be the main cause of the civil disturbances social division was also an area highlighted. A solution identified by young people was 'employment and work experience opportunities'.

"Get young people into useful training for practical skills that earn money."

The only direct reference we can make to poverty from the work already carried out on related issues with young people in Croydon is that young people did *not* think it was a significant contributing factor to the civil disturbances. However young people are clearly concerned about how they will afford education and how they will make a living for themselves once they have left education.

Through our Children's Centre's consultation (January 2012) parents have told us about some of the barriers they face:

'Families will not travel for services because of cost of travel' (Parent in East locality)

They also identified the services that they valued. Parents with little or no access to outdoor space welcomed a safe place for their children to play:

'For families that live in small houses and flats, the centre provides a safe space to play collectively'

'Play in the garden if they come from a house that doesn't have one.'

Opportunities to gain skills and qualifications and build confidence were important to parents:

'I wasn't computer literate, through Selhurst Centre I can now use the computer and can study online through the Open University'

'When I left school I didn't have any qualifications, I'm dyslexic and I've achieved so much more through the centre than at school; English, maths and now a child diploma. People are in the same boat as you, they don't laugh, and my confidence has grown.'

A large scale public consultation on the future provision of the adult learning and training service has been recently undertaken. The majority identified that if the classes were not held, this would have a high impact on them. There were several reasons for this, including being unable to gain skills and confidence to improve job prospects:

'This is the only chance for me to change my future and get a job different from a cleaner'

'Being an at-home mum, the daytime courses are invaluable to me. Learning new skills will help me into a new career when I am able to go back to work.'

Both national and local research demonstrate the importance of the immediate family on the lives of children and young people. During October 2011 Croydon Xpress arranged participatory outreach events reaching 33 children aged 8-10 years through interactive participation activities to get an understanding of what they consider to be 'The Best Family'. When asked how 'The Best Family' would treat each other they spoke about treating each other in a kind, respectful and peaceful manner and working together as a team. Specific comments show the desire for emotional and physical security and support but not arguing about money and going on family trips were also mentioned.

Through the ABCD project in Thornton Heath we know that parents want to develop activities and support networks for themselves.

The information that we do have from the perspective of families therefore highlights the key role of employment, opportunities to gain skills and confidence and the importance of local services. We also know that our communities are a considerable resource and that families recognise and value highly the support that they get from their communities. In addition, young people are critical of the impact of today's consumer society, cuts to the Education Maintenance Allowance (EMA) and youth services and rises in University fees and place huge value on employment, education and training opportunities.

Summary of Section 5

a) In terms of **maximising income** (Level 1), there is evidence to support:

- Basing benefits services in Children's Centres
- Providing advice and information on tax credits in Children's Centres
- Incentives such as food boxes, or trips and outings as well as to money offers
- Face to face provision of debt advice
- Credit Unions, as a form of saving and loaning mechanism

The London Child Poverty Commission has also recommended that health centres and GP practices should host advice services and employment and benefits services

Supporting families with healthier lifestyles has the potential to save families thousands of pounds each year

b) In terms of addressing the **short and medium term** causes of poverty (Level 2), there is evidence to support the following:

- Basing JobCentre Plus in Children's Centres and schools
- Better child care and flexible working
- Family-based approaches

Post civil unrest work suggests that Local Authorities should commit to actions to assist young people not in employment, education or training (NEET) , including a 'Youth Job Promise' for all young people who have been NEET for a year, and a job guarantee for all young people who had been NEET for two years.

Schools should take responsibility for making sure young people are 'job-ready' when they left education, and that local businesses should engage with their local schools as 'business ambassadors'

c) In terms of **longer term** influences (Level 3) there is evidence to support:

- Building resilience and aspiration
- Improving support to parents and children from the earliest point
- The key role of fathers
- Role of early, focused, interventions
- Sure Start Children's Centres, with incentives to get the 'right' people in
- Early Years Foundation Stage Profiles to assess a child's physical, intellectual, emotional and social development
- Identifying a child's level of attainment at age three and providing extra support at this stage
- Foundation Years Programmes (conception to five years) to improve parental nurturing of children.

d) **Young people in Croydon** are critical of the impact of today's consumer society, cuts to the Education Maintenance Allowance (EMA) and youth services, and rises in University fees. Local people place huge value on employment, education and training opportunities.

6: What services do Croydon currently provide to alleviate child poverty? What are the gaps?

This section looks at the gaps in our services compared to the evidence outlined above. It begins by outlining the services already in place at each level of the framework, where this information was made available. It then considers: is Croydon working together to do everything that can be done to address child poverty locally, or could more be done?

6.1 Level 1: Family Income and Expenditure

This section looks at what is being done already in Croydon to maximise incomes and minimise expenditure, particularly for vulnerable groups. It looks at the support provided by the Welfare Rights Team in Croydon and Credit Unions in particular to maximise income, and goes on to consider if any support is provided around reducing expenditure.

6.1.1 Croydon Welfare Rights Team – Kim Gadsby

Croydon Welfare Rights Team (WRT) has been providing a free, comprehensive and confidential income maximisation service to residents and employees of Croydon for 16 years. The service is available to all council employees, and to Croydon residents who live in the following wards: Bensham Manor, South Norwood, Broad Green, Thornton Heath, Fieldway, West Thornton, New Addington, Whitehorse Manor and Shrublands Estate. These areas were selected as a result of a borough wide research project called the Think Tank. This report found that the wards identified above demonstrated the highest levels of disadvantage in health and poverty. Ward restrictions do not apply to people who are over 60, families with children who have disabilities, or council tenants, who receive a service irrespective of where they live.

Croydon's WRT help tackle poverty in Croydon by supporting vulnerable customers through the complexities of the welfare support system: helping with claim forms and reviews and providing representation at tribunals. WRT offers more than 20 weekly advice sessions, including some sessions in GP practices, district housing offices, and community drop in sessions. One off advice sessions have been held at children centres to help explain what entitlements are available for both carers and for those looking to return to work. Currently, one adviser is looking at providing a weekly surgery at the Byron children's centre in Coulsdon for the users of that centre as well as the wider estate. In the past, services have been provided from Sure Start Centres but this ended when the funding came to an end.

Croydon also offers a face to face debt advice service. However, this has been scaled back and is now only funded to help support council tenants.

The Law Centre offer assistance for clients who can receive legal aid. Age UK has a debt adviser for the over 55s.

Vulnerable groups

WRT provide a specific service targeting families with a child/children with a *disability*, operating as part of an holistic support service from the Crystal Centre based in Broad Green. The service consists of weekly sessions and appointments at Taberner House or local GPs' offices. Local research suggested that this particular group was missing out on vital welfare support as work opportunities were limited due to caring responsibilities. Over £1 million is raised in extra revenue each year to help pay for essential costs associated with bringing up a child with disability. There are an increasing number of children born with multiple problems such as autism¹²⁵ and Down's syndrome¹²⁶. A survey of users of this service suggests that this is a valued service which has enabled those using it to pay for activities for the child, buy equipment to support the child's education and development, alleviate debt worries, pay for sign language classes, or go on holiday for the first time.

In addition to the advice surgeries the WRT also operate a free phone advice line four days per week for residents to call for advice and support. Many of the calls to the advice line are from *lone parents* looking to increase hours of work or return to work and wanting to know the effect on their entitlements. This year, 40-50% of the debt adviser's case work was for lone parents with young children.

WRT services are often tied to specific funding streams, which means that there is no guarantee that the services will continue.

6.1.2 Croydon Credit Unions - Helen Mason

There are two credit unions in Croydon: Croydon, Merton & Sutton Credit Union Ltd (CMSCU), a financial co-operative authorised and regulated by the FSA to provide financial services to anyone who lives or works within the London Boroughs of Croydon, Merton or Sutton, and Croydon Caribbean credit union, available for people who live in Croydon and have an association with the Caribbean.

CMSCU was established in 1999 to encourage members to save regularly and borrow sensibly if and when necessary. It operates from a central office in Croydon Council with five customer service desks at locations around the three boroughs.

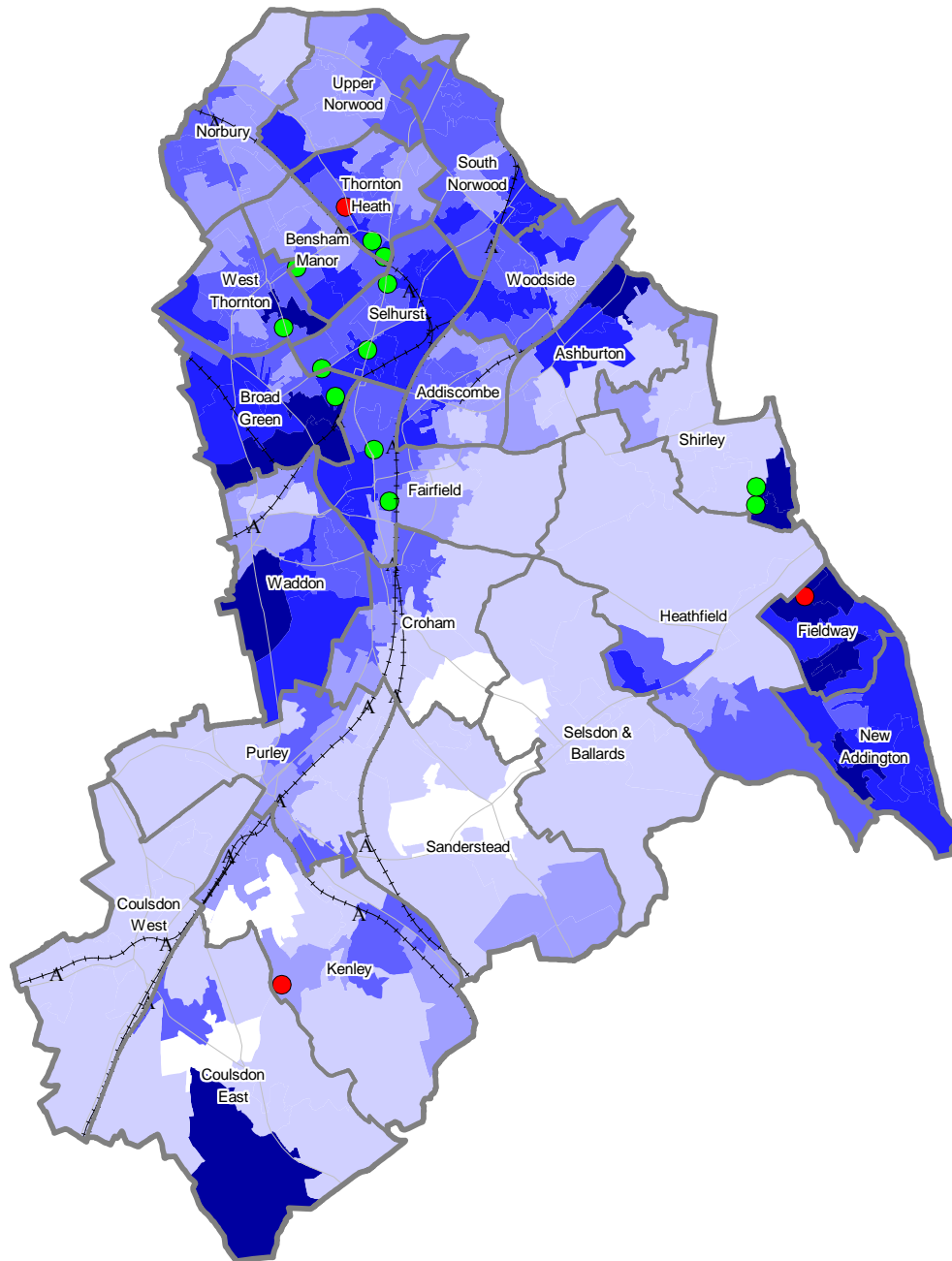
The credit union provides savings accounts, affordable loans, save-as-you-borrow accounts, 'jam jar' accounts for holidays, Christmas and accounts for junior savers (under 16). It is a co-operative: members' savings are pooled and 'recycled' to other members as loans. Members pay a one-off entrance fee (currently £1 unwaged, £5 waged) to open a personal savings account. There is no obligation for members to borrow. The majority of the credit union's members who have a credit union loan are

¹²⁵ Blaxill M. F. What's going on? The question of time trends in autism. *Public Health Reports* 2004;119(6):536–551. doi: 10.1016/j.phr.2004.09.003. (<http://www.ncbi.nlm.nih.gov/pmc/articles/PMC1497666/>)

¹²⁶ Morris J.K. Trends in Down's syndrome live births and antenatal diagnoses in England and Wales from 1989 to 2008: analysis of data from the National Down Syndrome Cytogenetic Register, *British Medical Journal* 2009;339:b3794 (<http://www.bmj.com/content/339/bmj.b3794.abstract>)

also saving regularly; so building up their family's 'cushion' against unexpected bills; and developing a stronger base of financial independence.

Figure 19: Map of current welfare rights services



Proportion of children aged under 16 living in poverty

- Less than 5%
- 5% to 15%
- 15% to 25%
- 25% to 35%
- 35% to 45%
- 45% or more

Type of Welfare Rights Team session

- Drop in
- Surgeries by appointment

Source: *Child poverty statistics, 2009, HM Customs & Revenue*

The credit union currently has over 3,000 members; of which 1,815 live in Croydon. It has a total share (savings) capital of over £1.5 million, with an average of 90% on loan to members. The loan panel approves an average of 60 loans per month, the average loan being £1,000. According to monthly key social performance indicators (KSPI's) (April 2012), of credit union new members who completed equalities monitoring; 75% stated that they have children living in their household; 46% stated their total annual household income to be less than £15k per annum; and 22% declared an annual household income of less than £7.5k.

Current CMSCU campaigns and promotions include a Stop the Loan Shark campaign and introduction of corporate membership to allow partners and potential funders to support the community and open a corporate credit union savings account.

The credit union is currently expanding at a rate of 60 new members a month, however its ability to respond to the on-going demand from current and new members is restricted. CMSCU currently employs 2.9 full time equivalent staff across Croydon, Sutton and Merton, having lost a post due to the loss of long-term financial support from Croydon Council in 2010.

6.1.3 Family expenditure

In terms of support to vulnerable families in minimising expenditure, examples of this in Croydon include the following:

- Jobcentre Plus signpost to the Council lunch tokens and free school milk scheme
- Jobcentre Plus also make regular referrals for those who need it to the Trussells Trust Foodbank at West Norwood, and also the Salvation Army Food Bank.
- Smoking Cessation team promote the economic benefits of quitting to smokers as a motivational lever (we've given out moneyboxes in the past) and target low socio-economic status groups with an awareness that they spend proportionally more of their household income on smoking (about 10% for the poorest).

The Social Inclusion Partnership in Croydon has drafted plans to tackle Illegal Money Lending (IML), developing several key objectives including the following: improving intelligence to prevent and detect illegal money lenders; improving awareness of methods and tactics of illegal money lenders; safeguarding vulnerable people, and supporting victims of illegal money lending. Courses are also delivered to front line staff to inform them about loan sharks.

Healthy Start – Dawn Cox

Healthy Start is a statutory UK wide Department of Health scheme, which replaced the Welfare Food Scheme, aiming to improve the health of low-income pregnant women and families with young children on benefits and tax credits. The scheme provides a nutritional safety net and encouragement for breastfeeding and healthy eating for pregnant women and children under four in low income and disadvantaged families across the UK.

Healthy Start vouchers also help mothers to buy some basic foods. This important means-tested scheme provides vouchers to spend with local retailers. Pregnant women and children over one and under four years old can get one £3.10 voucher per week. Children under one year old can get two £3.10 vouchers (£6.20) per week. The vouchers can be spent on plain fresh or frozen fruit and vegetables or milk, as well as vitamins.

There are local distribution points for exchanging the vouchers for vitamins in health centres in Croydon. Details of these can be found on the Healthy Start website: <http://www.healthystart.nhs.uk/>. In terms of how well we are maximizing the opportunities presented by Healthy Start locally, it is not possible to produce exact data here, as the data available are based on estimates and not considered to be robust. However, personal communication with the Department of Health suggests that whilst a high proportion of eligible families in Croydon are on the scheme, the vitamin uptake is very low, and lower than for both London and England.

Breastfeeding – Dawn Cox

As well as saving lives and protecting the health of babies and mothers, breast milk – recommended for the first six months of life – is free. NHS Croydon commissions a breastfeeding programme to provide a multi-faceted approach to support breastfeeding in Croydon delivered by the Community Specialist Breastfeeding Programme team. This complements the support already given by Croydon University Hospital Maternity Unit, Community Health Visiting services, Children’s Centres and voluntary organisations. The breastfeeding programme provides sustainable, high quality support and targeted support for mothers who are least likely to breast feed and who are at risk of poor health outcomes.

Targeted support is provided by two Peer Support programmes in areas of low breastfeeding rates and a third Peer Support programme is to be implemented in the near future. Five Baby Cafés® have been established in Croydon with baby clinics, breastfeeding clinics and Children’s Centres providing additional support.

To further improve breastfeeding initiation and sustainability rates by implementing best practice, there is a commitment by Croydon Health Services to achieve UNICEF Baby Friendly accreditation. This initiative ensures a high standard of care in relation to infant feeding for pregnant women and mothers and babies. Croydon University Hospital has achieved Stage 1 accreditation and Croydon Community Health Services is awaiting Stage 1 assessment.

6.2 Level 2: Short/medium term factors influencing child poverty

This section looks in turn at what Croydon is already doing to address the short to medium term factors which influence child poverty, namely:

- Employment
- Education and Skills
- Flexible working patterns
- Access to affordable childcare

- Health and lifestyles
- Housing

6.2.1 *Employment, education and skills – Lindsey Chamberlain*

In terms of providing support with employment to vulnerable families, Jobcentre Plus provide the following

- work with Children Centres to ensure that vacancies are advertised
- provide outreach work with the Family Resilience Service, the Council Department who work with families with Multiple Problems
- work at the Probation Service once a week
- have three lone parent advisers working at the CALAT Building, New Addington, conducting focused interviews with lone parents
- Offer Work Focused Interviews (WFIs) to anyone with a disabled member on Carers Allowance who is looking to move back into work.

In addition, there is a remit for the DWP Flexible Support Fund to be used on a Grant Funding basis to support Partnerships who can provide work focused support to disadvantaged groups, and people in deprived wards, and Jobcentre Plus will provide additional interventions and employment support to those people identified as potentially liable to be impacted by the Benefit Cap from April 2013.

Jobcentre Plus's *Youth Offer* includes the following:

- personalised job searching, help applying for vacancies, access to apprenticeships, work experience opportunities and work-focused training provision
- additional support for 16 and 17-year-olds claiming Jobseeker's Allowance; this includes access to Work Experience and Work Clubs.
- Young People also have priority access to the Work Programme where providers have the freedom to innovate and do what works in their locality and are paid by results
- 18 year olds who have been Not in Employment, Education or Training (NEET) for six months immediately before they make a claim to JSA are referred at the 3 month point in their claim.

Lone parents support includes job searches, Work Focused Interviews (WFIs) to encourage and support lone parents to find work or identify and take steps to improve their chances of doing so, 'Better-Off' Calculations to help ensure they are better off in-work than on benefits, work trials, and travel fares to ensure that they are able to get to interview, In Work Advisory Support for lone parents who have moved into work with access to a Personal Adviser in the first six months of work, In Work Emergency Discretion Fund providing access to in-work financial help to enable lone parents to overcome unexpected difficulties that could otherwise make it difficult for them to remain in work', 'Launch Pad' provision – a four week course to enable lone parents to effectively apply for vacancies. Childcare is paid for the duration of the course and placement.

A lone parent adviser works very closely with all of the *children's centres* in the area, ensuring that they have the necessary literature and information. He also visits them on a regular basis. Two advisers are currently working with the Family Resilience Service targeting *families with complex problems*; supporting families; strengthening communities and integrating services. The advisers are giving advice on employment; training/education and signposting to appropriate benefits. They are linking these families with the variety of external support available to help them cope with their challenges (i.e Debt Advice and Support; Housing Support; childcare). They have made contact with all the 26 Children Centres in the Croydon Borough by writing to them. They are in the process of planning and arranging monthly surgeries in each of the Children Centres Collaborations, having already visited 16 Children Centres so far. They aim to hold further surgeries at the Turnaround Centre; Libraries and Croydon Voluntary Bureau in due course.

The advisers are also promoting the Reed in Partnership Families Programme whereby those from 'troubled families' who are claiming a working-age benefit can access a full range of family and employment support. The support is offered in a range of ways, including a family adviser, job planning, help with finding work experience, interview skills and job searches, money management and debt support, help with finding childcare, parenting skills, access to training courses, support with housing issues, support with health and wellbeing. All referrals currently come through the Local Authority through the Family Resilience Service

6.2.2 Flexible working patterns

Flexibility in hours worked was cited as an important factor in child poverty in that it has a clear influence on the ability of families with children to access work. These factors are of particular importance to lone parent families and those working families who do not have the support of extended family.

Many employees now have the statutory right to request flexible working hours, however, employers do not need to accept, and this does not benefit those who are not in employment. Any strategic approach to addressing the short and medium term factors influencing child poverty should incorporate work to encourage and promote the benefits of flexible working hours to employers in Croydon.

6.2.3 Access to affordable childcare – Dwynwen Stepien

Childcare is an additional issue which has a major impact on the ability of parents to access and maintain work. Just over 90% of all three year olds in Croydon currently access a funded childcare place. There are currently 350 funded childcare places for vulnerable two year olds with an increase in funding to 2,800 places for vulnerable two year olds by September 2014. Early years' provision is considered further under section 6.3.2 below.

6.2.4 Health and lifestyles – Jenny Hacker and Jimmy Burke

Several key areas of health and healthy lifestyles were flagged in this needs assessment, Croydon has strategies in place to deal with low birth weight/infant mortality and teenage pregnancy. These have each been the subject of in depth needs assessment as part of the Joint Strategic Needs Assessment (JSNA) process,

which are available on the Croydon Observatory website, along with progress reports.

In terms of smoking quitters, major gains are taking place, and targets for quits amongst disadvantaged groups are also being adopted.

Childhood obesity remains a significant and complex problem needing investment and must remain a priority for local partners.

The final area flagged up by the data analysis under this heading is that of drugs and alcohol. The drug and alcohol services in Croydon, funded through the local Drug and Alcohol Action Team (DAAT), allow for self-referral as well as referral by other professionals. Generally, these services meet the needs of people whose drug and alcohol issues have reached a quite serious level. For those whose drug and alcohol use may be just beginning to cause problems or concerns there is little in the way of specific early-intervention services. Over and above broad public health promotion there is a need to establish early identification and intervention mechanisms.

The **Croydon Healthy Living Hub** at Croydon Central Library is a joint project between Croydon Council and the Public Health Department. The Hub works to empower the public to choose to make positive lifestyle changes, improving health and addressing health inequalities. The Hub offers walk-in access to the public for holistic health advice, guidance and Information, including generic and non-specialist information and advice on drugs and alcohol and relevant services in Croydon. The Hub also hosts other health related services on a rolling programme. It is the intention that the Hub provides a focal point for health improvement in the community and that this will assist the borough in achieving a range of health related aspirations such as:

- Increasing participation in sport and physical activity
- Reducing levels of obesity
- Driving down local smoking rates and assisting people to quit smoking
- Increasing participation in healthy activities
- Increasing walking and cycling in Croydon
- Building community resilience against addictive behaviours
- Promoting healthy and responsible use of alcohol

Though the Hub is currently in operation, in the past 18 months it has been operating a skeleton service due to the lack of a Healthy Living Hub Coordinator to exploit the full potential of the facility. This has meant that only a fairly modest level of service has been provided. The Public Health department is in a position to appoint a coordinator as part of a Health Promotion and Campaigns role vacancy. This will mean that the Hub can deliver more health improvement, and original aspirations to take the Hub's services mobile around the borough, reaching out into communities to engage those who would benefit from healthier lifestyles, may be realised. This outreach ambition is key, as those suffering the greatest burden of preventable ill-health are frequently those least likely to seek out services for themselves.

The Hub has important potential for addressing the main health and lifestyle issues identified in this needs assessment and should be supported by sponsoring organisations.

6.2.5 Housing – David Morris

Local government is facing many changes in the way that benefits are to be applied: commentators have highlighted the potential for already disadvantaged families to be disproportionately affected. In 2012/13, 550 households are expected to migrate into Croydon from Inner London as a result of the housing benefit changes. Croydon is not considered to be one of the most expensive rental areas, so the impact of the introduction of the housing cap may be less than elsewhere. Conversely, Croydon may find itself meeting a demand for housing from families displaced from the more high-rent central London areas.

Croydon's new housing strategy sets out how the council and partner agencies plan to respond to the various housing and welfare reforms introduced by the coalition government and work together to improve housing outcomes in the borough. An important part of this work is to work to mitigate the impact of the housing benefit and welfare reforms by working with landlords and claimants and increasing the supply of private rented accommodation available to the council to help meet housing need and provide temporary accommodation. As part of this the council has supported the expansion of Croydon's rent in advance scheme (CRIAS) in partnership with CAYSH (Croydon Association for Young Single Homeless) to help young homeless and potentially homeless people who are affected by the changes to the HB shared accommodation rate to obtain accommodation. It has also established a number of innovative projects to tackle youth homelessness including the Turnaround Centre, STOP service and First Base Lodgings, which provides housing advice and safe, secure accommodation for homeless young people in Croydon.

The strategy also summarises the ambitious plans we have to regenerate the "opportunity area" in the centre of Croydon, plans for growth at Cane Hill and the managed approach to growth and regeneration across the borough. It takes forward government policy in a number of areas including tackling tenancy fraud, giving more priority for social housing to working households and ex-armed forces personnel, and cracking down on anti-social behaviour. It demonstrates the contribution made by housing services to the council's wider strategic objectives including the work of the family resilience service, supporting the armed forces covenant, enabling successful hospital discharge arrangements and preventing avoidable readmissions to hospital, preventing youth homelessness and improving health and well-being. Each of these different aspects of the strategy contribute to the overall objectives to increase housing supply and meet housing need, which in turn contribute to the mitigation of impact of housing benefit and welfare reforms mentioned above.

6.3 Level 3: Longer term influences on child poverty

6.3.1 National and local policy context – Jivko Hristov

The work of Croydon Council and its partners from the public, private and community sectors is underpinned by two strategy documents: 'Croydon Economic Development Strategy Refresh 2010-12' and 'Croydon Skills and Employment Strategy 2012-14'. Both strategies are backed up with action plans based around strategic objectives and the activities to deliver them.

Currently the Council is in the process of developing a new economic development strategy to cover the next five years, but the strategic objectives will not change substantially.

‘Croydon Economic Development Strategy Refresh 2010-12’

This refreshed strategy responds to the ambitions of Croydon residents focusing partnership action on:

- **Jobs, employability and skills** – providing the opportunities and support services to ensure that all Croydon residents can realise their full potential and access quality jobs locally, across London and within the Gatwick Diamond;
- **Enterprise and innovation** – creating the conditions for new enterprise and a thriving business community by building key sectors to reinforce Croydon’s role as a strategic office and commercial centre in London; and
- **Inward investment and business retention** – establishing a national and international brand and reputation for Croydon as a key business location and using this to attract and retain high value business investment.

‘Croydon Skills and Employment Strategy 2012-14’

Croydon skills and employment strategy sets out the agreed priorities for Croydon in terms of raising the skills levels within the borough’s communities, creating sustainable employment opportunities and increasing the overall borough employment rate. The current document takes on from the employment and skills plan developed in response to the borough’s participation in the Future Jobs Fund programme.

The current skills and employment scene is complex and there is a broad range of bodies and organisations engaged in shaping policy on the one hand and delivery on the other. The cuts in public funding, the expectation of the private sector to deliver growth in creating employment opportunities and new enterprises, combined with devolution and the big society idea puts a lot of pressure on achieving a coordinated delivery approach at local level. The need to know the local demand in terms of new jobs and the skills required to do these jobs becomes even more important as funding becomes more targeted in approach and less in volume. Croydon, through the skills and employment strategy group will meet this challenge head on to deliver a coordinated approach with targeted and high quality interventions.

The Coalition Government has already introduced a number of key new initiatives which will have a major impact on the future of delivering the skills and employment agenda across the country. In London, with its higher cost of living the impact, particularly on families will be unquestionably harsher.

The strategy will address four strategic objectives –

Strategic Objective 1: Support Croydon residents to develop the right skills at appropriate level to be competitive on the labour market and secure employment.

To be delivered through the following:

- Delivering Apprenticeships
- Delivering vocational training
- Supporting and encouraging volunteering
- Providing work experience (for all)
- Delivering pre-employment training (digital inclusion, financial capability, debt management, etc).

Strategic Objective 2: Work with Croydon employers to increase the number of jobs and ensure that local residents are considered as a priority for filling in these vacancies.

To be delivered through the following:

- Revamped coordinated employers engagement
- Increasing Business start-up
- Supporting businesses to grow
- Developing 'Croydon work card' (a recognised competence card, securing an interview with employers who have signed up to the scheme).

Strategic Objective 3: Support young people to be employment ready

To be delivered through the following:

- Transition from school to work
- Being enterprise aware
- First hand experience of work while at school
- Bringing work to school (open days, exhibitions, fairs, visits from employers, etc)
- Competing for work (borough-wide competition – best in trade, sector, etc).

Strategic Objective 4: Develop a coordinated borough-wide approach to delivering the skills and employment agenda.

To be delivered through the following:

- Establishing a borough-wide lead body/forum
- Developing and promoting 'Geared up Croydon' (a commitment to engage in the delivery of this agenda)
- Being proactive and outward looking
- Bringing in external resources.

6.3.2 Early Years – Dwynwen Stepien

Croydon has in place a large number of services that support children and parents in the early years. Some of these services were piloted through the Total Place initiative or were commissioned in accordance with its recommendations. A key motivation in these services is to encourage a whole system approach, so that all services can join to mutually support and work with the families.

Maternity and Child health services

Children's Centres

Croydon provides a £3.5 million investment in Children's Centres as well as increasing funded places for vulnerable two year old to 2,800 places by September 2014.

The Coalition Government has emphasised the core purpose of Children's Centres as follows:

- Child development and school readiness
- Parenting aspirations and parenting skills
- Child and family health and life chances

The statutory requirement is for Children's Centres to provide integrated early childhood services that include good quality childcare, family support services, health services, employment support and information and advice.

Family Engagement Partnerships

As part of the redesign of Centres from September 2012, there will be in place Family Engagement Partnerships. There will be five Partnerships, based in localities, creating clear partnership arrangements between midwives, health visitors, GPs, Children's Centres and the voluntary sector, to provide early intervention for families in difficulties.

Parent and child services

Parenting programmes

A total of just over £1 million of new early intervention services has been commissioned, including a number of evidence-based parenting programmes, such as: Incredible Years, Strengthening Families Strengthening Communities, Community Mothers.

Play

Croydon has invested in a number of play initiatives to encourage and develop community based play opportunities. A Play Consortium has been commissioned to build community involvement in local play opportunities. Children's Centres support play and development through universal stay and play groups as well as targeted play sessions.

The voluntary Sector provides informal groups for children and parents/carers to enjoy play together. A Toy Library and Play Bus has been commissioned to deliver support to baby and toddler groups, hard to reach areas and isolated families. They offer information on learning and the importance of play.

Educational attainment for parent and child

Croydon has recently commissioned additional support for children where there may be a language delay, or support needed to promote additional language

development. Support is provided to practitioners in early years settings and to parents, as well as direct support for children where appropriate.

Training and Qualifications for adults is provided through family learning, adult education and volunteer training schemes.

Croydon has embraced the development of programmes such as the Family Nurse Partnership and Community Mothers and both programmes are already helping to alleviate child poverty in Croydon by providing for families in the very early years of their child's life. However, more should be done to promote outreach, widen the scope of the project and engage families over a wider area. There is a need for additional programmes to improve parent-child bonding that reach a large amount and a wide range of families.

Crisis intervention

CRISS (Croydon Information and Support Service) is established as a central point of information for families and practitioners, with a distinctive focus on 'early help'

Information and advice

- Family Space Croydon – an online tool that parents can use to find out about services and activities

6.3.3 Aspirations and Resilience

The recent review of the Total Place initiative in Croydon recognised the quality of the resources and competencies that parents and families in Croydon already have. Measures that have been introduced to support and increase families' resilience include:

- Family Power – voluntary sector organisations are working with local groups and families, where the oldest child is aged between 5 and 10 years, to bring together a range of resources, from community asset building to targeted support for parents
- Peer to Peer groups – services have been commissioned through the voluntary sector to deliver support to peer groups. This includes volunteer training so that parents can learn to support each other.
- Parent forums – based in Children's Centres

Summary of Section 6

- This section introduces the main services commissioned or provided in Croydon at each level of the framework
- At *Level 1*, the main services that exist to maximise income for families at risk of poverty are the Welfare Rights Team and the Credit Unions. Services to support families with minimising expenditure are more sporadic, and include Foodbanks, Healthy Start, Breastfeeding support, and the Smoking Cessation services. Plans to tackle illegal money lending are also relevant to this level.
- At *Level 2* (tackling the short and medium terms causes of poverty), JobCentre+ provides a range of support with employment, education and skills, and targets a number of vulnerable groups such as young people, lone parents, and families with complex problems
- Strategic approaches are being taken to tackle the main health issues associated with poverty such as teenage pregnancy and smoking, with good results. Child obesity remains a problem for Croydon and must continue to be prioritised. Drugs and alcohol services would benefit from a greater focus on early interventions. The Healthy Living Hub has important potential to address and tackle each of the key health issues facing our most disadvantaged communities if supported.
- The new housing strategy aims mitigate the worst effects of the housing reforms; Croydon's rent in advance scheme has been expanded and a number of other initiatives started to tackle homelessness
- Strategic approaches to tackling this level need to incorporate work to promote flexible working hours policies amongst employers in Croydon.
- For *Level 3* (the longer terms influences on child poverty), Croydon is developing a new economic strategy based on jobs, employability and skills, encouraging enterprise and innovation and inward investment and business retention.
- In addition, there are a large number of services that support children and parents in the early years in Croydon, including Children's Centres, Family Engagement Partnerships, parenting programmes such as Incredible Years, and initiatives to encourage play.
- Finally, there are some smaller scale initiatives which aim to build resilience and aspirations in Croydon.

7: What are the key messages about child poverty for the strategy team?

This needs assessment has provided a high level overview of the picture of child poverty in Croydon. It has attempted to simplify this complex, multifaceted issue and provide a systematic way for all stakeholders to engage in this process by developing and utilising a three level conceptual framework. Addressing child poverty requires the coordinated efforts of partners at each level of the framework, with a particular focus on areas where Croydon performs comparatively worse than others.

Since this needs assessment was completed, a new report has been published by the charity 4Children¹²⁷ that analyses what makes a good to excellent child poverty strategy. It identifies 5 key components:

- Strategic leadership
 - named individual with overall responsibility, detailed outline of the impact of the strategy on three or more departments and the action those departments will take; evidence of mainstreaming into local businesses
- Targeting
 - Several areas or communities established for a particular focus
- Accessibility
 - High visibility on local authority website
- Mapping / Measurement
 - Strong evidence of tactics to reduce poverty with strong quantitative support, clear identification of priorities
- Partnerships
 - Multiple external and internal partners, functional partnership arrangements evidenced

An excellent child poverty strategy based on these core values will bring together an action plan, backed up with analysis showing the reasoning behind the actions, clear descriptions of leadership responsibilities and evidence of appropriate targeting to the right communities. The strategy will act as a key influence in local democracy, so it should be accessible to parents, and to all voters.

Routinely available information suggests that Croydon performs comparatively well in terms of key areas of the framework such as education, skills and early years. Much good work is clearly already being done in Croydon.

However, our child poverty rates remain of concern. One in four children live in poverty in Croydon, representing more than 20,000 children. Some clear gaps and priorities have started to emerge from this analysis. The main areas appear to be:

- the key role of **housing**, particularly housing affordability and homelessness, and particularly in the light of the current changes to the housing agenda

¹²⁷ 4Children (2012) *Child poverty: where are we now?* London: 4Children
<http://www.4children.org.uk/Resources/Detail/Most-Local-Councils-Failing-to-take-Child-Poverty-Seriously> Accessed 21/05/2012

- **youth employment** and unemployment
- employment of people with **mental health problems**
- **childhood obesity**

In addition, we have learnt that in Croydon, a third of the children in poverty are very young children – under fives, and that we have a particular problem with a high number of **lone parent** households. All services need to be aware of and consider the implications of the above.

Key questions for the strategy team will be:

- At each level of the framework, are the services we are providing or commissioning sufficient and fit for purpose? For example, are they serving the populations described to be in need in this needs assessment? If not, why not, and what can be done about this?
- Do these services take full account of the needs of children from families which are particularly vulnerable to poverty, particularly lone parent families, families with a disabled family member, ethnic minority families, children born to teenage mothers etc?
- Do these services reflect the evidence that is summarised in this document? Are they making best use of what we know about ‘what works’ to alleviate and prevent poverty? How do we ensure that any new services do so?