



How to...
tackle child poverty



Sponsored by



How to... tackle child poverty

1 There are 3.5 million children living in poverty in the UK today. That's 27 per cent of children living in the UK (CPAG 2013). Institute of Fiscal Studies research estimates that over a million more children are expected to be in poverty in 2020 than in 2010 (IFS 2011).

The experience of poverty in childhood can be highly damaging and its consequences can be felt well into adult life.

Housing is linked with child poverty in many ways, including cost, household income, availability, quality and environment – which mean housing can also take the lead in securing better outcomes for children. For this reason the Child Poverty Action Group (CPAG) is the Chartered Institute of Housing (CIH) Presidential Charity until April 2014.

This 'How to' briefing will look at different ways in which housing can support better life chances for children and families.

How housing is linked to child poverty

Housing forms a crucial part in understanding child poverty and disadvantage. Housing directly influences a child's access to critical life opportunities such as education, and at a later stage, employment.

It also directly affects a child's health and sense of wellbeing; and influences access to wider social and economic opportunities.

Housing providers are key community anchors and they have a key role to play in supporting households and building communities in which children can thrive.

The impact of housing costs on child poverty

- A. Rising housing costs impact on child poverty: Housing costs are rising rapidly in the UK and they have a major impact on family budgets. With regards to the private rented sector, a recent report from Shelter found that median rents were unaffordable (costing the average household more than 35 per cent of their take-home pay) in more than half of English local authority areas.
- B. Rising living costs and falling household incomes increase child poverty: Increases in basic living costs such as food, transport and heating are having a major impact on low income households and on child poverty. The proportion of household income accounted for by essentials has risen from 19.9 per cent in 2003 to 27.3 per cent in 2013 (ONS December 2013).

The impact of housing quality on child poverty

- A. Housing and childhood health: Poor quality housing has a detrimental effect on children's health, learning and life outcomes. A [2006 report from Shelter](#) found that children growing up in poor housing incurred up to 25 per cent higher risk of severe ill-health and disability during childhood.
- B. Poor conditions and unfitness: Cold and damp homes can have a significant impact on children's health which in turn can affect attendance at school, capacity to concentrate, educational attainment and employment prospects. Infants in fuel poor homes are 30 per cent more likely to be admitted to hospital or primary care facilities ([National Children's Bureau briefing June 2012](#)).

C. Deprived neighbourhoods: The experience of growing up in deprived neighbourhoods can have a negative effect on children. Some neighbourhoods with high levels of poor quality housing and high levels of deprivation resulted in young people being less likely to develop ambitious or achievable aspirations (2008 Cabinet Office Report).

The impact of housing availability on child poverty

- A. Homelessness and housing instability: Homeless children are three or four times more likely to have mental health problems than other children. Homeless children living in temporary accommodation may also change school frequently affecting the continuity of their schooling.
- B. Overcrowding: Recent statistics for the Mayor of London show that 391,000 of London's children live in overcrowded homes which represent 24 per cent of all children in the capital (Crowded Houses, GLA 2011).

The impact of household income on child poverty

- A. Welfare reform measures have the potential to increase child poverty: Overall benefit caps restrict the total amount of support received by any one household and this has a negative impact on households with children. DWP currently estimates that welfare benefit up-rating measures (capped at one per cent for two years until April 2014) could result in around an extra 200,000 children being deemed to be in relative income poverty.
- B. Worklessness and childhood disadvantage: DWP statistics (2010) show that around 1.9 million children live in workless households. Research for Save the Children (2012) found 43 per cent of children in workless families were in severe poverty, compared to around six per cent of children in families where at least one parent was in work.
- C. Unmanageable household debt and childhood disadvantage: The growing problem of unmanageable debt in households can have a massive impact on child poverty. The impact of unmanageable debt can have a negative effect on health and wellbeing of the family: e.g. stress and disruption caused by the threat of homelessness, or fear and intimidation caused by the action of creditors.

Child poverty consultation

UK government is undertaking a consultation on a draft child poverty strategy, which sets out what action it will take from 2014 to 2017 to reduce child poverty. You can find out more about this consultation by visiting:

www.gov.uk/government/uploads/system/uploads/attachment_data/file/285387/Cm_8782_Child_Poverty_Strategy_Consultation_Print.pdf

You can also see CIH's response to this consultation by visiting:

www.cih.org/consultationresponses

Working in partnership to tackle child poverty: key steps

There are a number of actions housing providers can take to tackle child poverty.

3.
 1. Develop a child poverty strategy at an organisational level focusing on outcomes such as supporting financial capacity for households with children, supporting education, skills and development for children and young people, tackling health inequalities; focusing on housing quality issues and how they affect children and young people, for example overcrowding.
 2. Establish effective partnerships with key groups in the community such as schools or national and local third-sector organisations. Partnerships can operate at a number of levels:
 - a. strategic partnerships: partnerships with statutory agencies such as local authorities, police, fire and rescue services or probation services, for example
 - b. operational partnerships: aimed at delivering outcomes at a local or neighbourhood level. For example providing holiday clubs or after-school activities
 - c. project specific partnerships: aimed at meeting the needs of specific individuals or neighbourhoods, for example, sponsoring school trips or supporting mentoring or training opportunities.
 3. Supporting safeguarding measures: Housing staff have an important role in safeguarding children because of their contact with families. They should be supported to identify and feel confident to take reporting action to tackle risk or harm to children and young people. Your organisation should have appropriate safeguarding policies and procedures in place and information sharing protocols with key statutory agencies such as children's social services and the police.
 4. Consider the needs of children and young people when carrying out equality analyses. Equality analyses are a way of considering the effect of policies, actions or services on different groups protected from discrimination by the Equality Act 2010. This is to ensure that policies, actions or services do not have a negative or adverse impact on some group's policies, actions or services are fully effective for, and can make a positive impact on, diverse groups. 'Age' is a protected characteristic under the Equality Act 2010 and so the needs of children and young people should be considered when you design, implement and evaluate services.
 5. Supporting maternal employment and childcare initiatives. Since the 1960s many countries have implemented family-friendly policies aimed at promoting the employment of women, particular mothers; and supporting initiatives that enable children to access preschool childcare. Housing providers should see what measures they can take directly or in partnership, to support childcare in communities where they work.
 6. Develop a family-focused financial inclusion strategy. Effective support for low income families is crucial for tackling child poverty. For households with children this should cover the following elements:
 - a. supporting access to mainstream financial services such as banking
 - b. supporting access affordable credit and loans such as lending via credit unions (and tackling the use of pay-day lenders)
 - c. facilitating or providing access to financial and debt advice
 - d. helping households with children with financial capacity and literacy (e.g. budgeting classes)
 - e. helping households with children maximise their income through welfare benefits advice and measures which will support working adults into employment or better paid employment.
 7. Focus on quality. Housing quality has a major impact on the health and development of children. Ensure that homes are well maintained and take swift action against hazards such as damp. Take measures to tackle fuel poverty such as upgrading heating systems and improving insulation. Support tenants to better understand fuel costs, different payment options, supplier switching and sources of grant to support with energy bills.

Learning from others

New Charter Housing Trust Group sponsors three academies in Tameside, Greater Manchester (two secondary and one primary school). As part of the housing association's work to address child poverty under the government's 'Troubled Families' project New Charter has teamed up with national bakery Greggs to run breakfast clubs every day for two years at two primary schools in some of its priority neighbourhoods. The clubs are being held at New Charter's sponsor school Silver Springs Academy in Stalybridge and Broadoak Primary in Ashton-under-Lyne, which is a feeder primary to New Charter Academy.

The funding New Charter is putting into the scheme with the support of the Greggs Foundation will provide the schools with the necessary equipment and ingredients to ensure the children start the day with a healthy breakfast. They will also have the opportunity to do their homework and socialise with their peers. Parents will be encouraged to volunteer to help run the clubs to develop new skills and build their confidence. New Charter also plans to run work clubs linked to both schools to reach those parents who are unemployed.

Many children in New Charter communities are not school-ready and this project looks to change that and encourage the community back into schools.

New Charter is also working with around 30 families, health agencies, teachers, and midwives to invest in children from struggling families. In addition, New Charter runs formal youth and outreach sessions within communities, for ages 8-18, engendering a sense of pride amongst the young and to encourage healthy and fulfilled lives.

Visit: www.newcharteracademy.org.uk/about

Keys to Your Door is a new programme for 18-39 year olds run by **New Charter Housing Trust** to help young people gain a tenancy with the landlord. The course is run in-house and focuses on running a home, budgeting, cooking, learning and aspiration and being part of a community. New Charter have found that tenants are 65 per cent more likely to sustain their tenancy if they have completed the programme. It is also creating stability within neighbourhoods with fewer unsuccessful tenancies.

Visit: www.newcharterhomes.co.uk/neighbourhoods-and-communities/estate-walkabouts

Contact: Katy Barnes katy.barnes@newcharter.co.uk

Learning from others

Nottingham City Homes (NCH) have a number of projects aimed at supporting the involvement and inclusion of young people:

- NCH in partnership with Sports England are running a project, aiming to get young people who would ordinarily have barriers around accessing facilities, access opportunities to take part in a sport. Young people also get a qualification as part of their involvement in sporting activities.
- Arts for your Area (AFYA) is a project organised by NCH aimed at getting young people to have their say on what they think and feel about their neighbourhood through rap, dance, music, poetry or the visual arts.

Contact: Gill Moy gill.moy@nottinghamcityhomes.org.uk

Learning from others

Haringey Council is committed to improving life chances for children and young people. Their child poverty strategy commits the authority to three outcomes:

- supporting children, young people and their families to improve educational attainment and skills, and to reduce health inequalities
- Improving the skills of young people and their parents living in low income households
- Providing quality and secure homes for children and families by reducing the number of children living in temporary accommodation, overcrowding, and improving the quality of estates and the quality of accommodation of the private sector locally.

Specific measures introduced by Haringey have included:

- maximising opportunities to employment and training through access to affordable and inclusive good quality child care
- improving the skill and educational level of parents by delivering qualifications in numeracy and literacy, IT and ESOL
- working with children's centres and local colleges; and running forums for landlords to helping to make children school-ready.

Visit: www.haringey.gov.uk/child_poverty_strategy_2013-2015.pdf

Contact: Sylvia Lewin sylvia.lewin@haringey.gov.uk

Wolverhampton Homes (WH) is support young people secure work and sustain their tenancies and offers:

- a programme which provides pre-employment skills, work experience and apprenticeships with a link to jobs. The programme has helped over 100 tenants and their families
- support to people between the ages of 16–24 with their application and in the early stages of their tenancy. WH provides information and advice on what it means to be a tenant and will help them access the support they need from partner agencies
- a 'Steps to Success' Programme for 16–24 year olds who have just moved or are looking for their first home. It is a two day programme which covers learning about bidding for properties, rights and responsibilities as a new tenant, budgeting and household management.

Visit: www.wolverhamptonhomes.org.uk/tenants/your-tenancy/supporting-you

The **Accord Group** has a holistic vision to support people at all stages of their life journey. The Toucan Project strategically aims to address child poverty through four explicit goals that clearly reflect the national child poverty framework. These include, increase household income, reduce household costs, alleviate impact by creating opportunities and prevention. Using profiling data, service assessments and staff and community consultations we are re-aligning services to better meet our child poverty goals. Based on single assessment methodology we have also started to target and tailor appropriate whole family services to households. This practise has been developed within Ashram Housing Association on behalf of the Accord Group, and will be rolled out group wide moving forward. This requires the Group to work more closely with children's centres, schools and multiple neighbourhood agencies focused on supporting children.

Contact: Dr Caroline Wolhuter carolinw@ashramha.org.uk

Accord Group's Corporate Assets Team has engaged their responsive repair contractor Lovell in helping identify potential cases of children experiencing the impact of poverty. Acknowledging that repairs operatives are in and out of the Groups properties on a daily basis, they were identified as key to Accord's response to supporting the children in their homes. A series of interactive 'Toolbox talks' were delivered to all repairs operatives to raise understanding of the factors that are known to contribute towards child poverty, as well as general safe-guarding awareness. Any concerns are now reported back to supervisors who liaise with housing teams in order to make contact with the household.

Contact: Dr Caroline Wolhuter carolinw@ashramha.org.uk



New Charter tackling child poverty



- Raising aspirations & creating opportunities for families and young people
- Academy sponsorships
- £220m investment in quality and affordable homes
- Getting people back into paid work, volunteering and further education
- Family intervention and support
- School breakfast clubs to give children the best start to their day

GREAT Homes, GREAT Neighbourhoods and GREAT People



Useful resources and information

JRF (2014) A renewed strategy for reducing child poverty is vital
www.jrf.org.uk/blog/2014/02/reducing-child-poverty-vital

Referendum briefing: child poverty in Scotland (2014)
www.jrf.org.uk/publications/referendum-briefing-child-poverty-scotland

CPAG (2013) Media briefing: Autumn Statement 2013
www.cpag.org.uk/sites/default/files/Autumn%20Statement%202013%20CPAG%20media%20briefing_0.pdf

RTPI (2013) Planning out poverty
www.tcpa.org.uk/data/files/Planning_out_Poverty.pdf

Resolution Foundation (2012) The price of motherhood: women and part-time work
www.resolutionfoundation.org/publications/price-motherhood-women-and-part-time-work/

CIH (2009) , Housing, schools and communities
www.cih.org/publication-free/display/vpathDCR/templatedata/cih/publication-free/data/Housing_school_and_communities

C4EO - Challenge question: How can we help tackle child poverty – our main business is housing and tenancy issues?
www.c4eo.org.uk/themes/poverty/files/postcards/housing.pdf

Published April 2014

Chartered Institute of Housing

Octavia House
Westwood Way
Coventry CV4 8JP
Tel: 024 7685 1700

www.cih.org

