

“Childhood cannot be re-lived. Isolation, desperation and hurt are not just words for young people – they have a scarring impact. It is unforgivable that these years can be allowed to be stolen from young people through poverty.”

“It is criminal for people to be paid less than they need to put food on the table.”

“Poverty means having lower expectations.”

“I am a lone parent with a disabled child on £190 a week, but I am still struggling. I am desperate to work but because of hospital appointments jobs are not available.”

“[Poverty] is about unequal choices.”



Unequal Choices:

Voices of experience exposing challenges and suggesting solutions to ending child poverty in the UK



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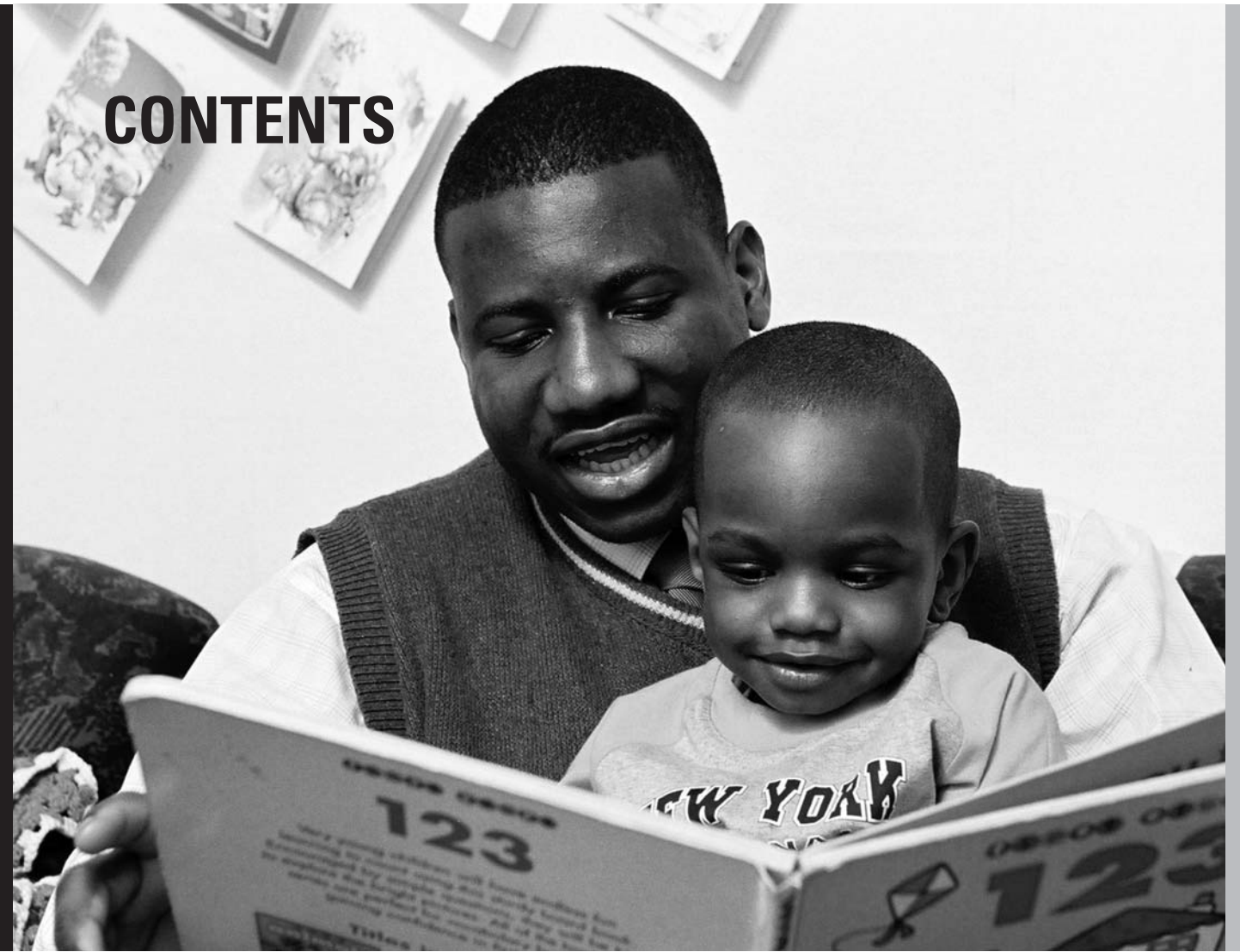
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The views expressed in this report are those of the participants which do not necessarily reflect the views of End Child Poverty, its member organisations or the Joseph Rowntree Foundation.

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FOREWORD

"There are currently 3.4 million children in poverty in the United Kingdom (UK). This is a shocking figure for a wealthy country like the UK, which has one of the worst rates of child poverty in the industrialised world.

In 1999, Prime Minister Tony Blair pledged to eradicate child poverty by 2020. Since then 700,000 children have been lifted out of poverty. However, the Government has failed to reach its first milestone of reducing the number of children in poverty between 1998/9 and 2004/5 by one quarter. It is clear much more needs to be done if the Government is to meet its next target of halving child poverty by 2010.

An important part of getting it right is listening to families who are in or have experienced poverty and learning from them. Earlier this year, with the support of the Joseph Rowntree Foundation, End Child Poverty, its members and other anti-poverty groups organised a series of feedback events across the UK to do just that. This report is the result of these feedback events. We were really pleased to be part of these inspiring events where participants suggested solutions based on experience and the challenges they face in their daily lives.

Together with charities working with children and families, End Child Poverty is leading a major campaign to challenge attitudes to poverty in the UK and for a better future for all our children. *Unequal Choices* sums up how many participants view the opportunities they are faced with. We will be continuing to pay attention to the voices of families in poverty as we build our campaign to end child poverty, once and for all."



HILARY FISHER

Director, End Child Poverty

July 2006

ABOUT THIS REPORT



The Joseph Rowntree Foundation (JRF) has recently conducted a project entitled "What will it take to end child poverty?", and wanted to ensure that the research was grounded in reality, reflecting people's real experience of living in poverty, so a series of feedback events were held across the UK. The observations and suggestions that were made at the feedback events were fed back into the JRF's report, published at the same time as *Unequal Choices*. In this record of the feedback events, people experiencing poverty speak passionately about the impact that it has on their daily lives, on the choices they make and the services they receive.

To enable contributions from across the UK, a number of anti-poverty charities coordinated a total of six feedback events, in Belfast, Cardiff, Glasgow, Liverpool, London and Sheffield - every one in a different style. This variety of events, from small informal discussion groups, to larger pre-recorded testimonies with participative audiences of over 100 people, display the sensitivity and imagination with which the organisations in the sector approached the task. The feedback events were not meant as a representative sample of views of the population but instead to reflect the voices of those experiencing poverty and those who work closest with them. Over 300 people took part in the events.

At each meeting the JRF presented an overview of the issues explored in their research and asked a series of questions that arose from it. Some pre-recorded or written testimonies were heard as well as some local speakers. Despite the different approaches, it soon became apparent that many of the key concerns and messages were the same, with barriers and suggested solutions being echoed in each of the different regions.

Unequal Choices presents a summary of the views expressed at the six feedback events and identifies the main conclusions. The report discusses the views thematically, not by location; by far the greatest number of discussions focused on paid work and the tax and benefits system and so the first two sections of the report cover employment and income in turn. A wide range of non-income related poverty issues were also discussed, and form the remaining sections of the report. Sections three, four and five focus on the outcomes for the child within education, health and the experience of childhood itself, while housing and financial exclusion are covered in sections six and seven.

There is much to be positive about; the Government's current anti-poverty strategy is targeted for the most part at the areas participants identified as key problems. However many families in poverty have yet to experience the good quality service the Government's strategy is trying to deliver. Questions remain about how best to tackle the poverty that millions of children face in the UK today. *Unequal Choices* contributes to that discussion by including their recommendations about what needs to be done.

EMPLOYMENT

1. Paid work as a route out of poverty

"Shouldn't a mother be supported for staying at home?"

The Government's approach is to promote work as the route out of poverty, however all of the feedback events called for greater parental choice. Participants asked why a job was valued more highly than the contribution made by staying at home. Some of the feedback highlighted feelings that lone parents only seemed to get respect from society, to be seen as pulling their weight, if they opted to go to work.

Participants were extremely concerned at the pressure being put on parents, particularly lone parents, to move back into employment very quickly. This was felt to be happening when parents may not feel ready to take that step, and that their children's needs at that point may not be best met by returning to employment. This concern was expressed especially strongly for parents with health problems and parents of a child with special needs. "...their contribution to their children is seen as insignificant and never discussed."

While there was recognition that for some being in a job is a good thing for social as well as financial reasons, participants argued that it may not always be appropriate for both parents to take paid work.

In Cardiff, participants also thought that there should be choice about returning to work, especially when children were of pre-school age but they saw this time as an opportunity to undertake training or learn new skills in order to prepare for re-entry into the labour market.

Every feedback event emphasised the importance of voluntary work as a route into employment. The voluntary sector helps people to prepare for work, and builds confidence. In Liverpool, voluntary work was described as positively promoting work amongst groups where children have grown up in a family with generational unemployment, and have seen no-one working within the family.

"If you are socially isolated when you are at home with your children it will be much more difficult to get back to work because you do not have the confidence to think of yourself in those terms, as being part of the city and of being able to access things."

2. Overcoming barriers to paid work

"It's hard to get a job in this town, I can't get one, not with a learning disability."

Participants stressed that there are a great many barriers to overcome when returning to the labour market and a widespread demand for highly individualised into-work support.

The Pathways to Work programme was well regarded, though resource-intensive, and participants said it helps people return to work. However there was recognition that it needs to be further resourced to be successful on a larger scale. Properly trained advisors with realistic workloads need to be in place. Better information about work is needed including support to discuss family situations and plan a future working programme which takes childcare and transport into consideration.

Participants identified the difficulty people in poverty face in acquiring skills and qualifications. Some lack basic skills and need training in reading and writing. At the Northern Ireland event it was felt that migrant workers, in particular, were living in difficult conditions and suffering from a lack of support, with language barriers making access to support services even more difficult. In Sheffield, training for migrant workers was also considered; "if people are qualified teachers, nurses or doctors, they [should be] given an opportunity to train to ensure that the skills that they already have are transferable to the job market in this country, where we need them." Also it was acknowledged that more needs to be done to tackle the very different rates of employment in London among different ethnic groups.

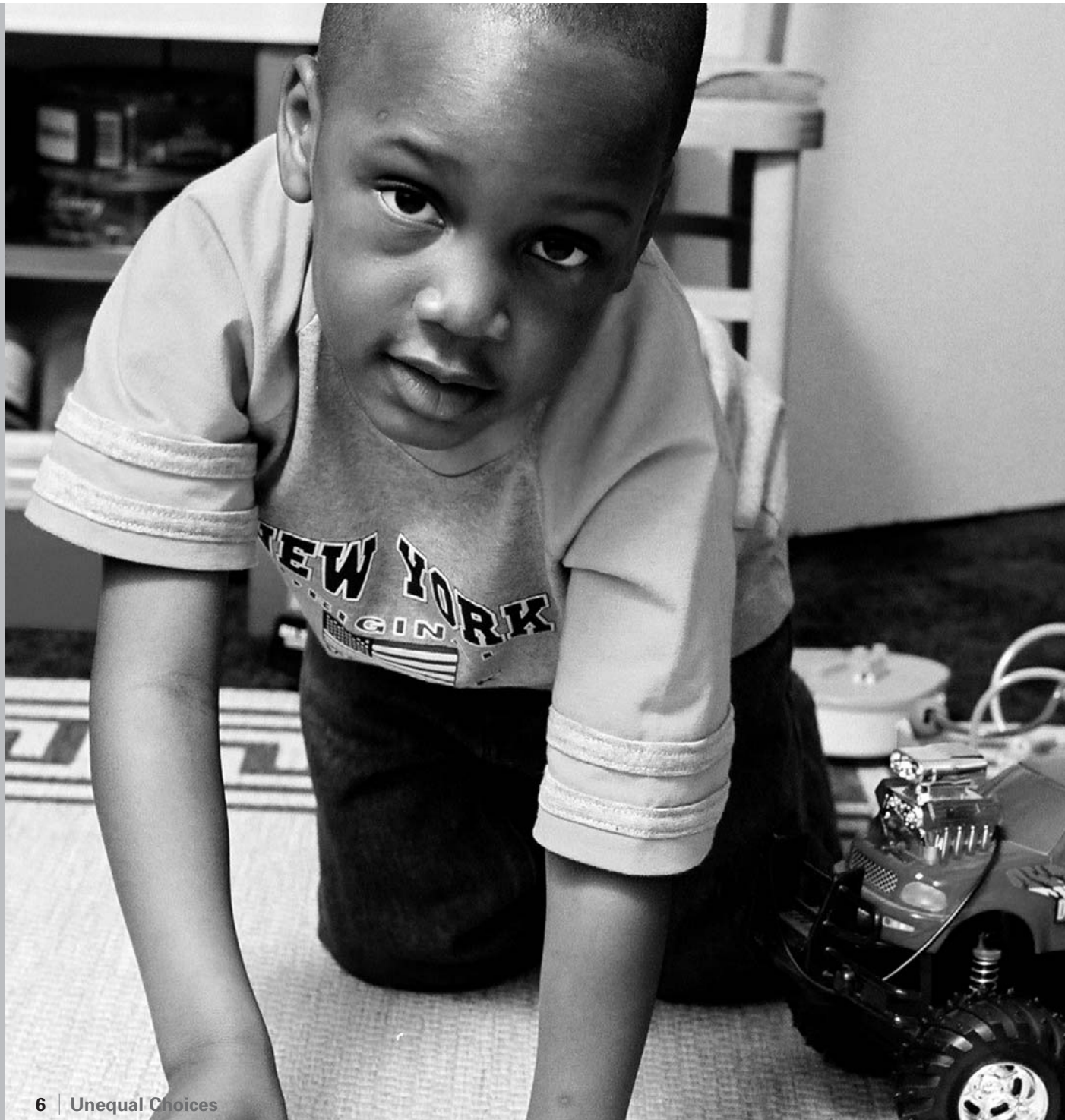
Inherent in the discussions was a sense of the unaccountability of the benefits system. Participants mentioned the lack of respect they sometimes felt from the front line staff. They commented that it is so difficult to break the cycle of poverty, when you feel inadequate, have low self esteem, feel let down by advice you are given and feel stereotyped as not being capable of ever getting a job. Accessing information on careers advice can also be difficult, within the benefits system more effort should be made to raise awareness of the different agencies that give career advice.

In Liverpool it was considered that more support is needed at the community level to enable people to find jobs; while participants in Scotland raised concerns that it sometimes felt as though the training was not for 'real jobs' and there were doubts about the quality of training. Both in Scotland and Northern Ireland, on the job training or apprenticeships were recommended as a way to engage young people.

"In some areas of Merseyside teenagers have just given up – there is no work in their communities so what is the point?"

Participants who were jobseekers felt the New Deal should allow a longer period of time for training and that training should come with financial provisions for travel and childcare. Costs of transport, especially transport around London and in rural locations, were seen as a deterrent for people in terms of looking for work and also to get to work. Even the practicalities of attending an interview posed problems for families living on low incomes. Participants welcomed the fact that you could reclaim the costs for attending interviews, but pointed out that this relied on having the money upfront which was not always the case.

"If I had stayed with the kids I would have been looked on as being lazy."



3. Staying in paid work

A lot of the jobs available in the local labour market were reported to be short term. This does not help families to plan and can result in periods of sustained poverty, while the benefit system catches up with people moving in and out of work. Examples of best practice cited in London showed that people are more likely to remain in work if they are able to progress and learn new skills. This was echoed in Sheffield and Scotland; people want real jobs and careers, not just any job and didn't feel that these opportunities were currently available.

Participants across the country felt that support was needed for those starting work. New employees may need to get used to being in work and have support with the financial management, such as monthly bill paying.

It was widely felt that employers have an obligation to pay for the labour that they receive. London's participants welcomed Newham's attempts to have a fair wage policy. "It is all very well talking about helping individual families, but if the economic policies around employment lead to lower pay and more insecure jobs, such as jobs without sick pay – then that is operating in the opposite direction."

Employers were believed to have a responsibility to support their employees, especially for families with disabled children. Participants felt strongly that more parents would be able to return to the labour market if employers provided resources for respite, for example flexible employment packages for parents of disabled children to enable them to take time off when their children are sick or need to attend hospital appointments. Longer-term contracts and improved rates of pay should also be offered. There was widespread agreement that employers needed to be educated about parents' requirements around childcare and that caring and family responsibilities should be given greater recognition.

"I am a lone parent, with a disabled child, on £190 a week, but I am still struggling. I am desperate to work, but because of hospital appointments, jobs are not available."

"If parents in poverty have a sick child and they do not have an understanding school or friend who can help them out, then they have to pick up their child themselves"

Some employers were seen as quite old fashioned and inflexible. Despite the serious need for more flexible working practices, many employers do not even realise that their jobs could be delivered in a different way. They need to be encouraged to think differently. One participant commented that nationally 61% of all mothers work; however only 16% of mothers of disabled children work. Among them, 3% work full-time and 13% part-time¹.

"All my tax credits and most of my wages go to keeping my four kids; they're in three different types of childcare and I've been working for six years and I'm not any better off. I'm playing at being an employee and playing at being a mum."

Participants felt that it is vital that employers view staff as a valuable commodity, and do not consider them undesirable if they take time off due to caring responsibilities. Parents constantly feel torn between doing the right thing by their child or by their employer. Flexibility in employment was seen as a solution to this, for instance through occasional working from home or flexible hours.

4. Childcare

"Ever since I was made redundant, I have looked for a job to meet the deadlines of picking up my son from school."

An issue that arose time and time again was childcare for the children of parents whether or not they were in work. Surestart was seen in many places as an excellent way of supporting parents looking to move into work; and participants called for more to be done to support and extend programmes such as these.

"If only we could get help with childcare; that is the main issue... then I could go out and do a nine to five."

Participants identified the importance of low cost, flexible childcare with greater availability of free or subsidised childcare, particularly for disabled children. Quality childcare should be available in the morning and after-school in a system that can cope when parents move in and out of work. Full-time places for pre-school children; improved local out of school clubs; and improved local provision or transport connections to childcare provision would help to solve problems of access. One participant spoke of an at home 'sitter service' in Dundee that had developed on a local level, which delivers childcare in the parents' home and can cater for the demands of the local employment market (in which many jobs may include nights or late shifts). Increasing the number of childcare places at work might also help ease some of the problems.

"It is criminal for people to be paid less than they need to put food on the table."



"Is it possible to locate childcare close to employment? That would mean that if there were a problem, a parent may have to leave but need not travel home to attend to their child."

One change that was called for at all of the events was to adopt existing subsidies for formally provided childcare so that they could be used for informal arrangements as well.

In addition, participants in Cardiff noted that there was still a big difference between the contribution of tax credits and cost of childcare. Despite these costs it was felt that as childcare workers' contribution is so important that it should be valued more highly and the quality of their training and wages improved.

"I want to work part-time but I need peace of mind that my child is being well looked after when I'm at work."

Key observations and recommendations:

- Work is only part of the solution; parents should be able to have more choice about how far they take care of their children themselves.
- Voluntary work should be promoted as part of the preparation for re-entering the job market.
- Highly individualised support is needed to help parents into work, with increased time for high quality training and training allowances within well-resourced government programmes.
- Regeneration of local labour markets in disadvantaged areas is important – the available labour market needs to have sustainable jobs in order to help parents move out of poverty.
- The transition from benefits to work needs to be made easier, with long run-on of benefits when starting a job.
- Wages should be fair and rates of pay need to be raised at the lower end of the job market.
- Employers need to provide greater flexibility for working parents.
- More affordable, accessible and high quality childcare needs to be available if people are going to be able to return to work.

INCOME

“One of the key issues raised within all the workshops by children and adults alike was the fact that families in work and particularly those dependent on benefits in Northern Ireland simply do not have enough money to live on. It’s impossible for them to make ends meet.”



1. A more flexible tax and benefits system

The question of how to improve the benefit system provoked a great deal of discussion among participants across the country. Suggestions centred on higher benefits, greater flexibility and more support for lone parents and larger families.

As was noted in the previous section, there needs to be flexibility in the benefits system when people move from benefits to work. A system is needed that enables those taking short term contracts or finding themselves unable to do a job, for example if they are disabled, to receive benefits without having to wait weeks for claims to be processed. It is particularly important that the length of time it takes to process Job Seeker’s Allowance and Housing Benefit is reduced. Claims should be dealt with promptly. If this is not possible then interim payments should be made. The delay in families receiving benefits if their job ends can mean that children go without basic necessities, during this time, a crisis loan may be available for some from the Social Fund. However, participants felt that repayments are too high and are imposed too quickly.

There were a variety of examples of people’s experience of inflexibility in the benefits system and the hardship it had caused. In addition to the problems of a slow, rigid system, it was generally felt that the level of benefits provided was not high enough for many families to reasonably live on.

The benefit system was reported to be difficult to access and there were many frustrations with communications. The use of call centres was discussed a great deal and there were numerous stories heard about people being left on hold at their own expense. Participants felt that Jobcentre Plus and other benefits related lines should use freephone numbers.

Mention was made of the need for investment in a decent information technology system. However, it was felt that it was vital to also invest in frontline staff. Staff need to be trained to be sympathetic to people’s needs and to give full and accurate advice. The wrong advice can lead to a spiral of debt and a worse situation for families experiencing poverty.

2. Accessing advice

For people not in work or unable to work, there seem to be flaws in the system, which lead to mistrust. The benefits system is very complex and participants felt they were reliant on advice from staff who often could benefit from further training. Participants did not have a great deal of faith in the decision-making around incapacity benefit, disability living allowance, carers’ allowance, for example. This was supported by the information that, half of all decisions on incapacity benefit are overturned after an appeal (often involving Citizens Advice Bureau advisors).²

“When you go in and speak to the New Deal advisors, nine times out of ten ..they cannot be bothered. ..they have queues of people waiting to come and see them. ...if you want to go up the career ladder, it is not the place to go”

Concern was expressed about a perceived move away from having special advisers for lone parents. These advisers were described as “amazing” by those with experience of them. They were particularly valued because of their wealth of knowledge about lone parents. This change in staffing was feared to increase the likelihood of people not receiving the information they need.

More broadly, those working with families experiencing poverty argued that it will not be possible to deliver the kinds of services that the Government is talking about while cutting key frontline staff (which was seen as an implication of the goal for the Department of Work and Pensions to cut its costs each year).

The effect of incorrect advice can be very damaging for families. For example, one participant whose husband gave up work as a result of her sudden brain haemorrhage was “incorrectly told that he would have to wait for 10 – 16 weeks before we would be given any money”. As a result, there was then a long period when the family had no benefit income, during which they relied on food parcels from a charitable organisation and got into debt with doorstep lenders. This also showed the importance of the voluntary sector in providing stopgaps for families.

“I took a six-month contract; when it finished, it took a year to sort out my benefits, leading to rent and council tax arrears and a court appearance. I lost my right to [the childrens’] free school meals.”

“Social security needs to give the right information to people in my situation; things would have been much easier if we had had the money when we needed it.”

3. Improving the system

Larger and lone-parent families were recognised as having particular problems and participants felt strongly that reform of the Child Support Agency would help to deliver more money for children. Participants criticised government deductions from benefits for any payments made by former partners, arguing that lone parents on benefits should be allowed to keep more of the maintenance money from absent parents. This money is supposed to support the upkeep of their children but lone parent families only receive a maximum of £10.00 per week, which further disadvantages the child.³

At a number of feedback events there was debate about the merits of both universal and means tested benefits. While many groups found it hard to come to agreement about this, they often realise that the system probably needed to continue to use both. Recommendations made included increasing the universal Child Benefit, overall and raising it for second and subsequent children to match the allowance given for the first child. It was suggested that costs could be recovered from higher earners through income tax so that everyone receives a substantial sum of money towards meeting the cost of bringing up children but the system did not become too expensive.

In relation to means tested benefits, improvements to the Child Tax Credit were proposed; including increasing the credit available beyond the current maximum of two children and raising the level to include childcare costs.

“More ... needs to be done on the minimum wage and the Tax Credit System.”

The mixed success of the Tax Credit System was discussed. Issues of maladministration were raised and there was also some discussion about the merits of using tax-credits at all. Some participants felt that the system is an acknowledgement that work does not pay enough. They argued that there should be no need to subsidise work through the tax credit system.

Participants in Sheffield raised the issue of benefits for asylum seekers. With powerful pre-recorded testimonies of families and workers with experience of this part of the system, the insufficiencies of the use of vouchers were exposed. It was felt that their children’s experiences of poverty could be eased through the improved placement and integration of families and possibilities for asylum seekers to work part-time or without pay.

Keeping a connection with work helps in getting employment when circumstances change, but the benefits system makes it difficult for a parent on benefits to work even a few hours a week without impacting on their allowances. Participants in Northern Ireland discussed the fact that in the Republic of Ireland, lone parents are allowed to earn 143 euro a week without benefits being affected. They suggested that the Government should increase the earning threshold before benefits are affected or there should be extra benefits for voluntary work and grants for single parents returning to full-time education.

The point of transition between being in and out of work was recognised as a high-risk period for families and participants made a series of suggestions about improving the system’s flexibility. For example, moving back to employment and off benefits can result in the debts piling up, if benefits continued in work for a short period this would help.

There was a strong feeling at each feedback event that benefit levels need to be increased universally, as benefit income is too low, especially in light of recent increases in prices for utilities.

“Having a disabled child costs more money.”



Key observations and recommendations:

- Benefits and Tax Credits need to be increased: In particular, Child Tax Credit should be available for more than two children; levels of child benefit should be increased and the level for subsequent children raised to that of the first child.
- A more flexible benefits system with an increased earnings threshold is needed.
- Plenty of well-trained frontline advisers within the benefits and jobcentre service supporting people well into employment are essential.
- The Child Support Agency needs to be improved and reformed to give greater support to lone parents



“School trips are...expensive – I had to pay £26 for one recently. I [also] had to pay £18 for a sweatshirt with a logo on it for PE.”

1. The hidden costs of school

The hidden costs of the education system were apparent from many of the feedback events. Groups considered ways of spreading or reducing costs; improving services for both, children and adults, as well as increasing the use of school premises.

These costs include school trips, school uniforms, especially shoes, equipment for school and school meals.

Children from families on benefits are often excluded from school trips because when a notice goes out for a trip and a deposit is necessary quickly to secure an actual place, the parent on benefit does not have sufficient time to save or borrow the money before all the places are filled. To avoid this, school trips should be provided at a lower cost, or free if they are essential; also payment plans for trips were recommended by participants.

The costs for distinctive school uniforms (jumpers with badges on and so on) require greater financial outlay than many parents on low incomes can budget for, especially with growing children. One suggestion was to consider how school uniform could be distributed through schools at affordable costs. Recycling uniforms or setting up schools in buying consortiums that then pass the saving on to parents were proposed. Other participants suggested that school uniform grants should be made available to poorer parents, those on low wages and those on benefits. However, the simplest solution would be if school uniform was designed so that it was available at affordable prices in high street shops and supermarkets.

The stigma attached to taking free school meals was highlighted, even in cash free systems. This has to be tackled to enable more children to take up the provision. In Scotland and Northern Ireland the arguments were made for providing universal free school meals as a huge boost to many children’s health. Participants in Cardiff, Scotland and London noted that during the school holidays extra support might be needed for families who qualify for free school meals in the term time.

2. Getting the best out of school

There was a clear determination among parents and workers that children from disadvantaged backgrounds should have the best possible schooling experience. At several of the feedback events examples of good practice were raised where improvements were being made in schools serving deprived communities. One London attendee made a plea for good local education. Another suggested that premium rates of pay should be offered to the teachers who work in schools in deprived areas, with extra-pay for long-term commitment to teaching in these schools.

Poverty “is about unequal choices.” In Northern Ireland it was noted that there is poor education in some areas, some schools do not offer A-levels, but solely offer NVQs. 40% of the population in one area of Northern Ireland are under 25, but if families want children to do A levels, they

have to go outside the area. Participants argued that if local schools do not offer A levels, there should be free transport for students to schools that do.

Participants acknowledged the home environment as a key component to raising children’s expectations and levels of achievement. Schools could do more to help parents understand the homework that their children are given, from an early stage. There are some good examples where schools have provided lessons for parents on how to help children with their homework. Children need their parents to be involved in their education therefore there ought to be help for parents to input into their child’s education and development.

What poverty means...“Young people who are bright, doing very well in school to have to leave school at 16 because the family needs the wages.”

3. Education for employment

It was agreed that there is a need to link the education system and the employment sector together more coherently. Schools should teach subjects that are linked to the local economy and employment sector.

Lack of provision of adult or further education was considered a major barrier by attendees in Liverpool who argued that the system was not flexible enough to accommodate individual needs on a local level. In Cardiff, they agreed that further education needs to be improved to tackle the literacy problems of those ‘slipping through the net’ and also in confidence-building.

Participants in the Northern Ireland event discussed Further Education a great deal and emphasised the impact of the abolition of university grants on low income families. They felt that there was a need for better advice around debt, fees and loans for education.

“People from low income families now have lower expectations because they know at the age of eleven and twelve that university is just not an option.”

They also suggested that young, school-aged mothers be supported to return to school and that the Educational Maintenance Allowance should not be means-tested.

4. Childcare

Different ideas for the use of school premises out of hours and during the holidays arose throughout the feedback events. Breakfast clubs and after-school clubs in schools, were raised many times by parents who wanted wrap around childcare. The Scottish feedback event suggested free after school activities for all children, to ensure that it remains inclusive.

In London, participants questioned whether it would be possible to use the school premises free of charge. During school holidays there should be holiday clubs on at the same hours as school, to enable parents to continue working without having to pay for additional childcare costs. Suggestions were made for a rolling scheme whereby members of school staff could be paid to come in and work for a week during the holiday, especially during the long summer break. Children with particular needs would then have access to a building that is already accessible to them and to people who are already trained to be with them. Alternatively, trained nursing assistants or crèche workers could be brought into schools in the holidays. That would relieve the strain on parents, especially those who are disabled themselves or have a disabled child, as well experiencing poverty.

There was an identified need for workforce development and training in schools for teachers and other staff, particularly in terms of after-school care. The needs of disabled children need to be built into the planning process for extended schools. More observations were made about the educational requirements for disabled children. Resources need to be made available to equip staff, with the appropriate amount of time and training, to support individual children. Financial inequality in schools needs to be tackled to ensure, for example, no child is prevented from participating in a school activity because of lack of funds; make schools a better place to learn different skills through accessible outdoor activity for all children and excellent childcare within the school.

Key observations and recommendations:

- Children from all income levels should have equal access and opportunities within a high quality local education system.
- Schools should take action to ensure the hidden costs of schooling are kept to a minimum.
- Extra support is necessary for families who receive free school meals during the holidays.
- Further and Adult education should be accessible for all who want or require it.
- An enhanced provision of childcare and after-school clubs should be provided, with the needs of disabled children built in, during the holidays to enable parents to continue to work.

“Poverty means having lower expectations.”



HEALTH AND WELL-BEING

“Poverty makes people sick”

There is a strong correlation between poverty and ill health, of which participants were clearly aware. The provision of health services plays a large role in tackling health inequalities. Participants demanded that people in poverty should have equal access to services and there should be greater emphasis on prevention of ill health. In terms of planning, this may mean providing local or mobile services, for immunisation of children for example, and not just semi-specialised services in the nearest city.

Particular examples of a lack of access to basic services such as dental help, and nutritional advice were noted, alongside examples of children having poor diets. Giving children messages on healthy lifestyles is challenging and education and practical support is needed to implement these messages with low-income families. In Northern Ireland, the problem was starkly illuminated by the presentation of the figure that 32,000 children in Northern Ireland live in severe poverty - many of whom do not get three meals a day. Making healthy food cheaper would have an impact at national level. Participants suggested that Government could work with retailers to reduce the price of healthier foods or use planning regulations to ensure that local shops sell good quality, healthy foods.

Issues around caring for disabled children and parents who are disabled or have health problems themselves often came up at the feedback events. It was thought that workplaces are not flexible enough to allow parents time off for hospital appointments or to let them combine work with caring for a disabled child or dealing with their own health problems. Balancing these demands can put a great deal of pressure on parents.

Some participants discussed the barriers for parents with mental health issues. It was felt that General Practitioners (GPs) do not always understand what is best for parents, often prescribing antidepressants rather than other forms of help, and that GPs need a greater recognition of the links between poverty and poor mental health. Parents need to be listened to and need GPs to pay attention to their emotional health.

There was discussion around the difficulties for families living in poverty being able to afford leisure activities. In Scotland, the Young Scots Card[®] was praised but participants recommended that it be extended further than just swimming or that children from low-income families should have free access to leisure centres.

Key observations and recommendations:

- More equal access to health services is needed with greater emphasis on the prevention of ill health among low income families.
- All communities should have healthy, affordable food available in local shops.
- Employers need to be more flexible for parents with caring responsibilities, especially for parents of a child with a disability or disabled parents.
- Health providers need to be more aware of the links between poverty and mental ill-health.
- Low-income families should be enabled to access affordable local leisure facilities.

“Poverty affects your lifestyle and makes you depressed. It is unhealthy for children to see parents in that state.”

EXPERIENCE OF POVERTY IN CHILDHOOD

“Childhood cannot be relived. Isolation, desperation and hurt are not just words for young people – they have a scarring impact. It is unforgivable that these years can be allowed to be stolen from young people through poverty.”

One participant described poverty as the ‘drip drip erosion of your soul’ another said ‘Poverty means children miss out’

In Northern Ireland, young people were involved in several events as part of this feedback event. There was particular interest in lifestyles and the environment. Young people emphasised the importance of a safe environment with space to play; being close to facilities and friends; the importance of youth services and community centres; being close to better schools; as well as the links between bad housing and poor health.

One parent said it had taken seven years to save up for a holiday. They asked what good this did to a child’s health and how children could acquire the aspiration to change and to see different ways of life in this situation. There was a real commitment amongst participants to making children feel good about themselves, giving them a vision; it was felt that children deserve the chance to look forward to activities and to have hope. Participants felt that people need to raise their expectations about what families, including those in poverty, can achieve; too often, professionals have too low expectations of them.

Tackling child poverty can be seen in financial and economic terms however there was a great awareness that it has to do with much more than that, it has to do with life experiences and the quality of life of children.

“We all benefit from there not being pockets of poverty, in this city or elsewhere in the country. The question of providing the right support to the most vulnerable families, from whatever ethnic group they are, to enable them to function in society on an equal par with others is very important to the health of society as a whole.”

“The stigma your kids feel, you feel as if you’re punishing the kids, but when you’ve £2 a day for food sometimes you just can’t get it.”

Key observations and recommendations:

- It is important to listen to the voices of young people.
- Communities need to have space for children to play with adequate provision of youth services.
- Tackling child poverty is about quality of life as much as economic well-being and it benefits the whole of society to reduce levels of child poverty.



HOUSING AND COMMUNITY

The cost and quality of housing was considered to be among the factors that impact upon child poverty alongside the poor conditions that families experience whilst in temporary accommodation.

Participants noted that the reduction in the amount of social housing being built has resulted in a severe lack of family accommodation, especially in cities, such as London. This has led to problems of overcrowding and an increase in numbers of families in temporary accommodation. It was felt that the Government or Local Authorities should invest more in social housing, which would avoid households being pushed into the private sector where rents are high and tenancies are often insecure. This would also avoid the many missed days of school that children suffer when they are moved around within temporary provision and have to change schools, which severely affects a child's education. One suggestion, made in London, was that the number of empty homes in the city should be looked at to enable the Local Authority to let them out as social housing.

In Scotland, the discussion focused on the high rates of fuel poverty with one participant noting that there are around 46,000 families with children living in fuel poverty.⁶ They pointed out that prepayment customers don't have the option to switch suppliers "There is no choice in which gas company you use."

There was a discussion about creating a new initiative called 'Warm Deal for Families' as well as the benefits of greater energy efficiency: such as windmills and under floor heating. It was felt that for much housing stock, higher building standards are required. In a discussion about the high prices of utilities at the Northern Ireland feedback event it was claimed that two in five of Northern Irish children live in households that have at some point been disconnected from utilities.

"The young not getting the heat now are the next generation with health problems."

"People [in poverty] don't get the same choices as other people ... do we heat or eat?"



FINANCIAL EXCLUSION

The final driver of poverty that was discussed at the feedback events was financial exclusion. This refers to the experience that many families living in poverty face having no assets, no savings, no bank accounts or access to money advice and affordable credit.

This can mean prepaying with meters for utilities, which reduces the ability to switch providers and being unable to take advantage of cheaper direct debit payment methods, and so ending up paying more than neighbours with a bank account, for the same energy. Banks are now meant to offer a basic bank account to stop people being excluded, however these accounts are not promoted widely.

For some on benefits, the Social Fund had provided short-term loans for essential items but it was not as accessible or as wide ranging as people would like. Credit unions were thought to be an excellent way to support families in managing their finances whether they were on benefits or in work. Participants felt that more of this kind of help and support would help people to manage their money once they do access work. Because these are locally-based in the community, Credit Unions were seen as being easier for people to access.

A number of participants paid tributes to local projects that helped them manage their debt. These projects were vital in terms of providing access to affordable credit, and avoiding huge interest charges from doorstep lenders.

"The credit union really is a lifeline, because it gives you small loans when you need them. ...It is so important that it is there, because there is nothing else other than extortionate debt companies. Debt is all-consuming."

"When you are depressed, it affects your children. In some cases, you do not think of ... the children, because you are constantly thinking about paying back your debts."

Key observations and recommendations:

- The amount of available social housing should be increased and the number of families living in temporary accommodation reduced.
- Efforts should be made to ensure that being in temporary accommodation does not have a disproportionately negative impact on a child's education.
- Social housing should be maintained/built to a high standard.
- There could be new provision to enable families to avoid fuel poverty such as a 'Warm Deal for Families'.

Key observations and recommendations:

- Improve the Social Fund so that it adequately provides for low income families' needs.
- Improve education in money management.
- Credit unions provide cheaper credit to people living on low or no income; these need to be properly supported and banks should adapt their services to be more accessible.



CONCLUSION

The wide range of topics discussed in the feedback events across the United Kingdom shows that poverty isn't just about a lack of money, it is the consequence of a much greater inequality of life chances for which the whole of our society pays the price. It is clear that one simple solution to child poverty does not exist. The necessary action will require coordinated efforts across all levels of government, national, regional and local with a concurrent change in public attitudes towards how society supports families on low incomes.

People experiencing poverty must be supported and enabled to comment on and influence policies aimed at tackling poverty and social exclusion. From the participants at the six feedback events we heard that better provision has to be made to ensure families on low incomes have an adequate, warm, place to live, that children have space to play and access to health services, such as a dentist, when required. Access to financial services is also imperative, and credit unions were seen as a useful local tool in addressing the financial exclusion of many families on low incomes or out of work.

For those parents not in work it was agreed that the levels of benefits are set far too low and should be increased. In particular, enabling Child Tax Credit to be claimed for more than two children, increasing levels of child benefit and raising the level for subsequent children to that of the first child were recommended. To encourage people into the workplace, a more flexible benefits system should be created with an increased earnings threshold. Parental choice about whether to work or care for children was essential, especially during the child's early years. Therefore benefits should not be set at a level at which families would struggle if a parent decided to remain at home to meet their child's needs.

The importance of education was stressed as it can play a key role in raising people's levels of aspiration and achievement. The hidden costs within the education system must be combated to enable all children to take part fully in all the opportunities available. The correlation between low incomes and low educational achievement must be tackled to enable children to attain qualifications that will be useful in later life. Some adults too are lacking basic skills and adult education needs to reach those who may have previously 'slipped through the net' to help them get the most out of the labour market.

Major changes are needed within the labour market; short-term, unsustainable, low-waged jobs will not raise families out of poverty. Many participants spoke of wanting careers, real jobs, with fairer wages. They demanded greater individualised support and training from the jobcentre service in order to get there. Employers were asked to provide greater flexibility for parents and to take into consideration caring responsibilities, especially of parents of a disabled child.

Overwhelmingly the greatest call was for all parents to have improved access to affordable childcare. High quality accessible childcare needs to be available if parents are going to be able to return to work and remain in work.

Listening to the voices of those in poverty and responding to them is vital if viable solutions to child poverty are to be found. The contributions to these feedback events will continue to be used to inform the work of End Child Poverty and other organisations to shape the debate around ending child poverty in the UK.



¹ Disabled Children: their families and child poverty Council for Disabled Children and End Child Poverty, 2003. Based on data from Family fund trust, 2002 and General Household Survey 2002.

² Quarterly statistics for the Appeals Service, Department for Work and Pensions, June 2005

³ Child Maintenance Premium, Child Support Agency.

⁴ Monteith, M. and McLaughlin, E. 2004, The Bottom Line, Save the Children.

⁵ The Young Scot card operates in a variety of ways in different areas throughout Scottish Local Authorities. Glasgow City Council where the feedback event took place provides free swimming for children in full-time education for 12-18 year olds. However the card is also available for young people up to the age of 26 to get discounts for gyms and other leisure activities.

⁶ Scottish House Condition Survey, 2002, Communities Scotland

Credits:

Pictures: cover, pages 9, 11, 12, 14 and 16; www.johnbirdsall.co.uk; pages 3, 5, 6, 10, 15, 17 and 19; End Child Poverty

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