

York Poverty Needs Assessment

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City of York Council held an open event to discuss the issues raised in this content. This took place at the Council's West Offices, Station Rise, York, YO1 6GA between 9:30 - 12:00 on Friday 25th July. A summary of the discussions from the day are contained in the 'What else can be done?' section of this content.

Poverty is clearly a complex and cross cutting issue. Even the definition of poverty is something that is hotly debated. This section on poverty attempts to present existing information on poverty in York to help policy makers and the community understand the necessary solutions.

This section builds on previous work carried out examining poverty in York and is the starting point for a broader discussion on the impact that low income, reduced opportunities and resources has on the city and its residents. This section draws on the information and conclusions from [York's Fairness Commission](#) and the [Without Walls review on poverty](#)

It compliments other sections of the Joint Strategy Needs Assessment which present data on [socio-economic deprivation](#) and information on many [diseases and their relationship to deprivation](#).

It aims to stimulate conversations with the communities and stakeholders across the city about poverty issues in York and help steer how the city should continue to respond to them. We are keen to hear the views of our partners on the evidence presented here and would welcome comments to healthandwellbeing@york.gov.uk email address. We are also planning to hold a stakeholder event on this topic and would welcome contributions from residents to this. The date of this is to be confirmed. To register your interest in participating, please e-mail healthandwellbeing@york.gov.uk

The evidence in this section is set against the background of economic recession, austerity, deep cuts to public spending and a reining in of welfare support. Locally it is estimated that well over £2m of reductions in Housing Benefit (HB) and Council Tax Benefit in 2013/14 affected a wide number of residents and squeezed the income of those already reliant on welfare. This includes

- 931 social tenants saw a reduction in their HB because of the 'spare room subsidy' changes (£683k)
- 6,000 working age council tax payers had to pay at least 30% of their council tax (£1.5m)
- 40 tenants affected by the cap in benefits (£42k)

To provide some financial resilience for those most in need the new YFAS (York Financial Assistance Scheme) received 2,921 applications for help because of a crisis or emergency and £239k was awarded (76% of the Government grant). Around 860 DHP (Discretionary Housing Payment) awards were made to tenants needing additional help with their rent amounting to £236k (83% of the Government grant).

Whilst York has a relatively strong local economy compared with other parts of the country and has weathered the economic storm relatively well this does mask some of the key challenges that have been identified here. The scale of the deprivation gap between 'advantaged' and 'disadvantaged' York is striking. A number of key themes are apparent:

Life expectancy

- The gap in life expectancy between the most and least deprived areas in the city is 7.2 years for men and 5.9 for women (there is a strong correlation between deprivation and lower life expectancy)

Housing costs continue to rise

- The average house price in February 2014 was £183,000 compared to £170,000 nationally and £117,000 regionally.
- The house price to earnings ratio, at 8.9:1 is markedly above national and regional levels
- The median monthly rent for a two bedroom property in the private sector is £650 – beyond the reach of those who rely on Housing Benefit

Whilst overall levels of unemployment are falling, in-work poverty is a growing issue:

- We need to improve employment opportunities that are better paid (for example, jobs which pay at least Living Wage of £7.65 per hour) and are sustainable to be able to lift people out of poverty.
- Despite progress on the 'Living Wage' where several employees in the city are committed to pay £7.65 an hour some 20% of employees in the city are paid below that level.
- A major increase in part-time working amongst those in employment since 2010 - 10% more men and 5% more women in the workforce are working less than full-time. Overall 33.9% of York's residents are in part time employment compared with

26.3% for the region and 25.5% for Great Britain. Out of 378 Local Authorities, York has the 10th highest proportion of its working age population in part-time employment.

- Part time workers are twice as likely to be on low pay.
- Gender pay inequality has widened with women earning 18% less than men.

Long term unemployment remains a problem in certain areas. Four wards, Westfield, Heworth, Holgate and Clifton, account for 54% of the long term unemployed and along with Hull Road are home to 60% of children living in poverty in the city.

Poverty is person-based, deprivation usually refers to places. People living in the most deprived areas may not be suffering from poverty. Conversely people living in the most affluent areas may be living in poverty; they may have fallen on hard times, lost employment or suffered relationship breakdown. Those who are not fixed to one place, be they the homeless or travellers, may be living in extreme poverty if homeless, but not in poverty at all if part of an economically-comfortable traveller society.

Whilst it is generally accepted that “the poor” suffer poorer health outcomes and live shorter lives, there is an increasing body of evidence that inequalities of income within societies have a negative impact on health and well-being of the whole population ([Wilkinson, R. Pickett, K., 2009](#)). The more unequal the society, the worse are the outcomes such as life expectancy, infant mortality, adult obesity, substance dependency and mental illness.

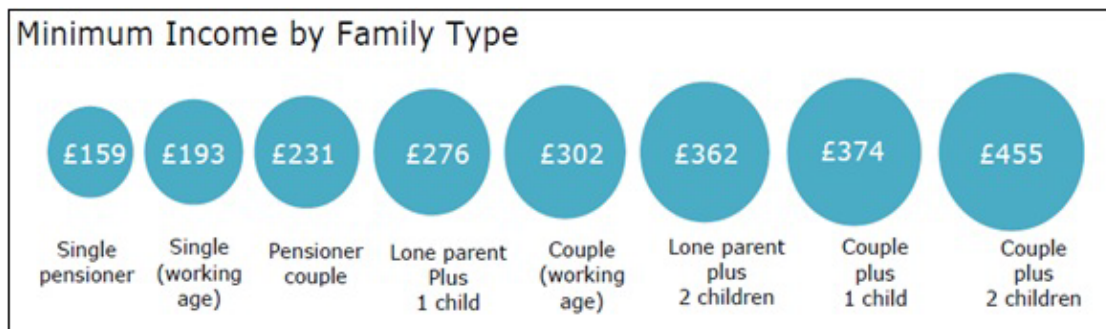
Poverty means being unable to afford to meet the minimum needs that are deemed reasonable by the standards of the society in question ([Ravallion, M., 1992](#)).

These needs are not just for basic goods and services, but also to be able to participate in society; the ability to conform to social norms such as buying birthday presents for relatives or providing social activities for children.

There are a number of ways to measure poverty. At the person level a simple measure is income, i.e. money coming to that person per week, but this doesn't take into account children, so we tend to use household income. Each household's income is adjusted for family size, and compared to median income. (The median is the “middle” income: half of

people get more than the median and half get less.) Those with less than 60% of median income are classified as 'poor'.

This definition of poor is the agreed international poverty measure used throughout the European Union. The table below, based on data from the Joseph Rowntree Foundation (2012), estimates the minimum weekly income requirements for a range of family types, but having an income level below this does not necessarily mean living in financial hardship ([Loughborough University, 2012](#)).



The past five years have seen an unprecedented erosion of living standards in the UK. Median household incomes reached a peak in 2009. Earnings continued falling relative to prices at least until late 2013, although this deterioration is forecast to end in 2014 (the Office for Budgetary Responsibility (OBR) 2014). The price of some essentials, notably food and energy, have risen faster than average, so that the cost of living has risen even more relative to earnings than the general prices index, tightening the squeeze on living standards. Inflation is easing off and stands at 1.8% at April 2014 ([Rate Inflation, 2014](#)). The OBR reported in March 2014 ([Office for Budget Responsibility, 2014](#)) that inflation was expected to remain close to the 2% target. Increased levels of unemployment, (1.6 million in early 2008 peaking at over 2.5 million but still at just over 2.3m) have had an impact. The period has also seen a reduction in the overall amount of employment and income in households, as many have reduced their hours. Tighter fiscal policy has meant a real terms reduction in the value of and access to many benefits and tax credits on which low-income households depend. All of these factors have combined to increase the number of households struggling to achieve an acceptable standard of living.

The OBR, the Government's independent economic forecasters, confirmed, at time of writing, in March 2014 that UK GDP growth was

1.8% in 2013 – up from 0.2% in 2012 – and is now forecasted to grow by 2.7% in 2014 and 2.3% in 2015 as the country begins to emerge from the global recession. This view was echoed in January 2014 by the International Monetary Fund (IMF) which increased its growth forecast for the UK economy in 2014 to be 2.4% - faster than any other major European economy - against its previous forecast of 1.9%. In 2015, it expects growth of 2.2% ([Office for Budget Responsibility, 2013](#); [International Monetary Fund, 2014](#)).

However, economic growth will be patchy and unbalanced. Growth is largely driven by consumer spending and whilst business investment is recovering, export performance is disappointing. Additional public spending cuts of £25bn after 2015 were announced by the Chancellor in January 2014. These cuts will continue to exert pressure on household income, particularly as half of the reduction could come from the welfare budget. Housing Benefit (HB) for those aged under 25 is especially at risk ([BBC News, January 2014](#)) – there are almost 900 people under 25 in York receiving HB of around £3.5m per year. The overall Benefit Cap announced in the March 2014 Budget will have inevitable repercussions for those reliant on welfare income([BBC News, March 2014](#)).

There are concerns about the extent of part time low paid work and the degree of ‘underemployment’ (i.e. those previously in full time paid work now working part time) and the effect this has had on income. Government figures on earnings show that all except the richest 10% saw their take-home wages rise by at least 2.5% once tax cuts were taken into account, more than the Consumer Prices Index (CPI) inflation rate of 2.4%. However, a broader view of household income, taking into account changes in tax credits, child benefit and reductions in in-work welfare benefits such as Housing Benefit and Council Tax Support shows a less positive impact on household income.

Recovery is uneven with London and the South East accounting for four out of every five jobs created in the private sector between 2010 and 2012. The Centre for Cities Outlook 2014 report (Jan 2014) ([Centre for Cities, 2014](#); [BBC News, January 2014](#)) also found that in the three year period 2010 to 2012, during a time of weak growth and austerity, London accounted for 10 times as many private sector jobs as any other city and also bucked the national trend by seeing an increase in public sector employment.

In-work poverty is a central issue ([Kenway, P., 2008](#)). Nationally, the number of working households having to rely on Housing Benefit to supplement their income and meet their rent has doubled since 2010 ([Turn2Us, 2012](#)). This demonstrates that simply being in work does not mean that people have no need for welfare support.

The following video clip produced by [Inequality Briefing](#) gives some detail about income inequality in the UK.

Another video clip about wealth inequality in the UK is available [here](#).

A January 2014 report (Joseph Rowntree Foundation, 2014) carried out by the Centre for Research in Social policy on behalf of the Joseph Rowntree Foundation (JRF) found that nationally the number of households living below the 'minimum income standard' (Joseph Rowntree Foundation, 2013) had risen by a fifth in the three years to 2011/12. In North Yorkshire & the Humber the proportion increased from 19.5% to 22.4% of the population.

There is a recognition that the quality of new jobs is important – these should be well paid (at or above a 'Living Wage' (Living Wage Foundation, 2013), currently £7.65 outside of London) and be sustainable – to have a long term impact on lifting people out of poverty. Often referred to as 'good growth' it is a concept attracting increasing attention. The Joseph Rowntree Foundation has recently established a partnership with Leeds City Region to develop research into this area (Joseph Rowntree Foundation, 2014).

The impact of the economy on disposable incomes and inequalities is further compounded by a range of other factors. Broadly these fall into two areas – at the level influenced by Government policy and at the "sharp end" of the economy in relation to living costs.

Bank lending to businesses and individuals is tight, and those with least money to invest often pay the highest rates of interest. The net average monthly flow of secured lending to individuals sank rapidly from £9bn in 2007 to £0.6bn in 2010 rising slightly to £0.8bn by November 2013 (Bank of England, 2014)

There has been a growth in pay-day loan companies which provide quick credit but at a comparatively high cost. Whilst this may meet an immediate need it can lead to a spiral into further debt and hardship. One national debt charity has reported an increase of 82% in

the number of people seeking help with pay-day loans, rising from 36,413 in 2012 to 66,557 in 2013(Step Change, 2014).

There were some positive signs with the rate of decline in lending to UK businesses easing slightly in the year to November 2013 and the annual rate of growth in secured lending to individuals rising slightly to 0.8% in the three months to November 2012. The total net consumer credit flows were positive, being largely unchanged compared to the previous period and mortgage approvals for house purchase continued to increase (Bank of England, 2014). Whilst the housing market shows signs of recovery (supported by the Government's 'Help to Buy' scheme) there is some nervousness about a new property bubble emerging(The Guardian, 2013).

Austerity and Welfare Reform: National research by the Family & Parenting Institute (January 2012)(Family and Childcare Trust, 2013) shows that it is generally families with the lowest incomes who will lose most from falling incomes resulting from contracting public spending and changes to tax, benefits and tax credits. Non-working lone parents face a 12% drop in income on average – equivalent to £2,000 per year. Households with young children and large families will be hard hit, which raises concerns about knock-on increases in the number of children living in poverty and on some minority ethnic groups who statistically tend to live in larger families.

The same report also identified carers as a vulnerable group who will come under increasing financial strain through tax and benefit changes. The average loss for households claiming carers allowance is just over 6% compared to just over 4% for all households. Caring often means families face a lower income as caring and ill-health or disability reduce families' ability to work. This is often compounded by higher costs from additional household and living expenses associated with ill-health and disability (including extra heating, laundry and transport costs). Families can find that disability benefits do not cover these extra costs and many are not eligible for support from social services, meaning that they have to pay for care themselves.

Housing is another key area where welfare reforms will impact on inequalities. Exact figures are hard to determine due to the changing and dynamic nature of benefit claims, but just taking into account changes to Housing Benefit and Local Housing Allowance, people in York will be £2.9 million a year worse off.

The overall picture is complex, rises in tax free allowances will assist those who are in work but on a low income, however changes to child tax credits will have negative impacts for some groups. Cutting the 50% top rate of tax will most benefit those on high incomes. The gradual shift from Disability Living Allowance (DLA) to Personal Independence Payments (PIPs) will have the effect of reducing national spend on DLA by 20% through a combination of lower awards and tighter qualifying criteria. As at Nov 2013 there were 6,210 York residents in receipt of DLA (3,640 of working age) and the total amount paid during 2012/13 was £25.5m (Department of Work & Pensions, 2013).

Food and fuel prices remain high, and these make up a greater proportion of the spending of those on low incomes. 'Fuel poverty' has risen as a result. Households were considered by the Government to be in 'fuel poverty' if they would need to spend more than 10% of their household income on fuel to keep their home in a 'satisfactory' condition (21oc in the main living room and 18oc in the other rooms). The definition has now been altered: a household is now in fuel poverty if it has an income below the poverty line (once fuel costs have been accounted for) and if its energy costs are above those for a typical household – this is called the Low Income High Costs (LIHC) framework (Government, 2013).

The factors which drive fuel poverty are the energy efficiency of the home, standard assessment procedure (SAP) calculates the energy rating of a dwelling, SAP ratings are expressed on a scale of 1 to 100 the higher the number the better the rating the cost of energy and household income. Recent figures by the Department of Energy & Climate Change (DECC) (Government, 2013), show that the average bill for households with dual fuel has risen by 29% since 2010 from £1,105 to £1,427.

The extent of fuel poverty (basic income definition) in York in 2013 was estimated to be around 16% of all households, up significantly from 8% in 2008. The LIHC definition puts the figure at 11% (9,323 homes). Using either definition there are 'pockets' of fuel poverty in York. More than 15% of households in Fishergate, Hull Road, Micklegate and Clifton wards are in fuel poverty - 3,064 households or about a third of the total households in fuel poverty in the city.

Impact of fuel poverty on health

A healthy indoor temperature is around 21°C with serious health risks occurring below 16°C with a substantially increased risk of respiratory

and cardiovascular conditions. Below 10°C the risk of hypothermia becomes appreciable, especially for the elderly.

Nationally there are approximately 24,000 more deaths between December and March than expected from the death rates in other months of the year. This seasonal fluctuation, (known as the 'Excess Winter Deaths Index' (EWD), expressed as a percentage) is the excess of deaths in winter compared with non-winter months. The year runs from August to July. Winter months are December to March; non-Winter months are August to November and April to July For the period 1/8/08 to 31/7/11 the EWD index is greater in Britain than in most other countries of continental Europe and Scandinavia. For this period the EWD figure for England is 19.1% with Yorkshire & the Humber at 18.2% but York higher at 24.8% (Public Health England, 2013).

Cardiovascular conditions (e.g. heart attacks and stroke) account for half the excess winter deaths, and respiratory diseases (e.g. influenza, pneumonia and bronchitis) account for another third. Although there are some excess winter deaths in all age groups, it becomes more likely for those in the 45+ age group. The risk increases with age in a roughly linear pattern up to the 85+ age group, after which there is a marked increased risk.

Indoor temperature was one of 4 housing indicators examined which affected the mental health of adolescents. Young people who had lived for long periods in poorly heated homes were 28% likely to be at risk of mental ill health compared to 4% living in adequately heated homes (Barnes, M. et al, 2008).

Younger children (up to 3 years old) living in cold homes have been found to have a 30% higher chance of hospital admission than children from similar socio-economic circumstances with a fuel subsidy in a US 5 city study, (The Child Health Impact Working Group, 2007)

City of York Council is taking positive steps to help address fuel poverty through a number of initiatives, including the 'Assisted Energy Switching Scheme' run through January/February 2014 (City of York Council, 2014)

The content above also links to the section on fuel poverty which can be found [here](#).

The Poverty Premium

The 'poverty premium' is the notional amount of additional money that a lower income household pays, compared with that of higher income families, for the same goods and services over a year, depending on their specific circumstances. Several reports have exposed how those on low incomes are often unable to access favourable payment terms, whether for household or personal items, insurance, energy, or loans ([Family Action, 2010](#); [Save the Children, 2010](#)). Not having a car for example limits 'bulk' buying at supermarkets. 'Digital exclusion' (i.e. not having access to computer equipment or broadband) limits access to on-line tariffs and discounts while not being able to achieve advantageous credit rating scores leads to higher interest rates for loans. It is estimated that about 5.9 million people in the UK have a prepayment energy meter ([Uswitch, 2014](#)) but to switch requires that certain conditions must be met (e.g. having a current account and having been debt-free for at least 3 months) which are often out the reach of the financially excluded. Costs tend to be higher than with a standard meter as the best tariffs are always to be found for paper-free internet-only accounts paid by regular direct debit.

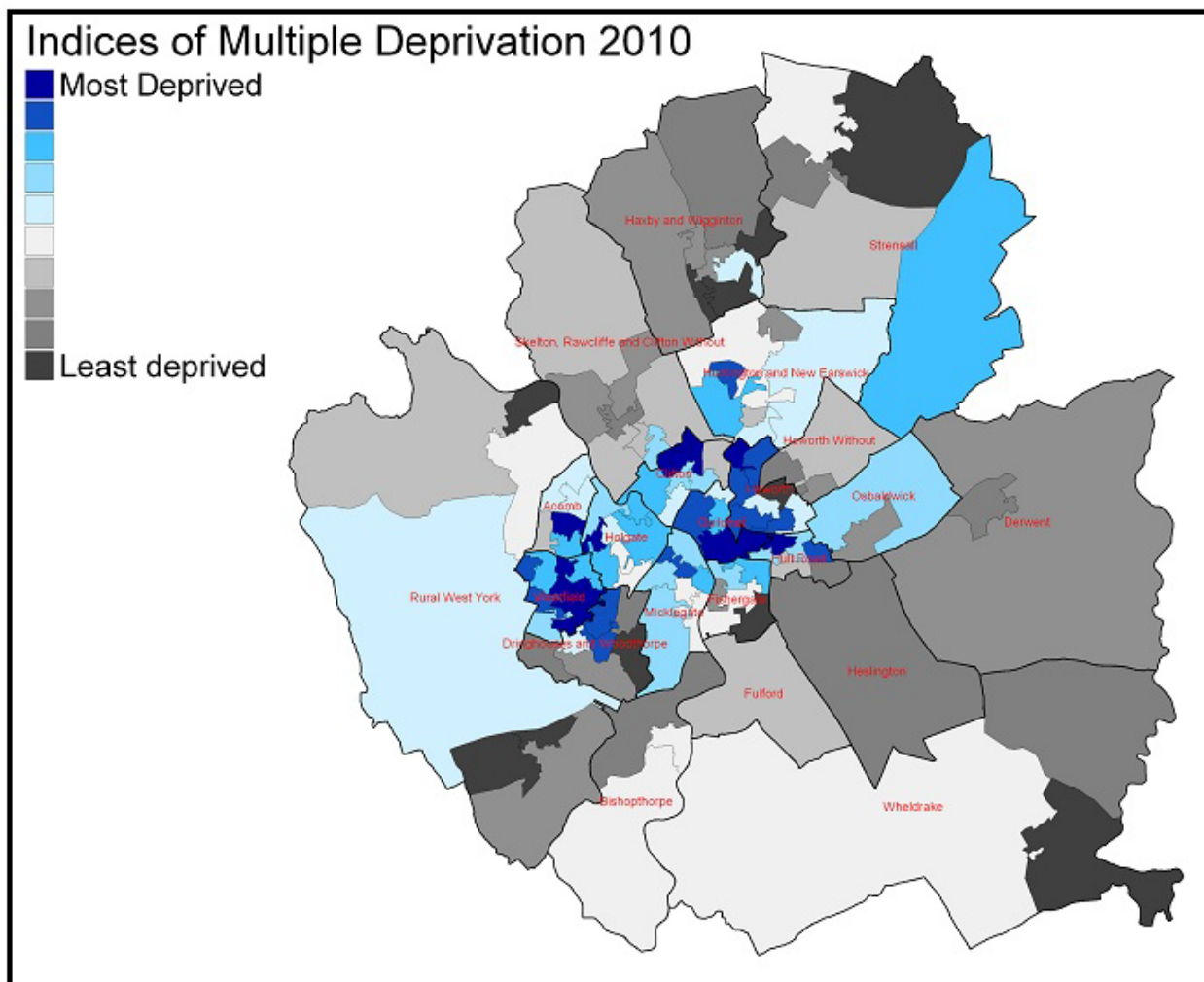
Whilst York has weathered the economic storm relatively well compared to other areas this does mask some of the key challenges identified in this report. The scale of the deprivation gap between 'advantaged' and 'disadvantaged' York is striking:

- The gap in life expectancy between the most and least deprived areas is 7.2 years for men and 5.9 for women (there is a strong correlation between deprivation and lower life expectancy)
- The prevalence of mental health problems is more than twice as high in the most deprived areas
- The median monthly rent for a two bedroom property in the private sector is £650 – beyond the reach of those who rely on Housing Benefit
- The average house price in February 2014 was £183,000 compared to £170,000 nationally and £117,000 regionally.
- Four wards, Westfield, Heworth, Holgate and Clifton, account for 54% of the long term unemployed and along with Hull Road are home to 60% of children living in poverty in the city.
- Gender pay inequality has widened with women earning 19% less than men.

- A major increase in part-time working amongst those in employment since 2010 - 10% more men and 5% more women in the workforce are working less than full-time.
- Lack of employment opportunities that generate 'good growth', i.e. jobs which pay at least Living Wage (£7.65 per hour) and are sustainable to be able to lift people out of poverty.
- Large numbers of those in poverty, including older people and disabled people, are "digitally excluded" i.e. not able to afford IT and Broadband, and therefore suffer poverty of opportunity.

At the level of place, the 'Index of Multiple Deprivation' (IMD) ([HM Government, 2010](#)) is a recognised measure of deprivation.; It combines a number of indicators, chosen to cover a range of economic, social, health, crime and housing issues, into a single deprivation score for each small area in England.

The map below shows relative affluence or deprivation of small geographic areas within York. These areas have been ranked and grouped into one of 10 equal bands (deciles); the dark blue areas are the 10% most deprived and the black areas represent the 10% least deprived (or most affluent areas) in the city. The most recent data is from 2010.



To put the City in the wider context, we can compare it to the rest of England. In York 42% of the population are in the most affluent fifth of the population (or the top 20%). Only 6% fall into the bottom fifth ([Public Health England, 2013](#)).

Other indicators which reflect the financial strain that people are under, such as food bank usage and the extent of fuel poverty are also used in this document to draw out some of the very real difficulties that individuals and families face.

York has so far demonstrated a degree of resilience to the recession.

For example:

- York's unemployment rate of 5.1% (5,800) is below both the national (7.5%) and Yorkshire & the Humber (9.0%) levels; [Dec 2013]
- the proportion of children living in poverty at 12.5% (4,490) is less than national (20.1%) and regional (21.1%) rates; [2011]

- the proportion of the working age population getting key out of work benefits (Includes Job Seekers Allowance, Employment & Support Allowance, Incapacity Benefit, lone parents and others income related benefits) at 6.3% (8,360) is below the national (10.6%) and regional (11.9%) rates. [Nov 2013]

York is an attractive and relatively well-off city with poverty levels below the national and regional averages. For most residents, the reality is good too - health, education and incomes are all above average, crime is low, and the city's economy is buoyed by leading edge universities and strengths in science and innovation. The findings of the Big York Survey 2012 ([City of York Council, 2012](#)) (run during the summer of 2013) reflect this position. Residents felt that the most important aspects in making York a good place to live were low levels of crime (81%), good health services (76%) good schools (73%) good public transport links (72%) and clean streets (72%).

The most recent Index of Multiple Deprivation data ([Government, 2010](#)) shows that York is relatively well placed both nationally and regionally. It ranked 244th out of 354 English Local Authorities on the overall IMD rank score (1st being most deprived). York was the third least deprived out of 51 of the largest cities (by population) in England. But this is not everybody's experience of living in York. The data disguises the fact that there are significant pockets of deprivation within Westfield, Guildhall, Clifton, Heworth and Hull Road wards which each have areas within them that are in the most deprived 20% in England. The overall affluence of the city and the low levels of deprivation across York as a whole is what masks this deprivation.

Whilst two fifths of the population (about 80,000) live in places that are in the best 20% in England, eight local areas in the city are in the most deprived 20%. They are home to around 14,000 people (including about 4,500 children), just less than 7%, of York's population. In these areas, and for those with low incomes elsewhere in the city, the symptoms of deprivation are all too obvious: shorter life expectancy, higher crime, poorer educational attainment and often a lack of hope and opportunity ([UCL Institute of Health Equity, 2010](#)).

A wide range of ward level information including information about worklessness and benefit claims can be found [here](#)

What is striking about York is not so much the scale of deprivation, but the gap between 'advantaged York' and 'disadvantaged York'. Perhaps the greatest challenge – and opportunity – facing the city is to tackle

these inequalities, and to do so in ways that maintain the wellbeing others already enjoy. York's inequalities are less pronounced than in many other English cities but they are still unacceptable and sizeable.

The [York Fairness Commission](#) was launched in July 2011 as an independent advisory body to City of York Council on ways to increase fairness and reduce inequality in York. Its members were appointed on the basis of professional expertise, personal commitment to equalities, fairness and social justice and knowledge of and/or stake in the York community. It published a report in September 2012 ([York Fairness Commission, 2012](#)) following a comprehensive audit of the available evidence of York.

What did the Fairness Commission find and what is the picture now?

Health and Wellbeing

Overall, York performs well - life expectancy is very slightly longer than average, 79.6 years for men (national average 79.2), and 83.2 for women compared to the national average 83.0 ([Public Health England, 2012](#)). Limiting long-term illness is lower, as are early death rates from heart disease, stroke and cancer. The Council's Big York Survey showed that 84% said they were in "very good" or "good" health. However, health is substantially worse in York's deprived areas and three issues stand out.

Life Expectancy

The latest data (2010-2012) on life expectancy in relation to deprivation is contained in Public Health England's [Public Health Outcomes Framework \(PHOF\)](#) ([Public Health England, 2012](#)). These figures show that for males, life expectancy in York has increased slightly to 79.6 years and that for females life expectancy has also increased slightly to 83.2 years. However, a more in-depth look at life expectancy shows that this gain is not shared across the social spectrum.

The figures for England shows the average gap in life expectancy between the most and least deprived deciles (tenths) is 9.65 years for men and 7.18 years for women. Deciles split the population into ten even groups and allow comparison between outcomes. In this instance, the most deprived decile refers to the 10% of England's population who are most deprived and the least deprived decile refers to the 10% of England's population who are least deprived.

York's life expectancy gap between most deprived and least deprived is smaller (i.e. better) for both men and women when compared to the national average. It is 7.2 years for males and 5.9 for females. This means that a York resident living in an area of relatively less deprivation can expect to live between 5.9 – 7.2 years longer than a York resident living in the most deprived area, depending on gender.

Locally, the gap is reducing for males but increasing for females.

'Healthy' Life Expectancy: Disability-free life expectancy is lower in the most deprived wards, with sizeable gaps for both genders.

Mental Health: It is estimated that at any one time there are around 170 people suffering with a mental illness for every 1,000 people aged 16 to 74 years in York. This equates to around 25,000 people who experience various kinds of mental health problems ranging from anxiety and depression to severe and enduring conditions including dementia and schizophrenia ([North East Public Health Observatory, 2008](#)). Approximately 1,400 people suffer from severe and enduring mental illness. Prevalence is more than twice as high in the most deprived areas.

In addition, the Fairness Commission found ([York Fairness Commission, 2012](#)) that:

Health services in York face many challenges. An increasing and ageing population is fuelling demand; GPs are unequally distributed across the city; and better educated, more affluent citizens continue to take-up a disproportionate amount of available services. The system of delivery has not adapted to these growing pressures and a deficit of funds is compounding its ability to do so in the future. This is a fundamental barrier to reducing health inequalities and it needs to be addressed with urgency.

There is less focus on measures that may prevent people from needing such care in the first place, or which allow people with less critical health needs to receive treatment in alternative settings that are more cost effective and less institutionalised. As the Review asserts:

“low level and preventative support - including schemes that help older people to remain independent and at home, promote healthier and active ageing, and encourage greater inclusion and informal support networks - are in limited supply”.

Such schemes can also help to delay the onset of chronic and disabling conditions and extend healthy life expectancy. They can reduce costs and improve quality of life, especially for older or frail people and those who are potentially vulnerable to illness.

The above content is linked to the section on life expectancy which can be found [here](#).

Income, Economy and Jobs

Despite the recession, York's economy is relatively strong and resilient, with lower than average unemployment. A key challenge is to prevent people who were already disconnected from the economy during times of growth from slipping further away from opportunity.

Income Inequality: Gross average weekly full time wages (2013) in York are £529, just above the Great Britain average (£522). They are lowest in the Hull Road and Clifton wards. Income inequality in York is not as pronounced as nationally.

Employment: Four wards, Westfield, Heworth, Holgate and Clifton, account for 54% of the long term unemployed. The number of workless households (including those with children) is increasing. York's female claimant rate is at the highest level for 13 years, youth unemployment is up, and the number of young people who are not in education, employment or training ('NEET') remains too high.

Whilst the definition of the statutory performance measure for young people who are NEET changed between 2011/12 and 2012/13 the latest figures show

- 5.7% (approx. 300) of young people whose academic age is equivalent to 'Years 12-14' were NEET – a slight reduction on previous year
- The proportion of NEETs with Learning Difficulties and Disabilities (LDD) is around 33%
- There remain insufficient learning/employment opportunities for those with LDD
- Dropped down to 5th NEET lowest in Y&H region of Local Authorities
- Half of York's NEET young people live in 4 wards (out of 15)

Gender pay inequality: this gap (full time weekly pay) has widened with women earning 17.87% less than their male counterparts in 2013 compared with 6.8% less in 2010.

Full time – v – part time employment: Between Sept 2010 and June 2013 the proportion of people in part time work in York increased from 25% to 32%. Whilst showing a modest decline in recent months the proportion of men in part time employment increased from 9% to 14% and women from 40% to 51% over the same timeframe. This shows a shift in traditional employment patterns that can place additional strain on households.

Around 20% of those in employment receive less than the Living Wage ([The Press, April 2014](#)) (£7.65 per hour). For part time employees the proportion is over a third. Locally, City of York Council figures (Jan 2014) show that of those claiming Housing Benefit (10,945), 21% (2,314) were in work. This highlights a gap between earnings and rent, and demonstrates that it is not just those out of work who rely on benefits to bolster their income. It echoes the findings of the Joseph Rowntree Foundation report on in-work poverty ([Joseph Rowntree Foundation, 2008](#)).

Education and Training

York performs well on most education and skills indicators, but again there are sizeable variations for different areas and groups. Two issues stand out:

Early Years Provision: A child's early years experience has a pronounced and lasting impact on their life chances. A good start in life is vital and early years provision has a key role to play. There are issues around affordability, flexibility and the extent of provision in disadvantaged areas. One of the lowest levels of take up of free childcare is by households with an income of less than £15,000. Access to flexible, affordable quality childcare is a barrier to making the most of employment and training opportunities. Childcare costs are generally higher than those regionally but less than national costs.

Education and Attainment: Outcomes in Key Stage 4 i.e. at traditional school leaving age 16 years are well above national averages, but broadly in line with national averages at the end of Key Stage 2 (age 11). Improving the performance of primary schools is a key strategic priority. Despite some improvements in the outcomes for vulnerable groups, major and unacceptable gaps in attainment and progress

remain. There is an unequivocal association between the low incomes that trigger eligibility for free school meals and lower attainment and progress. In 2013, the proportion of children eligible for free school meals who gained 5 GCSEs at A*-C including English and Maths (38%) was just over half of York's average pass rate (67%). This gap has narrowed since 2011 but remains 4% wider than the national gap. Larger gaps exist for looked after children and those with special educational needs.

Housing and Homelessness

The average house price in York in February 2014 was £182,900 compared to £170,000 in England & Wales and £117,000 in Yorkshire & the Humber ([Land Registry, 2014](#)). The annual rate of increase in York was 3.8% compared to 5.3% nationally and 1.2% regionally.

This is considerably above what even those on average salaries can afford without large deposits. The house price to earnings ratio in York is markedly above national and regional averages at 8.9:1 (England/Wales 7.6:1 Yorkshire & the Humber 5.8:1).

Shelter issued a report in Feb 2014 ([Shelter, 2014](#)) which found that in York the average wage of £23,436 would need to increase to £45,786 to match the rise in property prices since 1997. Increasing unaffordability will mean that more and more families are priced out of home ownership and unable to access the limited supply of social housing, having to rely on high private rent properties.

This data exposes the severity of York's housing situation and its high prices. Key housing issues are:

Balancing supply and demand: There is simply not enough housing in the city across tenure types. Intense competition for housing, exacerbated particularly in York by a large and expanding Higher Education sector, drives up prices and rents, beyond the reach of those on even average incomes.

For a variety of reasons, like many places, York struggles to meet targets for new homes, including those for affordable housing. There are long waiting lists for such properties (currently at around 2,400) with those outside the 'Gold Band' category ([City of York Council, 2013](#)) having little prospect of being offered a home.

York needs 790 additional affordable new homes each year to meet current and projected housing needs ([City of York Council, 2011](#)) currently about 150 are being delivered.

The median monthly rent for a two bed roomed property in the private sector is £650 set against an England average of £575 and a Yorkshire & the Humber average of £475 ([Valuation Office Agency, 2013](#)). The maximum that someone reliant on Housing Benefit would normally receive for a two bed home is £525 reducing access to the private rented market for those on low incomes ([City of York Council, 2014](#)). The average monthly rent for a two bedroom council home is £300 and for a Housing Association is £346.

Poor housing and impacts on health/wellbeing: Although there is both good quality and relatively poor housing in all sectors, the worst conditions are predominantly found in the private rented sector and in certain wards (Acomb/Westfield).

Improving housing choice and preventing homelessness: Over 746 households were prevented from being homeless during 2012/13. This demonstrates the continuing pressure on the city's housing resources. The number of people placed in temporary accommodation was 99 in 2012/13 and by January 2014 had reached 77 for 13/14.

Housing needs of specific groups: There is a need for additional pitches for Gypsy, Traveller and Show people; and improved housing choices for older and disabled people.

Communities of Interest

BAME (Black, Asian & Minority Ethnic) communities can experience poor housing, social isolation, difficulty in accessing services and jobs, and varied educational attainment. Gypsies and Travellers suffer poorer health and education outcomes. Research has found that life expectancy for Gypsy and Traveller men and women is 10 years lower than the national average and mothers are 20 times more likely than the rest of the population to have experienced the death of a child. In 2003, less than a quarter of Gypsy and Traveller children obtained five GCSEs and A*- C grades, compared to a national average of over half. ([City of York Council, 2013](#))

A rapidly ageing population brings challenges, particularly on health, social care and housing options. The proportion of people in York aged

over 65 is expected to rise from 16.5% in 2010 to 19.2% in 2020 and 23.1% by 2035.

Data on pensioner poverty shows that 12.9% of those aged over 65 in York are 'income deprived'. (Income Deprivation Affecting Older People Index)

Income Deprivation Affecting Older People Index (IDAOPI) is the proportion of adults aged 60 or over living in pension credit (guarantee) households as a percentage of all adults aged 60 or over. IDAOPI 2010 data applied to mid 2009 population estimates shows that when compared to 19.9% regionally and 18.1% for England, 12.9% of York's older people are income deprived. However, there are still 5,590 people on Pension Credit with 34% having no other income. It is estimated that around 3,000 people are eligible to claim Pension Credit but do not do so.

Fuel poverty is said to affect 16% (13,368), 9% (7,520) have debt-related issues and 79% have no partner - highlighting the problem of single pensioner households facing loneliness and social exclusion. JRF research shows the impact of loneliness and isolation ([Joseph Rowntree Foundation, 2013](#)).

The number of children living in poverty of 4,490 (2011) has shown a decrease from the 2009 peak of 4,705. However, in times of recession the relative poverty line tends to fall largely due to reductions in median incomes. At the same time absolute poverty remained unchanged, implying that the living standards of children did not improve over this period. The principal measure of child poverty is based on relative income (families in receipt of out of work (means-tested) benefits or in receipt of tax credits where their reported income is less than 60% of median income).

The wards with the highest percentage of children living in low income homes are Hull Road (26.6%), Westfield (24.8%), Clifton (23.4%), Guildhall (21.5%) and Heworth (19.1%) – amounting to 2,436 children or just over half of children living in poverty in the city. More than half of these children live in families where at least one person is working and York has a higher ratio of children living in poverty in lone parent households ([Government, 2014](#)).

The proportion of children in low income households at the small area level (Lower Super Output Areas (LSOA) – the smallest statistically used geographic area for the collection and publication of small area statistics.

They consist on average of roughly 1,500 residents and 650 households each. There are 34,753 LSOAs in England and Wales. York has 118. in York varies greatly from 1.2% to 42.9%, again illustrating the differences between local areas.

Food banks: since the Fairness Commission reported there has been a rise in the use of food banks. Although contested by some commentators, an increase in the reliance on food banks is another indicator of financial insecurity. Nationally, the Trussell Trust (representing the largest group of food banks) reported a 170 %increase in the numbers of people using their food banks between 2011/12 and 2012/13 rising from 128,697 to 346,992. Over 350,000 people received emergency food between April and September 2013, triple the number helped in the same period in 2012 and more than in the entire financial year 2012-13 ([LGIU, 2014](#)).

Locally, the [York Food Bank](#), which opened in November 2012, redeemed 1,245 vouchers, in the 12 months to January 2014, to help feed 1,780 adults and 930 children. Of these, 57.5% lived in five wards Westfield, Holgate, Heworth, Hull Road and Clifton which reflects the IMD rankings. There has been an increase in demand from a monthly average of 92 in the first half of 2013 to 140 in the second half ([York Foodbank, 2014](#)). Access to the food bank is relatively limited – it is open for a total of 10 hours per week for four days a week at four venues. The prime reasons given for over two thirds of applications were benefit delays, benefit changes and low income.

Communities and Volunteering

York fares well on measures of neighbourhood satisfaction – people like where they live and the majority do not feel there are social problems in their neighbourhood. Some 21% of people regularly volunteer – which is slightly less the national average. However the city has a large and varied voluntary and community sector, with 22 international, 108 national and 627 local charities based in York. Charities and volunteering can help support people in poverty and provide experience for those seeking work.

Without Walls Review of Poverty

Following the Fairness Commission, the York 'Without Walls' Board (a partnership of people who are working to develop a shared vision of improving the quality of life for people in the city. This is made up of representatives of public, voluntary and business organisations in York

including the police, council, health, voluntary agencies and local businesses) examined the issues in spring 2013 around poverty in York and looked at what the city should do to address them. Within the council, there are several strategies that exist to help address poverty. This includes the:

- [Housing strategy](#)
- [Children and Young People's Plan](#)
- [Local Transport Plan](#)
- [Health and Wellbeing Strategy](#)
- [Workforce Strategy](#)
- [Economic Strategy](#)
- [City Plan](#)
- [York Skills Strategy 2013 - 2016](#)

To build on the existing activity and address poverty in the city, the Without Walls Board created a 'task and finish' group to focus on addressing poverty in the city - the Poverty Action Group. This included membership from:

- Joseph Rowntree Foundation,
- The Faith Sector,
- The Citizen's Advice Bureau,
- York Economic Partnership,
- York Press and
- South Yorkshire Credit Union

The Group produced a report which was considered by the City of York Council Cabinet in July 2013 ([City of York Council, 2013](#)) which agreed a vision for a poverty-free York focussing on delivering improvements around 5 key themes:

1 Healthy City

Where we break the cycle between ill-health and reduced life expectancy.

2 Job-rich City

Providing job opportunities for all, with pay levels that tackle in-work poverty.

3 Money-wise City

With joined-up advice for all, and financial awareness as part of education from an early age.

4 Affordable city

With a city-wide offer of money saving initiatives, and an adequate supply of affordable housing and childcare.

5 Supporting and Giving City

Where tackling poverty is everybody's business and poverty is not stigmatised and people know where to go for support.

In April 2013, this group agreed that the following evidence provided a platform for action in York. The most recently available data is used.

Attribute	Figure	Other key information	Date of data
Number of children living in poverty in York	4,490 (12.5%)	Key wards: Westfield, Clifton, Heworth, Hull Road and Guildhall	2011
Number of children living in poverty in working households in York	2,791	Key wards: Westfield, Clifton, Heworth, Hull Road and Guildhall	2011
Proportion of children in poverty in single parent households	74.6%		2011
Older people on pension credit	5,590	34% with no other pension	2013 (Aug)
Proportion of older people with no partner	79%		2013
Number of	13,368	16% of all	2013

pensioner households in fuel poverty		pensioner households	
Number of pensioners with issues relating to debt	7,520	9% of all pensioner households	2013
Number of total Households in fuel poverty	9,323 (11%)		2011
Number of unemployed people claiming JSA	1,790 (1.3%)	This has declined from 3,000 at the beginning of 2013.	May-14
Shift to Part time work	54.1% of females working part time	This has been the first time in recent years when female part time working has outstripped the number of women in full time employment	2013 (December)
	14.4% males work part time		
	33.9% of all working age		
Average House price	£182,900		2014 (Feb)
Average gross pay	£523 per week		2013
Average cost to rent	£856 pcm		2012
Average cost to buy	£642 pcm		2012

Number on waiting list for social housing	2,400		2013
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Since November 2012 the government has been striving to make all services paperless, and for electronic (digital) delivery to be the norm. This means that people who are “digitally excluded” will increasingly find it difficult to interact with governmental agencies, particularly worrying that this extends to benefit management, such as applications for Universal Credit. A report by York Citizen’s Advice Bureau (CAB) in July 2013 found that 31% of clients sampled aged under 65 years had no internet access rising to 70% for those 65 and over. Shockingly, 53% of disabled people seeking advice from the York CAB had no internet access. ([Citizens Advice Bureaux, 2013](#)). These are the very people who could benefit most from having access, not only to digital services, but also the possibilities for social interaction and leisure, so important for mental wellbeing.

There already exists a focus on tackling poverty within the city. This is supported by a [child poverty strategy](#) and a vision to tackle poverty within the city. The full vision and objectives to support the achievement of this can be found within the City of York Council Cabinet report [here](#) (pages 309-326 in the Agenda Reports Pack file).

Below is a summary of the key actions and objectives found within the vision to reduce poverty.

Objective	Vision
Healthy city	<p>Where we:</p> <ul style="list-style-type: none"> • break the cycle between poverty, ill-health and reduced life expectancy • reconnect the 20% most deprived communities to the healthy life expectancy of the rest of the population • improve the health of the poorest fastest • Halve the gap in life expectancy to 5 years • Reduce overall health inequalities
Job-rich city	<p>Where, through excellent skills training and the promotion of a thriving local economy:</p> <ul style="list-style-type: none"> • everyone who is able to work has the opportunity to secure employment • more employers pay the Living Wage • families have an income that meets the Minimum Income Standard • there is an end to in-work poverty
Money-wise city	<p>Where:</p> <ul style="list-style-type: none"> • everyone is able to access joined-up information, advice and support services • financial awareness is part of education from an early age • everyone can access their full benefit entitlement, financial services and affordable credit • everyone understands how to avoid debt and make the most of their money
Affordable city	<p>Where:</p> <ul style="list-style-type: none"> • families can afford what they need • everyone has access to a city-wide offer to help reduce living costs on a range of essential goods and services that can benefit anyone on a low income • there is an adequate supply of affordable housing and childcare • affordable transport options exist to help people get to work
Supporting and Giving city	<p>Where:</p> <ul style="list-style-type: none"> • tackling poverty is everybody's business • poverty is not stigmatised • everyone knows where to go for support at anytime in their life • we enable people who cannot work because of age, caring responsibilities, ill-health or disability to maintain independent and engaged lives • the generosity of York people and visitors is harnessed for the benefit of local people

The following provides more detail about the actions that are being undertaken in order to achieve the vision.

Initiative	Why?	What?	When?	Resources needed
Extend GP advice surgeries	<p>Life event triggers to poverty lead people to their GP – illness, disability, bereavement and relationship breakdown</p> <p>People suffering mental health problems because of unemployment or debt also look to their GP for help</p> <p>Co-located advice currently achieves additional benefits of £284k pa.</p>	<p>Extend the existing GP-based advice model into 2 additional GP surgeries</p> <p>Target the areas most in need as identified in the Health and Wellbeing Strategy.</p>	Maintain 2 existing schemes and add 2 more in 2014/15	Business case to be developed for FI Steering Group
Campaign on affordable eating	<p>Fresh, healthy food at a reasonable price not available for all.</p> <p>Obesity is a growing health problem in York as elsewhere.</p> <p>Food waste costs families £50 pcm, accounts for 19% of waste that goes to landfill and costs the council £603k pa</p>	<p>Affordable food campaign with the Press and local supermarkets</p> <p>Assess the best way to coordinate existing and initiate new healthy eating/affordable food projects across the city and develop a business case for funding to FI Steering Group</p>	Campaign in summer and other new work to start in September	£6k to support affordable eating campaign

<p>Campaign on the Living Wage</p>	<p>20% of jobs in York are in the retail, accommodation and food services sectors where the minimum wage prevails</p>	<p>Develop a Living Wage resource pack to support a city-wide campaign based on the impact of living wage.</p> <p>Develop a Living Wage city brand and sign-up scheme</p> <p>Work with Fairness & Equalities Board and Business Engagement Group to promote LW on a business to business basis</p>	<p>Business Engagement Group is just being formed.</p> <p>Campaign to target 2nd meeting in Sept</p>	<p>Living Wage. resource pack and campaign materials £5k</p>
<p>Support for SYCU and developing a shark-free city</p>	<p>Poverty forces people into debt to meet their day-to-day needs</p> <p>The sources of finance available to people without a good credit reference are at very high rates of interest and create a 'debt-trap'</p> <p>People need access to affordable credit for the things they need to buy</p>	<p>Promotion of affordable credit from South Yorkshire Credit Union</p> <p>Awareness campaign about the cost of borrowing</p> <p>Financial education in schools</p> <p>Promotion of the work of the Illegal Money Lending Team</p> <p>Restricting access on CYC network, Wi-Fi and public access PCs to payday loan companies and gambling sites</p>	<p>Action has already begun on many of these strands including loan shark training for CYC contact centre provided by trading standards.</p>	<p>£50k support to SYCU (already financed through FI budget)</p>
<p>White goods</p>	<p>The cost of essential new or replacement household goods and furniture is often unaffordable. This can lead to debt through high-cost credit</p>	<p>Explore with SYCU and others city-wide discount buying schemes with affordable credit.</p>	<p>Appraisal over the summer and aim to roll out from the Autumn.</p>	<p>To be developed as part of the financial inclusion workstream.</p>

Free School Meals	Take-up of FSM in York is 75%	Streamline CYC claim process – develop joint claim with HB/CTS	Initial activity needs to be targeted over the next year to maximise take up.	£80k - cashless systems £5k - campaign materials
	Schools missing out on pupil premium. Follows representations from the York Youth Council.	Reduce stigma by implementing cashless systems in schools develop tailored take-up campaigns with schools and providers	Following this, further push to boost school meal take up in secondary and primary schools.	
Energy costs	More than 20% of households are in fuel poverty in our most deprived areas	Continue to look for the best deals we can broker for residents through Energy Switch Schemes	Beginning in September for 2 years	Business case to be submitted to Financial Inclusion Steering Group
	In York 16% of pensioners are in fuel poverty across the city	Maximise the impact of the Energy Company Obligation (ECO) to reduce fuel costs in the most deprived areas of the city and hardest to heat homes		

City of York Council's housing department are exploring the use of a [Rental Exchange Scheme](#) in collaboration with [Experian](#) and [Big Issue Invest](#) with a view to implementing this later in 2014.

This scheme provides tenants with a credit history when paying rent in the same way that homeowners receive obtain a credit history when making mortgage payments. The benefit of this is that allows tenants to build up a credit history without having to take out a range of other credit agreements to build up a credit score. A higher credit score allows more choice and better deals when borrowing money.

Financial Assistance Scheme

The [York Financial Assistance Scheme \(YFAS\)](#) provides one support package solution for residents in financial difficulty. It replaces Community Care Grants (CCG) and Crisis Loans that were provided by the Department for Work and Pensions (DWP) until 31 March 2013.

Between April 2013 - March 2014 there were 2,921 claims for assistance of which 1,557 were paid. The total amount paid out in this period was £211,677. The greatest number of payments were made to assist people with furniture items (545 claims), white goods (436 claims) and household goods (289 claims).

A full report about the Financial Assistance Scheme can be found [here](#) (in item 6).

Poverty is a complex issue with many different factors contributing to the presence or absence of it. The information about poverty published on this website is intended to contribute to our understanding of poverty.

JSNA Poverty Content Engagement Event

City of York Council held an open event to discuss the issues raised in this content. This took place at the Council's West Offices, Station Rise, York, YO1 6GA between 9:30 - 12:00 on Friday 25th July. A summary of the discussions from the day are below:

This event was held to allow people interested in York's poverty agenda to comment on the content published on the www.healthyork.org site.

The event was chaired by Professor Dianne Willcocks and began with a presentation about the factors which influence poverty; the process of the Joint Strategic Needs Assessment and a summary of the key findings from the local information. These presentations can be found here.

Participants were split into four tables and asked to complete tasks based on diverse scenarios. The tasks and scenarios are described below and a summary of the discussions and findings from each table are also provided. A panel question and answer session followed the table discussions. These questions are summarised at the end of this section

Table discussion brief

Each table was asked to identify based on one of four scenarios:

- 2 most important factors that have the biggest influence on poverty locally
- 2 actions your table would like to see implemented locally
- 2 suggestions on how to improve collaborative working within the city on the issue of poverty
- A question for the panel

Table discussion scenarios

Scenario 1

Single adult working age council tenant. Made redundant following accident at work. Has credit card debt of £500 and a rolling debt of £300 from a pay day loan company. No rent or council tax arrears (yet).

Actions that could be taken:

- DWP – claim out of work benefit (ESA/JSA)
- CYC – tell landlord about situation and claim HB/Council Tax Support (70% max)
- Signpost to debt management support
- Advice on employment rights/industrial injuries

Scenario 2

- Couple with 1 earner, 2 children, private tenant. Significant and increasing rent arrears. Child has health issues aggravated by damp bedroom.

Actions that could be taken:

- Benefits advice/benefits health check
- Housing advice
- Budgeting advice

Scenario 3

2 earner couple (part time jobs) with 2 children. Housing Association tenant. Claim HB but affected by 'bedroom tax' and struggling to pay rent and council tax. There are some mental health issues and then a relationship breakdown.

Actions that could be taken:

- Contact LL to seek advice make arrangements on arrears and think about moving to smaller property (Registered with NYHC and Homeswapper)
- Sorted benefits after partner left.
- Apply for DHP (to CYC) for additional short term financial support to help with rent
- Budgeting advice
- Applied for DHP for secured short term financial support for utilities, and food bank vouchers

Scenario 4

Lone parent with one child age 3. Council tenant. Currently out of work and claiming all benefits and looking for work. Needs new bed for child as out grown existing one.

Actions that could be taken:

- Engage with DWP on job search / skills audit
- Explore child care options
- Apply to CYC for grant for mattress

Table Findings

Scenario 1 – Single working age adult

2 most important factors that have the biggest influence on poverty locally

- Childcare: cost, availability (to cover shift work)
- Job security

2 actions your table would like to see implemented locally

- Increased childcare support arrangements from employers
 - Perhaps using combined purchasing power of local employers to commission a service that meets the needs of local employees
 - Provision of improved financial support through ethical not-for-profit financial support schemes that are not profit driven.
 - Review wage structures of local employers with an intention to:
 - Implement a wage structure which is focussed on capping wages of highest earners to some extent. E.g. the wage of the highest earner does not exceed that wage of the lowest by a specified amount / percentage
 - Local employers sign up to living wage commitment
 - Local employers consider increasing staffing benefits that are not directly remuneration based but save money for employees

2 suggestions on how to improve collaborative working within the city on the issue of poverty

- To increase the uptake and use of 'Timebank' and to extend this to include childcare
- Use schools as community hub resources following the Westfield Primary School model
 - Utilise our existing resources more effectively
 - Move away from thinking as buildings and resources as only having one use e.g. a school can be used in the evenings / weekends / holidays to offer advice and information sessions or community engagement events
 - To share a 'wish list' of offers or improvements to be made across the city so that organisations, charities and members of the community can better identify shared opportunities and possible resources

A question for the panel

- Is there going to be an action plan on what's next?

Scenario 2 – Couple with 1 earner and 2 children

2 most important factors that have the biggest influence on poverty locally

- National policies. Suggestion that we put more effort in locally to influence this
- Lack of affordable credit options and options for people in debt and shortage of timely debt advice
 - 'Payday' loans are too accessible
 - Lack of credit options available to some people
 - Casual labour / part-time working and 'zero hour' contracts
 - Little priority on supporting young people

2 actions your table would like to see implemented locally

- Local Council Tax Benefit seems to be in conflict with other strategies to reduce poverty. Currently, everyone (no matter income) is required to pay 30% of council tax amount as a minimum
- To better understand the costs of poverty. There is a lack of understanding within York about the 'costs' of poverty. These are not necessarily just financial costs and would include social costs

2 suggestions on how to improve collaborative working within the city on the issue of poverty

- Implement the living wage across the city. Although, it was noted that the living wage may not allow people to meet the minimum income standard as defined by Joseph Rowntree Foundation
- To provide a 'joined-up' voice from the community and voluntary sector around poverty

A question for the panel

- How do we apply the suggestions from today into local policies?

Scenario 3 - 2 earner couple (part time jobs) with 2 children

2 most important factors that have the biggest influence on poverty locally

- Changes in the economy which means that a different group of people are now affected by poverty
 - In-work poverty has increased
 - Lack of 'mid-range' employment opportunities
 - Cost of housing / private rental
 - Childcare arrangements

2 actions your table would like to see implemented locally

- Any poverty strategy needs to be city-wide not just the responsibility of City of York Council
- Improve advice and information about poverty, in particular around what is available to young people

2 suggestions on how to improve collaborative working within the city on the issue of poverty

- Review other success stories and apply these locally
- Increase awareness of poverty and knowledge on how to positively impact it
- Identify, share and communicate 'wish lists' that allow other organisations to see opportunities for joint working

A question for the panel

- What do we understand about local partnerships: who are they; how do they work; what is best practice; and how do we incentivise the formation of partnerships and actions that are aimed to breaking the cycle of poverty

Scenario 4 – Lone parent with a child under 5

2 most important factors that have the biggest influence on poverty locally

- Affordable childcare
- Availability of suitable work to match personal experience, skills and qualifications which pay at a suitable rate to meet minimum income standard
- Affordability of housing
- Lifelong learning and availability of back to work programmes

2 actions your table would like to see implemented locally

- Raising the profile of poverty: Improving discussion within and between organisations about what the issues are and what can be done
- Train or 'upskill' people about poverty
- Use research better in order to improve how we implement what is known to generate outcomes
- Utilise existing resources better i.e. Westfield School model

2 suggestions on how to improve collaborative working within the city on the issue of poverty

- Increase partnership working
- Utilise schools more as a community resource – following the Westfield School model

A question for the panel

- How do we measure the impacts of interventions that we use?

Questions & Answers

Question: How do we apply the suggestions from today into local policies?

Answer: The findings from today will be uploaded onto the www.healthYork.org website and passed onto the Health & Wellbeing Board for consideration

Question: What do we understand about local partnerships: who are in them; how do they work; what is best practice; and how do we incentivise the formation of partnerships and actions that are aimed to break the cycle of poverty?

Answer: Recognise the partnerships that exist; focus and strengthen them to address poverty agenda. The issue of poverty is a city wide problem. There is evidence of where this is working, for example the Living Wage agenda where a number of employers from the private, public and third sector have agreed to pay all staff at least a living wage. Everyone in the city needs to continue to work in partnership on this agenda. This is not just through formal partnerships such as the Fairness and Equalities Board, but also in how we work together as a city.

Question: How do we improve engagement with the faith sector around this issue and make use of the many faith sector resources that there are?

Answer: The faith sector has an important role to play in the community and is already providing services to address the issue of poverty in the city. The faith sector were important partners in the creation of the original Without Walls anti poverty strategy and should continue to be involved. Include faith groups more actively in cross-sectoral development work

Question: How do we measure the impacts of interventions that we use?

Answer: We know that there is still a large gap in wages but that it is reducing. We have tools such as local surveys which ask about experiences of living in York that can give us some indications on what local residents think about living here. Citizen's Advice Bureau evaluated their targeted support scheme to show this support and advice was valued by people in receipt of it. We do need to better understand what works and why. Some interventions will be evaluated by JRF around poverty. The [Monitoring Poverty and Social Exclusion \(MOPSE\)](#) project by the Joseph Rowntree Foundation provides local information on poverty indicators that can be used to assess changes

Question: How do we better communicate existing work that is ongoing and share opportunities for collaboration?

Answer: A single 'portal' that would enable a way to access information or evidence and provide a single access point or information or evidence could be considered

Question: How are we addressing the issue of rural poverty?

Answer: this is an issue that needs to be made more visible in our mapping of poverty and included in the outstanding challenges we must address. This is potentially an issue for the Fairness and Equalities Board to look at

Question: How well are we taking the opportunity for mental health provision to have an impact on poverty?

Answer: The Fairness & Equalities Board (FEB) are looking for work streams and are asking to be challenged. Perhaps some of these issues can be taken forward by the FEB

Question: Given the recent cuts to specialist guidance services in secondary schools, how are schools addressing the issue of guidance to young people?

Answer: There are some local examples of work to change the 'pay-day loans culture' in Middlesbrough. There is a good example of a 'culture in community' project from Leeds. These local initiatives help to raise the profile of local issues around poverty and to provide people with information and advice.

Definition of Fuel poverty

Households were considered by the Government to be in fuel poverty if they would need to spend more than 10% of their household income on fuel to keep their home in a satisfactory condition. A satisfactory condition was set at 21 degrees for the main living room and 18 degrees for the other rooms.

The Government has recently reviewed the [definition of fuel poverty](#). A household is now in fuel poverty if it has an income below the poverty line (once fuel costs have been accounted for) and if its energy costs are above those for a typical household. This is called the [Low Income High Costs \(LIHC\) framework](#).

The Key drivers behind fuel poverty are:

- The energy efficiency of the home ([Standard Assessment Procedure](#)) or [SAP](#) calculates the energy rating of a dwelling. SAP ratings are expressed on a scale of 1 to 100 (the higher the number the better the energy efficiency)
- The cost of energy
- Household income

Recent figures by the [Department of Energy and Climate Change \(DECC\)](#) advise that the average bill for households with dual fuel has risen by 29% since 2010 from £1,105 to £1,427 (Department of Energy & Climate Change, 2013).

Impact of fuel poverty on health

A healthy indoor temperature is around 21°C although cold is not generally perceived until the temperature drops below 18°C. A small risk of adverse health effects begins once the temperature falls below 19°C. Serious health risks occur below 16°C with a substantially increased risk of respiratory and cardiovascular conditions. Below 10°C the risk of hypothermia becomes appreciable, especially for the elderly.

Nationally there are approximately 24,000 more deaths between December and March than expected from the death rates in other months of the year. This seasonal fluctuation, called Excess Winter Deaths, is greater in Britain than in most other countries of continental Europe and Scandinavia.

Cardiovascular conditions (e.g. heart attacks and stroke) account for half the excess winter deaths, and respiratory diseases (e.g. influenza, pneumonia and bronchitis), account for another third. The increase in deaths from heart attacks occurs about 2 days following the onset of a cold spell; the delay is about 5 days for deaths from stroke, and about 12 days for respiratory deaths.

Although there are some excess winter deaths in all age groups, it becomes significant for those in the 45+ age group. The risk increases with age in a roughly linear pattern up to the 85+ age group, after which there is a marked increased risk.

Children living in cold homes are more than twice as likely to suffer from a variety of respiratory problems as children living in warm homes. Mental health is negatively affected by fuel poverty and cold housing for

any age group. More than 1 in 4 adolescents living in cold housing are at risk of multiple mental health problems compared to 1 in 20 adolescents who have always lived in warm housing.

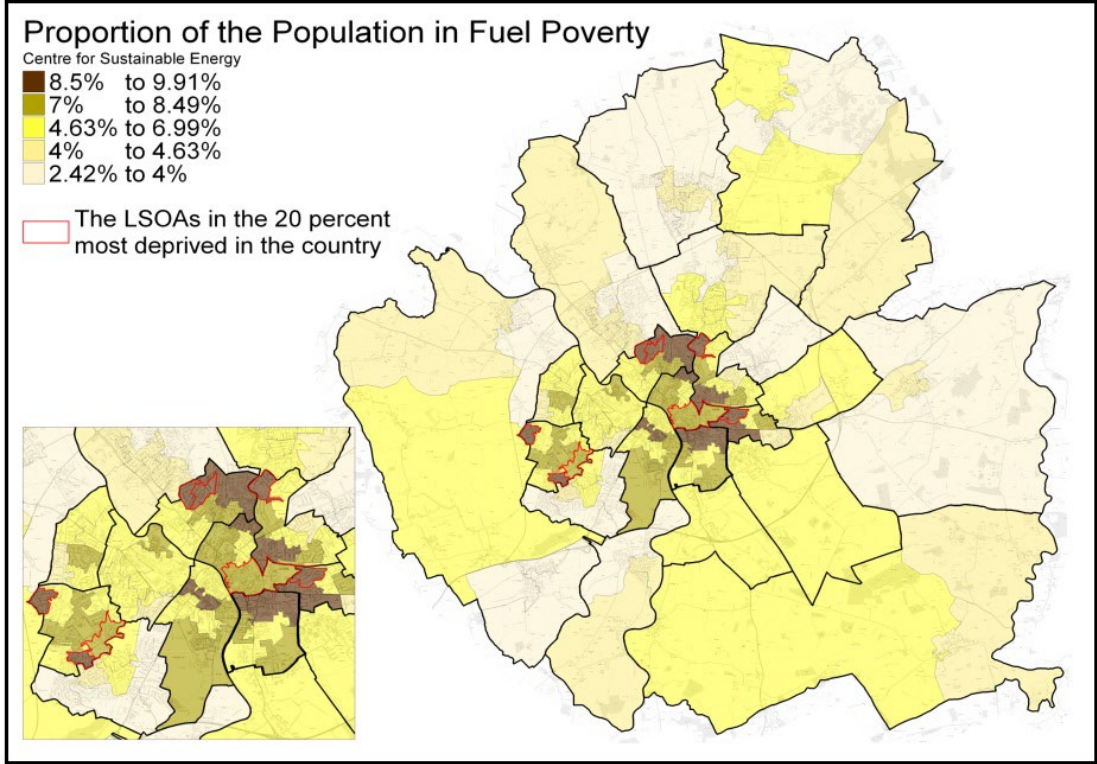
Within the Marmot Review Team's (2011) report into [The Health Impacts of Cold Homes and Fuel Poverty](#), the cost of asthma is estimated to be at least £847 million per annum, just under 1% of the national NHS budget in 2008. Low temperatures can impair the thermoregulatory system of the elderly, and the very young whose thermoregulatory system is immature. Both these groups may spend a greater time indoors in cold weather and both will not move about as much as other groups in the cold ([Marmot Review Team, 2011](#)).

Rate of fuel poverty in York

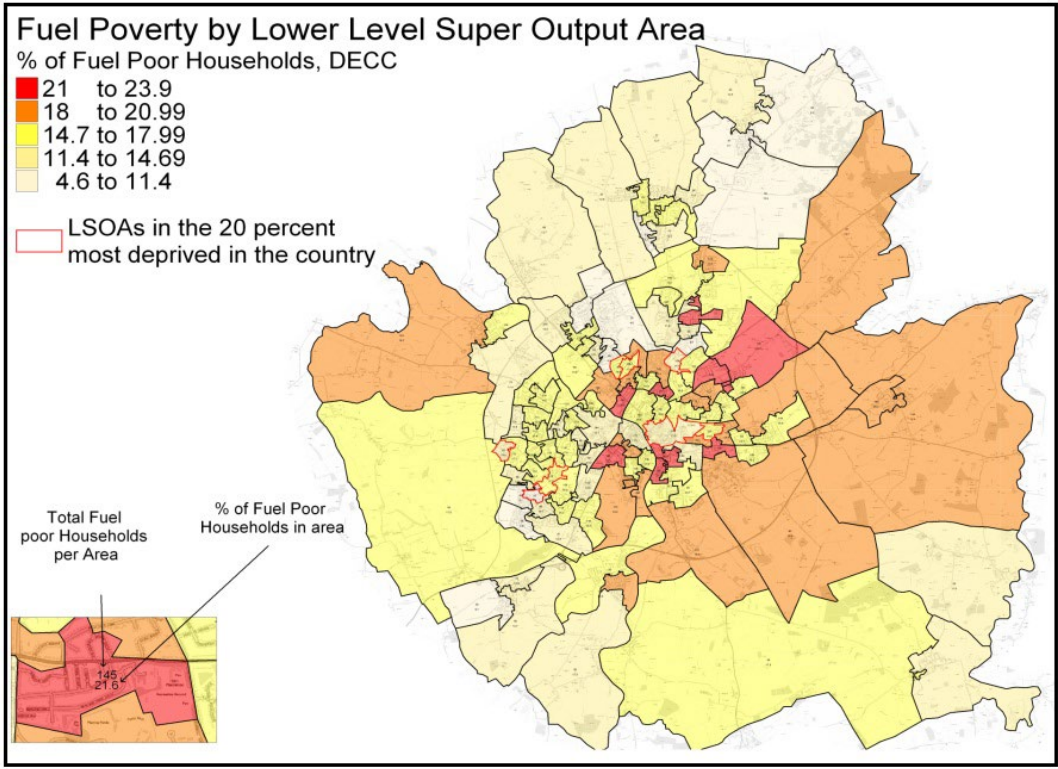
The rate of fuel poverty (basic income definition) in York in 2013 was estimated to be around 16% of all households, up significantly from 8% in 2008 (City of York Council, 2008). This is mainly due to increases in fuel prices.

Using either the old or the new definition of fuel poverty, there are 'pockets' of more concentrated fuel poverty in York.

Old definition of Fuel Poverty



New definition of Fuel poverty



An analysis of the government's [Standard Assessment Procedure \(SAP\)](#) for measuring the energy efficiency of a dwelling found that, not surprisingly, standards were lower for fuel poor households in York's private sector than 'all households'.

Lower Standard Assessment Procedure ratings were particularly skewed towards pensioner couples and large families (fuel poor and non-fuel poor) ([Adamson, 2008](#)).

Excess winter deaths in York have fluctuated, but are currently in-line with national and regional trends. It is estimated that the annual cost to the NHS of cold-related ill-health is almost certainly in excess of £1 billion ([Boardman, 2013](#)).

The latest fuel poverty research for York using the old definition estimates that fuel poverty has doubled from 8% to 16% over the past five years. This rise is primarily due to the steep increase in fuel price rises. Fuel poor private sector households are more likely to be in an older property, and less likely to have wall insulation.

Over the last few years, fuel prices have risen at an alarming rate and disposable income has been shrinking. The extent of this squeeze is not fully known, however, it seems that fuel poverty is likely to further increase with the potential to cause a significant burden on the elderly and vulnerable groups.

To ensure that future work is targeted first to areas that are both fuel poor and hard to treat, we are currently analysing the data which we already hold through stock condition surveys, supplemented by information from:

- National data regarding the new definition of fuel poverty
- Landmark data for York on Energy Performance Certificate (EPC) ratings
- Energy Saving Trust data which includes key information about household income
- Benefits data
- Previous grant programmes which enabled the installation of measures
- Heat maps data,

In general terms key actions will be:

- Successful roll out/launch of the Leeds City Region Green Deal ensuring maximum take up by York households
- Ensure maximum take up of national funding streams to minimise the incidence of fuel poverty
- Develop clearer planning guidance regarding physical energy efficiency measures in conservation areas
- Changing the way fuel poor households use energy through a 1 year behavioural change project in target areas
- Collective switching
- Wider financial inclusion work to increase household incomes and reduce outgoings

Current and recent work aimed at tackling fuel poverty and reducing excess cold-related winter deaths includes:

Since 2012, City of York Council and Yorkshire Energy Partnership have continued to tackle fuel poverty and improve energy efficiency in homes across the city. Over 1,200 homes have benefitted from new loft and cavity wall insulation in 2012/13 (City of York Council).

At the end of 2012 and early 2013 several “one off” funding streams aimed at reducing fuel poverty in the city were awarded:

- Funding through Leeds City Region to set up a [Green Deal ‘Go early’](#) pilot looking at the installation and financing of external solid wall insulation to private homes in three specific areas; Lawrence Street, Leeman Road and Tang Hall. The areas were targeted as they were known from previous surveys that they were in fuel poverty.
- [Department of Energy and Climate Change \(DECC\)](#) funding to provide private households with efficient gas boilers, in those wards with the greatest incidents of fuel poverty in the York and North Yorkshire region.
- Funding through the Leeds City Region for funding for a pilot of a [Collective Switching Scheme](#).
- The funding supported [Community Energy Direct \(CED\)](#) to carry out an assisted Collective Switching pilot. Two local energy smart clubs (LESC) were set up to support the Collective switching initiative and to act as a hub for energy efficiency work in Tang Hall Homes Healthy People fund.
- [Warmer Homes Healthy People Funding](#) from Department of Health (DOH). This funding supported the assessment of homes occupied by the most vulnerable residents and also

simple measures to help elderly residents where the heating systems may have failed e.g. temporary storage heaters and emergency packs containing blankets, thermoses etc

The Council also installed Photo Voltaic (PV) systems in over 400 social rented homes and 311 PVs were installed within the council's only [Community Energy Savings programme area \(CESP\)](#).