

# 'Torbay Gains'



**Torbay Child Poverty Commission**

**Final Report**

**M Kennedy Nov 2013**

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## Foreword

We know that the impact of child poverty can blight children's lives, causing as it can poor education and health outcomes, greater risk of family breakdown, low employment chances and ever greater demands on services and the benefits bill. But we also know that child poverty wastes the aspirations, hopes and talents of many children and their parents.

Torbay is lucky to have a fabulous location, many opportunities and areas for investment and a great reputation as a holiday destination. It should be able to use this to develop the future for its children and set them on the path to success.

The [Torbay Child Poverty Strategy](#) is a good starting point for action and confirms many of our findings. We thought we knew many of the characteristics of families in poverty in Torbay; where they are and how they live, and what services they are in touch with. But this commission has heard evidence which has added new voices and experiences. We now know the effect of travel costs, isolation and depression, poor parenting skills, instability in housing tenure and difficulties in finding out about training and employment opportunities. And we also know about the many good examples of services and communities working together to help themselves and of strong structural support from services for families. We also know that children and young people in Torbay are positive about their skills and talents and want to develop and share them in the local area.

In chairing this commission I have been hugely impressed by the commitment of Torbay council, the voluntary sector and business representatives to want to tackle child poverty. The members of the commission have been keen to make a difference. They have taken and submitted evidence, challenged assumptions and put in place mechanisms to ensure that the recommendations do not just gather dust, but that they are implemented, monitored and that those responsible held to account.

The setting up of this commission is a bold step and we are pleased to share our findings and thoughts with stakeholders and the wider public.

This report brings those findings together and is the beginning of what I hope will become a serious change to tackling child poverty in Torbay so that everyone can gain from it.

Michelle Kennedy – Chair Torbay Child Poverty Commission

## Summary of Recommendations

In this final report the Commission has made recommendations for those responsible for tackling child poverty across Torbay and highlights areas of work for the whole community. We are mindful that some of our recommendations will require culture change and resources which in this time of financial restraint will be challenging. But the cost of not addressing them will be more so.

### Communities

1. *Agencies and partners should develop joint policy and whole family working approaches to target families in poverty and make better use of resources, including information and intelligence sharing*
2. *Community development approaches such as Hele's Angels should be considered for wider roll out across Torbay - to increase community resilience, build on the assets of local people and ensure step down capacity from social care intervention*
3. *Targeted outreach should be incorporated into policy to ensure isolated families with pre-school children are identified and supported, particularly through the use of community members, the third sector and health.*
4. *Participation approach for Young People and families should be embedded and inform service delivery and outcomes*

### Early Years, Schools, Education

5. *Early Years providers and services to ensure they have systems in place to identify and target 2, 3 and 4 year olds vulnerable to poor outcomes and support the take up of Nursery Education*
6. *Early Years providers and services support families in poverty to ensure children have the social, developmental and communication standards of their peers in order to be ready for school*
7. *Guidance to be provided to School Governing bodies and Head Teachers on the use of Pupil Premium funding to ensure it is used effectively to benefit the most vulnerable children and young people with particular focus on improving outcomes for children in poverty*
8. *Schools should be encouraged through community engagement to provide breakfast, after school and holiday clubs to promote healthy eating, physical activity and provide opportunities for joint family learning particularly reading skills and to provide support for working families*
9. *Partners including schools and colleges should look at ways of adapting the curriculum or providing new skills training to children (and their parents) to learn to basic nutrition. cooking skills ( NB Save the Children FAST programme)*
10. *Schools and employers need to develop stronger collaborative links to ensure that work/life skills are developed and matched, opportunities maximised and relationships fostered. Work placements and experiences, mentoring and training should be of good quality and value.*
11. *Financial literacy and budgeting should be built into school curricula*

### Financial Inclusion and Debt

12. *Torbay should ensure a good range of accessible community advice services are commissioned and delivered for families in poverty, to ensure access to financial, debt, welfare and legal advice as well as budgeting and financial management*

13. *Income maximisation and money advice services should be integrated into whole family care assessment procedures as a means of supporting and promoting pathways to employment*
14. *Income maximisation and money advice services should be available in community settings across Torbay*
15. *Financial support and income maximisation services commissioned by the council and others should promote pathways to employment and include information and signposting*

## **Housing**

16. *Torbay Council should continue to press to improve the quality, affordability and safety of housing in the private rented sector and work with landlords to develop longer term tenancies that provide greater security and stability for families with children.*
17. *Torbay Council should work in partnership with Registered Providers of affordable housing and the Community and Voluntary sector Providers to encourage appropriate Community Investment, and resident involvement - good housing improves health and is good for communities.*
18. *Torbay Council should adopt a corporate commitment to prevent homelessness which has strategic recognition across all services and partners*

## **Business and Employment**

19. *Torbay Council, the Mayor, Torbay Works and business partners should continue to focus on and develop ambitious plans for enterprise and employment in the area which should include positive measures to skill, train and employ local people.*
20. *Business partners, education providers and local public service providers should work more actively together to develop and encourage local young people to be job ready and to aspire to jobs and careers across all sectors*
21. *Employers, education providers and local public service should promote and encourage funding schemes and initiatives aimed at employing young people (especially young parents) and at developing entrepreneurial skills, innovation and opportunities for self employment*
22. *Public sector procurement strategies should be geared towards supporting local business and creating local jobs and to maximising opportunities for small business and the self employed.*
23. *Public sector employers should lead by example in tackling child poverty by offering employment pathways such as work placements, work taster sessions, mentoring, apprenticeship schemes leading to sustainable jobs, family friendly flexible work policies etc*
24. *Job Centre Plus and partners should continue to be encouraged to work jointly in a whole family approach that promotes employment as the path out of poverty and discourages benefit dependency.*
25. *Public transport operators should be actively encouraged to provide fares which are affordable. Torbay council should work with partners / employers to develop fair transport policies that support local employment.*

## **Health and Wellbeing**

*Many of the recommendations relating to public health have been picked up by other areas of evidence and included in those sections i.e. Schools.*

Further recommendations are included as part of the 'Next Steps' section for the Health and Well Being Board.



## Introduction

The Commission established by Torbay Council is chaired by independent child poverty expert Michelle Kennedy, who has worked across government and with Local Authorities and partners to implement and support better outcomes for families in poverty. Other Commission members includes cross party councillors (including lead member for children's services), business representation, voluntary and community sectors, the Director of Children's Services and Save The Children .

### MEMBERSHIP OF CHILD POVERTY COMMISSION

Michelle Kennedy, Independent Chair

Councillors	Ken Pritchard	Executive Lead for Children, Young People and Families Chair, Torbay Council
	Julien Parrott	Overview and Scrutiny Lead
	Neil Bent	Children's Champion
	Jenny Faulkner	'Making a positive contribution'
	Chris Lewis	Executive Lead for Children, Young (Dec 2012- July 2013) People and Families
	Alison Hernandez	Contribution to Financial Inclusion report (Dec 2012 – May 2013)
Officers	Robert Excell	Executive Lead for Safer Communities, Parking and Sport (June 2013 - )
	Richard Williams	Director of Children's Services
	Julie Sharland	Strategic Housing Manager
Save the Children Voluntary sector	Anna Kettley	Head of Programmes, South of England
	Nikki Henderson	Nov 2013 – April 2013

The Commission has met in public five times in 2013 in locations around the borough, hearing from experts and listening to the community. Priorities for evidence are: Business and Employment, Financial Inclusion and Debt, Housing, Community and Schools.

This Report seeks to:

- introduce the Commission
- establish the context in which its work has taken place
- set out a selection of its evidence and analysis

- provide a set of examples and good practice
- make recommendations for Torbay and partners to tackle and mitigate child poverty

It is hoped that this Final Report of the Commission will provide a basis for the leaders of Torbay and partners to play a part in shaping the future of the borough and improving the opportunities of some of the most disadvantaged families. It is intended that Torbay Council through the Health and Wellbeing Board, will work with key partners such as the Mayor, Torbay Development Agency Community Development Trust and Clinical Commissioning Board to use the work of the Child Poverty Commission and its recommendations to inform their corporate planning and annual budget setting processes



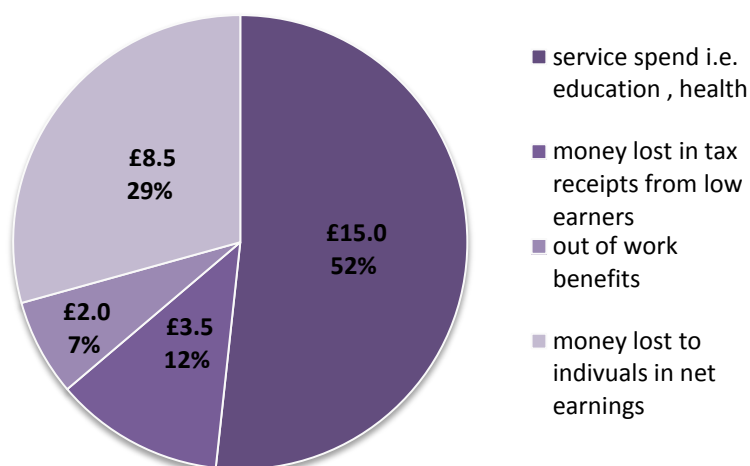
## Context

Like many seaside towns, Torbay's English Seaside Riviera image whilst providing wonderful beaches, fabulous family holidays and great opportunities for the over 60's also has high youth unemployment, high teenage pregnancy rates, low wages, a seasonal economy and a growing number of families living at or below the poverty line, many in private rented accommodation.

*The estimated cost of the 6210 children living in poverty in the Bay is £65m per year with each child living below the poverty line costing £5648 to local services such as schools, health and police*

Torbay Council like most Local Authorities is also facing tough economic times with £10m being cut from the budget this year (2013-14) and similar savings to be found next year. We know that the cost of child poverty takes a heavy toll on local public services, communities and families. Nationally child poverty is estimated to cost £25 billion.

## Annual national cost of child poverty (£billions)



The current, national cost of child poverty is estimated to be £29 billion per year, broken down into:

£15 billion (52%) spent on services to deal with consequences of child poverty, such as increase NHS and school costs;

£3.5 billion lost in tax receipts from people earning less as a result of having grown up in poverty;

£2 billion spent on benefits for people spending more time out of work as a result of having grown up in poverty

£8.5 billion lost to individuals in net earnings (after paying tax).

And child poverty in Torbay is estimated to cost £65m per year<sup>1</sup> with each child living below the poverty line costing the economy around £10,861. This includes over half being spent on service costs (£5648) such as education and health as well as lost earnings, tax receipts and benefit payments in effect, the amount of money that is drained from each area due to child poverty.

On top of budget constraints and extra costs, the impact of welfare and housing reform will also bring enormous challenges to families in poverty in Torbay, including an estimated loss of income for households claiming benefits of £31 per week – or £1615 a year in 2015/16 .This excludes the impact of Universal Credit.

**Average loss of income as a result of welfare and housing reforms for those on benefits:**

**£31 per week**

This is equivalent to around £1 in every £7 of household income for these households. It is important to note that this does not represent an average cash loss of £1,615 a year – as in some cases households will move on and off benefit, and about one fifth of savings are a result of increasing benefits by less than inflation in the future (meaning spending will fall not fall in cash terms, but will fall in its real value). Rather, the average impact represents the loss in income compared with what benefits would have been in the absence of reform.<sup>2</sup>

**Torbay has 2060 children in couple families in poverty and 4155 in lone parent households.**

Whilst the majority of households (59%) hit by welfare reform are those in work and the pattern for the south west is estimated at 69%, these households will be struggling to cope with loss of income and increased risk of poverty.

Torbay like many similar coastal towns is likely to suffer the impact of housing benefit reform, and in particular changes to

Local Housing Allowance, more acutely than most with an estimated 19.5% of claimants suffering an average annual loss of £1039.

In addition to the changes to welfare reform outlined above, the introduction of Universal Credit this autumn will also impact on family income and employment opportunities.

**Changes to Local Housing Allowance likely to affect 19.5% of claimants- suffering an average annual loss of £1039.**

The new system which is being rolled out on a phased basis is geared to making the transition in and out of employment and benefits easier with the introduction of a single non-means tested benefit. It guarantees transitional protection at the point of transfer for existing claimants but not new ones and recent analysis from the Joseph Rowntree Foundation<sup>3</sup> shows that lone parents are substantially better off compared with the current system working fewer than two days per week , but have broadly the same entitlement as now when working more than this, and that couple parents are also better off working part-time, but will often find themselves worse off when working more than two days per week ( this analysis takes account of rent, Council tax and childcare , where relevant).

<sup>1</sup> <http://www.cpag.org.uk/content/new-cpag-report-and-data-local-authorities-and-child-poverty>

<sup>2</sup> 'Local impacts of welfare reform'; LGA .CESI Aug 2013

<sup>3</sup> Hirsch.D and Hartfree.Y( 2013) Does Universal Credit enable households to reach a minimum income standard? Joseph Rowntree Foundation

It is also unclear yet as whether the impacts of welfare reform will be mitigated by either the modest improvement to incomes made by Universal Credit for certain group or by households moving or finding work and for some households it may actually be a financial disincentive.

Whilst the financial context for Torbay and the impact of welfare reform are particularly challenging for families in poverty, there are also a number of major opportunities for mitigation and tackling the issues outlined above which need to be grasped now . These include a significant number of regeneration projects including the Riviera Renaissance , South Devon Link and Neighbourhood Revitalisation work as well as new frameworks for employment support such as the DWP Universal Credit Local support framework .

## Commission framework

As an independent body the Commission has as its overarching aim, the scrutiny of Torbay's child poverty strategy 'A Call for Action' to examine how and what those responsible for making a difference are doing.

The main principles under which the group work include:

- A partnership approach to engage specific 'hot spots' identified in the child poverty needs assessment
- Stakeholder groups/ experts invited to present evidence and be questioned
- Identification of how the drivers and outcomes of child poverty are being addressed
- Promoting a change to the thinking and behaviour of all those involved in tackling child poverty to improve the future prospects and aspirations of families in poverty.

Membership of the group includes representation from the following bodies:

- Independent Chair
- Torbay Councillors x5
- Local Business
- Voluntary sector stakeholders
- National children's charity
- Director of Children's Services
- Additional ad hoc experts as required

## Process

As well as hearing expert evidence and scrutinising the current child poverty strategy the commission has focused on four main areas of evidence gathering. These are loosely grouped around the four 'child poverty building blocks' outlined in Torbay's CP strategy.

The four areas are:

- Community and Schools
- Financial Inclusion and Debt,
- Housing
- Business and Employment

Additional sessions have also been held to consider evidence from Health and Public Health as well as to hear the voices and views of young people.

Each session has been held in public at a local community space, with the Commission taking reports and hearing evidence from a number of stakeholders, including local councillors, expert witnesses and community representatives.

## Reporting structure

The Commission as an independent body will produce an interim report in August 2013 and final report in the autumn of 2013. The final report will be presented to the Health and

Wellbeing Board in December 2013 and will be available to full council and other agencies as appropriate.

## Evidence

### Overview of child poverty in Torbay

The picture of child poverty in Torbay has changed little over recent years, both in the profile of families and also the area's most affected. There is however a much greater understanding of the drivers and mechanisms for change and more emphasis put on partnership working and the role of communities. Whilst parental employment and income are crucial to tackling child poverty and breaking the cycle of deprivation, there is also the need to mitigate the effects of poverty and raise aspiration. Young parents and families with children under 5 need targeted support to raise their children in ways that ensure they are healthy, socially developed and ready for school. Families with older children also require support, advice and guidance at critical transition points such as secondary school transfer and getting ready for the world of work. Partners and services including schools and business have a major role to play in working with young people and families in poverty to encourage and support clear pathways to good quality training and employment that pays.

Nearly a quarter of children in Torbay are living in relative poverty

6210 children in poverty or 23.3% (English average 20.6%)

Of these children two thirds are in lone parent households

- 4155 in lone parent households (67%)

Most children in poverty are in workless households (4880 children or 79%)

Areas where most children in poverty live :

Watcombe Ellacombe , , Tormohum, Blachcombe

**At Key Stage 2** 64% of pupils on Free School Meals achieve Level 4+ English and Maths as opposed to 80% of their peers but **half achieve the GCSE's of their peers** ( 32% of pupils achieve 5 GCSE's A\*-C English and Maths as opposed to 64.8% of their peers)

240 Young people (16-18) not in education, training or employment in 2012

665 young people (18-24) claiming Job Seekers Allowance in July 2013, with 145 unemployed for more than 12 months ( consistently above national average although falling)

Children and Young People are resourceful and creative and want a future in the Bay. They need to be encouraged, listened to and supported into meaningful education and work.

Issues such as transport and the cost of childcare are significant in Torbay and there are very real concerns with the impact of welfare and housing reform, particularly for those in the private rented sector. More action is needed to improve health outcomes for those in greatest social and economic disadvantage.

## Community, Education and Schools

### Communities

Evidence from the community confirms that local people and organisations have the knowledge and skills to really reach those in most need and help them to help themselves. The voluntary and community sector in Torbay is working well with statutory services and models such as Hele's Angels the Windmill Community Centre and partners such as Anode and Eat that Frog are all delivering real change through developing skills, building social capital and delivering crucial services, including pathways to work.

The Commission heard repeatedly how families in poverty are struggling with basic issues such as not enough food, isolation, depression, bad housing conditions and debt. For many vulnerable families these issues so overshadow their lives that reaching out for support with health, housing or employment seems a step too far. Young mothers seem particularly isolated, with evidence presented of 'hidden families' characterised by lonely mothers often in bad rented accommodation without family or other support, not registered with GPs and with passive pre-school children.

Community groups and agencies expressed the need for interventions with such families to be through trusted individuals and to be sensitive and slow in order to build trust and confidence.

There is some good sharing of information and referral pathways between agencies and services but this appears to be ad hoc and organisations expressed the view that there was some duplication and overlap between what they do for families in poverty and what statutory children's services do. They also expressed their wish to be more 'joined up' to enable more targeted work.

### Case Study: Young Mums Group

#### Written statement

*"I am a single mum to an eight month old boy. We moved to the area on 4<sup>th</sup> January 2013 and have been attending the Torquay Young Mums Group on a weekly basis ever since.*

*When we moved to the area we didn't have anyone, as we had left our hometown of Newbury, Berkshire, for our own safety after I was a victim of domestic violence. So with all my family now living 200 miles away we started attending the Group.*

*As a single mum with no confidence and no support this group has been a godsend not only has it created new friendships it has also given me the support needed to be able to rebuild a better life for us both and it's also helping developing social skills for my son, without this group we'd be stuck in our home on a daily basis. But instead we now have something to look forward to and a reason to leave our home"*

## **Recommendations**

- 1. Agencies and partners should develop joint policy and whole family working approaches to target families in poverty and make better use of resources, including information and intelligence sharing*
- 2. Community development approaches such as Hele's Angels should be considered for wider roll out in areas of significant deprivation across Torbay*
- 3. Targeted outreach should be incorporated into policy to ensure isolated families with pre –school children are identified and supported, particularly through the use of community members, the third sector and health.*
- 4. Participation approach for Young People and families should be embedded and inform service delivery and outcomes*

## **Early Years, Schools and Education**

Torbay recognises the importance of the family in bringing up children and the difference it can make to good long term outcomes. Its Early Years work has received national praise and its school results are improving significantly. Much work has also been done over recent year to narrow the gap in achievement between those children on free school meals and their peers - in some cases there has been a 10% improvement. The gap however is still significant for children in poverty with only half achieving the same results as their peers.

There are still major barriers to educational development and achievement and to parental employment including the availability and cost of good quality childcare and parental understanding of its value .This is especially marked in those areas where child poverty is highest, where childcare provision is some of the lowest quality in the Bay and yet parents still prefer their local setting.

The Early Years Advisory Board provided evidence that the sector is keen to support the needs of children in poverty at the earliest opportunity. They also felt that funding and services should be maintained or expanded including staff training to understand and deal with families in poverty, their needs and circumstances. The sector wants to share good practice and is already providing solutions such as paying top up fees, providing additional day care sessions in school holidays and providing extra no cost breakfast club places.

The Commission heard how some schools were using the Pupil Premium to work with individual children on issues such as raising attendance, encouraging parent/child learning, providing technology support for children and parents. The use of parenting contracts is also being used successfully to improve attendance and get other support workers involved in more joint working.

Family learning programmes and multi agency work are improving outcomes in areas such as Brixham but more needs to be done with schools working in partnership with Torbay Academy and South Devon College. Programmes such as BING (Brixham Inter-Professional Development Group) - a joint Health and Education initiative is promoting health issues in Brixham area primary schools.

Lack of aspiration and attainment was presented as being a 'school issue' in the eyes of parents and employment opportunities available were seen as limited to school work such as meal time assistant or playground supervisor. Children and young people who were asked, were clear about their dreams, skills and talents and felt that the school system sometimes

let them down, that they were not encouraged to achieve their full potential and were held back by being told 'you can't do it' rather than having people who believed in them and being told 'you can do it'.

School representatives expressed the view that there is a real need to educate children and young people and their parents about money, budgeting and the changing relationship between work and benefits; Life skills in money awareness and budgeting needs to be relevant, engaging and fun. Being prepared for the world of work was also seen as significant with more opportunities to engage with business and employers welcomed.

Primary school teachers expressed concern at the growing number of children presenting at reception who were not toilet trained and lacked basic communication skills and at the loss of funding to support such children and their parents before they reach school.

### **Recommendations**

5. *Early Years providers and services to ensure they have systems in place to identify and target 2, 3 and 4 year olds vulnerable to poor outcomes and support the take up of Nursery Education*
6. *Early Years providers and services support families in poverty to ensure children have the social, developmental and communication standards of their peers in order to be ready for school*
7. *Guidance to be provided to School Governing bodies and Head Teachers on the use of Pupil Premium funding to ensure it is used effectively to benefit the most vulnerable children and young people with particular focus on improving outcomes for children in poverty*
8. *Schools should be encouraged through community engagement to provide breakfast, after school and holiday clubs to promote healthy eating , physical activity and provide opportunities for joint family learning particularly reading skills and to provide support for working families*
9. *Partners including schools and colleges should look at ways of adapting the curriculum or providing new skills training to children ( and their parents) to learn to basic nutrition . cooking skills ( NB Save the Children FAST programme)*
10. *. Schools and employers need to develop stronger collaborative links to ensure that work/life skills are developed and matched, opportunities maximised and relationships fostered. Work placements and experiences, mentoring and training should be of good quality and value.*
11. *Financial literacy and budgeting should be built into school curricula*

## **Financial Inclusion and Debt**

The Commission has heard from many agencies and organisations of the underlying problems of low family income, debt and financial capability .The increasing use of food banks, door step lenders and high street money lenders as well as the growth of betting shops, fixed odds terminals and easier access to credit and gambling have all been raised as symptoms of poverty and a sense of increasing desperation. In particular voluntary sector organisations such as the Citizens Advice Bureau (CAB) and ANODE have been reporting increased use of their debt and support services .In addition schools and Job Centre Plus gave evidence of attitudes that believe the 'better off on benefit' attitude of some parents and professional support staff .Young People themselves have given evidence of how high the



cost of transport is in Torbay and the disincentive this is to finding and keeping employment or developing skills.

The impending changes in both housing and welfare reform will mean many families losing income or having to do things differently. JCP, the council, Sanctuary Housing, ANODE and the CAB have been working hard to get these messages out to those who need them most including holding advice sessions out in the community, working with food banks, signposting and targeting individual households. The message from the agencies is that many people are not ready to hear what the changes mean to them. At one event, out in the community, with free childcare, only 18 people out of 100 invited turned up. Whilst not uncommon this clearly indicates the need for better engagement and sustained work with families and services to get messages across and support families with information and guidance as well as service referrals where necessary.

The council has improved the speed of housing benefits payments and set up an interim replacement scheme for the Social Fund to support households with discretionary financial support which will ease short term pressure but there is concern that these measures will not be enough.

The Commission also heard about measures to provide safe, cheap loans through credit unions and the increasing use and promotion of the Plough & Share credit union which has new high street service points in easily accessible locations across Torbay including at Hele's Angels, Brixham and Paignton.

#### *Case Study: Financial Inclusion and Debt*

*“Deborah was referred to the money advice service as she was struggling to make ends meet. She had been told previously she could not claim working tax credit for the hours she worked. After averaging out her working hours we found she qualified and a successful application was made. She had rent arrears largely due to her low income, the stress caused by worrying about her financial situation and having to take time off work. The housing association was taking action against her. We contacted the housing association who stopped the action against her and accepted £5 a week to clear her arrears. The advice helped Deborah regain financial control, improved her and her family’s well-being and she felt able to move ahead with her life”*

#### **Recommendations**

- 12. Torbay should ensure a good range of accessible community advice services are commissioned and delivered for families in poverty, to ensure access to financial, debt, welfare and legal advice as well as budgeting and financial management*
- 13. Income maximisation and money advice services should be integrated into whole family care assessment procedures as a means of supporting and promoting pathways to employment*
- 14. Income maximisation and money advice services should be available in community settings across Torbay*
- 15. Financial support and income maximisation services commissioned by the council and others should promote pathways to employment and include information and signposting*

## Housing

Like many seaside towns, Torbay relies heavily on the private rented sector for its housing supply. All the previous LA social housing stock (@3000 units) is now owned and managed by Sanctuary Housing with the rest of provision being made through a small number of specialist housing associations or the private rented market.

The Commission heard evidence on a range of issues including affordable housing, security and stability, accommodation standards, impact of the Local Housing Allowance and the need for a strategic housing plan.

One of the biggest concerns raised in evidence was the inherent lack of stability and security offered by the current arrangements for the provision of homes. The over reliance on the private rented market which is in a strong position due to high demand , means that families in poverty often have to cope with sub standard accommodation, short leases and little chance of making a long term home for them or their children. On top of this, over reliance on seasonal and part-time work means that it is virtually impossible for families to plan ahead in ways that can secure a long term home. The consequences of unstable tenancies, poor quality housing and unstable work and income mean that families in poverty and their children will suffer greater disruption in education, worse health and more social isolation . Many families are being separated from family, friends and social support networks, schools and activities and cannot even afford the bus fares back to where they used to live. There is also reported evidence that domestic violence and relationship breakdown has increased due to families being constantly moved

In contrast the social rented sector provision in Torbay does provide good quality homes and a range of outreach and support services which work closely with the council and other agencies . Sanctuary Housing has been working with local voluntary groups and statutory services to inform tenants about welfare reform changes as well as housing benefit changes. They also provide information advice and guidance on a range of financial issues such as benefits checks, advice on lending and signposting to partners such as the CAB.

### *Housing Options Case Study*

*Mr F had a mortgaged property that was being repossessed due to arrears. His wife then became ill and was unable to care for their five yr old son who moved in with Mr F.*

*He was supported in court by Homemaker but we could not prevent the repossession, and we received a copy of the Notice of Eviction at the end of October giving us two weeks to prevent the homelessness or move the family into temporary accommodation.*

*In these two weeks we:*

- *Provided benefit advice as he still was not in receipt of any funds for his son, and requested Mr F to supply us with what documentation he could.*
- *We then sought supporting evidence from Mr F's ex wife and a letter from his sons' school evidencing the fact that his son was now living with him.*

- *We interviewed Mr F, identified a two bed affordable rented private sector property, processed a Bond Agreement and inspected the property.*
- *We completed the HB claim and a claim from the social fund for rent in advance, providing all the information needed, and Mr F and his son moved in to property two days before the eviction date.*
- *Preventing prolonged homelessness and the need to accommodate this family in temporary accommodation.*

### **Recommendation**

16. *Torbay Council should continue to press to improve the quality, affordability and safety of housing in the private rented sector and work with landlords to develop longer term tenancies that provide greater security and stability for families with children.*
17. *Torbay Council should work in partnership with Registered Providers of affordable housing and the Community and Voluntary sector Providers to encourage appropriate Community Investment, and resident involvement - good housing improves health and is good for communities.*
18. *Torbay Council should adopt a corporate commitment to prevent homelessness which has strategic recognition across all services and partners.*

## **Business and Employment**

Torbay has many impressive regeneration projects and employment opportunities such as the Riviera Renaissance, South Devon Torbay Works and good skills links with the Torbay Academy and South Devon College. Employment prospects still centre mostly on the service and support sectors with seasonal work a major factor. Youth unemployment is high but there is a new Youth Offer and the council has recently carried out a major scrutiny review into youth unemployment.

Most children in poverty in Torbay are living in workless households often headed by a lone parent in areas such as Watcombe and Ellacombe. Employment prospects in the Bay are more challenging than nationally with 4 job seekers chasing every unfilled job centre vacancy<sup>4</sup>

The Commission heard evidence from Job Centre Plus and the Torbay Development Agency that confirmed the importance of a multi-agency approach to tackling unemployment and poverty. There need to be fundamental changes to attitudes to employment and benefit dependency including amongst staff to promote employment as a route out of poverty. Links with schools/colleges to provide better careers advice and real employability skills are critical if pupils are to be ready for the world of work and understand the opportunities it affords . There is a real disconnect between reality and the expectations of schools parents, pupils and business which is failing children in poverty and their parents.

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<sup>4</sup> NOMIS/DWP Labour market profile July2013

There are job vacancies and good career opportunities in Torbay and transition support to job seekers to overcome barriers such as high transport costs, uniform costs and waiting for that all important first wage. But there is also resistance to change, entrenched attitudes to travel even as far as Paignton or Exeter and real concern from families on already low incomes about the loss of benefit income and impact of welfare and housing changes.

Work placements, work experience and apprenticeship opportunities do exist but need to be better communicated and co-ordinated. Employers need to be encouraged to do more and realise the potential of Torbay's young people. This includes the main public sector services who need to do far more to provide better quality meaningful work experience over a longer time which builds real bridges between education, business and pupils and will change attitudes to pupil achievement and skills.

Evidence highlighted the need for better support and communication with business and schools to address misconceptions about employment opportunities. Apprenticeships are often only seen as fit for lower achievers and focus on vocational trades and professions, thereby missing huge opportunities to promote and raise aspiration to work in a wide range of highly skilled professions across all schools. Opportunities such as airline pilots, electrical engineers, electronics experts and banking are available through the National Apprenticeship Scheme. Not every school leaver wants or needs to be a doctor but there are plenty of opportunities to be a radiographer, nurse, engineer or surveyor, store manager or project manager.

Business often targets the higher end achievers at grammar schools for work experience and employment in areas such as law, banking and medicine, again missing out on the wider pool of talent available from other schools. There are financial incentives to support employers with the employment of young people but they are often unaware and reluctant to take up the offer.

Engagement with workless parents to overcome barriers to work is mainly being done through JCP, especially with lone parents. This work has always been a focus for JCP but needs to be more widely supported by partners and partners and targeted to address child poverty.

Torbay has some major opportunities to promote the skills and talent of young people and to embed pathways to work for parents on low incomes through initiatives such as Torbay Works, KIER national construction college, the MTI annual conference and support to business start ups.

*Case Study: Two Parent household with 1 child – one parent working*

*Debts of £5,032.48 consisting of arrears on Council Tax, water and fuel bills. Client is on a low wage working more than 30 hours a week (monthly wages £744.76 after tax)*

*It is interesting to note that benefit related income is more than the wage being received each month indicating that low wages paid by employers are being subsidised by the taxpayer. Without the extra benefit income they receive the family would be in dire poverty. High rents also mean that in many cases the rent payable equates to the same level as the wages being received each month. In this case the family is paying rent above the eligible*

*LHA level so they could save around £192 a month if they could find cheaper accommodation (monthly rent £700)*

### **Recommendation**

- 19. Torbay Council, the Mayor, Torbay Works and business partners should continue to focus on and develop ambitious plans for enterprise and employment in the area which should include positive measures to skill, train and employ local people.*
- 20. Business partners, education providers and local public service providers should work more actively together to develop and encourage local young people to be job ready and to aspire to jobs and careers across all sectors*
- 21. Employers, education providers and local public service should promote and encourage funding schemes and initiatives aimed at employing young people (especially young parents) and at developing entrepreneurial skills, innovation and opportunities for self employment*
- 22. Public sector procurement strategies should be geared towards supporting local business and creating local jobs and to maximising opportunities for small business and the self employed.*
- 23. Public sector employers should lead by example in tackling child poverty by offering employment pathways such as work placements, work taster sessions, mentoring, apprenticeship schemes leading to sustainable jobs, family friendly flexible work policies etc*
- 24. Job Centre Plus and partners should continue to be encouraged to work jointly in a whole family approach that promotes employment as the path out of poverty and discourages benefit dependency.*
- 25. Public transport operators should be actively encouraged to provide fares which are affordable. Torbay council should work with partners / employers to develop fair transport policies that support local employment.*

### **Health and Wellbeing**

The Commission heard evidence from Public Health and the Lifestyle Team (Community Dietician) about the need to ensure that good health outcomes are commissioned and linked to child poverty outcomes. National evidence shows that health outcomes for families and children in poverty are much worse than their peers, with incidence of teenage pregnancy, childhood obesity, diabetes, mental ill health, accidents and mortality rates overall being higher.

The weight of evidence also points to the fact that this very significant gap in health outcomes does not arise by chance, and cannot be attributed simply to genetic makeup, unhealthy behaviour, or difficulties in access to medical care, although these factors are obviously important. Income is a particularly important determinant of health as it is often a driver of other factors such as quality of early life, education, employment and working conditions. To address health inequality the Marmot Review published by the Government in 2010 suggests that funding should be used to improve the health of everybody in the community, but with a scale and intensity that is proportionate to the level of disadvantage. Greater intensity of action is likely to be needed for those with greater social and economic disadvantage.

The issues of food, diet and cooking skills came up repeatedly in our evidence, including work with families and teenage mothers. Families in poverty have fewer choices when it

comes to buying food, pay more for electricity and gas and often have big knowledge and skills gaps when it comes to weaning babies, general nutrition, cooking and family budgeting. There is frequently a reliance on convenience food and anxiety about trying new foods or cooking 'from scratch', often as a result of poor parenting and /or lack of education at school.

The Commission heard how Public Health commissioning is looking at service re-design and a holistic approach. It will be looking at how to use the Joint Strategic Needs Assessment to target work to address child poverty and integrate Child Poverty strategy outcomes into those of the Health and Well Being Board.

### **Recommendations**

*Many of the recommendations relating to public health have been picked up by other areas of evidence and included in those sections i.e. Schools.*

Further recommendations are included as part of the 'Next Steps' section for the Health and Well Being Board.

## **The Voices of Children and Young People**

Throughout the life of the Commission we have been keen to hear the views of children and young people and their carers. Whilst there have been some individual voices and many representatives of professionals and service providers who have provided evidence on their behalf, young people were able to express their views at a participation event held in October 2013. The young people represented all 3 towns in the Bay and included groups such as young carers, children in care, young people with disabilities and the Youth Parliament.

Many of the issues raised during our main evidence sessions were re-iterated by the young people when looking at what their dreams, aspirations and barriers are.

They identified lots of skills and talents and were positive about what they could do in spite of real challenges. They had good aspirations for jobs including becoming a vet, teacher, paramedic and big business boss. They wanted support with confidence building, nice secure places to live with more colour in outdoor spaces, people to believe in them and good education and careers advice.

Some of the things which stop them getting on included: no money (this was a very common barrier), lack of jobs in the Bay for them, family crisis, bullying, illness and health (again numerous mentions) 'being told I can't', no-one to help.

Transport costs are a big issue but cycling and bike paths would help as would more investment in jobs, more and better shops and parks, and more free things for older youths (i.e. up to 20)

## Conclusions

Child poverty is a complex issue, affecting as it does whole areas of family life, including health education, employment and income. It is also an entrenched and long term issue that is not unique to Torbay. Rates of child poverty have been falling over recent years but there has been a stalling and we are now facing increased levels of both relative poverty and more families on the edge of poverty, particularly low wage working families. The impacts of welfare and housing reform are yet to be felt but we know that they will affect many of the Torbay families in rented accommodation more than others. Torbay has some particular characteristics which it shares with similar coastal towns and is working hard to find solutions to tackling child poverty.

There are some excellent services and projects across Torbay and many examples of good partnership work and community engagement.

However there appears to be a lack of shared strong leadership on this agenda across partners and unclear pathways for families to maximise their income and life chances. This is a big opportunity for Torbay to promote and foster the talent and skills of local families and their children and to generate revenue for the area. Professionals are keen to support families in poverty but often feel they need better understanding of the issues and what works as well. Children and Young people are positive about their talents and what they can offer. They want to stay working in the area but would often like someone to believe in them and support them when needed.

The Commission has heard a wide range of evidence over the last 10 months during which a number of common themes have emerged:

These include;

- Greater focus and work with families in poverty to build pathways to work
- Stronger shared leadership and partnership working from the council and partners on this agenda, including championing and developing the talent and skills of parents and young people in poverty
- Building stronger links between parents, education and business
- Supporting a housing strategy that will provide decent standards, safe long term housing tenure and stability for those that need it most
- Building on the good practice of models such as Hele's Angels and other neighbourhoods based models
- Ensuring that services build child poverty outcomes into their budgeting, commissioning and delivery frameworks

## Torbay Gains: what would we like to see in 3 years time?

These are some of the Gains the Commission would like to see as a result of our recommendations. Some will require culture change, some just a twist to the way things are already done. We hope that partners will join us in making the journey so that the whole of Torbay gains.

- Fewer families in poverty
- More families in work
- Child Poverty outcomes to be embedded as part of council budgeting and service planning
- The Pupil Premium to be evidently better used
- A compulsory registration system and accreditation for landlords and lettings agencies
- Better landlords and safer housing
- 250 Apprenticeship opportunities for Young People
- More children feeling like they have been listened to
- Young people telling us things are better and we have made a difference
- No food banks
- Fewer people in debt

## What Next ?

The Torbay Child Poverty Commission has finished its first year of work and this Final Report will provide a basis for everyone who lives or works in The Bay to play a part in shaping the future and improving the opportunities and wellbeing of families and children in poverty.

Nearly a year of research and evidence and a final report are just the start of making a difference. Along the way the Commission has made small break-throughs with raising awareness of the issues in the wider community, getting the Council to child poverty proof neighbourhood plans and feeding into budget setting agendas.

It is important that this work is seen as supporting services and partners rather than adding to their already heavy workloads and we hope that partners will look at how they can tackle child poverty as part of the day job.

The report will be presented to the Health and Wellbeing Board with the recommendations that individual agencies take responsibility to take it into their own organisations for endorsement.

The report will be presented to Torbay Council in February 2014 for the endorsement of the full Council.

At this stage an action plan will be formulated and the Health and Wellbeing Board will hold responsibility for its implementation. The Child Poverty Commission will be recalled on an annual basis to review progress and to hold the Health and Wellbeing Board to account.

We want children and families in the Bay to grow and grow and thrive here so that Torbay Gains,

.Ends



## Appendix 1

Thanks from the Child Poverty Commission to those individuals/organisations who gave evidence. Due to the high volume of individual contributions and evidence provided a link has been provided to relevant papers of Child Poverty Commission meetings.

Link <http://www.torbay.gov.uk/DemocraticServices/mgListOutsideBodies>

Communities	25/2/13	Voluntary Sector
Early Years, Schools, Education	25/2/13 16/10/13	Save the Children Schools Early Years: Nursery Provision
Financial Inclusion and Debt	17/4/13	
Housing	17/4/13	Volunteer Service Job Centre Plus Revenues and Benefits Youth Unemployment
Business and Employment	16/10/13	Youth Youth Offending Team
Health	3/9/13	Child Health Life Skills Team