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[Child Poverty Needs Assessment]



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Foreword

The City of London has a statutory duty to prepare and publish a Child Poverty Needs Assessment under the Child Poverty Act 2010.

The City of London's Health and Wellbeing Board has identified child poverty as a priority, and has included it in the Joint Health and Wellbeing Strategy. It was also recently highlighted as a departmental priority for the Department of Community and Children's Services, and will be one of the issues tackled by the Department's new programme board. Additionally, child poverty is a Public Health Outcomes Framework indicator, which will be used by the Government to measure the City of London's success in meeting its local authority duties to promote the health and wellbeing of its population.

This report aims to establish the nature and extent of need in the City, as well as to recommend the appropriate response to the current situation. This report builds on the recent findings from the Resident Insight Database, and includes factors such as comparative data between the City and the rest of London and the UK; characteristics of children and families at risk of poverty; distribution of child poverty within the City; current interventions; and potential to change our approach.

Analysis and supporting evidence can be found in the following appendices;

- Appendix A – Key Informant Interview: presents the questions asked to key informants which included front line workers (local authority staff, providers and researchers)
- Appendix B – Activity Mapping: provides an overview of current services and support available to tackle child poverty in the City

The following documents have also helped to inform this review:

- JSNA City Supplement draft 2014
- Joint Health and Wellbeing Strategy
- Children and Young People's Plan 2001-2015
- Children's Centres reports 2013
- Primary Education report 2013
- Resident Insight Database 2013
- Portsoken All Age Early Intervention Review 2013
- City Advice performance 2013/14
- Census 2011, NOMIS and ONS Neighbourhood Statistics
- Housing Strategy 2014-2019

We would like to thank those that have provided information and insight and taken part in various discussions and interviews during the course of the review.

Executive Summary

Background

- Nationally, child poverty is monitored under the Children in Low-income Families Measure, previously known as the Revised Local Child Poverty Measure or National Indicators 116. This is a measure of relative poverty based on the proportion of children living in households below 60 per cent of the national median income.
- Other accepted measures of child poverty include absolute poverty and persistent poverty. Poverty is considered to be falling when all indicators are all moving toward the downward direction.
- Children living in poverty have decreased life chances. In addition to poverty of income, they will also experience material poverty, poverty of opportunity and poverty of aspiration.
- Poverty is often passed on across generations and results in a cycle of disadvantage. Children living in poverty are at greater risk of low educational attainment, poorer health outcomes, becoming unemployed and becoming poor as an adult.
- The Frank Field and Graham Allen Review are landmark reports, which recommend that tackling child poverty requires intervention with children and families in early years and in ways that are beyond addressing income.
- This needs assessment was compiled by reviewing and collating data from the ONS, existing research reports, and information gathered from key service providers and officers for the City of London Corporation.

Key findings

State of child poverty in the City

- Child poverty remains an issue in the City; however according to official figures the overall trend since 2008 seems to be decreasing. Key informants feel that numbers are too small to say whether it is getting better or worse.
- There remain major differences in deprivation between geographical areas (Portoken is much more deprived than the area around the Barbican) which may be impacting overall child poverty rates.
- National and local trends show increasing pressures on families, which could make it very challenging for the City to achieve the aim of reducing child poverty.
- In the City there is increasing concern for families in low pay. Key informants suspect that there are unreported cases of low pay and unreported poverty that are being missed, which would have implications for service delivery.
- There is particular concern that poverty in families in the north of the City may be under reported. Families in the east are better understood.

What does child poverty look like in the City?

- The small numbers of families in poverty known to our services face a diverse range of challenges and barriers.
- These families are both workless and working. Employment tends to be part-time and on zero-hour contracts, having further potential impacts on childcare, income and benefits.
- Families who are the most deprived are more likely to have been poor for generations. This has been observed as a particular issue among the Bangladeshi community, some of whom are also living in overcrowded accommodation.
- Key informants reported that families in poverty have come from Golden Lane, Middlesex Street and Mansell Street estates, the latter being of most concern.
- Key informants feel that digital exclusion is still an issue for families in poverty.
- City children perform really well at primary school; however key informants feel that the children from poorer families do not aspire to the wealth and opportunities the City has to offer.

What causes child poverty

- Of the families already engaging with services, key informants, including front-line workers (both local authority staff and providers) know the profile of their vulnerable families very well.
- These families tend to live in social housing (both from council and housing associations), many have been in persistent poverty over generations and many are from BME backgrounds. Most come from lone parent households, or households where one parent is working.
- The high cost of living in the City, especially private housing costs, make private renting an impossible option. As parents are both income-poor and time-poor, affording and scheduling childcare is a challenge.
- As well as the ongoing welfare reforms, some families have experienced a halt in their benefits, which has caused short-term severe poverty.
- There is a very strong social network, particularly amongst poorer families in the Portsoken ward. In order to break the cycle of persistent poverty, interventions targeted at the next generation in adolescence could be effective.

What are current services like?

- There are a plethora of different activities and interventions available for the small number of families who are in need. Overall the City provides quality services for those currently engaged. There are, however uncoordinated services, which may be confusing for families to navigate.
- Tracking children in the City beyond age 11 is difficult, as the City does not have a secondary school. The Corporation is currently developing work to improve tracking. Youth provision could take a bigger role in providing quality support for City youth beyond primary school age.
- Key informants felt that the apprenticeship scheme could help to improve youth aspirations.
- Key informants also mentioned the importance of adult learning courses and the impact it has on parents living in poverty.

- There was a split in the responses around the need for a child poverty strategy. Most key informants felt that efforts around child poverty need to be pulled together.
- Recommendations for the best approach in the City included localised priorities by ward or by LSOA, due to the very localised issues.

Statutory and Policy Framework

- The Child Poverty Act 2010 requires local authorities in England, and their named partners, to co-operate to reduce and to mitigate the effects of child poverty.
- The Coalition Government made clear its ambition to end child poverty by 2020 and in Spring 2011 published the first national child poverty strategy.
- Locally, the City's Health and Wellbeing Board has already made child poverty a priority of the City in its Joint Health and Wellbeing Strategy. Priority number two for the Health and Wellbeing Board is: *"Ensure that more people in the City have jobs: more children grow up with economic resources"*.
- The City's current Children and Young People's Plan, JSNA City Supplement, Housing and Homelessness Strategies have evidence and aims which are also closely aligned in efforts to tackle child poverty.
- Other approaches to tackling child poverty that are considered good practice in London and may be relevant to the issues the City faces include Brent's Navigator Service and the InComE Project.

Conclusion and Recommendations

Recommendations

- Investigate mechanisms for "pulling" together of efforts, based on the needs of individual estates in the City.
- Review current Housing strategies, to establish to what extent they continue to support families in need living in City Estates when they move to out-of-borough estates.
- Investigate means to improve tracking of young people entering secondary schools (age 11 and up)
- Investigate whether the City can improve support to older children through youth provision and better uptake of the apprenticeship scheme.
- Investigate how the City can improve navigation/update the many services we offer reviewing the Brent experience as a potential model.
- Work with housing to consider potential options for helping the next generation aspire higher and address overcrowding – using InComE Project best practice as a potential example.

1. Definition of Child Poverty

Broadly speaking, child poverty refers to growing up in a low-income household. Nationally, child poverty is currently monitored under the Children in Low-income Families Measure, previously known as the Revised Local Child Poverty Measure or National Indicators 116¹. It uses a relative poverty definition: *the proportion of children living in families in receipt of out of work benefits or tax credits with a reported income which is less than 60 per cent of the national median income.*

That is, each household's income, adjusted for family size, is compared to median income. (The median is the "middle income: half of people have more than the median and half have less.) Those with less than 60 per cent of median income are classified as poor. This 'poverty line' is also the agreed international measure used throughout the European Union.²

More specifically, this threshold (60 per cent less than the median national income) is calculated based on taxable incomes plus child tax credits and child benefits. It considers incomes before tax. Calculations are also made before housing costs (BHC), which is of particular importance in London.

The 60 per cent median income measure, though an international standard, is arbitrary in the sense that this does not necessarily reflect a threshold of minimum income acceptable to society. This would mean for example, that if there is a recession, the average household income figure could fall, thus fewer children are judged in poverty even though their circumstances have not changed. Despite this, relative low income is still the most commonly used indicator for measuring poverty.

1.1 Other measures of child poverty

It is worth noting however, that there are other accepted definitions for child poverty. In 2003, the Department for Work and Pensions established a tiered approach to defining and measuring child poverty in the UK. Children can be said to be in poverty if they fall into one or more of the four definitions^{3,4}:

Relative poverty

- Children experiencing *relative low income* – as explained above, this measures whether the poorest families are keeping pace with the growth in incomes in the economy as a whole. The indicator measures the number of children living in households below 60% of median household income.
- Children experiencing *material deprivation and relative low income combined* - this indicator provides a wider measure of people's living standards. It measures the

¹ Children in Low-income Families Local Measure 2011, HMRC.

² Joseph Rowntree Foundation – What is meant by 'poverty'

³ Child Poverty Act 2010

⁴ Department of Work and Pensions, HBAI March 2010

number of children living in households that are both materially deprived and have an income below 70% of median household income.

Absolute poverty

- Children experiencing *absolute low income* - this indicator measures whether the poorest families are seeing their income rise in terms of the living standards it refers to. This poverty line represents a certain basic level of goods and services, and only rises with inflation to show how much it would cost to buy those goods and services.

Persistent poverty

- Children who grow up in *persistent poverty* – this means that the family has had its net income for the year at less than 60 per cent of median household income for at least three out of the last four years.

Measures of deprivation provide a wider picture than measures based solely on income - they provide an understanding of a standard of living. Deprivation is the result of a lack of income and other resources, which when taken together, can be seen as living in poverty. These include material indicators such as one's diet, clothing, fuel and light, housing and facilities, home amenities, and immediate environment of the home. However to be even more comprehensive, social indicators should also be taken into account, such as security of work, family support, recreation, education, as well as health and social relations.⁵

According to the approach set out in 'Measuring child poverty'⁶ a report by the Department for Work and Pensions, poverty is falling when indicators in relative poverty and absolute poverty are all moving downwards.

1.2 Poverty and life chances

Currently 2.9 million children live in relative poverty in the UK: this is one of the highest figures in Europe⁶. In real terms "the poverty line" is £310 per week for a couple with two dependent children under 14 (before housing costs) i.e. what the household has available to spend on everything else it needs, from food and heating to travel; entertainment; school uniforms; and clothing⁷. Thus in addition to income poverty these children experience multiple disadvantages. In the UK, despite being the sixth wealthiest nation in 2010, children were still reported experiencing:

- Material poverty - children whose families' incomes are squeezed by debts, who go to school hungry and who live in houses too cold to do homework, play and sleep

⁵ Poverty and Social Exclusion, Deprivation and Poverty <http://www.poverty.ac.uk/definitions-poverty/deprivation-and-poverty>

⁶ 'Measuring Child Poverty', Department for Work and Pensions, December 2003

⁷ GLA Economics. A Fairer London: 2013 Living Wage in London. Disposable income thresholds for different types of households (£ per week, 2011/12.). <https://www.london.gov.uk/sites/default/files/living-wage-2013.pdf>

well. 1.5 million children live in households where the adults say they cannot afford to keep the house warm.⁸

- Poverty of opportunity – children who have no access to books at home, fall behind at school, and can't afford to join in the school trips, sports and other activities which provide critical opportunities for children to learn. Five hundred thousand children live in households where the adults say they cannot afford to pay for their children to take part in school trips once a term.⁹
- Poverty of aspiration – there were 1.84 million (16%) children in workless households in 2011.¹⁰ In addition to this, many children will never have known anyone who went onto higher education and, in some cases, they will have never been out of their immediate neighbourhood.

Thus poverty is often passed on across generations resulting in a cycle of disadvantage. Children who grow up in poverty are at greater risk of¹¹:

- Low educational attainment: only one in three poor children (children who receive free school meals) achieved 5 A*-C at GCSE in 2010 compared with the national average of approximately 60 per cent.¹²
- Poorer health outcomes: Growing up in poverty is associated with poor health in later life. Children who have grown up in poor conditions are 50 per cent more likely to experience poor health in their 30s.¹³
- Becoming unemployed: children who grow up in poverty are up to seven per cent less likely to be employed when in their 30s.¹⁴
- Being poor as an adult: people who were poor teenagers in the 1980s are almost four times more likely than their better off peers to be poor as adults.¹⁵

⁸ Department for Work and Pensions, (2012), Households Below Average Income

⁹ Ibid.

¹⁰ Household Labour Force Survey (Q2 2011)

¹¹ Department of Work and Pensions, Department for Education (2012) Child Poverty in the UK: The report on the 2010 target. London: The Stationery Office

¹² Department for Education, (2012), GCSE and Equivalent Attainment by Pupil Characteristics in England, 2010/11

¹³ Adults at 33 years of age in the 1958 British national cohort study were 50 per cent more likely to report limiting illness if they had experienced disadvantage at seven and 11 years of age. Power, C. et al (2000) „A prospective study of limiting longstanding illness in early adulthood“ International Journal of Epidemiology 29:131–139

¹⁴ Blanden et al, (2008), The GDP cost of the lost earning potential of adults who grew up in poverty, Joseph Rowntree Foundation

¹⁵ Blanden and Gibbons, (2006), The persistence of poverty across generations, Joseph Rowntree Foundation

1.3 Evidence of what works

Frank Field Review

In 2010, Prime Minister David Cameron commissioned Frank Field to conduct an independent review on poverty and life chances, entitled *The Foundation Years: Preventing poor children becoming poor adults*¹⁶. The review had a particular focus on generating a broader debate about the nature and extent of poverty in the UK and to re-examine poverty measures to include non-financial elements that influence children in poverty to become adults in poverty. It recommended that the government should give greater prominence to the early years from pregnancy to age five. Recommendations contained in the report were based on research that showed family background and children's outcomes to be closely linked. Both genetic inheritance and a child's emotional and physical environment are highly influential, in particular on children's development and their ability to build resilience to overcome disadvantage and risk factors. These were suggested as an important way of improving outcomes for individual children, as well as helping break down intergenerational poverty.

Key influences on future life chances identified in the report included:

- Role of parents and families
- Healthy pregnancy and strong emotional bond
- High quality childcare
- Family background and income
- Home learning environment, i.e. talking, reading, singing, play
- Father's interest and involvement in child's learning
- Relationship breakdown/ongoing conflict
- Parental mental health/psychological well-being
- Attendance at early education
- Well qualified and trained staff
- Teaching quality
- Mixing with children from different social/family backgrounds
- Parental employment
- High parental aspirations
- Narrowing gaps at early stage

Graham Allen Review

The *Graham Allen Review of Early Intervention*¹⁷ report, published in January 2011, recommended 80 Early Intervention programmes with clearly identifiable benefits to be rolled out across the country. A second report, released later that summer, focused on the need to attract greater external investment into early intervention by developing new funding methods.

¹⁶ The Foundation Years: Preventing poor children becoming poor adults

¹⁷ Early Intervention: The Next Steps.

<http://preventionaction.org/sites/all/files/Early%20intervention%20report.pdf>

The key focus of the Graham Allen Report was on:

- The importance of early intervention schemes for the first three years of a child's life
- Proposals to establish an Early Intervention Foundation: a new non-government body to operate within 15 "early intervention places" to pioneer early intervention programmes
- 19 cost-effective early intervention programmes to be supported and expanded, to be reviewed and reassessed by the new Early Intervention Foundation before a 'living list' is evolved
- The recommendation for groups of local authorities to act as hubs for early intervention initiatives, to evaluate early intervention programmes, and to share information with other local authorities nationally

The Graham Allen Report suggested that programmes be structured as follows:

- **Readiness for school:** programmes provided from conception to entry to primary school
- **5–11: Readiness for secondary school:** programmes provided in the primary school years
- **11–18: Readiness for life:** programmes provided in the secondary school years

The UK Government has since provided start-up funding to develop the Early Intervention Foundation as an independent charity, which was established in 2013¹⁸. The objective of the Foundation is to act as a hub and to advocate for Early Intervention programmes. It aims to support and translate the evidence base to commissioners, funders and service providers to enable them to make the best choices possible for children, young people and families, based on available evidence.

¹⁸ Early Intervention and the UK Government: Latest developments – Feb 2013, National Children's Bureau Northern Ireland

2. Needs Assessment

2.1 Methodology

This needs assessment was compiled by reviewing and collating data from the ONS, existing research reports, and information gathered from key service providers and officers for the City of London Corporation.

Interviews were conducted with 8 people representing some of the key service providers within the City including external agencies and Corporation Officers. These key informant interviews included questions regarding effective approaches and challenges, cost of living and welfare reform concerns, factors fuelling poverty, as well as strategies to reduce the rate of child poverty and the challenges faced by front-line workers.

2.2 Measuring child poverty in the City

National data

The Department for Work and Pensions released new figures in its publication *Households below Average Income: An analysis of the income distribution 1994/95–2011/12*¹⁹, which suggested that child poverty has remained at approximately the same level.

In 2011–12, 2.3 million UK children (17%) lived in homes with substantially lower than average income. This rises to 27% (3.5 million) if measured after housing costs are paid.¹⁹ However, there are two accepted ways of measuring poverty – relative and absolute (see section 1.1).

The measure of relative poverty is defined as when families have a net income that is below 60% of ‘median net disposable income’, which amounts to £310 a week or less at the moment.²⁰

The absolute measure of poverty differs because it is adjusted for inflation. The number living in absolute poverty is higher, and on this measure one in five children (20%) in the UK lives in poverty: a total of 2.6 million in 2011–12.

¹⁹ Department for Work and Pensions (2013) *Households Below Average Income: An analysis of the income distribution 1994/95–2011/12*, Table 4.1tr and 4.3tr. (Children living in poverty are defined as dependent children (under 16 years or in full-time education) living in a family receiving less than 60% of the median income after housing costs (relative poverty).)

²⁰ GLA Economics. A Fairer London: 2013 Living Wage in London. Disposable income thresholds for different types of households (£ per week, 2011/12.). <https://www.london.gov.uk/sites/default/files/living-wage-2013.pdf>

Where incomes are falling nationally, the relative measure of poverty will remain stable; however, the absolute measure will show increases, as the costs of living tend not to fall in line with incomes.

Local data

The Public Health Outcomes Framework Indicators 1.01i and 1.01ii report on dependent children under the age of 20, and 16 respectively, in a household with an income below 60 per cent of the median before housing costs²¹.

The nationally derived figure for the City, for both indicators (14.3% and 13.9% respectively), is below both England (about 20%) and London figures (about 27%). This ranks the City as the third least deprived local authority in London in both cases. The reliability of the figures for the City however is questionable for two reasons: firstly, the confidence intervals range from 11.3-16.8, which puts the City within the five lowest ranking local authorities with reported child poverty. Secondly, the national calculation is based upon records of 790 children living in the City, which is considerably lower than the number derived from local data – 1,062.

National figures are calculated using the number of children living in families in receipt of Child Tax Credits, whose reported income is less than 60 per cent of the median income, or are in receipt of Income Support, or Income-Based Job Seekers Allowance, divided by the total number of children in the area. The total number of children in the area is produced using Child Benefit data held by HMRC, which covers around 96²² per cent of children. Child Benefit data was used as it provides the most comprehensive assessment of the number of children nationally, although as shown above, there is significant undercounting within the City.

Many of the key informants consulted felt that there are relatively small numbers of families in the City affected by child poverty; however that child poverty does still exist. Key informants identified families in need as being found predominantly in the east in the Portsoken ward, with some families in the Cripplegate ward in the north. Some key informants have observed families resorting to food banks during critical periods, and one key informant has helped a family with the costs of school uniforms for their children. Those in the most visible forms of poverty are observed to be in generational poverty.

“...although the scale of the issue is really small, it’s still quite a big impact to have this kind of poverty...in [terms of] relative poverty in comparison to perhaps other parts of the city”.

²¹ See <http://www.phoutcomes.info/> for full list of indicators and definitions

²² Child Benefit take-up rate taken from the HMRC Autumn Performance Report 2009 <http://www.hmrc.gov.uk/about/autumn-report-2009.pdf>

Geographical comparisons

By Borough

Using the indicator of children in poverty under the age of 16, about 21% of children in England live in poverty. Amongst neighbouring boroughs showing figures from mid-year estimates in 2011, child poverty figures compare to City figures as follows:

Table 2.1 Child poverty comparison with surrounding boroughs, 2011 mid-year estimates

Geography	Child Poverty 2011
England	21%
Tower Hamlets	44%
Hackney	35%
Westminster	35%
Islington	38%
Camden	33%
City of London	14%

The City of London is reported to have had the lowest average rate in child poverty in comparison to the surrounding boroughs. For changes in child poverty figures over the recent years see section 3.1.

By Lower Super Output Area (LSOA)

Figures were also produced according to Lower Super Output Areas (LSOAs). In 2010, there were 5 LSOAs in the City. City LSOAs were subsequently revised in February 2013, and there are now 6 LSOA areas. The LSOA 001D (rest of City) was split into 2 new LSOAs: 001F which covers Queenhithe and Carter Lane, and 001G which covers City West and the Temples

Figure 2.1 LSOAs in the City (2013)

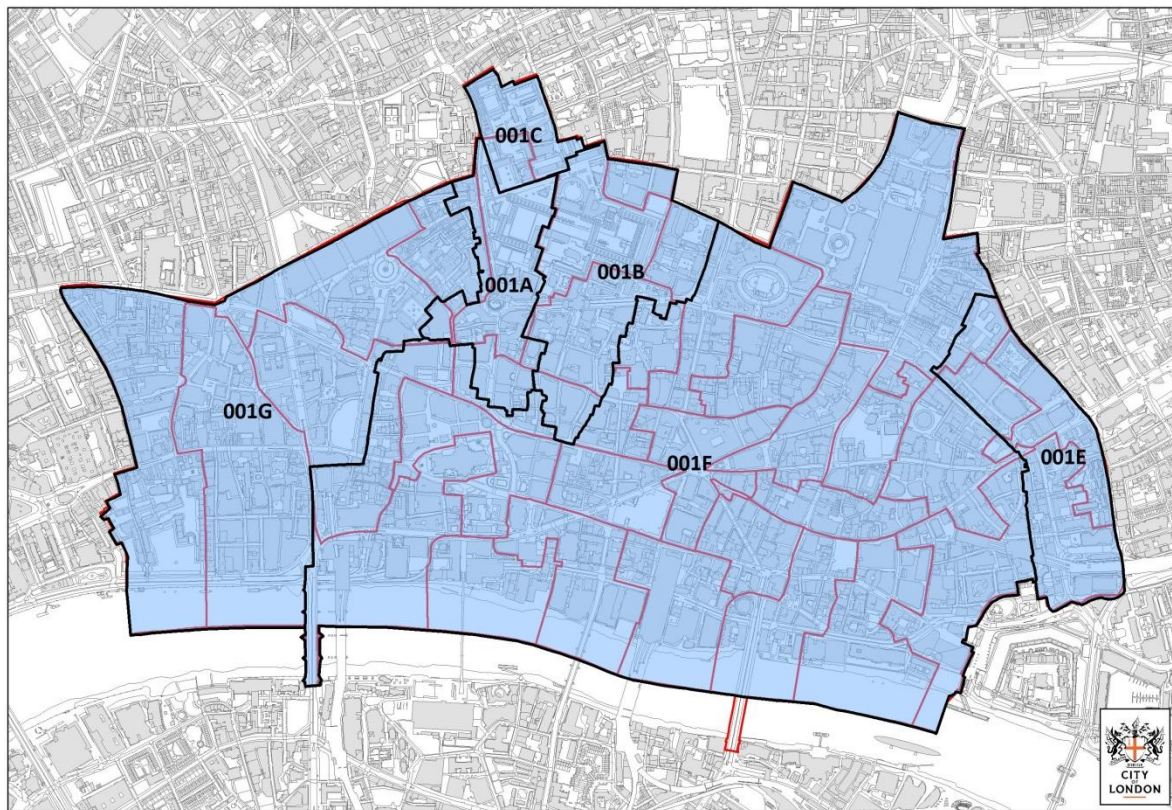


Table 2.2 City's LSOAs in 2013

LSOA	Broad electoral ward	Major populations
001A	Aldersgate	Barbican West
001B	Cripplegate, south	Barbican East
001C	Cripplegate, north	Golden Lane Estate
001E	Portsoken	Mansell Street and Middlesex Street Estates
001F	Rest of City	Queenhithe and Carter Lane
001G	East Farringdon and Castle Banyard	City West and the Temples

As at the 31st August 2011, the situation in the City of London was as follows:

- About 110 or 14% of children in the City were living in poverty.
- 59% of City children in poverty were in lone parent families.
- About 38% of all children living in poverty lived in Lower Super Output Area (LSOA) 001E, which covers Portsoken. These children tended to be in larger families with around half headed by a lone parent;

- 27% of all children living in poverty lived in LSOA 001C, which corresponds to Cripplegate north (Golden Lane Estate). These children were mostly in small families, with 80% headed by a lone parent.

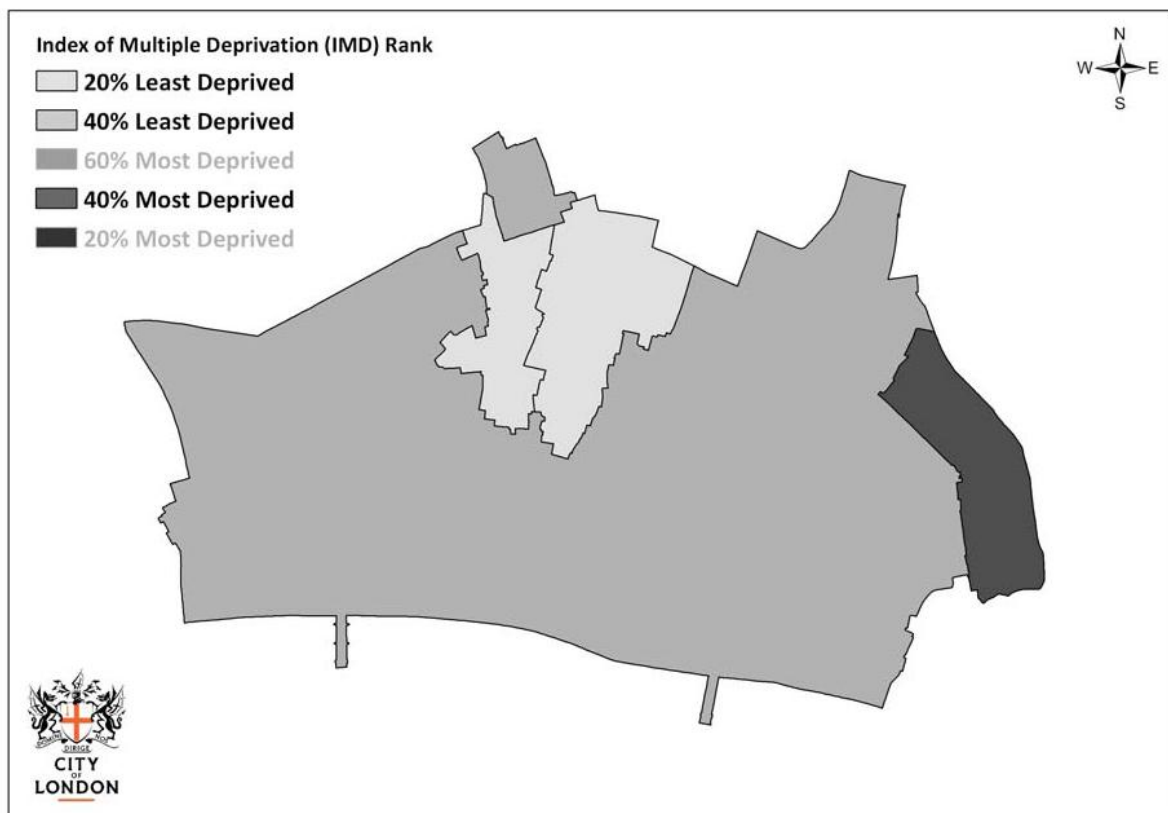
These figures tally with the real-life observations made by key informants (above).

Index of Multiple Deprivation (IMD)

The Index of Multiple Deprivation is a composite measure that attempts to combine a number of elements that contribute to deprivation. It aims to reflect the overall experience of individuals living in a small geographical area. The index ranks areas that are the most deprived (ranked lower) to the least deprived (ranked higher). Aspects of deprivation that are included in the measure are:

- Income
- Employment
- Health and disability
- Education
- Skills and training
- Housing
- Crime
- Living environment

Figure 2.2 Rank of IMD City of London (2010)



In 2010, the City of London was ranked 259 in the Rank of Average Scores out of 326 local authority areas in the country, which is within the 40% least deprived local authorities in England. However, there is considerable variation between LSOAs. For the Average Rank of IMD based on 2010 Lower Super Output Areas (where borders differ from that of 2013 LSOAs only for 001F and 001G), Portsoken (LSOA 001E) is the most deprived area in the City and ranks amongst the 40% most deprived areas in England. Whereas LSOA 001A and 001B, corresponding to the Barbican estate in Aldersgate and south Cripplegate, are two areas that are within the 20% least deprived areas in England.²³

Local Database Comparisons

The City of London Resident Insight Database (RID) is an on-going research project that uses pooled intelligence from different service strands in the City to build up a picture of need. Because the City of London has a relatively small resident population, it is possible to triangulate levels of need, and to be reasonably certain that the data are accurate.

According to the latest national figures, 110 City children (14%) were living in poverty in 2011. This figure was calculated using the relative poverty measure (defined as the proportion of children living in families in receipt of out-of-work benefits or tax credits where their reported income is less than 60% of the median income).

In May 2014, the RID²⁴ identified a total of 1062 children living in the City of London, of whom 21% (218) were in low-income households (defined as living in a household with a low income supplemented by benefits), with 11% in workless households. Because the national indicator and the figure from the Resident Insight Database have different definitions, they are not directly comparable.

According to local figures, child poverty in the City is higher than the England rate and is comparable to, but lower than, surrounding boroughs. Key informants agree that families in poverty may be under reported in the national figure.

“We do weekly sessions on the Golden Lane Estate, and since the project has been going, we do see families there which do have some considerable need and I have in my mind that there are more families in considerable need that perhaps aren’t utilising our services”

“It’s whether people realise they’re in poverty and whether they want to disclose that.”

“I think there’s an awful lot more [in poverty], where they’re probably above the 16 or 17 thousand [pound income] threshold, but by not much. So I think there are a lot more that are in the relative poverty where it is an issue.”

RID small area figures on child poverty between Portsoken and Cripplegate reflect the discrepancy reported in the 2010 Index of Multiple Deprivation. In May 2013, Portsoken reported large numbers of children in relative poverty compared to Cripplegate.

²³ City of London Resident Population Index of Deprivation 2010.

²⁴ City Resident Insight Database, 2013May 2014

In the Portsoken ward, there are 271 known children, which represent 26% of all known children in the City. Of these 163 (60%) were in low income households and 85 (31%) were in workless households.

In comparison, the Cripplegate ward has 406 known children. This represents 38% of all known children in the City. Of these children, 54 (14%) were in low income households while 32 (8%) were in workless households.

2.3 Risk Factors and Drivers

The previous section looked at the statistics relating to the number of children affected by poverty in the City, according to local and official figures for child poverty. This section focuses on identifying the potential extent of poverty in families based on risk factors, and the potential drivers of child poverty in the City.

Risk Factors

National studies show that some of the following groups can be at particular risk of living in poverty²⁵:

- lone parent families;
- large families, with four or more children;
- families with complex needs
- children living with disabled adults, or adults with mental health problems;
- children with disabilities;
- teenage parents;
- children growing up in social housing;
- Black and minority ethnic children; and
- Gypsy and Traveller children.

Demographics of children and families in the City

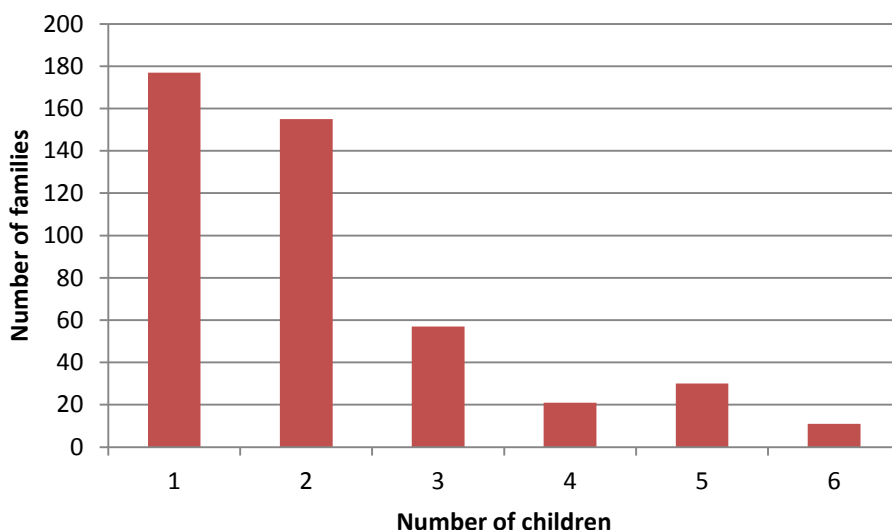
Families in poverty in the City are diverse and varied in their needs. It is also hard to generalise across all families due to the relatively small numbers identified and currently engaging in our services.

“Probably no one family’s the same. They each have their own characteristics and because you’re dealing with a very small population it’s hard to sort of come up with anything strategic. It’s a case-by-case basis.”

The City’s RID recorded that in May 2014, of the children with a known date of birth (1035), 360 (35%) were aged 0 – 4 years, 310 (29%) were aged 5 – 9 years, and 365 (35%) were aged

²⁵ Child Poverty toolkit

10-19 years. City-wide, there were 692 families. The average family size was 1.6, although some families were as large as 6 children^{26,27}.



Small area data shows that families in the Portsoken ward have larger average family sizes²⁸. This is consistent with the Census and key informant feedback.²⁹

“...at Mansell Street, we do have a high percentage of Bangladeshi families: families consisting of 2-5 children.”

17% (175) of children lived in lone parent households in the City³⁰, which is more than the national figure of 11%³¹. Children of lone parents are at greater risk of living in poverty than children in couple families. Before housing costs, over a third, (35%, rising to 50% after housing costs) of children living in lone parent families are poor, compared with less than a fifth (18%) of children in couple families.³²

Ethnicity and Language

ONS mid-year estimates for 2013 projected that there were 843 children and youth aged 0 - 19 years old living in the City³³, of whom 361 (43%) are from Black and minority ethnic (BME) backgrounds.³⁴

²⁶ City Resident Insight Database, July 2013

²⁷ Table PHP01 2011 Census: Usual residents by resident type, and population density, number of households with at least one usual resident and average household size, wards in England and Wales

²⁸ City Resident Insight Database, July May 2014

²⁹ Table PHP01 2011 Census: Usual residents by resident type, and population density, number of households with at least one usual resident and average household size, wards in England and Wales

³⁰ City Resident Insight Database, July 2013

³¹ UK households in 2013, ONS

³² Child Poverty Toolkit

³³ ONS mid-year estimates for 2013

³⁴ Primary Education in the City of London, Annual Report 2013

In comparison, of those who reported their ethnicity (564), the RID showed that 249 (44%) children living in the City were of black or minority ethnicity in May 2014, which is a similar percentage but lower absolute number than the ONS figures. 119 children reported English as their second language; however for the majority of children, (827), first language data is unknown³⁵. Thus local figures for ethnicity and English as a second language may be an incomplete picture, as this has been underreported.

Children living in households headed by someone from an ethnic minority are more likely to be living in a poor household. This is particularly the case for households headed by someone of Pakistani or Bangladeshi origin; where well over half of the children are living in poverty³⁶. At Mansell Street estate, 43% of residents are Bangladeshi, and another 10% are African³⁷. The tenancy profile provided by Guinness Trust however showed that only 11% of tenancy holders were Bangladeshi. Therefore this also confirms the view that the Bangladeshi community consists of larger families in this estate. The Middlesex Street estate on the other hand is most commonly White British or other White (combined total of 67%).

Interestingly and perhaps contrary to stereotypes associated to BME people as being relatively new immigrants, some key informants highlighted that the Bangladeshi families in the City may be deep-rooted locals of the area.

“The Bangladeshi families seem to have been there since the beginning. ... Quite a lot of tenants reported ‘I moved into my flat when they built it’. So they are not Bangladeshi families who have just come from Bangladesh. You are looking at well-established local people.”

Key informants felt that English as a second language does not tend to be a barrier for accessing services; however it is a challenge to be proficient enough to be competitive in employment.

“When it comes to accessing services, people are quite good with asking their friends or asking their children [to help translate]. When it comes to long term conditions, talking about employment, or ESOL, difficulties come from being job-ready and having that pressure [to use English in work]”.

Disability and Looked-after-children

In 2013, there were fewer than 10 children and young people living with a disability and even fewer looked-after children known to the City. Though the number of looked-after children in the City has been declining, the City has a good record of caring for looked-after children. All looked-after children in the City have stable placements and accommodation.

³⁵ City Resident Insight Database, July 2013

³⁶ Child Poverty Toolkit

³⁷ Portsoken in Focus 2012

Very few key informants reported disability in children or looked-after children to be a particular issue amongst families in socioeconomic need.

Parental employment

According to RID, of the 218 children living in poverty, 117 were in workless households, with the remaining 101 children in working households. This is different from the national figures where the majority of all children growing up in poverty (63%) have at least one parent or carer who is in work.³⁸

However many key informants reported that families struggling in the City tend to have at least one parent working part-time in low wages, and often on zero-hour contracts. This has severe impacts on financial stability as well as on scheduling with childcare and school. For example, one lone parent whose working days and hours fluctuate weekly had faced challenges securing a place in childcare, as the centre requires set days during the week in order to arrange the appropriate staffing-to-child ratio.

“Most of the cases [of child poverty] that we have now are people who are in work. Most people work part-time and most people work irregular hours, on zero hours contracts and on varied hours... people that work 2 hours here, 2 hours there..., flexible working arrangements.”

“We are equally seeing quite a lot of two parent families. [for example] Young families who now live on Middlesex Street. Mostly with very young children, and maybe [have] only one or two children - Kind of new communities to the area, so also smaller families - often those families have both parents working. But they were struggling to pay for childcare, so they had opted for one parent to be working only after the second child ‘cause they just couldn’t afford to juggle it.”

Although there is a discrepancy between local figures and key informant observations, it may be important to monitor this as the national trend for the first time shows that more people in poverty lived in a working family than a workless or retired family. Of the 13 million people in poverty in the UK, 1.8 million were in retired families, 4.4 million were in working-age workless families and the remaining 6.7 million were in families where at least one parent was in paid work.³⁹ This poses a challenge to service providers, firstly in the identification of poverty. This is because identification of people in poverty or deprived areas is largely based on the idea that workless families are at greatest risk. One such example is the Index for Multiple Deprivation, which uses out-of work benefits to rank poor areas. This may therefore risk missing areas where in-work poverty is the bigger problem. Secondly, there is more challenge around service delivery, as people in working poverty are money poor and time poor.

³⁸ Institute for Fiscal Studies (2013) Inequality and poverty spreadsheet, London: Institute for Fiscal Studies.

³⁹ Working poor now outnumber jobless poor. New Policy Institute

Free School Meals

In the City of London, 22% of primary school children were eligible for and claiming free school meals. This is lower than the level in London and inner London, but higher than the national average. This sample was taken from the one maintained primary school in the City. All who were eligible were claiming free school meals, which represented 16 out of 73 City children aged 3-11 at the school.

Table 2.3 Free school meals in state-funded primary schools

Location	% eligible for and claiming free school meals
City of London	22
Inner London	32
London	24
England	18

Free School Meals can be a good indicator for the level of families in socioeconomic need who may not be claiming benefits (neither income support nor benefits) but who are still in need. For example, these may be families who have low income but may be managing personal finances through informal lending between family members, which key informants have reported is common in Portsoken. Key informants report that some families in Portsoken help each other out by lending money between family members. This means they are able to manage their low incomes without becoming visible to services, but they may still be claiming free school meals.

“[At Portsoken] there’s a lot of informal lending that goes on. And I think there are cultural issues around that. And it’s important to be aware of that”.

Place

Children growing up in social housing (either local authority or in associated housing) face a higher risk of being poor. 49% of children in local authority accommodation are poor before housing costs (rising to 58% after housing costs). Poor children in social housing are also a large portion of poor children. Though the numbers in private rented accommodation are smaller, these children also face a high risk of poverty.⁴⁰

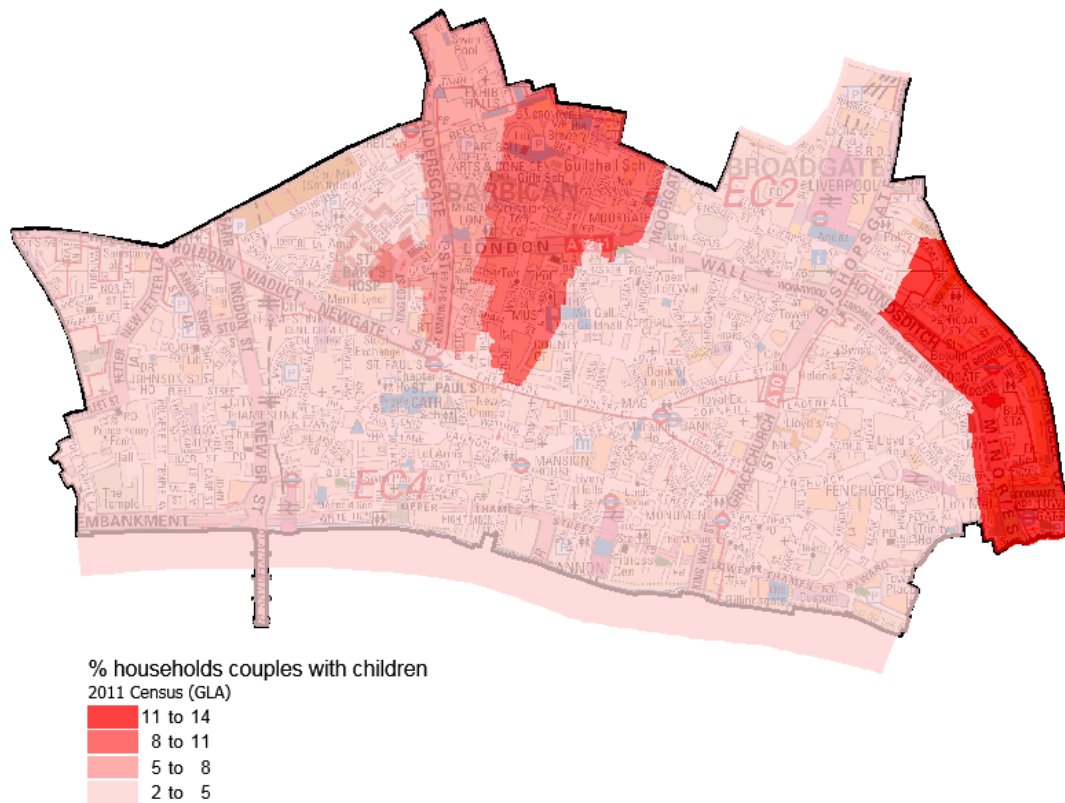
Overcrowding has implications for health and child development and impacts disproportionately on certain sectors of the population, such as black and minority ethnic households. Overcrowding can also contribute to family breakdown, noise nuisance and perceptions of anti-social behaviour, especially where people live in close proximity with neighbours.

⁴⁰ Child Poverty Toolkit

Housing, Housing Need and Overcrowding

Families or couples with children are mostly located in the east with some in the north (Figure 34). According to the RID, families in the City are particularly concentrated in the areas around Aldersgate (17%), Cripplegate (41%) and Portsoken (25%) wards.⁴¹

Figure 2.3 Household structure in the City: percentage of couples with children, Census 2011



Almost all children (98%) live in a residential dwelling or flat.⁴² The Barbican and Golden Lane are both estates in Aldersgate and Cripplegate wards, while Middlesex Street and Mansell Street estates are in the Portsoken ward. The Mansell Street estate is managed by a housing association, while the other three are managed by the City of London Corporation.

Almost all key informants reported children in socioeconomic need. They were predominantly from those living in social housing, and have been observed in each of the above mentioned estates in the City. Although the RID does not identify particular concentrations of child poverty in the City, a recent review of the Portsoken ward suggests there is likely to be a greater number of families in poverty around Portsoken⁴³. The majority of key informants also reported child poverty at Mansell Street and Middlesex

⁴¹ Resident Insight Database July 2013

⁴² Resident Insight Database July 2013

⁴³ Portsoken Review 2012

Street estates. On the estates of the Portsoken ward, there is also a higher number of Bengali and BME families as well as a tendency for larger sized families.⁴⁴

“The vast majority of the people we deal with live on the Mansell Street estate, Middlesex Street estate, possibly Golden Lane, and Barbican, but if you had to pick one area – Mansell Street.”

“A lot of the men in the Bengali families are the men and they work in the restaurant trade, working on Brick Lane. They’d come home in the morning- It’s overcrowded, perhaps overcrowded by choice. Everyone would get woken up. So what was happening is children were going to school tired.”

Some key informants also felt the physical condition of Mansell Street Estate to be of a lower standard than other estates in the City.

“In terms of quality of life, I would think that Guinness Court [Mansell Street] would be lower quality by far.”

“You can see the difference... when you walk into flats you will see, the wall paper peeling. There are cracks in the walls. The plastering has come off”

Overcrowding is a challenge for the City. Around 1 in 3 of all households in the City live in accommodation lacking one or more rooms.⁴⁵ However in terms of demand for social housing, as of May 2014, only 24 applicants that were overcrowded in the City area were registered as in need of a larger property. 7 of these applicants were tenants of Mansell Street Estate.

Despite there being strong evidence for the negative impact on growing up in overcrowded accommodation, responses from key informants suggest that, at Mansell Street estate in particular, the prime location near work (some on Brick Lane) combined with a very strong and localised social network, built over generations, encourages these families to remain. For example, frontline staff reported having seen a family that had once been City residents move out of the Square Mile for better accommodation. This was followed by a loss of community support: in this case, the family became isolated and alone, which resulted in them having to go to food banks. Thus it made them want to move back to the seriously overcrowded conditions of their previous accommodation.

“Knowing that they were such a poor family, people would actually bring cooked meals for them, and as soon as she moved to better accommodation, she lost that. So it’s a different sort of poverty... That’s an awful decision for anyone to have to make with five children.”

⁴⁵ Housing Strategy 2014-2019

Key informants identified that this seems to be a particular issue in the Mansell Street estate.

“When children move... they don’t actually want to move out of Mansell Street. They move out of their parents’ flat into another flat in the same estate. So we see families whose children move out of the original flat but not necessarily out of the estate.”

“Despite the opportunity of being able to move out, to have better housing, families don’t want to move out. Certainly at Mansell Street it’s because of the village mentality that it has.”

“It’s because of the decisions they have to make: improving their life in one way may be detrimental in many others.”

Economic factors contributing to child poverty

Cost of living in London

London Councils has identified that the cost of living and working in London is even higher than in the rest of the country⁴⁶. Thus, children in the City are also at increased risk of poverty. For example, in London:

- Housing costs are over 50% higher than the national average.⁴⁷
- Childcare costs are around 25% higher than the national average.⁴⁸
- Transport in London costs on average £10 per week more than in other areas,⁴⁹ with fares in London 63% more expensive on average than in other metropolitan areas.
- Londoners face extra difficulties in moving into employment, with greater competition for entry-level jobs and higher in-work costs.⁵⁰

The costs of buying or renting a home in the City of London are increasing, reflecting trends nationwide. Prices are amongst the highest in London. The average cost of renting a home is £1733 a month, third highest of all London local authorities.⁵¹ Affordability in the City continues to worsen, as price rises outstrip growth in incomes. Even taking into account the above average earnings and incomes of City workers and residents, these costs are beyond the means of many lower and middle income households who might wish or need to live in the Square Mile.

⁴⁶ London Councils (2011) *Welfare Reform Bill briefing*, February.

www.londoncouncils.gov.uk/London%20Councils/LCBriefingWelfareReformBill.pdf

⁴⁷ See <http://data.london.gov.uk/datastore/applications/focus-london-income-and-spending-home>

⁴⁸ The highest childcare costs are found in London, with a nursery place for a child under two costing up to £275 per week in inner London, compared with the national average of £144 per week (Daycare Trust).

⁴⁹ 2006 Department for Transport analysis of train operating company fares.

⁵⁰ Reed in Partnership (2010) *Too Poor to Work*.

www.reedinpartnership.co.uk/media/52956/too%20poor%20to%20work.pdf. In London, the move into work costs on average £639.40 over the first month (including childcare), over £150.00 more than in the rest of the UK.

⁵¹ City of London Housing Strategy 2014-2019

It is important to note that relative poverty as a measure reports on income before cost of housing. Thus the differences in poverty before and after housing costs are greater in London than the UK, and even more in inner London than London overall. According to the Greater London Authority, 17% of working age adults living in inner London were in poverty in 2011, but after housing costs were taken into account the percentage rose to 32%.⁵²

“The clients we are seeing from the City are experiencing many of the same problems as in other areas of London. High living-cost is common to most inner London areas. In fact, rents are even higher than say in Tower Hamlets, so the chance of someone being able to rent [privately] in the City is practically non-existent.”

London Living Wage

The Living Wage is an hourly rate set independently and updated annually, which is different from the National Minimum Wage (NMW) set by the Government-funded Low Pay Commission. It is a wage which is widely considered a more acceptable standard of minimum income for an adequate standard of living.

The London Living Wage (LLW) is derived by the Greater London Authority and is calculated by combining both a “basic living cost” approach and the “income distribution approach”, averaged between the two, with an added buffer. The basic living cost is defined as *a wage that achieves an adequate level of warmth and shelter, a healthy palatable diet, social integration and avoidance of chronic stress for earners and their dependents*. The income distribution approach follows the relative poverty threshold of below 60% of the median income.

Due to higher costs, Living Wage is higher in London than for the rest of the UK. In London, the LLW is currently set at £8.80 per hour compared to the NMW £6.31 per hour. Since 2005 LLW increased by 31.3% while NMW has increased only by 1.26%.⁵³

As the LLW is not statutory, employers choose to pay the Living Wage on a voluntary basis which leaves room for many workers to be considered in ‘low pay’ or under the Living Wage, but above national minimum wage. For example research finds that⁵⁴:

- In 2012, just under 600,000 jobs in London were low paid (paid less than the London Living Wage of £8.55 per hour). In 2007, 420,000 jobs were low paid (when the London Living Wage was £7.25 per hour).
- The percentage of jobs that paid less than the London Living Wage was around 13% between 2005 and 2010, but by 2012 it reached 17%. This reflects a trend seen across the earnings distribution: the cost of living is growing faster than earnings, so as prices increase, more jobs fall below the low pay threshold.

⁵² GLA Intelligence, Poverty Figures for London 2011/12.

<https://www.london.gov.uk/sites/default/files/Update%2009-2013%20-%20Poverty%20Figures%202011-12.pdf>

⁵³ Living Wage Foundation: The Calculation. <http://www.livingwage.org.uk/calculation>

⁵⁴ London’s Poverty Profile: Low Pay. <http://www.londonspovertyprofile.org.uk/indicators/topics/low-pay/>

- In 2012, over 40% of part-time jobs in London were low paid compared with 10% of full-time jobs. A third of them were done by women working part-time, while a quarter were done by men working full-time. Jobs in retail, hotels and restaurants accounted for over 50% of all low paid jobs in London.
- Around 40% of employees of Pakistani and Bangladeshi origin in London were low paid, more than twice the rate for White British employees. Half of working 16 to 24 year olds were paid below the London living wage compared with 16% to 18% for all other age groups.
- Over 90% of the low-paid jobs in London were done by people who lived in the capital, compared with less than 80% of non-low paid jobs.

“Many are in low pay, sometimes zero hours contracts, which force people to have their income topped up with benefits, including tax credits, and housing benefit. This is barely enough to meet their basic needs, such as food, housing costs and clothing, and offers no wriggle room to pay for bigger items, large bills etc.”

Welfare Reform

It is estimated that a further 200,000 children nationally will move into poverty following the Government’s decision to increase certain family benefits by 1% each year for the next three years, rather than in line with the cost of living⁵⁵.

The Welfare Reform Act 2012 received royal assent on 8 March 2012, introducing national reforms to the support available to children, young people and their families. These changes included a benefits cap, and affected Universal Credit, Housing benefits, Disability Living Allowance, Social Fund, and Council tax benefit.

There were also changes in childcare support, reductions in lone-parent income support, abolition of Child Trust Funds and abolition of the Health in Pregnancy Grant, which are likely to have an impact on child poverty. In addition, changes to tuition fees and Education Maintenance Allowance will have a specific impact on young people from poorer backgrounds, as they will be less likely to be encouraged to pursue further education.

Thus recent trends nationally and across London mean that families are facing a decrease in household living standards due to increased inflation, flat-lining wages and benefits not increasing in line with inflation.

Key informants reported observing this trend amongst City residents. For example, parents in the part-time working scheme at the Children’s Centre have recently asked for an increase in working hours per week, in order to meet a threshold sufficient to live off their low paid income, despite already being supplemented with income support and other benefits. This is one of the indications that benefits and minimum wage have not increased in line with the increase in the cost of living.

⁵⁵ Hansard 2013

“Demands to be job-ready and to look for work are being put on people who are nowhere near being adequately prepared or supported. As well as the bedroom tax and benefit cap, the most well-known changes, we are very worried about other aspects such as benefits rising by 1%, and changes to tax credits. We have also seen a huge increase in the use of sanctions, which when imposed are adding to the hardship of families.”

Key informants reported that during a period where families were subjected to the change in benefit schemes, families who were in relative poverty, but surviving, were subsequently sent into absolute poverty due to a halt in their benefits. The knock-on effect of this short-term severe poverty has had long-term consequences in some families affected, such as in the parent’s health, also compounding challenges to gaining or returning to employment.

“We have had some of our families where the benefits had been frozen while they investigate... what efforts they made to find employment. And so for a short period of time we’ve had a small number of families who have had to rely on food banks, or from their friends and family until their benefits kick in again. So there can be a very short period of 4-6 weeks of absolute poverty created by the system, which catches up afterwards. Then a number of our families then have gone on to sickness benefits where they have been unable to work.”

3. City Achievements

Appendix 2 summarises some of the key services available in the City of London linked to tackling child poverty. Below are a few examples of such services or initiatives and the progress that has been made in tackling child poverty in the City.

Overall, the City seems to be providing quality services from a variety of schemes. For the families accessing services, workers seem to know the families and their unique needs well. However there are parts which are uncoordinated, and some key informants suggested that the overall approach may be unsustainable.

“At the moments it’s not a ...resilient community. If the City decided to pull the plug and decided it wasn’t going to fund a lot of these services anymore, or we can’t, the community would flounder because they don’t have independent community activism going on, to the extent they will be able to cope with that change.”

3.1 Progress on tackling child poverty

Change in Child Poverty Measure between 2010 and 2011

It is important to decipher that the official national relative child poverty measure used in 2010 and in 2011 differ in their calculation.⁵⁶ Therefore they are not precisely equivalent and cannot be directly compared to show change since the last reported figures in August 2010. However, the small figures involved in the City are also likely to contribute to large fluctuation year on year, despite already accounting for the changed methodology for calculating child poverty. Child poverty baseline data published by HMRC shows that in 2010, the mid-year estimate was 19% (145), while in 2011 it was 14% (110).

Looking at changes in the City’s most deprived ward, Portsoken, previous figures showed an overall declining trend. From 2008 to 2009, the proportion of children considered in poverty fell from 47% to 41%.⁵⁷ From 2010 to 2011, these figures were 43% to 38% respectively (however again these may not be directly comparable, and they are based on very small numbers.)

There were mixed views from key informants on whether child poverty has in fact decreased. Overall, many didn’t feel informed enough about the situation in the past to feel confident to compare. They have acknowledged the improvement in profiling families in recent years, however still having room for improvement.

“This community, [Portsoken] has not changed in 10 years.”

⁵⁶ Children in Low-income Families Local Measure – 2011, HMRC

⁵⁷ City and Hackney JSNA Health and Wellbeing Profile 2012/13

“10 years ago we knew very little about what the situation was. In the last five years we’ve learnt a lot more formally. However we’ve known a lot informally.”

“[Regarding the North of the City] we probably don’t know enough about the City families to know whether they are being reached.”

Tackling unemployment, worklessness and low pay

Child poverty cannot be reduced without addressing the problem of adult worklessness and employability. The City of London Corporation is currently concentrating efforts to tackle worklessness particularly in the wards of Portsoken and Cripplegate, which have the highest levels of unemployment in the Square Mile. An employability project part-funded by the City of London and the European Social Fund (ESF), City STEP, aims to place residents from these wards into sustained employment during 2014.

However, some key informants believe that the current employment climate means that even with such employability programmes, residents are disadvantaged.

“There are some children who have done really well. For example there’s a young person who got a good education. Both parents unemployed. But he’s now trapped. He’s got a degree but he can’t find a job.”

Adult Learning

The City of London Adult Skills and Education Service aims to provide high quality, responsive lifelong learning opportunities to City residents and workers of all ages by facilitating a vibrant, world class, urban learning community at the heart of the capital. The Marmot Review identified lifelong learning as one of the key interventions to reduce health inequalities.

Many varied people participate in lifelong learning courses in the City of London each year, with more than fifty different subjects taught at locations across the whole Square Mile including community centres, libraries, primary schools, children’s centres, a college as well as the Museum of London and Guildhall Art Gallery. There were over 2000 learners participating in 223 courses, including courses in managing personal finance, debt and others for employment readiness.

Key informants have been signposting parents to the necessary adult learning courses and recognise the importance adult learning plays in helping parents. They have reported that courses for English as a second language are useful.

“English as a second language is an important part. We do try to put people on a pathway where they will attain a decent level of English, where they can ... get a qualification to move into employment.”

“Through the adult learning, they also have opportunities to engage with other families [for example] instead of sitting at home and worrying about their children. So as much as it is important for them to mix with their own communities, they are now mixing with other communities as well.”

Apprenticeships

The City of London Corporation provides a free apprenticeship placement service to support businesses in employing young people starting their careers. Unemployed school leavers aged 16-18 are eligible. This service gives candidates a first experience of the workplace whilst boosting employer performance. The programme supports apprenticeships within the Corporation, as well as with recognised names in banking, insurance, property and many other sectors. A small number of local residents have become apprentices through this scheme.

Although some key informants were aware of this and other employability schemes, there were differing views on how well young people in the City engaged with it.

“There is an Apprenticeship programme in the City but it’s not that well utilised. I think that they’re a lot more young people from Tower Hamlets accessing that than the young residents of City of London. Why is that?”

“In terms of looking at internships, peer support and mentoring. I think that’s something that’s missing in the City. The City of London, there’s so much going on in terms of work and employment opportunities. But I’m not sure it’s really impacting on the people who live in the City. I think it’s too separate and I think there needs to be more work with employers to facilitate access and support to young people that live in the City of London.”

Support for London Living Wage

The City of London Corporation pays all staff in line with the London Living Wage (LLW). In October 2013, the Corporation agreed to supplement existing corporate cleaning and catering services contracts to bring them in line with the LLW. This affected five cleaning contracts which cover sites including the Barbican, Guildhall School of Music & Drama, City of London Police, Guildhall and schools as well as the Central Criminal Court, Guildhall, City of London Police and schools.⁵⁸

Maximising access to benefits

Advice

Toynbee Hall provides the City Advice Service, which provides information, advice and guidance to City residents and workers, as well as signposting to relevant health services. In addition to this, they have a wider remit to campaign and advocate and to inform policy relating to families in socioeconomic need. Their advisors offer help with a range of issues including: employment and tax credits, debt, benefits and financial matters, child care, domestic violence, and housing issues such as disrepair, rent arrears and homelessness. Informants feel that digital exclusion is still an issue for vulnerable families and is a barrier for parents when applying for benefits and for work.

⁵⁸ City of London Corporation agrees London Living Wage boost for cleaners and caterers. <http://www.cityoflondon.gov.uk/about-the-city/what-we-do/media-centre/news-releases/2013/Pages/city-of-london-corporation-agrees-london-living-wage-boost-for-cleaners-and-caterers.aspx>

“We are assisting clients with claims to the crisis support provision, we continue to help clients maximise their income. We are involved in a new digital inclusion project with the City, which will help clients get job ready and better able to meet the demands being imposed on them.”

In 2013/14, of all advice provided, 38% was related to welfare benefits. Another 16% was advice on housing, while 12% and 11% was advice on debt and employment respectively.⁵⁹ Additionally, most of the active users tend to be women rather than men who are willing to engage with the service for seeking help.

“Trying to get some of the men from Portsoken to participate in physical activities has been a huge challenge, whereas the women are far more enthusiastic. They will actually come up to me and say they want Zumba, aerobics or healthy cooking sessions, but participation from men has not been that forthcoming.”

Maximising life chances: educational achievement

Early years support and primary school

The one maintained primary school is Sir John Cass’s Foundation Primary School with Cass Child & Family Centre, the City’s one children’s centre. Primary-aged children attend Sir John Cass and a small number of schools in Islington, Camden and Westminster. Early years, particularly foundation years from age 0-5, as emphasised in the Frank Field report, are a crucial time to intervene with potential for the most impact with children and families in socioeconomic need. The City has an outstanding record for educational support for children age 0 to 5 through the Children’s Centres and in primary school from age 6-11.

In the City, 75% of eligible children up to age five achieved at least 78 points across the Early Years Foundation Stage (2012). These results are the second highest in the country and the highest in London. The 2011 Ofsted inspection of City of London Corporation children’s services found that all provision for early years’ education and childcare was good or outstanding, and that for children under the age of five, provision for early years education was outstanding. Achievement at age five was found to be well above average and continues to improve far more quickly than it does nationally. Sir John Cass’s Foundation Primary School’s most recent Ofsted inspection was in April 2013, when it was deemed to be outstanding in all aspects.

“The achievement of the pupils is very high. We have little or no gaps in achievement to year five, which includes very vulnerable families to a very well-to do family. [For] any families in the poverty chart, the children would get a good deal education-wise.”

However, beyond their educational remit, the primary school and Children’s Centre play a big role in supporting families in need. They have programs to alleviate childcare pressures

⁵⁹ City Advice Performance Jan-Mar 2013-14

by operating extended hours, and a tight staffing team who know the families well and can offer tailored support, including support to build parenting and employment skills.

“If we have vulnerable families or families who are in need we will try to prioritise them ...the teaching team would identify children who may need to be there because they may not be able to cope at home or can’t afford the payment...Our team on the site are very good at knowing the families and knowing the children. If we know them, we know what kind of support to put in.”

“Some of our families are quite isolated in that the rest of their family still lives overseas. So they haven’t got that extended family support. And therefore they are very reliant on the local community and the school filling that gap.”

Secondary school years and City Gateway

Tracking children in the City beyond age 11 is difficult, as there are no maintained secondary schools in the City; therefore these children attend secondary schools in other Local Authorities and some attend schools as far away as Essex. On average, about 32 children per year apply for primary school, however only about 20 children apply for secondary schools. The discrepancy is a result of children who go to private school instead or who move out of the City altogether.

The City of London funds three City Academies, providing secondary school provision in Islington, Southwark and Hackney. The quality of education at the City Academy Hackney is rated as Outstanding⁶⁰ and the quality of education at the City of London Academy Islington and City of London Academy Southwark are both improving; however, many City children choose to attend secondary schools elsewhere.

“As soon as they hit 11 they are sort of thrown to the four winds and it’s very difficult to capture what is happening to those young children.”

Key informants noted the extra challenges the City faces from not having a secondary school and highlighting the need to use alternative approaches to provide support for young people.

“Maybe the City has to work harder than some other local authorities.... Most Tower Hamlets young people go to a secondary school in Tower Hamlets, whereas if you’re in state education, you don’t go to school in the City of London. If you’re in the City then everyone goes off to 101 different schools so it’s really hard to harness that. So I think it needs to be harnessed but maybe in a less traditional way than another borough would.”

City Gateway is a charity which delivers the City’s youth provision. They provide a range of positive activities and support for young people aged 10-19 living in the Square Mile. This covers information, advice and guidance services for young people and targeted youth

⁶⁰ City of London, Hackney Academy Inspection Report January 2012

support. 91 young people in the City engaged with City Gateway in the first 9 months of 2013/14

Though key informants were aware of City Gateway's services, some believed that youth provision could take an even bigger role to continue providing quality support to youth in the City.

"I think the City of London could look more into [making] sure that [young people] have a place which is central for [them] to get access to opportunities ... to continue what they are doing in the primary school...it's all about continuing that work and making sure they don't get lost..."

Maximising life chances: health outcomes

Numbers in the City for children and youth health outcomes are too low to report with accuracy; however primary care extracts for adults show discrepancies between the east and the west of the City. The one GP practice in the west, the Neaman Practice, can be compared with Portsoken residents registered in different practices in Tower Hamlets. The figures below are for adults, which may reflect the health of parents.

- Smoking: 11-15% at Neaman; 21% for Portsoken residents
- Obesity: 4-9%% for Neaman; 15% in Portsoken
- Hypertension: 8-10 % in Neaman; 16% in Portsoken

These figures are primary care extracts and therefore "experimental data" that the City will be looking into in more detail.

"We have a lot of health related issues from diabetes to heart related diseases to childhood obesity. These issues have been on-going for a few years and have had a huge impact on people's lives, preventing them from working and so forth."

"I think there is a lot of acute conditions. I would say more stress and mental health more than physical disability. And this is something I've seen on the increase, from women ...there are high levels of depression and [it's] just that it's not being recognized. "

Key informants were also concerned that information about families may be missed for those not registered with the GP practice in the City. This may be more of an issue for those families in the east of the City

"If a vulnerable family was to come into the City, if they don't change their GP to a City GP, we don't know they're there."

In 2012, the City commissioned an in-depth needs assessment of the City's most deprived ward, Portsoken, resulting in the Portsoken All Age Early Intervention Review 2013. As a direct result of the review, a health and wellbeing coordinator based in Toynbee Hall has been funded specifically to cater to the Portsoken community, specifically at Mansell Street

and Middlesex Street Estates. The aim of this new role is to bring increased access, engagement and support to this community.

“A lot of the work of the health worker on that estate has been about opening up the trust and confidence of the communities on that estate. To make them be able to be more happy about disclosing issues and accessing support when they need it.”

Troubled Families Team

The aim of this service is to identify and support families in danger of falling into extreme need. One of the criteria for targeting includes low income or benefits status. There are currently seven families accessing this service.

Social Care Provision

The number of City of London children and families requiring statutory social care interventions is low compared with other local authorities. Very few children (six) were subject to a child protection plan in the City of London in 2012/13.⁶¹ The City of London children’s services were rated as Excellent by Ofsted in the 2011.

In 2012/13, The City of London Corporation provided services to 224 people with a wide range of needs (though predominantly by older people than by families). 83% felt that the services they received made them feel safe and secure. 70% of users have found it easy to find information about services. Key informants felt the high level of support offered in the City may make it difficult for our families when they move to another borough with different thresholds.

“They would be moving from a high level of support and low accommodations to better accommodation and low levels of support. And that’s a shock to the system”.

Supply of Childcare

Worklessness amongst parents is a key determining factor for child poverty. To address worklessness, local projects need to provide parents with practical solutions to overcome the barriers that are stopping them from working. Securing affordable, quality childcare is of major concern to parents who want to work. Children’s Centres and after-school activities are therefore central to effective local delivery and action towards tackling child poverty. City families attend the Cass Child and Family Centre (130 registrations) or Golden Lane Children’s Centre (108 registrations).

The Cass Child & Family Centre provides full and part time day care for children aged between 12 weeks and 5 years. They are open 50 weeks a year from 8am to 6pm. Holiday activities are also offered in the Stay & Play, nursery and primary school to allow parents the option to maintain work.

⁶¹ City of London Corporation, *Safeguarding Children Annual Report, 2012/13*

As of March 2014, there were 365 children aged 0 to four currently residing in the City of London, of whom 82% were registered with the Children's Centre System⁶². Very few vulnerable families from the City access the Golden Lane Children's Centre (Islington).

In total, 46 of the 365 children lived in a home with a low income: 83% of this group were registered with the children's centre system and 28 were regular users of the Cass Child and Family Centre or the Golden Lane Children's Centre (Islington).

28 of the 365 children live in a home where workless benefits are being claimed: 75% of this group are registered with the children's centre system and 14 are regular users of the Cass Child & Family Centre or the Golden Lane Children's Centre (Islington).

61 of the 365 children live in a home with a lone parent: 82% of these children are registered with the children's centre system and 23 are regular users of the Cass Child & Family Centre or the Golden Lane Children's Centre (Islington).

There were 3,899 visits by City families to the Cass Child and Family Centre in the period April to 31st March 2014. In the same period, 60 distinct families, both resident and non-resident) received targeted family support.⁶³

⁶² Children's Centres Report April 2013 to March 2014

⁶³ *ibid*

4. Statutory and Policy Framework

4.1 Central Government

The Child Poverty Act 2010 requires local authorities in England, and their named partners, to co-operate to reduce and mitigate the effects of child poverty.

The Coalition Government has made clear its ambition to end child poverty by 2020 and in Spring 2011 published the first national child poverty strategy. In April 2011, the Coalition Government published *A New Approach to Child Poverty: Tackling the causes of disadvantage and transforming families' lives*, which outlined its approach to eradicating child poverty. It also establishes decisions on content and delivery of needs assessments and strategies to local authorities and their partners. Proposals included:

- encouraging people to work
- supporting those unable to work
- help with money management
- supporting family life and children's life chances
- reforming funding structures
- supporting positive home environments
- supporting children's early years
- supporting children's school years
- improving transitions to adulthood
- reducing mental and physical health inequalities.

Reductions in local authority spending, an uncertain recovery from recession and government reforms of welfare benefits however, all have a profound impact on the tools available to local areas to tackle child poverty.

4.2 Local government

Joint Health and Wellbeing Strategy

The government's ambition for ending child poverty relies upon employment, a stable economy and increased job creation. The City of London's Joint Health and Wellbeing Strategy sets out the greatest health related issues the City faces, and its ambitions for everyone who lives, studies or visits the City of London. Priority number two for the Health and Wellbeing Board is: *"Ensure that more people in the City have jobs: more children grow up with economic resources"*.

Children and Young People's Plan 2012-2015

The Children and Young People's Plan (CYPP) sets the vision and strategy for children and young people in the City of London. It aims to improve outcomes by strengthening services

for early intervention and prevention, and uses an integrated working approach to target the most vulnerable members of the community.

While recognising and responding to the needs of all children and young people, the CYPP emphasises the need to:

- Extend and further develop a long term shift towards greater prevention and a cohesive service offer at an early stage
- Continue to close the gap in attainment and skills between disadvantaged groups and their peers.
- Ensure that there are high standards for safeguarding and a seamless service for children and families
- Focus on helping young people adopt a healthy lifestyle and be aware of the resources available in the City

Other relating strategies and assessments

Tackling child poverty is a complex challenge and must be considered in the context of other local strategies. The City of London Corporation and its partners provide a wide range of services to children, young people and families that play a vital part in reducing the number of children living in poverty as well as finding ways to mitigate the impact of poverty on their lives.

In addition to the Health and Wellbeing priority, and the Children and Young People's Plan, there are other local strategies and assessments that are closely aligned to the child poverty agenda, namely

- Joint Strategic Needs Assessment, City Supplement
- Housing Strategy
- Homelessness Strategy

4.3 Other Approaches

Some LAs are already responding to child poverty in their areas with a number of different measures. Some of these include:

- increasing housing and benefits advice capacity to support vulnerable residents
- raising awareness of welfare reforms amongst practitioners, customers and partners, as well as monitoring the impact of welfare reforms
- providing early intervention and practical support to children, young people and families
- trying to encourage local services to be more family-oriented, and take into consideration the needs of low-income families, improving services to families, particularly childcare and parenting services
- trying to raise the aspirations and attainment of children, young people and their families, to prevent the perpetuation of intergenerational poverty
- Tackling health inequalities that impact upon child poverty, for example teenage pregnancy.

Examples of good practice in other boroughs

Brent's Navigator Service⁶⁴

The Brent pilot navigator service, is aimed at engaging the most socially excluded households in Brent, and empowering them to access services, which will support them into work. An outreach team helps to bridge the gap between those households most affected by the benefit cap, and the often confusing services available to them. As services often work in silos, necessitated by the way they are funded, the Navigators work with the whole households to help them to navigate the system, and advocate on their behalf in order to achieve positive outcomes.

The team consists of six Navigators and one Navigator Manager. Referrals for meeting outreach targets were initially made by the housing team.

Outcomes are based on employment and secondary targets. Employment targets include working actively with a set number of households who are not currently engaging effectively with other services; with a further aim for at least one person in those households to enter employment and for a high proportion of those to sustain employment for six months.

Monitoring of secondary outcomes also takes place to improve the social inclusion of households that they are working with, such as participation in education or training for adults and children in the household; engaging with mainstream welfare to work provision; and improved debt management.

InComE Project

The InComE project stands for Independence, Accommodation and Employment and aims to provide residents with a route out of an overcrowded environment and into a new home. It is a service already running in a handful of LAs across London namely; Brent, Ealing, Haringey, Hammersmith and Fulham, Harrow, Hillingdon, Hounslow Kensington and Chelsea, Tower Hamlets and in Westminster.

The Project helps anyone who is a non-dependent adult living in an overcrowded home and who is not the tenant. Anyone who is over 18 years of age, either already working, in studying or training, or willing to start, is eligible. The aim of the project is to offer an opportunity for anyone in an overcrowded home to move into their own short-term housing for up to two years while they build their career and salary in preparation to be truly independent and ready to move on by the end of the scheme. During this time, the individual is provided with expert advice for getting job-ready, as well as training and support in what they want to achieve.

⁶⁴ Introducing Brent's Navigators. <http://www.cllrdenselow.com/introducing-brents-navigators/>

5. Outcomes

5.1 Conclusion

The state of child poverty in the City

Child poverty remains an issue in the City; however according to official figures the overall trend since 2008 seems to be decreasing. Key informants agree that child poverty is an issue but that numbers are too small to say whether it is getting better or worse. There remain major differences in deprivation between wards which may be impacting child poverty rates. This is surprising as overall the City is amongst the 40% least deprived local authorities across England, and is amongst the five local authorities in London with the lowest rates of child poverty according to official figures. However the national and local trends show increasing pressures on families facing a decrease in household living standards, flat-lining wages and benefits not increasing in line with inflation, could continue to make it very challenging for the City to achieve the aim of reducing child poverty.

In the City there is also increasing concern for families in low pay. Key informants suspect that there are unreported cases of low pay and unreported poverty that are being missed. The increasing number of families in low pay has implications for identifying families in poverty, as well as particular challenges on service delivery, as people in working poverty are both money poor and time poor.

Key informants feel that profiling and tracking of families has improved overall but that there is still more work to be done. There is particular concern that poverty in families in the north of the City may be under reported. Vulnerable families from Golden Lane have been reported; however key informants generally feel they know less about the families in this area. Families in the east are better understood; however some key informants feel the lack of a City GP in the east is a barrier to understanding.

What does poverty look like in City families?

“It’s about how we raise the aspirations of the communities that are there.”

The small numbers of vulnerable families known to City of London services face a diverse range of challenges and barriers. However, families who are the most deprived are more likely to have been poor for generations. It has manifested in family members moving within the same estate from one unit to another, with little movement out of the estate. This has been observed as a particular issue among the Bangladeshi community, who are also living in overcrowded accommodation. Poverty has been observed in a variety of BME families, some of whom face challenges with English as a second language, though this is predominantly a challenge with having a level of English that is proficient for employment, rather than as a barrier to accessing services.

Key informants reported that vulnerable families have come from Golden Lane, Middlesex Street and Mansell Street estate, the latter being of most concern. Some of those who had previously been able to maintain payments, even if on benefits, have recently sought out food banks. These families are both workless and working, living on very tight budgets with no flexibility to cope with unexpectedly large bills or emergencies. This makes them vulnerable to short-term absolute poverty and its potential long term effects. Informants also feel that digital exclusion is still an issue for vulnerable families and is a barrier for parents when applying for benefits and for work.

While children perform really well at primary school, evidence of attainment to higher education is too small to make judgements about poverty of aspiration through educational figures. Key informants however feel that vulnerable families do not aspire to the wealth and opportunities the City has to offer, which is also reflected in pockets of generational poverty in certain estates.

What causes child poverty?

“So even if we can’t be doing much with this generation, what can we be doing with the next generation?”

Of the families already engaging with services, key informants, including front-line workers (both local authority staff and providers) know the profile of their vulnerable families very well. The numbers of families currently known are small and therefore are very varied in their risks factors and drivers for poverty. However they tend to live in social housing (both from council and housing associations), many have been in persistent poverty over generations and many are from BME backgrounds. Most come from lone parent households, or households where one parent is working. Employment tends to be part-time and on zero-hour contracts, having further potential impacts on childcare, income and benefits.

Key informants feel that getting off benefits and into work, with enough income to stay off benefits is a major challenge for families. The high cost of living in the City especially private housing costs, make private renting an impossible option. As parents are both income-poor and time-poor, affording and scheduling childcare is a challenge. If parents were on full benefits, they would be guaranteed childcare, but once they are in work, they are no longer a priority. Thus families, especially lone parents, face the difficult choice to be in work and struggle for childcare, or to go onto benefits to be guaranteed childcare. The latter option imposes a big hit to family finances and has long term effects on parents’ self-esteem and efforts to regain employment.

As well as the ongoing welfare reforms, some families have experienced a halt in their benefits, which has caused short-term severe poverty. This has had long-term consequences in some families affected, such as in the parents’ health, compounding challenges to gain or regain employment.

There is a very strong social network particularly amongst vulnerable families in the Portsoken ward, potentially making them vulnerable to social exclusion if relocated. As a

result of the high level of support offered and strong local networks, families in need prefer to remain in the City despite opportunities to alleviate housing pressure. Due to local tailored services for vulnerable families and good quality services in the City, better health outcomes may be achieved in the long term for both children and parents when families in poverty remain a young family in the City. However in order to break the cycle of persistent poverty, interventions targeted at the next generation in adolescence could be effective.

What are current services like?

“Somehow there needs to be more of a gain to the residents, of living in the richest square mile in the UK... Kids born in the city should be the City workers of the future. No them and us: one community”

There are a plethora of different activities and interventions available for the small number of families who are in need. Overall the City provides quality services for those currently engaged. There are, however uncoordinated services, which may be confusing for families to navigate. The effectiveness of efforts to lift families out of poverty is questionable. And there is also speculation that uptake of services could be improved.

Tracking children in the City beyond age 11 is difficult, as the City does not have a secondary school and the Corporation is currently developing work to improve this. Key informants felt that this is a particular challenge in the City which makes it difficult support secondary school age children. Some believed that youth provision could take a bigger role in providing quality support for City youth beyond primary school age.

Key informants felt that the apprenticeship scheme could help to improve youth aspirations. Although informants were aware of this scheme, there were differing views on how well young people in the City engaged with it.

Key informants also mentioned the importance of adult learning courses and the impact adult learning has on vulnerable parents. Informants believe the courses improve social connectivity and counter social exclusion, as well as to improve English language skills with an aim to be job ready.

Many key informants believed that there could be better uptake of the many services available to help families in need, though the reason for this is unclear. This may be linked to concerns around not reaching all families potentially in need and the ongoing improvement needed to profile City residents. Some have also suggested that this is related to the complexity of services offered, resulting in a family with various needs being signposted from place to place, therefore being put off by the process or increasing the chances that the family falls off along the pathway.

Additionally, there is duplication of services all working to target and help manoeuvre vulnerable families through necessary services; namely the troubled families team in the people division of the Community and Children’s Service Department; the tenancy support team in the housing division; the family support worker in Sir John Cass Centre and the health and wellbeing coordinator for Portsoken at Toynbee Hall. It could be, however, that

different families like to have different routes for seeking information and that the various avenues ensure this is possible. The weakness in this approach is the potential for variation in service delivery depending on the team accessed.

Although there was a split in the responses around the need for a child poverty strategy, most key informants felt that efforts around child poverty need to be pulled together. Recommendations for the best approach in the City included localised priorities by ward or by LSOA, due to the very localised issues.

“If you were looking at a child poverty strategy City-wide it would be quite difficult as, probably each estate would have its unique climate. I think that’s the challenge.”

5.2 Next Steps

- Investigate mechanisms for “pulling” together of efforts, based on the needs of individual estates in the City.
- Review current Housing strategies, to establish to what extent they continue to support families in need living in City Estates when they move to out-of-borough estates.
- Investigate means to improve tracking of young people entering secondary schools (age 11 and up)
- Investigate whether the City can improve support to older children through youth provision and better uptake of the apprenticeship scheme.
- Investigate how the City can improve navigation/update the many services we offer reviewing the Brent experience as a potential model.
- Work with housing to consider potential options for helping the next generation aspire higher and address overcrowding – using InComE Project best practice as a potential example.

Appendix A – Key Informant Questions

City of London Child Poverty Needs Assessment– Key Informant Interview

Part 1

1. What does your organisation do? Who attends or uses your service?
2. What is your role in your organisation? How long have you been in this role?
3. What is your understanding of child poverty?
4. Do you come into contact with children and families living in poverty in your organisation/service?
 - a. Is child poverty an issue in the City?
 - b. If yes, do you know what proportion have been referred to social services or early intervention workers? Or how often would you say are these interventions required?
5. How would you describe these families in terms of:
 - a. Where they live?
 - b. What their family looks like?
 - c. Working status of parents?
 - d. Is there disability in these families?
 - e. What is their ethnic background?
 - f. English as an additional language?
 - g. How else might you describe them?
6. How does poverty manifest in these families? For example, what challenges and barriers do see these children and families face?
 - i. Do you think they are material in nature? In what way?
 - ii. Do you think these children have set-backs in opportunities? In what way?
 - iii. Do you think these children have set-backs in aspiration? In what way?
 - iv. Do you think it is perpetual across generations? In what way?
 - v. Do you think is it health related? Is there substance misuse involved? In what way?
 - vi. Are there other additional impacts they are facing?
7. What do you think is driving these families into poverty?
8. Have you seen change in the numbers of families in poverty in the last 5-10 years?
9. (If relevant) How does child poverty of families from the City compare to other areas?
 - a. Does it look different to other areas? If yes, how?
 - b. About what proportion of these families would you say come from the City?

Part 2

10. Is your organisation/team addressing children and family in poverty? If yes, how?
 - a. Please describe the program, service or approach that you use
 - b. How do you measure its effectiveness?
11. What barriers does your organisation/team face in providing support to families in poverty?
 - a. How does this affect the quality and extent of support/service you offer?

12. Do you believe that the welfare reform is positively or negatively impacting child poverty?
 - a. How is this impact observed in your organisation?
 - b. How does your organisation take this into account in your approach/service to these families?
13. Do you believe the higher living cost in London is having an impact on child poverty?
 - a. If yes, how is this impact observed in your organisation?
 - b. How does your organisation take this into account in your approach/service to these families?
14. If we came into additional but limited funding for child poverty, what would you suggest doing with it? What other approaches might you suggest
 - a. If it was given to your organisation/team?
 - b. If it were to be allocated elsewhere?
15. Could you describe any policies, strategies or initiatives in London, the UK, or elsewhere that have been effective in reducing the rate of child poverty i.e. helping to move families out of the poverty cycle?
 - a. What about this approach do you think makes them so effective?
16. As well as your services, do you know what other services these families are accessing?
17. In the City's Health and Wellbeing Strategy, child poverty has already been made one of the priorities. Do you think the City needs a strategy around child poverty? Why? If yes, do you have any specific recommendations or suggested approaches for it?
18. Do you have any other comments or questions?
19. What interests would you and your organisation have in the findings and outcomes of this research project?

Thank you!

Appendix B – Child Poverty Activity Mapping

More Families in Work	Supporting Children to Thrive	Ensuring Poverty Does Not Translate into Poor Outcomes	Income and Tackling Financial Exclusion
<ul style="list-style-type: none"> • City STEP • National funded hours for 2, 3 and 4 year olds to access preschool provision • Low/no income families provision at Cass Child and Family Centre • National pupil premium • Sir John Cass primary school, provision of out of school activities • Youth Services, provision for 10 – 13's during school term and holiday activities • Sir John Cass family support worker • Community Fire Cadets • City Apprenticeship scheme • Adult Skills and Learning courses • Job Centre Plus 	<ul style="list-style-type: none"> • Pre School (<5s) and Play provision (to 11yo/YR6) – weekday and holiday • Youth Services and City Youth Provision • Support for Unaccompanied Asylum Seeking children (UASC) • Time Credits within youth services • City Gateway (youth services 10-19) • Annual Youth Awards Ball (LAC and care leavers) • Resident Insight Database • Troubled Families service • Early Intervention • National Free School Meals offer • Youth partnership meetings • City & Hackney Safeguarding Board and the Health & Wellbeing Board • Prospects, City Education and Development Organisation, and Adult Skills and Learning work to keep Young People in Education, Training or Employment • Annual Youth Awards Ball (LAC and care leavers) • Primary expansion programme • Youth partnership meetings • Free to access sexual health services for young people 	<ul style="list-style-type: none"> • Youth Services • City of London Scouts • Duke of Edinburgh's Award • Targeted Youth • Youth Participation • Troubled Families programme • Support given to Looked After Children and Unaccompanied Asylum Seeking Children • Team around the Child/multi agency working • Early Years and Education Team • Children's Social Care Services • Substance Misuse Partnership – City youth provision • Joint detached and outreach work by City Gateway, Prospects and/or the City • Sir John Cass primary school • Cass Children and Family Centre • Common Assessment Framework referral system • Early Intervention Service and Early Intervention Partnership (EIP) • Targeted Education group • Youth Offending services contracted from London Borough of Tower Hamlets 	<ul style="list-style-type: none"> • City Advice • Housing Benefit • Council Tax Reduction Scheme • Benefits advice • Emergency Support Scheme • Discretionary Housing Payment • Credit Union partnership • Short Breaks Offer for disabled children in need • Resident Insight Database • Spice Time Credits • Tenancy Support team# • Tackling NEET – Prospects, Job Centre Plus notifications, CCIS, notifications to borough of residence when a YP drops out of school/college