Supporting Evidence - Poverty in Rutland

Statistical evidence used to inform the Scrutiny review of poverty in Rutland.

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Introduction

This document contains the original supporting evidence supplied as part of the initial presentation for the Poverty in Rutland scrutiny project.

Also included, where applicable is any supporting data included in the 8 scrutiny panel meetings held since the original presentation.

Population Growth

The mid 2016 population estimate shows there are 38,000 residents living in Rutland. Since 2001 the population in Rutland has increased by 9.8%. This is slightly lower than both the East Midlands and National average[1].

Area	Population in 2001	Population in 2015	Percentage increase
Rutland	34,600	38,000	9.8%
East Midlands	4,189,600	4,677,000	11.6%
England	49,499,700	54,786,000	10.7%

This can also be broken down by ward, showing Uppingham and Oakham NW are the two most populous wards in Rutland, with Martinsthorpe the least populous.

	All ages	0-15	16-64	65+
Braunston and Belton	**1,321**	210	792	319
Cottesmore	**2,438**	404	1,514	520
Exton	**1,339**	152	792	395
Greetham	**1,954**	171	1,454	329
Ketton	**2,872**	521	1,535	816
Langham	**1,433**	244	758	431
Lyddington	**1,331**	180	789	362
Martinsthorpe	**1,068**	104	615	349
Normanton	**3,564**	568	2,294	702
Oakham NE	**3,088**	625	1,903	560
Oakham NW	**4,100**	852	2,448	800
Oakham SE	**2,499**	378	1,275	846
Oakham SW	**2,251**	386	1,229	636
Ryhall and Casterton	**2,852**	494	1,668	690
Uppingham	**4,701**	1,029	2,678	994
Whissendine	**1,235**	181	702	352

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[1] ONS Mid-Year Population Estimates for High Level Areas.

Population Density

Rutland has very low population density, at 98 people per square kilometre, compared to a national average of 413[2].

Recently published data[3] allows us to break this down by ward, showing that some communities across Rutland are very sparsely populated.

	Ward	People per Sq. Km
Rutland 001A	Cottesmore	91
Rutland 001B	Exton	27
Rutland 001C	Greetham	46
Rutland 001D	Normanton	75
Rutland 002A	Langham	121
Rutland 002B	Oakham NW	507
Rutland 002C	Oakham NW	545
Rutland 002D	Whissendine	76
Rutland 003A	Oakham NE	1,960
Rutland 003B	Oakham NE	2,918
Rutland 003C	Oakham SE	1,428
Rutland 003D	Oakham SQ	961
Rutland 004A	Ketton	116
Rutland 004B	Ketton	80
Rutland 004C	Normanton	105
Rutland 004D	Ryhall and Casterton	130
Rutland 004E	Ryhall and Casterton	54
Rutland 005A	Braunston and Belton	29
Rutland 005B	Lyddington	38
Rutland 005C	Martinsthorpe	45
Rutland 005D	Uppingham	428
Rutland 005E	Uppingham	907
Rutland 005F	Uppingham	837

[2] ONS Compendium of UK Statistics 2014,
http://www.neighbourhood.statistics.gov.uk/HTMLDocs/dvc134_c/index.html
[3] ONS Population Density at Lower Layer Super Output Area, 2016.

Indices of Multiple Deprivation

The Indices of Multiple Deprivation (IMD) is a national dataset that ranks areas in the country in terms of relative deprivation using seven domains; the measures are then combined into an overall measure called the Index of Multiple Deprivation. The areas used are known as Lower Super Output Areas (LSOA's) of which there are 32,844 in England.

The IMD ranks areas in England from 1 (most deprived) to 32,844 (least deprived), deprivation deciles are published alongside ranks, grouping the small areas into 10 groups from 1 (most deprived) to 10 (least deprived).

The data is published every 2-3 years and was last published in 2015.

Rutland is one of the most affluent counties in England; of 152 Upper Tier Local Authorities, Rutland ranked 148[4]. However in many cases pockets of deprivation and need can be hidden even when using IMD and the index is therefore not a suitable tool for identifying and targeting individuals. The individual domains of the Indices do give a good indication of the specific types of deprivation affecting individual areas of Rutland as can be seen over the next few pages.

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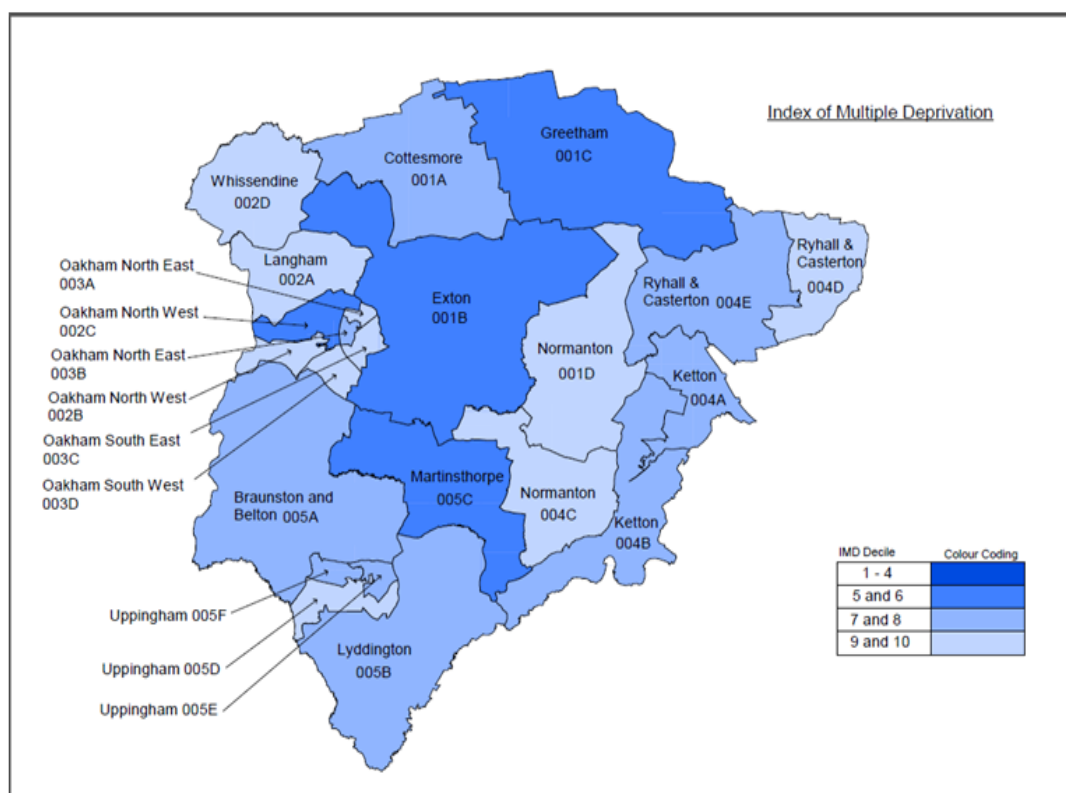
[4] ONS English Indices of Deprivation 2015

Income Deprivation
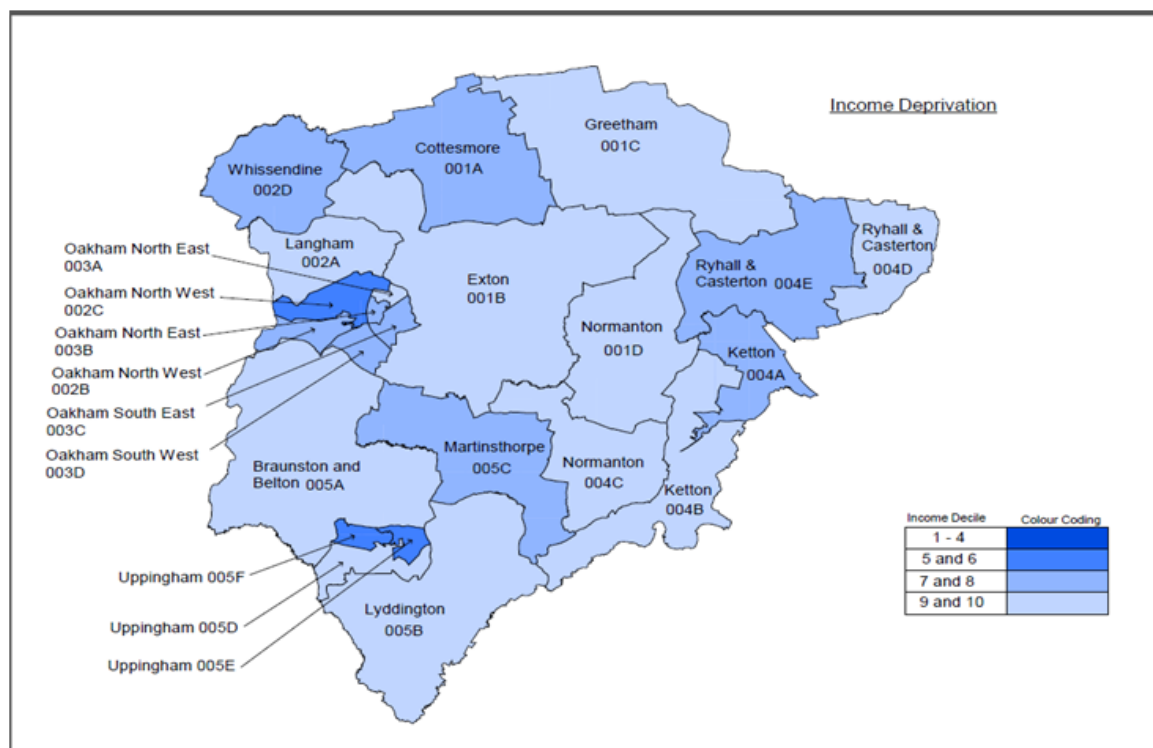
This domain measures the proportion of the population experiencing deprivation due to low income and combines the following indicators:

Adults and Children in families receiving

- Income Support
- Jobseekers Allowance
- Employment Support Allowance
- Pension Credits
- Child Tax Credit and Working Tax credit families not already counted

Income Deprivation can also be split further for two specific age groups:

- Deprivation affecting children (0-15), which shows that areas in Rutland with highest levels of children affected by Income Deprivation are Rutland 005E (Uppingham) with 15.9% affected and Rutland 002D (Whissendine) with 15.3%

- Deprivation affecting adults (60+), which shows that Rutland 003B (Oakham NE) with 16.1% and Rutland 002C (Oakham NW) with 14.6% have the highest levels

Employment Deprivation
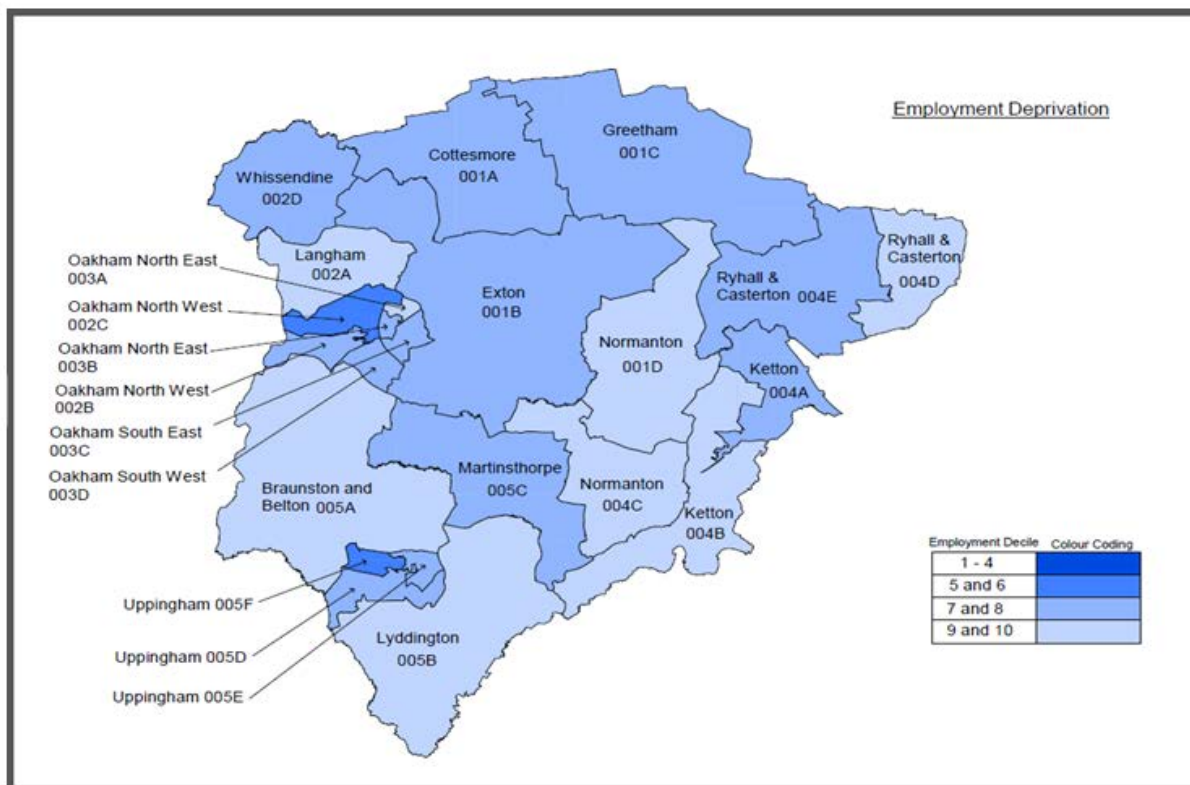
Employment deprivation measures the proportion of the working age population in an area involuntarily excluded from the labour market. This includes people who would like to work but are unable to do so due to unemployment, sickness or disability.

It includes claimants aged 18-59/64 of the following:

- Jobseekers allowance
- Employment and Support Allowance
- Incapacity Benefit
- Severe Disablement Allowance
- Carers Allowance

Education, Skills and Training Deprivation
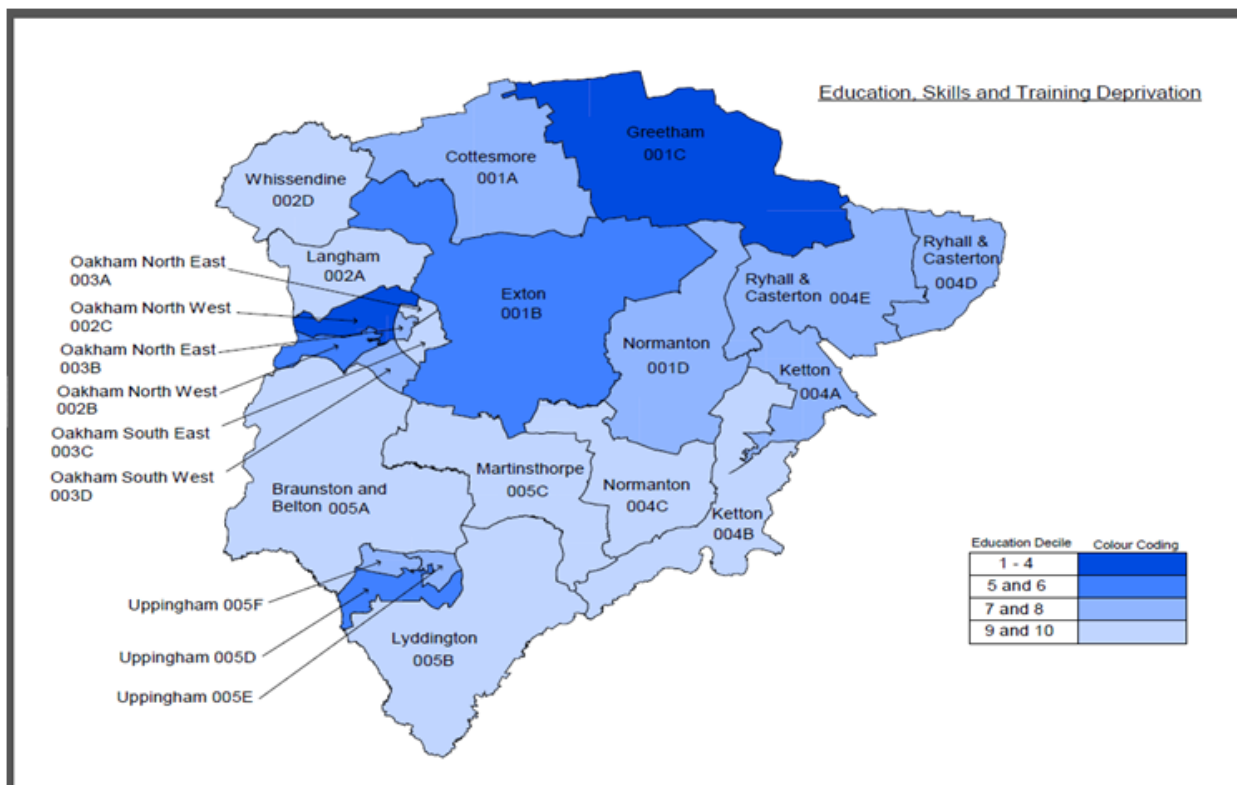
This domain measures the lack of attainment and skills in the local population. Two specific areas of Rutland stand out in this domain, Greetham and Oakham NW.

For children the indicators used to measure this are:

- Key stage 2 and 4 attainment
- Secondary School absence
- Staying on in education post 16
- Entry to higher education

For adults it looks at:

- Adults with no or low qualifications
- English language proficiency

Other Deprivation

Health and Disability
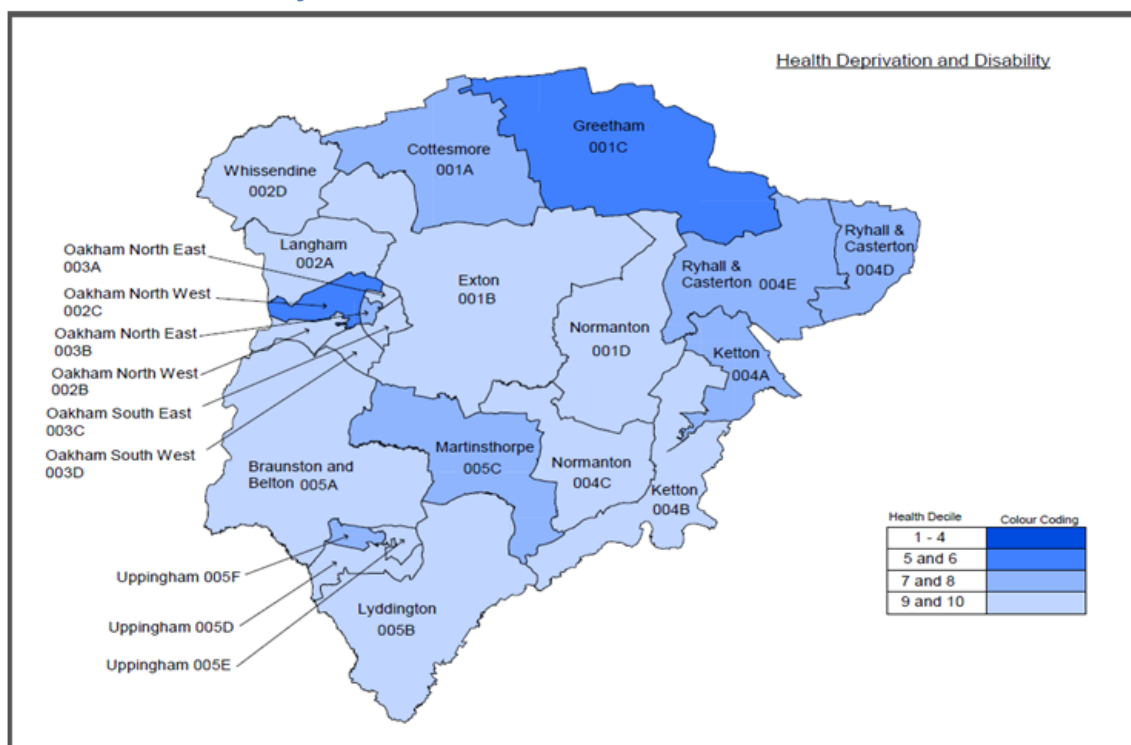
This domain measures the risk of premature death and the impairment of quality of life through poor physical or mental health and includes:

- Years of potential life lost, death before the age of 75 from any cause
- Comparative illness and disability, based on those receiving benefits due to inability to work through ill health
- Acute morbidity measured by taking the level of emergency admissions to hospital
- Mood and anxiety disorders, a broad measure of levels of mental health which in this respect includes mood, neuroses, stress related and somatoform disorders

Crime
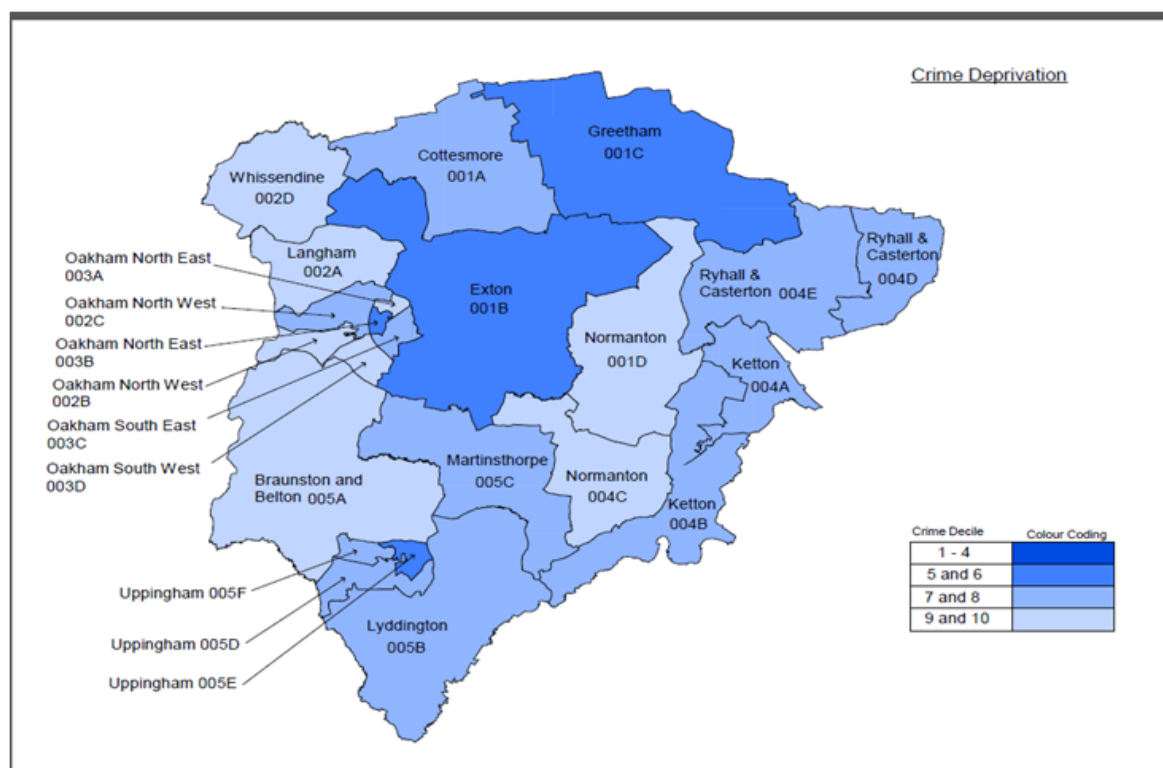
Measures recorded crime rates for violence, burglary, theft and criminal damage

Housing
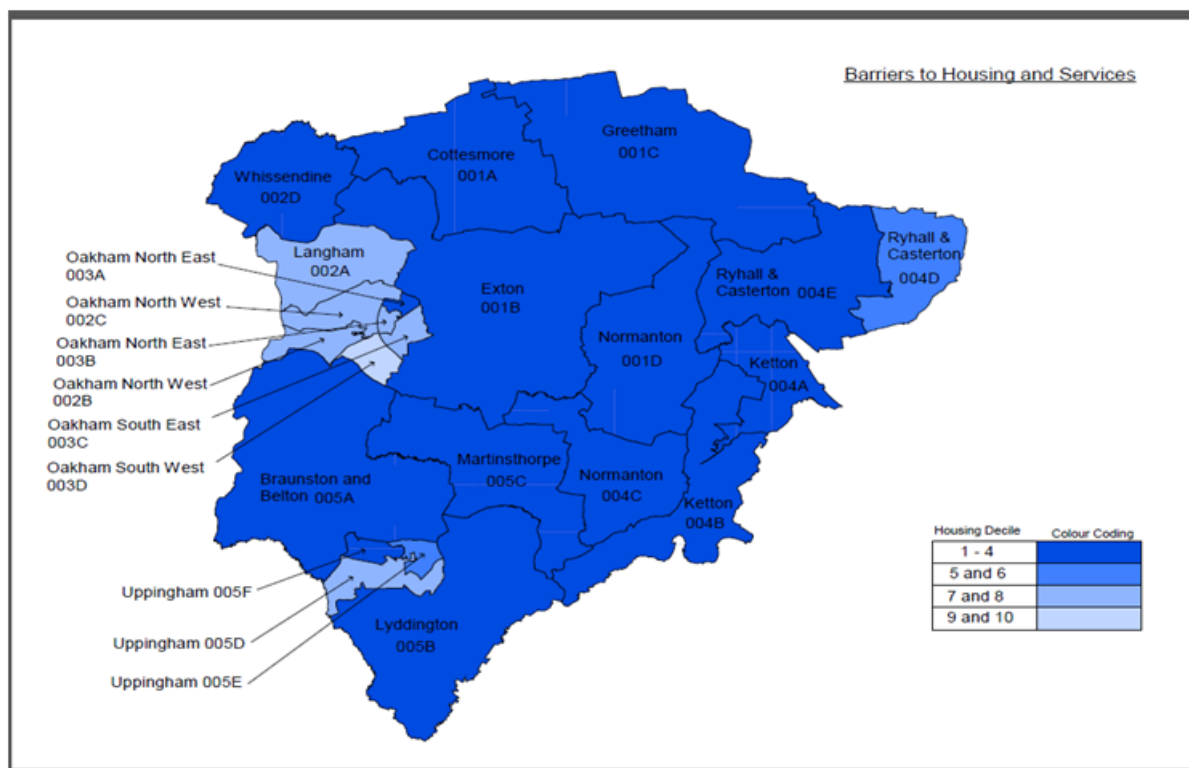
This domain measures the physical and financial accessibility of housing and local services. Rutland, like many rural areas, comes out quite poorly for this domain, in many cases due to the isolation of some communities within the county and the distance to many amenities and also the generally high cost of housing (both rental and to buy) in Rutland.

The measures used for this domain are:

Geographical Barriers:

- Road distance to a post office, primary school, general store/supermarket and GP surgery

Wider Barriers:

- Household overcrowding – The proportion of all households which are judged to have insufficient space to meet the household's needs
- Homelessness – Local Authority district level rate of acceptances for housing assistance under the homelessness provisions of the 1996 Housing Act
- Housing Affordability – Difficulty of access to owner-occupation or the private rental market, expressed as the inability to afford to enter owner occupation or the private rental market

Living Environment:
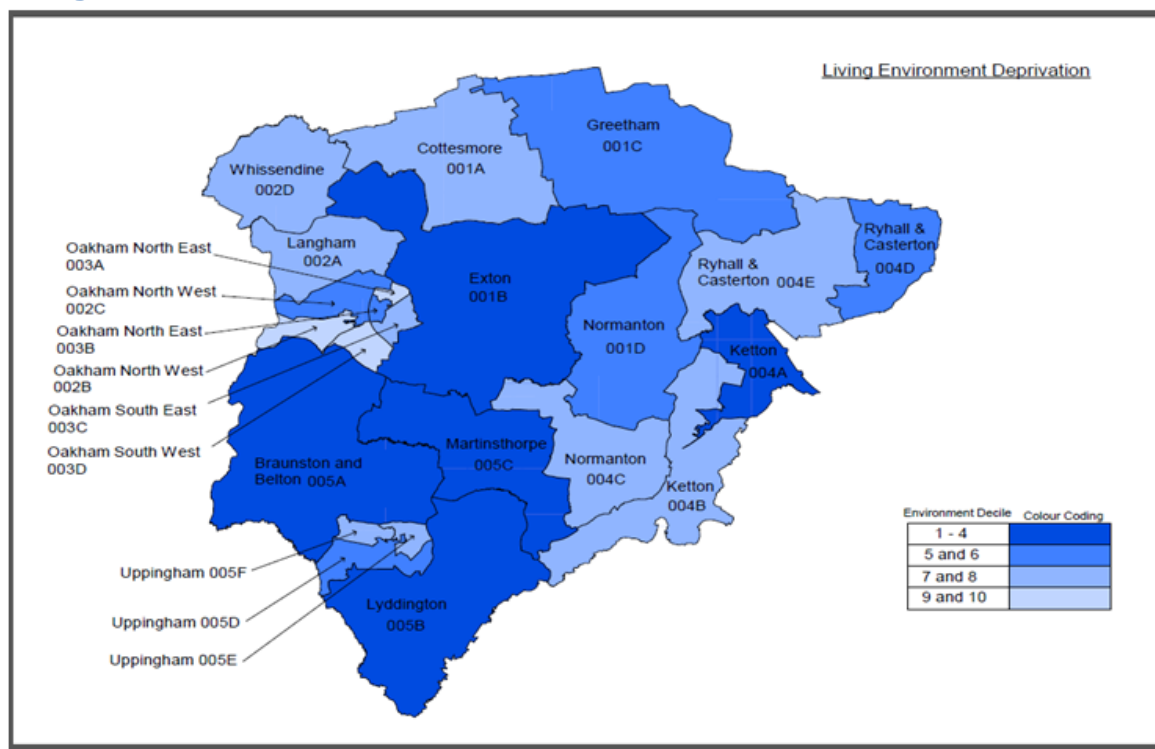
This measures the quality of the environment, and falls into two sub domains.

Indoors Living Environment:

- Houses without central heating: the proportion of houses that do not have central heating
- Housing in poor condition: the proportion of social and private homes that fail to meet the Decent Homes Standard

Outdoors Living Environment:

- Air Quality: A measure of air quality based on emissions rates for 4 pollutants
- Road traffic accidents involving injury to pedestrians and cyclists

Public Health

The links between poverty and poor health are well accepted. Social inequalities in health arise because of inequalities in the conditions of daily life and poverty is a key aspect of this. These differences have a high impact, because they result in the people who are worst off experiencing poorer health and shorter lives.

- 67.3% of adults in Rutland are estimated to have excess weight (2016), significantly higher than the national average (64.8%)[5].

- 6.75% of Rutland population 17+ are diagnosed with diabetes. Again significantly higher than the England average of 6.4%. It is unclear as to the exact reason for this higher prevalence and it may be the result of better diagnosis by local GP's[6]. However there is evidence that the rate of diabetes is set to rise to over 10% in Rutland on the next few years:
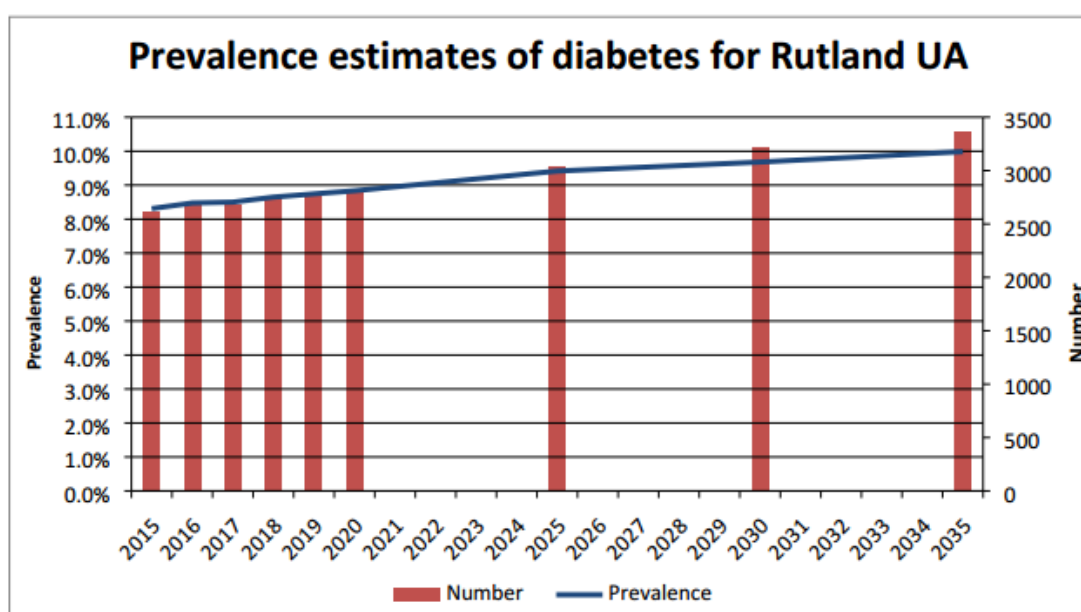
According to oral health surveys for 3 to 5 year olds there are high levels of tooth decay in Rutland:

- 40.3% of five year old children sampled had decayed missing or filled teeth[7]. This dropped to 28.8% in 2015[8] but is still well above national levels

Each year the National Child Measurement Programme measures children in reception class and year 6. We have looked at this data over several years and compared it to data on tooth

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[5] Active People Survey 2016 – sample 1372 people
[6] 2014-15 Quality and Outcomes Framework Data
[7] Oral Health Survey of five year old children 2013 PHE
[8] Oral Health Survey of five year old children 2015 PHE

decay and families in poverty. This has shown some correlation between areas of high tooth decay and excess weight in year 6 and children in families in poverty:

Percentage of Five Year Olds Resident in Rutland with Decay Experience (with one or more obviously decayed, missing (due to decay) and filled teeth), 2012
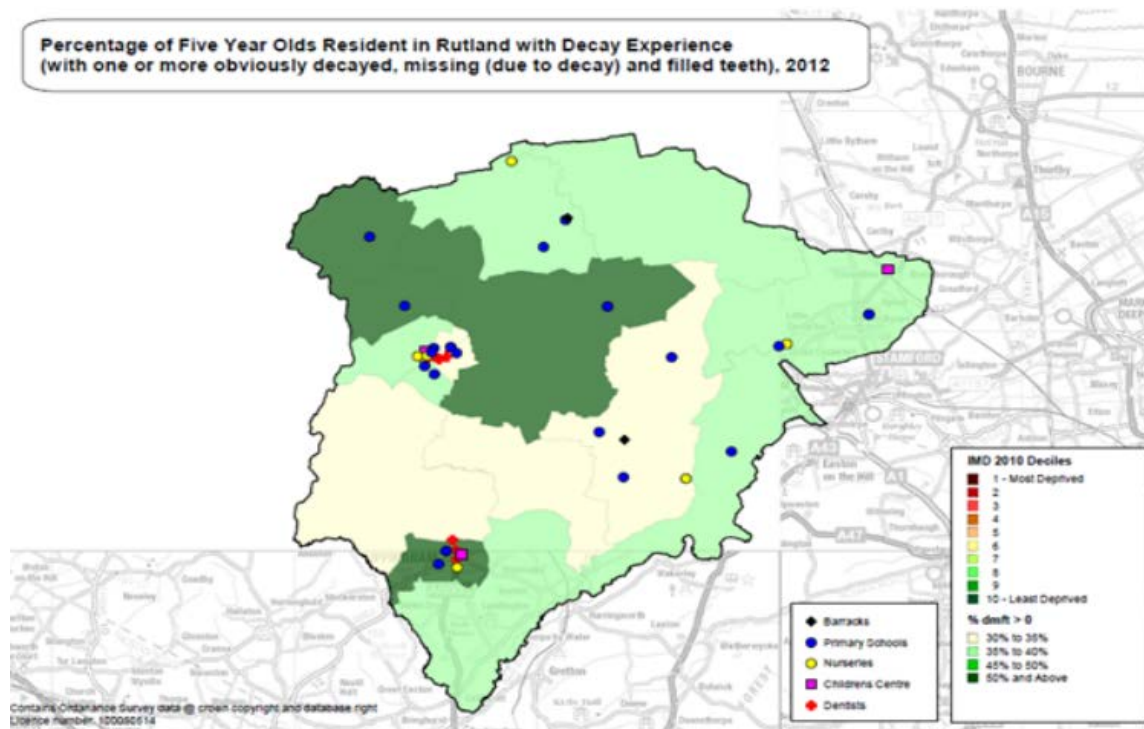
Percentage of year 6 children with excess weight 2012/13-2014/15[9]:

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[9] National Child Measurement Programme, Health and Social Care Information Centre

Smoking shows one of the clearest links between poverty/low income and poor health and kills 80,000 people in England each year. Workers in manual and routine jobs are twice as likely to smoke as those in managerial and professional roles and unemployed people are twice as likely to smoke as those in employment. On average in Rutland 14.1% of adults smoke, rising to 29.6% for 'Routine and Manual' workers:

Smoking prevalence 18+ (Ward level)

| 5.3% to 13.3% |
| 13.4% to 15.9% |
| 16.0% to 18.4% |
| 18.5% to 20.9% |
| 21.0% to 33.1% |

Source: LeLan solution
See references 1.

Smoking prevalance 18+ routine and manual (Borough level)

| 6.3% to 22.6% |
| 22.7% to 25.9% |
| 26.0% to 28.8% |
| 28.9% to 32.9% |
| 33.0% to 44.7% |

Source: LeLan solution
See references 1.
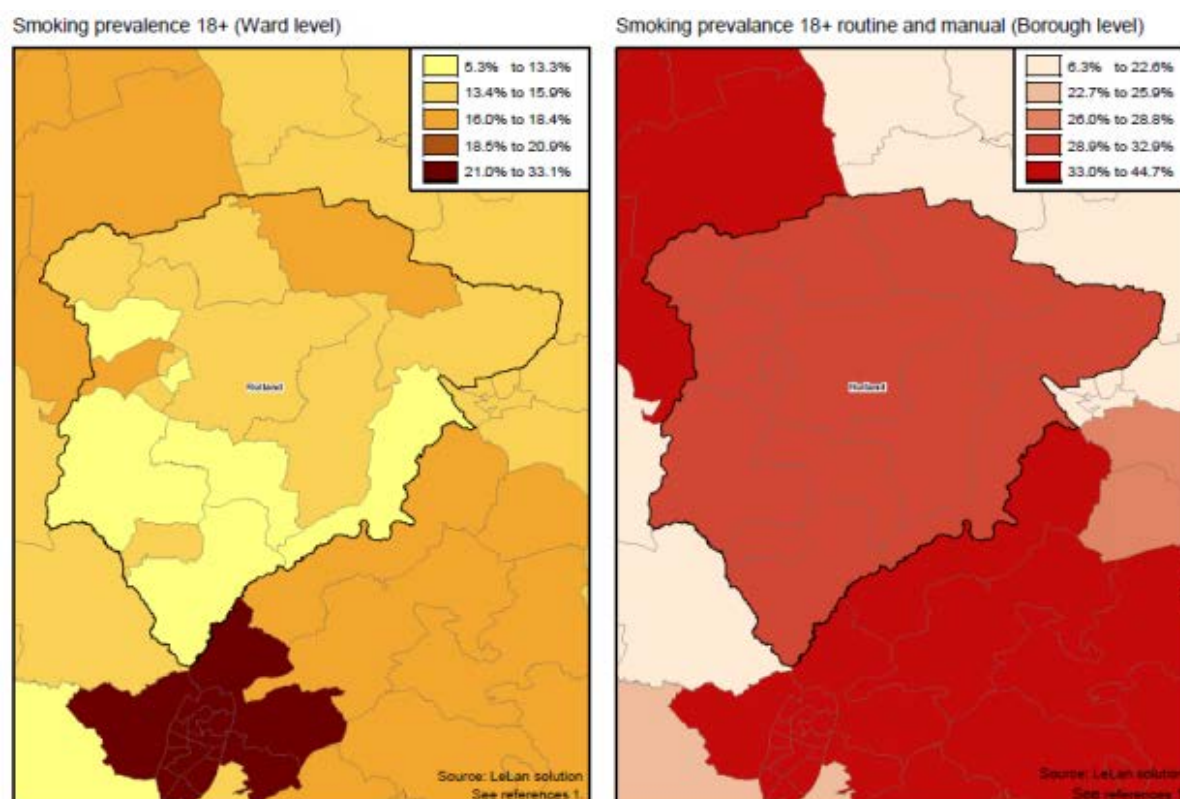
National data shows that 3 out of 4 families who receive income support spend a seventh of their disposal income on cigarettes. The chart below shows how the cost of smoking increases the number of households in poverty:

Smoking households in poverty

Percentage of smoking households

	Rutland	East Midlands	National
Percentage of smoking households technically below poverty line	12%	27%	19%
Percentage of smoking households below poverty line when smoking costs considered	15%	35%	27%

Source: Estimates of poverty in the UK adjusted for expenditure on tobacco
http://ash.org.uk/category/information-and-resources/health-inequalities/

Income and Employment

As at the end of September 2016, 76.4% of the working age population were in employment in Rutland compared to 74.3% in the East Midlands as a whole. Rutland's employment figure has been declining over the last few quarters to a low of 74.6% at the end of June 2016 but has now started to increase again. This may be because the Employment Rate figure only looks at those who are working age (16-64) so doesn't include those who are still working past 'retirement' age[10].

Gross weekly pay in Rutland is £490.90, lower than both regional (£501.70) and national (£541.00) averages[11]. There is also a wider gap between male and female pay in Rutland compared to nationally, which may account for why gross weekly pay as a whole is lower:

	Rutland(pounds)	East Midlands	Great Britain
Full Time Workers	£490.90	£501.70	£541.00
Male FT Workers	£576.00	£549.10	£581.20
Female FT Workers	£440.10	£433.10	£481.10

Full time wages in Rutland have increased by 15.4% since 2006 (from £425.40). Over the same period average pay is 18.6% higher in the East Midlands and 21.3% higher nationally.

The Labour Market Statistics also split down employment by occupation type, showing that 56.7% of those employed in Rutland are in the first three groups (Managers and professionals) compared to 40.9% in the East Midlands and 45.1% nationally.

	Rutland	East Midlands
1. Managers, Directors and Senior Officials	19.5%	10.1%
2. Professional Occupations	19.2%	17.3%
3. Associate Professional and Technical	18%	13.4%
4. Administrative and Secretarial	8.1%	10.2%
5. Skilled Trades Occupations	8%	11.4%
6. Caring, Leisure and other Service Occupations	6.9%	9.4%
7. Sales and Customer Services	#	7.2%
8. Process Plant and Machine Operatives	#	8.6%
9. Elementary Occupations	12.1%	12.2%

Sample size too small for reliable estimate

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[10] ONS Labour Market Statistics, Employment and Unemployment (Oct 2015-Sept 2016)

[11] ONS Labour Market Statistics, Earnings by place of residence 2016

Unemployment

As at August 2016 5.6% of the working age client group were claiming benefits, compared to a national average of 11.3% (and 11% in the East Midlands)[12].

This, in real terms, accounts for 1,250 people in Rutland a reduction from 1,490 in Aug 2011.

Unemployment Claimant Rate

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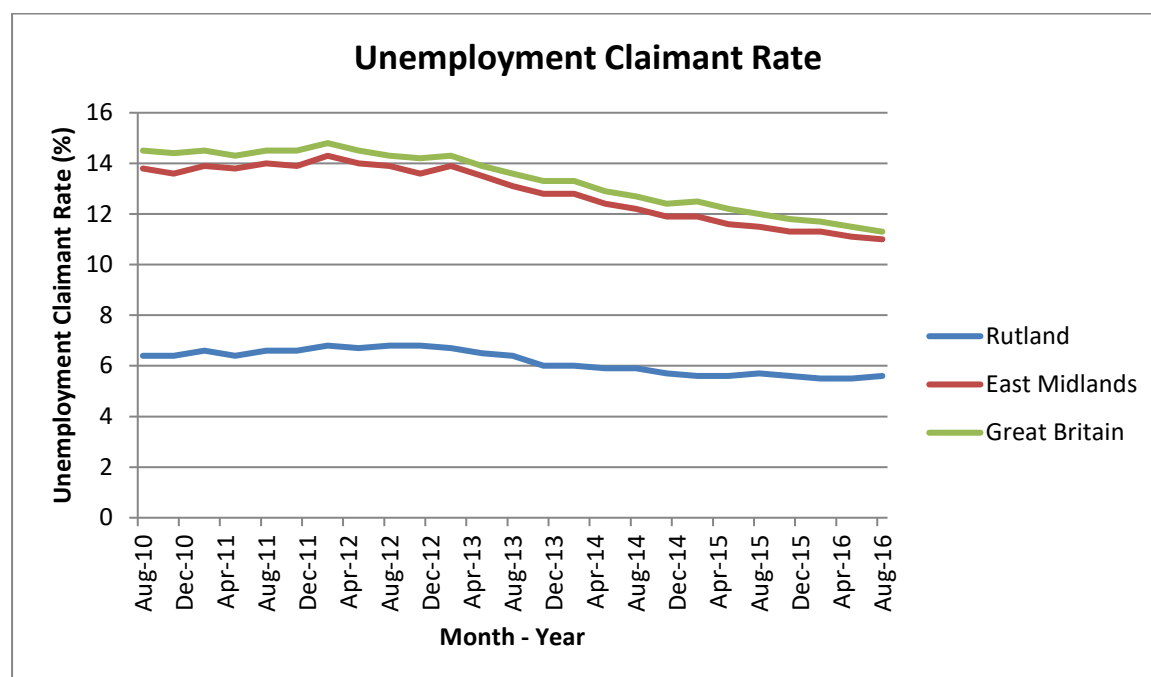
[12] ONS Labour Market Statistics, Main Benefit Claimants

Council Tax/Housing Benefit

Difficulties in low pay and/or reliance on benefits are exacerbated by high unavoidable costs in Rutland, including Council Tax which is amongst the highest in the country.

Average Council Tax (band D) for the authority and neighbouring authorities is shown below[13].

Rutland	£1,528
Nottingham	£1,517
Leicester	£1,354
Nottinghamshire	£1,291
Derby	£1,236
Derbyshire	£1,165
Lincolnshire	£1,129
Leicestershire	£1,127
Northamptonshire	£1,111

The tables below show the numbers claiming Council Tax and Housing Benefit Support in 2015/16:

Council Tax Support – Total Number of claimants 2015-16			
Ward	Pension Age	Working Age	Total
Braunston and Belton	25	19	44
Cottesmore	59	52	111
Exton	41	36	77
Greetham	26	21	47
Ketton	72	53	125
Langham	37	24	61
Lyddington	23	16	39
Martinsthorpe	31	16	47
Normanton	66	42	108
Oakham North East	87	95	182
Oakham North West	118	193	311
Oakham South East	106	55	161
Oakham South West	62	62	124
Ryhall and Casterton	93	51	144
Uppingham	145	172	317
Whissendine	28	21	49
Total	**1019**	**928**	**1947**

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[13] Official Statistics – Council Tax levels set by local authorities in England 2016-17(revised)

Council Tax Support – Total Number of claimants with children 2015-16			
Ward	**Pension Age**	**Working Age**	**Total**
Braunston and Belton		6	6
Cottesmore		30	30
Exton		20	20
Greetham		9	9
Ketton	██████	29	31
Langham		13	13
Lyddington		6	6
Martinsthorpe		8	8
Normanton		22	22
Oakham North East		39	39
Oakham North West		108	108
Oakham South East		25	25
Oakham South West		45	45
Ryhall and Casterton	██████	37	38
Uppingham		77	77
Whissendine		14	14
Total	██████	**488**	**491**

Housing Benefit – Total Number of claimants 2015-16			
Ward	**Pension Age**	**Working Age**	**Total**
Braunston and Belton	29	22	51
Cottesmore	59	53	112
Exton	42	33	75
Greetham	25	22	47
Ketton	73	56	129
Langham	37	25	62
Lyddington	23	17	40
Martinsthorpe	34	15	49
Normanton	67	41	108
Oakham North East	87	105	192
Oakham North West	114	221	335
Oakham South East	102	66	168
Oakham South West	64	67	131
Ryhall and Casterton	96	57	153
Uppingham	144	180	324
Whissendine	27	28	55
Total	1023	1008	2031

Housing Beneft – Total Number of claimants with children 2015-16

Ward	Pension Age	Working Age	Total
Braunston and Belton		9	9
Cottesmore	■	30	31
Exton		17	17
Greetham		11	11
Ketton	■	34	36
Langham		15	15
Lyddington		8	8
Martinsthorpe		8	8
Normanton		25	25
Oakham North East		49	49
Oakham North West	■	125	126
Oakham South East		28	28
Oakham South West	■	47	48
Ryhall and Casterton		39	39
Uppingham		90	90
Whissendine		18	18
Total	■	**553**	**558**

Percentage of households recieving Local Council Tax Support by Ward

%age of households recieving LCTS	Colour Coding
1-4%	
4 - 8%	
8 - 12%	
12-16%%	
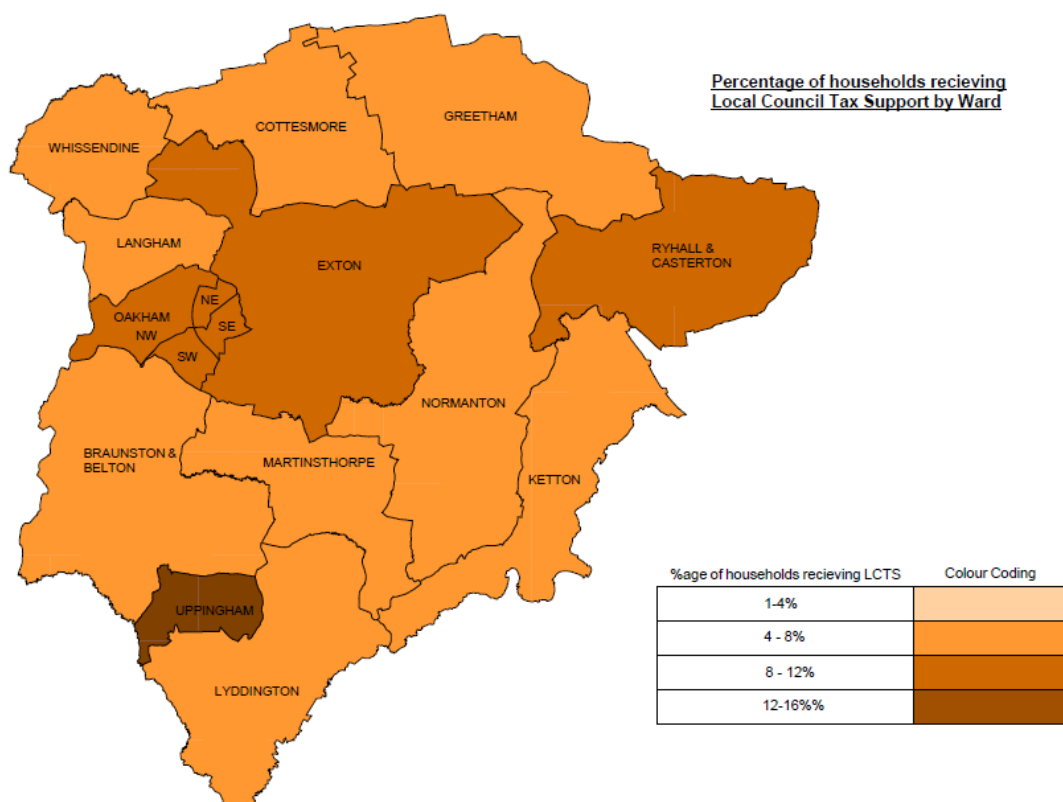
Crisis Fund

Crisis support is intended to provide financial support to meet or help to meet a need that unless provided would severely disadvantage the applicant or a member of their household.

Crisis support can also provide emergency financial support where the applicant or a member of their household would suffer severe disadvantage if their immediate needs are not met.

Anyone can apply for support but the policy does highlight that people on certain benefits (Income Support, Job Seekers Allowance, Pension Credit, Employment and Support Allowance and Universal Credit) may be more likely to apply due to their limited income.

The tables below provide some detail of how many claims we receive, how many are successful and where the claimants are located (the ward):

Number of applications received and the decision made:

Year	Applications received	Applications awarded	Applications refused or referred
2014/15	324	207	117
2015/16	205	142	63
2016/17 (upto Nov)	109	94	15

Successful Applicants and the Ward area that the applicant resides in:

Ward	Applications awarded 15/16	%	Applications awarded 16/17 (to Nov)	%
Braunston and Belton	3	2.1%	0	0
Cottesmore	3	2.1%	0	0
Exton	0	0	1	1.1%
Greetham	2	1.4%	2	2.1%
Ketton	3	2.1%	1	1.1%
Langham	5	3.5%	4	4.3%
Lyddington	1	0.7%	0	0
Martinsthorpe	0	0	1	1.1%
Normanton	4	2.8%	2	2.1%
Oakham NE	23	16.3%	18	19.1%
Oakham NW	33	23.3%	34	36.2%
Oakham SE	7	4.9%	0	0
Oakham SW	8	5.6%	7	7.4%
Ryhall and Casterton	2	1.4%	3	3.2%
Uppingham	26	18.3%	16	17%
Whissendine	2	1.4%	0	0
Homeless (connection to Rutland)	20	14.1%	5	5.3%
Total	**142**	**100%**	**94**	**100%**

The following table details the type of item awarded in 2016/17 (upto November). In some cases people are awarded multiple items e.g. a food bank voucher and fuel for cooking/heating:

Item	Number awarded
Bedding	1
Clothing	2
Cooker	1
Food – supermarket voucher	4
Food – food bank voucher	41
Food – food parcel (supplied to RCC)	21
Fridge	1
Fuel for cooking/heating	21
Fuel for vehicle	1
Furniture package (Melton Furniture project)	5
Public Transport	4
Moving expenses	3
Toiletries	1
Washing Machine	1
Other living expenses	14
Total	121

Crisis Support Applications in the twelve months – 01/11/2015 to 31/10/2016

In the twelve months there were 210 applications made from 116 individuals.

No. of Applications made	No. of Individuals
1	75
2	20
3	7
4	5
5	3
6	3
7	3

The reasons given for making the applications were as follows, separated into income receipt problems, income spent, household problems, personal issues, and others:

Income Receipt Problems

	Delays	Reduced	Stopped	Intermit	Total
ESA	1				**1**
Jobseekers Allowance	4				**4**
Maternity Allowance	1				**1**
Undisclosed benefits	21	10	13		**44**
Universal Credit	3				**3**
Maintenance			1		**1**
Tax Credits	1	1	5		**7**
Wages	6		23	1	**30**

Not disclosed					**2**
Cannot manage/budget					**12**
					105

Income Spent

	Total
Bailiffs	**1**
Bank Charges	**1**
Council Tax	**1**
Court Fine	**1**
Hospital visit costs	**1**
Victim of crime	**3**
Water bill	**1**
Other/undisclosed	**5**
	14

Household Problems

	Breakdown	Needed	Total
Boiler breakdown	1		**1**
Cooker		1	**1**
Electricity		1	**1**
Fire			**1**
Fridge	1		**1**
Gas canister		2	**2**
Lost key			**1**
Newly housed		20	**20**
Washing Machine	1		**1**
Other household item	2		**2**
			31

Personal Issues

	Total
Cannot work	**1**
Fleeing domestic violence	**6**
Health problems	**4**
No food	**3**
Relationship breakdown	**4**
	18

Other Application Reasons

	Total
Loans made to a Court of Protection client	**6**

Moving home	**13**
Social Services supported – neglect	**1**
Toiletries needed	**1**
Travel costs	**6**
No reason given for the application	**15**
	42

Household make-up information in the twelve months – 01/11/2015 to 31/10/2016

Household	Numbers
Age not disclosed	11
Single with no children & Working Age	146
Single Parent & Working Age	15
Couple with no children & Working Age	4
Couple with children & Working Age	12
Single & Pension Age	21
Couple & Pension Age	1

Gender of Applicant	Numbers
Female	90
Male	120

Age Range	Numbers
Undisclosed	11
Aged 18 to 19	16
Aged 20 to 29	53
Aged 30 to 39	55
Aged 40 to 49	29
Aged 50 to 59	24
Aged 60 or more	22

Children:	0	1	2	3	4
Single	178	6	4	5	0
Couple	5	6	2	2	2
	183	**12**	**6**	**7**	**2**

Percentage of households recieving Crisis Loans by Ward

Rutland County Council

WHISSENDINE
COTTESMORE
GREETHAM
LANGHAM
EXTON
RYHALL & CASTERTON
OAKHAM NW
NE
SE
SW
NORMANTON
5 crisis loans given due to homelessness
BRAUNSTON & BELTON
MARTINSTHORPE
KETTON
UPPINGHAM
LYDDINGTON

%age of households recieving a Crisis Loan	Colour Coding
0%	
0 - 0.5%	
0.5 - 1%	
1 - 1.5%	
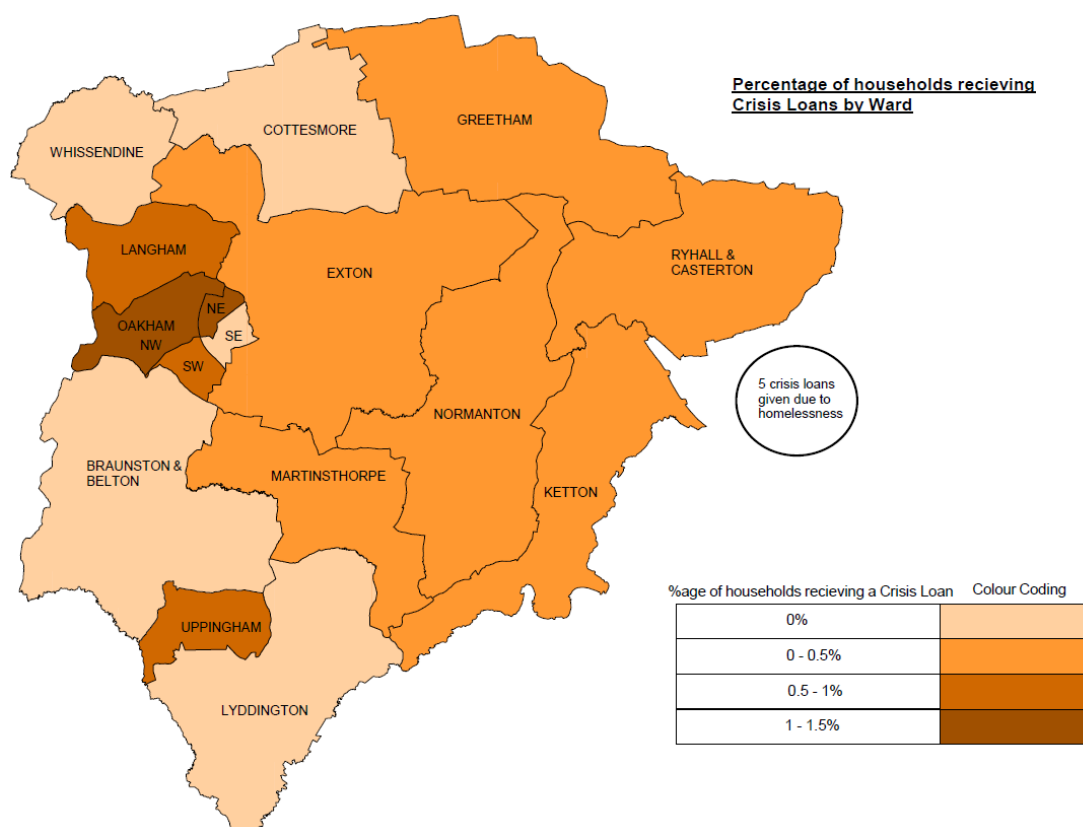
Child Poverty

Child Poverty in Rutland is currently at 8.5%, a 1.3% increase on previous data (an actual increase of 70 children from 435 to 505). Most of this increase is concentrated in three wards, Langham where there has been a 6.5% increase on the previous year, Greetham where has been a 6.3% increase and Lyddington where there has been a 3.9% increase:

	% of children in low income families	Change from last reported data
Braunston and Belton	4.3%	0.7%
Cottesmore	3.2%	-0.4%
Exton	7.6%	3%
Greetham	12.8%	6.3%
Ketton	5.8%	-0.7%
Langham	10.8%	6.5%
Lyddington	6.7%	3.9%
Martinsthorpe	5.4%	-3%
Normanton	5.1%	1.6%
Oakham NE	9.5%	1.7%
Oakham NW	14.8%	-0.2%
Oakham SE	5.4%	0.9%
Oakham SW	10%	1.6%
Ryhall and Casterton	8%	1.6%
Uppingham	12.5%	1.4%
Whissendine	14.4%	1.1%

What is the experience of poverty like for children? (National data)

Percentage of children wanting but not having…	Family income per head		
	bottom fifth	middle fifth	top fifth
a week's holiday away from home	55	23	3
separate bedrooms for boys and girls over 12	26	13	2
safe outdoor play space	25	12	5
swimming at least once a month	22	6	1
friends around for tea/snacks once a fortnight	17	5	1

"The bottom fifth of children lead radically different lives from the top fifth: fewer or more cramped living space, fewer places to play or opportunities to swim, and a lack of means to entertain their friends."

Transport Poverty

Transport poverty is a difficult concept to describe and one that both policy makers and practitioners have been struggling to adequately define or measure for many years. It is most frequently associated with those without access to a car, but can also include households that own a car but cannot afford to use it for some or all journeys; or to individuals in households who only have one car that is used to transport a family member to work, leaving other residents without access to private transport some or all of the time.

In Rutland there are 603 cars and vans per 1000, and 87.6% of households have a car or van – this is relatively high compared to the UK average[14]. Nevertheless car ownership and use tends to be higher in rural areas where services are more dispersed and longer distances travelled to access them. Expenditure on transport costs also place more of a burden on rural households who spend 12.5% of Household income on transport compared to 10.7% in urban areas[15]

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[14] Car ownership rates by Local Authority in England and Wales (RAC Foundation), 2012
[15] Gov.UK transport costs analysis, 2015

Fuel Poverty

Fuel Poverty in England is measured using the Low Income High Costs (LIHC) Indicator. Under this, a household is considered to be fuel poor if:

- They have required fuel costs that are above average (the national median level)

- Were they to spend that amount, they would be left with a residual income below the official poverty line
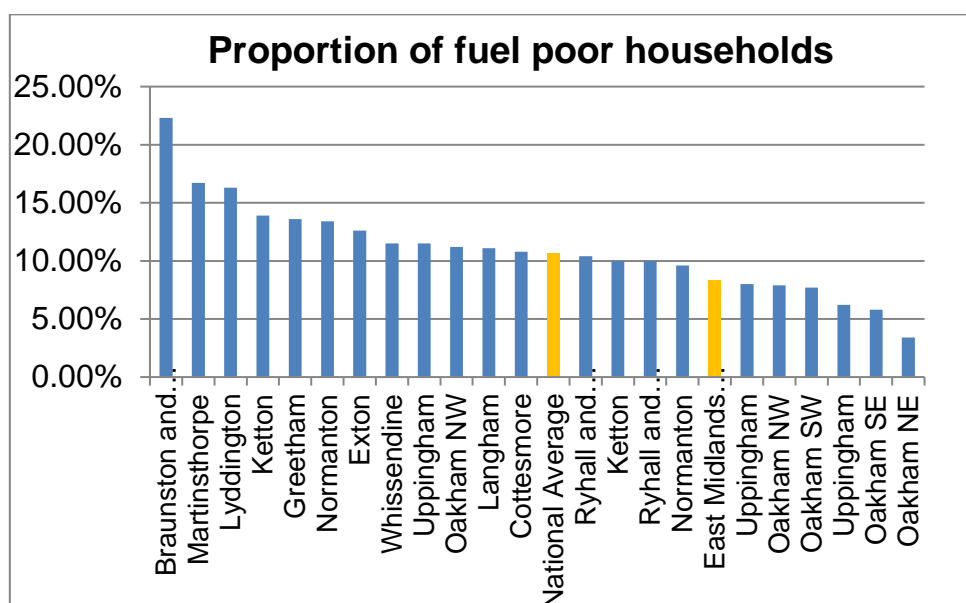
The key data sources used to compile this data are the annual English Housing Survey and fuel price data estimated from quarterly energy prices and the ONS consumer price index.

- There are 3 key elements in determining whether a household is fuel poor:

- Household Income
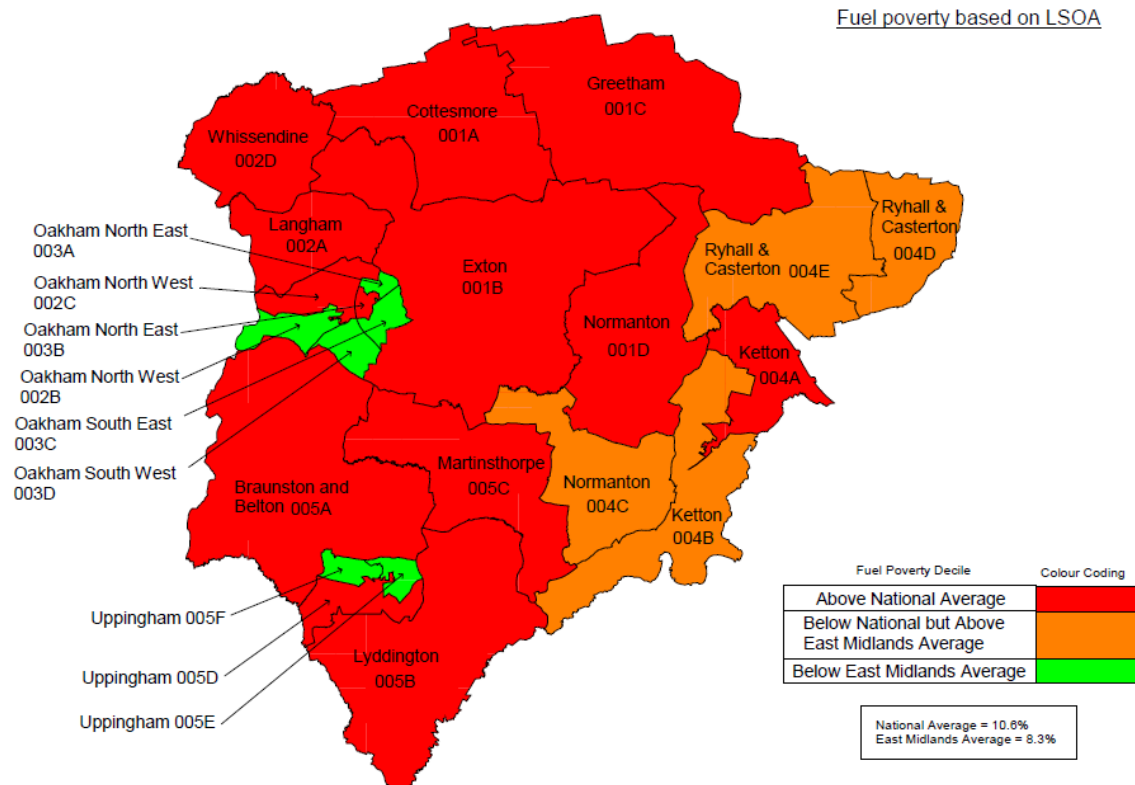- Household Energy Requirements
- Fuel Prices

The table below shows the proportion of fuel poor households against the national definition:

	2011	2012	2013	2014
Rutland	13.6%	11.9%	9.3%	10.6%
East Midlands	13.3%	13.2%	10.4%	10.1%
England	11.1%	10.8%	10.4%	10.6%

Recent data at ward level shows that fuel poverty is an issue in a number of wards with a majority above the national average:

Fuel poverty based on LSOA

Fuel Poverty Decile	Colour Coding
Above National Average	
Below National but Above East Midlands Average	
Below East Midlands Average	

National Average = 10.6%
East Midlands Average = 8.3%

Free School Meals

Eligibility:

	Total number of pupils	% eligible for free school meals	Number eligible for FSM
Uppingham Cluster	1490	3.80%	57
Oakham Cluster	2234	7.30%	163
Casterton Cluster	1815	4.40%	80
Total number eligible for Free School Meals			**300**

Claiming:

	Number of pupils known to be eligible and claiming
Rutland Nurseries and Primaries	141
Rutland Secondaries	131
Total eligible and claiming	**272**

As the tables above show, there are 300 children eligible for Free School Meals in Rutland, of which 272 (91%) are currently claiming meals, and 29 (9%) are not.
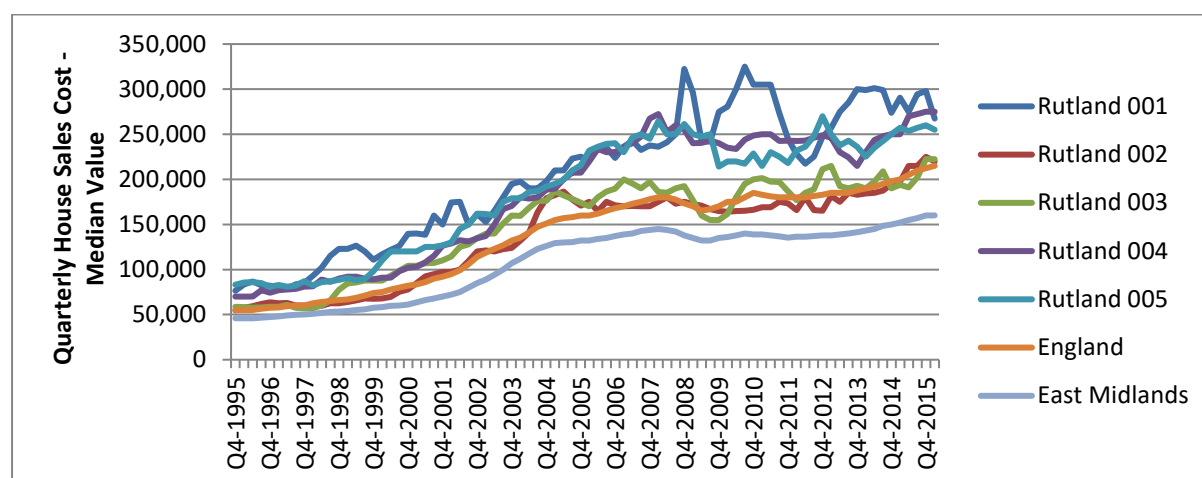
In comparison, research published by the Department for Education in 2013 put the national average for percentage of pupils entitled to free school meals and not claiming them at 14%

House Prices

The Office of National Statistics have starting publishing data on house price statistics for small areas. Data is released down to the Middle Super Output area level. Rutland is comprised of 5 MSOA's as shown below[16]:

MSOA Code	Colour Coding
Rutland 001	
Rutland 002	
Rutland 003	
Rutland 004	
Rutland 005	
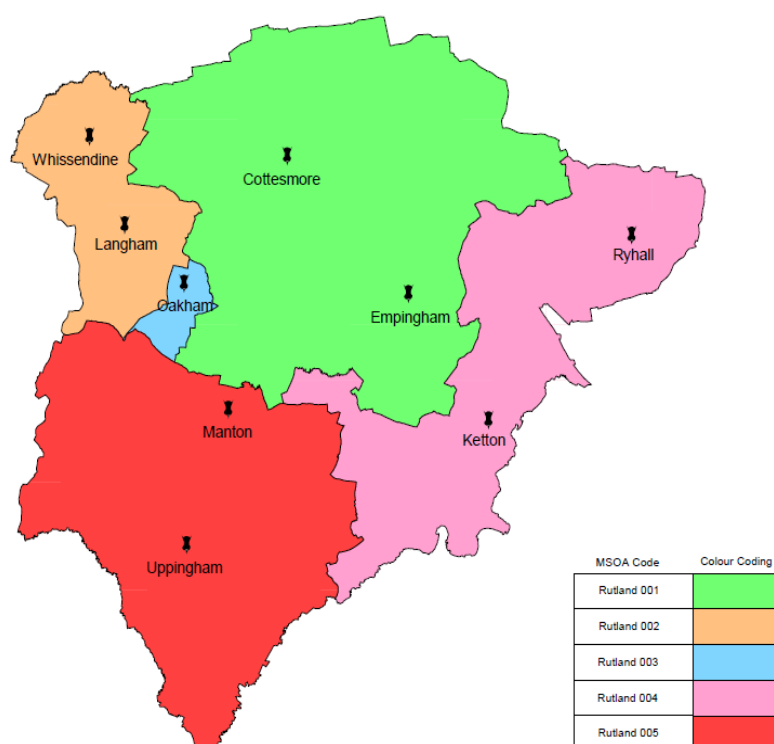
Median price paid by Middle Super Output Area:

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[16] ONS House price statistics for small areas in England and Wales: to year ending March 2016

House prices in Rutland have risen significantly since 1996, with 4 of Rutland's 5 MSOA's increasing by more than the East Midlands average (248.2%).

Percentage increase in Median Price paid between 1995 and 2016

	Median property value year to Q4 1995	Median property value year to Q1 2016	% increase in median house cost between Q4 1995 and Q1 2016
Rutland 001	£76,500	£267,500	249.67%
Rutland 002	£54,750	£219,873	301.59%
Rutland 003	£58,500	£222,250	279.91%
Rutland 004	£70,000	£275,000	292.86%
Rutland 005	£83,000	£255,000	207.23%

The median house price in Rutland is now £247,924 compared to £160,000 in the East Midlands. The table below shows how this has changed between 1995 and 2016.

Average median house price to East Midlands average

	Median property value year to Q4 1995	Median property value Q1 year to 2006	Median property Value year to Q1 2016
Rutland	£68,550	£203,594	£247,924
East Midland	£45,950	£132,000	£160,000
Difference	**£22,600**	**£71,594**	**£87,924**

The cost of renting is also higher in Rutland (average £625pm) compared to comparators (£600 nationally and £525 in the East Midlands).

House Affordability

Apart from a 'dip' in 2009, the disparity between the median house price in Rutland and median earnings has steadily increased from a ratio of 5.8 in the year 2000 (compared to an English average of 4.21) to a ratio of 10.82 in 2015[17].

Ratio of Median House Price to Median Earnings

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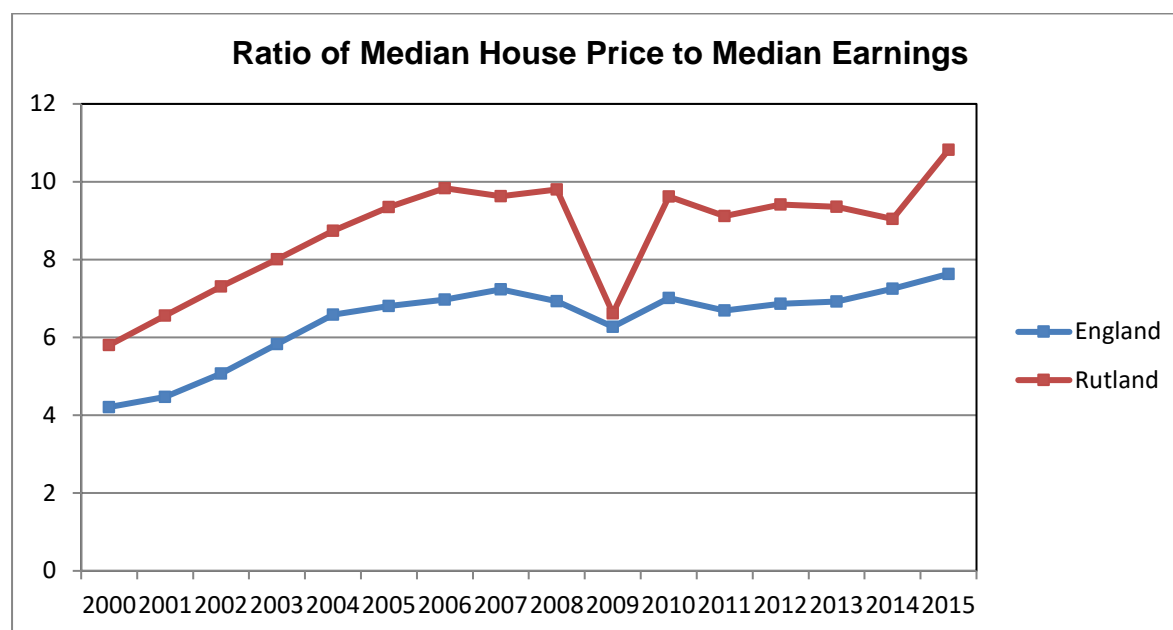
[17] DCLG (2016) Table 577 Housing Market: ratio of median house price to median earnings by district
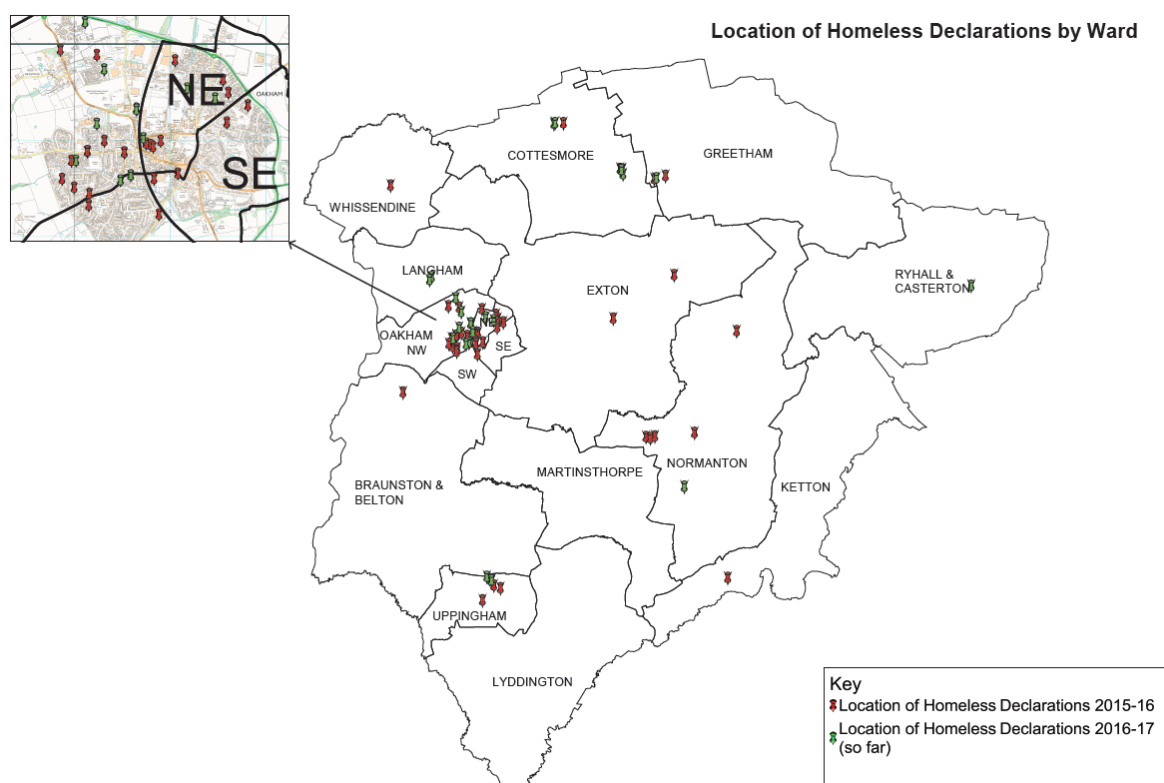
Homelessness

Every year, perhaps 2,000 households in Rutland, with some of these moves due to choice and others forced by circumstances.
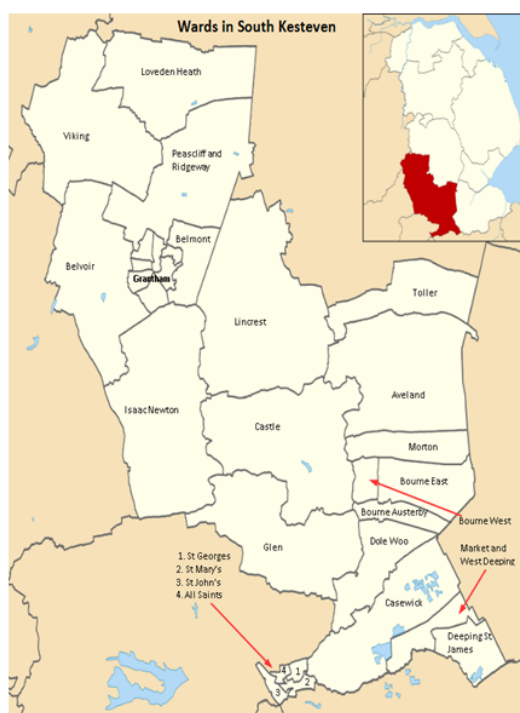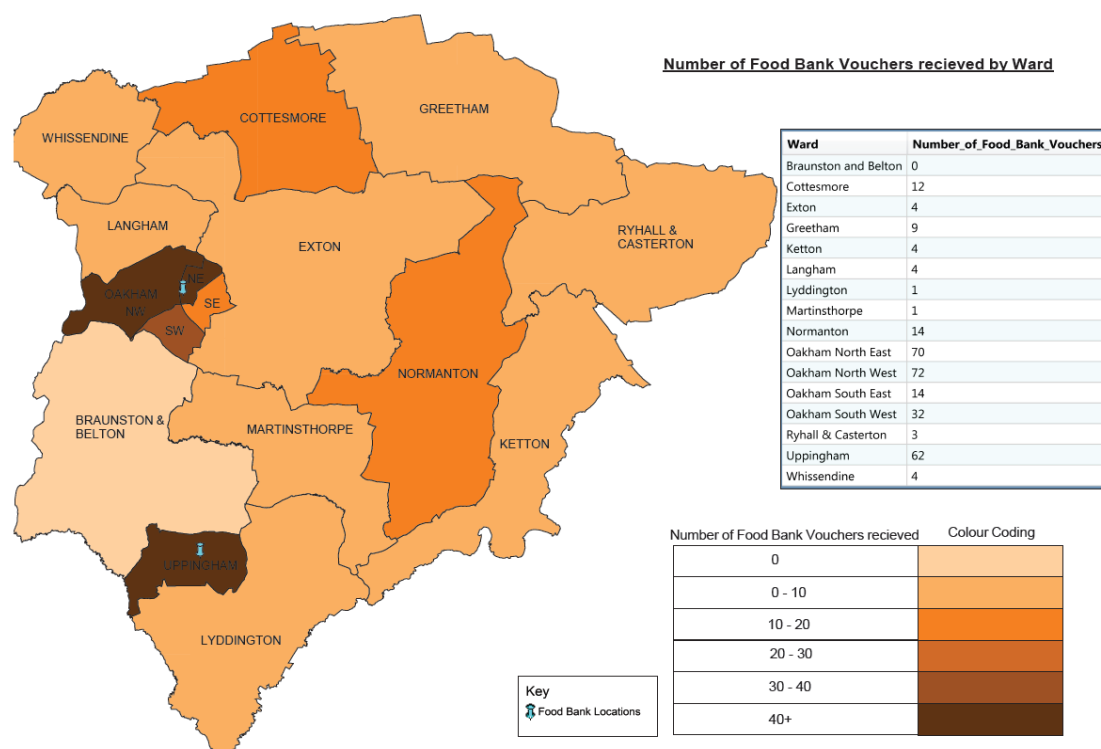
In 2015/16

- there were 67 homelessness preventions by the Housing Options team;
- 34 households were accepted as unintentionally homeless and in priority need;
- 19 households who made homelessness applications were not class as homeless;
- eight were homeless but not in priority need;
- one household was in priority need but was classed as intentionally homeless.

There were 334 households on the housing register at 31st March 2016

The map below shows the homeless declarations received by the Authority, broken down by Ward.

Location of Homeless Declarations by Ward

Food Banks

Number of Food Bank Vouchers recieved by Ward

Ward	Number_of_Food_Bank_Vouchers
Braunston and Belton	0
Cottesmore	12
Exton	4
Greetham	9
Ketton	4
Langham	4
Lyddington	1
Martinsthorpe	1
Normanton	14
Oakham North East	70
Oakham North West	72
Oakham South East	14
Oakham South West	32
Ryhall & Casterton	3
Uppingham	62
Whissendine	4

Number of Food Bank Vouchers recieved	Colour Coding
0	
0 - 10	
10 - 20	
20 - 30	
30 - 40	
40+	

Key
Food Bank Locations

Food vouchers issued by Ward from Stamford food bank – April 1st 2016 to October 1st 2016				
Ward	No. Vouchers	Adults	Childrens	Total
All Saints Ward	40	62 (59.62%)	42 (40.38%)	104
Fineshade Ward, East Northamptonshire	3	6 (40%)	9 (60%)	15
Dole Wood Ward	3	4 (66.67%)	2 (33.33%)	6
Ketton Ward, Rutland	3	8 (57.14%)	6 (42.86%)	14
King's Forest Ward, East Northamptonshire	4	5 (100%)	0 (0%)	5
Market and West Deeping Ward	2	2 (100%)	0 (0%)	2
Glen Ward	6	11 (84.62%)	2 (15.38%)	13
NFA	31	36 (87.8%)	5 (12.2%)	41
Northborough Ward, Peterborough	1	2 (100%)	0 (0%)	2
Oundle Ward, East Northamptonshire	5	5 (100%)	0 (0%)	5
Bourne Austerby Ward	2	4 (100%)	0 (0%)	4
Ryhall and Casterton Ward, Rutland	7	11 (61.11%)	7 (38.89%)	18
St. George's Ward	33	36 (52.17%)	33 (47.83%)	69
St. Mary's Ward	80	118 (80.27%)	29 (19.73%)	147
St. John's Ward	3	5 (45.45%)	6 (54.55%)	11
Casewick Ward	1	2 (100%)	0 (0%)	2
Unknown	6	7 (26.92%)	19 (73.08%)	26
Totals	230	324	160	484

18

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[18] South Lincs. Data provided by Stamford Foodbank.
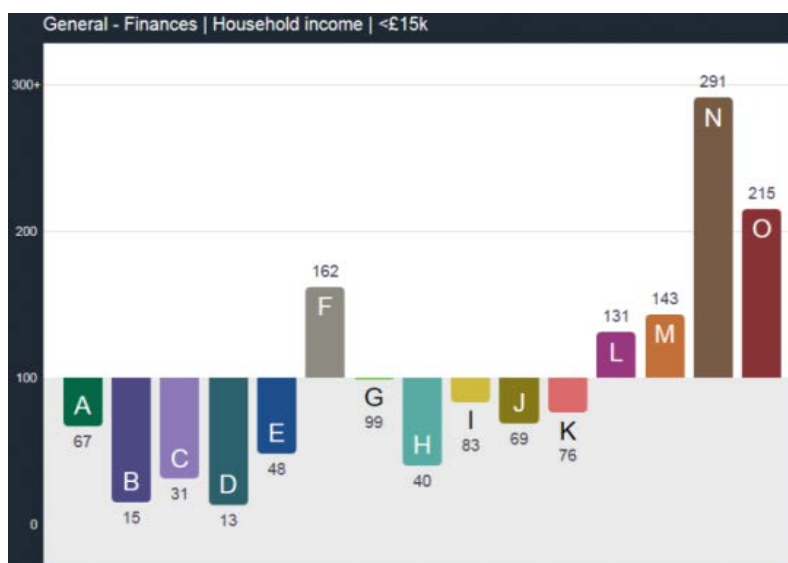
Mosaic

Experian Mosaic uses data from many sources to group and segment households into 15 groups (and subsequently into 66 types).

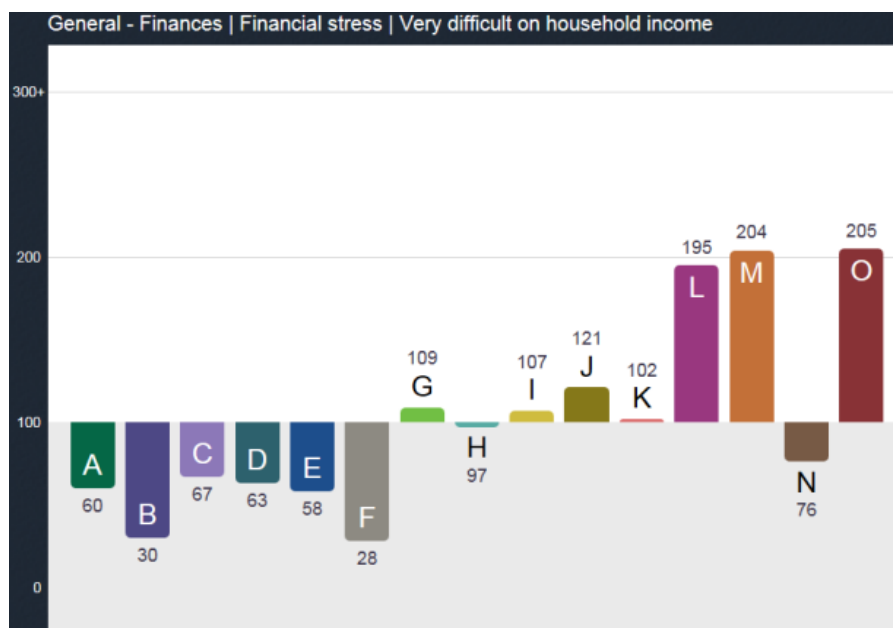Looking at Mosaic data for Rutland shows the following breakdown:

	Households	Population	Postcodes
A – Country Living	4,654	11,001	487
G – Rural Reality	3,756	9,464	256
H – Aspiring Homemakers	1,557	3,951	105
B – Prestige Positions	1,339	3,285	94
D – Domestic Success	1,100	2,757	40
U – Unclassified	0	1,704	74
E – Suburban Stability	456	1,073	18
L – Transient Renters	515	992	28
N – Vintage Value	558	939	31
M – Family Basics	329	851	10
F – Senior Security	399	781	26
J – Rental Hubs	199	316	16
K – Modest Traditions	145	315	9
I – Urban Cohesion	23	39	4
C – City Prosperity	3	8	1
O – Municipal Challenge	0	0	0

The Mosaic data can then be used to identify those groups who are statistically more likely to have certain characteristics commonly associated with poverty, three examples of which are below:
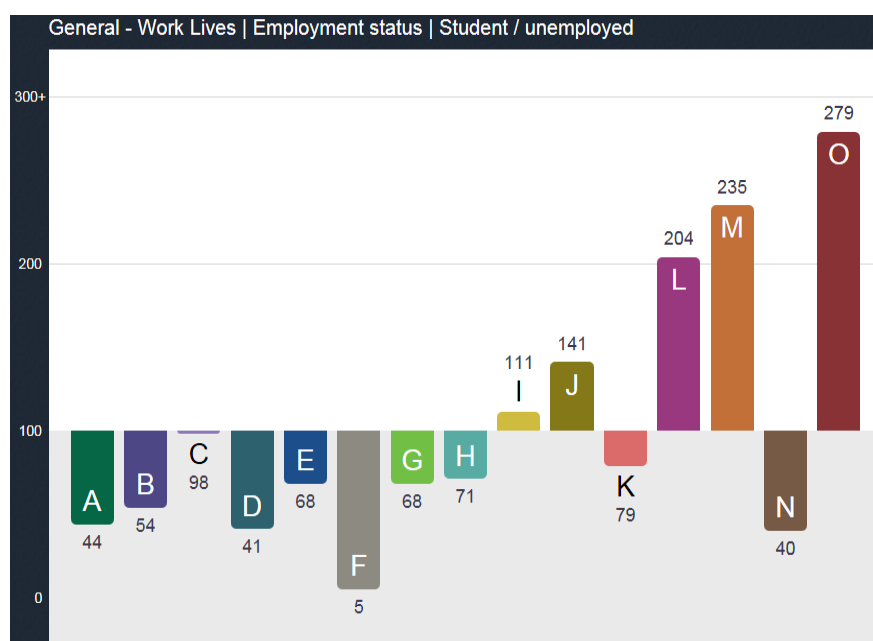
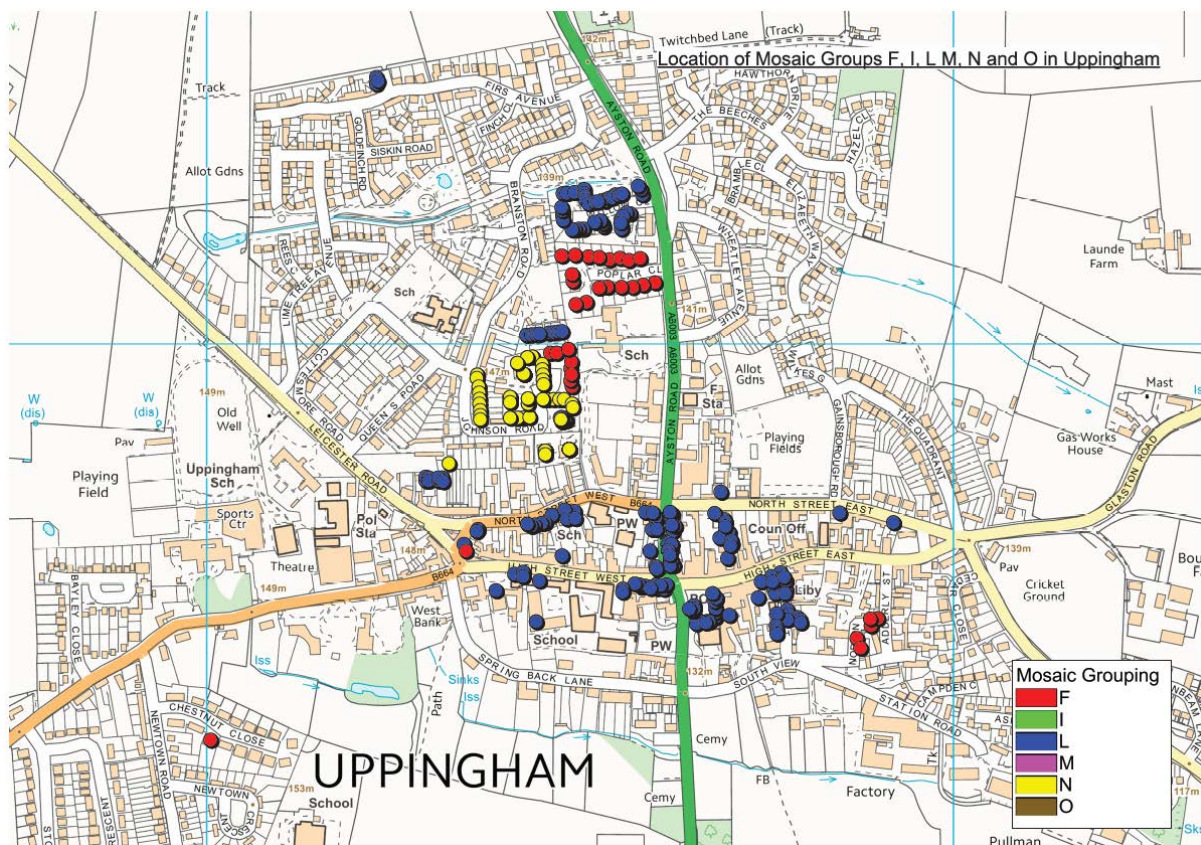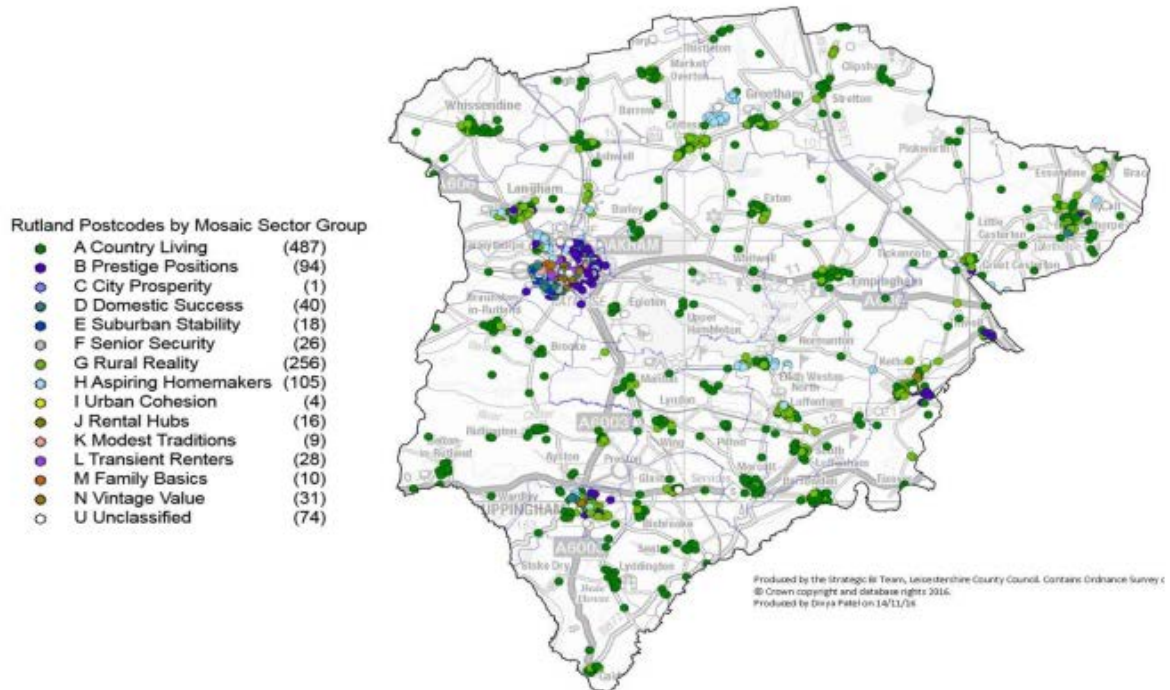**Households with an income of less that £15,000**

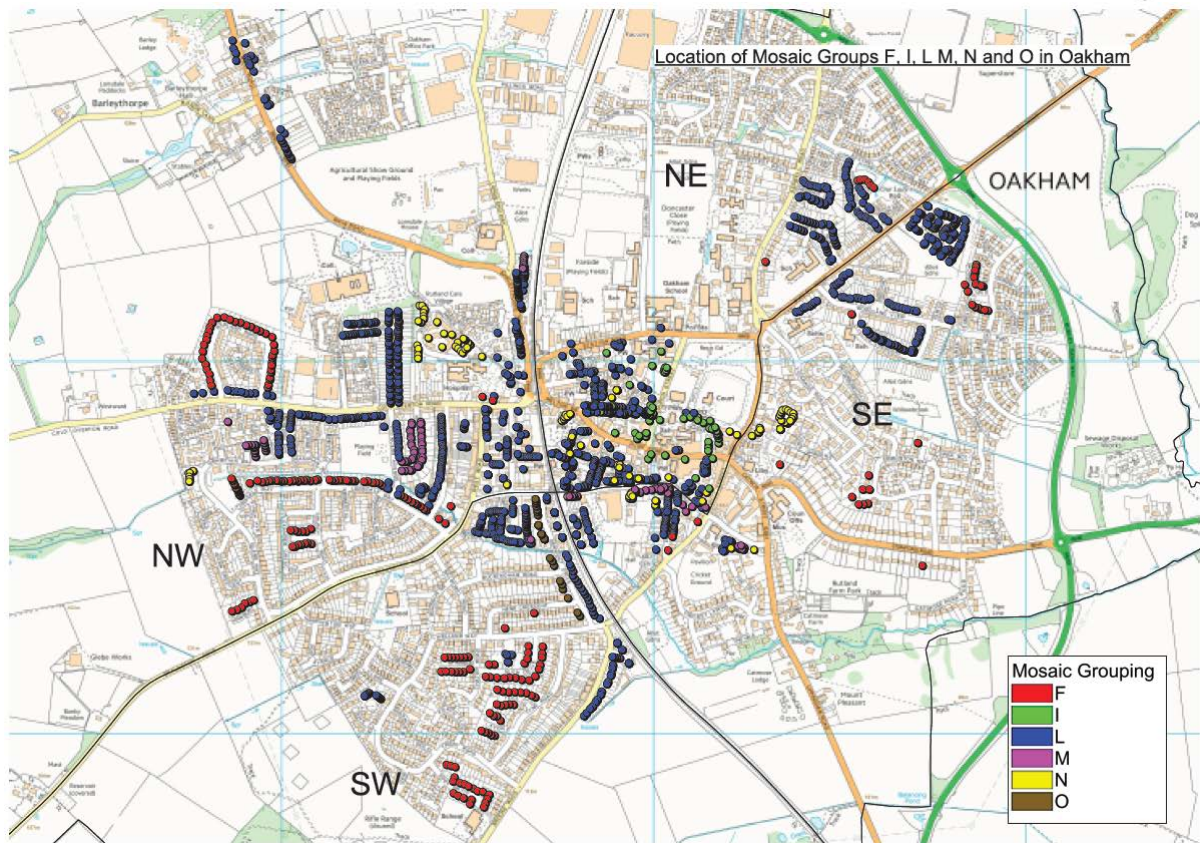**Households suffering acute financial stress**

General - Finances | Financial stress | Very difficult on household income

A 60, B 30, C 67, D 63, E 58, F 28, G 109, H 97, I 107, J 121, K 102, L 195, M 204, N 76, O 205

Households where occupants are likely to be students/unemployed

General - Work Lives | Employment status | Student / unemployed

A 44, B 54, C 98, D 41, E 68, F 5, G 68, H 71, I 111, J 141, K 79, L 204, M 235, N 40, O 279

Using this data we identified 6 groups who are more statistically more likely to be experiencing some form of poverty, (groups F, I, L, M, N, O) and can then use the Mosaic data to map where these households are:

Rutland Postcodes by Mosaic Sector Group

- A Country Living   (487)
- B Prestige Positions   (94)
- C City Prosperity   (1)
- D Domestic Success   (40)
- E Suburban Stability   (18)
- F Senior Security   (26)
- G Rural Reality   (256)
- H Aspiring Homemakers   (105)
- I Urban Cohesion   (4)
- J Rental Hubs   (16)
- K Modest Traditions   (9)
- L Transient Renters   (28)
- M Family Basics   (10)
- N Vintage Value   (31)
- U Unclassified   (74)

Location of Mosaic Groups F, I, L M, N and O in Uppingham

Mosaic Grouping
- F
- I
- L
- M
- N
- O

Location of Mosaic Groups F, I, L M, N and O in Oakham

Mosaic Grouping
F
I
L
M
N
O

Case Studies[19]

1) Becky has lived with chronic difficulties over a long period. Due to a relationship breakdown and mental health issues arising from this, Becky left her Housing Association property to live temporarily with her Grandmother, as her ex-partner was moving back in to look after their two children. She claimed disability benefits. After a few months of living with her Grandmother she had to move out – the only hostel accommodation was in Leicester (a strange and distant place to her) which was inappropriate for Becky, so she ended up sofa-surfing with various members of her family.

   She approached Citizens Advice Rutland for help with stabilising her situation and to see if she could get her children back. We worked closely with Rutland County Council to find her suitable and affordable accommodation. To improve her situation and to try to stand on her own two feet she got a part time job (the only one on offer) in a local supermarket which brought in just over £115 per week. As the work involved differing weekly shift patterns she was unable to get another job to make up her hours to full time.

   Becky wanted a 2 bed property so that her children could visit her and stay overnight on occasions but even though she was entitled to full Housing Benefit she would have to pay £40 per week towards her rent due to the bedroom tax. In addition she would have to pay 25% of her Council tax. The sums just were not going to add up. Becky could not afford (or be considered for) a 2 bed property.

   She may well have been allocated a 2 bed property if she was working full time and the employment was sustainable, enabling her to prove that the property was affordable. With the lack of full time positions available and Becky's mental health problems it was impossible for her to secure a property so that her children could visit and stay with her overnight.

2) Suresh and his wife Sarah came to Citizens Advice Rutland to see if there was any help available for them. They are both working full-time in Rutland, one in catering and the other in the care sector. They have two young children and have recently bought a house in a small village. At £209,000 it was cheap by village standards, but very expensive for a first-time buyer. They had to really

stretch themselves to get a mortgage, and were helped by Sarah's parents to pay the deposit.

The whole family love the freedom and space they have, but the costs make life difficult. They can only afford one small car and the conflicting demands of school runs and shift times, combined with the lack of public transport, makes life one long juggle. The mortgage payments they have to make are 40% of their net income and their transport costs have certainly proved higher than they anticipated.

Citizens Advice Rutland looked with them at the possibility of claiming Working Tax Credits and Child Tax Credits but their income was too high for any help there. It was the same for any financial help towards Council Tax.

Last week Sarah went to the Doctor as she had felt a lump on her breast and now she has been referred to Leicester Royal Infirmary for further investigations…. she is very anxious about the future, should she have to give up work. Citizens Advice Rutland looked at possible benefits they could claim if her fears are realised and with the high mortgage they are paying, the impact on the family income would be catastrophic - would they have to move back to Leicester where prices are lower?

3) Darryl lives in a 2 bedroom housing association property. His rent was fully covered by Housing Benefit when he moved in 5 years ago but the introduction of the under-occupancy regulations means that now he has to find £12.37 per week towards the rent. He has two children from a previous relationship, who visit regularly but do not live with him. He is unable to work through ill-health and is reliant on disability benefits. Moving is particularly difficult as there is a lack of both cheaper properties and those with only one bedroom in the area.

Given the lack of alternative accommodation - both in the private sector and in social housing - the client has no option but to remain where he is and pay the shortfall, which was not budgeted for when the tenancy was first taken on. He received a discretionary Housing Payment from the Local Authority which initially funded the shortfall, but does so no longer.

His debts are increasing as he ekes out his disability benefits to fund his day to day living and pay for his children when they stay. He has just managed to stay clear of the payday loan sharks, but he is not sure for how much longer. He is determined to keep in the house as long as possible since he is desperate to maintain a strong relationship with his children, which would be very difficult if he was in one-bedroomed accommodation.

4) Gemma came into Citizens Advice Rutland anxious that she had received a notice from the Bailiffs, Bristow and Sutor, who were collecting a large Council Tax Debt accrued over several years. Working part-time (22 hours per week) on the national minimum wage (£7.20 p/hr) and getting Tax Credits and Housing Benefit and some Council Tax Reduction, she and her 11 year old son Gareth just about manage to get by … if you don't count the bank loan and turn a blind eye to council tax payments which she just hasn't been able keep up. The notice says that they will take away goods from the house - is there anything she can do? She just recently bought Gareth an i-Pad as he is about to move to secondary school and will need it for his homework; he's a bright lad and she really wants him to get on. She can't bear the thought of losing that because she can't afford to replace it.

Citizens Advice Rutland immediately contacted Rutland County Council and after some discussion they agreed to hold the bailiffs for a week providing they received both a financial statement and a realistic offer of repayment that would both get the debt paid off and be sustainable. Gemma returned to Citizens Advice Rutland with full details of her finances and a Financial Statement was produced and an offer of £50 p/month was agreed between Gemma and Rutland County Council so the bailiff action was halted and Gemma was in a better position to stabilise her finances.

Nonetheless, Citizens Advice Rutland advised Gemma that if she were really unable to maintain the repayments, and if she knew that Bailiffs were coming, she should arrange for Gareth to go and play with friends, that she did not have to let Bristow and Sutor enter the premises, and so she should make sure all windows and doors were shut and locked.