Rutland County Council

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Ladies and Gentlemen,

A meeting of the **PLACES SCRUTINY PANEL** will be held in the Council Chamber, Catmose, Oakham, Rutland, LE15 6HP on **Thursday, 20th April, 2017** commencing at 7.00 pm when it is hoped you will be able to attend.

Yours faithfully

Helen Briggs
Chief Executive

Recording of Council Meetings: Any member of the public may film, audio-record, take photographs and use social media to report the proceedings of any meeting that is open to the public. A protocol on this facility is available at www.rutland.gov.uk/haveyoursay

A G E N D A

11) POVERTY IN RUTLAND - GREEN PAPER

To receive Report No. 91/2017 from the Scrutiny Commission.
(Report circulated under separate cover)
(Pages 3 - 70)

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Report No: 91/2017
PUBLIC REPORT

SCRUTINY PANEL

April 2017

POVERTY IN RUTLAND: GREEN PAPER

Report of the Scrutiny Commission

Strategic Aim:	All	
Exempt Information	No	
Cabinet Member(s) Responsible:	N/A	
Contact Officer(s):	Helen Briggs, Chief Executive	01572 758201 hbriggs@rutland.gov.uk
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Ward Councillors	N/A	

DECISION RECOMMENDATIONS
That the Panel: 1. Endorses the green paper which has been developed through the scrutiny process; 2. Discusses the issues raised and provides a response to the consultation on the Green Paper; and 3. Formulates recommendations which will be included in the White Paper to be presented to Council in June 2017.

1 PURPOSE OF THE REPORT

1.1 To present the findings of the Scrutiny Poverty Review in a Green Paper which has been produced in order to encourage further discussion of the topics and some of the issues raised through consultation with Elected Members, Key Partners and Members of the Public;

1.2 For the Panel to provide feedback on the discussion points highlighted by the paper as part of the consultation process and to formulate recommendations which will be included in the White Paper to be presented to Council in June 2017.

2 BACKGROUND AND MAIN CONSIDERATIONS

2.1 The Scrutiny Commission agreed to undertake a review of Poverty in Rutland in August 2016. The project objectives were:

- To develop an agreed definition(s) of Poverty in Rutland;
- To develop a Council policy in the form of a White Paper to be approved by Full Council that will outline for Rutland how the Council will act to positively impact on poverty within the County.

2.2 An all Members Workshop held on 13 September 2016 identified a list of areas for further investigation (listed in Appendix A to the Green Paper). These areas were then investigated and discussed at corresponding Scrutiny Panel meetings during November and December 2016 and February 2017.

2.3 This green paper is a culmination of the work done at the Workshop (September 2016) and within the scrutiny panels. Further feedback on the format and content of the Green Paper was provided at an All Member Workshop in March 2017 where the paper, the revised timetable and scope of the consultation was endorsed by those members present.

3 CONCLUSION AND SUMMARY OF REASONS FOR THE RECOMMENDATIONS

3.1 Through the Scrutiny function, the Poverty Review has identified that there are pockets of deprivation in Rutland and many people may find themselves challenged by their economic circumstances for periods of time. Rutland is a largely affluent community and this can mean that support mechanisms are lacking and it is more difficult for those who need support to speak out. The review has highlighted a number of areas where action is required to improve our support to those at 'risk of' or living in policy. The Green Paper is not a final document but has been produced in order to encourage further discussion of these topics and some of the issues raised through consideration of the questions posed.

3.2 Through a period of consultation the views of Elected Members, Key Partners and members of the public will inform the next steps of the review and a series of recommendations which will focus on both solutions and prevention. These recommendations will be accompanied by an action plan to enable the outcomes of the review to be measured and monitored. The recommendations and action plan will be presented to RCC Full Council in June 2017 in the form of a White Paper.

4 BACKGROUND PAPERS

4.1 There are no additional papers.

5 APPENDICES

5.1 Green Paper: Poverty in Rutland (Including Appendix A (Feedback from September Workshop) and Appendix B (Supporting Data).

A Large Print or Braille Version of this Report is available upon request – Contact 01572 722577.

Rutland
County Council

Poverty in Rutland: Scrutiny Review

Green Paper

March 2017

Table of Contents

Foreword from the Scrutiny Commission

In August 2016 Scrutiny Commission, with support from Members of Scrutiny Panels, decided to undertake a review of Poverty in Rutland. This would be a new approach to Overview and Scrutiny and would see the Scrutiny function within Rutland County Council identifying a policy area and developing an over-arching new policy for that area. By adopting this new approach we will gain the benefit of all our members' experience, skills and knowledge, which will benefit all our residents, as each councillor who represents them will be more directly and positively involved in the policy-making process

Rutland is a great place to live and work. However, even within our population, we know there are issues of relative poverty. These can be visible issues that we can see in small areas of the County but they can also be hidden away, for example loneliness and rural isolation. It is right and proper that we consider all residents when we produce policies and our first aim will be to define what poverty is in Rutland.

Through the review so far we have learnt that Rutland is seen as a relatively affluent area, but the result of this is that those suffering from or on the verge of poverty can feel further marginalised and reluctant to ask for help. This is why we want to ensure that we look more closely at local needs and how all our future policies can be managed in a way that makes sure we don't adversely affect those who are less well-off, whilst ensuring that support and advice is readily available, well publicised and accessible to all that need it.

Scrutiny Panels have considered some key issues following an All Member Workshop held in September 2016. Discussions held at those panels are summarised in this Green Paper which is aimed at promoting discussion, feedback and suggestions for further action which will inform a policy statement to be endorsed by Full council.

We want to thank everyone who has been involved in the project so far and hope that the outcome will be a genuinely positive one for the Rutland Community.

The Scrutiny Commission (Councillors Burkitt, Conde, Dale and Lammie)

Background and Introduction

1) Scope of the Review

There is a strong need not only to support those who find themselves "living in poverty", but also to make sure that we do all we can to support individuals and families where they are at risk from changing circumstances of moving into a 'poverty' situation. Our Corporate Plan highlights the need to support individuals, families and our community to reach their full potential. The focus within the plan on growth will assist in generating and supporting enhanced economic prosperity. In addition to this there are three strands of Corporate work that will be specific to this review as follows:-

i. Education and Advice;
ii. Tackling the stigma of poverty; and
iii. Poverty Proofing.

2) The Process

Having established the intention to consider the subject of poverty within Rutland a workshop was held in September 2016 to which all Rutland County Council members were invited. The workshop was used to:

a) Establish a database and profile of poverty information for Rutland – raise awareness and knowledge amongst our Members

b) Establish the objectives for the review

c) Agree the process for the review

d) Identify the areas which members wish to consider in more detail as part of the review

e) Identify potential expert witnesses

Following the workshop a programme of work was then put in place to allow each of the four scrutiny panels to investigate a range of issues relating specifically to their panels (Appendix A). This included an examination of the evidence base, hearing from expert witnesses and exploring some of the solutions to the issues identified.

This green paper is a culmination of the work done at the Workshop and within the scrutiny panels so far. It is not intended to provide conclusions and recommendations but to draw together the issues raised and proposals for action put forward so far.

The process and planned timetable for the review can be found in the table below:

Stage	Panel	Date
All member workshop		13th September 2016
Panel work to develop Green Paper	Adults	and 1st December 2016 and 2nd February
	Children's	17th November 2016 and 23rd February 2017
	Places	24th November 2016 and 9th February 2017
	Resources	10th November 2016 and 16th February 2017
All Member Workshop		28 March 2017
Green paper to Cabinet	N/A	Electronic Circulation
Consultation on Green Paper	N/A	3rd April 2017 – 28th April 2017
Panel respond to Consultation and formulate recommendations for White Paper	Adults	6th April 2017
	Children's	4th May 2017
	Places	20th April 2017
	Resources	27th April 2017
White Paper to Cabinet	N/R	16th May 2017
White Paper to Council	N/R	June Council

3) Objectives of the Review

The review has identified that there is a real need to do more to support those who find themselves 'living in poverty'. However, there is also a strong need to make sure that we do all we can to support individuals and families where they are at risk from changing circumstances of moving into a 'poverty' situation. With that in mind the primary objective of this review will be:

1. To develop an agreed definition(s) of Poverty in Rutland
2. To develop a Council policy in the form of a White Paper to be approved by Full Council that will outline for Rutland how the Council will act to positively impact on poverty within the County.

4) The Context of Poverty in Rutland

In Rutland the context looks and feels different to that within the national context. Very early in the process the following became apparent:-

a) Relative poverty is a key issue within Rutland. It isn't unusual to find within a community individuals and families living next to each other at opposite ends of the poverty spectrum. As the incidence of poverty is comparatively low the support mechanisms that might be present in areas where poverty is more prevalent are scarce. E.g. It is only recently that discount retailers have started to emerge in Rutland.

b) Pockets of deprivation exist within otherwise affluent communities.

c) The reality is that almost anyone within the Rutland community can experience poverty at a point in time through changes in circumstance - in many instances beyond their control. For example bereavement, illness, redundancy or relationship breakdown.

Members were keen therefore not to be restricted in their interpretation of a 'definition' of poverty. They were clear that this review was about:-

- Relative poverty and disadvantage
- Crisis – caused by a range of circumstances
- An acceptance that 'Capital rich' does not equate to the means to live on
- The Rutland's isolated community brings with it different causes of and solution for poverty
- The vital importance of information, advice and support
- Stigma associated with poverty and entitlement to assistance

5) The Definition of Poverty

Poverty is general scarcity, dearth, or the state of one who lacks a certain amount of material possessions or money. It is a multifaceted concept which includes social, economic and political elements. Poverty may be defined as either absolute of relative.

Absolute poverty or destitution refers to the lack of means necessary to meet basic needs such as food, clothing and shelter[1].

[1] " Poverty – United Nations Educational, Scientific and Cultural Organisation 2014"

Relative poverty generally means that a person cannot afford an 'ordinary living pattern' – they're excluded from the activities and opportunities that the average person enjoys.

The recent period of national and global austerity has led to need to refocus attention on those living in real and relative poverty. Recent documents produced by the National policy Institute[2] and the Joseph Rowntree Foundation[3] (JRF) identified the national figures etc. included in **Table 1**.

Table 1

- In 2014 there were 13.5 million people living in low income households equating to 21% of the UK population
- The number of private renters in poverty has doubled over the last decade
- The number of households accepted as homeless and the number of households in temporary accommodation have both increased for five years in a row
- Evictions by landlords are near a 10 year high
- The number of people in poverty in a working family is 55% a record high
- 1.4 million children are in long-term workless households
- Over the last 25 years income poverty amongst pensioners from 40% to 13% while child poverty rates remain high at 29%
- Child poverty is projected to rise it sharply over the next four years - working age poverty is likely to rise in the longer term unless action is taken now

6) The Definition of Poverty in Rutland

Poverty in Rutland manifests itself in a feeling of financial isolation where information and advice can be difficult to access and services and support can feel out of reach in terms of both cost and the ability to understand and be understood. In Rutland those in poverty may feel marginalised from a society which on the outside appears to be relatively affluent and as such people may hide or ignore the burden of their financial difficulties resulting in an escalation of their issues.

[2] Monitoring poverty and social exclusion 2016 (MPSE) – 7th December 2016 - New policy Institute

[3] We can solve poverty in the UK - a strategy for governments, businesses, communities and citizens - Joseph Rowntree foundation - September 6th 2016

How to Respond to the Green Paper

This paper is intended as the start of a consultation and it is hoped that anyone with an interest will respond.

The paper will be distributed to Elected Members and key partners including:

- Citizens Advice Rutland
- Healthwatch Rutland
- East Leicestershire and Rutland Clinical Commissioning Group
- Clockwise Credit Union
- Oakham Medical Practice
- Uppingham Surgery
- Market Overton and Somerby Surgery
- Empingham Medical Centre
- Director for Public Health
- Town/Parish Councils
- Churches Together
- Rutland Primary and Secondary Schools
- Leicestershire Police
- Leicestershire Combined Fire Authority
- Spire Homes
- Community Agents
- Leics and Rutland Womens Institute
- Rotary Club of Rutland
- Leics, Northamptonshire and Rutland Army Cadet Force
- Rutland Scouts
- Rutland Neighbourhood Watch
- Rutland Youth Council
- Rutland Local Strategic Partners

The Green Paper will be publicised on the RCC Website and members of the public will be encouraged to respond.

Responses to the consultation on the RCC Poverty Review should be received by 28 April 2017.

Statistical Evidence and Information

In examining poverty within Rutland a number of data sources have been examined including national and local sources. Information has also been drawn from a document produced by Citizens Advice Rutland in 2016[4].

Rutland is 148/152 in terms of the index of multiple deprivation upper tier local authorities in England. However we do know that there are wards within Rutland that suffer from income, employment, education, skills and training deprivation. We are aware of health inequalities and barriers to housing and fuel poverty. Child Poverty in Rutland currently affects 505 children under 16 (8.5%)).

A snapshot of Rutland specific data in relation to poverty is captured in **Table 2.** This information dispels the 'myth' that poverty and relative poverty doesn't exist in Rutland.

Table 2

Food bank vouchers issued in Rutland	306 issued during 2014/15
Homelessness applications	67 (15/16)
Children eligible and claiming for Free School Meals	272 (15/16)
Households living in Fuel Poverty	10.6% (2014)
Hardship applications	205 received during 15/16
Housing Benefits claimants	2031
Number of children living in poverty	8.5%
Debt enquiries to the Rutland CAB	1415 during 15/16

This overview of information is drawn from a much larger evidence base which can be found in Appendix B – Supporting Evidence, Poverty in Rutland.

[4] Rutland – the best place to live…… For everyone? A report on poverty in Rutland 2016. Citizens advice Rutland

The Scrutiny Phase

Further to the initial workshop attended by Members on 13 September 2016, a list of areas was highlighted for further investigation by individual Scrutiny Panels. The outcome of these investigations can be found below:

1) Review of the Crisis Fund (Resources Scrutiny Panel 10 November 2017 and 16 February 2017)

Issues Identified

- The award system focuses more on the crisis itself and an immediate solution rather than analysing the applicants overall situation, lifestyle and other issues that may be contributing to their need for support;
- A number of people submit repeat applications for the same or similar crisis situations even though the fund is limited to 3 awards per financial year;
- Most awards are not subject to any type of review or follow up to see if the award achieved its purpose or if refused what steps the applicant took to alleviate the crisis;
- The Council does not currently routinely review the system to discover what impact (if any) the crisis funds awarded had on the claimants; and
- It was not currently possible to track which clients referred to CAB actually made contact for support due to Data protection issues.

Proposals for Action

- To update the list of identified organisations that were able to provide support.
- To create a profile of people who apply for crisis fund awards in order to better understand the circumstances of those who apply for support.

Questions

1) **How could the availability of support/entitlements be targeted to ensure better take up?**
2) **Could the funding be used in a different way?**
3) **Is the current scheme working to help those in need?**
4) **Could awards be made on condition that an applicant seeks advice/support?**

2) Financial Awareness (Resources Scrutiny Panel 10 November 2016)

Issues Identified

- Individuals were often reluctant to seek advice and when they did it was often too late;
- It was considered important to teach financial life skills at an early age;
- People are not aware what help is available; and
- It would be helpful if the list of identified organisations who could also offer assistance was up-to-date. People in financial difficulty could then be signposted to these associations.

Questions

5) **How could people be encouraged to seek advice at an early stage?**
6) **How can Children and Young people be supported to become more financially literate?**
7) **Could the provision of financial advice and support to the Rutland Community be improved?**
8) **How could the recovery process be improved?**
9) **How can information contained within Council Tax/Debt recovery letters be improved?**

3) Debt Recovery Process (Resources Scrutiny Panel 10 November 2016 and 16 February 2017)

Issues Identified

- People with debt are not always in financial difficulties;
- People are reluctant to contact the Council or avoid our calls;
- People often ignore the early letters and miss opportunities to avoid incurring fees later on;
- People often agree to payment arrangements that they can afford at the time and then an unexpected cost comes along that means they don't keep to the arrangement so they stop paying altogether;
- Sending debts to bailiffs works as lots of people pay but for some people it just makes things worse as more fees are added so people end up paying a lot more than their original debt;
- Housing Benefit overpayment debt will get more difficult to collect and it is growing as people don't report their change in circumstances in a timely

way and people are often on low incomes and struggle to pay their overpayment back; and

- Further welfare reform changes such as the roll out of Universal Credit and the Benefit Cap may impact on household budgets.

Questions

10) How can people be encouraged to set up manageable and realistic payment arrangements?

11) How could the impact of Universal Credit and the benefit cap be managed to mitigate the impact on those most at risk of suffering from Poverty?

4) Childcare and the impact on Poverty (People (Children's) Scrutiny Panel 17 November 2016 and 23 February 2017)

Issues Identified

- The proposed Early Years National Funding Formula to increase free entitlements for three to four year olds from 15 to 30 hours, if implemented, could have a significant impact on the viability of Rutland Early Years Providers;
- The imminent (National) cuts in funding for child care support could impact disproportionately on Rutland residents; and
- Support needs to be closely monitored though the collection of additional information to ensure the small amount of funding has the greatest impact and targets families most in need.
- Paying for essential childcare before and after school from organised providers represents a significant financial burden for parents who work, or would like to work full time. Many people rely on friends and family for provision of this care.

Questions

12) What are the key considerations for influencing provision of childcare in Rutland?

13) How might other areas of the Council, and partners, work impact on childcare?

14) Could free entitlement for childcare be improved or made more flexible so it could cover longer time periods, or after school clubs?

15) How could the take up of free school meals be improved?

16) What can be done to ensure Rutland receives a fair allocation of funding to support childcare provision?

17) How can after school clubs be made more affordable and attractive?

5) **Rutland Children, Young People and Families Plan 2016-2019/Child Poverty Strategy (People (Children's) Scrutiny Panel 17 November 2016)**

Issues Identified

- The current plan and strategy were satisfactory, but should be kept under review and amended in line with the outcomes of the Poverty Review**.**

6) **Homelessness (Places Scrutiny Panel 24 November 2016)**

Issues Identified

- The Rent Deposit Scheme was designed to help with the costs of private rental deposits. Efforts were made to recoup this money, with payment plans set up, but often the full amount was not repaid;
- A breakdown of the reasons (hidden pressures) for housing allocation and homelessness might help to understand the causes;
- Housing allocation worked on a points system, which helped to avoid the under occupation of homes, however, properties for older people often did not meet tenants aspirations;
- Housing at St Georges Barracks would still be used for forces accommodation once the base had been closed. Issues arise if families were to split, service personnel would stay in the home with the rest of the family potentially becoming homeless;
- The majority of homelessness cases in Rutland were due to:
  - Issues with Social and Private Housing/Landlords
  - Parents / relationship breakdown
- Poverty affected people that were asset rich but cash poor;
- Reduced tolerances of Social Housing Landlords, could result in repeat homelessness;
- The Council did not currently have enough housing stock, particularly 4/5 bedrooms homes for larger families;
- A Social Housing marketing exercise was carried out 2 years ago. The result was that the number of people on the Housing Register increased as a result of increasing awareness through marketing Social Housing options;
- There was more the Council could do regarding communication;
- Disruptive families with complex issues that may result in homelessness had limited options given the rural nature of Rutland;
- Service users in need of housing related support often struggle with financial and practical aspects of moving home because of their

experiences or their level of skills – Assistance provided to service users can be extensive but is focused on promoting independence.

Questions

18) **What support could be provided to economically disadvantaged people in order to assist with accessing appropriate accommodation?**
19) **How might Private and Social Landlords be encouraged to support improved sustainable access to affordable housing?**
20) **What further information could be collated in order to better understand causes of homelessness in Rutland?**

7) Domestic Abuse (Places Scrutiny Panel 24 November 2016)

Issues Identified

- Domestic abuse could be both the cause and the effect of Poverty;
- Although support for victims of domestic abuse had improved since new contract arrangements had been put in place, the LLR Joint Contract should be kept under review;
- The Council currently has no Perpetrator Programme in place (Work was underway to put a programme in place with funding supported by the LLR Police and Crime Commissioner)

Proposals for Action

- Review of LLR Joint Contract in 12 months' time.
- Update on the Perpetrators Programme to be provided in due course.

Questions

21) **How might the perpetrators programme be targeted to reduce occurrences of domestic abuse and the resulting impact on poverty?**
22) **Are there other schemes that could enhance services for victims and perpetrators of domestic abuse?**
23) **What can be done to support the children from households in domestic abuse, especially those which are immediately placed into financial crisis?**
24) **What can be done to support the victims and individuals concerned who no longer have access to financial support due to circumstances outside their control?**

8) **Health Inequalities (People (Adults and Health) Scrutiny Panel 1 December 2016)**

Issues Identified

- Those who are economically disadvantaged may find it difficult to make healthier lifestyle choices in terms of diet and activity/exercise;
- Being sedentary has a high impact on heart disease and diabetes;
- Improvements could be made regarding communicating and promoting local sports clubs and activities to encourage members of the community to take part;
- Transport and costs of activities could be restrictive;
- Sports activities did not appeal to all people, but increasing any physical activity would have a positive impact;
- Local initiatives and schemes were not always supported appropriately, which made it more difficult for those working hard to promote activities in rural locations; and
- Education on the benefits of activity/exercise and healthy eating in schools could be improved.

Questions

25) **How could access to "active recreation" be improved for those who are economically disadvantaged?**
26) **What are the opportunities for supporting Community education on healthy living and basic cookery skills in Rutland?**
27) **What can be done to increase physical activity particularly in teenagers in Rutland?**
28) **How can more volunteers be encouraged to support sports activities for young people?**

9) **Access to Services (People (Adults and Health) Scrutiny Panel 1 December 2016)**

Issues Identified

- Rutland was considered to be reasonably affluent, but rurality and isolation were a barrier to accessing services. It is more difficult to ask for help in a more affluent area where a person might feel they were in the minority;
- There was an assumption that everyone could access information through the internet, but the elderly, frail and disabled might not have access to the internet and others might not be able to afford internet connection;

- There was a need to look towards the voluntary sector, Community Agents and also improving community relations. Parish Councils and Meetings may also help people with accessing services and encourage/coordinate volunteers; and
- People who have moved into the area may not have a network of support in family or friends that live locally and so will be isolated in that way.

Questions

29) How do we ensure that people can access appropriate information about services through better use of the Rutland Information Service?
30) How do we address issues of Health Literacy in the poorer and other sections of the community?
31) How can community based services which link into local communities, such as Community Agents and Wellness Advisors (Pilot Service), be utilised to promote volunteering and engagement in isolated areas?

10) Fuel Poverty (People (Adults and Health) Scrutiny Panel 2 February 2017)

Issues Identified

- Many properties and some villages in the county were wholly without a mains gas supply. Spire Homes, who manage social housing stock in the County, worked with the Council to install gas and subsequently central heating in some properties in Oakham. Where this was not possible they had upgraded the existing electric heating provision;
- Improvements to insulation could be limited where a property had listed building status or was in a conservation area;
- Publicity surrounding initiatives and help around energy switching, fuel poverty and other issues was mainly internet based. It was felt that this was not sufficient as not all households had access to the internet;
- Statistics on fuel poverty could be flawed, for example: a well-insulated, energy efficient property with a low household income could still be in poverty but would not be included in the statistics due to the energy requirements being low. Conversely, rural solid wall properties would fall into the statistics possibly having high energy requirements but many have a higher household income and fuel bills would not result in residual income being below the poverty line;

- Energy costs did not attract financial assistance from government sources in the same way as council tax might; and
- Spire Homes could ask tenants for information but there was no obligation on tenants to supply it. Without knowledge of household income or fuel costs it was not possible to ascertain which properties suffered from fuel poverty.

Proposals for Action

- Further investigation into pilot scheme which was being funded by energy companies to look at alternative ways to share advice on energy switching and to advise on efficient use of energy.

Questions

32) How can information and advice be better publicised?
33) How could assistance be offered to households requiring energy upgrades?

11) Transport Poverty (Places Scrutiny Panel 9 February 2017)

Issues Identified

- There is a rural transport network connecting the smaller market towns in Rutland, there was little or no evening and Sunday services;
- Call Connect was being considered as part of the Transport Review, but this service was very expensive form of public transport;
- Raising awareness of the issues and promotion of volunteers helping within their own communities may alleviate some of the issues;
- There were several successful "Good Neighbour Schemes" running within the County including in Whissendine, Market Overton and Greetham, but these were not always well-publicised;
- Non-emergency medical transport was not well publicised, this service allowed people to access transport to hospital appointments as long as had a medical need; and
- Transport Poverty in Rutland was probably a low risk and dispersed, but that did not negate from the impact on those that suffered from Transport Poverty.

Proposals for Action

- Further evaluation of the recent RCC Travel Survey in order to collate information regarding issues around transport poverty.

Questions

34) **How can existing services be promoted and made more accessible?**
35) **How can people living in isolated communities be encouraged to assist those at risk of transport poverty through "Good Neighbour Schemes"?**

Conclusion and Next Steps

The Review so far has covered a wide range of subjects including child poverty, fuel poverty, financial awareness and debt and the relationship between health and poverty. This Green Paper is not a final document but has been produced in order to encourage further discussion of these topics and some of the issues raised through consideration of the questions posed.

Poverty can be difficult to define and it is clear that some aspects of poverty that have been considered are evident across the Country, whilst others are unique to Rutland, it is hoped that the availability of information and increased discussion will raise awareness of these more hidden aspects of poverty in Rutland.

Through the consultation the views of Elected Members, Key Partners and members of the public will inform the next steps of the review and a series of recommendations which will focus on both solutions and prevention. These recommendations will be accompanied by an action plan to enable the outcomes of the review to be measured and monitored.

Feedback from Poverty in Rutland Workshop

What do we want to achieve?

- Strategic Policy – broken down to reflect the key issues then the key issues in more detail
- A statement that identifies the causes of poverty, what prevents people escaping poverty and where in the County – needs to be articulated
- An action plan to support delivery of the policy
- An active document, kept under review to reflect changing circumstances
- Not necessarily a definition of Poverty in Rutland but more a list of the key determinants, focussed on impact not thresholds, required interventions and issues including:
  Isolation
  Free school Meals
  Stigma
  Housing
  Financial awareness / Education/Poverty Prevention
  Health inequalities
  Employment / Worklessness
  Access to services – transport, broadband etc
  Cost of childcare

- A catalyst for a lobbying statement for Central Government
- A key focus on relative poverty
- An understanding of income, disposable income, relative income and living/expectations
- MTFP shouldn't adversely affect strategy
- Targeting resources and services to those who need it most

Define poverty in Rutland

- Definition given too high level
- A focus on rural definition, focusing on categories of people in Rutland
- Fine balance – something small can destabilise – crisis makes it more difficult to get help, particularly those that least expect to be in that situation.
- A lot of people in Rutland just above the level
- Two tier village life in some communities – social hierarchy
- Smaller villages – those sustaining the community spirit getting older
- Each village could become a strong community – younger people involved in fundraising and social events
- Lack of choice / Options
- Cost – higher than elsewhere

- Rutland is seen as affluent, poverty in Rutland is in stark contrast
- Living in an expensive area is stressful for people without means
- Lack of financial literacy, need to know how to budget
- Should the council support the living wages as employers and is there a role for the council to encourage other employers to pay a living wage, which would also benefit the local economy
- Pride- people don't want to ask for help
- Access – people in rural locations can't always access the help they need
- Mental health problems – stress of living in poverty
- People can spiral down, self-fulfilling
- Isolation

- Childcare – Hours of Work – Variation - cost
- Opportunity to earn – young families in a cycle to earn to sustain living
- How can we move these people into a situation where they are empowered to better themselves
- Transport – Job interviews, Healthcare, restrictions
- Housing – Availability of stock, cost of purchase/rent, availability of rental
- Stigma – applying for help, keep up appearances in a wealthy area
- Benefits – changes to tax credits
- Family breakdown
- In Rutland you have to have a car in order to have a job
- Basic level of need to function in Rutland society?
- Advice and Education
- Unexpected events, mental health issues, health issues can lead to challenges
- Aspiration – comes before opportunities to improve place
- Do we have pockets where people do not have aspirations
- Changing Lives Programme
- Confidence – those doing less well in exams – not got immediate support

Areas to take forward for individual panels

Panel	Subject Areas
Resources	Review the crisis fund – what this is being used for and who it is helping Financial awareness – use money more effectively Affordable housing – is it really affordable?
Places	Domestic violence – family breakdown/lack of structure Using capital budget Intervention in the housing market Transport – support independent transport providers; taxis very expensive in Rutland Transport survey
People (CYP)	Accessibility of childcare Indicators below the threshold – early indicators – preventions Important to acknowledge inter-connectivity of Poverty Accessibility of childcare – cost, quality, availability Perceptions of poverty (from expert witnesses) and how easy it is to refer any concerns or sign-post to support Early indicators for below thresholds of children in care – <u>prevention</u>
People (Adults & Health)	Health inequalities Undiagnosed mental health conditions Access to advice and support services Ageing Disabilities Frail/old Ageing population, exploring real issues, health inequalities, social isolation, cost of care Access to services, dental Health inequalities GP/CCS, Public Health, Mental Health Access to info/advice and services, VCF e.g. community agents, CAB, churches Vulnerable adults

Expert witnesses

Panel	Expert Witness, visit etc
Resources	Credit Union – and maybe an end user Food bank – arrange a visit
Places	Domestic Violence worker – expert witness Spire and Other Housing Providers
People (CYP)	Schools Teachers School nurses Barnardos Army welfare service Children's Centre Child care providers/nurseries – take up of 15 hours or more Sally Hickman – access to childcare providers – questionnaire or interviews Scouts/Air Cadets Employers – Lands End, Rob Wills Another LA dealing with rural poverty Children – what is their voice about – poverty
People (Adults & Health)	CCG Public Health Providers Voluntary Organisations Mental Health CAB Community Agents

Supporting Evidence - Poverty in Rutland

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

Table of Contents

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

[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.

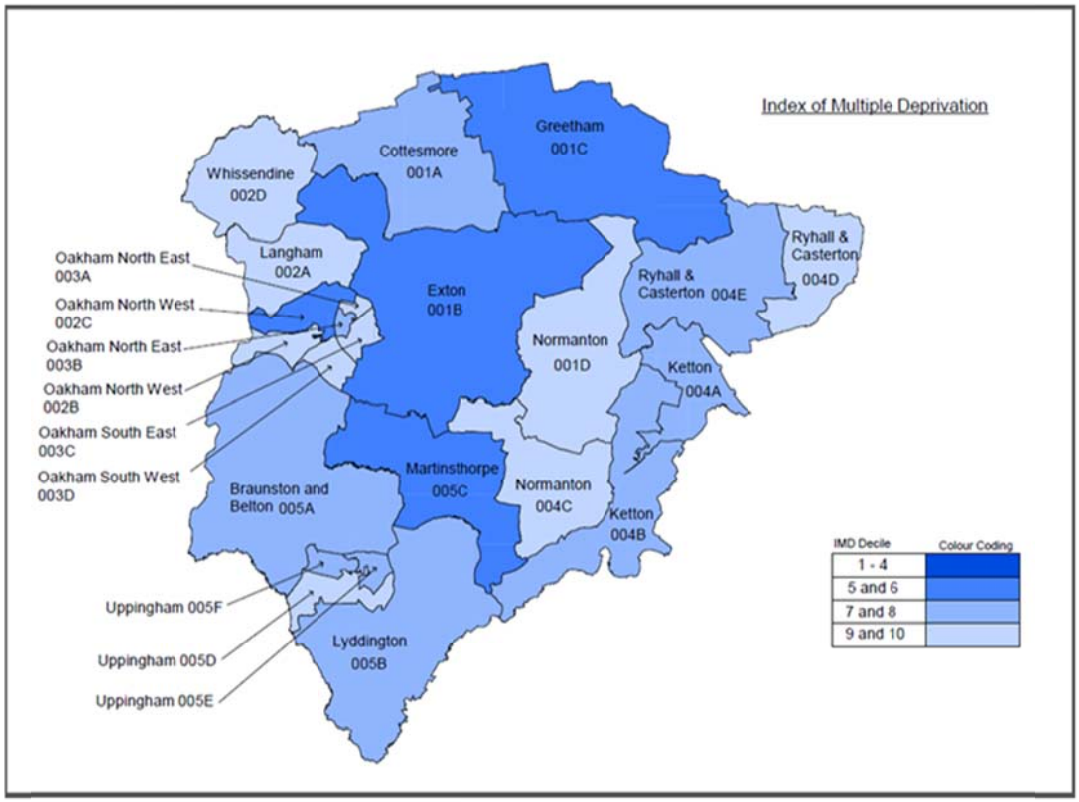
Indices of Multiple Deprivation

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).

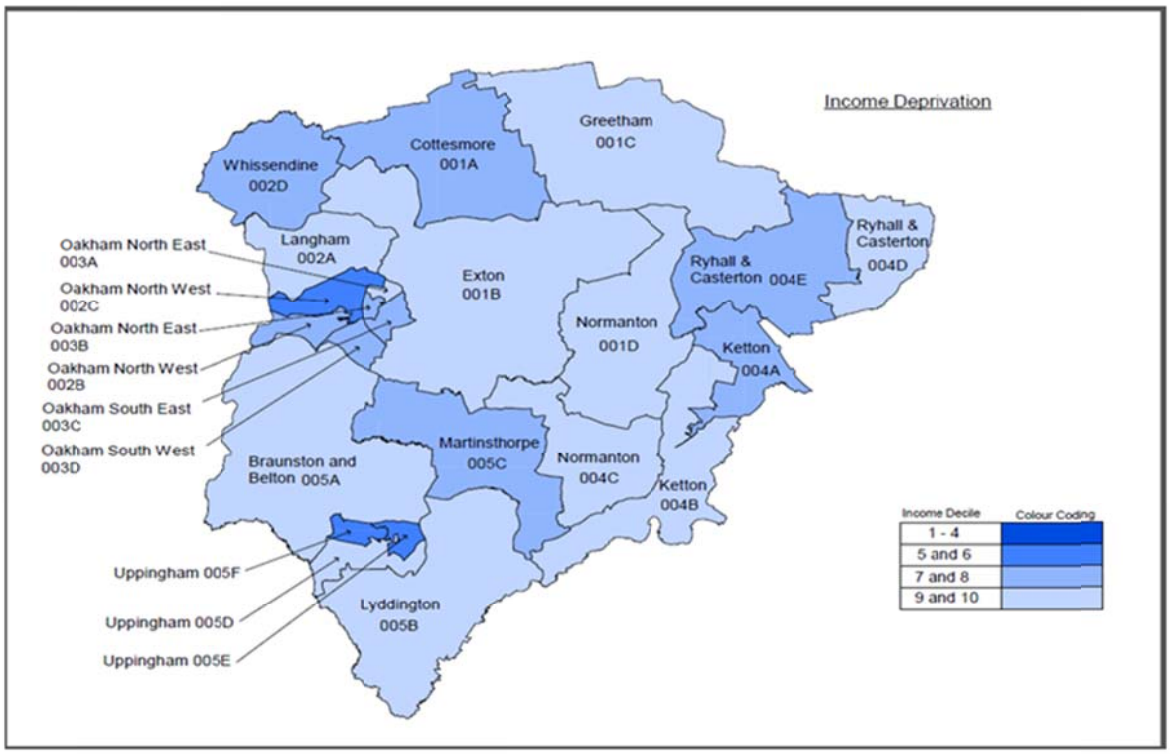
The data is published every 2-3 years and was last published in 2015.

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.



[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

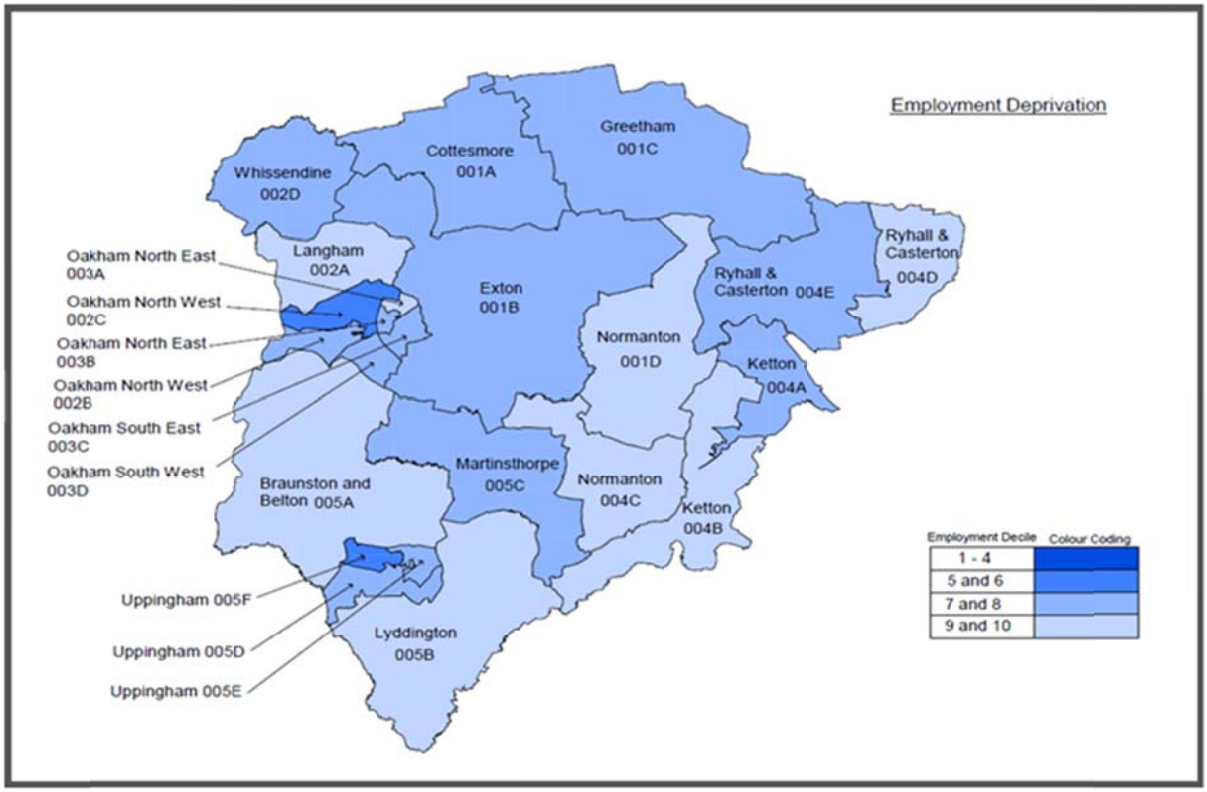
- Income Support
- Jobseekers Allowance
- Employment Support Allowance
- Pension Credits
- Child Tax Credit and Working Tax credit families not already counted

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

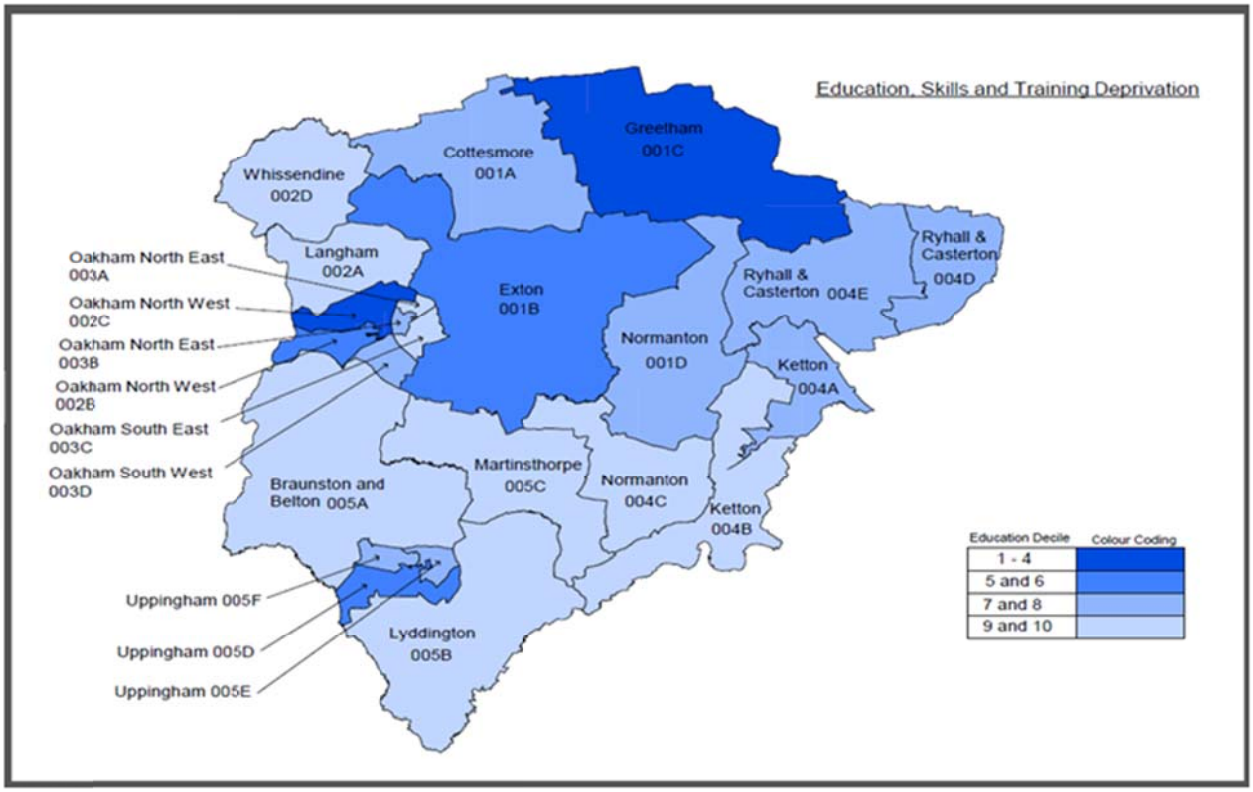


Employment deprivation measures the proportion of the working age population in an area involuntarily excluded from the labour market. This includes people who would like to work but are unable to do so due to unemployment, sickness or disability.

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:

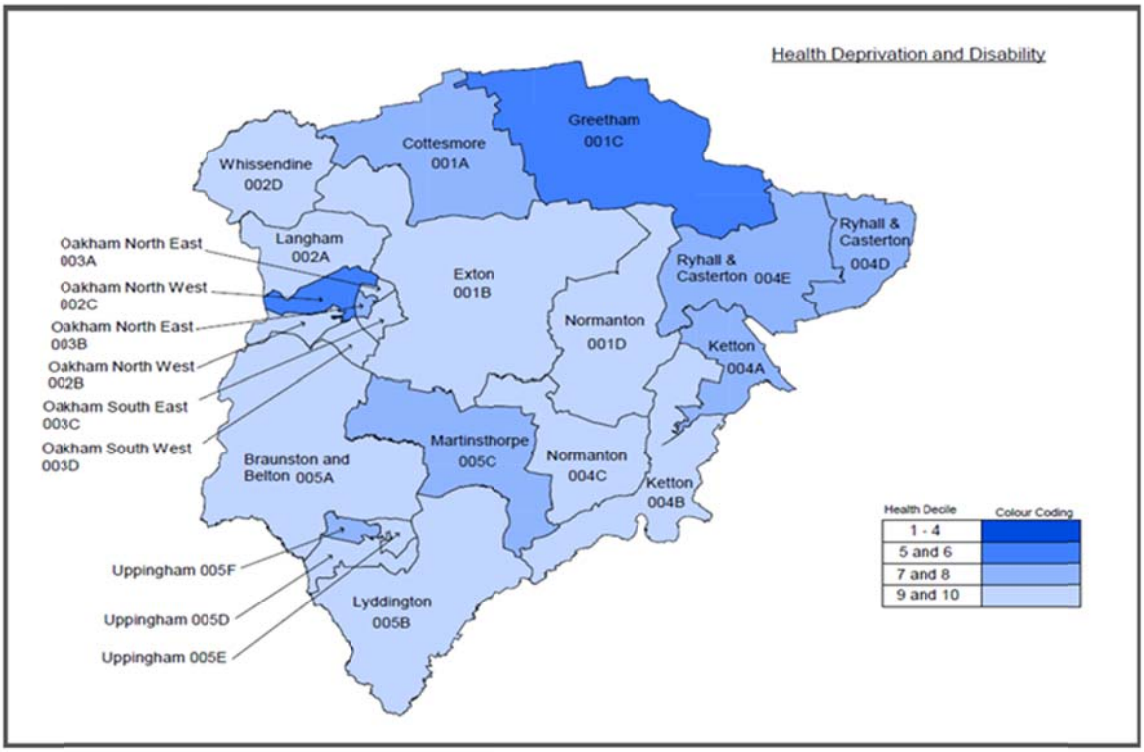
- Key stage 2 and 4 attainment
- Secondary School absence
- Staying on in education post 16
- Entry to higher education

For adults it looks at:

- Adults with no or low qualifications
- English language proficiency

Other Deprivation

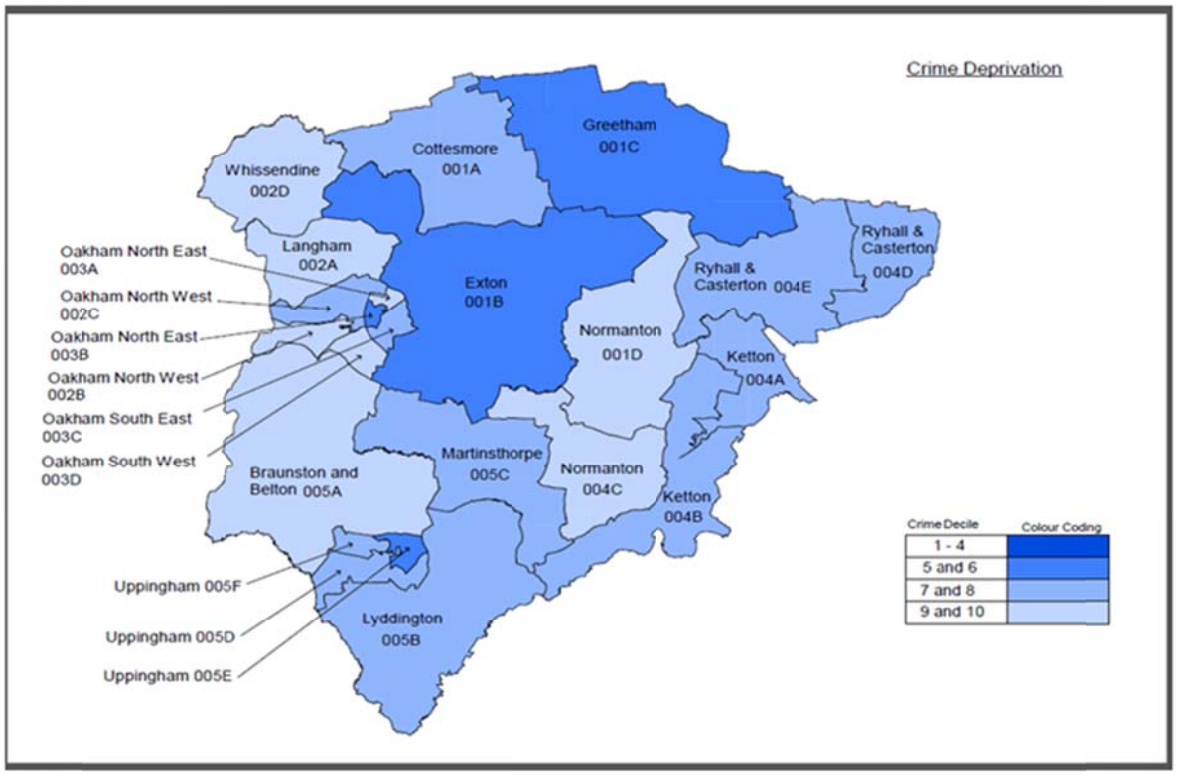
Health and Disability



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

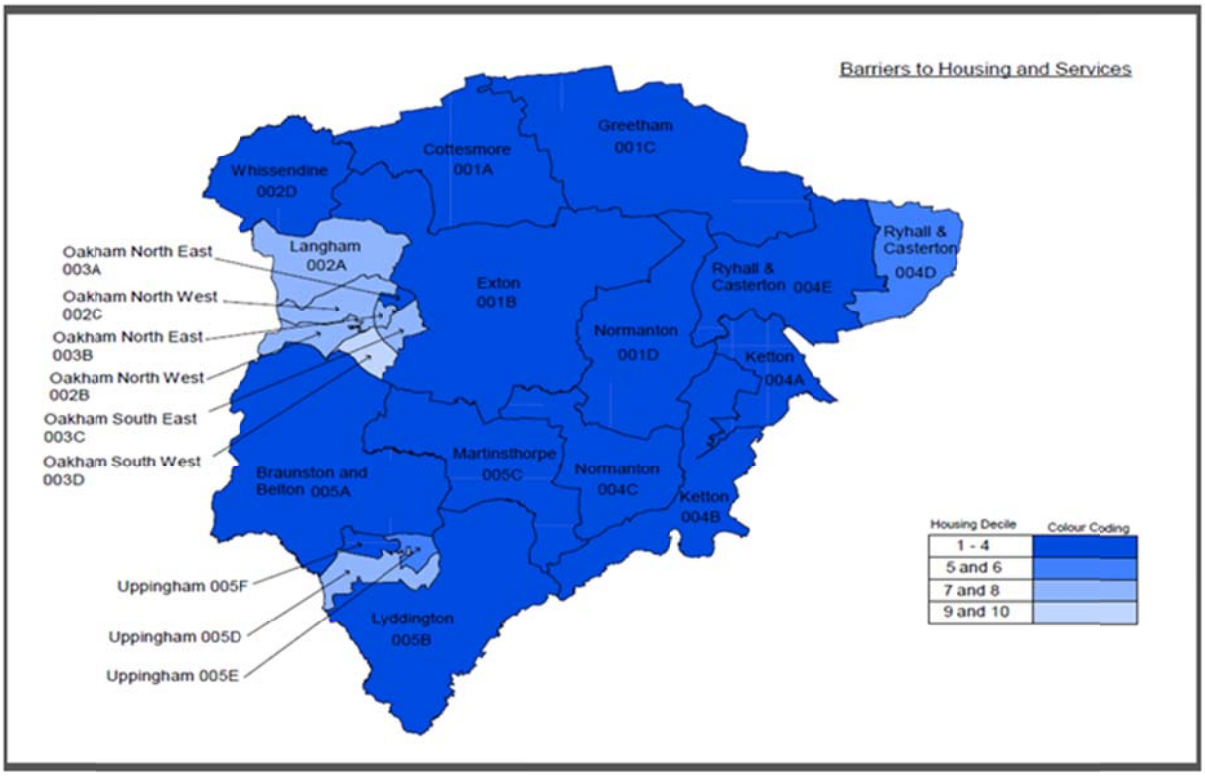
- Years of potential life lost, death before the age of 75 from any cause
- Comparative illness and disability, based on those receiving benefits due to inability to work through ill health
- Acute morbidity measured by taking the level of emergency admissions to hospital
- Mood and anxiety disorders, 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:

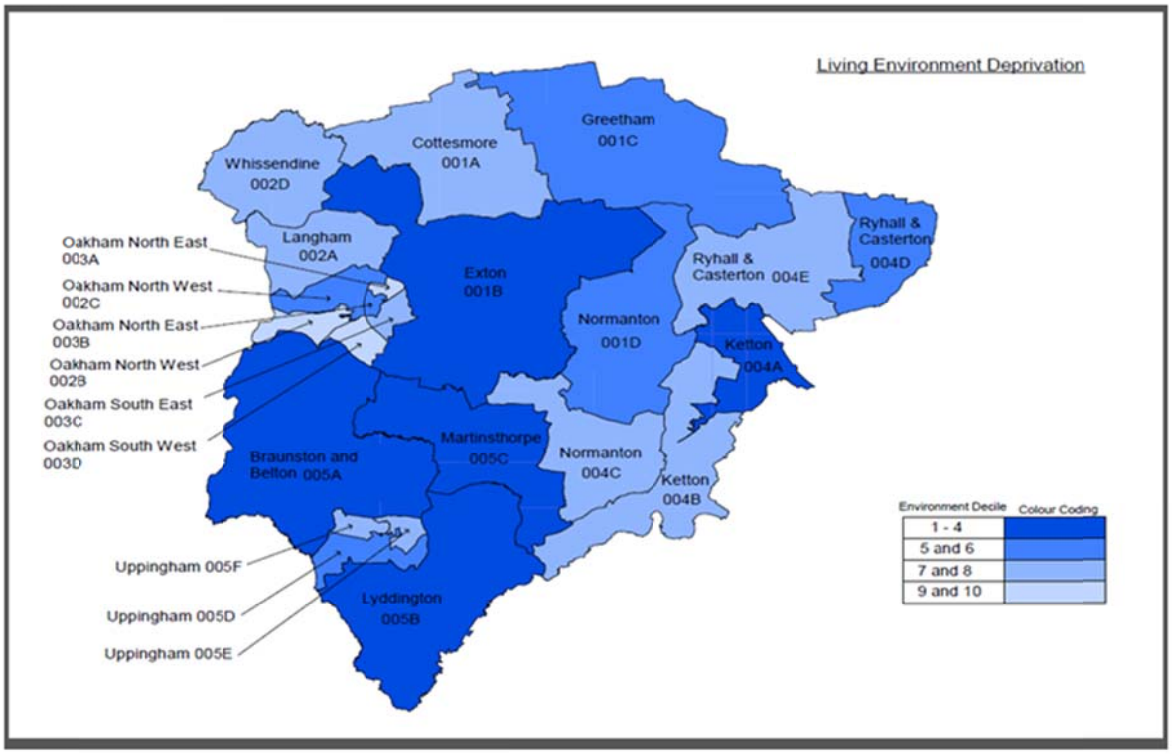
Geographical Barriers:

- 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:

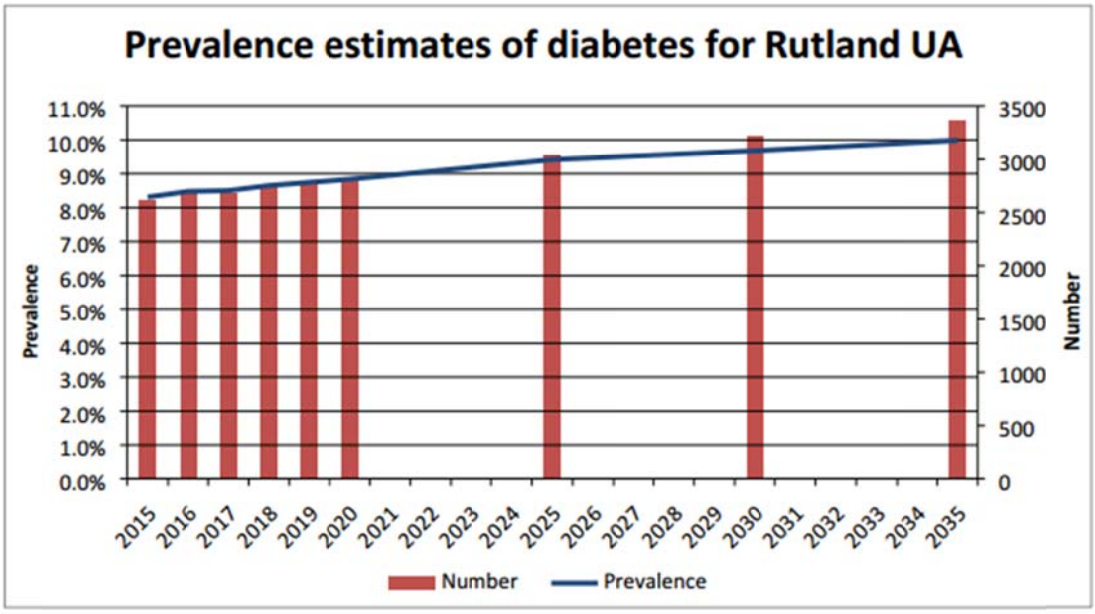
- Air Quality: A measure of air quality based on emissions rates for 4 pollutants
- Road traffic accidents involving injury to pedestrians and cyclists

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:



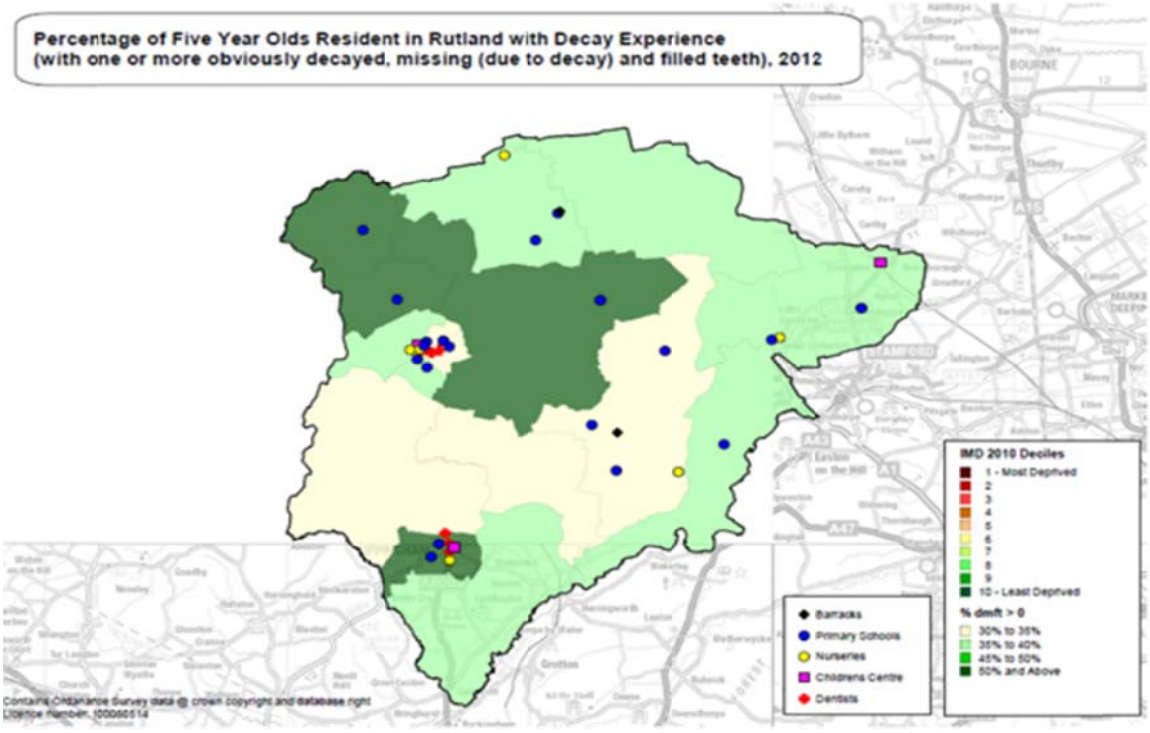
According to oral health surveys for 3 to 5 year olds there are high levels of tooth decay in Rutland:

- 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

[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

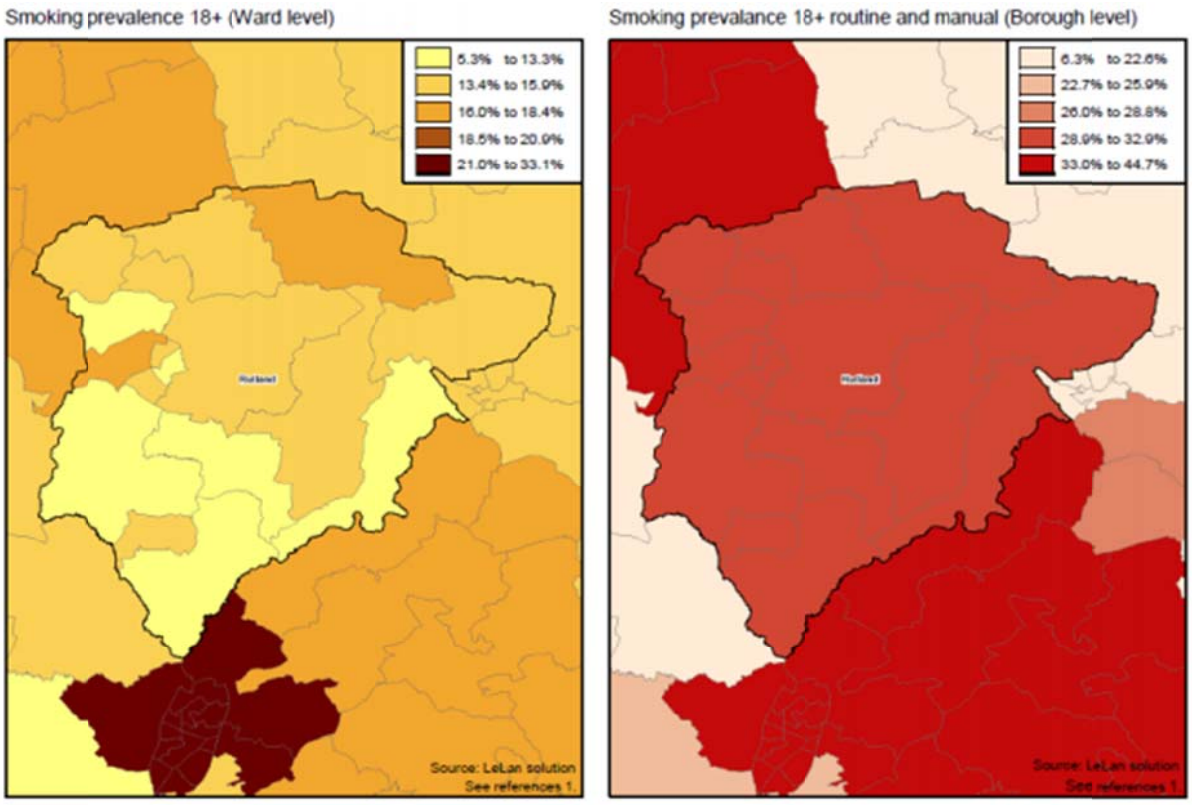
decay and families in poverty. This has shown some correlation between areas of high tooth decay and excess weight in year 6 and children in families in poverty:



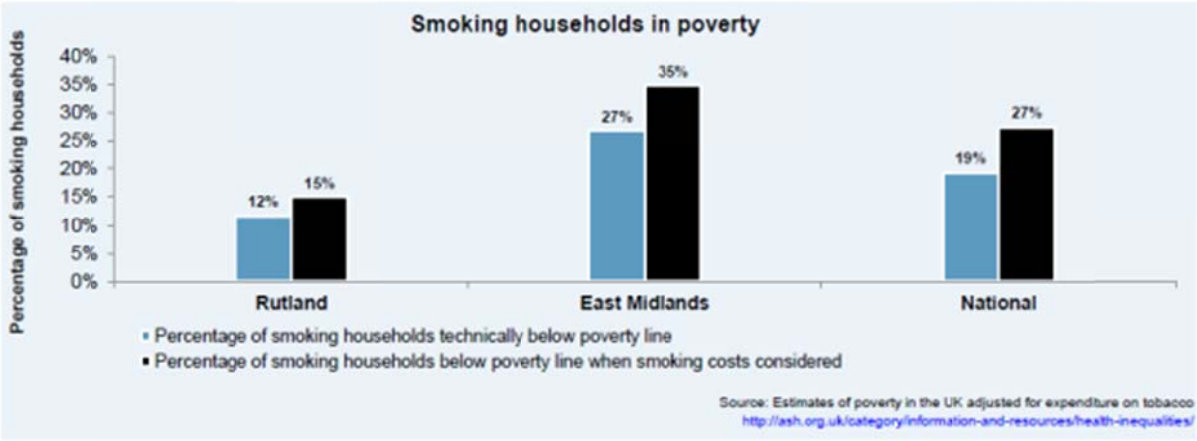
Percentage of year 6 children with excess weight 2012/13-2014/15[9]:

[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:



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:



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%

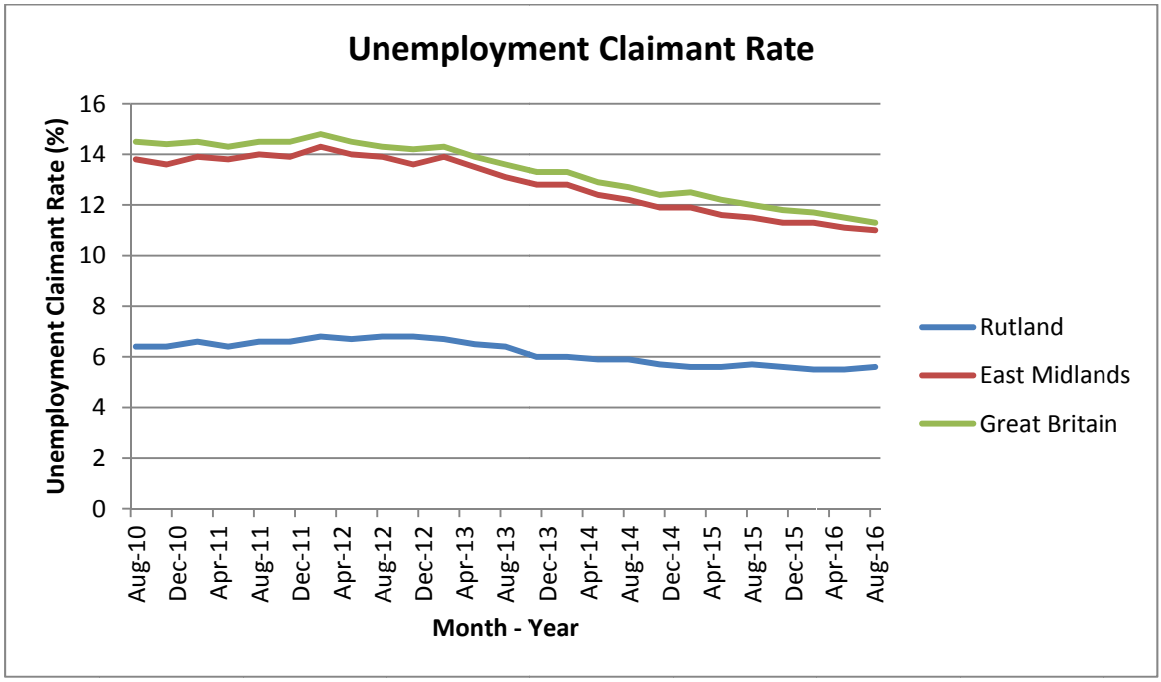
Sample size too small for reliable estimate

[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.



[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**

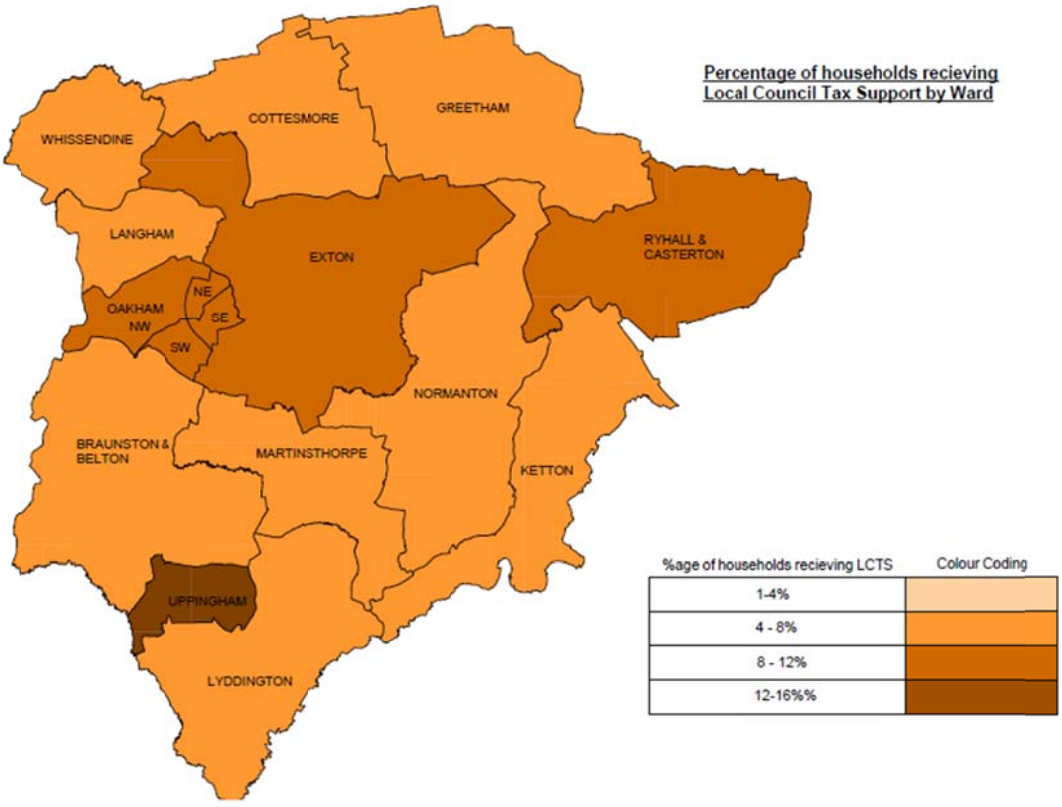
[13] Official Statistics – Council Tax levels set by local authorities in England 2016-17(revised)

Rutland
County Council

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	[redacted]	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	[redacted]	37	38
Uppingham		77	77
Whissendine		14	14
Total	[redacted]	**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**



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

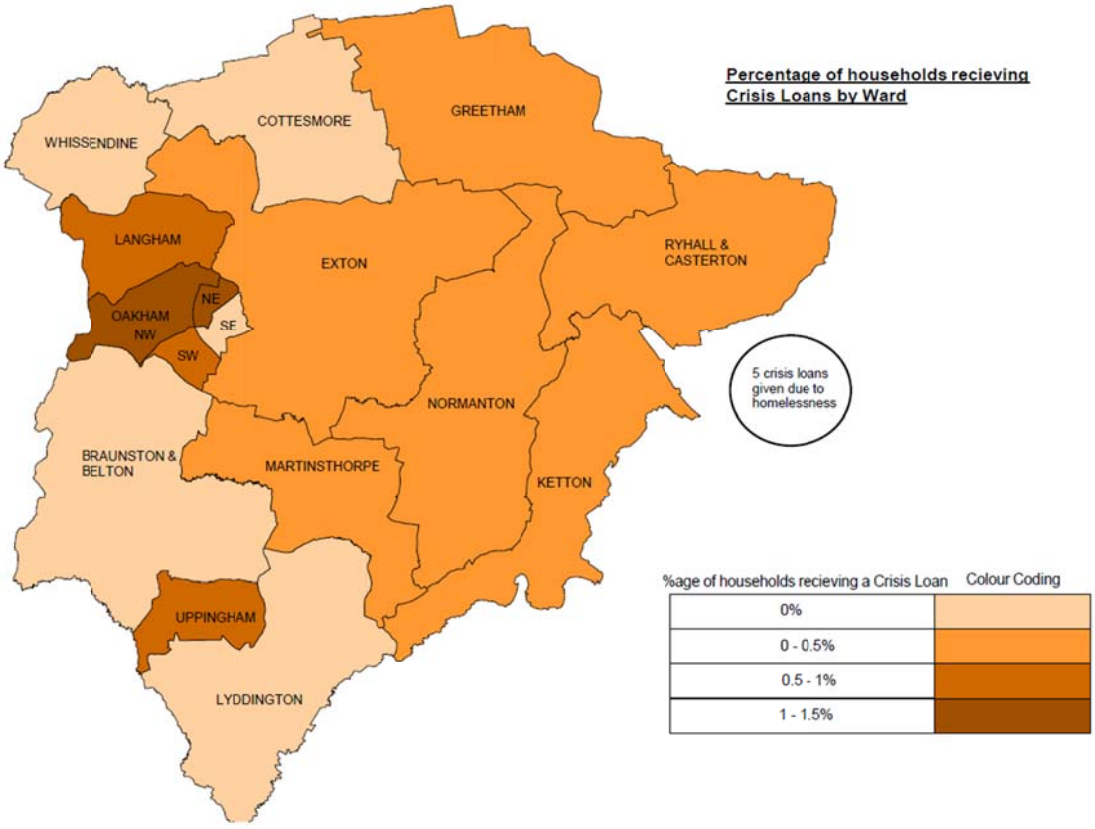
Household make-up information in the twelve months – 01/11/2015 to 31/10/2016

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
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)	Family income per head		
Percentage of children wanting but not having…	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]

[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.

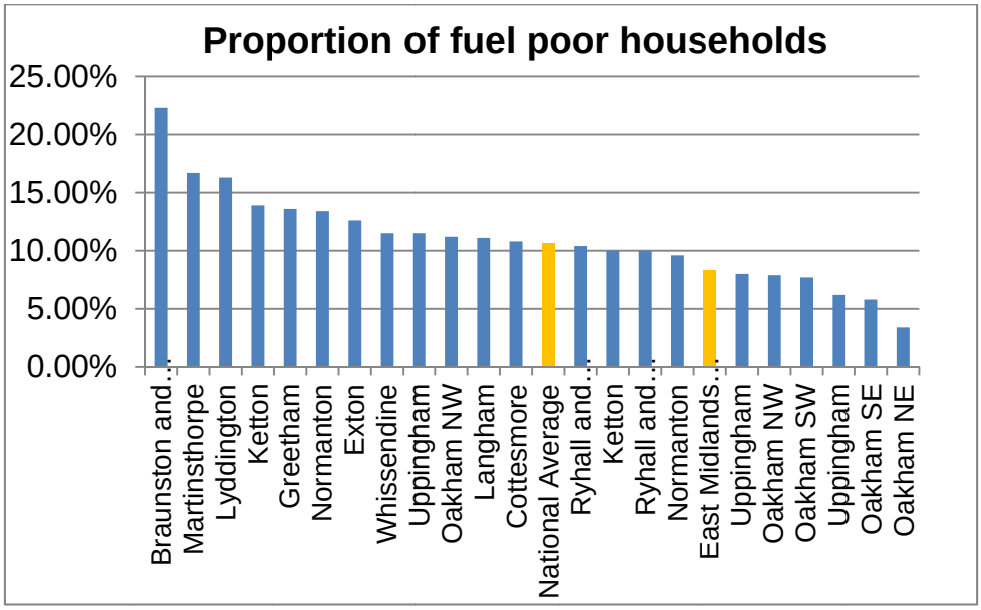
- There are 3 key elements in determining whether a household is fuel poor:

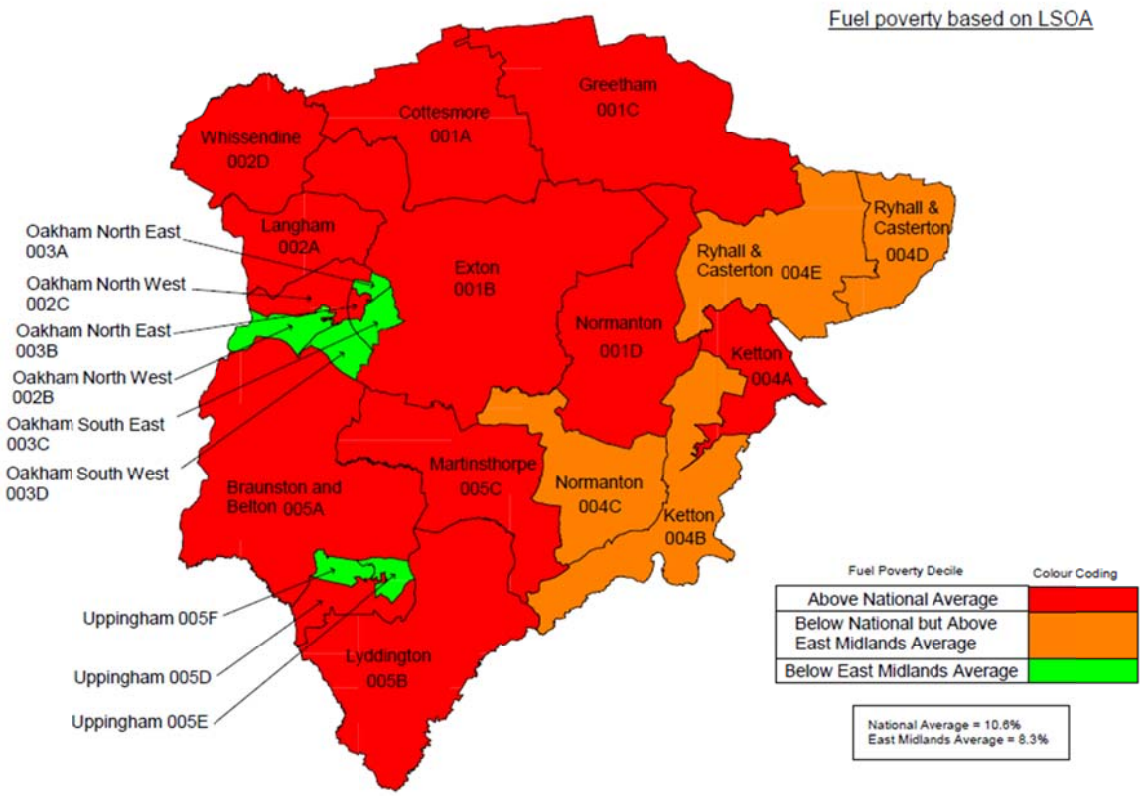
- Household Income
- Household Energy Requirements
- Fuel Prices

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
Greetham 001C
Cottesmore 001A
Whissendine 002D
Langham 002A
Oakham North East 003A
Oakham North West 002C
Oakham North East 003B
Oakham North West 002B
Oakham South East 003C
Oakham South West 003D
Exton 001B
Normanton 001D
Ryhall & Casterton 004D
Ryhall & Casterton 004E
Ketton 004A
Martinsthorpe 005C
Braunston and Belton 005A
Normanton 004C
Ketton 004B
Uppingham 005F
Uppingham 005D
Uppingham 005E
Lyddington 005B
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:

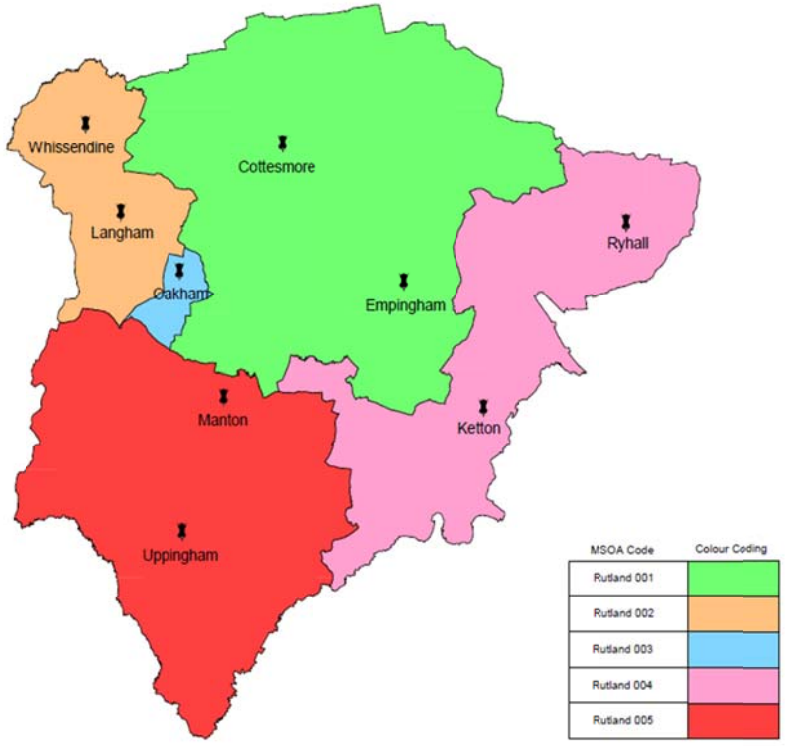
	Number of pupils known to be eligible and claiming
Rutland Nurseries and Primaries	141
Rutland Secondaries	131
Total eligible and claiming	**272**

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.

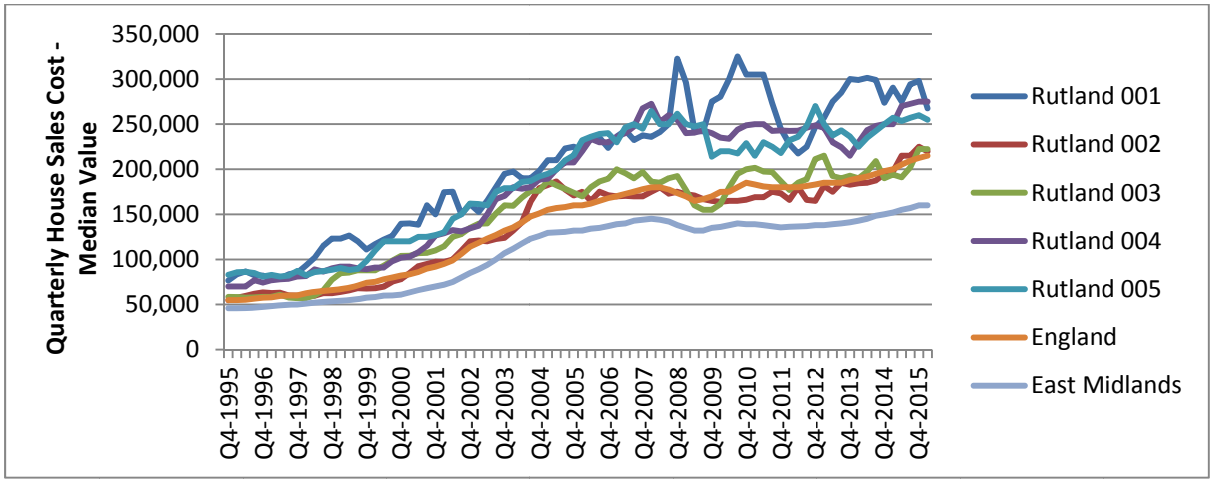
In comparison, research published by the Department for Education in 2013 put the national average for percentage of pupils entitled to free school meals and not claiming them at 14%

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]:



Median price paid by Middle Super Output Area:



[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.

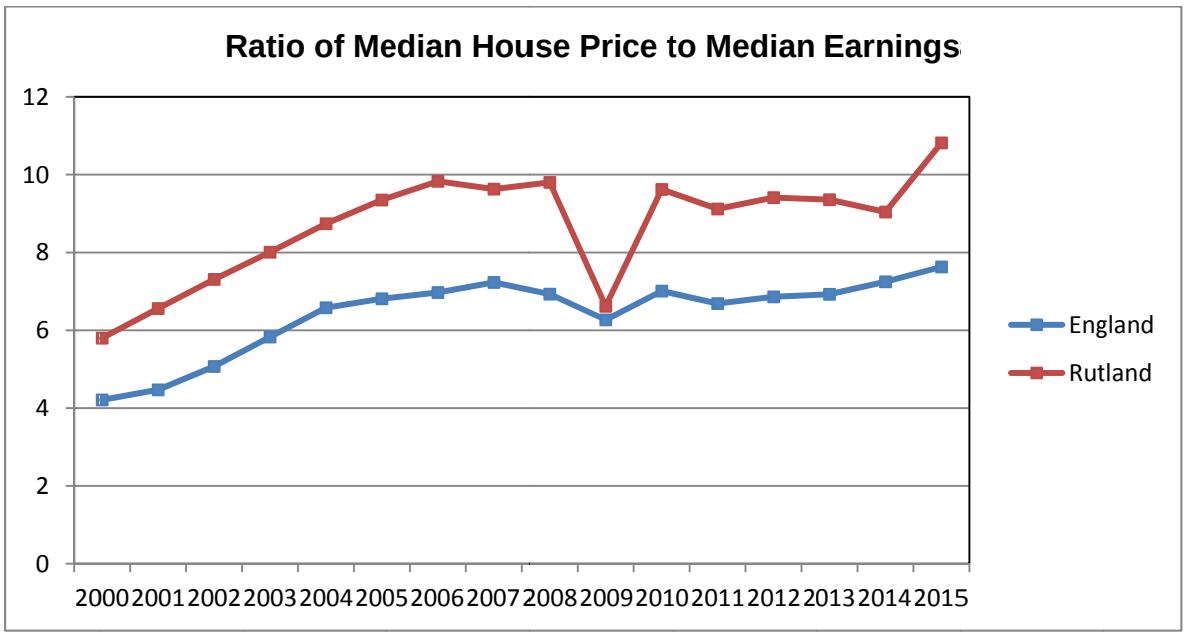
Average median house price to East Midlands average

	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].



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

Homelessness

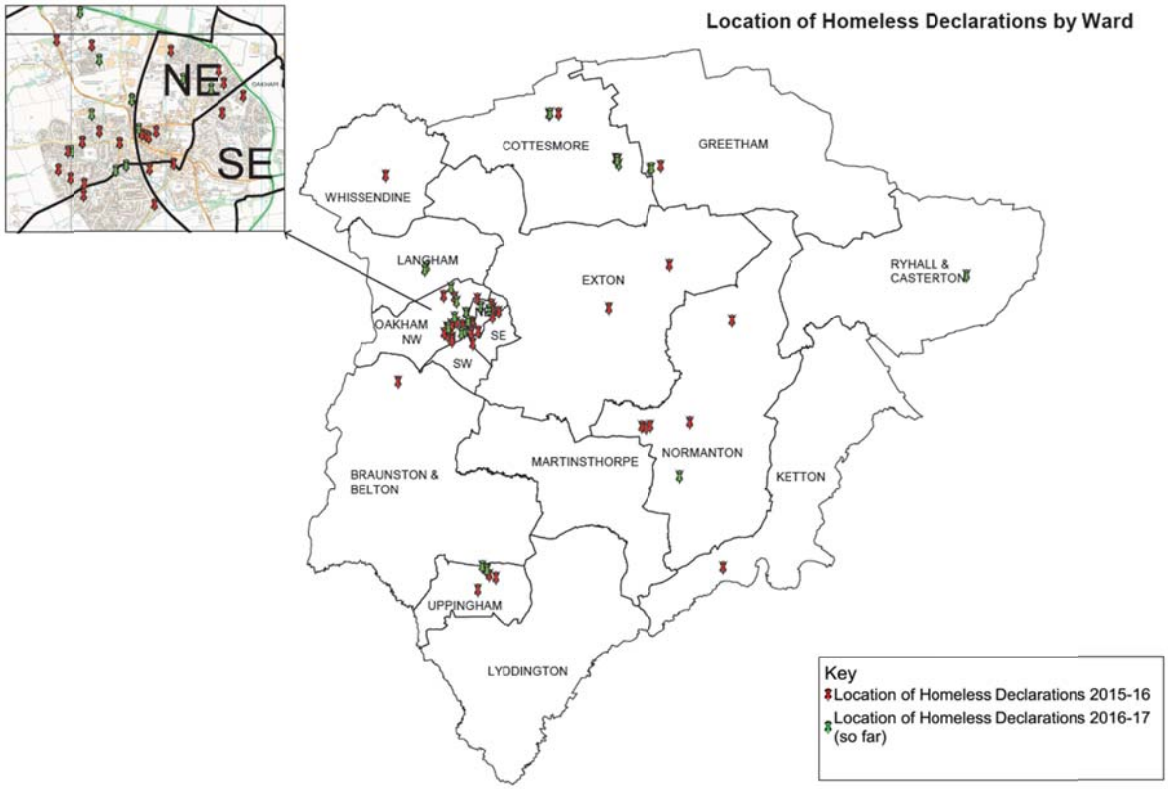
Every year, perhaps 2,000 households in Rutland, with some of these moves due to choice and others forced by circumstances.

In 2015/16

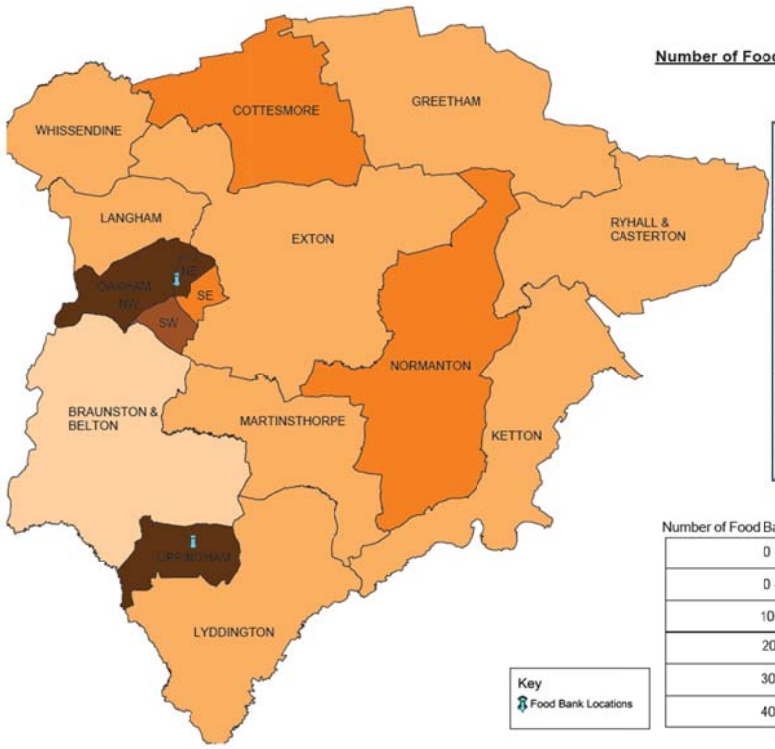
- there were 67 homelessness preventions by the Housing Options team;
- 34 households were accepted as unintentionally homeless and in priority need;
- 19 households who made homelessness applications were not class as homeless;
- eight were homeless but not in priority need;
- one household was in priority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



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+	

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

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

Mosaic

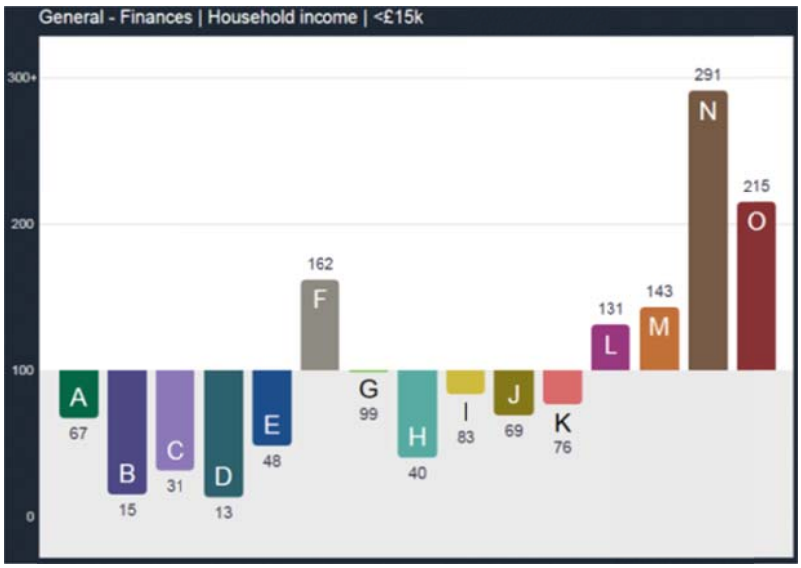
Experian Mosaic uses data from many sources to group and segment households into 15 groups (and subsequently into 66 types).

Looking at Mosaic data for Rutland shows the following breakdown:

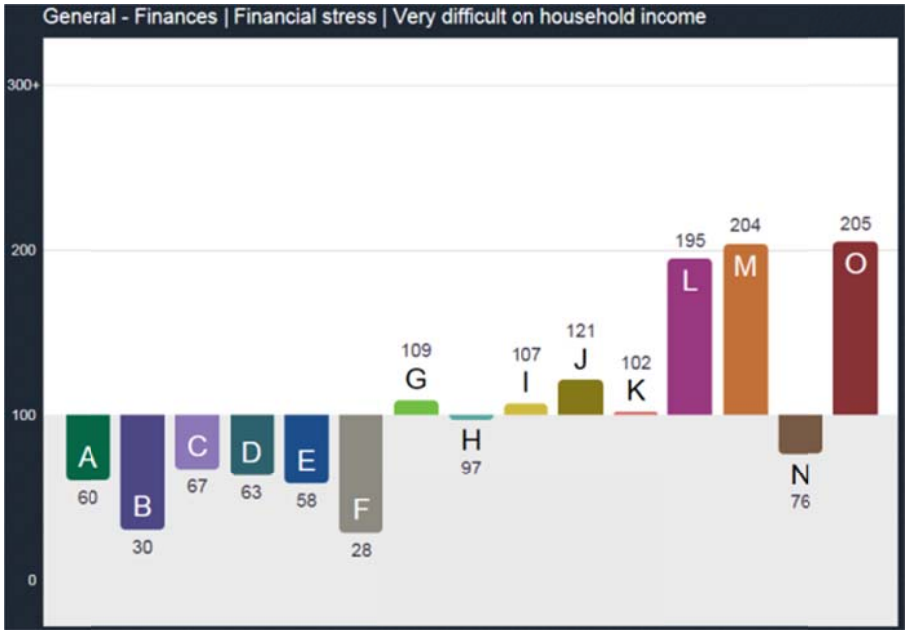
	Households	Population	Postcodes
A – Country Living	4,654	11,001	487
G – Rural Reality	3,756	9,464	256
H – Aspiring Homemakers	1,557	3,951	105
B – Prestige Positions	1,339	3,285	94
D – Domestic Success	1,100	2,757	40
U – Unclassified	0	1,704	74
E – Suburban Stability	456	1,073	18
L – Transient Renters	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:

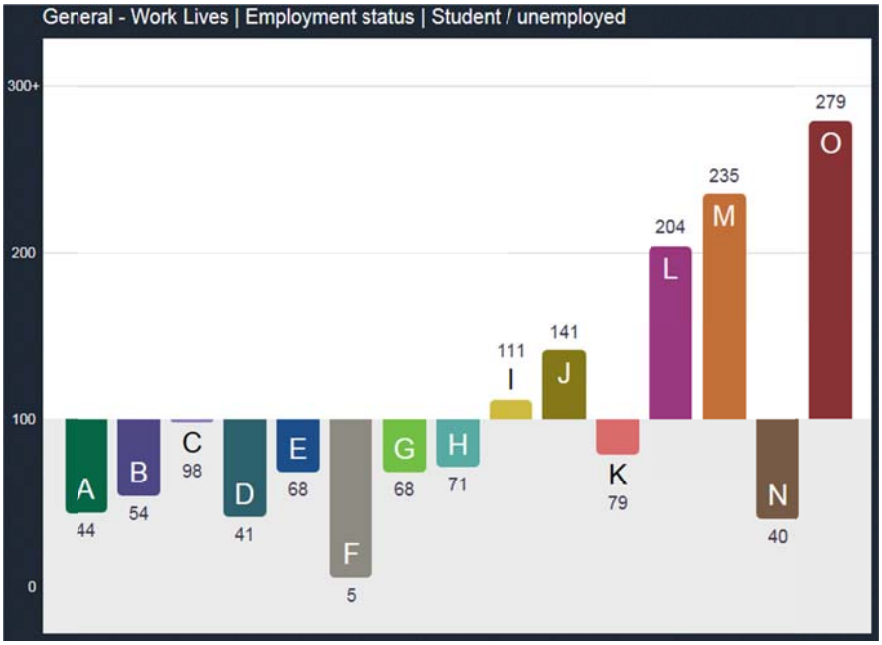
Households with an income of less that £15,000



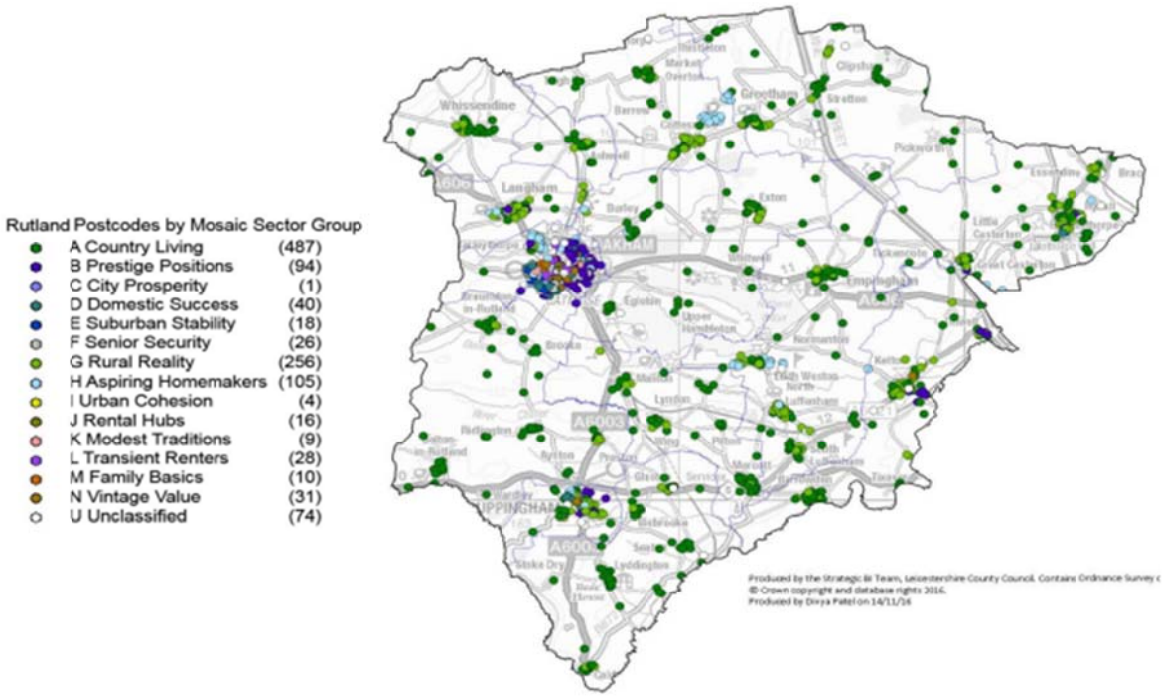
Households suffering acute financial stress

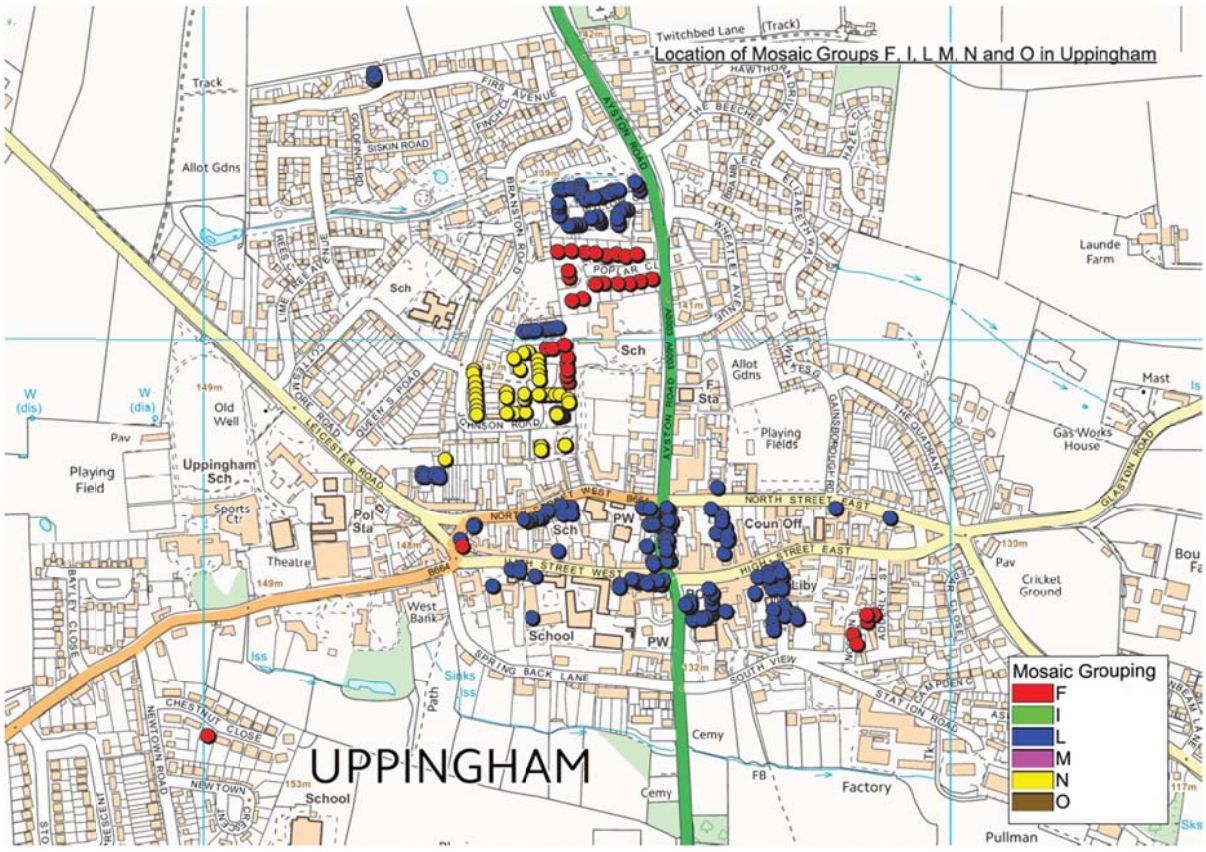


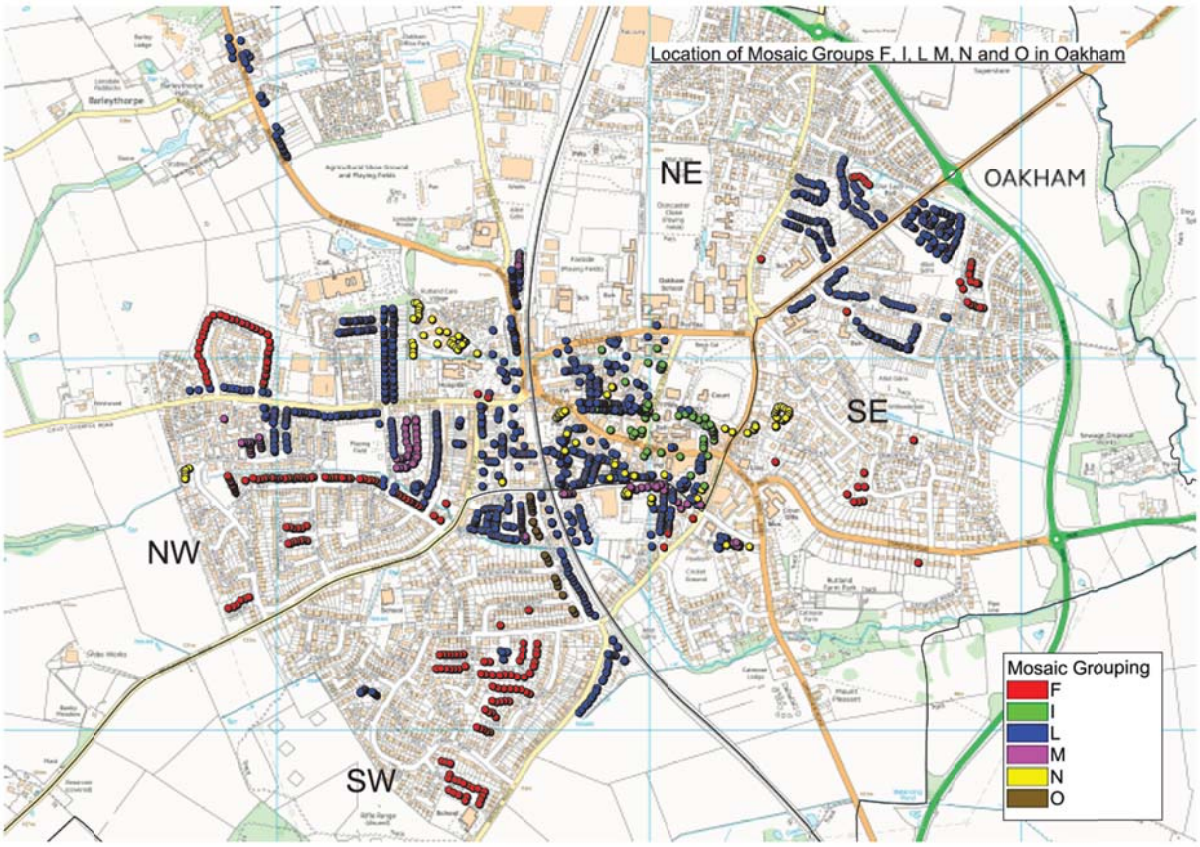
Households where occupants are likely to be students/unemployed



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:






Location of Mosaic Groups F, I, L M, N and O in Oakham
NE
OAKHAM
SE
NW
SW
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

[19] Case Studies 1-4 taken from Rutland Citizens Advice Bureau Rural Poverty Report 2016 (Presented at People (Adults & Health) Scrutiny Panel 23.02.17)

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.

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