



Furness Poverty Commission

SHINING A LIGHT ON HIDDEN DEPRIVATION IN FURNESS

April 2013

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Foreword

by Caroline Hoggarth - Lead Commissioner and Report Writer



When we first met to consider poverty we wanted to understand what 'poverty' and 'deprivation' actually mean to people who live across Furness. Poverty can not just be measured economically; it impacts deeply on all areas of life.

We wanted to find out what the impact is on living in deprived circumstances for individuals and families and those services that support them. We were seeking to shine a light on the hidden deprivation across Furness that lies deep underneath the statistical data. The meeting of people from different areas and sectors with a common goal of tackling increasing deprivation ensured the Furness Poverty Commission was born.

I believe that only when we understand the true extent of multifaceted poverty can we begin to highlight it, tackle it and recommend how best to deal with it. I want to ensure the best outcomes for our community. Working in one of the most deprived areas of the country and facing real-life poverty each day ensured my motivation and passion for improving outcomes for the children and families across Furness. For those fortunate enough not to have experienced poverty in our community I hope that this report will raise awareness and dispel any misconceptions. I want to encourage you to support the development of Furness by decreasing the negative impacts and stigma that poverty brings.

Most importantly, the people who have been involved and spoken out to support this Commission, just like me, love the community they live in and are not prepared to watch Furness slip further into deprivation. We want to ensure it is a great place for our children and future generations to grow, live and work.

This report is a huge step towards joining agencies together and calling the people of Furness, politicians, public sector workers, voluntary workers and our communities to take action. I hope this can give people aspirations, better quality of life and better choice in their futures.

A handwritten signature in black ink that reads "Caroline Hoggarth".

Caroline Hoggarth

"It's the action, not the fruit of the action, that's important. You have to do the right thing. It may not be in your power, may not be in your time, that there'll be any fruit. But that doesn't mean you stop doing the right thing. You may never know what results come from your action. But if you do nothing, there will be no result."

Mahatma Gandhi

Foreword

by John Woodcock MP



Families are finding it increasingly hard to make ends meet at the moment with many struggling to find enough work or seeing their wages stagnate as household bills go up and up.

The Furness Poverty Commission has shone a light on how badly many of our own are suffering in the current economic climate. This report exposes the debilitating effect on children whose chances to reach their potential can be blighted by the severe, prolonged deprivation which some families endure in silence, too ashamed to ask for help.

But as well as skilfully recording real hardship and sometimes despair, the authors of this report bring us hope. There are no magic fixes, but the recommendations put forward by the poverty commissioners could make a real difference to people whose lives have been tough for many years and who are finding things even harder of late. Most of all, the Furness Poverty Commission reminds us that there is always hope when determined people demand change.

I am deeply grateful to local head teacher Caroline Hoggarth and all the commissioners for accepting my request to form the Furness Poverty Commission and produce this report. They have brought expertise from many different parts of Furness life and done superb work reaching out to capture the experiences many hundreds of local people, both frontline professionals dealing with the effects of deprivation and those whose own lives can be a daily struggle.

Let's show how much we value the work of the Furness Poverty Commission by pledging to do whatever we can to improve the lives of local people by addressing the issues raised in these pages.

Yours ever,
John Woodcock

John Woodcock MP

Introduction

'Millions of people in the United Kingdom today are living below the standards set by society. Despite the fact that the UK is a much wealthier country, levels of deprivation are going back to the levels found thirty years ago.'

Households below minimum standard	1983	2012
Percentage lacking three or more necessities	14%	33%

(The Impoverishment of the UK 2013 PSE UK)

During the three month period that the Commission was given to be completed the most common question asked has been: What is poverty?

Poverty across Furness presents itself in many forms and brings with it a day-to-day struggle for the individuals cursed by it.

Peter Townsend, a sociologist, defined poverty in 1979:

Individuals, families and groups in the population can be said to be in poverty when they lack resources to obtain the type of diet, participate in the activities and have the living conditions and amenities which are customary, or at least widely encouraged and approved, in the societies in which they belong. (CPAG Website)

So poverty in Furness is unlike poverty we see in third world countries but it is relative to the expected living standards typical in our country. People in poverty in Furness are facing the lack of ability to choose what they can eat, what they and their families can wear and where they can go. They lack income and resources to ensure they can lead a happy, healthy lifestyle and participate fully in society. Increasingly this is the reality for people whether they live in the towns of Furness or pockets of rural poverty across the many villages that span our peninsula.

We drew up a list of questions we felt needed answering and these questions also form the chapters of this report:

How extensive is poverty across Furness?

What are the causes of poverty across Furness?

What does poverty actually look like across Furness?

What are the effects of poverty on children?

How are different organisations working to tackle multiple deprivations?

How can we help people move out of poverty?

Throughout this report we seek to answer these questions in a succinct way and define the best ways forward for our communities.



Chapter 1

How extensive is poverty across Furness?

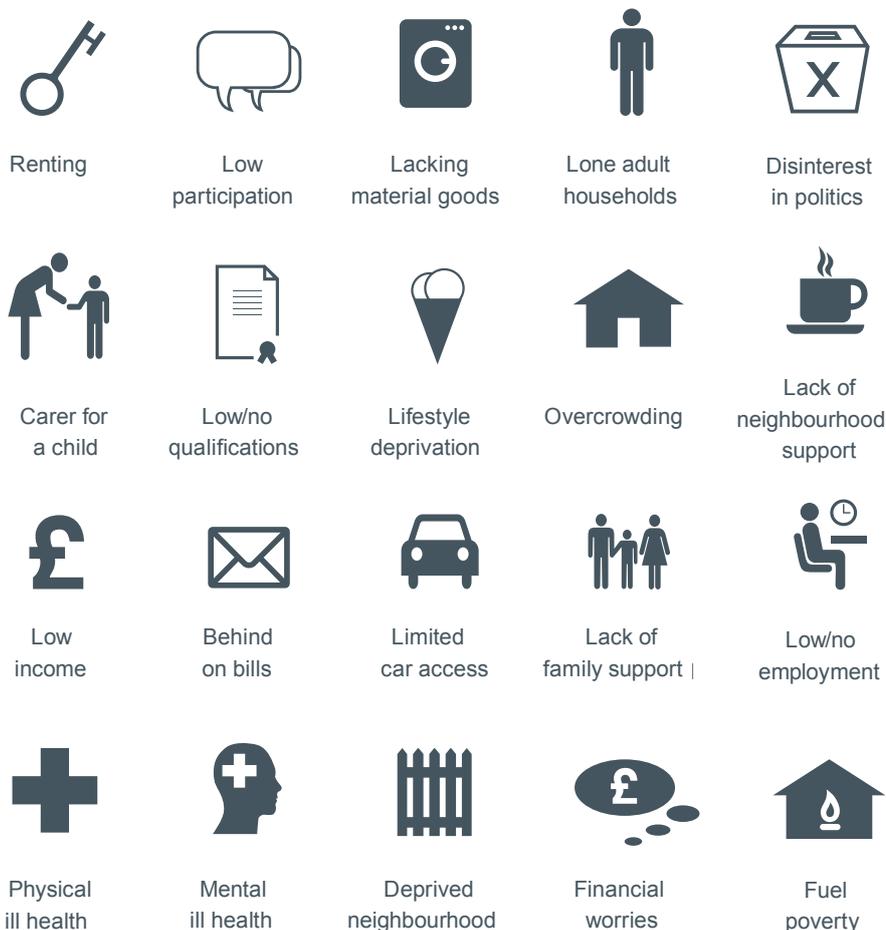
This question was easy to answer as everybody seemed to be talking about poverty across Furness in 2012. Headteachers were seeing increased cases of families in crisis:

'Deprivation is on the increase and I am worried we do not know the half of it!'
(Headteacher Dalton).

Voluntary groups were feeling the pressure, local councillors were placing it at the top of their agendas and health professionals were reporting that poverty was having a negative impact. As we moved towards the end of 2012 we realised that poverty was spreading extensively and insidiously across the area. This chapter will seek to display the key statistics that back up what many people were reporting anecdotally.

'The first step towards tackling poverty is understanding it better...'
Poverty in Perspective (DEMOS, Claudia Wood et al.)

We have to understand the differing indicators and impact of poverty on groups of people. The Poverty in Perspective report from DEMOS illustrates this perfectly as its aim was 'to better understand the lived experience of poverty and generate new insights into how to tackle it'. They settled on 20 poverty indicators which span health, education, housing, social and material resources:



We have used the poverty indicators in this report as a basis for our statistical analysis:

Accommodation



Renting



Fuel poverty



Lone adult households

	Barrow & Furness	South Lakes	North West	National
Total Number of Dwellings	33,257	52,003	3,146,862	22,947,500
Local Authority Housing	2,728 - 8.2%	6.10%	113,287 - 3.6%	1,744,010 - 7.6%
Registered Social Landlord	799 - 2.4%	1,249 - 2.4%	472,030 - 15%	2,340,645 - 10.2%
Privately rented	4,005 - 12.1%	5831 - 12.5%	424,667 - 14.1%	3401675 - 15.4
Over 1.0 Persons Per Bedroom (Dwellings)	5754 - 17.3%	6723 - 12.9%	588539 - 18.7%	4803304 - 20.9%
No Central Heating (Households)	2440 - 7.8%	1838 - 3.9%	92991 - 3%	594561 - 2.7%
No Dependent Children in family	11,753	20,674	1,120,596	8,476,581
One Dependent Child in family	4,170	4,567	416,731	2,951,089
Two Dependent Children in family	3,110	4,363	312,342	1,896,885
Three + Dependent Children in family	1102	1350	136210	1,039,762

Economic



Low/no employment



Financial worries



Low income



Limited car access

	Barrow & Furness	South Lakes	North West	National
Median Household Income	£22,835	£28,052	£27,100	£29,000
Less than £10,000 per year	16.8%	12%		
No access to a vehicle	9,345 - 29.9%	7,142 - 15.3%	841,667 - 28%	5,691,251 - 25.8%
In Employment (16-64)	29,800 - 66%	48,000 - 78.7%	3,032,900 - 68.4%	23657300 - 70.3%
Worklessness	19.80%	8.4%	15.6%	14.4%

Health



Carer for a child



Physical ill health



Mental ill health

	Barrow & Furness	South Lakes	North West	National
Bad Health	4,542 - 6.8%	3,701 - 3.6%	372,194 - 5.3%	2,250,446 - 4.2%
Very Bad Health	1,244 - 1.8%	994 - 1%	106,504 - 1.5%	660,749 - 1.2%
Disability Living Allowance Claimants	6,630 - 9.6%	3,830 - 3.7%	478,620 - 6.8%	2,609,180 - 4.9%
Claimants Aged Under 16	470 - 0.7%	390 - 0.4%	39,970 - 0.6%	283,700 - 0.5%
Claim Duration 5 Years and Over	5,190 - 7.5%	2,740 - 2.6%	347,070 - 4.9%	1,828,270 - 3.4%
Providing Some Unpaid Care	8,245 - 11.9%	12,228 - 11.8%	781,972 - 11.1%	5,430,016 - 10.2%
50+ Hours Unpaid Care a Week	2,364 - 3.4%	2,338 - 2.3%	199,476 - 2.8%	1,256,237 - 2.4%
Adults Accessing NHS Specialist Mental Health Services	1,808 - 2.6%	2,012 - 1.9%	176,146 - 2.5%	1,259,650 - 2.4%
Drug & Alcohol Service Cases	559	259		

all statistics taken from National Office of Statistics 2012



From this evidence it is clear that in Barrow we have far higher rates on the poverty indicators than the national. But what isn't shown by the statistics is the pockets of poverty across Furness. Many of the villages that fall under South Lakes are also suffering from the impacts of deprivation.

The most striking thing taken from the survey carried out for this report was the level of deprivation amongst families in employment. There are many families in low paid employment who are not eligible for certain benefits or free school meals and this puts an extraordinary amount of financial pressure on them.

With a lack of unskilled jobs in the area it is difficult for poorly educated individuals to find employment. The prevalence of high interest lenders in the area causes some families to become stuck in a cycle of debt.

Many are also unable to cope with financial emergencies such as home repairs, loss of benefit or waiting for pay checks. This lack of a financial safety net coupled with changes to benefits is pushing more and more families into poverty.

Chapter 2

What are the causes of poverty in Furness?

'Poverty is a complex phenomenon. It is caused by a range of factors which work together and result in inadequate resources.' (Child Poverty Action Group)

40% of people who completed the North West Evening Mail poverty survey said the main cause of their current circumstance was the cost of taxes, rent and household bills coupled with low wages or insufficient benefit payment. Since the Barrow food bank opened on 23 July 2012 it has given out a total of 802 vouchers feeding 1101 adults and 599 children across the Furness peninsula. Again the main causes of crisis were benefit delays (43%), changes to benefit (15%) and low income (11%).

Worryingly, major changes to benefits, both

already in effect and set to be introduced, are having a detrimental effect on vulnerable elements of our society. The fit-for-work test, which largely determines eligibility for employment and support allowance has seen many over 50s, still of working age, in Barrow and Furness, classified fit-for-work after as much as 30 years out of work resulting in dramatic reductions in benefit. According to Age UK 70% of over 50s are not of pension age and without rudimentary ICT skills they struggle to re-enter work and thus move out of poverty.

From 15 April 2013, the government is introducing a cap on the total amount of benefit that working-age people can receive. The cap is currently £350 per week for a single adult with no children and £500 per week for a couple or lone parent, regardless of the number of children they have. Housing benefit is also set to change. Size criteria will apply in the social rented sector replicating the size criteria applied to housing benefit claimants in the private rented sector under the Local Housing Allowance rules. This will mean a 14% cut in housing benefit for households if they under-occupy by one bedroom and a 25% cut if they under-occupy by two or more rooms.

This is forcing people to look for financial relief and support elsewhere. 32% of those who completed the survey admitted to having used some form of high-interest financing.





Couple this with removal of Crisis Loans and Community Care Grants which used to provide short-term emergency relief. 39 Barrow food bank vouchers were handed out due to refusal of a crisis loan.

Joblessness is also a major cause of poverty in Barrow. There is currently a joblessness rate of 20% in Barrow

240 business closures and only 140 new enterprises created.

A worrying feature across Barrow and Furness is intergenerational poverty. Education, health and social care professionals are reporting a lack of aspiration passing from one generation to the next. Children in homes with a lack of working role model, poor parental engagement and little support with their

'Children from poorer backgrounds are more likely than other children to not attain basic standards while at school. So the effects are passed from one generation to the next'.

(Monitoring poverty and social exclusion 2011 Joseph Rowntree Foundation)

and 63% of those asked said lack of job opportunities was a contributing factor to their current situation. There is a major lack of unskilled employment in Barrow and Furness where the three biggest employers are; manufacturing (23%), health (17%) and retail (13%). This is detrimental as 26% of over 16s do not hold a qualification and 15% of people asked said poor educational outcomes were a contributing factor to their current situation. This is not helped by the current economic environment of Barrow-in-Furness where in 2011 there were

education mean these children can lack confidence in their own abilities and often develop poor attitudes that lead to lack of ambition.

The government provides additional funding in the form of a pupil premium to schools with the aim that this money is targeted so that schools can support their disadvantaged pupils and close the attainment gap between them and their peers. The immediate problem with this is that we know over half of children living in poverty are not eligible for free school meals (estimated by the Children's Society to be 1,100 children across Furness) as they suffer from in-work poverty. Therefore their needs are not met through this government initiative and their plight continues.

Chapter 3

What does poverty actually look like across Furness?

It is 'not knowing where my next meal is coming from...' In work 49 year old man.

'I often sit with a quilt round me so that I can save the gas for when the children get home from school' 42 year old woman with 2 children (who was made redundant)

'Not being able to pay for energy bills and fuel for my vehicle. Having no meat and nourishing food in our diet, surviving on beans, toast and soup etc...' 58 year old employed man with one child.

We know from the indicators that poverty across Furness is at an all time high and with the current economic climate it will continue to increase. Across the ward boundaries of Furness people are experiencing challenging times whether it is poor housing, poor diet, poor quality of life, lack of employment opportunities or a combination of any of these.

One of the key objectives during the Commission was to ensure we showed a true picture of poverty from people who were experiencing it and brave enough to talk about it. We held a four-week long poverty consultation where the people of Furness were asked to complete a simple poverty survey answering the following questions:

Age.

Sex.

Are you employed or out of work?

Are you in receipt of benefits?

Number of dependents:

Living arrangements?

Do you have a basic bank account?

Do you own a fridge and freezer?

What does poverty mean to you?

Do you consider yourself to be living in poverty?

If yes what is the main cause of your current situation?

Have you or your children ever had to go without basic necessities to make ends meet?

Do you consider yourself to have an adequate standard of living?

Have you ever used doorstep lenders, loan sharks, pay day loans, pawn brokers, other high interest lenders?

What do you think are the main barriers and obstacles that keep individuals in poverty?

What to you think needs to change to alleviate poverty?

We had almost 200 surveys handed in. As we suspected the results were brutally honest and heart breaking.

People living in poverty, both in and out of employment, do not have the resources to cope with unexpected events, such as the demands of a bill, a change in benefits, ill health, as well as unnecessary expenses such as, doorstep lenders, high-interest loans and illegal money lenders. Many benefit claimants and public sector workers are concerned that changes to the welfare benefit are having a detrimental impact upon the lives of residents and the community as a whole.



“I don’t think I live in poverty; I can afford to eat and pay the bills but I can’t afford to put on the heating and my boiler is broken and I can’t afford to fix it. I have been told I need a new one and that is certainly out of the question because no one will lend me the cost of a new one.”

Female, 44, Employed, in receipt of benefits, 2 Children, Homeowner.

“The rising costs of energy bills and everyday living and wages not rising with inflation mean once this bedroom tax comes in I can see me and the kids losing our home.”

Male, 36, Employed, Not in receipt of benefit, 3 children, Social housing.

Case Study

Three children family • Parents in employment • Not in receipt of benefits • Homeowners

Both parents are in full-time employment and all three children are at primary school, one with Special Educational Needs. The family receive no housing benefit or council tax relief and their children are not entitled to free school meals. They run a car so that Mr B can travel to work. Just prior to the end of autumn term, Mr B came to school in great distress to ask for a small short-term loan so that he could buy food for the children's packed lunches. The week before the family cooker broke down and they had to manage with just a microwave and toaster. They decided to use their Christmas money to purchase a cooker, which they collected to save on delivery fees. However, the cost of the cooker, petrol for its collection, and its connection had taken all their spare money. They needed emergency cash for essentials. Mr B asked for £30 which he promised to pay back when got his wages before Christmas. The head and school staff know the family well and were shocked at their distress. They always paid on time for tuck shop snacks, milk and school trips.

Checking through records highlighted the family had paid over the last term for snacks and trips. The head immediately gave the money to Mr B telling him he was entitled to it and it was not a loan. In addition she made a donation from the school funds together with the money from other staff to buy the family Tesco vouchers so that the family could have some spare money to replace their Christmas funds. The school also donated biscuits and chocolates to the family.

The parish priest has since given more emergency funding as the family tumble dryer had broken. The family use a minimum amount of heating so clothes drying over this very wet period had become an issue.

The parents are hard-working and doing their best to provide for their children. However the daily struggle is such that they can be tipped into crisis at any moment as they have no financial safety net. At present the school and the parish are filling the gap but it is not a permanent solution.



Case Study

One child family • In employment • Not in receipt of benefit • Homeowners

With only one parent in employment the budget is stretched to cover the cost of basic household bills and food but leaves no money for anything else such as; clothing; luxuries; household repairs. Damage to the central heating system and a leaking roof leaves the household with no heating and damp. Insurance companies do not make payments for leaking roofs. Medicines such as inhalers and antibiotics are not considered a necessity but are only available at the expense of other household necessities.

Case Study

Single male 16-24 • Unemployed • In receipt of benefit • Privately rented accommodation

Educated to degree level, Mr A left university early due to personal problems and moved to London in order to find employment. After losing his job he was not able to claim benefit for four weeks and got into arrears with his bills. Unable to find alternative work Mr A was forced to move out of his accommodation and with little extended family he was relying on the goodwill of friends for somewhere to live. He has since returned to Barrow but was unable to obtain a crisis loan to enable him to move into rented accommodation. Making use of a closer support network he was able to gather together enough money to pay for the deposit on a room in a shared house but without the goodwill of friends he would have been unable to pay for accommodation. He is currently looking for employment, using old connections in the hospitality industry. However this case clearly highlights that there is no real safety net for those unable to rely fully on family. Without an adequate social network he would have been homeless.

**'Poverty is characterised by fear, anxiety and uncertainty'
(Greater Manchester Poverty Commission 2013.)**

Feelings of fear and uncertainty can lead to depression and mental ill health as well as alcohol and substance abuse. Low self-esteem can have a negative effect on self-confidence leaving people lacking social networks and the ability to seek help, find work or play a positive role in society.

"Constantly worrying if the bills are all going to be paid, sometimes not having money for food, not ever being able to afford to get away anywhere, not being able to afford to secure your home, broken locks, no insurance, to be in so much debt I'd be worse off working, to only be able to buy second hand clothes and having to sell things to afford Christmas and not to be able to afford heating." Female, 34, Out of work, in receipt of benefit, 1 child, Homeowner.

'Poverty is having lack of choice'(Greater Manchester Poverty Commission 2013.)



Not being able to choose what you eat, where you live, what you buy, or where you go. A poor educational background and lack of unskilled employment leads to frustration and boredom which can manifest itself in petty criminality and antisocial behaviour.

“I work hard thirty hours a week or more. I get paid on a monthly basis. When I have paid all my monthly bills I sometimes have no money left to buy food and sometimes have to go without gas and electricity. I don’t squander my wages on things. I wear hand me down clothes. I never go out anywhere nice because I can’t afford it.” Female, 42, Employed, in receipt of benefit, 2 Children, Social Housing.

Poverty is multigenerational

A lack of positive role models can lead to social isolation and feelings of shame. A lack of opportunities can cause boredom, anxiety, insecurity, lack of control, and lack of dignity culminating in a downward spiral which is difficult to reverse. Disadvantaged children often have high aspirations which are gradually eroded. They may not know how to achieve them and may struggle to maintain them. Disadvantaged parents and their social networks can lack the experience and knowledge to help their children. Engaging parents to help them understand what their children’s aspirations involve and what will help achieve them is an effective way of raising attainment. Engagement is most effective when: it is collaborative, builds strong relationships and focuses on learning. Schools meet parents on their own terms by tapping into their needs and interests, creating environments that feel comfortable to them and involving other members of their community.

“Poverty is where you struggle with the simple things in life, where your money only just covers your bills, rent and that’s just about it and having to buy cheap food and not proper meals and not being able to live i.e. take your children for days out, holidays, buy them clothes they need. Even though you are working you still cannot afford it.” Male, 30, Employed, Not in receipt of benefit, 1 child, Homeowner.

This individual is a working single mother. Her son has just begun a modern apprenticeship which has caused her benefits to be cut from £420 a month towards rent to just £2.00, her council tax contribution was £6 per month and is now £268 per month.

“I would be a lot better off financially if I and my son did not work but what future would that give him?” Female, 39, Employed, in receipt of benefit, 1 child, privately rented accommodation.

The case studies are not isolated circumstances. They are representative of a large number of families and individuals who struggle daily to make ends meet and cope with the impact of their situation. For many of these it is not a short term situation. Due to lack of opportunities in our area it presents as a long term depressing battle.



Chapter 4

What are the effects of poverty on children?

'Redundancy has hit many of our families very hard with some facing the prospect of selling the family home to survive. This has a huge impact on the emotional well being of the children' Headteacher from Ulverston

The 2010 Child Poverty Act set an ambitious target of reducing 'relative' child poverty to 5% and 'absolute' child poverty to 10% by 2020.* However because of the government changes to the benefit system under the Welfare Reform Act 2012 from April 1st 2012 it is likely that child poverty is going to increase and the target will not be met.



Currently about 3,000 children live below the poverty line across Furness. The impact of poverty on children is often overlooked but can leave a lifelong legacy. Their experiences can lead to long term harm on health and their ability to engage in the education system. In addition it affects the long term ability to sustain employment, the quality of social relationships and can lead to low self esteem and intergenerational lack of aspiration.

**'It is often the lack of hope that become the bleakest legacy'
(Mind The Child Camila Batmanghelidjh and The Kids Company.)**

During the commission two meetings were held with headteachers and senior leaders representing 40 educational establishments across Furness. They filled in a questionnaire about the impact of poverty on their students aged between 2 and 19. The responses were very similar independent of the age group. It was clear that all educational settings (nurseries, schools/academies and further education colleges) attending were experiencing levels of poverty ranging from pockets of deprivation to the majority of pupils facing disadvantage. All were equally in agreement that poverty is on the increase and having a negative effect on students' lives and learning.

Poverty can lead to a lack of ability to fulfil children's basic human needs of food, shelter and warmth. Several key themes emerged from the headteacher responses about basic needs and their impact on children's physical and mental health, social/emotional development, behaviour, ability to learn and attitudes to learning and future aspirations.

Headteachers gave examples of how children's basic needs were not met across Furness they included:

Lack of food and poor diet

Inadequate clothing especially warm coats and well fitted shoes

Inadequate kit for school activities i.e. P.E and swimming

Poor sleeping conditions at home e.g. no bed, bedding, noise

Poor housing conditions

Living in poorly heated house (fuel poverty)

* relative poverty is defined as: income measured in comparison to the income of the rest of the population in the current year.
Absolute poverty is defined as: income measures in comparison with the income distribution in 1988/99.

For children experiencing some or all of these conditions day to day life is extremely challenging and can lead to :

Poor health and lack of energy

Poor school attendance and punctuality

Tiredness and inability to concentrate

Coming to school hungry

Stress and worry leading to mental health issues

Social isolation

Lack of readiness to learn in school

Behaviour issues

Many children are so absorbed in coping with issues at home (overhearing debt conversations, lack of material necessities, witnessing rows and domestic violence) that they have little energy or capacity to focus on learning.

The head of a junior school reported several children 'unprepared for school- tired, hungry, struggling with emotional tensions at home. This dramatically affects their ability to learn'. A school adviser reported 'the stress of family poverty seriously affects children's ability to learn and to form supportive social relationships in school'

Poverty can lead to social isolation for some children meaning they struggle to form relationships and try to hide their life circumstances from their peers.

A secondary school senior leader commented on ' exclusion from peers due to untidy, dirty physical appearance, lack of punctuality/attendance, lack of self confidence and not having the money to join in extra curricular and out of school activities'

Many headteachers agreed that children who had one or more low-wage working parents who were not entitled to free school meals were demonstrating that in-work poverty was also a huge issue in our schools. The quality of packed lunches was often inadequate. One primary headteacher reported a child stealing food from others. The Children's Society's recent survey into children in poverty and free school meals estimated 1,100 children across Furness who were in poverty but not eligible for free school meals. A mother who moved off benefits into work found she was no longer entitled to free school meals and school meals would have cost her £35 per week for three children. She is now providing less nutritious packed lunches.

All schools reported that more and more time was being taken up dealing with children's emotional and behavioural issues often caused by poor family circumstances. All agreed that without time spent listening and responding to these emotional needs children would struggle to succeed academically.

'We now know that early stress and adversity can literally get under a child's skin, where it can cause damage that lasts a lifetime' (How Children Succeed. Paul Tough).

Children from poorer backgrounds are more likely to experience a reduced range of experiences and activities out of school and suffer the effects of parental disengagement. This along with reduced employment opportunities across Furness has led to children's aspirations for their futures being limited. Headteachers reported many of these children would not reach their full potential because they lack a working role model at home. This then leads to children moving into the benefits system when they leave school rather than further education or employment. Children from families in low paid work can miss out on funding to pay transport costs to colleges are ineligible for hardship bursaries.



**‘Students could face costs of £350 on transport to college’
Sixth Form College Registrar.**

All the attendees to the education meetings are committed to preventing the cycle of poor children becoming poor adults and to developing interventions that will help children to overcome any adversity they face. The recommendations to help them tackle this can be found in chapter 6 of this report.

**‘Children who grow up in the most painful circumstances can go on to achieve amazing things’
(How Children Succeed Paul Tough.)**

Chapter 5

How are different organisations working to tackle multiple deprivations?

As the Commission was announced in December 2012 and embarked on the first meeting it was clear that already there were many lights shining across Furness from organisations and agencies working hard to try and tackle the deprivation being presented to them. This chapter is to show you a glimpse of the inspirational work that is already going on across our peninsula from public sector agencies to volunteers who have devoted many hours of their time to make a difference to our communities facing the daily struggle of deprivation.

The most effective method of tackling poverty is through face-to-face interaction with those living in deprivation. This allows front-line professionals to identify and understand the issues faced by vulnerable groups living in low income households. In order for this to be effective staff must have the basic knowledge and skills to signpost to expert advice and support for people experiencing poverty. By building networks amongst professionals and services it is possible to establish an effective support structure for vulnerable elements of our society. For this to be successful it is imperative that a bond of trust be established between services, professionals and those people they are trying to help. This is most successful when those services and professionals deal with the same clients regularly and deliver on demands and requests whenever possible.



This method is carried out successfully across Furness through the voluntary and public sectors by groups and organisations such as the NHS health visitors, Children Centres, neighbourhood management teams, CADAS, Inspira, Shelter, Citizens Advice Bureau, as well as through education establishments, the police and PSCOs.

However, an endemic lack of funding across both the public and voluntary sectors in Barrow and Furness has seen the erosion of these professional social networks. Redundancies and staff shrinkage have seen Furness lose a great number of well-informed, highly trained professionals and has affected the ability of services to effectively carry out face-to-face customer services on a daily basis. It has also seen the centralisation of essential social services slowing their efficiency and the flow of information.

Schools across the area deal with children and families in poverty on a daily basis. Nevertheless they are unable to interact with small groups of social workers but instead are assigned professionals on a case load basis; this has detrimental effect on trust as it is difficult for the family, the school and the children to build a rapport and understanding. If schools had dedicated social workers there would be greater scope for trust enabling professional to have a greater impact on the lives of children and families.

Barrow & Furness currently has three NHS health visitors responsible for 900 children. Clearly this is an unmanageable number of cases for staff to effectively make changes in the lives of families.

Inspira has seen its budget cut by £1m and they are now no longer able to offer a full holistic service but instead offer a much reduced service to vulnerable groups only. Due to changes to the education system youth work targeting young people in education must now be carried out outside of curriculum hours making it difficult to effectively interact with this group. Services such as Drugs, Alcohol and Sexual Health service have been dramatically reduced and they are now competing with other services for funding. A reduction in staff has seen a loss of invaluable expertise and affects their ability to offer face-to-face services.

The Central and Hindpool Neighbourhood Management Team based on Dalton Road has seen its budget dramatically reduced. This has affected its ability to offer face-to-face drop in services and has seen a reduction in neighbourhood wardens, as well as the highly popular junior warden programme. This group has spent the past five years building a strong relationship with the community as an effective service which delivers on requests made by residents. This in turn fostered greater neighbourhood pride and social cohesion. The junior warden programme enabled the team to interact with a younger demographic helping to break a cycle of anti-social behaviour. It is possible to argue a reduction in the services offered by this team will lead to a reduction in trust between the community and services and will have a detrimental effect on neighbourhood pride which could in turn lead to a rise in anti-social behaviour.

Cumbria Constabulary's budget has been reduced by £20m in a five year period. This has seen a reduction in police officers and PCSOs on the beat and has led to the centralisation of services. This has led to a reduction in

the services the police offers and has stretched their professional social network with the loss of experienced staff to redundancy. They have noted a reduction in attendance of strategic partnership meetings and this can lead to communities focusing their attention on the police, as they are unable to offer supplementary services outside of their remit, creating frustration and mistrust. Despite the reduction in budget the police have found success through inviting interaction with the public via street talks and web chats. By ascertaining their concerns the police are able to reapply man power where appropriate.

The council has recently launched a two year pilot scheme, Love Barrow Families designed to help vulnerable families in Barrow. In essence the project is aimed at bringing together adult and child health and social care services into one team for whole families. This is a fantastic example of the establishment of an effective social network which can work with individual families on a face-to-face basis; one main key worker will be provided for each family who will get to know them well and will co-ordinate all other services. Initially 60 families will benefit from the project which will be evaluated and lessons learned will be used to influence other parts of the county.





Another excellent example of social networking is the increasing popularity of Time Banks. It is a way of harnessing the assets and expertise in the community and involves members of the community registering skills, enthusiasm, talents and time to others. For every hour that is given a time bank member can then 'withdraw' equivalent support or services when they might need it. This is a good way of creating a localised social network and fosters a sense of community spirit and social cohesion.

The pilot has been jointly funded by Cumbria Partnership NHS Foundation Trust and Cumbria County Council.

Another key way organisations tackle poverty is by highlighting and promoting key employability skills in the community and schools. A good example of this was a skills fair organised in collaboration between Furness Education and Skills Partnership and Inspira.

The partnership has developed a list of 12 fundamental skills which they believe will produce rounded, grounded and employable young people and these were promoted at the event. Encouraging businesses and local role models to interact with schools on a more frequent basis would

help establish a higher level of aspiration in low-income households.

One of the largest causes of poverty in this area is the prevalence of high interest lenders and one of the most effective ways of tackling deprivation is by promoting the recently formed Barrow and District Credit Union. Loans are currently set at a maximum rate of interest of two per cent per month and it is hoped by encouraging people to save responsibly and by offering affordable loans there will now be real alternatives to high interest lenders.

To conclude the most effective ways to tackle poverty are via establishing effective social networks amongst professionals and communities. By fostering trust between services and the community; encouraging the teaching of employable skills and the community; and by promoting the use of the recently establish Barrow & District Credit Union. However, a habitual shortage of funding across both the public and voluntary sector is putting strain on the trust between services and the community as is affecting their ability to offer face-to-face services.

Chapter 6

How can we help people move out of poverty?

Recommendations from the Commission

To help people move out of poverty we must ensure that we firstly understand the different types of problems that people are experiencing and direct the right services to the right people at the right time.

'If the government wants to tackle the social problems associated with entrenched, multiple deprivation and hardship, it cannot only focus on families in this situation at the present time. It must also look ahead at those groups which are at risk of these problems'

(Poverty In Perspective DEMOS)

The following recommendations come from the many meetings which have taken place, agencies who have given their time, and people living in poverty who have spoken out over the last three months to ensure something positive happens because of the Commission.

OUR CHILDREN

National Curriculum:

'The fundamental purpose of schools is to ensure that all students learn and not merely that all students are taught.'

John Hattie Visible Learning for Teachers.

Recommendation: We must ensure our children have a fit for purpose curriculum and assessment system which allows all children to succeed and move into further education, training and employment at 16.

'These matters are of significant concern to many responsible and well informed leaders of education, whose vocation it is to develop, challenge and support all young people in towns like Barrow-in-Furness to become highly literate, numerate, relevantly skilled and appropriately qualified citizens, in order that they become the highly motivated and competitive workforce and innovators of tomorrow, thus improving our local and national competitiveness, economic growth and sustainability, jobs, equality of opportunity and community cohesion.'

Principal Furness Academy

To ensure our children are prepared for their adult working life we must ensure the curriculum provides both core basic skills and knowledge alongside key character and personal skills which will allow them to explore and apply this knowledge creatively across subjects. This will ensure they become rounded citizens prepared to leave the education system and become well-prepared employees. The proposed draft National Curriculum misses the fundamental personal and social development of these enquiry and life-long skills and focuses heavily on prescriptive content. It relies on a test based system testing children throughout their education years.



Increasing Aspiration:

Recommendation: A network of good role models, particularly males, from a range of business backgrounds, to work across schools on a volunteer basis.

We need a timebank of good working role models to inspire and engage our children from a young age. John Woodcock MP has trialled this type of mentoring scheme in Greengate Infant and Nursery school and due to its success we think this model should now be expanded and offered for all schools to be able to access.

Furness Social Inclusion steering group has been established in Furness with representation from infant, junior, primary, secondary and post 16 settings to look at how we can best inspire children across Furness to develop basic literacy and numeracy skills and to increase aspiration into adulthood. They are putting together an EEF bid in the hope that this can lead the way following the latest educational research to develop a world class education system across Furness.

Schools as hubs:

Recommendation: Schools should be offered outreach services within their establishments to ensure services reach the people who need them at the right time.

After the headteacher meetings it was very clear schools are taking on more and more roles outside of their educational remit due to the reduction in services across the local authority. Families build an excellent relationship with the schools their children attend and feel most comfortable asking for and accessing help in the school buildings. Once families are asked to attend meetings and services outside of their own environments this can cause a barrier to them accessing support. Many schools do not have a Children's Centre next door but do have rooms that could be booked and used within their schools for services to work within a familiar setting to ensure the needs of the families are met.

Financial Education:

Recommendation: Furness needs to make provision to offer alternatives to high cost credit and financial education for the people who will need to readdress home budgeting.

High cost credit, door step lending and loan sharks are becoming increasingly prevalent across our district. This is both a cause and consequence of deprivation which is causing people's finances to spiral out of control. With the one monthly payment under universal credit people used to budgeting weekly or fortnightly will now have to face receiving a monthly payment. The changes to paying housing benefit directly to the claimant will also mean people have the responsibility of ensuring this is paid on time. There will be a huge need to develop financial planning and support across Furness.

Credit Unions: Barrow and District Credit Union opened in February 2013 with its 100th member joining as we went to press. We need now to further promote this across all agencies to ensure that saving and subsequently low cost lending is encouraged across our communities. The next step would be the expansion of credit unions into Ulverston and surrounding areas that are not eligible to join the Barrow and District Credit Union.

Financial education: The need for financial support and planning is an opportunity to ensure people do not sink further into financial difficulty. There is an opportunity to offer support and outreach CAB services in Children's Centres, colleges and schools to reach families and individuals who will need the support but do not have the confidence to attend out of their local communities.

Community service awareness events:

Furness Sharkstoppers, a local voluntary group, have held an event which saw 25 agencies offering practical money advice. This event helped 30 people who attended on the coldest day of the year. This event will be repeated and will hopefully offer further advice to more people in our communities.

There is an opportunity to offer similar advice in school settings and this is currently being promoted by Barrow Neighbourhood Management team. If successful in its trial schools, (Ramsden Infants, Greengate Junior and Greengate Infant & Nursery School) the model needs to be extended into other schools across Furness matching services to the needs of the local communities the school serves.



Health Services:

Recommendation: We must ensure that services are maintained at Furness General Hospital and these services must be of the highest quality with well-qualified permanent staffing in place at all times.

Furness has experienced a very worrying time with concerns about Furness General Hospital over a number of years. This year it announced in February the temporary transfer of maternity services to Lancaster, which was then subsequently halted. Following this and the news of the proposed move of the oncology unit public concern reached fever pitch.

This inspired a huge cry of public outrage and two groups were set up. Firstly Mandy Telford, Rachael Kent and Amanda Stephens, three local mums, set up the Thousand Voices Campaign which attracted thousands of followers on its Facebook page and hundreds of people attended two public meetings. The second group, Furness Cancer Care Campaign, was set up and is led by Darren McSweeney. This has also attracted thousands of supporters and held a public meeting with University Hospitals of Morecambe Bay Foundation Trust.

The message is clear from people across Furness that they deserve the highest quality care at their local hospital. Firstly due to our geographical location people believe it would put lives at risk by transferring services. It would mean families would need to travel for an hour to an hour and a half to visit or attend appointments. This would put great pressure on people who do not have their own transport and add unacceptable costs on families already struggling with poverty. It would also mean Furness would not be an attractive prospect for economic growth with a lack of services for families within its peninsula.

The second message which is loud and clear is that people across Furness need a health service we can trust. This is supported fervently by Morecambe Bay Inquiry Action (MBIA) who also aim 'to use their collective voice to campaign for safer services and a more open culture in our hospitals.'

Economic Growth:

Recommendation: To ensure the economic growth agenda of our local councils include the following: ensure that we have enough high quality low-cost childcare across Furness; local businesses sign up to a be a living wage employer (living wage is a national campaign and is set at £7.45 per hour) to ensure people have enough money to meet their basic needs; working pays.

Many people across Furness are now suffering due to unemployment, part-time work and insecure jobs. We must ensure that we do all we can to boost our local economy.

Quality low-cost and flexible child care:

We know from people who have spoken out during the commission that there is a shortage of affordable child care and also child care that can be flexible around working hours.

Local business involvement :

We need to encourage the meeting together of local businesses to see if they can boost the economy or offer solutions (the first meeting of this type is planned to be held in May 2013)

Work must pay: We need to ensure that people who move into work are not worse off in employment by asking businesses to sign up to the living wage and that local councils support those moving in and out of work frequently who need benefits to support them before they receive their first pay packet or whilst they are moving into the complex benefit system. The government also need to review the eligibility criteria for children entitled to free school meals.



Free transport links:

Recommendation: To improve children and young adults' access to education, training and employment by exploring the possibility of providing free transport for people living in poverty.

A strong voice was heard from a range of services and people living in poverty saying that the cost of transport was making travelling for some students to school, college and training impossible. It is unacceptable that people cannot fulfil their aspirations because they cannot afford the transport costs to get to college or work.

Co-ordinated services:

Recommendation: That we use the expertise and work already taking place across the peninsula and co-ordinate them to ensure efficiency and better access to the services people need.

Furness has a wealth of services, public, private and voluntary, all working hard to meet the needs of people in Furness. These services need to be planned and co-ordinated so we can tackle the varying types of poverty quickly and effectively.

Furness needs a forum for all services to meet regularly throughout the year. This would ensure that services could be co-ordinated to meet the needs of people.

Key worker across multiple services:

As discussed in Chapter 5 this way of working is about to be trialled with 60 families under the Love Barrow Families programme and will ensure that families are not faced with telling their story repeatedly to every service they need to access. They are led through their difficulties with a key worker who will work on their behalf to ensure the right services get to the families at the right time.

Directory of services: There is a need for an up-to-date needs-led database that can be accessed both online and in paper-based format so all agencies and people who live in Furness can access the right help at the right time.

Poverty Action Group:

Recommendation: That a smaller group is selected to ensure the recommendations are followed through and to drive the Poverty Commission forward under the name Furness Poverty Action.

A group must contain cross-service leaders who can continue the initial momentum of the Poverty Commission and meet regularly to monitor and challenge the progress of the recommendations and to report back. The momentum and profile of poverty across Furness must continue.

Moving on from here...

'The key thing I have learned is that schools, as the hubs of our communities, are often the first places to be able to identify issues relating to poverty, through children and parents. They also play a key role in ensuring families in poverty receive the support they need at an early stage. We need to recognise this and give our schools proper support to cope with the issues as they become aware of them. Schools need practical support so the staff can provide this early intervention without it affecting their 'day job' of delivering education.'

Janet Willis Councillor Low Furness

We know the cause of poverty stems from either low income, inadequate benefits or joblessness. We all agree it is unacceptable that people cannot meet their basic needs on a daily basis and live from day to day without being able to focus on a stable future. In the three months we had to carry out the commission we have been faced with the reality of poverty seeping across our peninsula and have sadly seen it increase dramatically in this short time. The recommendations here are intended to be achievable and potentially life changing for the people who they are aimed at helping. In particular we are keen to target groups who may be at risk in the future and have systems in place so poverty can be tackled quickly and appropriately. With this in mind the first recommendations are about our children as we are determined to break the intergenerational cycle of poverty and offer every child an opportunity to achieve their maximum potential and make a positive contribution to society.

'Furness Poverty Commission is an excellent first step in developing our understanding of poverty in the area. I'm pleased to have been a part of the Commission and make some small contribution. Poverty has a crushing effect on communities everywhere but I'm grateful I live in Barrow where people care about their neighbours, family and friends. Every day I see people willing to help others get through the day to day problems life throws up. I hope this report helps galvanise that sense of community so we can all do our bit locally to help those struggling in difficult times.'

Steve Robson, Neighbourhood Manager, Barrow Borough Council.

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Acknowledgements

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 Rev. John Goddard, Abbey Road Baptist Church (Foodbank hosts)
 Mrs. Christine McKinley, Barrow Citizens Advice Bureau Manger
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Schools, academies and colleges who contributed:

Barrow Sixth Form College	Barrow Island Primary School
Brisbane Park Infant School	Cambridge Primary School
Chapel St Infant and Nursery School	Croftlands Junior School
Dalton St Mary’s CE Primary School	Dowdales Secondary School
Furness Academy	Furness College
Greengate Infant and Nursery School	Greengate junior School
Hindpool Nursery School	Newbarns Primary School Newton School
North Walney primary School	Ramsden Infant School
Sir John Barrow Primary School	South Walney Infant and Nursery School
St Bernard’s Catholic High School	St Columba’s Catholic Primary School
St George’s CE School	St Paul’s CE Junior School
Ulverston Infant School	Ulverston Victoria High School
Vickerstown School	Victoria Infant and Nursery School
Victoria Junior School	Walney Secondary School
Yarlside Primary School	

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Northwest Evening Mail	Barrow Foodbank	Age Uk	Shelter
Barrow and District Credit Union	Cumbria Choice Lettings	MIND	Thousand Voices Campaign
Love Barrow Families Project	Inspira	CADAS	MBIA
Furness Cancer Care Campaign	Families Matter	Barrow Police	School Health Team

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