

REFERRAL REPORT FROM THE WEST CUMBRIA CHILD POVERTY GROUP

Director/Head of

Department:

Lead officer:

Summary: To consider the attached Review of Child Poverty in West Cumbria, referred to the Chairman of the Committee by Jamie Reed MP and Tony Cunningham MP (Chair and Vice Chair respectively of the Energy Coast Leaders Group) and for the committee to agree how they will address it.

10th March 2011

Cllr Geoff Garrity
Overview & Scrutiny Committee
Copeland Borough Council
Copeland Centre
Whitehaven
Cumbria

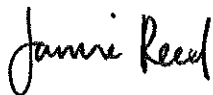
Dear Cllr Garrity

We commend to you the enclosed copy of the "Report and Recommendations on Child Poverty in West Cumbria" as a West Cumbria contribution to the development of strategy and policy on this vitally important cross-cutting issue for Cumbria.

The report has been compiled by a group of concerned volunteers, who took part in the Child Poverty Conference in late 2009 in West Cumbria, and wanted to follow that up with further consideration of the issues and some recommendations for actions. You may be interested from a policy development and review perspective, in section 9 "Recommendations" of the report.

We know that Willie Slavin, chair of the group, would be happy to present the report to you in person if you wish.

Yours sincerely



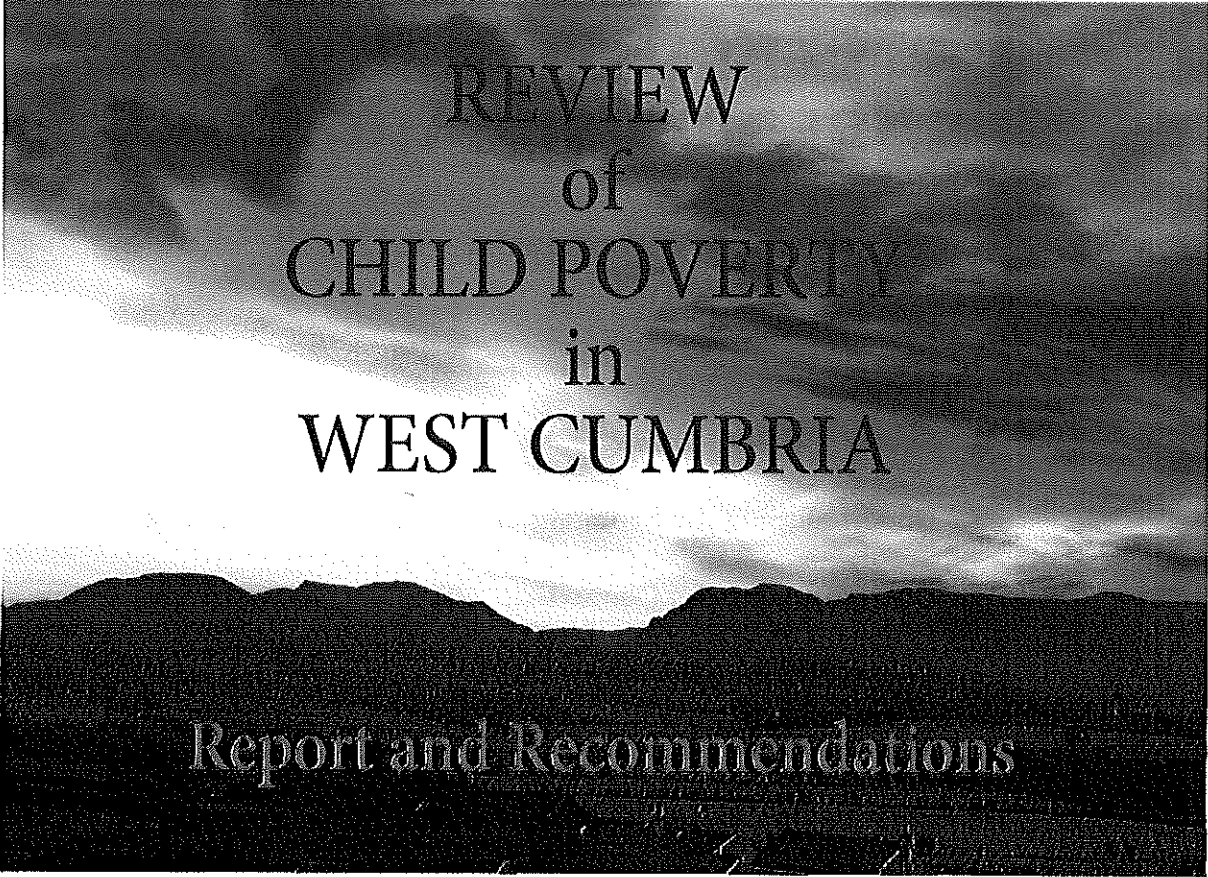
Jamie Reed MP
Chair, Energy Coast Leaders' Group



Tony Cunningham MP
Vice Chair, Energy Coast Leaders' Group

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REVIEW
of
CHILD POVERTY
in
WEST CUMBRIA

Report and Recommendations

West Cumbria Child Poverty Group : November 2010

Review of CHILD POVERTY in West Cumbria: Report and Recommendations

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1. Introduction

Much has been written and reported on the subject of Child Poverty in the UK ten years into the 21st century. Sixty years after the founding of the welfare state, the right to be dismayed by the residual tragedy of Child Poverty is entirely pertinent and singularly anachronistic.

Last year Jamie Reed MP (Chair of Energy Coast Leaders' Group) declared his deep concern at the continuing failure of economic policies in the late 20th and early 21st Centuries to eradicate Child Poverty in spite of the then government having set very ambitious targets to do so. As in most matters that span West Cumbria, Tony Cunningham MP put his full weight behind his colleague's campaign and commitment to make difference.

In response to such powerful leadership, it was relatively easy to mobilise the many agencies and organisations on the ground with a stake in tackling and resolving this problem. Under the leadership of the Howgill Family Centre a core group organised a conference which attracted over one hundred participants who engaged with the subject under four headings: Housing, Health, Education and Employment. The conference benefited from, and is grateful for, a grant from the Cumbria Community Foundation to cover its costs.

The material accruing from the four interactive workshops has been collated, set beside essential data and illustrated with real Case Studies coming from agencies working with children and their families who present one or more of the attributes of poverty. Against this very particular relevant and informative picture of life in West Cumbria the report goes on to draw some obvious conclusions, makes informed comment and offers recommendations.

While it is gratifying that Cumbria County Council's Children's Services Local Delivery Group has taken the matter on board, it is the firmly held belief that Child Poverty is an issue for all agencies, starting at the most relevant level of economic planning for the area. This is the archetypal '*cross-cutting*' issue which demands 360° attention. In a real sense, the target audience for this piece of work is the entire spectrum of society in West Cumbria – public, private, voluntary and community.

In an area like West Cumbria where there is a considerable degree of financial well being the Nelsonian position on a matter that continues to blight the lives of some children from birth is morally indefensible. Yet, unless there is a concerted effort at the strategic level to embed a policy for the eradication of Child Poverty in the Economic Plan and, at the sharp end, a measured constructive and collaborative engagement through to effective delivery, the situation will not change.

There is nothing inevitable about the continued existence of poverty in any society, big or small. The economic consequences of recession, whether global or national, could well make our local situation even worse than it is at present. That is the threat. The concomitant opportunity is to ensure that the new economic vision that will take West Cumbria out of recession is all pervasive. There will be no victims, especially young innocent victims.

We commend this Report, and Recommendations for Action, to the Energy Coast Leaders' Group, to Cumbria Strategic Partnership, to Partners in West Cumbria, and to the Overview & Scrutiny Committees of the Councils in their "Policy Development & Review" role.

Willie Slavin

Chair, West Cumbria Child Poverty Group

2. Scope and Purpose

2.1 This Review looks at Child Poverty in West Cumbria, and makes recommendations for further assessment, consideration and action. It takes as its starting point the proceedings of the West Cumbria Child Poverty Conference, held in Whitehaven in late 2009; the Sustainable Community Strategy for West Cumbria : "Future Generation"; and the Child Poverty Act, passed with cross-party support in 2010.

2.2 This Report and its Recommendations are made in the first instance to Cumbria CC, which has the lead role under the Child Poverty Act, but also to all its partners in Cumbria LSP who need to be involved in the solutions.

2.3 Child Poverty is one of those "wicked issues" where a single service delivery response is inadequate. Its cross-cutting: a policy problem rather than a service-specific delivery problem.

2.4 Logically, then, the last thing we ought to do is to frame a response solely in terms of services to children : a "Child Poverty Strategy" with the usual programme of actions and, inevitably a Child Poverty Unit or other institutional response – even if, in the current financial climate, there could be the resource available to do so.

2.5 Whilst there are a number of things we can do to improve our support to those suffering the effects of child poverty, eg through making the benefit system work better, supporting Credit Unions, improving access to employment, and so on, the greatest challenges to emerge from the discussions held at the West Cumbria Child Poverty Conference in late 2009 were those relating to "contextual" and "process" factors which are not within the control of the providers of childrens services; they are to do with the structure of the economy and of the opportunity structure it engenders (a particularly salient issue in West Cumbria); the nature of the housing, transport and built environment infrastructure; the extent to which Child Poverty is a consideration in developing economic well-being programmes; and the extent to which the framers of other policies and programmes consider their impact on child poverty.

2.6 Accordingly we believe that the root causes of child poverty are economic not social, and that the lead role in tackling the causes of child poverty is for the economic agencies, whilst the social agencies must deal with the effects.

2.7 For this latter to happen, the process issues have to be got right; our desired outcome will not be achieved if it remains the preserve only of a few enthusiasts (very necessary in any change process but not on their own sufficient); or remains boxed off somewhere in a service silo.

2.8 So this Review focuses on the complex interactions of causes and outcomes, and not on the detailed delivery of services in response to the problems of child poverty. We are not asking whether children's services organisations and agencies are "doing things right", but whether all organisations (across the spectrum) are "doing the right things" to be part of the solution, and if they aren't, how can they be engaged to do so.

2.9 The Review takes as given the deleterious effect of Child Poverty on health, education, employment, enterprise, aspiration and so on; we do not need to rehearse the case for action. We look at what might, plausibly, cause a reduction in the incidence of child poverty in general; a reduction in the risk factors for individual children falling into child poverty; and an improvement to the material well-being of children affected by child poverty.

2.10 We acknowledge that poverty is not just a matter of material wealth; there is also poverty of the spirit, of the emotions, and of hope, and those elements point to solutions as well as to problems. However, we are primarily dealing with poverty in its most common definition: lack of material wealth.

2.11 This Report makes a specifically West Cumbrian response to a national issue; but its reassuring to note that it sits well within the national context as set out in the "Further Reading" identified at Section 12.

2.12 A prosperous West Cumbria requires that people in general have enough disposable wealth meet their legitimate expectations of economic well-being. Eliminating or significantly reducing Child Poverty requires that parents, guardians and carers of children share equitably in the distribution of that wealth. This Report makes some recommendations as to how that might be achieved.

3. Understanding the Problem

3.1 We start therefore by considering what we know (and what we don't) about wealth, its sources, and its distribution in West Cumbria

3.2 Future Generation uses headline indicators of progress towards desired outcomes; they tell us about quality of life – conditions in West Cumbria. Those specifically about income and wealth are:

VE3.1 Median Earnings: by employees in an area; this indicator tells us whether we are developing a high wage economy.

VE 3.2 Household Income: this indicator tells us the available spending power of households in West Cumbria. It relates to all income from whatever source, in addition to earned income measured by VE3.1

VE 3.3 Housing Affordability: this indicator, used in conjunction with the first two, tells us about net disposable income, that is, after housing costs have been allowed for.

VE 3.4 Children in Income Deprived Households: this is the main Child Poverty indicator, which tells us the proportion of children who are living in "low-income households". Used in conjunction with the other indicators, it tells us whether families are sharing in the general levels of income in the area – or whether children are being disproportionately affected by low income.

3.3 There are also a range of other indicators which are measures of the quality of services; however this Report focuses primarily on outcomes (conditions) in the community, rather than on the delivery of particular services which is a management issue outwith our remit.

3.4 What are these main condition indicators telling us?

Indicator VE#3.1 Earned Income

Table 1a Median Gross weekly pay by Place of employment:

Year	Male (ft and pt)			Female (ft and pt)			All Full Time only		
	Allerdale	Copeland	G Britain	Allerdale	Copeland	G Britain	Allerdale	Copeland	G Britain
2008	406.9	712.8	486.6	262.5	354.9	300.0	413.9	636.1	479.1
2009	393.7	730.6	493.1	215.4	361.3	310.4	405.8	675.1	490.2

Note: Male and female figures include part-time workers.

Source: State of West Cumbria Report 2008

3.5 What is striking here is the gap between Allerdale area and Copeland area pay packets; and that gap is widening, as wages paid by employers in the Allerdale area have fallen whilst Copeland area employers are (on average) shielded from the effects of the recession by public spending on the nuclear industry. Pay packets to females have fallen even faster, in Allerdale area, so the gap between their pay and that of men, and their pay and that of women in Copeland area, has widened significantly. And female pay packets in Copeland area are themselves falling further behind those paid to men in Copeland area. The figures shown here are averages across Allerdale area and Copeland area; it is probable that they mask greater variations *within Localities* across Allerdale and Copeland areas than between exist between them.

Table 1b Median gross weekly pay by place of residence :

Year	Male (ft and pt)			Female (ft and pt)			All Full Time only		
	Allerdale	Copeland	G Britain	Allerdale	Copeland	G Britain	Allerdale	Copeland	G Britain
2008	479.9	668.4	488.1	276.7	325.9	300.2	468.4	595.3	480.0
2009	462.3	650.8	494.2	235.4	301.4	311.1	461.4	625.3	491.0

Note: Male and female figures include part-time workers.

Source: State of West Cumbria Report 2008

3.6 Looking at earnings by place of residence does show that some of the higher pay packets paid to men working south of Lillyhall get taken home north of Lillyhall; we don't think that surprises anyone. But what is noticeable is the sharp drop in median earnings taken home by women, across the piece, whilst pay taken home by women across Great Britain has increased.

3.7 There are massive differences between male and female earnings in West Cumbria. Men resident in Copeland earn on average much more than men in Great Britain as a whole; but women in Copeland earn less than women nationally, on average. Again, we can surmise that higher earnings from the nuclear industry are mostly taken home by men. This is not because women get paid less for the same work, but that they don't get to do the same work, with their employment clustered at the low value end of the nuclear supply chain, or in low wage work in other sectors. We have a very unbalanced workforce, compared with Great Britain as a whole.

3.8 Manufacturing remains the largest industrial sector in West Cumbria at 27%, closely followed by Distribution, Hotels and Restaurants at 24% and Public Administration & Health at 23%. The Banking & Financial Services sector is relatively small by national standards at 11%. Agriculture and other primary industries are tiny in terms of employment, less than 3%.

3.9 The industrial structure of West Cumbria explains much of the variation in earned income between Allerdale and Copeland areas, between West Cumbria as a whole and the Country, and between men and women. However, it is more than likely that these figures will again show significant variation between Localities *within* Allerdale and Copeland areas

Indicator VE#3.2 Household Income

3.10 Median Household Income (from all sources) does not vary by much in districts across Cumbria, and the variations in earned income are not fully reflected in household income. A reasonable conclusion to draw is that the high earnings levels in Copeland Area (Indicator VE#3.1) are balanced by high levels of benefit dependency amongst those who are not part of the high wage employment sectors, bringing the Copeland area average Household income back into line. In statistical terms this represents a "power" rather than a "bell" income distribution. There is a divide, with implications for social cohesion, between those in the nuclear economy and those outside its reach.

3.11 Comparing median and mean Household Income tells us about the distribution of income levels. For England, median household income is 97% of mean household income. For Cumbria, its only 85%, with variation between Eden at 87% and Copeland at 84%. That means Copeland has a higher proportion of relatively poor people, with a smaller number of higher income households; income distribution within Copeland is more unequal than in Cumbria, and in Cumbria its vastly more unequal than in England, taken as a whole.

Table 2 Mean and Median Household Income

	Mean Household Income	Median Household Income	Median income as % of mean income
England	£34,400	£33,400	97.1%
Cumbria	£30,193	£25,758	85.3%
Eden (for comparison)	£31,180	£27,045	86.7%
Allerdale	£29,522	£25,142	85.2%
Copeland	£30,777	£25,965	84.3%

Source: State of West Cumbria Report 2008

Indicator VE#3.3 Housing Affordability

3.12 Comparing Household Income with House Prices gives us an insight into *disposable income* – what is left after housing costs. Mean House prices are much lower in Copeland than elsewhere (and median house prices much lower again – a higher proportion of lower value properties) so *disposable income* should be greater in Copeland – on average. But we know (see above) that household income inequality is greater in Copeland, so the result is probably that a few high earners can take advantage of lower housing costs but its doubtful that the bulk of the population feels any benefit.

3.13 Since the social housing sector rents are fixed in relation to wage levels rather than private sector housing costs, those living in social housing on low incomes or benefits are even further disadvantaged.

Table 3 Housing Affordability

	Mean House Price	Mean house price as multiple of mean household income	Median House Price	Median house price as multiple of median household income
Cumbria	£177,653	5.9	£152,245	5.9
Allerdale	£164,313	5.6	£139,074	5.5
Copeland	£132,899	4.3	£104,421	4.0

Source: State of West Cumbria Report 2008

3.14 All of the above information is based on "average" figures at District geographies, which understates true levels of unaffordability: the average house price in Crummock Ward is £327,000 – which is almost **nineteen times** the average annual Household Income in Mossbay Ward.

Indicator VE#3.4 Children in Income Deprived Households

3.15 This is the main headline indicator for Child Poverty. It is NI 116 in the National Indicator Set. Overall, the figure for West Cumbria is 19%; that is, 19% of children in West Cumbria live in "income-deprived" (ie: poverty) households.

3.16 As might be expected, the figures for the percentage of children in poverty show big variations; from 6% in Mid-Copeland to 24% in Workington. Whilst the Regeneration Framework

(Neighbourhood Renewal) priority areas of Cleator Moor, Maryport, Whitehaven and Workington head the table and are above the West Cumbria average, they are not in the same order as they appear in the Index of Multiple Deprivation. Child Poverty in Egremont is much more prevalent than IMD figures might lead one to expect, and its much less prevalent in Mid-Copeland. Other factors, besides the incidence of spatial deprivation alone, are at work.

Table 4 Child Poverty by Locality and Ward

Locality	IMD 2007 "score" ^{**}	Children in Income-deprived households			Mean Household Income : Cumbria as % of ward ^{**}
		Locality %	Ward ^{**} % greater than England %	%	
Cleator Moor	29.1	21	Cleator Moor Sth	30	109
			Frizington	25	93
Cockermouth	11.4	10			
Egremont	13.8	19	Egremont N	25	97
Keswick	9.6	9			
Maryport	29.2	23	Ewanrigg	34	136
			Ellenborough	27	106
			Flimby	23	109
Mid Copeland	10.6	6			
Millom	24.7	18	Newtown	26	114
			Holborn Hill	23	109
North Allerdale	18.9	13			
Whitehaven	28.8	23	Sandwith	51	131
			Mirehouse	36	125
			Distington	29	108
Workington	28	24	Mossbay	44	148
			Moorclose	33	131
			St Michaels	24	118
West Cumbria		19			
Cumbria		16			
England		22			

***NOTE:** The IMD figures and the Mean Household Income figures shown are "synthetic indices" and therefore are not directly comparable with "Children in Income-deprived Households", which is a percentage of a real number. Nevertheless, comparing rank orders can be useful in understanding the non-uniform correlation between them.

**** NOTE:** We use figures for local government electoral wards as figures for real neighbourhoods are not available.

Source: Cumbria Observatory; Child Poverty Needs Assessment 2010

3.17 The West Cumbria overall proportion of 19% compares with the mean of Locality percentages which is 16.6%. Whilst Mid-Copeland, Keswick, Cockermouth and North Allerdale are below, even significantly below the West Cumbria percentage, the numbers are not sufficient to reduce the overall percentage. There are more children in the other areas, and they are much more adversely affected by Child Poverty.

3.18 When we look within those most affected Localities, we see the uneven spread of child poverty persists with some neighbourhoods much more affected than others. There is not a uniform correlation with the Index of Multiple Deprivation. Nor is there a uniform correlation with mean household income in that ward.

3.19 Workington St Michael's, Maryport Flimby, Millom Newtown and Millom Holborn Hill have significantly less incidence of child poverty than Household Income figures might lead one to expect. Are these older communities with owner occupied housing and fewer children?

3.20 Whitehaven Sandwith and Workington Mossbay have much more incidence of child poverty than household income might suggest. Are these younger communities in social housing with more children?

3.20 Perhaps that is inevitable if having children itself reduces disposable income, but the key issue then becomes the impact on the life chances and aspirations of those children.

Key features of the problem

- *The widening gap in average (mean) pay packets between different parts of West Cumbria, and between men and women;*
- *The difference between mean and median incomes reflects an economy in which a few people have high earnings but a much larger tail have much lower incomes with a significant degree of benefit dependency;*
- *Lower mean housing costs benefit high earners rather than those dependent on benefits since social housing costs are related to mean earned income;*
- *The incidence of child poverty does not neatly correlate, area by area, with income, unemployment, or deprivation; there seem to be other (unknown) factors which are specific to children.*

4. Understanding the Context

4.1 Participants in the Child Poverty Conference identified good work as having been done in promoting healthy eating and exercise, including practical cooking and household skills and free swimming, for example. The benefit of this provision is felt more by those children who could not access it were it not provided free.

4.2 Much good work was identified in schools and educational settings, particularly Sure Start, aimed at breaking the intergenerational poverty cycle, although there is concern at the constraints on learning and aspiration imposed by Government priorities and targets. The importance of involving parents in education is emphasised, alongside the importance (demonstrated through the West Cumbria Family Support Pilot), of integrating *family support* across the various professional disciplines.

4.3 Beyond that, the *Inspiring Communities* programme (piloted in Barrow and similar work being taken forward in Cleator Moor and Whitehaven) brings the whole community together in support of aspiration for their children ("it takes a village to raise a child")

Case Study : Go for It

Impact Housing Association worked with the University of Cumbria, Westfield Junior School and Southfield Technology College to raise aspirations of children in the area, and give them an insight, while still at Junior School, into Higher Education and the range of career possibilities that could be open to them. Children visited the University and stayed in student flats – just like "real students". Innovative and creative activities developed life and social skills, boosted self-esteem and confidence, and raised aspirations. Young people became more positive about their futures, and that was reflected in their work when they made the transition to secondary school. Support continues through secondary school, and parents and the wider local community see the benefits and get involved – so it helps them too. One parent said "This has made a massive difference to my daughter's confidence". Another said "It has helped my son come out of his self; he has more confident and a goal for life"

4.4 The importance of housing policy in supporting vulnerable families is recognised; partners are working to support the domestic management skills of some social housing tenants who might otherwise be at risk of eviction with devastating consequences for their children's well-being and life chances. Provision is also being made to provide help to young people who are setting up their own household for the first time. Flexible tenancies also allow people to move house through their lives as their circumstances change.

4.5 Child Poverty is particularly prevalent in some specific neighbourhoods even within those Localities where it is the biggest problem overall (see Table 3 above). Its not that people are poor and their children have reduced life chances because they live there; its more the case that they live there because they are poor, and can't afford to live in the more desirable places (see Indicator VE#3.3 above). And we can see from Table 3 that there are higher numbers of children affected by poverty in these particular areas. Past social housing policies and Local Planning decisions have made some places less desirable places, away from main service centres often with high transport costs, less good local services, and poorer environmental quality. If children in poverty become trapped there, their life chances suffer. This was a high priority for the Regeneration Framework in West Cumbria (Neighbourhood Renewal, Housing Market Renewal) but seems to have lessened in local political importance over the last couple of years.

4.6 Priority is given to lone parents and long-term unemployed in accessing support to enter employment and training. Most two-adult families now need to have two adults in work to pay the bills but most "second adults" face exactly the same problems as lone parents in accessing work and a route out of poverty. And, as was noted earlier, we are a long way in West Cumbria from achieving a degree of equality in access to the better-paid jobs which provide security from poverty.

4.7 We are also some way from securing the proportion of high value jobs in our local economy that our productive capacity would indicate we should be able to sustain; we have an unbalanced economy.

Key contextual features

- *Sure Start and other family support activities (including exercise and diet) tackle those factors which seem to be specific to children's poverty;*
- *Involving parents, and the whole community, in education and child support activities is important in raising confidence in aspiration;*
- *Housing policy and spatial planning policy are important, both to families and to young people setting up their first households;*
- *There is inequality in access to the better paid jobs*

5. Reducing the Incidence of Child Poverty

a) Earned income:

5.1 The discrepancy between male and female earnings in West Cumbria is stark; brutally so in Copeland Area. Considered alongside the much higher inequality factor in the distribution of earned income in Copeland Area overall, it could be surmised that Copeland Area is characterised (even though it would be a gross over-simplification) by high-earning men and low-earning or benefit dependent women. Its too neat to say this directly factors into Child Poverty levels as there is not the same disparity in Child Poverty between Allerdale Area and Copeland Area, but we can be sure that it doesn't help.

5.2 The conventional policy response to child poverty has been that the best way out of poverty is through work; but since half of children in poverty are not in a workless family, that response is, on its own, insufficient. We need to establish whether the fact of having children reduces the earning power of parents, and whether this, if it is the case affects women and single parents disproportionately; there seems to be a correlation, but that's not necessarily a cause. But reducing the disparity between male and female earnings, and more family friendly employment and training access policies, need to be part of the solution.

b) Household Income:

5.3 In general, household incomes in West Cumbria tend to be slightly lower than might be expected given the size of GVA (the added value of goods and services produced in the area) while the reverse is true in East Cumbria.

5.4 The components of GVA as measured are mainly profits and wages; only the wages element of GVA will be captured by Household Income figures, for the same place. But Household Income includes money from investments and rents alongside earned income; and also pensions and benefits. Put crudely, West Cumbria produces more than it consumes, but the profits go elsewhere, and are replaced in the Household Income (GDHI) calculations by benefits. Reversing this loss of household income to the area must be the prime goal of economic development policy.

c) Affordability:

5.5 Costs of living (of which housing cost is a substantial component) may be higher in West Cumbria than many other places for the spending profile of a typical family with children. The point is that we don't really know the full figures, even for housing costs, and the way that interacts with Household Income to compound child poverty; we only have figures for child poverty measured against income, and not against living costs. But as a participant in the Conference said: "young women with children know the value of money".

Key issues in Child Poverty

- *Half of children in poverty are not in a workless family; work may be necessary to the relief of poverty but not, on its own, sufficient;*
- *Does the fact of having children of itself reduce the earnings potential of adults?*
- *West Cumbria produces more in the value of goods and services than it consumes; the profits go elsewhere;*
- *Government could mitigate the effect of this transfer of resources out of West Cumbria by increasing taxes on capital, and increasing transfers to families with children, but that is not within the scope of this report;*
- *We do not know how the "cost of living" for families with children in West Cumbria compares with a) families elsewhere; and b) households without children.*

6. Preventing Children falling into Poverty

6.1 A bias towards the poor which has informed Sure Start and educational policy in general has improved prospects of children in poverty. But social mobility in UK is low (by international standards) and falling. Investment in educational facilities and in raising children's aspirations counters the deadening effect of poverty.

Case Study #1: Sure Start

The Sure Start Centre Manager was contacted on the morning of Thursday 22nd July by a local family health visitor. She had serious concerns regarding a young mother who had just been to see her with her children 13 yrs, 3 yrs, 15 months and 10 weeks old. Mother has history of depression and was in a very distressed state declaring that she could not go on and felt like walking out and leaving her children. Mother a lone parent after a previously violent relationship. 13 year old girl head in hands wept throughout the interview.

Major financial issues: under notice of eviction for rent arrears, being sued for £13,000 fraudulent benefit claims after former partner reported her to benefits agency, huge catalogue debts, doorstep loans. Most of her income swallowed up at source by repayments.

During the interview the 3 year old asked if they were going to have breakfast soon (11:00am).

With mother's full agreement the Health Visitor had contacted Social Care and made a section 47 referral as well as phoning the Children's Centre.

Two family support workers phoned mum and visited her that afternoon. They had agreed with the Sure Start Manager that as a priority mum might be offered some respite childcare, a volunteer for support and a visit from the Centre's Family Finance Officer as well as asking her what she would find most helpful. Mum had no gas or electricity, no money and there was no food in the house.

Team Leader for Intake contacted the Centre shortly after lunch to ask what was planned to offer. They undertook to provide money for electricity and gas. The Centre provided vouchers for groceries. Mum accepted the offer of childminding and play scheme.

The Family Support worker visited her on Friday and found her feeling much better and the house had been tidied up. Mum agreed to meet the Family Finance Officer the following week, who supported mum to approach housing and the notice of eviction was withdrawn and the arrears written off.

An appointment with CAB the following week was to look at a debt repayment programme. Mum confided that she had almost not answered the door as she was afraid of going but they went and she acknowledged her huge relief that at last the scale of her problem was recognised and being managed.

Mum encouraged to join the Credit Union in order to have the potential to borrow money by Christmas. Mum supported to ensure she is claiming everything she is entitled to. Action re the fraudulent claim of benefits is still pending.

Two children returned to school in September. A friend helps out by looking after the baby and the 15 month child has been put on the waiting list for twos provision. Mum is much happier and consequently the children are feeling happier and more secure. Money is tight but manageable.

The economic wellbeing of

the family has been restored and mum is receiving ongoing volunteer support.

The debt had a huge and potentially catastrophic impact debt on adult mental health and the consequent physical and emotional well being of the children. A swift accessible interagency communication and co-operative response showing flexibility and sensitivity to meet needs as identified was crucial to the future of this family.

6.2 Improvements in housing, and in the energy efficiency of homes are a key action in preventing people falling behind with bills and into poverty. Good progress has been made with the Decent Homes standard, and Housing Associations can now look beyond that basis level to a Decent Homes Plus standard. Tackling Fuel Poverty has risen up the priority agenda. However, there remain serious problems of housing maintenance costs and fuel poverty for many people in the privately rented and owner-occupied housing sectors. District Councils remain the strategic housing authorities and much good work has been done; whether that can continue remains unknown at the moment.

6.3 Affordable and available housing for families and for young people on the verge of independence enables them to access jobs, training and other social inclusion activities.

6.4 Affordable childcare is particularly important to lone parents who want to access or remain in work and training.

Case Study #2 : Foyer

'Daisy' moved into Eden Rural Foyer as she found herself homeless due to family breakdown. It was extremely difficult for her moving into the foyer. She was coping with family breakdown and all of the emotions and strains that come with that. But still she continued to study and played an active role in foyer life. Daisy became a residents representative and led a hugely successful intergenerational project. She assisted with raising the funding and the delivery of the project. She was nominated and won an award for Community Champion, North West. Through the foyer many opportunities were open top Daisy such as life skill courses, health activities and she attended most of them. She was in receipt of a very low income, out of this she was required to pay her rent, utilities, buy food and other items required for daily living. She coped admirably and still managed to save for her move to uni. Through living in the foyer she was eligible for a bursary from the foyer federation to assist with some of the costs that come with university.

Transitions from dependence to independence are difficult enough for any young person, but when young people are exposed to family breakdown these pressures are tremendously increased. Her achievements are fantastic through planning, support, hard work and determination. She has overcome many barriers on her journey so far. Through her transition from dependence to independence she has shown determination, commitment a great deal of courage and is now a very confident young lady.

6.5 West Cumbria does not have the highest levels of teenage conceptions in Cumbria, but it does have a high level of births to teenage mothers; it is, perhaps, more culturally acceptable here, and of itself, its not a problem. Most teenage mothers are older teenagers (16-19); very few in West Cumbria are still in compulsory schooling. Not all children borne to teenage mothers are in poverty, but the correlation seems high (though exact figures are not available), and causality works both ways. Given close knit family networks, most teenage mothers remain with their family, which can mean the burden of childcare can fall on the grandmother, sacrificing her work and social life to that of the teenage mother. For some, becoming a teenage mother can be a considered career choice in a culture which values motherhood and associates adulthood with parenthood. It is important not to denigrate that culture (elsewhere we value the strength of social networks in West Cumbria), but it is important that young women (and young men) are given the confidence to aspire to other career choices too.

Case Study #3 : Credit Union

Miss E, an 18 year-old mother of a 3 year-old child, applied for a Handy Loan interview to enable her to move to a different private rented house closer to her older sister. Miss E felt that she would be more able to manage with the support of her older sister. Miss E lived in a small village with limited public transport. Her family had a history of reliance upon high-cost door-step credit. Both Miss E and her sister (an existing Member of the Credit Union) were anxious to break that cycle. The Officer carried out a visit to Miss E's home and interviewed her for a Handy Loan. It became clear that Miss E had had to leave school without any qualifications and was unhappy with her personal prospects. Miss E had low levels of self-confidence. The Officer suggested that Miss E volunteered with the Credit Union, which would support her to achieve vocational qualifications. The Credit Union would also be able provide references when Miss E felt able to pursue paid employment.

A Handy Loan was issued to enable Miss E to move to a house near her sister. Miss E commenced work for the Credit Union as a volunteer and will start a Customer Service NVQ in September 2009. Miss E will be able to do this course as part of her Credit Union work.

6.6 It is important that teenage mothers are kept involved in education training or employment in some way so that their career possibilities remain open; this requires expensive and intensive support. There is some evidence that a focus on targets for participation at more than 16 hours per week for teenage mothers may not always be helpful, and some children of teenage mothers who return too soon to full-time work or learning, rather than spending two or three years looking after (and bonding with) the baby, are more likely to be affected by poverty in the next generation. The focus must always be on the well-being of mother and child, and a range of strategies need to be deployed towards that outcome.

Case Study #4 : Connexions

In 2008 Ms X was the mother of a 2 year old and a care leaver. She had some ongoing difficulties with her accommodation which was sub-standard. Along with her Pathways worker she was supported in dealing with her landlord and a referral through the Young Person's Housing Panel which at the time Connexions chaired.

Ms X was initially placed onto training provision designed to help those with barriers to learning get started productively. She left after a short stay finding it an immature environment. Connexions then found her a place on an elderly care apprenticeship, funded a CRB check and organised a reference. This provision lasted 14/4/08-3/7/08. A lot of work went into arranging this option. She had a placement adjacent to her home but found the travel to the provider centre difficult because of her child care responsibilities. The provider loaned a laptop to help her to complete the work at home. Her non attendance worsened when she assumed some child care responsibilities for her boyfriend's relative and the provider ended her training.

The Connexions Personal Adviser took some time to work with Ms X on longer term plans. She believed Ms X was keen to engage with Education, Employment and Training but on her own terms. If she felt she was being pressured, (ie training provider insisting she attends sessions which she feels are superfluous), she would decide on her own course of action and never mind the consequences. In discussion with the Adviser she identified a desire to go to higher education and pursue a social work qualification. Connexions identified the Access course at Lakes College as the most appropriate entry route; the Personal Adviser judged she was capable of higher education

Because of Ms X's age and the Access course she was applying to, she was subject to substantial fees. Connexions agreed with Pathways to fund Ms X's fees for the course through some money we had raised and supported her through application and enrolment at Lakes College. She progressed successfully through the access course and was supported in her application to HE where she is currently doing well.

6.7 There are some unique risk factors for sole traders as parents. They do not have the same welfare safety net as others, and can be put out of business by cash flow problems, particularly when some larger companies (which are themselves more dominant in the West Cumbria economy) extend payment period terms.

6.8 Poor health and the incidence of disability in a family is a consistently high risk factor for poverty affecting children in that family. While support through the benefits system is higher in cases of disability, it is not always enough to cover unforeseeable or unique circumstances, and other support may help stop a family falling into major financial difficulty.

Case Study #5 : Credit Union

Mr B has a young child, born with a chronic and life-threatening medical condition. The child's illness require him to attend a specialist hospital in London on a monthly basis. Mr B is usually able to budget for this cost through DLA and Attendance Allowances, however in December the visit would require them to stay in London for a week, rather than the usual 3 days. Because his son was to go through a high-risk operation, the child's mother (Mr B's ex-wife) also wanted to join them.

The hospital provide over-night accommodation for one adult, so Mr B applied for a loan to cover Bed & Breakfast accommodation for the child's mother, and to cover additional costs which would arise as a result of staying in London. A £500 loan Credit Union Loan was awarded. Both the child's parents were able to be with him at hospital.

6.9 Drug and alcohol overuse also have a high correlation with incidents of child poverty, and again the correlation works both ways.

6.10 The common necessary feature in support of responses to these correlations between, health problems, disability, teenage motherhood, drug and alcohol misuse is the recognition precisely that they are connected and the causality works both ways. These are issues which cannot be tackled by any one agency working alone.

Case Study #6 : Credit Union

Mr F is a young man who has had problems with alcohol and drugs. These problems had left him with mental health issues. He applied for a loan for Christmas, having previously been a regular customer of a licensed doorstep lender.

The interest which he would be charged on the £200 loan provided by the Credit Union would be £22 and he could pay the loan fortnightly, to tie repayments in with his benefit income. He would have been charged over £150 in interest had he got his loan from the doorstep lender. A saving for Mr F of £178.

7. Helping Children Affected by Poverty

7.1 The incidence of financial exclusion is higher in West Cumbria than can be crudely accounted for by Household Income figures. West Cumbria overall is in the top 50 areas of the country for financial exclusion, and has therefore benefitted from the DWP Financial Inclusion programme.

Case Study #7: Credit Union

Mrs I's mobility is impaired due to illness. Because of this she had used high-cost doorstep lenders as she was unable to access mainstream financial services.

The Officer visited Mrs I's home and carried out a Handy Loan interview. The loan was needed to pay some outstanding bills which Mrs I had been unable to pay due to the repayments she was making on high-cost loans. Her alternative option was to take out a further high-cost loan, further undermining her ability to settle regular bills.

A Handy Loan was issued. This should enable Mrs I to break the cycle of getting into further debt in order to settle bills

7.2 Financial exclusion is associated with a cash economy and a prevalence of informal credit, whether through friends neighbours or local traders, or the licensed doorstep lenders or their equivalents in retailing, who charge excessive interest. Interest payments are not regulated in Britain, so there is no limit to the interest a lender or retailer can charge – and people often look at the cash amount to be paid each week or month, rather than the APR.

7.3 The Financial Inclusion Programme promotes accessible banking and financial services and a Financial Inclusion Fund to help establish access to affordable credit.

Case Study #8: Financial Inclusion Fund

Couple aged 32 and 28. 2 Children aged 1 and 5. Live in Social Housing

One client in full time but minimum wage job. Partner on return to work programme, receiving Incapacity Benefit.

Small amount of rent arrears. Approximately £19000 Credit debts, some joint.

Clients struggling to make payments to credit debts, starting to not make payments to priorities such as rent and council tax.

FIF assisted one client to petition for bankruptcy as debts over £15000 and the other partner successfully applied for a debt relief order as their debts below £15000.

This enabled clients to catch up on rent arrears, maintain payments to priority bills and enable to plan for the future financially.

7.4 Alongside that, Credit Unions are expanding membership and promoting a savings culture, and work through the *DRAMA* programme, amongst other interventions, to support access to banking, insurance, and household financial services in general, reducing reliance on doorstep lenders and loan sharks. Working with schools develops that culture amongst the young.

7.5 The system of "transfer payments" in UK includes benefits, pensions and tax credits, social care payments and educational allowances. Its scope is much broader than simply the "JC Plus benefit" system, and it needs to be considered as a whole. There is a developing consensus that the operation of transfer payments, taken as a "whole system" is broken, and needs to be fixed.

<p>Case Study #9 : Credit Union</p> <p>Miss A had received a visit from a Bailiff, in respect of debt owned by her and a former partner. Miss A applied for a £300 Handy Loan to pay the debt, but before paying the loan wanted to be sure that she was really liable to pay it.</p> <p>The Officer telephoned A4E, who provided a reference number. An income assessment was carried out by telephone. Although all of Miss A's household income was benefit based she did not qualify for free legal advice. This was because Miss A received high levels of Care Allowance for two of her children. The Officer therefore telephoned the Consumer Credit Council who, again, were unable to provide advice.</p> <p>A Handy Loan was issued to clear the outstanding debt. The Officer arranged for the Bailiff to collect this from the Credit Union's Office.</p>
<p>Case Study #10 : Credit Union</p> <p>Over a period of over 5 years Miss C had accumulated debts of approximately £5,000. The debts were mainly Bank Loans and catalogue debts. Miss C had for many years only managed to pay the monthly charges on these debts, the balances of which had risen to over £100 per month.</p> <p>Miss C was supported through the process of applying for a Debt Relief Order, putting her back in a position whereby she could meet her families living expenses from her income.</p> <p>Debts of £5,000 written off - Monthly saving of £100.</p>
<p>Case Study #11 : Credit Union</p> <p>Miss D, an existing Handy Loan Client, had requested a top-up loan to clear some small outstanding debts, for which she was being vigorously pursued. Because Miss D had been unable to meet her repayments on her existing loan, the loan request was refused. It was apparent that the reason for Miss D's inability to settle her Handy Loan repayments was because she had a high number of debts. Taking these into account, her income was significantly below the value of her outgoings.</p> <p>Miss D was referred to the Consumer Credit Council for advice which was provided. A telephone interview was booked with them. Miss D felt able to manage this process without further assistance from the Credit Union. The Officer provided a summary of the Consumer Credit Council's services and what information Miss D would need to provide.</p>
<p>Case Study #12 : Credit Union</p> <p>Mr G's close relatives are well-known in the area for the operation of an illegal unlicensed lending operation. Mr G applied to the Credit Union for a loan to cover the costs of him moving in with his girlfriend.</p> <p>A loan of £400 was provided. Mr G was only too aware of how much interest would have been charged by his relatives</p>
<p>Case Study #13 : Credit Union</p> <p>Miss H had always borrowed from licensed doorstep lenders. At the time of applying for a Credit Union Loan these debts were £400, when she had originally borrowed only £200.</p> <p>A loan was provided, payable to the door-step lenders, to clear her debts. This enabled Miss H to save money each week, as well as repaying her Credit Union Loan.</p> <p>The interest rebate that Miss H received for paying off her doorstep lenders Loans early helped her to cover the cost of Christmas.</p>

7.6 Referral processes and the complex bureaucracies of separate agencies get in the way of being able to offer a joined support service to families and children which integrates financial support. Better integration of the management of all these transfers, not just benefit services, and better alignment with the objectives for support to children and families, needs to be looked at. For example, it is suggested that the experience of poverty bites most acutely for children at the point of moving from primary to secondary school – but our financial support systems take no account of this.

7.7 As it stands, the system can trap families in poverty simply by its unwieldiness; often people simply do not understand how it works. At the same time, it can offer a security of income and

status, and can discourage taking up of jobs and training if it is perceived that loss of transfers would outweigh the advantages: that it is risky.

Case Study #14 : Financial Inclusion Fund

Couple aged 34 and 31. 3 children aged 9, 7 and 6. Live in Social Housing. One client is self-employed, but very little income. Other client has overpayments of benefit because had not advised DWP and council when her partner returned to live with her after a period away. Client has to repay overpaid Income Support but was also faced with Housing Benefit and Council Tax Benefit recovery action. However, established that client was entitled to full Housing Benefit, even though partner at house, and assisted client to make backdated HB and CTB claim. This was successful, wiping out potential debts of £1600. Assisted client to submit claim for tax credits to increase household income to level where can afford to live

8. Working Better Together

8.1 The County Council had already taken the major step of recognising, once again, poverty as a major issue in Cumbria, and adopting an Anti-Poverty priority for Cumbria, much of which will inform actions in response to Child Poverty too, and establishing a Strategic Financial Inclusion Forum to bring together those actors and policies which need to be aligned.

8.2 There is good partnering between people and organisations tackling the effects of child poverty through practical on the ground actions with good relations with the beneficiary groups; it is less clear that partnerships are working effectively on causes rather than simply responding to effects. Partners, led by Councils need to develop a strategic approach and embed it in the new single Sustainable Community Strategy for Cumbria and its Implementation Plans.

8.3 But there is also concern that we need to achieve real outcome change, not just achieve government targets for service delivery: "performance" change is not enough – its outcomes that need to change. That means involving more people in the process of making the change for themselves – of managing risk.

8.4 It also means being more considered in the application of what funds are available including community and charitable resources, to best effect, and developing measures of the value of investment based on outcomes rather than activity – and to sustain investment to see results.

8.5 That seems to be the reason behind the previous national Government's (and there's no reason to suppose the Coalition takes a different view) suggestion that the policy lead on this issue is to be taken by Local Strategic Partnerships rather than by Children's Trusts: because LSPs have (or are meant to have) that cross-cutting view of outcomes and bring those other factors, outwith the direct service purview of Children's Trust, into view. In Cumbria, by "LSP", Government means Cumbria Strategic Partnership Forum. But we don't intend that it be "parked" there, and "policy leads" must be followed up by direct actions, not just instigated through Children's Trust, but equally through the Health & Well-being Board and the Energy Coast Board or whatever emerges in the way of new arrangements in those functional areas.

8.6 So we view the eradication (or significant reduction) of Child Poverty as an outcome of a range of actions and programmes taken across the spectrum. We see our role as the West Cumbria Child Poverty Group is therefore not to take responsibility for delivery of actions which would only duplicate what exists in many cases, adding to the operational and institutional "mess", but to consider what actions need to be taken across the piece to produce the outcome we want, and to encourage support or challenge the existing delivery bodies to take them; and better still, for those organisations to "proof" their policies and actions against the Child Poverty outcome which they have, we hope, agreed to own just as much as the Children's Trust owns it.

9. Recommendations

- A) A significant reduction in Child Poverty to be an outcome of the new single Sustainable Community Strategy for Cumbria, owned by the Cumbria Strategic Partnership as a whole.
- B) The Child Poverty Group undertake further work on an operational definition of that outcome, and indeed of Child Poverty itself; what does success look like?
- C) A County-wide assessment be made of the current state of Child Poverty in Cumbria, against that operational definition, which must be sensitive enough to pick up nuances by small area and directly affected groups.
- D) The Group continue to develop our understanding of the specific factors which cause Child Poverty to manifest in the way that it does, in particular places and on particular groups in society.
- E) The Group develop our understanding of the way in which some families, groups, and communities can be resistant to the usual debilitating consequences of poverty; what assets or attributes make them so resilient; what can we learn from them?
- F) The Group develop our local ability to appraise the programmes and actions of organisations for their impact on Child Poverty; and our understanding of how those factors can be affected or changed.
- G) The Group seek a commitment by those organisations which can affect those changes to make them, within their own mainstream programming of their priorities and activities; that includes "owning" the objectives and indicators of change, not necessarily of Child Poverty itself, but of the factors which impact on it and which they can, to a degree, control or influence.
- H) The Group develop capacity to monitor changes in those actions and indicators, year on year, and their relationship to the Child Poverty headline indicator over time.
- I) The Group develop the ability to evaluate, alongside service providers, whether we are (collectively) "*doing things right*"; but more to the point : to challenge, lead and influence partners to ensure we are "*doing the right things*".
- J) The Group and wider Partners develop the ability to repeat these steps at regular intervals in the strategic commissioning cycle.

10. Framework For Action

10.1 As a first step, we have developed a Framework for Action on Child Poverty in West Cumbria which identifies some things for us to do as a Child Poverty Group, and some things for others to do:

Action Theme #1 Understand the Problem

Action	By
Further work to break down earned income figures down by Locality which should give us a clearer picture of the "Sellafield effect" and earned income patterns in West Cumbria.	Observatory
Establish whether Child Poverty has the same spatial incidence as the variations in other indicators of deprivation by Locality figures.	Observatory
Analyse figures for Child Poverty (NI 116) and income and costs indicators at ward and LSOA geographies	Observatory
Research the interaction between social housing costs and child poverty; and on the cost of living index for a) families with children and b) West Cumbria as compared with national figures.	Observatory

Action Theme #2 Understand the Context

Action	By
Research a better understanding of what other factors cause child poverty to arise in particular patterns, and what particular effects they are having, and why. Consider which of the indicators in the "Child Poverty Basket" in the National Indicator Set might be useful as contextual and causality indicators.	Child Poverty Group; Observatory
Investigate whether there is evidence that the very fact of having children reduces the earning capacity of parents	Child Poverty Group
Understand why Child Poverty figures in Egremont (as a particular example) are worse than IMD would predict, and consider reasons why Child Poverty seems to be markedly more prevalent in some areas than others which have the same income levels.	Child Poverty Group
Review the Local Development Frameworks and Local Transport Plan to proof their impact on Child Poverty	District Council Planners; CCC Highways

Action Theme #3 Reduce the Incidence of Child Poverty

Action	By
Consider, with employers and TUs how we achieve greater equality in wage levels down the nuclear supply chain (women are more likely to be represented at the bottom of the supply chain than the top) and to encourage the development of family friendly employment practices which open up access to employment in the high wage sectors and would help rebalance the workforce.	Britain's Energy Coast : West Cumbria (BECWC)

Action	By
A better functioning enterprise-based economy, where more of the profits are retained in the area, and more and better employment created which is accessed by people with family responsibilities; there needs to be dialogue with BECWC and employment gatekeepers about what this means: in terms, for example, of local procurement, best value, and understanding social return on investment.	BECWC
Make a greater commitment to the training of local young people, particularly within the nuclear supply chain and in the public and healthcare sectors. We know that many more youngsters are capable of apprenticeships than are available to them, and we know that the training centres have capacity for those extra youngsters. But there are not the places with employers.	BECWC

Action Theme #4 Prevent Children falling into Poverty

Action	By
Improvements in skills and learning opportunities for parents of young children	CCC Education
Refurbishment of Homes to Decent Homes Plus and Energy Efficiency standards which reduce the incidence of fuel poverty; much progress has been made in the social housing sector but major problems remain in privately rented and owner-occupied housing	Cumbria Housing Group
Create better understanding in large companies of the knock-on effects of extended payment terms imposed on small suppliers and sole traders	Chamber of Commerce
Take forward the "Inspiring Communities" type pilots in Cleator Moor and Whitehaven and roll-out across West Cumbria	NEC Regen: Impact HA: Howgill; Cumbria CC
Focus support for teenage mothers on engaging with the social and emotional well-being of mother and child and use of flexible and responsive mechanisms for engaging teenage mothers in education employment and training rather than simply on meeting arbitrary targets for take-up of work or learning soon after giving birth	Childrens Trust

Action Theme #5 Help Children affected by Poverty

Action	By
Continue the work of the Financial Inclusion Project, Drama, and Credit Unions. More detailed figures on Child Poverty at LSOA level can tell us whether we are hitting the right places.	Cumbria FI Group
More proactive integrated working between Revenues & Benefits Departments, Job Centre Plus, Social Care, Family Support, Educational and other partners who are involved in making transfer payments and tackling poverty and financial inclusion. (Note the development of shared services and place-based budgeting)	Cumbria CEG

Action	By
Sustain free school meals, healthy eating programmes through schools, sure start, community co-ops.	Cumbria CC / Public Health
Maintain access to sport leisure and exercise.	Cumbria Sport; Cultural Services

Action Theme #6 Work better together

Action	By
Each organisation across all sectors must establish a clear commitment to dealing with Child Poverty – as a shared SCS objective - and agree a set of actions that they implement in their own organisations to contribute to the solutions	Cumbria Partnership; Energy Coast Leaders Group
A Child Poverty Impact Assessment of every Plan and Programme, with joint working/training at strategic and operational levels, and involvement of families and communities in challenging practice and developing solutions	Cumbria LSP Forum
Communication between bodies and agencies needs to improve to raise awareness and establish robust but simple referral arrangements.	Cumbria Partnership
County Council should exercise its strategic lead role from a bottom-up perspective, creating a better understanding at the front line of high level objectives and how they connect to individuals, families and children (service users) needs.	Cumbria CC Cabinet
More joint working/training at strategic and operational level, with consideration of totality of funds available, and direction towards actions which plausibly deliver child poverty outcomes with best Value For Money.	Cumbria CEG

11. Policy references and Further Reading

National:

Child Poverty Act 2010

Ending Child Poverty: Mapping the Route to 2020:

www.endchildpoverty.org.uk/why-end-child-poverty/child-poverty-act

West Cumbria:

Future Generation: Strategy for Sustainable Communities in West Cumbria

(Overarching Aim: Make West Cumbria Prosperous; Outcome: Higher Incomes):

<http://westcumbria.gov.uk/Default.aspx?page=3>

The *Child Poverty Action Group* website lists an impressive array of its own publications and links to every conceivable source of information about Child Poverty:

<http://www.cpag.org.uk/>

Two of its publications worthy of particular mention are:

Ending Child Poverty: A Manifesto for Success, launched on 18 March 2009 – the tenth anniversary of the Government's pledge to eradicate child poverty in a generation, makes a strong moral statement on how the UK should value children and put their needs first – and sets out the ten practical steps towards a society free of child poverty.

The Child Poverty Toolkit, developed in conjunction with *The Centre for Economic and Social Inclusion* is a key resource developed to help local authorities analyse child poverty in their areas and develop their child poverty strategy. It contains local data, policy and strategy briefs and examples of best practice.

Also of particular note is *What is needed to end child poverty in 2020?* Donald Hirsch 2008: published by Joseph Rowntree Foundation which draws upon a series of seven related research reports:

- [Can work eradicate child poverty?](#)
- [Childcare and child poverty](#)
- [Ending severe child poverty](#)
- [Addressing in-work poverty](#)
- [Tackling child poverty when parents cannot work](#)
- [The effects of discrimination on families in the fight to end child poverty](#)
- [Parental qualifications and child poverty in 2020](#)

<http://www.jrf.org.uk/publications/what-needed-end-child-poverty-2020>

The Spirit Level: Why Equality is Better for Everyone Richard Wilkinson and Kate Pickett: draws peoples attention to the fact that more equal societies, those with a narrower gap between rich and poor, are more cohesive, healthier, suffer fewer social problems and are more environmentally sustainable. It is commended by the breadth, depth and quality of the research base deployed. *Penguin 2009, ISBN-10: 0241954290*

13. West Cumbria Child Poverty Group

This Report has been compiled by a group of concerned volunteers, who took part in the Child Poverty Conference in late 2008 in West Cumbria, and wanted to follow that up with further consideration of the issues and some recommendations for actions. This Report represents a collective consensus and does not necessarily represent the view of any individual or their employer.

Members of the Group were:

Cllr Hugh Branney (Copeland BC)
Anne Cartner (Impact Housing)
Debbie Cochrane (Copeland BC)
Richard Cox (Cumbria CC)
Mark Fryer (Allerdale BC)
Carol Graham (Citizens Advice Bureau)
Walter Harrison (Jobcentreplus)
Michael Heaslip (Applied Policy Science Unit : UCLAN)
Peter Hindle (Jobcentreplus)
John Kane (Trades Union Congress)
Katrina McEwan (Family Advice Centre)
Kate Mahone (NHS Cumbria)
Russell Norman (Howgill Family Centre)
Michael Priestley (Connexions Cumbria)
Lesley Sanczuk (Cumbria CC)
Sue Shepherd (Jobcentreplus)
Willie Slavin (Howgill Family Centre : Chair)
Maria Toman (Home Housing)
Jim Youdale (Cleator Moor Credit Union)
Rebecca Watkins (Howgill Family Centre : secretariat)

The Group would also like to acknowledge the work of the West Cumbria Partnership and its former Strategic Co-ordination Unit, whose data on and analysis of socio-economic issues in West Cumbria were very helpful in compiling the Report.

West Cumbria Child Poverty Group
November 2010

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