

Draft Leeds' Child Poverty Needs Assessment

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1. Introduction

Childhood experience lays the foundations for later life. Growing up in poverty can damage physical, cognitive, social and emotional development, which are all determinants of outcomes in adult life. While some children who grow up in low income households will go on to achieve their full potential, many others will not. Tackling child poverty will help to improve children's lives today, and it will also enhance their life chances: enabling them to make the most of their talents, achieve their full potential in life and pass on the benefits to their own children.¹

Child Poverty is defined as growing up in a low income household. When children and families experience poverty and deprivation, they have a standard of living that is well below average and which most people would consider unacceptable in Britain today. Tackling income poverty and material deprivation must be at the heart of the agenda for promoting fairness and opportunity for all.

The research evidence shows that low income and material deprivation are at the core of a complex cycle of interaction between material resources, environmental factors and family circumstances which harm children's healthy development and prevents children in poor families enjoying and achieving in childhood. Poverty blights children's lives and prevents them fulfilling their potential leading to intergenerational cycles of poverty and disadvantage.

Following extensive consultation *Measuring Child Poverty*² set out a new tiered approach to measuring child poverty in the UK over the long-term:

- *Absolute* low income: this indicator measures whether the poorest families are seeing their income rise in real terms. The level is fixed as equal to the relative low-income threshold for the baseline year of 1998-99 expressed in today's prices;
- *Relative* low income: this measures whether the poorest families are keeping pace with the growth of incomes in the economy as a whole. This indicator measures the number of children living in households below 60 per cent of contemporary median equivalised household income; and
- *Material* deprivation and low income combined: this indicator provides a wider measure of people's living standards. This indicator measures the number of children living in households that are both materially deprived and have an income below 70 per cent of contemporary median equivalised household income.

The Government monitors child poverty against all three measures with a target attached to the relative low-income measure, recognising that when family income falls below that of others in society, this has additional negative

¹ Ending Child Poverty: Everybody's Business

² Measuring Child Poverty, DWP December 2003

outcomes including inequality of opportunity and social exclusion. The coalition government have pledged to stick to the previous government targets on child poverty, but no guidance has been released at present. In June the Government announced that Frank Field MP had been appointed to lead an independent review into poverty and life chances. The main aims of the Review are to:

- Explore how a child's home environment affects their chances of being ready to take full advantage of their schooling
- Generate a broader debate about the nature and extent of poverty in the UK
- Recommend potential action by government and other institutions to reduce poverty and enhance life chances for the least advantaged, consistent with the Government's fiscal strategy
- Examine the case for reforms to the poverty measures, in particular for the inclusion of non-financial elements

The Review team will be consulting with a range of lobby groups, poverty experts, delivery organisations, charities, parents and children. The Review will also consider existing evidence on poverty and the factors in childhood that have the biggest impact on future outcomes. The Review is due to report its findings to Parliament in December and will inform the National Child Poverty Strategy which the government will publish in April 2011.

Measuring Child Poverty

The vast majority of data that is available describes relative poverty and is related to means-tested benefits. The main caveat to be applied to this kind of measure is that benefits often need to be applied for; and if a family is living in poverty but there are barriers to them applying for the relevant benefits then they will not appear in the statistics. There is little or no data available around material or absolute poverty for Leeds.

For the purposes of this document Child Poverty is defined as the proportion of children living in families in receipt of Child Tax Credit whose reported income (including benefits) is less than 60 per cent of the median income, or families in receipt of Income Support or Income-Based Jobseekers Allowance. Low income families are defined as those receiving Child Tax Credit and Working Tax Credit or where the family is out of work (whether the total income is above or below 60% median threshold).

Children who are eligible for Free School Meals is a recognised proxy measure for children living in poverty. This measure has also been used throughout this document; in particular to demonstrate the poorer outcomes of those living in poverty.

Any measures which relate solely to household income or means-tested benefits cannot describe the actual conditions in which children live or their quality of life. A low income household may not necessarily provide children with a low standard of living (undeclared income and savings may supplement earnings). Conversely a higher income household may in fact have a low standard of living if the needs of children are not prioritised.

Setting the context - Demographics of Leeds

Current Population

In 2001 Leeds had a population of 715,600 living in approximately 301,000 households. The latest population estimates from the Office for National Statistics (2009 Mid-Year Estimates of Population) show that the population has increased to 787,700, an increase of 10% from the 2001 figure. This is more than the Yorkshire and Humber growth of 5.7% and the England and Wales growth of 4.7% over the same period.

The table below provides a summary of the 2009 population structure by broad age bands and gender (numbers may not add up due to rounding).

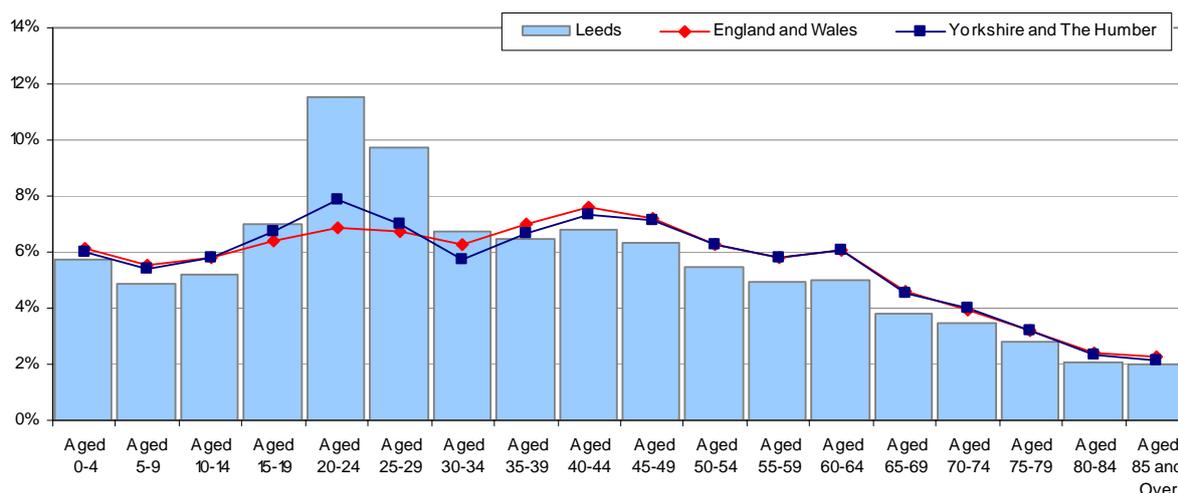
2009 Mid-year population estimates for Leeds

| Age band | Male | Female | All |
|----------|---------|---------|---------|
| 0 | 5,000 | 4,800 | 9,800 |
| 1-4 | 18,100 | 17,400 | 35,400 |
| 5-9 | 19,700 | 18,600 | 38,300 |
| 10-14 | 21,100 | 20,000 | 41,100 |
| 15-19 | 27,700 | 27,700 | 55,300 |
| 20-29 | 85,300 | 82,500 | 167,900 |
| 30-59 | 144,400 | 144,600 | 289,200 |
| 60-74 | 46,100 | 50,200 | 96,400 |
| 75+ | 21,300 | 33,100 | 54,200 |
| Total | 388,700 | 399,000 | 787,700 |

Source: ONS MYE of Population 2009

The following table compares the age profile of Leeds with that of Yorkshire & the Humber and England & Wales. It clearly shows that Leeds has a significantly higher proportion of 15-29 year olds compared to both the regional and national figures.

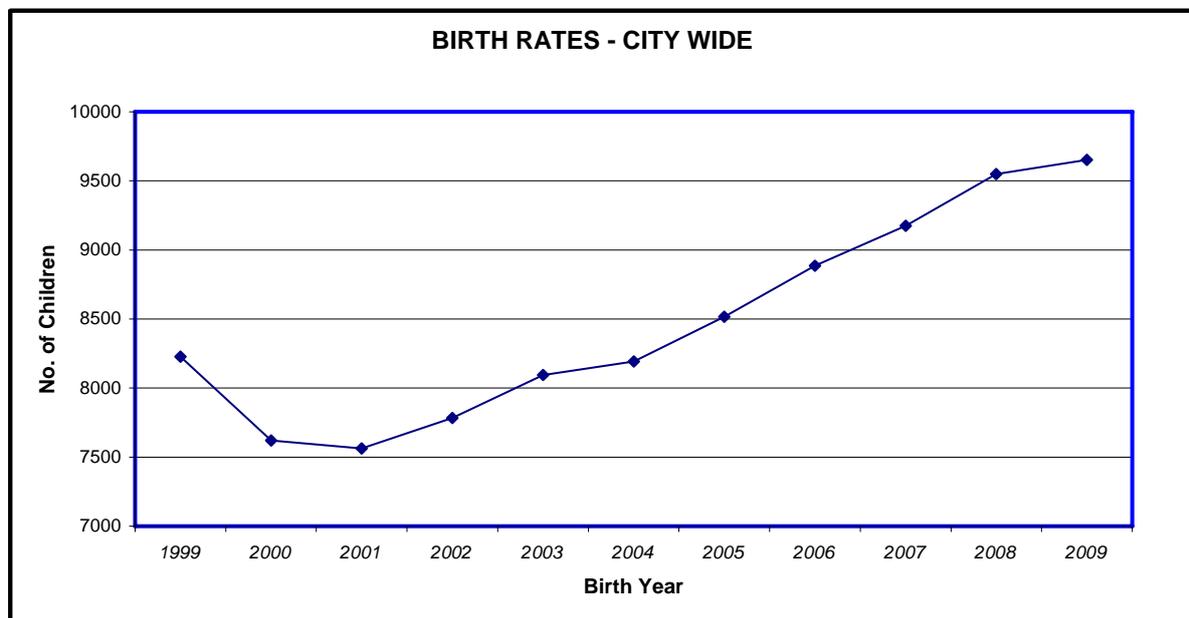
Comparison of age profile: Leeds / Yorkshire & Humber / England & Wales



Changes in population 2001-2009

There has been a significant increase in births in Leeds and across England in recent years. The chart below shows the rapid increase in the number of births, with an increase of 28% since the low point in 2001, with 2090 more births in 2009 than 2001. These changes are having differential impacts across the city, due to differences in birth rates for different

groups. The population of young children is showing a higher rate of increase in the more deprived areas of the city. Across all of Leeds, the current 0-1 year old population is 12% higher than the current 4-5 year old population. However, in areas classified as in the 20% most deprived in the country on the Income Deprivation Affecting Children aspect of the Index of Multiple Deprivation, the difference is 18%.



The following table illustrates the change in the population of Leeds from 2001 to 2009. It shows that

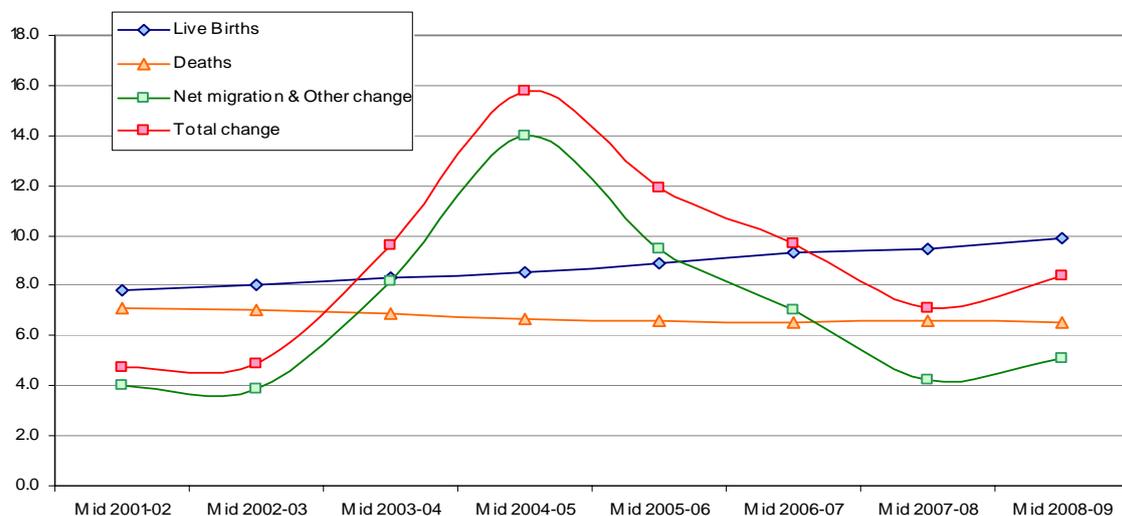
- The number of 0-4 year olds fell from 2001 to 2003 but has increased steadily and significantly since and has increased by 1,500 in the last year.
- The numbers of 5-9 year olds and 10-14 year olds have fallen steadily since 2001 with an overall drop, over the 9 years of 14.7% and 14.2% respectively
- However in stark contrast the 20-29 age band has shown a steady increase over the years with an overall increase, between 2001 and 2008 of over 53%
- The numbers of 30-59 year olds showed the least change with an overall increase of just 2.8% since 2001
- The numbers of people aged 60-74 and above stayed fairly static through 2001 to 2006, however from 2006 onward the numbers have begun to increase
- The number of people aged 75+ has also increased steadily since 2001, with the numbers of very elderly (aged 85 and over) increasing by 15%

| Year | All Ages | Aged 0-4 | Aged 5-9 | Aged 10-14 | Aged 15-19 | Aged 20-29 | Aged 30-59 | Aged 60-74 | Aged 75+ |
|------|----------|----------|----------|------------|------------|------------|------------|------------|----------|
| 2001 | 715.6 | 40.7 | 44.9 | 47.9 | 48.6 | 109.2 | 281.4 | 90.7 | 51.9 |
| 2002 | 720.3 | 39.6 | 43.7 | 47.7 | 50.9 | 113.1 | 283.1 | 90.0 | 52.1 |
| 2003 | 725.3 | 38.8 | 42.8 | 47.0 | 52.9 | 118.9 | 282.7 | 90.0 | 52.3 |
| 2004 | 734.8 | 38.9 | 42.0 | 46.0 | 54.4 | 127.7 | 283.4 | 90.0 | 52.5 |
| 2005 | 750.6 | 39.6 | 40.9 | 45.3 | 55.5 | 140.0 | 286.3 | 90.2 | 52.8 |
| 2006 | 762.5 | 40.6 | 39.5 | 44.2 | 56.7 | 149.6 | 287.9 | 90.6 | 53.4 |
| 2007 | 772.2 | 42.1 | 38.7 | 43.0 | 56.7 | 158.3 | 286.8 | 92.5 | 53.8 |
| 2008 | 779.3 | 43.7 | 38.2 | 42.1 | 55.6 | 164.6 | 286.6 | 94.6 | 54.2 |
| 2009 | 787.7 | 45.2 | 38.3 | 41.1 | 55.3 | 167.9 | 289.2 | 96.4 | 54.2 |

Source: ONS MYEs of Population

The following charts show the components of change and clearly show that while migration (both internal and international) continues to have the biggest impact on the population increase the increasing birth rate is also a factor.

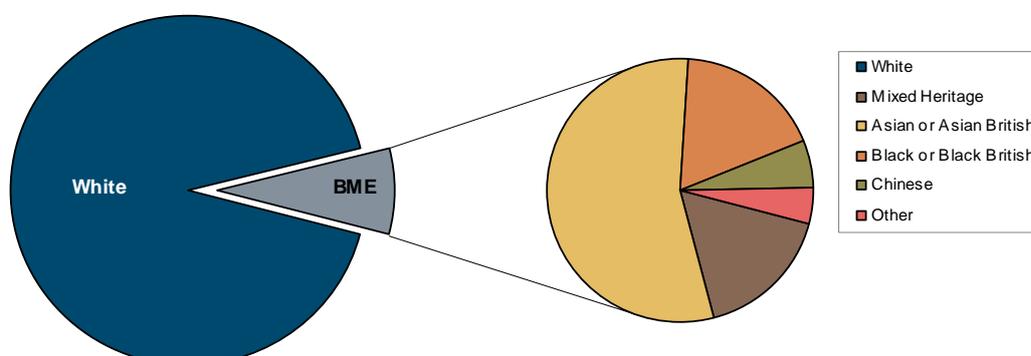
| | Population (before change) | Live Births | Deaths | Natural change | Net migration & Other change | Total change | Population (after change) |
|-------------|----------------------------|-------------|--------|----------------|------------------------------|--------------|---------------------------|
| Mid 2001-02 | 715.6 | 7.8 | 7.1 | 0.8 | 4.0 | 4.7 | 720.3 |
| Mid 2002-03 | 720.3 | 8.0 | 7.0 | 1.0 | 3.9 | 4.9 | 725.3 |
| Mid 2003-04 | 725.3 | 8.3 | 6.9 | 1.4 | 8.2 | 9.6 | 734.8 |
| Mid 2004-05 | 734.8 | 8.5 | 6.7 | 1.8 | 14.0 | 15.8 | 750.6 |
| Mid 2005-06 | 750.6 | 8.9 | 6.6 | 2.3 | 9.5 | 11.9 | 762.5 |
| Mid 2006-07 | 762.5 | 9.3 | 6.5 | 2.7 | 7.0 | 9.7 | 772.2 |
| Mid 2007-08 | 772.2 | 9.5 | 6.6 | 2.9 | 4.2 | 7.1 | 779.3 |
| Mid 2008-09 | 779.3 | 9.9 | 6.5 | 3.4 | 5.1 | 8.4 | 787.7 |



Black and Ethnic Minority Communities

At the time of the 2001 Census there were almost 78,000 people from BME communities living in Leeds (10.8% of the total resident population). Geographic analysis of the Census data has shown how BME communities are concentrated in particular geographic areas of the city:

- Almost one-third of the city's BME population live in just three wards: Gipton & Harehills, Chapel Allerton and Hyde Park & Woodhouse.
- People from BME communities account for over 40% of the resident population in Gipton & Harehills, in Chapel Allerton 36.5% and in Hyde Park & Woodhouse 31.4%.
- Over a quarter of the Pakistani population lives in Gipton & Harehills.
- The vast majority (85%) of the city's Bangladeshi community is concentrated in three wards: Gipton & Harehills, City & Hunslet and Chapel Allerton.
- Over half (55%) of the city's Black-Caribbean community live in three wards: Gipton & Harehills, Chapel Allerton and Hyde Park & Woodhouse.



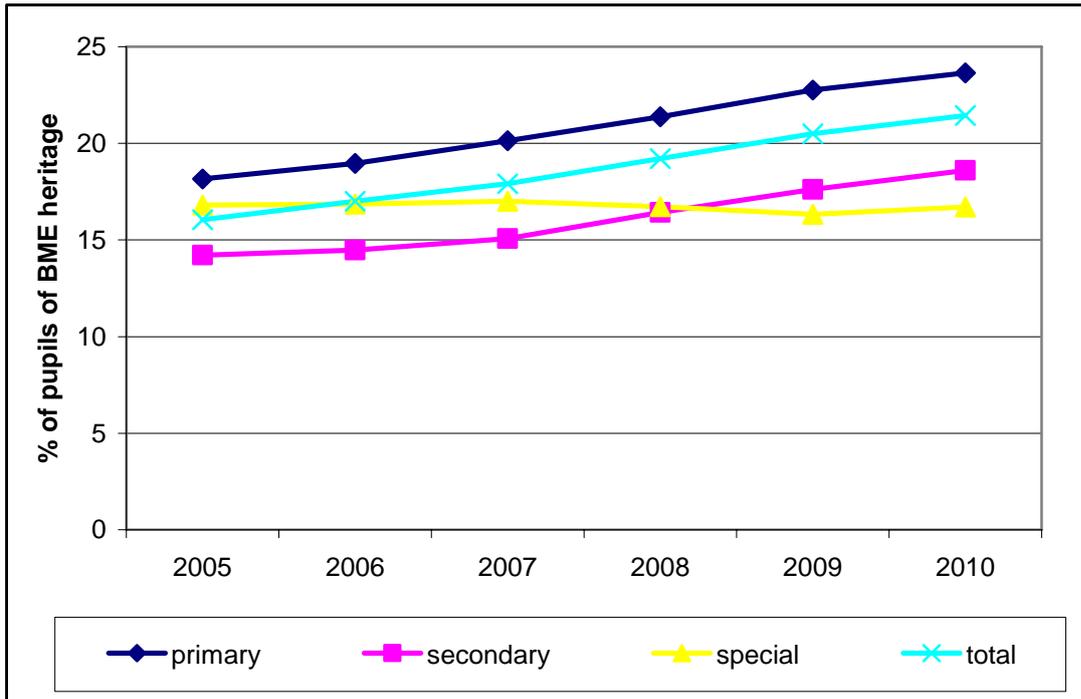
The Office for National Statistics has produced updated information on the numbers of people from BME communities, although this is only available at the city level. The following table compares the data from 2001 with that from 2007 (the most up to date available). It shows that:

- The BME population has increased from 77,900 in 2001 to 121,500 in 2007
- BME communities now account for 15.9% of the resident population (from 10.9% in 2001)
- The largest BME groups in the city are the Indian and Pakistani communities with just over 18,000 people each
- The “Other White” category has seen the biggest increase in numbers from 10,700 in 2001 to 20,400 in 2007, many of who will be migrant workers
- Black African, Chinese, Black African / White and Other Ethnic groups have all seen their numbers more than double
- White Irish is the only group to have seen a decrease in numbers

| | 2001 | | 2007 | | Change |
|-------------------------------|----------------|-------|----------------|-------|---------------|
| | Numbers | Rates | Numbers | Rates | |
| White | 656,900 | 91.8% | 667,600 | 87.7% | 10,700 |
| White British | 637,700 | 89.1% | 639,600 | 84.0% | 1,900 |
| White Irish | 8,600 | 1.2% | 7,600 | 1.0% | -1,000 |
| Other White | 10,700 | 1.5% | 20,400 | 2.7% | 9,700 |
| Mixed Heritage | 9,800 | 1.4% | 13,800 | 1.8% | 4,000 |
| Black Caribbean & White | 4,600 | 0.6% | 5,200 | 0.7% | 600 |
| Black African & White | 900 | 0.1% | 1,800 | 0.2% | 900 |
| Asian & White | 2,500 | 0.3% | 4,100 | 0.5% | 1,600 |
| Other Mixed | 1,800 | 0.3% | 2,700 | 0.4% | 900 |
| Asian or Asian British | 32,400 | 4.5% | 45,200 | 5.9% | 12,800 |
| Indian | 12,400 | 1.7% | 18,300 | 2.4% | 5,900 |
| Pakistani | 15,100 | 2.1% | 18,200 | 2.4% | 3,100 |
| Bangladeshi | 2,500 | 0.3% | 4,100 | 0.5% | 1,600 |
| Other Asian | 2,400 | 0.3% | 4,600 | 0.6% | 2,200 |
| Black or Black British | 10,400 | 1.5% | 16,600 | 2.2% | 6,200 |
| Black or Black Caribbean | 6,700 | 0.9% | 6,900 | 0.9% | 200 |
| Black African | 2,500 | 0.3% | 8,400 | 1.1% | 5,900 |
| Other Black | 1,200 | 0.2% | 1,300 | 0.2% | 100 |
| Other Ethnic Group | 6,000 | 0.8% | 17,600 | 2.3% | 11,600 |
| Chinese | 3,500 | 0.5% | 10,100 | 1.3% | 6,600 |
| Other | 2,600 | 0.4% | 7,500 | 1.0% | 4,900 |
| All people | 715,600 | | 761,100 | | 45,500 |

Source: Office for National Statistics Mid Year Estimates of Population 2001-2007

BME Children in Schools



The largest ethnic minority group represented in Leeds schools are pupils of Pakistani heritage. All BME groups with the exception of Black Caribbean pupils have increased their share of the school population between 2005 and 2010, with the number of Black African and Other Asian pupils more than doubling over this period. The numbers of pupils of White British and White Irish heritage have decreased. The number of pupils of Gypsy/Roma heritage have more than doubled since 2005 and there has also been a significant increase in the number of pupils of White Eastern European heritage. The growth in the number and proportion of pupils of BME heritage has been caused by migration and by higher birth rates for many BME groups.

Data collected through the Pupil Level Annual School Census (PLASC) also provides valuable additional information on the make-up of communities across Leeds, particularly in relation to ethnicity and languages spoken.

The following table provides a breakdown of the ethnic origins of pupils at school in Leeds. The data is collected on a broader classification than is available through the Office for National Statistics.

| | Numbers | Rates |
|-------------------------------|---------|-------|
| White | | |
| White British | 81,756 | 75.3% |
| White Irish | 872 | 0.8% |
| Traveller Irish Heritage | 310 | 0.3% |
| Gypsy Roma | 105 | 0.1% |
| White Western European | 312 | 0.3% |
| White Eastern European | 263 | 0.2% |
| Other White | 975 | 0.9% |
| Mixed Heritage | | |
| Black Caribbean & White | 971 | 0.9% |
| Black African & White | 1,489 | 1.4% |
| Asian & White | 1,703 | 1.6% |
| Other Mixed | 432 | 0.4% |
| Asian or Asian British | | |
| Indian | 2,286 | 2.1% |
| Kashmiri (Pakistani) | 132 | 0.1% |

| | | |
|-------------------------------|---------|------|
| Kashmiri (Other) | 2,177 | 2.0% |
| Other Pakistani | 4,316 | 4.0% |
| Bangladeshi | 1,250 | 1.2% |
| Other Asian | 1,424 | 1.3% |
| Black or Black British | | |
| Black or Black Caribbean | 3,022 | 2.8% |
| Black African | 1,115 | 1.0% |
| Other Black | 747 | 0.7% |
| Other Ethnic Group | | |
| Chinese | 534 | 0.5% |
| Other Ethnic Group | 1,259 | 1.2% |
| | | |
| Unknown or refused | 1,091 | 1.0% |
| | | |
| All pupils | 108,541 | |

Source: PLASC January 2010

Along with the rise in the number and proportion of pupils of BME heritage, there has been an increase in pupils with English as an additional language (EAL). In 2010 there were almost 15,000 pupils with EAL, representing 13% of the school population, up from 10% in 2005. Overall, there are 175 different first languages spoken by pupils in Leeds schools. The proportion of pupils with EAL is higher in primary schools (16%) than secondary schools (10%). Pupils with EAL are concentrated in particular areas of the city and in particular schools. There are 7 primary schools with more than 75% of their pupils with EAL, a further 9 primary schools with more than 50% and two secondary schools with more than 50%. Two secondary schools have over 50 different first languages of their students and 12 primary schools and another 10 secondary schools have more than 25 languages spoken. The languages spoken by the largest numbers of pupils are Urdu (2626 pupils), Panjabi (1774 pupils), Bengali (1017 pupils), Arabic (600 pupils) and Polish (582).

BME Population Projections

There will be significant changes in the size and profile of BME communities in the coming years. Work done by the University of Leeds School of Geography for the Yorkshire Futures Group suggests that by 2030 the BME population in Leeds will increase by 55%. Leeds BME communities will also contain higher proportions of people in older age groups. In addition, migration patterns may well be affected by any future developments in the EU, international political unrest and climate change, as borders open and people flee war or natural disasters.

BME Population projections 2005–30

| | White | Mixed Heritage | Asian | Black | Chinese & Other | Total |
|--------------|--------------|-----------------------|--------------|--------------|----------------------------|--------------|
| Start (2005) | 649,212 | 11,879 | 37,814 | 13,414 | 10,880 | 723,200 |
| End (2030) | 651,196 | 18,493 | 57,237 | 16,806 | 22,157 | 765,888 |
| Change | 1,984 | 6,613 | 19,424 | 3,391 | 11,276 | 42,688 |
| % change | 0.3 | 55.7 | 51.4 | 25.3 | 103.6 | 5.9 |

Source: University of Leeds for Yorkshire Futures, 'Yorkshire & the Humber: Population Projections – Age & Ethnicity', September 2006.

Disabled Children and Young People

Children with long term disability are a diverse group. Some will have highly complex needs requiring multi agency support across health, social services and education. Other children will require substantially less support, but nevertheless have a long-term disability. There have been many attempts to provide accurate estimates of disability in children and young people. Some of these have provided condition based estimates and others have utilised

specific survey data. Using some of this work the number of disabled children in England is estimated to be between 288,000 and 513,000.(Thomas Coram Research Unit) The mean percentage of disabled children in English local authorities has likewise been estimated to be between 3% and 5.4%.

If this applied to the population of Leeds this would equate to between 4,599 and 8277 children experiencing some form of disability. This is a very wide variation and due in part to the diversity of the groups involved and no clarity on the definition of disability.

Migrant workers

Data for 2009/10 shows that 6,010 non-UK nationals registered for NI numbers from addresses in Leeds. This does not include partners, children and other dependent relatives that are anecdotally known to be accompanying those registering in order to access work. The following table details the 'Top 20' countries accounting for almost three-quarters of all NI numbers registered in Leeds.

National Insurance number registrations in Leeds by nationality – the 'Top 20'

| Country | Numbers |
|---------------------------|----------------|
| India | 920 |
| Poland | 610 |
| Pakistan | 280 |
| Nigeria | 250 |
| Republic of Lithuania | 230 |
| Zimbabwe | 230 |
| Peoples Republic of China | 210 |
| Republic of Latvia | 190 |
| Czech Republic | 170 |
| Slovak Republic | 150 |
| Spain | 140 |
| France | 120 |
| Iran | 120 |
| Iraq | 120 |
| Germany | 110 |
| Eritrea | 110 |
| Italy | 100 |
| Philippines | 100 |
| Australia | 100 |
| Portugal | 90 |
| 'Top 20' total | 4,350 |
| All | 6,010 |

Source: Dept Work and Pensions 2009/10

Asylum seekers

The arrival of asylum seekers and refugees in Leeds also impacts on the make-up of communities. In April 2010 there were 1,390 asylum seekers known to be living in Leeds – 659 section 95 and 731 Section 4 claimants (hard case support) – originating from 56 countries. The majority of asylum seekers have been housed in inner city communities. The next table provides a summary of the numbers of asylum seekers by the Top 10 nationalities.

Asylum seekers in Leeds – Top 10 nationalities (as at 30/04/10)

| | Section 4 | Section 95 | All |
|-----------|------------------|-------------------|------------|
| China | 106 | 63 | 169 |
| Iran | 92 | 71 | 163 |
| Zimbabwe | 80 | 71 | 151 |
| Iraq | 108 | 40 | 148 |
| Eritrea | 68 | 43 | 111 |
| D R Congo | 53 | 22 | 75 |

| | | | |
|--------------------|-----|-----|------|
| Pakistan | 2 | 64 | 66 |
| Afghanistan | 14 | 48 | 62 |
| Sudan | 30 | 15 | 45 |
| Ethiopia | 27 | 10 | 37 |
| Top 10 countries | 580 | 447 | 1027 |
| All Asylum Seekers | 732 | 659 | 1391 |

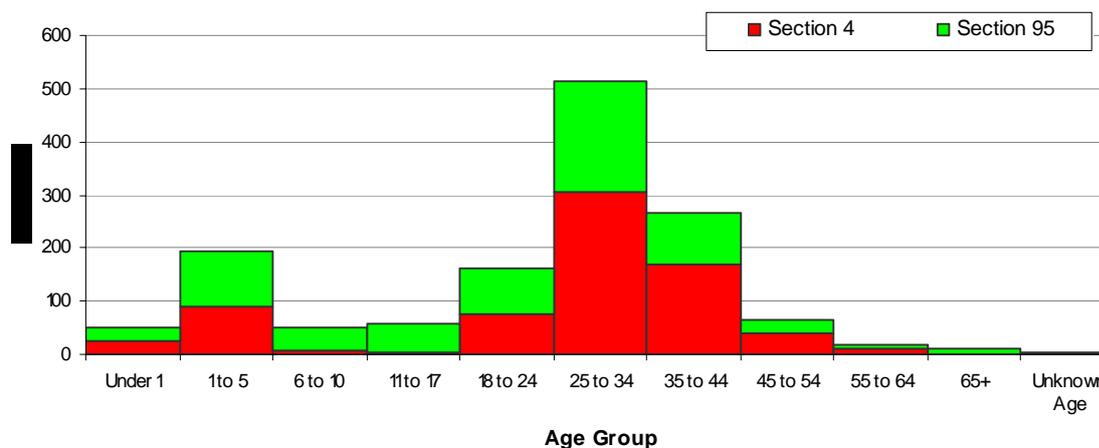
Source: Leeds City Council Asylum Seekers & Refugees Team, May 2010.

Asylum seekers in Leeds – age breakdown

| Age | Section 4 | Section 95 | All |
|-------------|-----------|------------|------|
| Under 1 | 24 | 27 | 51 |
| 1–5 | 91 | 104 | 195 |
| 6–10 | 7 | 42 | 49 |
| 11–17 | 5 | 53 | 58 |
| 18–24 | 77 | 86 | 163 |
| 25–34 | 305 | 208 | 513 |
| 35–44 | 168 | 99 | 267 |
| 45–54 | 41 | 22 | 63 |
| 55–64 | 9 | 8 | 17 |
| 65+ | 0 | 9 | 9 |
| Unknown age | 4 | 1 | 5 |
| Total | 731 | 659 | 1390 |

Source: Leeds City Council Asylum Seekers & Refugees Team, May 2010.

Asylum Seekers age distribution, All live cases up to 30/04/2010



Gypsies and Travellers

The local authority provides a site for Gypsies and Travellers at Cottingley Springs in the south of the city. The site has 41 residential pitches and a caravan capacity of 120. The following table provides a count of the number of Gypsy and Traveller caravans in Leeds.

Count of Gypsy and Traveller Caravans

| Area | Date | Authorised sites (with planning permission) | | Unauthorised sites (without planning permission) | | Total all caravans |
|-------|---------|---|---------|--|--|--------------------|
| | | Socially rented | Private | No. of caravans on gypsies' own land | No. of caravans on land not owned by gypsies | |
| Leeds | July 09 | 76 | 0 | 0 | 25 | 101 |
| | Jan 09 | 77 | 0 | 0 | 16 | 93 |
| | July 08 | 69 | 0 | 0 | 60 | 129 |
| | Jan 08 | 82 | 0 | 0 | 4 | 86 |
| | July 07 | 87 | 0 | 0 | 18 | 105 |

Household / Family Structure

- In the 2001 Census the average household size in Leeds was 2.34 persons compared to 2.36 for England and Wales
- In Leeds 46.5% of all adults live as married couples, a lower proportion than for England and Wales as a whole (50.7%)
- Married couple households account a third of all households in Leeds, compared to 36.5% in England and Wales
- 31.6% of all households in Leeds are occupied by people living on their own, a higher proportion than for both the region (29.5%) and for England and Wales as a whole (30%)
- Just under 29% of all households in Leeds contain dependent children, and almost 11% contain children under 5 years of age, proportions that are broadly consistent with those for England and Wales
- Just under 1 in 10 households in Leeds are headed by a lone parent, the same as the average for England and Wales, and of these 9 out of 10 are headed by a woman
- 50% of lone parent households with dependent children are headed by a parent in full or part-time employment. Female lone parents are more likely to be in part-time employment than their male counterparts

Households with Dependant Children

| Ward | Households with Dependant Children | Lone Parent Households with Dependant Children |
|-----------------------------|------------------------------------|--|
| Adel & Wharfedale | 2389 | 304 |
| Alwoodley | 2882 | 531 |
| Ardsley & Robin Hood | 2855 | 509 |
| Armley | 3185 | 938 |
| Beeston & Holbeck | 2815 | 899 |
| Bramley & Stanningley | 2960 | 878 |
| Burmantofts & Richmond Hill | 2982 | 1222 |
| Calverley & Farsley | 2643 | 464 |
| Chapel Allerton | 2627 | 961 |
| City & Hunslet | 2137 | 776 |
| Cross Gates & Whinmoor | 2884 | 683 |
| Farnley & Wortley | 3071 | 830 |
| Garforth & Swillington | 2521 | 356 |
| Gipton & Harehills | 3722 | 1399 |
| Guiseley & Rawdon | 2624 | 378 |
| Harewood | 2101 | 205 |
| Headingley | 686 | 147 |
| Horsforth | 2398 | 355 |
| Hyde Park & Woodhouse | 1557 | 665 |
| Killingbeck & Seacroft | 3593 | 1336 |
| Kippax & Methley | 2620 | 447 |
| Kirkstall | 1978 | 645 |
| Middleton Park | 3772 | 1399 |
| Moortown | 2643 | 428 |
| Morley North | 2711 | 472 |
| Morley South | 2545 | 563 |
| Otley & Yeadon | 2654 | 495 |
| Pudsey | 2777 | 559 |
| Rothwell | 2530 | 477 |
| Roundhay | 2803 | 503 |
| Temple Newsam | 2827 | 640 |
| Weetwood | 2179 | 490 |
| Wetherby | 2205 | 284 |
| City Wide | 86876 | 21238 |

Faith Communities

For the first time the 2001 Census included a question on religion. Unlike most Census questions this was a voluntary question that respondents were not obliged to answer and clearly this may influence the interpretation of the data. The following table shows the breakdown of faith communities across Leeds compared to the England averages.

Faith Communities in Leeds

| Religion | Leeds Numbers | Leeds Rates | England |
|---------------------|----------------------|--------------------|----------------|
| Buddhist | 1,587 | 0.2% | 0.3% |
| Christian | 492,656 | 68.9% | 71.7% |
| Hindu | 4,183 | 0.6% | 1.1% |
| Jewish | 8,267 | 1.2% | 0.5% |
| Muslim | 21,394 | 3.0% | 3.0% |
| Sikh | 7,586 | 1.1% | 0.6% |
| Other | 1,530 | 0.2% | 0.3% |
| No religion | 120,139 | 16.8% | 14.8% |
| Religion not stated | 58,060 | 8.1% | 7.7% |

Source: 2001 Census of Population

Geographic analysis of the Census data has again shown how faith communities are concentrated in particular geographic areas of the city:

- Almost a quarter of the city's Buddhist population is concentrated in just 2 wards – Hyde Park & Woodhouse and Headingley
- 27% of the city's Hindu population lives in the three electoral wards of Moortown, Headingley and Hyde Park & Woodhouse
- Over 2/3rd of the city's Jewish population lives in just two wards – Alwoodley and Moortown
- 55% of the city's Muslim community is concentrated in four wards; Gipton & Harehills; City & Hunslet; Hyde Park & Woodhouse and Chapel Allerton
- Over 45% of the city's Sikh community is concentrated in four wards; Moortown; Chapel Allerton; Calverley & Farsley; and Roundhay.

What Child Poverty looks like in Leeds

The most recent data (August 2008) shows that:

- In Leeds there are 29,695 children aged under 16 who are living in poverty which equals 22.9% of all children in this age range
- In total there are 33,295 dependent children aged under 20 who are living in poverty (22.1% of the children / young people in this age range), of which
 - 23,390 are living in lone parent families, and
 - 7,350 are living in families with 4 or more children
- In Leeds the number of children aged under 16 living in poverty dropped by 548 from 2007 to 2008, while the total number of children living in poverty dropped by 405

Table 1 provides a summary of the data for 2007 and 2008 and compares the figures for Leeds to those of the other Core Cities

| | Children aged under 16 | | | | All children* | | | |
|--------------|------------------------|--------------|---------------|--------------|---------------|--------------|---------------|--------------|
| | 2007 | | 2008 | | 2007 | | 2008 | |
| | Number | Rate | | | Number | Rate | Number | Rate |
| Birmingham | 87,815 | 38.7% | 82,725 | 36.1% | 99,040 | 37.9% | 94,825 | 35.9% |
| Bristol | 19,900 | 28.2% | 19,715 | 27.5% | 21,835 | 27.0% | 21,915 | 26.7% |
| Leeds | 30,240 | 23.5% | 29,695 | 22.9% | 33,695 | 22.5% | 33,295 | 22.1% |
| Liverpool | 29,450 | 37.1% | 27,990 | 35.6% | 33,645 | 35.7% | 32,400 | 34.6% |
| Manchester | 38,330 | 44.6% | 36,425 | 41.8% | 43,135 | 43.6% | 41,610 | 41.4% |
| Newcastle | 14,905 | 33.6% | 14,710 | 33.1% | 16,660 | 32.3% | 16,670 | 32.1% |
| Nottingham | 19,615 | 38.6% | 19,130 | 37.3% | 21,855 | 37.2% | 21,590 | 36.3% |
| Sheffield | 24,070 | 25.8% | 23,335 | 24.9% | 26,935 | 25.0% | 26,415 | 24.3% |
| England | 214169 0 | 22.4% | 206897 0 | 21.6% | 239764 5 | 21.6% | 2341975 | 20.9% |

* All dependent children under the age of 20

The dataset also provides information on family type and a breakdown of the numbers of children by age. The data for 2008 shows that of the 33,295 dependent children aged under the age of 20 who are living in poverty:

- 23,390 are living in lone parent families
- 7,350 are living in families with 4 or more children

Table 2: Children living in poverty by family type and age

| | All dependent children | | |
|------------------------|------------------------|--------|--------|
| | 2006 | 2007 | 2008 |
| All dependent children | 31,770 | 33,700 | 33,295 |
| Family Type | | | |
| Couples | 9,450 | 10,820 | 9,905 |
| Lone Parents | 22,320 | 22,880 | 23,390 |
| Children in families | | | |
| 1 child | 7,625 | 7,690 | 7,540 |
| 2 children | 10,120 | 10,480 | 10,460 |
| 3 children | 7,525 | 8,150 | 7,945 |
| 4 or more children | 6,500 | 7,380 | 7,350 |
| Age breakdown | | | |
| 0-4 years | 10,050 | 10,620 | 10,695 |
| 5-10 years | 10,370 | 10,570 | 10,380 |
| 11-15 years | 8,720 | 9,050 | 8,620 |
| 16-19 years | 2,635 | 3,455 | 3,600 |

Source: HM Revenues and Customs

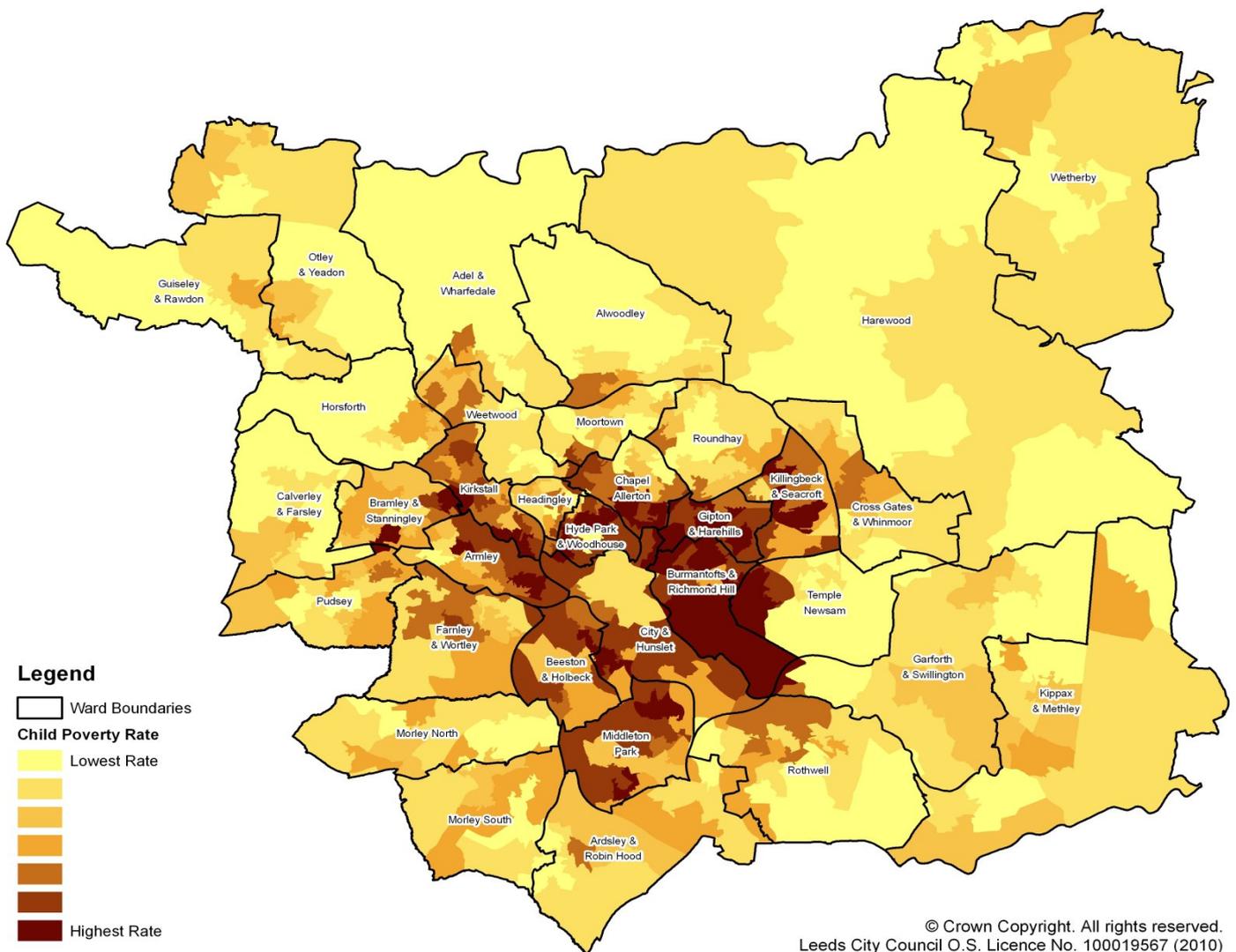
Analysis of the data at the Lower Super Output Area (LSOA) level shows huge variations in the proportions of children living in poverty. In 2008 22.1% of all dependent children under the age of 20 in Leeds were living in poverty, however at the LSOA level there were:

- 19 LSOAs where no children were deemed to be living in poverty
- 105 LSOAs with rates of 5% or less
- 55 LSOAs where 44.2% or more of children are living in poverty (double the city average)

In the most deprived LSOAs in Leeds there are 17,620 dependant children living in poverty, a rate of approximately 45%. None of the 95 LSOAs that are within the most deprived 10% from the index of Multiple Deprivation 2007 are lower than the city rate with the lowest being 24%.

This data is represented in the map below and clearly shows how child poverty is concentrated in the inner city areas.

Leeds Child Poverty- 2008



Dependent children in out of work households: May 2008

This data is published by the Department for Work and Pensions (DWP) and is only available at the parliamentary constituency level and above. It shows the numbers of children living in households where at least one parent or guardian claimed one or more of the following out-of-work benefits: Job Seekers Allowance, Income Support, Incapacity Benefit/Severe Disablement Allowance, or Pension Credit (N.B. there is a considerable overlap in the breakdown by benefit type, as for example, a claimant of Income Support may also be claiming Incapacity Benefit).

Table 1 shows a breakdown of the data for Leeds – it must be remembered that although there is overlap between the benefit types the “All” figures captures children once, irrespective of the combination of benefits being claimed.

Table 1: Dependent children in out of work households

| | Number of 0-18 year olds | Number of 0-15 year olds | Number of 0-4 year olds |
|--|-----------------------------|-----------------------------|----------------------------|
| All | 29,530 | 26,660 | 9,470 |
| <i>Income Support</i> | <i>23,680</i> | <i>21,790</i> | <i>7,870</i> |
| <i>Job Seekers Allowance</i> | <i>2,680</i> | <i>2,370</i> | <i>1,040</i> |
| <i>Incapacity Benefit / Severe Disablement Allowance</i> | <i>7,660</i> | <i>6,320</i> | <i>1,670</i> |
| <i>Pension Credit</i> | <i>400</i> | <i>250</i> | <i>30</i> |

Education, Health and Family

Educational attainment

There is a strong negative correlation between deprivation and attainment at foundation stage and all key stages. This means that generally as deprivation increases achievement decreases. The lowest rates of achievement are in the areas of greatest deprivation.

There are several groups of pupils that have levels of educational attainment below the average for Leeds, including Looked After Children, children eligible for free school meals, those with Special Educational Needs and certain ethnic groups, such as pupils of Pakistani, Bangladeshi, Traveller and Black heritage. It should be noted that there will be significant cross over between these groups, with high levels of free school meal eligibility among many ethnic groups and with high proportions of Looked After Children coming from deprived areas. Analysis shows that when this is taken into account, the differences in attainment between those eligible for free school meals and those that are not are also evident within ethnic groups, therefore the high level of free school meal eligibility for some of these groups has a significant impact on their overall levels of attainment.

The attainment gaps are evident throughout the age range of education, from the Early Years Foundation Stage, through Key Stage 2 at the end of primary school, Key Stage 4 at the end of secondary school and into further education, where both participation and outcomes are lower for these groups of young people. For example, 34% of pupils eligible for free school meals achieved a good level of development in the Foundation Stage in 2010, 24 percentage points lower than the Leeds average. This gap in the percentage achieving the expected level of attainment remains at later key stages, with the proportion of pupils eligible for free school meals achieving a level 4 or above at Key Stage 2 being 26 percentage points lower than the Leeds average in 2010. The gap in attainment for achievement of 5 or more GCSEs at grades A*-C including English and maths was 23 percentage points in 2010. Therefore, the impact of deprivation on outcomes is evident from the early years and remains throughout children's education.

It should also be noted that the gaps in attainment for pupils eligible for free school meals are wider in Leeds than nationally. The gaps are wider in Leeds because performance of pupils not eligible for free school meals in Leeds is generally in line with national performance for this group, whereas attainment for pupils eligible for free school meals is below national attainment for this group.

The table below shows the differential outcomes for children living in the 30% most deprived Super Output Areas (SOAs) in the Foundation Stage for pupils aged 6.

Outcomes for Pupils in Deprived Areas

| | 2007 | | 2008 | | 2009 | |
|--|----------------------------------|--------------------------------------|----------------------------------|--------------------------------------|----------------------------------|--------------------------------------|
| | Pupils in 30% most deprived SOAs | Pupils not in 30% most deprived SOAs | Pupils in 30% most deprived SOAs | Pupils not in 30% most deprived SOAs | Pupils in 30% most deprived SOAs | Pupils not in 30% most deprived SOAs |
| (a) % scoring 6 or more in all PSED scales | 58 | 78 | 59 | 77 | 58 | 79 |
| (b) % scoring 6 or more in all CLL scales | 40 | 63 | 36 | 56 | 44 | 64 |
| % achieving both (a) and (b) | 36 | 58 | 33 | 53 | 40 | 61 |

Data Source: KEYPAS - FSP assessment returns from Leeds schools)

This analysis demonstrates that outcomes have improved in 2009 for children living in the more deprived areas, but only at a similar level to that of children living in the less deprived areas. This issue remains a significant challenge for Leeds since the gap between the outcomes of our poorer children compared to our more affluent children is percentage points wider than the national average.

Key Stage 1 Outcomes

Pupils from more deprived backgrounds do not perform as well as their peers. However, the gap between the two groups has closed in recent years, largely due to significant improvement in performance of those eligible for Free School Meals. This was again the case in 2009, where performance for those pupils eligible for Free School Meals rose 3.8% in reading, 3.5% in writing and 1.6% in maths., closing the gap from the levels seen in 2007 by 2.4%, 3.2% and 1.5% respectively.

Level 2+ results by FSM eligibility

| | 2007 | | | 2008 | | | 2009 | | |
|--------------|---------|---------|-------|---------|---------|-------|---------|---------|-------|
| | Reading | Writing | Maths | Reading | Writing | Maths | Reading | Writing | Maths |
| Eligible | 64.6 | 57.3 | 72.9 | 63.2 | 57.1 | 72.2 | 67.0 | 60.6 | 73.8 |
| Non Eligible | 87.0 | 83.2 | 90.8 | 84.9 | 79.8 | 88.5 | 86.9 | 83.3 | 90.1 |

Source: KEYPas database; School census

Key Stage 2 Outcomes

The performance of FSM eligible pupils in 2009 fell by 3% in English, 2% in maths, 1% in science and 2% in the combined English and maths indicator. These falls were greater than that seen for pupils not eligible for free meals, thus widening the gap between the two groups. Key Stage 2 attainment for FSM pupils in Leeds is lower than that seen nationally in 2009.

Percentage of pupils attaining level 4+: Free School Meal Eligibility

| | FSM eligibility | 2007 | | 2008 | | 2009 | |
|---------|-----------------|-------|----------|-------|----------|-------|----------|
| | | Leeds | National | Leeds | National | Leeds | National |
| English | Non eligible | 85 | 83 | 85 | 84 | 82 | 83 |

| | FSM eligibility | 2007 | | 2008 | | 2009 | |
|-----------------|-----------------|-------|----------|-------|----------|-------|----------|
| | | Leeds | National | Leeds | National | Leeds | National |
| | Eligible | 63 | 62 | 63 | 65 | 60 | 63 |
| Maths | Non eligible | 81 | 80 | 81 | 81 | 81 | 82 |
| | Eligible | 60 | 60 | 60 | 63 | 58 | 64 |
| English & Maths | Non Eligible | 76 | 75 | 77 | 76 | 76 | 75 |
| | Eligible | 53 | 51 | 52 | 54 | 50 | 53 |
| Science | Non eligible | 90 | 90 | 89 | 90 | 89 | 90 |
| | Eligible | 73 | 75 | 73 | 77 | 72 | 77 |

Source: DCSF statistical first release

Key Stage 4 outcomes

Performance of FSM eligible pupils at key stage 4 improved for 5+ A*-C and for 'No passes' although the gap for 5+ A*-C widened to 35% in 2009, significantly larger than the national gap in 2008. Performance fell back with regards to the gold standard measure, where 16% of FSM eligible pupils now achieve the level required, down from almost 20% in 2008. The gap to non eligible pupils has widened 3% to 36%. Performance of FSM eligible pupils at 5+ A*-G also fell 3.5% to 75%, widening the gap to 19% in 2009.

Percentage of pupils attaining Key Stage 4 benchmarks: Free School Meal Eligibility

| | FSM eligibility | 2007 | | 2008 | | 2009 | |
|---------------------------|-----------------|-------|----------|-------|----------|-------|----------|
| | | Leeds | National | Leeds | National | Leeds | National |
| 5+ A*-C (inc Eng & maths) | Non eligible | 47.7 | 49.4 | 52.3 | 51.7 | 52.0 | 54.2 |
| | Eligible | 15.9 | 21.4 | 19.5 | 23.8 | 16.0 | 26.6 |
| 5+ A*-C | Non eligible | 62.0 | 63.4 | 67.4 | 67.0 | 73.0 | 72.8 |
| | Eligible | 26.9 | 36.2 | 34.6 | 40.0 | 38.0 | 48.9 |
| 5+ A*-G | Non eligible | 91.5 | 93.2 | 94.3 | 93.9 | 94.0 | 94.8 |
| | Eligible | 71.7 | 80.1 | 78.5 | 82.3 | 75.0 | 84.7 |
| No passes | Non eligible | 3.1 | 2.1 | 1.1 | 1.5 | 1.0 | 1.1 |
| | Eligible | 10.3 | 6.2 | 5.5 | 4.2 | 5.0 | 3.1 |

Source: DCSF statistical first release

Outcomes at level NVQ 2 and 3

Figures were also released showing the gap in performance for those eligible and non-eligible for Free School meals (FSM).

FSM gap at Level 2

| | Level 2 qualifications – FSM gap | | | | |
|------------------------|----------------------------------|------------|------------|------------|------------|
| | 2005 | 2006 | 2007 | 2008 | 2009 |
| Leeds | 34.8% | 32.0% | 32.2% | 31.7% | 32.9% |
| Statistical Neighbours | 30.9% | 30.5% | 29.4% | 28.0% | 26.2% |
| National | 28% | 27% | 26% | 24% | 22% |

Source: DCSF SFR06/2010

The gap in level 2 performance between pupils eligible and not eligible for Free School Meals has widened in Leeds in 2010 and is now the largest it has been since

2005. Leeds performance is also significantly wider than that seen in similar authorities. The gap nationally has fallen for each of the past 5 years, but in Leeds it remains above 30%.

| | L2 performance for Non-FSM | | | | | L2 performance for FSM | | | | |
|------------------------|----------------------------|-------|-------|-------|-------|------------------------|-------|-------|-------|-------|
| | 2005 | 2006 | 2007 | 2008 | 2009 | 2005 | 2006 | 2007 | 2008 | 2009 |
| Leeds | 66.7% | 68.7% | 70.4% | 74.1% | 76.1% | 31.9% | 36.8% | 38.3% | 42.5% | 43.2% |
| Statistical Neighbours | 70.8% | 72.1% | 73.9% | 76.3% | 78.0% | 39.9% | 41.6% | 44.5% | 48.3% | 51.8% |
| National | 71% | 73% | 75% | 77% | 79% | 43% | 45% | 49% | 53% | 57% |

Source: DCSF SFR06/2010

The widening of the gap is due to the higher increase in L2 performance for non FSM pupils, whose performance rose 2%, compared to the FSM eligible pupils whose performance rose by 0.7%

FSM gap at Level 3

| | Level 3 qualifications – FSM gap | | | | |
|------------------------|----------------------------------|-------|-------|-------|-------|
| | 2005 | 2006 | 2007 | 2008 | 2009 |
| Leeds | 29.4% | 28.2% | 29.0% | 28.0% | 29.7% |
| Statistical Neighbours | 27.4% | 28.0% | 27.5% | 28.0% | 26.5% |
| National | 26.4% | 26.2% | 25.5% | 25.2% | 24.6% |

The picture is a similar one at Level 3. where again the gap widened in Leeds, and the difference to national and similar authorities grew. This is due to both the Leeds gap widening and national and similar authorities performance closing the gap. The widening of the gap within Leeds is due to both an improvement for those not eligible for Free School Meals and a fall in performance for those eligible.

| | L3 performance for Non-FSM | | | | | L3 performance for FSM | | | | |
|------------------------|----------------------------|-------|-------|-------|-------|------------------------|-------|-------|-------|-------|
| | 2005 | 2006 | 2007 | 2008 | 2009 | 2005 | 2006 | 2007 | 2008 | 2009 |
| Leeds | 44.1% | 44.7% | 44.8% | 46.2% | 47.7% | 14.7% | 16.5% | 15.8% | 18.2% | 18.0% |
| Statistical Neighbours | 44.7% | 45.0% | 45.6% | 48.2% | 48.8% | 17.3% | 17.1% | 18.1% | 20.2% | 22.3% |
| National | 46.1% | 46.9% | 48.1% | 49.6% | 51.1% | 19.7% | 20.8% | 22.6% | 24.4% | 26.4% |

Source: DCSF SFR06/2010

Attendance and Persistent Absence

Attendance in Leeds primary schools fell by 0.38% to 94.29% in 2008/09.. Attendance decreased by a larger amount in Leeds than nationally.

Attendance and absence in primary schools

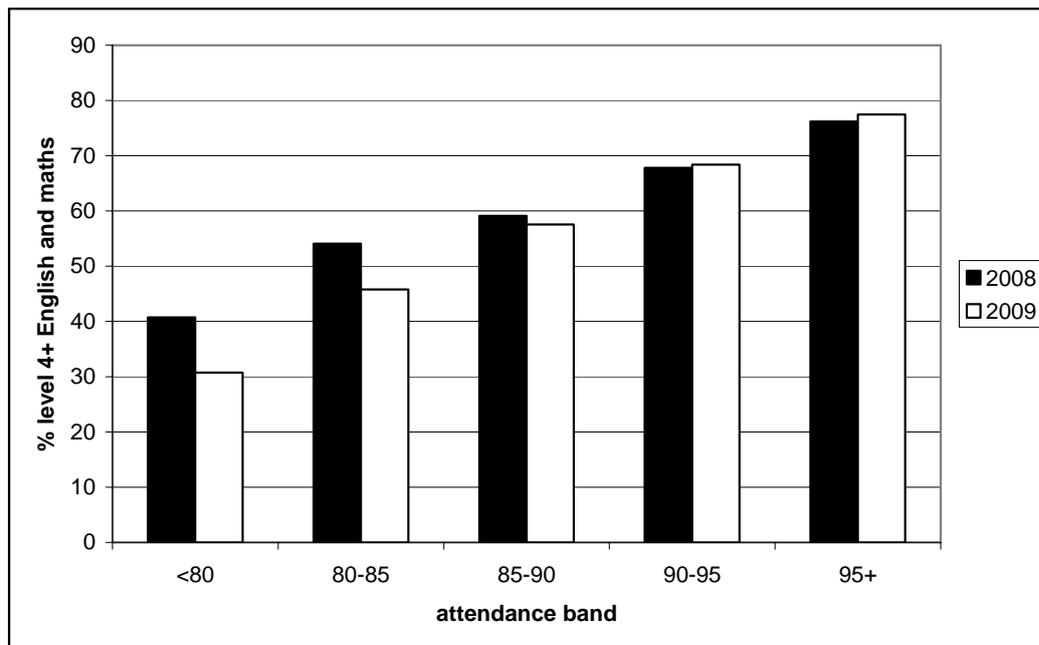
| | 2006/07 | 2007/08 | 2008/09 |
|--------------------------|---------|---------|---------|
| • % attendance | | | |
| • Leeds | • 94.79 | • 94.67 | • 94.29 |
| • National | • 94.82 | • 94.74 | • 94.70 |
| • Statistical Neighbours | • 94.98 | • 94.88 | • 94.75 |
| • % authorised absence | | | |
| • Leeds | • 4.71 | • 4.76 | • 4.97 |

| | 2006/07 | 2007/08 | 2008/09 |
|--------------------------|---------|---------|---------|
| • National | • 4.66 | • 4.69 | • 4.66 |
| • Statistical Neighbours | • 4.55 | • 4.62 | • 4.67 |
| • % unauthorised absence | | | |
| • Leeds | • 0.50 | • 0.57 | • 0.74 |
| • National | • 0.52 | • 0.57 | • 0.64 |
| • Statistical Neighbours | • 0.47 | • 0.50 | • 0.58 |

Source: DSCF statistical first release

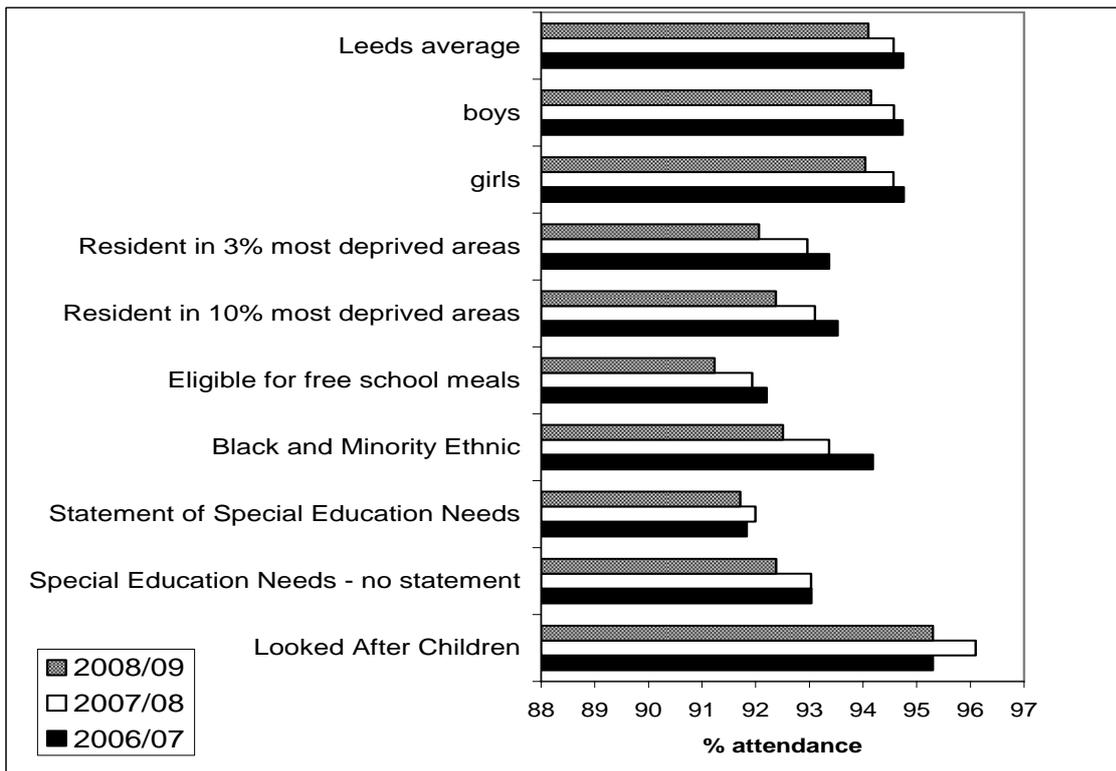
The importance of addressing attendance issues is highlighted in the chart below which shows the link between attendance and attainment. The chart demonstrates that the proportion of pupils achieving level 4 or above in Key Stage 2 English and maths increases as attendance increases. For persistent absentees, the proportion achieving level 4 or above in English and maths is less than half the Leeds average.

Key Stage 2 attainment and attendance



Source: School Census

The lowest levels of attendance were observed for pupils eligible for free schools meals, and pupils with statements of Special Education Needs (SEN). Attendance has fallen by more than the Leeds average for pupils eligible for free school meals, those who are resident in deprived areas and pupils of Black and Minority Ethnic heritage, thereby increasing the gap.



Source: School Census

Pupils eligible for free schools meals were 2.5 times more likely to be persistent absentees, whereas those with SEN and those pupils resident in deprived areas were around twice as likely. There has been a slight reduction in PA in the cohort of pupils with a statement of Special Educational Needs. Pupils of Black and Minority Ethnic heritage had a percentage rate of PA one and a half times higher than the Leeds average. Young people that had been Looked After for a year or more had levels of PA below the Leeds average.

Not in Education, Employment or Training (NEET)

NEET is a sound proxy indicator for poverty and deprivation and ensuring every young person has the opportunity of education, employment or training at the start of their adult life is an equity issue and the mark of a fair and young person friendly city.

There is a strong correlation between growing up with the effects of economic disadvantage and/ or living in a disadvantaged area and not being in education , employment or training at 16 -18. The table below shows ward based NEET data for November 2010 when the city wide aggregate NEET percentage was 8.4% and those young people not known was 5.3%

| Ward | Ward Wedge | NEET | | Not Known | |
|--------------------------|------------|-------|--------|-----------|-------|
| | | Count | % | Count | % |
| Burmantofts and Richmond | East | 109 | 14.06% | 50 | 6.45% |
| Crossgates and Whinmoor | East | 61 | 8.18% | 23 | 3.08% |
| Garforth and Swillington | East | 20 | 2.90% | 9 | 1.30% |
| Gipton and Harehills | East | 119 | 11.06% | 78 | 7.25% |

| Ward | Ward Wedge | NEET | | Not Known | |
|--------------------------|------------|------------|--------------|------------|--------------|
| | | Count | % | Count | % |
| Killingbeck and Seacroft | East | 115 | 11.76% | 60 | 6.13% |
| Kippax and Methley | East | 32 | 5.44% | 18 | 3.06% |
| Temple Newsam | East | 56 | 6.81% | 37 | 4.50% |
| East Total | | 512 | 9.02% | 275 | 4.85% |
| Alwoodley | North East | 21 | 3.61% | 17 | 2.92% |
| Chapel Allerton | North East | 79 | 9.91% | 40 | 5.02% |
| Harewood | North East | 11 | 3.34% | 12 | 3.65% |
| Moortown | North East | 21 | 3.28% | 18 | 2.81% |
| Roundhay | North East | 44 | 5.98% | 20 | 2.72% |
| Wetherby | North East | 9 | 2.96% | 10 | 3.29% |
| NE Total | | 185 | 5.46% | 117 | 3.45% |
| Adel and Wharfedale | North West | 15 | 2.98% | 21 | 4.17% |
| Guiseley and Rawdon | North West | 21 | 3.28% | 19 | 2.97% |
| Headingley | North West | 7 | 6.54% | 4 | 3.74% |
| Horsforth | North West | 13 | 2.08% | 20 | 3.20% |
| Hyde Park and Woodhouse | North West | 28 | 7.41% | 19 | 5.03% |
| Kirkstall | North West | 44 | 8.00% | 38 | 6.91% |
| Otley and Yeadon | North West | 29 | 4.25% | 39 | 5.71% |
| Weetwood | North West | 38 | 6.65% | 24 | 4.20% |
| NW Total | | 195 | 4.81% | 184 | 4.54% |
| Ardsley and Robin Hood | South | 37 | 6.01% | 22 | 3.57% |
| Beeston and Holbeck | South | 96 | 12.52% | 49 | 6.39% |
| City and Hunslet | South | 94 | 9.84% | 196 | 20.52% |
| Middleton Park | South | 116 | 12.16% | 54 | 5.66% |
| Morley North | South | 30 | 5.08% | 26 | 4.40% |
| Morley South | South | 51 | 8.70% | 28 | 4.78% |
| Rothwell | South | 35 | 6.41% | 25 | 4.58% |
| South Total | | 459 | 9.15% | 400 | 7.98% |
| Armley | West | 104 | 12.79% | 48 | 5.90% |
| Bramley and Stanningley | West | 89 | 11.73% | 60 | 7.91% |
| Calverley and Farsley | West | 23 | 4.03% | 23 | 4.03% |
| Farnley and Wortley | West | 73 | 8.35% | 50 | 5.72% |
| Pudsey | West | 29 | 4.73% | 36 | 5.87% |
| West Total | | 318 | 8.76% | 217 | 5.98% |

Health Inequalities

There are direct correlations between health inequalities economic disadvantage. The following impact disproportionately.

Limiting long term illness of parents or children

At the time of the 2001 Census, there were over 123,000 people living in households in Leeds who considered themselves to have LLtI (17.9% of the total resident population). The data shows that just over 6,000 children were considered to have LLtI (4.2% of 0-15 year olds).

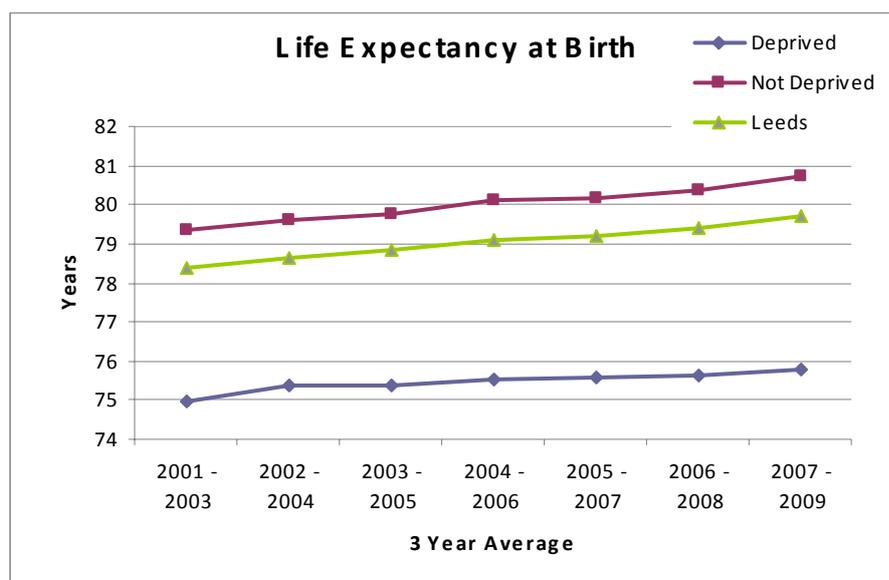
The LLtI rates in the deprived area are higher at 22.5% for the total population living in households and 5.5% for children.

| | Leeds | Deprived Area | Non-deprived area |
|---|-------|---------------|-------------------|
| All people (living in households) with LLtI | 17.9% | 22.5% | 16.2% |
| All children (living in households) with LLtI | 4.2% | 5.5% | 3.8% |

Life Expectancy at Birth

| | Deprived Area | Non-deprived Area | Leeds MD |
|-----------|---------------|-------------------|----------|
| 2001-2003 | 75.0 | 79.4 | 78.4 |
| 2002-2004 | 75.4 | 79.6 | 78.7 |
| 2003-2005 | 75.4 | 79.8 | 78.8 |
| 2004-2006 | 75.5 | 80.1 | 79.1 |
| 2005-2007 | 75.6 | 80.2 | 79.2 |
| 2006-2008 | 75.6 | 80.4 | 79.4 |
| 2007-2009 | 75.8 | 80.7 | 79.7 |

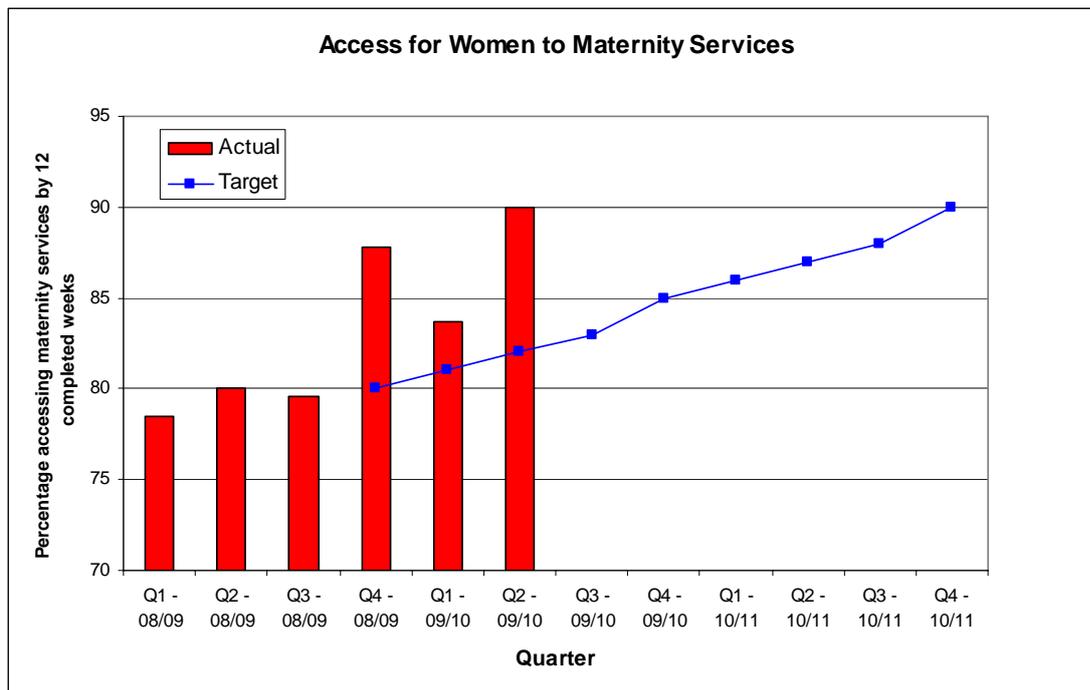
However, this increase is not evenly spread across the city. The gap between richer and poorer areas of Leeds can be counted in extra years of life and is not narrowing. For example, a child born in the Harewood ward could expect to live on average to 83 while a child born in City and Hunslet ward could expect to live on average to 73.



Access to Maternity Services

All women should access maternity services for a full health and social care assessment of needs, risks and choices by 12 completed weeks of their pregnancy to give them the full benefit of personalised maternity care and improve outcomes and experience for mother and baby. Reducing the percentage of women who access maternity services late through targeted outreach work for vulnerable and socially excluded groups will provide a focus on reducing the health inequalities these groups face whilst also guaranteeing choice to all pregnant women.

In Leeds, the percentage accessing maternity services by 12 completed weeks is shown in the table below



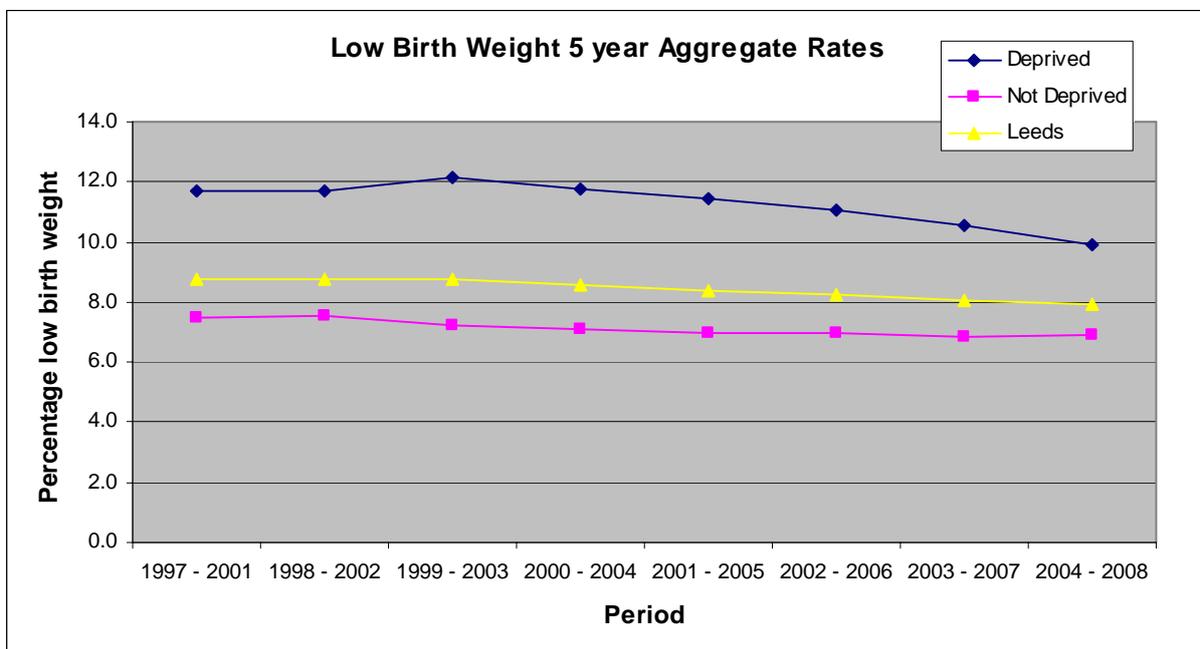
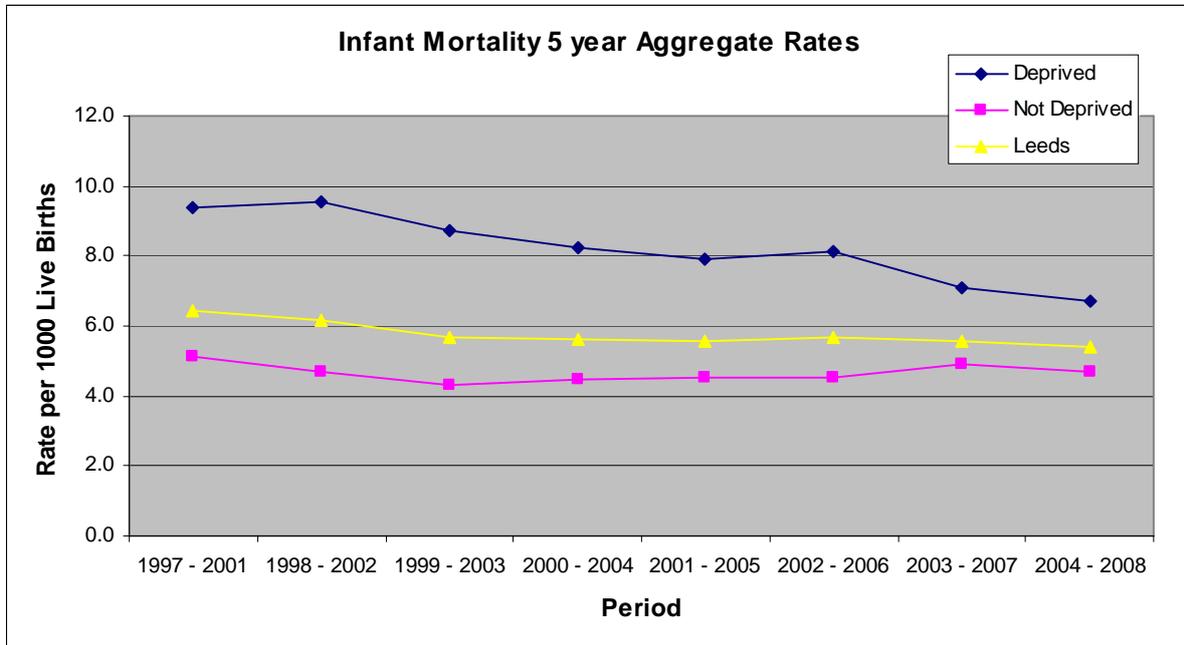
A snapshot of the data for the calendar year 2008 shows the Leeds average at 78.9% with the average for the deprived areas at 76.5% compared to the non deprived at 80.2%

Low Birth Weight and Infant Mortality

Definitions

- Perinatal mortality rate: the number of stillbirths plus the number of babies dying within the first week of life per 1000 (live and still births).
- Low birth weight rate: the number of babies born weighing less than 2500g expressed as a percentage of total births (live and still births).
- Infant Mortality rate: the number of deaths of children aged under one year per 1000 live births.

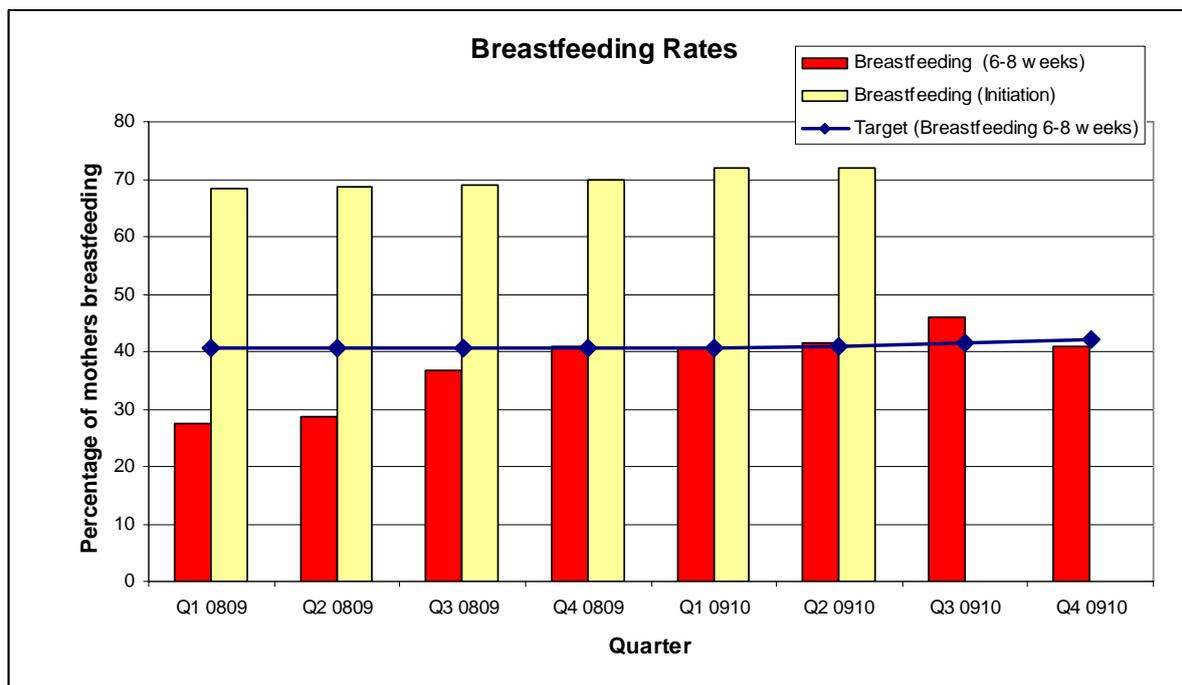
Children in poverty are more likely to be born prematurely, have low birth weight, and die in their first year of life. The graph below shows that while the gap in the rates of infant mortality between the deprived areas and not deprived areas has narrowed significantly over the past 5 years, it still remains a significant issue to be addressed in the city.



Breastfeeding

In measuring the percentage of breastfeeding it is intended to provide an impetus to enhance health and children's support services to mothers' to sustain breastfeeding and thus give children a good start early in life. Breastfeeding initiation and at discharge from hospital decreases as deprivation increases.

The table below shows the percentages within Leeds.



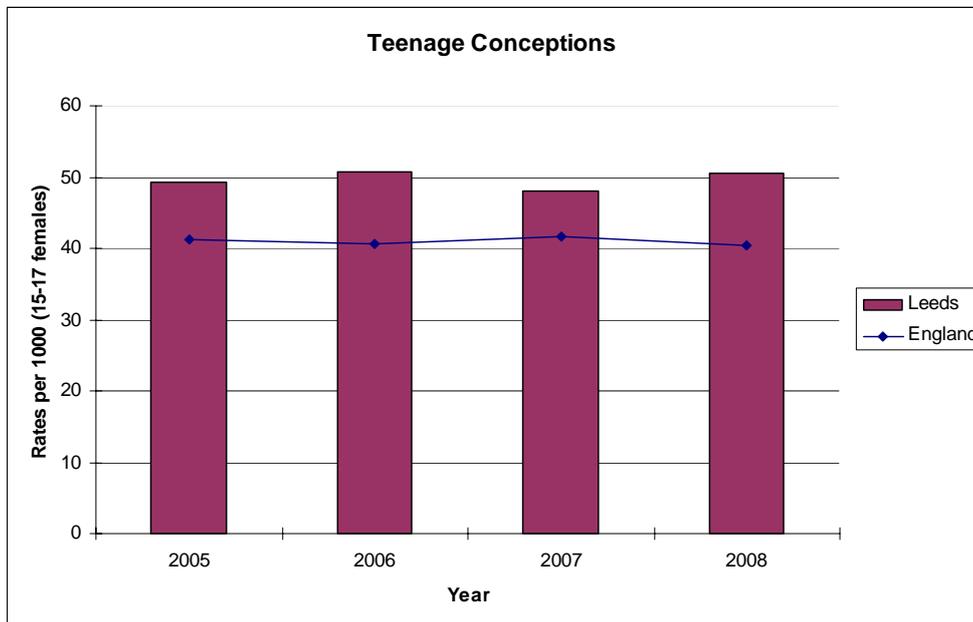
Teenage Conception

A high national priority is to tackle both the causes and the consequences of teenage pregnancy. At age 30, teenage mothers are 22% more likely to be living in poverty than mothers giving birth aged 24 or over, and are much less likely to be employed or living with a partner. The infant mortality rate for the babies of teenage mothers is 60% higher than for babies born to older mothers and the daughters of teenage mothers are three times more likely to become teenage mothers themselves.

The Leeds rate is higher than the national rate and does not demonstrate a downward trend, fluctuating around this level for the last few years.

There is a relationship between deprivation and levels of teenage conception. Children of teenage mothers have a 63% increased risk of being born into poverty compared to babies born to mothers in their twenties.

To fully understand the relationship between teenage pregnancy and deprivation locally, further work would be needed to explore poverty, aspirations and educational attainment.

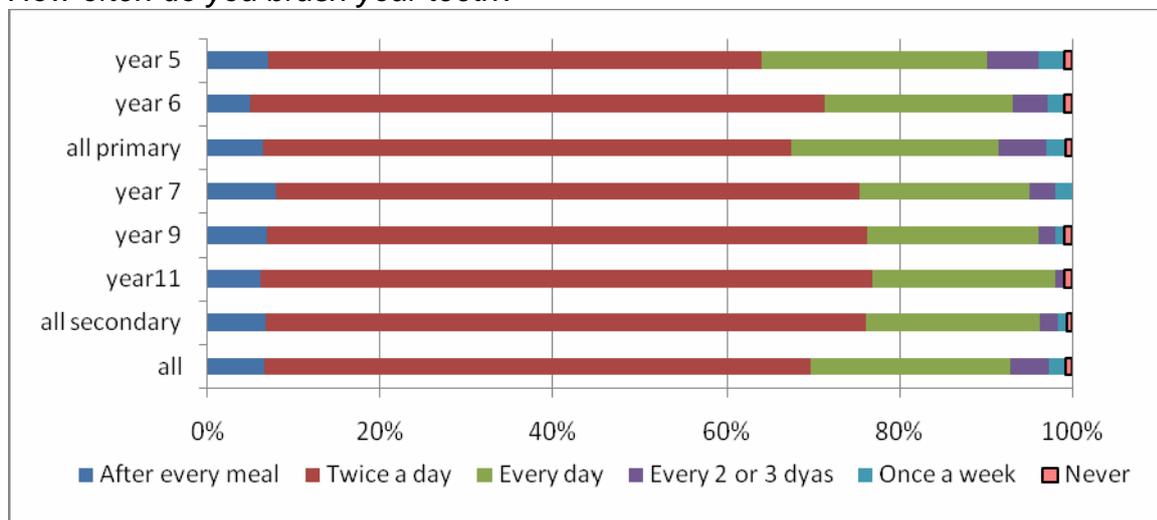


Oral Health

There is a strong link between oral health and poverty.

Only three quarters of secondary and two thirds of primary respondents brushed their teeth the recommended level of twice a day or after every meal. Pupils in year 5 were the least likely to brush their teeth twice a day. A small proportion of children and young people reported never brushing their teeth or only once a week. For most year groups the pattern of teeth brushing is the same as reported last year, with the exception of year 11, where the proportion of respondents brushing their teeth twice a day increased by 5%.

How often do you brush your teeth?

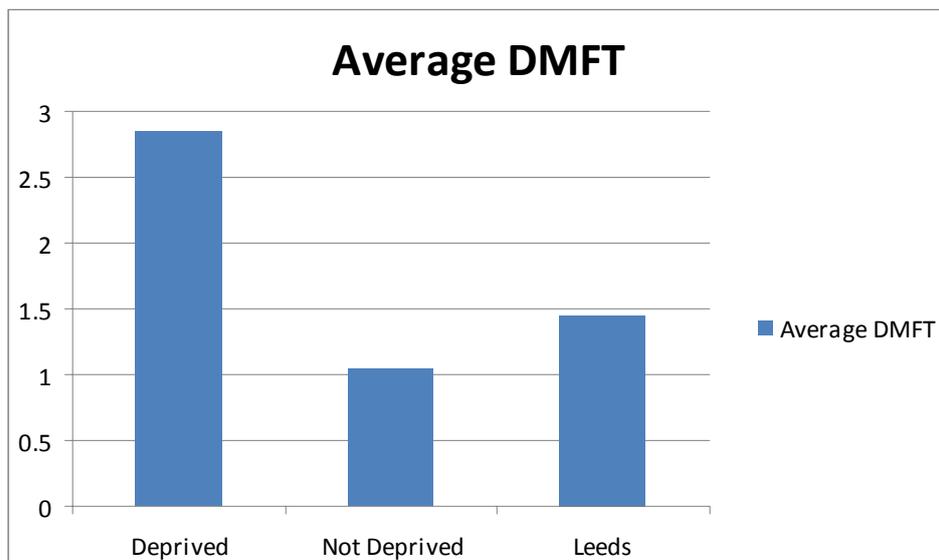


Fifty eight percent of primary children and 64% of secondary visited the dentist twice a year. Once again year 5 were the least likely to visit the dentist twice a year. For secondary age pupils, those in year 11 were the least likely to visit twice a year. Eleven percent only visited the dentist when something was wrong and 3% never visited the dentist. There have been no significant changes in patterns of visits to the dentist reported in 2008/09 compared to 2007/08.

Decayed, Missing and Filled Teeth (DMFT)

Dental caries is an entirely preventable disease caused by the consumption of sugary foods. Severe dental caries reduces a child's quality of life, causing pain, disfigurement, infections, poor dietary intake, sleep deprivation and days off school. Children who consume excessive amounts of fizzy drinks are at risk of tooth erosion. In addition, many children suffer dental trauma, with those who play contact sports being at higher risk.

Analysis of DMFT in 5 year olds (2007 data) shows considerable variation between the deprived and non deprived areas of Leeds



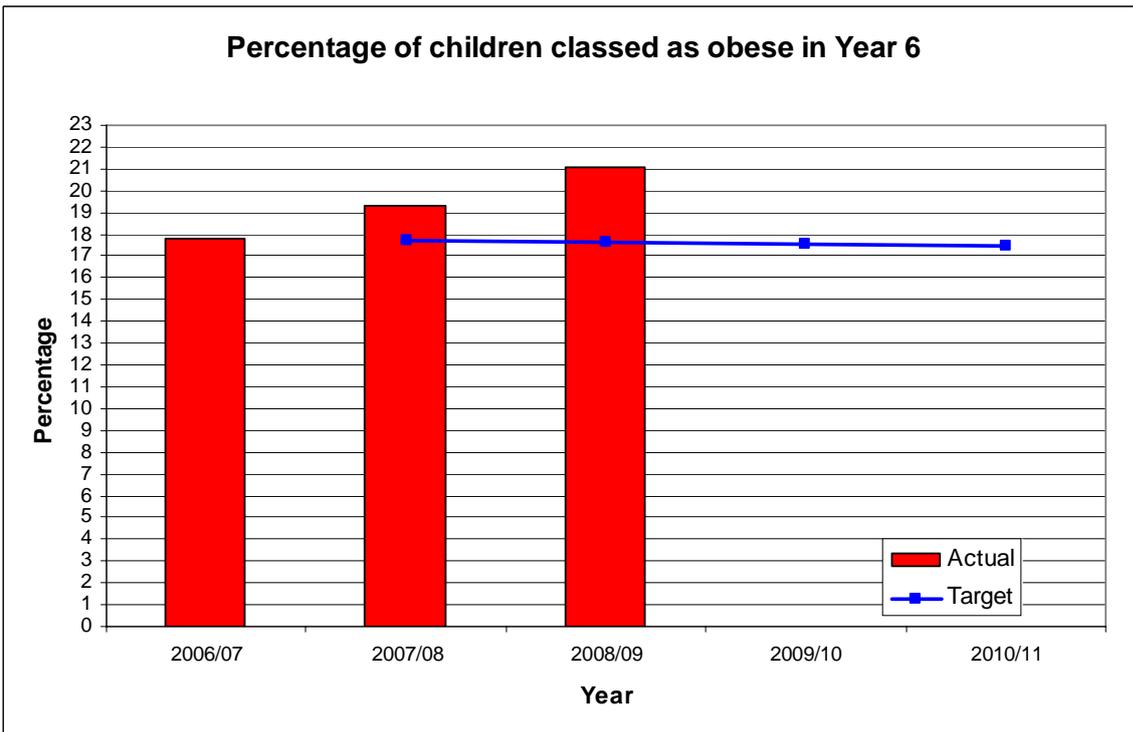
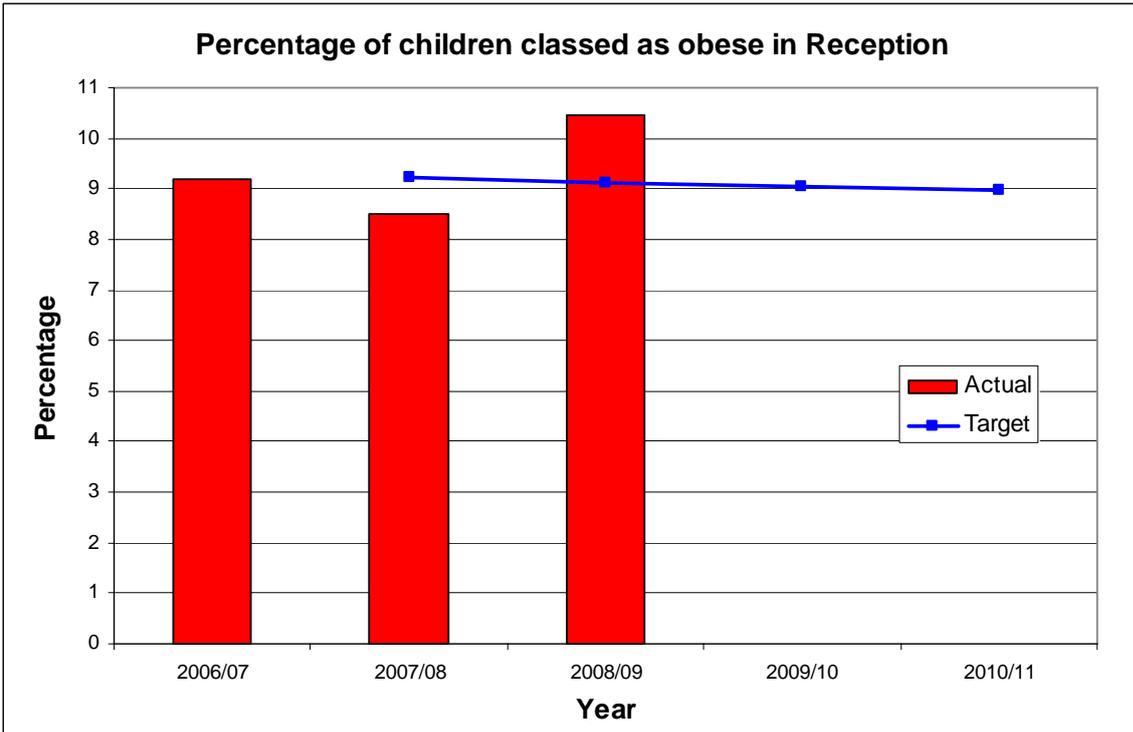
Childhood Obesity

There continues to be a link locally and nationally between deprivation and higher levels of obesity. The National Child Measurement Programme has been under way in Leeds for the last 3 years and has provided useful and robust information on the scale of obesity within the city. In Leeds a total of 14,843 children were weighed and measured in the year 2008-09. These children were in Reception and Year 6 of state schools in the city.

There has been an increase, in relation to 2006/07 and 2007/08, in rates of obese children. The 2008/09 NCMP data shows obesity prevalence for Yr 6 in Leeds at 20.9%, 2.3% above the national average. Three year trend analysis indicates this to be part of a gradual upward trend.

Levels of obesity continue to be higher in boys than girls in both Reception and Year 6: 48% of the total children weighed were male and 52% were female.

Prevalence of underweight children for Reception and Year 6 is 0.8 and 1.2% respectively; both of which are very slightly lower than the national averages of 1 and 1.3%.



As weight climbs it can be a trigger for health problems such as diabetes, musculoskeletal disorders, respiratory complaints, cancers, eyesight problems, cardiovascular disorders, strokes and infertility. There are also psychological risks such as depression, low self esteem, social exclusion and stigmatism. These factors may well affect a persons ability to work and research suggests that the working-age

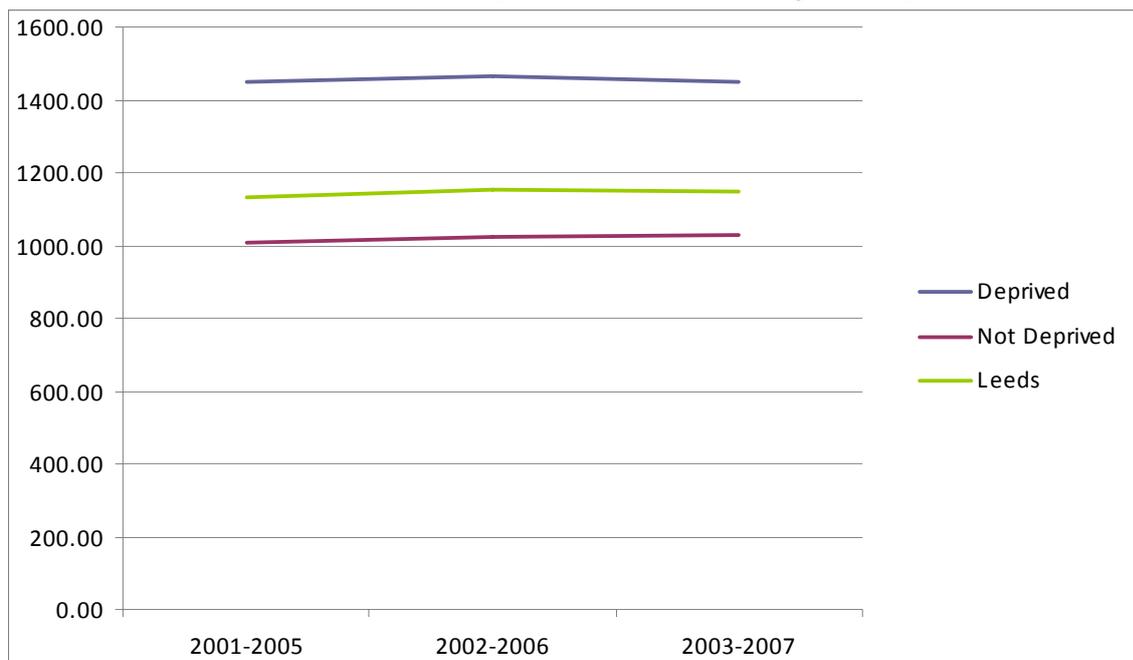
obese may be 15-20% less likely to be employed than the non-obese, other factors being equal.¹

Childhood Accident Admissions

Unintentional injury (accidents) remains the major cause of death during childhood (over the age of one year) and into early adulthood. Similarly, accidents may result in serious injury, requiring hospital admission and sometimes resulting in long term disability. Amongst younger children (under 5 years) accidents occur more commonly in the home, and serious causes include falls, poisonings, drownings, suffocation and fires. In older age groups, the major cause of serious accidents is road traffic injury.

Information about hospital admissions is readily available, representing a cross-section of accidents of at least moderate severity, facilitating year-on-year monitoring, and allowing analysis against geographical area of residence. The data shows that children living in the deprived area are much more likely to be admitted to hospital following an accident than their peers in the non-deprived area.

Childhood Accident admissions (DSR per 100,000 children aged 0-15)



¹ <http://www.hse.gov.uk/horizons/obesityreport.pdf>

Employment and Adult Skills

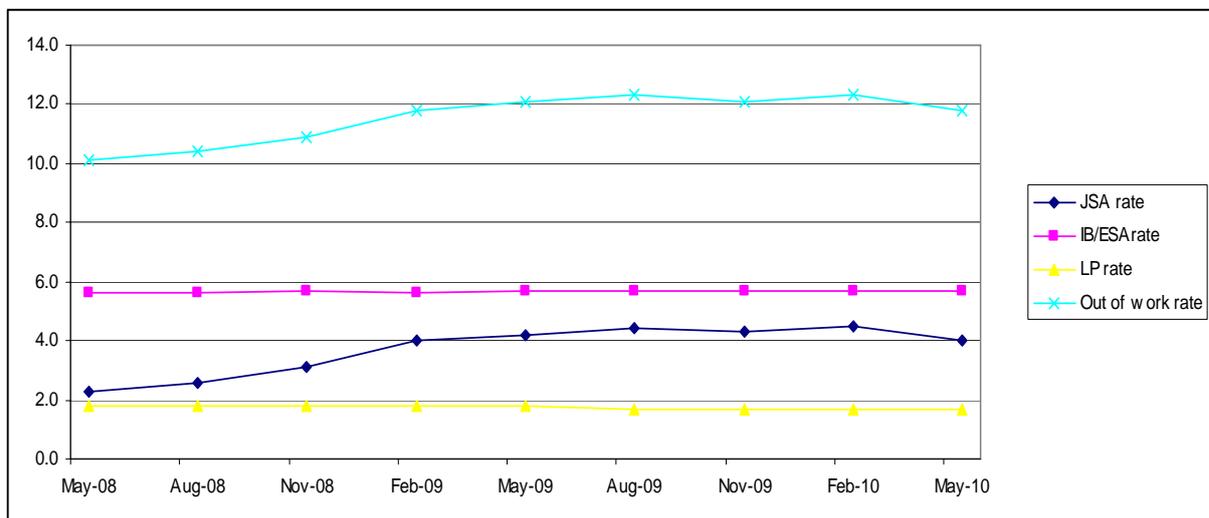
Who is affected by poverty

Workless Adults

The Department of Work and Pensions (DWP) packages all of its out-of-work benefits data into a single dataset called Working Age Client Group (WACG). This provides a complete count of all people claiming out-of-work benefits.

The most current data on out-of-work benefit claimants shows that there were 64,290 claimants in Leeds in May 2010. This represents 11.8% of the city's working age population, 48% of claimants are on Incapacity Benefit or Employment Support Allowance (IB/ESA), 34% are on Job Seekers Allowance (JSA), and 14% are Lone Parents in receipt of Income Support (LP). This leaves 4% who are claiming 'other' benefits. It is anticipated that these proportions may change as claimants are migrated from inactive out of work benefits to JSA over the coming years

Out-of-work claimant rates in Leeds May 2008 to 2010



- Over the last 2 years, JSA claimant rates have increased more than the other main claimant types. There has been very little change in the rate of IB/ESA and LP claimants over the same period.
- The out-of-work claimant rate for Leeds increased from 10.1% in May 08 to a peak of 12.3% in August 09 and February 10. There was a slight drop in the most recent quarter to a rate of 11.8%.
- 59% of out-of-work claimants have been claiming these benefits for over a year.

The table below details the extent to which the city's workless population is concentrated within the inner areas of east and south, with low income compounding other key poverty indicators in these most deprived areas of the city where the worklessness statistics have shown little sign of improvement over many years.

There are 33 Lower Super Output Areas (LSOAs) across the city with a claimant rate of 10% or more of their total working age population. The city average is 4.1%.

LSOAs with the highest out-of-work claimant rates.

| LSOA Name | Area | Count | Rate |
|---|------------------|-------|--------|
| Granges, Hamiltons, Francis Street | Inner North East | 515 | 47.60% |
| Cross Green Lane, Easy Road, Dial St, Dent St | Inner East | 370 | 38.66% |
| Scott Hall Road, Sholebrokes | InnerNorth East | 390 | 36.38% |
| Haselwoods, Rigtons | Inner East | 365 | 35.61% |
| Thwaite Gate | Inner South | 325 | 34.28% |
| Winroses, Whitebeams | Inner South | 345 | 33.69% |
| Tarnside Drive, Foundry Mill Street, South Parkway | Inner East | 225 | 33.38% |
| Foundrys, Thorn Drive, North Farm Road, Amberton Approach | Inner East | 320 | 32.92% |
| Bismarcks, Dewsbury Road, Burton St | Inner South | 285 | 32.91% |
| Foundry Mill Drive, Hawkshead Cres, Alston Lane | Inner East | 310 | 32.70% |
| Spencer Place, Bankside St, Shepherds Lane | Inner East | 330 | 32.42% |

Incapacity Benefit / Employment Support Allowance (IB/ESA) Lone Parents(LP) – May 2010

Within the out of work claimant population the type of benefit indicates different levels of poverty. Of the 31,070 IB/ESA claimants, 84% have been claiming this benefit for over a year. Of the 9,050 LP claimants, 74% have been claiming this benefit for over a year. Both statistics indicate that these groups are more likely to be experiencing entrenched poverty.

Adults with low skill levels

Parents to whom this applies may be in low paid work or claiming out of work benefits.

- Heavy goods vehicle drivers, care assistants and home carers, and sales assistants were the most common vacancies advertised in Leeds job centres in October 2010. The most common sought after occupations were sales and retail assistant, other goods handling and storage occupations and general officer assistants/clerks.

While there are a large number of highly skilled people living in Leeds, 10.8% of the working population have no formal qualifications at all. This does however compare favourably to the regional figure of 13.4% and a national figure of 12.3%.

| | No qualification s | NVQ 1+ | NVQ 2+ | NVQ 3+ | NVQ 4+ | Other qualification s |
|---------------------------|--------------------|--------|--------|--------|--------|-----------------------|
| Leeds | | | | | | |
| 2006 | 12.1 | 78.4 | 65.9 | 47.7 | 27.3 | 9.5 |
| 2007 | 13.2 | 77.9 | 63.5 | 46.3 | 27.6 | 8.9 |
| 2008 | 10.8 | 80.2 | 63.9 | 48.1 | 27.8 | 9.0 |
| Yorks & Humber | | | | | | |
| 2006 | 15.2 | 76.5 | 60.9 | 41.6 | 22.7 | 8.3 |
| 2007 | 14.5 | 77.0 | 61.3 | 42.3 | 23.8 | 8.5 |
| 2008 | 13.4 | 78.2 | 62.9 | 44.2 | 25.0 | 8.4 |
| England | | | | | | |

| | | | | | | |
|------|------|------|------|------|------|-----|
| 2006 | 13.6 | 77.7 | 63.4 | 45.0 | 27.2 | 8.7 |
| 2007 | 12.9 | 78.1 | 64.1 | 46.0 | 28.3 | 9.0 |
| 2008 | 12.3 | 78.8 | 64.6 | 46.5 | 28.7 | 8.9 |

Annual Population Survey 2008

The National Employers Skills Survey (NESS) provides an analysis of skills gaps and skills shortages. The next table provides an analysis from the NESS from 2005 to 2009 of the proportion of employers who reported vacancies by type.

The share of employers who have employees with skills gaps saw a reduction from 2005 to 2007. Since the recession this figure either increased slightly or remained static across most areas but has doubled from 3% to 6% in Leeds between 2007 and 2009. Although the proportion of employees with skills gaps has doubled in Leeds to 6%, this figure is in line with the regional rate and lower than the national rate of 7%. The 3% Leeds figure for 2007 was the lowest rate in that year.

| Percentage of employers who reported skills shortages and skills gaps | | | | | | | | | | | | | | | |
|---|----------------------------------|-----------|-----------|------------------------|----------|----------|--------------------------|----------|----------|-------------|-----------|-----------|--------------------|----------|----------|
| Area | Percentage of Employers with.... | | | | | | | | | | | | Employees | | |
| | Vacancies | | | Hard to Fill Vacancies | | | Skill Shortage Vacancies | | | Skills Gaps | | | % with Skills Gaps | | |
| | 05 | 07 | 09 | 05 | 07 | 09 | 05 | 07 | 09 | 05 | 07 | 09 | 05 | 07 | 09 |
| All West Yorkshire | 21 | 19 | 10 | 10 | 6 | 3 | 7 | 4 | 2 | 22 | 14 | 19 | 7 | 6 | 6 |
| All Leeds | 26 | 23 | 13 | 9 | 8 | 4 | 9 | 5 | 3 | 24 | 13 | 19 | 7 | 3 | 6 |
| Y & H | 20 | 18 | 12 | 10 | 6 | 3 | 7 | 4 | 3 | 23 | 14 | 17 | 8 | 5 | 6 |
| South Yorks | 20 | 18 | 10 | 10 | 6 | 4 | 7 | 4 | 2 | 23 | 14 | 18 | 8 | 5 | 5 |
| The Humber | 15 | 15 | 10 | 7 | 5 | 4 | 5 | 4 | 2 | 20 | 14 | 18 | 7 | 5 | 5 |
| York and N Yorks | 16 | 15 | 11 | 9 | 6 | 4 | 5 | 4 | 3 | 19 | 13 | 16 | 6 | 5 | 7 |
| England | 17 | 18 | 12 | 7 | 7 | 3 | 5 | 5 | 3 | 16 | 15 | 19 | 6 | 6 | 7 |

Source: National Employer Skills Survey 2005, 2007 and 2009; Learning and Skills Council

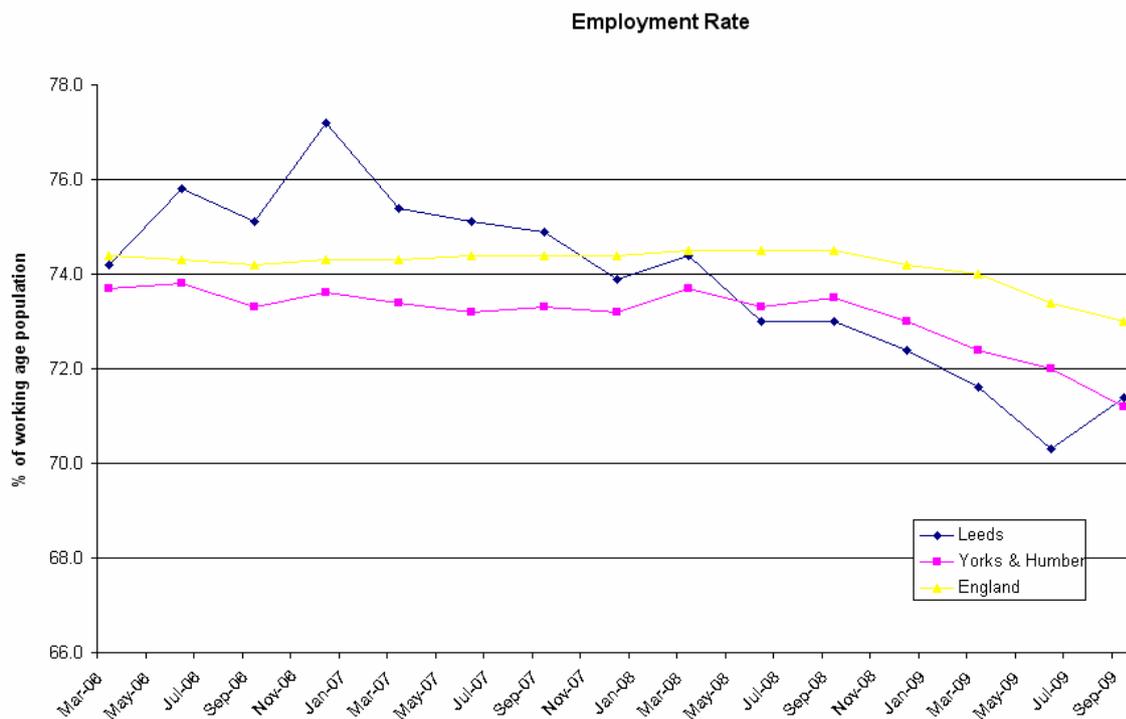
Employed population

It is recognised that for a significant number of people, employment is unlikely to provide them with an adequate household income. In 2008, it was estimated that approximately 18% of employed people were on low incomes, an indicator of the levels of working poverty that exist in the city.

In the last two years those in work have faced greater threat to their employed status, thus increasing the risk of entering poverty. A number of forecasts suggest this is unlikely to ease in the next two years.

Following a number of years of steady growth, the employment rate in Leeds fell to 71.4% in September 2009 just slightly above the rate for Yorkshire and Humber but below the England average.

Source: Annual Population Survey: ONS NOMIS Crown Copyright.



The diversity of the Leeds economy provided the city with some resilience during the recession but the earlier predictions for significant and continued growth in the medium term have been substantially revised. The projection up to 2020 is that total employment in Leeds could grow by 7%, creating an additional 28,700 jobs. This will comprise:

- 13,200 full-time employees,
- 11,900 part-time
- 3,700 self-employment.

The proportion of part time opportunities predicted in the overall employment growth rates will impact those groups for whom multiple employment is a necessity and those seeking a full time equivalent adequate wage. Additionally, average earnings are only expected to increase by an annual (below inflation) rate of 2%.

The following table shows employment by type. It is reflective of the city's relative strength in the Service and Hospitality, Health and Financial Services sectors. It details the balance of occupations and therefore provides an indicative picture of the proportions of employees in the lowest and bordering income brackets.

| Employment by Standard Occupational Code | Leeds |
|--|-------|
| Managers and senior officials | 15.1 |
| Professional occupations | 12.2 |
| Associate professional and technical occupations | 15.0 |
| Administrative and secretarial occupations | 12.6 |
| Skilled trade occupations | 8.3 |
| Personal service occupations | 9.3 |
| Sales and customer service occupations | 9.0 |
| Process, plant and machine operatives | 5.8 |
| Elementary occupations | 12.5 |

Source: Annual Population Survey: ONS NOMIS Crown Copyright

Effects on Children living in poverty

The effects of low income, whether low 'earned' or benefit income are documented within the financial support section.

There are however a number of additional potential effects on children when income poverty is due to worklessness. Although not exhaustive these can include:

- Low aspirations for their own futures in the absence of any vocational reinforcement
- Lack of reinforcement of work ethic/normalisation of work
- Opportunities to benefit from routine/structured life patterns
- Lack of input/context building in formulating ideas on the world of work from parent
- Constraints on social networks to support vocational and personal development
- Temptation to supplement personal/ household income through illegitimate means where paid work is perceived to be unachievable

Potential impact of government policy change;

Although not a discrete barrier, those already in/at risk of poverty will be impacted by the government's deficit reduction measures. Once again there are personal and economic, structural impacts which exacerbate the plight of families in poverty. Some of these are:

- The projected and continuing rise in unemployment, particularly affected by the reductions in public funding will increase the risk for those in work and the challenge for those seeking entry
- Uncertainty over the capacity of the private sector to generate sufficient jobs to offset the losses from the public sector
- Faltering consumer confidence and its effectiveness in stimulating the economy
- The uncertainty of the housing market, particularly impacting those forced to sell to minimise debt and the consequential impact on the rented sector
- Structural changes to out of and in work benefits detailed in the Financial Support section
- Below cost of living wage rises
- Regressive VAT change increasing the cost of living

The Coalition Government set out its priorities for welfare reform in the Comprehensive Spending Review (20 October 2010) and the Welfare Reform white Paper "Welfare that works" (11 November 2010)

The Department of Work and Pensions has recently published its Business plan 2011 – 2015 which sets out how it intends to take forward these priorities and create a welfare system for the 21st Century. [Link to DWP Business Plan](#)

Forthcoming changes which could have a positive impact on those in poverty through worklessness include the new Work Programme, Get Britain Working measures and the introduction of the Universal Credit.

Barriers

There are a number of barriers facing those who are in poverty due to worklessness or low income employment attempting to reverse or improve their position. Once again not exhaustive, they include personal and structural barriers, can be progressive and interdependent and not all are exclusive to either of the above groups. A key barrier is affordable, available and accessible childcare. Good quality childcare and early education not only enables parents to take up work and training, it also has a positive impact on

outcomes for children. Free places in good quality childcare and early education for 3-5 year olds is funded by the Nursery Education Grant. Whilst across the city take up of these places amounts to 96% of those eligible, this falls to 64% of eligible children in Harehills. It is generally poorer parents and BME and Gypsy, Roma and Traveller families where take up is lower. Alongside this, the increasing birth rate is also putting pressure on availability of childcare (as well as school places) within the city. Generally birth rates are increasing at a higher rate in the more deprived areas of the city..

Other barriers include;

- Availability of vacancies
- Mismatched skills/experience and employer requirements
- Perceived affordability of available vacancies
- Perceived accessibility of opportunities
- Low self esteem/worth impacting confidence to seek employment
- No/poor networks for exposure to job leads
- De-skilling in terms of interpersonal and vocational competencies
- Poor functional/language skills required for job applications
- Limited jobsearch skills
- Caring responsibilities
- Capacity to adapt from unstructured or chaotic lifestyles to work regimes
- Fear of financial transition from benefits to work
- Unrealistic expectations
- Limited resources for productive jobsearch- eg permanent address, telephone access, interview attire etc
- Lack of work references
- Limited work experience/breaks in employment history
- Offending background/substance misuse
- Lack of/prohibited from having a bank account
- Existing work patterns constraining availability to jobsearch
- Changes to in work benefit thresholds and eligibilities
- Availability/accessibility/effectiveness of pre employment/retraining opportunities

Place

The costs of living in a deprived community/neighbourhood

Child poverty limits the potential of communities as a whole. Low educational achievement and poor health reduce productivity, which in turn reduces economic growth. Entrenched cycles of crime, or poor health create costs for public services and prevent them from operating effectively for everyone in society. Deprivation and inequality therefore make it much harder for communities to prosper.

Lack of income can affect ability to join clubs or attend events and a lack of safe, pleasant spaces in the community can reduce opportunities to meet and socialise with others (Power 2007). For instance, studies suggest that 25 per cent of children in the poorest fifth of the population do not have access to outdoor space or facilities to play safely, compared to 15 per cent of all children (DWP 2007). Therefore work to maximise opportunities for free play in deprived areas is essential.

Poverty can affect relationships between people and create social divides as different expectations, attitudes and experiences can make it more difficult for individuals from different social groups to bond and differences in spending power mean that different groups pursue different activities (Hooper et al undated). There can also be a stigma attached to poor communities, which affects perceptions of the individuals who live there by others. It can be damaging to relationships, as it affects trust and reinforces inequalities (Rowntree 2000).

Poverty can affect the ways in which individuals form social networks, develop shared values and build social capital. The concept of social capital is complex but is taken to include citizenship, neighbourliness, trust and shared values, community involvement, volunteering, social networks and civic participation.' Low social capital is related to poverty and other associated factors including employment, community deprivation and level of education. For instance, more highly educated individuals, who had an A level qualification or above had three or more people to turn to in a crisis, compared with people without any qualifications (Haezwindt, 2003).

Childhood poverty and crime

Children living in deprived areas are not only more likely to experience the effects of crime, but can also be drawn into crime as a result of the effects of material deprivation and poverty. Exposure to crime can also increase young people's risk of emotional and behavioural problems (Morgan & Zedner, 1992).

Not all children growing up in poverty become involved in crime but involvement in crime can negatively impact on children's immediate and adult life chances as young offenders stand a disproportionate chance of suffering other problems including educational underachievement, mental health problems, teenage pregnancy and poor employment prospects. All these have the potential to impact on the next generation, creating a cycle of disadvantage.

First time entrants to the Youth Justice System

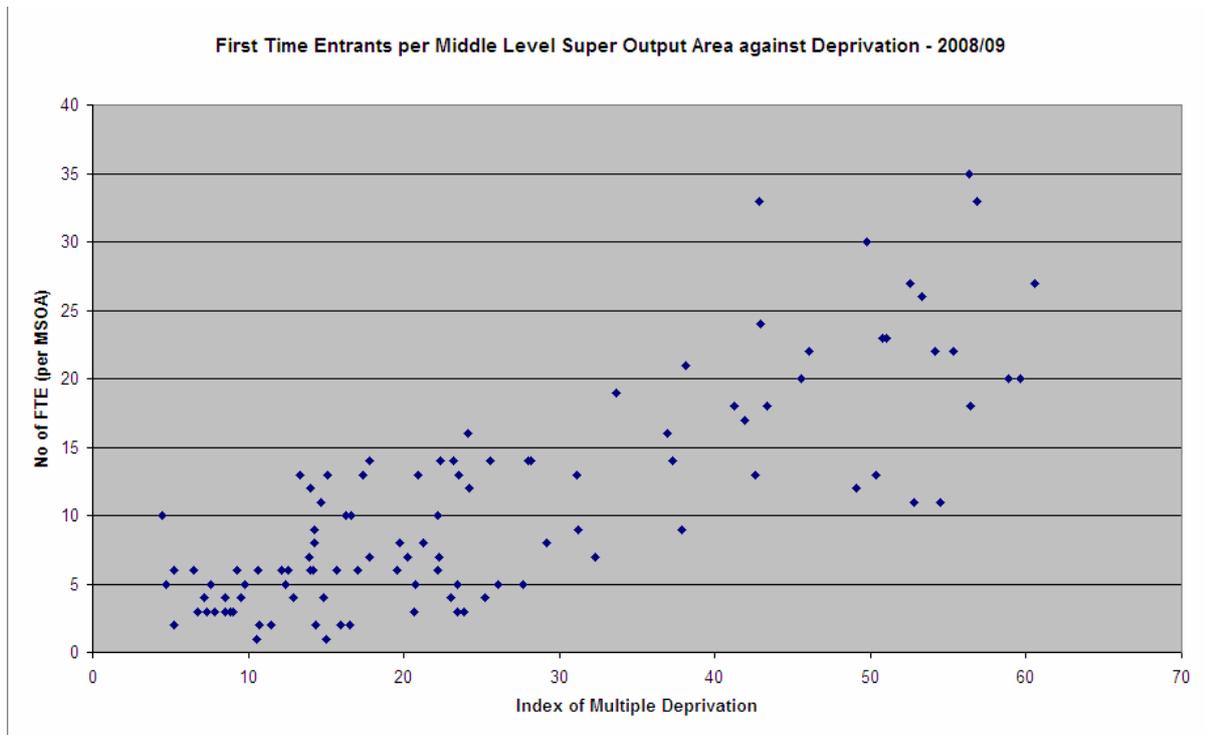
| 2005/06 | 2006/07 | 2007/08 | 2008/09 |
|---------|---------|---------|---------|
| 3,000 | 2,890 | 2,280 | 1,690 |

According to figures taken from PNC (Police National Computer) data published by the YJB (Youth Justice Board), in 2008/09 there were 1690 first time entrants (FTE) 100,000 population. To date the figures for 2009-10 have not been published. As the figures are taken from PNC we have no access to the case level data so can not break it down into different areas.

The proxy measure taken from the Youth Offending Services' data gives us similar figures (shown below). We can map this against the most deprived areas

| 2005/06 | 2006/07 | 2007/08 | 2008/09 | 2009/10 |
|---------|---------|---------|---------|---------|
| 2,873 | 2,667 | 1,980 | 1,827 | 1,369 |

There is a fairly positive correlation between deprivation and FTE rates as shown in the graph below.



Youth Related Anti Social Behaviour

A high proportion of incidents report young people being a nuisance, most relating to 'rowdy' or nuisance behaviour in streets, parks, shopping areas, or around specific shops/ take away restaurants. There are specific issues around underage street drinking and 'low level' drug use, especially cannabis that appears to be readily available in many areas. There also exists a risk that groups and individuals may be targeted, exploited, or drafted into criminal activity through threats or coercion.

Most estate areas in Leeds report issues around localised youth 'gangs'. Some of these have links to ASB and crime, but others are simply groups of youths that are unaware of or not interested in available local services or amenities. There may be evidence of drinking or drug use and such groups can be intimidating to local residents. It is difficult to distinguish between 'bored groups', minor antisocial behaviour by 'estate gangs' and actual criminal gangs.

Young Offenders

Lack of stability at home can be a root cause of youth offending, and problematic individuals often come from chaotic backgrounds, do not have motivation or support to engage with services provided, and are not engaged in education, training or work.

Even if not actively involved in criminal behaviour, the existence of groups of youths, often overtly drinking and smoking cannabis, can increase levels of concern and fear among other local residents. There are massive safeguarding issues associated, including sexual health issues, violence, ASB and crime.

Several areas in Leeds have identified issues around localised youth 'gangs'. It appears that members often see these gangs as a method of support rather than their families. This gang support culture makes it harder to tackle offending issues. There also appears, at least in some areas, to be a widening of the ages of youths seen 'hanging around' in groups, with greater numbers of older (late teens) individuals involved.

Individuals more at risk of involvement in criminal or antisocial behaviour, both as victims and offenders, often have linked risk factors for ending up in care and becoming NEET (Not in Education, Employment or Training).

There have been issues identified around continuation of care for vulnerable people during the transition period between "youth" and "adult". A clear, intelligence led approach to managing individuals over this period is required as part of the reducing re-offending plan.

Families

In many areas of Leeds, there are specific families linked to a number of crime and ASB issues. These can be established families with significant influence over a local community, or newer residents, with patterns of behaviour not tolerated by longer-term residents (which may or may not be justified).

There are associations between youth crime, parental crime and child poverty as children in families with parents in prison are particularly vulnerable to financial instability, poverty and debt (Rowntree Foundation 2007). This has significant consequences for these children's outcomes (Ministry of Justice 2007).

There is a possible gap between what is known and what can be proved, as local residents may not want to work with the authorities against other residents, especially from established family groups.

Domestic Violence¹

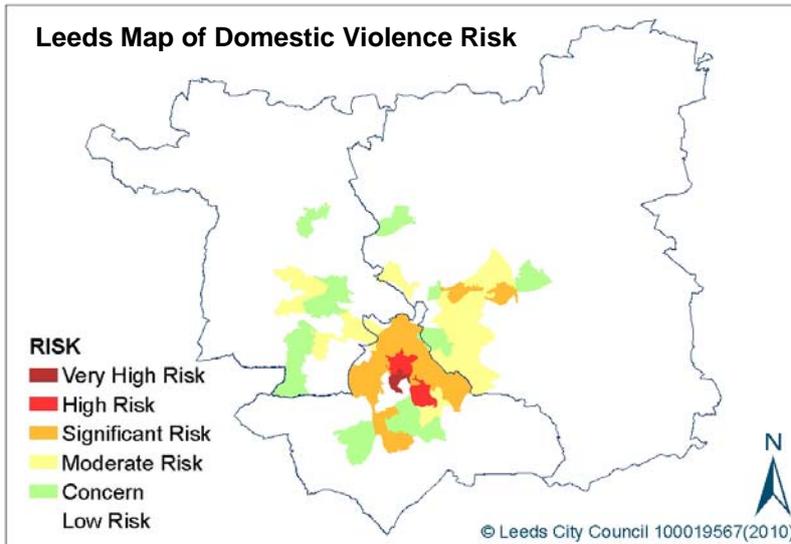
Unfortunately, many families who are disadvantaged in terms of low income, worklessness and subsequent child poverty are also disadvantaged in terms of having other issues such as alcohol or drug abuse, domestic violence, mental health issues or offending, which contribute to chaotic lives and also impact on the child's welfare. This makes it imperative for key agencies to develop integrated and synergistic working arrangements at community level that are designed to assist, or signpost families at every point of contact, embracing the 'No wrong door' approach to housing service delivery.

Under reporting by victims increases the complexities of analysing the levels of harm around domestic abuse. Issues also exist around specific individuals contacting the Police for support when the actual need is not criminal in nature, adding to the demand on resources.

Women are more likely to become victims of domestic violence, in Accident and Emergency records women account for 84% of domestic violence assault victims. Although domestic violence happens to people of all ages, the risk of becoming a victim appears to decline with age. In Leeds, police and hospital records both show the majority of victims aged between 16 and 44 years. Alcohol is also a significant factor; both Police and Accident and Emergency records cite alcohol as contributing in nearly half of all cases.

Domestic violence occurs across all income brackets and in all social groups. Mapping of reported domestic violence in Leeds shows a geographic bias towards the more deprived areas in the south and east of the city. However, there is no direct causal relationship as not all high-risk areas have high levels of deprivation and not all deprived areas have high domestic violence risks. Areas tend to have unique problems, indicating that services need tailoring to the specific needs of local communities.

¹ Data for domestic violence taken from 'Leeds District Joint Strategic Assessment – October 2010' and Leeds Domestic Violence Profile September 2010.



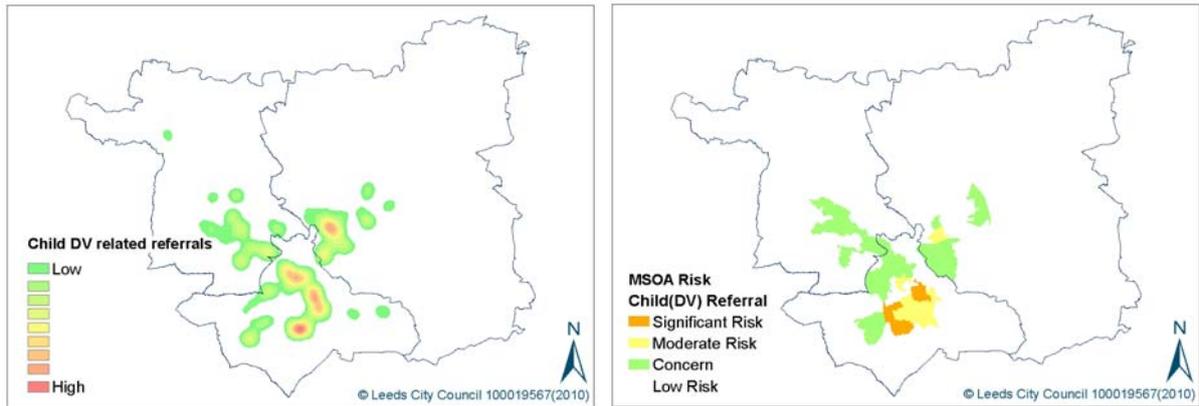
This map presents a risk assessment using data from 01/01/2010 to 31/03/2010 and includes victim and perpetrator data. The map shows that risk shows a clear geographic bias towards the south and east of the city and this is broadly in line with the findings of the last profile.

Children and Domestic Violence

There are specific risks and harms associated with young children in abusive households. Being a parent does not cause domestic abuse, but the stresses of parenthood can increase the likelihood of becoming a victim. Children's Social Care referrals are highest for younger children with 45% concerning children less than 5 years old. Many agencies accept domestic violence as an indicator of child abuse. Significant numbers of children referred to social services for the primary reason of domestic violence had previous referrals for neglect (13%), parenting support (6%) and suspicion of physical abuse (5%).

As well as being direct victims, a number of studies have highlighted the impact of witnessing domestic violence. Over half of recorded violent assaults witnessed by a child aged 10 or less have been domestic offences.

Having previously been a victim of domestic abuse is the greatest known risk factor for future victimisation. West Yorkshire Police figures show a repeat rate of 45%, Accident and Emergency records indicate repeats at 57% and Children's Social Care records indicate repeats at 49%.



Ethnicity and Domestic Violence

Domestic violence occurs across all ethnic groups and under-reporting of abuse is widespread. The available data from police and social service records indicate an over-representation of BME groups amongst victims and perpetrators of domestic violence, with disproportionate numbers of Black or Black British victims and perpetrators.

Housing

In the last ten years there have been substantial changes in housing market conditions in Leeds and in the patterns of housing choice and use made by households and individuals. With Leeds growing economically and becoming a thriving regional centre, a 'two-speed' housing market has emerged. There is a clear gap between parts of the city where there is considerable affluence and a buoyant (and often overheated) housing market, and parts where housing is in poor condition, housing markets are frail, and where there exists significant social and economic deprivation.

Affordability

The average house price in Leeds is £183,000 (July 2010), higher than the regional average of £169,100. There are huge variations in property prices across the city with average house prices ranging from £50,000 in Halton Moor to £774,000 in Harewood. The following tables detail the ten Lower Super Output Areas (LSOAs) with the lowest and highest average house prices in 2009.

The Hometrack system provides valuable information on housing affordability in the city. The house price to earnings ratio currently stands at 6.2 :1 compared to a regional figure of 5.9 :1. The earnings data relates to a single person in full-time employment. The majority of households have more than one earner and affordability is therefore based on household disposable incomes, which in Leeds equates to 5:1 compared to a regional ratio of 4.8 :1.

For areas with average prices in the bottom quartile or so it should be noted that the 'bar' for affordability has significantly raised. For example, In West Hunslet / Hunslet

Hall, the average price of £78,600 would require a single income of around £22,500 per year or a joint income of £27,100.

The following table shows the average weekly cost of renting / buying a home in Leeds.

| Cross tenure affordability | 1 bed property | 2 bed property | 3 bed property |
|-----------------------------------|----------------|----------------|----------------|
| Renting – Housing Association | £63.90 | £70.20 | £75.40 |
| Renting – Intermediate | £87.00 | £110.00 | £123.00 |
| Renting – Private | £109.00 | £137.00 | £154.00 |
| Buying a lower quartile resale | £75.00 | £106.00 | £133.00 |
| Buying an average resale | £98.00 | £133.00 | £168.00 |
| Buying a 40% new-build HomeBuy | £68.00 | £91.00 | £116.00 |
| Buying a lower quartile new-build | £89.00 | £89.00 | £169.00 |
| Buying an average new-build | £111.00 | £117.00 | £199.00 |

Source: Leeds City Council Hometrack July 2010

Quality

The Private Sector Stock Condition Survey identified 81,800 dwellings (33%) that were classified as non-decent, which is slightly higher than the proportion for England (27.1%). At 44.3% the private rented sector has the highest proportion of non-decent dwellings compared to 31.1% in the owner occupied sector. The highest rates of non-decency are found in converted flats and also in pre1919 stock. The following table provides a breakdown of the reason for failing to meet the standard and an estimate of the cost to remedy:

| Reason | Number | Cost to remedy £ million |
|--------------------------------|--------|-----------------------------|
| Category 1 hazard dwellings | 34,300 | £91 |
| In need of repair | 27,100 | £44 |
| Lacking modern facilities | 7,300 | £40 |
| Poor degree of thermal comfort | 51,400 | £74 |

Source: 2007 Private Stock Conditions Survey

It is estimated that there are 51,400 private sector dwellings in Leeds that are occupied by 'vulnerable households'. Of these an estimated 37% are classified non-decent.

There are an estimated 14,520 dwellings in Leeds that are rented through housing associations or other RSLs. Survey data shows that 5,100 (35%) of RSL households are non-decent.

At September 2010, 88.4% (51,105) of local authority dwellings complied with the Decent Homes Standard. This is an improvement of 1,428 properties made decent since 2009/10. The target is to have over 96% decent by the end of 2010–11.

Homelessness

Leeds Housing Options Service reported 2233 applications for homelessness between April and October 2010. Of these, 586 (26%) are recorded as households with children.

| | No. of applications | Percentage of all applications |
|----------------------|---------------------|--------------------------------|
| Not known | 1 | 0.04% |
| Couple no children | 93 | 4% |
| Family with children | 223 | 10% |
| One parent family | 363 | 16% |
| Single * | 1481 | 66% |
| 60+ single | 38 | 2% |
| couple 65+ | 3 | 0.13% |
| friends 2+ beds | 31 | 1% |

* an element of the single households will have dependents or be pregnant but the code not updated

Of the 586 households reported as containing children:

- 149 are aged 16 – 24
- 292 are aged 25 – 40
- 145 are over 41

There is a higher number of households with dependents on the Leeds Homes register at 34%, a total of 9547 LHMs.

At the end of Q2 2010-11 there were 75 homeless households in temporary accommodation. Of these 38 households had dependent children with a total of 61 children.

Financial Support

Sustained levels of low incomes for families is a root cause of child poverty. This section seeks to identify the number of children affected by poverty through; benefits and free school meals data. This is followed by analysis of the effects on children living in poverty with primary research undertaken in 2010 into the extent of financial exclusion being presented, along with data and information on fuel poverty. Finally, barriers to progress, the potential local implications of changes to government policy and funding cuts are considered.

Children affected by poverty

Benefits

The Employment and Adult Skills section details the number of people in Leeds on out of work benefits. The data shows that the number of people claiming out of work benefits in the most deprived areas of the city is more than double the city average.

This section concentrates on understanding the benefits received by families.

Child or Working Tax Credit

Tax credits are a flexible system of financial support designed to deliver support as and when a family needs it, tailored to their specific circumstances. They are part of wider government policy to provide support to parents returning to work, reduce child poverty and increase financial support for all families. However, the support received is usually based on a families previous years income.

Tax Credits are made up of:

Child Tax Credit (CTC)

Brings together income-related support for children, and for qualifying young people aged 16-19 who are in full time non-advanced education or approved training, into a single tax credit, payable to the main carer.

CTC is made up of two elements:

- the **family element**. This is paid to any family responsible for at least one child. The family element can be higher if the child is aged under one. The maximum available is £545 a year.
- the **child element**. This is paid for each child or young person in the family. The child element may be higher if a child has a disability. The maximum which can be paid is £2,300 a year.

The way CTC is calculated is complex. However, adults responsible for at least one child and with an income of less than £50,000 a year, should receive CTC at or above the family element. When calculating CTC, HMRC take into account a family's income, the number of children in the household, their ages and whether they have any disabilities. For working families, the amount of hours worked, and childcare costs are taken into account.

Working Tax Credit (WTC)

Provides in-work support for people on low incomes, with or without children. It extends eligibility to in-work support to people who work 16 hours or more a week

The table below shows recipient families receiving Child or Working Tax Credit in West Yorkshire and Leeds, April 2010. Tax credits are awarded dependant on circumstances and then the amount paid is affected by income levels and tapers, therefore some families will receive more than the family element and others less.

| | With children | | | | | | | Without children | Total families |
|-----------------------|----------------------|----------|---------------------------------------|----------|---|----------|--------------------------------|------------------|----------------|
| | Out-of-work benefits | | With CTC more than the family element | | With CTC at or below the family element | | Childcare element ¹ | | No |
| | Families | Children | Families | Children | Families | Children | Families | | |
| West Yorkshire | 57,500 | 113,500 | 115,300 | 222,400 | 56,500 | 84,200 | 21,900 | 23,100 | 252,400 |
| Leeds | 18,200 | 35,000 | 32,700 | 60,000 | 18,600 | 27,900 | 6,900 | 6,700 | 76,100 |

¹ Families benefiting from the childcare element are included in those receiving CTC above the family element and are not counted separately in the total numbers

Households in receipt of local authority administered benefits

The following information is derived from the City Council's benefits database and provides a snapshot of the data from November 2009. The data shows that 18,818 (5.8%) families with children in Leeds are in receipt of council administered benefits (Council Tax and Housing Benefits). Overall there are approximately 35,000 children in households in receipt of benefits.

| Household in receipt of local authority benefits in Leeds | | |
|---|---------|-------|
| | Number | Rate* |
| All households in receipt of benefits | 76,646 | 23.6% |
| With residents aged 60+ only | 33,337 | 10.3% |
| Lone parents | 13,339 | 4.1% |
| Couples with dependent children | 5,479 | 1.7% |
| Single people (under 60) | 21,069 | 6.5% |
| Couples (under 60) – no dependent children | 3,422 | 1.1% |
| | Number | Rate* |
| All people in households on benefit | 127,966 | 16.6% |
| Children in households on benefit | 35,309 | 26.6% |

Rate* - rate of all households liable for Council Tax
Rate** - rate of all people and all children under 16 respectively from 2008 MYEs

Analysis of the data at the MSOA level shows considerable variations across the city:

- The numbers of lone parents in receipt of Council Tax and / or Housing Benefit range from just 9 in South Headingley to 373 in the Comptons / Sutherlands / Nowells area of Harehills
- Over a quarter of all children in the city live in households that are claiming Council Tax and / or Housing Benefit but at the MSOA level rates range from 2.4% in Bardsey / East Keswick / Collingham / Linton / Harewood to 59.8% in the Comptons / Sutherlands / Nowells area of Harehills
- There are 28 MSOAs in the city where 40% or more of the children living in those areas are in families that are in receipt of Council Tax and / or Housing Benefit

Free School Meals

Eligibility for free school meals (FSM) is a proxy indicator of deprivation. According to Leeds City Council data from January 2010, 21,500 primary school pupils and 18,300 secondary school pupils were eligible for FSM.

| Percentage of pupils in Leeds schools eligible for free school meals | | | | |
|--|------|------|------|------|
| | 2007 | 2008 | 2009 | 2010 |
| Primary | 20.3 | 19.7 | 19.9 | 21.5 |

| | | | | |
|--------------|-------------|-------------|-------------|-------------|
| Secondary | 17.9 | 17.2 | 18.0 | 18.3 |
| Total | 19.4 | 18.7 | 19.2 | 20.3 |

Source: School Census

The criteria for FSM eligibility is slightly different and potentially narrower than that for being classed as a child in poverty. For example, those living in families eligible for working tax credit are not eligible for FSM. This goes some way to explain the lower proportion of children eligible for FSM than those deemed in poverty.

The table below shows the percentage take up of free school meals in primary schools in local authorities across the region over the last three years. In Leeds 83% of free school meals were taken, this is below the regional (85%) and national averages (86.6%). In the region only Hull, North East Lincolnshire, North Yorkshire and York have a lower take up.

| % taken of eligible free school meals in primary schools | | | |
|---|-------------|-------------|-------------|
| Local authority | 2008 | 2009 | 2010 |
| Barnsley | 82.6 | 84.1 | 86.3 |
| Bradford | 84.2 | 85.7 | 87.1 |
| Calderdale | 86.8 | 86.4 | 88.6 |
| Doncaster | 86.2 | 86.2 | 87.6 |
| East Riding | 82.1 | 80.9 | 83.5 |
| Kingston upon Hull | 77.2 | 80.4 | 79.8 |
| Kirklees | 85.4 | 88.9 | 89.7 |
| Leeds | 80.5 | 83.0 | 83.0 |
| North East Lincolnshire | 82.1 | 86.1 | 82.9 |
| North Lincolnshire | 89.6 | 88.3 | 87.0 |
| North Yorkshire | 82.7 | 84.2 | 82.2 |
| Rotherham | 83.1 | 81.6 | 84.0 |
| Sheffield | 81.5 | 82.3 | 83.0 |
| Wakefield | 80.7 | 88.1 | 87.9 |
| York | 77.6 | 78.2 | 79.6 |
| Yorkshire and the Humber | 82.6 | 84.4 | 85.0 |
| England | 83.9 | 85.1 | 86.6 |

The table below shows the percentage take up of free school meals in secondary schools in local authorities across the region over the last three years. Since 2008 there has been an increase in take up of free school meals in Leeds of nearly 8%, despite this increase in 2010 the take up rate in the city of 73% is still lower than the regional (76%) and national (78%) averages.

| % taken of eligible free school meals in secondary schools | | | |
|---|-------------|-------------|-------------|
| Local authority | 2008 | 2009 | 2010 |
| Barnsley | 58.7 | 58.7 | 61.5 |
| Bradford | 75.4 | 79.7 | 85.3 |
| Calderdale | 80.9 | 74.2 | 72.7 |
| Doncaster | 68.6 | 72.8 | 74.2 |
| East Riding | 57.6 | 62.4 | 64.7 |
| Kingston upon Hull | 63.0 | 69.1 | 79.9 |
| Kirklees | 75.3 | 80.5 | 84.3 |
| Leeds | 65.3 | 70.8 | 73.1 |
| North East Lincolnshire | 72.7 | 73.3 | 82.7 |
| North Lincolnshire | 79.0 | 75.7 | 70.1 |
| North Yorkshire | 74.9 | 75.9 | 75.2 |

| | | | |
|---------------------------------|------|------|------|
| Rotherham | 68.7 | 69.6 | 68.8 |
| Sheffield | 73.2 | 70.8 | 72.0 |
| Wakefield | 70.6 | 77.5 | 79.7 |
| York | 78.9 | 71.2 | 70.8 |
| Yorkshire and the Humber | 70.4 | 73.1 | 75.9 |
| England | 75.4 | 77.1 | 78.4 |

Financially excluded families

Access to affordable financial services, taken for granted by the vast majority of citizens, is not generally available to those who live in the more deprived parts of our major cities.

In 2004 Leeds City Council undertook a survey of 410 households in the most deprived areas of the city to assess the extent of financial exclusion. This survey was the catalyst for developing a citywide financial inclusion partnership and strategy. In 2010 the household survey was repeated in order to examine the extent to which residents experiences had changed.

Some of the questioning in these surveys enable us to identify households by type and composition and of particular relevance is the numbers of households with children and therefore the impact of financial exclusion and how it affects them.

As in 2004 the 2010 survey, surveyed residents in the five most deprived wards in Leeds (seven in 2004 due to boundary changes). In addition, the 2010 survey covered four areas with average levels of deprivation, in part to assess the effect of the recent recession. A total of 902 people were interviewed face to face in their homes from the following areas;

| Repeat sample | Number of interviews | Percentage |
|----------------------|----------------------|-------------|
| Beeston Hill | 85 | 14% |
| Burmantofts | 60 | 10% |
| Gipton | 36 | 6% |
| Halton Moor | 52 | 9% |
| Harehills | 96 | 16% |
| Holbeck | 75 | 12% |
| Little London | 50 | 8% |
| Belle Isle | 15 | 2% |
| Richmond Hill | 44 | 7% |
| Seacroft | 45 | 7% |
| South Farm | 44 | 7% |
| Total | 602 | 100% |
| Extended sample | | |
| Upper Armley | 75 | 25% |
| Rothwell, Robin Hood | 75 | 25% |
| Yeadon | 75 | 25% |
| Gipton Wood | 75 | 25% |
| Total | 300 | 100% |

Almost half the sample households (47%) had children aged 18 or under. In the repeat sample (high levels of deprivation), 14% of the sample were lone parents with at least one child aged 18 or under. A total of 26% were couples with children.

In the extended sample (medium indices of deprivation) 9% were lone parents with at least one child aged 18 or under, and 28% were couples with children.

| | Repeat sample | Extended sample |
|------------------------------------|---------------|-----------------|
| One adult under 60 | 16% | 7% |
| One adult 60 or over | 9% | 11% |
| Two adults both under 60 | 14% | 17% |
| Two adults at least one 60 or over | 7% | 8% |
| Three or more adults 16+ | 5% | 8% |
| Lone parent | 14% | 9% |
| Couple plus child/ren | 26% | 28% |
| Extended family with children | 3% | 3% |
| Young adult with parents | 5% | 8% |
| Other | * | |
| Base: complete sample | 593 | 300 |

Unemployment: 55% of households in the repeat sample and 38% in the extended sample had no one in paid employment (or self employment). Discounting those people of retirement age, the group with the highest levels of worklessness in both sample areas were lone parents (78% repeat sample and 70% extended sample), this compares to 28% (repeat sample) and 20% (extended sample) for couples with children.

Free school meals: Just under half of all respondents (46%) in the repeat sample who had children in the household aged between 5 and 16 said they were eligible for free school meals, ranging from 23% of owner occupiers to 59% of social housing tenants. In the extended sample, 36% of respondents with children aged 5-16 were eligible for free school meals.

Effects of living in poverty

Financial exclusion

The 2010 household survey demonstrates that a significant number of residents with children living in both the most deprived areas of the city and in areas with medium levels are experiencing financial exclusion.

Compared to the survey average, residents with children are more likely to;

- Have less savings
- Have financial difficulties
- Have difficulties paying fuel bills
- Be concerned about getting in debt
- Be falling behind with payments and be getting into debt
- Use sub prime credit
- Use credit to pay for day to day living expenses

On a more positive note, survey respondents with children are also more likely to have heard and be a member of Leeds City Credit Union, and have a bank account than in 2004.

A more detailed breakdown of these findings are as follows.

Level of savings

The proportion of the sample with no savings has increased since the survey conducted in 2004. In the repeat sample (high levels of deprivation), 75% had no savings at all or under £100, this compares to 58% of respondents in 2004. This rose to 92% of lone parents in the repeat sample and 69% of couples with children.

In the extended sample (medium indices of deprivation), 47% had no savings at all or less than £100. Again lone parents (74%) were most likely to fall into this category. A greater proportion of couples with children (58%) were also likely to have no saving at all or less than £100 when compared to the total sample.

| Proportion of sample with no savings | | | | |
|--------------------------------------|--------|----------------------|----------|----------------------|
| | Repeat | | Extended | |
| | Base | No savings or < £100 | Base | No savings or < £100 |
| Total | 594 | 75% | 300 | 47% |
| Lone Parent | 85 | 92% | 27 | 74% |
| Couple with children | 154 | 69% | 84 | 58% |

Repeat sample - high levels of deprivation as in 2004, Extended sample areas with medium levels of deprivation

These levels of savings are well below the national average. Nationally, 34% of the population have no savings at all and 20% have savings of less than £1500 (Family Resources Survey, DWP 2007/08). However, in this study, 75% either had no savings at all or savings of below £1000.

In terms of how frequently people save, 71% of lone parents in the repeat sample and 59% of couples with children don't save. Lone parents who do save (29%) are most likely to save at least once a month (13%), where as couples with children who save (41%) are most likely to put money away as and when they can.

| Frequency of saving by family type (repeat sample) | | | |
|--|------------|-------------|----------------------|
| | Total | Lone Parent | Couple with children |
| Don't save / never | 63% | 71% | 59% |
| Save regularly - at least once a month | 14% | 13% | 17% |
| Save regularly less than once a month | 2% | 4% | 1% |
| I put in money as and when I can | 18% | 11% | 22% |
| I have paid money in but not in past 12 months | 2% | 1% | 2% |
| Base | 594 | 85 | 154 |

Awareness and membership of Leeds City Credit Union

Just over half (52%) of **the repeat sample** said they had heard of Leeds City Credit Union, an increase from 30% found in 2004. 56% of lone parents were aware of the credit union in 2010 which is an increase of 14% since 2004. There has also been an increase in the number of couples with children who are aware of LCCU from 27% in 2004 to 47% in 2010.

In terms of membership 9% of all households interviewed were members of the credit union. Lone parents are significantly more likely to be members (22%). However the number of couples with children who are members of LCCU (6%) is lower than the survey average.

Amongst **the extended sample** respondents 45% said they were aware of Leeds City Credit Union. Awareness was significantly higher amongst lone parents (63%) and couples with children (56%).

In terms of membership of the credit union, 5% of sample households were members. Once again the number of lone parents who are credit union members is significantly higher (19%). 8% of couples with children in the extended sample were LCCU members.

Impact of recession

Respondents were asked to say how much impact the current financial situation or recession was having on their finances. Respondents with children, particularly in the repeat sample (high levels of deprivation), were more likely to say the recession had an impact on their finances.

| Impact of the recession on finances | | | | |
|-------------------------------------|------------|------------|------------|------------|
| | Repeat | | Extended | |
| | Base | Mean | Base | Mean |
| Lone Parent | 85 | 6.2 | 27 | 5.7 |
| Couple with children | 154 | 6.1 | 84 | 5.5 |
| Total | 594 | 5.8 | 300 | 5.1 |

Results are presented as mean score where 1 is no impact at all and 10 is a great deal of impact. Repeat sample - high levels of deprivation as in 2004, Extended sample areas with medium levels of deprivation

All respondents rating the impact on their finances as 5 or above were asked what this impact had been. The main reasons were price rises making it more difficult to pay bills and someone in the household being made redundant. A selection of comments made are listed below:

"I have less money, no extra money, I am struggling. I can't afford to do the things I want to do with my children."

"I worry about work, money and my health. I can't provide for my family what I would like to."

"I don't have enough money to do the things with my family that I want. Fuel bills are too high, there is not much work, I can't buy enough food."

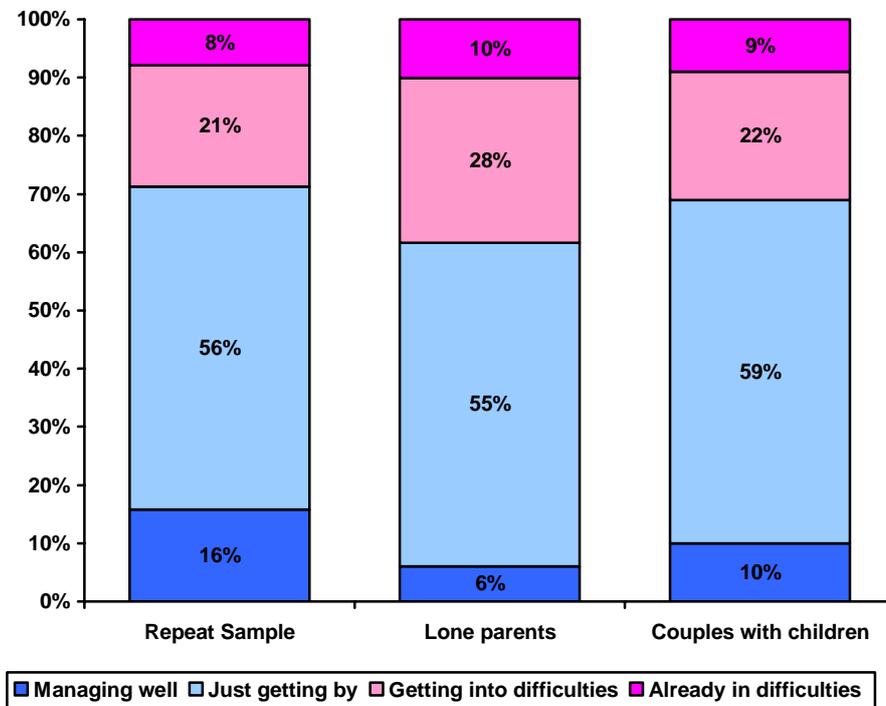
Managing money

The survey showed a picture of people finding it difficult to get by financially. In the repeat sample (high levels of deprivation), just over a quarter (29%) of this sample were finding it difficult to get by financially. The proportion of respondents finding it difficult to manage their money has increased significantly since 2004, when just 9% said they were getting into difficulties.

Lone parents (39%) and couples with children (31%) were more likely than average to say they were getting into difficulties or already in difficulties.

At present how well do you think you are managing your money, Repeat sample (high levels of deprivation)?

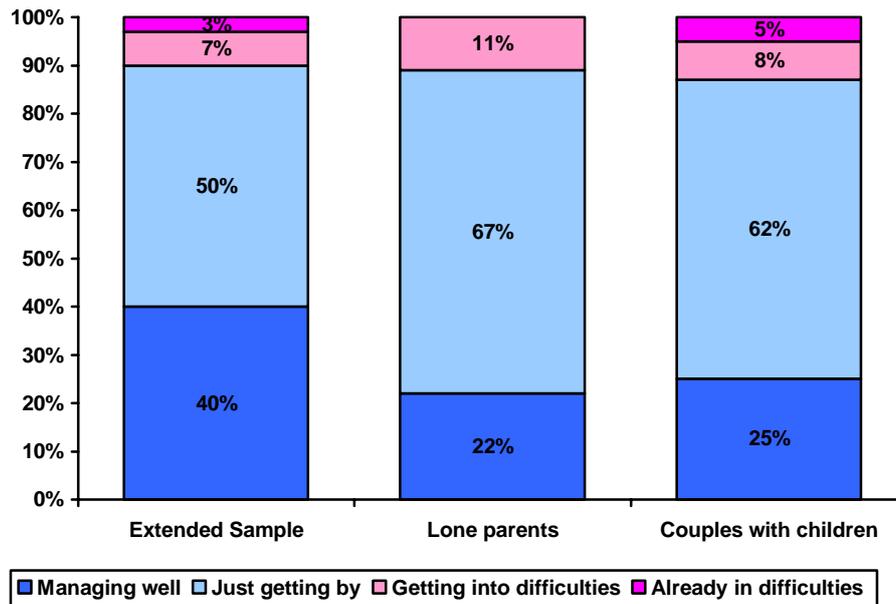
Base: complete sample



(594 Repeat sample (high levels of deprivation))

In the extended sample (medium indices of deprivation), overall, 7% were getting into difficulties and 3% were already in difficulties. 11% of lone parents and 13% of couples were getting into difficulties.

At present how well do you think you are managing your money, Extended sample (medium indices of deprivation)?



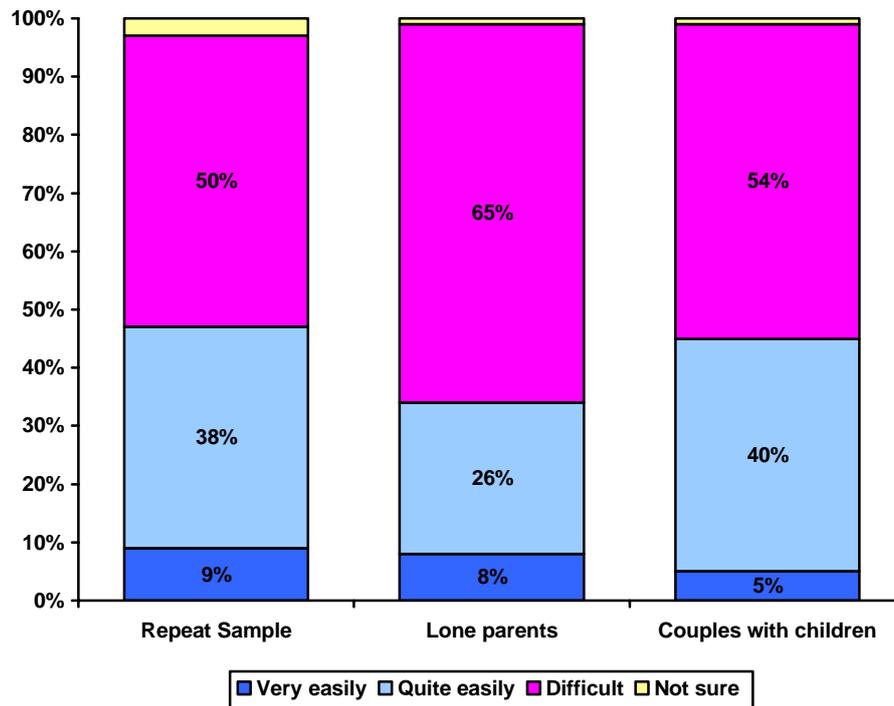
Base: complete sample (300 Extended sample (medium indices of deprivation))

Difficulties with paying fuel bills

In recent years fuel prices have increased significantly. In the repeat sample (high levels of deprivation), half the sample were having some difficulty with paying their fuel bills. Overall, 9% said they managed very easily and 38% fairly easily. Again there is a far higher proportion of respondents finding it difficult than was found in 2004 (when 17% said they had some difficulty or found it very difficult).

Lone parents (65%) couples with children (54%) were the more likely to report difficulties than the survey average.

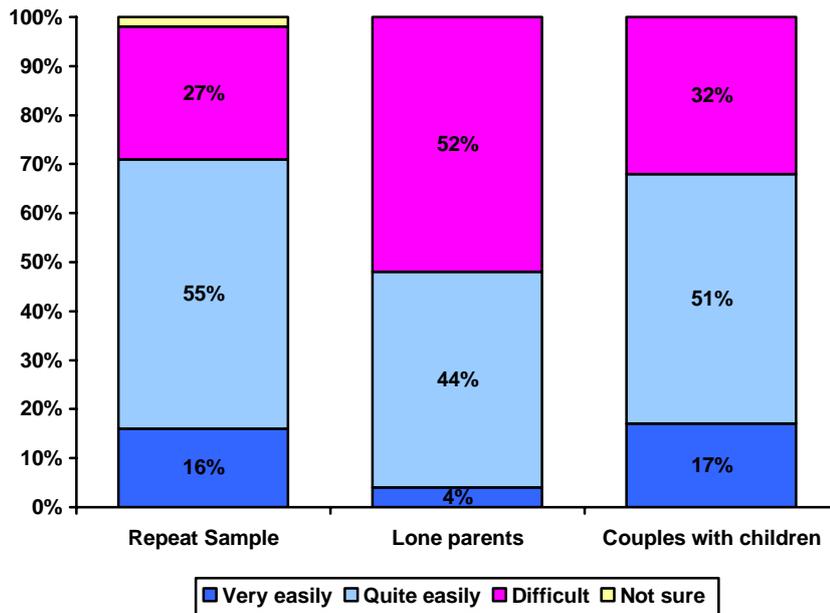
How well would you say you manage your fuel bills, Repeat sample (high levels of deprivation)?



Base: complete sample (594 Repeat sample (high levels of deprivation))

In the extended sample (medium indices of deprivation), 27% of respondents had some difficulty paying their fuel bills. This figure almost doubles amongst lone parents (52%). Couples with children are also more likely to experiencing problems (32%).

Figure 4.8 How well would you say you manage your fuel bills, extended sample (medium indices of deprivation)?



Base: complete sample (594 Repeat sample (high levels of deprivation))

How people pay their fuel bills

When asked how they paid their fuel bills, more than half the respondents (57%) from the repeat sample pay for their fuel using a prepayment meter, which often attract a higher charge. 78% of lone parents use this method, 49% of couples with children.

A far higher proportion of respondents in The extended sample (medium indices of deprivation) pay by direct debit (61%), (Figure 4.8). Private rented tenants in the extended sample areas were more likely to pay by direct debit that private rented tenants in the more deprived repeat sample areas.

Concern about getting into debt

Overall 59% of respondents in **the repeat sample** are worried about getting into debt, this compares to 40% in 2004. There has also been a rise in the number of lone parents (77% in 2010, 52% in 2004) and couples with children (58% in 2010, 43% in 2004) who are worried about getting into debt compared to 52% in 2004.

45% of **the extended sample** respondents are worried about getting into debt. Lone parents (63%) and couples with children (57%) are more likely to be worried about getting into debt.

Experience of getting into debt

In both sample areas lone parents and couples with children are more likely to have fallen behind with debts. In the repeat sample areas lone parents (59%) were particularly likely to have fallen behind with bills. In the extended sample more couples with children (39%) have fallen behind with debt than lone parents (33%).

| Proportion of sample who have fallen behind with one or more payments in past two years | | | | |
|---|---------------|-----------------------------------|-----------------|-----------------------------------|
| | Repeat sample | | Extended sample | |
| | Base | One or more debts in past 2 years | Base | One or more debts in past 2 years |
| Total | 594 | 39% | 300 | 26% |
| Lone Parent | 85 | 59% | 27 | 33% |
| Couple with children | 154 | 41% | 84 | 39% |

Effects of debts on family life

The survey asked what effect, if any, being in debt had on their lifestyle or family life. The results for both samples were very similar. Almost half those with debts said it had caused them worry or stress but 19% said it had little or no effect.

Other impacts included family arguments, a lack of any social life, not being able to do things with their children, cutting back on food and drinking more.

| Effects of debts on family life or lifestyle | |
|--|-------------------------------------|
| | All with current debts both samples |
| Stress/worry | 47% |
| None | 19% |
| Cut back our spending | 14% |
| Depression | 11% |
| Can't go out, can't do anything, no social life | 11% |
| Family arguments | 5% |
| I can't do things I would like with the children | 5% |
| Not sleeping well | 4% |
| My health has deteriorated | 4% |
| Buy less / cut back on food | 3% |
| Drinking more | 1% |
| We are cold, cutting back on heating, afraid to put heating on | 1% |
| Just no money left | * |
| Had to sell things | * |
| I am short tempered | * |
| Feel guilty owing family money, they struggle too | * |
| Base: all with current debts | 227 |
| * number of responses below 1% | |

Ownership of a bank account

A total of 81% of respondents in The repeat sample (high levels of deprivation) areas said that they had a bank or building society current account. This is an increase from the 70% found in 2004. The number of lone parents with a bank account has increased by 21% since 2004. Whereas the majority of couples with children (96%) now have a bank account (74% in 2004).

Sources of credit currently used

In the repeat sample area lone parents (38%) are far more likely than the average (22%) to use sub prime sources of credit. Whereas couples with children (25%) are slightly more likely to use expensive forms of credit.

| Proportion of sample with selected forms of credit, excluding mortgages (Repeat sample) | | | | | |
|--|-------------|----------------------|-----------------------|-----------------------------|-------------------------|
| | Base | No borrowings | Regular credit | Has expensive credit | Social fund only |
| Total Repeat sample | 594 | 56% | 20% | 22% | 2% |
| Lone Parent | 85 | 44% | 12% | 38% | 7% |
| Couple with children | 154 | 50% | 24% | 25% | 1% |

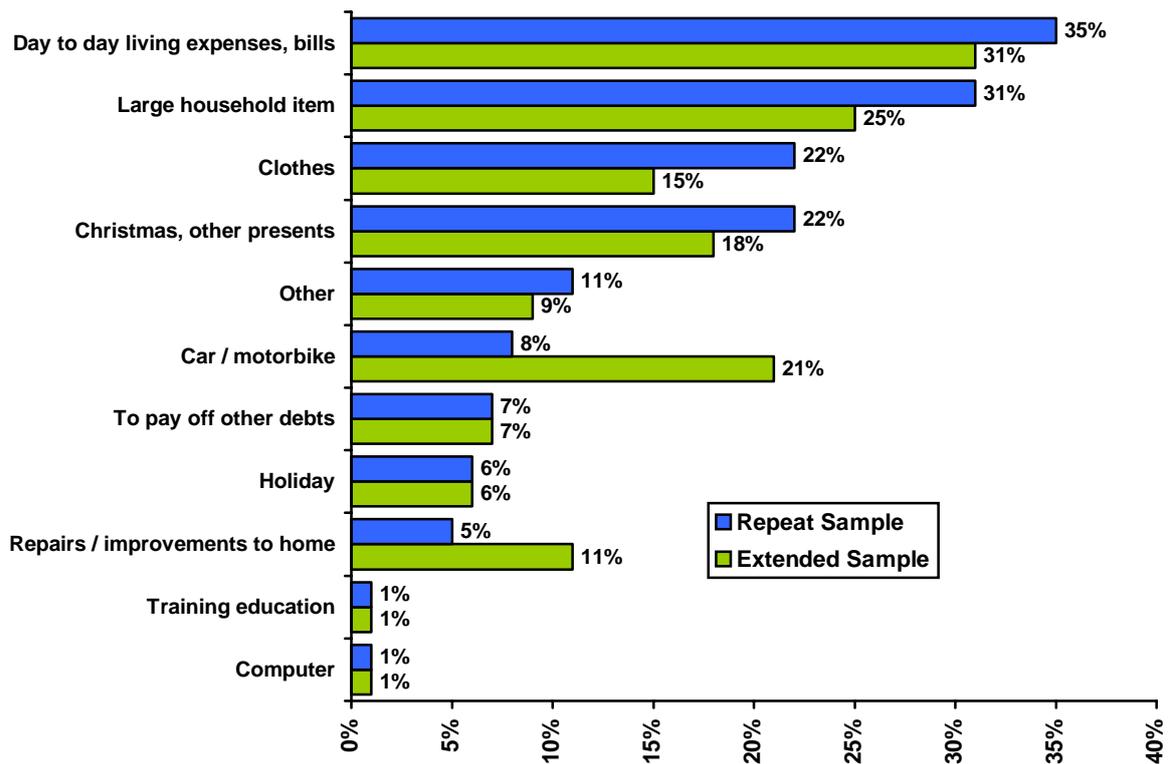
In the extended sample 10% of all households have expensive forms of credit. Again the number of respondents with children (22% lone parents, 17% couples with children) with these sub prime forms of credit is significantly higher than the survey average.

| Proportion of sample with selected forms of credit, excluding mortgages (Extended sample) | | | | | |
|--|-------------|----------------------|-----------------------|-----------------------------|-------------------------|
| | Base | No borrowings | Regular credit | Has expensive credit | Social fund only |
| Total Extended sample | 300 | 62% | 26% | 10% | 2% |
| Lone parent | 27 | 48% | 19% | 22% | 11% |
| Couple with children | 84 | 40% | 43% | 17% | - |

Purpose of loan or credit

Overall across both sample areas 38% of those with credit said it was to pay off debts or for day to day living expenses. Once again a greater proportion of people with children (42% for lone parents and couples with children) said they used credit for this reason.

Purpose of credit or borrowings- all who have credit



Fuel poverty

Substantial increases in energy costs over recent years have led to a rise in the number of low income households who cannot afford to heat their homes.

Vulnerable fuel poor households are categorised as those which contain children under 16 or disabled, long term ill and anyone over the age of 60 or in receipt of benefits. These households tend to be on lower incomes, although not necessarily in receipt of state benefit, and at the same time may have less access to capital to improve their homes or appliances. Their fuel bills will be higher while their incomes may be lower than those of people who are out at work all day.

Fuel Poverty levels have been calculated using self-declared income levels, and fuel costs from the UNO Energy database.

The table below shows the levels of fuel poverty in Leeds by Area Management Team. It shows that 22% of household in Leeds are considered to be fuel poor, with 18% considered to be "vulnerable". The table demonstrates that households in the inner east and inner south areas of the city are most vulnerable to fuel poverty.

| Fuel Poverty by Area Management Team | | | | | | | |
|--------------------------------------|-------|------------|----------------|------------------|-------|------------|----------------|
| AMT | Total | Vulnerable | Non Vulnerable | AMT Sub-Sector | Total | Vulnerable | Non Vulnerable |
| East Northeast | 22% | 20% | 2% | Inner East | 35% | 32% | 3% |
| | | | | Inner North East | 22% | 19% | 3% |
| | | | | Outer North East | 13% | 11% | 1% |
| South East | 22% | 19% | 3% | Outer East | 18% | 16% | 1% |
| | | | | Inner South | 31% | 27% | 4% |

| | | | | | | | |
|------------------|------------|------------|-----------|------------------|-----|-----|-----|
| | | | | Outer South | 20% | 17% | 3% |
| West Northwest | 22% | 16% | 6% | Inner North West | 30% | 17% | 13% |
| | | | | Outer North West | 15% | 13% | 2% |
| | | | | Inner West | 26% | 21% | 5% |
| | | | | Outer West | 20% | 18% | 2% |
| City wide | 22% | 18% | 4% | | | | |

The table below shows that people in receipt of benefit, and those recovering from a long term illness are most “vulnerable” to fuel poverty. In total 18% of those aged 16 or under are classified as “vulnerable” to fuel poverty.

| Fuel Poverty in Vulnerable Groups | |
|--|--------------------|
| Household Category | % Fuel Poor |
| Aged 16 or under | 18% |
| Aged 60 or over | 27% |
| Disabled | 28% |
| Recovering from a long term illness | 37% |
| In receipt of benefits | 43% |

Barriers to progress

The data and information presented within the chapter has demonstrated the financial difficulties being experienced by families on low incomes. It is evident that the downturn in the economy over the past two years has further exacerbated the issues faced. For example, despite the efforts of Leeds city council and partners to address financial exclusion through an innovative and wide ranging strategy, financial exclusion in the city has grown since 2004. These findings mirror the national picture and indicate that the influence of national factors, both economic and policy, significantly impact locally.

Provision of financial support services in Leeds have shown significant benefits to families particularly those with children. Being able to continue these services at pre 2011 levels will prove to be particularly challenging. Below is an assessment of likely changes which will create significant barriers to progress in alleviating child poverty.

Advice

From April 2011, there is likely to be a reduction to the support, advice and guidance available to families to assist with financial issues.

Funding for legal aid in social welfare law (debt, housing and benefits) has declined in recent years. In 2011 the Legal Services Commission is funding only 660 new cases for debt advice in Leeds (compared to the 2,500 dealt with through FIF each year). In the longer term, the government plans to remove legal aid support for debt, housing and benefits problems in all but the most extreme cases involving loss of housing or liberty.

As public spending cuts take effect, funding for other advice services is also expected to come under threat in 2011, with organisations like Citizens Advice Bureaux and Law Centres being particularly vulnerable to such cuts.

Affordable credit

The original financial exclusion research undertaken in 2004 highlighted the need for affordable financial services to be delivered locally. Since this time Leeds City Credit Union (LCCU), has been working to increase its presence across the city, and membership to financially excluded residents.

LCCU currently has seven branches across the city and has increased its adults members from 10,200 in 2004 to 21,600 in 2010. The increase in membership has been as a result of concentrated efforts to offer affordable financial services to financially excluded individuals. Of the 20,400 adult members of the credit union:

- 8,410 (45%) live in the top 10% most deprived SOA's
- 2,240 (12%) live in the top 20% most deprived SOA's

Therefore, over 56% (10,650) of LCCU members live in the top 10% and 20% SOA's combined.

Research undertaken in 2004 and 2010 has shown that these areas of deprivation are also the ones that are most exposed to the activities of doorstep lenders and other high cost lenders. Anecdotally, these areas are also the target of illegal money lenders. The existence of the credit union in the community is therefore vital in enabling residents to have an alternative to spiralling debt.

Currently Leeds City Credit Union operates a loan scheme on behalf of the Department for Work and Pensions (DWP). The "growth fund" is funded through the provision of a £2.5 million capital loan pot and, in addition to this, DWP provide revenue to enable the credit union to administer the loan fund. The growth fund formally ends at the end of March 2011. If the scheme is not continue this will result in a loss of revenue funding for the credit union of £375,000. The capital fund will be retained and the credit union is contractually obliged to continue making loans available for the next 10 years but they may not receive revenue support to enable them to deliver this commitment. The reduction in the credit union's ability to promote and deliver loans to low-income families could reduce the level of affordable credit to families with young children and therefore reduce the ability to support a family's finances in this way.

Currently LCCU rejects a significant number of loan applications. This is because loans made to low-income families in Leeds' more deprived communities are a high risk area of the lending market from a purely business point of view. The credit union is constrained in terms of the level of interest they can charge for their loans. Organisations which do not operate under credit union rules are unable to offer loans at higher interest rates and many social lenders operate at close to 40% APR. Credit union interest rates are capped at 2% per month or 26.8% APR. There have been requests that legislation is changed to enable credit unions to operate at higher interest rates for some of their loans, in order that they can service at higher proportion of the high risk market without jeopardising the sustainability of their core business.

The credit union in Leeds has been able to operate through six additional community based branches located within Leeds City Council One Stop Centres and neighbourhood housing offices. These operate in the more deprived areas of Leeds. Although this is very effective it still represents a relatively low level of geographic spread for the delivery of affordable credit services. Doorstep lenders, pawnbrokers and cheque cashing shops, are located in many local district centres and estate shops across Leeds. For the credit union to compete with this market, it must have the ability to deliver affordable banking and credit services through a greater number of outlets across the city. This is a significant barrier to their ability to penetrate this market and to offer services to low income families.

Benefits & Welfare Reform

The June 2010 emergency budget and the October Comprehensive Spending Review announced reforms to the Welfare system and cuts to public spending. These changes are likely to have an impact on people in Leeds and possible consequences are set out below.

Benefits and Tax Credits to increase in line with the Consumer Price Index (CPI)

- Previously, all welfare benefits were increased in line with the Retail Price Index (RPI). In future welfare benefits will rise in line with the Consumer Price Index (CPI) which excludes mortgage payments, council tax and a range of housing costs such as insurance and estate agent fees.
- RPI currently stands at 5.1% with CPI being 3.4%. Both can go up or down in response to market conditions but generally CPI has usually been lower.
- So in cash terms benefits would have risen by 31% since 2000 under RPI, but just 20% under CPI.
- Going forward this change is likely to result in depreciation of the value of welfare benefits of around 1-2% per year. Research shows that because of their household spending pattern, people on low incomes face much higher inflation rates than the CPI which means they could fall even more behind (JRF 2010)

Local Housing Allowance to be set at 30% of local rents

- The local housing allowance provides housing benefit entitlement for tenants renting in private sector accommodation in England and Wales. LHA is currently set at the median of local private rents. This means that 50% of local private rents are within the LHA rate. From October 2011 only 30% of local private rents will fall within the LHA rate
- From 2013/14 LHA rates will be up-rated in line with the CPI. Currently they are adjusted monthly to reflect the actual rents in the area. This will have two significant impacts: firstly it will erode LHA rates over time as rents have generally risen faster than CPI; secondly, by using a national index, it will break the link with the movement of local rents
- There will be some transitional protection. When a claim is now reviewed the claimant will be protected from the LHA reduction for a period of 9 months. For example if their claim is reviewed on 10th May 2011, they will not have their benefit reduced until 13th February 2012.
- However if a tenant has a change of address, a break in their claim or a change in their household that means that they qualify for a different rate of Local Housing Allowance, after 1st April 2011 the reduction will be applied immediately. For example if they change address on 14th October 2011 they will lose protection from the lower LHA rate on 17th October 2011

In Work Poverty

Employment is not always an effective route out of poverty. 59% of children living in poverty have a parent in paid work. (IPPR Sept 2010). As a result, in work benefits such as Working Tax Credits make a huge difference in increasing real wages for those on low incomes, helping to lift some families out of poverty. Recent announcements in the CSR will reduce the value of and restrict entitlement to WTC for low income families.

- From April 2012. to receive WTC couples with Children will have to work 24 hours between them and one must work at least 16 hours.

This will significantly impact on households who face a sudden drop in income if the main earner is made redundant. Tax Credit support may be withdrawn from these households, reducing income levels further and increasing chances of poverty.

- Freezing of both basic and 30 hour element of WTC from April 2011

Up-rating Tax Credits in line with the CPI rather than RPI will reduce the value of Tax Credits. This is further compounded by freezing these elements from April 2011. To maintain the value of Tax Credits at the 2010/11 rate, they would have to be up-rated in line with RPI. This will not happen and the overall loss to a family entitled to both elements, based on RPI/CPI future predictions, could be £391 a year (£7.50 a week) by 2013 (Citizens Advice 2010)

Housing Benefit cut by 10% for JSA claimants

- From 2013/2014 any claimant on JSA for more than 12 months will have their HB cut by 10%.

Maternity + Child Benefits

- Health in pregnancy grant will be abolished from 2011. In pregnancy all mothers will lose the non-means tested grant of £190
- The Baby element of child tax credit will be abolished from 2011/12. All families with babies under one will lose the £545 baby element of child tax credit.
- Sure Start Maternity Grant of £500 will be cut from all but the first child from 2011/12
- Child Tax credits will be increased by £150 above CPI in 2011/12 and £60 above CPI in 2012/13. However, this gain may be offset by the losses outlined above. For example, a lone parent on income support, or a couple on Jobseekers Allowance who have a baby in 2012, would gain £210 a year in extra child tax credit but could lose over £1,200 as a result of the other changes described above.
- Some families receive help with their Childcare costs through the tax credits system. From April 2011 tax credits childcare costs will be reduced from 80% to 70%. Help with Childcare costs has meant significant financial incentives for lone parents to move into work. Reducing this support will reduce this incentive.
- From April 2011 Child Benefit will be frozen for three years. From 2013 it will no longer be universal being withdrawn from higher rate taxpayers. In addition Child Benefit reaches more poor families than any means tested forms of support (CPAG 2010)

- Child Tax Credit will be increased by £180 above CPI in 2011/12 and £110 above CPI in 2012/13. Taking together however, the freezing of Working Tax Credit payments along with the freezing of child benefit and – where relevant – reduction in childcare costs is likely to more than offset the gains from the increase in CTC.

Two case studies below illustrate how families will be impacted by these changes. It is estimated that families claiming benefits and/or tax credits will see their incomes fall by 10-15% on average, as a result of the changes announced.

Case study one: John and Rachel

John and Rachel have a 2 year old girl and a 5 month old baby. They have a mortgage of £750 pcm and Council Tax of £1,200 p.a. Both are employed John earns £315.76 per week for working 39 hours. Rachel is on statutory maternity pay of £104 per week. The family received a Health in Pregnancy grant of £190 whilst Rachel was pregnant.

Current Income

| | |
|--|--|
| Wages | £315.76 |
| Statutory Maternity Pay | £104 |
| Child Benefit | £33.20 |
| Child Tax Credit | £109.27 (£10 baby element) |
| Working Tax Credit | £11.76 |
| Total Weekly Income | £574 |
| Weekly Housing Costs | £173 per week (mortgage) £23 per week (Council Tax) |
| Total Weekly Income after Housing Costs | £378 |

Predicted Income following announced changes

John and Rachel would receive incomes gains of £7.87 per week as a result of the changes announced.

Gain £3.84 per week for the increase in the tax allowance

Gain £4.03 per week as Tax Credits increase

However these gains would be offset by the following losses

| Weekly Losses | Explanation |
|------------------------------|--|
| £1.20 per week from Uprating | Previously benefits were up-rated in line with the Consumer Price Index. In future they will be up-rated in line with the Retail Price Index. It has been estimated that this will mean a depreciation of all benefits by 1% per annum |
| £2.94 per week Child Benefit | Child Benefit will be frozen for 3 years |
| £3.84 per week Tax Credits | The taper on Tax Credits is increasing from 39% to 41%. People will lose £20 for every £1,000 over the threshold of £6,420. Someone earning £16,420 will lose £200 per year in tax credits which will offset the |

| | |
|---|---|
| | gain from the increase in the tax threshold. Someone earning £26,420 will lose £400 per year |
| Lose £19.71 Tax Credits | £2500 of any drop in income disregarded for tax credit purposes. Households will not see their tax credit awards adjusted their income has fallen by more than £2500. Whilst Rachel was on maternity leave their family income dropped by £2,550 but only £50 drop in income was counted for their Tax Credit award |
| Lose £10.48 Tax Credits | The baby element of Tax Credit will be discontinued. |
| Lose £3.65 per week | The Health in Pregnancy grant is scrapped |
| In total these losses amount to £41.82 per week | |
| Their new weekly income after housing costs will be £344.05 | |
| This represents a loss of £135.80 a month or £1,675.40 per annum | |

Case study two: Paul and Laura

Paul and Laura are a young couple with a 3 year old son. Laura works 20 hours per week and earns £127.03 per week. Paul worked 35 hours a week earning £210 per week. Following a car accident which prevented him from working, Paul was receiving statutory sick pay. His sick pay ran out and he is now on Employment Support Allowance in the work related activity component.

The couple rent privately and pay £100 per week in rent and £19 per week in Council Tax. They also pay £105 per week in Childcare as Paul is too unwell to care for son Steven. Paul has been refused Disability Living Allowance twice.

Current Income

| | |
|--|--|
| Wages | £127.03 |
| Employment Support Allowance | £91.40 |
| Child Tax Credit | £54.57 |
| Child Benefit | £20.00 |
| Working Tax Credit | £73.81 |
| Local Housing Allowance | £100.00 |
| Council Tax Benefit | £19.00 |
| Total Weekly Income | £468.08 |
| Weekly Costs | £100 Rent £105 Childcare £19 Council Tax |
| Weekly Income after Housing/Childcare costs | £262.08 |

Predicted Income following the announced changes

Paul and Laura will receive income gains of £7.87 per week as a result of the changes announced

Gain £3.84pw (£200.00pa) for the increase in the tax allowance

Gain £4.03pw (£210pa) as Tax Credit award is increased by this amount

However these gains would be offset by the following losses

- Lose 1% of all benefits per year as they will now be rated on the Retail Price Index instead of the Consumer Price Index. A loss of £1.20 per week
- Lose £1.77 as Child benefit is frozen for 3 years
- Lose £19.71 (£1025pa) in Tax Credits as income drops of only £2500 and over are counted in TC calculation. Since receiving ESA their income has dropped by £6167.20 but only £3667.20 of this drop is counted.
- Lose £10pw (£520pa) as LHA is now based on the 30th percentile rather than the 50th percentile of rents in the area.
- **In total these losses amount to £32.68 per week**
- **Their new weekly income after housing costs will be £237.27**
- **This represents a loss of £98.84 a month or £1,284.92 per annum**