


| | |
|---|---|
| Briefing Note |  TOWER HAMLETS |
| Date: 17/01/2010 | Classification: [Unrestricted] |
| Call for Evidence: Social Security | |

| | |
|-------------------------------|--|
| Originating Officer(s) | Ellie Kershaw Amy-Grace Whillans-Welldrake Lisa Harris |
|-------------------------------|--|

Context

Tower Hamlets has some of the highest poverty rates in the country with a child poverty rate of 57% (after housing costs), and a pensioner poverty rate of 50%. The borough is also home to 35,459 low income households in receipt of Housing Benefit or Council Tax support, representing 100,464 individuals representing 31.6% of the Borough population. 35% of these households are in work, 18% are already experiencing cash shortfalls, while 10,571 households are in Council Tax arrears. This situation is likely to be made significantly worse by recent welfare reforms, which are expected to leave 40% of households (8,659) worse off by an average of £55 a month (LIFT:2018).

What are we doing to support residents and address gender inequality?

Tower Hamlets is passionate in its commitment to protecting the social safety net and the rights of residents to live a life free from poverty. Tackling poverty and gender inequality is a key strategic priority in Tower Hamlets and significant levels of resource and effort have been committed to the task.

Welfare Advice and support

We recognise that the levels of financial insecurity and the challenges posed by Universal Credit mean that our residents need extra support. In response we have set up our Resident Support Outreach Team, providing outreach workers in food banks, libraries and other community hubs to support residents transitioning onto Universal Credit. We have also funded CPAG to provide an additional general welfare adviser in First Love Foundation, a local food bank. Through this, we have developed strong knowledge and best practice around how to mitigate the effects of Universal Credit and how to effectively target advice services. The team also provide referrals for more complex or long-term issues by linking with local partners such as the credit union and employment support services.

Our recent report on Universal Credit with the Child Poverty Action Group (CPAG), highlighted the negative impact of UC across our all our residents. However both local and national evidence, suggests that women are disproportionately disadvantaged by the single household payment model, and lack of work allowance for second earners within UC. The benefit cap within UC also presents a serious disadvantage to women as nationally 94% of capped households have children, 72% are lone parents (77% with children under 5 and 33% a child under 2). The vast majority of these will be women who face the twin barriers of employment barriers such as childcare and housing under UC (CPAG, 2018). Out of the 425 people supported by the scheme who have declared their sex 231 were women. Our Resident Support Scheme therefore provides a crucial access point for women and families to access essential advice and support.

We also provide crisis grants through the Residents' Support Scheme which can provide residents with gas/electric top ups, white goods, furniture, food, and other support. This provides essential short-term support to help residents manage periods of crisis with the aim of improving their financial resilience in the longer term. The scheme is in high demand with 1313 applications to date. For the period December 2018 to December 2019 the majority of successful claimants for crisis support were made by women with 401 claims compared to 205 for men, women also displayed the highest number of applications overall (TH, 2019). Our Poverty Proofing the School Day programme (developed by Children North East) encourages longer term resilience and poverty prevention. It seeks to change school structures and processes to feel more inclusive to children and families facing poverty and identify areas to provide direct support. This will especially have a positive impact on single mothers that might struggle to pay for out-of-pocket expenses associated with their children's school needs.

Our Low-Income Family Trackers (Policy in Practice) also allows us to track the income of low-income families and to see where residents are missing out on benefits they might be eligible for. We did a targeted mail out to those who are eligible but are not claiming pension credit. Of those who took up Pension Credit as a result of the mail out, 69% were women. We are doing a similar mail out for those who are eligible for but not claiming 30h of free childcare for 3 and 4 year olds. We are aiming to alleviate the pressure that childcare costs bring on low-income working families. We expect this to make particularly a difference for single mothers, since they are overrepresented in low-income families.

We are also continuing to support our voluntary sector financially, despite reductions in Local Government budgets. For example, our Local Community Fund provides £2.6m per year to the voluntary sector to fund information and advice, health and wellbeing, employment and skills, community safety, and digital inclusion, funding which is committed until April 2023. Over 50% of the services' clients were female, showing a greater need for social welfare advice in the female population. We also provide funding for information and advice services through Adult Social Care and Integrated Commissioning taking the total value of these services to over £1.5m.

Our commitment to testing and developing innovative ways to tackle poverty is evidenced by our £200,000 Innovation Fund. This gave organisations freedom to test new and innovative ideas which had not been tried before. The fund is designed to support all residents however it includes two programmes specifically targeting BME women in the borough. The fund is currently delivering projects such as SocietyLinks Tower Hamlets which provides a confidence and experience building programme for BME women to develop their employability skills and preparedness for work. The fund also supports Stitches in Time an all-women food project, providing training and work experience for BME women culminating in an all-women pop up curry house. Shapla Primary School has also established a clothing bank servicing families with children across two other local primary schools.

The fund also finances the Island Advice Centre which provides training for frontline staff to upskill them in changes to the welfare benefits system, Universal Credit and the impact on claimants. The fund has also supported a mobile money advice service for local residents unable to access existing support services for Tower Hamlets Homes. While another project Toy house Libraries, targets families with young children and provides meals and cooking classes for families on a budget. Given the high number of women applying for our Resident Support Scheme Crisis Grants and the families negatively impacted by Universal Credit we believe that the fund positively impacts women in the borough.

Food Poverty

We also provide wraparound support for residents and help to top up the incomes of families in financial difficulties via our School Uniform grants and extended Universal Infant Free School Meals programme. This extends to the school holidays via holiday hunger programmes.

LBTH has been running Holiday Hunger Programmes for the past 2 years. For children that are on free school meals, families' budgets are often overstretched in the holiday periods due to the added cost of feeding their children. 3 million children are at risk of going hungry over the school holidays in the UK (APPG, 2019). There is increasing evidence around the negative impact of a lack of food/activities in the holiday period on children and families. Teachers have reported some children to return intellectually behind their peers due to a lack of food over the holidays (APPG, 2019). Holiday Hunger can also have a negative health impact on parents. Recent research has revealed that many mothers are skipping meals in the holiday periods in order to provide for their children (APPG Hunger, 2019). Providing nutritious food and activities to children in the holidays, especially tailored to those that are on FSM, can alleviate the burden that holidays bring to families, especially single mothers (APPG Hunger, 2019)

We are in the process of setting up a Food Pantry to tackle food poverty for those most at risk. The pantry will be placed on a social housing estate hoping to address local need. It will work on a membership basis, meaning members will pay a small fee each week to access around £30 worth of food. LBTH aims for this to be aiding the most vulnerable families. Recent research has shown that lone parents, especially mothers, are at higher risk of food insecurity (The Trussell Trust, 2019). We are aware that many children that live on the social housing estate are in working families. The pantry will include evening/weekend sessions, aiming to tackle in-work poverty. This will support families, especially single mothers in providing for themselves and their children.

We are taking action to increase the uptake of Healthy Start vouchers. Healthy Start Vouchers (worth £3,10 per week, an infant receives 2 vouchers per week) can be exchanged for fruit, vegetables, milk and infant formula and is available to pregnant women and mothers with children under the age of 4 (Eligibility Criteria apply, Healthy Start vouchers can also be taken up by fathers/carers). Currently, only 59% of those eligible are claiming Healthy Start vouchers in Tower Hamlets (Healthy Start, 2019). We will do a targeted mail-out to those eligible but not claiming based on the data we hold on the Policy in Practice Low-Income Family Tracker Dashboard. We will invite residents to come along to "sign-up" days, where we will make the application form readily available. A health visitor will be present at these sign-up days, ready to sign the forms. This way, we hope to tackle the barriers that women face in taking up Healthy Start vouchers. 95% of all low-income lone parents in Tower Hamlets are women. As single mothers are of higher risk to be food insecure, we hope that this action will alleviate some of the pressure on food budgets for women.

References:

APPG Hunger (2019) *Hungry Holidays*. Available at:
<https://feedingbritain.files.wordpress.com/2015/02/hungry-holidays.pdf>

Child Poverty Action Group (2018) *Something needs saying about universal credit and women – it is discrimination by design*. Available at <https://cpag.org.uk/news-blogs/news-listings/something-needs-saying-about-universal-credit-and-women-%E2%80%93-it-discrimination>. (Accessed: 17/01/2020)

Healthy Start (2019) *Healthy Start Uptake Data*. Available at:
<https://www.healthystart.nhs.uk/healthy-start-uptake-data/> (Accessed: 17/01/2020)

The Trussell Trust (2019) *State of Hunger*. Available at: <https://www.stateofhunger.org/wp-content/uploads/2019/11/State-of-Hunger-Report-November2019-Digital.pdf> (Accessed: 17/01/2020)

Tower Hamlets, (Dec, 2019). *Resident Support Scheme: service performance summary*

Policy in Practice, (2019). *Low-Income Family Tracker data*