

POVERTY IN CANTERBURY TODAY

Jan Pahl and Martin Vye

Tim Carlyle, Dawn Ryder and Jane Webb



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Further information from:

Jan Pahl | *email: J.M.Pahl@kent.ac.uk*

Martin Vye | *email: martinjvye@gmail.com*



1 EXECUTIVE SUMMARY

The aims of this study are to research the nature and extent of poverty in the Canterbury district, to collect evidence about the lived experience of poverty, to draw together data about patterns of poverty and to make recommendations for actions to alleviate hardship and reduce the numbers of people living in poverty in the district. The study was carried out by the Poverty Working Group of the Canterbury Sustainable Development Goals Forum.

The methods involved questionnaires and face to face interviews with organisations and individuals working to help those struggling with the costs of living. This produced a wealth of information about the different groups known to be at risk of poverty, including pre-school children, school age children, lone parents, people in and out of paid work, people with physical and mental health problems, homeless people and older individuals.

Data from the interviews was set in a wider context by drawing on published research about poverty more generally. It was striking that the interview material and the published research highlighted similar findings with regard to poverty locally and nationally. This gave added confidence in the recommendations for action which came out of the study.

The study showed that though Canterbury may seem relatively affluent many people live well below the standard expected in our society. In some parts of the district over 40 per cent of children live in poverty, with deprived areas concentrated in the following wards: Barton, Gorrell, Heron, Northgate, Seasalter and Wincheap. Poverty affects health, so this pattern is reflected in figures for the expectation of life, which in 2015 were 78 in Heron ward, 80 in Northgate and 81 in Wincheap, compared with 84 in St Stephens and 86 in Blean Forest.

The evidence was that poverty has increased over the past few years. Meals provided by the Food Bank have increased from

39,000 per year in 2019 to almost 100,000 in 2022. All the organisations highlighted growing numbers of people in poverty, increasingly serious levels of deprivation and stretched resources among those trying to ameliorate the situation.

The interviews revealed that many people in poverty are hardworking, resilient and brave, but all face challenges in addition to the problem of making ends meet. Challenges include the complexity of claiming benefits and completing online claim forms, the lack of advice about claiming benefits, the five week wait to receive Universal Credit, the two child limit on benefits and the bedroom tax. The pressure to take paid work, even for lone parents with young children, means that many take insecure jobs on low pay and find themselves moving on and off benefits repeatedly. The high costs of child care add to financial problems, now made worse by the rising costs of food and fuel.

The organisations which help and support people in poverty also face many challenges. For charities there is a perpetual struggle for funding, with more time having to be spent on getting grants and donations. Schools and churches find themselves picking up the sorts of problems which in the past were dealt with by health, welfare and child care services.

Recommendations for action at local level are concerned with funding to organisations which support and advise people living in poverty and with increasing cooperation between these organisations. Other suggestions for action include setting up a Poverty Forum to coordinate action to relieve poverty and to encourage benefit take up campaigns.

Recommendations for central government focus on increasing benefits, abolishing the ways in which benefits can be reduced and giving more help and advice with the process of claiming. Another priority is the building of more housing available at affordable rents.

2 RECOMMENDATIONS FOR ACTION

The recommendations are rooted in the evidence from the interviews and the experience and knowledge of those to whom we talked. Just as the causes of poverty are complex, so are the changes which need to happen if poverty is to be reduced or abolished.

We need to be clear about who should be responsible for implementing the policies and practices we are recommending. For this reason we have proposed separate categories for recommendations for local government, for charities and voluntary organisations and for central government. Since this is primarily a local study, we have placed the local recommendations first.

Recommendations for local government

- 1 Confirm the target of 308 new homes for social/affordable rent** on average per year, as recommended by the City Council's Housing Need consultants, and ensure that these are actually built.
- 2 Review support to** not-for-profit voluntary and community organisations that are tackling the causes of poverty in the district. Grants are essential for many and should be given for longer time spans to save time on applying for funds. It would also be a help to provide services to organisations, such as HR advice, insurances, training, and help with accounting.
- 3 Ensure that publicity about organisations providing funds,** food, advice and support to those in need reaches everyone who might benefit.
- 4 Recognise the impact of increased poverty on other local services.** Many people living in poverty also experience housing problems; children miss out on education; and fear and anxiety lead to mental and physical ill health.

- 5 Participate in setting up a Canterbury Poverty Forum,** including all voluntary and community organisations that are tackling the causes of poverty in the district, and housing associations. The aim would be to increase understanding of the causes and effects of local poverty, to stimulate action to relieve poverty and to produce an annual report on the extent of poverty in the district
- 6 Support local actions to relieve poverty such as benefit take up campaigns.** These campaigns typically result in claimants receiving substantial amounts of benefits to which they are entitled but which they had not been claiming. The additional funds benefit not only the claimants but also the community in which they live, where the money is spent.
- 7 Create more stable and better paid jobs** in the district, by working in partnership with relevant organisations to develop a local economy with more job security and better wages.

Recommendations for charities and voluntary organisations

- 8 Foster interagency cooperation,** as a way of sharing information and experience. The current competition for funding does not encourage cooperation between agencies.
- 9 Encourage more volunteers to work in this field:** they are urgently needed to help to meet the shortage of workers which currently exists.
- 10 Support the setting up of a Canterbury Poverty Forum** which would help the many organisations involved in this field to share expertise and to create a stronger voice.
- 11 Organise benefit take-up events** to inform people about the benefits to which they might be entitled. These could be one-off events or more extended campaigns.

Recommendations for central government

- 12 Increase benefit levels and remove the ways in which benefits can be reduced,** for example, by doing away with the bedroom tax and the two-child limit, by reducing the five week wait and by not penalising claimants for minor mistakes. Pre-payment meters should not be installed unless requested.
- 13 Offer more help with the process of claiming benefits.** At present the complexity of the system, and the fact that the forms have to be filled in on line, mean that some are deterred from claiming and many do not receive the money to which they are entitled. Benefits Agency staff should be able to advise claimants about other benefits to which they may be entitled.
- 14 Abolish the five week waiting time** before benefits are paid. Many people do not claim benefits until they have no money, so the five week wait causes many claimants to get into debt which can lead to further problems. The insecure nature of much low paid work means that claimants often give up benefits for paid work only for that work to end so that they are forced to claim again – but have to wait five weeks before receiving any money – or have to repay loans out of future benefits.
- 15 Abolish the bedroom tax.** It causes people to move away from sources of support which increases their disadvantage.
- 16 Abolish the two-child limit on benefit claims and the benefit cap.** The main effect is to increase the numbers of children living in poverty and to damage the educational attainments of future generations, so damaging the future prosperity of the country.
- 17 Enforce the building of more housing which is truly affordable.** This could mean giving more power to Planning Authorities to force developers to build housing that local people can afford. In addition, legislation should be enacted to support local authorities in building housing that people on low incomes can afford to buy or rent.
- 18 Expand current definitions of poverty** to include lived experience as well as income level. The current definition is that *Households are considered to be in poverty if their income is 60 per cent below the median household income.* This does not convey the lived experience of many of those experiencing poverty and a more appropriate definition would be: *People are in poverty when they lack the resources to obtain the food and fuel, participate in the activities and have the living conditions expected in the society to which they belong.*

3 Introduction

In 2015 the United Nations challenged member states by setting up the Sustainable Development Goals (SDG). The 17 interlinked global goals are designed to be:

A shared blueprint for peace and prosperity for people and the planet, now and into the future.

The Goals were agreed after years of negotiation and are now endorsed by every country in the world. They are supported by specific targets, aimed at protecting the planet and ensuring global peace and prosperity.

The first SDG is:

To end poverty in all its forms everywhere.

In Canterbury the challenge was taken up by a group of local people who set up the Sustainable Development Goals Forum. The Forum brought together representatives of local organisations and individuals who were focussed on advancing the global goals in the Canterbury District.

Although the Canterbury District appears to be a relatively affluent place, it was recognised that many households and individuals live in poverty, as defined in the United Kingdom. Volunteers from the SDG Forum came together in a Poverty Working Group to document the nature and extent of poverty in the Canterbury District, to make proposals to reduce the numbers of people living in poverty and to ameliorate the hardship they were experiencing.

The members of the Poverty Working Group are drawn from the Canterbury Society, the Canterbury Soroptimists and the Alliance of Canterbury Residents' Associations. The work was interrupted by the Covid 19 pandemic. However, this delay has had some advantages in that we have been able to document the increasingly serious nature of poverty in the area in the years during and after the pandemic.

At an early stage we recognised that 'ending poverty' was not achievable within the time and resources at our disposal. Many of the causes of poverty lie in decisions made at national and international levels. However, there is still much that can be done to alleviate poverty at a local level.

“ Although the Canterbury District appears to be a relatively affluent place, it was recognised that many households and individuals live in poverty, as defined in the United Kingdom. ”

As this report goes to the printer, it has been announced that two leading poverty charities have produced research showing that the benefits given to low-income households are at least £140 a month below the real cost of food, energy and everyday basics. The Joseph Rowntree Foundation and the Trussell Trust Food Bank Network have said that inadequate benefits are the main driver of the explosion in destitution and food bank use and have urged the government to bring Universal Credit rates in line with minimum living costs (Joseph Rowntree Foundation, March 2023).

This announcement makes our report all the more timely. We are dealing with a nationwide situation in which many people are experiencing real hardship, as we shall see in Chapter 5. Our hope is that we in Canterbury will be able to take some actions to increase understanding of poverty in the district and to raise awareness of what can be done to alleviate poverty and improve the lives of those struggling to make ends meet.

4 THE AIMS AND METHODS OF THE STUDY

The aims of the Poverty Working Group were to:

- research the nature and extent of poverty in the Canterbury District;
- collect new qualitative evidence from local groups and individuals about the lived experience of poverty as it affects people in the district;
- draw together existing quantitative data about patterns of poverty now and over the past five years;
- produce recommendations for actions to alleviate poverty and reduce the numbers living in poverty in the district.

Talking with a representative sample of people living in poverty was beyond the capacity of the Poverty Working Group, while talking with just a few could have produced a biased picture. So at an early stage we decided not to talk directly to people living in poverty but to collect information from organisations and individuals working to help people struggling with the cost of living.

We adopted several methods to achieve these aims. Firstly, a review was prepared which drew together the quantitative data currently available about the nature and extent of poverty in the district. This helped to clarify ideas about what needed to be explored in the next stage of the study.

Secondly, data was collected from organisations working to help people in poverty locally. This stage of the work involved both a postal questionnaire, which was completed in writing by each participating organisation, and face to face interviews with representatives of selected organisations. The response to the questionnaire was disappointing, in that only six of the 30 or so organisations we contacted responded. However, the face-to-face interviews were immensely valuable, producing a wealth of information.

Altogether we had information from eleven different organisations covering people in many different circumstances. The members of the Working Group are very grateful to all the organisations and individuals who helped with this stage of the work: they are listed in the Acknowledgements, together with a list of abbreviations used in the report.

The questionnaires and the interviews collected information about many of the different groups known to be at risk of poverty. These include pre-school children, school age children, lone parents, people in and out of paid work, people with physical and mental health problems, homeless people and older individuals.

The interviews were tape recorded and transcribed and added to the information from the questionnaires. We analysed the resulting data by methodically going through and noting the topics/issues that were mentioned and what was said about each topic. This gave us a clear picture of the lived experience of those working to help individuals and families living with poverty. This information forms the basis of chapter 5, with the headings in that chapter reflecting the topics that came up most often.

Thirdly, we returned to the review which drew together quantitative data. This was necessary, partly because we were now more aware of the issues involved, but also because the economic and political world had moved on

since we began the study. We took account of the economic changes wrought by leaving the European Union and by the pandemic and of the political decisions made about regulations related to social security benefits, housing and employment. The results of this part of the work are presented in chapter 6. Chapter 7 outlines some of the efforts which are currently being made at local level to improve the lives of those struggling to make ends meet.

The final stage of the research focused on making recommendations to help alleviate poverty in Canterbury. This involved examining the policies of both central and local government which affect the lives of people

for whom the cost of living is a challenge. The recommendations, listed at the start of the report, grew out of the qualitative evidence from the questionnaires and the interviews and from the quantitative data about patterns of poverty more generally. We hope they will stimulate discussion and, more importantly, action.

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5 THE EXPERIENCE OF POVERTY IN CANTERBURY DISTRICT

This chapter aims to draw together the evidence we gathered from the interviews and questionnaires. The focus is on reporting what the people working at the 'front line' of poverty told us about the challenges they, and the people they help, face. This evidence is the basis for the recommendations about how to help people in poverty.

It is striking that all those interviewed told more or less the same story. They highlighted growing numbers of people living in poverty, increasingly damaging levels of deprivation and increasingly stretched resources among those trying to ameliorate the situation.

Definitions of poverty

According to the official UK government definition, households are considered to be in poverty if their income is 60 per cent below the median household income for that region after housing costs for that year.

However, none of the people we interviewed mentioned the official definition. Instead they focused on the experience of living in poverty. Here are some of their answers to the question: 'How do you define poverty?' A teacher said:

It's those children who can't access the same as everybody else. We have a number of learners who don't qualify for free school meals, but who struggle with getting enough food, with getting uniform, or if there is a school trip they might say, 'I forgot to bring my letter in.'

At a food bank they said:

People who are in poverty don't feel safe, they are frightened that they can't buy food, can't pay the rent, can't clothe their children.

A community organiser said:

The term poverty is often fragmented and lost in euphemisms such as 'low income' or 'bottom 10 per cent. Indeed the semantics of defining poverty can at times obscure its existence, and these terms often hide the harsh reality of deprivation and hardship, allowing the poor to be hidden. 'Pockets of deprivation' are easily swallowed up in an otherwise affluent area. For me poverty is real, it is multi-dimensional and it is grinding, especially for the children.

Poverty is both absolute and relative. It is not having enough money and also not having the money to have the sort of life that others can afford. It is to be excluded from the mainstream of society. The result is that poverty is associated with struggle in the present and fear for the future.

“ People who are in poverty don't feel safe, they are frightened that they can't buy food, can't pay the rent, can't clothe their children. ”

The diversity of people in poverty

The interviews revealed that many people in poverty are hardworking, resilient and brave, but all face challenges in addition to the problem of making ends meet. All the people we interviewed mentioned the great diversity of those living in poverty. This is reflected in the diversity of those who go for help to the food banks and other sources of food, to churches and community organisations or to advice agencies.

Some are working people with low-income jobs, such as part time workers or those on zero hours contracts, while some are unemployed. Others are single mothers juggling several jobs and the cost of childcare. Some are families with several children who get Universal Credit for only two of them because of the two child limit. When their children leave home and they have spare bedrooms their housing benefit will be reduced by the bedroom tax.

Some of those living in poverty are refugees or asylum seekers who are not entitled to benefits. Others are homeless, squatters or sofa-surfers: it is hard to get benefits without a permanent address. Others have chronic health problems, disabilities or mental health problems, or struggle with addiction. Some are facing domestic violence, separation or bereavement. Most are under pressure from the Benefits Agency to take paid work as a way out of poverty. But this can be impossible when many are already doing demanding unpaid work, for example as carers of children or disabled people.

When we asked why people are in poverty, these were some of the answers:

Parents may have lost their jobs, businesses have gone down the pan, some families find it hard to access help. So much help is online and people are expected to access it. Families that are IT literate are better off under the present government than families that are not able to do those things.

Many families were struggling despite having members in paid work. The leader of a community organisation described how many people in poverty:

Are on the margins with no financial safety net, go in and out (of poverty) because of changes to employment, zero hours contracts, changes to benefits, large purchases such as school uniforms, and fluctuating family circumstances. We also deal with a poverty of ambition, motivation and aspiration, which traps residents in poverty for generations.

The impact of poverty

Poverty has an impact both in the present and into the future. It disadvantages children and so damages their future - and therefore the future of our society. It is associated with both physical and mental ill health. It creates fear and shame and anxiety. All this came out clearly in our interviews.

For example, at one school we were told about the time when they were asked why a low achieving teenager was not making better progress, given that the government was providing £700 extra Pupil Premium for each child on free school meals. The answer was:

Her dad is in jail, she's got four siblings and she is getting those kids to school. Her mum is working at two or three jobs, she goes at 6.00 o'clock in the morning, she's not back till 8 o'clock at night. That girl is running the family. £700 is not going to secure their ability to eat on a daily basis. Sadly it appears that all the government wants to know is measured by exams and grades.

One young lone mother talked of the shame of acknowledging poverty:

For me its about being proud. The process can be quite degrading. So for example, in the school holidays there have been schemes where you can go and get a little food parcel and that's really lovely and it helps. But the whole process of going in front of other mums in the playground... I am one of the people that would go to the Food Bank at the very last minute, when I haven't eaten for two days, because I have to get food and there is no other option.

And there was on-going anxiety and mental health problems:

You had to apply online and I didn't have any internet. Going into the Job Centre and doing that whole process gave me such anxiety I nearly starved. When you have an appointment at the Job Centre you have to sit among drug addict and alcoholics; there's a lot of anxiety.

The shame felt by many poor people is compounded by the fact that poverty impacts on so many aspects of life. A community organisation leader described how:

Many people I work with don't have the basic essentials, such as a healthy, or even an adequate diet, appropriate clothing, dental care or reliable fuel. On the estate a disproportionate number of women in their 50s die of multiple cancers and cardiovascular problems, children have all their teeth removed because of decay, and often go to school, and to bed, hungry. We pay for school uniforms. Bus passes and gas and electric to help people to manage day to day. We offer food and household essentials daily to those increasingly in need and of course this will only get worse in the next year because of fuel, National Insurance and cost of living increases.

Increasing numbers in poverty

Chapter 6 will document the increase in the numbers of people living in poverty, locally and nationally. Here we draw on our interviews with organisations and individuals to illustrate what it means to live in poverty.

All the organisations we talked to reported rising numbers of people contacting them for help, with at the same time, diminishing resources with which to offer help.

The Food Bank reported huge increases in the numbers of people being helped, with 98,901 meals provided in 2022, up from 66,168 in 2021 and 39,222 in 2019. Asked why, they gave a variety of reasons:

Debt. Cost of living. Cost of food, Cost of gas and electricity and petrol. A lot of people struggle because they've had their benefits reduced or sanctioned. They can have their benefits stopped for long periods depending on what the problem was – it can be as little as being late for a meeting.

“ They can have their benefits stopped for long periods depending on what the problem was – it can be as little as being late for a meeting. ”

An organisation working with older people said that numbers in poverty had increased because of people being unaware of welfare benefit entitlements.

The experience of a benefits advice agency was that poverty resulted from:

Inadequate levels of benefit, delays in paying Universal Credit, lack of cash for emergencies, debt to energy companies, landlords, banks etc, harsh assessment process for paying PIP, increased levels of domestic violence, increased mental health and addiction levels, difficulties in budgeting for four weeks, housing problems such as the bedroom tax, overcrowding and inadequate supply of affordable housing.

A community leader in one of the most deprived areas summed up the reasons for the increase of people living in poverty:

Universal Credit issues; Covid 19 redundancies and furlough payments; benefits not in line with inflation; rising costs of transport such as school bus passes; food prices rising; fuel poverty because of prepaid meters; parents unable to feed their children in school holidays; insecure contracts; and costly child care.

People need help with food, toiletries, period products and nappies. Help with literacy and debt; help with school uniforms and with homework and internet and computer access.

The experience of claiming benefits

The people we interviewed described the process of claiming benefits as a sort of minefield, with rules which seemed set up to deter and punish, rather than help, those living in poverty. Having to wait five weeks for the first payment created many problems, especially when shame holds people back from claiming until they are desperate. One claimant said:

When you sign on they are aware you have to wait for five weeks, so they offer

you an advance. They gave me £974 in advance of the decision and then they take it out of your monthly payments. If they don't award you the benefit you have to pay it back. And though they help you with child care they pay that up front and then take it out of future payments. You can be worse off being in work.

Many talked of the complexity of moving in and out of work:

And then there are zero hours contracts. You don't know how much you'll be earning. Your benefit can change every week. And suddenly they catch up with you and you find you haven't got any hours of work that week and you haven't got any money either.

Many problems stem from the fact that the Benefits Agency staff are not allowed to give advice about the benefits to which someone might be entitled. Older people are particularly likely to miss out on benefits, partly because they cannot manage online claiming and partly because of the shame they feel about claiming. One comment was:

One of the most unclaimed benefits is pension credit. Around £13 million goes unclaimed each year. People who are eligible for pension credit were brought up not to complain. And Attendance Allowance – they don't tell them, 'You could apply for this.'

This speaker underestimated the problem. In reality the Department for Work and Pensions (DWP) estimates that £1.7 billion of Pension Credit went unclaimed by up to 1 million pensioner households in the financial year 2021/22. This is money which would have benefited not only the pensioners, but also the communities in which they lived and spent their money (Department for Work and Pensions, 2022).

The need for advice about claiming benefits, managing money and debt

Living in poverty means facing constant challenges. Difficulties in making ends meet are

compounded by the complexity of the benefits system, the demand that claims are made online and the lack of advice about negotiating the whole system.

Citizens Advice recorded that the great majority of the requests for help were for advice about benefits. The report for 2021-2022 noted that of all the requests for advice, 36 per cent concerned benefits and tax credits, 30 per cent concerned benefits and universal credit, while requests for advice on other topics were: employment 7 per cent, housing 5 per cent, debt 4 per cent and family relationships 4 per cent (Citizens Advice, 2022).

Many of the organisations we interviewed talked of the desperate need for people facing poverty to have advice about what they can claim and how to claim. Many deplored the shortage of advice and advice workers. The advice needed may be about claiming benefits, about juggling paid and unpaid work or about managing money. The shortage of advisers relates to the increasing demands on all the organisations, as well as the shortage of qualified advisors and the complexity of many people's lives.

One organisation had an informal link with a member of staff at the DWP. They described how:

We offer breakfast and we talk about debt and bills. And we have the DWP coming in. They talk about what benefits you need, how you get the benefits. They come when we need them. He comes in his own time. It used to be DWP policy to do this, but its not now. We're very lucky that he comes.

Most agencies were so stretched they could not offer detailed advice. Several organisations talked of 'Signposting' people onto other agencies. A school headteacher said:

We can't provide benefits advice but we would be incredibly happy to host an event when the council talked to our parents about benefits – but we have to draw the line about as educationalists about what we do. We would host anything that would be a service to the community.

Benefit take-up events, such as this school head suggested, have been shown to be extremely effective in getting more money for individuals and their families. Of course, this extra money benefits not only the households involved but also the community in which they live. A Benefit Take-up Campaign is an excellent way to bring more money into the district.

Schools help for children and families

It is important to remember that many of the people living in poverty are children. In 2020 the End Child Poverty report showed that 26 per cent of children in white British families, and 46 per cent of children of colour live in poverty. Child poverty should be of enormous concern both because of what it means for the lives of the children and because of its implications for the future of our society.

Talking with their staff made it clear that nurseries, schools and colleges play a key role in helping children and their families. A centre for pre-school children, working with other organisations, sourced and produced 29,000 lunch boxes for families in 2020-21. Other activities included parenting and first aid courses, support for dealing with domestic violence and mental health, groups for new parents and their babies and the provision of food, cleaning materials, toys and clothes.

One secondary school provided a range of necessities. During the lock down the school gave laptops to children learning at home and help with passwords, websites and online learning. But as the head said:

There's a lot more besides laptops – just getting enough food. The government's free school meals got off to a slow start and accelerated when Marcus Rashford got involved. It was so desperate that at one point the Academy poured just short of £50,000 into feeding families. That should not have been necessary. Other things we did during lockdown – we bought washing machines, tumble driers, ovens and beds.

The school provided a huge range of supports including breakfast clubs at both primary and

secondary levels, regular telephone calls to families facing difficulties, offering hardship funding, subsidised school uniforms, a minibus stocked with supplies and food in youth centres and a Christmas dinner. All these and other supports would previously have been provided by the welfare state. In many ways the school did work which in the past would have been done by the council, by social workers and health professionals. Now, as we shall see, these supports are funded by money from already stretched school budgets, or are provided by overstretched charities with a few paid staff and not enough volunteers.

This was particularly so in the field of mental health. One teacher said:

Trying to get access to Child and Adolescent Mental Health Services (CAMHS) is unbelievably challenging – three to four year waiting list. We do still refer to CAMHS but we also refer to a private mental health charity, which is costly for families. Also we have two early intervention practitioners on site once a week, working with the school. And there are school counsellors and a health nurse team. Work on eating disorders, anxiety, mental health issues.

” There’s a lot more besides laptops – just getting enough food. ”

A useful guide for schools was produced by the Child Poverty Action Group recently about how to help children and families facing the cost-of-living crisis (CPAG, 2022). The guide covers key things schools should know and what schools can do across four themes:

1. Relieving rising costs and pressures
2. Payment processes
3. Communicating support
4. Supporting all families

Many of the suggested actions are straightforward and cost-neutral. They simply encourage schools to think slightly differently about how money is discussed and handled in

order to help those struggling with money or living on a low income.

Housing problems

Housing is a central issue, partly because the cost of housing is often the cause of people living in poverty and also because poorer people are likely to end up in sub-standard accommodation or become homeless. The Food Bank staff commented that they meet a lot of people who are sofa-surfing, mainly young people, both men and women.


A housing advice charity reported that many of those who use its services receive benefits because of unemployment, or because of mental health problems or long-term sickness and disability. Asked how people with housing problems can be helped, the answer was:

End austerity measures including the benefit cap, the bedroom tax and the two child limit. Restore the £20 per week increase in Universal Credit and the extension of this to Job Seekers Allowance and Income Support claimants. Raise benefit levels to an amount that people can realistically live on.

A lone parent with a young child described how she became homeless and found privately rented accommodation. However, she had to leave because a faulty boiler caused carbon monoxide poisoning. They were offered accommodation 40 miles away but refused because her child was settled at school and she was attending the local college. She described what happened next:

We were put in a B and B in Thanet – with drug addicts, cockroaches, worst time of my life. We left that, so were classified as intentionally homeless so the council would not help. I was terrified that my little girl would be taken into care. We stayed with my sister – but that made them overcrowded and she wanted us to leave.

Eventually the local council offered them a house and a small budget to buy kitchen equipment.



” *One person asked for food that could be eaten cold – she would have been eating beans cold out of the can.* ”

She is now setting up her own business and has stopped claiming benefits but is still living without carpets. Twenty years ago the Social Fund provided people setting up home with the basic necessities of furniture and equipment but this has been replaced with Budgeting Loans which have to be repaid. As we have seen, dealing with debt is a major cause of stress and anxiety.

Health problems

Health problems are both a cause and a consequence of living in poverty. Citizens Advice records show that in 2020, 36 per cent of their clients had a long-term health condition or disability, while 15 per cent had a mental health condition.

When asked about the sorts of people who used food banks, the answer was:

It's everybody. A high percentage are struggling with poor mental health which may be a result of being in poverty or they may be in poverty because of their poor mental health. A lot of people have anxiety disorders.

A lot of people are in fuel poverty. They can't afford to put the gas and electric on. We send out parcels of food to families with children who haven't got a

cooker, haven't got gas. So we've started to do 'Kettle packs' or 'Microwave only'. One person asked for food that could be eaten cold – she would have been eating beans cold out of the can.

All this has an impact on health. Eating poor food, feeling cold, living in damp housing and worrying about money and bills all have an impact on health and wellbeing.

The organisations offering help

All the organisations we consulted gave a similar account of the situation, which can be summed up as one of increasing numbers of people needing help and decreasing resources with which to help them.

Staff at the housing advice centre described a situation in which getting funding was hard from 2012 to 2020, became easier during the pandemic, but has now become harder again. Currently the most pressing issues for the organisation are:

Fund raising, pressure of work on staff, demand for services significantly exceeding what we can meet.

A centre for preschool children and their families described increasing numbers of families needing help but decreasing numbers of volunteers. At the same time the constant pressure to find funding was a continuing source of stress. They said:

I'd like to see charities like us being looked after, because we are the ones that have carried on while the government bodies have not. If we had more funding we could take on more staff, do more activities, teach more parenting skills.

A community organisation reported increasing numbers asking for help but a drastic reduction in funding. Core funds are particularly hard to get because funding bodies like to give to specific projects. This is what they said:

We are not a 'fluffy' cause. Donors generally prefer to help animals, such as guide dogs and donkeys, rather than people in social housing and the stereotyping and stigma that goes along with that – the undeserving poor.

When asked where the organisation will be in five years the answer was, *'Probably not there.'*

An organisation helping older people was also finding it hard to get core funding:

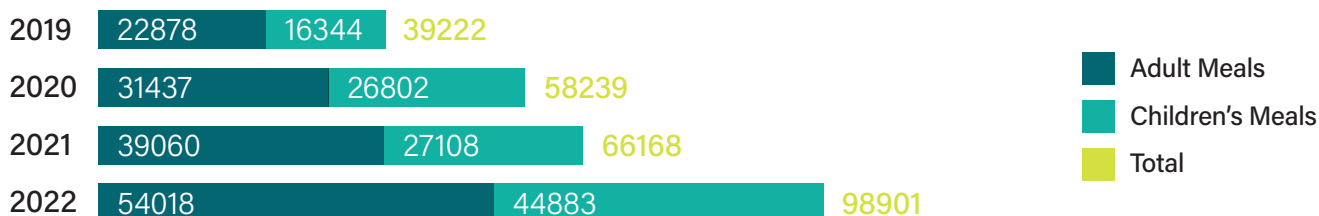
It's difficult when it is just core funding. There are only so many projects you can create when you just need core funding to maintain, stabilise and support.

Since this statement, we have heard that the organisation has closed.

The increasing pressure on the organisations which help those in poverty is summed up in the most recent data from the Food Bank. This shows that the numbers of meals provided have almost tripled over the last four years.

Meals provided by Canterbury District Food Bank: 2019 to 2022

	Adult Meals	Children's Meals	Total
1 Jan to Dec 2019	22878	16344	39222
1 Jan to Dec 2020	31437	26802	58239
1 Jan to Dec 2021	39060	27108	66168
1 Jan to Dec 2022	54018	44883	98901



Conclusion

Taken together, the picture which our interviews revealed was of the inadequacy of benefits and the deterioration of the welfare state. The money paid out as Universal Credit to those struggling to make ends meet is neither universal nor adequate to support a good quality of life. Schools, churches and voluntary organisations are taking on tasks which used to be the responsibility of social workers and health care professionals.

The work of helping poor people to make ends meet is being picked up by a parallel welfare state, in which charities staffed by poorly paid professionals and unpaid volunteers provide services which used to be organised and

run by central and local government. These charities do a magnificent job. However, the funding which supports them is diminishing and becoming harder to get. At the same time the need for their services is increasing and becoming more desperate.

“ The money paid out as Universal Credit to those struggling to make ends meet is neither universal nor adequate to support a good quality of life. ”

6 PATTERNS OF POVERTY IN CANTERBURY AND THE UK

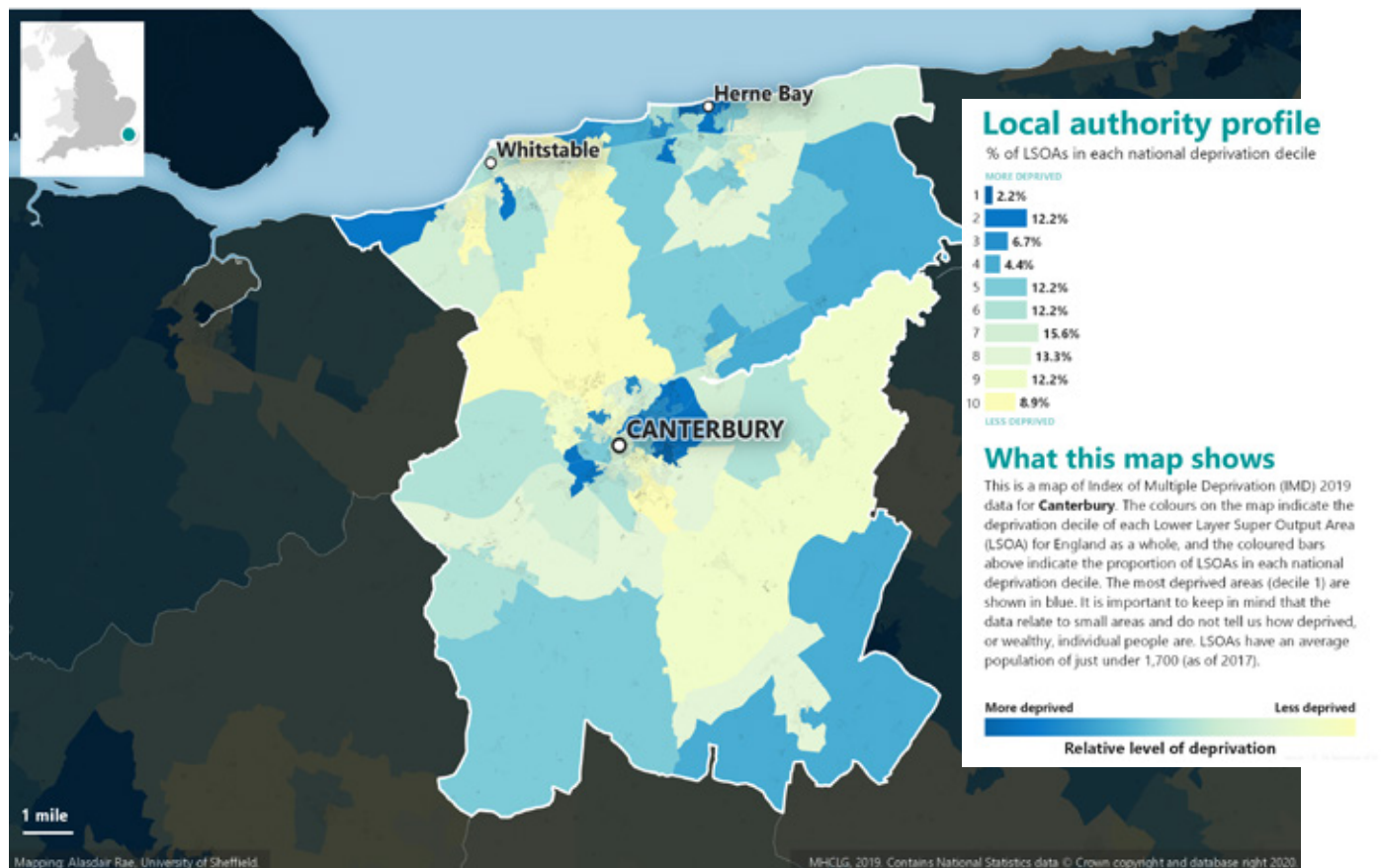
Poverty in Canterbury may not be as severe as in other parts of the country. However, it is there, and particularly relative poverty, with many people living well below the standard generally expected in our society. Although long-term responses to poverty require action at a national level, there is much which can be done at a local level.

Patterns of poverty in the district

The official measure of deprivation in England is the Index of Multiple Deprivation (IMD2019). The IMD2019 is based on 39 separate indicators, including deprivation in terms of income, employment, health and disability, education, housing, crime and living environment.

Data on multiple deprivation is presented geographically in terms of smaller areas called, Lower Super Output Areas (LSOAs). These allow us to see where the areas of greatest poverty are located, though it is important to remember that there are many people struggling to make ends meet even in comparatively affluent areas.

In the Canterbury District a number of LSOAs are among the 10 per cent most deprived in Kent. In 2019 these were in the following wards: Heron, Barton, Gorrell, Seasalter and Wincheap. The recent increase in deprivation in the district was underlined by the fact that Heron and Barton were among the 10 per cent most deprived LSOAs in the UK in 2019, but not in 2015 (Kent County Council, 2020).



Map: Patterns of multiple deprivation in East Kent 2029

In the Canterbury District Customer and Community Profile, published in August 2017, the latest figures for deprivation in the district showed the following:

- In 2018/19 there were 3,717 households in the district in absolute poverty (having less than 60 per cent of the median income) which is around 6 per cent of the total number of households.
- In August 2016 there were 355 children in Northgate Ward (34.2 per cent of the total number) living in households in absolute poverty. This number went up to 40 per cent when housing costs were taken into account.

Since then it is likely that COVID and the cost of living crisis have had a serious impact on these figures.

Poverty in and out of paid work

Kent County Council statistics show that in 2018/19 of the 3,717 households in Canterbury in absolute poverty, 2,247 were in paid work, and 1,470 receiving out-of-work benefits.

Canterbury and district residents in paid work are relatively poor compared to the rest of the south east and the UK. The last 'normal' year was 2019, when the national median gross weekly pay for full time workers was £585 and for Canterbury was £547 (Office for National Statistics, 2020). In 2020, 8.8 million people were furloughed and more younger workers were affected. The April 2020 median gross weekly earnings in Canterbury fell to £533 (Office for National Statistics, 2022). The Strategic Commissioning Analytics for KCC reported figures in December of 2020 of £458.50 for all people working in Canterbury which again is below the national figure of £586.70. Workers in Canterbury were paid less than others in the region or at national level. All of these figures, when broken down by gender show that women are paid less than men, on average.

The eligibility of households relying on out-of-work benefits has been reduced over time, for example by the imposition of the benefit cap.

The rise in child poverty across the nation was summed up in the autumn of 2022 by the Child Poverty Action Group in a briefing for MPs (CPAG, 2022). This showed that as a result of cuts to social security throughout the 2010s, there has been a dramatic rise in child poverty. Pre-Covid there were 700,000 more children in poverty than at the start of the 2010s. CPAG suggested that it is only through ambitious policy changes that this trend can be reversed. These include increasing benefits for children, universal provision of free school meals, and abolishing harmful policies such as the benefit cap and the two-child limit which are driving more and more children into poverty.

Health and life expectancy

There are significant health differences across the district. Comparing Northgate ward with Chestfield ward showed that three times as many Northgate residents were admitted to hospital for mental health conditions compared with those living in Chestfield, three times as many 20 to 64 year-olds were admitted for emergency respiratory diseases and three times as many died prematurely from cardiovascular disease. (Kent Public Health Observatory, 2015).

Life expectancy also varies across the district. In 2015, the expectation of life at birth was 78 years in Heron ward, 80 in Northgate and 81 in Wincheap, compared with 84 in St Stephens and 86 in Blean Forest, with an average of 82 for the whole district. In contrast the mean age at death of a homeless person sleeping rough was just 44 years old (Kent Public Health Observatory, 2015).

“ In contrast the mean age at death of a homeless person sleeping rough was just 44 years old. ”

Housing and homelessness

The Office for National Statistics provides information about the extent of the housing problem in Canterbury. The numbers of households on the local authority waiting list have increased dramatically in recent years.



In Canterbury the numbers of households waiting to be housed was 1,983 in 2019, 2,547 in 2021 and 2,809 in 2022. These are some of the highest figures in Kent, although not so high as 3,743 for Medway in 2022 (Office for National Statistics, 2022).

Canterbury has a relatively high rate of people becoming homeless. In 2018-19 1,021 people were registered as homeless. The rate is 15.4 per 1,000 households compared with 13.5 for Kent and 11.7 for England as a whole. The most common causes of homelessness are eviction by a family member or friend, loss of rented or tied accommodation, relationship breakdown and domestic abuse. The total number of households threatened with homelessness in Kent was 4,398. Over a third were single women with dependent children. The second largest proportion was single men who accounted for just over a fifth of the total (Kent County Council, 2020).

♥ *Canterbury has a relatively high rate of people becoming homeless. In 2018-19 1,021 people were registered as homeless. The rate is 15.4 per 1,000 households compared with 13.5 for Kent and 11.7 for England as a whole.* ♥

There is a serious shortage of housing that people can afford to rent or buy. In 2021, only 6,338 new social rented homes were built in England. New lettings in the same time period for existing properties also fell by 17 per cent. The most expensive areas of the country saw the smallest proportion of new lettings, despite having the highest number of people in need and on waiting lists.

The 'Housing Need Assessment' produced for the City Council in 2021 calculated the affordable housing need of existing households on the Council's Housing Register and of households that will be forming in the course of the next 20 years. The analysis identified a need for 308 affordable homes to rent per year, and 156 affordable home ownership homes per year, a total of 464 per year (Canterbury City Council, 2021). This is a great many more than are currently being built.

The Housing Needs Assessment states that there are 1,469 households on the Council's Housing Register which are homeless, or in temporary, overcrowded, or dangerous accommodation, and cannot afford open market rents. In addition, between now and 2040 45 per cent of newly-forming households will not be able to afford even the lowest quartile of open-market rents.

The Right to Buy policy has meant that for the period 2015 to 2019 homes for social rent taken out of the supply exceeded the number of new homes built or procured. Over that period 116 households in council property exercised the Right to Buy, and 108 new dwellings were built or procured. Therefore the annual shortfall in the supply of homes for rent for those households which cannot afford market rent was estimated to be 308 over the period to 2040. This would equate to 27.5 per cent of all the new dwellings required by the Government during the lifetime of the next Local Plan, to 2045.

The current council policy states that 30 per cent of all new major developments should be affordable, and of those 70 per cent should be for social or affordable rent, which equates to 21 per cent of all new dwellings. However, that is a target, and its attainment is subject to a number of factors, including other social needs, such as schools, and highways, and developer profitability. At the stage of getting planning permission developers often say they will provide affordable homes but in practice few such homes are built.

There are Local Housing Allowance benefits available for households in poverty. However, they do not cover the whole of the rent paid. In Northgate Ward in 2015 64.8 per cent of households lived in rented accommodation. The average weekly rents then were as follows: one bedroom £150, two bedrooms £181, three bedrooms £229 and four bedrooms £ 346. The shortfall between those rents and the Local Housing Allowance benefit was £26, £32, £49, and £65 respectively.

Case studies from the Canterbury Housing Advice Centre (CHAC)

The Canterbury Housing Advice Centre provides help and advice to people who have housing problems or are at risk of becoming homeless. Its aims include preventing homelessness, reducing poverty, tackling disadvantage and increasing the well-being of people.

Case Study 1

Single parent family helped with paying housing costs

Jane was struggling to pay her monthly rent because she had not claimed her housing costs from Universal Credit (UC). Jane was a single parent, with one dependent child, living private rented accommodation.

Although she was self-employed, Jane was in receipt of UC because her earnings had dropped. When Jane approached CHAC, she had been borrowing money from friends and family - and anywhere else she could - to pay her monthly rent of £750 and to avoid incurring rent arrears. This was because she had not claimed her housing costs from UC.

The outcome was that CHAC helped Jane claim monthly housing costs of £750. The Department for Work and Pensions paid her UC in full from August. This meant that she could maintain her tenancy.

Case Study 2

Rent arrears of £6,000 written off

Colin was living in a room in a shared house and was in rent arrears. He had managed to find a new property – a studio flat – but did not have the resources to pay his first month's rent or the rent deposit.

CHAC advised Colin to make a homeless application to Canterbury City Council. The Council agreed to pay the first month's rent and the rent deposit. CHAC liaised with the Council and the agents acting for the landlord and Colin was able to sign the tenancy and move into the property.

The outcome was that CHAC was able to secure an agreement with Colin's former landlord for his tenancy to be surrendered without giving notice and for his rent arrears of £6,000 to be written off. Colin was helped to claim council tax support and to arrange for his Universal Credit housing costs to be met.

Case Study 3

Housing Association persuaded not to evict family

Janine and her partner had two children and were tenants of a local Housing Association, with rent arrears of just under £3,000. Their landlord had applied to Canterbury County Court to evict them. Janine worked full-time but her husband was ill and could not work so they were also in receipt of a small monthly amount of Universal Credit (UC). On several occasions, Janine had to take time off work to visit her husband in hospital and to care for him when he was discharged home.

CHAC advised Janine on her rent arrears and on the possession order sought by the landlord. A new monthly arrears repayment of £55 was negotiated and the landlord agreed to a suspended possession order. A subsequent and successful application for a Discretionary Housing Payment of £2,795 cleared most of Janine's rent arrears.

The work of CHAC in giving advice about benefit entitlement shows how valuable such work can be. In 2022 efforts to ensure that service users claimed all the benefits to which they were entitled involved 23 per cent of all work involving welfare benefits. The estimated annualised financial gains to the 2803 service users totalled £488,800.

Case studies from the most recent CHAC report illustrate the difficulties involved in negotiating the benefits system and keeping out of debt, particularly for people with health problems and insecure employment.

Many problems dealt with by CHAC relate to non-payment of rent, and the threat of eviction, arising from lack of knowledge about benefit rules, lowly-paid and intermittent employment,

and mental health problems. The examples are drawn from a recent CHAC Annual Report that shows some of the housing problems faced by people in poverty (Canterbury Housing Advice Centre, 2022)

The impact of poverty on children

The increase in child poverty over the past ten years was documented by Kent Analytics in a report prepared for Kent County Council. This showed that in 2014 there were 36,940 children living in relative low income families in Kent but that by 2020 this had risen to 52,453. For Canterbury the rise was from 3,080 in 2014 to 4349 in 2020 (Kent Analytics, 2022).

Table: Number of children who are in relative low-income families

	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21
Ashford	3,326	3,466	4,237	4,430	4,510	4,360	4,635
Canterbury	3,080	3,204	3,731	3,923	4,082	4,183	4,349
Dartford	2,470	2,659	3,120	3,474	3,649	3,775	4,104
Dover	3,136	3,250	3,749	4,229	4,494	4,391	4,247
Folkestone and Hythe	2,746	2,877	3,359	3,519	3,668	3,740	3,902
Gravesham	3,220	3,392	4,071	4,070	4,273	4,462	4,743
Maidstone	3,564	3,907	4,429	4,674	4,930	5,034	5,306
Sevenoaks	2,202	2,166	2,574	2,784	2,737	2,776	3,061
Swale	3,884	3,909	4,817	5,065	5,546	5,467	5,825
Thanet	4,980	5,232	6,091	6,141	6,635	6,279	6,163
Tonbridge and Malling	2,384	2,331	2,646	2,818	2,908	3,166	3,388
Tunbridge Wells	1,959	2,004	2,272	2,394	2,435	2,594	2,717
Kent	36,940	38,412	45,106	47,526	49,877	50,252	52,453
Medway	7,949	8,280	9,699	10,198	10,622	10,676	11,464
Kent and Medway	44,889	46,692	54,805	57,724	60,499	60,928	63,917
South East	178,582	187,425	216,885	226,282	234,612	237,827	254,220
England	1,580,169	1,684,250	1,786,807	1,914,704	1,953,627	2,077,066	2,003,775

Source: DWP Stat Xplore; ONS MYPE
Presented by: Kent Analytics, Kent County Council

Data on the Pupil Premium gives us insights into the situation of children living in disadvantaged households. Pupil premium is funding to improve educational outcomes for disadvantaged pupils in schools in England. It comes as payments per child from central government to schools. Pupils who are eligible include those who are receiving free school meals, those who have received free school meals during the past six years, children who are looked after by the local authority or who have recently left local authority care. The money goes to the school and is expected to be used to pay for teaching and for academic, social or emotional support for pupils (Department for Education, 2022).

In 2021 there were 9,647 children enrolled in primary schools in the Canterbury District. Of these 2,358 children (24.4 per cent) were eligible for Pupil Premium, that is, they came from households poor enough to be claiming benefits, or to have claimed benefits in the past six years.

In the annual reports which schools are required to publish on their websites, Pupil Premium children are described as significantly more likely to have poor, underdeveloped oral skills on entry,

suffer from poor self-esteem and confidence in learning, and experience lower parental support and engagement in their education, as well as having poorer life experiences and suffering from poor mental health.

The enduring impact of poverty on educational attainment can be seen from the following example. Parkside School, in Northgate Ward, has the highest percentage of children on roll eligible for Pupil Premium in the District. In 2019 71 per cent of children on roll were eligible for Pupil Premium. Twelve of the 17 children in year 6 were



classified as 'disadvantaged children'. Of these 47 per cent achieved the 'Expected Standard' for their age, compared with 68 per cent for all Kent children, despite the additional funding from Pupil Premium, and the dedicated efforts of skilled staff.

The impact of Covid-19 and inflation

The pandemic exacerbated the inequalities which already exist throughout our society and therefore the same applies in Canterbury. The full impact of the pandemic will be exposed in the years to come. The Buttle Trust (2020) has evaluated the impact of the lockdown on the wellbeing of children. Those families on low incomes are more likely to be in insecure employment or to depend on benefits. Some have lost their jobs and incomes, whilst others have been forced to go to work despite the dangers of contracting Covid-19. Many single parent families are headed by women whose incomes and job security are proportionately more affected by the pandemic. Domestic abuse rates have soared and women's refuges are turning women and children away.

Home schooling had a greater impact on poor families, especially those with lone parents, or living in over-crowded homes or without

suitable computer access. There have been multiple pressures on children's education, particularly food poverty and lack of digital access. The result has been that those living in poverty have either had no home schooling at all, or have found it more difficult to learn at home. Consequently the education gap has widened, and many vulnerable children have been left behind by the crisis. Being cut off from their peers will also have impacted on their mental health.

The impact of the cost-of-living crisis: recent research

The sudden recent surge in the costs of gas, electricity and food has deepened the crisis for households already in poverty, and brought many more families into poverty, as shown by the evidence provided by the voluntary and community organisations which have helped with our research. This follows national patterns as revealed in a report for the House of Commons Library which showed that there was an increase in poverty over the 1980s and early 1990s, followed by a gradual improvement in living standards, which is now being reversed (Francis-Devine, 2022).



The interviews for this study were carried out in the spring and summer of 2022. However, between that time and the publication of this report the lives of many people changed for the worse. Here we outline some of the ways in which the cost of living increased, drawing on other research relevant to the situation in Canterbury. We focus particularly on some of the topics from the interviews, while bringing the story up to the end of 2022.

In April 2022, Universal Credit was increased by 3.1 per cent, and the April 2023 increase will be a further 10.1 per cent, giving an increase from March 2022 to April 2024 of 13.2 per cent. However, inflation in the price of food, always a substantial element in the budgets of low-income households, will have been running at 17 per cent, amounting to 34 per cent for the same two years. Inevitably the result will be pressure on food budgets.

At the same time, while Universal Credit claimants were granted energy rebates of £1,050 for the winter of 22/23, the Energy Cap (the maximum amount a household should be required to pay for energy) was raised from £1,138 p.a. to £2,500 per annum, leaving an increase of £312 per annum for Universal Credit claimants to find. Further increases of up to £500 follow in April 2024. Research for the Child Poverty Action Group has shown that the households most likely to be in fuel poverty will be larger families with children and lone parents with two or more children (Bradshaw and Keung, 2022)

Recent research by the Joseph Rowntree Foundation has underlined the impact of these changes on families and shows that the patterns we found in Canterbury affect families across the country. The finances of low-income households continue to buckle under the pressure of the cost-of-living crisis. By September 2022 around 14.5 million people were living in poverty in the UK, according to the Joseph Rowntree Foundation's UK Poverty Profile 2022. Of these, 8.1 million are working-age adults, 4.3 million are children and 2.1 million are pensioners (Earwalker, 2022; Joseph Rowntree Foundation, 2022).

This study found that it is households on the very lowest incomes who are struggling the most, with three quarters of those in the bottom 20 per cent of incomes going without food or other

basic essentials like clothing or toiletries. People on Universal Credit (UC), private renters and young adults are all seeing rising and worrying levels of hardship.

“ By September 2022 around 14.5 million people were living in poverty in the UK, according to the Joseph Rowntree Foundation's UK Poverty Profile 2022. Of these, 8.1 million are working-age adults, 4.3 million are children and 2.1 million are pensioners. ”

The research by the Joseph Rowntree Foundation put forward a range of recommendations, which included providing additional payments to those on means tested benefits, increasing benefit levels so the households can afford essentials such as food and utility bills and implementing a strong campaign for benefit take-up so everyone receives the support which is meant for them.

Recent reports from the organisations we interviewed have described the impact of the rising costs of living. One community organisation now not only has a food bank, but also provides frozen, microwaveable meals, which can be warmed up at the centre, because so many families are without gas and electricity.

Changes in benefit rules

Many of those we interviewed mentioned the changes in the rules around benefit, such as the bedroom tax and the benefit cap. The benefit cap was introduced in 2013. Its aim was to limit the amount that claimants could receive. If the total amount of benefits received adds up to more than the limit then benefits are reduced accordingly.

A recent Briefing for MPs produced by the Child Poverty Action Group highlighted the impact of the benefit cap, saying that it, *'Pushes children deeper into poverty'* (CPAG, 2022). The government may say people can take paid work, or increase their hours to escape it, but many

families face considerable barriers to taking paid employment. Of the 127,000 households subject to the cap 110,000 (87 per cent) are households with children, including 58,000 (45 per cent) with a child aged under five. It seems astonishing that a parent with a child under five should be urged into employment, when looking after a small child is work enough in itself.

Abolishing the benefit cap would cost £350 million, or 0.1 per cent of total spending on social security, and would help 300,000 children living in poverty.

The digitisation of benefits

Many of the people we interviewed were concerned about the complexity of the benefits system and the lack of advice available to help claimants fill in the forms. This problem is exacerbated by the fact that claims have to be made online by filling in digital forms. A recent report by the Child Poverty Action Group highlighted some of the problems created by digitisation (Howes and Mears, 2022).

Many people cannot afford to pay for internet in their homes in order to get access to their benefits or may not know where to access free internet. Even if a computer is available, navigating the benefits website without guidance may be difficult, especially for people

not confident in using computers. In addition, payment statements can be overwritten or closed by the Agency, making it hard for claimants to challenge decisions.

People claiming benefits are more likely than others to suffer from digital poverty. They may not be able to afford a laptop or they may not have the necessary digital skills. They may also be stigmatised by debates about those who claim benefits.

There is much public debate about those who claim benefits to which they are not entitled and about the difference between benefit fraud and tax avoidance. The Department for Work and Pensions estimated in that 4 per cent of benefit expenditure was overpaid in the financial year ending 2022. This amounted to £8.6 billion of overpayments. It was also estimated that 1.2 per cent of benefit expenditure was underpaid in the financial year ending 2022 which amounted to £2.6 billion of underpayments (Department for Work and Pensions, 2022).

By contrast HM Revenue & Customs publishes annual estimates of the tax gap, the difference between the tax that is collected and that which is 'theoretically due'. In September 2021 HMRC published revised estimates, which put the tax gap at £35 billion for 2019/20, representing 5.3 per cent of total tax liabilities (HM Revenue and Customs, 2022).



7 RECENT CHANGES AT LOCAL LEVEL

There are important measures to relieve poverty that only central government can take. However, there is much that can be, and that is being, done at local level to improve the lives of those in poverty. We have discussed the work of schools, charities and others. In this chapter we outline some of the initiatives being taken by local government, focussing particularly on actions taken by Canterbury City Council and Kent County Council.

A mixture of new initiatives and cut-backs

The City Council engages with households in poverty in a number of ways. First, it owns and manages its own housing stock, to be let at social or affordable rents. Legislation requires the Council to keep its housing revenue account completely separate from its general fund. The income it needs to maintain, improve, or increase the number of its dwellings can only come from the rental income it raises. Edge Analytics, the consultancy firm commissioned to advise on housing need in the district, has calculated that in every year until 2040 308 new dwellings to be let at affordable or social rent have to be provided.

'The Right to Buy' accorded to existing tenants means that the net figure of new homes at social or affordable rent provided by the Council is well below this target. We recognise that the Housing Department has in recent years been beset by problems beyond its immediate control. However, if that average of 308 social housing units per year are not provided then the figure of 1,491 households on the Housing Register in urgent need will continue to increase.

Secondly, the Council has for many years provided funding for a number of voluntary/not-for-profit organisations in the district that aim to tackle poverty and give advice to those with financial problems. With the reduction in the Council's income this fund has been likewise reduced. So it is now even more important to prioritise funding for organisations helping those in poverty among all the possible recipients of funds.

It is also important that the Council publicises the initiatives taken by a number of organisations to help those in need, which it currently does through its website. This has separate portals offering help with housing costs, with paying bills, with food costs, with money advice and debt, help for children and families and health and wellbeing. Many of these portals simply signpost on to charities and voluntary organisations in the area, but in some areas the council itself provides the help.

There is much that can be, and that is being, done at local level to improve the lives of those in poverty.

Thirdly, there are the funds which the Council itself disperses. The Council manages and distributes emergency funds given by the Government for relief of financial hardship (Household Support Grant). These are funded by central government but are administered by local authorities and are the replacements for the Social Fund. They can play an important role in helping families when something unexpected goes wrong – such as when a washing machine breaks down, a job ends suddenly or a homeless family moves into unfurnished accommodation.

Concern about poverty has prompted the Canterbury City Council to be more active in tackling the issue and to set up a 'Supporting Financial Hardship Action Plan.' In 2022 it created a post of Money and Benefits Advisor. Then in the budget for 2023/24, at a time when the Council will have to find £5 million in savings, and reserves are at a legally minimum level, it is proposing to create further posts, at a cost of £185,000, whose tasks will be, 'to prevent homelessness, provide our tenants with money and benefit advice, management of rent arrears, and council tax support!' In addition, the City Council is planning to recruit a coordinator, whose job will be to coordinate all the Council's

activities to alleviate poverty, and to set up a local multi-agency network, 'to develop a strategic approach to tackling financial hardship.' All these initiatives are very welcome.

Kent County Council (KCC) has recognised the increasing scale of hardship facing many residents of the county, and has recently set up a Financial Hardship Task and Finish Group, involving local district authorities in a scheme to coordinate responses to the crisis.

However, there are two services which KCC has been running for many years and which are now at risk from the increasing reductions in local government funding caused by central government. The Kent Support and Assistance Service was originally funded by government, and given to upper-tier local authorities to administer. It provides emergency funding for essential expenditure by households in extreme financial hardship. However, central government recently withdrew the funding, and since then KCC has struggled to keep the scheme going.

Likewise the Children's Centres in Kent were originally set up by central government, as the Sure Start scheme and are now under threat. They are administered by KCC but have become vulnerable to the steep reduction in local government income. The purpose of the Centres is to provide help to new parents with raising their babies and young children and to encourage children's progress from birth to school age.

“Concern about poverty has prompted the Canterbury City Council to be more active in tackling the issue and to set up a ‘Supporting Financial Hardship Action Plan.’”

In Canterbury district these Children's Centres have long been established and valued, particularly in the most deprived areas (Thanington and Northgate, Heron and Greenhill, Seasalter, Gorrell and Swalecliffe, as well as Chartham and Hersden). However, in its drive to reduce expenditure in line with its income, Kent County Council is proposing to cut the number of centres from nine to five. Whitstable would be particularly hard hit, with one centre left from three, and the two rural centres would disappear.

8 CONCLUSIONS

This research has shown that there is more poverty in the Canterbury area than many people realise and that the lived experience of poverty is harsh. It has also shown that many individuals, charities and agencies work hard to help those in poverty but that their activities are limited by lack of funds and are largely uncoordinated.

Poverty is experienced at the level of the individual, but its roots lie in the wider society. In poor countries, the poverty of individuals reflects the poverty of the whole society. However, in more affluent countries, such as the UK, poverty reflects wider social and economic policies and market forces. As one community organiser said: *We cannot continue to euphemise and ignore the structural issues that underpin and exacerbate poverty.*

This research has highlighted a number of the ways in which these wider social and economic policies underpin the problems faced by those in poverty. These include:

- a social security system which does not give adequate financial support to many people, which penalises many claimants and which is difficult to access
- a labour market which allows employers to pay low wages and engage workers on short term and insecure contracts so that they move in and out of poverty
- a housing market which allows prices for both renting and buying to rise to a level that many people cannot afford

- an education system which is stretched partly because it is diverting scarce resources into supporting children whose families are living with poverty
- the devaluing of caring for children, so that lone parents with young children are pressured into taking paid jobs in addition to their unpaid responsibilities and despite the high cost of child care

With political will these things could be changed.

In the recommendations we identify some of the actions that could be taken now, by individuals and by organisations, by local and central government, to alleviate poverty. We have set these out at the start of the report and hope that they will be the subject of both debate and action, in Kent and more widely. There is a great need for a local strategic response to poverty that would coordinate all the efforts and make them more effective.

And finally

There is a strong argument that increasing poverty is linked to increasing inequality. It is argued that, while Britain is now wealthier than ever, it has been the most vulnerable members of society who have borne the brunt of a succession of post-2008 economic shocks, from de-industrialisation and the financial crash, to austerity, Covid 19, Brexit and the cost-of-living crisis. Many indicators of progress have gone into reverse, resulting in today's pattern of extreme affluence for some people alongside severe scarcity for others (Lansley, 2022; Wilkinson and Pickett, 2010). The implication is that in the long-term reducing poverty will involve moving towards a fairer and more equal society.

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Questionnaires were received from and/or interviews carried out with:

All Saints Church, Canterbury
Canterbury Academy Trust
Canterbury and District Early Years Project
Canterbury Food Bank
Canterbury Housing Advice Centre
Citizens Advice Canterbury
Citizens Rights for Older People
Connecting Canterbury
Thanington Neighbourhood Resource Centre
Two primary schools who wished to be anonymous

Abbreviations used in the report:

CCC	Canterbury City Council
CHAC	Canterbury Housing Advice Centre
CPAG	Child Poverty Action Group
CROP	Citizens Rights for Older People
DWP	Department of Work and Pensions
HMRC	HM Revenue and Customs
IMD	Index of Multiple Deprivation
JRF	Joseph Rowntree Foundation
KCC	Kent County Council
LSOA	Lower Super Output Area
LWA	Local Welfare Assistance Schemes
ONS	Office of National Statistics
PIP	Personal Independence Payments
SDG	Sustainable Development Goals
UC	Universal Credit
UN	United Nations

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The Organisations



The Canterbury Society is the Civic Society for the City of Canterbury. Our overarching objective is to improve the quality of life for local residents and we regard the economic and social welfare of our citizens as fundamental to a flourishing community.



Canterbury Sustainable Development Goals Forum is a coalition of individuals and local groups in the district, which was set up to promote public awareness of the UN Sustainable Development Goals and advocate for the SDGs and their implementation.



Soroptimist International is a worldwide organisation working to improve the lives of women and girls. It is a global volunteer movement with nearly 80,000 Members in 124 countries.

Members of the SDG Poverty Working Group

Jan Pahl is Vice President of the Canterbury Society and Professor Emeritus of Social Policy at the University of Kent.

Martin Vye served as elected councillor for both Kent County Council and Canterbury City Council for many years, and at both was especially concerned with services that tackle poverty and the results of poverty.

Tim Carlyle is a retired architect, having specialised on social housing and hospital buildings, and now contributes to community group issues.

Dawn Ryder is a member of Canterbury Soroptimists International.

Jane Webb is a member of Canterbury Soroptimists International.

*Layout and design by Klaudyna Walkowicz (KW Design):
klaudyna@walkowicz.co.uk*