

**END CHILD POVERTY**  
once and for all

**CAPITAL LOSSES: LONDON'S  
CHILD POVERTY PROBLEM**  
BRIEFING PAPER

Produced jointly with



# NOT ONE OF LONDON CHILDREN LIVES IN

## London's problem; the nation's problem

London's prosperity belies its crippling problem of child poverty. Although the capital is responsible for generating a fifth of the United Kingdom's GDP<sup>1</sup>, is the location for the country's wealthiest businesses and most prestigious heritage, and is a magnet for tourists from around the world, London is also home to more than its fair share of the UK's poor.

Over a third (38 per cent) of the children living in London are poor – some 700,000 children. In Outer London the level of child poverty is close to the national average at 30 per cent but in Inner London the child poverty rate is an astonishing 54 per cent<sup>2</sup>. This compares to a national rate of 29 per cent<sup>3</sup>.

In many respects the problem of child poverty in London is similar to that experienced in other parts of the country. Poverty is strongly linked to unemployment, low wages and high costs. It is particularly concentrated among families with children. And the risk of poverty is especially high among certain groups, such as certain ethnic minority communities and lone parent families.

But London also has some distinctive problems. Children in the capital face a much higher risk of living in a household where no adult is in employment. Whereas unemployment levels among childless households are around the national average; unemployment among families with children is 50 per cent higher in the capital.

The unemployment problem among families with children in London is further compounded by very high housing and childcare costs. The geographical concentration of poverty is intense, particularly in Inner London. And there are a high proportion of groups living in the capital – such as ethnic minorities and lone parents - that are most likely to experience unemployment and poverty. Nearly half of all England's minority ethnic population lives in London<sup>4</sup>; 29 per cent of the capital's population<sup>5</sup>. And one in three children in Inner London live in a lone parent family, compared to 22 per cent nationally.

But this is not just London's problem. If the UK is to reach its goal of eradicating child poverty within a generation<sup>6</sup>, the particular challenges that London faces have to be addressed. Tackling child poverty in the capital will require the government to rethink its anti-poverty strategy, if it is to achieve a significant reduction in child poverty in the country as a whole.

## The Inner London challenge

Child poverty is a problem throughout the capital; even in areas of affluence there are pockets of deprivation. But progress in tackling child poverty has been particularly slow in Inner London. While child poverty rates have begun to fall in Outer London, they remain acute and rising in Inner London boroughs. Here, over half of all children (54 per cent) are living in poverty.

Child poverty is not confined to a few problem areas in Inner

London; there are high levels of worklessness among households with children living in most of central and east Inner London, north and south of the Thames and extending across the Inner London boundary into adjacent boroughs<sup>7</sup>. Living in poverty in close vicinity to rich environs intensifies the difficulties faced by families particularly because it drives up prices of goods and services including housing and childcare.

## Unemployment

The key to eradicating child poverty in London is work. During the 1970s and 1980s unemployment in London was well below the national average but since the 1990s the situation has reversed. The difficulty finding suitable employment is particularly acute for families with children; the biggest out of work group in the capital are those with dependant children. One in four children in London – just under 400,000 children - lives in a workless household. In Inner London the level of worklessness is higher at around one in three households<sup>8</sup>. If employment levels among families with children were similar in London to the national average, around 150,000 fewer children would be living in workless households, many of whom would escape poverty<sup>9</sup>.

## The wrong kinds of jobs?

London is a magnet for those who are looking for work. Some 150,000 people move into London from elsewhere in the UK every year and more than half of all international immigration into the

# ON'S POVERTY 700,000 do

UK comes to London<sup>10</sup>. London's population growth has been driven by migration to the capital, with people attracted by a strong economy. Employment in London is growing and is predicted to continue to grow. Over 600,000 new jobs are expected to be added to London's total by 2016<sup>11</sup>. Many sectors of London's economy are facing skills shortages and recruitment and retention problems.

## **So, if there are so many jobs, why can't parents find them?**

Part of the explanation lies in the types of jobs available in the capital. Demand has grown for highly skilled workers but declined for those with low skills. Virtually all the growth in full time employment in London between 1992 and 2000 was accounted for by managerial, professional and associate professional jobs<sup>12</sup>; there were massive job losses in manufacturing but considerable growth in the service sector. What's more, the drop in demand for low skilled work is expected to continue<sup>13</sup>.

Most of London's one million jobless are low skilled<sup>14</sup>. It is estimated that 704,000 people in London have no qualifications and 23 per cent have low numeracy and literacy levels. Lower skilled employment is difficult to find, particularly in Inner London. Competition for the relatively low share of lower paid jobs is also intense. One in four of all London's jobs are already filled by those who live outside the city<sup>15</sup> and London's working age population is projected to grow by 580,000 by 2016<sup>16</sup>.

A further factor is the limited amount of part-time work available. London has a lower percentage of part time jobs available than the national average. High childcare costs in the capital put a premium on full-time employment; the lack of part-time work further compounds the difficulties parents have finding suitable employment. Although the number of part-time jobs in the capital has increased in recent years, the exceptionally low employment rate for lone parents, for example, can be entirely accounted for by low rates of part-time working<sup>17</sup>.

Government programmes such as Jobcentre Plus and the New Deals have not been as effective in helping people into employment in London as elsewhere. In the capital 23.5 per cent of participants on the New Deal 25 plus programme move into sustained jobs, compared to a national average of 29.6 per cent. Although nearly one in three of participants on the New Deal for Lone Parents are living in London and the South East, London has the lowest proportion of lone parents entering employment<sup>18</sup>.

Part of the explanation for the relative disappointing performance of London employment programmes may be accounted for by the overall underperformance of the New Deal programmes for black and minority ethnic people and the relatively high proportion of the capital's population from these communities. However there is also evidence that London has been less successful in enrolling people in programmes such as the New Deal for Disabled People (NDDP).

11.8 per cent of working age disabled people live in London but just 8.1 per cent of NDDP enrolments have been in the capital<sup>19</sup>.

## **Making work pay**

A major barrier to work is the difficulties that parents find making work pay. High housing, childcare and travel costs in the capital mean that the financial rewards from taking work are less, even with the help of the minimum wage and in-work tax credits. In 2003 all lone parents in London moving into part time work had to earn more than the minimum wage to be £10 better off each week<sup>20</sup>. For a lone parent to be just £50 better off, she needed to earn £8.70 an hour if she was working full time<sup>21</sup>; compared to just £5.45 an hour if she was living outside London.

Higher levels of earnings in London do not compensate adequately for the higher cost of living in the capital. The so-called 'London premium' is far lower among lower paid jobs or in some cases has almost vanished<sup>22</sup>. Some earnings have not kept pace with rising standards of living; while male non-manual earnings increased by 26 per cent after inflation between 1991 and 2001, male manual earnings grew by just nine per cent during that period<sup>23</sup>.

The UK's principal strategy for dealing with low paid work, in-work tax credits, does not seem to be working for London. The capital has only eight per cent of recipients of tax credits, compared to 13 per cent of the working age population and 14 per cent of Jobcentre Plus

customers<sup>24</sup>. In-work benefits appear to be less effective at helping people into work than elsewhere in the country, largely because the money gained through taking work is not sufficient to meet the extra costs associated with living and working in London.

## Housing problems

In many areas of the country families experience growing difficulties with the cost of housing. In London these problems are especially and increasingly acute. London average property values have risen by more than 250 per cent in the last decade compared to just over 200 per cent nationally<sup>25</sup>. The average cost of a house in the capital at the end of 2003 was just over £250,000, 53 per cent higher than the national average<sup>26</sup>. Consequentially London has the smallest proportion of any region of working households able to buy even the lowest price dwellings – 24 per cent compared to 50 per cent nationally<sup>27</sup>. Rented accommodation is also comparatively expensive. Market rents in the private sector in the capital are 63 per cent higher than the national average compared to only 47 per cent higher a decade ago<sup>28</sup>.

Unsurprisingly housing costs affect poverty levels in London, but high housing costs and council tax are particularly problematic because of their influence on whether or not someone takes employment<sup>29</sup>. Despite recent changes to housing benefit rules<sup>30</sup>, housing costs remain a significant barrier to work. To be £60 better off a Londoner must earn 60 per cent more to achieve the equivalent earnings as someone outside London<sup>31</sup>; high housing costs can make employment economically unviable.

The cost of housing in the capital has led to high levels of overcrowding, homelessness and a rising number of homeless applicants in temporary accommodation. Overcrowding in London has risen by 60 per cent

over a decade<sup>32</sup>. Twenty nine per cent of all dependent children in London live in overcrowded accommodation<sup>33</sup>. A London family is four times as likely to be overcrowded as elsewhere in England and six times as likely to be severely overcrowded<sup>34</sup>. Ethnic minority families are especially likely to be living in overcrowded accommodation, as are social housing tenants. Overcrowding therefore particularly affects children who are already more likely to be disadvantaged.

In addition the number of children in homeless temporary accommodation in London has more than doubled in the last decade. There are now over 70,000 children<sup>35</sup> of homeless households in temporary accommodation in London; well over half the national total<sup>36</sup>. Long periods in temporary accommodation and high rents make it particularly difficult to find work that pays. The solution lies in greater investment in social housing; the main reason for the huge increase in homeless households in temporary accommodation in the capital has been the fall in supply of permanent lettings.

Changes to the way that the government proposes to measure child poverty may understate the real experience of poverty in the capital in future<sup>37</sup>. In the past the government has adopted an 'after housing costs' measure which reflects income once housing costs are taken into account. In future, to bring the UK in line with other EU countries, the government proposes to use a 'before housing' relative income measure.

Moving from an 'after housing' to a 'before housing costs' measure would reduce child poverty in London from 38 per cent to 25 per cent. In Inner London it would fall from 54 per cent to 37 per cent<sup>38</sup>. Those who are found to be poor once housing costs are taken into account are most likely to be in receipt of housing benefit; nearly

three quarters of the difference in London's poverty rates before and after housing costs can be accounted for by the incomes of those living on housing benefit<sup>39</sup>. In other words they are already living on a low income but their receipt of housing benefit makes them look better off than they actually are.

Although lack of access to acceptable standards of housing may be captured through the new material deprivation indicator that the government intends to use, it will be especially important to continue to monitor the impact of housing costs on poverty levels in the capital.

## Childcare

The cost of childcare in the capital also makes it difficult for families with children to find employment and escape poverty. The cost of childcare in London is up to 40 per cent higher than the national average<sup>40</sup>. A typical full time nursery place for a child under two, for example, costs £168 in Inner London and £169 in Outer London (compared to £134 nationally)<sup>41</sup>.

Even with tax credits this means that childcare is unaffordable for many parents. The maximum help parents can receive is £94.50 per week (£140 per week for two children)<sup>42</sup>, leaving a typical shortfall of over £70 a week. Recent changes to housing benefit rules<sup>43</sup> will help improve the support available to families, but the cost of childcare in the capital remains prohibitive for many families. Eligibility for tax credit help is also restricted to families on low incomes where both parents are working and approved childcare facilities are being used. While help with childcare costs is very welcome to some parents, relatively few parents in London benefit; nationally only around 300,000 families claim the childcare tax credit<sup>44</sup> and London has the lowest levels of take-up in the country.

There is also insufficient childcare to meet need in the capital. The GLA has estimated that only one third of formal childcare provision needed by women already in employment in London is currently available<sup>45</sup>. The lack of sufficient provision is compounded by high closure rates. A survey of 20 Early Years Development Childcare Partnerships in London found that in the last year one nursery had closed for every four that had opened, one out of school club had closed for every two new clubs and there was a 1:1 ratio between childminding start-ups and closures<sup>46</sup>. A major issue affecting the availability and sustainability of childcare is access to suitable premises, but cumbersome and uncertain funding streams, problems with staff recruitment and retention and problems with business planning have also been identified as barriers to the development of childcare in the capital<sup>47</sup>.

Access to good quality, affordable childcare provision is important for reducing the risk of family poverty because it can enable parents to take up employment. Good quality childcare also provides the kind of environment that supports healthy child development. There is already a substantial body of research that shows that experience of good quality early years' services can lead to positive outcomes in terms of educational attainment, social adjustment, community participation and later prospects for adult employment<sup>48</sup>. Investing in the early years' will be key to tackling poverty in London once and for all.

## Ethnic minorities

London is exceptional in having such a high proportion of its population from black or ethnic minorities. More than half of children (53 per cent) living in Inner London (41 per cent in all of London) belong to a black or minority ethnic group, compared to nine per cent in England and Wales<sup>49</sup>. Over 300 languages are spoken in London's schools. Ethnic

minorities face a higher risk of child poverty throughout the UK, but the sheer numbers of children from black and ethnic minorities in London mean that among some communities child poverty is all too often experienced by the majority. In London a staggering 73 per cent of Pakistani and Bangladeshi children and 55 per cent of black children are living in poverty<sup>50</sup>.

Again, unemployment lies behind the high levels of child poverty among ethnic minority families. Worklessness is particularly concentrated among London's ethnic minority groups. Black and minority ethnic groups make up 29 per cent of London's population but 45 per cent of the unemployed<sup>51</sup>. The problem is particularly acute among certain communities and is expected to increase given that 80 per cent of the growth in London's working age population by 2016 is predicted to be made up of ethnic minorities<sup>52</sup>. In Inner London, more than 40 per cent of children from Bangladeshi and mixed White and Black Caribbean households are living in workless households, for example<sup>53</sup>. Unemployment levels are also high among Black African and Chinese communities.

## Lone parents

The capital also has a high proportion of lone parent families. One in three children (32 per cent) in Inner London live in a lone parent family, compared to 22 per cent nationally. Despite increasing levels of employment among lone parent families nationally, employment rates remain comparatively low among lone parent families in London. Just 39 per cent of lone parents are in paid employment in Inner London<sup>54</sup>.

The high cost of childcare, transport and housing in the capital and lack of suitable jobs mean that unemployment levels are particularly high among lone parent families in London. Sixty per cent of workless households with children in London

are headed by a lone parent. Child poverty is concentrated among these households.

## Meeting the needs of today's poor children

An anti-poverty strategy for London has to tackle today's problems as well as tomorrow's. Poverty is having a detrimental impact on 700,000 children living in the capital today. One in five couple households with children in London, and more than half of lone parent households, cannot afford even to put aside £10 a month in savings<sup>55</sup>. Through every means possible – through action taken to improve education, health, housing, crime prevention, pedestrian safety, leisure and transport - we must look for ways to turn their lives around.

More than a million children are educated in the capital. Absolute attainment levels, particularly in Inner London, are lower than average. But schools do comparatively well in raising the attainment levels of the pupils they teach, almost 40 per cent of whom are deemed deprived enough to be eligible for free school meals<sup>56</sup>. Despite high participation rates in post-16 education, attainment by 18 is no higher than elsewhere<sup>57</sup>. Young people must leave school with the qualifications they need to compete in the London job market; otherwise another generation will be assigned to poverty.

Family poverty often leads to disruption in children's lives. A child in London is twice as likely to move schools during the academic year as a child living outside the capital<sup>58</sup>. Secondary schools in Inner London have double the level of mobility of secondary schools elsewhere.

## What next?

Child poverty is one of the greatest challenges facing the UK. But the scale of improvements needed to tackle child poverty in London is significantly greater than elsewhere. Tackling London's problems will be

a necessary prerequisite to eradicating child poverty throughout the country.

A strong partnership between Central Government, the London Development Agency, the Greater London Authority, the Association of London Government and London boroughs is needed to devote greater resources to tackling poverty and unemployment in London. Ending child poverty will depend on creating greater access to employment for families with children in the capital, which in turn will require improvements to education, skills and training, promotion of part-time employment, access to good quality childcare and affordable housing. Meanwhile, all relevant authorities must not lose sight of today's children living in poverty for whom greater support is needed to ensure a better quality of life.

The government has already acknowledged that parents in London face particular difficulties in moving into work. From April 2005 an enhanced tax credit payment will be introduced for all parents in the capital who have been out of work and on certain benefits for more than one year. Parents will be eligible for an in-work credit of £40 a week to boost earnings over the first year of employment. Welcome though this change is, tax credits may have to be increased further to provide sufficient incentive for parents to take up paid employment.

In two areas, childcare and housing, further action is urgently needed. Steps must be taken to reduce the cost and improve the availability of childcare across the capital. The House of Commons Select Committee on Work and Pensions recommended that more action should be taken to deal with regional variations in childcare which disadvantage families in high cost areas<sup>59</sup>. Given the extra costs of providing childcare in London, additional support needs to be

provided by Central Government to support the growth of sustainable, affordable provision.

Changes to the childcare tax credit should take into account the higher costs of childcare faced by London parents, as well as the additional costs of having a large family and the difficulties fulfilling the eligibility criteria. Improvements to the childcare tax credit are not likely to be sufficient to secure sustainable provision in the capital, however. A survey by Daycare Trust found that providers in London reported reductions in subsidies from London boroughs that could not be replaced by income from tax credits<sup>60</sup>. Affordable, sustainable childcare provision in the capital will require increased subsidies to childcare providers.

London authorities also need to play a more active role in developing provision. A range of action has been suggested<sup>61</sup>, including ensuring that high quality and sustainable childcare is incorporated into all planning for new building and regeneration schemes in the capital and developing a London-wide outreach programme to support childcare business development.

Measures are also required to tackle excessive housing costs for low income families. Recent changes to benefit rules are welcome but do not go far enough. Various changes to the housing benefit and council tax benefit that would help improve work incentives in London have been suggested<sup>62</sup>, including reducing the rate at which housing benefit is withdrawn when someone moves into work and a time-limited council tax discount.

In addition, the bulk of temporary housing costs should be paid directly to housing associations or to councils who are leasing the property. This would leave an affordable rent for households in temporary accommodation to pay and would be a cash-neutral measure for government to

introduce. But the most significant barrier to tackling poverty in London remains an insufficient supply of affordable housing. Greater investment is needed in social housing to increase the availability of permanent, affordable accommodation in the capital.

London's fight against poverty is dependent on there being enough resources in place, directed in the right ways, towards the communities that most need them. Nine of the 26 local authorities in England identified by the Government as facing the greatest challenges in tackling deprivation are London boroughs<sup>63</sup>. Funding is not sufficiently stable to guarantee a long-term fight against poverty. The Neighbourhood Renewal Fund is the funding mechanism through which local authorities can contribute to Central Government's national strategy for neighbourhood renewal – a 10 to 20 year vision to tackle neighbourhood deprivation. But Government has yet to commit itself to extending the Neighbourhood Renewal Fund beyond 2005/6. In such a climate, local agencies can take only tentative, small steps towards tackling deprivation in their communities.

There will be no quick fixes in turning the capital into a place where all residents thrive and prosper. But a great deal more could be done to tackle the child poverty problem that London now faces. Recognising the distinctive elements of London's anti-poverty strategy will be the first step along the road to eradicating child poverty from the capital, and the country, once and for all.

## Summary of recommendations

- Invest in early years and good quality, accessible child care provision with additional central government funding
- Increase subsidies to childcare providers
- Ensure that high quality and sustainable childcare is incorporated into all planning for new building and regeneration schemes in the capital and develop a London-wide outreach programme to support childcare business development
- Build strong partnerships between Central Government, London Development Agency, Greater London Authority, the Association of London Government and the London boroughs to jointly tackle child poverty in London through the establishment of a London Child Poverty Commission
- Increase tax credits further to provide sufficient incentive for parents to take up paid employment
- Reduce the rate at which housing benefit is withdrawn when someone moves into work plus a time-limited council tax discount
- Greater investment in social housing to increase the availability of permanent, affordable accommodation in the capital
- Poverty measures should include the impact of housing costs
- Ensure that the bulk of temporary housing costs are paid directly to housing associations or to councils who are leasing the property
- Extend the Neighbourhood Renewal Fund beyond 2005/6.

## Background

This briefing paper, published jointly by End Child Poverty and the Association of London Government, is part of a series to initiate debate and action to address these issues.

End Child Poverty is a broad coalition of organisations and individuals committed to ending the scandal of child poverty in the UK. ECP works to keep government to its pledge to end child poverty by 2020, to inform the public about the causes and effects of child poverty and to ensure that families living on a low income have a voice in the poverty debate.

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