# POVERTY UK



WHETHER OUR TASK IS FIGHTING POVERTY, STEMMING THE SPREAD OF DISEASE OR SAVING INNOCENT LIVES FROM MASS MURDER, WE HAVE SEEN THAT WE CANNOT SUCCEED WITHOUT THE LEADERSHIP OF THE STRONG AND THE ENGAGEMENT OF ALL.





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# **PREFACE**

Take a moment to complete this quiz

#### WHAT KIND OF PERSON ARE YOU?

- Do you think it's wrong that 50,000 people of poverty everyday?
- Do you think it's wrong that a child dies of poverty every 3 seconds?
- Do you think it's strange and perplexing that people don't talk about this on buses and in pubs, at school and college and work; that no one says "Have you heard?" 18 million people will die this year unnecessarily - that's millions more than the population of London?
- Do you find the issues confusing? Do you suspect you don't quite understand, for example, how trade policies make poor countries poorer?
- Would you like to do something about it but got the faintest idea what?
- Are you sure it alright to be upset about this, but still unsure what to answer when people say "But they're all corrupt anyway," or 'Suppose we gave enough aid to save children / people who are in need. Wouldn't there be a population explosion and a lot more hungry adult?

# If you answered 'yes' to all of theses questions, or even some of them, then you are a normal person.

And this booklet is for you. It will provide informton on fact / statitics about poverty within the UK.

### WHAT IS POVERTY

Poverty is the state of one who lacks a certain amount of material possessions or money. Absolute poverty or destitution refers to the one who lacks basic human needs, which commonly includes clean and fresh water, nutrition, health care, education, clothing and shelter

**RELATIVE** poverty defines income or resources in relation to the average. It is concerned with the absence of the material needs to participate fully in accepted daily life.

ABSOLUTE poverty is defined as the lack of sufficient resoures with which to keep body and soul together.

SOCIAL exclusion is a shorthand label for what can happen when individuals or areas suffer from a combination of linked problems such as unemployment, poor skills, low incomes, poor housing, high crime environments, bad health and family breakdown".

# WHAT CAUSES POVERTY

- Disability Disabled adults are twice as likely to live in low income households as non-disabled adults.
- Illness
- Mental illness
- Unemployment
- Being born to poor parents
- Being a lone parent half of all lone parents are on a low income.
- Racial Discrimination



# **KEY FACTS**

Living in poverty in the UK means not having enough money to have the things that people would consider day-to-day necessities. Be that heating, healthy food, or a house big enough that children of the opposite sex don't have to share rooms. **Oxfam believes** that in the fifth richest country in the world no one should live in poverty. And that a Britain in which everyone has enough money to live on is possible.



"I want to be able to go by the sea in a tent with my two grandkids. Is that too much to ask? I know I can't afford it."

Maureen Hagan

#### THE PROBLEM

**13.2 Million** people in the UK live in poverty – more than 1 in 5.

Poverty is measured as having less than 60% of the median average income after housing costs. This, it is estimated, is too little to take a full part in the society in which you live. In the UK this works out as:

- £112 per week for a single adult with no dependent children;
- £193 per week for a couple with no dependent children;
- £189 per week for a single adult with two dependent children;
- £270 per week for a couple with two dependent children.



#### **LIFE IN POVERTY**

Being born in poverty affects everything from your chances of getting a job, to the age you can expect to live to:

- Males growing up in poverty are
   2.97 times more likely to be unemployed than men not in poverty.
- By the time they start school, poor children who were ahead when they started school are already falling behind middle-class children.
- Babies born to single mothers and parents from manual backgroundsare more likely to have low birth-weights than those born to non-manual employed couples.
- Infant deaths are 50% more common for children born to parents with manual occupations.

- A child born in the poorer Calton area of Glasgow has a life expectancy of 54, whilst those born in the more affluent Lenzie North area of the same city have a life expectancy of 82.
- 7% of families can't afford to celebrate Christmas while many others have trouble finding the money.
- 1 in 10 children lives in a house where they have to share a room with more than one other child or with a child of the opposite sex.

"I pay the children's school dinners up-front, because I know at least they have got a hot meal inside them every single day. With the dinners paid, I can always make do: they can have a sandwich or something. Coming up to Christmas it was like that, but what are you going to do... you have to buy presents... it's peer pressure."

Stacy is a single mother who works 20 hours a week as an administrator and has 4 children.

#### **PEOPLE IN POVERTY**



Some groups are more likely to live in poverty than others and Oxfam is engaged in specific programme work to overcome these areas of inequality. Oxfam works on promoting greater awareness of the link between race, gender and poverty.

#### ETHNIC MINORITIES AND POVERTY

- 74% of Bangladeshi children live in poverty.
- Around two-fifths of people from ethnic minorities are in low-income families, twice the rate of white people.

#### **GENDER AND POVERTY**

- The income of retired women is less than 40% of that of retired men. There is a pay gap between the income of men and women working full-time of around 17%.
- Because of family commitments and caring responsibilities women are more likely to work part-time than men. The hourly rate of women working parttime is 40% lower than the average hourly for men in full-time employment.

#### **CHILD POVERTY**

Oxfam is a member of the End Child Poverty coalition. They believed that the government following through on their commitment to halve child poverty by 2010 would be a huge step toward our overall goal of ending all poverty in the UK. However, despite initial progress on child poverty, current spending commitments suggest this goal will not be met.

- In the UK, **38 million children** live in poverty.
- If the government are to meet the promise they made in 1998 to half child poverty they would have to increase their spending by 2.8 billion on top of the current spending on child poverty.

# **CHILD POVERTY**



The number of children living in low-income households was 3.9 million in 2008/09 (measuring income after deducting housing costs). The government's short term child poverty target was to reduce the number of children in low-income households by a quarter

by 2004/05 compared with 1998/99. This implied a maximum of 3.3 million children living in low-income households by 2004/05. Given that the actual number in 2008/09 was 3.9 million, the government is still 0.6 million above its 2004/05 target.

hildren are more likely to live in low-income households as adults. A half of all lone parents are in low income, more than twice the rate for couples with children. More than half of all the children in low-income households have someone in their family doing paid work. Tax credits now help more than a million children in working families out of low income but the number needing such help has risen sharply. Although the number of children who are in workless households is somewhat lower than a decade ago, the UK still has a higher proportion than any other EU country.

#### **CHILD POVERTY - LONDON**

London is the *sixth richest* city in the world, provides 20% UK 's



GDP and is one of the most expensive cities to live in worldwide. Yet alongside prosperity lives poverty. 4 in 10 (or 650,000) London children live in poverty, 12% above the national average. Child poverty levels in inner London boroughs are higher still; more than one in every two inner London children live in poverty. Indeed, London has the highest proportion of children living in income poverty (after housing costs) of any region or country in Great Britain.

Moreover, whilst standards have been raised nationally, with over **600,000 children living in the UK having been lifted out of poverty**, child poverty in London has remained stubbornly at this level since 2000. Child poverty is also more acute in London, with far more children in the lowest 10% of the income distribution and the highest rate of severe child poverty in the UK.

295 (39%) of London 's wards fall in the most deprived 20% of wards in England, with over 2.7million Londoners living in these wards. Furthermore, four London boroughs (Hackney, Tower



Hamlets. Newham Islingand ton) are in the top ten most deprived boroughs England. in London is the economic engine of the UK. The capital houses the headquarters of more than 100 of Europe's 500 largest companies and London 's £162 billion economy is larger than some EU countries. However, the contrast between London 's wealthgenerating capacity and its poverty levels is striking. Families living in poverty have only £10 per person per day to buy everything they need. In contrast, the average household income in London is £44 per person per day – over 20% higher than the national average. Indeed, whilst 22% households in London have an income of under £15,000, 15% households in London have an income of over £60,000.

#### THE EFFECTS - POVERTY AND LIFE CHANGES

- Poverty shortens lives. A boy in Manchester can expect to live seven years less
  than a boy in Barnet. A girl in Manchester can expect to live six years less than
  a girl in Kensington Chelsea and Westminster.
- Poor children are born too small; birth weight is on average 130 grams lower
  in children from social classes IV and V. Low birth weight is closely associated with infant death and chronic diseases in later life.
- Poverty shapes children's development. Before reaching his or her second birthday, a child from a poorer family is already more likely to show a lower level of attainment than a child from a better-off family. By the age of six a less able child from a rich family is likely to have overtaken an able child born into a poor family.
- Children aged up to 14 from unskilled families are 5 times more likely to die
  in an accident than children from professional families, and 15 times more
  likely to die in a fire at home.
- Children growing up in poverty are more likely to leave school at 16 with fewer qualifications.

# TRUE EXPERIENCES



In Manchester 27% of children are living in severe poverty. For many this means living in accommodation that is riddled with damp, going to sleep at night in homes with no heating and without eating a proper meal. A family of eleven share this two bedroomed house. This bedroom is shared by a mother and four of her six children. The walls are mouldy.



Families in severe poverty are getting by on less than £134 per week for a lone parent with one child. Ashmahan, a single mother looking after her four year old son explains how she balances her finances, "For electricity I use a (prepaid) key. I can top it up every week or every two weeks, it depends on the weather. Sometimes to save money what I do is I don't use the washing machine. I clean my son's clothes by hand and we wear a lot of clothes at home because I want to keep the electricity bill low so we don't use the heating all the time".



Barbara lives with her six children, her parents and her sister's two children in a two bedroom house in Manchester. She says, "It's difficult living here. The house is too small. My mum sleeps in the living room with my dad. In one bedroom I sleep with my three small boys and my daughter. My boys sleep in the double bed, my daughter sleeps in the single bed and I sleep on the mattress on the floor. We don't get much sleep. In the small bedroom my sister's son sleeps on the bed and the other three boys sleep on the floor. I don't think it's good that teenagers are sharing one room. The children are tired during the day".

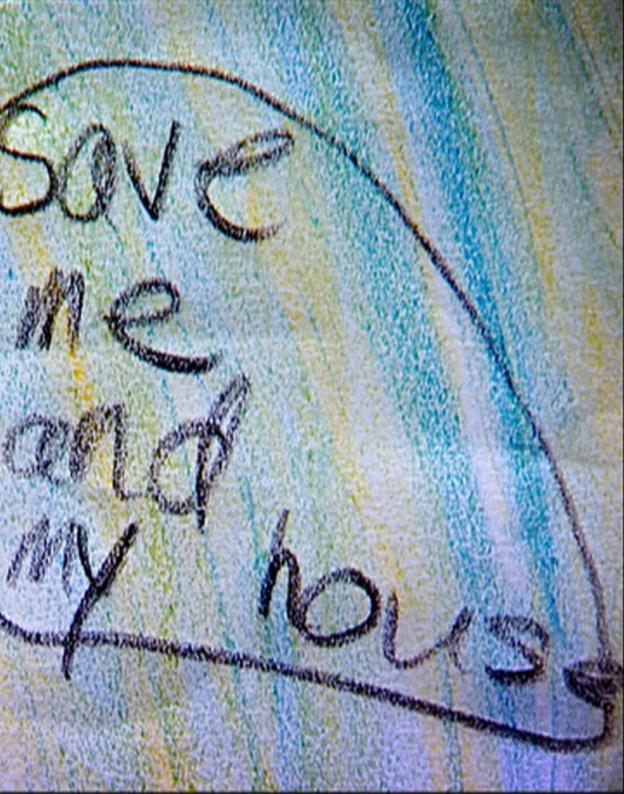


London has by far the highest rate of children poverty of any region. Four out of ten local authorities with the largest number of children living in severe poverty are in London. These are Tower Hamlets (27%), Newham (25%), Westminster (24%) and Hackney (22%). Around one in four children are living in severe poverty in these areas



Julie, a single mother living in Westminster with four children, struggles to pay the bills and provide for her children. She says, "Being a mother of four and a single parent is a hard juggling act to make ends meet. My four children have been looking forward to a day trip to Skegness all year but this year we won't be going because the money will be going to shoes and paying the bills".







Headline: Don't Ignore Me

In the UK over 13 million people are living in poverty. That's one in five without enough to live on, discriminated against and stereotyped, forgotten by the government, and given far fewer opportunities than the rest.











# WORK

In 2010, there were 4.7 million people of working age who wanted to be in paid work but were not. The number has been rising since 2005, when it stood at 3.4 million. Only half of these people are officially unemployed, with the others being considered to be 'economically inactive', either because they are able to started work immediately or because they are not actively seeking work. Lone parents and those who are sick or disabled usually count as 'economically inactive' rather than 'unemployed'.

 Until 2008, the number of people claiming out-of-work benefits had been falling steadily. Between February 2008 and February 2010,



however, numbers rose sharply, back to the levels of a decade previously. All of this rise was in the number of unemployed claimants, which, by February 2010, was actually substantially higher than a decade previously. The number of sick or disabled claimants remained unchanged.

 One in four adults with a work limiting disability are not working but want to. This compares with one in fifteen of those with no work-limiting disability. At all levels of qualification, the proportion of people with a work-limiting disability who lack but want paid work is much greater than for those without a work-limiting disability.

- In 2010, the unemployment rate among young adults aged 16 to 24 was 25%. This proportion has been rising since 2004, when it was 12%.
- Throughout most of the last de ade, around two-fifths of those losing their job had had that job for less than six months. Only a quarter of temporary employees do not want a permanent job.
- People without qualifications are three times less likely to receive job-related training compared with those with some qualifications.

# jobcentreplus



# **EDUCATION**



Research indicate that poverty is a threat to a child's well-being, but it also affects there ability to learn.

- 11-year-olds: over the last decade, the proportion of 11 year-olds not reaching level 4 at Key Stage 2 has fallen from 25% to 19% for English, and from 28% to 20% in Maths. These proportions are also falling for schools with a high number of children from deprived backgrounds, from more than 40% to around 30% for both English and Maths.
- 16-year olds: 7% of pupils in England obtained fewer than 5 GCSEs or equivalent in 2009/10. This proportion has fallen in each year since 2004/05. By contrast, the proportion between the late 1990s and the early 2000s had remained unchanged.
- One in ten 16- to 18-year-olds are not in education, employment or training. The number of permanent exclusions has fallen by a third over the last six years.

## HOUSING

- 5% of people live in overcrowded conditions. Overcrowding is four times as prevalent in social rented housing as in owner-occupation.
- The number of newly homeless households has fallen by three-quarters since 2003. Although most prevalent London and the West Midlands, homelessness is to be found throughout the country.
- Although now rising sharply, the number of new social housing dwellings over the last decade has been well below that required to keep up with demographic change.
- Although poorer households remain more likely to lack central heating, the proportion who did so in 2003/04 (the latest data available) was actually less than that for households on average incomes in 1999/00.
- A third of homes in England were classified as non-decent in 2008.
- Both overall and among those in low income, single-person households ar much more likely to be in fuel poverty than other household types.
- The number of mortgage re-possessions fell in 2010, having risen sharply in the period from 2004 to 2009.











# **ETHNIC MINORITIES**

Two-fifths of people from ethnic minorities live in low-income households, twice the rate for White people. For all ethnic groups, the proportion of people who are in low-income households is slightly lower than a decade ago.

Within this, there are big variations by ethnic group. For example, more than half of people from Bangladeshi and Pakistani ethnic backgrounds live in low-income households. By contrast, 20% of people from White ethnic backgrounds live in low-income households, as do 30% of people from Indian and Black Caribbean ethnic backgrounds. The differences are particularly great for families where at least one adult is in paid work: in

these families, around 65% of Bangladeshis, 50% of Pakistanis and 30% of Black Africans are in low-income households, much higher than the 10-20% for White British, White Other, Indians and Black Caribbeans.

White British boys are more likely to fail to reach educational thresholds than either deprived White British girls or deprived boys or girls from any other ethnic group.

Black Caribbean pupils are three times as likely to be excluded from school as White pupils.

Black young adults are four times as likely as white young adults to be in prison.

# **HEALTH**







Health inequalities associated with class, income or deprivation are pervasive and can be found in all aspects of health, from infant death to the risk of mental ill-health. The limited information on progress over time (infant death, low birthweight) shows no sign that they are shrinking. Men aged 25-64 from routine or manual backgrounds are twice as likely to die as

those from managerial or professional backgrounds and there aree also sizeable differences for women. Scotland has by far the highest proportion of premature deaths for both men and women. Adults in the poorest fifth of the income distribution are much more likely to be at risk of developing a mental illness as those on average incomes. Two-fifths of adults aged 45-64 on

below-average incomes have a limiting long-standing illness or disability, more than twice the rate for those on above-average incomes.Children from manual social backgrounds are 35% more likely to die as infants than children from non-manual social backgrounds. Babies from manual social backgrounds are somewhat more likely to be of low birthweight than those from non-manual social backgrounds. Teenage motherhood is eight times as common amongst those from manual social backgrounds as for those from professional backgrounds. 5-year-olds in Wales and Scotland have, on average, more than twice as many missing, decayed or filled teeth as 5-year-olds in the West Midlands. Despite the government commitment to reducing child poverty, Britain still scores badly compared to other developed countries. In the US, inequality is so deep that the proportion of children in relative poverty remains high.

## POVERTY IN UK IN PRACTICE

A quote from "Sally Copley" (Save the Children) states:

"The danger is that cuts to working tax credit and childcare support will further penalise working families already struggling".

#### **MATERIAL POVERTY**

Poverty means not having enough money to pay for the things you need. People likeOxfam's has had experience of working with people living in poverty we know that this may involve families and individuals not having enough to eat, being unable to heat their homes, not having ad-

equate warm clothing, and not having enough money to cope with unforeseen events, such as the need to repair a broken washing 60% of people on low incomes say they are unable to make savings of £10 a month;10% cannot afford two pairs of all-weather shoes for each adult in the family; 30% cannot afford household contents insurance; and nearly 30% are unable to have friends or family round

for a meal once a months.

machince

#### **POWERLESSNESS**

Another feature of poverty in the UK is a feeling of powerlessness and not having a say in the decisions that affect your life. The everyday experience of many of those on low incomes is frequently one of disrespect – being treated as invisible by decision-makers and not having their views taken into account.

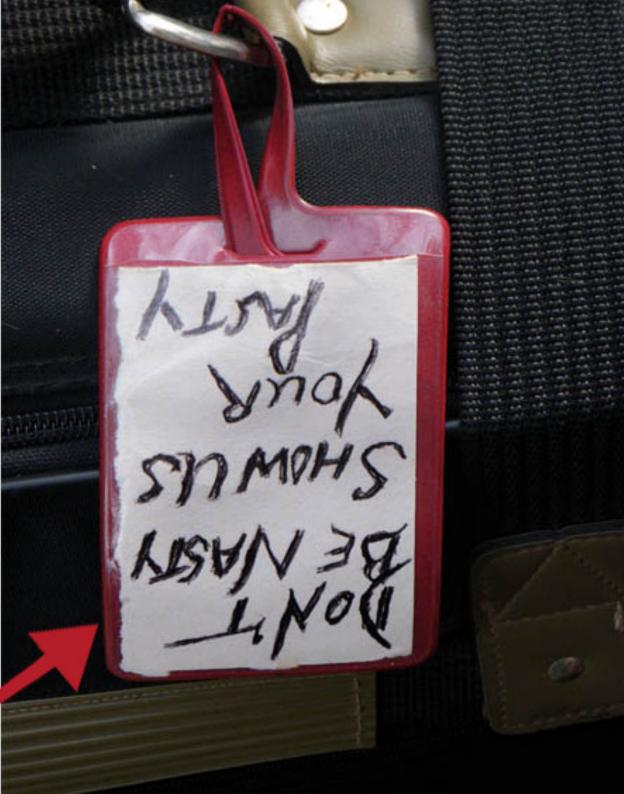
#### IS POVERTY THE FAULT OF INDIVIDUALS

Poverty is caused by circumstances beyond an individual's control: things such as your gender, your nationality, or where you live.

Seventy per cent of Bangladeshi children in the UK grow up in poverty – that's not a choice. Nor do women working part-time choose to earn nearly 40 per cent less than men. Asylum-seekers do not choose to be one of the poorest groups in the UK.

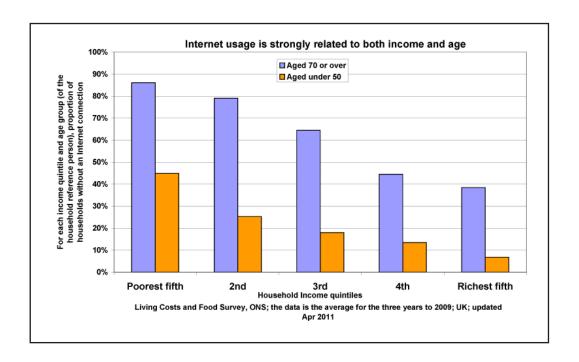
When the odds are stacked against you its easy to see why some people are poor. That's why we shouldo change public attitudes about poverty – to ensure that people living in poverty are treated with dignity and respect and to create public pressure for action to end poverty.





# THE UK IS LACKING CONSUMER DURABLES

The proportions have fallen substantially over the last decade, more than half of households in the poorest fifth still lack a PC, as do a fifth of households on average incomes. Internet access at home follows a similar pattern: 60% of households in the poorest fifth lack such access, as do 30% of households on average incomes. In other words, lack of Internet access is twice as common in the poorest fifth compared with those on average incomes.



The graph shows the Living Costs and Food Survey (LCFS) and the data relates to the United Kingdom. The ages used are those of the 'household reference person' (the person with the highest income in the household The age groups of 'under 50' and '70 or over' have been chosen as Internet usage starts to decrease from the age of 50 onwards.

Note that the allocation of households to income quintiles uses gross (before tax) 'equivalised household income', which means that the gross household incomes have been adjusted to put them on a like-for-like basis given the size and composition of the households.

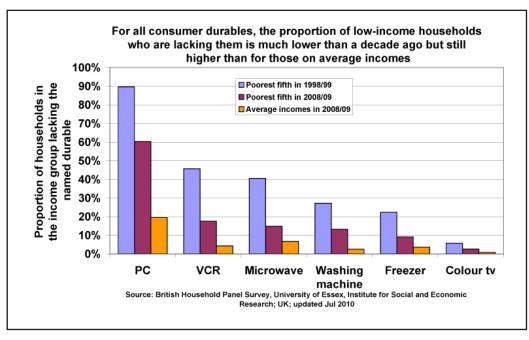


The graph shows, for the latest year, the proportion of people who lack selected consumer durables, with the data again shown separately for people in the poorest fifth of the population and for people on average incomes. For comparison purposes, the equivalent data for a decade ago is also shown for the poorest fifth of the population.

The durables shown in the graph are PCs, VCRs, microwaves, washing machines, freezers and colour televisions. The reason that PCs, VCRs and microwaves are not shown in the first graph is that less than half of the population view them as necessities in contemporary society.

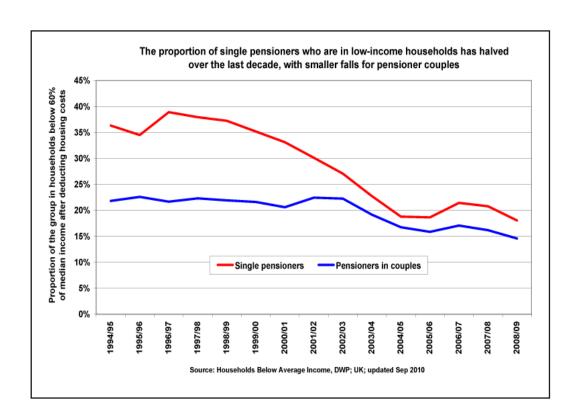


One in six low-income households lack either a freezer or a washing machine. This compares with one in twenty of those on average incomes. It also compares with one in three low-income households a decade ago. For all consumer durables, the proportion of low-income households who are lacking them is much lower than a decade ago but still higher than for those on average incomes.

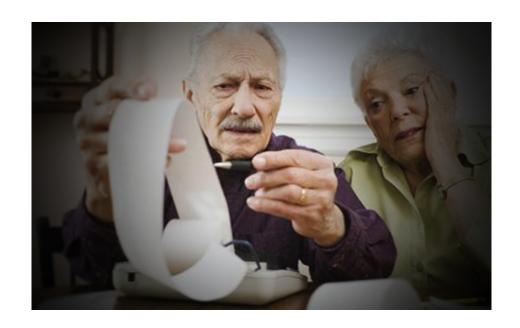


## OLD PEOPLE IN LOW INCOME

- Until the last few years, the proportion of pensioners living in low-income households had been falling sharply, from 29% of all pensioners in 1998/99 to 17% in 2005/06.
   There was, however, no further reduction between 2005/06 and 2008/09.
- The fall has been particularly sharp for single pensioners: 18% of single pensioners are now in low-income house-holds compared with 37% a decade ago. The proportion of pensioner couples in low income has also fallen, but more slowly, from 22% to 15%. As a result of the falls, pensioners are now less likely to be living in low-income households than non-pensioners their rate being lower than for all other family types except for working-age couples without dependent children.
- Single female pensioners are more likely to be in low income than either single male pensioners or pensioner couples.

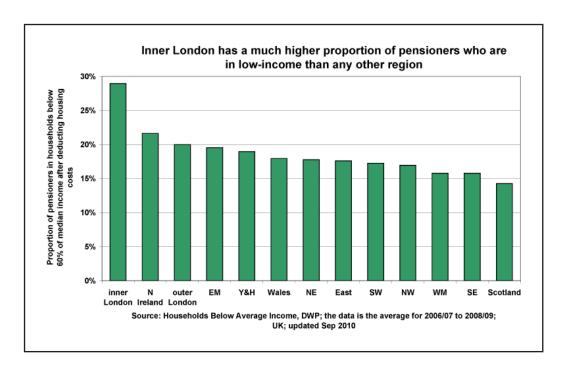


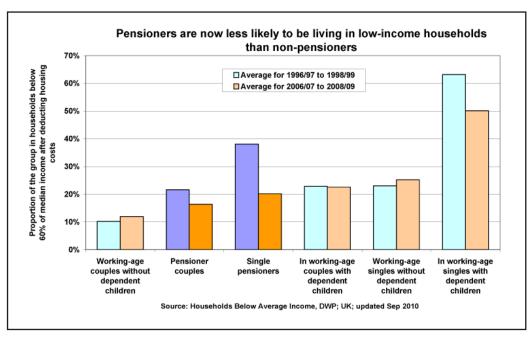
The graph above shows the risk of a pensioner being in a low-income household (defined as the proportion of people with incomes below 60% of median household income after deducting housing costs), with the data shown separately for single pensioners and pensioner couples

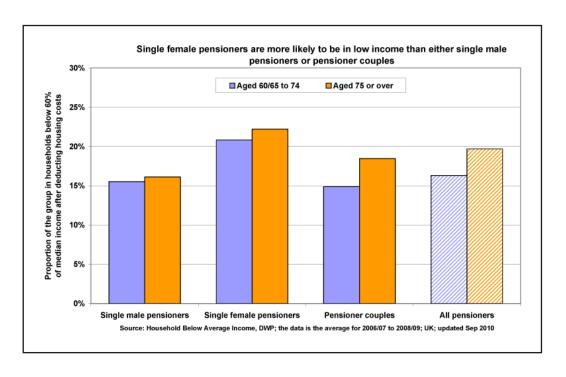


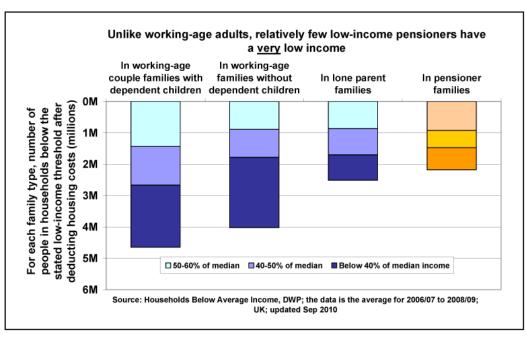


- Pensioners aged 75 and over are more likely to live in low-income households than younger pensioners. This is not, however, because the risks of low income for single pensioners rise with age.
- Around half of the pensioners in low income are in pensioner couples and the other half are single pensioners.
- Unlike working-age adults, relatively few low-income pensioners have a very low income (below 40% of median household income).
- Inner London has a much higher proportion of working-age adults in low-income households than any other region (29% compared with an average for the United Kingdom as a whole of 18%).









## WATER POVERTY

The Guardian | The Observer newpaper published on 20th Febraury 2011 that

### "Water poverty' to rise in the UK as scarcity pushes up bills"

Fuel poverty is one of those made up phrases that describes the very real suffering some families undergo when they are paying 10% or more of their household income in fuel bills

Even with the recent miniscule drop in power bills, around 24% of people are said to be in this situation and the number is rising. For many benefit claimants and pensioners however the chance to spend only 10% of their weekly pittance on keeping warm would seem the lap of luxury. The current rate of Job Seeker's allowance is just £67.50 whilst someone who's

survived the Atos holocaust and has been judged unable to work due to sickness receives just £99.85. The Pension Credit rate is just £137.35 a week, a single parent with one child receives around £147. With average fuel bills well over a grand a year, many people on the very lowest incomes could be paying up to a third of their meagre budgets to line the pockets of the energy companies.

The pain doesn't stop there however with the news that Water Bills are set to soar in April. Ofwat has warned that the average water bill will rise to £376 a

year, around £7.20 a week and already over 10% of current unemployment benefit rates. This fluctuates wildly depending on where you live and in the South West customers will find themselves paying over ten pounds a months – more than 10% of the highest sickness benefit rates and not far from 10% of the Pension Credit.

The situation will be no better for low waged or part time workers, many of whom are earning just a few pounds more a week than claimants which fast disappears when transport costs to work are taken into account. Unemployed people and low waged workers may find they have enough to pay the landlord, the council, the gas, water and electricity companies and that's it

The idea that the UK may have a

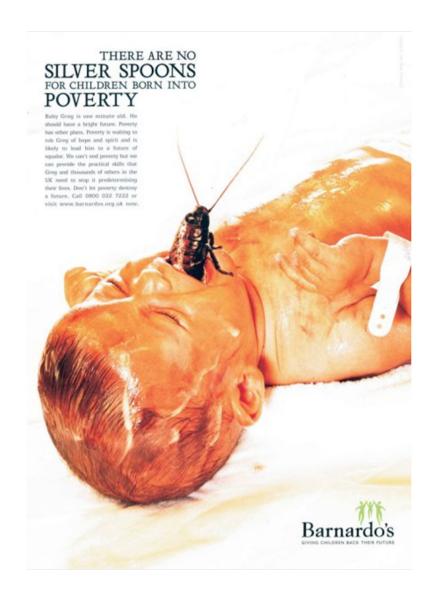


serious poverty problem is often scoffed at by the rich. No-one can really even agree what poverty means. A suggested definition might be constant physical discomfort leading to health risks or even death due to lack of resources. Hundreds of thousands of people are spending this Winter cold all or most of the time. Some will die. others will have existing health conditions worsened. If this government is unable to ensure that it's citizens are warm, housed and fed in one of the most prosperous countries in the world, then the question begs to be asked, what exactly is government for?

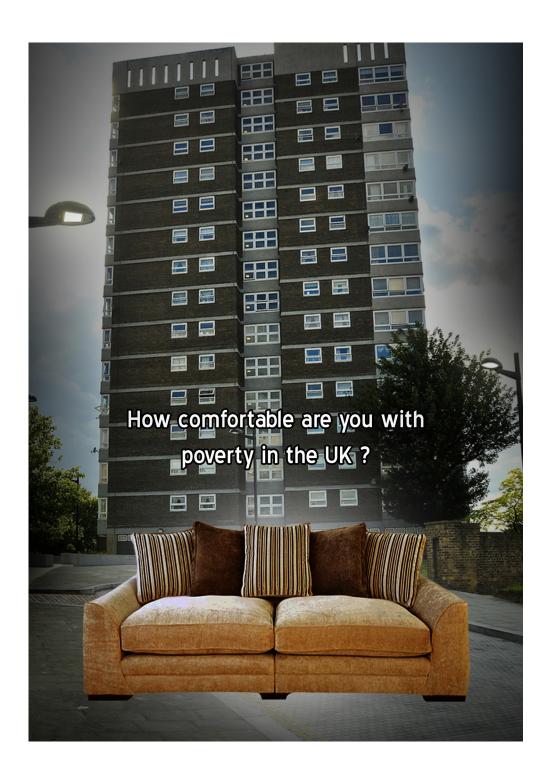


#### Barnardo's:

There are no silver spoons for children born into poverty



## DOES IT TAKE "BAN" ADS LIKE THESES, TO MAKE PEOPLE REALISE !!!!





"Overcoming poverty is not a gesture of charity. It is an act of justice. It is the protection of a fundamental human right; the right to dignity and a decent life. While poverty persists, there is no true freedom.

Sometimes it falls upon a generation to be great. You can be that great generation. Let your greatness blossom. Of course the task will not be easy. But not to do this would be a crime against humanity, against which I ask all humanity now to rise up."

NELSON MANDELA



IN ASSOCIATION WITH - "OXFAM" & "MAKE POVERTY HISTORY"