



Poverty- A baseline for Dudley

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This report looks at poverty levels and the key underlying drivers of poverty in Dudley.

Definition of poverty

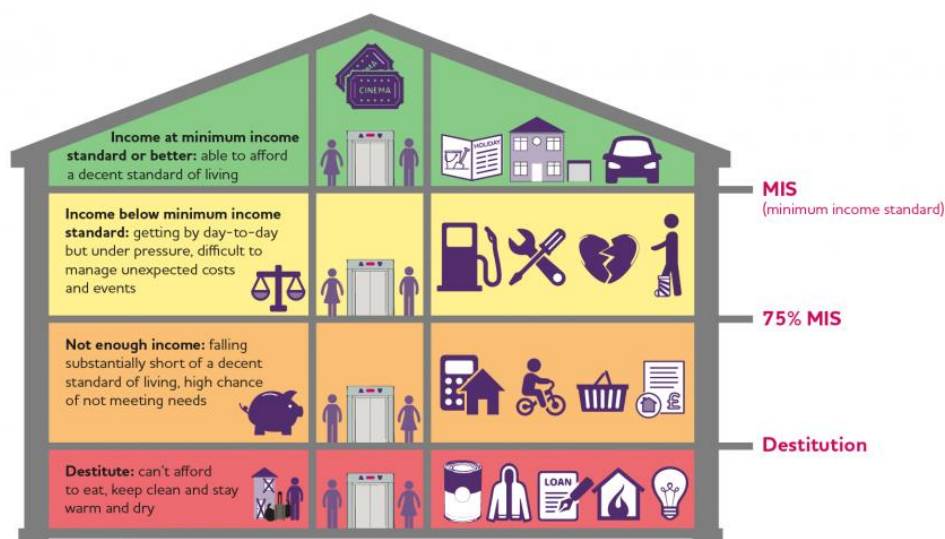
Poverty is a difficult term to define due to how vast it is and how relative it is when comparing populations.

According to Townsend, P. *“Individuals, families and groups in the population can be said to be in poverty when they lack the resources to obtain the types of diet, participate in the activities, and have the living conditions and amenities which are customary, or at least widely encouraged or approved, in the societies to which they belong. Their resources are so seriously below those commanded by the average individual or family that they are, in effect, excluded from ordinary patterns, customs and activities.”* (PSE, 2016). It affects both the quality of life of individuals and the equity and cohesion of society as a whole. It might be experienced on a long or short-term basis.

The WHO reports that poverty is associated with the undermining of a range of key human attributes, including health. People living in poverty are exposed to greater personal and environmental health risks, are less well nourished, have less information and are less able to access health care; they thus have a higher risk of illness and disability (World Health Organization, 2017).

The UK’s official definition of poverty is to be living in a household whose income is below 60% of the national median income – currently £494; 60% of median £296 per week in 2016/17 (Department for Work and Pensions, 2018). This is a relative measure and an unreliable measurement as in periods of recession, the median income level falls, leading to less people being defined as living in poverty.

The Joseph Rowntree Foundation describes 3 levels of poverty:



At an individual level, poverty means not being able to heat your home, pay your rent or buy essentials for your children. It means waking up every day facing insecurity, uncertainty and impossible decisions about money. It means facing marginalization and even discrimination because of your financial circumstances. The constant stress can lead to problems that deprive you of your health and chance to play a full part in society.

Poverty can be classified in two main ways - persistent poverty and overall poverty rate. Persistent poverty rates measure the percentage of the population that are at-risk-of-poverty in the current year and at least 2 out of the 3 preceding years. This is what the European commission use to define persistent poverty as part of their indicators to monitor poverty and social exclusion across the EU (Office of National Statistics, 2016).

Overall poverty rates refers to the percentage of the population that are at risk of poverty in the current year without any consideration of their poverty status in earlier years (Office of National Statistics, 2016).

The relationship between rates of persistent and overall poverty can be compared by considering them as a ratio, expressed as a percentage. In 2015 the UK ratio of persistent poverty to overall poverty was 43.7% meaning that 4 out of 10 people had been experiencing some form of longer-term poverty (Office of National Statistics, 2017).

30.2% of people in the UK, roughly 3 in 10, were at risk of poverty at least 1 out of the 4 years between 2012 and 2015, 59.9% were at risk of poverty for just 1 year with 10.5% at risk of poverty for the full 4 years (Office of National Statistics, 2017).

Poverty needs to be understood against wider socio-economic trends. While poverty remains focused on households with low incomes, there is a wider group of people who are at risk of entering poverty as a result of circumstantial changes, such as an increase in interest rates, job losses, having to take lower paid jobs, indebtedness or changes in health and family circumstances.

The issues giving rise to poverty are multi-dimensional and cumulative. Routes in and out of poverty and people's ability to manage are affected by their behaviours, characteristics and circumstances – and by those of the places in which they live and the resources available to them (Platt, 2011). As well as increasing incomes, the mitigation of poverty is also about people's health, how they feel about themselves, the quality of relationships and the environment, and the extent to which people belong to and are included in society.

Where you live matters for your experience of poverty. The spatial patterning of economic restructuring at national, regional and urban levels has put particular kinds of places – and the people living within them – at increased risk of poverty (Dicken, 2010). There is also evidence that fiscal austerity in the UK will further intensify the problems of places that were already experiencing poverty (Beatty & Fothergill, 2013). PSE research highlighted that far more households were in arrears on their household bills in 2012 (21%) than in 1999 (14%) (Bramley & Bailey, 2017). The most common bills in arrears now are

utility bills, council tax and mortgage/rent. Analysis of the overall effect of recent changes to benefits and taxation identify a largely negative impact on the poorer half of the income distribution (Joyce, 2012)

The Causes of Poverty

The causes of poverty are things that reduce people's resources or increase their needs and the costs of meeting them. Its impact is more than just lack of income, it affects people's quality of life, health and their inclusion in mainstream society. It impacts on the equity and cohesion of society as a whole. It is therefore in everyone's interest to mitigate the impact of poverty.

Some of these causes can also be consequences, creating a cycle that traps people in poverty. Life events and moments of transition – getting sick, bereavement, redundancy or relationship breakdown – are common triggers for poverty.

Some of the causes of poverty in the UK today are:

- **unemployment and low-paid jobs lacking prospects and security (or a lack of jobs):** too many jobs do not provide decent pay, prospects or security. Many places have concentrations of these jobs or do not have enough jobs. Low pay and unemployment can also lead to inadequate savings or pensions
- **low levels of skills or education:** young people and adults without the necessary skills and qualifications can find it difficult to get a job, especially one with security, prospects and decent pay
- **an ineffective benefit system:** the level of welfare benefits for some people – either in work, seeking work or unable to work because of health or care issues – is not enough to avoid poverty, when combined with other resources and high costs. The benefit system is often confusing and hard to engage with, causing errors and delays. The system can also make it risky and difficult for some to move into jobs or increase their working hours. Low take-up of some benefits also increases poverty
- **high costs:** the high cost of housing and essential goods and services (e.g. credit, gas, electricity, water, Council Tax, telephone or broadband) creates poverty. Some groups face particularly high costs related to where they live, increased needs (for example, personal care for disabled people) or because they are paying a 'poverty premium' – where people in poverty pay more for the same goods and services
- **discrimination:** discrimination against people because of their class, gender, ethnicity, disability, age, sexuality, religion or parental status (or even poverty itself) can prevent people from escaping poverty through good qualifications or jobs, and can restrict access to services
- **positive parenting:** a child who does not receive warm and supportive parenting can be at higher risk of poverty in later life, because of the impact on their development, education and social and emotional skills. Family relationships breaking down can also lead to poverty
- **abuse, trauma or chaotic lives:** for small numbers of people, problematic or chaotic use of drugs and alcohol can deepen and prolong poverty.

Neglect or abuse as a child or trauma in adult life can also cause poverty, as the impact on mental health can lead to unemployment, low earnings and links to homelessness and substance misuse. Being in prison and having a criminal record can also deepen poverty, by making it harder to get a job and weakening relationships.

The national Context

Nationally, the picture of poverty is worsening. Recent poverty research findings identify:

- More families are seeing their household incomes stretched and finding it increasingly difficult to cover the cost of basics such as food and fuel. The use of UK foodbanks continues to rise. The Trussell Trust reported 1,332,952 people were given 3 days' emergency food and support in 2016/17, up by 13% on the previous year (The Trussell Trust, 2018).
- Debt levels are increasingly unsustainable, with families becoming more reliant on credit and payday lenders - in certain cases to satisfy basic needs including food. The Money Charity estimates that £138 million of interest per day is paid on personal debt in the UK (The Money Charity, 2018).
- The adoption of austerity policies has led to ongoing stagnation or reduction in incomes for the bottom 50% of the population. Changes to the welfare system combined with continued reductions in government spending, means that there are ongoing pressures on low income households. The Centre for Economic and Social Inclusion estimate that the income of households claiming benefit will be on average £1,615 a year - or £31 a week - lower in 2015/16 as a result of welfare reforms (Wilson, et al., 2013).
- More people are in work than ever before, but work is not guaranteed to lift people out of poverty. The risk of poverty for adults in working households has risen by 26.5% between 2004/5 and 2014/5 from 12.4% to 15.7%. The rise in in-work poverty has been concentrated among social housing tenants and those in the private rented sector, who have been hit by a combination of rising rents and caps on housing benefit, suggesting housing is an important factor. It is the number of workers in a household and not low pay that is the primary determinant of in-work poverty (Hick & Lanau, 2017).
- The UK income inequality gap is larger than in most other countries in the developed world; research by Wilkinson and Pickett indicates that it is not wealth but the extent of income inequality that effects a country's performance on a range of health and quality of life measures (Wilkinson & Pickett, 2009).
- A recent study into poverty and deprivation in the UK led by the University of Bristol and funded by the Economic and Social Research Council (PSE UK, 2013) has found the percentage of households who fall below society's minimum standard of living has increased from 14% to 33% over the last 30

years despite the size of the economy doubling. The study, also found that 18 million cannot afford adequate housing conditions; 12 million are too poor to engage in common social activities; one in three cannot afford to heat their homes adequately in the winter and 4 million children and adults aren't properly fed by today's standards. Other key findings highlighted by the research include:

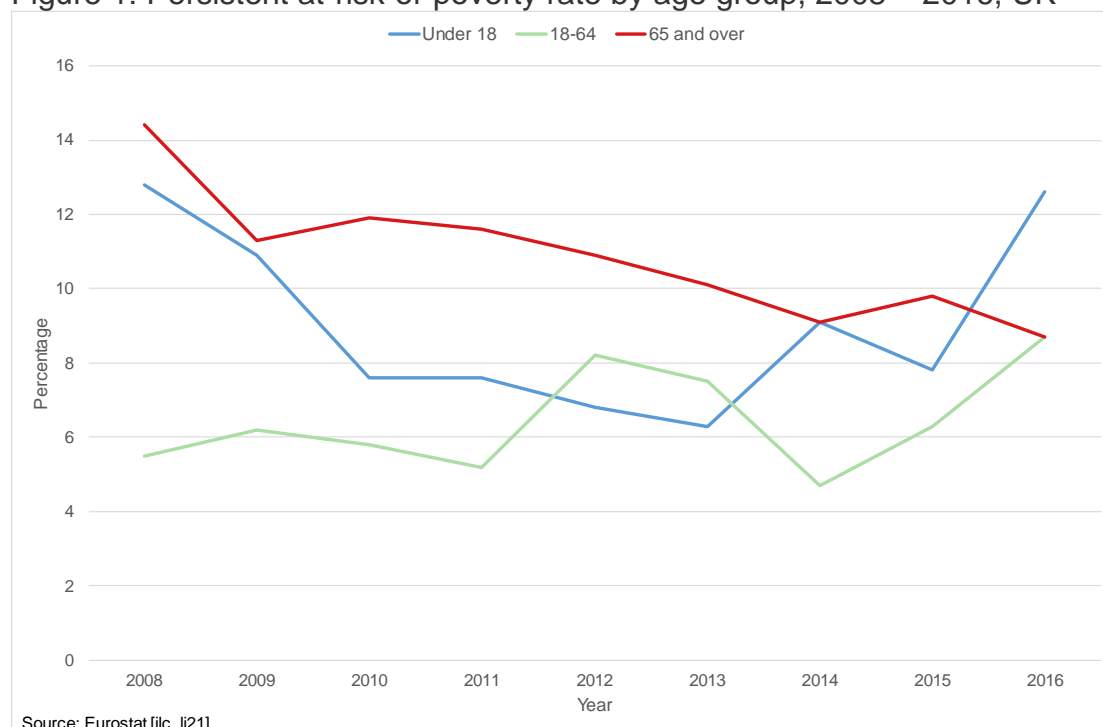
- About 5.5 million adults go without essential clothing.
- Around 2.5 million children live in homes that are damp
- Around 1.5 million children live in households that cannot afford to heat their home.
- One in four adults have incomes below what is considered needed to avoid poverty.
- One in every six (17%) adults in paid work are poor.
- More than 1-in-5 adults has had to borrow in the last year to pay for day to day needs.

Who is most at risk?

In the UK, under 18s, women and those with lower educational levels are more at risk of persistent poverty.

In the UK the persistent at-risk-of-poverty rate is highest amongst those aged under 18 (Figure 1). The rate in those aged 65 and over has decreased and is now similar to the rate in people aged 18-64 years.

Figure 1: Persistent at-risk-of-poverty rate by age group, 2008 – 2016, UK



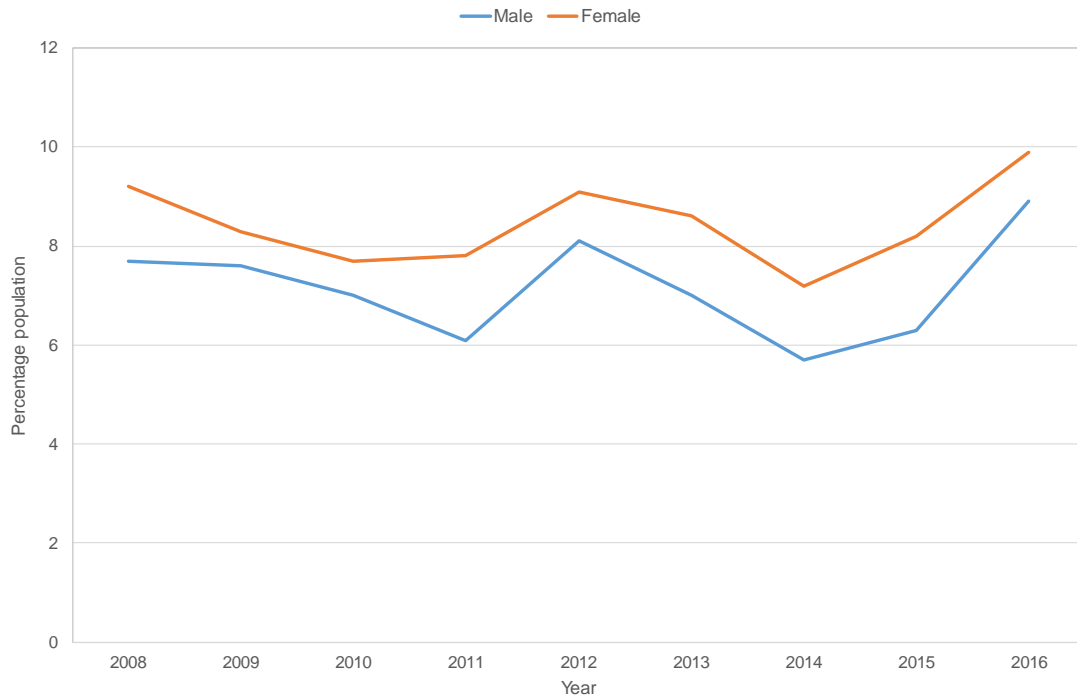
In 2015 households with dependent children have a 7.0% persistent poverty rate, lower than those without (7.6%). Single – person households with or

without children have consistently higher rates of persistent poverty than households with two or more adults (Office of National Statistics, 2017).

Since 2008 the trend in male and female persistent poverty has been similar with increases and decreases occurring alongside each other. In 2016 the persistent at-risk-of-poverty rate increased to 9.9% in females and 8.9% in males (Figure 2).

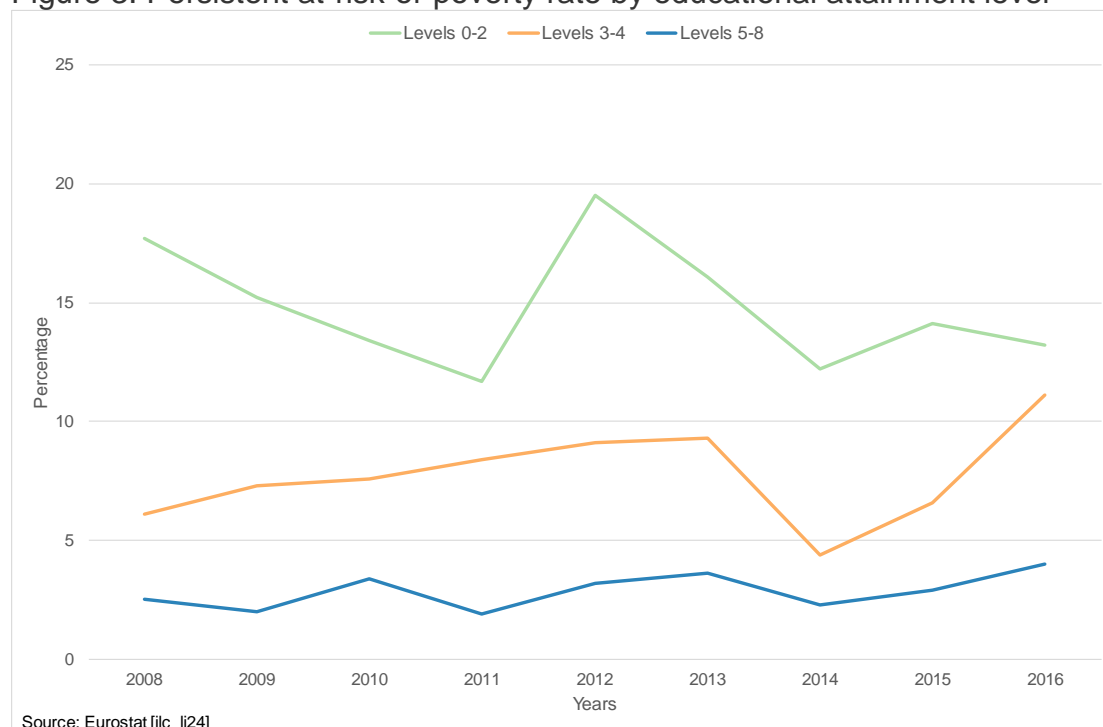
Those without any formal qualifications (below GCSE level) are most at risk of persistent poverty (Figure 3). The rate of persistent poverty increased in 2016 for those with a level 3-4 (GCSE – A Level) and level 5-8 (Tertiary education – Doctoral). Those with a level 0-2 qualification decreased in 2016.

Figure 2: Persistent at-risk-of-poverty rate by Gender, UK, 2008 - 2016



Source: Eurostat ilc_li21

Figure 3: Persistent at-risk-of-poverty rate by educational attainment level



The Dudley Picture

The Overall Picture of Deprivation

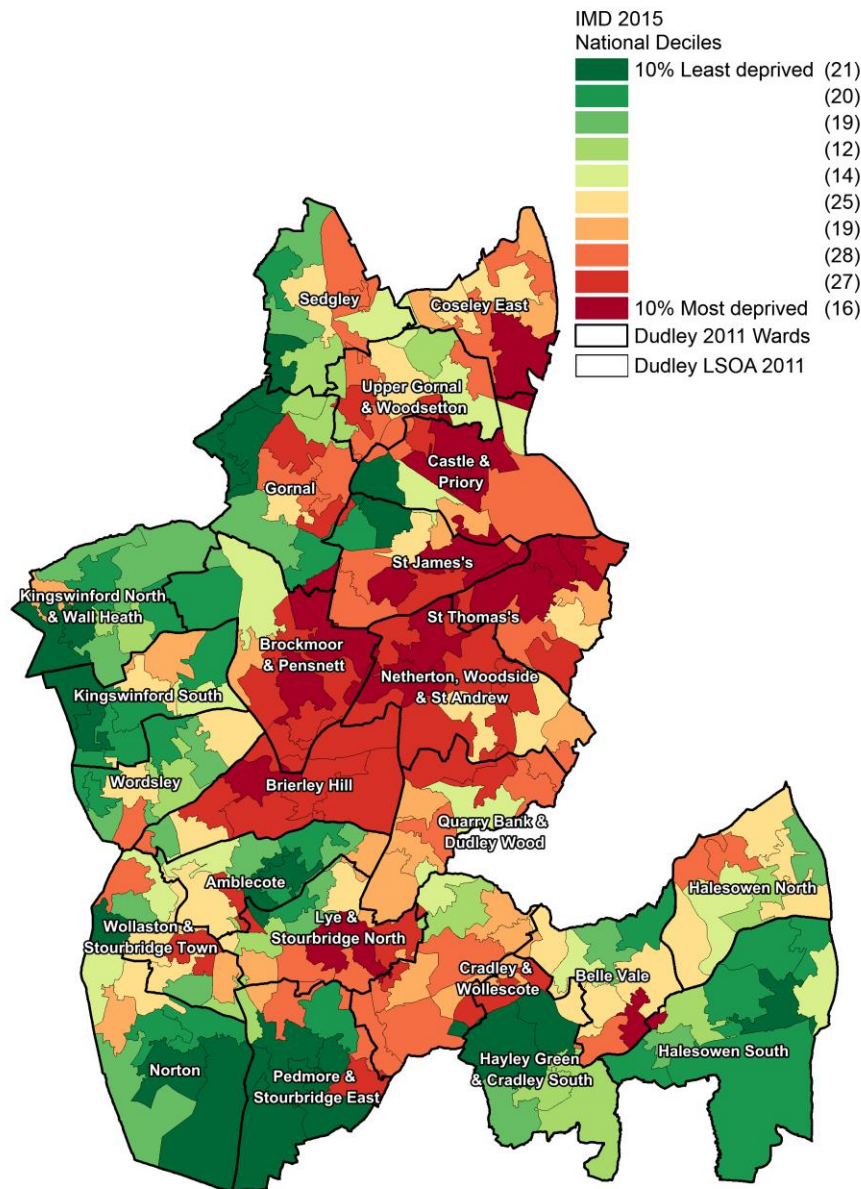
The Index of Multiple Deprivation The impact of these combined factors is identified in the Index of Multiple Deprivation (IMD), which combines information from seven domains to produce an overall relative measure of disadvantage. The domains and their weightings are listed below. Each domain can be seen to relate to a risk factor for poverty.

- Income Deprivation (22.5%)
- Employment Deprivation (22.5%)
- Education, Skills and Training Deprivation (13.5%)
- Health Deprivation and Disability (13.5%)
- Crime (9.3%)
- Barriers to Housing and Services (9.3%)
- Living Environment Deprivation (9.3%)

Dudley ranks 118th out of the out of the 326 local authorities in England, 1 being the most deprived. In the West Midlands there are 8 local authorities ranked higher for deprivation ahead of Dudley, with Birmingham being the most deprived. Dudley has moved 5 places from being ranked 113th out of 326 local authorities in IMD 2010. 16 of Dudley's 201 Lower-layer Super Output Areas (LSOAs) are amongst the 10% most deprived LSOAs in England. The most deprived areas within Dudley are located within the St James, St Thomas, Castle & Priory, Brierley hill and Netherton, Woodside and

St Andrew wards (Figure 4). Other LSOAs within the 10% most deprived can also be found in the Coseley East, Belle Vale and the Lye and Stourbridge North wards.

Figure 4: Map of Dudley showing the 2015 Index of Multiple Deprivation by LSOA

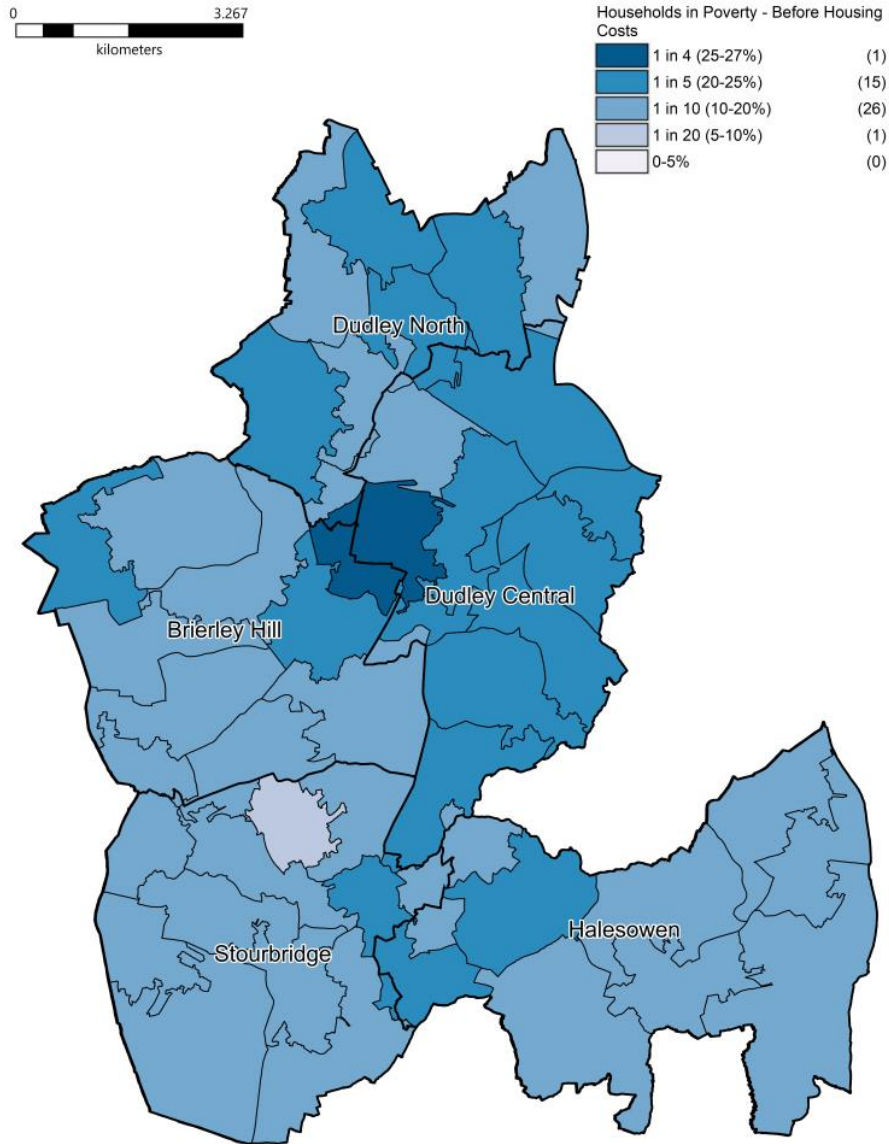


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Estimates on the proportion of households in poverty before housing costs show that over 1 in 4 households within one Middle layer Super Output Area (MSOA) within Dudley are living in poverty. The MSOA is located in the area

where the St James, Netherton, Woodside and St Andrew, and Brockmoor and Pensnett wards meet (Figure 5).

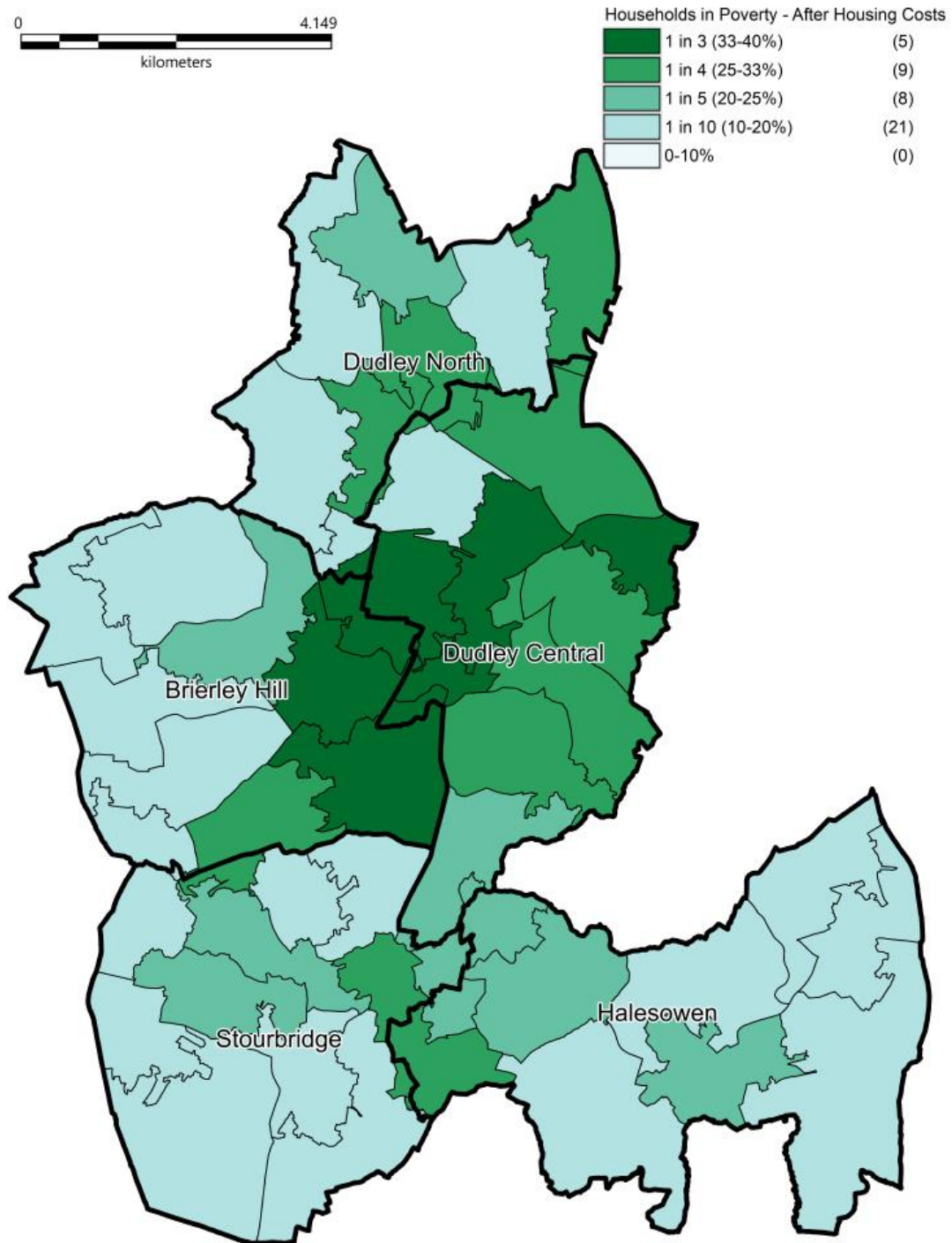
Figure 5: Percentage of households in poverty - before housing costs, 2014



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When taking into account housing costs, 5 MSOAs within Dudley have 1 in 3 households in poverty (Figure 6). A quarter of all households are in poverty in another 9 MSOAs. The worst affected areas cover the St James, Brockmoor and Pensnett and Brierley Hill wards.

Figure 6: Percentage of households in poverty - After housing costs, 2014



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Child Poverty

Children experiencing poverty face multiple disadvantages that often continue throughout their lives and can continue into the next generation. While some children thrive despite the poverty in which they grow up, for many it means a childhood of insecurity, under-achievement at school and isolation from their peers. Extensive research and data show that children who grow up in poverty face a greater risk of having poor health, being exposed to crime and failing to reach their full potential. This in turn can limit their ability to earn the money needed to support their own families in later life, and so a cycle of poverty is created. This is exacerbated for children living in poverty for prolonged periods (persistent poverty). Children growing up in poverty are four times as likely to become poor adults. Therefore to reduce the impact of poverty, the root causes of child poverty must be tackled.

Ending child poverty is important for economic growth because if every child does well and finds a job, they would earn more for themselves and boost economic growth. Countries with successful education systems grow faster and education is becoming increasingly important for growth. The most significant impact on child poverty in the longer term, is strategies to counteract educational disadvantage including:

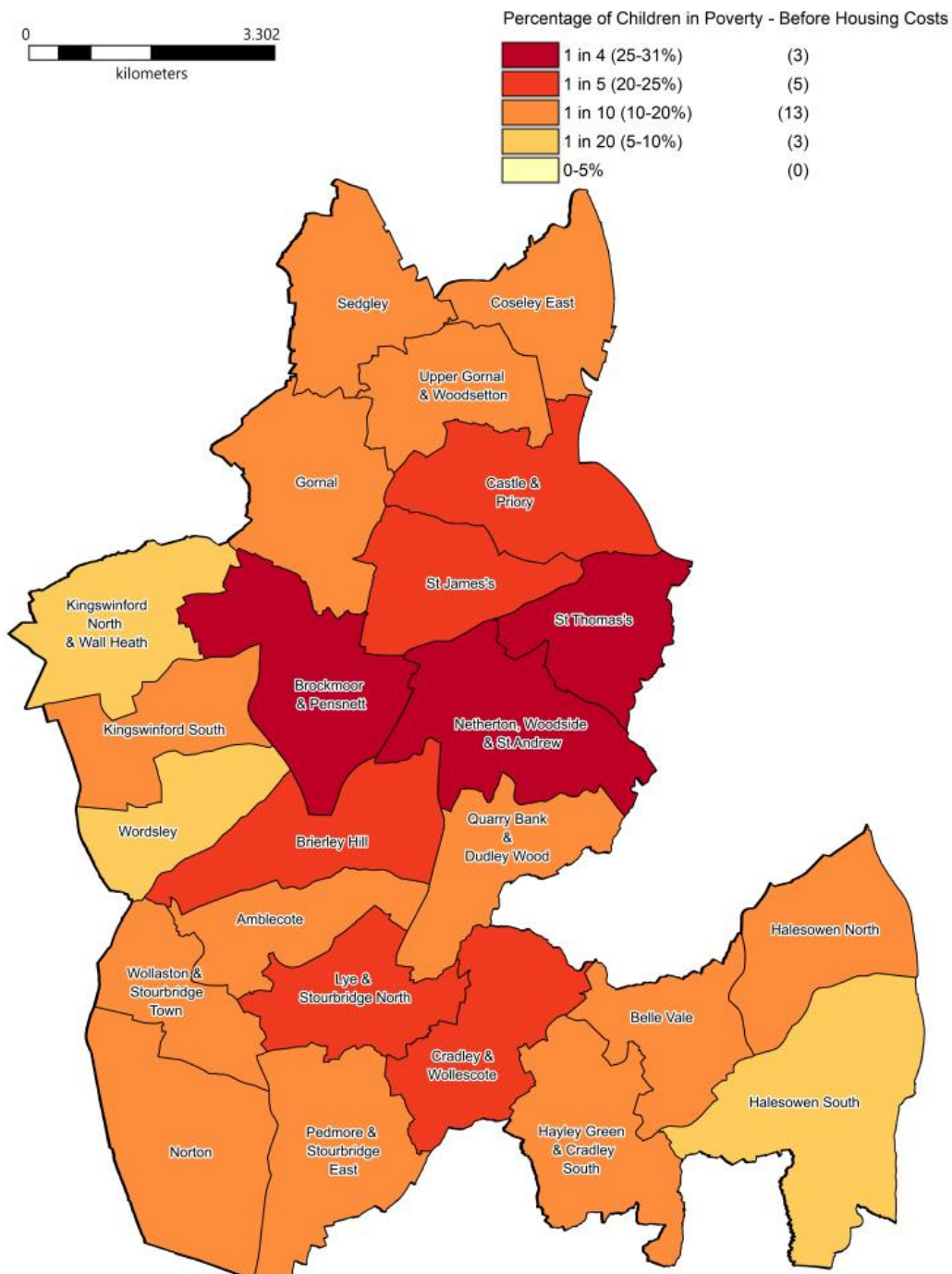
The Government's Child Poverty Strategy in June 2014- 2017, aims to tackle child poverty in 4 ways (HM Government, 2014):

- Actions related to helping families to move into work, to work sufficient hours and earn enough to escape poverty;
- Plans to improve the living standards of low-income families, focusing on increasing incomes, reducing costs of necessities and preventing problem debt;
- Measures in place to ensure that poor children do better at school, the key to breaking intergenerational poverty;
- Working with employers, local agencies and the voluntary and community sector to end child poverty.

Reducing child poverty means that not only will fewer children face the damaging effects of poverty, but that even fewer children will experience this for prolonged periods.

Local child poverty estimates show that the St Thomas; Brockmoor and Pensnett; and Netherton, Woodside and St. Andrew wards have the highest proportion of children in poverty before housing costs (Figure 7). One in every 4 children are in poverty in these areas.

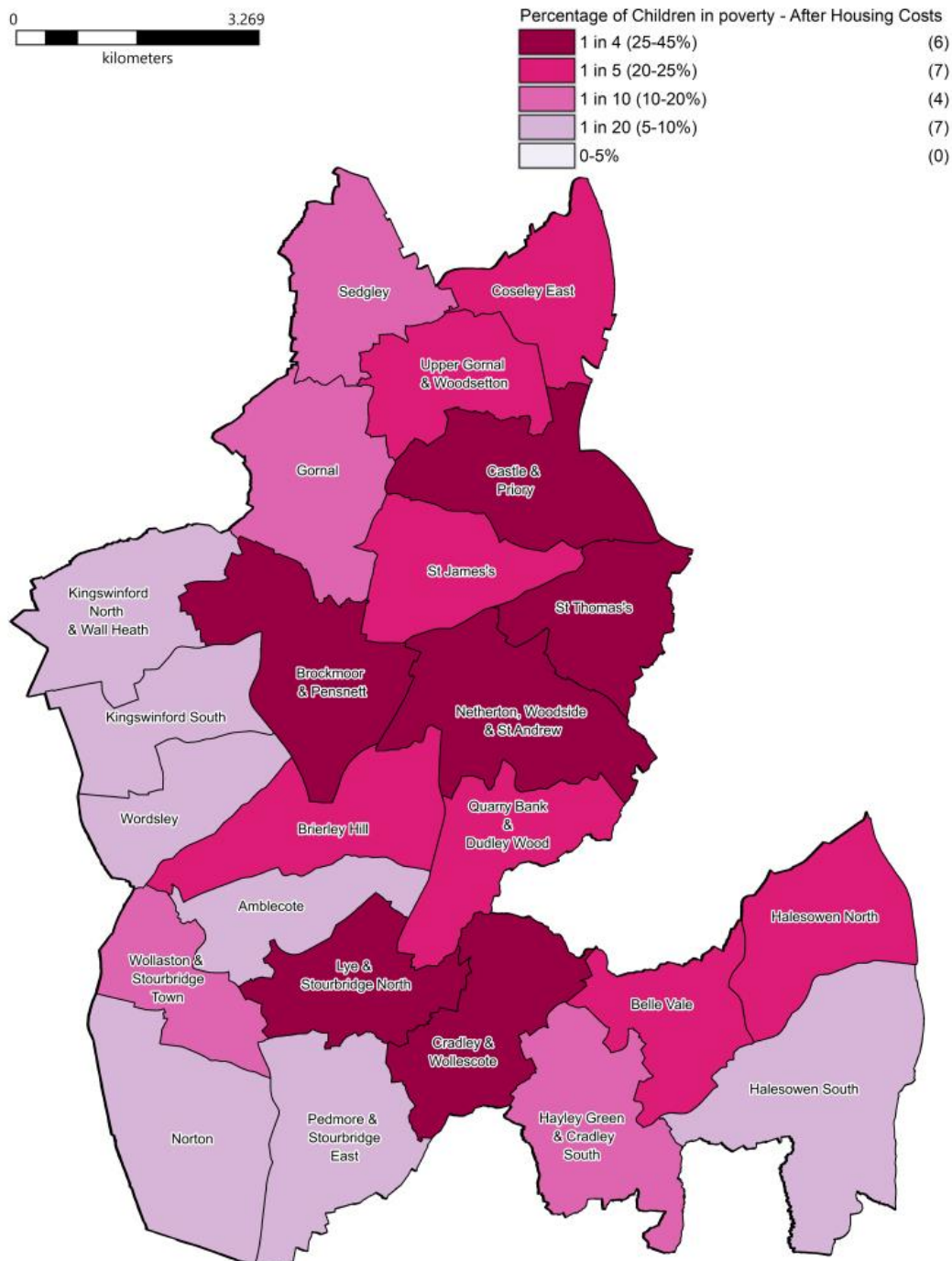
Figure 7: Percentage of Children in poverty - Before Housing Costs



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After housing costs the picture is worse with the Castle and Priory; Lye and Stourbridge North; and Cradley and Wollescote wards also having a quarter of its children in poverty (Figure 8). These estimates are based on tax credit data and are combined with national trends in worklessness to estimate the number of children who have recently moved to living in poverty through parents losing their jobs.

Figure 8: Percentage of Children in poverty - After housing costs



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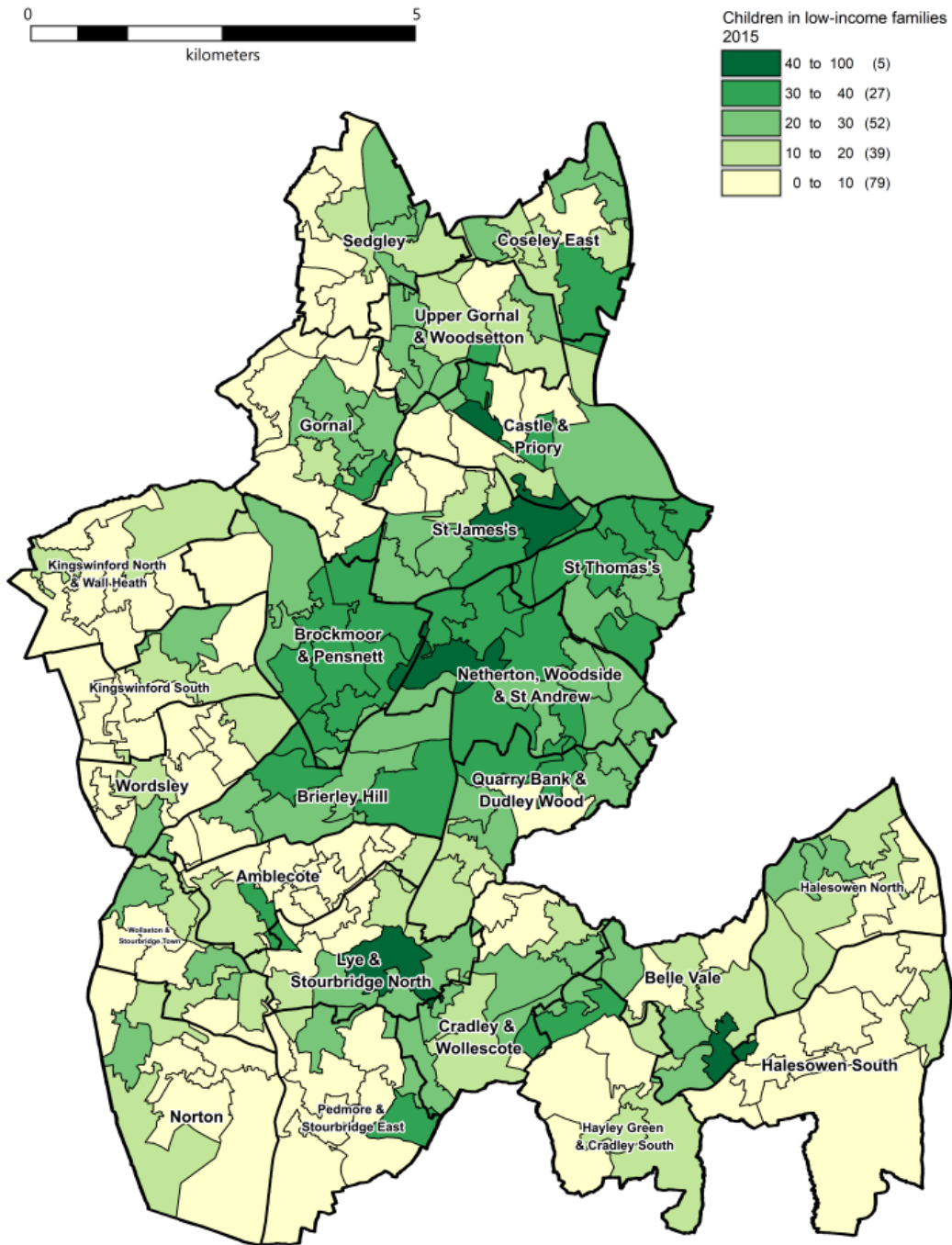
Some groups of children living in particular circumstances are known to be at a greater risk of living in poverty (HM Government, 2014):

- **Lone parents** - before housing costs 35%, (50% after housing costs) of children living in lone parent families are poor, compared with 18%, of children in couple families.

- **Large families** - 40%, of children in families with four or more children are poor, compared with 19% of children in one-child families.
- **Children with disabilities and children with disabled parents** - a result of lower incomes as either the parents/carers need to look after disabled children and so cannot work or disabled parents being less likely to be in paid work. Additional disability-related costs also impact on family budgets.
- **Children who are carers** - young carers, those living with a disabled parent or in households with drug/alcohol misuse or domestic violence all have experiences or responsibilities that can make it difficult for them to focus on their education and achieve good outcomes.
- **Children who have teenage parents** – babies of teenage mothers have a 63% increased risk of being born into poverty compared to babies born to mothers in their twenties.
- **Children growing up in social housing** - 49% of children in local authority accommodation are poor before housing costs (rising to 58% after housing costs).
- **Black and minority ethnic children** - children living in households headed by someone from an ethnic minority are more likely to be living in a poor household. This is particularly the case for households headed by someone of Pakistani or Bangladeshi origin.
- **Asylum seekers** - there is no robust quantitative data on asylum seekers. Parents in this group are prohibited from working and are only entitled to safety net support at a lower level than the usual income support/Jobseekers Allowance.
- **Traveller and gypsy children** - there is a severe lack of robust quantitative data, including poverty, for this group. However, both practice knowledge and other studies show that some have few financial resources.
- **Children with a parent in prison** – it is recognised that these children are more likely to be living in poverty.
- **Children in care** - young people leaving care are likely to be at increased risk of living in poverty. Attainment levels of children in care are not equal to their peer group and more children who have been looked after become NEET (Not in Education, Employment or Training) than those who have not been looked after.
- **Children offending or at risk of offending** – being involved in criminal activity whilst young has been shown to have a negative impact on later life chances. Furthermore, the children of young offenders are more likely to live in poverty themselves, reinforcing the ‘cycle of poverty’.

In 2015, 19.8% (13,520) of dependent children under 20 were living in relative poverty in Dudley. Living in households where income is less than 60 per cent of the median income or in receipt of Income Support or Income-Based Jobseekers Allowance. This is higher than England at 16.6% but lower than the West Midlands county level of 24.2%. The lower super output areas (LSOA) with the highest proportion living in relative poverty are located in the St James’s; Netherton, Woodside and St Andrews’s; Lye and Stourbridge North; Castle and Priory and Belle Vale wards (Figure 9). Over 50% of children are living in relative poverty in one LSOA within Dudley located in the Belle Vale ward.

Figure 9: Children aged under 20 in Low-Income Families Local Measure, 2015



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There is an educational attainment disadvantage in Dudley, with children and young people who experience poverty/deprivation being less likely to be 'ready' for school and leave school with qualifications. Since 2012/13 the proportion of reception children achieving a good level of development has increased year on year but not as much as the West Midlands and England (Figure 10). The

same can be said with Year 1 children achieving the expected level in phonics (Figure 11).

Figure 10: Percentage of children achieving a good level or development at the end of reception, Dudley, 2012/13- 2016/17

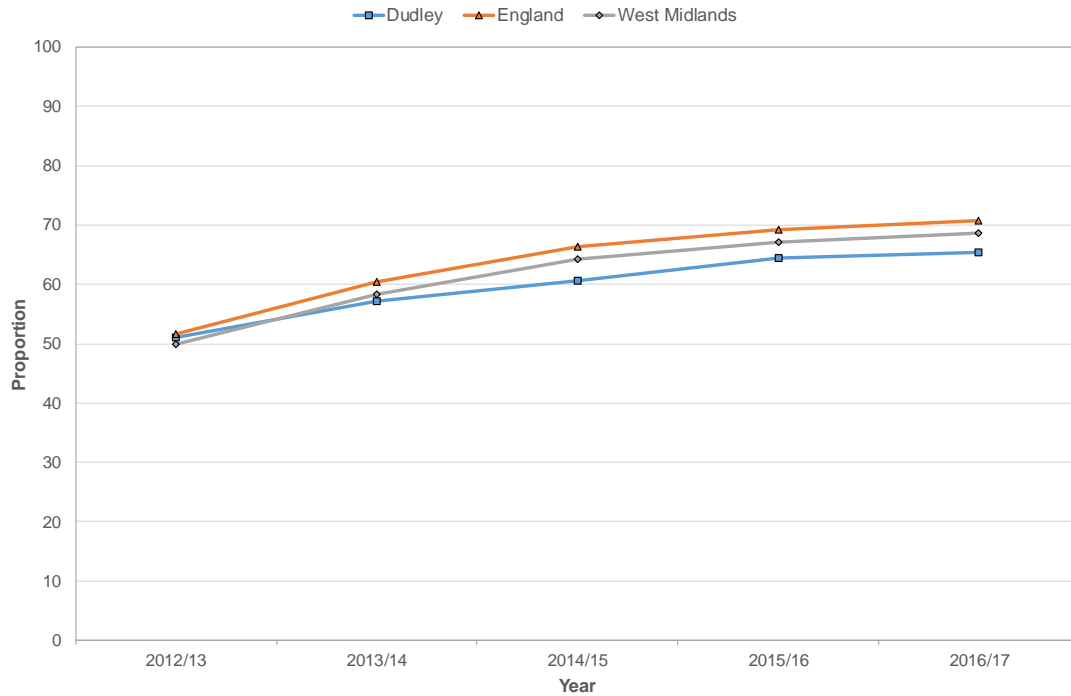
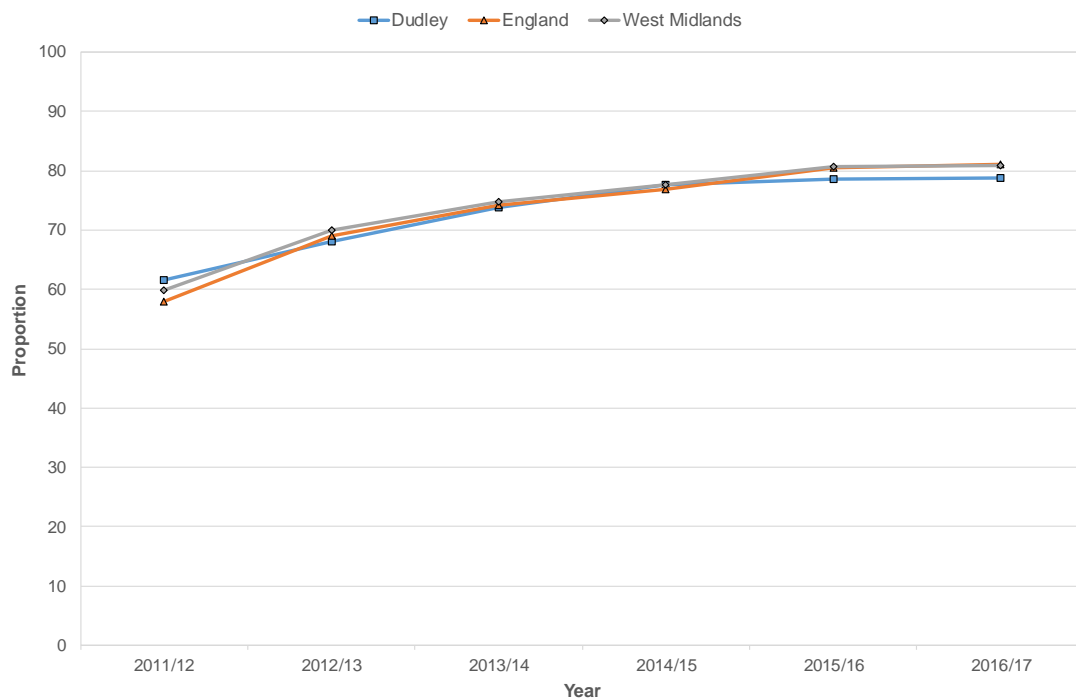


Figure 11: Percentage of Year 1 pupils achieving the expected level in phonics, Dudley, 2011/12 - 2016/17



Far fewer children that are in receipt of free school meals achieve a good level of development at the end of reception or the expected level in phonics (Figure 12, Figure 13). Approximately a third of all school pupils in Dudley are in receipt of free school meals.

Figure 12: Percentage of children with free school meal status achieving a good level of development at the end of reception, Dudley, 2012/13 - 2016/17

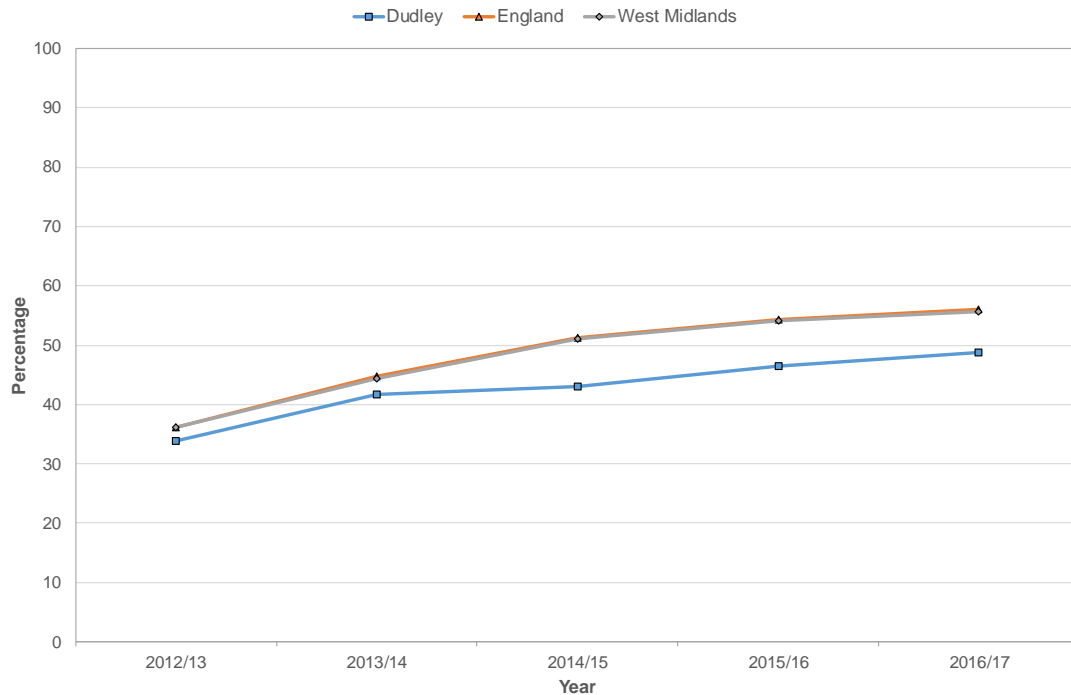
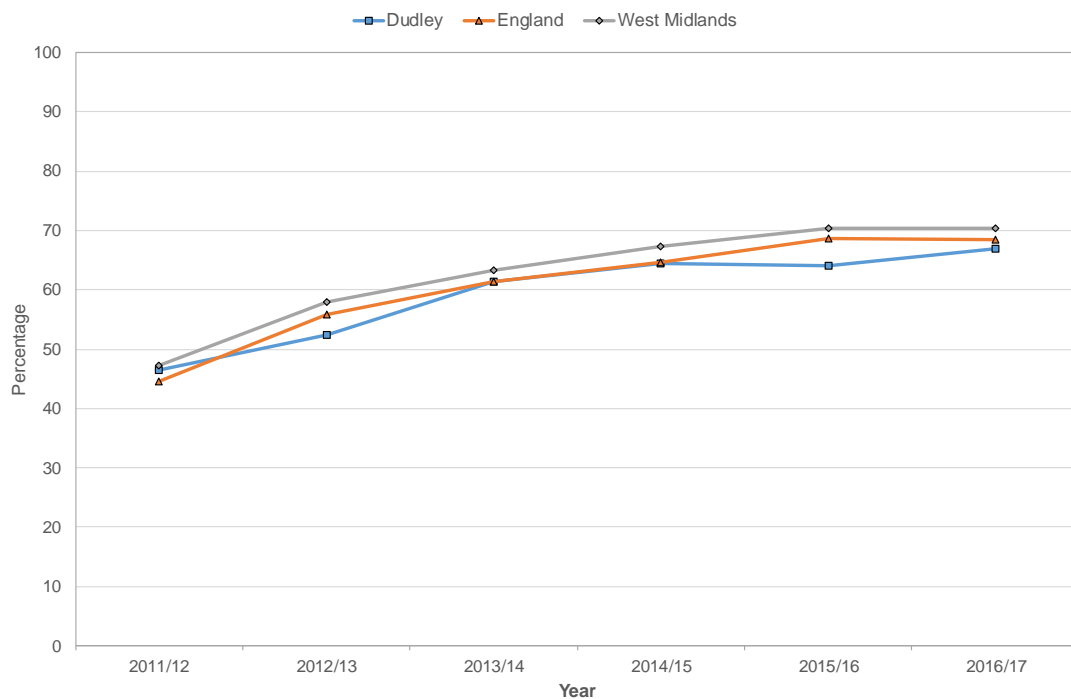


Figure 13: Percentage of Year 1 pupils with free school meal status achieving the expected level in phonics, Dudley, 2011/12 – 2016/17



Children may be entitled to free school meals if they receive any of the following support payments:

- Universal Credit – and a household income of less than £7,400 a year.
- Income Support
- Income-based Jobseekers Allowance
- Support under Part VI of the Immigration and Asylum Act 1999
- The guaranteed element of State Pension Credit
- Child Tax Credit – If not in receipt of Working Tax Credit and income less than £16,190
- Working Tax Credit Run-on

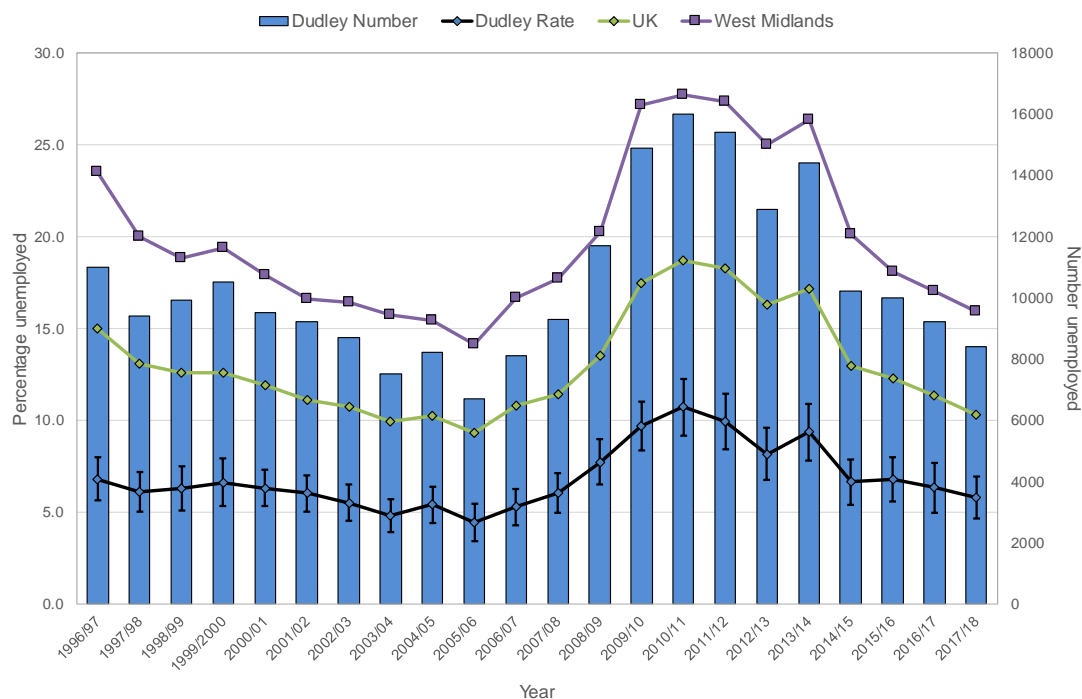
Since September 2014 however, all pupils in Reception, Year 1 and Year 2 have been eligible for a free hot meal under the Universal Infant Free School Meals (UIFSM) policy, it is thought the policy could save parents approximately £400 per year per child.

In 2018, 85% of children in either Reception, Year 1 or Year 2 in Dudley's maintained primary schools received free school meals. Fewer Academy Primary School children accepted the offer of a free school meal (79%), 86.9% of those attending a special school received a free school meal under UIFSM. Although uptake is high in Dudley, 244 pupils in either Reception, Year 1 or Year 2 have not accepted the offer of a free school meal despite being 'deprivation eligible' - in receipt of support payments that would make them eligible for free school meals outside of the UIFSM policy.

Unemployment in Dudley

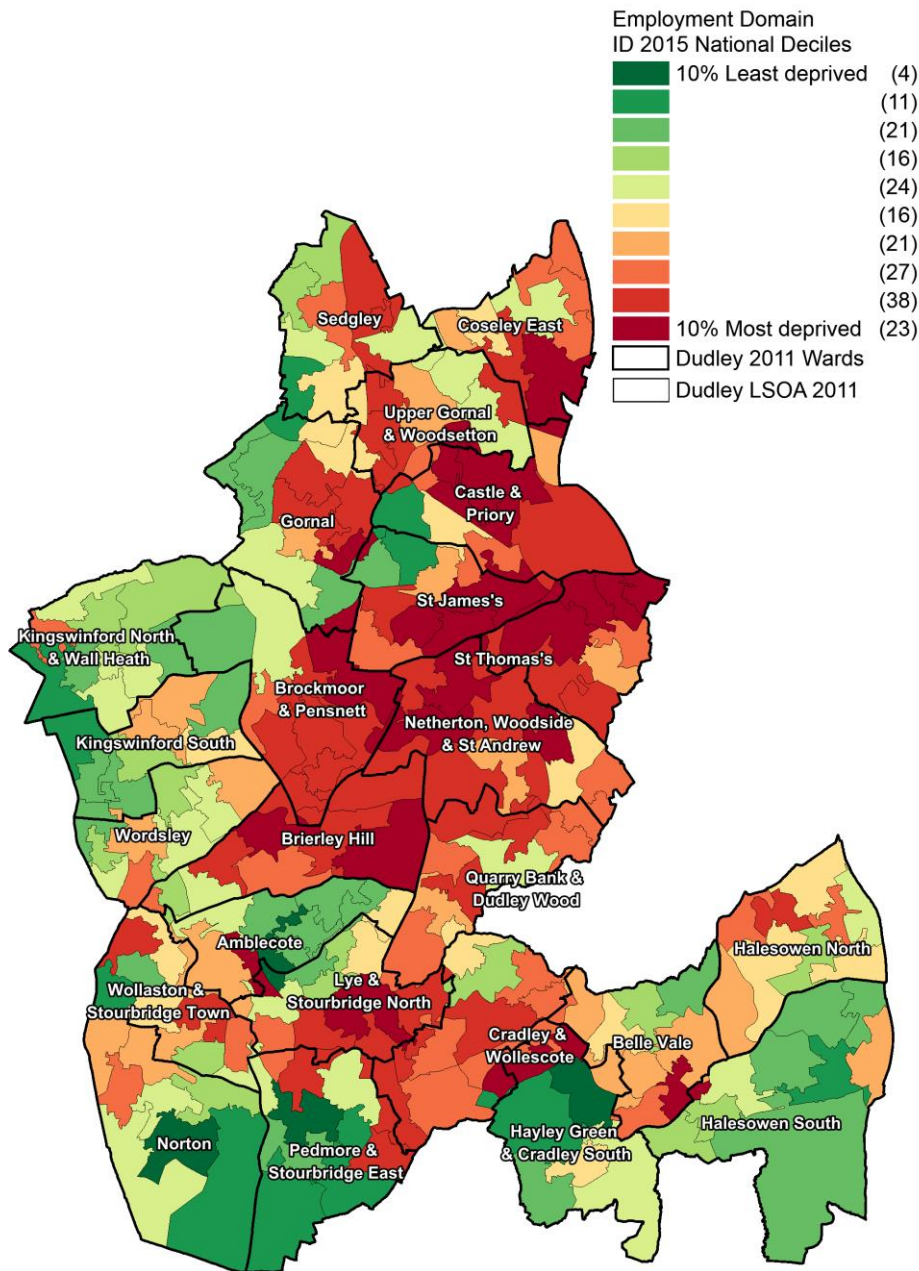
The proportion unemployed peaked in 2010/11 at 10.7% (16,000 people), the current rate is similar to the 1996/97 rate when records began. The lowest rate of unemployment occurred in 2005/06 although it is not statistically significantly different to the current rate. The Dudley rate of unemployment is lower than both the UK and West Midlands rates.

Figure 14: Model based estimates of unemployment, Dudley, 1996/97 - 2017/18



The Employment Deprivation Domain measures the proportion of the working-age population in an area involuntarily excluded from the labour market. This includes people who would like to work but are unable to do so due to unemployment, sickness or disability, or caring responsibilities. The indicators used to formulate this domain are claimants of Jobseeker's Allowance (both contribution-based and income-based), Employment and Support Allowance (both contribution-based and income-based), Incapacity Benefit, Severe Disablement Allowance, and Carer's Allowance. Dudley is ranked 60th out of the 326 local authorities in England for Employment Deprivation. The areas with the highest employment deprivation are between and including the Brierley Hill and Castle and priory wards as well as areas in Lye & Stourbridge North and Cradley and Wollescote.

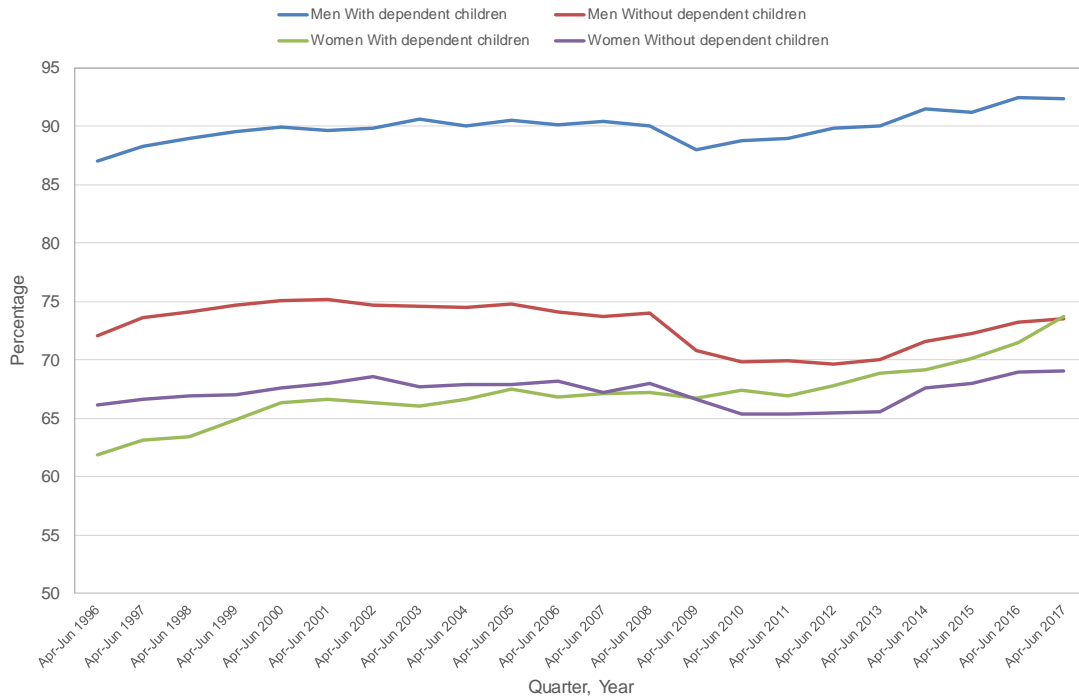
Figure 15: Employment domain Index of deprivation 2015, Dudley



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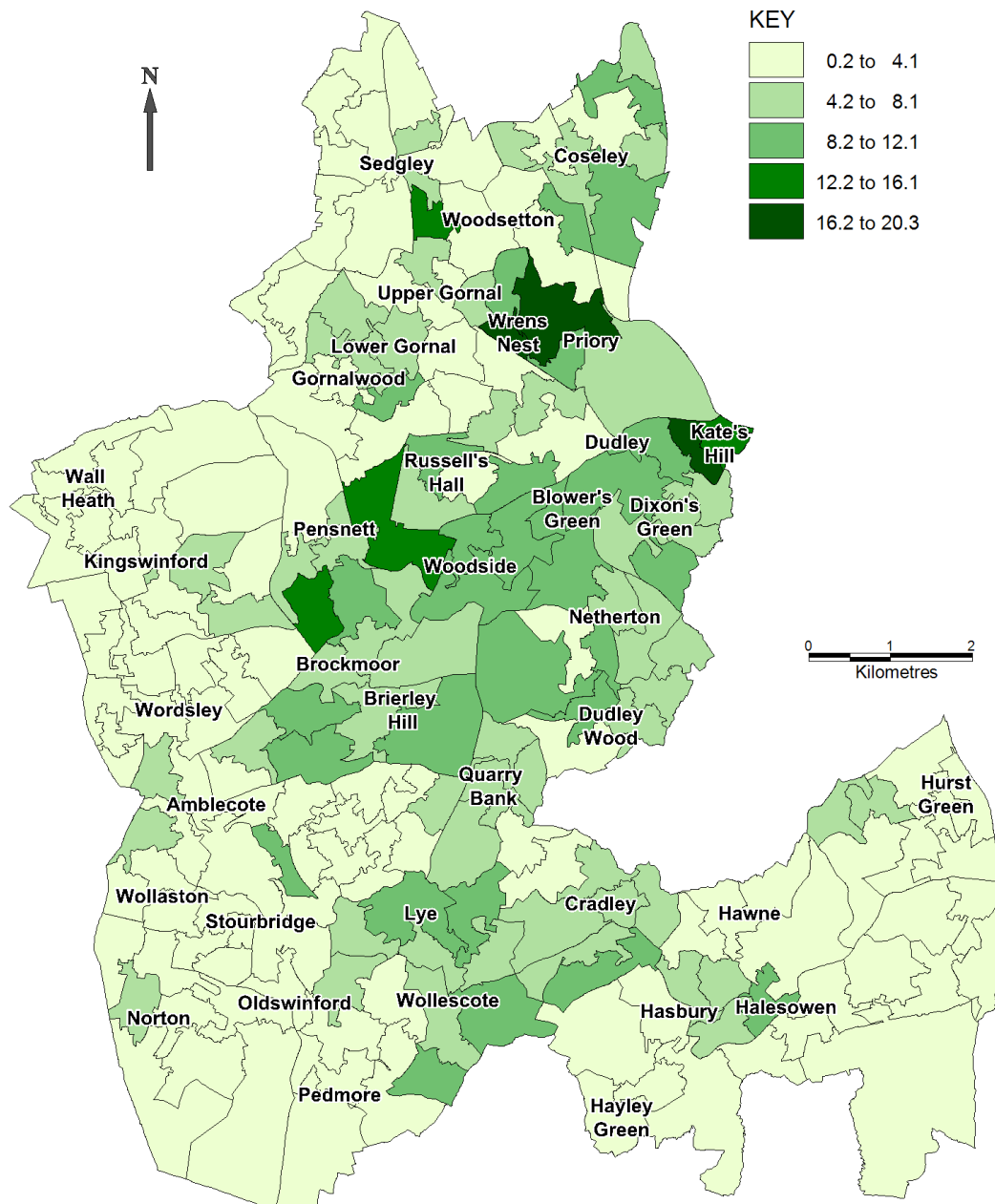
Nationally employment rates for mothers and fathers has increased since 1996 (Figure 16). Mothers with dependent children have experienced the largest increase in employment rates.

Figure 16: Employment rates of men and women with and without dependent children (aged 16-64), England, April - June 1996 - 2017



According to the 2011 Census 6,032 or 4.6% of households in Dudley Borough have dependent children (0-18yrs) but no adult in the household in employment. This figure is as high as 20% in one LSOA within Wrens Nest and Priory. Other areas with relatively high proportions are Dudley town centre, Coseley, Brierley Hill, Lye and Halesowen (Figure 17).

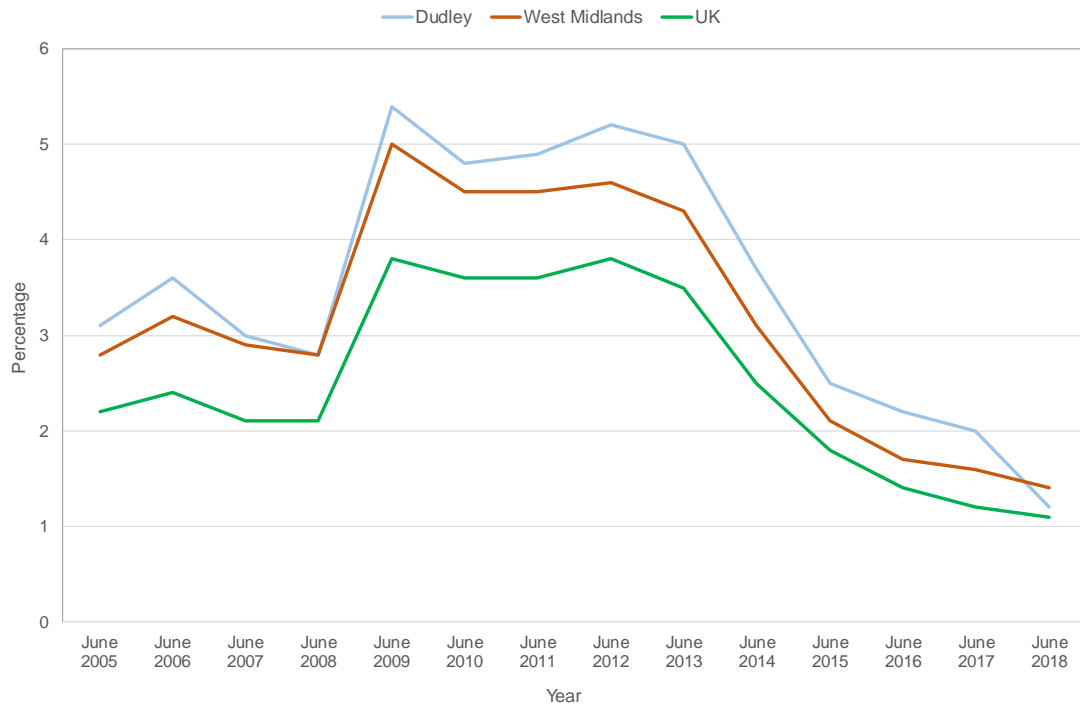
Figure 17: Percentage of households with dependent children and no adults in Employment



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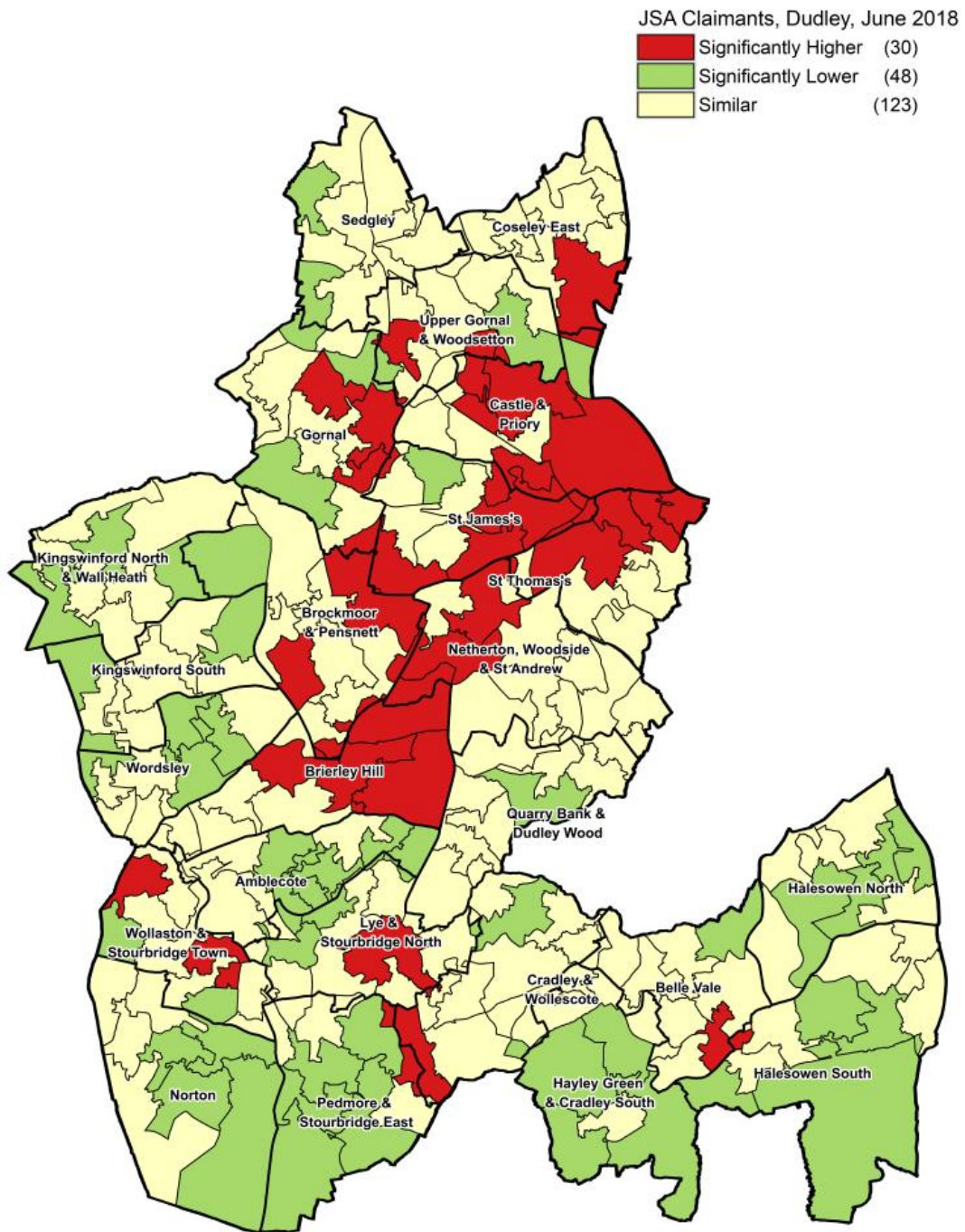
The following graph gives more detailed information on jobseekers allowance claimants in Dudley. After a prolonged period that saw numbers at elevated levels, job seekers allowance claimants figures have been falling steadily since early 2013 (Figure 18). A similar trend has been observed both nationally and in the West Midlands. As of June 2018, 1.2% (2,349 people) were claiming jobseekers allowance in Dudley borough, this is slightly lower than the West Midlands rate of 1.4% but higher than the UK rate of 1.1%.

Figure 18: Percentage claiming jobseekers allowance, June 2005 - 2018



There is significant variation between the rate of JSA claimants at the sub-borough level. Thirty LSOAs have a JSA rate significantly higher than the Dudley average (Figure 19). Most of these are located in and around Dudley town centre and towards Brierley Hill.

Figure 19: Jobseekers Allowance claimants, Dudley, June 2018

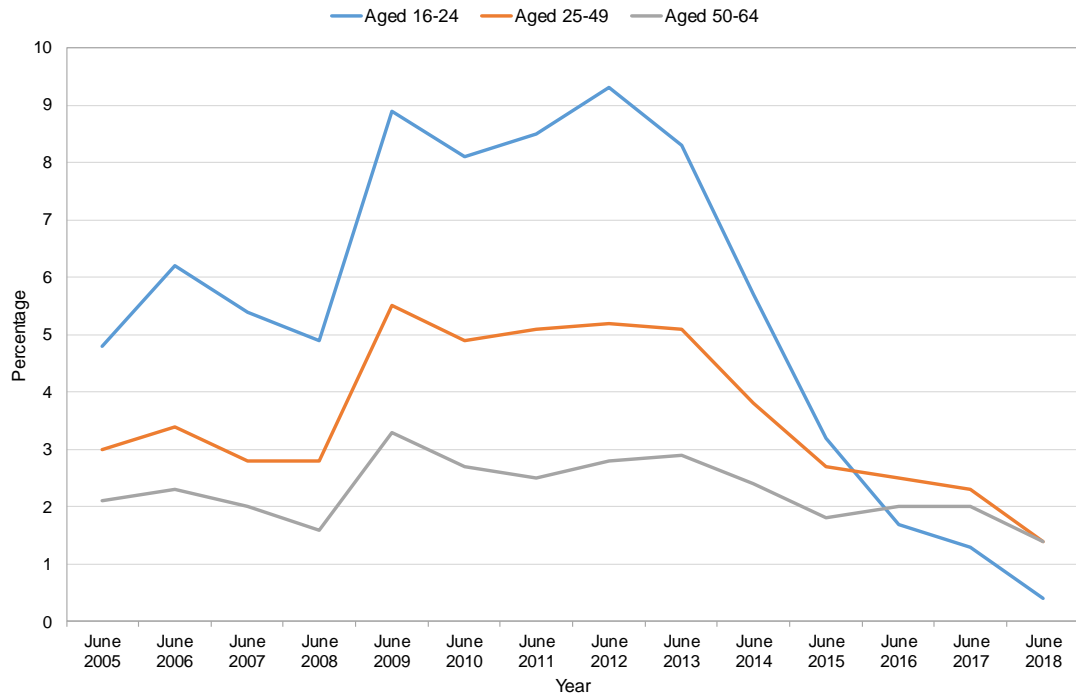


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JSA claims amongst young people aged 16-24 years have fallen dramatically in Dudley since June 2013 and are now lower than those for 25-49 and 50-64 year olds (

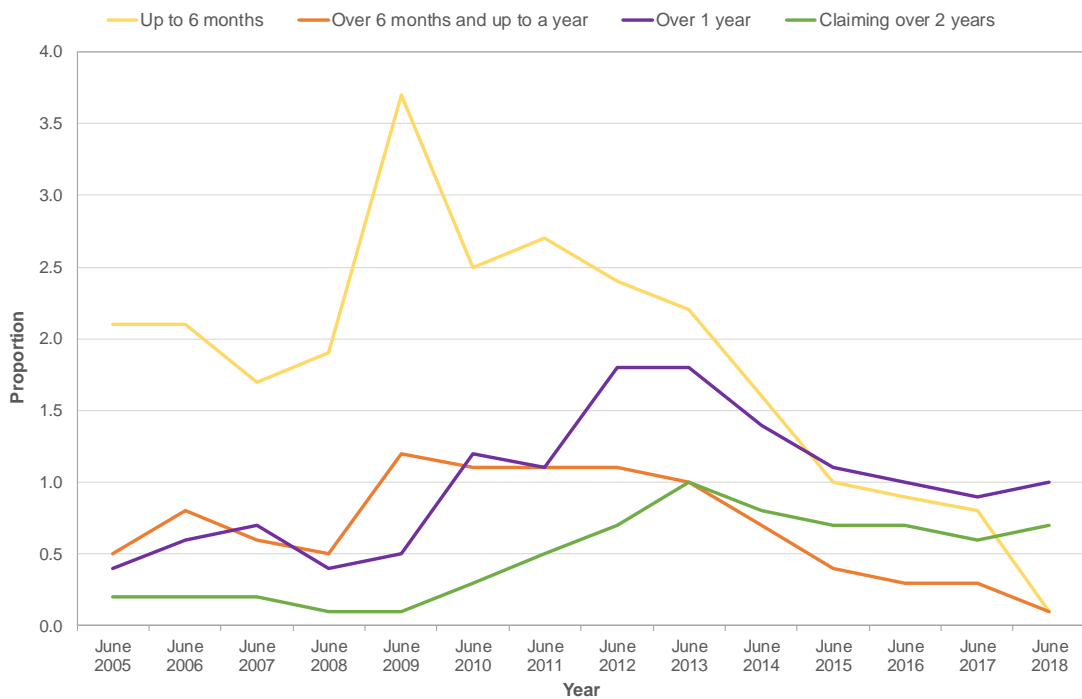
Figure 20). The rate is lower than that of the West Midlands and the UK as a whole.

Figure 20: Age of claimants, Jobseekers Allowance, Dudley, June 2005 - 2018



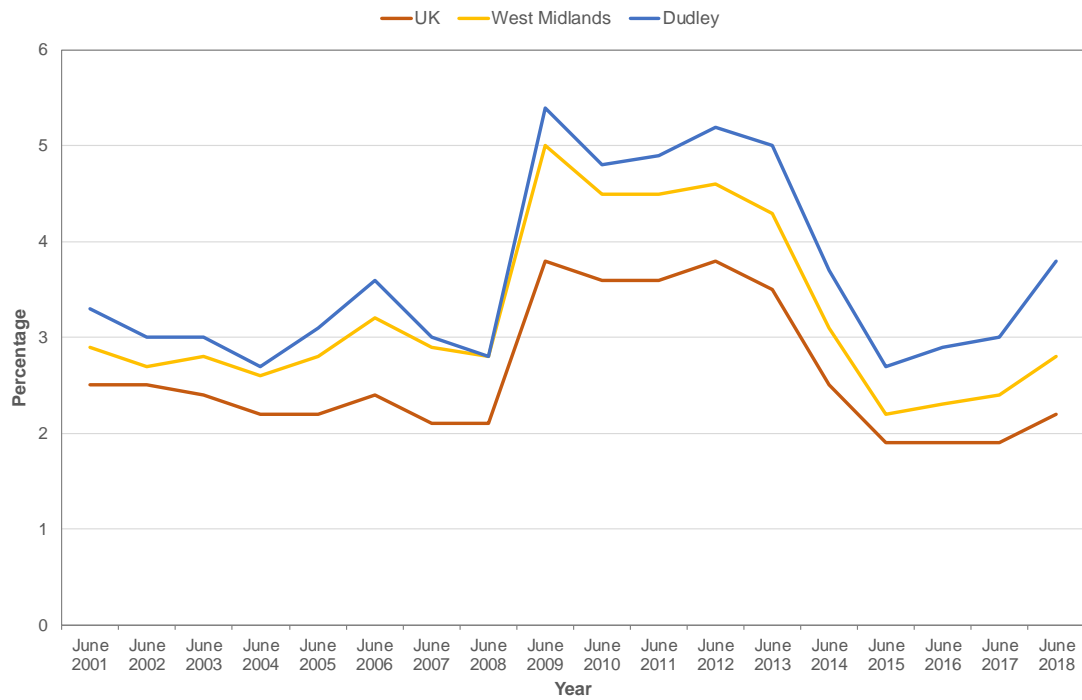
The volume of claimants is decreasing, but data on the duration of JSA claims demonstrates that long-term unemployment is an issue. In June 2018 the number claiming for over 2 years increased (Figure 21) and now represents almost 54% of all JSA claims in Dudley.

Figure 21: Claiming duration of Jobseekers allowance, Dudley, June 2005 - 2018



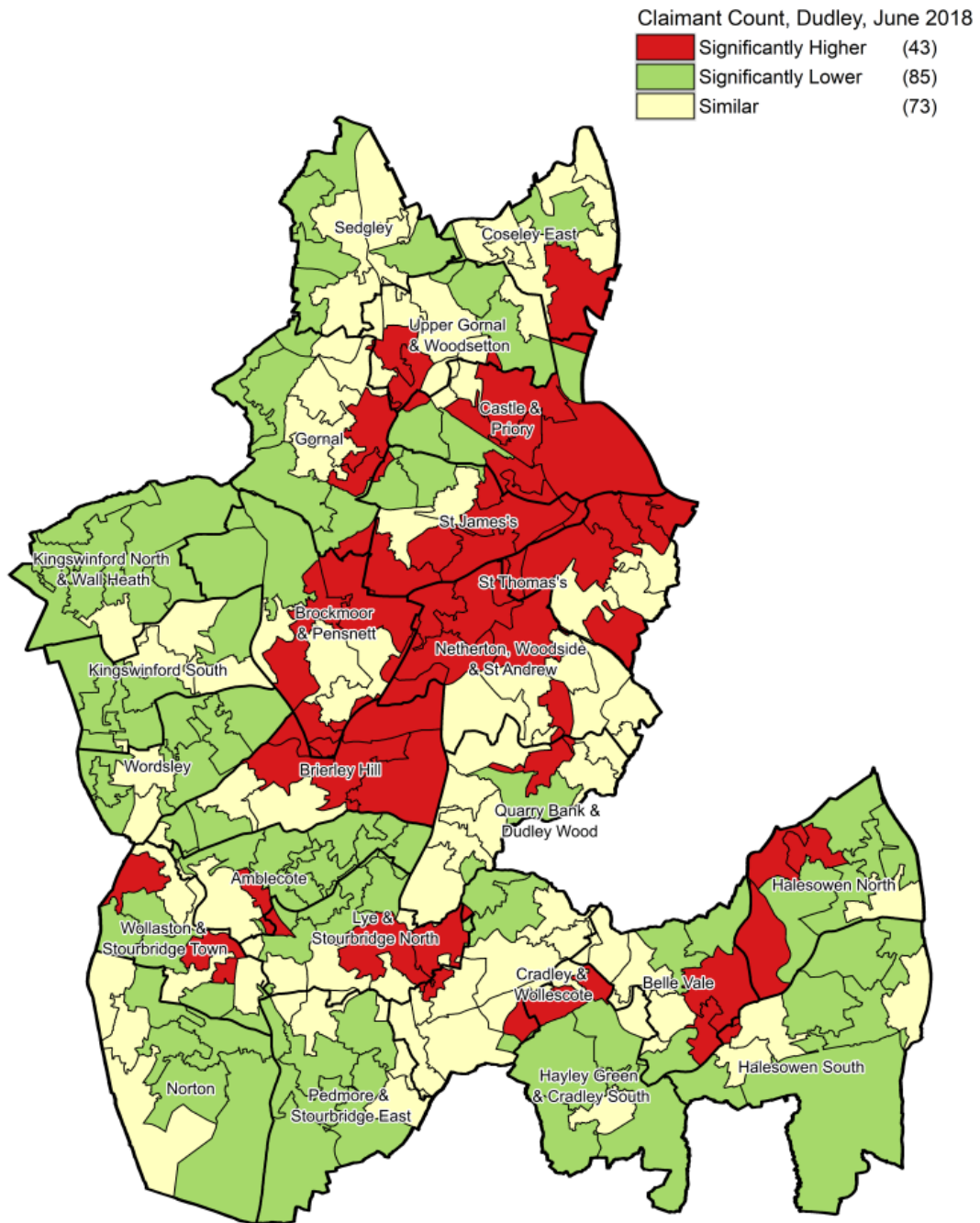
A wider definition of working age people not in employment is the claimant count, which includes all Universal Credit claimants who are required to seek work and be available for work, as well as all JSA claimants. Dudley's claimant count has followed similar trends to the national and West Midlands rate (Figure 22). Dudley's rate is consistently higher than both the regional and UK rate and currently represents 3.8% of the 16-64 year old population. The rate has increased for the past 3 years in Dudley and the West Midlands.

Figure 22: Percentage claimant count, June 2001 - 2018



The highest proportion claiming out of work benefits (claimant count) live around the Castle and Priory, St James's, St Thomas; Netherton, Woodside and St Andrew and Brierley Hill wards (Figure 23).

Figure 23: Claimant count, percentage claiming, Dudley, June 2018



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Income and Employment

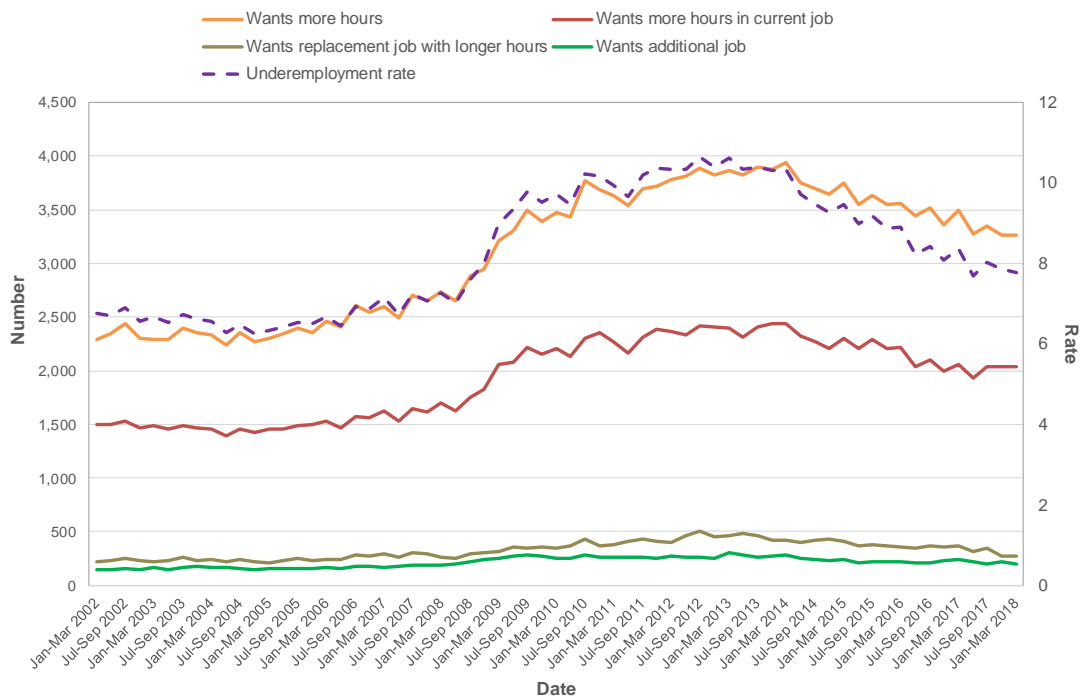
Work is the most important route out of poverty for working-age people, but not a guaranteed one. There is evidence of a 'low pay, no pay' cycle of moving from unemployment into low-paid work and back again (Joseph Rowntree Foundation, 2004).

The problem of in-work poverty can be attributed to rises in the cost of living, together with low pay and low growth in earnings. Underemployment is also contributing.

Underemployment

According to the Labour Force Survey, there were over 2.5 million underemployed people in the UK in the 3 months to March 2018 (Figure 24), a decrease of just 18,000 on the previous quarter. The underemployment rate (underemployed as a proportion of all in employment) was 7.8%, no change since the previous quarter.

Figure 24: Underemployment Rate, UK, 2002 - 2018



For poverty to be substantially reduced, more jobs are required, and they need to be secure, better paid and have greater flexibility (Green, 2009). Job quality across different sectors needs to be improved. Economic growth and regeneration and industrial strategy needs to benefit everyone in society-termed inclusive growth.

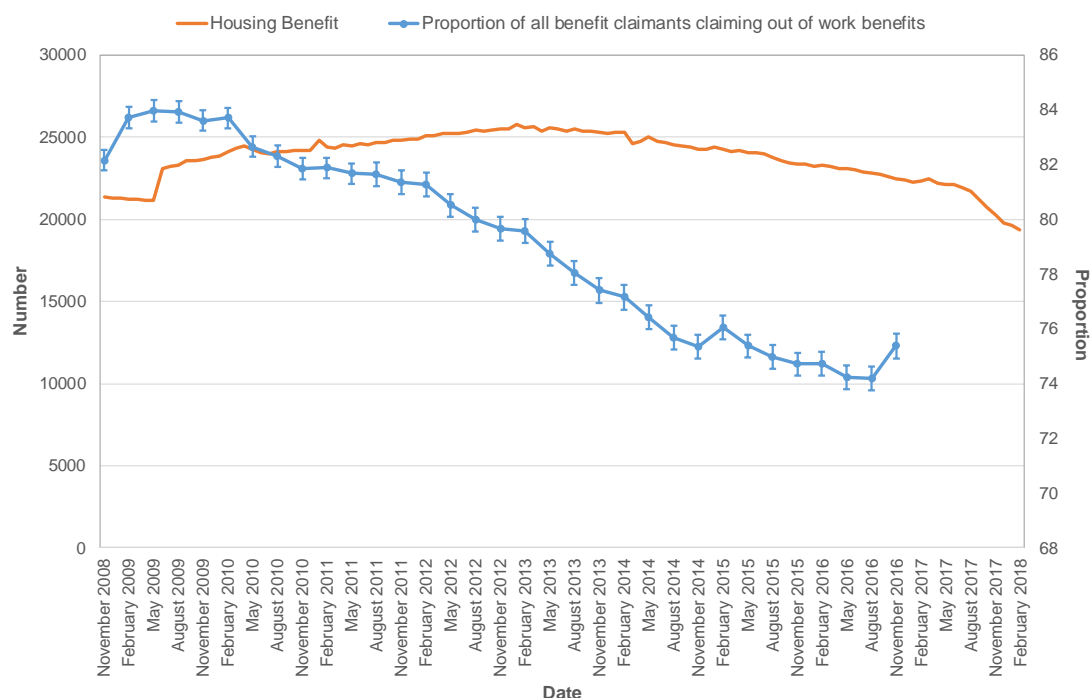
In-work benefit claimants

The number of working people who are relying on housing benefit to boost their income has doubled in five years (Morris, 2014). In Dudley the proportion of all

benefits claimants that are out of work has dropped significantly since November 2008 (static with only a slight decline recently).

Figure 25). Housing benefit claimants in Dudley over this period have remained static with only a slight decline recently.

Figure 25: Number of housing benefit claimants and proportion of all benefit claimants claiming out of work benefits, Dudley, 2008 - 2018



Income

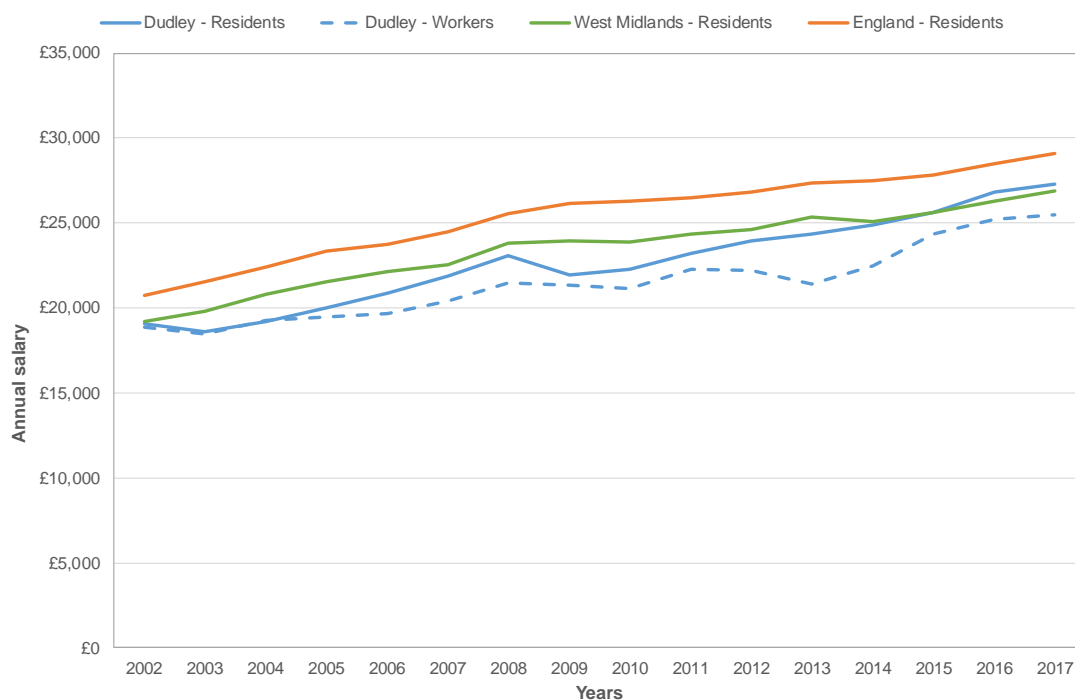
Historically Dudley is a low pay economy however earnings have increased in recent years. In 2017 the annual gross median income in Dudley residents was £27,258 which is more more than the West Midlands average (Table 1, Figure 26). The equivalent for those working in Dudley borough was lower at £25,451 however it is no longer the lowest in the West Midlands metropolitan area.

Table 1: Median Gross Annual Pay, Full Time Employees, 2017

Area	Living in area (£)	Working in area (£)
Dudley	27,258	25,451
Sandwell	23,846	25,020
Walsall	24,148	24,599
Wolverhampton	24,087	25,308
West Midlands Region	26,857	26,819
England	29,085	29,079

Source: Annual Survey of Hours and Earnings

Figure 26: Annual Median Income, Full Time Employees, 2002 - 2017, Dudley Residents compared to West Midlands, England and Dudley Workers

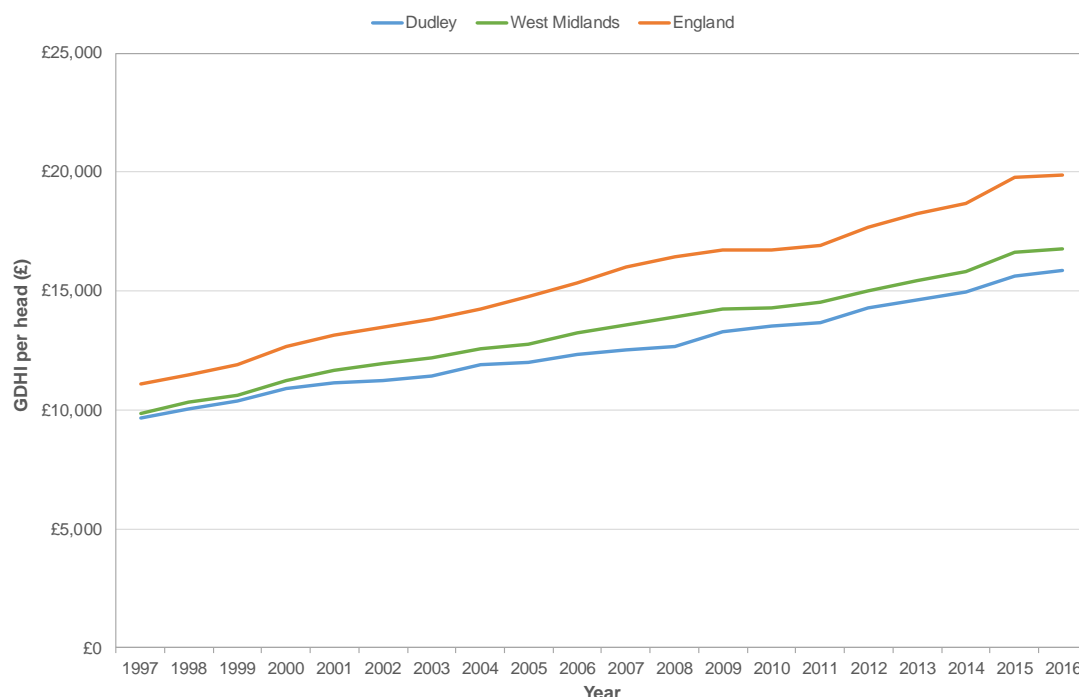


The gross disposable household income (GDHI) per head in Dudley is rising however not as quickly as the West Midlands and England averages (Figure 27). In 2017 the Dudley GDHI per head was £15,878, which was higher than the GDHI per head in Sandwell, Walsall, and Wolverhampton.

Table 2: Gross disposable household income (GDHI) at current basic prices, 2017

Area	GDHI per head (£)	GDHI (£m)
Dudley	15,878	5,042
Sandwell	13,164	4,247
Walsall	13,791	3,846
Wolverhampton	13,926	3,593
West Midlands Region	16,766	97,423
England	19,878	1,098,599

Figure 27: Gross disposable household income (GDHI) per head, Dudley, West Midlands and England, 2002-2017



This income deprivation ‘domain’ takes into account adults and children in households that receive Income Support, Jobseeker’s Allowance, Child Tax Credit and Pension Credit - both in work and out of work.

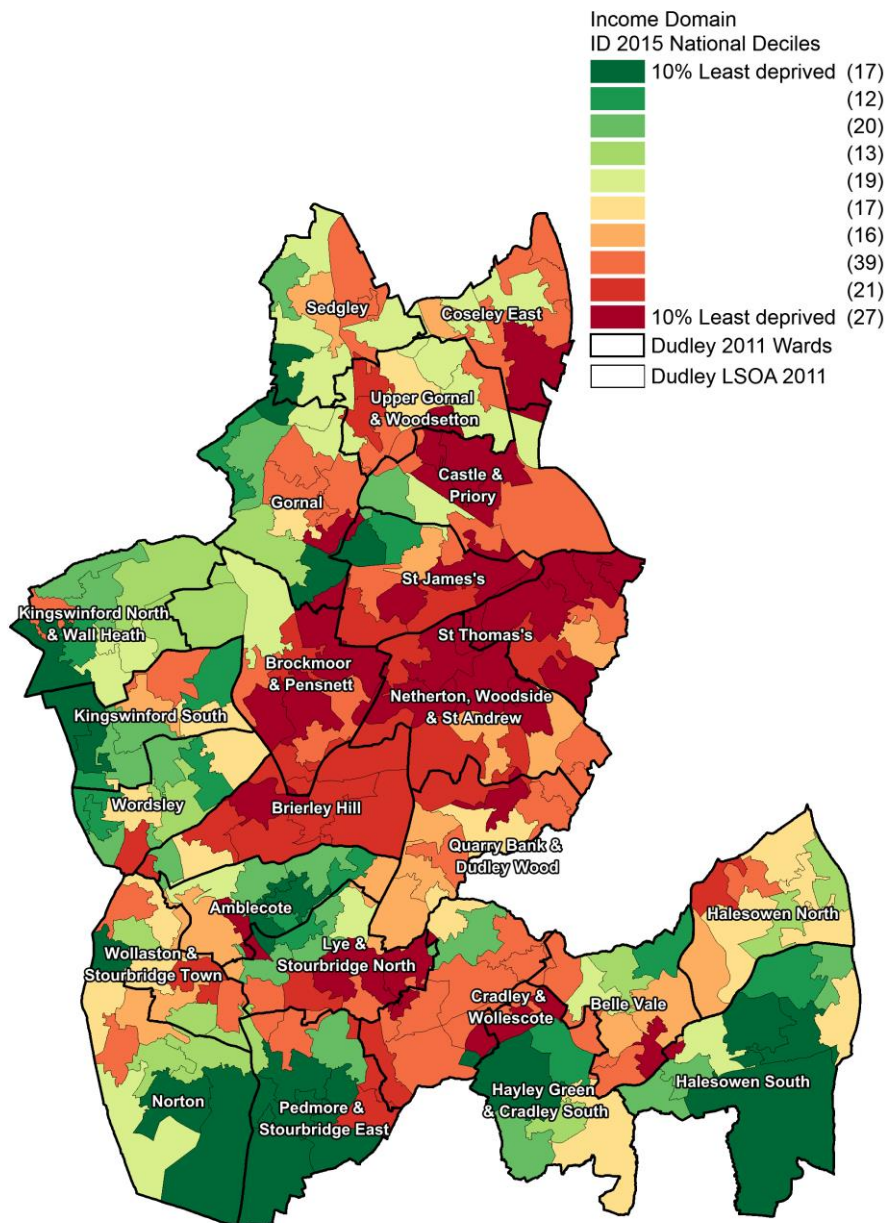
The Lower Super Output Areas most affected by income deprivation are shown in the map below, and sit in three clusters around Wrens Nest, Dudley and Halesowen town centre.

The income deprivation measure is also summarised at the local authority level. Based on the 2015 indices Dudley is the 34th most income deprived of the 326 local authorities in England. In the context of the overall Index of Multiple Deprivation, which combines income and six other deprivation factors together, and in which Dudley is ranked 118th, the level of income deprivation is a significant contributor to overall deprivation in the borough. 17% of Dudley is income deprived, this is the lowest proportion when compared to surrounding areas (Table 3).

Table 3: IMD 2015, Income Score, Dudley and surrounding areas

Area	Income Score (%)
Dudley	17
Birmingham	24.2
Sandwell	24.1
Walsall	21.9
Wolverhampton	23.8

Figure 28: Income domain, Index of multiple deprivation 2015, Dudley



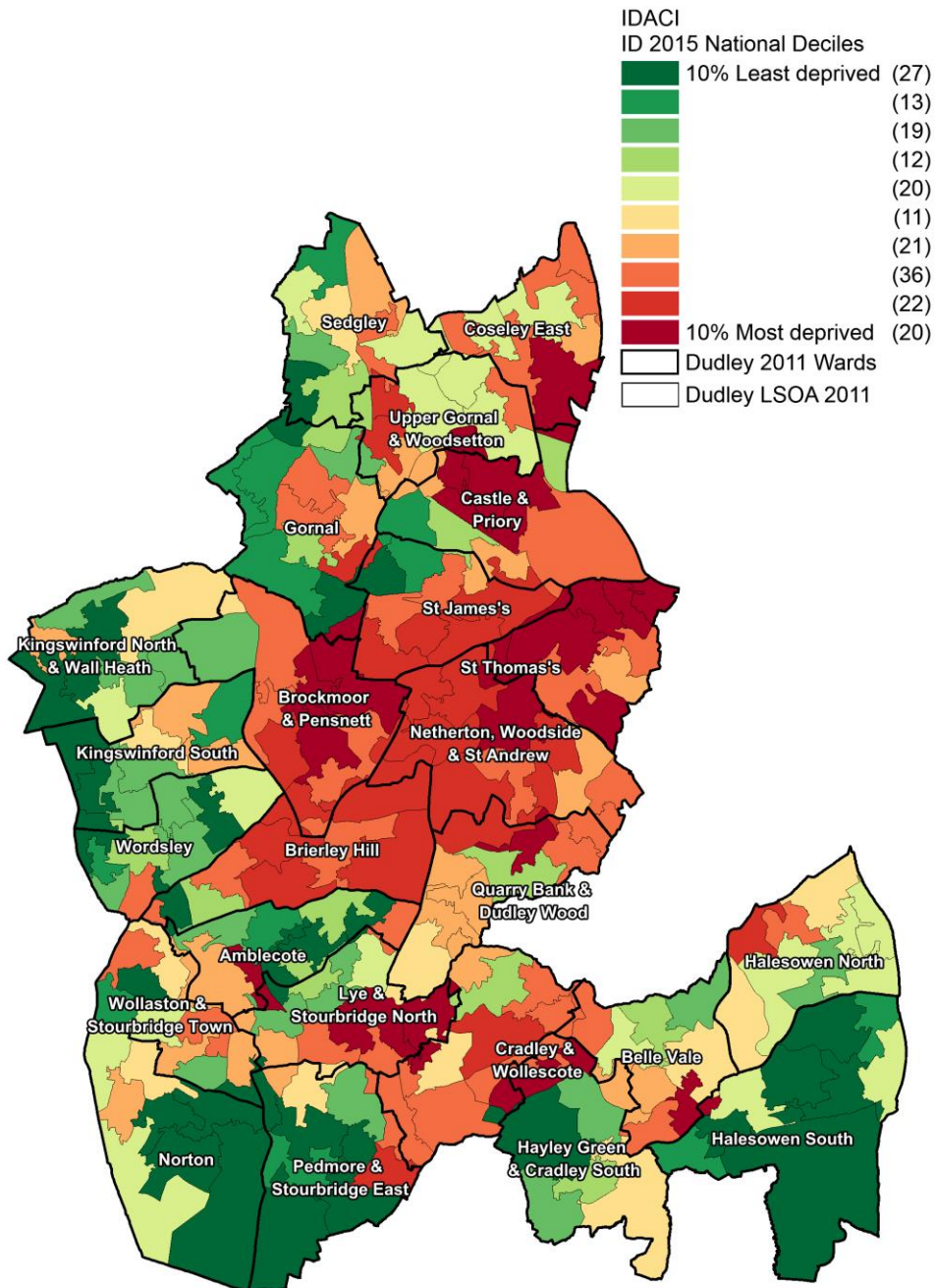
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The Income Deprivation Affecting Children Index (IDACI) is a subset of the Income Deprivation Domain, with the Index showing the proportion of children in each LSOA that live in families that are income deprived; those that are in receipt of Income Support, income-based Jobseeker’s Allowance, Pension Credit Guarantee or Child Tax Credit below a given threshold. According to the IDACI, 22% of children in Dudley are living in income-deprived families (Table 4).

Table 4: IMD 2015, IDACI Average Score, Dudley and surrounding areas

Area	IDACI Score (%)
Dudley	22
Birmingham	30.5
Sandwell	29.9
Walsall	28.4
Wolverhampton	31.1

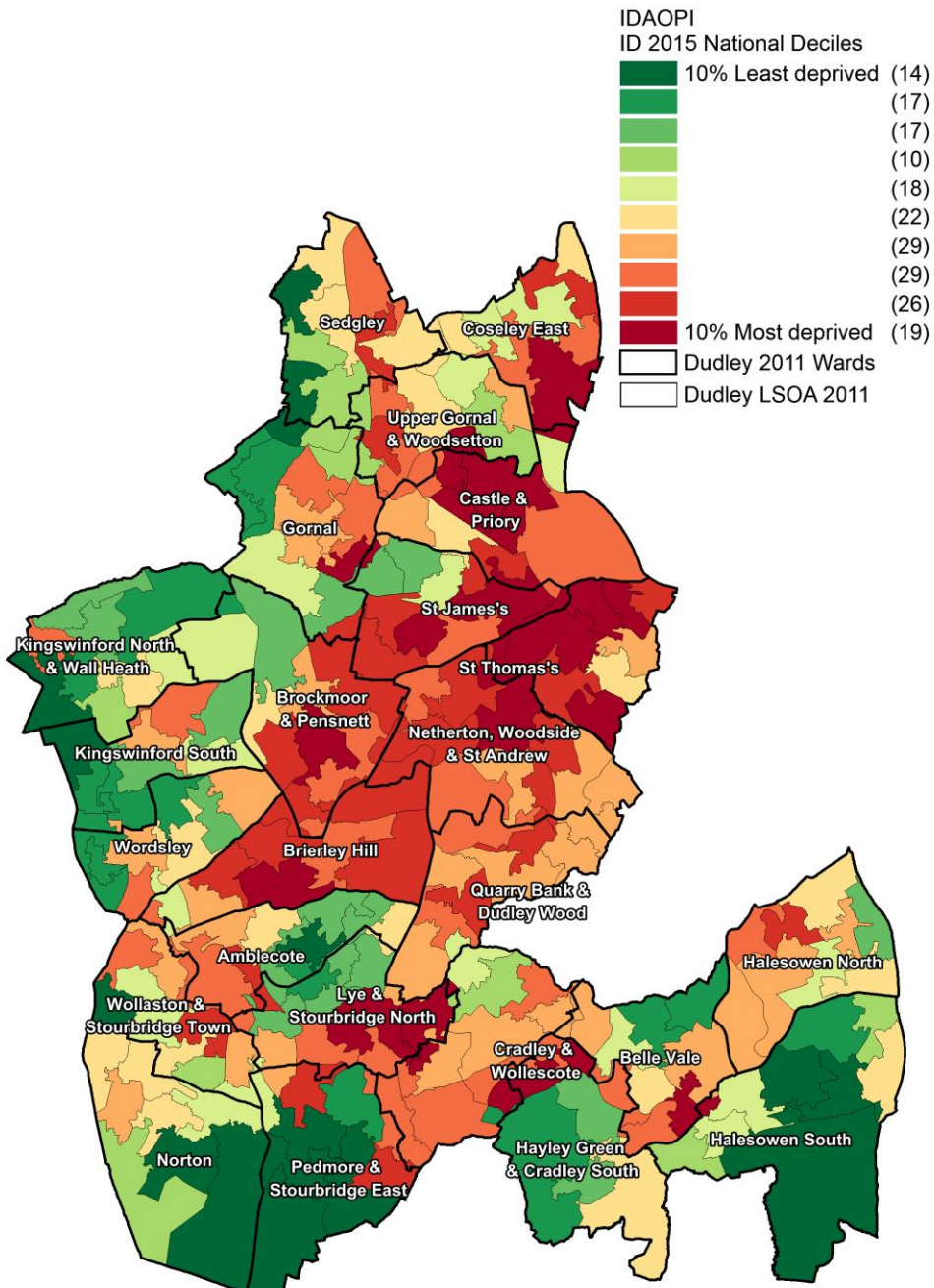
Figure 29: Income Deprivation Affecting Children Index, Dudley, IMD 2015



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The Income Deprivation Affecting Older People Index (IDAOPI) is similarly a subset of the Income Deprivation Domain which shows the proportion of an area's population aged 60 and over who are income deprived. In Dudley the most deprived older people are living in areas in the St Thomas's; Castle and Priory; Netherton, Woodside and St Andrew and Brierley Hill wards as well as some areas around Halesowen and Stourbridge North (Figure 30).

Figure 30: Income Deprivation Affecting Older People Index, Dudley, IMD 2015



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Table 5: IMD 2015, IDAOPI Average Score, Dudley and Surrounding Areas

Area	IDAOPi Score (%)
Dudley	18.6
Birmingham	28.2
Sandwell	29.2
Walsall	23.7
Wolverhampton	25.0

Fuel Poverty

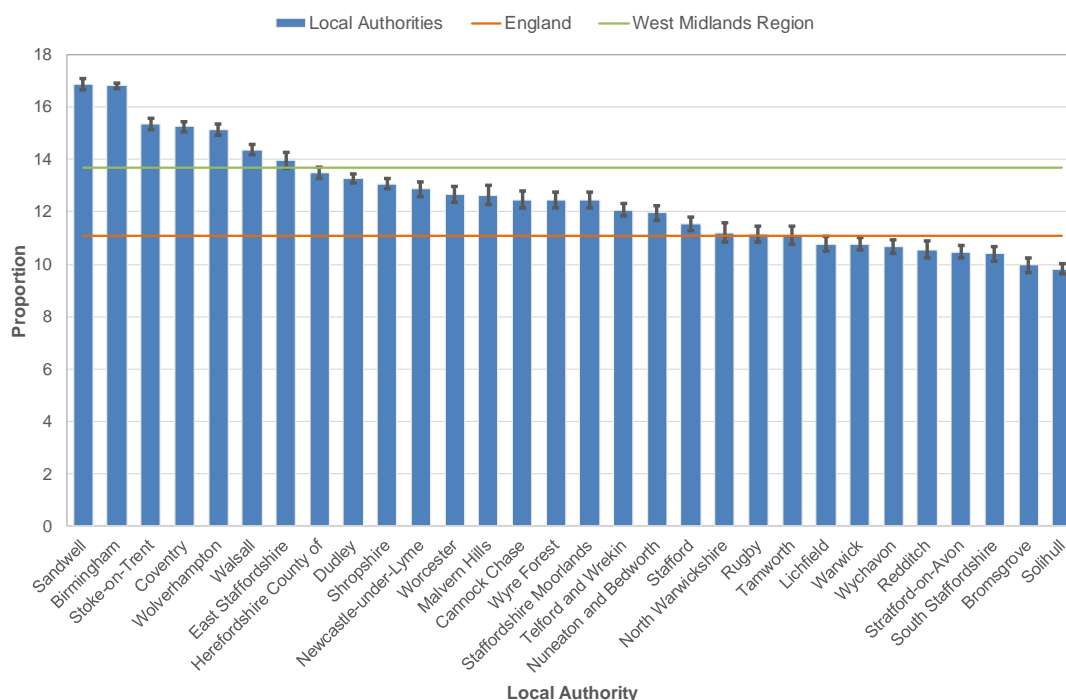
A household is considered to be fuel poor if: they have required fuel costs that are above average (the national median level); and, were they to spend that amount, they would be left with a residual income below the official poverty line. It captures the fact that fuel poverty is distinct from general poverty: not all poor households are fuel poor, and some households would not normally be considered poor but could be pushed into fuel poverty if they have high energy costs. Fuel poverty is therefore an overlapping problem of households having a low income and facing high energy costs (Department for Business, Energy & Industrial Strategy, 2018).

In 2016, 13.3% of households were fuel poor in Dudley (Table 6), this is a lower proportion than in Birmingham, Sandwell, Walsall, Wolverhampton and the West Midlands as a whole. However, the West Midlands region had the second highest regional proportion of households in fuel poverty in 2016 behind the North East with 13.8%, Sandwell and Birmingham are ranked 3rd and 4th highest and Dudley 35th highest out of the 326 local authorities in England. Dudley's rate, although statistically significantly lower than the West Midlands region is statistically significantly higher than the England rate, as are 19 out of the 30 local authorities in the West Midlands (Figure 31).

Table 6: Fuel Poverty, Dudley and surrounding areas, 2016

Area	Proportion of households fuel poor (%)
Dudley	13.3
Birmingham	16.8
Sandwell	16.9
Walsall	14.4
Wolverhampton	15.2
West Midlands Region	13.7
England	11.1

Figure 31: Proportion of Households fuel poor by West Midlands Local Authority, 2016



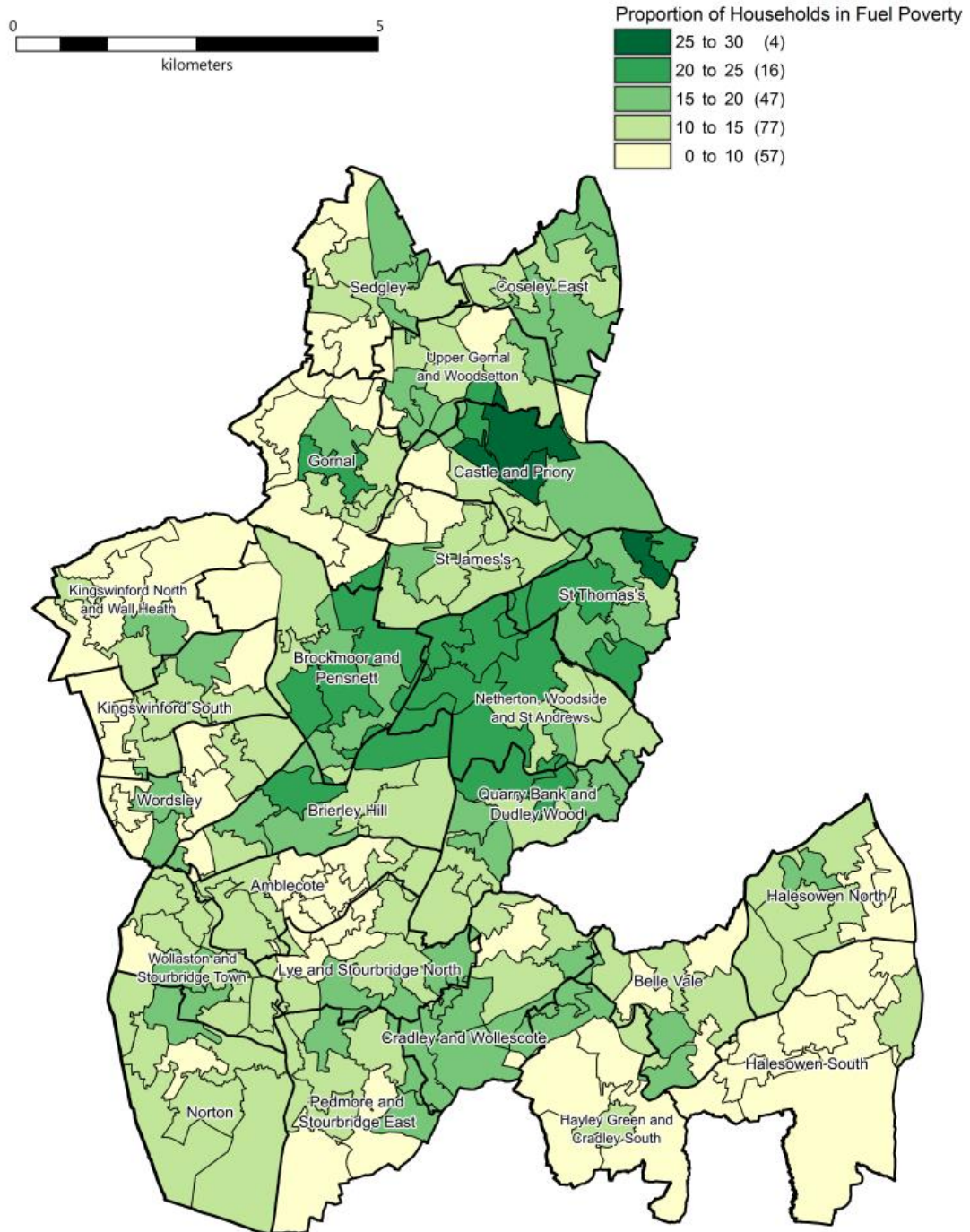
There are some similarities between the distribution of fuel poverty across the borough and that of other poverty measures, such as the Indices of Deprivation (Figure 32). Over 1 in 4 households are in fuel poverty in 4 LSOAs in Dudley, 3 of these are located in the Castle and Priory ward with the remaining in the St Thomas’s ward.

3.6% of homes are without central heating in Dudley (Table 7), this is statistically significantly higher than both the West Midlands and England rates. Only 4 local authorities in the West Midlands region have a higher proportion of homes without central heating: Birmingham, East Staffordshire, Herefordshire (County of) and Coventry.

Table 7: Households with no central heating, Dudley and surrounding areas, Census 2011

Area	Proportion of households with no central heating (%)
Dudley	3.6
Birmingham	4.1
Sandwell	3.4
Walsall	2.8
Wolverhampton	3.0
West Midlands	2.9
England	2.7

Figure 32: Fuel poverty in Dudley by LSOA, 2016



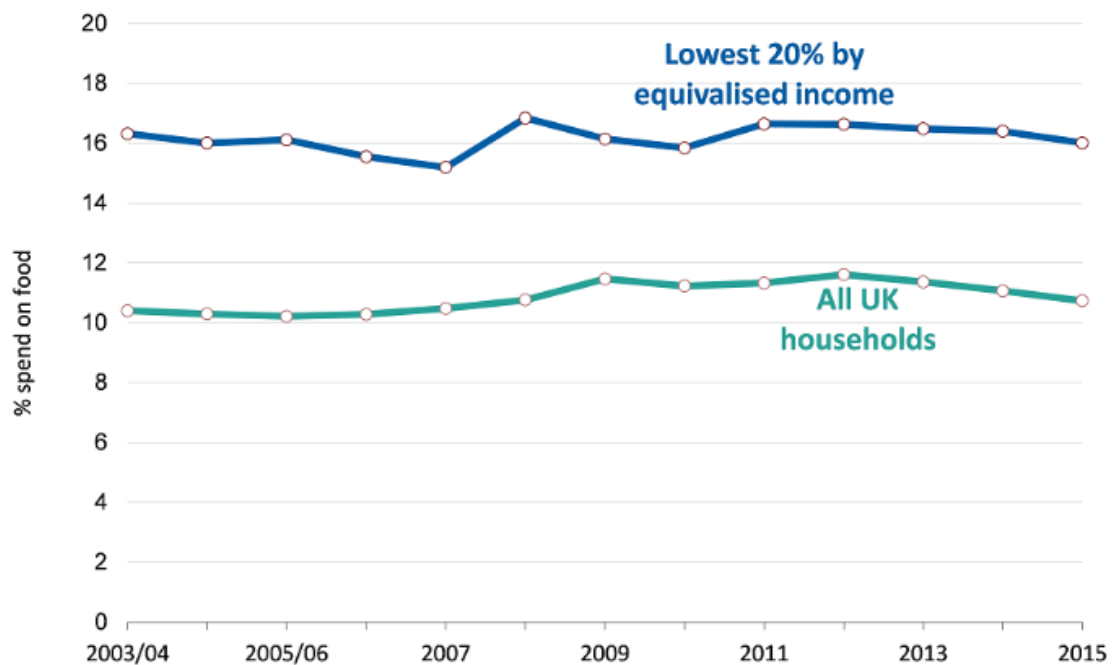
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Food Poverty

Food poverty is a key sign of inequality in the UK. Households on low incomes are at much greater risk of being in food poverty.

Many people are finding that they cannot earn enough to live on. Food and non-alcoholic beverage prices have risen in real terms by 4.1% compared to 2007 (Department for Environment Food & Rural Affairs, 2017). A rise in food prices is more difficult for low income households to cope with because those on low incomes spend a greater proportion of their income on food - a rise in food prices has a disproportionately large impact on money available to spend elsewhere (Figure 33).

Figure 33: Spend on food and non-alcoholic beverages in low income and all UK households, 2003-04 to 2015



This, combined with reductions in income/welfare is contributing to food poverty. Income after housing costs fell 7.1% between 2002-03 and 2015-16 for low income households. Over the same time period food prices (in real terms) increased 7.7% (Figure 34, (Department for Environment Food & Rural Affairs, 2017)).

Figure 34: Household income (after housing costs) and food prices in real terms (UK) 2015-16



Cuts, changes and delays to social security since April 2013 have had a severe impact on poor and vulnerable families across the UK. Between 1st April 2017 and 31st March 2018, The Trussell Trust’s foodbank network distributed 1,332,952 three day emergency food supplies to people in crisis, a 13% increase on the previous year. 484,026 of these went to children (The Trussell Trust, 2018). This is a higher increase than the previous financial year, where foodbank use was up by 6%. The top four reasons for referral to a foodbank in were ‘low income – benefits, not earning’(28%), ‘benefit delay 24%’, ‘benefit changes (18%) and debt (9%)’. This emphasises that there are issues with benefits keeping up with rising costs of essentials. The Trussell Trust is not the only foodbank network in the UK, so this data does not give a complete picture of food poverty in the UK.

Oxfam and Church Action on Poverty have calculated that 20,247,042 meals were delivered to people in food poverty in 2013/14 by three of the main food aid providers: Trussell Trust, Fareshare and Food Cycle (Cooper, et al., 2014). This is a 54% increase on 2012/13, when the same providers distributed just over 13 million meals.

The Black Country Foodbank (BCFB) started in 2006 and has been visited approximately 117,625 times providing 1,172,650 meals to people in crisis across the Black Country (Figure 35, (Black Country Foodbank, 2018)).

Approximately 50% of the monthly BCFB demand is from foodbanks located in Dudley (Figure 36), demand increased towards the end of 2017 and has continued to be high. BCFB believe the increase in demand is due to the

Universal Credit application process which has pushed many people from Dudley and Sandwell into crisis (Black Country Foodbank, 2018).

Figure 35: Black Country Foodbank provision since 2006, Black Country including Dudley

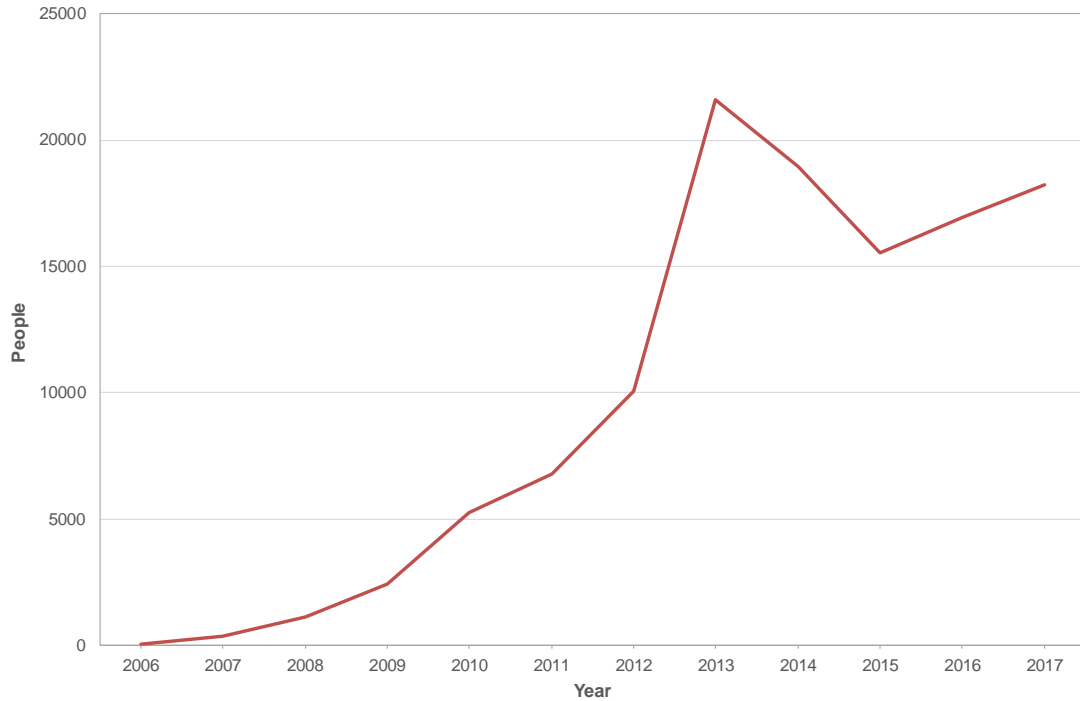
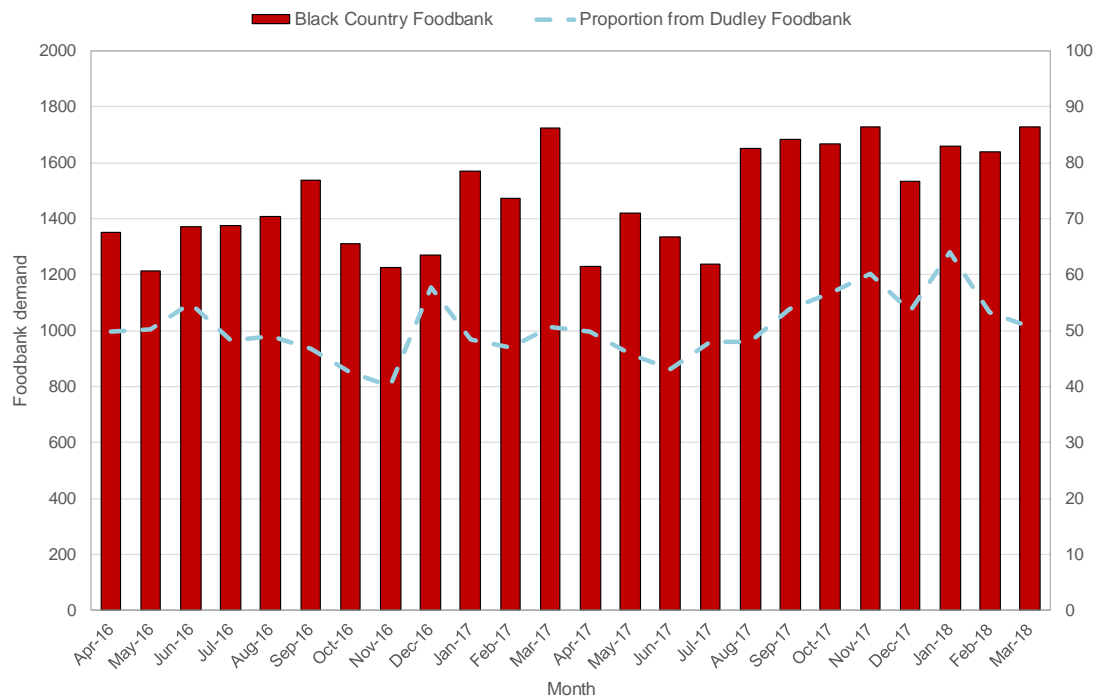
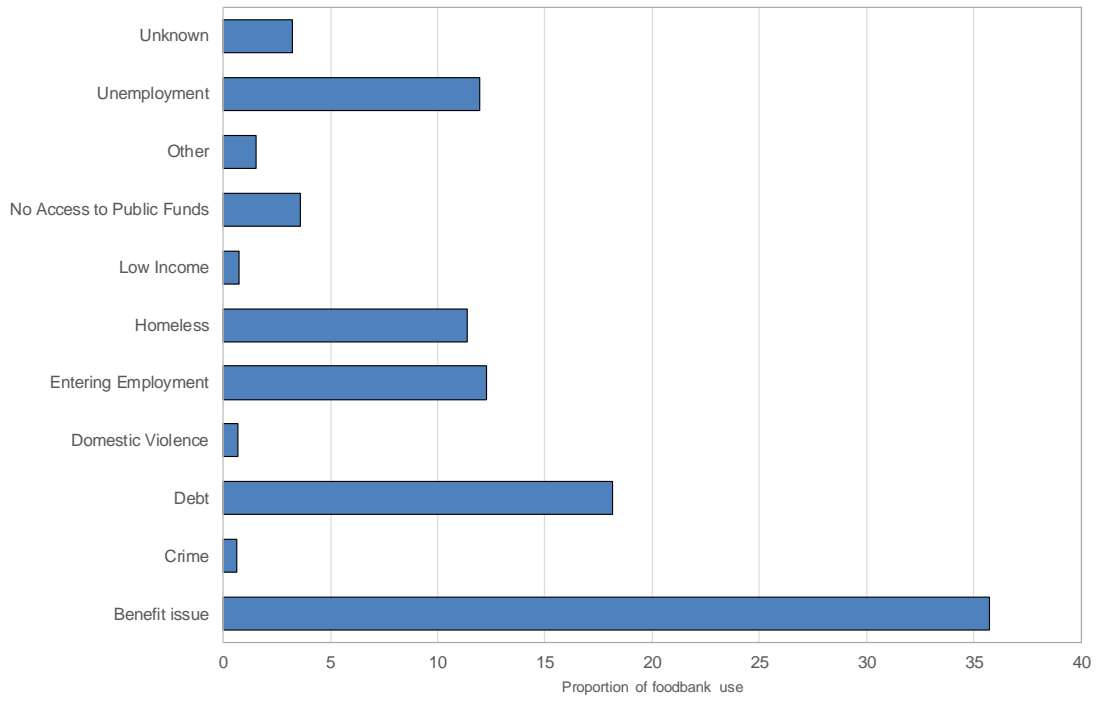


Figure 36: Dudley monthly foodbank demand, Black Country Foodbank, April 2016 - March 2018



Issues with benefits was the most common reason for attending a Black Country Foodbank in 2017 (Figure 37), those citing homelessness and entering employment increased noticeably in 2017.

Figure 37: Reasons for Black Country Foodbank use, Black Country Foodbank, 2017



Excess food is donated by BCFB to local partnership organisations who provide meals to individuals, children and families facing hardship. Through these local community groups, churches and other partner organisations the BCFB provided an additional 182,560 meals in 2017, over 92,000 of these meals were provided by community groups within Dudley (Figure 38).

Figure 38: Black Country Foodbank Partnerships with Community Groups within Dudley, 2017



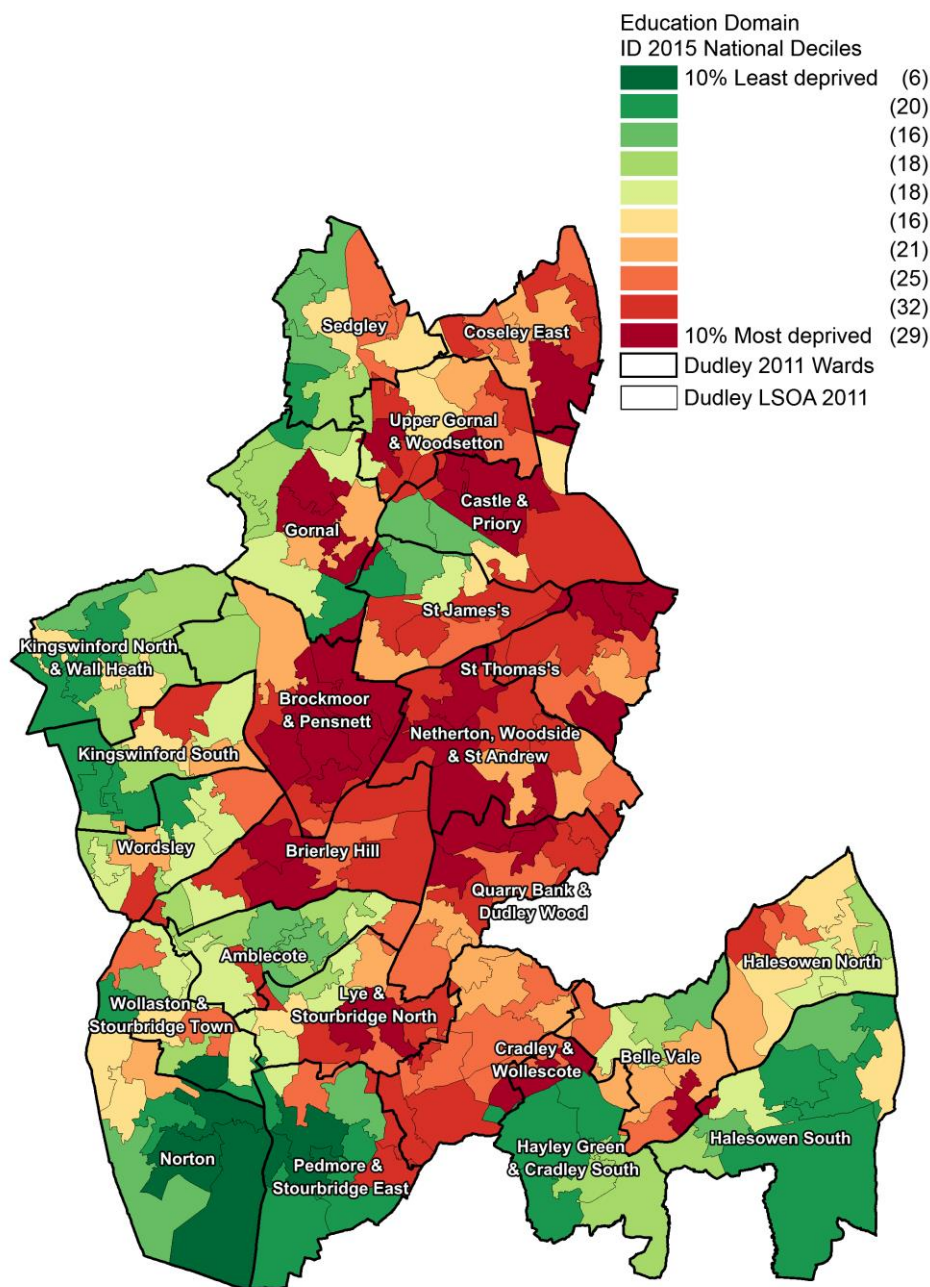
Source: (Black Country Foodbank, 2018)

Education, Skills and Training

Education, more than almost any other public investment, is understood to have the potential to reduce poverty, promote growth and prosperity and to reduce inequalities (Rolleston, 2018). The IMD education, skills and training deprivation domain measures the lack of attainment and skills in the local population both adults and children and young people. This gives a geographical picture for Dudley, with the most deprived being the central, northern and eastern regions of Dudley (

Figure 39).

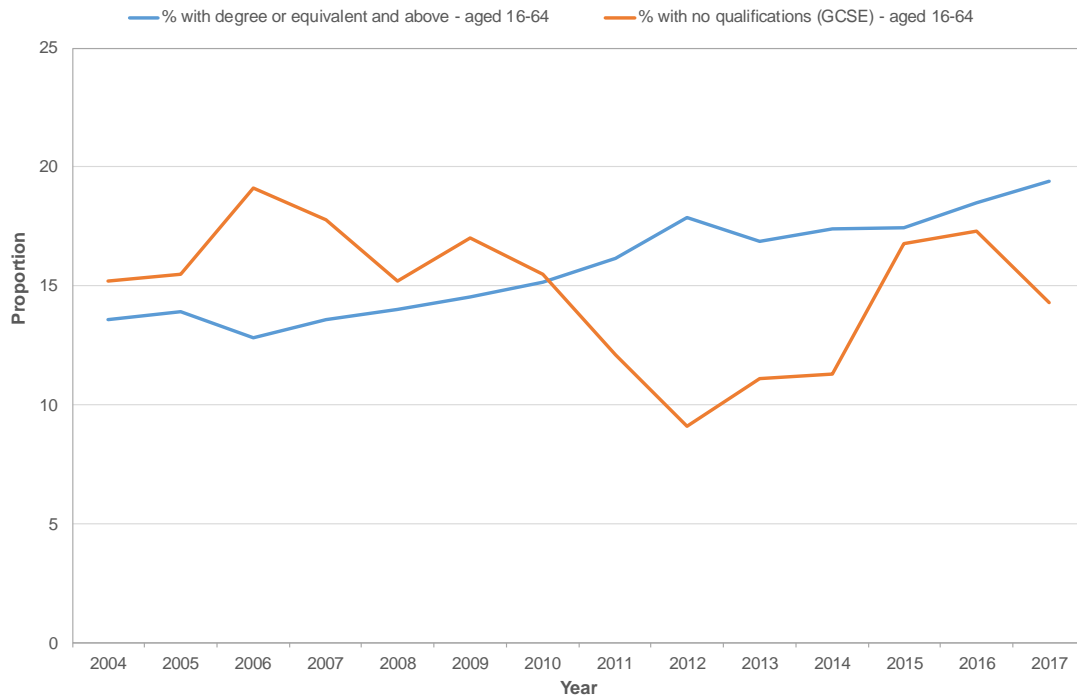
Figure 39: Education, Skills and Training domain, IMD 2015, Dudley



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The proportion of the population in Dudley that has a degree or equivalent and above has increased since 2004 (Figure 40), currently over 19% of people aged 16-64. Despite this increase, Dudley remains below the England rate of 31.1% and the West Midlands where 25.4% have at least a degree or equivalent. The proportion of the population in Dudley that have no qualification has increased in recent years (2012-2016), despite a decrease in 2017 the Dudley rate of 14.3% remains above that of the West Midlands and England (10.8% and 7.7% respectively).

Figure 40: Proportion of residents with a degree or no qualifications, Dudley, 2004-2017



Source: NOMIS, Annual population survey, August 2018

Housing, housing affordability and homelessness

In Dudley, 69% of households are owner occupied, higher than the England average of 63%, 20% is social rented housing (council or other); slightly higher than the England average (18%), and 9% is rented from private landlords; lower than the England average (17%).

Housing affordability is calculated by dividing house prices by annual earnings (Henretty, 2018). A higher ratio indicates that on average, it is less affordable for a resident to purchase a house in their local authority. Conversely, a lower ratio indicates higher affordability. The ratio for Dudley was 6.09, meaning properties in the area will be, on average, 6.1 times earnings. This is more affordable than the England average, 7.91 and the West midlands average, 6.6 (

Figure 41).

Properties priced in the bottom quartile of the property market would cost over 6.7 times the annual salary of someone earning in the bottom quartile of salaries (Figure 42). Houses are therefore less affordable in Dudley for those earning lower salaries. Housing in Dudley is relatively affordable compared with the regional and national ratios. House price affordability in Dudley has seen some noticeable improvement between 2013 and 2016 while the national ratio has increased.

Figure 41: Housing affordability ratio, Dudley, West Midlands and England, 1999-2017

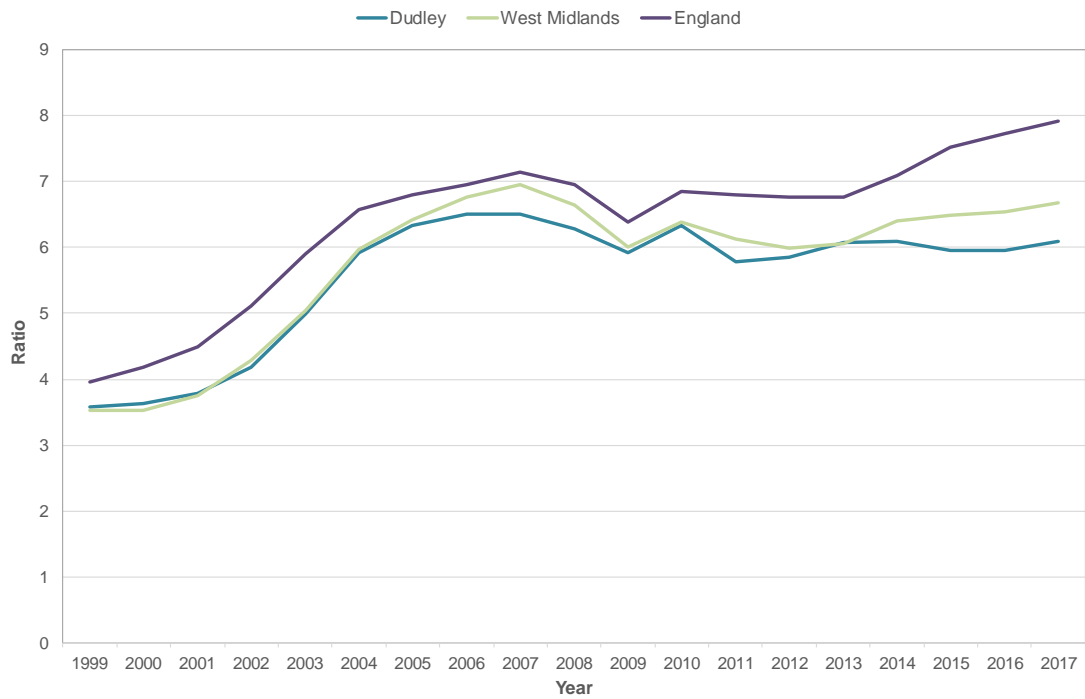
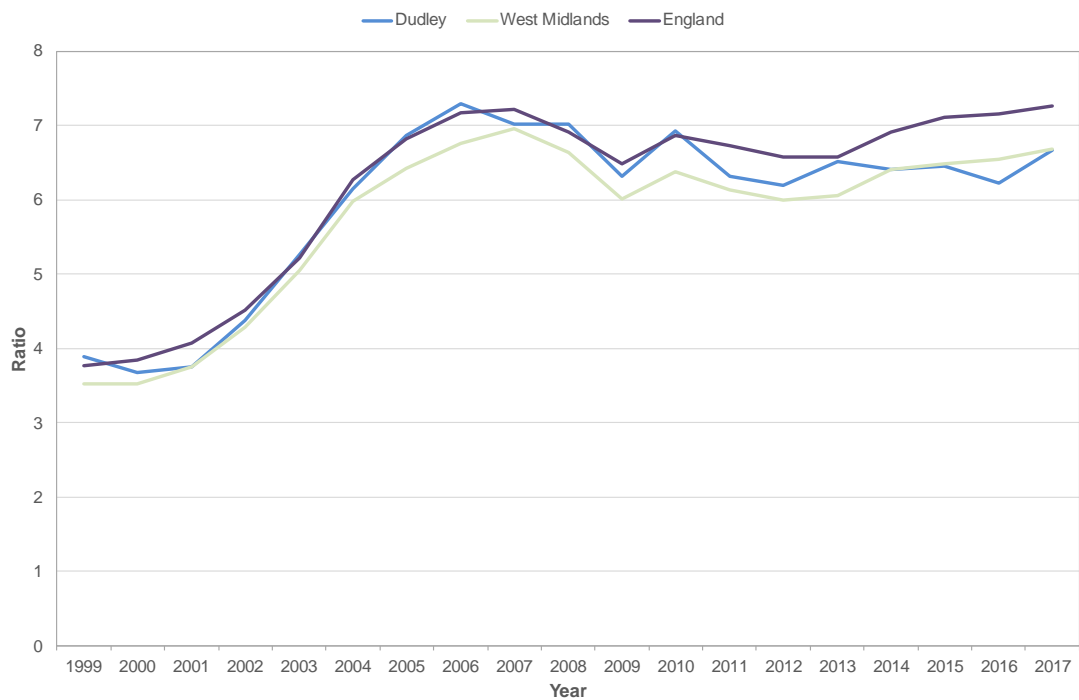


Figure 42: Lower Quartile Housing affordability ratio, Dudley, West Midlands and England, 1999-2017

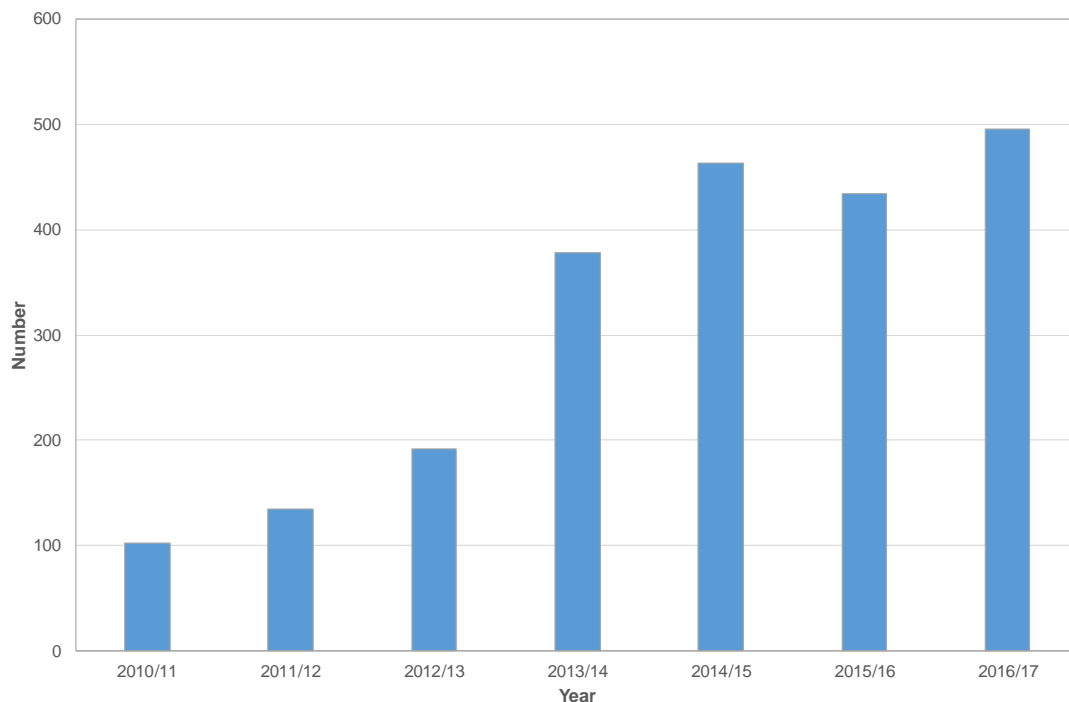


Dudley’s Housing Market Intelligence Report indicates that there is a need for 748 additional new affordable homes per year in order to meet the backlog of housing demand from people who cannot afford to rent or buy in the private market (Dudley MBC, 2018).

Data on market rents between 2011 and 2016 shows that average annual rents in Dudley, Sandwell, Walsall and Wolverhampton have remained broadly similar with only a marginal increase (5.5%). Overall the Black Country remains a relatively low rent area compared to national. 3.6% of housing is overcrowded in Dudley – lower than neighbouring authorities (Peter Brett Associates, 2017).

Homelessness is associated with severe poverty and is a social determinant of health. It is also associated with adverse health, education and social outcomes, particularly for children. Local authorities have a full legal duty to rehouse people who become unintentionally homeless and are considered in a priority need e.g. with dependants or vulnerabilities. Approximately 80% of full duty homeless are those with dependent children or pregnant. Statutory homeless numbers with a priority need have decreased to 70/year in Dudley. Statutory homeless the Council does not have a legal duty to rehome, e.g. couples and single people with no dependants has increased to 496 (Figure 43).

Figure 43: Eligible homeless people not in priority need, Dudley, 2010/11-2016/17



The affordability of housing is of concern to a number of people who fall within this category and they often turn down accommodation offers because they do not feel that they can afford a tenancy in their own right and resort to staying with friends or making informal housing arrangements that do not provide any long term certainty.

Dudley's rough sleepers are estimated as 1-5 at any one time (November 2015) and has remained relatively stable and low numbers over recent years. This is in contrast to an increase of 30% nationally. In Dudley Borough the bigger issue is of people that do not have long term secure accommodation that are staying with friends and family rather than people who are sleeping on the streets. Dudley also has noted an increase in people approaching the Council who are not eligible for assistance. This is often because of their immigration status/no recourse to public funds. This is of concern, as they will have very few housing options and often have to rely on friends, family or charities to accommodate them (Dudley MBC, 2018).

Health and Disability

Disability is a huge part of the poverty picture in the UK, 1 in 3 people in poverty live in a household with a disabled person. The poverty rate for disabled individuals is 23%, only just higher than the rate for non-disabled individuals (21%). However, poverty is about whether someone's material resources are sufficient to meet their needs. Disabled people's needs are often greater - some estimates put this at £1500pw due to both 'enhanced costs'; things everyone needs but which are more expensive for disabled people, and special costs; things that only disabled people need (MacInnes, et al., 2014).

Poverty can affect the health of people at all ages. In infancy, it is associated with a low birth weight, shorter life expectancy and a higher risk of death in the first year of life. Children living in poverty are more likely to suffer from chronic diseases and diet-related problems. Twice as many people are obese in the most deprived areas of the UK than in the least deprived areas. Poverty has long term implications on children's 'life chances' and health in adulthood. Most individual long-term conditions are more than twice as common in adults from lower socio-economic groups and mental health problems are much more prevalent – those living in poverty are 3 times more likely to suffer from a mental health problem (British Medical Association, 2017).

From the 2011 census, 30,578 people (9.8%) in Dudley considered themselves as 'limited a lot' to carry out day-to-day activities. A total of 20,367 people (6.5%) considered themselves to be in bad health and very bad health. 14,818 people in Dudley (4.7%) provided over 20 hours unpaid care per week.

Figure 44 shows that in Dudley there is a 25.5% percentage point gap in employment rate between those with a long term health condition and the overall employment rate. The gap increases to 64% and 64.4% for those with a learning disability and those in contact with secondary mental health services respectively (Table 8).

Figure 44: Gap in the employment rate for those in contact with secondary mental health services, a learning disability and long-term health conditions and the overall employment rate

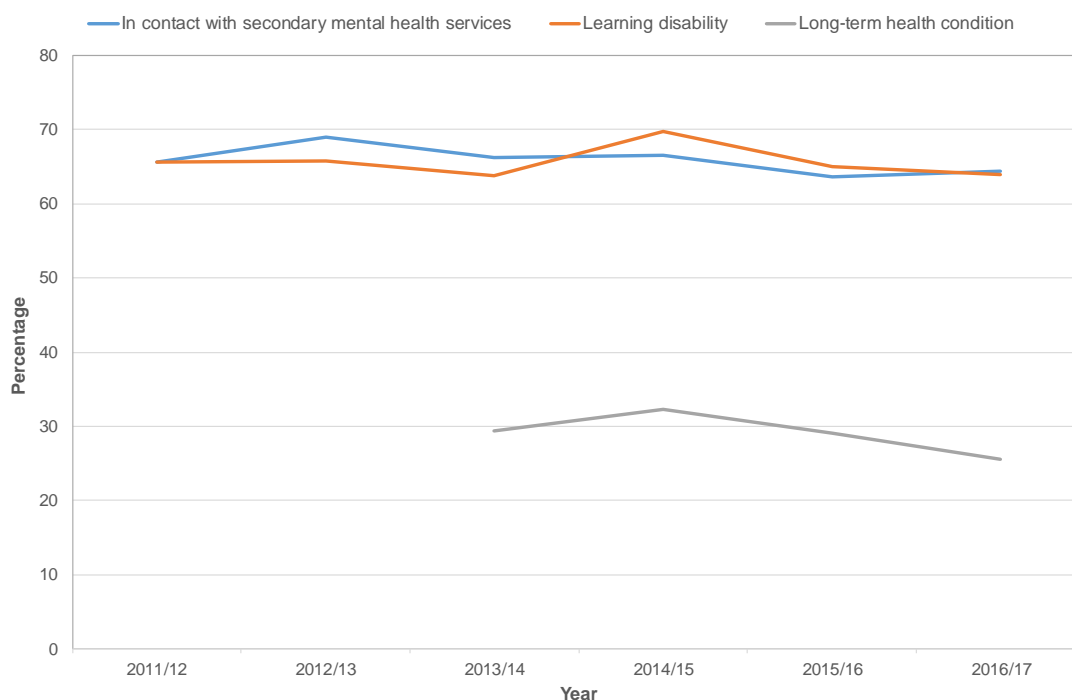


Table 8: Gap in employment, Dudley and surrounding areas, 2016/17

Area	Long-term health condition	Learning disability	In contact with secondary mental health services
Dudley	25.5	64.0	64.4
Sandwell	25.3	61.4	57.5
Walsall	27.5	66.1	61.8
Wolverhampton	28.1	63.0	63.4
West Midlands	28.7	67.2	63.4
England	29.4	68.7	67.4
	Significantly better than England		Significantly worse than England

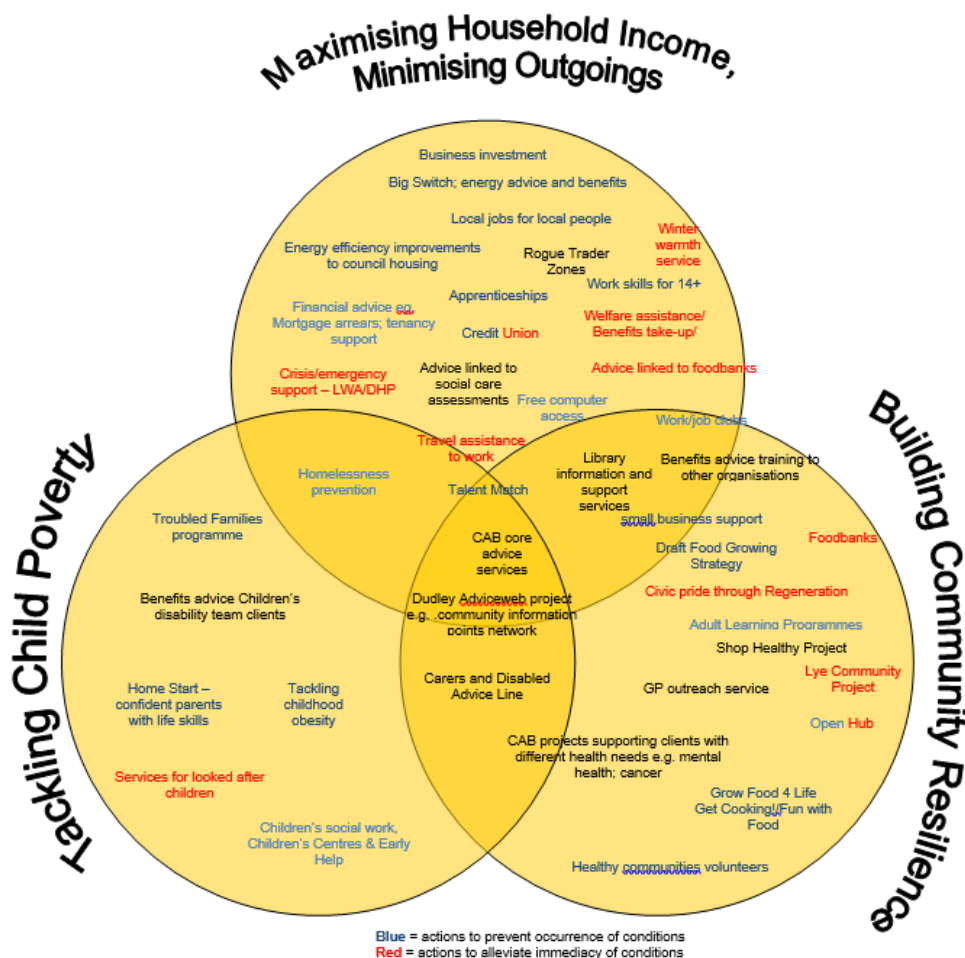
Source: Fingertips, Public Health Outcomes Framework

Towards a borough wide plan to reduce the impact of Poverty

The root causes of poverty are multi-factorial and greatly influenced by national government policy and societal norms. Tackling the root causes/key drivers of poverty requires a commitment from all partners and is particularly challenging in the current economic climate.

On this basis, at the local authority level, empirical research, plus reference to how poverty is being addressed by other local authorities, suggests a framework for action that prevents and mitigates the impacts of poverty with three main priorities:

- 1 **Maximising Household Income** - with the aim to reduce absolute and relative poverty by raising housing income and ensuring that everyone can benefit from growth and regeneration- inclusive growth
- 2 **Building Community Resilience** - with the aim to develop the capacity of communities to build their own solutions to address financial hardship, based on the existing strengths they already have. Resilience can protect against the impact of disadvantage and poverty
- 3 **Tackling Child Poverty** - with the aim to improve the life chances of children in poverty compared to children not living in poverty, with a particular focus on improving education and skills gap.



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