

Tackling Child Poverty



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What is Poverty?

'Individuals, families and groups in the population can be said to be in poverty when they lack resources to obtain the type of diet, participate in the activities and have the living conditions and amenities which are customary, or at least widely encouraged and approved, in the societies in which they belong'

P.Townsend, Poverty in the United Kingdom, Allen Lane, 1979

Currently the government defines child poverty as:

'children living in a household with needs adjusted incomes below 60% of the median income'

- In the UK the median income for a couple with 2 children is £623 per week.
- 60% of £623 is £374 per week, to cover housing, all utilities, food, clothing, travel, insurance, savings, leisure, hobbies etc
- A workless household with a couple and 2 children living in it would receive approximately £270 per week, plus rent and council tax

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How much do we know about Poverty?

- 14.3 million people live in poverty in the UK
- 4.1 million children live in poverty in the UK
- Since 2011/2012 child poverty has risen by 500,000 – the majority in working households
- In the UK 1 in 5 children live in poverty, in the North East rises to 1 in 4
- Between April – September 2018 658,048 food parcels were given out by the Trussell Trust (22,981 were in the North East)
- 100,000 suicide attempts annually due to debt
- 60% families would need to borrow following an unexpected bill of £300



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The Impact of Child Poverty - Through the Eyes of a Child



<https://www.youtube.com/watch?v=i4f8ntZfGBI>

How has/will living in poverty affect their outcomes?

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'Paying More to be Poor'

Additional fees or higher prices people pay as a result of being poor

'we were desperate for a washing machine and didn't have the money to go and just pick one up.... At Brighthouse there was an extra £300 or something top It did bother me, but there was nothing I could do, my hands were tied, I needed it but I didn't have the cash upfront to do anything'

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Quiz Time

APR%

- Brighthouse 69.9% apr
- Provident 535.3% apr
- Peachy 720% apr
- Quick Quid 1294.1% apr

What percentage of families have less than £100 in savings?

35%

50%

70%

Loan shark

131,000%

<https://www.youtube.com/watch?v=-ElyIMHdOtc>

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What can we do to support our families?

Working Together



Vibrant and active Voluntary and Community Sector

Support services within our Local Authorities

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Let's 'Think VCS'

- Citizens Advice Bureau
- Christians Against Poverty
- Foodbanks
- Furniture Schemes
- Illegal Money Lending Team - 'Stop a Loan Shark' campaign
- Housing providers
- Credit Union
- Hardship Grants

..... And many more

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Support within LA's

- Welfare Rights
- Housing/Homeless support
- Warm Homes Campaign
- Smoke Free Campaign
- Discretionary Housing Payments
- Welfare Assistance

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Key Messages

- Maximise Income
- Minimise expenditure
- Promote and encourage the use of credit unions
- Get families saving
- Work Together.... 'Think VCS'

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Any Questions?



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