

TACKLING POVERTY IN READING

NEEDS ANALYSIS

November 2014

**TACKLING
POVERTY
IN READING**



Reading
Borough Council
Working better with you

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POVERTY - THE NATIONAL PICTURE

Poverty is a very real phenomenon in the UK. In a time of economic stagnation and following significant reform of our national welfare system, many households are increasingly struggling to make ends meet.

In 2012/13, 9.7 million individuals were in relative low income poverty¹, whilst 10.6 million were in absolute low income poverty^{2,3}.

While the proportion of pensioners in poverty is at its lowest for almost 30 years, the proportion of working-age adults without children in poverty is the highest on record.

Average incomes have fallen by 8 per cent since their peak in 2008. As a result, around 2 million people have a household income below the 2008 poverty line but are not considered to be in poverty today.

The number of people in low-paid jobs has risen. There are now around 5 million people paid below the living wage.

Following recent changes to the social security system, many people on means-tested benefits have reduced incomes. Around 500,000 families face a cut in housing benefit via the under-occupation penalty and a reduction in Council Tax Benefit.

Almost a quarter of adults have no academic, vocational or professional qualifications and almost a fifth of households are living in social housing⁴.

POVERTY IN READING

Reading is the fourth largest urban area in the South East. It is a UK top-ten retail destination with a thriving night-time economy, serving a population that extends far beyond the Borough's boundaries. There has been a huge structural shift from the town's working class origins of beer, bulbs and biscuits to a compact service economy specialising in business services. Strategically located as a major transport hub and in close proximity to Heathrow, Reading is now home to the largest concentration of ICT corporations in the UK and is the service and financial centre of the Thames Valley and beyond.

However, the pace of change has been rapid and there is a clear mismatch between outstanding economic success and the level of benefits to local

¹ below 60 per cent median household income; this is the measure generally used

² below 60 per cent of median household income held constant at 2010/11 level

³ Households Below Average Income, DWP 2012/13

⁴ Poverty in Numbers, Church Urban Fund 2013

people, most dramatically illustrated by a comparison of the skills and earnings of the workforce with those of the resident population. Equally graphic is the scale of the gap between Reading's most and least prosperous neighbourhoods. Reading has, within a small geographic area, some of the most affluent and the most deprived neighbourhoods in the whole of the Thames Valley.

Reading has a diverse population across all income groups and a very wide cultural mix. It has extremes of both wealth and poverty in very small areas that are masked by statistics at borough and even ward levels.

Index of Multiple Deprivation 2010

The most comprehensive and widely adopted overall measure of deprivation is the Index of Multiple Deprivation (IMD), last updated in 2010. The overall IMD combines indicators across 7 domains: income, employment, health, education / skills, barriers to housing / services, living environment, and crime.

According to the IMD, **Reading as a whole was ranked the 125th most deprived out of 326 local authorities in the country and has 12 Lower Super Output Areas (LSOAs)⁵ in the worst 20% nationally (see map).**

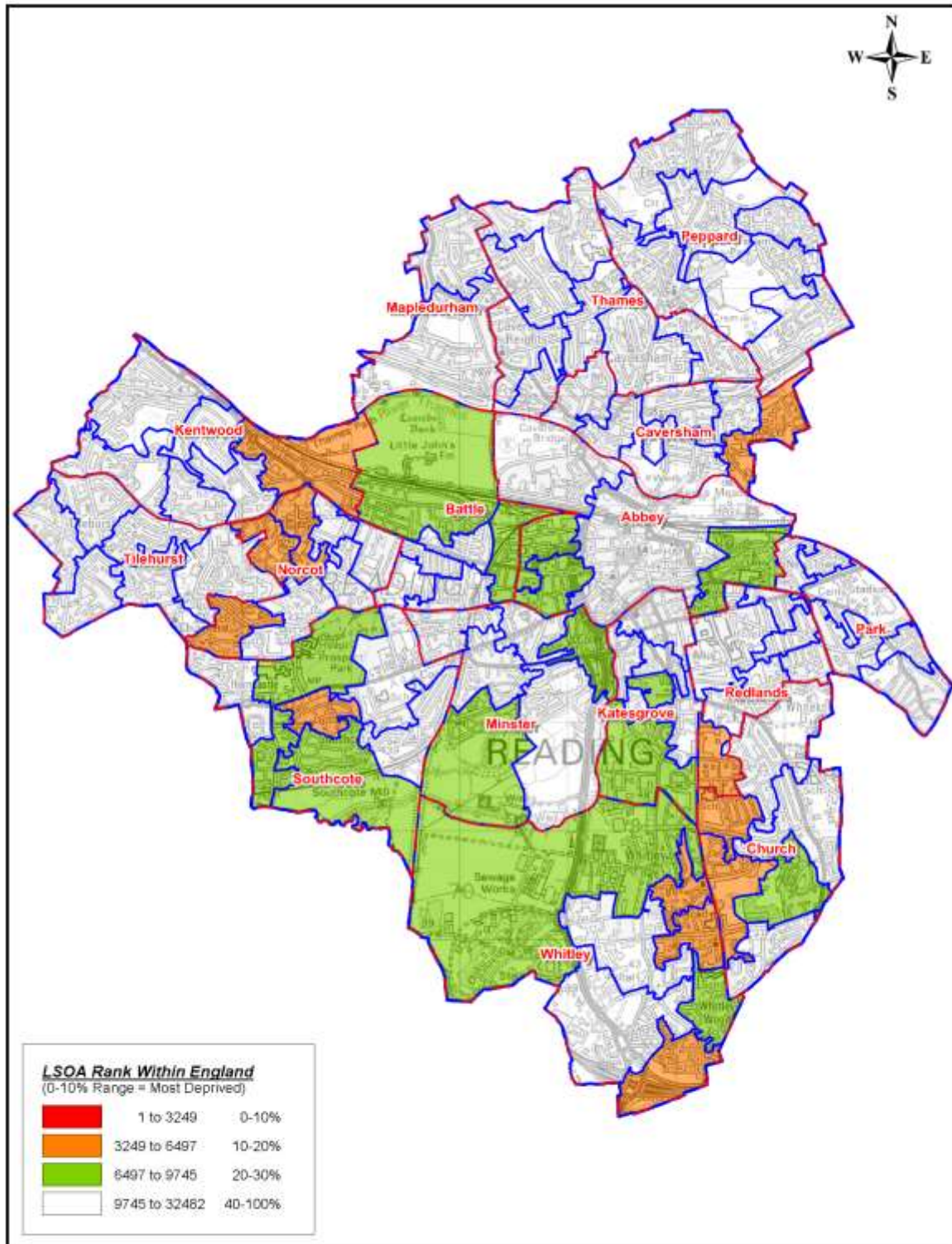
However, within this Reading exhibits marked extremes at a more refined locality level and, in this respect, is very different from any other local authority in the South East region.

The map shows the areas within Reading having the highest levels of deprivation according to the IMD, predominantly in the south, with four areas in the west and one in the north.

2011 census data shows that 11.3% of the overall population and 15.5% of children and young people aged 0-18 years, live in the 20% most deprived LSOAs nationally.

⁵ *Super Output Areas (SOAs) are a set of geographical areas developed following the 2001 census. Lower Layer Super Output Areas (LSOAs) typically contain 4 to 6 OAs with a population of around 1500.*

Index of Multiple Deprivation 2010 (most deprived LSOAs)



Title: **Indices of Deprivation - The Three Most Deprived Deciles by Rank**
Index of Multiple Deprivation 2010

Drg No.

Date: 06/07/2011 Scale at A4: 1:46000

Produced by GIS & Mapping Services

Ref: 35075IMD 2010 Rank, Top 3 Deciles - A4Pv2 wor



Reading
BOROUGH COUNCIL

© Crown Copyright. All rights reserved. Reading Borough Council. Account no. 100019672. 2011.
Department for Communities and Local Government, Indices of Deprivation 2010.

Source: Dept for Communities and Local Govt 2010

Census Deprivation Dimensions 2011

This dataset provides 2011 estimates that classify households in England and Wales by four dimensions of deprivation:

- Employment
- Education
- Health and disability
- Household overcrowding

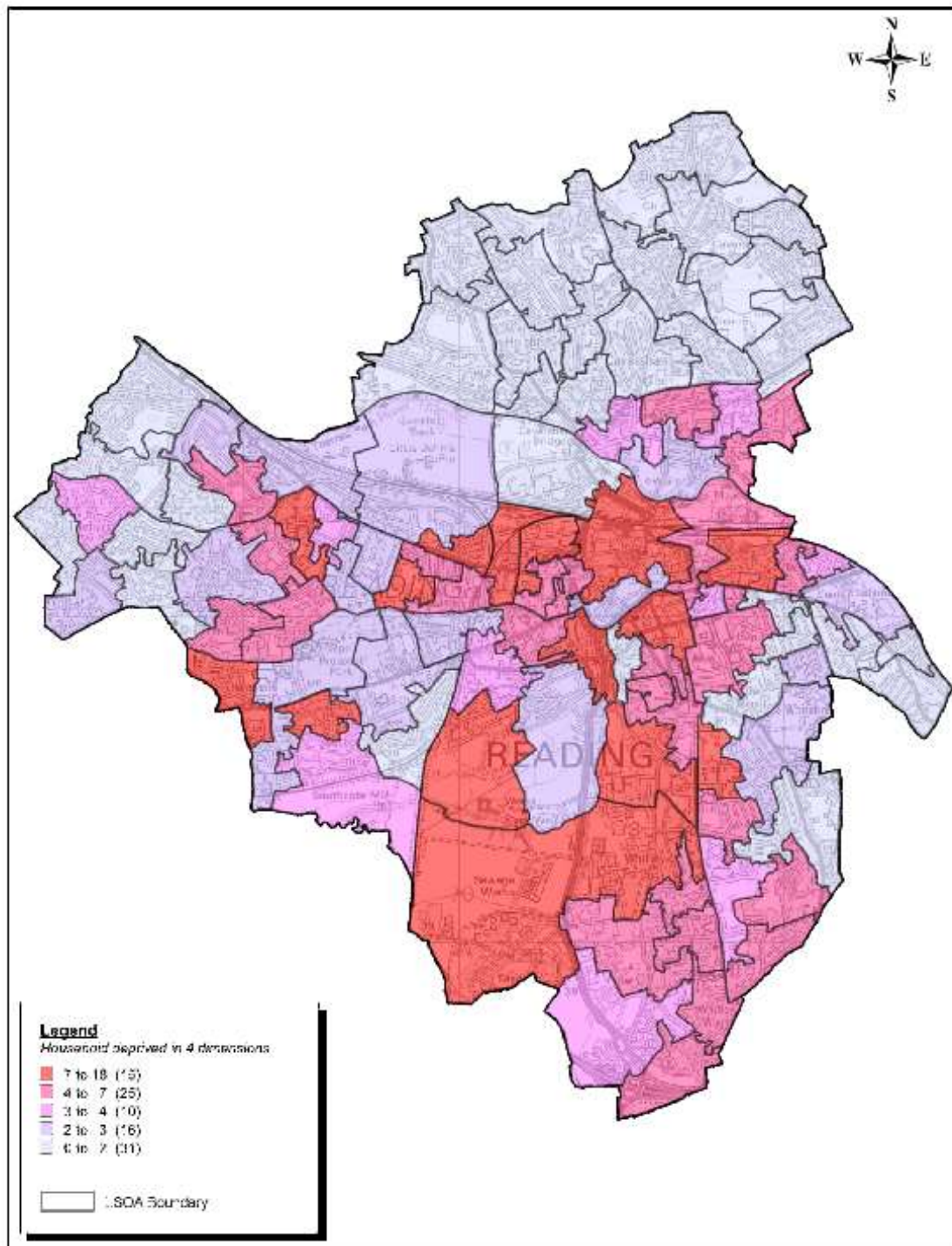
	All Households	Household is Not Deprived in Any Dimension	Household is Deprived in 1 Dimension	Household is Deprived in 2 Dimensions	Household is Deprived in 3 Dimensions	Household is Deprived in 4 Dimensions
Abbey	6,331	2,657	2,308	1,013	299	54
Battle	4,480	1,922	1,480	769	276	33
Caversham	4,225	2,274	1,161	612	162	16
Church	3,287	1,187	1,160	722	200	18
Katesgrove	4,230	1,924	1,431	622	217	36
Kentwood	3,746	1,829	1,196	580	132	9
Mapledurham	1,179	704	374	95	6	0
Minster	4,532	2,105	1,496	700	203	28
Norcot	4,260	1,589	1,462	901	279	29
Park	3,842	1,985	1,234	473	137	13
Peppard	3,843	2,110	1,181	495	54	3
Redlands	3,567	1,804	1,102	494	144	23
Southcote	3,582	1,323	1,201	798	236	24
Thames	3,647	2,335	958	309	43	2
Tilehurst	3,715	1,613	1,228	731	134	9
Whitley	4,403	1,515	1,471	1,012	361	44

Source: Office for National Statistics, Census 2011

In comparison with the IMD, the Census deprivation dimensions data for Reading suggest that a number of additional areas are deprived, particularly Abbey and (part of) Caversham wards, New Town area and parts of Tilehurst, Whitley and Southcote.

This is likely to be due to the fact that the IMD includes a higher weighting for social housing, which tends to hide those who are poor but not in social housing.

Census deprivation dimensions 2011 (households deprived on 4 dimensions)



Title: **Census Deprivation Dimensions**
Count by LSOA of Households affected by 4 deprivation dimensions

Org No.:

Date: 03/05/2013

Scale at A4: 1:48000



Produced by GIS & Mapping Services

Ref: 35075\Census Household Deprivation 4 Dimensions A4P.wor

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Source: Census 2011

CHILD POVERTY

National picture

On average throughout the UK, just under one in five children are classified as below the poverty line (before housing costs)⁶.

Over the last 15 years, the UK has gone from having one of the highest levels of child poverty in Europe to a rate near the average. However, the UK's rate of child poverty is still almost twice as high as that in the best performing countries of Scandinavia. Numbers of children in relative poverty have fallen recently but those in absolute poverty increased by more than 275,000 in 2011/12⁷.

The Institute for Fiscal Studies predicts a growth in child poverty of 400,000 between 2011 and 2015, and a total of 800,000 by 2020⁸.

Since 2010 there has been a dramatic 15 per cent decline in the number of children in workless households but a big rise in the proportion of poor children who are in families where someone is in work. Nationally, two-thirds of poor children are now in working households^{9,10}, though this should be viewed in the context that the large majority of children are from families with at least one adult in work.

In 2012/13, 2.3 million children (17%) were in relative income poverty¹¹, before housing costs, and 2.6 million children (20%) were in absolute poverty^{12,13}.

We know from research carried out by Save the Children in 2011¹⁴ that:

- well over half of parents in poverty (61%) say they have cut back on food and over a quarter (26%) say they have skipped meals in the past year.
- around 1 in 5 parents in poverty (19%) say their children have to go without new shoes when they need them.
- a large number of children in poverty say they are missing out on things that many other children take for granted, such as going on school trips (19%) and having a warm coat in winter (14%).
- only 1 in 5 parents in poverty (20%) say they have not had to borrow money to pay for essentials, such as food and clothes, in the past year.

⁶ *End Child Poverty, Child Poverty map of UK, Feb 2013*

⁷ *State of Nation Report, Social Mobility and Child Poverty in Great Britain, 2013*

⁸ *End Child Poverty, Child Poverty map of UK, Feb 2013*

⁹ *State of Nation Report, Social Mobility and Child Poverty in Great Britain, 2013*

¹⁰ *Households Below Average Income 2012/13, DWP*

¹¹ *below 60 per cent median household income; this is the measure generally used*

¹² *below 60 per cent of median household income held constant at 2010/11 level*

¹³ *Households Below Average Income 2012/13, DWP*

¹⁴ *End Child Poverty, Child Poverty map of UK, Feb 2013*

The Child Poverty Act requires the UK Government to publish and update a UK poverty strategy every three years. The final version of the Government's second Child Poverty Strategy 2014-17 was published in June 2014 and aims to show how the Government will build on its 2011 strategy.

UK Government's targets for child poverty are:

- To reduce the proportion of children who live in relative low income (family income below 60% of the median) to less than 10%
- To reduce the proportion of children who live below an income threshold fixed in real terms ('absolute' poverty) to less than 5%

Children in Low-Income Families Local Measure

The definitive national measure of relative child poverty, as set out in the Child Poverty Act 2010, is based on the Households Below Average Income data set which is based on the Family resources Survey.

However, at the local level, the 'children in low-income families' measure provides a broad proxy for relative low-income child poverty. This is the former N116 national indicator and measures children living in families in receipt of out of work benefits or in receipt of in-work tax credits where their reported income is less than 60 per cent of median income. However, this measure is not comparable with the national HBAI measure due to methodological differences.

Reading still broadly reflects the national picture with just under 1 in 5 children in poverty. However it is worth noting that the local measure includes all those households claiming out of work benefits, not just those with less than 60% median income, so the number of children in poverty may actually be lower than this.

On this measure, child poverty has generally decreased between 2011 and 2012, largely due to a decrease in the number of children in families receiving tax credits with an income less than 60 per cent of the median. However, this does not necessarily imply that the incomes of these families have improved; the change may be due to a decrease in the low income threshold¹⁵.

Child poverty in Reading 2006-2012

year	No children ¹⁶ in families in receipt of CTC (<60% median income) or IS/JSA	% of children in low-income families	SE	England
2012	6,470	18.8%	13.5%	18.6%
2011	6945	20.8%	14.6%	20.1%
2010	7110	21.7%	15.0%	20.6%

¹⁵ *Commentary on children in low-income families measure*
www.gov.uk/government/statistics/personal-tax-credits-children-in-low-income-families-local-measure-2012-snapshot-as-at-31-august-2012

¹⁶ All dependent children under 20

2009	7020	22.1%	15.4%	21.3%
2008	6640	21.5%	14.5%	20.9%
2007	6760	22.3%	14.9%	21.6%
2006	6420	21.2%	14.4%	20.8%

Source: HMRC

Child poverty by ward 2012

Ward	2011		2012	
	No children in families in receipt of CTC (<60% median income) or IS/JSA	% of Children in low-income families	No children in families in receipt of CTC (<60% median income) or IS/JSA	% of Children in low-income families
Abbey	350	21.2%	320	18.8%
Battle	590	22.8%	565	21.0%
Caversham	470	21.0%	410	18.1%
Church	780	33.7%	675	29.1%
Katesgrove	375	23.2%	375	22.1%
Kentwood	480	19.8%	455	18.4%
Mapledurham	10	1.3%	10	1.7%
Minster	455	23.5%	420	20.6%
Norcot	680	27.2%	625	24.0%
Park	345	16.1%	360	16.1%
Peppard	165	8.2%	135	6.6%
Redlands	290	21.8%	265	19.2%
Southcote	440	22.7%	455	22.3%
Thames	115	4.4%	100	3.9%
Tilehurst	345	16.0%	350	15.9%
Whitley	1,060	31.4%	950	27.3%

Source: HMRC 2012

This shows the highest numbers of children in relative poverty in areas of Whitley and Amersham Road, with a number also around the Oxford Road area. It also shows that while the child poverty measure has reduced overall in Reading, it has increased slightly in a few areas (*see map of child poverty at LSOA level*).

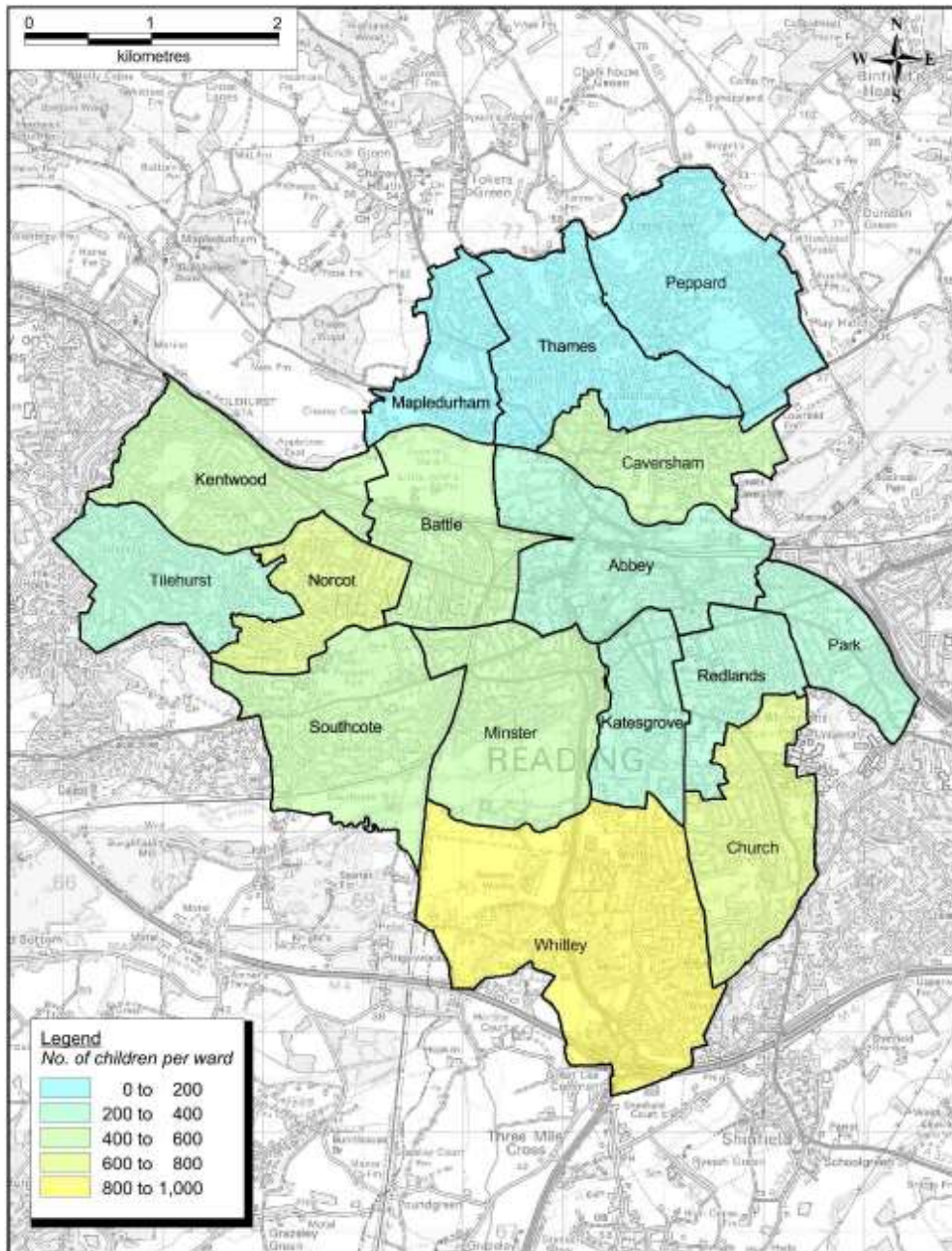
Index of Income Deprivation Affecting Children 2010

The Index of Income Deprivation Affecting Children (IDACI) is one of the domains forming the Index of Multiple Deprivation. **This suggests a slightly worse picture of child poverty in Reading than the children in low income families local measure**, probably reflecting the fact that in Reading low income rather than unemployment is a key determinant of relative poverty.

Just under a quarter of children and young people live in the 18 (of 93) Lower Super Output Areas (LSOAs) in the 20% most deprived nationally. The 5 LSOAs in Reading featured in the 20% most deprived on the IDACI, but not in the 20% most deprived on the overall IMD, mainly fall in central Reading and include parts of Katesgrove, Minster and the western area of Abbey (*see map*). They thus pick up areas with a number of different socio-economic profiles and in particular the large and growing BME population that is

traditionally more concentrated in the older inner area private housing stock.

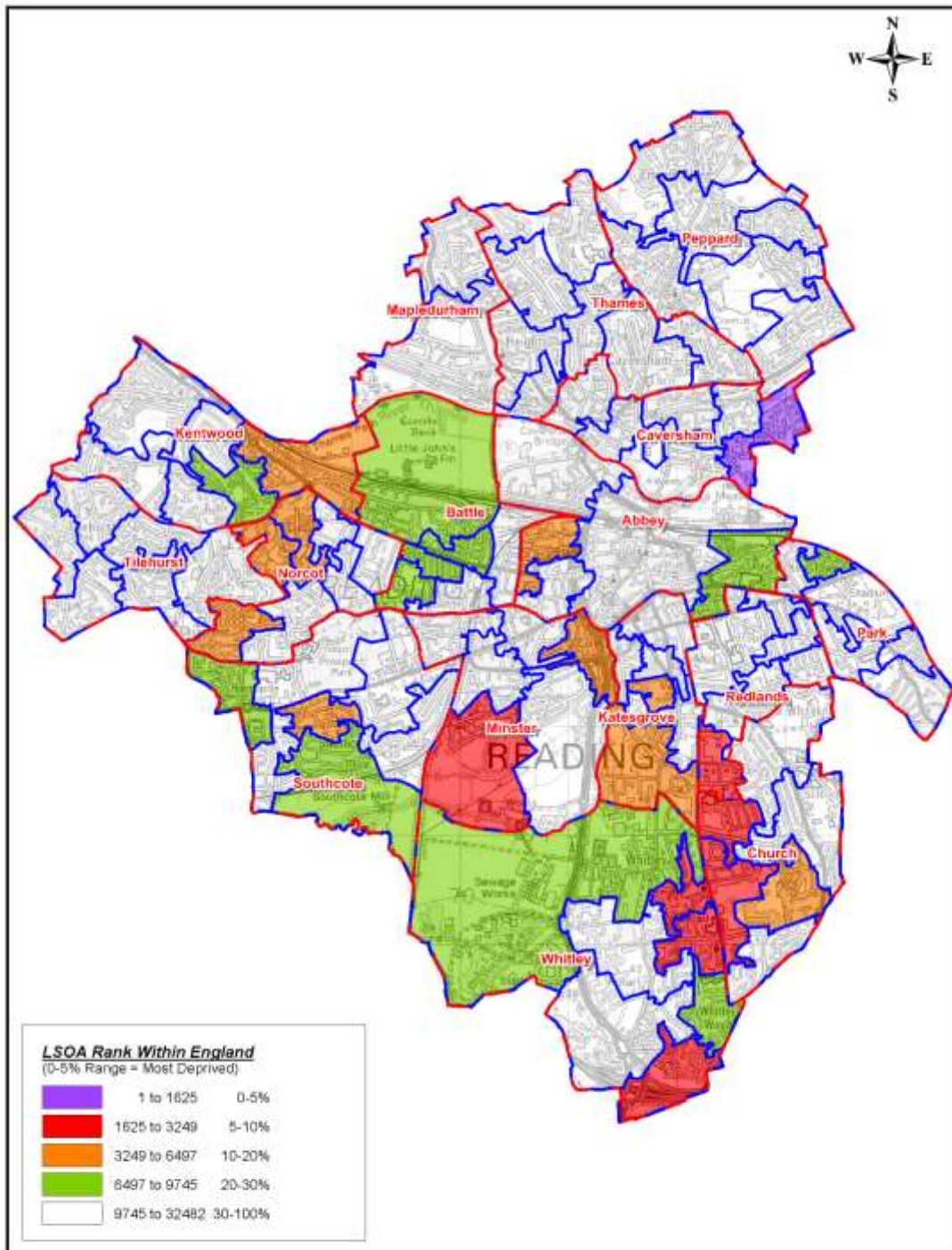
Child poverty by ward 2012 (children in low income families local measure)



Child poverty ward map
Produced by GIS & Mapping Services Date: 23/10/2014 Scale at A4: 1:50000
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Source: HMRC 2012

Index of Income Deprivation Affecting children 2010 (most deprived LSOAs)



Title: **Indices of Deprivation - Highlighting The Most Deprived 5% LSOAs**
Index of Income Deprivation Affecting Children 2010

Dig No.: Date: 05/07/2011 Scale at A4: 1:46000

Produced by GIS & Mapping Services Ref: 35075\IDAC1 2010 Rank, Most Deprived 5% - A4Pv2.wor



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Department for Communities and Local Government, Indices of Deprivation 2010.

Source: *Index of Multiple Deprivation 2010*

Lone parent families

Almost three quarters of children in poverty live in lone parent families, higher than both the national and regional figures. Not surprisingly, the map shows that lone parents claiming key benefits across Reading match areas with high levels of child poverty.

Children in lone parent families

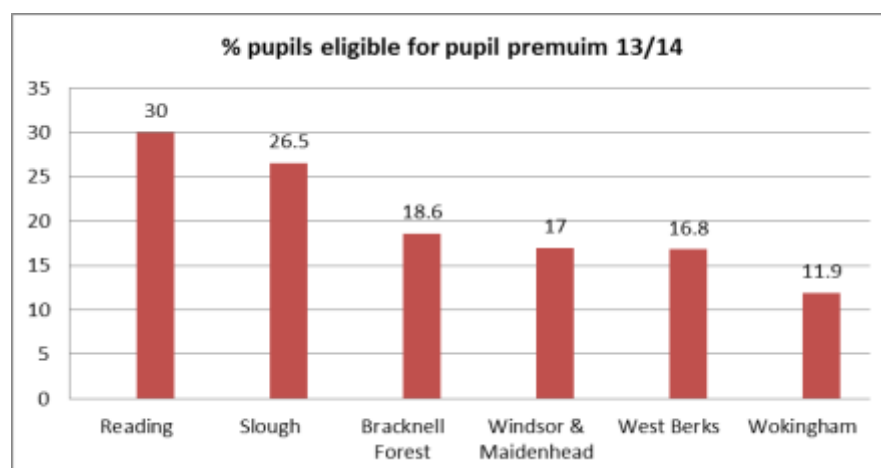
	No children in families in receipt of CTC (<60% median income) or IS/JSA			% children in families in receipt of CTC (<60% median income) or IS/JSA		% of Children ¹⁷ in "Poverty"
	Couple	Lone parent	All	Couple	Lone parent	All Families
England	654,760	1,499,225	2,153,985	30.4%	69.6%	18.6%
South East	71,605	180,910	252,515	28.4%	71.6%	13.5%
Reading	1,660	4,815	6,475	25.6%	74.4%	18.8%

Source: HMRC 2012

Pupil Premium

The Pupil Premium is additional funding given to schools so that they can support their disadvantaged pupils and close the attainment gap between them and their peers. It is allocated to schools to work with pupils who have been registered for free school meals at any point in the last six years.

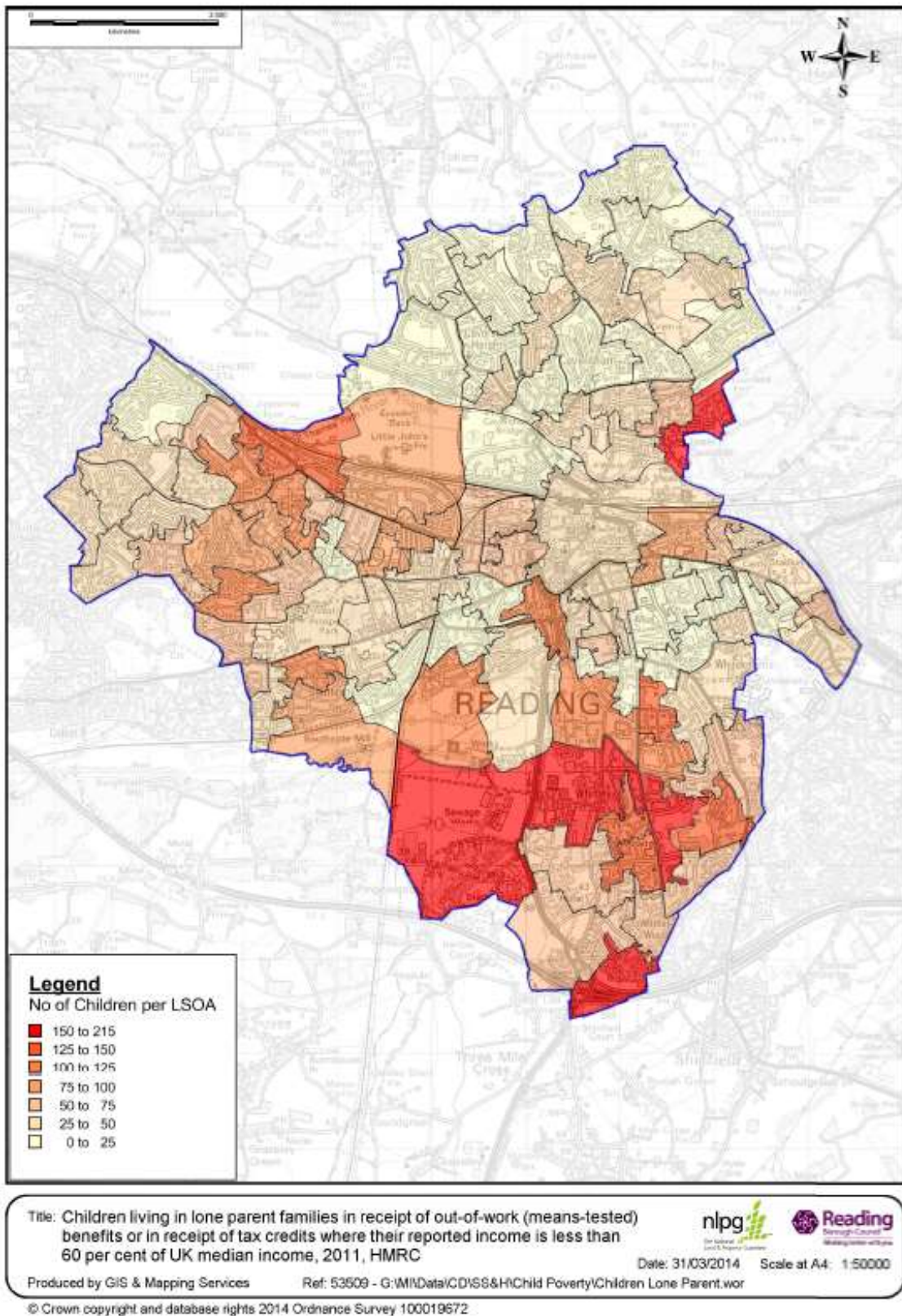
30% of Reading pupils are eligible for pupil premium (5,000 pupils), the highest percentage in Berkshire, compared with 22.2% for SE and 29.2% for UK.



Source: DFE Pupil premium 2013 to 2014 final allocation tables, Dec 13

¹⁷ All dependent children under 20

Children in poverty in lone parent families



Source: HMRC 2011

Educational attainment

The link between poverty and poor educational outcomes is well documented. Children who grow up in poverty face serious disadvantage and consequently struggle to thrive and achieve often resulting in their own children also living in poverty and facing similar barriers - a cycle of intergenerational poverty. Low educational achievement, amongst other factors, can increase the risk that families will not have the resources for a decent standard of living, negatively impacting on their children's life chances.

Reading has a higher proportion of pupils eligible for free school meals than the South East and the other Berkshire authorities. Those in receipt of free school meals tend to do less well in terms of educational attainment.

Percentage of pupils eligible for free school meals

	<i>Percentage of pupils eligible for free school meals in state-funded primary schools in 2012</i>	<i>Percentage of pupils eligible for free school meals in state-funded secondary schools in 2012</i>
South East	13.1	10.5
Slough	18.3	14.3
Reading	20.6	18.7
Windsor & Maidenhead	8.4	7.7
Bracknell	9.9	6.8
Wokingham	5.6	6.2
West Berks	9.2	7.4

Source: DFE 2011/12

Attainment and free school meals

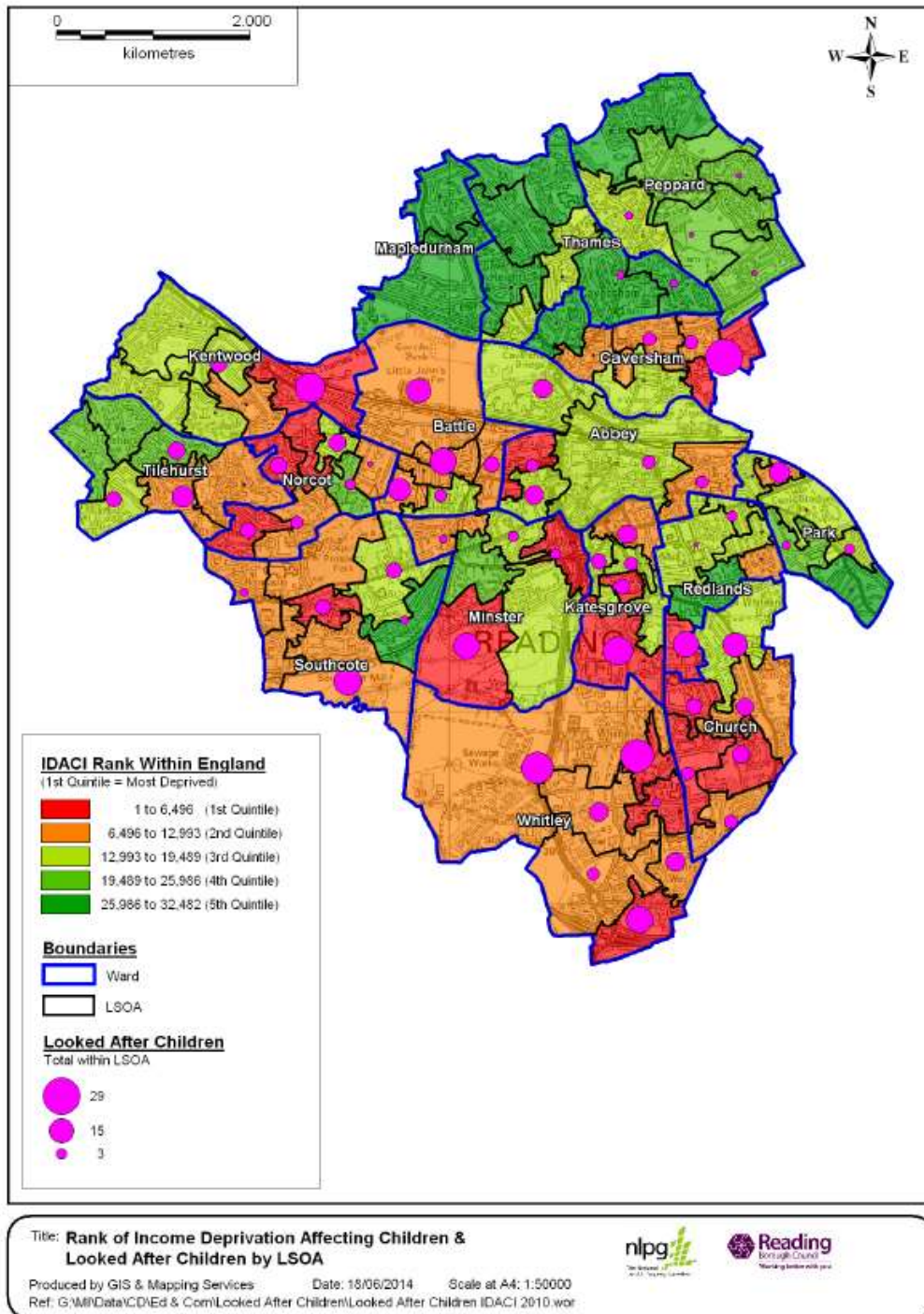
	<i>Foundation stage - good level of development (% children achieving at least the expected level)</i>		<i>Key Stage 2 - level 4+ (% achieving level 4 or above)</i>		<i>GCSEs - % 5+ A*-C including English and mathematics GCSEs</i>	
	<i>All</i>	<i>30% most deprived national areas¹⁸</i>	<i>All</i>	<i>Eligible for free school meals</i>	<i>All</i>	<i>Eligible for free school meals</i>
Reading	51	45	83	74	63.6	35.1
England	52	44	86	75	60.8	38.1
SE	54	45	87	72	62.5	33.0

Source: DFE 2012/13

¹⁸ The percentage of children in each Local Authority who reside in the 30% most disadvantaged Super Output Areas in England based, on the 2010 Index of Multiple Deprivation.

Looked after children

The map below plots the home addresses of children who were 'looked after' by Reading Borough Council in 2013/14. These cases have been mapped against the IDACI data, which shows that the majority of children becoming 'looked after' come from addresses where deprivation is highest in Reading.



Source: Reading Borough Council 2013/14

Youth offending

In 2012, 71 children entered the **youth justice system** for the first time. This is a similar rate to the England average for young people receiving their first reprimand, warning or conviction.

In 2013, the figure had reduced to 63. Whilst nationally there has been a reduction in first time entrants to the youth justice system, the reduction in Reading was at a greater rate.

Cost of child poverty

There is a financial as well as a moral imperative for tackling poverty. Failing to prevent children growing up in poor families is expensive for society, both in terms of direct costs to services during and after childhood and in costs to the economy when children grow up.

The Child Poverty Action Group¹⁹ estimates that each child living below the poverty line costs around £10,861.42 annually, with the current, national cost of child poverty estimated at £29 billion per year.

This figure represents the total amount of money that is ‘lost’ due to child poverty - reflecting extra expenditure by social services, housing and health care services, as well as lost income, including lost earnings and reduced tax receipts; in effect, the amount of money that is drained from each area due to child poverty.

For Reading Borough Council, this is estimated to total £85 million a year.

¹⁹ *The Cost of a Child in 2013, Child Poverty Action Group, August 2013*

UNEMPLOYMENT AND IN-WORK POVERTY

The evidence is clear that the main root causes of poverty are worklessness and low earnings.

According to the Child Poverty Action Group²⁰, it costs a minimum of £148,000 in total - around £160 per week - to bring up a child to age 18 and meet the child's minimum needs. The minimum necessary cost rose by 4% in 2013, while the minimum wage rose by 1.8%; average earnings by 1.5%; benefits for families and children by just 1%, and child benefit did not rise at all.

Although the numbers of children in relative poverty have fallen recently, those in absolute poverty increased by more than 275,000 in 2011/12. Since 2010 there has been a dramatic 15 per cent decline in the number of children in workless households but a big rise in the proportion of poor children who are in families where someone is in work. Two-thirds of poor children are now in working households²¹, though this should be viewed in the context that the large majority of children are from families with at least one adult in work.

OUT OF WORK POVERTY

Latest statistics from the DWP for 2013 show that almost 9% of the resident working age population in Reading is claiming a key out of work benefit, and 5% of all households²².

17.6% of children aged under 16 (5,580) are in out of work families²³.

Key out-of-work benefits (Aug 2013)

<i>Benefit</i>	<i>Reading number</i>	<i>Reading rate (Proportion of resident population aged 16-64 estimate)</i>	<i>SE rate</i>	<i>England rate</i>
job seeker	2,690	2.5		
ESA and incapacity benefits	4,920	4.6		
lone parent	1,540	1.4		
others on income related benefit	330	0.3		
total key out-of-work benefits²⁴	9,480	8.8	7.6	10.6

Source: NOMIS 2013

²⁰ *The Cost of a Child in 2013, Child Poverty Action Group*

²¹ *State of Nation Report, Social Mobility and Child Poverty in Great Britain, 2013*

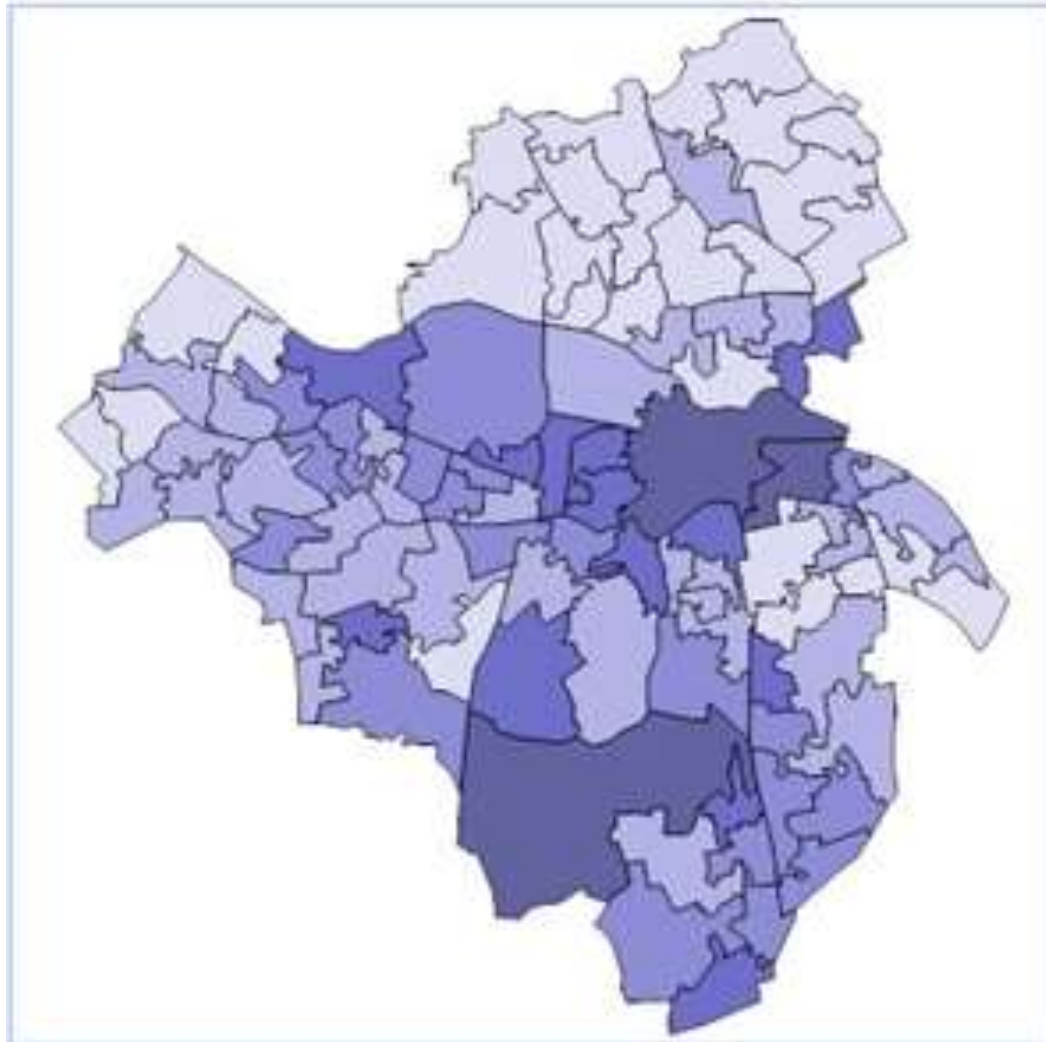
²² *gov.uk, DWP May 2013*

²³ *gov.uk, DWP May 2013*

²⁴ *consists of the groups: job seekers, ESA and incapacity benefits, lone parents and others on income related benefits*

Key out of work benefits 2013

benefit claimants - working age clients for small areas



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Legend

16 - 64

65 - 113

114 - 162

163 - 211

212 - 261

Caution: Mapping basic counts can result in misleading maps. For example, mapping the total number of retired people may give a different picture from mapping the proportion of the population who are retired. Best practice is to use rates whenever possible.

Legend = number of claimants at LSOA level

Source: NOMIS 2013

Those people claiming key out of work benefits across Reading fit closely with the areas reported to have higher levels of child poverty.

JSA claimant count (March 2014)

<i>Reading count</i>	<i>Reading rate</i>	<i>SE rate</i>	<i>GB rate</i>
2,335	1.8	2.2	2.9

Source: NOMIS

Following a peak in February 2012, the claimant count has reduced steadily. There are now 1305 fewer claimants than in March 2013. In particular, Reading has shown the 11th greatest year on year reduction of youth unemployment nationally²⁵.

The table below shows the percentage of out of work claimants for Reading with dependent children.

JSA claimants with dependent children (Nov 2013)

	<i>% claimants with children</i>
Bracknell Forest	21.7%
Reading	21.4%
Slough	26.5%
West Berkshire	20.2%
Windsor and Maidenhead	18.2%
Wokingham	19.1%

Source: NOMIS

IN-WORK POVERTY

Nationally since 2010, there has been a big rise in the proportion of poor children who are in families where someone is in work, with two-thirds of poor children now in working households²⁶, though this should be viewed in the context that the large majority of children are from families with at least one adult in work.

In 2011, 365 children in Reading were living in families in receipt of both Child Tax Credit and Working Tax Credit with income less than 60% median income, though there are likely to be a higher number of children in total in working households in poverty.

Children in families in receipt of Child Tax Credit and Working Tax Credit and income less than 60% of median income

	<i>No of children</i>
2011	365
2010	415
2009	395
2008	510

Source: gov.uk

²⁵ NOMIS, June 2014

²⁶ State of Nation Report, Social Mobility and Child Poverty in Great Britain, 2013

Median Pay 2013

Reading has an above average level of median earnings of employees, higher than both the national and regional averages.

Median pay

	Reading	SE	England
Weekly pay - gross	£583.9	£559.7	£520.7
Weekly pay - basic	£543.6	£527.0	£487.1
Hourly pay - gross	£14.91	£14.37	£13.26
Annual pay - gross	£32,146	£29,732	£27,375

Source: annual survey of hours and earnings - resident analysis 2013 (full time workers)

Economic activity rate

Since the previous Census in 2001, part time employment has increased and full time employment decreased. The most significant increase has been for those who are economically active but unemployed from 2.5% to 4.6%. Those who are self employed have also increased.

<i>Percentage of people aged 16 -74 economically active and inactive</i>						
	England		South East		Reading	
	2001	2011	2001	2011	2001	2011
Economically active: Employee: Part-time	11.8	13.7	12.2	13.8	10.2	11.9
Economically active: Employee: Full-time	40.8	38.6	43.2	40.4	48.1	44.6
Economically active: Self- employed	8.3	9.8	9.6	11.0	6.9	7.9
Economically active: Unemployed	3.3	4.4	2.3	3.4	2.5	4.6
Economically active: Full- time student	2.6	3.4	2.7	3.3	4.1	5.0
Economically inactive: Retired	13.5	13.7	13.4	13.7	9.8	8.6
Economically inactive: Student (including full- time students)	4.7	5.8	4.2	5.2	7	8.0
Economically inactive: Looking after home or family	6.5	4.4	6.5	4.4	5.6	4.6
Economically inactive: Long-term sick or disabled	5.3	4.0	4.4	2.9	3	2.8
Economically inactive: Other	3.1	2.2	2.4	1.8	2.8	2.2

Source: 2011 Census

SKILLS AND QUALIFICATIONS

A primary cause of poverty is the lack of opportunities for those with low skills and low qualifications. Low skills also act as a significant brake on the ability of Reading to fulfil its economic potential.

Despite an unemployment rate well below the national average, Reading continues to have pockets of structural unemployment in a predominantly high growth economy. This is associated with under achievement and low skill levels. This masks a far more serious and widespread issue of low income amongst the employed.

The general educational quality in Reading is considered below England average, except at GCSE level, with low educational attainment in some schools at Key Stages 1, 2 and 3 (see child poverty chapter).

The percentage of residents with no qualifications has decreased from 22.8% to 17.4% since the last census (*see map*). This mirrors the national picture. Residents achieving level 3 and level 4 qualifications have increased with the most significant increase for those achieving level 4 and above with a 6.5% increase from 2001 to 34.8%. This is above the level achieved for the South East (29.9%) and England (27.4%).

Percentage of people aged 16 - 74 achieving qualifications

Highest Level of Qualification	England		South East		Reading	
	2001	2011	2001	2011	2001	2011
No qualifications	28.9	22.5	23.9	19.1	22.8	17.4
Highest level of qualification: Level 1 qualifications	16.6	13.3	17.1	13.5	15	12.2
Highest level of qualification: Level 2 qualifications	19.4	15.2	21.2	15.9	17.4	12.3
Highest level of qualification: Apprenticeship	N/A	3.6	N/A	3.6	N/A	2.5
Highest level of qualification: Level 3 qualifications	8.3	12.4	9.2	12.8	11.5	13.4
Highest level of qualification: Level 4 qualifications and above	19.9	27.4	21.7	29.9	28.3	34.8
Highest level of qualification: Other qualifications	6.9	5.7	6.8	5.2	5	7.4

Source 2011 Census Table KS501EW, 2001 table KS13

% residents aged 16+ with no qualifications

	<i>% residents aged 16+ with no qualifications</i>
SE	19.1
England	22.5
Reading	17.4
Bracknell Forest	16.3
Slough	20.1
West Berkshire	17.2
Windsor and Maidenhead	15.6
Wokingham	13.2

Source: 2011 Census

%19 year olds gaining level 2 and 3 qualifications

82% of young people aged 19 gain a level 2 qualification: this is slightly below the national and regional averages, though at level 3, Reading's performance is in line with SE. Fewer of those eligible for free school meals achieve level 2 or 3 qualifications at age 19.

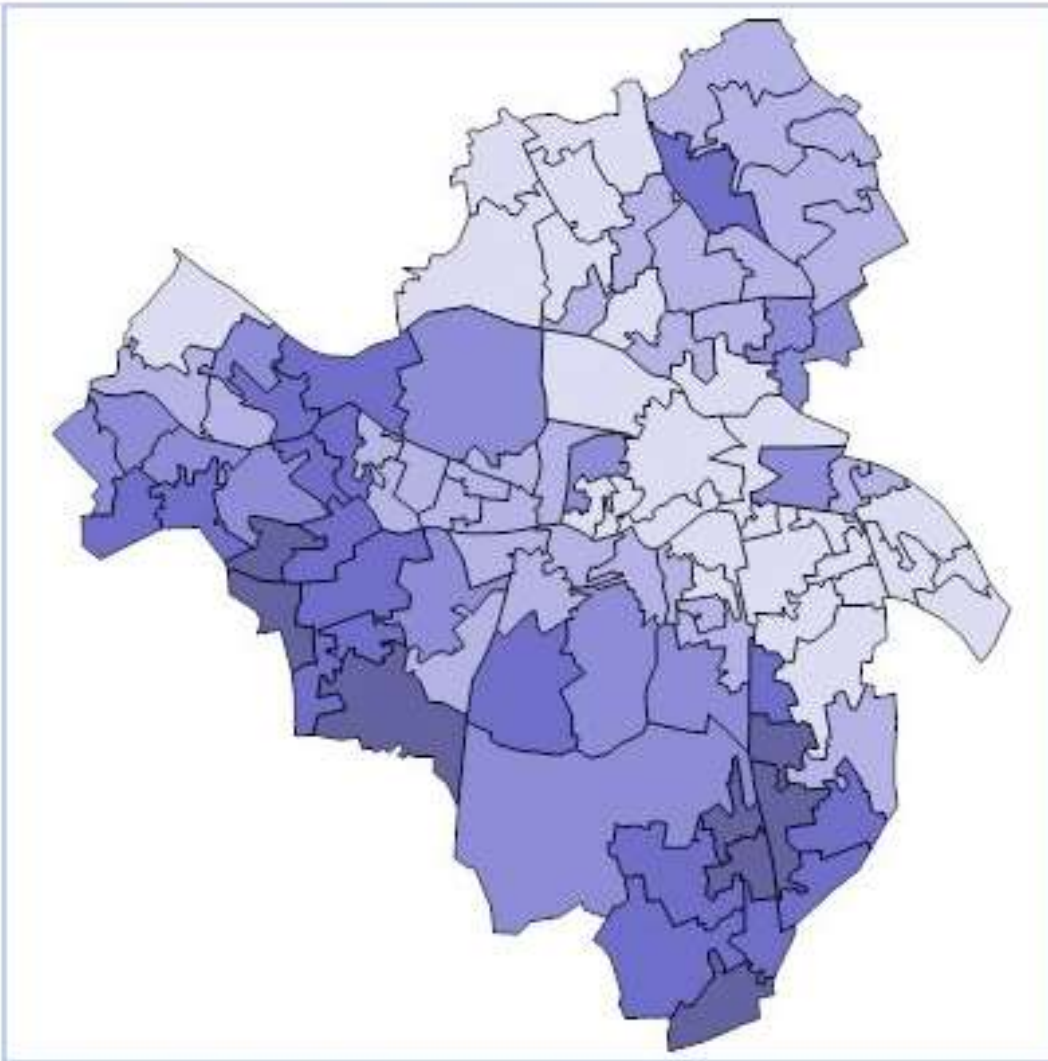
%19 year olds gaining level 2 and 3 qualifications

	<i>Level 2</i>		<i>Level 3</i>	
	<i>All</i>	<i>Eligible for free school meals</i>	<i>All</i>	<i>Eligible for free school meals</i>
Reading	82%	60%	58%	29%
SE	85%	65%	58%	28%
England	85%	71%	56%	35%

Source: DFE 2013, gov.uk

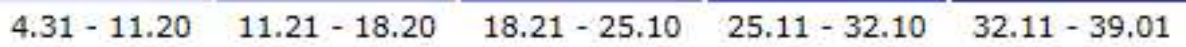
% residents aged 16+ with no qualifications

KS501EW - Qualifications and students



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Legend



Source: 2011 Census

Reading's occupation profile

Reading's occupation profile has changed since 2001 Census, with professional occupation types showing the most significant increase with 24.5% of the Reading population now employed in this sector, well above the regional and England percentages of 18.7% and 17.5% respectively. Service occupations have increased and administrative occupations decreased.

Percentage of working population aged 16 -74 by occupation type

Occupation Type	England		South East		Reading	
	2001	2011	2001	2011	2001	2011
1. Managers, directors and senior officials	15	10.9	17	12.3	15	9.0
2. Professional occupations	11	17.5	12	18.7	16	24.5
3. Associate professional and technical occupations	14	12.8	15	13.8	15	13.5
4. Administrative and secretarial occupations	13	11.5	14	11.5	14	10.0
5. Skilled trades occupations	12	11.4	11	11.1	9	9.0
6. Caring, leisure and other service occupations	7	9.3	7	9.3	5	8.5
7. Sales and customer service occupations	8	8.4	7	7.9	9	9.0
8. Process, plant and machine operatives	8	7.2	6	5.7	6	5.1
9. Elementary occupations	12	11.1	10	9.7	11	11.4

Source: 2011 Census

NEETS (Not in Education, Employment or Training)

Despite the decrease in the percentage of residents with no qualifications and the increase in those with level 3 and 4 qualifications, Reading has a significant number of young people aged between 16 and 18 who are NEET. The figures for Reading have been reducing consistently over the last few years but are still higher than both the national and regional average. However, Reading has shown the 11th greatest year on year reduction of youth unemployment (claimant count) nationally.

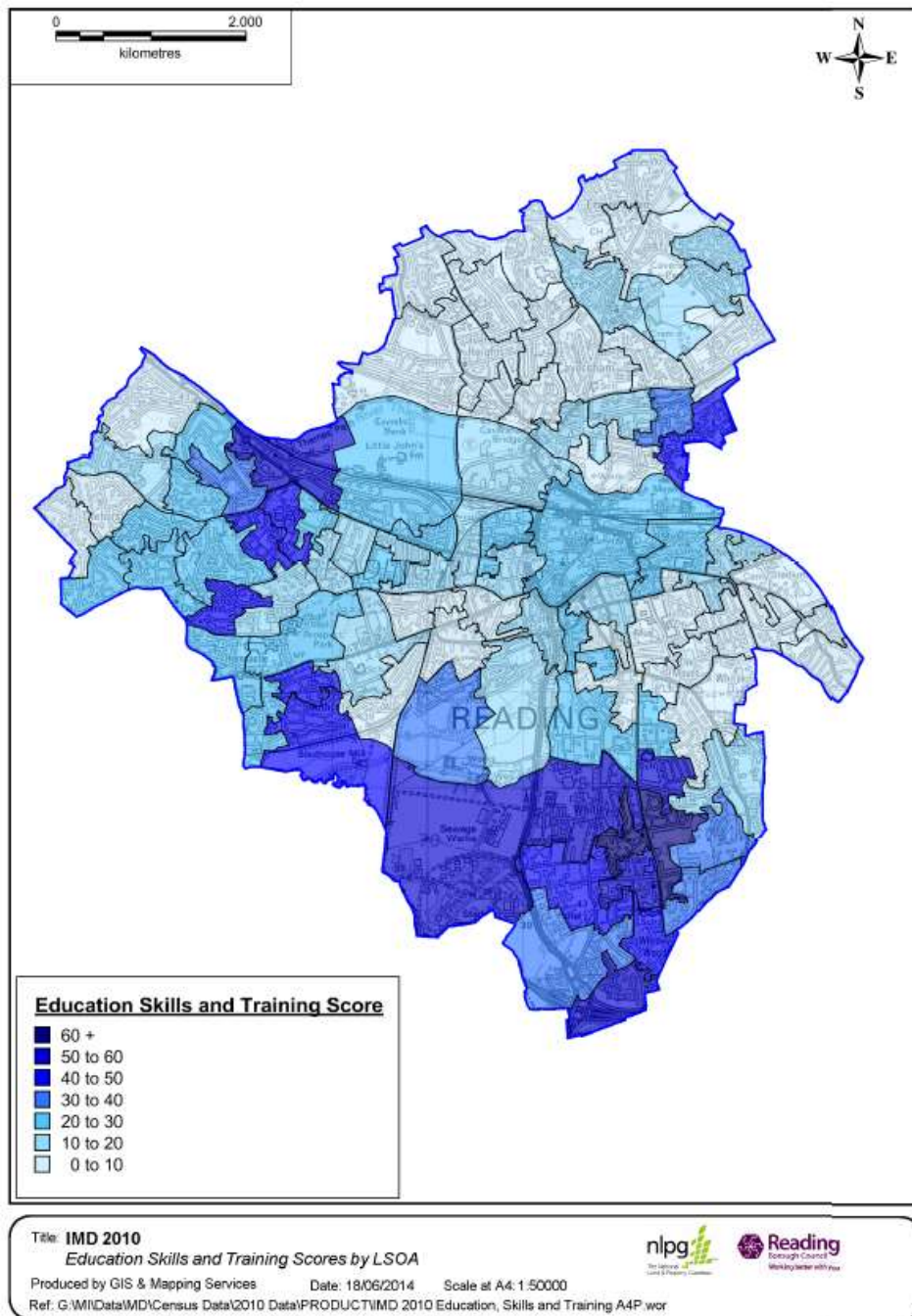
Percentage of NEETs

	Estimated number	%
South East	13,620	5.1%
Reading	270	6.3%
Bracknell Forest	140	4.0%
Slough	280	6.1%
West Berkshire	150	3.1%
Windsor & Maidenhead	150	4.1%
Wokingham	150	3.1%

Source: Dept for Education (GOV.UK), 2013

Index of Education, Skills and Training Deprivation 2010

The Education, Skills and Training Deprivation domain is one of seven distinct domains of deprivation which are combined to form the Index of Multiple Deprivation 2010. This domain measures the extent of education, skills and training deprivation in an area relating to both children and young people and adult skills. Areas low on this domain tend to be areas of higher deprivation on the general IMD.

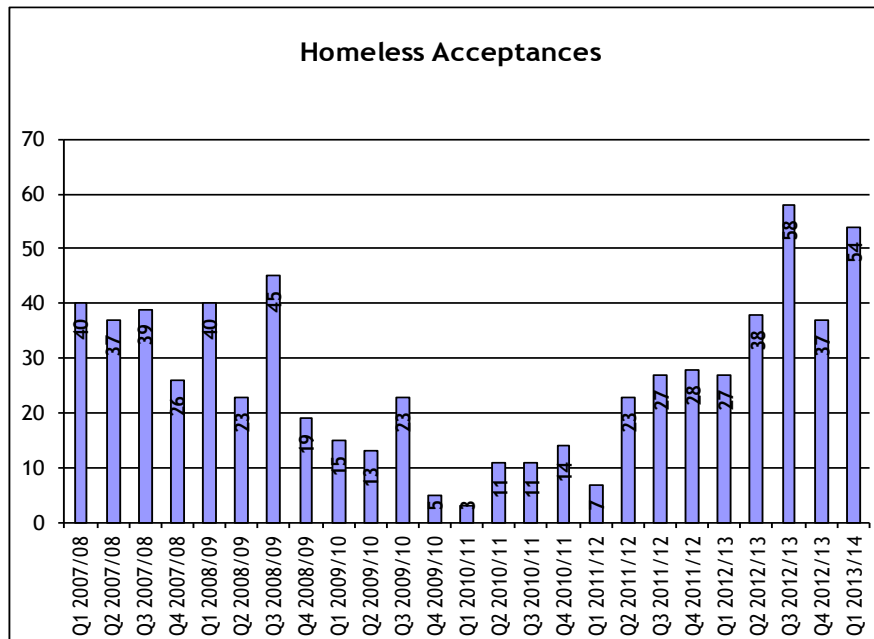


Source: *Index of Multiple Deprivation 2010*

MEETING BASIC NEEDS

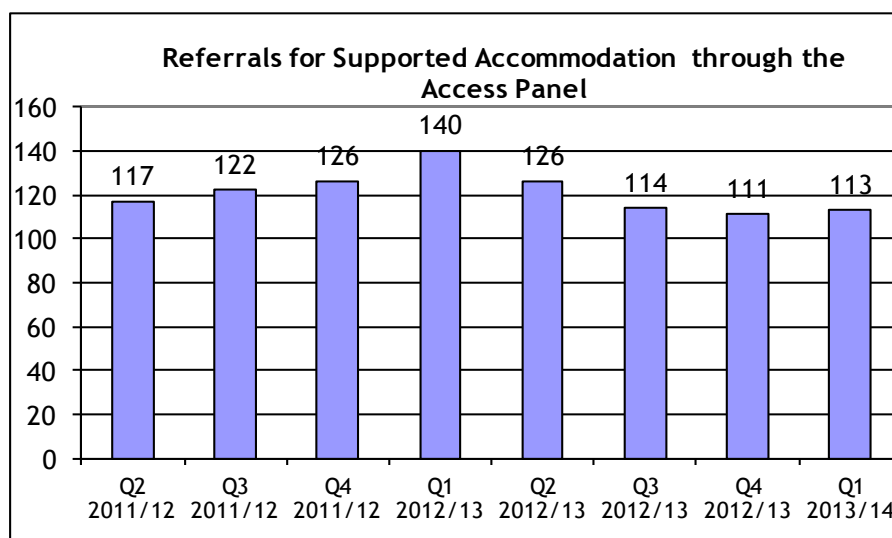
Homelessness

The number of people accepted as statutorily homeless has increased significantly over the past two year; figures have doubled since quarter 1 2012/13 and increased by 700% since quarter 1 2011/12.



Source: Reading Borough Council

The table below shows the number of single people who have been referred to supported accommodation²⁷.



Source: Reading Borough Council

²⁷ e.g. Hamble Court, Salvation Army, Launch Pad, Waylen St.

Housing conditions

According to the Children's Society, in 2013 over half of all children in the UK who say they are in poverty are living in homes that are too cold, and a quarter live in damp or mould-ridden conditions²⁸.

Census 2011

The 2011 Census provides a measure of under-occupancy and over-crowding. An occupancy rating of -1 implies that there is one room too few for the number of people living in the household. **Reading has a higher proportion of households with an occupancy rating of -1** than either the South east of England (*see map*).

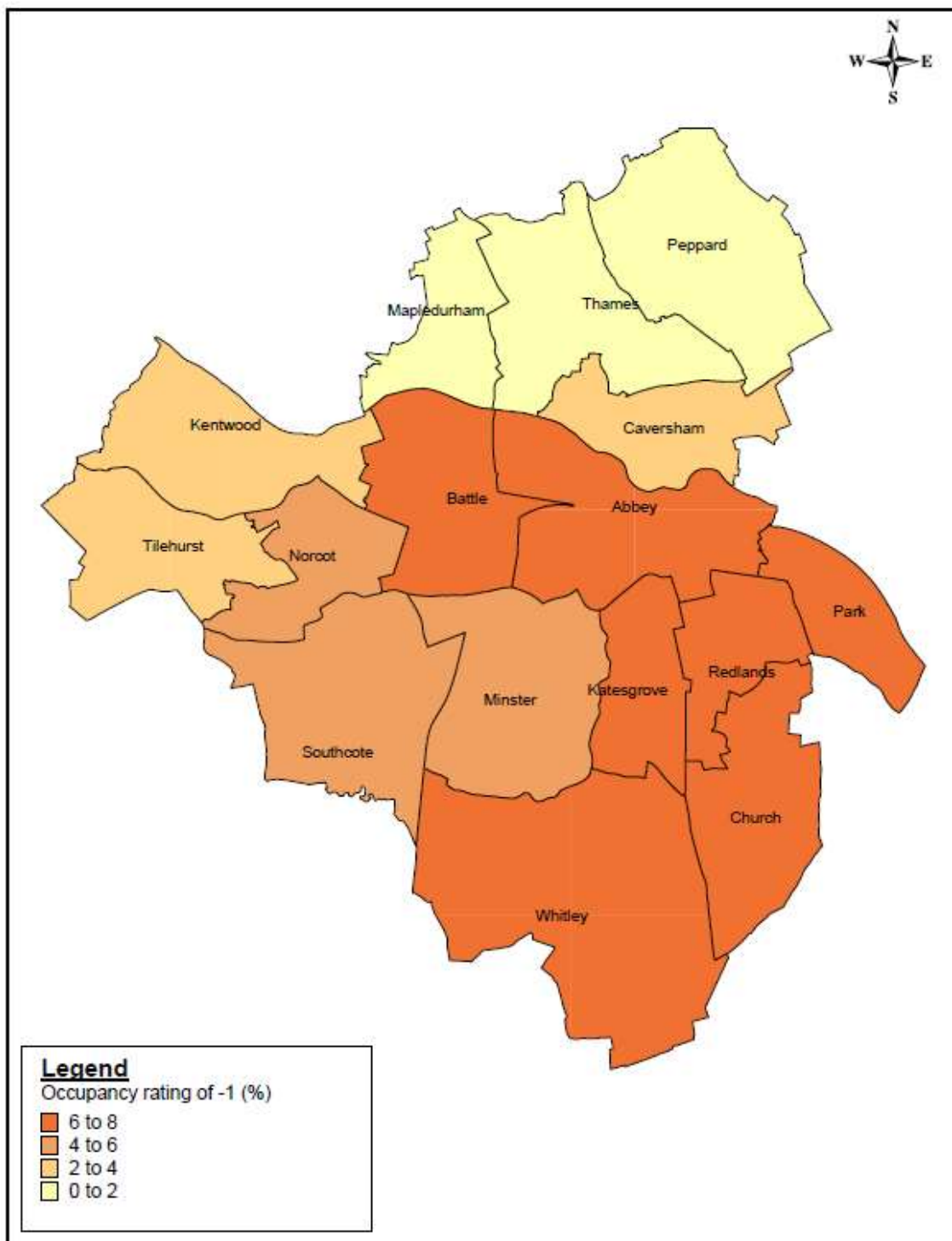
Central heating and occupancy rating

Area	No central heating	Occupancy rating (extra bedrooms) of -1	Occupancy rating (extra bedrooms) of -2 or less
	% of total in area		
England	2.69%	4.06%	0.75%
South East	2.38%	3.29%	0.47%
Reading	3.16%	5.26%	0.97%
Abbey	5.35%	6.44%	1.11%
Battle	4.64%	7.75%	1.88%
Caversham	3.67%	3.76%	0.33%
Church	1.95%	7.12%	1.28%
Katesgrove	5.60%	7.02%	1.91%
Kentwood	2.03%	3.50%	0.75%
Mapledurham	0.85%	0.51%	0.08%
Minster	4.19%	5.67%	0.84%
Norcot	2.77%	5.35%	0.63%
Park	3.90%	7.52%	1.98%
Peppard	1.01%	1.69%	0.23%
Redlands	3.64%	6.76%	1.04%
Southcote	2.32%	5.00%	0.87%
Thames	1.26%	1.21%	0.14%
Tilehurst	1.67%	2.37%	0.19%
Whitley	1.79%	7.52%	1.39%

Source: Census 2011

²⁸ Through Young Eyes, the Children's Commission on Poverty, the Children's Society 2013

Percentage of households with an occupancy rating of -1



Title: **Occupancy rating by ward**

Drg.No.:
Produced by GIS & Mapping Services

Date: 22/08/2014 Scale at A4: 1:50,000
Ref: G:\Mapinfo\Workspaces\KQ\health\occupancy rating.wor



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Source: *Census 2011*

Private sector house condition survey 2013

A sample of a thousand private sector properties in Reading were surveyed over a 3 month period in 2013.

The number of non decent²⁹ homes has reduced by 40% since the last stock condition survey in 2006. However, 12,200 dwellings (23.4% of total private sector housing) still fail to meet the requirements of the decent homes standard. This compares with 25% for England (2011/12).

- 5,265 dwellings (10.1%) exhibit Category 1 hazards within the Housing Health and Safety Rating System (HHSRS);
- 6,164 dwellings (11.8%) are in disrepair;
- 596 dwellings (1.1%) lack modern facilities and services;
- 4,531 dwellings (8.7%) fail to provide a reasonable degree of thermal comfort

Rates of non decency in the private rented sector are around the national average at 34.8% (national average 35%), but significantly higher than the private sector owner occupied average of 21.9%.

31.5% of vulnerable households live in non-decent homes. 7.4% households have insufficient bedrooms to meet family needs and are therefore overcrowded.

The estimated cost to meet the decency standard in the private sector in Reading is £85 million.

The highest rates of decent homes failure are recorded for the wards of Battle, Park, Caversham and Redlands. Failure rates in these wards exceed one-third of ward housing stock.

Fuel poverty

At the sub-regional level, a household is said to be fuel poor if it needs to spend more than 10% of its income on fuel to maintain a satisfactory heating regime (usually 21 degrees for the main living area, and 18 degrees for other occupied rooms)³⁰.

²⁹ A decent home is one that satisfies all of the following four criteria: it meets the current statutory minimum standard for housing; it is in a reasonable state of repair; it has reasonably modern facilities and services; it provides a reasonable degree of thermal comfort.

³⁰ At the national level, a household is said to be in fuel poverty if:

- they have required fuel costs that are above average (the national median level)
- were they to spend that amount they would be left with a residual income below the official poverty line

According to **Department of Energy and Climate Change**, in 2011 an estimated 6,000 households in Reading were considered fuel poor, equating to 9.8% of households in the Borough.

Fuel poverty 2011

	<i>Fuel Poor Households</i>	<i>Percent Fuel Poor</i>
Reading	6,239	9.8%
Berks	27,962	8.2%
SE	363,556	10.3%

Source: DECC 2011

However, according to the **Private Sector House Condition Survey (2013)**, while energy efficiency levels have improved since the previous survey in 2006, fuel poverty has increased in the Borough, primarily related to increases in energy tariffs and the economic circumstances of households affected.

A total of 10,573 households in Reading (17.9%) spend in excess of 10% of their annual income on domestic fuel and are defined as being in fuel poverty. Levels of fuel poverty have increased from 5,600 households or 11% as reported by the 2006 survey.

See also Financial Crisis Support Service in this chapter and excess winter deaths in the Poverty and Older People chapter.

Food poverty

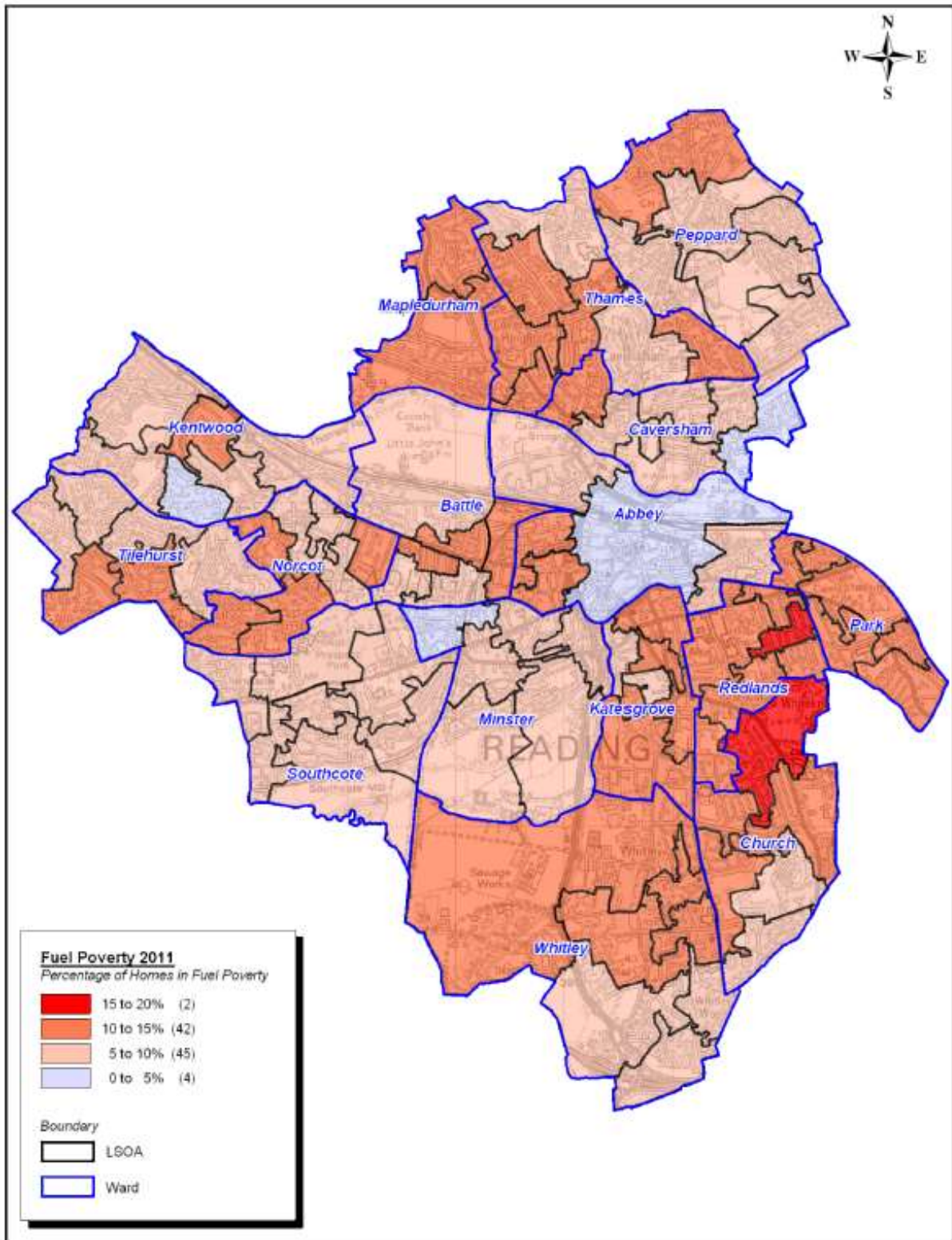
Readifood

Readifood provide emergency food parcels to families and individuals across greater Reading and have seen unprecedented growth in demand over the past 18 months. **Demand for food parcels has risen by almost 400% over the past two years**, from 25 parcels per week to a current 97 parcels per week. This is at least partly due to sanctions relating to Job Seekers Allowance or Employment Support Allowance.

From April to December 2013 Readifood provided:



- 1875 single person parcels (60%)
- 527 couple parcels (17%)
- 712 family parcels (23%)

Households in fuel poverty



Title: **Households in Fuel Poverty 2011**
Percentage by LSOA

Date: 22/05/2013 Scale at A4: 1:46000
 Produced by GIS & Mapping Services Ref: 35075\Fuel Poverty 2011 by LSOA A4P wor

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Source: DECC 2011

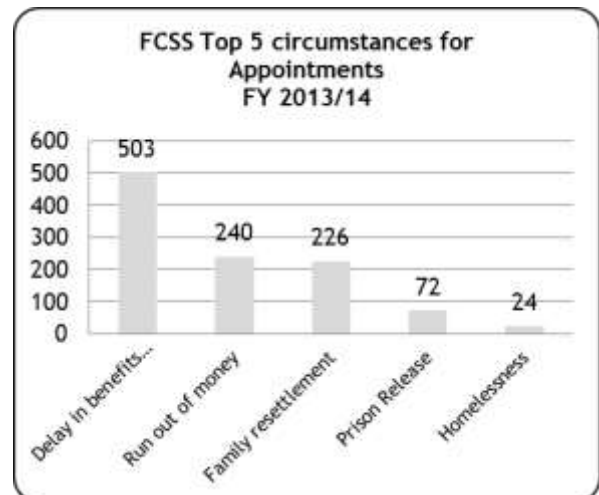
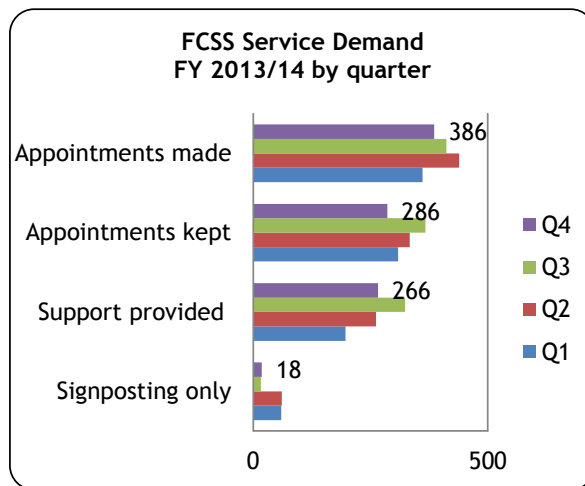
Financial Crisis Support Service

The Council's Financial Crisis Support Service was launched in April 2013, following the abolition of Dept of Work and Pension's Crisis Loans and Community Care Grants, to create local support for vulnerable households that require financial support where there are no other avenues available to them. In terms of type of support, customers are most often provided with food parcels, gas/electricity top up, cash for white goods and furniture.

From April 2013 to March 2014 FCSS provided:

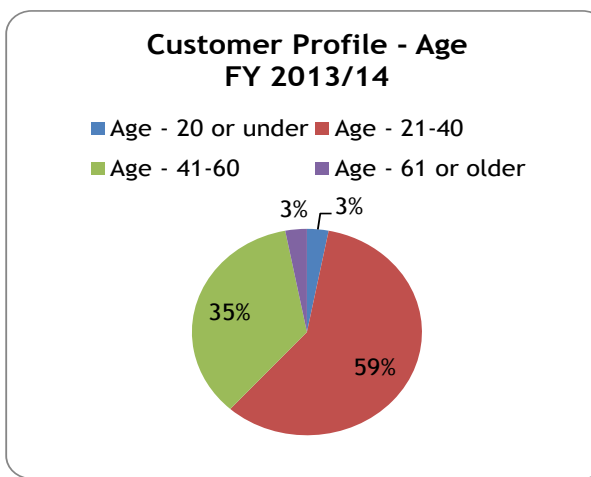
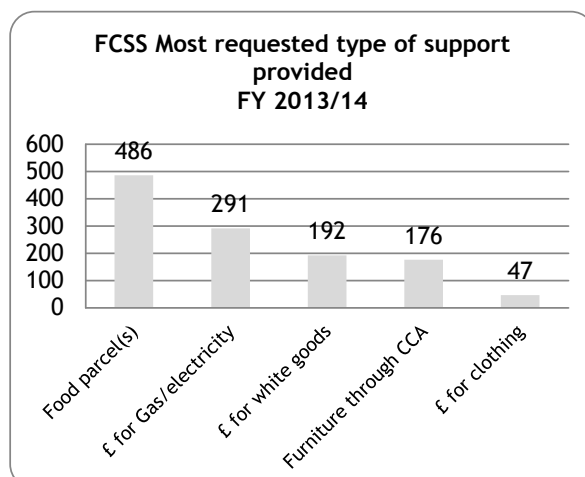
- 486 food parcels
- 291 customers provided with gas/electricity top up

Financial Crisis Support Service 2013/14



Service Demand
Appointments made, and support provided, through the scheme were highest during Q3. During Q4 74% of appointments were kept and support provided in 93%.

Appointments - Circumstances
The most common circumstances leading to an appointment is delay in benefits payment, this is more than double the those who require an appointment as have run out of money.

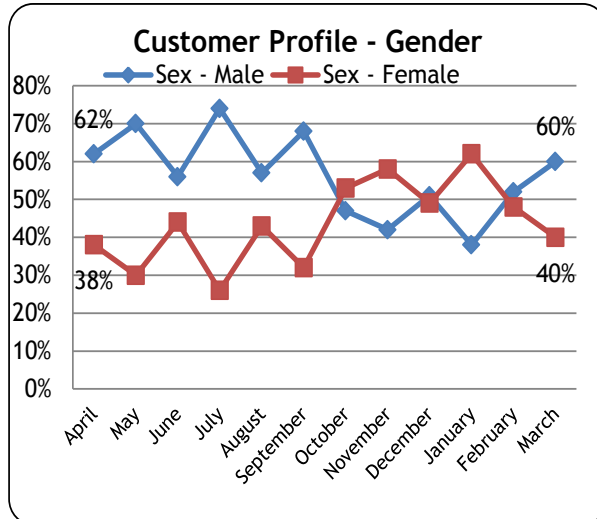


Type of support provided

Food parcels have been requested most and 486 issued during 2013/14. This is just a small proportion of the total provided with Readifood and other organisations also supplying parcels

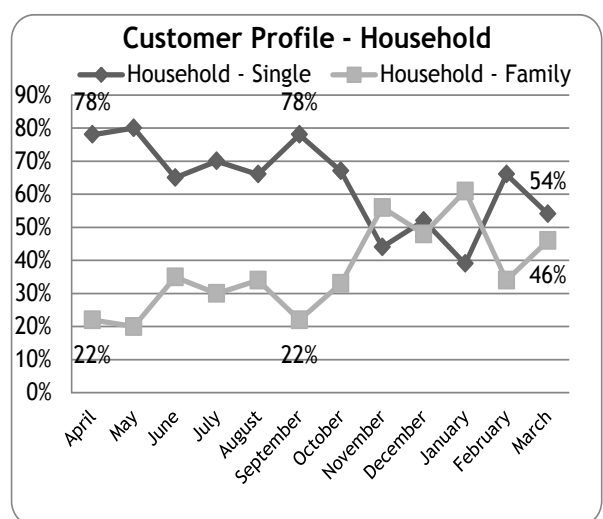
Customer Profile – Age

The majority of claimants are aged 21-40 (59%) followed by those aged 41-60 make up 35%



Customer Profile - Gender

The gender profile of customers has varied throughout the year at the end. In March 60% of customers were male and 40% female



Customer Profile – Household

The household profile has changed significantly during the year. The majority of customers were single (78%) now the split is fairly even between single (54%) and family 46%.

HEALTH

Children living in income-deprived families are prone to significantly worse health outcomes, both during childhood and later in life. The adverse impact of unemployment, for example, on physical and mental health of individuals in term of higher risk of depression and increased morbidity is well documented. Poor parental health combined with financial hardship has an inevitable effect on the wellbeing of children. Deprivation can influence behavioural choices that are known to impact on the health of adults and children such as breastfeeding, eating habits and participation in sports and exercise.

Census Overview

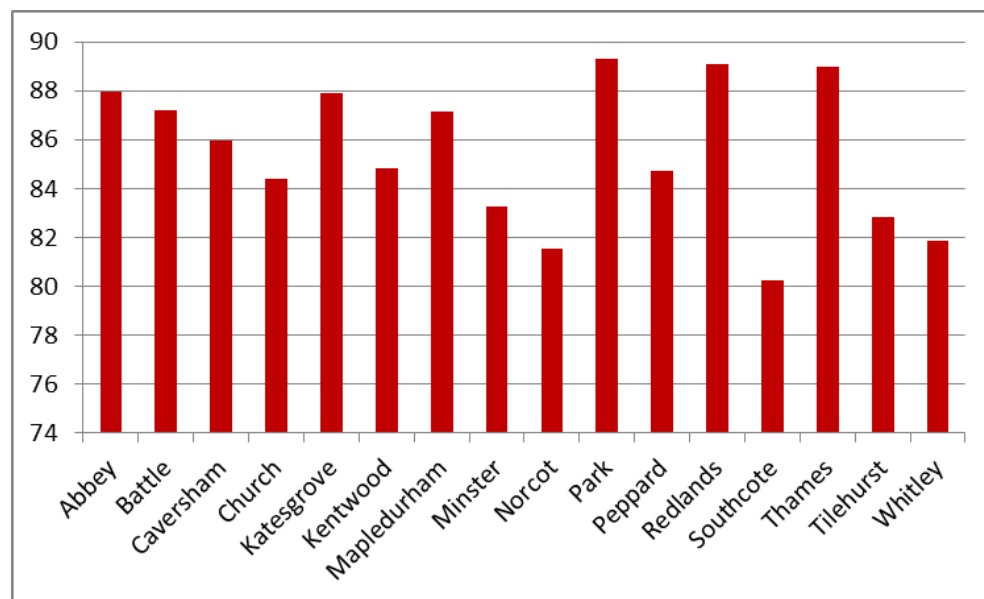
Proportion of population reporting good or very good health by ward

On average, the 2011 Census shows that a **higher percentage of residents report good or very good health** than in either the South East or nationally.

	<i>% reporting good or very good health</i>
England	81%
South East	84%
Reading	86%

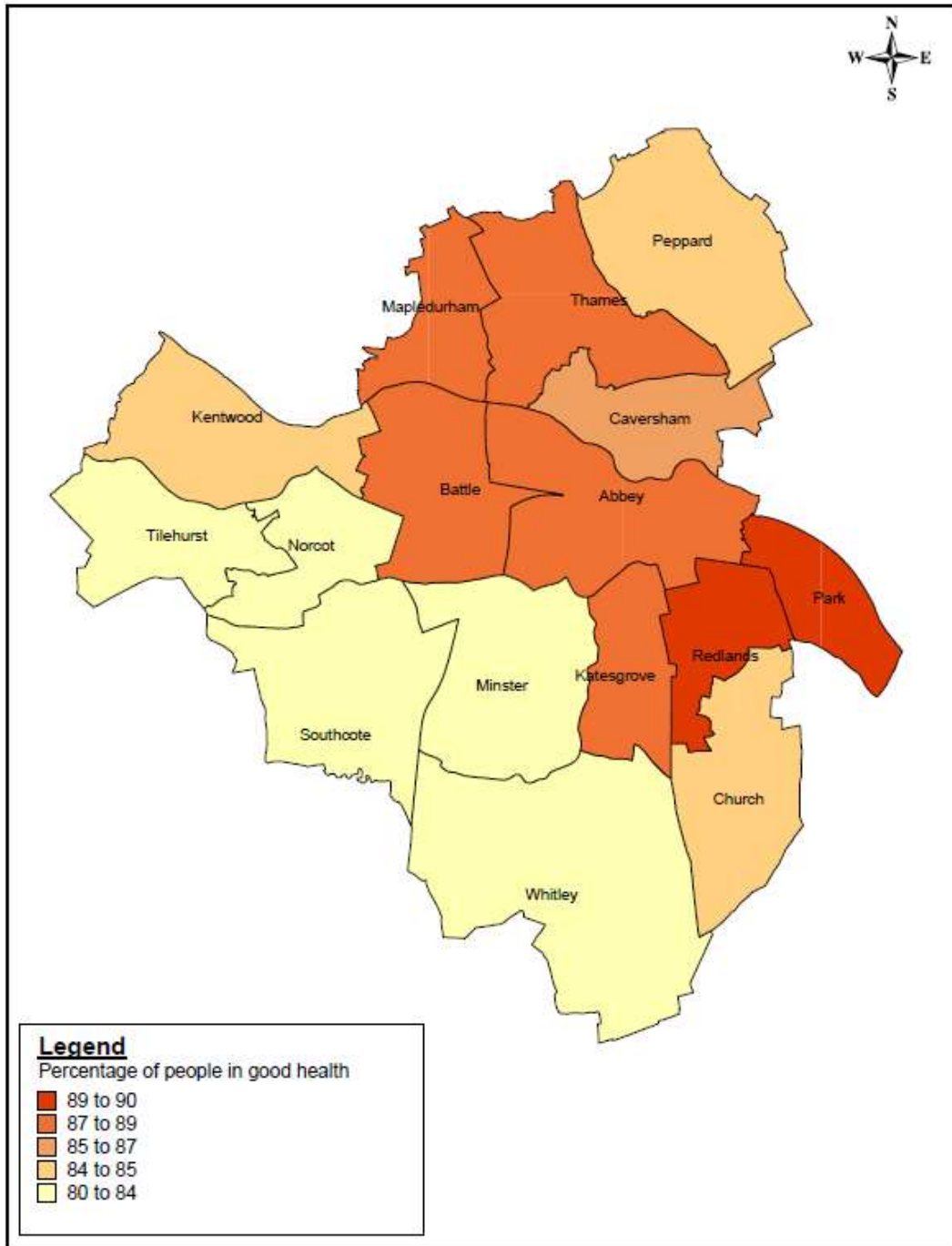
Source: 2011 Census

However, there are significant geographical differences within Reading (*see map*). The areas reporting the highest percentage of residents reporting good or very good health are Park, Redlands and Thames. In Park and Redlands this may be due to the higher number of younger people, particularly students, in these areas.



Source: 2011 Census

Proportion of population reporting good or very good health



Title: Proportion of population reporting good or very good health by ward

Drq.No:

Produced by GIS & Mapping Services

Date: 22/08/2014

Scale at A4: 1:50,000

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Source: Census 2011

Reading residents' health

The health of people in Reading compares favourably with the England average in some areas and less favourably in others:

- **Life expectancy** for women is similar to the England average, but lower for men. However, life expectancy is 9.2 years lower for men and 6.3 years lower for women in the most deprived areas of Reading than in the least deprived areas.
- Over the last 10 years, all cause mortality rates have fallen. The early death rate from **heart disease and stroke** has fallen and is close to the England average.
- In year 6, 19.3% (265) of children are classified as **obese**.
- Levels of **alcohol specific hospital stays** among those under 18, **breast feeding** and **smoking in pregnancy** are better than the England average.
- The estimated level of **adult obesity** is better than the England average.
- The rate of **sexually transmitted infections** and TB is significantly worse than the England average.
- Rates of **road injuries and deaths** and **hospital stays for alcohol related harm** are better than the England average.
- Priorities in Reading include **crime, drugs and alcohol and identification and management of respiratory disease**.

Source: Public Health England health profile 2014

Life expectancy for males

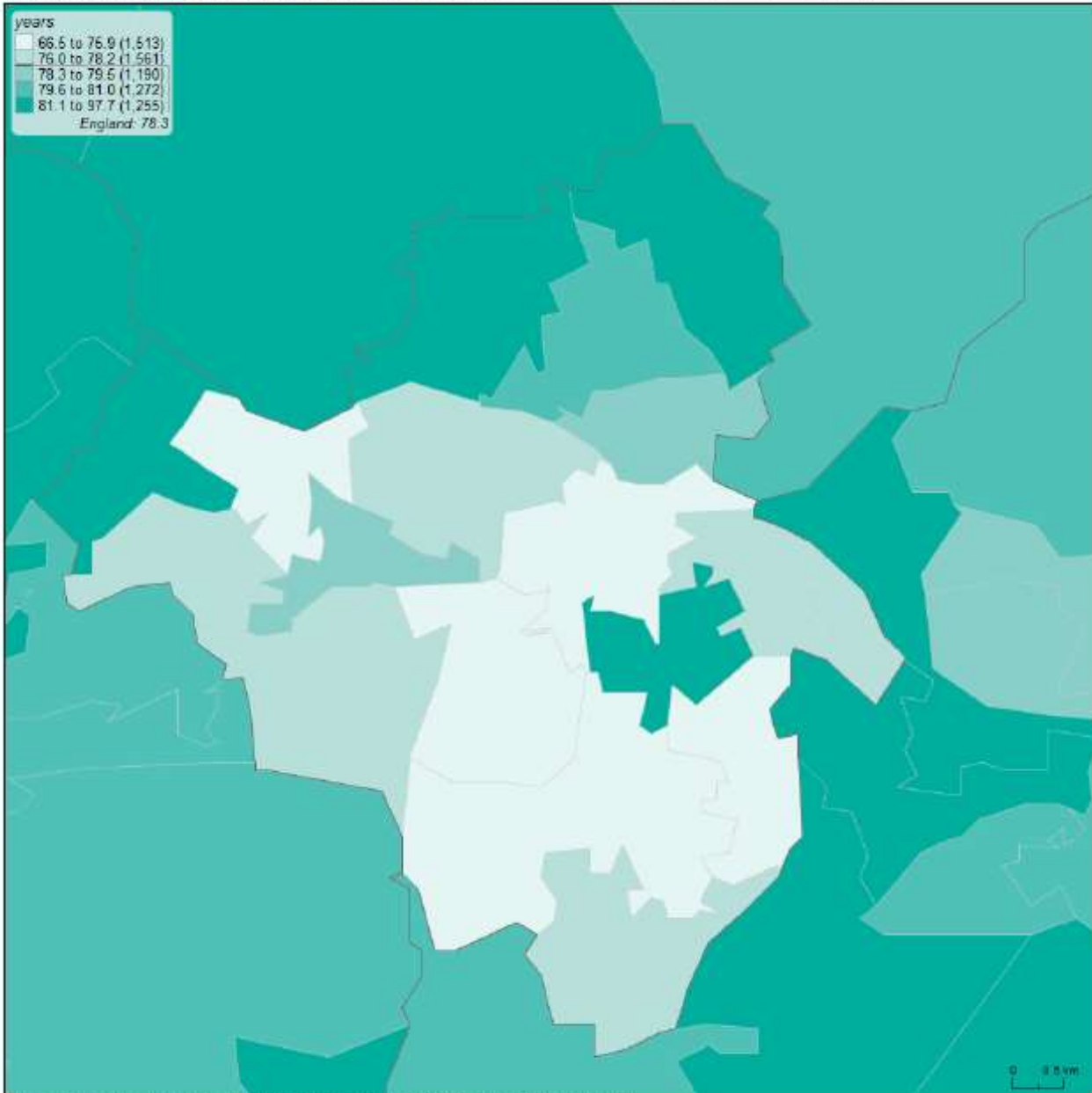


Public Health England

Local Health

Middle level SOA (2011)

Life expectancy at birth for males, 2006-2010 - source: ONS, PHOs (now part of Public Health England) © Copyright 2011



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Source: Public health England, 2006-2010

Life expectancy for females

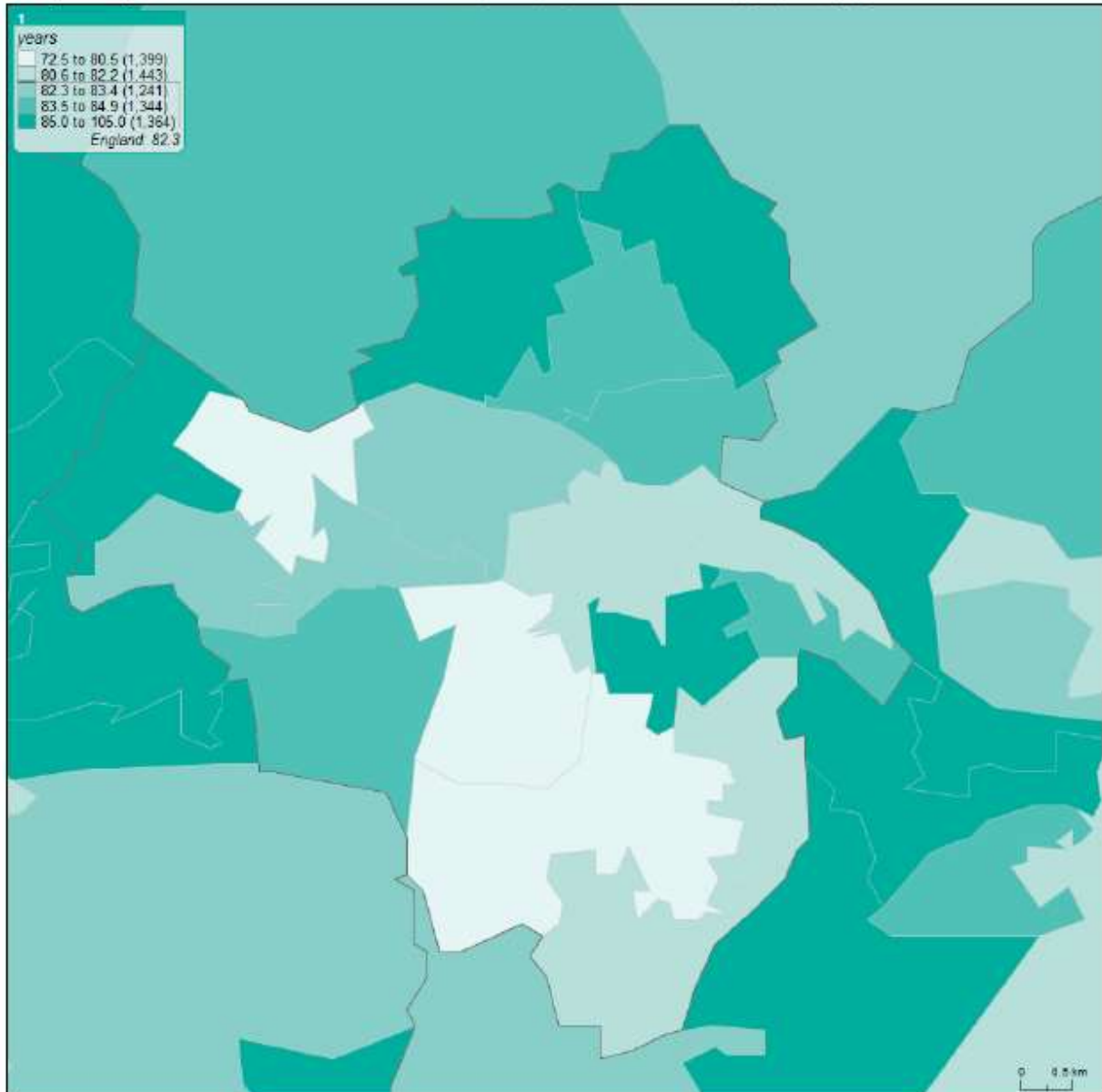


Public Health England

Local Health

Middle level SOA (2011)

Life expectancy at birth for females, 2006-2010 - source: ONS, PHOs (now part of Public Health England) © Copyright 2011



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Source: Public health England, 2006-2010

Child health

Children and young people under the age of 20 years make up 24.6% of the population of Reading.

The picture of the health and wellbeing of children in Reading is mixed compared with the England average.

- Infant and child **mortality rates** are similar to the England average.
- As discussed in the first chapter, the level of **child poverty** is worse than the England average with 20.8% of children³¹ living in poverty.
- The rate of **family homelessness** is worse than the England average.
- Children in Reading have average levels of **obesity**: 9.8% of children aged 4-5 years and 18.8% of children aged 10-11 years are classified as obese.
- In 2012, 71 children entered the **youth justice system** for the first time. This is a similar rate when compared to the England average for young people receiving their first reprimand, warning or conviction.
- In 2011/12, there were 4,503 **A&E attendances** by children aged 4 years and under. This gives a rate which is lower than the England average. The hospital admission rate for injury in children is lower than the England average, and the admission rate for injury in young people is lower than the England average.
- The level of **teenage pregnancy** is significantly worse than the England average.
- Reading is significantly worse than the England average for **acute sexually transmitted infections, 16-18 year old NEETs (not in education, employment or training), and children with one or more decayed, missing or filled teeth.**

Source: Public Health England Child Health Profile, 2014 (except child poverty)

³¹ Under the age of 20

POVERTY AND ETHNICITY

Children from ethnic minorities face a particularly high risk of growing up in poverty. Risks of poverty are highest for those from Bangladeshi, Pakistani and Black African communities, but are also above average for those from Caribbean, Indian and Chinese communities.

Overview - Census

Reading's population has increased in ethnic diversity. **35% of the population now belong to a Black and Minority Ethnic community.** Reading has the third highest Black and Minority Ethnic population in the South East after Slough and Oxford.

Ethnicity

	<i>Reading 2001</i>	<i>Reading 2011</i>	<i>England 2011</i>
White British	86.80%	66.9%	80.9%
Other White	4.2%	7.9%	4.6%
Mixed	2.4%	3.9%	2.2%
Indian	1.7%	4.2%	2.6%
Pakistani	2.7%	4.5%	2.1%
Other Asian	0.8%	3.9%	2.3%
Black Caribbean	2.2%	2.1%	1.1%
Black African	1.6%	4.9%	1.8%
Black other	0.4%	0.7%	0.5%
Chinese	0.7%	1%	0.7%
Other ethnic group	0.7%	0.9%	1.0%

Source: 2011 Census

According to the School Census 2013, **49.4% of school children are from a Black and Minority Ethnic group.**

Ethnicity and attainment

Research³² shows that nationally White children who are eligible for free school meals are consistently the lowest performing group in the country, and the difference between their educational performance and that of their less-deprived White peers is larger than for any other ethnic group. The gap exists at age five and widens as children get older.

The table below highlights that, in Reading, attainment by young people from Mixed race backgrounds at Key Stage 2 is lower than that of their peers. It also indicates that this gap continues through to GCSE level. Children from Black communities at Key Stage 2 have a similar attainment level to their peers, though attainment is lower at GCSE level.

Attainment by ethnic group

		White	Mixed	Asian	Black	Chinese	All pupils
Key Stage 2 - Percentage achieving level 4 or above	Reading	84	78	83	84	x	83
	England	86	87	85	85	92	86
Percentage achieving 5+ A*-C grades inc. English & mathematics GCSEs	Reading	63	56	67	59	x	64
	England	60.4	62.7	64.9	58.7	80.1	60.8

Source: Department for Education 2012/13

Free school meals

A higher proportion of Mixed race and Black children are eligible for free school meals than White children, but a lower proportion of Asian and Chinese children.

Eligibility for free school meals by ethnic group

	Eligible for FSM	Not eligible for FSM
White	16%	84%
Mixed	29%	71%
Asian	10%	90%
Black	21%	79%
Chinese	2%	98%

Source: RBC school census 2014

³² the Government's Education Committee, 'Underachievement in Education by White Working Class Children'

Health

This table shows the percentage of hospital admissions in 2011/12 that were emergencies for each ethnic group in this area. A high percentage of emergency admissions may reflect some patients not accessing or receiving the care most suited to managing their conditions. **There is a higher proportion of admissions by residents from Asian and Black communities than by all ethnic groups, in both Reading and nationally.**

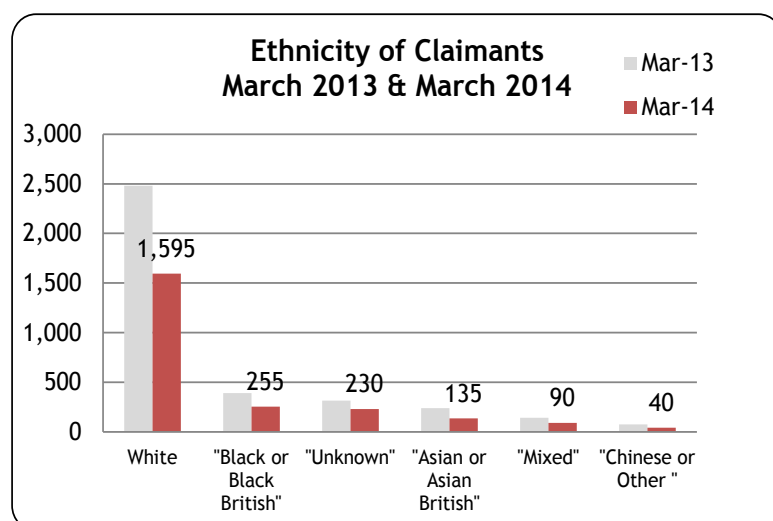
Percentage of hospital admissions in 2011/12 by ethnic group

	All ethnic groups	White	Mixed	Asian	Black	Chinese	Other	Un known
No of emergency admissions	11393	8662	138	961	523	38	111	960
Reading %	42.5%	42.9%	39.4%	46.2%	44.0%	38.0%	49.2%	35.6%
England %	40.6%	41.1%	40.0%	45.3%	44.4%	38.0%	46.4%	30.1%

Source: Reading Health Profile 2013, Public Health England

Job Seekers Allowance claimant count

In March 2014, 61.2% of people claiming JSA were White British, with **29.1% from Black and Minority Ethnic groups.**



Source: NOMIS, March 2014

JSA claimants by ethnic group

<i>Ethnicity</i>	<i>Male</i>	<i>Female</i>	<i>Total</i>	<i>% total claimants</i>
White	1015	585	1595	68.3
British	935	515	1,450	62.1
Irish	10	10	20	0.9
Other	70	60	125	5.4
Mixed	60	30	95	4.1
Asian or Asian British	80	75	150	6.4
Indian	20	15	35	1.5
Pakastani	45	40	80	3.4
Bangladeshi	5	5	10	0.4
Other Asian	10	15	25	1.1
Black or Black British	185	85	270	11.6
Caribbean	110	45	155	6.6
African	50	30	80	3.4
Other Black	25	10	35	1.5
Chinese or Other	30	25	55	2.4
Unknown	125	85	205	8.8

Source: NOMIS, March 2014

POVERTY AMONGST OLDER PEOPLE

According to the International Longevity Centre UK, whilst 1.6 million pensioners nationally are still experiencing relatively low incomes, pensioner poverty has fallen drastically over the last 15 years, with pensioner households less likely to be on a low income than households with working age adults or households with children³³.

Census Overview

The 60-74 age group has increased by 8% since 2001. There has been a slight decrease in the 75+ age group. According to the ONS 2012 population projections, the 90+ age group will rise from forming 0.6% of the population to 1.3% in 2030.

Residents in older age bands

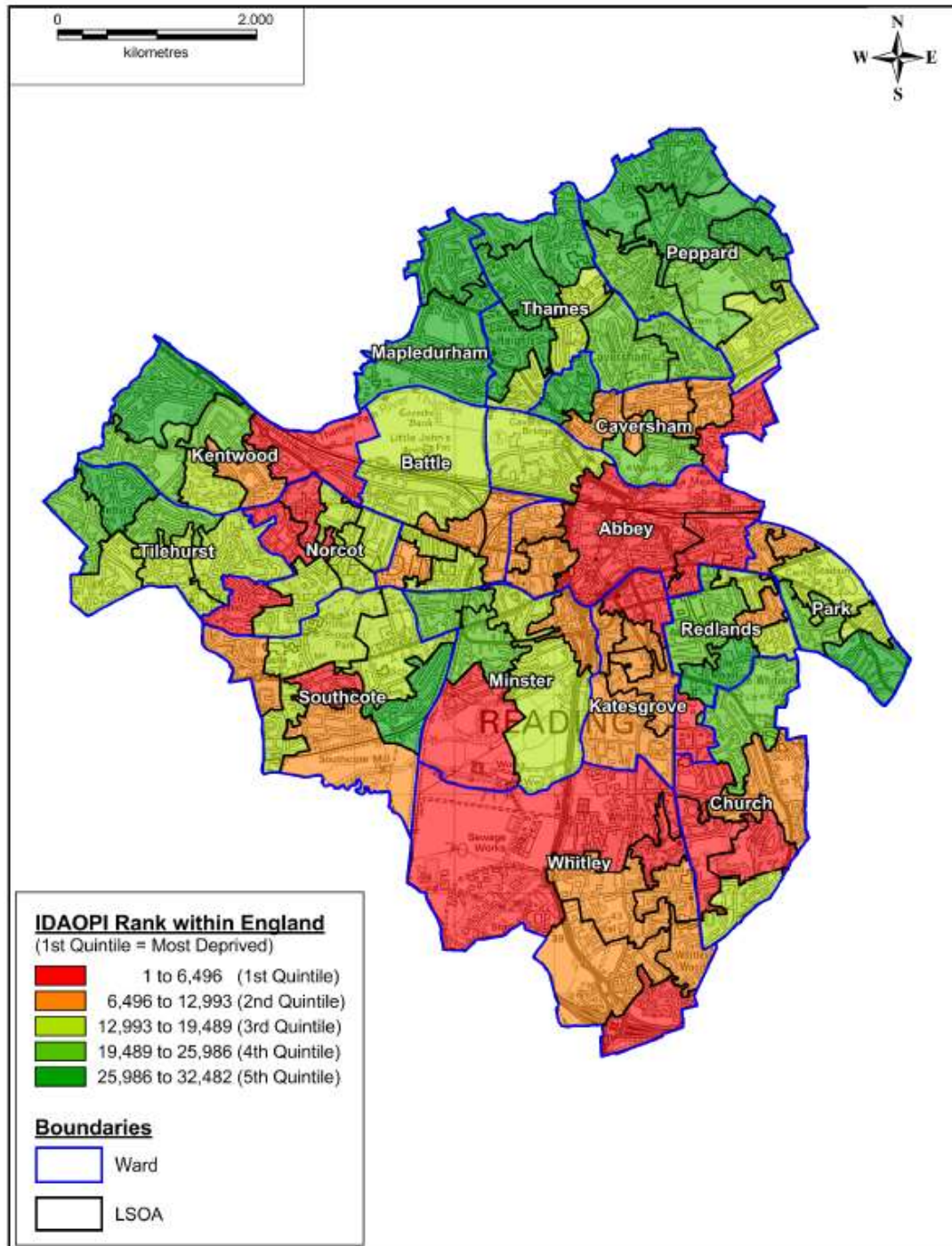
	<i>number</i>	<i>%</i>
All usual residents	155,698	100.0
Age 60 to 64	6,373	4.1
Age 65 to 74	9,058	5.8
Age 75 to 84	6,132	3.9
Age 85 to 89	1,704	1.1
Age 90 and over	938	0.6
All residents 60+	24,205	15.5

Source: Census 2011

³³ *Mapping Demographic Change - A Factpack of statistics from the International Longevity Centre - UK, July 2014*

Index of Income Deprivation Affecting Older People 2010

Reading residents high on this scale tend to be in areas of high general deprivation.



Rank of Income Deprivation Affecting Older People Index
2004 Figures

Date: 25/06/2014 Scale at A4: 1:50000

Produced by GIS & Mapping Services Ref: G:\MI\Data\CD\Chief Exec\Mosaic IMD - Jill Marston\IDAOP 2004 - A4P.wor

nlpg Reading
The National Planning Grid Making better use of our resources

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Source: Index of Multiple Deprivation, 2010

Excess winter deaths

The ratio of excess winter deaths (observed winter deaths minus expected deaths based on non-winter deaths) to average non-winter deaths in Reading is one of the highest in the country, though this has improved from the actual highest in 2013.

Extreme winter deaths in Reading have increased since 2007/08. However, overall, the number of deaths are decreasing year on year, and analysis shows that the rise in Reading has been due to a combination of high winter deaths and low non-winter deaths, with non-winter deaths decreasing at a faster rate than winter deaths.

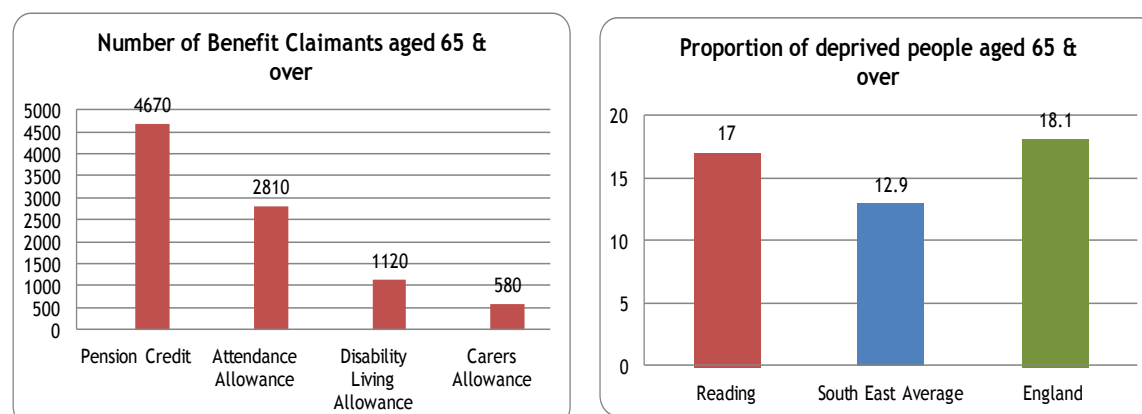
Excess winter deaths 2009-2012

<i>Reading</i>	<i>England average</i>	<i>England worst</i>
27.4	16.5	32.1

Source: Health Profile 2014, Public Health England

Benefits claimants

Although pensioner poverty may have fallen at a national level, the proportion of deprived people aged 65 and over in Reading is well above the average for South East.



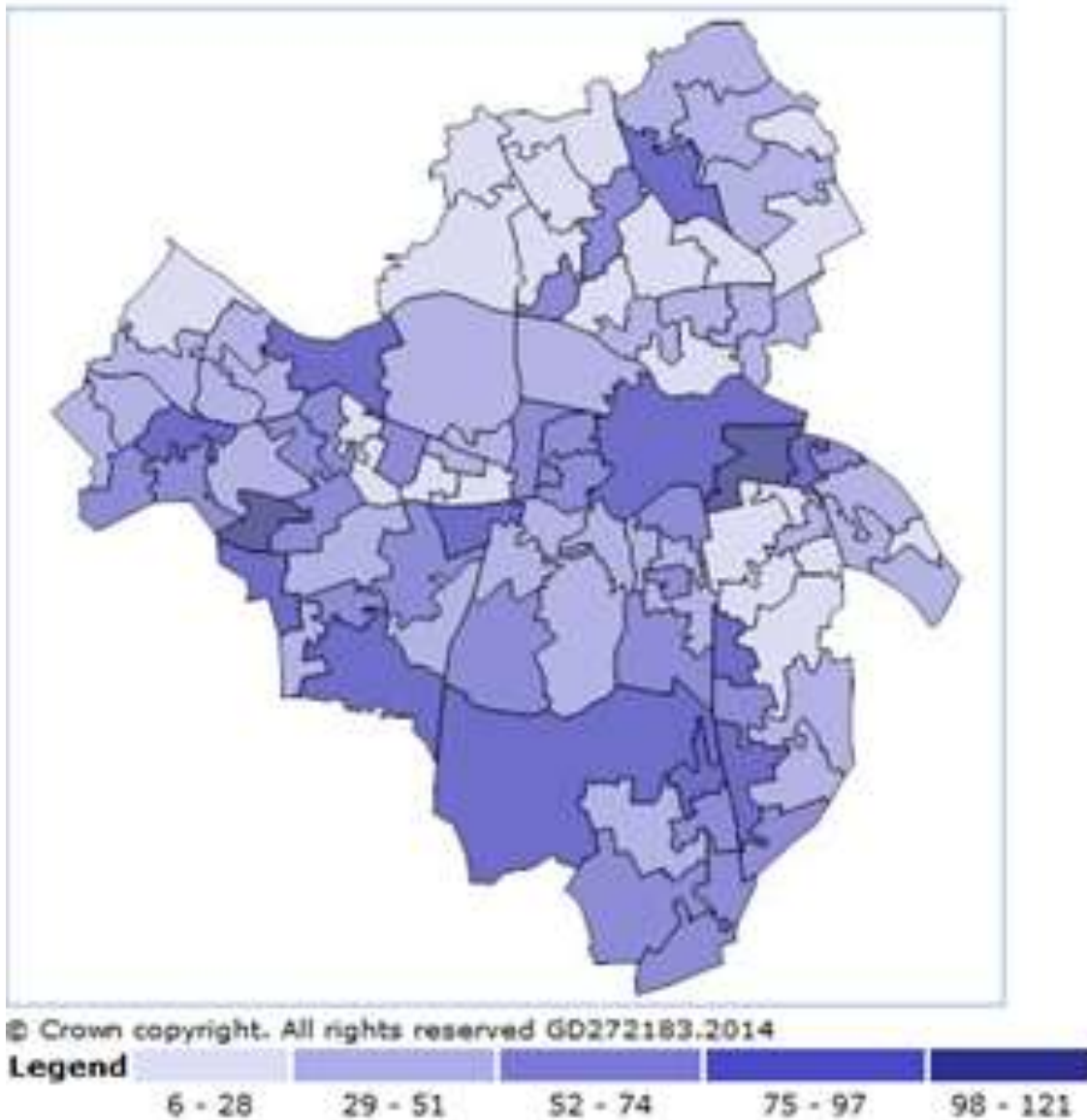
Source: Age UK Reading profile 2013, data Aug 2012

Nationally, many older people are not claiming benefits to which they are entitled. According to DWP data for 2009/10, up to 38% of older people were failing to claim Pension Credit and up to 46% were failing to claim Council Tax Benefit.

Pension credit

The map below shows the distribution of Reading's 4,510 Pension Credit claimants in August 2013.

Pension credit claimants Aug 2013



Source: Nomis 2013 (aged 60+)

JSA claimants

The rate for JSA claimants in Reading over 50 is higher than both the South East and GB (July 2014). The rate was also the second highest in the local area when compared to the other Berkshire authorities, in March 2013.

JSA claimants over 50

	<i>claimant rate</i>
Reading	2%
South East	1%
GB	1.6%

Source: NOMIS July 2014

See also the section on fuel poverty in the Meeting Basic Needs chapter.

POVERTY AND DISABILITY

A third of all disabled adults aged 25 to retirement are living in low income in 2008/09 - around one and a half million people. This low-income rate is around double that for non-disabled adults and, unlike that for children and pensioners, is higher than a decade ago³⁴. In relation to physical disabilities, it is estimated by 2025, 50% of the national population will have at least one long-term condition³⁵.

Census Overview

The rates of limiting long term illness and provision of unpaid care have changed little since 2001 and are below the average for England.

Extent to which illness or disability is limiting, by proportion and ward

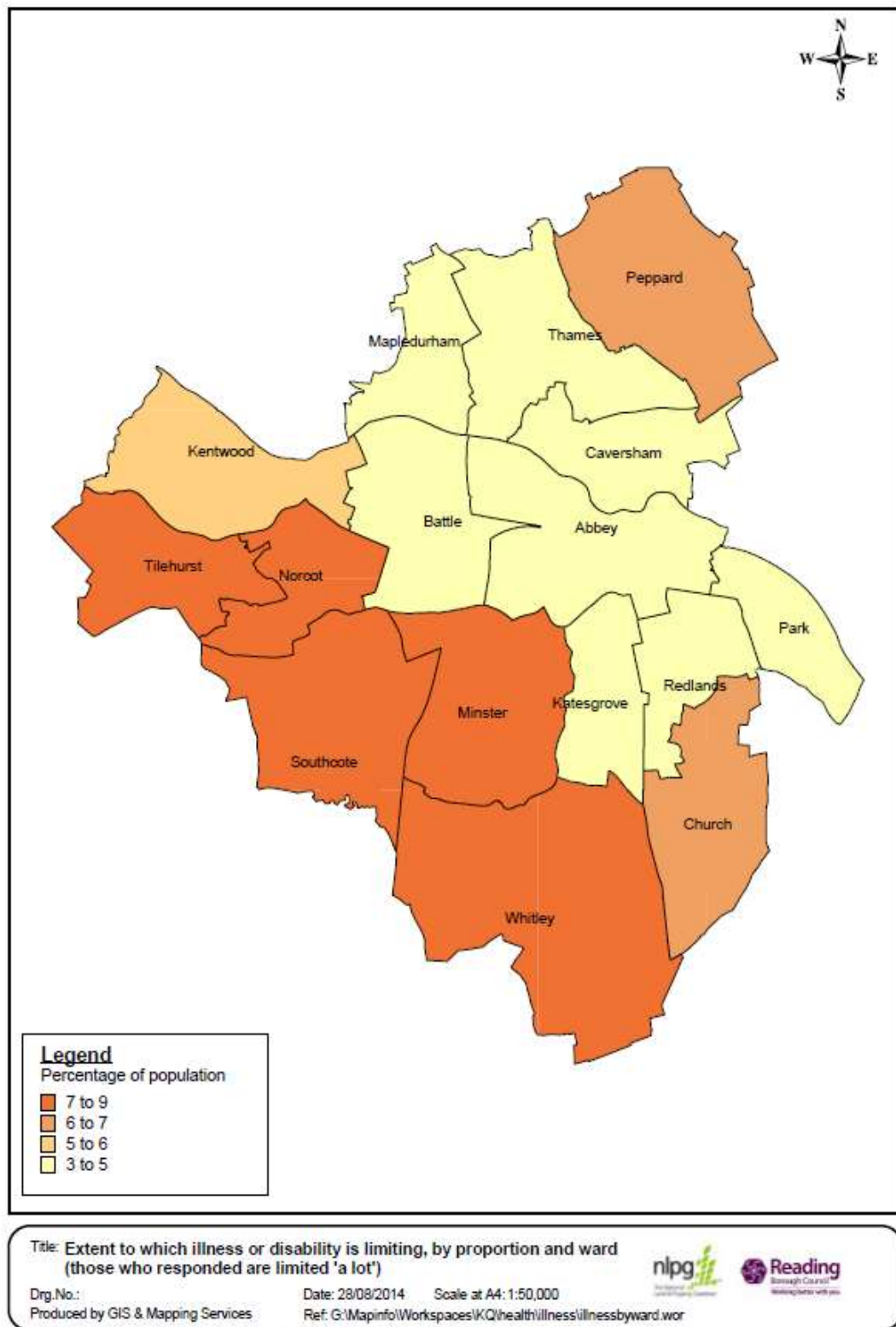
Ward	% of resident population		
	A lot	A little	Not at all
Reading	5.66	7.25	87.08
Abbey	4.51	5.38	90.11
Battle	4.13	5.98	89.89
Caversham	4.94	7.33	87.73
Church	6.33	7.77	85.90
Katesgrove	4.06	6.01	89.92
Kentwood	5.84	7.47	86.68
Mapledurham	4.59	9.55	85.86
Minster	7.43	7.39	85.19
Norcot	7.48	9.28	83.24
Park	4.09	5.01	90.90
Peppard	6.08	8.29	85.63
Redlands	3.65	5.48	90.87
Southcote	8.96	9.77	81.27
Thames	4.06	6.53	89.41
Tilehurst	7.15	9.11	83.74
Whitley	7.36	8.51	84.14

Source: 2011 Census

³⁴ 'A route out of poverty? Disabled people, work and welfare reform', New Policy Institute and Child Poverty Action Group, 2006 (updated)

³⁵ The Hidden Need in Berkshire, Overcoming Social Deprivation, Berkshire Community foundation, December 2010

Percentage of residents who feel that they are limited 'a lot' by their illness or disability



Source: 2011 Census

Those who feel that they are limited 'a lot' by their illness or disability tend to be concentrated in the south and west of the borough.

Limiting long term illness and unpaid care

	<i>Reading 2001</i>	<i>Reading 2011</i>	<i>England 2011</i>
People with limiting long-term illness	13.5%	13.0%	17.6%
Provision of unpaid care: % persons	7.7%	8.0%	10.3%

Source: 2011 Census

Benefits claimants

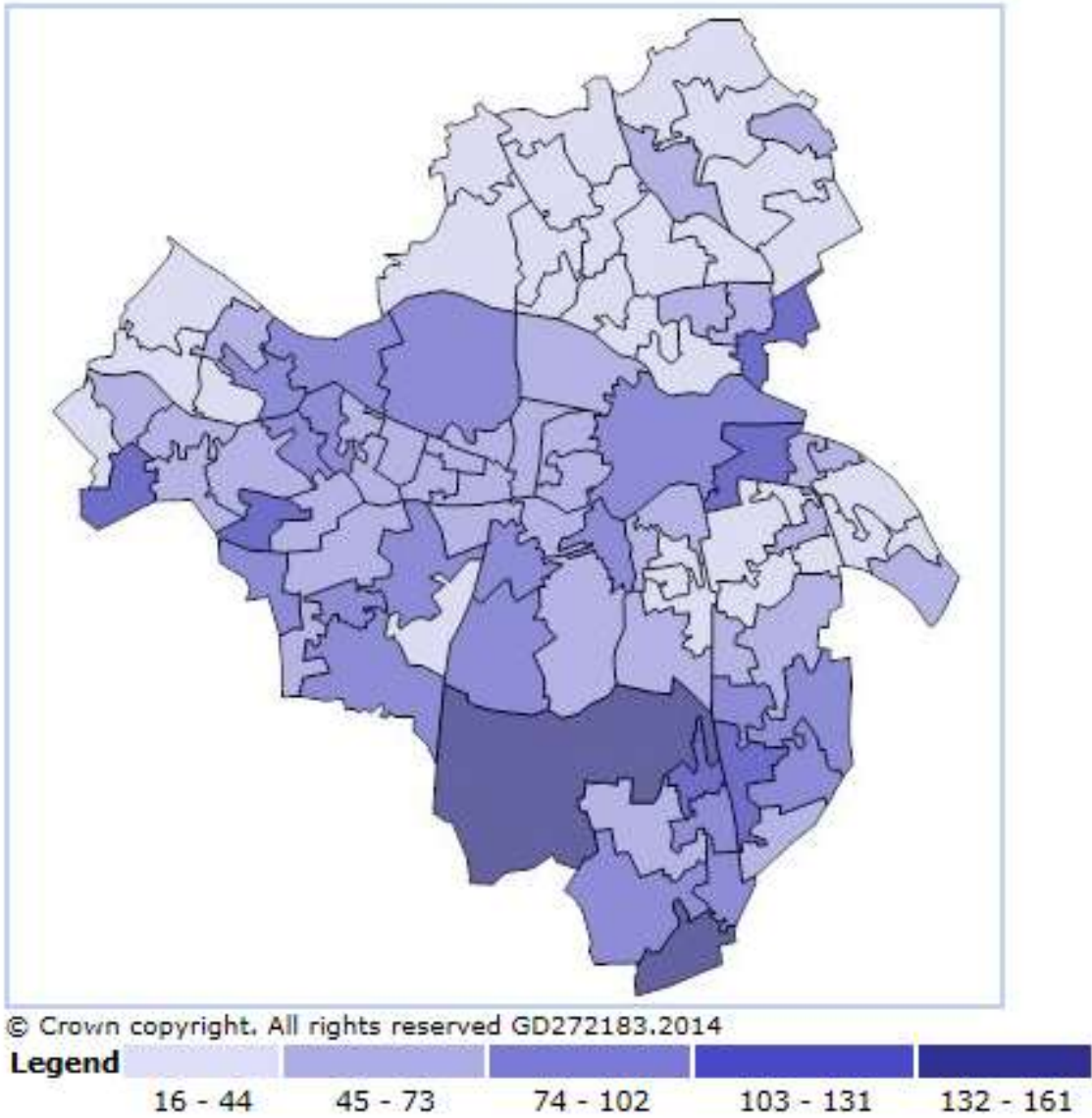
In Feb 2014, 5,650 people in Reading were claiming Disability Living allowance, 5.2% of the working age population³⁶. Their distribution is shown in the following map.

570 people were claiming Incapacity Benefit or Severe Disablement Allowance, 0.5% of the working population.

³⁶ *Based on ONS population projections 2014 (age 16-64)*

Disability Living Allowance claimants 2013

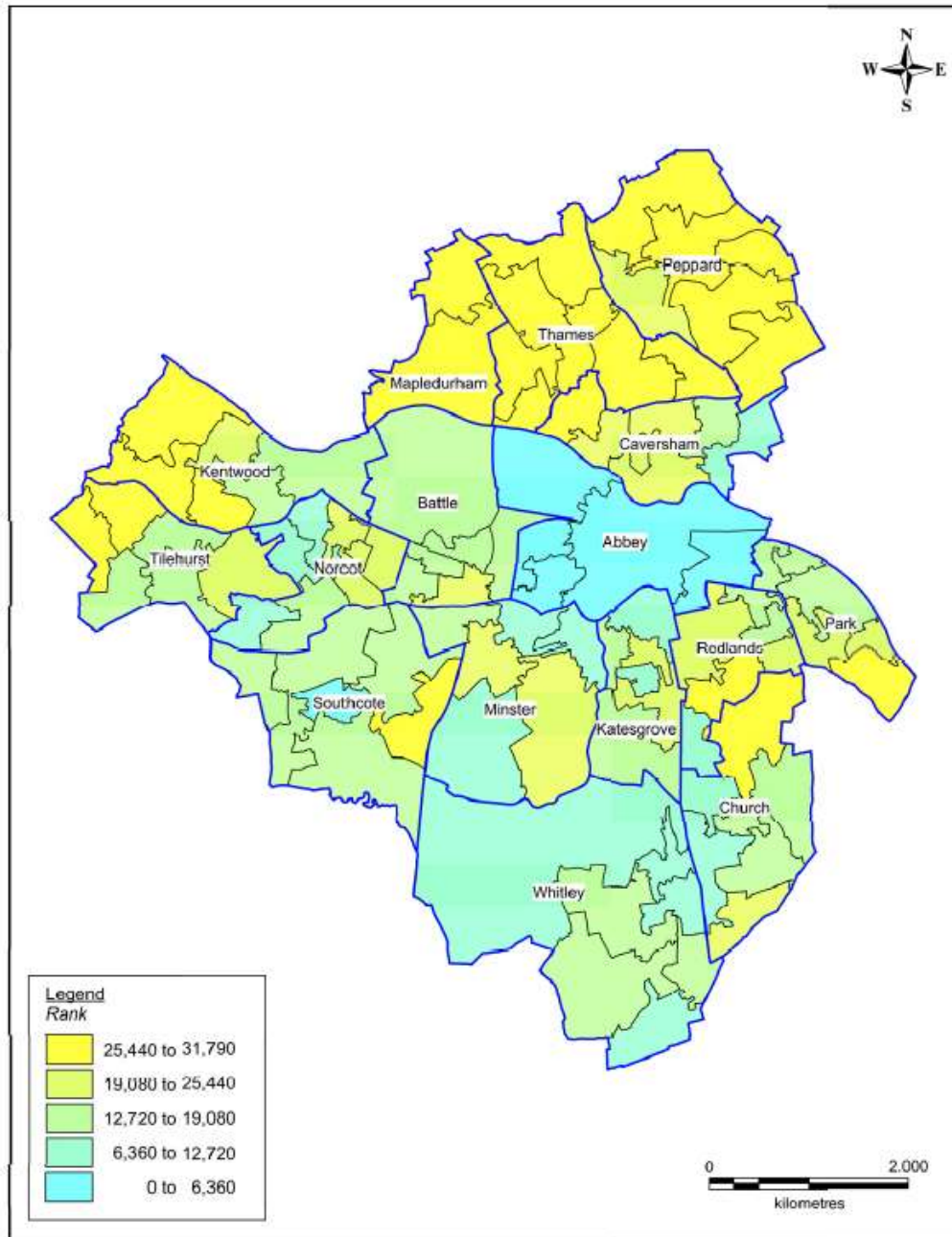
benefit claimants - disability living allowance for small areas



Source: NOMIS 2014

Index of Health Deprivation and Disability 2010

This domain measures rates of poor health, early mortality and disability in an area and covers the entire age range, though areas high on this index tend to be those with a higher proportion of older residents.





Rank of health deprivation and disability score from Index of Multiple Deprivation

Date: 25/09/2014 Scale at A4: 1:50,000

Produced by GIS & Mapping Services Ref: G:\MapInfo\Workspaces\KC\health\Poverty needs analysis\Poverty_needs.wor

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Source: Index of Multiple Deprivation, 2010

DEBT

According to the International Longevity Centre UK³⁷:

- One in five of all households (21 per cent) headed by someone aged 50 or over had outstanding mortgage borrowing on their main home in 2008-10.
- Among the over 50s with outstanding mortgages, the mean average owed was £62,200.
- 13 per cent of all older mortgaged households were struggling to repay their mortgage

According to the Citizens Advice Bureau (CAB), nationally Council Tax arrears has become the number one debt problem faced by many households across the country, overtaking credit card and unsecured personal loans. Between January and March 2014, CAB supported 27,000 people with a Council Tax arrears problem - a 17% increase on the same period last year.

In 2012/13, the debts of clients coming to Reading CAB and Reading Welfare Rights Unit in 2012/13 totalled £2,245,231. Financial gains achieved for clients totalled £2,669,840.

Citizens Advice Bureau (CAB)

Throughout Berkshire, Local Citizen Advice Bureaus (CABs) report increasing number of problems relating to debt, from young families with high mortgages, to older, asset-rich/cash poor households.

Debit is the 2nd most common issue that clients seek help with and formed 17% of the workload in 2013/14. Benefits issues form 30% of the workload and has significantly increased.

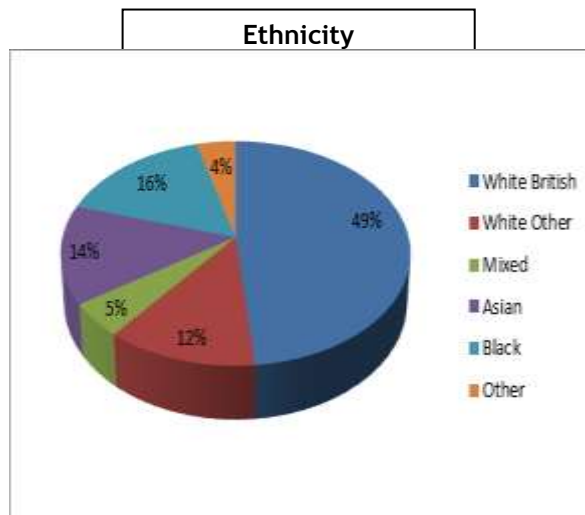
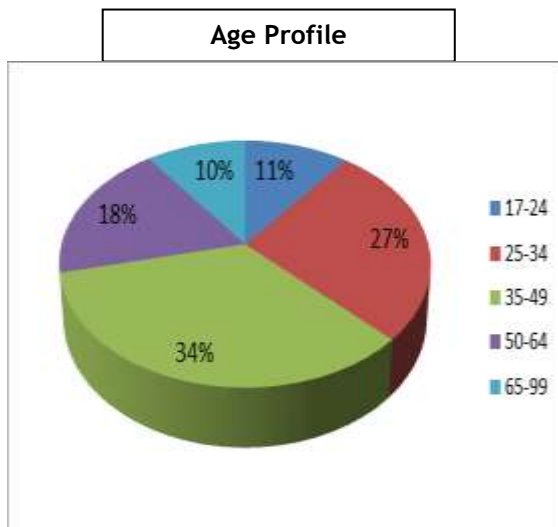
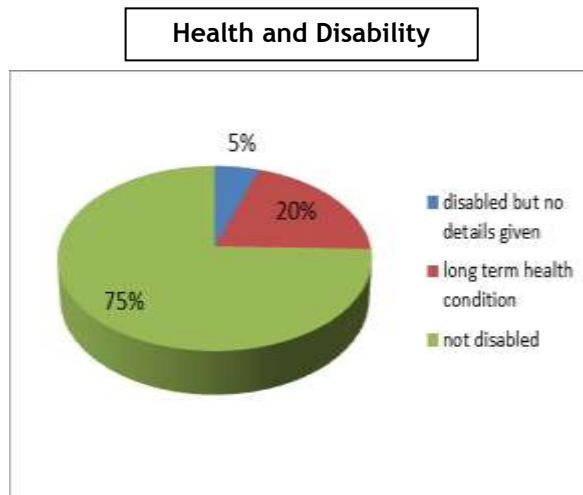
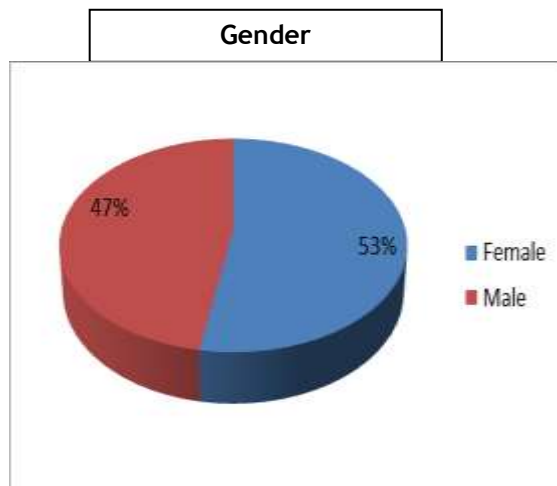
Top 10 types of debt issue:

○ Council tax	310
○ Credit, store & charge card	220
○ Rent arrears (social housing)	197
○ Unsecured personal loan	191
○ Mortgage and secured loan	173
○ Bank and building soc OD	116
○ Fuel debt	113
○ Water supply	109
○ Magistrate court fines	99
○ Rent arrears (private landlords)	92

Source: Reading CAB, Aug 2014

³⁷ Mapping Demographic Change - A Factpack of statistics from the International Longevity Centre - UK, July 2014

CAB Customer Profile



Source: Reading CAB, 2014

Ethnicity of CAB clients

	% Reading residents	% CAB clients
White	74.5%	49%
Mixed	3.9%	5%
Asian	12.5%	14%
Black	6.3%	16%
Other	2.0%	4%

Source: Reading CAB, 2014

Welfare Rights Unit

According to the Reading Welfare Rights Unit, the demand for specialist debt advice is continuing to grow and debt currently makes up 32.4% of total workload. More service users, both in work and in receipt of welfare benefits, are struggling to cover their basic living costs (fuel, water, food, toiletries, etc). It is becoming harder to find solutions to break the spiral of debt, and charity applications for help with rent arrears, bankruptcy deposit fees and debt relief orders are becoming a regular occurrence in order to implement a debt strategy that will give the client a long term solution.

There has also been a significant change in the makeup of the debts that clients have. Historically, it was not unusual for a client to bring a carrier bag of debt letters from non priority creditors, and whilst this still happens, there is nowadays a regular pile of priority debts letters too. Dealing with multiple priority debts, when there is little surplus money for debt repayment requires different skills because of the consequences of non payment.

See also Financial Crisis Support Service in Meeting Basic Needs chapter