



### **POVERTY WATCH ANNUAL REVIEW MEETING – 10 SEPTEMBER 2013**

#### ***Purpose of the meeting***

The purpose of the meeting was to bring Poverty Watch members up to date with the issues facing communities since the recession and the implementation of welfare reform. It was also an opportunity to review the work of Poverty Watch to and to discuss its future role.

Several presentations were made to bring members up to date, followed by discussions.

#### ***What has been the work of Poverty Watch to date?***

Since April 2012 Poverty Watch has done the following:

- Held quarterly meetings inviting the voluntary and statutory sector to share information about what is happening to residents and discuss new services and other developments to support local residents.
- Received a total of 24 case studies from organisations such as the Citizens Advice Bureau Kensington and Chelsea (CABKC), Age UK Kensington and Chelsea and Action Disability Kensington and Chelsea (ADKC). Case studies told us what some of their clients were going through from appealing fit for work assessments to the impact of housing benefit cuts on the family to the cost of school uniforms.
- Introduced the Poverty Watch newsletter which goes out electronically to KCSC members on a fortnightly basis. The newsletter pulls together national information and stories about poverty and welfare changes.
- Held three events in partnership with other organisations which included a benefits awareness event with-CABKC and Nucleus Advice Centre, an event in partnership with ADKC to look at the impact of welfare changes on disabled people and a housing event working with RBKC to consult the sector about changes to local housing allocation and the tenancy agreement. .
- Advocated for the development of a child poverty strategy and a school uniform grant. We have also fed into Health and Wellbeing Board's task and finish group looking at the impact of welfare changes on the health and wellbeing of residents.

#### **Presentations on what is currently happening**

##### **Supplementary Schools**

Due to the housing benefit changes children are having to move out of the borough. This is of even greater concern for children in year 11 doing their GCSEs. Experience has shown that parents who don't fully understand the system or have English as a second language find it far more difficult to seek help. They receive letters from the housing department and are not sure what they can do. In the case of Westway Development Trust's Education Department, it has referred parents from the supplementary schools able to seek advice or

support them with applications for discretionary housing payment (DHP). Supplementary school tutors have said that they have noticed a greater culture of fear, lack of confidence and heightened vulnerability amongst parents because of the benefit changes.

There was a sense that Housing Associations would be in a good position to provide the necessary support to tenants although there may be a sense of fear among tenants to talk to their landlord.

### **Advice and Information services**

Top areas of advice currently being given to clients are benefits advice primarily on employment support allowance (ESA) and issues around the results of medical assessments. There has been a 25% increase in ESA advice followed by housing benefit, Disability Living Allowance and Council Tax benefit. Fuel benefit advice has increased by 20% compared to two years ago.

Citizens Advice Bureau nationally is working on a pay day lending campaign as this is the next big issue. Recently CABK&C saw someone using 13 pay day loans. Advice over universal credit has slowed down.

Nucleus Advice Centre shared a Case study of a recent client who had done everything right in terms of getting herself on benefits and finding work. However the client is now struggling to survive on the income she earns especially now that the children are back at school. It was highlighted that getting people back into work fails to take into account the additional costs which increases the burden on families only just surviving on the income they earn. In the case of the client she now had to pay for school dinners and prescriptions which was a struggle.

Nucleus have also found out that there are 5 bedroom properties in Notting hill that landlords do not know what to do with and is querying if landlords are now selling these properties?

Zero hours contracts are also a big issue for people who are claiming benefits but recently found out that the DWP will not penalize people for refusing zero hour contracts. The National CAB is also giving evidence on private bailiffs and how they conduct business; the CABK&C has been actively involved in this campaign for many years. Nationally the CAB is seeking more evidence on the issue of bailiffs as well as impact of zero hour contracts.

### **Age UK Kensington and Chelsea**

There are still local residents under the radar who have been affected by the housing benefit cap and are not claiming DHP; it is of huge concern that those people have not been identified so that they can be provided with help and support. With winter fast approaching there is a huge concern about the health and wellbeing of older people in the borough.

### **Action Disability Kensington and Chelsea**

ADKC has seen an increase in people seeking advice on Employment Support Allowance. They shared case studies of disabled people who are suffering because they are now on ESA and are seeing more people seeking advice who are in despair. The organisation is worried about the rise of mental health issues in disabled people as they struggle to cope. They are continuing to support people to access appropriate support and advice

## **RBKC Children and Families**

### **The Child Poverty Task and Finish Group**

A Child Poverty Joint Strategic Needs Assessment is currently being done across the tri-borough. The Child Poverty Strategy will be completed in November and will cover four areas which are - financial support, employment and skills, family and life chances, place (housing). The information which is being received through poverty watch is useful for the task and finish group.

In relation to general children and families support the business group is asking the sector in particular to feed in any safeguarding issues.

### **RBKC Revenue and Benefits**

Housing has interviewed 170 people affected by cap to see what support people need to move into work. Support is given through offering training courses and a guaranteed job interview. However there are still issues facing many of these families such as childcare or impractical work hours that are on offer.

Support can be provided to families with children doing GCSE's but is not a permanent measure. A family will need to look for more affordable accommodation. The idea of mutual exchange is also an option; however there are limited numbers of 1 -2 bedroom properties.

From March 2014 Hammersmith and Fulham Job Centre will pilot Universal Credit. Those who are self-employed or living with parents can avoid the benefit cap.

Revenue and Benefits have found poverty watch very useful and have used some of the feedback from the sector to feed into their work.

### **Feedback from other members Poverty Watch**

**Child Poverty Action Group (CPAG)** is running a free school meal campaign called '*let's all have lunch*' and encourage local organisations to join. 4in10 is developing a London food map to see where food banks operating.

Let's all have lunch <http://www.cpag.org.uk/content/lets-all-have-lunch>

London food Map <http://www.londonfoodmap.org.uk/web/page/home>

**Dalgarno Trust** is running a food bank; so far evidence shows that they are mainly seeing people that have been sanctioned within the benefit system coming for food and are seeing approximately 120 local residents per week.

**Karimah Arts** is feeding homeless people in central London

**Al-Hasaniya** – will support Arabic/Moroccan woman with employment issues

**Food nutrition** – There are concerns that in more difficult economic times people could be planning better ways to spend and cook food. There is more work to be done to support people to change their food habits to avoid falling into debt when income is reduced. Current research is being done directly with residents or through focus groups looking at food economy. The report on the findings will be available in November.

**Catalyst** – is running a financial literacy programme for residents in partnership with the Venture Centre.

## **THE FUTURE ROLE OF POVERTY WATCH**

- Agreement to continue Poverty Watch as a local observatory. Organisations can still send in case studies but there is now more a sense that poverty watch can be more directive in its response to the financial challenges. Providing a more solution focused approach such as addressing issues through supporting the setting up of food banks and seeking funding to set up childcare projects.
- Poverty Watch should be more active in supporting national and regional campaigns including school clothing grant campaigns, free school meal campaigns and the pay day lending campaign.
- Poverty Watch to work in partnership with revenue and benefits department to help capture and support people who may not wish to engage with the council.
- The new Transition Fund for the advice services partnership aims to develop a more joint up approach to advice across the voluntary and statutory sector and can feed into Poverty Watch.
- Format of Poverty Watch for the future to spend half of the meeting focusing on evidence sharing and the second half looking at solutions/actions to take forward.