

# Rutland - the best place to live ....



**....for everyone?**



**Rutland**

## **A Report on Poverty in Rutland 2016**

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## **Executive Summary**

### **What is poverty actually like?**

Cold statistics do not readily convey how serious the situation can be for people experiencing poverty.

Difficult decisions have to be made on a daily basis. What will the family cut back on? Food? Heating? Clothes for the children? Repairing household items? Transport? Childcare costs? The family might have to leave out toiletries, school trips, holidays, birthday parties, insurance, dental care, days out, a TV licence or even meals. How Granny or Grandpa is going to be looked after brings with it the crucial question “Can I afford to leave work to look after them?”

This report looks at statistics:

- i) as they do and don't reveal the presence of poverty within Rutland
- ii) to help plan the future as the demographics of the County change.

It also seeks to address the social care challenges of what poverty in Rutland looks like if Rutland is to remain the best County for everyone in which to live, work and play.

Poverty and deprivation have several contributors: primarily low income and high costs; but there also are other factors. The link between poverty and ill-health is well established. There is ample evidence that poverty causes ill-health and that ill-health causes poverty. Ill-health is expensive for society so the challenge is to find interventions to break the cycle, both now and in the future.

### **Income**

Work in Rutland: there is a high level of employment (79.7%), so deprivation appears low. The reality looks different; work is often poorly paid, part-time or 'man in a van' type self-employment and micro businesses. The largest employers are Rutland County Council, Ministry of Defence, National Health Service, HMP Stocken, Oakham and Uppingham Independent schools: all offering employment with little opportunity to boost income through overtime or bonus payments.

Benefit payments: currently, and indeed historically, these are minimal in meeting financial needs for those totally reliant on state benefits, whether out of work or reliant on disability or retirement benefits. In-work benefits such as Tax Credits indicate the crisis of poorly paid and/or part-time

employment, since Tax Credits demonstrate a recognition that it is not possible to get by on earnings alone. The financial situation can often only be managed on a day to day basis and by taking on debts which exacerbate an already difficult situation. Debts have to be repaid....but from what?

## **Costs**

Difficulties of low pay and/or reliance on benefits are exacerbated by high unavoidable costs in Rutland

- i) Housing and its ancillary costs
  - purchase and rental costs (house prices 20% higher than the national figure)
  - Council Tax (the fifth highest in the country)
  - Fuel - many rural houses (especially private rented sector) being expensive to run (e.g. less than 50% of houses on mains gas)
- ii) Transport costs - cars are not a luxury, but essential to maintain employment and access to services.

## **Other Factors in Rutland**

Access to services:

- no Job Centre within the County;
- no full time staffed Legal Aid solicitor with offices in the County,
- no hospital with full accident and emergency facilities (the nearest is 23 miles)
- poor public transport infrastructure.

## **The Future**

After the vote to leave the European Union the economic environment has been thrown into confusion. In the short-term the Pound (GBP) has fallen but the stock market has remained surprisingly robust. Whether economic growth will cease, with the danger of recession which that brings, is much discussed but as yet remains unknown. An economic downturn will affect the construction industry with the knock-on effect that has on house-building and the housing market. There is no doubt that relief of poverty is much harder in a poor economic climate and economic uncertainty hits the poor hardest.

Over the next 20 years, whatever the economic situation, it is anticipated that the percentage of people aged over 65 years in Rutland will double; this means their increasingly complex health needs will require greater health and social care provision.

In the current rapidly changing funding environment old certainties and systems are becoming outdated. The prevention and well-being agenda recognises the need for a broad range of integrated services to be provided by Rutland County Council and other commissioning bodies. This integration of service provision will enable people to live independent lives longer, bringing both health benefits and economic savings.

The best way to lift people out of poverty is through encouraging a vibrant economy and to do this Rutland County Council policies need to:

- address the needs of families by supporting business, and promoting micro and small business enabling work to pay
- increase the provision of fuel efficient housing in the lower quartiles of the housing market
- provide the support and advice necessary to ensure full access to any state support to which individuals are entitled
- provide advice and advocacy for those who run into debt trying to manage their money.

Enabling all in Rutland to flourish brings complex challenges to Rutland County Council as it develops public policy. It requires collaborative cross-sector working within health and social care, advice and advocacy, as well as in planning, business support, housing, and transport policies.

Future anti-poverty policies will require services which will need to:

- be provided through Commissioners working in partnership with organisations within the County.
- become demand responsive to those who need Social Care, enabling them to live well and independently for as long as possible.

By taking action now Rutland County Council and its partners can make a positive difference to the health, wealth and wellbeing in the future for all in Rutland and maintain the enviable reputation it has for being the best place to live in England.

## Citizens Advice Rutland

### Aims, Principles and Policies

We aim to:

- *provide the advice people need for the problems they face*
- *improve the policies and practices that affect people's lives.*

We provide free, confidential and impartial, and independent advice. Our goal is to help everyone find a way forward, whatever problem they face. We value diversity, promote equality and challenge discrimination.

People come to us with all sorts of issues. They may have money, benefit, housing or employment problems. They may be facing a crisis, or just considering their options.

### History

Citizens Advice Rutland has been operating out of the Oakham Office on the High Street since 1974 and in this time has been serving the increasingly complex advice needs of the people of Rutland. Citizens Advice has a unique vision of the way in which both government policies and economic well-being affect individuals, families and households.

The experience of Citizens Advice Rutland comes from the problems that people experience and for which they require help. The 'banner' of the service relates to the 'problems of the market-place'. The considerable expertise, especially in the field of social welfare law, which the organisation has developed has arisen from the problems we have encountered and so has been responsive to need as we meet it, rather than directive due to problems as perceived by others.

There have been two previous rural poverty reports produced by Citizens Advice Rutland; the first in 1998 (Rural Poverty in Rutland), the second in 2008 ('Strawberries and champagne or baked beans and tea?') and we believe that it is now time to look again at the issues surrounding rural poverty as they relate to Rutland in the current, now uncertain economic circumstances of 2016.

By looking at the current drivers of rural poverty and projected demographic changes for Rutland we should be able to plan for the future and, informed by today's problems, explore ways in which the persistent drivers of rural poverty can be met and at least minimised.

## Why a Rutland rural poverty report?

### Introduction

*"Poverty is not simply about not having enough money or going without luxuries. It is about struggling to get through each day. About constantly making sacrifices. About living in a state of worry verging on perpetual fear. About never knowing how you will survive the week. About never having a few days away, let alone a holiday. It is about your children being haunted by the prospect of being stigmatised, humiliated and bullied. About pensioners not knowing how they can carry on living, yet dreading imposing a burden on relatives when they die. Of course there are a few people whose fecklessness is responsible for the paucity of their existence. But most of those in poverty cannot help being in their situation. No one chooses to be poor." (Reporting poverty in the UK: A practical guide for journalists 2009, Joseph Rowntree Foundation (JRF) <sup>1</sup>)*

This report looks at what we mean by poverty today within Rutland and how the social care agenda contributes to the health and well-being of the whole community.

Community cohesion is promoted and sustained by achieving a dynamic balance between a **safe society**, characterised by careful regulation and effective policing, and a **socially just society** in which those who are excluded from full participation are recognised and enabled to flourish so that they can participate to their full ability.

*A community at ease with itself is one where "there is a common vision, a sense of belonging by all communities and where the diversity of people's backgrounds is appreciated and valued; those from different backgrounds have similar life opportunities, and strong and positive relationships are being developed between people from different backgrounds in the workplace, in schools and within neighbourhoods." (Dept. for Children, Schools and Families/CLG 2007)<sup>2</sup>*

Poverty in all its forms demands our full attention; responding to the needs of the impoverished and giving all a sense of belonging is as important to a flourishing community as is the need for law and order to keep our society safe.



## Defining Poverty

As time has passed the language used to describe the problems of poverty has changed. When we talk about poverty in the UK today we rarely mean malnutrition or the levels of squalor of previous centuries or even the hardships of the 1930s before the advent of the welfare state. 20 years ago the major determinant of rural poverty was described in terms of income only, but poverty is a relative concept. 'Poor' people are those who are considerably worse off than the majority of the population – a level of deprivation heavily out of line with the general living standards enjoyed by the majority of the population in one of the most affluent countries in the world.



Poverty can be defined and measured in various ways.

The most commonly used approach is **relative income poverty**, where each household's income, adjusted for family size, is compared to median income. (The median is the "middle" income: half of people have more than the median and half have less.) Those with less than 60 per cent of median income are classified as poor. This 'poverty line' is the agreed international measure used throughout the European Union and yet is itself arbitrary in the sense that there is no exact calculation that this is a threshold of

minimum income acceptable to society. (*Joseph Rowntree Foundation: What is meant by Poverty, 2009*<sup>3</sup>)

The Joseph Rowntree Foundation (JRF) calculates the income sufficient to allow people to enjoy a minimum socially acceptable standard of living. They have described this as the Minimum Income Standard for Britain and it is based on what members of the public thought people need to achieve a socially acceptable standard of living (see Appendix 1). The Minimum Income Standard was established in 2008 and has been updated annually to reflect changes to the cost of living and to living standards.<sup>4</sup>

Professor Peter Townsend, a leading authority on UK poverty, defines relative poverty as when someone's *"resources are so seriously below those commanded by the average individual or family that they are, in effect, excluded from ordinary living patterns, customs and activities"*. (*Reporting poverty in the UK, a practical guide for journalists 2009, p15*<sup>1</sup>).

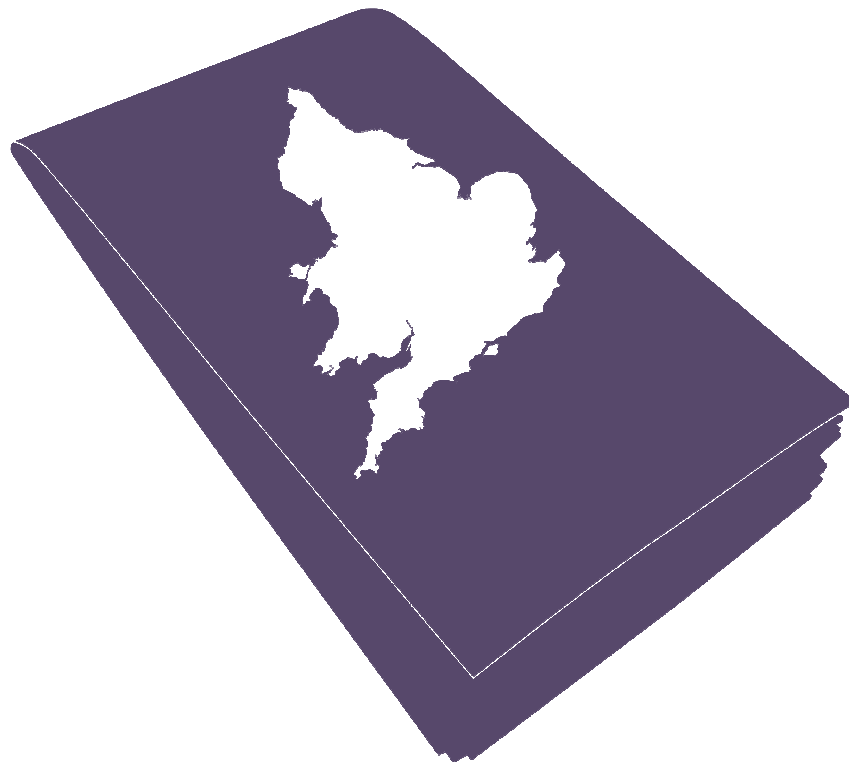
It should be recognised that while low income is a major measure of poverty, it is only one indicator of poverty; there are other wider issues to be included such as access to decent housing, sustainable employment, adequate health care, community amenities and social networks, and assets, i.e. what people own.

The local economy is served best by people who are able to flourish; poverty diminishes people and demeans communities, it drains public finance hampering economic growth (*A UK without poverty, 14 Sep 2014, JRF*)<sup>5</sup>.

## Rutland and Rural Poverty

Rutland is classed in the 2011 Rural-Urban Classification for Local Authority Districts in England as mainly rural, i.e. a Rural 80 area. This means that of the population 80% or more live in rural areas or rural related hub towns (DEFRA: *Statistical Digest of Rural England, March 2016*)<sup>6</sup>.

*See also Appendix 3.*



Rutland is characteristic of rural areas and offers many residents a good quality of life and is regularly and consistently voted as one of the happiest/ best places to live in Britain (*Halifax survey 'Want to Escape to the Country? Try Rutland, Britain's best rural area for quality of life'*)<sup>7</sup>. BBC News reported in 2012 that Rutland was the "happiest county" in the mainland UK in 2012 according to Office for National Statistics (ONS) happiness ratings.

That many people are attracted to live in this area is of course gratifying and to be welcomed; the top class recreational facilities, its proximity to London and its low crime rate are all aspects which attract people who want to live the country lifestyle.

These pampering possibilities offered by Rutland, however, obscure the reality for others for whom choice of location is not a reality in the same way. There are people who experience real hardship and isolation within

these pleasant rural communities. Since the numbers are small and scattered it is a problem of poverty which is much more invisible than in urban communities.

The beautiful countryside and undoubted affluence within Rutland must not be allowed to mask the fact that as ACRE (Action with Communities in Rural England) once famously reported “you can’t eat the scenery” - the problems of rural poverty are real and impact on the whole population.

It is a sobering thought that 16% of rural households fell into the official poverty definition in 2012/3 (*DEFRA: Statistical Digest of Rural England, March 2016*<sup>6</sup>). Rural poverty is a serious issue. Isolation is perhaps the most serious, with limited – and often declining – public transport services, on which they are reliant for shopping: retail services in rural areas are also declining.

Housing is a particular problem for the rural poor. A higher percentage of tenants have exercised the right to buy their homes than in urban areas, and the supply has been further affected by the growth in the number of ‘second homes’ owned by town and city dwellers. Wages are also generally lower in the countryside. Poverty and deprivation adversely affect the local population’s health and well being.

## Measuring Poverty and Deprivation in Rutland

Statistical analysis of poverty and deprivation is based on the Index of Multiple Deprivation (IMD): see Appendix 2.

The measures used to quantify both the level and density of poverty are statistical and generally, though not exclusively, from Census data. Useful statistical figures appropriate for Rutland can be hard to locate and may produce aberrant results due to the small population.

The Rutland County Council Joint Strategic Needs Assessment (JSNA) 2015 acknowledges this and in the section on '*Caveats re Data*' identifies the need for care with statistical interpretation, due to the presence of

- Indicators with no data
- Indicators based on Rate per Thousand and
- Confidence intervals

*(Rutland County Council, JSNA overview 2015, p32)*<sup>8</sup>

At times the statistical results can appear contrary and sometimes even contradictory. Where locally based practitioners in a field see statistical results that are at odds with what they see in practice, any proposed action based on statistical data needs further research before action plans are decided.

There are also instances where the results themselves are contradictory. Rutland County Council's JSNA 2015, p6<sup>8</sup> uses Census data for deprivation figures and they identify the two most deprived areas in Rutland as being Uppingham and Oakham North West. The map image used is from Public Health England and dated June 2015, and this identifies the two most deprived areas as Martinsthorpe ward and Oakham North West. The latest data from the department of communities and local government, however, shows that the most deprived ward (out of 23 in Rutland) to be Greetham Lower-layer Super Output Area (LSOA) (amongst the 50% most deprived neighbourhoods in the country) and the least deprived to be Langham LSOA (amongst the 10% least deprived neighbourhoods in the country): see Appendix 2 screenshot<sup>9</sup>. The fact that Langham and Whissendine are in the least deprived centiles makes interesting reading when compared with the data for Child Poverty (see later pp.35 et seq.).

Local knowledge is perhaps a more useful measure.

These are all indicators of the difficulty of using statistical analyses appropriate to large urban populations where the living reality may be very

different for a rural population which is small and scattered. Figures from even the best statistics may be unable to illustrate what living in poverty is really like.



This report will illustrate some of these statistics of deprivation by examples of what the issues look like on a day to day basis as they come through the door of Citizens Advice Rutland; the people behind the statistics.

The case studies we use to illustrate this have to be made anonymous due to the all too easy identification of individuals in this very small county, but they are all derived from actual clients advised and supported.

## **The Determinants of Poverty - Income Deprivation**

Public Health England has ranked Rutland first in the 10 best performing Local Authorities districts for levels of deprivation over the last three years.

Rutland has been rated the second least deprived Upper Tier Local Authority in the country in 2010. It is tempting from this to suggest that it is the second most affluent Upper Tier Local Authority, but this is a leap of faith which is not possible, since the statistics only measure deprivation, not affluence.

Rutland County Council however recognises that this apparently rosy picture hides deprivation which affects individuals throughout the County. It is certainly the experience of Citizens Advice Rutland that among our clients there are many for whom low income combined with high costs and often a raft of other disabling factors make life in Rutland a lot less rosy than the statistics imply.

Income deprivation can manifest itself through lack of income from

- Employment, e.g.
  - low wages,
  - part-time employment and
- Reliance on state benefits.

### **Work Income**

Rutland has high rates of employment. Rutland County Council's Joint Strategic Needs Assessment 2015 (JSNA) identifies that data for 2014 indicates that 79.7% of the population were employed. This is a figure to be applauded and yet these figures must be interpreted with care, since Rutland reflects the characteristic profile of employment in rural areas where earnings are low, many are in low paid or part time work or poorly paying self-employment, and these issues are not measured in the indices of deprivation.

Government figures show that rural earnings in Rural 80 areas (e.g. Rutland) remain persistently the lowest<sup>10</sup>. The differentials in earnings between Rural 80 areas (predominantly rural) and predominantly urban areas are graphically illustrated by the chart below.

**Workplace based median gross annual earnings, 2002 to 2013**

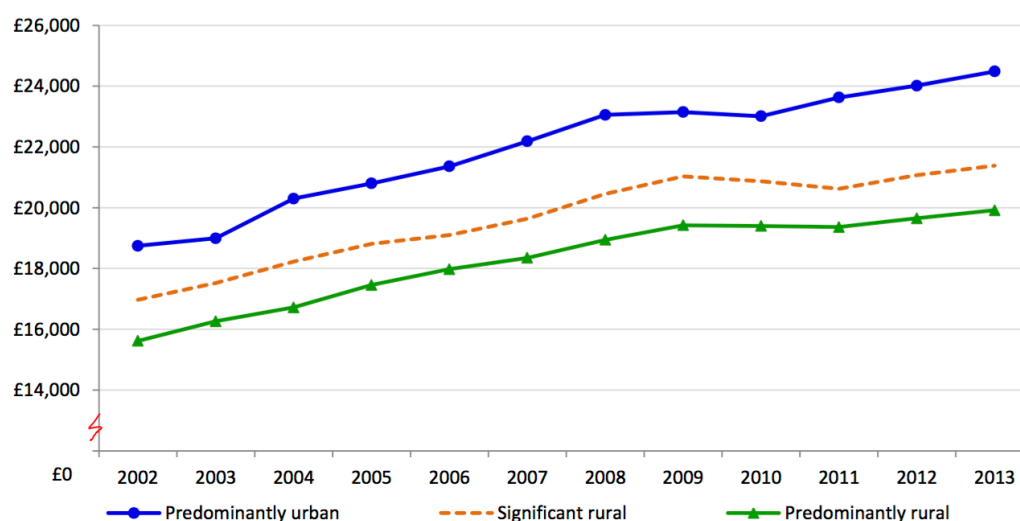


Chart from Dept. for Environment & Rural Affairs (DEFRA): *Statistical digest of Rural England* March 2016<sup>6</sup>

Office for National Statistics provisional figures for 2015 show that in Rutland the workplace average earnings are £388 p/wk, compared with the East Midlands average of approx. £475 p/wk and £528 p/wk nationally<sup>11</sup>.

As earnings increase so state benefits, designed to support the poorly paid, reduce at an astonishingly rapid rate. The replacement of National Minimum Wage by the National Living Wage for the over 25's is welcome, currently £7.20 per hour rising to around £9 per hour by 2020. This does not by itself solve the problems of earnings poverty, rural or urban, but this projection has the target of the total wage reaching 60% of median earnings by 2020 (*Dept. for Business, Energy & Industrial Strategy policy paper: National Living Wage*<sup>12</sup>: in other words, at least bringing incomes up to the official poverty level.

It is not known what knock-on effect the introduction of the National Living wage will have; we can only wait to see. Will it have the effect of increasing almost all wages as differentials get eroded by the increase at the bottom end, or will it have the effect of employers reducing employees' hours so that their wage bill remains steady?

Low income workers may be supported through the Tax Credit system, but as income increases these reduce and will be affected further by the 2015 budget cuts to Tax Credits. They were roundly condemned and not implemented immediately, and may yet turn out only to have been postponed until 2017.



### **Case Study**

*Becky has lived with chronic difficulties over a long period. Due to a relationship breakdown and mental health issues arising from this, Becky left her Housing Association property to live temporarily with her Grandmother, as her ex-partner was moving back in to look after their two children. She claimed disability benefits. After a few months of living with her Grandmother she had to move out – the only hostel accommodation was in Leicester (a strange and distant place to her) which was inappropriate for Becky, so she ended up sofa-surfing with various members of her family.*

*She approached Citizens Advice Rutland for help with stabilising her situation and to see if she could get her children back. We worked closely with Rutland County Council to find her suitable and affordable accommodation. To improve her situation and to try to stand on her own two feet she got a part time job (the only one on offer) in a local supermarket which brought in just over £115 per week. As the work involved differing weekly shift patterns she was unable to get another job to make up her hours to full time.*

*Becky wanted a 2 bed property so that her children could visit her and stay overnight on occasions but even though she was entitled to full Housing Benefit she would have to pay £40 per week towards her rent due to the bedroom tax. In addition she would have to pay 25% of her Council tax. The sums just were not going to add up. Becky could not afford (or be considered for) a 2 bed property.*

*She may well have been allocated a 2 bed property if she was working full time and the employment was sustainable, enabling her to prove that the property was affordable. With the lack of full time positions available and Becky's mental health problems it was impossible for her to secure a property so that her children could visit and stay with her overnight.*

Citizens Advice Rutland advises many clients in low paid part-time employment, or poorly paying self-employment often based at home. This work profile is often to fit in with family and caring requirements. Statistics show, unsurprisingly, that there are a far higher proportion of people in villages and hamlets who work from home (see graph overleaf). Home-working is very much more possible through the development of the internet. The far-sightedness of Rutland County Council in pushing the

introduction of super-fast broadband throughout the County has been a most welcome initiative which has enabled people who might otherwise have struggled to be economically active.

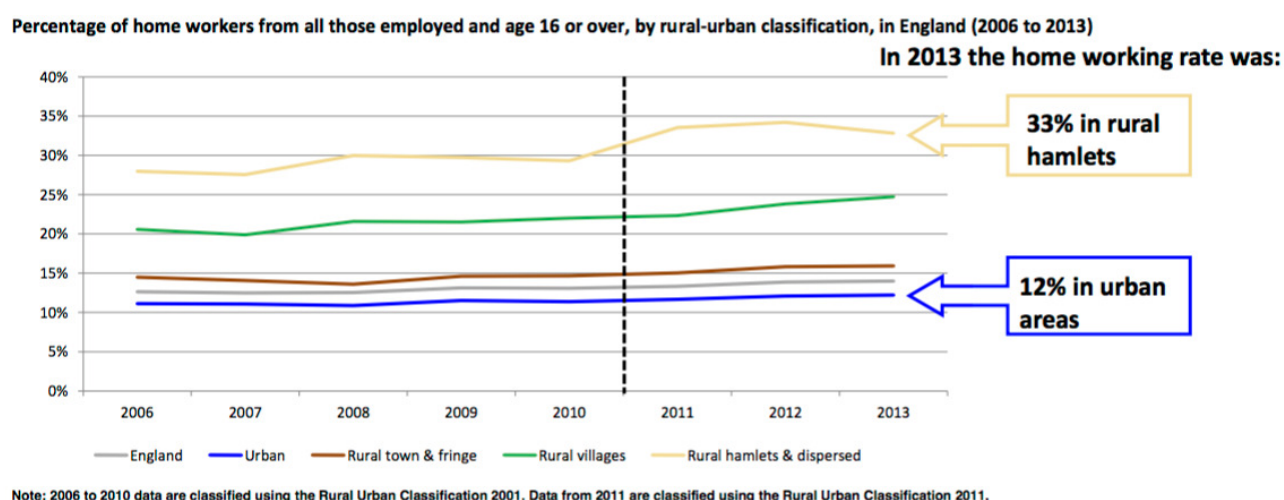


Chart from Dept. for Environment & Rural Affairs (DEFRA): Statistical digest of Rural England March 2016<sup>6</sup>

## Benefit Income

For most people the main source of income, other than earnings, is likely to be welfare benefits - the 'safety net' for those not working or in low-paid work. The latest Rutland County Council's Key Statistical Datasets give a break down of Benefit profiles across Rutland<sup>13</sup>. At Citizens Advice Rutland we find that over 40% of enquiries now concern help with Benefits and Tax Credits.

Comparing the income of an out of work jobseeker/Employment and Support Allowance (ESA) claimant to a person with median earnings makes sobering reading. A single jobseeker/ESA recipient can expect an annual income of £8,946 compared with the median earnings (Rutland) of £20,176 gross, £16,881 net and nationally £30,264 (gross), £23,741 (net). The Poverty level measure of 60% of median earnings is £14,211 (see Appendix 6).

It is no wonder that debt is a feature of life if an individual is reliant on out-of-work benefits.

Currently Benefits are administered by three governmental organisations:

### The Local Authority administers:

- Housing Benefit and Council Tax Reduction, which support low income individuals and families with their housing costs.

**Department of Work and Pensions (DWP) administers:**

- main out of work benefit, Job Seekers Allowance
- sickness and disability benefits, the most well known of which are Employment and Support Allowance, Disability Living Allowance, Personal Independence Payments and Attendance Allowance
- retirement benefits, e.g. State Retirement Pension along with the top-up possibility of Pension Credit.

**Her Majesty's Revenues and Customs (HMRC) administers:**

- Tax Credit support system for children and low-income employed claimants
- Child Benefit.

In an attempt to simplify the benefits system the government is currently struggling to introduce a completely new benefit system called Universal Credit. This will put the majority of means-tested benefits administration under the DWP. Universal Credit will merge out-of-work benefits and in-work support. This means that people will no longer have to take a risk in moving from one system to another (*Universal Credit: Welfare that works, DWP November 2010, Cm7957*<sup>14</sup>) with the problems and delays this brings as a result of changing benefits.

Introduction of this new benefit has been fraught with difficulties and in Rutland it is currently only operational for all new claims for single, out-of-work claimants reliant solely on means-tested benefits. Currently we do not know when this will be broadened and it is clear that while the government claimed in 2010 that there would be no losers, the reality is that this is not the case. There will be those who gain, there will also be others will lose.

In a 2011 press release, the DWP claimed that 12 million benefits claimants would be claiming universal credit by 2017. This year (2016) the Commons public accounts committee has said the project will not be finished until 2021, and it was disappointed by the persistent lack of clarity and evasive responses by the Department (*House of Commons, Committee of Public Accounts: Universal Credit: progress update, Nineteenth Report of Session 2015–16*<sup>15</sup>).

## **The Determinants of Poverty - High Costs**

### **Housing and Associated Costs**

It is recognised by Rutland County Council that housing affordability and access to housing is a major issue for Rutland that affects household disposable income considerably.

In addition to direct housing costs, Council Tax is also one of the highest in the country. The Telegraph on Sunday, 10th April 2016, rated Rutland as the fifth highest council tax in the country quoting Band D as £1710 (2015/6), whereas Westminster is quoted at £674 (see Appendix 5).

A high Council Tax can cause difficulty in paying, which often results in increasing indebtedness when residents become liable for and have to pay additional recovery costs.

### **House Prices**

House prices in Rutland are high. The Rutland County Council Joint Strategic Needs Assessment 2015 quotes figures from CLG Table 583, 10/06/15 showing that the lower quartile house price was 20% higher than the England figure. This creates a real barrier to housing for those on low incomes and often particularly affects young people looking to live and work in Rutland.

### **Affordable housing**

In an area of high housing costs such as Rutland, the building of affordable housing is of great importance since it is one way of supporting low income households in the provision of housing, whether through purchase, shared equity schemes, or rental. It can also provide a way in which it is possible, especially for young people, to get a foot on the housing ladder.

### **Case Study**

*Suresh and his wife Sarah came to Citizens Advice Rutland to see if there was any help available for them. They are both working full-time in Rutland, one in catering and the other in the care sector. They have two young children and have recently bought a house in a small village. At £209,000 it was cheap by village standards, but very expensive for a first-time buyer. They had to really stretch themselves to get a mortgage, and were helped by Sarah's parents to pay the deposit.*

*The whole family love the freedom and space they have, but the costs make life difficult. They can only afford one small car and the conflicting demands of school runs and shift times, combined with the lack of public transport, makes life one long juggle. The mortgage payments they have to make are 40% of their net income and their transport costs have certainly proved higher than they anticipated.*

*Citizens Advice Rutland looked with them at the possibility of claiming Working Tax Credits and Child Tax Credits but their income was too high for any help there. It was the same for any financial help towards Council Tax. Last week Sarah went to the Doctor as she had felt a lump on her breast and now she has been referred to Leicester Royal Infirmary for further investigations.... she is very anxious about the future, should she have to give up work. Citizens Advice Rutland looked at possible benefits they could claim if her fears are realised and with the high mortgage they are paying, the impact on the family income would be catastrophic - would they have to move back to Leicester where prices are lower?*

The phrase affordable housing is often bandied about loosely, being seen just as low cost market housing, whereas it has a specific meaning within the National Planning Policy (See Appendix 6)<sup>16</sup>. It is not low cost market housing since it has the benefit of government support to subsidise the house price or rental cost.

Sufficient affordable housing provides the chance for low income households to be resident within, and so contribute to, the Rutland community both through spending as well as earning. Open market housing prices means that many who would like to live and contribute within Rutland are unable to do so and have to move away to a cheaper area.

Currently Rutland County Council's target for affordable homes is 40 homes per year.

### **Owner Occupation**

In common with many rural areas, developers in Rutland seek to build houses for the upper income ranges; such small affluent developments are characteristic of village developments.

Government has recently exempted small developments from planning agreements that require developers to include some affordable housing. Sites with less than 5 homes have no need to include any element of affordable housing; those with 6 to 10 homes need only make a financial contribution towards affordable housing at other sites. (*Rural Services Network Manifesto 2015-2020, p10<sup>17</sup>*); this is likely to have the effect of decimating affordable housing provision within villages, since inevitably most sites in villages are small.

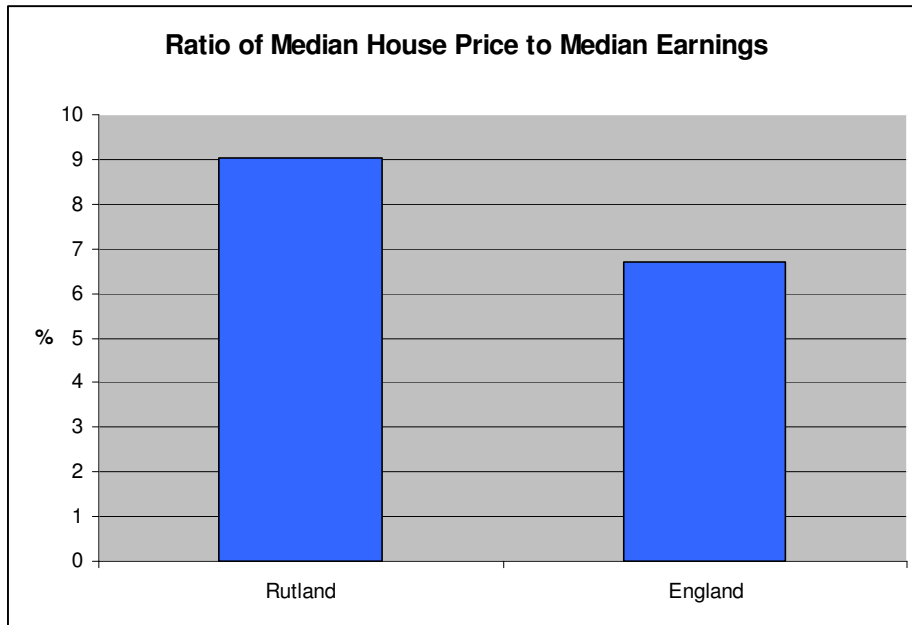
Added to this planning exemption, the national trend of high house prices in rural areas, the proximity of Rutland to London and its being seen as a desirable place to live, continues to push up house prices and accentuates the barriers to housing for low and middle income people and families.

The Rightmove website (03/04/2016) quotes the following figures:

- The majority of sales in East Midlands during the last year were
  - detached properties, selling for an average price of £262,277
  - semi-detached properties sold for an average of £154,368
  - terraced properties fetching £131,326.
- The majority of sales in Rutland during the last year were
  - detached properties, selling for an average price of £366,690
  - semi-detached properties fetching £218,812
  - terraced properties sold for an average of £195,367.

The implications of these prices for low and middle income households is clear and if a balance of housing is to be achieved there needs to be some change of government policy in the provision of affordable housing.

In Rutland the ratio of house prices to earnings demonstrates the large amount of earnings that has to be spent on housing costs (see chart overleaf).



**Ratio of Median House Price to Median Earnings: 1997-2013** (*Rutland Key statistical data Feb. 2016*). Source: January 2016 - Gov.uk - Live tables on housing market and house process, 2014

## Rental Market

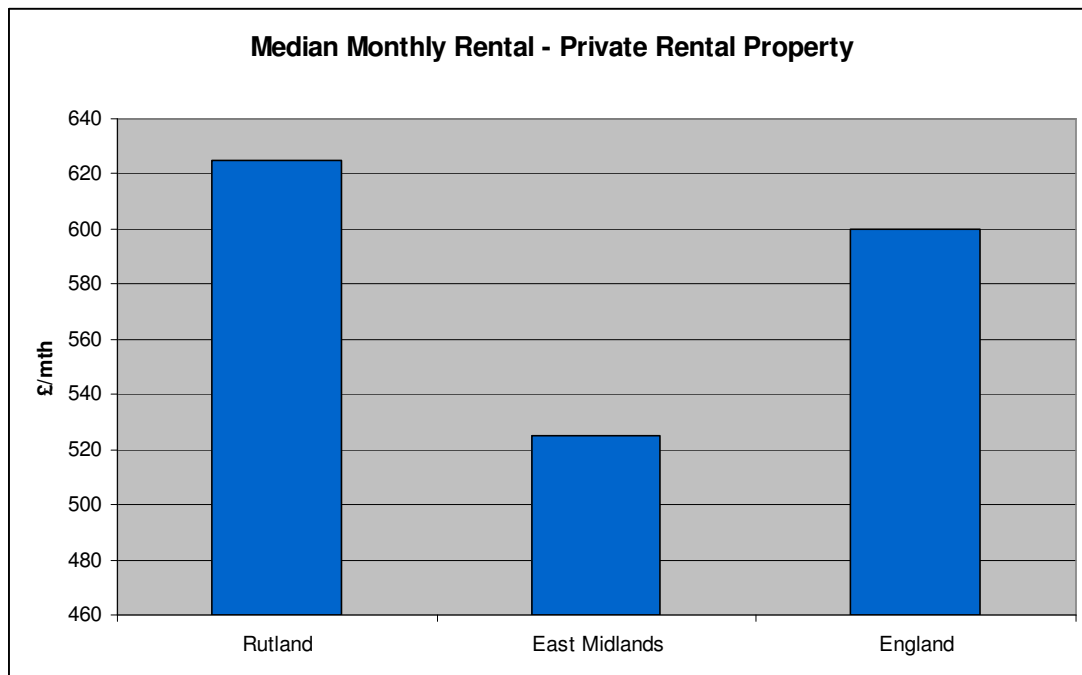
As in the house purchasing market, the affordability of rental properties also provides a major barrier to many in Rutland.

All social/affordable rental properties within Rutland are now owned and managed by several Housing Associations. Spire Homes is the main provider, with c. 1500 properties, and 10 other Housing Associations owning and managing a further 320 properties.

The private rented sector is a less regulated sector the size of which is unclear, but in Rutland it is likely to be similar to that in other rural areas. Research published by the Joseph Rowntree Foundation in 1995 (*The Supply of Privately rented housing, 1995 Crook T., Hughes J., Kemp P*) found that the private rented sector was larger in rural areas than in urban areas with about one in seven households in rural areas living in privately rented accommodation compared to one in eleven households in urban areas.

The level of rents in this sector is not regulated in the way in which the social housing sector is; rents are governed purely by market forces. With housing in Rutland being expensive this makes renting in the private sector an expensive option, resulting in rents taking up a large chunk of household income (see chart overleaf).

**Median Monthly Rents for all Categories of Private-Rented Property:**  
**01/04/2014-31/03/15** (*Rutland Key statistical data Feb. 2016*)  
*Source: January 2016 - Gov.uk - Private Rental Market Statistics May 2015*



Adding to the problems caused by the high cost of housing in Rutland are the restrictions on supporting housing costs for low income claimants.

Generally home owners with mortgages cannot get any assistance towards their housing costs until 39 weeks have passed since they became entitled (for new claimants of working age) and once entitled there are restrictions on the amount of mortgage interest covered and is only available to those in receipt of some means-tested benefits.

In the rental sector, help is instantaneous once entitled, but again there are restrictions:

- Private Rented Sector: rental levels on which benefit calculations are based are restricted by what is called the Local Housing Allowance. This is often set at a level less than the full contractual rent
- Social Housing Sector: the unpopular so-called Bedroom Tax has a similar effect in restricting Housing Benefit payable to claimants but in a different way. This occurs where the property has more bedrooms than regulations deem necessary for the size of the household. Where this is the case Housing Benefit is restricted by :
  - 14% where there is one bedroom too many and



- 25% where there are two or more bedrooms more than regulations deem necessary.

Where the 'bedroom tax' or the Local Housing Allowance restricts the amount of help towards rent there is a much greater chance of claimants falling into rent arrears. The Local Authority has the power in some cases to make a discretionary housing payment (DHP) to cover some or the entire shortfall for a period. There is a need to strengthen and increase the level of DHPs due to welfare reform changes which will adversely affect provision of Housing Benefits in the next two years.

High housing costs generally:

- lead people to agree to a rent which is unaffordable or
- cause people to find the rent unaffordable when a household's circumstances have changed for the worse, through relationship breakdown, disability, redundancy, birth, bereavement or other unavoidable reason.

In these circumstances the build up of rent arrears becomes inevitable, leading to a real risk of losing the home through the repossession and eviction process. Use of these procedures is expensive and often leads to expensive solutions being required from Local Authorities. Homelessness benefits no-one.

The build up of rent arrears with the consequences this produces is particularly acute where there is nothing smaller or cheaper to move to in the locality. This is especially the case where households have children settled in schools or elderly relatives for whom they care, or other family connections where there are very real pressures to stay locally.

High housing costs, characteristic of Rutland, do nothing to help the plight of the homeless, or those living on a low income.

### ***Case Study***

*Darryl lives in a 2 bedroom housing association property. His rent was fully covered by Housing Benefit when he moved in 5 years ago but the introduction of the under-occupancy regulations means that now he has to find £12.37 per week towards the rent. He has two children from a previous relationship, who visit regularly but do not live with him. He is unable to work through ill-health and is reliant on disability benefits. Moving is particularly difficult as there is a lack of both cheaper properties and those with only one bedroom in the area.*

*Given the lack of alternative accommodation - both in the private sector and in social housing - the client has no option but to remain where he is and pay the shortfall, which was not budgeted for when the tenancy was first taken on. He received a discretionary Housing Payment from the Local Authority which initially funded the shortfall, but does so no longer.*

*His debts are increasing as he ekes out his disability benefits to fund his day to day living and pay for his children when they stay. He has just managed to stay clear of the payday loan sharks, but he is not sure for how much longer. He is determined to keep in the house as long as possible since he is desperate to maintain a strong relationship with his children, which would be very difficult if he was in one-bedroomed accommodation.*

## **Fuel Costs and Fuel Poverty**

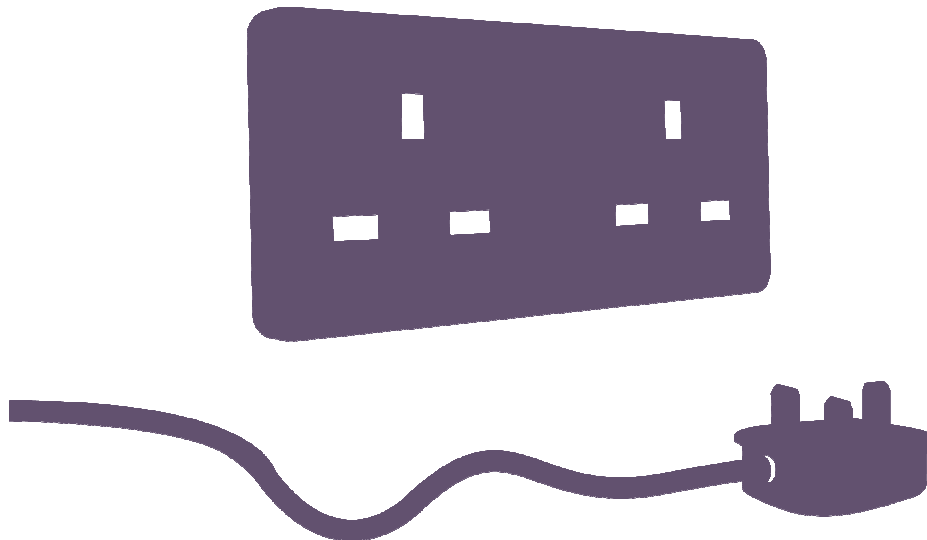
Fuel poverty is a problem everywhere but it is particularly prevalent in rural areas, due to the high number of stone-built, solid wall properties and households who are not on mains gas. (*Age UK: Reducing fuel poverty – a scourge for older people*<sup>18</sup>)

The depth of fuel poverty in rural areas is far greater than for urban households. The Rural Services Network in their Manifesto for 2015-2020<sup>17</sup> quotes that on average the fuel poverty gap - or the extra income a household needs to move out of fuel poverty - is over £800 in rural areas compared with £332 in urban areas.

The Energy Act 2013, changes the definition of fuel poverty in England and it is now measured through the Low Income High Costs definition; a household is considered 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, i.e. less than 60% of median income (see above).

*(Department of Energy and Climate Change Annual Fuel Poverty statistics report 2015 <sup>19</sup>)*



There are three key drivers behind fuel poverty:

- Household income
- The energy efficiency of the property (and therefore, the energy required to heat and power the home)
- The cost of energy.

## What does rural fuel poverty look like in Rutland?

### *Case Study*

*Peggy, a widow in her eighties rang Citizens Advice Rutland one day in January as her daughter had felt she needed some help after her last fall. A home visit was set up as Peggy couldn't really get out by herself at all and was even having difficulty getting around the house. Our adviser went to her isolated house which was owned by the local landowner and the upshot was that we helped her claim Attendance Allowance at the highest rate (£82.30 per week). This brought in £4326 pa.*

*On hearing of her success Peggy was 'over the moon' and rang Citizens Advice Rutland again to check that this wasn't too much. She said "Oh how wonderful I can't believe it, I'll be able to turn the heating on now". On hearing that she was also going to get another £61.85 per week (£3216 pa) because of the up-rating of other benefits as a result of her successful claim for Attendance Allowance, Peggy was overjoyed - "Stan (her late husband) would be so pleased; he was always worried that I wouldn't be able to afford to live here after he'd gone - the house is so cold and draughty but now I can be warm and I do so love living here. I feel I can now stay at home, because I can also afford some help in addition to all that my daughter does for me - Thank you so much".*

In 2012, the percentage of households in Rutland experiencing fuel poverty was 11.9%, which is worse than the average for England which stands at 10.4% (*Rutland County Council Joint Strategic Needs Assessment 2015*, 4.2.3)<sup>8</sup>.

Rutland County Council recognises the threat cold or damp homes can pose to adults at risk, through depression, stroke, heart disease and pneumonia. These can contribute to excess winter deaths in the elderly and that same threat can also affect the health and educational attainment of children. (*Rutland County Council: Home Energy Conservation Act 1995 HECA Progress report March 2015, pp. 3-5*)<sup>20</sup>. As fuel costs rise, fuel poverty is an increasing challenge for rural communities.

Rural properties are often comparatively large, old and poorly insulated. These are therefore expensive to heat and this becomes an especial problem where these costs are exacerbated by low income and limited choice for energy supplies, with many properties not being on mains gas.

Rutland County Council has already put into place an extensive action plan to reduce fuel poverty as identified in the HECA Progress Report March 2015, but currently issues of fuel poverty continue to blight too many Rutland households.

At Citizens Advice Rutland it is our experience that fuel poverty pushes consumers, particularly the elderly, either to not turn on their heating during cold weather, and/or fall into fuel arrears.

Where arrears build up, fuel providers generally require consumers to install expensive to use prepayment meters in order to maintain their fuel supply.

### **Prepayment Meters**

Prepayment meters are expensive because:

- the unit price of the energy is expensive
- the cheapest tariffs offered by suppliers are usually not made available to prepayment customers
- switching supplier or to a cheaper tariff is often not possible where the consumer is in arrears.

#### ***Case Study***

*23rd December, with Citizens Advice Rutland closing at 1pm, George came in to the office. We had had a really cold snap and he had run out of money and couldn't top up his electric meter; he hadn't had any hot water, light or cooking facility for a week, surviving with some of his mother's candles by way of light. Was there any emergency credit he could get, expensive as that may be? Citizens Advice Rutland contacted his supplier and after a long negotiation an arrangement was made for some credit to be put on his card. This required the co-operation of the garage he used to make his top-up payments. Armed with written instructions for the garage he went up there; but returned 10 minutes before closing time as the garage had been unable to help. A staff member then went up with the client to the garage and together finally he achieved some credit on his card to get him through Christmas.*

*The nostalgic and romantic Dickensian visions of Christmas as a time of Bacchanalian plenty were not the stuff of George's Christmas; more the Dickensian description of poverty, debt, cold and loneliness were George's Christmas.*

The effect of this is to increase fuel costs, pushing people further into Fuel Poverty. If the prepayment meter has to be updated manually with price changes extra problems often arise due to delays in getting this done.

## Smart Meters

The introduction of new Smart meters to replace the old pre-payment meters has been much championed in the fight against fuel poverty. The rollout began in April 2016, but it must be remembered that the driver for the introduction of the Smart meter is not primarily to reduce fuel costs or to alleviate fuel poverty.

The European Union asked all member governments to look at smart meters as part of measures to upgrade our energy supply and tackle climate change. After an initial study, the British government decided to adopt smart meters as part of their plan to update our ageing energy system. The government wants energy suppliers to install smart meters in every home in England, Wales and Scotland.

Smart Energy GB is the organisation running the national campaign for the rollout of smart meters. Their website states “While our job is to spread the message to everyone, we have a particular duty to make sure low-income, vulnerable and prepay customers benefit from smart meters”.

Others are less certain about the benefits:

*Which?*, the consumers research organization, voices concerns:

- Estimated cost: Estimated at £11bn, this will ultimately be passed on to customers as the installation costs will be included in your energy bill
- Security & privacy: Who can see your consumption data and what can they do with it?
- Health concerns about radio frequencies and electro-magnetic radiations produced. (<http://www.which.co.uk/energy/creating-an-energy-saving-home/guides/smart-meters-explained/what-is-a-smart-meter/>)

As the roll-out will cost so much, *Which?* thinks the government needs to put in place tighter controls to ensure that suppliers pass on all their cost savings to their customers and that customers aren't left out of pocket if costs spiral. They also think there are several ways in which the roll-out cost could be reduced.

Smart meters will utilise wireless technology; this gives cause for concern in

areas where there is poor connectivity, a particular problem in some rural areas despite the work that Rutland County Council has done in establishing super-fast broadband in Rutland.

## Food Poverty

A decade ago food banks hardly existed in the UK. They are a recent phenomenon, and while the first in England was started in 2004 their presence accelerated after the financial and banking crisis of 2008.

The food bank movement is very largely a Christian project through the Trussell Trust where churches felt the call to answer the gospel imperative

*"...for I was hungry and you gave me food... 'Truly I tell you, just as you did it to one of the least of these who are members of my family, you did it to me.'"*  
(Matthew 25:35,40).

The movement was originally envisaged as short term measure during a time of economic crisis, but has endured and is in danger of becoming another mainstream strategy which people living in poverty can claim.

In 2015 Cambridge and District Citizens Advice did an in-depth study of food bank usage (*Cambridge & District CAB – Profiles of foodbank claimants 2014/15*<sup>21</sup>). The deprivation profiles of Cambridge and District and Rutland are not dissimilar in that it is an area of affluence in which poverty and deprivation exists but is hidden.

In this study they found that the characteristics of voucher claimants were that:

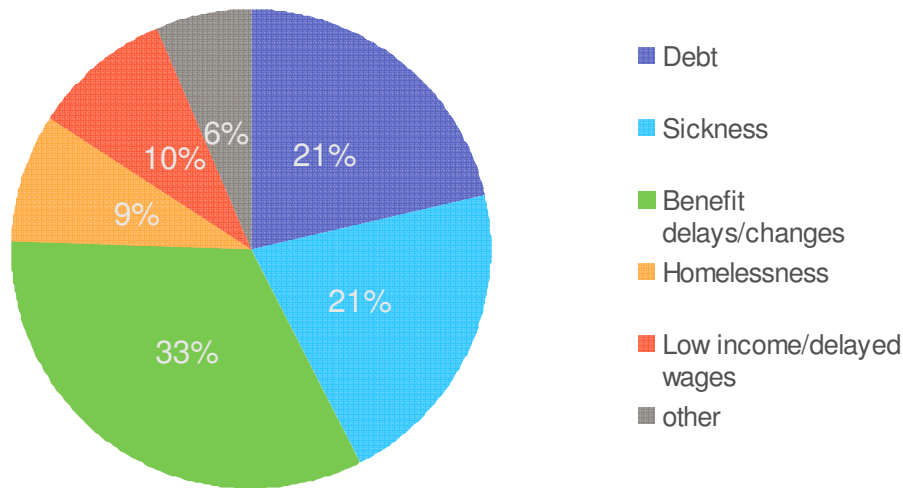
- Most were single people, living alone (60%)
- There were more men than women (54% were men)
- They tended to be around 41 years-old (the median and mode)
- Most identified themselves as 'White-British' (64%)
- Thirty percent (30%) of main claimants were in families with children
- Most (51%) had health issues, and these tended to be mental health issues
- 78% were of working age but out of work

The main crises that caused people to ask for a voucher were:

- Debt
- Sickness
- Benefit delays
- Benefit changes

- Homelessness
- Low income

### Reasons for Food Bank Vouchers



(N.B. A claimant could record more than one reason for needing a voucher)

The study also found that out of all the possible referring organisations and District Council Departments, Citizens Advice Cambridge issued the most food bank vouchers.

The Rutland Foodbank opened for business in 2013 with part-time distribution centres in Oakham and Uppingham. They provide three-day emergency food supplies for people in crisis, all the food having been donated by individuals and several of the local supermarkets.

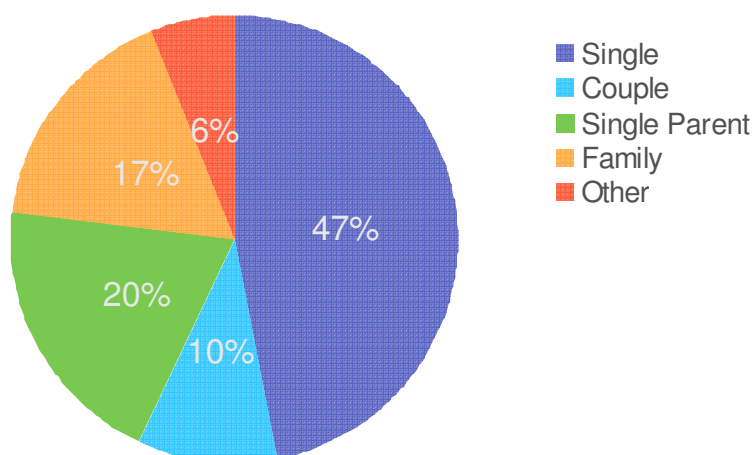
Their annual statistics for 2015/6 show that the three main reasons for a food bank application have been

- benefit delays
- low income
- benefit changes

The analysis of family types of food bank voucher claimants is shown overleaf:



### Analysis of Family Types



As in the Cambridge study, of all the referral agencies Citizens Advice Rutland and the Local Authority were the largest provider of food vouchers

While the categories and data collection are not standardized, it is clear to see that there is a large amount of similarity between the datasets for Cambridge and Rutland.

A national in-depth review of food banks took place in 2014. This was a collaboration between The Child Poverty Action Group, Church of England, Oxfam GB and The Trussell Trust: *'For emergency use only: Understanding and reducing the use of food banks in the UK'*<sup>22</sup>.

In their recommendations they make the points that:

*"Crucially, the immediate income crisis which precipitated food bank use was often outside of an individual's control – rather it resulted from a failure of income which they did not instigate, or the effects of which they were unable to reverse."*

*"The experiences of the food bank users in this study reveal important truths about the impact of problems with our benefit system on some of the most vulnerable people in our society. The very real challenges faced by these people are too often being compounded – rather than assisted – by their experience of the benefit system and by policy choices regarding the support offered to people who are out of work or who cannot work."*

*“Food banks, whilst providing a vital and welcoming lifeline to many, should not become a readily accepted part of that formal provision.”*

Citizens Advice Rutland also identifies anecdotally the prevalence of mental health issues affecting many of the single people, usually male, referred for food bank vouchers.

Where clients find the need to approach a food bank, a distressing and humiliating situation, the welcome they receive is a crucial part of the recognition that their situation is not of their own making, and they are not to blame.

The challenge, as identified in the review, remains to ensure that food banks do not become seen as a part of the formal provision of the benefit ‘safety net’ for those claimants. Food banks may not be the best way of building self-reliance in 21<sup>st</sup> century Britain.

## **Transport and Poverty**

Effective transport systems are key to access employment, which is the major way in which people are able to escape endemic poverty and build better communities.

Since the majority of Rutland residents live outside the primary and secondary towns in isolated communities which are not well served by public transport this creates a problem for those attempting to access employment and particularly shift work. The ability to overcome these difficulties and enable Rutland businesses to recruit local people to these jobs will provide a major boost to Rutland’s economy.

The rural nature of Rutland demands the need for a high level of car ownership in order to access work and all other community services, whether health, educational, justice, Local Authority or social. For this reason the level of car ownership in Rutland is high. Rather than being a measure of affluence in Rutland it is a measure of need and produces yet another drain on household income.

Census 2011 figures show that Rutland has a total of 15,002 households and a count of 22,542 cars/vans in the Area and a population density of 1.0 person per hectare. This is a ratio of 1.5 cars/vans per household, and this rises to 1.8 cars/vans per household in the most sparsely populated

ward of Braunston and Belton (population density 0.3 persons per hectare). In contrast, in Oakham North West, where the population density is 4.2 persons per hectare car/van availability drops to 1.2 cars/vans per household. Car ownership tends to become higher as the population density decreases since the need of cars becomes pressing where both population and public transport is sparse and services distant.

Rutland County Council's public transport plan has looked at transport need across the county and takes into account not only the need to maintain and support a thriving economy and access to services, but also needs to consider leisure, tourism, safety and environmental protection.



There is a recognition that to help people access work and employment Rutland County Council needs to

- maintain and develop good transport links to ensure our towns are integrated and embedded into the wider community. There is often limited access by bus to centres of employment and there is limited or non-existent public transport provision to our most rural communities. According to the Rutland County Council Joint Strategic Needs Assessment, Cottesmore, the largest village in Rutland, has only seven buses a day between Cottesmore and Oakham, while there are several villages which have no access to a regular bus service at all, e.g. Lyndon, Ridlington and Brooke.
- strengthen demand-responsive services, such as the Call Connect service which provides an 'on demand' bus service where the route is determined by bookings made by passengers, and the initiatives with Voluntary Action Rutland (VAR) to extend their services.
- connect our rural villages better to enable greater access to employment and services

- enable the people in Rutland who work nights or shift patterns, for whom it is currently very difficult to commute to and from work by public transport out of hours.
- ensure new housing and developments are located appropriately to give access to local support services.

If these challenges can be met then the working environment within Rutland will be made greatly more accessible.

Currently the transport plan intends:

- to continue to work with the 'wheels to work' scheme, which provides transport solutions to young people aged 16 – 24 who experience difficulty in accessing training, employment and/or educational opportunities due to a lack of suitable public or private transport. Expansion of this scheme to cover the whole county and embed it firmly in the transport policy would be very positive
- to work in partnership with businesses to reduce the need for people to travel for work; this ties in with the experience of the high number of home-workers in the most isolated areas
- to improve bus, taxi and rail interchanges in the short to medium term and aspire to a new interchange in the longer term
- to work through the Local Development Framework to reduce the need for people to travel by improving coverage of broadband in the County. This will give people the opportunity of running businesses from their home and enable employers to allow staff to work from home.

The work that Rutland County Council has done shows that in rural areas the reality of car ownership is not a sign of affluence. Rather it is a necessity if people are to remain in employment, even if poorly paid, and to access other community services.

## Poverty as it affects people

Poverty caused and/or increased by the factors discussed above adversely affects all on low incomes within Rutland, but there are also groups of people for whom financial poverty is just one of the factors which determine whether they flourish, and which affects not only their health and well-being, but also the health and wellbeing of the whole community.

We will look specifically at:

- Child and Family Poverty
- Pensioner Poverty
- Adults living with Long Term Disability and Poverty

### Child and Family Poverty

Indicators for Child and Family poverty are related to: income, housing and educational attainment, and the challenge that society faces is to prevent poor children becoming poor adults by tackling these root causes of poverty.

Poverty has a profound effect on the life chances of children and young people. It can deepen and reinforce social exclusion, contributing to problems in education, employment, physical and mental health and social interaction. Tackling child poverty benefits the community as a whole as well as the children and families affected.

The key factors are:

- providing work for parents that pays; i.e. being able to work enough hours and being paid enough.
- raising the educational attainment of poor children; essential to enable the next generation to break the cycle of poor children becoming poor adults and families.
- breaking the cycle of debt, addiction and relationship breakdown through early intervention to establish a stable, loving family environment, giving children the best chance of success themselves.

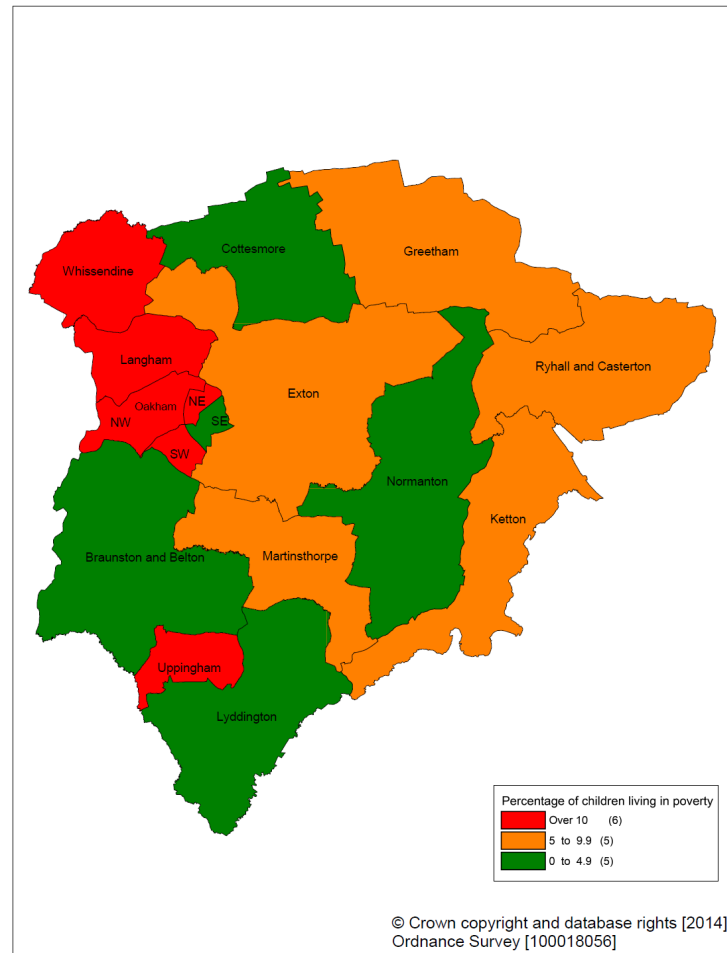
In Rutland, the wards showing the highest percentage of children living within the official definition of living in poverty are illustrated on the next page.

There are currently 6 wards where levels of child poverty are over 10%; however due to varying population sizes in these wards, the actual number of children affected needs to be taken into account: for instance while there

are 100 in Uppingham, there are only 30 each in Langham and Whissendine. It is considered that there is likely to be a correlation between the percentage of those children living in poverty and the number of people claiming benefits in each area <sup>23</sup>.

**Percentage of 0-15 year olds living in income deprived households**

This map shows the wards of Rutland and the percentage of child poverty as per the national definition in each.



With the small numbers involved, the 'Caveats re data' discussed on p9 must hang over these datasets, so that any actions taken to address these matters need to take account of these small cohort sizes, with solutions appropriate to each ward. Local knowledge of the problems will be key in delivering suitable solutions.

To achieve changes in outcomes for children's lives, it is essential for all agencies involved with improving health and wellbeing to work together with the whole family to lift the family unit out of poverty.

Citizens Advice Rutland is the only independent advice organisation which provides high quality, accredited advice, assistance and advocacy to families

where children are living in poverty. Citizens Advice Rutland addresses the whole family's problems, generally, though not exclusively, through:

- **benefit advice and advocacy**, by ensuring that the family is receiving all the benefits to which they are entitled and where necessary helping with the claims procedures and assisting with any appeals against refusals of benefit
- **debt advice and advocacy** where families have debt problems, whether they are in danger of becoming homeless, or struggling with bailiffs as a result of having difficulties in maintaining Council Tax payments or paying for fuel to prevent disconnection
- **housing advice and advocacy** where there are situations of impending homelessness and rent arrears
- **employment advice and advocacy** where the family may be suffering loss of earnings, because of a number of possible reasons
- **relationship advice and advocacy** where income may have dropped and debts increased due to relationship breakdown
- **Special Educational Needs & Disabilities**: Citizens Advice Rutland hosts the Rutland Information, Advice and Support Service (RIASS), which provides advice to children, young people and to their parents and carers about special educational needs, disability, health and social care.

Falling into persistent and often spiralling debt is how income deprivation manifests itself in the lives of families and there is clear evidence of how debt adversely affects young children's lives.

Children, especially in their early years, are deeply affected by experiencing debt within the family and especially debt collection practices, for example the loss of property through bailiff action. The Children's Society (*The Wolf at the door: How Council Tax debt collection is harming children March 2015, The Children's Society*<sup>24</sup>) reports in their research into the effect of Council Tax collection practices that:

*"Over half of families in Council Tax debt have borrowed money to pay their bill"*

*"Children in families in council tax debt are 50% more likely to suffer depression than those who have not faced Council Tax debt"*

*"Two thirds of parents said they believed their children had been frightened, sad or worried as a result of a bailiff visit."*

There appear to be no publicly available statistics kept on the number of bailiffs instructions made in relation to Council Tax collection in Rutland, so how Rutland performs in this area is hard to establish.

### ***Case Study***

*Gemma came into Citizens Advice Rutland anxious that she had received a notice from the Bailiffs, Bristow and Sutor, who were collecting a large Council Tax Debt accrued over several years. Working part-time (22 hours per week) on the national minimum wage (£7.20 p/hr) and getting Tax Credits and Housing Benefit and some Council Tax Reduction, she and her 11 year old son Gareth just about manage to get by ... if you don't count the bank loan and turn a blind eye to council tax payments which she just hasn't been able keep up. The notice says that they will take away goods from the house - is there anything she can do? She just recently bought Gareth an i-Pad as he is about to move to secondary school and will need it for his homework; he's a bright lad and she really wants him to get on. She can't bear the thought of losing that because she can't afford to replace it.*

*Citizens Advice Rutland immediately contacted Rutland County Council and after some discussion they agreed to hold the bailiffs for a week providing they received both a financial statement and a realistic offer of repayment that would both get the debt paid off and be sustainable. Gemma returned to Citizens Advice Rutland with full details of her finances and a Financial Statement was produced and an offer of £50 p/month was agreed between Gemma and Rutland County Council so the bailiff action was halted and Gemma was in a better position to stabilise her finances.*

*Nonetheless, Citizens Advice Rutland advised Gemma that if she were really unable to maintain the repayments, and if she knew that Bailiffs were coming, she should arrange for Gareth to go and play with friends, that she did not have to let Bristow and Sutor enter the premises, and so she should make sure all windows and doors were shut and locked.*

## **Pensioner Poverty**

Rutland, in common with many rural areas has a high percentage of people over the age of 65, with ONS statistics showing that life expectancy for men is 80.4 (2007-09) and 83.7 (2007-09) for women<sup>25</sup>. This compares favourably with both the East Midlands (78.1 and 82.1) and England (78.3 and 82.3). As people in Rutland are living longer, there are more older people living with



increasing frailty and this brings a challenge as to how to provide for their support and care needs.

Pensioners are much more likely than those of working age to be on incomes which do not keep up with the rise in the cost of living, other than through the annual up-rating in benefits such as State Retirement Pension. Income from private pensions is generally either fixed or dependent on the stock market and so subject to often unpredictable change.

The harsh reality of low income in later life is that 1 in 6 pensioners (1.8 million or 16% of pensioners in the UK) live in poverty, (when defined as 60% of median income after housing costs). Low income in retirement is often linked to earlier low pay, or time out of employment - for example, due to caring responsibilities, disability or unemployment.

The numbers of people living on low income fell between 1997/98 and 2004/5; but since then there has been little improvement (*Living on a low income in later life - Age UK*<sup>26</sup>).

Many pensioners cope because of their extreme resourcefulness and determination not to get into debt – something they are proud of - but many are anxious about the cost of care they need now or may need in the near future.

### ***Case Study***

*Jennifer's mother, Agnes, had lived in a private rented home for all her life, because it went with her husband's job. It had always been a cold house, but they'd paid no rent which meant that his wages could be stretched so much further (or that was how she felt). After her husband died, Agnes deteriorated and was becoming very 'tottery'. Jennifer realised that her mother needed to move into some form of rented sheltered accommodation.*

*Agnes was really worried about affording it, having never paid rent in all her married life. A full benefits check showed that she was entitled to Attendance Allowance, and a raft of other means-tested benefits she hadn't known about. This meant that she could afford to move into sheltered accommodation and pay the rent, since it was all met by Housing Benefit.*

*A few months after the upheaval of her move (the first in over 50 years) she was settled in and couldn't believe the improvement to her life. She was at*

*last warm and comfortable and there were other people around. After some years she is now housebound and very frail, but very content that her needs have been met. She is truly grateful for the help she didn't know existed, but which has transformed her life. Jennifer is very happy too, knowing that her mother is warm and safe.*

Means tested benefits such as Pension Credit can make an important difference, but many people do not claim because:

- they are not aware they are entitled
- they are put off by the process or
- they are reluctant to ask for help.

Rising fuel prices are also a huge source of anxiety and fuel poverty has major health impacts on the elderly. Professor Hills in his 2012 report, *Getting the measure of fuel poverty, for the Department of Energy and Climate Change (DECC)*<sup>27</sup> noted that 'there is a body of persuasive evidence that links low temperatures with a number of health impacts, ranging from minor infections to serious medical conditions that can ultimately prove fatal'. The nature and effects of fuel poverty have been discussed above (pp. 26-28). The Winter Fuel Payment makes a significant contribution to pensioners' bills and is essential to protect their health and well being.

Where income deprivation and fuel poverty combine with people isolated by living in sparsely populated areas, a characteristic of Rutland, the difficulties of living independently are increased. This is where there is very limited public transport, and no easy access to local services such as doctor's surgery, post office or library.

The challenge of being able to live a good quality of life and so delaying and reducing the need for care and support is important. Institutional care is a very expensive option not only for the individual but also for Rutland County Council if they become responsible for paying Care Home Fees. Institutional care is seldom desired - remaining in one's own home for as long as possible is usually the preferred option. Community based care packages are an essential part of both saving money and improving the health and well-being of elderly pensioners.

## Adults living with Long Term Disability and Poverty

Younger and older people are now living longer with serious and increasingly complex disabilities. These may be physical and/or mental health issues and the drive towards community care which, if poorly resourced, can easily leave these groups isolated and in poverty, unable to access the support they need to live independently in the community. Where they are reliant solely on State benefits for income, meeting their care needs with enough and appropriate help becomes a challenge that can be very difficult to meet due to the high costs of care provision.

Physical disability, while debilitating, can be assessed and its impact is more readily known and measurable. While this does not in itself take away the difficulties of living with disability, it is more likely that an individual will be able to access all the help available.

For those with mental health issues and learning difficulties, their ability to express themselves in ways which enable them to access the appropriate state support and financial assistance is much harder. This is also a group who have difficulty in dealing with authority or accessing help, as governments become ever more dependant on impersonalised e-systems for their interaction with the public.

It is only since the mid-1990s that the Internet has had its revolutionary impact on culture and commerce, through the rise of near-instant communication by email, instant messaging, Skype etc. The government has been enthusiastic in its desire to use such cheap and instant technology as a means of delivering welfare benefit and other services.

Using government e-systems is often beyond those with mental health issues and learning difficulties. Benefit claims are increasingly being made online (e.g. Job Seekers Allowance/Universal Credit) and an application requires a degree of both computer skills and self-confidence. For those who have literacy problems the barriers to accessing entitlement can prove insurmountable without support and help.

Working age clients with learning disabilities and/or mental health issues, often appear to use modern technology with ease, but in reality usage is often very restricted. Use of mobile phones on expensive pay-as-you-go tariffs is the norm. It is easy to run out of credit and mobile telephones are frequently lost, making contact difficult as telephone numbers are frequently changed.

Inaccessibility increases for older people who have not been brought up with computers, email and internet. While many have taken, with aplomb, to the internet and all it enables, a person now in their 70's (not very old by today's life expectancy range) was brought up without computers and many may well not have used current communication systems during their working lives. This inevitably impacts on their ability to engage with government in all its forms in today's electronically biased world.

Statistics on internet and e-government usage for Rutland are hard to find. Citizens Advice Rutland finds, anecdotally, clients requiring increased assistance with e-government issues such as benefit claims on line (a main source of their income), and using the government gateway <sup>28</sup> (an online account which lets you use many national and local on line services securely and safely, e.g. Tax Credits issues, Pension forecast). This is especially the case with our clients with learning difficulties and those who are elderly. For the elderly lack of computer hardware negates internet access despite the enhanced broadband provision. Rural isolation, characteristic of Rutland a Rural 80 area, exacerbates these problems since public libraries are the major source of internet access.

### ***Case Study***

*Roger 72, needed to download a Power of Attorney form. He owns a computer at home which his son always helped him with; but since his son moved to London for work Roger now has no-one to help him.*

*He is very embarrassed about his situation and getting increasingly frustrated that he cannot do these things himself, as so much today requires computer literacy. He said that he and his wife had both worked all their lives and had never needed to use a computer. He went on a computer course once but felt really stupid compared with the others so gave up and decided to rely on his son instead.*

For all those who find it a battle to find their way through government's current administrations systems and who lack negotiation skills, poverty, homelessness and debt are constant wolves at their doors. These are the forgotten and voiceless members of society, who need others to mediate and fight on their behalf. For society to be at ease with itself there is a pressing need that the needs and aspirations of the voiceless are not only heard but responded to, so that Rutland becomes a County which is socially just.

### **Case Study**

*John's life has always been chaotic; characterised by being in and out of work; mostly out of work, living in passing relationships or alone. He has a Housing Association flat, but rent and council tax arrears dog him. Alcohol and drugs are also ever-present in his life, as are various short stays in prison. He nonetheless attempts to 'put his house in order', but finds himself unable to talk with 'authority' effectively as he usually loses his temper.*

*For this reason John is a regular client of Citizens Advice Rutland as he desperately needs an independent voice to articulate his problems and initiate necessary contact with the statutory authorities since he has very poor negotiating skills and is unable to use a computer. He finds it difficult to remember appointments, so he is a hard-to-help client. However, this makes the ongoing help provided by Citizens Advice Rutland vital, whether it is to maintain his benefits payments, challenging benefit sanctions, or trying to help him avoid eviction from his house. Homelessness benefits no-one.*

*John is a member of society just as much as anyone else; he has multiple problems and if Rutland is to remain a good place to live then his problems are just as worthy of help as anybody else's.*

*Surviving long term on a benefit-only income without incurring debts is near impossible even for someone with good budgeting skills; for someone without those abilities it is an impossible mountain to even start climbing. With the ever-increasing demands that society makes on the use of technology for its citizens, John's needs deserve hearing.*

## The Future and Poverty

To look at Rutland's poverty and deprivation today can seem contrary when there are so many indices showing minimal deprivation and maximum security, which all contribute to its being consistently voted as the best or one of the best rural locations to live in England. Answering the needs of those who nonetheless live in poverty and deprivation not only addresses inequality it also helps build community cohesion, and a better future.

### What might Rutland look like in 20 years time?

With the recent vote to leave the European Union the economic future is, by common consensus, uncertain. Whether or not it proves beneficial to the economic well-being of the United Kingdom; there will be impacts on funding for social care, health and well-being. During periods of economic uncertainty the challenges and decisions facing the providers will require a new level of co-operation and collaboration to fund properly the needs of their rural poor.

Another major issue regarding the result of the referendum is what will happen to immigration. Currently in Rutland many of the poorly paid jobs, for instance in the care sector, are performed by people who have come to work in England from abroad. How recruitment in these sectors will be affected by changing immigration rules is unknown, but is likely to make not only recruitment but also retention of staff harder. Provision of services may therefore become more expensive.

The future growth of the military bases will change the demographics of Rutland with the predicted arrival of 2000 military personnel by 2020<sup>29</sup>. While many of the social care and welfare needs of those employed in the Armed Forces are met within the military bases in which they live, their presence nonetheless affects the health and social care provision within Rutland. This is because they, their families and the civilian employees at Kendrew and St George's barracks are now, and will become ever more, an increasing percentage of the Rutland economy. Continued efforts at engagement with the military communities are necessary so that specific problems related to these communities can be addressed (*Rutland County Council Joint Strategic Needs Assessment, 14.2*)<sup>8</sup>.

The demographic time bomb, however, lies in the rapid increase in longevity and the near certain increase in the number of elderly residents. It is anticipated that over the next 20 years the percentage of people over 65 will double in Rutland, which means there will be more people with complex

health needs requiring both health and social care. (*Rutland County Council, The Future of Adult Social Care*<sup>30</sup>)

For Rutland, the greatest projected percentage change is the 65 and over age range, which is predicted to double. People aged 65 and over currently make up a small percentage of the population but in future years over a third of the population will fall into this category. Around 1,700 people aged over 75 in Rutland were estimated to live alone in 2010 but this number is predicted to rise to 3,800 by 2030 (a 120% increase). Furthermore, the total number of people aged 65 and over who have a significant health problem is now predicted to double between 2010 and 2030.

This will clearly impact on the provision of both health and social care services, especially when the high cost of housing within Rutland (which shows no sign of declining) drives those who provide low paid care services to live outside the County.

Collaborative work between Rutland County Council and its partners should be targeted to enable people, whether young adults with long term disabilities or older people wishing to live in their own homes, to live independent and healthy lives for longer. The economic as well as social pressures demand this.

Partnership and working agreements across sectors will reduce waste, avoid duplication, work efficiently and pool resources, assisting not only Rutland County Council but also other health and social care funders to achieve their goals and use tax payers' money wisely.

Cross-sector working will ensure that Rutland remains the best place in England to live, work and play.

## **Appendices**

Definitions used in poverty and deprivation studies:

### **Appendix 1**

#### **Joseph Rowntree Foundation**

Minimum Income Standard:

A minimum income standard, based on what people said is needed to achieve an acceptable standard of living in Britain today.

**An extension of the work on a Minimum Income Standard (MIS) for the UK, exploring how needs and costs vary for rural households.**

The research - by Noel Smith, Abigail Davis and Donald Hirsch, Centre for Research in Social Policy, Loughborough University, 2010, "Key points"

People in rural areas typically need to spend 10–20 per cent more on everyday requirements than those in urban areas. The more remote the area, the greater are these additional costs.

The biggest difference is the greater access to public transport in urban areas, whereas rural households depend more on cars. Domestic fuel costs are also higher in some rural areas, because of older, less fuel-efficient housing and lack of mains gas.

Single, working-age adults need to earn at least £15,600 a year in rural towns, £17,900 in villages and £18,600 in hamlets or remote countryside to reach a minimum living standard, compared with £14,400 in urban areas. For couples with two children, the annual earnings requirement is much higher, about £33,000 to £42,000, depending on whether one or both partners work and the remoteness of the community.

Among those on basic out-of-work benefits in rural areas, single people get only about a third of the required minimum, families with children about a half, and pensioners are typically 20 per cent short of the minimum.

Therefore, people in rural areas generally need to work and earn well above the minimum wage to make ends meet. But since many rural jobs are poorly paid, many people have substantially less than they need, even if they work.



## Appendix 2

### Index of Multiple Deprivation (IMD)

The Indices of Deprivation 2015 provide a set of relative measures of deprivation for small areas, Lower-layer Super Output Areas (LSOA) across England, based on seven domains of deprivation. The domains were combined using the following weights to produce the overall Index of Multiple Deprivation:

- 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%)

In addition to the Index of Multiple Deprivation and the seven domain indices, there are two supplementary indices: the Income Deprivation Affecting Children Index and the Income Deprivation Affecting Older People Index.

The **Index of Multiple Deprivation (IMD)** is an overall relative measure of deprivation constructed by combining seven domains of deprivation according to their respective weights, as described below.

The seven domains of deprivation are as follows:

- The **Income Deprivation** Domain measures the proportion of the population experiencing deprivation relating to low income. The definition of low income used includes both those people that are out-of-work, and those that are in work but who have low earnings (and who satisfy the respective means tests).
- 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 **Education, Skills and Training Deprivation** Domain measures the lack of attainment and skills in the local population. The indicators fall into two sub-domains: one relating to children and young people and one relating to adult skills.

- The **Health Deprivation and Disability** Domain measures the risk of premature death and the impairment of quality of life through poor physical or mental health. The domain measures morbidity, disability and premature mortality but not aspects of behaviour or environment that may be predictive of future health deprivation.
- The **Crime** Domain measures the risk of personal and material victimisation at local level.
- The **Barriers to Housing and Services** Domain measures the physical and financial accessibility of housing and local services. The indicators fall into two sub-domains: 'geographical barriers', which relate to the physical proximity of local services, and 'wider barriers' which includes issues relating to access to housing such as affordability.
- The **Living Environment Deprivation** Domain measures the quality of the local environment. The indicators fall into two sub-domains. The 'indoors' living environment measures the quality of housing; while the 'outdoors' living environment contains measures of air quality and road traffic accidents.

The two supplementary indices:

The **Income Deprivation Affecting Children Index** (IDACI) measures the proportion of all children aged 0 to 15 years living in income deprived families. It is a subset of the Income Deprivation Domain which measures the proportion of the population in an area experiencing deprivation relating to low income. The definition of low income used includes both those people that are out-of-work, and those that are in work but who have low earnings (and who satisfy the respective means tests).

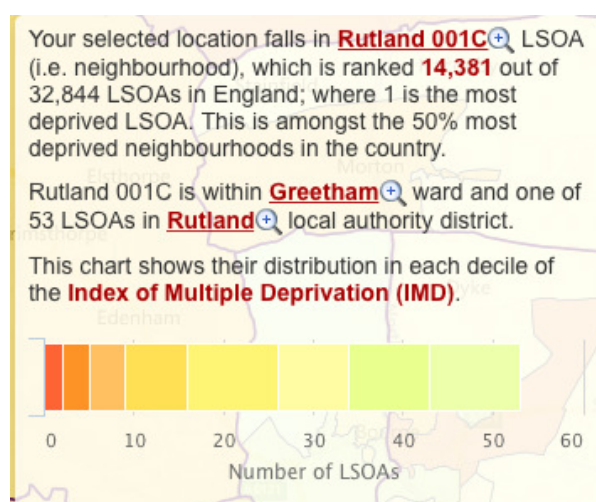
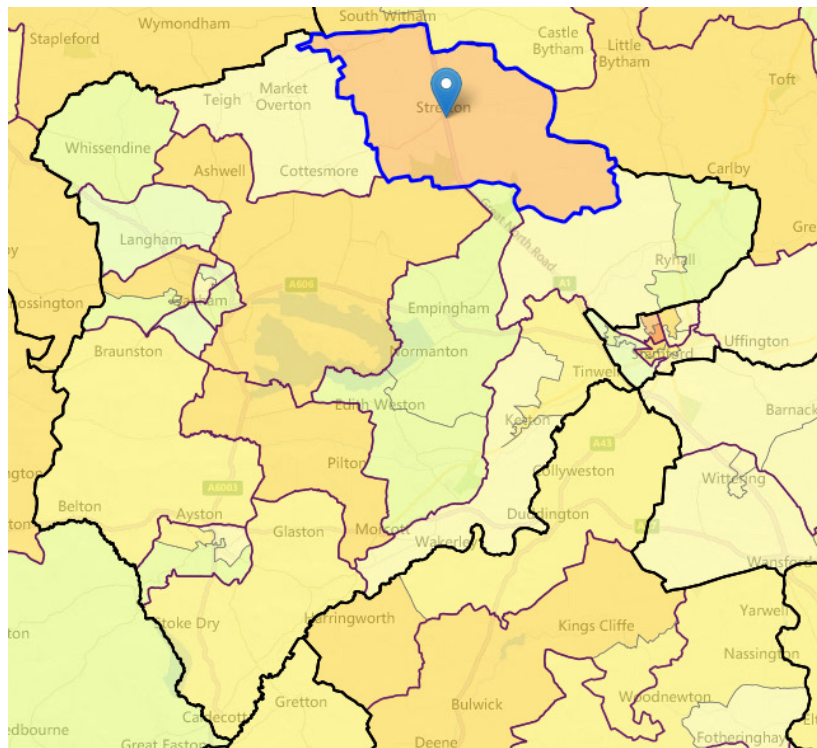
The **Income Deprivation Affecting Older People Index** (IDAOPI) measures the proportion of all those aged 60 or over who experience income deprivation. It is a subset of the Income Deprivation Domain which measures the proportion of the population in an area experiencing deprivation relating to low income. The definition of low income used includes both those people that are out-of-work, and those that are in work but who have low earnings (and who satisfy the respective means tests).

Statistical Analyses of the IMD as well as its subsets are readily available from an interactive dataset found at <http://dclgapps.communities.gov.uk/imd/idmap.html>. This interactive map is

part of the Open Communities mapping system and uses ONS statistics as its base figures.

The latest data sets (2015) show that at Lower-layer Super Output Area (LSOA) level all wards within Rutland rank between 14,381 (Greetham ward; this is amongst the 50% most deprived neighbourhoods in the country) and 31,269 (Langham ward; this is amongst the 10% least deprived neighbourhoods in the country) out of 32,844 LSOAs in England where 1 is the most deprived LSOA. (see below)

### *Screenshots of 2015 data*



## Appendix 3

### Mainly Rural: Official Statistics

The Rural Urban Classification 2011 defines areas forming settlements with populations of over 10,000 as urban, the remainder as rural. The number of Local Authorities that are now classed as rural has reduced compared with the 2001 classification. When applying the classification for statistical purposes it is important to note that a Local Authority that is classed as urban will contain rural areas and vice versa. Interim results identifying rural hub towns to be used in the 2011 Local Authority Classification were published separately in May 2014.

Rural 80 definition: 2011 Rural Urban Classification of Local Authorities : Mainly Rural Population :  $\geq 80\%$  rural including hub towns, within the larger classification of Predominantly Rural <sup>31</sup>. Rutland is classified as a Rural 80 area.

## Appendix 4

### Benefit Income when compared to Median earnings

Single Job seeker living in Ashwell in a Private rented property, council tax Band A

Jobseekers Allowance/ESA (assessment)	£73.10 per week
Housing Benefit (Local Housing Allowance)	£86.30 per week
Council Tax Reduction (£878.457 pa)	£12.64 per week
<b>Total Benefit Income : £172.04 per week (£8946.08 pa)</b>	

CTR calculation

Council Tax Band A (Ashwell) £1171.29 pa

single person discount at 25% £292.82 pa

Max CTR at 75% of liability - £658.85 pa – £12.64 per week

### Median earnings conversion Gross to Net

(Conversion using – Quick Benefits calculator 2016/17)

Rutland

Median gross earnings £388 per week

less tax at £35.40 per week and

less National insurance at £27.96 per week

**Median net earnings £324.64 per week (£16881 pa)**

Nationally

Median gross Earnings £582 per week

less tax at £74.20 per week

less National Insurance at £51.24 per week

**Median net earnings £456.56 per week (£23741 pa)**

## Appendix 5

The Council Tax rate for Band D in all Rutland wards is above £1700 p.a. - in the highest statistical range for Council Tax levels set by Local Authorities in England 2016-17. The average Band D for England is £1530 and even for the highest group, the shire areas the average is £1601 (+£54 over last year) <sup>32</sup>.

## Appendix 6

### National Planning Policy Framework - Affordable Housing<sup>15</sup>

#### Annex 2: Glossary

**Affordable housing:** Social rented, affordable rented and intermediate housing, provided to eligible households whose needs are not met by the market.

Eligibility is determined with regard to local incomes and local house prices. Affordable housing should include provisions to remain at an affordable price for future eligible households or for the subsidy to be recycled for alternative affordable housing provision.

Social rented housing is owned by local authorities and private registered providers (as defined in section 80 of the Housing and Regeneration Act 2008), for which guideline target rents are determined through the national rent regime. It may also be owned by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with the Homes and Communities Agency.

Affordable rented housing is let by local authorities or private registered providers of social housing to households who are eligible for social rented housing. Affordable Rent is subject to rent controls that require a rent of no more than 80% of the local market rent (including service charges, where applicable).

Intermediate housing is homes for sale and rent provided at a cost above social rent, but below market levels subject to the criteria in the Affordable Housing definition above. These can include shared equity (shared ownership and equity loans), other low cost homes for sale and intermediate rent, but not affordable rented housing.

Homes that do not meet the above definition of affordable housing, such as “low cost market” housing, may not be considered as affordable housing for planning purposes.

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**Free, confidential advice. Whoever you are.**

We help people find a way forward with their problems and campaign on big issues when their voices need to be heard.

We value diversity, champion equality and challenge discrimination and harassment. We're here for everyone.

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