

## **What is poverty?**

Measuring poverty is incredibly complex. Each family has changing expectations, and is subject to different demands that a single indicator cannot possibly capture. But such a number is necessary if we want a basis for discussion. Increasing someone's income by a small amount to move them to just above any defined income poverty line in no meaningful way moves them from being 'in poverty' to being 'not in poverty' but this is not the primary purpose of poverty indicators, which is generally to monitor changes to disadvantaged groups over time.

**Absolute and relative poverty.** When measuring third world poverty we rely upon absolute measures and count, for example, the number of people living on less than \$1 per day. In the UK, this measure would obviously be nonsensical, and any other fixed target would become outdated swiftly. Instead we define the experience of being poor as our citizens would, in relation to social norms:

*Individuals, families and groups in the population can be said to be in poverty when they lack the resources to obtain the types of diet, participate in the activities, and have the living conditions and amenities which are customary, or are at least widely encouraged and approved in the societies in which they belong (Professor Peter Townsend<sup>1</sup>)*

**Individuals or households?** Relative indicators of income poverty in the UK rise or fall as average incomes rise or fall. But instead of looking at individual incomes we take account of household income. This is to cope with situations such as single earner families where, for example, a husband earns £35,000 a year and his wife earns nothing. They have two children, who also earn nothing. Clearly, automatically assuming that the three non-earners are in income poverty would be senseless.

**Mean or median?** Once we have decided to have a relative, household income measure we still need to decide upon a threshold. Until recently, this was defined in relation to average (mean) income. However, this measure – useful for its simplicity – was fairly sensitive to changes of income amongst entire groups and therefore not so useful for measuring success. For example, if every household below half of mean income were given enough money to bring them up to the threshold then the mean itself would rise. Instead, we now use median income – the income of the person in the middle of the nation's income distribution – as our benchmark. This measure is unaffected by changes to the incomes of the very rich, which can fluctuate wildly over an economic cycle and significantly alter mean measures, and means that if everybody below half of the median was brought up to that threshold, the median would remain the same.

**Deeper understanding.** Our current poverty threshold is defined as 60 per cent of median income. To discourage policymakers from focusing on moving those just below the poverty line to just above, we supplement this main measure with more measures of more severe poverty such as a 40 per cent of median income threshold. And we can build up an even more detailed picture by gathering information on factors such as duration spent in poverty.

**What does that mean in practice?** So far this discussion has been fairly abstract. The reality of the poverty threshold, in money terms, is a disposable income of around £110 a week for a single adult (after deducting housing costs).<sup>2</sup>

Housing costs are deducted from the calculation because of the huge variation in housing costs across the country and because this also removes complicating factors such as housing benefit.

### **Poverty in the UK**

According to figures from the Department of Work and Pensions, in 2009-10, 22 per cent of individuals in the UK earned below 60 per cent of median income after housing costs and 15 per cent were below 50 per cent of median. 29 per cent of the children in the UK were in households below the 60 per cent threshold; 22 per cent of working adults; and 16 per cent of pensioners.<sup>3</sup>

**Compared to the EU.** Despite 13 years of Labour claims, these figures compare poorly to the rest of Europe, with percentages above both the Euro area and the EU-27 average. 16.3 per cent of the European population was judged to be below the 60 per cent threshold in 2009. The nine European countries that perform worse than us are: Portugal, Italy, Spain, Estonia, Greece, Lithuania, Bulgaria, Romania, and Latvia.<sup>4</sup> In America, in the same year, 14.3 per cent of people were judged to be below the 60 per cent poverty threshold.<sup>5</sup>

### **The impact of poverty**

The effect of poverty is more than an inability to buy luxuries. Living in poverty has a host of long-lasting consequences such as reduced educational achievement, inferior job prospects, and worse health outcomes. Not all of the factors related to poverty are directly caused by low incomes – myriad factors such as school quality, availability of green space, parental relationships and friendship groups can drastically change our life experiences. But while it is dangerous to assume that all ills would be solved by simply raising incomes, it would also be foolhardy not to tackle the drivers of poverty, as well as its symptoms.<sup>6</sup>

This brief, therefore, aims to highlight a few of the causes and symptoms of poverty, and is divided into very brief sections outlining the links between poverty and education, work, housing, health, race, gender and the family, and age. Inevitably, those at the nexus of several of these risk factors have even more difficulty escaping from poverty.

### **Poverty and education**

At Key Stage 4 (generally age 16), a child eligible for Free School Meals was half as likely to achieve five or more GCSEs at grade A\* to C, including English and mathematics, compared to a child from a wealthier background.<sup>7</sup> And only around 13 per cent of children eligible for Free School Meals entered higher education, compared to around a third of children not eligible for Free School Meals.<sup>8</sup>

This reduces social mobility and entrenches inequality. The cycle is completed when we look at the income of working age adults and their level of qualification:

<b>Educational attainment</b>	<b>Percentage of group in bottom fifth income level</b>	<b>Percentage of group in top fifth income level</b>
Degree level or above	9	47
No qualifications	33	7

As you can see, 47 per cent of all graduates are high earners while low income individuals include an under-representation of degree level qualifications and a significant over-representation of those without any qualifications.<sup>9</sup>

### **Coalition approach**

- **Childcare support for parents.** Helping the parents of the 140,000 most disadvantaged 2 year-olds by giving them an entitlement to 15 hours a week free early years care and education. Making sure parents of young children have the support network they need by protecting cash for Sure Start, including investment in 4,200 new health visitors.
- **Intervening early.** Identifying children who are falling behind in reading at an early stage by introducing a new reading check at the age of 6. Only then can they receive the targeted support they need.
- **A £2.5 billion pupil premium.** We have protected per pupil funding in cash terms and introduced a £2.5 billion pupil premium for the most disadvantaged children, worth £488 per pupil on free school meals this year.
- **More good school places and more targeted support.** The Department for Education has helped parents, teachers and charities set up the first 24 Free Schools, so that many more children - often from deprived backgrounds - have the chance to go to a great local state school. Another 63 Free Schools, and 16 University Technical Colleges, are set to open from September 2012 onwards. By end of this parliament we hope there will be hundreds. These will complement the expanded academies programme, which gives teachers much more freedom over how they do their jobs and lets good schools expand, so that more children the chance to go to an outstanding school.
- **Funding for educational innovation.** We have established a £110 million Education Endowment Fund designed to raise standards in underperforming schools by funding bold and innovative approaches to raising the attainment of disadvantaged pupils.
- **More university places and apprenticeships.** We have created 10,000 extra university places last year and this year, and over 100,000 extra apprenticeships in 2010-11, more than double the 50,000 we promised, giving young people a choice of high quality vocational routes into employment.
- **More academic subjects.** Through the English Baccalaureate, we are ensuring all children, whatever their background, have the chance to take the rigorous academic subjects that will give them the best chance of getting on in life.
- **Fairer, more sustainable access to university.** A fairer system of university funding, under which the poorest quarter of graduates pay back less in total.

## Poverty and work

As you might expect, workless households are more likely to experience poverty than those in which at least one adult is in work, and evidence shows that children growing up in poor or workless households are more likely to be workless or poor themselves: children in households where two adults are in full time work have a 1 per cent chance of being in poverty, compared with a 64 per cent chance for children in two-parent households where neither adult works.<sup>10</sup>

Periods of unemployment can also have a significant negative impact on future earnings. For example, young people who spend time not in education, employment or training can face a 9 – 21 per cent wage penalty, depending on duration and other factors, that lasts into their forties and beyond.<sup>11</sup>

## Coalition approach

- **Universal Credit.** By 2013, the Universal Credit will go live for new claimants, drawing together several working age benefits under a single taper to make sure that it always pays to work.
- **The Work Programme.** The Work Programme is the biggest single payment by results employment programme ever introduced. Providers will be paid for supporting customers into employment and helping them stay there for longer, with higher payments for supporting the hardest to help. This is a huge step towards supporting the almost five million people currently on out of work benefits into sustainable employment.
- **Taking the lowest paid out of taxation.** Raising the income tax personal allowance to £10,000 by the end of the Parliament.
- **New Enterprise Allowance.** The New Enterprise Allowance will help unemployed people who want to start their own business. It will be available to people who have been claiming Jobseeker's Allowance for more than six months. It will provide access to business mentoring and offer financial support of up to around £2,000, including a weekly allowance for up to 26 weeks and access to a start up loan. In order to become eligible to receive the financial support, the applicant will have to demonstrate that their business idea is viable.
- **'All reasonable steps' must be taken by a JSA claimant to find a job.** In April this year we changed the Jobseeker's Allowance regime so that jobseekers have to take 'all reasonable steps' to find a job. Previously they had to do no more than three steps or activities a week; now a Jobcentre Plus adviser can impose anything from three activities upwards depending on an individual's circumstances. We will be taking this further by including in the Jobseeker's Agreement the expectation that a claimant should be spending several hours a day on jobsearch. In addition we will extend the scope of their jobsearch by requiring them to look for any suitable job which is within a 90 minute commute.
- **Support for childcare.** We will invest £300 million into childcare support under the Universal Credit. We will remove the 16 hour a week stipulation to claim childcare support to help 80,000 families on low income stay in work.

## **Poverty and housing**

There is a strong link between poor housing and poverty. Children who live in poverty are almost twice as likely to be in bad housing. This is a perfect example of how interlinked each of these topics is: children living in bad housing are almost twice as likely to suffer from poor health as other children and nearly twice as likely as other children to leave school without any GCSEs.<sup>12</sup> These factors are themselves closely correlated with poverty.

Research by the Joseph Rowntree Foundation has shown that the distribution of poor housing is different in each local area. Deprived areas in Edinburgh, for example, are generally peripheral, while in Birmingham they are central. Deprivation is also not always concentrated in social housing areas. The long term ill, for example, may well have become owner-occupiers before falling ill.<sup>13</sup> All of these factors make deprivation rooted in poor housing difficult to target.

## **Coalition approach**

- **Making social housing decent.** The Government is investing £2.1 billion of capital funding to help towards completing the Decent Homes programme. This funding is enough to halve the backlog of 410,000 non-decent social homes over the next four years. The funding plan will also help ensure that all councils can deliver a sustainable 30 year business plan under self-financing.
- **Tenant cashbask.** In April, Grant Shapps MP, Minister for Housing and Local Government, announced plans for a new scheme for social tenants: rather than social landlords carrying out repairs, or commissioning contractors, it will be open to tenants either to carry out simple repairs themselves; or to seek help from neighbours or family members; or to contract with local traders. This will strengthen community bonds and tenants will be rewarded for savings made. The scheme is worth up to £4 billion a year, so tenants could build up significant savings - which might contribute to a deposit for shared-ownership; or be saved for the long term to help children; or help buy a car, family holiday or any other goods or services which might otherwise be unattainable.
- **Helping people get on the property ladder.** We are making this happen through the New Homes Bonus, £500 million FirstBuy scheme, releasing thousands of acres of previously used public land for housebuilding and building more affordable homes. We are also investing £4.5 billion in affordable housing over the next four years to deliver up to 170,000 new homes by 2015.
- **Releasing land for housing.** We have instructed departments to release that land for new housing. And to help with the financing, we will introduce a new 'Build Now, Pay Later' option for builders to start work on our land now and pay when the houses are bought. We aim to release land with capacity to build up to 100,000 new homes on public land, supporting 200,000 jobs.
- **Right to buy.** We are going to raise the discounts and make Right to Buy attractive again. Every additional pound generated by the sales will be invested in paying down the debt we inherited on existing affordable housing and on building new housing for affordable rent. For every home bought under Right to Buy a new affordable home will be built - over and above our existing plans. This will enable us to build up to 100,000 additional affordable homes and support another 200,000 jobs.

- **Extra housing benefit for disabled people who need it.** From April 2011, Housing Benefit claimants with a disability and a non-resident carer will be entitled to funding for an extra bedroom.

### **Poverty and health**

Despite significant and continuing increases to life expectancy in the UK, the poorest areas continue to experience bad health and vastly different average life expectancies from their wealthier neighbours.

In England, people living in the poorest neighbourhoods die, on average, seven years earlier than people living in the richest neighbourhoods. This statistic is shocking but made far worse if we look at average disability-free life expectancy. Here the difference is even larger: 17 years between those living in the poorest and richest neighbourhoods.<sup>14</sup>

The causation appears to run in both directions. For example: there is clear evidence that worklessness contributes to ill health, unhappiness and depression and that people who move into work tend to report substantial improvements in mental health.<sup>15</sup>

However, adults with a disability also find it a lot more difficult to find rewarding work. The 2009 Labour Force Survey showed that fewer than half of all disabled people are employed. This may mean that many adults facing ill health are then forced into poverty.

### **Coalition approach**

- **Introducing the Health premium.** The Government is working to introduce a new and simple health premium that will reward progress on specific public health outcomes. This new approach will recognise that disadvantaged areas face the greatest challenges, and should therefore receive a greater premium for progress made.
- **Sickness Absence Review.** We aim to increase the number of people in employment and contribute to sustainable economic growth by exploring a wide range of options for structural reform and rebalancing incentives in the management of sickness absence.
- **The Work Programme.** The Work Programme is the biggest single payment by results employment programme ever introduced. Providers will be paid for supporting customers into employment and helping them stay there for longer, with higher payments for supporting the hardest to help. This is a huge step which will help millions into work at the same time as providing tailored support for many people with disabilities who are able and willing to work in some capacity.
- **Replacing Disability Living Allowance.** We are replacing DLA with the Personal Independence Payment (PIP) which will be fairer and more consistent. This support will be targeted to those who face the greatest challenges leading full and active lives.
- **Ring-fenced funding for social care.** We have ring-fenced £1 billion of social care funding in the NHS budget to help integrate health and social care and protect the most vulnerable.

## **Poverty and crime**

*[O]n average, people living in households with an income of less than £10,000 a year are 1.6 times as likely to be mugged, 1.3 times as likely to be burgled and 4.2 times as likely to be feel 'very unsafe' walking alone after dark as those living in households with an income of more than £30,000 a year (IPPR<sup>16</sup>)*

**Victims of crime.** Low income households and those living in disadvantaged areas are more likely to become victims of crime.<sup>17</sup> Also, the poorer a family is, the less likely they are to have contents insurance.<sup>18</sup> Purely because of these correlations, households with no home contents insurance are more than three times as likely to be burgled as those with insurance.<sup>19</sup> They are also, of course, the least able to replace stolen items from their income.

**Rehabilitating criminals.** Crime can also contribute to the problems of poverty. A criminal record creates a significant barrier to employment on three main fronts: first, employer discrimination; second, the disruption or curtailment of education on imprisonment, and third, low levels of self-esteem and high levels of behavioural problems which can reduce their chances of finding and keeping a job. By leaving ex-offenders jobless we increase the likelihood of them falling into poverty and recidivism.

## **Coalition approach**

- **Breaking the cycle of crime.** We are making our prisons places of hard work, getting criminals off drugs and alcohol, and making offenders pay back to victims and communities for their crimes. The Government is also taking action on Labour's soft community sentences by making sure that sentences served in the community are more effective. Through tougher punishments, the extension of curfews, forcing offenders to work hard, and addressing the problems that underlie the offending behaviour in the first place, we will cut reoffending and encourage a law-abiding life.
- **Funding to tackle knife and gun crime.** More than £18 million will be given to police, local agencies and the voluntary sector to tackle serious youth violence and prevent young people entering a cycle of crime. We're clear that anyone convicted of threatening someone with a knife should get a custodial sentence.
- **Police as crime-fighters not form-writers.** We have taken action which will save up to 3.3 million hours of police time by cutting bureaucracy. We will go further to slash paperwork and have challenged officers to identify unnecessary forms to free them up to get on with their job – fighting crime.
- **Beating addictions and mental illness.** We are placing greater emphasis on dealing with inmates' drug and alcohol addiction and on treating mental illness.
- **Dealing with anti-social behaviour.** We will introduce effective deterrents to address the disorder that blights communities.
- **Addressing local and national concerns.** Street-level crime maps will provide everyone with the information they need to see just what crime and disorder is happening in their community and how their police force is dealing with it. Directly-elected Police and Crime Commissioners will restore the link between police forces and the communities they serve while the new National Crime Agency will address nationwide crime.

- **Tackling gangs.** We have already introduced gang injunctions to help protect people from gangs and to help those who want to leave them. We are now extending these to protect under-18s. We will also shortly bring forward a report on ending gang crime and youth violence.

### Poverty, gender and age

Individual	Percentage of individuals in group living in income poverty
Adult male	20
Adult female	21
Child	29

Women are slightly more likely to live in low-income households than men. One explanation for this gender gap is that both single female pensioners and female lone parents are both more likely to be in low-income households than their male equivalents. However, the gap is so small because there is no such difference for working-age singles without children.<sup>20</sup>

Over the last decade, the gender gap has gone down because the two groups where women predominate - single pensioners and lone parents - are precisely the groups where the proportion of low-income households has fallen.

Over the three most recent years, an average of 4.6 million men and 5.1 million women were in low-income households at any one time.<sup>21</sup> But the composition of these groups was very different. Those in couples account for approximately the same number of men and women, as one might expect, but they make up a greater proportion of the men in low-income households (more than half) than of the women (around half). Differences emerge around the make-up of single groups: almost all single men in low-income households are single and working-age without children. In contrast, the single women in low-income households are divided almost equally between pensioners, lone parents and single working-age without children.<sup>22</sup>

- Women are more likely than men to be in a low-income household from the age of 16 to 45 and from 65 onwards, but not from 45 to 64.
- Men aged 60 to 64 are more likely to be in low income than men in any other age group between 25 and 80.<sup>23</sup>

### Coalition approach

- **Increase in the child element of Child Tax Credit.** We are increasing the child element to ensure that the overall outcome of the Spending Review will have no measurable negative impact on child poverty in the next two years.
- **Support for parents.** Helping the parents of the 140,000 most disadvantaged 2 year-olds by giving them an entitlement to 15 hours a week free early years care and education. Making sure parents of young children have the support network they need by protecting cash for Sure Start, including investing in 4,200 new health visitors. We are also reforming Sure Start so that it can provide better value for money, for example by introducing payment by results, and reinforcing the legal protections on children's centres so that local



authorities cannot arbitrarily close Sure Start centres and must make every practical effort to secure sufficient local provision.

- **Earnings link to the basic State Pension restored.** Relinking the state pension to earnings. Under our triple guarantee, from April 2011 the state pension will always be uprated by the highest of earnings, prices or 2.5 per cent.
- **Protection for pensioners.** Protecting pensioner benefits and concessions, including: Free eye tests; free prescription charges; free bus passes; free TV licenses for the over 75s; and Winter Fuel Payments.
- **Triple guarantee for pensions.** We have relinked the state pension to earnings and since April 2011 the state pension has been protected by our triple guarantee. This means it will always be uprated by earnings, prices or 2.5 per cent – whichever is the highest.
- **Raised the minimum wage.** We accepted the Low Pay Commission's recommendation to raise the national minimum wage rates to £6.08, benefitting the 890,000 people who are Britain's lowest paid workers – many of who are women.

### Child poverty

*For a child, growing up in poverty is about much more than just having a low income... Poverty limits children's opportunity to reach their full potential, and disadvantage is often handed down from generation to generation: poor children often end up being poor adults (Department for Education<sup>24</sup>)*

All of the causes and symptoms of poverty that we have listed above affect children profoundly:

- **Health.** Children in households with an income less than £10,000 per year are 2.5 times more likely to suffer from chronic illnesses than those in households with an income greater than £52,000. In addition, infant mortality is 20 per cent higher among poorer families.<sup>25</sup> The Institute of Education at the University of London calculates that 20 per cent of children who have neither parent in work will experience some form of mental illness, compared with 9 per cent of those with one working parent, and 8 per cent of those who have both parents in work.<sup>26</sup>
- **Educational attainment.** The proportion of pupils eligible for free school meals who achieved 5 GCSE's at A\* to C in 2009-10 is 30.9 per cent, whereas for those not eligible it was 58.5 per cent.<sup>27</sup>
- **Crime.** Only 30 per cent of young offenders grew up with both parents. Children from broken homes are nine times more likely to become young offenders.<sup>28</sup>

The Child Poverty Strategy admits:

*Despite efforts to move families above the relative income line, there has been no sustained impact made on the number of children (2.2 million) in households experiencing both low income and material deprivation since 2004 (Department for Education<sup>29</sup>)*

The Labour Government attempted to reduce child poverty by paying out record amounts in welfare payments. £150 billion was spent on tax credits between 2004 and 2010, with the majority spent on families with children. But by 2009, progress had completely stalled, and social mobility showed little sign of improving.<sup>30</sup>

### **Coalition approach**

- **Support for parents.** Helping the parents of the 140,000 most disadvantaged 2 year-olds by giving them an entitlement to 15 hours a week free early years care and education. Making sure parents of young children have the support network they need by protecting cash for Sure Start, including investing in 4,200 new health visitors.
- **Child Poverty Strategy.** We have published a Child Poverty Strategy which focuses on strengthening families, encouraging responsibility, promoting work, guaranteeing fairness and providing support to the most vulnerable.
- **Increase in the child element of Child Tax Credit.** We are increasing the child element to ensure that the overall outcome of the Spending Review will have no measurable negative impact on child poverty in the next two years.
- **Targeted support for disadvantaged children.** Delivering targeted support at school for the most disadvantaged children by introducing the pupil premium, worth £430 per pupil on free school meals this year.
- **Reforms to get Britain working.** Universal Credit will mean that people will be consistently and transparently better off for each hour they work and every pound they earn while the Work Programme will support people into employment and help them stay there for longer, with higher payments for supporting the hardest to help. Around 55 per cent of children who are currently in poverty are living in working families. By moving all working age benefit claimants onto the Universal Credit from 2013-2017 we expect to move around 600,000 adults and 350,000 children out of poverty.<sup>31</sup>

### **Questions for discussion**

1. How would you define poverty? Describe what poverty looks like in your local community.
2. What tools can we make available to help people break free from harmful cycles of poverty?
3. Are there some solutions that can only be delivered locally or regionally rather than by central government? What might these be?
4. Budgets devoted to some of the groups mentioned above rose significantly under the last Labour government. Why hasn't this helped? What other solutions are most important?
5. What can, or should, be done to help (a) older people, and (b) lone parents? Who is carrying out these interventions in your local community? Who will be best-placed in the future to tackle these issues?
6. How can we make sure that aspiration is widespread so that those born or thrown into poverty need not remain there?



## Resources

### [www.conservativepolicyforum.com](http://www.conservativepolicyforum.com)

This month we will be hosting a series of blog posts related to our theme of Poverty. These will come from politicians, experts, and related charities, including: the Joseph Rowntree Foundation, the Centre for Social Justice and ippr.

**Fraser Nelson**, 2011, *The poverty of the poverty measure*

<http://www.spectator.co.uk/coffeehouse/7304383/the-poverty-of-the-poverty-measure.shtml>

**The Guardian**, 2011, *England riots: was poverty a factor?*

<http://www.guardian.co.uk/news/datablog/2011/aug/16/riots-poverty-map-suspects>

### **The Poverty Site**

<http://www.poverty.org.uk/index.htm>

### **Centre for Social Justice**

2006, *Breakdown Britain*

[http://www.centreforsocialjustice.org.uk/client/downloads/CSJ%20FINAL%20\(2\).pdf](http://www.centreforsocialjustice.org.uk/client/downloads/CSJ%20FINAL%20(2).pdf)

2007, *Breakthrough Britain*

<http://www.centreforsocialjustice.org.uk/client/downloads/overview.pdf>

**HM Government**, 2010, *State of the nation report: poverty, worklessness and welfare dependency in the UK*

<http://webarchive.nationalarchives.gov.uk/+http://www.cabinetoffice.gov.uk/media/410872/web-poverty-report.pdf>

## Endnotes

<sup>1</sup> P. Townsend, 1979, *Poverty in the United Kingdom*, p.31

<sup>2</sup> The Poverty Site, *Choices of low income threshold* [accessed: 28 September]:

<http://www.poverty.org.uk/summary/income%20intro.shtml>

<sup>3</sup> DWP, 2011, *Households Below Average Income*:

[http://research.dwp.gov.uk/asd/hbai/hbai2010/pdf\\_files/full\\_hbai11.pdf](http://research.dwp.gov.uk/asd/hbai/hbai2010/pdf_files/full_hbai11.pdf)

<sup>4</sup> Eurostat, 2009, *At-risk-of-poverty rate and threshold*:

[http://epp.eurostat.ec.europa.eu/statistics\\_explained/index.php?title=File:At-risk-of-poverty\\_rate\\_and\\_threshold\\_2009.png&filetimestamp=20110601092557](http://epp.eurostat.ec.europa.eu/statistics_explained/index.php?title=File:At-risk-of-poverty_rate_and_threshold_2009.png&filetimestamp=20110601092557)

<sup>5</sup> U.S. Census Bureau, *Table 4. People and Families in Poverty by Selected Characteristics: 2009 and 2010* [Accessed: 12 October 2011]:

<http://www.census.gov/hhes/www/poverty/data/incpovhlth/2010/table4.pdf>

<sup>6</sup> HM Government, 2010, *State of the nation report: poverty, worklessness and welfare dependency in the UK*:

<http://webarchive.nationalarchives.gov.uk/+http://www.cabinetoffice.gov.uk/media/410872/web-poverty-report.pdf>

<sup>7</sup> HM Government, 2011, *A new Approach to Child Poverty: Tackling the Causes of Disadvantage and Transforming Families' Lives*: <https://www.education.gov.uk/publications/eOrderingDownload/CM-8061.pdf>

<sup>8</sup> Ibid.

<sup>9</sup> DWP, 2011, op cit.

<sup>10</sup> HM Government, 2010, op cit.

<sup>11</sup> Gregg and Tominey, 2005, 'The wage scar from youth unemployment', *Labour Economics*, 12:  
[http://www.statoek.wiso.uni-goettingen.de/veranstaltungen/statistical%20consulting/Gregg\\_Tominey.pdf](http://www.statoek.wiso.uni-goettingen.de/veranstaltungen/statistical%20consulting/Gregg_Tominey.pdf)

<sup>12</sup> Shelter, 2007, *Child Poverty and Housing*:  
[http://england.shelter.org.uk/data/assets/pdf\\_file/0004/114853/Child\\_Poverty\\_and\\_Housing.pdf](http://england.shelter.org.uk/data/assets/pdf_file/0004/114853/Child_Poverty_and_Housing.pdf)

<sup>13</sup> P. Lee and A. Murie, 1997, *Poverty, housing tenure and social exclusion*, Joseph Rowntree Foundation: <http://www.jrf.org.uk/publications/poverty-housing-tenure-and-social-exclusion>

<sup>14</sup> HM Government, 2010, op cit.

<sup>15</sup> Black, 2008, *Dame Carol Black's Review of the health of Britain's working age population*, TSO:  
<http://www.dwp.gov.uk/docs/hwwb-working-for-a-healthier-tomorrow.pdf>

<sup>16</sup> M. Dixon, H. Reed, B. Rogers and L. Stone, 2006, *CrimeShare: The unequal impact of crime*, IPPR:  
[http://www.ippr.org/images/media/files/publication/2011/05/crimeshare\\_1500.pdf](http://www.ippr.org/images/media/files/publication/2011/05/crimeshare_1500.pdf)

<sup>17</sup> M. Dixon, H. Reed, B. Rogers and L. Stone, 2006, op cit.

<sup>18</sup> The Poverty Site, *Without home contents insurance* [accessed: 28 September 2011]:  
<http://www.poverty.org.uk/74/index.shtml>

<sup>19</sup> The Poverty Site, *Without home contents insurance*, op cit.

<sup>20</sup> The Poverty Site, *Low income by gender* [accessed: 28 September 2011]:  
<http://www.poverty.org.uk/07/index.shtml>

<sup>21</sup> DWP, 2011, op cit.

<sup>22</sup> The Poverty Site, *Low income by gender*, op cit.

<sup>23</sup> The Poverty Site, *Low income by gender*, op cit.

<sup>24</sup> Department for Education, *Child poverty* [accessed 28 September 2011]:  
<http://www.education.gov.uk/childrenandyoungpeople/families/childpoverty/a0066298/child-poverty>

<sup>25</sup> Child Poverty Action Group, *Poverty in the UK* [accessed 30 September 2011]:  
<http://www.cpag.org.uk/povertyfacts/>

<sup>26</sup> Institute of Education, 2009, *Inequalities and the mental health of young people*, University of London, p.8:  
<http://eppi.ioe.ac.uk/cms/LinkClick.aspx?fileticket=KfuykdoN5y4%3D&tabid=2418&language=en-US>

<sup>27</sup> Department for Education, 2010, *GCSE and Equivalent Attainment by Pupil Characteristics in England, 2009/10*, Table 2a [accessed 30 September 2011]:  
<http://www.education.gov.uk/rsgateway/DB/SFR/s000977/index.shtml>

<sup>28</sup> Iain Duncan Smith MP, Secretary for Work and Pensions, *Speech to Relate*, 3 November 2010:  
<http://www.dailymail.co.uk/news/article-1326420/Children-parents-split-NINE-times-likely-commit-crime.html>

<sup>29</sup> HM Government, 2011, op cit.

<sup>30</sup> HM Government, 2011, op cit.

<sup>31</sup> HM Government, 2011, op cit.