

# Social exclusion

Some possible broader areas of concern

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## Summary

- The current focus of the Social Inclusion Taskforce is concentrated on small groups in acute need and at very high risk
- The New Policy Institute's work on Monitoring Poverty and Social Exclusion since 1998 also points towards some much larger groups who face problems that can reasonably be described as "exclusion".
- This note draws attention to three such groups, and includes the supporting evidence from our reports.

### *The three groups*

- There are two different, but overlapping kinds of problems: "incomplete transitions" and "insecure groups".

### *Incomplete transitions*

- People who fail to reach minimum educational standards, at 16/19 and beyond. Unlike the headline trends (for 5 A to C), the trends here have long been flat rather than favourable. People in this situation face markedly higher risks of low income, unemployment and worklessness.
- People unable to find independent, affordable housing. Homelessness is only the tip of this iceberg, with this problem by no means restricted to those in/near income poverty.

### *Insecure groups*

- A core set of problems centred on people living alone, people who are disabled (including mental health), and people who are in workless households. They are more dependent on support from family/friends who do not live with them.

## Failure to reach minimum education standards

### *Problems*

The sizeable proportion of young people who for whom education has not equipped them for work. In particular:

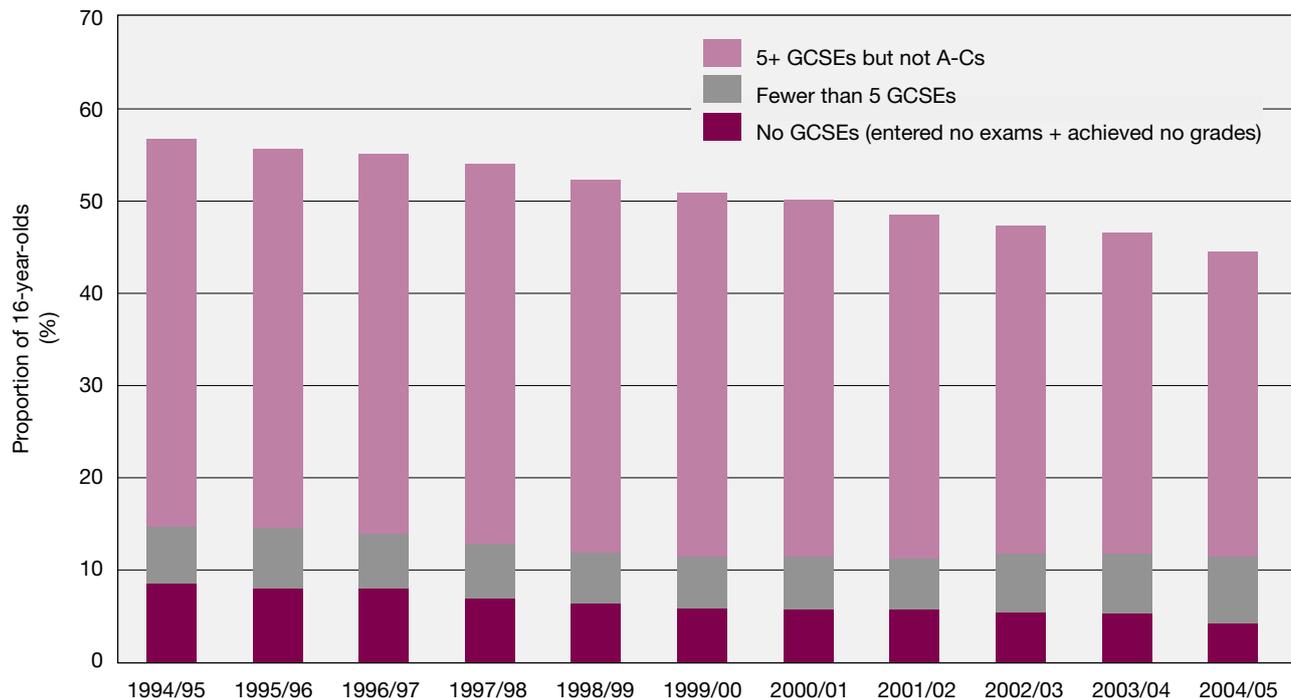
- The 12% of 16-year-olds lacking 5 GCSEs (of any level), unchanged since 1998/99 (figure 1)
- The 25% of 19-year-olds without NVQ2s, a proportion unchanged over a decade (figure 2)
- Despite the emphasis on education and the improvement in the headline measures (e.g. 5 A-Cs), the trends here since the late 1990s have been no better than static
- The risks of future poverty for this group are appreciable: someone aged 25 to 50 with few or no qualifications is at least twice as likely as someone with a minimum of one A level to be either lacking but wanting work, or in work but low paid.

### *Questions*

- Is this group a problem? If so, for whom?
- Why have the education trends at the bottom been static when the education trends higher up have been better?
- How far is it because all the pressures on schools (e.g. league tables) focus on the 5 A-C threshold rather than what is happening at the bottom?

**Figure 1 16-year-olds**

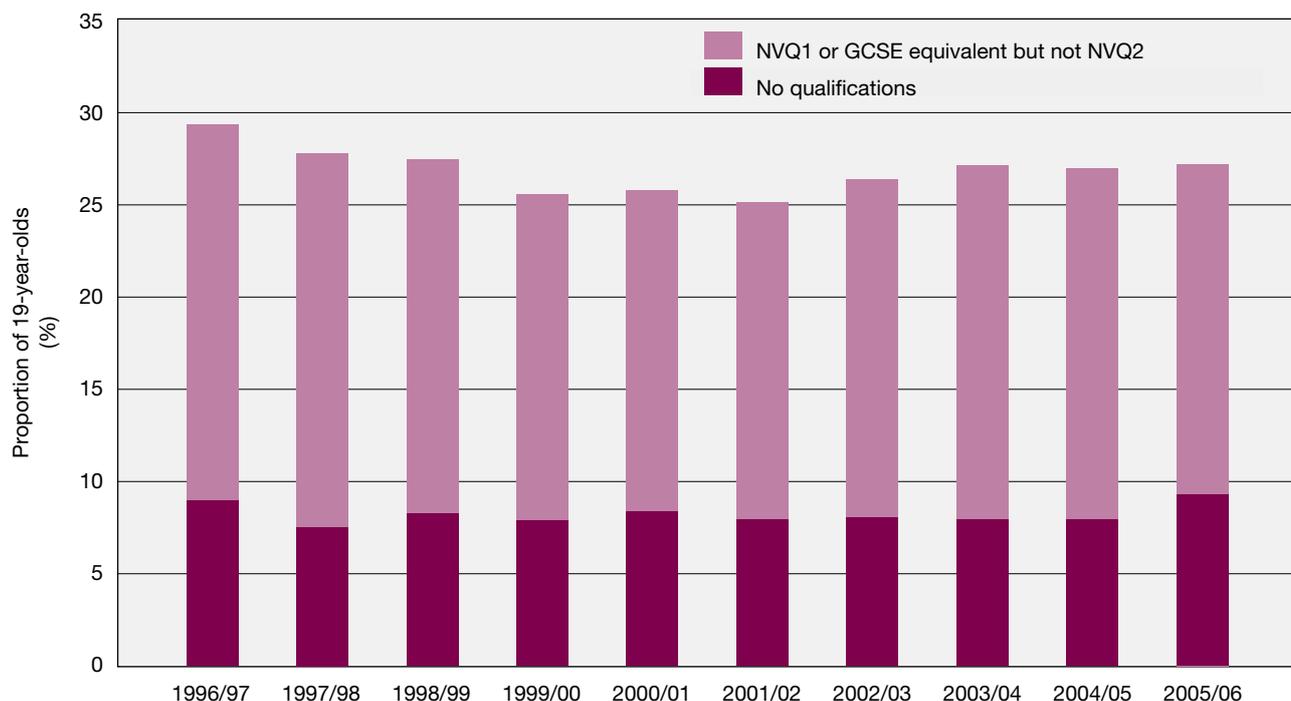
Twelve per cent of 16-year-olds still obtain fewer than 5 GCSEs, the same as in 1998/99. This lack of improvement contrasts with the continuing improvement for the higher threshold of 5 GCSEs at grade C or above.



Source: Statistical Releases from DfES (England) and the Assembly for Wales (Wales)

**Figure 2 19-year-olds**

One in four 19-year-olds still fail to achieve a basic level of qualification and up to one in ten have no qualifications at all



Source: Labour Force Survey, ONS

## Unable to find an affordable home

### *Problems*

The groups of people unable to find a home they can afford.

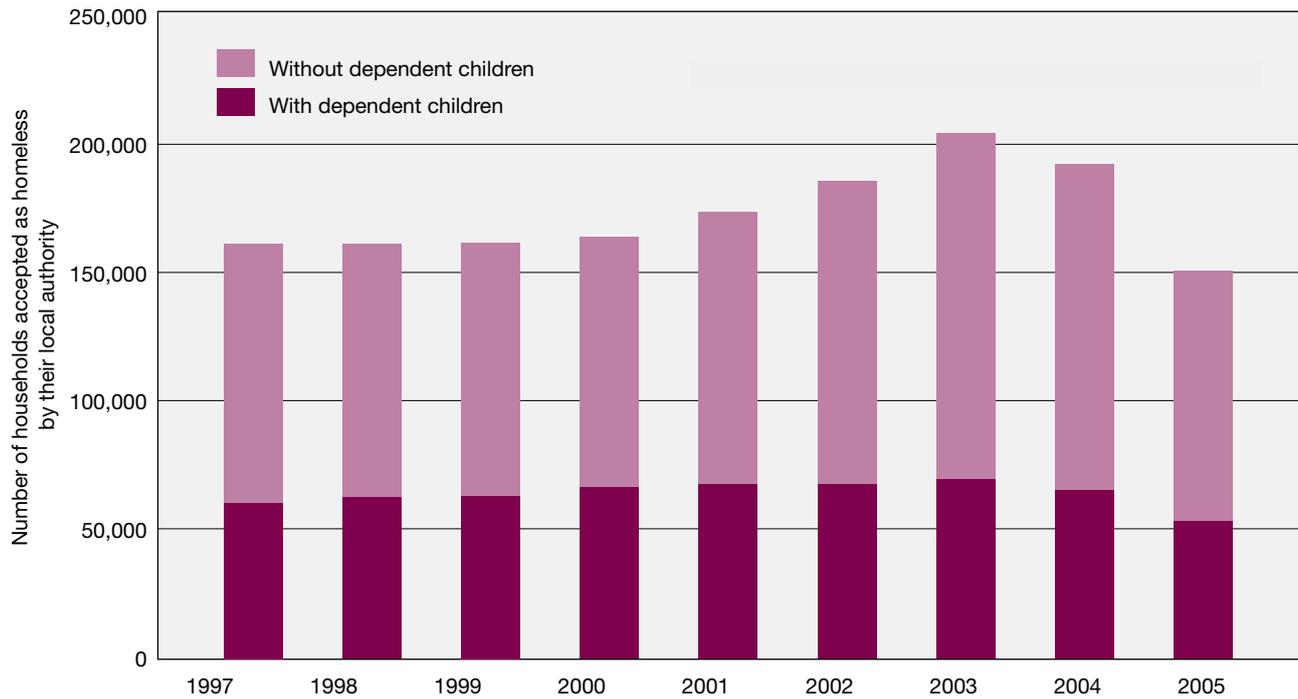
- Homelessness is the tip of the iceberg – but the sheer scale of homeless acceptances is astonishing (often forgotten in a debate about recent favourable trends, which anyway only return us to late 1990s) – 150,000 households per year (figure 3)
- The 35% of 20 to 39 year-olds unable to afford to buy even the cheapest home in their area. In London and the South, this proportion rises to 50% (figure 4)
- A rate of new build of affordable homes which falls short of Kate Barker's estimate of what is necessary to deal with the future trends (figure 5)
- A backlog of one million households needing new, subsidised housing (figure 6)

### *Questions*

- Are all these groups a problem? How are they being handled at the moment?
- How widespread are the effects felt? Some overlap with poverty but they are not confined to those on lowest household incomes. Are these issues which many better off, working people also have experience of, either directly or indirectly (e.g. grown up children)?
- How to square a housing policy centred on home ownership with fact that many younger, working people are a long way away from being able to afford a mortgage. Issues here about price, quantity and type.

**Figure 3 Households accepted as homeless**

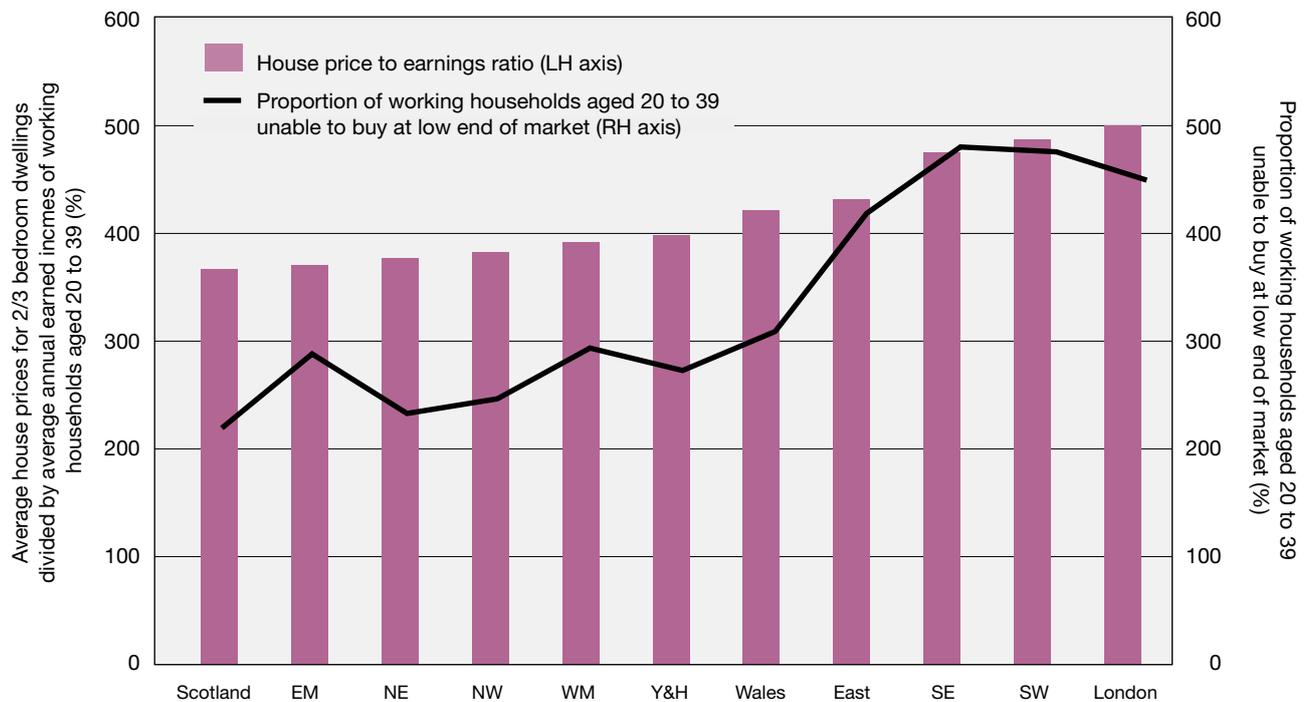
The number of households accepted as homeless fell sharply in 2005



Source: Statutory Homelessness England, Statistical Releases, England

**Figure 4 Households aged 20 to 39 unable to buy at the bottom of the local market**

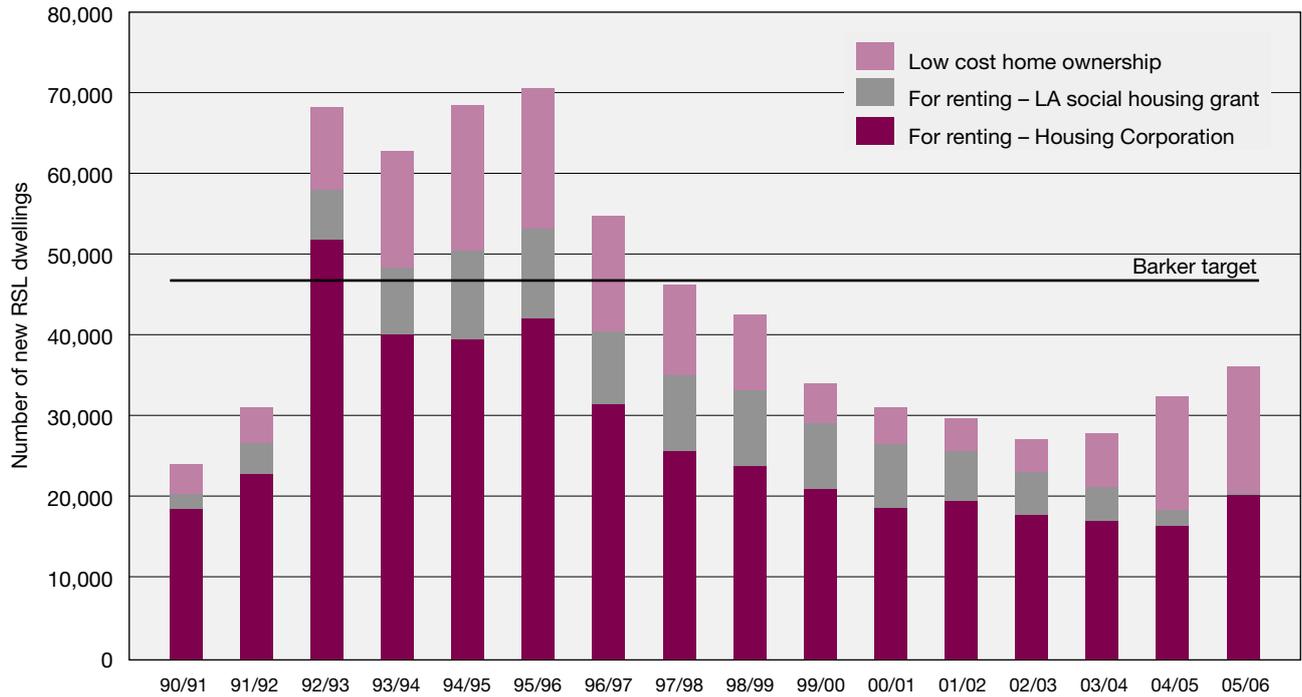
Home ownership is least affordable in London and the South of England



Source: A forthcoming update to the JRF report *Affordability and the intermediate market*; the data is for 2005

### Figure 5 Trends in new, affordable housing – versus the Barker targets

The number of new RSL dwellings is currently far below even the limited Barker targets



Source: Housing Corporation annual reports, England

### Figure 6 Shelter’s estimate of the backlog of households needing new, subsidised housing

There are around a million households currently needing new subsidised housing



Source: A Shelter report entitled *Building for the future: 2005 update*; England

## The greater vulnerability of those living alone

### *Problems*

People who live on their own are more vulnerable, economically and socially, in the face of adverse life events than those who live with others adults. This raised vulnerability is true even if they are living alone entirely by choice.

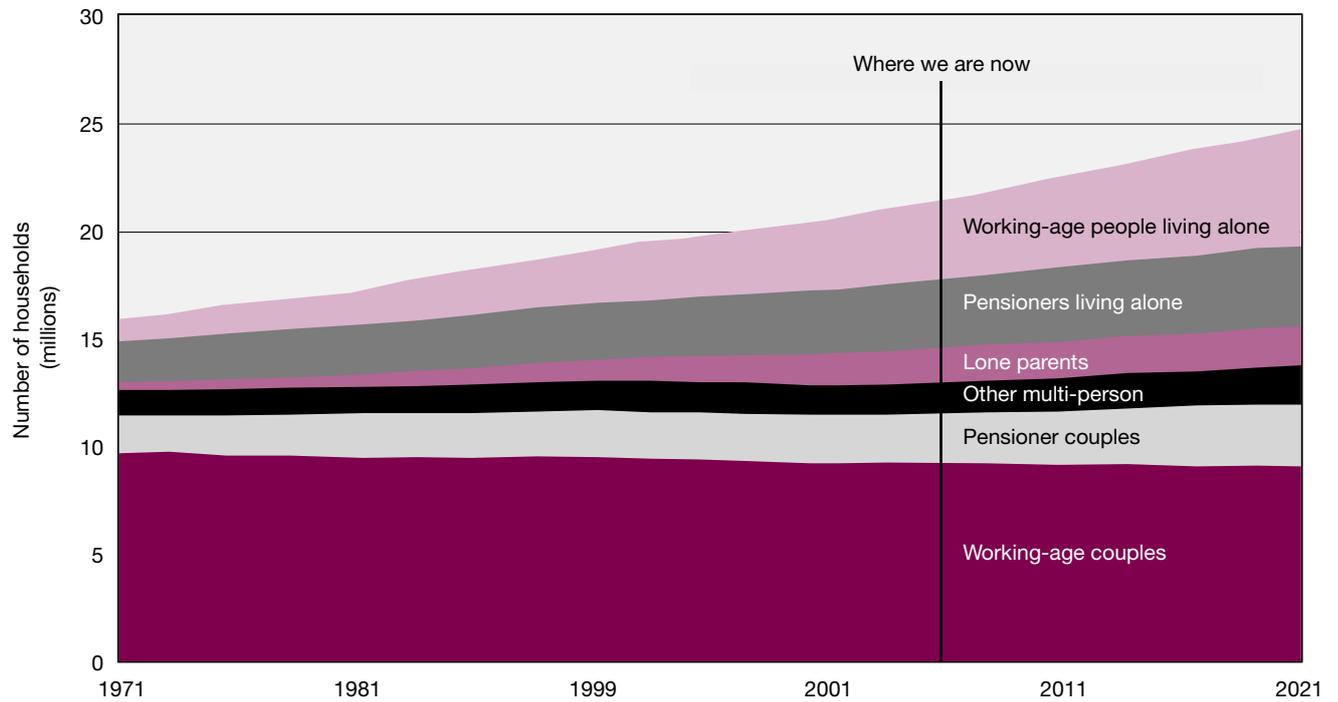
- The number of lone-person households has risen from 3 million to 6 million over the last 35 years and is expect to rise by another 3 million in the next 15 (figure 7)
- One clear marker of their potential for isolation and exclusion is the much higher proportions of lone-person households who lack a car (figure 8), something which reduces mobility generally (people without cars make half as many trips as people with cars) and makes access to essential amenities harder too (figure 9)
- At the same time, trends in participation have been steadily downward as, too, have the trends in the number receiving non-intensive help from the state, as resources are concentrated on those deemed most in need (figure 10)

### *Questions*

- Should specific sub-groups here be seen as a problem (disabled, elderly pensioners) or potentially all people in this situation?
- What kinds of “trigger event” tip people over the edge, making a reality of the latent problems and higher risks?
- Among lone-persons of working-age, what might be the rationale for intervention/support e.g. that they have already “contributed” and are therefore owed something by society (contrast with safety net rationale)?
- How far is the issue one of support and how far one of altering mainstream service design so that it better caters for lone-person households (and perhaps with benefits to others too)?

### Figure 7 Household numbers past and present

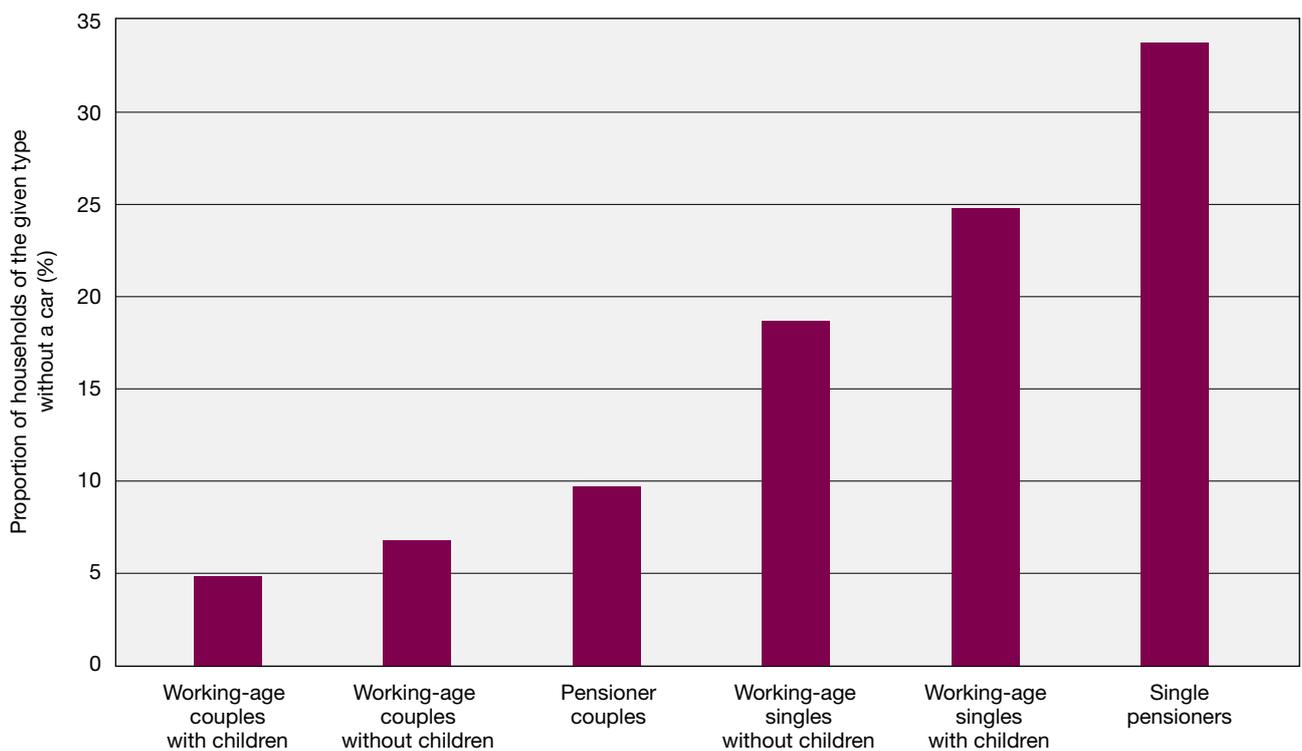
The number of households has been growing because of the increasing number of people living alone, particularly among those of working age



Source: NPI calculations using ODP live tables and 2005 Household Projections; England

### Figure 8 Car ownership rates by household type

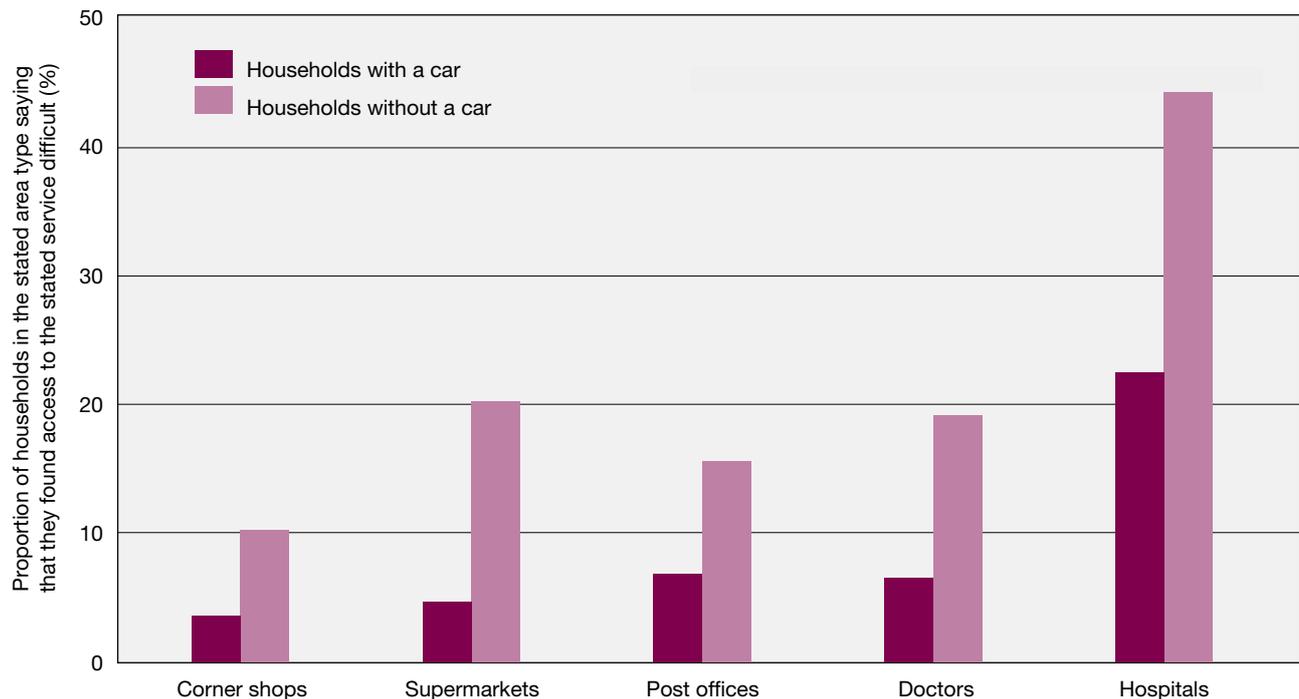
Just about all working-age couples have a car but many working-age singles – both with and without children – do not



Source: 2004 National Travel Survey, DfT

### Figure 9 Access to essential local services

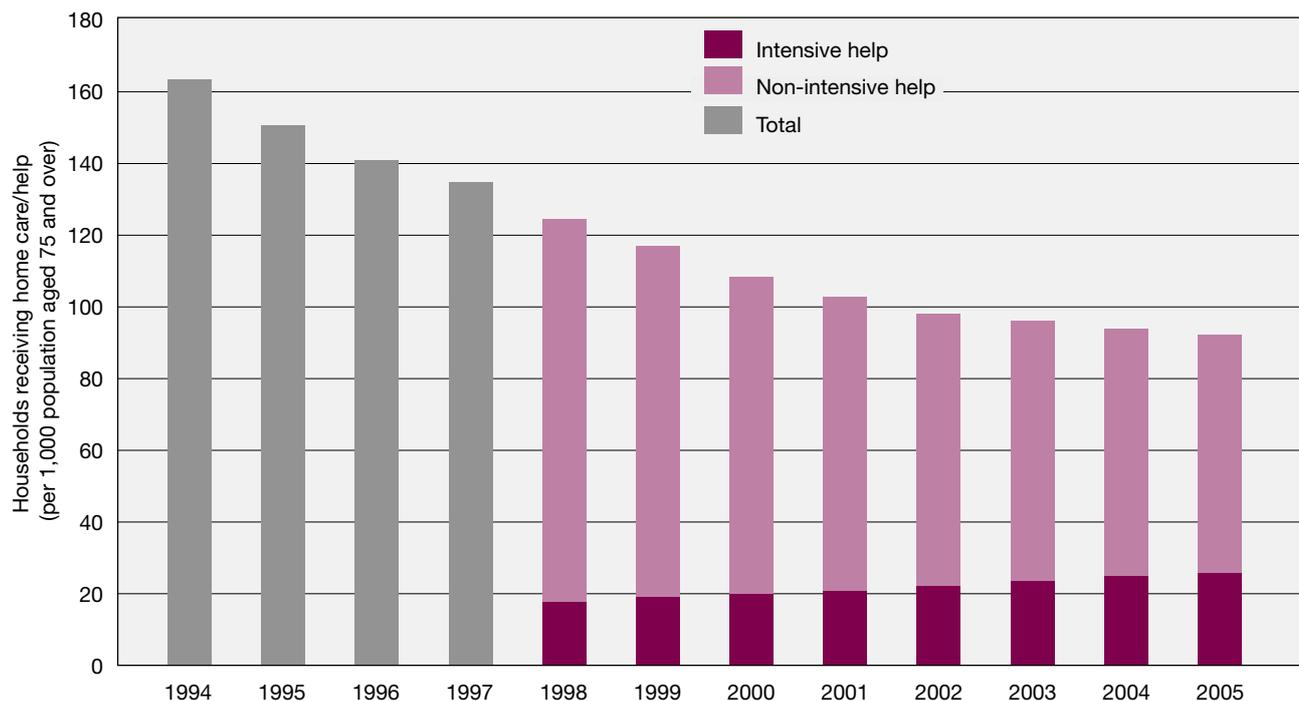
The proportion of households who find it difficult to access essential services is much higher for those without cars than for those with cars



Source: Survey of English Housing 2004/05, DCLG; England

### Figure 10 Older people receiving intensive and non-intensive care/help at home

The number of older people receiving home care has almost halved since 1994 as available resources are increasingly focussed on those deemed most in need



Source: Dept. of Health returns HH1 and ONS population estimates, England

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Published by the Joseph Rowntree Foundation, The Homestead, 40 Water End, York YO30 6WP.

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