Response to the Department for Education

Measuring child poverty: a consultation on better measures of child poverty

Submission by the Joseph Rowntree Foundation

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The Joseph Rowntree Foundation (JRF) is one of the largest social policy research and development charities in the UK. For over a century we have been engaged with searching out the causes of social problems, investigating solutions and seeking to influence those who can make changes. JRF's purpose is to understand the root causes of social problems, to identify ways of overcoming them, and to show how social needs can be met in practice. The Joseph Rowntree Housing Trust (JRHT) shares the aims of JRF and engages in practical housing and care work.

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Introduction

JRF welcomes the opportunity to respond to the government's consultation on measuring child poverty. We believe that ending child poverty is one of the government's most important goals, and that measuring it in a way that drives meaningful policy action is vital to achieving this. This introduction to our consultation response sets out our views on issues we believe are important in devising an effective child poverty measure:

- what child poverty is and why it is important to measure it
- the issues involved in measuring poverty
- criteria for an effective measure
- the current measures and their strengths and weaknesses
- potential issues with a multi-dimensional index
- a framework for deciding what else we should measure.

We then turn to the specific questions raised by the consultation.

What is child poverty and why should we measure it?

The Joseph Rowntree Foundation (JRF) defines poverty as living in a condition where resources, especially material resources, are insufficient to meet minimum needs. Children's needs are (usually) met through the resources available to other adults in the household in which they live.

Defining needs

Poverty is associated with being unable to meet *minimum* needs. These include food, clothing and a home, and also the opportunities that allow for a level of meaningful participation in society. The resources needed to meet these needs will depend on standards of acceptable living within society: both the price of bread, and what is considered necessary to participate, depend on the particular society an individual lives in. One way of establishing needs is the consensual method used by JRF in developing a Minimum Income Standard (MIS).

Defining resources

Resources are the means through which people can meet their needs. Which resources are of most importance will vary according to individual factors, such as age and health.

The material resources that people have are the main determinant of whether or not they are in poverty. These include:

- income (from employment, benefits, interest on savings, gifts);
- financial assets (savings, a home);
- material goods (e.g. washing machine, car, computer).

Resources also include in-kind services (universal and means-tested), such as:

- most health services;
- children's education;
- passported benefits such as free school meals.

Why should we measure poverty?

Poverty affects both children's current experiences and their future outcomes. Measuring poverty involves assessing how far children lack resources sufficient for their needs today. But in seeking to understand poverty we also need information about:

- factors leading to a higher risk of poverty;
- how poverty is affecting children's outcomes.

Any framework for understanding poverty therefore needs to clearly separate measures of the extent of poverty, measures of poverty risk factors, and measures of how poverty affects children's lives.

Poverty is, of course, not the only thing that matters for children's current experience and future outcomes. Children's education, enjoyment of school (for example, experience of bullying), health status, social and cultural experiences, and friendships, are all important aspects of their lives. Measures such as the local child wellbeing index, or the indices of child wellbeing produced by Unicef, attempt to give us a broader picture of children's lives across these domains. However, it is important not to conflate poverty and wellbeing. We need to understand the relationship between child poverty and child wellbeing, and how the former influences the latter, as well as how greater wellbeing might mitigate poverty.

There are also reasons for being particularly concerned about child poverty as one aspect of child wellbeing. There is now a broad academic consensus that growing up with insufficient household resources has

significant impacts on both children's experience of childhood and on their future outcomes.

To take just two recent examples of research showing the links between low household (economic) resources and children's outcomes:

- Analysis from the Millennium Cohort Study (MCS) finds that: 'The findings from the analyses of MCS children's development at age five suggest, as found in other studies, that persistent financial hardship undermines cognitive as well as behavioural adjustment of young children at this age, and is thus a significant risk factor for development … Children exposed to financial hardship at three interviews [interviewed at ages nine months, three years and five years] were most severely touched by its effects.' (Schoon *et al.*, 2010)

- American evidence using the Panel Study of Income Dynamics finds '...statistically significant and, in some cases, quantitatively large detrimental effects of early poverty on a number of attainment-related outcomes (adult earnings and work hours).' (Greg *et al.*, 2010)

The issues involved in measuring poverty

Measuring poverty requires a definition of both resources and needs. As these concepts are subject to change over time, and to social determinants, there are inherent difficulties in constructing a 'perfect' measure of poverty. We think it is unlikely that any one measure will give an adequate picture of what poverty is, and therefore believe that a range of measures are likely to always be necessary.

We support the criteria set out for an effective measure of poverty in the consultation; that is that it should:

- give a total number of children in the UK experiencing poverty, which can be tracked through time, although we may need to report totals on more than one measure;

- show the severity of poverty;

- show how poverty affects different groups of children;

- be widely accepted by the public and experts as being a fair measure. In this context we understand 'fair' to mean transparent, and not subject to undue bias;

- be methodologically robust and draw on the best data available.

In addition we believe that it should:

- enable differentiation between those who experience short- and long-term poverty;
- enable policy-makers to identify where action is needed to tackle poverty, and where policy is making a difference;
- ideally, enable data to be produced at a local level;
- ideally, enable international comparisons.

Several different methods have been developed for measuring poverty. We briefly discuss three here: public participation approaches which rely on public opinion about perceived necessities in society, objective approaches which take an expert led approach to this question, and multi-dimensional approaches. These divisions are not hard and fast, and many approaches to measuring poverty use a combination of these. (This section draws on *Poverty and Social Exclusion in Britain, Gordon et al., 2000*).

Approaches based on public participation

These approaches ask the public to identify either an income level on which it is possible to have a 'decent' standard of life, or to identify a set of necessities which they believe that everybody should be able to afford. The latter approach is the basis of the current material deprivation measure (see below) and of MIS.

Once necessities have been identified, surveys can either assess whether people have enough income to afford these (as in MIS), or whether they possess the items themselves (as in the material deprivation measure).

Advantages of these approaches are:

- They take a democratic view on the question of poverty measurement. They can therefore command public support.
- They are firmly rooted in social norms about what is necessary to participate in a given society.
- Approaches that ask people about whether they actually possess certain goods (rather than the income necessary to purchase these) capture their ability to utilise their resources – for example families with a high level of debt may be less likely to possess essential items than those with a similar income level but no debt.

Disadvantages are:

- Public participation approaches are resource intensive to construct, and require frequent updating to remain relevant.

Objective approaches

Objective approaches use expert judgement to determine an income level below which a person can be said to be poor.

The most commonly used measures of this type are income thresholds with those people defined as 'poor' falling below a certain threshold of either contemporary incomes, or that held constant at a particular year (the current relative and absolute child poverty targets).

Some advantages of this approach are:

- Income thresholds can provide a simple-to-understand and consistent time series of the number of people living in poverty.

- Relative income measures reflect changing living standards within a society. Absolute income measures provide a benchmark against which to assess whether living standards are increasing.

- Relative income thresholds are widely used internationally, and allow international comparison.

Some disadvantages are:

- Income thresholds do not take into account other resources available to a household, or how effective they are at utilising their resources.

- Relative income thresholds may move faster than changing living standards – for example when income falls swiftly in a recession, the number of people in relative poverty may be seen to fall.

- Income thresholds alone do not give an indicator of the persistence or depth of poverty, although they can be used to construct these.

An alternative 'objective' approach, used to construct the US poverty measure, is for experts (rather than the public) to identify the items needed by a household for a minimum standard of living, and the income necessary to obtain these. MIS uses a combination of expert and consensual approaches, asking the public to identify the necessary items, but using experts to assess the income level needed to obtain these.

Multi-dimensional indices

Multi-dimensional indices combine a range of indicators into a single number. Each indicator is given a weight, determining its importance in setting the final value of the index. Indices such as these are most commonly used for comparing different geographical areas. Examples include the UN Human Development Index and the Index of Child Well Being developed by the Department for Communities and Local Government.

Advantages of these approaches are:

- Indices of this type recognise that child poverty has several dimensions, and include these within a single measure.

Disadvantages include:

- Choosing how to weight each domain of the index may be difficult and there is unlikely to be a sound scientific basis on how to achieve this, nor a public consensus about the relative importance of different measures.

- Communicating how the index is calculated may be challenging.

- It is difficult to interpret trends when some domains are improving but are counteracted by the indicators in other domains showing no progress. For example, the number of children whose parents are in employment could be falling (a negative indicator) at the same time as there are declines in poor quality housing (a positive). It is therefore difficult to understand changes in the index over time. (Some of these points are made in the consultation response summary prepared by the last government when consulting on how best to measure child poverty (DWP, 2003)).

- It may be difficult to make comparisons internationally unless there is international consensus on an index, (or an index is constructed by an international organisation such as UNICEF).

- Indices are normally used for comparing areas, rather than for comparing individuals. They may need to be constructed differently for each type of comparison.

The current measures: strengths and weaknesses

As the discussion above illustrates, no measure of poverty is perfect. This is partly the reason why the current Child Poverty Act combines four measures:

The relative low-income target

The Child Poverty Act specifies the relative low-income target as follows:

- *The relative low-income target is that less than 10 per cent of children who live in qualifying households live in households that fall within the relevant income group.*

- *For the purposes of this section, a household falls within the relevant income group, in relation to a financial year, if its equivalised net income for the financial year is less than 60 per cent of median equivalised net household income for the financial year.'*

The relative low-income target has both the advantages and disadvantages of income thresholds as discussed above:

- it is simple and produces a number that can be easily tracked over time;

- it recognises that individual and household needs are relative to societal standards of living (as proxied by median household income);

- it enables international comparisons (as do other measures of income poverty).

However:

- it does not enable assessment of the extent to which households are able to make use of their resources;

- it does not take account of the cost of meeting basic needs and how this changes over time (which partly accounts for the point above);

- it does not capture aspects of poverty other than access to income as a resource;

- it may not reflect changes in living standards when median incomes fall **or rise rapidly.**

The combined low income and material deprivation target

The Child Poverty Act specifies the low income and material deprivation target as follows:

'The combined low income and material deprivation target is that less

than five per cent of children who live in qualifying households live in households that fall within the relevant income group, and experience material deprivation.

'For the purposes of subsection (1)(a), a household falls within the relevant income group, in relation to a financial year, if its equivalised net income for the financial year is less than 70 per cent of median equivalised net household income for the financial year.

'Regulations must specify the circumstances in which a child is to be regarded for the purposes of subsection (1)(b) as experiencing material deprivation in a financial year.'

The current Households Below Average Income [HBAI] statistics describe the method for calculating material deprivation as follows:

'A suite of questions designed to capture the material deprivation experienced by families with children has been included in the Family Resources Survey since 2004/05. Respondents are asked whether they have 21 goods and services, including child, adult and household items. The list of items was identified by independent academic analysis. Together, these questions form the best discriminator between those families that are deprived and those that are not. If they do not have a good or service, they are asked whether this is because they do not want them or because they cannot afford them.

'A prevalence weighted approach has been used in combination with a relative low income or severe relative low income threshold. Prevalence weighting is a technique of scoring deprivation in which more weight in the deprivation measure is given to families lacking those items that most families already have. This means a greater importance, when an item is lacked, is assigned to those items that are more commonly owned in the population.

'For each question a score of 1 indicates where an item is lacked because it cannot be afforded. If the family has the item, the item is not needed or wanted, or the question does not apply then a score of 0 is given. This score is multiplied by the relevant prevalence weight. The scores on each item are summed and then divided by the total maximum score; this results in a continuous distribution of scores ranging from 0 to 1. The scores are multiplied by 100 to make them easier to interpret. The final scores, therefore, range from 0 to 100, with any families lacking all items which other families had access to scoring 100.

'A child is considered to be in low income and material deprivation if they

live in a family that has a final score of 25 or more and an equivalised household income below 70 per cent of contemporary median income, Before Housing Costs (DWP, 2012).'

The material deprivation measure responds to some of the weaknesses within the relative income measure.

- It enables an analysis of a household's ability to use resources to buy essentials, as well as of the income coming into a household. Households who, for example, are required to spend a greater proportion of their income on health or education costs, on issues connected to a disability, or on servicing debts, are less likely to be able to access the essentials identified on the list used for measuring material deprivation.

- It is likely to pick up real changes in living standards, for example when median incomes fall.

- It reflects the changing cost of buying basic items in terms of the prices faced by people on low incomes

However:

- It is more difficult to provide a consistent time series using this measure: the 2012 edition of HBAI, for example, includes four new items because of changing social norms.

- Explaining how the material deprivation indicator is constructed is complex (see above), although the basic concept may command broad support.

The absolute low income target
The Child Poverty Act specifies the absolute low income target as follows:

'The absolute low income target is that less than 5 per cent of children who live in qualifying households live in households falling within the relevant income group. For the purposes of this section, a household falls within the relevant income group, in relation to a financial year, if its equivalised net income for the financial year is less than 60 per cent of the adjusted base amount.

'The adjusted base amount', in relation to a financial year, is the base amount adjusted in a prescribed manner to take account of changes in the value of money since the base year.

'In this section 'the base amount' means the amount of median equivalised net household income for the base year; 'he base year' means the financial year beginning with 1 April 2010.'

The absolute low-income target provides a further check against which to assess real living standards in a situation in which median income is falling.

We would expect absolute poverty to fall in periods of normal economic growth without government action, and do not believe it is an adequate measure alone of whether those at the bottom are keeping pace with the rest of society. It is a measure based on the relative *spending* power of those at the lower end of the income distribution compared with the middle; whereas the relative income measure reflects how the *earnings* power at the lower end is changing compared with the middle. However, assessing the poverty line against a fixed benchmark (in this case 2010) enables an assessment of whether living standards at the bottom of the income distribution are rising or falling irrespective of those elsewhere in the income distribution (although the choice of 2010/11 as the 'base' year is arbitrary for the purposes of measurement).

Thus while 2010/11 saw the number of children as measured by the relative poverty indicator decline as median incomes fell, absolute poverty levels among children saw no change. When median income is rising however, absolute poverty may fall at the same time as relative poverty rises. This was the case between 1994/95 and 1998/99 for example.

The persistent poverty target
The Child Poverty Act specifies the persistent poverty target as follows:

'In relation to a financial year ('the relevant financial year'), the persistent poverty target is that less than the target percentage of children who have lived in qualifying households during each of the survey years have lived in households that have been within the relevant income group in at least three of the survey years.

'The survey years are -
      (a) the calendar year that ends in the relevant financial year, and
      (b) the three previous calendar years.

'For the purposes of this section, the target percentage is a percentage to be prescribed by regulations made before 2015.

'For the purposes of this section, a household falls within the relevant income group, in relation to a calendar year, if its equivalised net income for the year is less than 60 per cent of median equivalised net household income for the year.'

We know that living in poverty for a significant period of time is more damaging than brief periods spent with a low income (Dickerson and Popli, 2012). The persistent poverty target picks up on this by looking at households that experience low income in three years out of four. As such it avoids the problems inherent in a survey that takes a 'snapshot' of income at one time only.

Severe child poverty

Although not contained in the Child Poverty Act, the 2011 Child Poverty Strategy announced the inclusion of a measure of 'severe' child poverty among the indicators it will use to measure family resources.

This is described in HBAI as follows:

'A child is considered to be in severe poverty if they live in a family that has a final score of 25 or more [on the index of material deprivation] and an equivalised household income below 50 per cent of contemporary median income, Before Housing Costs.'

While not a complete measure of poverty depth (the severe poverty measure merely sets a lower threshold, rather than measuring how far each child falls below the poverty line), the severe child poverty measure gives an idea of the number of children who are falling well below the poverty line, and avoids accusations (unfounded to the extent that they refer to progress in the last decade towards meeting child poverty targets(Brewer *et al*., 2010)) that policy measures are simply targeting those children who live just below a particular poverty line.

Should we supplement these measures with a measure of child poverty constructed through a multiple index?

We believe that the current suite of child poverty indicators taken together provide a good metric for measuring progress in tackling child poverty. Assessing them against the criteria we established earlier:

- We believe that the measures combined are at present the best indicators we have to assess *the number of people who have resources inadequate to meet their needs*.

- The relative and absolute low income measures *provide a consistent time series* showing how the number of people in poverty is changing over time.

- The severe child poverty measure *demonstrates the severity as well as extent of poverty.*

- The persistent poverty measure *enables differentiation between those who experience short -and long-term poverty*.

- We believe that each indicator taken on its own will contribute to enabling *policy-makers to identify where action to tackle poverty is making a difference* and where further action may be needed; for example, rises in absolute poverty could indicate problems in the relative cost of living, whereas rises in broader income poverty may reflect problems in access to and success in the labour market.

- A weakness of the measures is that they are time consuming to explain as a suite of indicators, and no one measure alone is likely to correspond to *public understanding of poverty* but we believe that this is a risk for all poverty measures.

- The relative and absolute poverty measures *enable international comparisons*.

- Although the current measures cannot be replicated at a local level, proxy measures have been developed that allow local authorities to track their own progress in tackling child poverty.

We are pleased that the government will continue to report on these indicators, and expect that it will continue to publish the Households Below Average Income series to enable others to analyse these figures. It is likely that JRF will continue to fund research that tracks these poverty indicators, for example, through its Monitoring Poverty and Social Exclusion Programme.

While we believe that it is vital to measure other aspects of children's lives in order to understand the drivers, risk factors for, and experience of child poverty, we do not believe that it would be useful to combine these into a single index.

- It is unclear how decisions about how to weight each element of an index would be taken. These may be politically contentious, and may be difficult to explain to the public. It is not clear what any 'headline number' of children living in poverty would refer to because the multiple drivers of any index would be divorced from their original meanings in a combined measure.

- In order to make decisions about policy, we will need to understand the interaction between different 'dimensions'. Again, combining these into a single index is unlikely to assist understanding. There is a risk that an index is strongly influenced by particular variables included in that index (for example see the Drug Harm Index constructed by the Home Office). This can have perverse consequences for policy when those drivers of the index are not the major drivers of the outcome in question.

- Measures within each dimension of the index are likely to change over time (for example educational attainment measures may depend on the qualification framework being used). This may make constructing a consistent time series difficult.

- It may also be difficult to report on trends over time in a single measure if some dimensions are showing positive change and some negative. While this also applies to a basket of indicators, it is easier to understand and communicate trends when they are not combined into a single index.

- It is unlikely that sufficient data will be available at the local level to construct an index that can be useful to local government.

- Other countries will not be adopting the same index, making international comparison impossible.

Should we measure other things? If so, what?

We believe that it is important and useful to measure aspects of children's lives other than those captured in the current poverty measures. However, we need a framework in which to understand what we are measuring and why. We suggest that this should include:

- measures of factors that increase children's current risk of poverty;

- measures showing how children who grow up in poverty experience childhood differently;

- measures showing the outcomes for children who grow up in poverty. These outcomes (e.g. poor health, lower educational attainment) matter in their own right, but they also influence children's risk of poverty in adulthood.

In the Table 1 below we set out where we think each of the dimensions mentioned in the current consultation document might fit into this framework, and suggest new dimensions that might also be measured. We give more detail on how those dimensions measured in the

consultation might be measured in response to the specific questions below.

Table 1: A framework for measuring aspects of poverty

	Factors that increase the risk of poverty	**Measures of children's experience of poverty**	**Measures of the outcomes for children in poverty**
Current dimensions within the consultation	• Worklessness • Low parental skill level • Unmanageable debt • Poor parental health	• Household income and material deprivation • Poor housing • Access to quality education	• Access to quality education • A well-paid and secure job in adulthood • Health
Additional dimensions that could be measured	• Costs and availability of essential services (e.g. childcare)	• Child health	• Educational outcomes at various ages of a child's life • Child health • Child emotional and behavioural outcomes.

Response to the specific questions posed by the consultation

Q1: Are there other dimensions we should consider for inclusion in a multidimensional measure of child poverty?
We do not support the adoption of a single multi-dimensional index of child poverty. However, alongside the current poverty measures, we think that it would be useful to measure:

- the proportion of family income that is spent accessing essential goods and services (e.g. childcare);

- child health outcomes;

- child emotional and behavioural outcomes;

- children's individual educational outcomes.

Q2: How should we measure income as a dimension in a future multi-dimensional measure of child poverty? How important are relative and absolute income?

We think that the five measures of material resources currently in use should be maintained. We would welcome an additional indicator of poverty depth, and think that there might be value in making more use of the current indicator of material deprivation. As this is based on the public's view of necessities, it clearly meets the criteria to command public support.

Q3: How does the ownership of assets such as a house affect our understanding of poverty?

Poverty – the inability to access resources to meet needs, is strongly determined by the level of access to disposable income. However, we believe that as at present, the government should present poverty figures before and after housing costs have been taken into account.

There is greater scope for incorporating the cost of essential items into our conception of poverty along the lines of the After Housing Costs (AHC) measures. For example measures that could be presented before and after the costs of childcare, which would enable recognition within the child poverty figures of the additional resources that a family has access to where services are provided for free.

Q4: How can an income dimension in a multidimensional measure of child poverty avoid the drawbacks associated with a simple income threshold?

The current suite of child poverty measures avoids the issues associated with reporting poverty only against an income threshold, by reporting two different thresholds, including a threshold measure that is held constant (the absolute measure) and reporting on low income and material deprivation combined.

Q5: How important is worklessness as a dimension in a future multidimensional measure of child poverty?

Q6: How should worklessness be measured?

Q7: Does the length of time for which a household is workless matter for measurement?

Parental work status is a key driver for child poverty. However, we cannot look solely at a binary distinction between 'in work' and

'worklessness' as more than half of children in poverty now have at least one parent in paid work. The current HBAI measures usefully break down parental work status by family type, and by whether each parent is working full- or part-time, or is self-employed. It would be useful to break this down further. Measuring total hours worked within the household, and, if possible, the hourly pay rate, would enable us to better analyse whether low working hours or low rates of pay are driving the current high rates of in-work poverty.

Greater focus should be placed on the dynamics of employment and poverty. Only just over half of households in poverty stay out of poverty a year after someone in that household gets a new job (DWP, 2010). This shows the importance of taking a dynamic approach as in the persistent poverty measure in the Act. In order to increase our understanding about routes out of poverty, it is important to expand research and measurement of this aspect. Lack of work, low-paid work or low working hours are currently critical factors behind the UK's high child poverty rate, and worklessness has an independent impact on children's educational outcomes. However, it is important to recognise that this impact is small. Research for the Department for Education published in 2012 concluded:

'We found that parental worklessness was significantly associated with:

- *poorer academic attainment and behavioural adjustment of young children (at age 7);*

- *poorer academic attainment (GCSE point scores) of young people (at Key Stage 4 (KS4));*

- *being not in education, employment and training (NEET) and with being NEET for longer (months spent in NEET) in late adolescence.*

'This result was obtained even after allowing for a number of other socio-economic risks facing these children and young people (e.g. low income, low parental education level). Though it must be stated that much of the association (but not all) between parental worklessness and these outcomes was attributable to these other risk factors facing workless families.

'Parental worklessness had no independent effect on a number of other outcomes, such as children's wellbeing (not being happy at school, being bullied and bullying other children), feelings of lack of control, becoming a teen parent, and risky behaviour.' (Barnes *et al.*, 2012).

Q8: How important is unmanageable debt as a dimension in a future multidimensional measure of child poverty?

Q9: What aspects of unmanageable debt should we be most concerned about capturing?

High levels of household debt may limit a family's ability to access the resources they need and can therefore be a critical factor in increasing poverty. However, the relationship between debt and poverty is two way, with JRF research finding that:

'*While those with low incomes are at greatest risk of debt, research … has shown that what sets apart borrowing by those on low incomes from the rest of the population is not the fact that they use credit (growing indebtedness over the last decade was widespread as a 'culture' of borrowing grew) but rather that their indebtedness often arose because their income levels made borrowing a necessity in order to meet basic day-to-day needs.'*(Dearden *et al.,* 2010).

Moreover, when low-income households do need to borrow, they often face constrained options.

'*In spite of credit being more easily available in 2005 than a decade earlier, even in these times of high borrowing availability of "high-street" credit was still severely constrained for people on low and insecure incomes. Six in ten of those in the lowest income quintile felt that borrowing from mainstream lenders was not an option (Collard and Kempson, 2005) …Those living in deprived areas, in particular, suffered "a double disadvantage, especially if they live in a high-rise block of flats or an area of high crime" with licensed lenders unwilling to do business in these areas. This lack of mainstream credit, alongside inadequate incomes, has meant that many are vulnerable to being targeted by lenders offering loans with high rates of interest, and with default often incurring high charges. Among the poorest fifth of the adult population, Collard and Kempson estimate that of the 6.7 million adults aged 18–64 in these households, 1.8 million had borrowed money over the previous year: of these, 1.1 million had borrowed from a high-cost lender, with 0.5 million using catalogues and 0.5 million borrowing from moneylenders (also known as home credit services).*' (Harkness *et al.,* 2012).

When measuring debt as a driver of poverty, it may also therefore be useful to measure the accessibility of affordable credit, and how this differs by household economic status.

Q10: How important is poor housing as a dimension in a

future multidimensional measure of child poverty?

Q11: What aspect of poor housing should be captured in a measure?

Q12: How can we consider the impact of where children grow up when measuring child poverty?

Poor quality housing, such as measured in past indexes of multiple deprivation, and the location and neighbourhood of housing are not generally as important as high housing costs. A future measure of child poverty should measure income after housing costs have been paid. Poor housing and location are still important. People's housing circumstances are intertwined with their experiences of poverty and material deprivation. Housing is an important part of people's material living conditions and also makes a contribution to their life chances. There is substantial evidence that poor housing conditions affect some aspects of child development and elements of adult health.

The housing conditions that are proven to be important for health include:

- overcrowding (linked to infectious/respiratory disease);

- damp and mould (linked to respiratory disease, eczema, asthma, and rhinitis), indoor pollutants and infestation (linked to asthma);

- low temperature (linked to respiratory infection, hypothermia, bronchospasm, and heart disease);

- homelessness (linked to a range of conditions);

- unpopular, stigmatised or poor housing and neighbourhood conditions (linked to poor mental health).

(Marsh *et al.*, 2000)

Studies of people born in 1958 and 1970 demonstrate sharp reductions, within and between generations, in the incidence of many of these health-threatening housing circumstances, such as lack of sole use of hot water, toilets, bathrooms, and overcrowding (Marsh *et al.*, 2000; Lupton *et al.*, 2009). It seems likely that improvements in housing conditions have played a role in improvements in health over the 20th century.

A forthcoming JRF review of the links between housing and poverty (Tunstall et al, to be published in April 2013) argues that this provides

strong evidence that good quality, low cost housing can, at least partly, break the link between less desirable housing conditions and poverty. The existence of below market rents and the near universal achievement of housing quality standards in social housing, as well as homeless legislation and housing benefit are important factors in achieving this.

However housing costs constitute the most important and most direct impact of housing on poverty and material deprivation. Housing costs are a substantial part of household budgets and one of the elements that varies most by region and neighbourhood (Davis *et al.*, 2012). For example, in 2010/11, average weekly council rents varied across England from £56 in the North East to £83 in London (Pawson and Wilcox, 2012). Overall 5 per cent more of the UK population or 3.1 million more people experience poverty when the impact of housing costs on income is taken into account. However, most measures of poverty, including the targets in the Child Poverty Act, are based on income Before Housing Costs (BHC).

This variation between housing costs in different areas is a crucial factor which impacts on people's standard of living and material deprivation. The poverty rate in London almost doubles when housing costs are taken into account, with 1 million more people living in London experiencing poverty after their housing costs have been accounted for (Aldridge *et al.*, 2011). Even the lower rental levels in social housing impact on poverty in London with nearly half of housing association tenants in London defined as in poverty when their housing costs are taken into account (Tang 2012). Before housing costs are considered, poverty rates in London are the lowest of any region.

High housing costs have an impact on people's standard of living, with material deprivation substantially higher in London and lower in the North East of England than the other regions (Berthoud *et al.*, 2004). Not taking housing costs into account means a significant underestimate of the risk of poverty and material deprivation. For example the BHC targets set in the Child Poverty Act overlook the extra 1 million children living in poverty once housing costs are paid.

Thus rental costs are a crucial consideration when assessing the relationship between child poverty and housing circumstances. Low cost rented housing and housing benefits can prevent or reduce the severity of poverty and material deprivation. This is important in both the private and social rented sectors. For example US evidence suggests that children from areas where housing was more affordable had better behaviour, physical and emotional health, and school engagement and

performance, and there appeared to be a cumulative effect for older children (Harkness and Newman, 2005). The authors attributed the difference to greater residual household income after housing costs. In an similar vein Fletcher *et al* (2009) show that rent increases up to the equivalent of £30 a month (at 2010 prices), were associated with a modest increase of 3 per cent in renters living in poverty also experiencing food insecurity ('difficulty providing sufficient food for all household members at some point in the past year due to lack of resources') . This level of rent increase is smaller than housing benefit shortfalls being experienced by many UK private rented tenants in 2011 (Beatty *et al.*, 2012). This suggests that some UK private tenants may be at increased risk of food insecurity.

In conclusion, poor housing conditions are not necessarily associated with poverty today. The UK's social housing system which provides provision for homelessness, lower rents and generally good quality housing is an important factor in at least partly breaking the link. Location is an important factor both in terms of people's likelihood of experiencing poverty and living in a deprived neighbourhood. However it is housing costs that vary most by location and have the greatest direct impact on whether people would be counted as experiencing poverty.

Q15: What impact does attending a failing school have on a child's experience of poverty?

Q16: What impact does attending a failing school have on a child's life chances?

Q17: How should access to quality education be measured?

Individual educational attainment is an important factor in driving future poverty, and other outcomes. Going to a good quality school, and receiving good quality teaching, is obviously an important part of enabling young people to do this. However, there is considerable research showing that school quality is only one factor influencing individual attainment. There is a great deal of variation within schools, affecting the attainment gap between richer and poorer children, not simply variation between them. For example, recent research published by the Institute for Public Policy Research (IPPR) suggests that improvements in education at the school level will have limited impacts on the educational outcomes of poor children, finding that 'even if every pupil in the country attended an outstanding school, the achievement gap between the poorest and wealthiest pupils would only be cut by a fifth' (Clifton and Cook, 2012).

We therefore think that educational attainment should be measured at an individual level, and suggest that current measures of attainment should be used (for example, those in the Millennium Cohort Study, Longitudinal Study of Young People in England and other country equivalents, or GCSE status).

Q18: How important is family stability as a dimension in a future multidimensional measure of child poverty?

Q19: How important is the long-term involvement of both parents to their child's experience of poverty and life chances?

Q20: How important is the presence of a father to a child's experience of poverty and life chances?

Q21: Which experiences associated with family stability should be captured in a measure?

JRF recently published a review of the role of institutions, behaviour and culture in explaining poverty levels (Harkness *et al*., 2012). The review looked in depth at the role of family structure. The key points are:

- While there is an association in the UK between some family types and poverty, the extent to which this association is causal is unclear. UK studies have found that differences in outcomes for the children of cohabiting and married parents are explained by the characteristics of parents, rather than marital status.

- Poverty itself may be a risk factor for relationship breakdown or teenage parenthood.

- Family functioning, for example, levels of parental conflict, is more important than family type in understanding outcomes for children.

The review found:

'While there is a correlation between some family structures and the incidence of poverty, the extent to which this association is causal has been the subject of significant debate. For those with children, cohabitation and lone parenthood are both associated with higher risks of poverty than is marriage. In the UK, 46 per cent of children in lone-parent families were in relative poverty in 2009/10 compared with 24 per cent of those living with couples. Unfortunately official statistics do not yet give a breakdown by marital status. However, looking at very young

children using Millennium Cohort Survey data, Kiernan et al (2011) find that, when children were aged three, the likelihood of being in the bottom income quintile stood at 21 per cent for those whose parents were married, 38 per cent among cohabitees, and at 81 per cent for those living with lone parents. While incomes are lower for cohabiting mothers than for those who marry, the position of cohabitees is very different in the UK than the US, from where comparative evidence is often drawn. As Kiernan et al. note, "cohabiting mothers in the UK [are] only slightly more disadvantaged than their married counterparts, cohabiting mothers in the US tend to be far worse off and more closely resemble lone mothers than married ones".

'However, these associations between family types and poverty tell us little about causality. The extent of causality is unclear for two reasons: first, groups such as lone parents or teenage mothers may have a greater risk of being in poverty not because of their family status per se but because they are more likely to have other characteristics, such as low educational attainment, which raise the risk of poverty. Second, family structures may not only be a cause but also a consequence of poverty.

'In the UK, lone parents are on average younger and hold fewer qualifications than their married counterparts, while cohabiting mothers occupy an intermediate position (Kiernan et al., 2011). Studies in the US have suggested that many lone parents would still be in poverty even if they were partnered because the earnings prospects of lone parents' potential partners (who are assumed to have similar characteristics, such as age and education, as lone parents) are often weak and would not boost incomes sufficiently to avoid poverty (Page and Stevens, 2004). The evidence on marriage too suggests that differences in the characteristics of married and cohabiting parents explain most of the observed differences in outcomes between children. Kiernan et al., for example, using data from the Millennium Cohort Survey show that, in the UK, cohabiting couples have fewer resources but similar levels of commitment to those that are married; this, they argue, may suggest that cohabitation is a "poor man's marriage" (p. 9). Contrasting the US and UK, they find that financial returns to marriage are larger in the US. Comparing children in the UK born to married and cohabiting couples, Goodman and Greave (2010) find that, while children in the UK do better on average at ages three and five if born to married parents, these differences disappear after taking account of observed differences between people, for example, in age and prior educational attainment. Bjorklund et al., 2007) also control for such differences and find no causal effect of marriage on Swedish children's educational outcomes.

This, they suggest, implies that those children whose parents married in response to financial incentives saw no gain in educational outcomes. In the UK, Crawford et al., (2011) similarly find marriage to have no causal effect on improving the cognitive or socio-emotional development of children.

'The discussion so far has assumed that it is family structures which influence individuals' vulnerability to poverty. Several researchers have, however, suggested that the relationship may work in the opposite direction, with structural features of the economy instead playing an important role in influencing family structures. In the US, there is now a significant amount of research that suggests that it is poverty and inequality that causes low rates of marriage, with the incentives of young lone women to commit to marriage declining as a result of the weak economic prospects of low-skilled men (Blau et al., 2004; Gould and Paserman, 2003). At the same time, improved employment and earnings opportunities for women have further reduced the financial advantages of marriage) (Lundberg and Pollak, (2007). Among those that are married or cohabiting, financial hardship and unemployment increase the likelihood of divorce or separation (Lampard, 1994; Blekesaune, 2008). (And, while policy has couched teenage pregnancy in terms of a problem to be solved (see, for example, the National Teenage Pregnancy Strategy, 1999), recent evidence suggests that teenage parenthood may be a rational response to inadequate outside opportunities for young women and that it does not in itself lead to worse outcomes for parents and children (Cater and Coleman, 2006; Alexander et al., 2010).'

Evidence produced by the Department for Education (in its previous incarnation as the Department for Children Schools and Families) in turn suggests that the relationship between family breakdown and children's outcomes is complex:

'…although children are at increased risk of adverse outcomes following family breakdown and […] negative outcomes can persist into adulthood, the difference between children from intact and non-intact families is a small one, and the majority of children will not be adversely affected in the long-term.

'Reducing the risk of a negative impact on child outcomes necessitates understanding the mechanisms involved in the process of family breakdown and how they impact on child outcomes. The evidence shows that high levels of parental conflict, the quality of parenting and of parent-child relationships, poor maternal mental health and financial hardship interact in complex ways before, during and after parental

separation, and impact on child outcomes. The multiple transitions that children can experience following parental separation are also a significant explanatory factor. It is clear from the evidence that how the family functions, rather than family type, is more relevant to understanding the impacts associated with family breakdown.'

(Mooney *et al.,* 2009)

If an indicator around family functioning is to be included, we believe that it should focus on these aspects; levels of parental conflict, the quality of parenting, maternal mental health and perhaps longitudinal measures of the key experiences and transitions that children have over their rather than on a simple measure of whether a child is living with both parents or not.

Q22: How should we recognise young carers in a multidimensional measure of child poverty?

We do not think that carer status should be included in measures of child poverty. However, it would be useful to report, separate to the child poverty strategy, on the number of young people with caring responsibilities, and their outcomes and experiences.

Q23: How should we recognise parental drug and alcohol dependence and mental health conditions in a multidimensional measure of child poverty?

JRF's review of the role of institutions, behaviour and culture (Harkness *et al.*, 2012) also looked at the role of problem alcohol and drug use as explanatory factors for poverty. Key points are:

- Less than five per cent of the total population are estimated to be dependent on alcohol or drugs; less than seven per cent of those on benefits are estimated to be dependent on alcohol, and less than four per cent of those on benefits dependent on drugs. We do not, however, have good estimates for the rate of problem alcohol or drug use amongst poor parents.

- Drug use and alcohol consumption bears little relationship to class or income.

- Those who have very heavy drug or alcohol use are more likely to belong to 'at risk' groups such as those in contact with criminal justice of mental health services, or from areas with very high levels of unemployment.

- The direction of causality between problem drug or alcohol abuse and poverty is not well understood.

The findings of the review state:

'Best estimates of the number of problematic drug users (PDUs, defined as users of crack cocaine or opiates), for example, suggest that 0.89 per cent of the population is affected (Hay et al., 2011) while 3.8 per cent of the adult population (1.6 million people) is estimated to be dependent on alcohol (this group is identified using the Adult Use Disorders Identification Test (NICE, 2011)). Overall, the total number of adults who are either dependent on alcohol or are PDUs is therefore estimated to be less than 4.7 per cent of the population (as there will be some overlap between PDUs and those with alcohol disorders). While there are no direct estimates of drug and alcohol misuse among people in poverty, of those that are in receipt of out-of-work benefits, Hay and Bauld (2008, 2010) estimate that just over one quarter of a million are problem drug users, and around 160,000 claimants are estimated to be dependent drinkers, equating to 7 per cent and 4 per cent of those claiming benefits respectively.

'These numbers show the problem of addiction, while severe for those affected, is not common among those that are in poverty – only a small fraction are affected. The scales of the problems of poverty and addiction among parents, for example, are of completely different orders of magnitude: one in four working-age adults living in a couple with children are poor, but fewer than 3 percent are alcohol dependent and less than one percent drug dependent (Households Below Average Income 2011; Gould, 2006).

'What is the link between drug and alcohol misuse and poverty? The evidence on drug use and alcohol consumption suggests that both are widespread in society; for the most part, consumption bears little relationship to social class or income. Looking at alcohol consumption, the BMA (2008) reports that those in work drink more than those who are unemployed and that average consumption rises with income. Marmot (1997) presents similar evidence for 'heavy' drinking (those regularly drinking above the recommended daily allowance) which shows lower levels of heavy consumption among unemployed people than among those in work, with the greatest incidence among those in professional and managerial occupations. He concludes that survey evidence does not "lend support to the popular conception that it is the poor and unemployed who are disproportionately represented among

heavy drinkers". Similarly, data on drug use shows that, while experimentation with drugs is widespread among young people (one half of all 16- to 24-year-olds report having used drugs at some time), there is little variation by socio-economic circumstances or correlation with poverty and social exclusion (British Crime Survey data, see The Poverty Site www.poverty.org.uk/38/index.shtml).

'Overall therefore, general patterns of drug use and alcohol consumption exhibit little correlation with poverty or social class. But these average statistics do not deal with the extremes in the population: alcohol misuse and the incidence of PDUs are much higher among marginal groups such as the prison population, young offenders, and homeless people (Shaw et al., 2007).These groups are often excluded from household survey data. These extreme cases, as Marmot (1997) describes them, "may well be unemployed and of lower socio-economic status, perhaps as a consequence of their drinking". But "just as the issue of socio-economic influences on health is not confined to those at the bottom of the distribution, so is the problem of alcohol in society not confined to the relatively small proportion at the extreme of heavy intake. At less extreme levels of consumption, the data does not suggest that there are higher levels of consumption among those in less fortunate socio-economic circumstances".

'For those at these "extremes", however, alcohol and drug misuse is undoubtedly a serious problem, which has associations with unemployment and social exclusion. Good quality data on drug and alcohol misuse is sparse. The evidence that does exist, however, notes a relationship between addiction with poverty and social exclusion. Alcohol Focus Scotland, for example, notes the stark socio- economic gradient in alcohol-related deaths and hospital admissions: "people from the most deprived areas in Scotland are six times more likely to be admitted to hospital with an alcohol-related diagnosis than people from the most affluent areas, while in 2005, 64 per cent of alcohol-related deaths were among the most deprived members of society". They also report that the heaviest drinkers (those drinking more than 50 units per week) are concentrated in the lowest income quintile.

'Problematic drug use (PDU) is also correlated with poverty, as Shaw et al. report, with those at the "margins" of society most at risk, such as those in care, excluded from school and in contact with criminal justice or mental health services, and homeless people. Shaw et al. (2007) also report evidence which suggests that the poorest communities and those with high levels of unemployment are most affected by PDU. Causal effects include poor social capital within communities and weak family networks. Others link PDU to limited opportunities and structural

disadvantages: Buchanan (reported in Shaw et al., 2007) argues that PDU may be a "socially constructed phenomenon that has less to do with individual choice or physical dependence, and much more to do with the structural disadvantages, limited opportunities, alternatives and resources". In particular, he suggests that disadvantage and exclusion were major issues preceding a drugs habit for PDUs.

'Pudney (2003) reports similar findings, concluding that policies directed at reducing social deprivation may have the most success in reducing the prevalence of the most damaging drugs. Shaw et al. (2007) conclude in their review of poverty and drug use that:"a central message emerging from this literature review is that, although there appears to be no direct causal link between drug-related problems and poverty per se, the current evidence demonstrates strong associations. Despite these strong associations, over the last 10 years the UK 'drug problem' has been increasingly reframed as a 'crime problem' – part of a growing trend towards the 'criminalisation' of a range of policy areas such as youth work and urban regeneration. By prioritising these policy areas in relation to their crime control potential, a range of inequalities are being exacerbated" (Harkness et al., 2012).

We need a better understanding of, and more research on, the specific links and pathways between poverty, social exclusion and problem drug and alcohol use. Until we have a better understanding of these links and pathways, it would not make sense to include alcohol or drug use in an index of poverty, given that what we do know shows that problem drug and alcohol can in no way be construed as the or even a major cause of poverty.

Q24: How can parental disability and general poor parental health be reflected in a multidimensional measure of child poverty?

We think that it would be useful to report on parental health and disability status alongside the current poverty measures, and the current HBAI report contains a measure of whether a household contains a disabled adult or child. A wealth of data on health outcomes and their association with economic status now exists which could also be drawn on, for example, the NHS Outcome framework (see www.dh.gov.uk/health/2012/11/nhs-outcomes-framework/).

One issue with the current measures of relative, absolute and severe poverty is that disability benefits are counted as income, without reflecting the additional costs experienced by disabled people. It may be useful to explore whether it would be possible to report a 'before the

costs of disability' and 'after the costs of disability' measure, in the same way as before and after housing cost poverty measures are currently produced. At the very least, there may be merit in looking at income before and after disability benefits have been received.

Q 25: Are there criteria, other than those listed in Section 3 of the consultation document, that we should evaluate a new measure against?

In addition to the criteria within the consultation, we believe that a measure should:

- enable differentiation between those who experience short and long term poverty;

- enable policy-makers to identify where action to tackle poverty is making a difference;

- ideally, enable data to be produced at a local level;

- ideally, enable international comparisons.

Q26: In creating a new measure should any dimension be a gateway?

We believe that material deprivation and income poverty, as set out in the current poverty measures, are fundamental to any understanding of poverty. But we think that in constructing a set of additional indicators (as stated above, we think that these should not be combined into a single index) it is important to understand clearly whether we are measuring risk factors for child poverty, children's experience of poverty, or the outcomes for poor children, and to describe clearly the linkages between these three conceptual categories.

Q27: Should the indicators be weighted and, if so, what factors should influence the choice of weighting?

Q28: Which indicators should be weighted more or less?

We do not think that a sufficient understanding of the linkages between the dimensions listed in the consultation document exists to enable weighting of an index on any scientific basis.

Q29: How could we measure child poverty at the local level?

We think that we should use the existing range of measures, plus indicators as discussed above that exist at a local level, to understand how poverty varies by local area. As we set out in the section on housing, variations in rent levels may be a critical driver of child poverty rates; capturing the difference in poverty before and after housing costs is therefore important for understanding local trends. The same may be true of other costs such as childcare costs.

Q 30: How should we check the robustness and simplicity?

Q 31: What would you use a multidimensional measure of child poverty for?

We will continue to take a multi-dimensional approach to poverty and social exclusion and monitor a range of measures and interpret them to understand what is happening to child poverty in the UK. JRF does not agree that a single measure – either relative income alone or a multidimensional Index – is sufficient basis for taking effective action on poverty.

Notes

1 The JRF MIS uses a consensual method to establish a threshold for a minimum acceptable standard of living within our own society. A series of focus groups made up of a cross-section of members of the public undertake detailed negotiations about the things a family would have to be able to afford in order to achieve a socially acceptable minimum living standard. These specifications are then checked by experts to ensure they meet standards such as nutritional adequacy. MIS is not a measure of poverty as the focus groups were asked about the items needed to ensure a socially-acceptable minimum rather than to define a poverty line. Almost all households officially defined as being in income poverty (having below 60 per cent of median income) are also below MIS. Thus households classified as in relative income poverty are generally unable to reach an acceptable standard of living as defined by members of the public.

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