

Strategies against poverty

A shared road map

Donald Hirsch

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In its centenary year, the Joseph Rowntree Foundation has been consulting widely on how a commitment to tackling disadvantage can be sustained over the next 20 years. We believe that there are real opportunities to make significant progress on a range of fronts, provided we work consistently and collaboratively to fulfil commonly-held ambitions. This paper summarises some of the challenges that lie ahead and describes how we might recognise success in tackling disadvantage if we looked back in 20 years' time.

This paper does not restate in detail the analysis of other JRF publications associated with our centenary.¹ Rather, it seeks to identify key directions in which society would need to move in the years ahead to tackle disadvantage, around the twin themes of 'poverty' and 'place'. The Foundation has an overarching concern about poverty and disadvantage, but it has long recognised the 'place' dimension – the influence of the area, the neighbourhood, the home environment.

To what extent does UK society today agree on the principles and priorities for tackling problems of poverty and place? JRF consultations have revealed a considerable degree of consensus among those seeking solutions, which has not always been present in the past. Across the political spectrum there is now a common recognition of the need to tackle poverty and to ensure that people's life chances become less dependent on their social background and on where they live.

That basic agreement now needs to be translated into a shared mission, in which politicians, practitioners and the public feel that they are moving in a broadly agreed direction. This requires the politicians, social commentators, and others to articulate the importance to the whole of society of tackling disadvantage, and to do so more loudly than they have sometimes done in the past. Supporting the worst-off cannot be something government does quietly while the tax payer is not looking: if it is, it is unlikely to be given sufficiently high national priority over a sustained period.

Of course, much progress has been made. But, as the Joseph Rowntree Foundation moves into its second century, there is so much more to be done. We remain committed to searching out the underlying causes of our social ills, to drawing attention to the damage that these do to all of us, and to identifying workable solutions. At its centenary conference in December 2004, the JRF will call on others who share these priorities to work together towards common goals.

Richard Best,
Director,
Joseph Rowntree Foundation

Overview: Agreeing objectives, monitoring progress

'Two nations; between whom there is no intercourse and no sympathy; who are as ignorant of each other's habits, thoughts, and feelings, as if they were dwellers in different zones, or inhabitants of different planets.'

*Benjamin Disraeli*²

We need to recognise that disadvantage affects us all...

In the past few years, Britain has been waking up to the huge damage caused by the persistence of poverty and disadvantage in a generally prosperous country. The prospects of people in certain social and ethnic groups and in particular geographic areas remain grim. Indeed, in the most deprived local areas, concentrated disadvantage feeds off itself, by contributing to a lack of the opportunities and social support that would enable the people who live there to improve their situation.

This is not only an affront to social justice, but harms us all. The consequences are becoming ever more apparent. High crime rates and high rates of disaffection among young people create an uneasy society. Social deprivation costs us all money, for example in paying for poor health and compensating people for not working. Geographic concentrations of prosperity can harm rich and poor areas alike. And even though particular groups are more likely to experience poverty and disadvantage than others, a much wider section of society will know what it is like to live on a low income at least some time in their lives.

...because while political commitment to tackle it has grown...

Politicians have started to recognise the importance of breaking cycles of poverty and disadvantage. An assault on child poverty recognises the enduring damage caused when children grow up in deprived homes, and bring low expectations and poor prospects with them into adulthood, often passing these on in turn to their own children. A strategy for the renewal of the most disadvantaged neighbourhoods acknowledges the hopelessness experienced by people living in some highly deprived areas, and their need to feel that they can do something to improve their lives. The importance of tackling disadvantage is now being recognised across the political spectrum.

...a sustained strategy depends on greater public commitment.

Yet none of these tasks can be accomplished overnight: a sustained strategy is required. This will depend on making the tackling of disadvantage not just a priority for particular politicians or the subject of specific initiatives, but a concern and commitment of our whole society. This is not yet the case. In the public discourse, reducing poverty and improving disadvantaged places have yet to achieve the priority given to improving the health and education services. For this to happen, politicians and social commentators would have to convince the wider public that tackling disadvantage would benefit us all.

In its centenary year, the Joseph Rowntree Foundation has argued that sustained progress against disadvantage is a feasible though not easy mission. It will not be easy because of the need to tackle long-standing trends such as a widening of wage differentials in the knowledge economy, as well as new pressures coming from an ageing population and, potentially, from immigration. Yet the Foundation has shown that it is achievable over the long term, since only a modest portion of future economic growth would need to be concentrated on disadvantaged groups to relieve poverty.

This calls for some commonly agreed objectives...

What is needed now is a clear, shared sense of direction. The Foundation has suggested that this needs to be based around the twin themes of 'poverty' and 'place': of ensuring that everyone is able to enjoy an acceptable living standard, and reducing the extent to which people's life chances are limited by where they live. In both cases, progress can be made not just by offering people direct support to alleviate disadvantage but also by helping them to help themselves: by opening up individual opportunity and empowering communities.

Specifically, this document sets out five core challenges for the next 20 years, listed in Box A.

Box A: Five core challenges for the next 20 years

- Challenge 1:** Sustain progress in tackling poverty
- Challenge 2:** Make the welfare system more supportive
- Challenge 3:** Reduce disadvantage based on where you live
- Challenge 4:** Improve the supply, quality and sustainability of the nation's housing
- Challenge 5:** Build public consensus around the importance of tackling disadvantage

...backed by some key indicators to show if we are making progress.

How will we know if these challenges are being met? Assessment of social progress is not straightforward, but in the years ahead we should be able to see whether we are moving in broadly the right direction, by looking at some basic indicators. Here, we argue that progress should be measured on the one hand in terms of reductions in overall rates of poverty and other features of disadvantage, and on the other in terms of reductions in their geographic concentration. Fortunately, the availability of indicators of disadvantage at the very local level has increased dramatically with a new form of data collation and analysis. Box B sets out some key indicators that will help monitor overall progress.

Box B: Key indicators of progress

(see pages 21-23 below)

Aim for a steady reduction in the:

- percentage in households below 60 per cent median income:
 - children
 - pensioners
 - pensioners before Pension Credit;
- percentage of non-pensioners without children in households below 50 per cent of median income;
- percentage of people unable to afford socially defined necessities;
- level and concentration by ward of:
 - percentage of children in families receiving out-of-work means-tested benefits
 - percentage of working-age adults claiming Incapacity Benefit
 - percentage of young people not staying on at school after 16
 - percentage of overcrowded households
 - recorded burglaries per thousand residents.

■ Still a long way to go

"I live on baked potatoes for a week – so that Becky (aged 10) gets the meat – all the good stuff, because I can't afford it for both of us"

Lone mother, York

[This and other highlighted quotes come from JRF's consultations with people experiencing poverty]

The very poorest groups are still getting left behind...

Huge strides have been made over the past 100 years in achieving improvements to the quality of life of most citizens in the UK. The great majority of us enjoy better standards of living, of health, of education and of housing than we did in 1904. Yet, not everybody has gained equally, and in particular the poorest 10 to 20 per cent have not shared the fruits of growing prosperity in recent years. Members of this group:

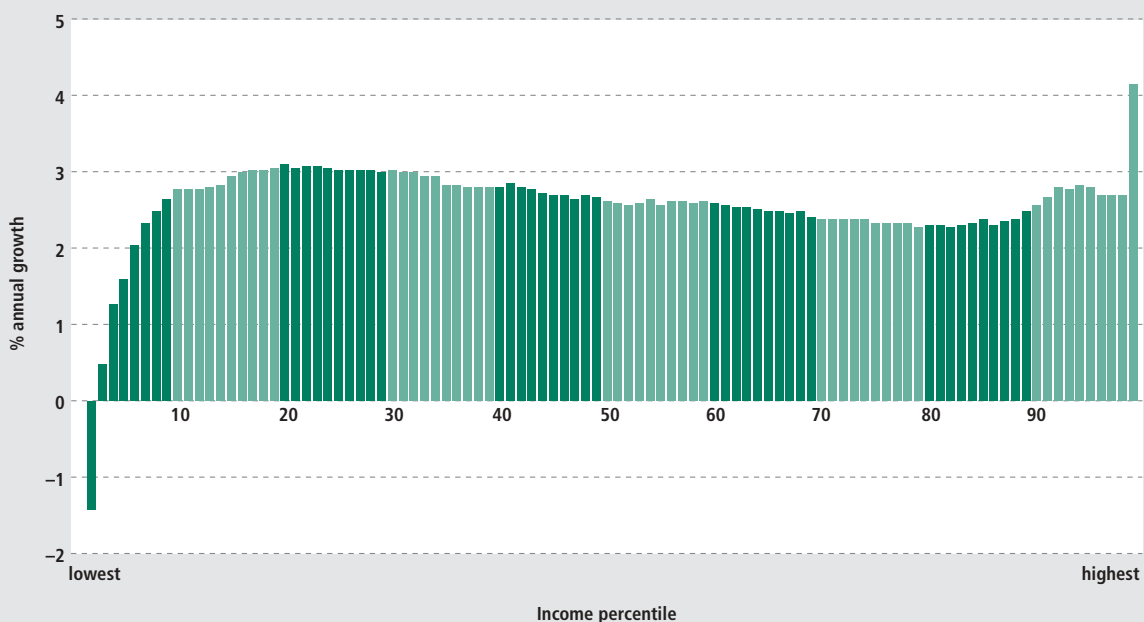
- have seen little or no improvement in their real incomes for a generation, even though on average people are now about 50 per cent better off than in

1980. Some but not all poorer groups have started to see more rapid gains in the past five years. This is illustrated in Figure A. In contrast to the 1980s, when the rich gained most, recent growth has been spread relatively evenly across income groups. The main exceptions are the top 1 per cent, who continue to advance more rapidly, and the bottom 10 per cent, who continue to lag behind.

- are finding it progressively harder to afford items deemed by the rest of us to be necessities. Nearly one in four adults cannot afford at least three items thought essential by the majority, up from one in seven in the early 1980s.³
- suffer poorer health and shorter lives than the rest of us. Life expectancy is seven years shorter for men in unskilled than in professional social classes, a gap two years greater than it was a generation ago.⁴
- continue to have difficulties at school and to leave without qualifications. While the percentages achieving five GCSEs, passing A levels and going to university have risen steadily, a quarter of the population lack basic qualifications at age 19, a figure that has not fallen since 1999.⁵

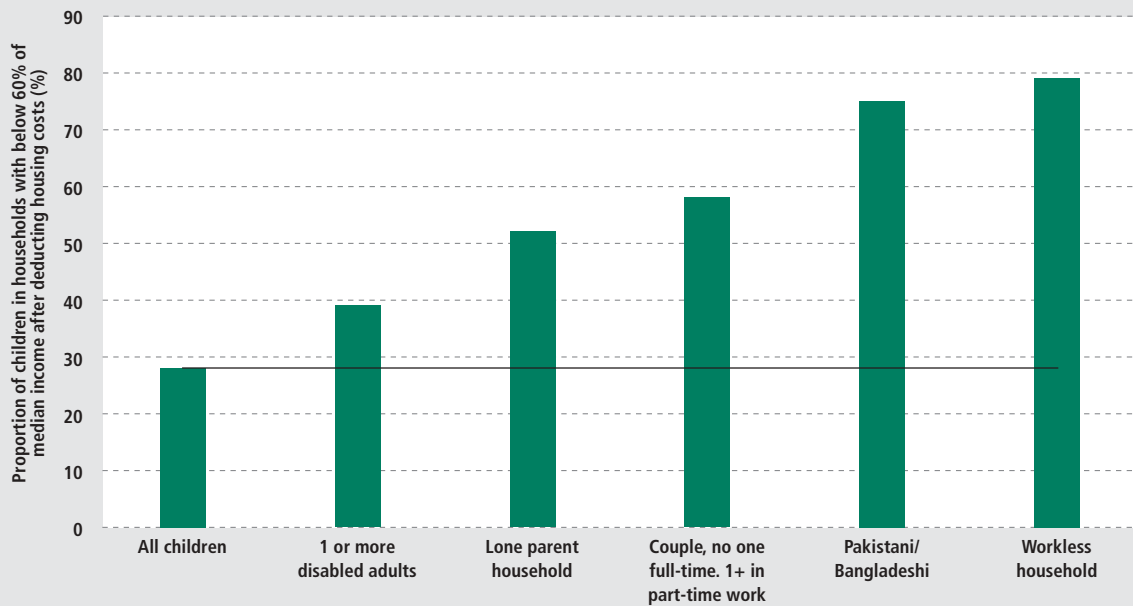
Figure A Recent growth has been spread across the income distribution, except to the very bottom.

Annual income growth by percentile, 1996/97 to 2002/03. For example, the income of a person at the 20th percentile (someone whose income is at the top of the poorest fifth of the distribution) has grown by 3 per cent a year.



Source: Institute for Fiscal Studies

Figure B Some groups are particularly vulnerable to childhood poverty. More than half the children in workless, Pakistani, Bangladeshi and lone parent households are in low income households.



Source: Household Below Average Income Series 2002/03, DWP

- are more likely to live in unsafe and unpopular neighbourhoods, often in poor housing. Those on the lowest incomes are over twice as likely to live in fear of crime as people on higher incomes.⁶

...and some population groups are particularly vulnerable...

Certain groups within the population are more likely to suffer these kinds of disadvantage than others. Figure B shows some examples of household types that are particularly vulnerable to child poverty. Any approaches to disadvantage need to address the sometimes diverse needs of such groups.

The need for a fine-grained understanding of the diverse factors associated with poverty is illustrated by the experience of ethnic minorities. Some of the most profound forms of long-term disadvantage are suffered by minority ethnic groups, especially in cases where children have high rates of disaffection from school, and disadvantage is perpetuated from one generation to the next. Yet children in some ethnic groups – notably from Indian and South East Asian origin, perform better than average educationally.⁷ Generalisations cannot easily be made about the relationship between ethnic origin, disadvantage, and place. People from ethnic minorities tend to be concentrated within urban conurbations, yet patterns differ from one conurbation to another. For example, while Pakistani and Bangladeshi communities

are generally concentrated in more deprived wards, Indian and African-Asian people are less likely to be living in deprived wards than white people in London but more likely in the West Midlands.⁸

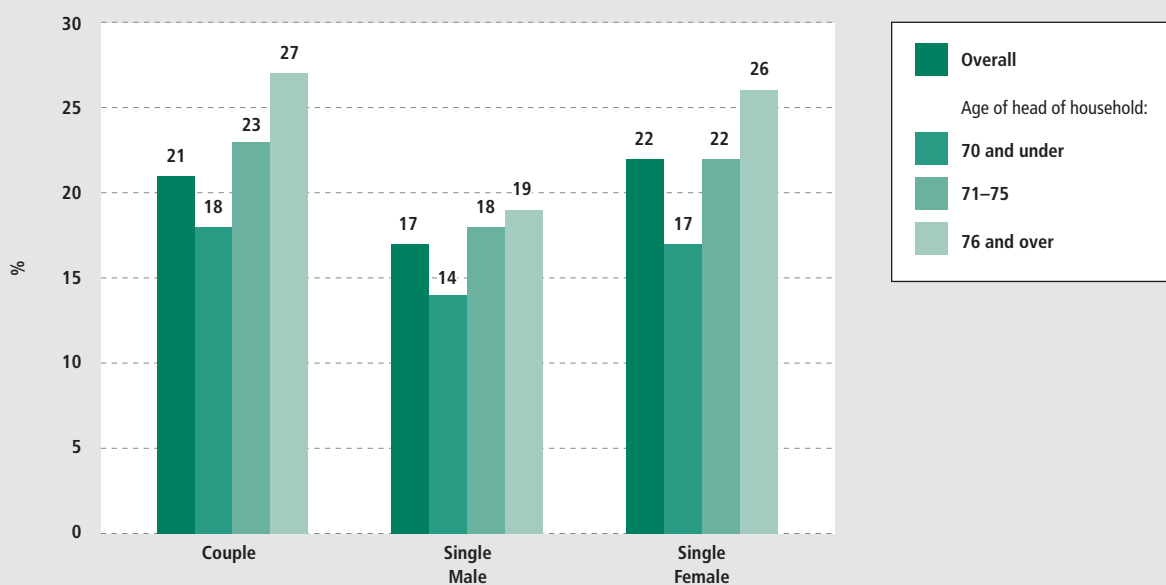
...yet poverty is a moving picture.

Although some groups of people are particularly at risk of disadvantage, poverty is a process and not a permanent state. It will affect a large minority of the population at some time in their lives, and not everyone who is poor today will be poor tomorrow. For this reason, policies need to address the dynamic factors that make people poor and keep them poor, not simply the condition of overall groups.

Nevertheless, research shows that for some people, the experience of poverty can become entrenched to a worrying degree. A majority of people in the bottom fifth of the income distribution in any one year have been there in three consecutive years, and during the 1990s this proportion gradually rose.⁹ Moreover, the persistence of poverty across generations has become a particular concern. Research shows that people who have grown up poor are more likely to face adverse social and economic circumstances well into adulthood.¹⁰

Figure C Pensioner poverty is highest for older groups and lowest for single men.

Percentage with below 60 per cent median household income in 2002/03.



Source: DWP/HBAI

FUTURE TRENDS

Some factors could make things worse...

Looking ahead, there are real risks that the difficulties of the least advantaged will persist or even worsen. Some progress has been made in tackling problems such as unemployment and child poverty, yet inroads into disadvantage tend to become harder to sustain once the easiest-to-help groups have benefited. Moreover, certain features of Britain today are making it harder for the least well off to do better. Overall housing shortages contribute to homelessness and bad housing conditions, and look set to worsen.¹¹ Widespread but not universal owner occupation could contribute to widening differences based on family wealth. Efforts to help disadvantaged places could be overwhelmed by market forces, as more attractive areas build on their advantages and less favoured ones are trapped in spirals of decline.

...including demography...

Future demographic trends bring certainties and uncertainties about the nature of the challenges ahead. One certainty is that the population will become, on average, older, with the ratio of people presently considered of 'working age' falling, relative to the older population, gradually until the 2020s and more rapidly thereafter. If present patterns of provision remain unchanged, along with working and saving patterns, a wider section of the population than today could experience hardship later in their lives because they are unable to afford a decent living standard and adequate long-term care. This would reverse a historic trend: despite the fact that a substantial minority of older people still live in poverty, most pensioners enjoy a much better living standard than pensioners did a generation ago.

One uncertainty lies in how patterns of working and saving may change, but even under the most favourable scenario, how we pay for ageing is sure to be a central issue in the years ahead.¹² The number of people who are very old will rise faster than the overall rise in the pensioner population, and this group is particularly vulnerable. As shown in Figure C, those over 75 are the most likely to be in poverty; and older women, whether living with a partner or on their own, have a higher than average chance of being poor. Women remain highly dependent on their partners' incomes in later life yet face new kinds of vulnerability, such as high rates of relationship break-up. Thus the ageing of the population could potentially feed both overall inequality and gender inequality.

Another demographic uncertainty is the scale and effect of future immigration. On the one hand, migrants to this country offer great economic potential, and may help to redress imbalances between the size of working-age and retired population groups. On the other, there are risks that some migrant groups suffer new forms of disadvantage, especially when they find themselves outside mainstream systems of social protection, as the recent deaths of unprotected Chinese cockle pickers in Morecambe Bay so graphically illustrated.

...yet progress is feasible with the right level of commitment.

Despite such adverse factors, there are also grounds for optimism about the ability of a rich country like Britain to ensure that all its citizens are able to participate and prosper. In our 2003 working paper, *Tackling disadvantage: A 20-year enterprise*, the Foundation suggested that poverty and disadvantage can be effectively tackled in the next 20 years with a concerted effort, following some basic underlying principles. The analysis demonstrated that eliminating poverty would require only a small proportion of economic growth to be diverted to poor households over this period. JRF's subsequent consultation with policy thinkers, practitioners, and people affected by poverty has identified wide support for this overall enterprise, and a range of good ideas about how it might be achieved.

"I borrow from loan sharks. They prey on people from estates like these because they know you can't get credit cards or money from elsewhere. They charge 50 to 75 per cent interest."

Divorcee, Honor Oak

THE CHALLENGES AHEAD

Five key challenges set out here aim to provide an overall sense of direction.

This paper sets out five core challenges for the period 2005–25. Two are about poverty, where there is a dual challenge of ensuring that nobody falls below a socially acceptable living standard, while avoiding a complex and unpopular system of means testing that requires people to demonstrate their poverty in order to escape it. Two challenges relate to JRF's theme of 'place' – the first to reducing the differences in people's prospects according to where they live, and the second to improving the nation's physical fabric to serve social needs. A final, cross-cutting challenge is to build public support for measures to tackle disadvantage, creating a confidence in public action that has been lacking in recent years.

These challenges are in no way meant to be a comprehensive list of the many tasks facing governments and communities, who must confront a range of particular problems affecting, for example, different minority groups, women, and specific communities. Rather, the aim is to provide an overall sense of direction, reflecting common areas of agreement identified in JRF's centenary consultations. The specific 'policy ideas' shown in boxes below are examples of suggestions by individuals and organisations consulted that had some resonance in discussion. They illustrate ways in which progress might be made rather than being recommendations to which the Foundation subscribes.

Challenge 1: Sustain progress in tackling poverty

Reducing poverty remains the central priority...

The persistence of poverty remains a scar on a prosperous Britain. Nearly twice as many people have relatively low incomes as 25 years ago. Behind the poverty statistics are blighted lives. Millions of people in Britain are still unable to afford basic necessities such as proper clothing, decent nutrition and repairs and furnishings for their homes.¹³

It is now commonly accepted, throughout Europe and across the political spectrum in the UK, that poorer groups should share the rising prosperity of the nation. Where growing numbers of people fall further behind prevailing norms, the result is not only social injustice but social instability. When poorer communities grow up with a sense of hopelessness and despair, associated problems, including crime, drug cultures, and difficulties within families feed a widespread social malaise. These problems are particularly associated with *persistent* poverty, so a dual priority is to reduce the overall number of people living on low incomes and to reduce the number who do so for long periods of time.

"I've no central heating in my bathroom so it's very rare that I have a bath – the council won't fit it and I can't afford it."

Widow aged 58, Wakefield

...both through improving people's opportunities...

One way of doing so is by ensuring that as many working-age households as possible have access to sustainable work. Thus part of the solution to household poverty lies in improving people's opportunities for paid work. A long-term approach needs in particular to help individuals to build their skills ('human capital'), and communities that lack confidence and resources to build co-operative networks ('social capital'). In both cases this would create a stronger base from which people can enter and retain jobs.

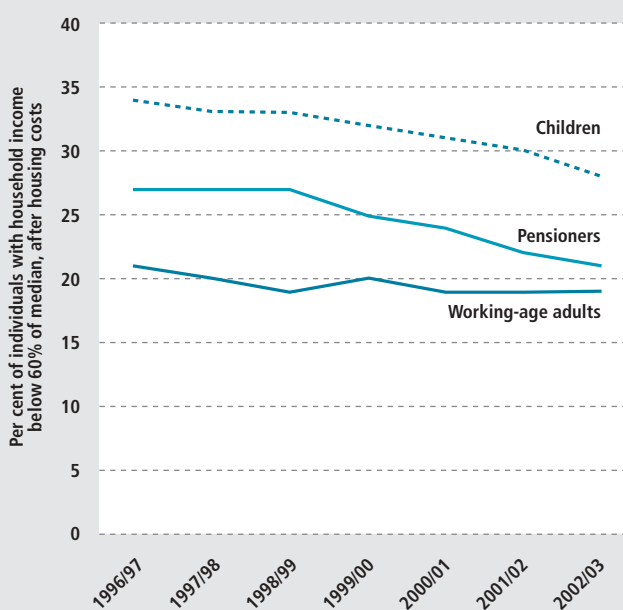
"I hate that Sunday when you've got so little money left and you hear the ice-cream van go ding-dong and the kids run in and want one – they're £1 each."

Lone parent, Honor Oak

...and by improving basic incomes...

However, it is inevitable that a proportion of households, both pensioners and people of working age, will continue to depend on non-work income to keep out of poverty. Thus the level of support for low income households will continue to be important, and, indeed, help for those outside work remains the most important means of averting the deepest forms of poverty. The system of linking benefits to rises in prices rather than earnings over the past two decades has caused many people without earnings from work to fall further behind. So far this policy has been reversed only in selected cases, with some benefits for families with children and means-tested benefits for pensioners rising more rapidly. Without a more general commitment to

Figure D Poverty has fallen steadily for children and pensioners, and slightly for others.



Source: DWP/HBAI

IDEAS FILE

Suggestions for policy arising from JRF consultations

- Prioritise help for disabled people who want work but have no job. The government estimates that over a million people on Incapacity Benefit would like to work. These are people who say in surveys that they would like to be working, but many are not 'job ready' or actively looking for work. Meeting a general aspiration to participate in some way in the labour market requires a high level of preparation and ongoing assistance.
- Reduce differences between the benefits for people who are unemployed and those classed as 'economically inactive', creating a Jobseeker's Allowance Plus including those capable of at least some work.
- Investigate options for getting more help to large families, given that half of all poor children live with families with three or more children. These would compensate better than at present for the cost of extra children, rather than aim at encouraging people to have large families.
- Replace Housing Benefit with Housing Tax Credit for low income households, irrespective of whether they own or rent their homes. At present, only tenants get systematic help with their housing costs, and a large number of owner occupiers are now in poverty. A more systematic approach to providing adequate support for poorer families to cover housing costs would ensure that anti-poverty policies help people equally across housing tenures.

upgrading out-of-work incomes with general living standards, relative poverty among the poorest 10 per cent will continue to deepen.

...although not only income is important.

A regular, adequate income remains a central requirement to avoiding hardship, but other financial resources are also important. In recent years there has been growing recognition of the importance of on the one hand the building of assets and on the other the avoidance of debt. Asset-based approaches to welfare suggest that having even some modest assets can help families to tackle some of the long-term roots of poverty, such as low skills, rather than simply struggling to survive day-to-day. Conversely, the common experience of debt is an obstacle for many poor people to secure improvements in their living standards. Strategies to reduce poverty over the long term need to address these issues.

Over the long term, poverty can be reduced through the sharing of future growth, without having to redistribute today's incomes.

Conquering relative poverty is a feasible mission, if the political will exists. The Foundation has calculated that, by the 2020s, no household need live on less than 60 per cent of median income (the most commonly used definition of poverty), if between now and then about £1 in every £15 of economic growth is concentrated on the poorest households.¹⁴ This income threshold is an arbitrary 'poverty line' which does not necessarily represent an adequate income. Nevertheless, the calculation demonstrates that raising the ten million poorest people in the country above a common relative income threshold could be achieved over a long period without making anyone worse off in real terms.

"I have to put on extra clothing because I can't afford to pay the fuel bill."

Single man aged 24, York

Challenge 2: Make the welfare system more supportive

Despite reform, services do not sufficiently connect with their users.

One of the strongest areas of consensus reached in JRF's consultations was that the style of welfare support in the UK needs to be improved. In many respects it remains complex and bureaucratic, and many users feel that agencies offering them 'support' or 'advice' are more oriented to policing the distribution of public cash than thinking about an individual's needs.

Recent welfare reforms have gone some way in this direction by introducing 'personal advisers' and bringing together the benefits and employment services. Yet too often users still do not feel that the system is 'on their side'.

"I've tried my best not to cheat the system because I was always told to tell the truth – but in certain cases you get penalised if you tell the truth"

Lone parent aged 48

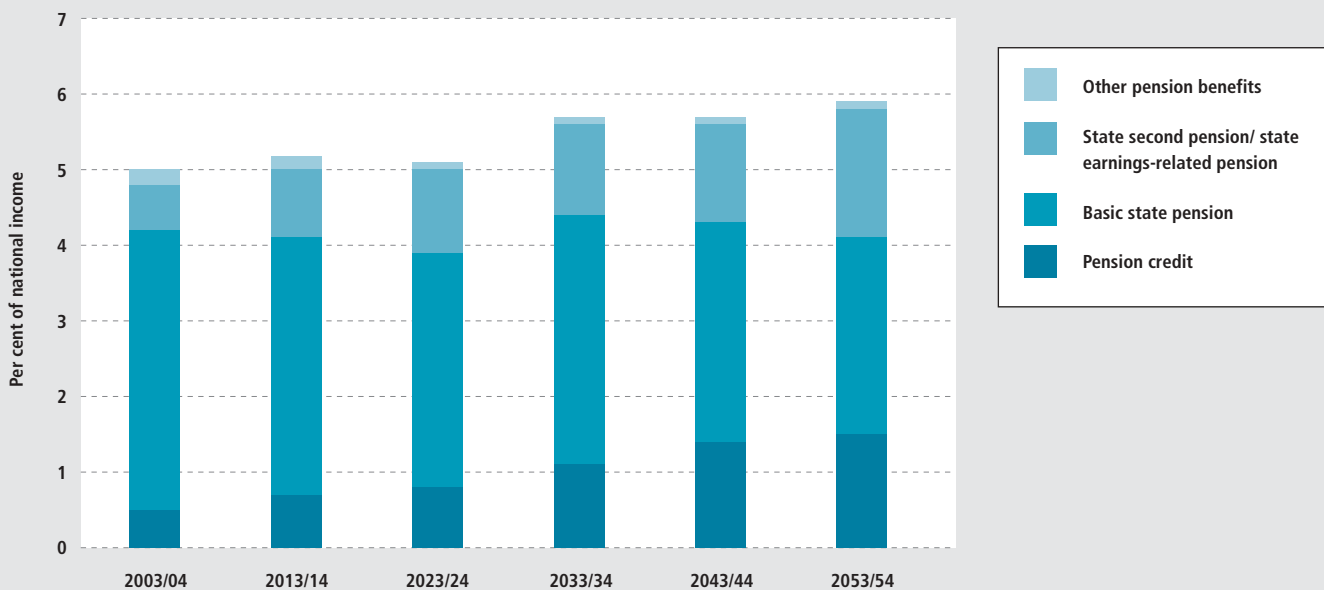
"It's lots and lots of paperwork – reams of it – they are trying to make it as complicated as possible so you don't take money off them"

Tax credit recipient

One problem is that more means-testing has fed complexity and stigma...

An important part of this issue relates to means-testing. The JRF's discussion paper, *Tackling disadvantage*, suggested the need for a balanced approach in which active steps are taken to improve earnings and pension entitlements of lower income groups, rather than depending excessively on income top-ups. In consultation on the paper, a clear message from political commentators, from practitioners and from people affected directly by poverty was that people find it degrading and unfair to have to go to the state to ask for a top-up to low incomes, particularly because of the intrusiveness and complexity of this process. Sharply targeted means-testing can also lead to feelings of

Figure E Under the present pension system, means-testing through the pension credit is set to play a growing role.



Source: DWP

IDEAS FILE

Suggestions for policy arising from JRF consultations

- Radically reform the Social Fund to help poor people on the brink of serious debt problems. In doing so, extend support to people on low incomes when they move off out-of-work benefits and into employment, especially parents. Offer loans in a less humiliating way, as if they were a private financial service, rather than a form of poor relief. There is potential for extending the Fund into a 'people's bank'.
- Extend asset-building programmes like the Child Trust Fund to provide young people with security in times of crisis or change.
- Create more flexible funds, less constrained by public rules about what they can be spent on, to help people in need. This would involve developing services with more freedom about where and how they deploy resources, based on closer relationships between individual clients with multiple disadvantage and their long-term advisers.
- Explore new ways of delivering personal advice, based around local services such as schools and primary care centres, alongside Jobcentre staff oriented to getting people into work.
- Seek compromises between, on the one hand, demands for a state retirement pension high enough to avoid means-testing, pegged to average earnings, and, on the other, concerns of politicians who fear a sharp increase in benefit expenditure. One way would be to raise the state pension to the level of the Minimum Income Guarantee initially for a sub-group of pensioners, for example those over 75 or 80.

injustice, as those who have saved or earn a bit more face high rates of withdrawal in entitlements, appearing to penalise effort.

This is especially the case for pensioners. There is a widespread consensus in favour of ensuring that most pensioners have a decent income without having to claim means-tested relief. This poses a major long-term challenge to the government, since a growing proportion of pensioners could become dependent on the Pension Credit in order to remain above the poverty line. Indeed, official long-term projections envisage a shift in this direction (see Figure E). The first report of the Pensions Commission has forcefully articulated this difficulty, in the wider context of the inadequacy of the present pension system to meet long-term needs.¹⁵ The second report, in 2005, will suggest solutions. For low income groups, the most straightforward solution is to make the state pension more adequate, and link it to rises in earnings. Other possibilities include a more rapid introduction of the state second pension, or the development of a new, compulsory pensions tier giving each individual access to a personal pension pot.

...another is that services are not always flexible enough to respond to individual needs.

Limiting the amount of means-testing in the welfare system is only one way of ensuring that it has the confidence of its users. Another is improving the type of help that it can offer. The operation of support mechanisms such as the Social Fund and Jobcentre Plus

need to be adapted to help people to progress in their lives rather than just providing short-term support or meeting general performance targets. For example, helping people in employment will have little long-term impact if it is limited to finding people jobs, rather than helping them to get established in sustainable and rewarding employment. Public agencies remain poor at establishing the long-term relationships with individuals that would help make this support effective.

Part of this may require greater flexibility in the way public services operate. In some cases, the voluntary sector provides a promising model, able to develop relationships of trust with clients that eludes the public sector. For example, general-purpose initiatives such as befriending services can emphasise stable support to an individual with multiple needs. Sometimes this plays a great role in someone's life as having access to the material support of public services or benefits. This points to a need to consider carefully both the role that the voluntary sector can play in helping to tackle disadvantage and the ways in which public delivery mechanisms are designed. In some cases it may be necessary to accept the inevitable limitations of services provided directly by the public sector.

Challenge 3: Reduce disadvantage based on where you live

The disadvantage associated with place is particularly acute at the very local level...

Where people live is now a critical factor determining their risk of facing poverty and disadvantage, as well as their chance of improving their lives. The importance of place appears to have increased in recent years, with concentrations of disadvantage becoming more acute and people's long-term prospect of escaping disadvantage more heavily influenced by geography.

Over the country as a whole, regional differences have increased. In particular, the South East had the fastest growth and the North East the slowest among the English regions during the 1990s, accentuating existing differences.¹⁶

Yet within each region there are areas of affluence and of poverty. The most intense disadvantage in the country is highly concentrated within individual local authorities, wards or even smaller areas. In these neighbourhoods, local disadvantage is not just a matter of hardship being concentrated in one place, but more importantly of deprived places feeding the problem. People who grow up in communities where there are no jobs, where few around them are getting educational

"All the kids my age are on drugs round here – I've just got out of a bad crowd – I'm trying to keep out of trouble and get my college work so I can get a decent job."

Youth aged 17, Wakefield

qualifications and where crime and drugs are prominent, face poor chances of improving their own lives, creating cycles of disadvantage and despair.

Improved collection of data has recently enabled us to understand more about poverty and disadvantage at this very local level. For example, about half of all poor children are concentrated in 14 per cent of wards, representing about a quarter of the child population (Figure H, page 22). In about 180 of the 10,000 wards in Britain, the majority of children are growing up in poverty with nobody in their household working.

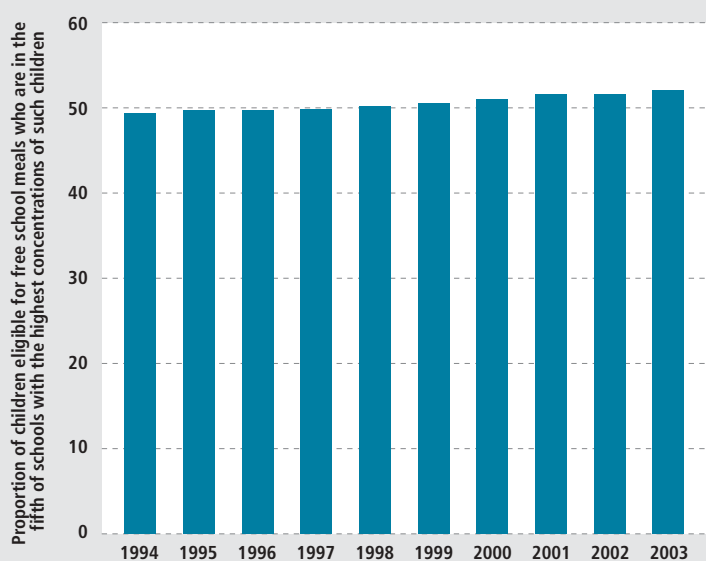
...where many different kinds of deprivation coincide in the most disadvantaged communities.

New indices of multiple deprivation show that many different problems go together in the most highly deprived local areas. The Government's index of multiple deprivation identifies the 10 per cent of very local areas that are the most deprived in terms of a combination of seven features: income, employment, health, education, housing, living environment, and crime.¹⁷ Nearly all of these areas are among the 10 per cent most deprived on more than one of these seven measures, and 90 per cent are deprived on at least three. Indeed, income alone is a good predictor of the extent of an area's overall deprivation on all seven measures: geographic variations in income explain 93 per cent of geographic variations in multiple deprivation using this index.¹⁸

Translated into human terms, these statistics means that if you live in a neighbourhood where most people are poor, the chances are that in your neighbourhood:

- most children do not get good qualifications at school;

Figure F Half of all the children who are eligible for free school meals are concentrated in a fifth of the schools, a similar proportion to a decade ago.



Source: DfES statistics and New Policy Institute Calculations

IDEAS FILE

Suggestions for policy arising from JRF consultations

- Devolved government in Scotland, Wales and the English regions can play an important part in refocusing regeneration and community development work in disadvantaged areas. Important lessons arise from examples of empowerment like the Gellideg Foundation in Merthyr, where estate residents have created their own organisation to provide job training, restore buildings and establish new community facilities.
- More attention could be paid to the potential for converting 'unofficial' economic activity by people claiming benefits into legitimate small businesses.
- Tackle local poverty through efforts to cut costs for low income households. For example, social housing landlords could tackle financial exclusion by negotiating pooled packages for insurance and other services.
- Seek to improve the capacity of local communities to work together, by building bridges through community arts projects. These can help by bringing younger and older people together, getting groups within communities to work together rather than in conflict and enabling them to take common pride in what they achieve.

- people are in poorer than average health;
- the proportion of people on Incapacity Benefit and other kinds of out-of-work benefit is high;
- the number of people living in poor housing is higher than average;
- crime rates are higher than average.

The limited historic evidence available seems to show that such local concentration has not diminished in recent years. Figure F shows that the concentration of poor children in particular schools (an indicator of concentration of childhood poverty) has grown slightly over the past decade. Preliminary analysis of census data seems to confirm that the overall spatial concentration of disadvantage has, at the very least, not improved over this period.¹⁹ Even though some individual communities have made visible improvements through regeneration initiatives and in some cases 'gentrification', this analysis seems to show that within whole districts average poverty levels are not improving, perhaps because disadvantage has simply been 'displaced' to a nearby area.

So we need to help communities to adopt the approaches that can make them work...

While disparities between regions and between local authorities within regions need to be tackled, it is only by improving communities at this most local level that the worst form of disadvantage related to where you live can be addressed.

Since its inception, the Joseph Rowntree Foundation has advocated investment in the social as well as the physical side of communities. It has identified the

elements that help make neighbourhoods places that people want to live in, rather than escape from. Today, these factors are more important than ever. They include:

- encouraging a mix of incomes, rather than segregation and concentration of poorer households in particular areas;
- maintaining high quality communal and public space where there is opportunity for communities to interact;
- ensuring that local residents are central to decision-making about the future of their own homes and environment;
- as part of a strategy to tackle crime and anti-social behaviour, providing positive opportunities for young people.

...especially as new communities are built and others renewed.

In the next 20 years, many new communities will need to be built, and others will require physical and social renewal. It will be important to learn from the lessons of the past, and ensure that we build sustainable communities where people from many backgrounds want to live, rather than new concentrations of poverty and disadvantage.

Challenge 4: Improve the supply, quality and sustainability of the nation's housing

A key priority is to overcome the shortage of good quality and affordable housing...

Many people in Britain today are disadvantaged by limitations of their local physical infrastructure – for example by inadequate transport links or lack of communal facilities; but most of all by inadequacies in the supply, quality and affordability of housing.

JRF believes that a long-term strategy to avert growing housing disadvantage linked to overall shortage in supply should be a particularly strong priority. Despite huge improvements in housing standards, many people continue to live in unfit or overcrowded conditions, and homelessness has grown.

The most important challenge is to improve supply. Historically low house-building rates are lagging dangerously behind the growth in new households, creating a projected shortfall of more than a million homes in 20 years time. Shortages are concentrated in some parts of the country, where it is the poorest groups, with least market power, who are worst affected.

A second, related issue is affordability. Both the overall shortage and the decline of the social housing sector are making things tougher for disadvantaged groups in

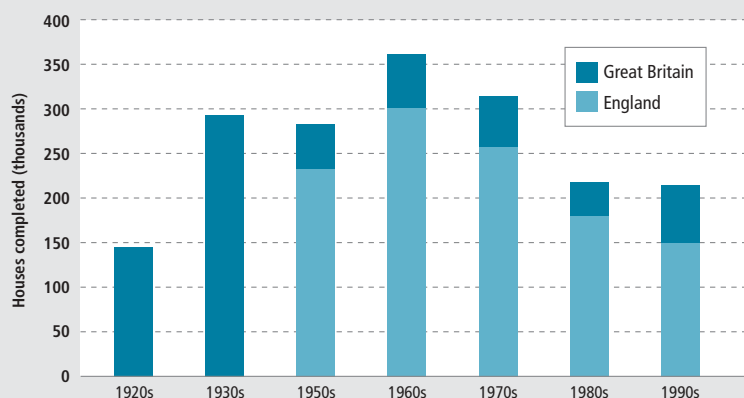
some areas. The rate of social house-building is only a fraction of what it was a generation ago. With owner-occupation the dominant tenure, those who cannot afford to buy are too often left with a poor range of alternatives.

...which requires rational decisions about how and where to expand supply...

To respond to these challenges, there needs first and foremost to be a commitment to expanding the overall housing stock. However housing provision is organised, if there is insufficient supply then those with the fewest resources will lose out. The most important change needed is reform of the planning system. Planning processes need to allow constructive debate and decisions about where to site new homes within a region, rather than operating on negative, obstructing principles in each local area.

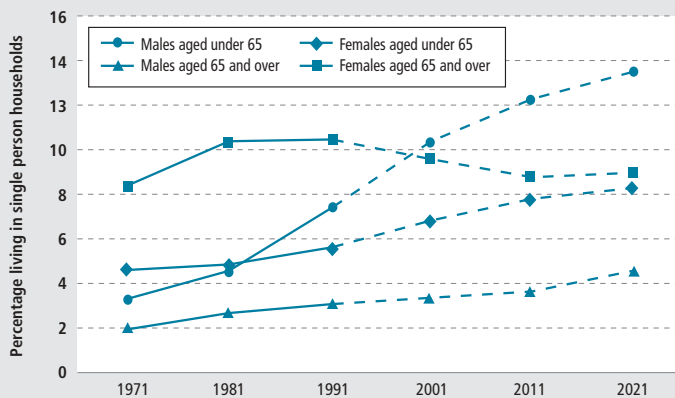
In expanding supply, there is a need to ensure that a sufficient number of homes are made affordable to people on modest incomes. The need for a subsidised rented sector is as great as ever, even though there may be a range of different providers within this sector. Moreover, the definition of affordability needs to be kept under review. Ideally, people who are working should not have to claim extra means-tested support in

Figure G (i) Housebuilding is at its lowest long-term rate since the 1920s...



Source: Department for Transport, Local Government and the Regions; J.Hicks and G. Allen (1999) *A century of change*, London: House of Commons Library.

(ii) ...which coincides with growing demand, from factors such as the increase in single households.



Source: Office for National Statistics (2001a)

IDEAS FILE

Suggestions for policy arising from JRF consultations

- Reform the planning system to ensure that it takes a more positive, proactive rather than reactive approach to ensuring that there is land available for new housing.
- Use housing policy as a strategic tool for breaking the link between poverty and place. The aim would be for no new single-tenure estates to be built, and for mixed tenure estates to display no visible difference between the tenures.
- Start to 'break up' concentration of disadvantage on existing social housing estates by selling homes on the open market to new residents. Seek to bring in a range of different households to strengthen local economies and school intakes, and use the receipts from sales to increase the supply of social housing elsewhere.
- Develop more 'retirement communities' giving people flexible access to long-term care. The Joseph Rowntree Housing Trust's Continuing Care Retirement Community at Hartrigg Oaks in York provides a model. Residents of its 150 bungalows can move easily between their own homes and periods of 'intermediate' care provided in an on-site residential centre. They receive up to 21 hours per week of care and support at home, if needed. But if residential care becomes necessary they can move into the care centre without moving away from neighbours and friends.

order to afford decent housing. This implies that rents should not be so high that they cannot be covered by low-paid workers' earnings combined with general tax credits, so that in-work Housing Benefit can be phased out.

...as well as attention to quality that makes new homes sustainable...

The supply of new homes is not just a matter of quantity. One aspect of today's acute shortages is that people are having to tolerate conditions that should have been eradicated decades ago. The importance of quality is underlined by the mistakes of the 1950s to 1970s. Then, large numbers of homes were built, but some of such poor design that they have since been pulled down. A sustainable housing policy thus regards it as pointless to sacrifice quality to quantity. It also has regard for the sustainability of homes for individuals through their lives, with 'lifetime homes' the new norm.

...and a focus on renewal of existing housing in some areas.

A further key aspect of housing and planning policies is the need to consider a range of solutions for different parts of the country. In the south the overriding priority is overcoming the absolute shortages. In some northern cities, on the other hand, cheaper housing is plentiful, but the condition of the stock is poor. In most cases renewal needs to be the priority; but in others, demolition and even in some cases the clearing of whole neighbourhoods may be the only sensible option left. The important thing is not to have a 'one size fits all' housing policy, but to consider case-by-case what actions will best ensure that disadvantaged groups have better places to live.

Challenge 5: Build public consensus for tackling disadvantage

'The emerging evidence – and the growth in a nationwide public opinion – emboldens me to believe it can indeed be this generation... that will right the social wrongs that impelled Joseph Rowntree to action.'

Gordon Brown, JRF Centenary Lecture, 8 July 2004.

Attitudes to poverty in Britain are mixed...

Public attitudes towards poverty and its alleviation are far from clear-cut. The most recent British Social Attitudes (BSA) survey found that 82 per cent of people think the gap between high and low incomes is too large, and 76 per cent think those on high incomes should pay a larger share in taxes compared to those on the lowest incomes.²⁰ However, only a minority, 39 per cent, say that the government should redistribute from rich to poor, and attitudes towards the causes of poverty are extremely mixed. A similar proportion think that poverty is caused by laziness (21 per cent) as by injustice (20 per cent).

Attitudes are undoubtedly influenced by the level of knowledge, often small, that people have of the realities of poverty in Britain today. The great majority of people in a recent Barnardo's survey were not aware of the true extent of child poverty and were shocked when told the facts. Around a third of all respondents, and nearly two-thirds of pensioners, did not believe that there were poor children in their area.

Yet some negative attitudes towards people in the most disadvantaged groups exist among those groups themselves as well as among better-off sections of society. The Joseph Rowntree Foundation recently consulted people experiencing poverty about ideas for tackling disadvantage, and found a wide mix of views. Some believed that the welfare system simply had to give them a better chance. Others believed that a large proportion of those using the system are undeserving – either lazy or cheats. These people were not denying that poverty exists, but did not have confidence in the present system of dealing with it.

...and greater commitment requires both awareness and belief in solutions...

Achieving stronger public consensus around a sustained

campaign to tackle poverty and disadvantage requires both a greater acknowledgement of the problem and greater confidence in solutions. As discussed under Challenge 2 above, reforms to the welfare state need to ensure that it supports people in helping themselves, rather than being seen as bureaucratic and dysfunctional.

...as well as recognition that this is a problem for us all.

At the same time, support for action would be greater if there were stronger recognition of the extent of poverty and disadvantage and of the damage they currently cause. For example:

- Geographic concentrations of prosperity and poverty create difficulties for both rich areas, where homes become unaffordable and labour for basic services scarce, and in poor areas, where low economic activity, high crime, and physical decay interact in a spiral of decline.
- Even though certain groups experience poverty and disadvantage more than others, a wide section of society will witness hardship at least some time in their lives. Even people on reasonable incomes have cause to feel insecure about future employment prospects, and even more so about their pensions and potential long-term care needs after they retire.
- The cost of disadvantage is felt directly by the public purse and therefore by taxpayers. People who are not working cost society more than those who are. People suffering poor health associated with poverty put burdens on the NHS. And troubled communities where despair feeds drug cultures, crime, and difficulties within families create huge costs in policing, social services and other public interventions.

The challenge is to create a new public discourse in which getting 'tough on the causes' of our greatest social problems is made a central priority. This involves building a cross-party commitment to a sustained assault on poverty and disadvantage.

Measuring success

Key indicators can show whether steady progress is being made...

How will we judge progress in tackling the disadvantage of poverty and place over the longer term? The challenges identified above cannot be met overnight, and the key is to move steadily forward in certain recognisable directions. Many indicators are regularly published by the Government, by the Joseph Rowntree Foundation²¹ and by others. These often present a mixed picture. However, a few key indicators can tell us overall whether by 2025 we have made real forward progress.

...in sustaining reductions in poverty...

One clear-cut question will be whether substantial inroads have been made to reduce low income and deprivation. As JRF has calculated (see Challenge 1 above), it is in principle affordable to reduce to zero the number of people living in households with below 60 per cent median income. However, inevitably, efforts to minimise the number living below that threshold will prioritise certain groups. It will be important to monitor:

The percentage of children living in households below the 60 per cent threshold.

The present Government's aim is to reduce this to zero by the 2020s. To sustain the momentum, successive governments will need to work hard to maintain and progress towards this target.

The percentage of pensioner households below the 60 per cent threshold – (a) overall and (b) based on pension and savings income, before receiving any means-tested top-ups.

The present government is committed to improving the situation for the poorest pensioners, although it has no specific target. The Pension Credit currently guarantees approximately 60 per cent of median income to those who claim it, and is currently uprated with average earnings. If this policy is maintained, pensioner poverty will persist only to the extent that people do not claim the credit. So take-up will be a key issue, but so will the dependence of pensioners on the means test, since there is widespread unease with a system requiring a large proportion to request top-ups in order to escape poverty (see Challenge 2). For the number of people unable to escape poverty without means-testing to fall, radical improvements in the provision of basic and second pensions will be required.

The depth of poverty among non-pensioners without children.

Giving priority to relieving poverty among vulnerable groups such as children and pensioners is defensible, although others including disabled people have a strong claim to be added to the list. However, there is a serious risk that if basic Income Support rates remain frozen in real terms, non-priority groups will sink deeper and deeper into relative poverty. A minimum objective could be to reduce steadily the percentage of this group below 50 per cent of median income.

The percentage of people unable to afford socially-defined necessities.

The Government has accepted the need to use a deprivation measure to monitor child poverty, and to aim to reduce child deprivation at a similar rate as income poverty for children. A crucial issue here is to ensure that definitions of deprivation keep up with social norms, rather than setting an absolute poverty standard. Periodic studies are needed to reassess what the majority of the population considers to be necessities. Three JRF surveys between 1983 and 1999 showed rising deprivation levels.²² A future target would be to show significant falls in each successive five-year period.

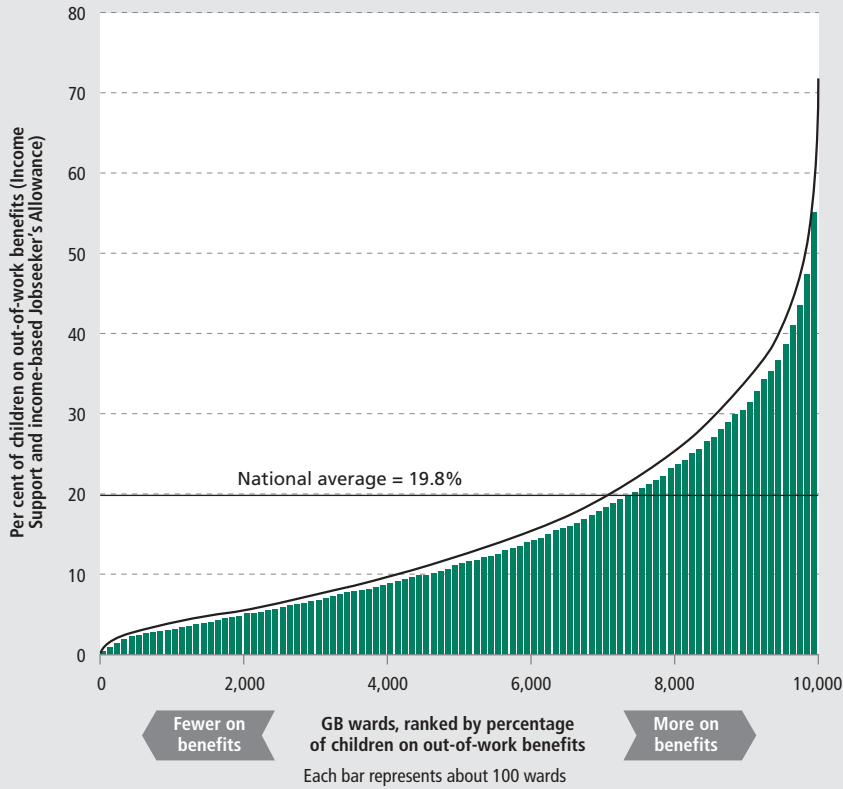
...and in reducing the disadvantage of place.

The Government has started to monitor the degree to which certain disadvantaged communities, particularly those targeted for regeneration, are faring relative to national norms, in outcomes such as education, health and employment. These efforts will help keep track of the success of particular regeneration initiatives over the next few years. At the same time, overall measures of multiple deprivation are giving a better picture of where the most deprived local areas are located.

But we also need some basic benchmarks that tell us the extent to which certain forms of disadvantage are concentrated in particular local communities, and whether this concentration is reducing.

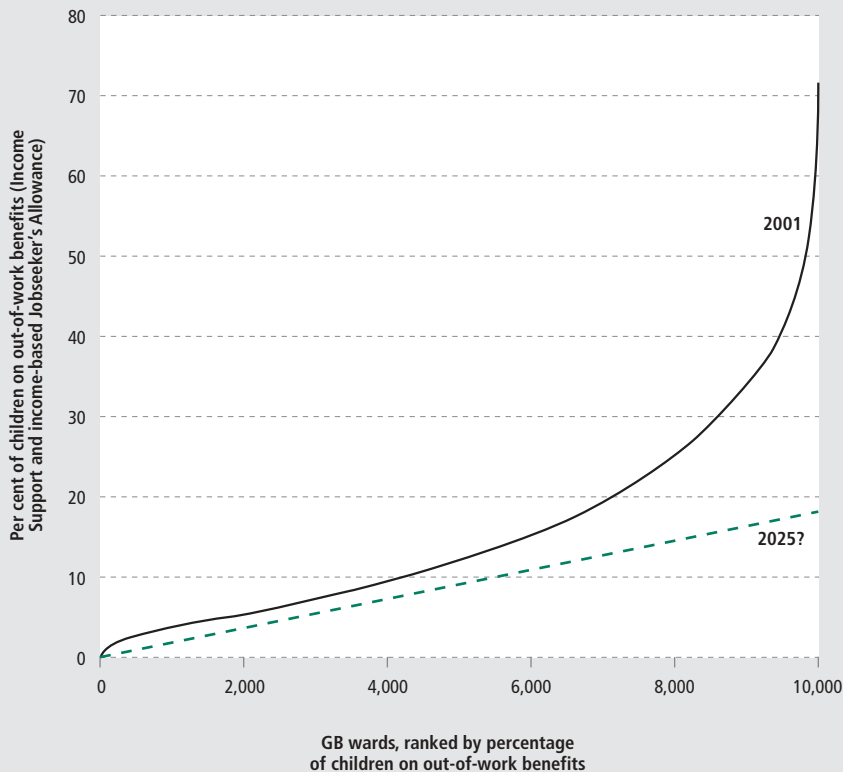
Figure H **Child poverty: Charting progress**
Children on out of work benefits, by ward

(i) **The situation in 2001**



- Across Great Britain, 19.8 per cent of children have families receiving means-tested help because they are not working.
- Of these children, half are concentrated in wards where just 24.9 per cent of all children live.
- In the hundred wards with the very worst concentration of child poverty, the claimant rate is 59.5 per cent, 3.0 times the national average.
- The wards where more than half of children are on means-tested benefits are shown opposite.

(ii) **Ambitions for improvement**



- Improvement would entail a lowering *and* a flattening of the curve, producing:
- a *fall* in the overall proportion of children requiring poverty relief;
 - a *rise* in the percentage of wards in which half of these children are concentrated;
 - a *fall* in the ratio of the claimant rate in the hundred worst wards compared to the average claimant rate in the hundred worst wards.

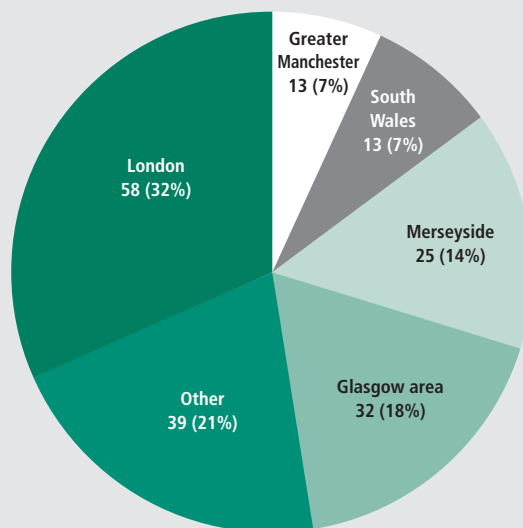
Source: Author calculations with assistance from Prof. Jonathan Bradshaw, using DWP data (www.dwp.gov.uk/asd/asd1/neighbourhood/neighbourhood_2001.asp)

Figure I **Concentration of disadvantaged wards**

Location of the 180 wards where more than half of children are in families receiving out-of-work means-tested benefits in Great Britain (2001)

Local authorities with more than one such ward:

- 28 wards: Glasgow
- 15 wards: Tower Hamlets
- 12 wards: Liverpool
- 10 wards: Hackney, Manchester
- 7 wards: Knowsley, Newcastle upon Tyne
- 6 wards: Haringey, Islington
- 4 wards: Camden, Hull, Middlesborough, Nottingham, Westminster
- 3 wards: Newham, Rhondda, Salford, Wirral, Wrexham
- 2 wards: Birmingham, Cardiff, Edinburgh, Greenwich, Hammersmith and Fulham, Newport, Renfrewshire, Swansea
- 1 ward: In 28 other local authorities there is a single ward in which a majority of children are on means tested benefits



Number of wards by area: 70 per cent are in London, Glasgow, Merseyside, or Greater Manchester

Figure H illustrates a simple way in which overall poverty and disadvantage and the disadvantage of place can be monitored in a combined indicator. Looking at *the percentage of children in poor non-working families*, it suggests three measures of long-term success:

- *whether the percentage of children in this situation is reduced overall, across the country;*
- *whether the geographical concentration is reduced at a broad level, in terms of the percentage of children living in wards in which half the problem is concentrated;*
- *whether the most intense concentration in a few badly hit communities is reduced, in terms of how much worse than average the problem is in the hundred highest wards (about 1 per cent of all wards).*

Other ward level data should soon make it possible to make similar comparisons across a range of specific indicators. In particular, the following would be indicative of progress:

- *the percentage of working-age adults living on Incapacity Benefit.* This indicates the extent to which

a combination of poor health and low labour market prospects blights people's lives more in some areas than others;

- *the percentage of young people leaving school at 16*, an indicator of the extent to which in certain areas education is failing a large section of the community;
- *the percentage of people living in overcrowded housing*, an indicator of inadequate local housing conditions; and
- *the rate of recorded burglary per thousand population.* This gives some indicator of the extent to which communities are plagued by crime, although it would almost certainly understate the extent, given that much crime in poorer areas goes unreported.

Together with the child poverty indicators shown in Figure H, these give us five ways of monitoring overall progress between now and 2025. A bold objective would be for the line both to move downwards and to flatten on each indicator over this period, showing a reduction both in the overall severity and in the spatial concentration of disadvantage.

Conclusion: Building consensus around sustainable solutions

There is much we can agree on about the underlying challenges ahead...

During its centenary year the Joseph Rowntree Foundation has asked policy thinkers, practitioners and people affected by poverty what they think about its ideas for tackling disadvantage, and to contribute their own ideas to the debate.²³ This exercise has uncovered significant strands of agreement over the importance of the challenges outlined above, and over certain underlying principles needed to underpin a commitment to meeting these challenges.

There is first of all a growing consensus of objective. Tackling disadvantage is not just a vision shared by one socially committed section of society or political persuasion. Policy thinkers from across the political spectrum today recognise the importance of tackling the disadvantage of both poverty and place. This is partly because the corrosive effect on society as a whole has become apparent, and tackling disadvantage cannot be seen just as a priority for helping one sectional interest, with limited electoral clout. Without tackling these ills, it is now accepted that there is little hope of solving other related problems such as drug cultures, crime, and difficulties in families, which are fed by hopelessness. Moreover, ideologies about solutions are less polarised than twenty years ago, when state-led and market-led approaches were more clearly separated than they are today.

...and about the directions we need to take.

This does not mean that everyone agrees on solutions to tackling disadvantage, and discussants have emphasised the complexity of many of the issues facing disadvantaged groups and communities. However, there is also some consensus over method: there appears to be a strong feeling among policy makers and practitioners that we know enough to recognise measures that go in the right direction. The challenge is to put into practice this know-how, with long-term, sustained and joined up approaches rather than many disjointed or short-term initiatives.

CROSS-CUTTING PRINCIPLES

JRF's consultations have helped develop some underlying principles...

The 2003 JRF working paper *Tackling disadvantage: A 20-year enterprise* suggested some basic principles around which a strategy might be based. The subsequent discussions have in general reinforced the importance of these principles, while adding new perspectives on issues around how to interpret them.

In particular, the discussions have reiterated two kinds of balance suggested in the original document.

...including the need to help people help themselves...

First, there is a need to balance the promotion of better opportunities for individuals with solid support for those who need it. An essential aspect of a strategy to tackle disadvantage over the long term, rather than just relieving it temporarily, is to increase the capacity of poorer households and communities to gain from the market economy.

At the same time, there is a realism among those working with deprived groups about the severe difficulties that many will continue to have in participating in the 'mainstream' economy. In this context, policy makers and practitioners need to think creatively about what kinds of opportunity are most appropriate in different cases. For some groups and communities, for example, mechanisms that facilitate forms of mutual help and exchange outside the paid labour market may be the most appropriate.

...the importance of services as well as income...

Second, those working with disadvantaged groups emphasise the twin importance of income and access to services. Poverty and disadvantage in Britain today do not just stem from income inequalities. Unequal access to fundamentals such as high-quality education, which is closely associated with inequalities of place, can do just as much to blight people's lives, and to deny them opportunities to better their situation.

...and three principles for delivery of solutions.

JRF's consultations identified several other principles that should underpin strategies to combat disadvantage. These cut across the themes of 'poverty' and 'place'. Three particular themes that emerged are:

To seek inclusive solutions that preserve dignity.

Solutions to poverty and disadvantage have often aimed to make the most of scarce resources by tightly targeting the worst affected groups or geographic areas. This can sometimes have the unfortunate effect of stigmatising public assistance and those who receive it.

Some targeting is clearly needed, but policy design needs to think about all of its consequences. It is not more cost-effective to target benefits on the poorest groups if over a quarter of them do not take them up, as sometimes occurs at present. Creating social housing estates only for the most needy people will not serve their wider interests if this creates ghettos and feeds social exclusion.

To promote greater trust and understanding between providers, beneficiaries and the public.

A serious issue identified in JRF's consultations is the weak degree to which the electorate as a whole understand, share, and support the mission of social reform. Better public understanding of the living standards of poor households and of the ways in which poverty and disadvantage work over the lifecycle could help strengthen support for social protection that covers all of us throughout our lives.

At the same time, confidence in the welfare system is often undermined by insufficient trust and understanding between those who deliver public services and assistance, and those who receive them. Too often, those who run these services have seemed like gatekeepers rather than supporters of those whom they are designed to help. One important step in improving these relationships would be for public services to become less compartmentalised, so that advisers are empowered to help people with multiple

aspects of their lives rather than only focusing on a particular programme objective or target.

To promote solutions with high-quality and sustainable outcomes.

In a society where many people are suffering from severe disadvantage, the temptation is to try to help everybody reach a basic standard as quickly as possible. However, since poverty and disadvantage are deeply ingrained phenomena, there is a need to search for long-term sustainable solutions.

One example is work. For many unemployed people, the most important priority is to get a job: a foothold in the labour market from which to progress. However, a large proportion of people leaving unemployment enter unstable or low-quality jobs that do not provide a permanent improvement in their lives. There is thus a need to emphasise job quality, and to promote learning and guidance that might help people achieve better career outcomes.

Another example is housing. It is not just how much is built today, but the quality of the buildings and the communities that are created that will determine whether housing needs are being met in 20 years' time. Sustainability depends as much on achieving a balanced social mix as on physical aspects of building and design.

Long-term progress depends on strengthening shared commitments.

As JRF continues its century-old quest to find solutions to the disadvantages associated with poverty and place, the key will be to make this a shared journey.

Joseph Rowntree wanted his Foundation to seek out solutions to social ills, and such pursuit of knowledge will continue to be at the heart of JRF'S work. Yet today more than ever the fight against poverty and disadvantage will depend on commitment to seeing through solutions, as a priority shared by practitioners, politicians, and the public. Perhaps the most important challenge for the Foundation as it enters its second century is to raise awareness of the true extent of poverty and disadvantage that persists in Britain, and of the damage that it does to us all.

Notes

- 1 See especially: David Darton et al. (2003) *Tackling disadvantage: A 20-year enterprise*, the Foundation's 2003 discussion paper for the lead-up to its centenary conference; David Darton and Jason Strelitz (eds) (2003) *Tackling UK poverty and disadvantage in the twenty-first century: An exploration of the issues*, a more detailed analysis of problems and the way forward; and Nicholas Timmins et al. (2004) *Overcoming disadvantage: An agenda for the next 20 years*, a collection of papers from leading think-tanks. All these reports are published by the Joseph Rowntree Foundation and can be downloaded from www.jrf.org.uk/bookshop.
- 2 Benjamin Disraeli (1845) *Sybil: Or the two nations*, Book II, chapter 5, Oxford: Oxford Paperbacks 1998.
- 3 David Gordon et al. (2000) *Poverty and social exclusion in Britain*, York: Joseph Rowntree Foundation.
- 4 Neighbourhood Renewal Unit, online: <<http://www.neighbourhood.gov.uk/targets2002/targets-life-expectancy.asp>>.
- 5 The percentage without NVQ2 or better. Guy Palmer et al. (2003) *Monitoring poverty and social exclusion 2003*, York: Joseph Rowntree Foundation, page 62.
- 6 Home Office (2000) *The 2000 British crime survey: England and Wales*, London: Home Office.
- 7 National Literacy Trust, online: <<http://www.literacytrust.org.uk/Database/ethnic.html>>.
- 8 Richard Dorsett (1998) *Ethnic minorities in the inner city*, Bristol: The Policy Press in association with Joseph Rowntree Foundation.
- 9 Guy Palmer et al. (2003) *Monitoring poverty and social exclusion 2003*, York: Joseph Rowntree Foundation, page 36.
- 10 Paul Gregg et al. (1999) *Child development and family income*, York: Joseph Rowntree Foundation.
- 11 See Darton and Strelitz, op. cit., chapter 8.
- 12 See especially *ibid.*, chapter 9.
- 13 Gordon et al., op. cit.
- 14 Darton et al., op. cit., page 15.
- 15 Adair Turner (2004) *Pensions: Challenges and choices, the first report of the Pensions Commission*, London: The Stationery Office.
- 16 Office of National Statistics (2004), *Regional Trends*, London: The Stationery Office, chapter 12.
- 17 ODPM (2004), *The English indices of deprivation*, London: ODPM.
- 18 ODPM (2003), *Review for the Neighbourhood Renewal Unit of blueprint for the Index of Multiple Deprivation at small area level*, London: ODPM, page 41.
- 19 Daniel Dorling and Bethan Thomas (2004) *People and places: A census atlas of the UK*, Bristol: The Policy Press.
- 20 Alison Park et al. (eds) (2003) *British social attitudes: The 20th report*, London: Sage.
- 21 See especially Palmer et al., op. cit. and www.poverty.org.uk
- 22 See Gordon et al., op. cit.
- 23 Policy thinkers from a range of think tanks produced a collection of written papers (Timmins et al., op. cit.) and this was launched with a discussion in February 2004. In June, two seminars sought to identify ideas and consensus among these professionals on the route ahead. People with direct experience of poverty were asked for their views in a series of consultation groups held during the summer and autumn of 2004.

