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Chair's Foreword

Bradford, once the richest city in Yorkshire at the turn of the 20th century, is now poorer in almost every indicator than our neighbours across the county.

As this report highlights, Bradford District suffers from below average household income, educational attainment and employment and above average levels of debt and fuel and child poverty.

Our investigation into poverty has revealed demand for food banks is soaring and debt advice services under unprecedented strain.

Funding streams are scarce as local and central government retrench so even volunteer-led services cannot meet the increasing demand.

This report and the recommendations it contains must spur members and officers of the Council as well as our partners across the District to develop new ways of working together to address the significant levels of poverty that exist in our community.

Despite the challenges Bradford District faces, it remains a city of potential. The entrepreneurialism that saw Titus Salt, Samuel Lister and Jonathan Silver flourish still exists in the youngest city in the United Kingdom outside of London. The City Park and Broadway developments have shown Bradford as a city that welcomes investment and a record fifth consecutive Curry Capital of Britain title has shown the potential of Bradford's unique diversity.

There is no doubt Bradford faces great challenges in the years ahead but I have no doubt we also have the potential to rise and meet them, renewing Bradford as one of the region's most diverse and prosperous districts.

I would like to thank all those who contributed to this review, whose time was generously given and input invaluable.

I would also like to thank the members of the committee past and present for their sustained commitment during this cross-party process, as well as Council officers who have supported the committee with diligence and professionalism throughout.



Councillor Alex Ross-Shaw
Chair, Corporate Overview and Scrutiny Committee

Executive Summary

There is lots of valuable, but disjointed pieces of work taking place across the District to address Poverty across all areas in the District. This scrutiny review aims to bring all these areas of work together to make both the Councils and partners response to poverty more robust and outcome focused.

The areas for improvement have been “two pronged”. The first is a more strategic to improve the co-ordination, communication and better use of resources with all involved in addressing poverty across the Bradford District. Addressing the underlying factors such as worklessness, skills and education.

The second is more focused on the operational side, these that are aimed directly at people who are in poverty, improving the quality of service that they receive, as well as improving their experiences and outcomes. Focusing on improving the work of organisations seeking to mitigate the symptoms of poverty, such as Food Banks and Advice Services. Thus making an instant impact/improvement in their and the lives of their families.

The information gathering sessions as part of this Scrutiny Review highlighted a number of areas for improvement. These areas included:

- Food Poverty;
- Low Income;
- Debt;
- Children’s and Families;
- Fuel Poverty;
- Health;
- Housing;
- Universal Credit.

Subsequently, this Committee has made a number of recommendations for improvement, which are contained within the body of the report.

Chapter 1 - Introduction

Background

At its meeting on Thursday 17 July 2014, the Corporate Overview and Scrutiny Committee agreed to undertake an in-depth Scrutiny Review into the effectiveness of Bradford Council and its partners in addressing poverty across the District.

This issue came to prominence during the 2013-14 Municipal Year, where the Corporate Overview and Scrutiny Committee considered several reports relating to Welfare Reform. This resulted in extensive discussions relating to poverty across the District.

The approach to this Scrutiny Review is where the committee examines the causes and impact and extent of poverty across the District as well as evaluating the approaches being used to address poverty across the District.

Definitions of Poverty

Poverty is a multifaceted and far reaching issue that can be defined in different ways. The Child Poverty Act 2010 suggests differences between:

- **Absolute Poverty:** People living below a certain income threshold or unable to afford certain basic goods and services
- **Relative Poverty:** People whose financial resources fall below an average income threshold for the economy, for instance those families with income below 60% of the median
- **Persistent Poverty:** People who experience long periods of relative poverty

Subsequently, there is no single definition of poverty. Highlighted below are examples of some definitions of poverty, which broadly carry the same message:

“When a person’s resources, (income, financial assets, goods, and services such as Health and Children’s) are not sufficient to meet their minimum needs that are considered reasonable by standards in society”, (Joseph Rowntree Foundation);

“As those whose lack of resources forces them to live below a publicly agreed minimum standard”, (Poverty and Social Exclusion);

"The most commonly used way to measure poverty is based on incomes. A person is considered poor if his or her income level falls below some minimum level necessary to meet basic needs. This minimum level is usually called the "poverty line", (The World Bank Organisation).

The Scrutiny Process

Members have received and gathered a range of information from a number of different sources, including:

- Bradford Council Officers
- The Voluntary and Charitable Sector
- The NHS

- Bradford University

Key Aims

The key aims of this Scrutiny Review are to:

- analyse the distribution of poverty across the district, its impact and concentration
- explore the links poverty has with health, access to housing, educational attainment, worklessness and the family environment, including those in in-work poverty (the working poor)
- understanding Bradford's position with its neighbouring authorities, with regards to how poverty is being addressed
- examine the effectiveness of the measures being taken by Bradford Council and its partners to address poverty across the district, particularly those being used to tackle financial inclusion and financial literacy
- evaluate the options for how Bradford Council and its partners can create an inclusive response to poverty across the district

Chapter 2 – Setting the Scene

Local Context

Areas of poverty exist across the country, however the information below illustrates the extent to which it is a particularly important issue for this District.

- Bradford is among the most deprived districts in Yorkshire & Humber, England and the UK
- Over 150,00 people in Bradford live in areas ranking among the 10% most deprived in the country
- Bradford has higher than average levels of fuel poverty and child poverty and lower than average levels of educational attainment, employment and household income than Yorkshire & Humber and the UK
- The most deprived areas are concentrated in and around central Bradford and Keighley, where child poverty rates also tend to be higher
- Demand for foodbanks and soup kitchens is growing faster than their capacity to grow, with hundreds of food parcels being distributed in Bradford each week
- Household debt in Bradford is higher than the national average and demand for Council-funded debt advice services to help families cope is outstripping supply

Chapter 3 – Key Findings

This section presents the findings of the Corporate Overview and Scrutiny Committee into the effectiveness of Bradford Council and its partners in addressing poverty across the District.

During the information gathering sessions it became clear that there was a lot of individual work taking place across the District and a more co-ordinated approach to addressing poverty across the district was needed. This was a view taken by all organisations that participated in the information gathering sessions undertaken by the Corporate Overview and Scrutiny Committee.

Repeated concerns were raised to members about the lack of an overarching Poverty Strategy overseen by Bradford Council that could co-ordinate the work underpinning existing strategies on Fuel, Food and Child Poverty.

A number of authorities already have a Poverty Strategy in place to help provide a more co-ordinated approach to addressing poverty in those areas, including:

- Barnsley
- Cambridge
- Cumbria
- Leeds
- Lincoln
- Sandwell
- York

Recommendation 1

This Committee recommends to the Executive that Bradford Council should develop a comprehensive Poverty Strategy addressing the multiple factors related to poverty including but not limited to; food, health, housing, children, energy and employment. The Poverty Strategy should include key actions, monitored through a delivery plan, and its development should involve a review of existing, subject-specific poverty strategies to ensure efficiency and possible mergers to ensure a lack of duplication. A Councillor and Officer should be appointed as Poverty Champions to oversee this work.

The transcripts from the information gathering sessions are available on request and the findings of this scrutiny review are explored in more detail under the following themes:

Food Poverty

During the discussions with representatives from the Community Advice Network, members became aware of issues around a lack of co-ordination and communication amongst the Community Advice Network. The Community Advice Network is the umbrella body for local advice charities working across Bradford District. Advice agencies provide free, independent, confidential, impartial and quality assured advice direct to local people about their rights and responsibilities. Community Advice Network advisers help people to solve their problems with debt, fuel poverty, employment rights, Universal Credit,

disability allowances, housing, homelessness, fuel poverty, employment rights, immigration, nationality consumer, community care, health, family and related issues.

The Community Advice Network is a registered charity and employs a network co-ordinator who manages the website; arranges training and shares information across advisers; contributes to multi-agency partnership boards, including Universal Credit, Welfare Reform, Warm Homes Healthy People and Financial Inclusion.

Staff working for the Community Advice Network and the Food Poverty Network liaise regularly on issues and services affecting the members of both networks. These issues are primarily: understanding the underlying causes of food poverty in Bradford District, which include benefit sanctions, late or non-payment of benefits, homelessness, debt problems and unforeseen emergencies; mapping the local provision of food aid, both food banks and hot food; and publishing information (online and on paper) about how to access food aid, for 'front line' service providers, including advice agencies, homelessness services and faith groups.

Bradford Council is the key funder of CAN advice agencies and CAN's network co-ordinator, with funding provided by Adult & Community Services, Public Health and Revenues & Benefits. Advice agencies provide standardised monitoring reports to Adult & Community Services every quarter. This gives detailed performance data and 'intelligence' about the key issues affecting people in deprived communities and excluded groups across the district. Bradford Council's initial budget for 2016-2018 proposes to reduce funding for advice services by £1 million per year, representing a 27% cut to the 2015/16 budget. During 2016, advice services will be decommissioned and a procurement process held to commission new welfare and financial advice services for the next 3 years. The Invitation to Tender is likely to be published in March 2016 and new arrangements expected to be in place from October 2016. This process is being led jointly by Adult & Community Services and Public Health.

The CAN's network co-ordinator post is funded by Revenues & Benefits until September 2016 and it is unclear whether this role will continue after that date. Revenues & Benefits also provides funds for advice agencies to 'top-up' gas and electricity pre-payment meters by up to £80 (no more than twice per year) for people with no or very low incomes, who have no other way to cook or heat their homes in the short term. Revenues & Benefits and Customer Services staff also attend quarterly liaison meetings with advice and support workers. These facilitate two-way information sharing, identification of administrative or system problems and support a joint approach to resolving 'system failures'.

Members were informed that there is a Food Poverty Network within the District, which is co-ordinated by Wellsprings Together Bradford. There is also a Keighley Food Aid Network and the two groups work with Bradford Council officers. However, members learned that the group met sporadically and it was a hard network to co-ordinate, as all involved were operating in different ways.

There are 13 food banks known to the Committee operating within the district at the time of this Review. Some provide food parcels directly while others work with third parties such as advice centres, schools and children's centres. Other food banks work on a referral system where users are signposted to the food bank from, for instance, Job Centres or the Citizen's Advice Bureau, the most well-known model of which is the Trussell Trust.

The varying models of operation stem from the bottom-up nature of food banks, many of which are started by small groups of volunteers on an informal basis. Therefore co-ordination of these organisations is difficult and indeed some organisations resist more structured, partnership working.

Nonetheless, members are of the view that there needs to be a more joined-up approach, particularly between the Food Poverty Network and Bradford Council and the development of a Poverty Strategy for the district could prove to be the catalyst for this.

There are a number of limitations with the current service provision that need to be addressed as part of this work. None of the food banks operate outside of working hours, which would prevent access to the service in households where all adults are experiencing in-work poverty. The lack of collaboration between food banks prevents a joined-up approach where an out-of-hours service could be more efficiently provided.

Recommendation 2

This Committee recommends that officers support the Food Poverty Networks as they continue their role in developing the practicalities of extending the opening hours of food banks and other relevant services to ensure that users experiencing in-work poverty can access services out of routine working hours.

The Committee found that many users of food banks lack basic cooking skills and the kitchen equipment required to cook nutritious meals. Legally, landlords only have to provide a microwave in properties and food parcels do not include instructions on how to cook some of the food commonly included such as pasta, for example pasta. Many of those people who are dependent on food aid are homeless, vulnerably housed or in inappropriate accommodation, which does not have the necessary equipment to cook a meal.

Recommendation 3

This Committee recommends that the Food Poverty Networks support their members to offer basic cooking instructions to be included in food parcels and for wider distribution.

Recommendation 4

This Committee recommends that people who cannot cook food are correctly signposted to services which offer cooking courses, nutritional advice and help with budgeting and shopping. These services offer support for a wide range of communities in need including those with specific cultural and religious needs.

Due to the nature of food collected by food banks there is a growing concern at the lack of nutrition provided in food parcels. Dried and tinned goods often lack the nutritional value that fresh fruit, vegetables and meat provide while hot food providers will often focus on providing filling food rather than healthy food.

Difficulties in storing fresh food and a concern over potential waste are some of the reasons that providers focus on long-life goods.

The committee also heard feedback suggesting that some food providers' compassion leads them to provide meals that are a 'treat' rather than nutritional while some food providers are also struggling to cater for cultural or religious dietary needs.

Recommendation 5

This committee recognises that funding from the Council's Public Health dept. supports a central project in Bradford City 'The Storehouse' which has facilitated 'Fareshares' to work across Bradford district an organisation that intercepts food and can supply food banks and help ameliorate the 'pressures' faced by some foodbanks in managing demand.

Another group of people where members of the Advice Agencies had concerns over was the European Economic area. This was not necessarily recent migrants into the Bradford District, but people that the Advice Agencies are dealing with who have become unemployed since the changes in April, some of whom who have been in the country since the 1970s.

Furthermore, members heard that the Advice Sector were dealing with families who have worked for most of their lives since they arrived, had five years of continuous working and with some gaps of employment. The issue is that this group of people do not have the documentation to prove that, for instance P60s, P45s, tax returns, etc. Hence, when this group approaches organisations such as the Department for Works and Pensions and Bradford Council, they are unable to prove their right for benefits and are finding themselves accessing food through the food banks.

The district's food banks are relying heavily on volunteers and charitable donations as they struggle to meet growing demand. Volunteer expenses, venue hire, storage and purchases of staple items such as milk, sugar, tea and coffee are a growing expense for food banks while funding initiatives are focusing more on long-term measures to address the root causes of poverty. As a result concerns about the sustainability of many food banks were raised with members.

Recommendation 6

This Committee recommends that the Food Poverty Network works continue to engage with stakeholders on addressing food waste at the production and distribution stage of the food cycle to ensure the benefits are felt across different providers, such as food banks and "pay as you feel" cafes.

It was unanimously agreed that a long term approach was needed to address food poverty and that a focus on larger scale operators who have experience of working with supermarket chains and other food outlets, could provide a more secure source of goods for food banks.

Work has been done in this area, for instance St. James Market distributes some left-over food in collaboration with Inn Churches and Bradford Council, but it is unclear how much progress has been made since the idea was first put forward at least two years ago and a report to the Regeneration and Economy Overview and Scrutiny Committee revealed in excess of 160 tonnes of surplus fruit and vegetables are being composted by St. James Market with traders paying for its disposal.

In response to the twin concerns of food waste and food poverty, between three to five 'pay as you feel' cafes have opened within the District, where cooked meals, often using left-over food from supermarkets, are provided in a café environment to the public. These organisations operate on a voluntary payment system, allowing those without money to eat a healthy meal, in effect subsidised by those who can afford to pay.

Written information provided during the course of this review has identified a number of areas across the Country where the issue of food waste has been successfully addressed by working not only with local food retailers, but also with food production and food distribution, where food is wasted on a massive scale. Details are limited on the extent to which this is taking place in Bradford and further work is needed to ensure a joined-up approach that maximises the benefits for the largest number of stakeholders.

Throughout the course of the information gathering sessions, members were made aware of the lack of robust quantifiable data, particularly relating to the numbers of people who are in receipt of food aid. Some food banks collect this information but there is little capacity across the sector as a whole to gather and analyse this information.

Not all participants in the review felt gathering additional data would be the best use of resource. It was queried what sort of behaviour the committee would be looking to drive with extra information. Nonetheless, members felt that more data would help identify the extent of the problem and could ensure resources were targeted in a more productive manner.

Recommendation 7

This Committee recommends that officers and the Food Poverty Networks work together with food banks and other providers to support the gathering of more robust data, to understand the demand, needs and trends of those in food poverty across the district

Low Income

Low income is the clearest indicator of poverty and increased income is consequently the best way of reducing it.

On a number of measures related to income and employment, Bradford does worse than both the regional and national average.

In Bradford the median weekly earnings are £446, in comparison to Yorkshire and Humber which is at £479 and the UK at £517.

Bradford has higher rates of unemployment than regional and national averages and has particularly high levels of economic inactivity when compared with our statistical neighbours.

In October 2014 there were 3,230 18-24 year olds claiming Job Seekers Allowance in Bradford. The youth claimant rate is 6.7% compared in 3.5% nationally. The table below provides a breakdown of Job Seekers Allowance claimants by age (October 2014).

Table 1 – Breakdown of Job Seekers Allowance claimants by age, (Jobcentre Plus data)

	Bradford	Bradford (%)	Yorkshire and The Humber (%)	Great Britain (%)
All ages	12,995	4.0	2.8	2.1
Aged 18 to 24	3,230	6.7	4.6	3.5
Aged 25 to 49	7,420	4.1	3.0	2.2
Aged 50 to 64	2,345	2.7	1.8	1.5

More than a fifth (21.4%) of workers in the Bradford District are being paid less than the Living Wage. Furthermore, across the Leeds City Region, Bradford has the fourth lowest proportion of workers earning less than the Living Wage.

A Living Wage means that every worker in the country will earn to provide their family with the essentials in life. The Living Wage is calculated by looking at the basic cost of living and describes the minimum hourly wage necessary for an individual to meet their own or their family's basic day-to-day needs including housing, food and clothing. This does not include desirable items, such as cars or holidays.

The Living Wage rate is £7.85 per hour for outside London and is calculated by the Centre for Research in Social Policy (CRSP), at Loughborough University.

On Tuesday 23 June 2015, Bradford Councils Executive Committee agreed to pay the current level of Living Wage as a non-consolidated payment.

In the July 2015 Summer Budget, the Government has announced that a new compulsory "National Living Wage", unrelated to the official Living Wage campaign and in effect simply a higher National Minimum Wage, will come into effect on 1 April 2016 at the rate of £7.20 per hour with an intention to increase this rate to £9.00 per hour by 2020.

The low wage economy of Bradford is compounded by the number of people in Bradford without qualifications. The same Jobcentre Plus data from October 2014 shows 71,394 individuals of working age without qualifications. Of these, 29,191 are in employment and 6,450 are unemployed. This limits their ability to secure higher paid employment even when already working.

Recommendation 8

This Committee recommends that officers from Bradford Councils Employment and Skills team -prepare a report outlining its approach to increasing the skills and qualifications of Bradford's workforce for the Regeneration and Economy Overview and Scrutiny Committee, taking into account school leavers, physical and mental health problems, vulnerable families, English for Speakers of Other Languages (ESOL) and adult learning.

Debt

Evidence heard by the committee has shown that advice agencies are over-subscribed and under-funded to deal with the scale of needs people have.

Advice agencies provide drop-in sessions for housing, debt and benefit advice and also assist people in applying for benefits or appealing decisions. The agencies would like to increase the number of drop-in sessions and train/hire more specialised benefit advice workers. However, this is proving impossible due to a lack of funding.

One particular advice agency indicated that they dealt with approximately 250 people a month on issues relating to arranging benefits, attendance allowance, Council Tax, fuel debt, crisis loans and winter payments. The representative from the advice agency said that there are more people that need assistance, but they were unable to provide that assistance due to a shortage of funding and resources.

During the course of the review, representatives from the Citizens Advice Bureau informed members that if there was one key thing they could change, it would be to encourage people to come to them for assistance before the situation reached crisis point, as it often became too late to help people then.

Further exploratory work as part of this review has highlighted that funding for the advice sector is through a joint budget provided by Adult and Community services and Public Health. This has amounted to £3.7million in 2015-16. There is a commissioning programme in place at the moment which has carried out an evaluation of existing services and also an epidemiological needs assessment of these services and is in the process of looking at future needs and how best to deliver them.

Recommendation 9

This Committee requests that as Bradford Council commissions Welfare Advice Services in the coming months, that any gaps in debt service provisions are included in new service requirements.

Recommendation 10

This Committee requests that consideration is given within the re-commissioning of welfare advice services to making sure that welfare advice and debt services are made available across the Children's service clusters.

Recommendation 11

This Committee requests that Bradford Council restricts access to payday lender websites on all public access computers and Council-backed Wi-Fi services.

Bradford District Credit Union also provided evidence for the committee. Credit Unions are an ethical savings and loans company, run by members who live and work in the area. Credit Unions offer savings accounts, junior savings accounts, affordable loans and serve people who live and/or work in the District.

In xx Bradford Council passed a motion in support of the Credit Union and provides £xx (£30,000?) to the Credit Union each year to fund a Financial Inclusion Development Officer.

Despite the Credit Union having 5,000 members, only 1,800 Bradford Council employees saved through the Credit Union. Hence there was a view amongst members that more should be done to promote the Bradford District Credit Union to Council staff and encourage savings through the Council's Payroll scheme.

Recommendation 12

The Poverty Champions to liaise with the Credit Union to explore ways of increasing membership to the Credit Union across the District.

Recommendation 13

The Council's Children's Services Department to liaise with Children's Centre clusters with a view to making all District Children's Centres Credit Union Information Points.

Recommendation 14

The Schools Forum to fund further Credit Union Collection Points in partnership with the LifeSavers partnership, with the Church of England.

Recommendation 15

The Committee requests that Bradford Council continues to promote the Credit Union as free staff benefits to employers across the District.

Children and Families

Anecdotal evidence gathering during the review suggested an increasing number of families with children, mainly from Central and Eastern Europe, are accessing hot food

providers. Experts giving evidence also expressed concern about the impact of school holidays and weekends on children in receipt of Free School Meals when at school.

One particular Children's Centre in the District has employed Eastern European translators to work with this community on a wide range of issues. However, demand is now so high many people are turned away. It is unclear whether there is a strategy to assist and support the specific needs of these communities.

Recommendation 16

This Committee recommends that Bradford Schools Forum explore funding options for wrap-around care at school for children; including provision of evening meals.

Fuel Poverty

Bradford has a higher proportion of households in fuel poverty than England as a whole (17.94% in Bradford compared to 14.61% in England). It is expected that welfare reforms and rising energy bills will further increase the number of vulnerable residents experiencing fuel poverty.

Fuel poverty also impacts on someone's ability to prepare a hot meal, with a knock-on influence their nutritional intake and health. Anecdotal evidence suggests that the choice between 'heating or eating' is very real for some people.

Contributory factors to fuel poverty in Bradford are high levels of deprivation in parts of the District, low household incomes and the poor quality of the housing stock.

Furthermore, more than 40% of the overall housing stock in Bradford is pre-1919 houses, which are hard to treat and often have no cavities that allow easier installation of insulation.

There is evidence that progress has been made in providing insulation for homes across the district but harder to treat properties are proving difficult to address, particularly as they cost more to insulate and funding is more scarce than in the previous decade

There is no specific recommendation for this as the Environment and Waste Management Overview and Scrutiny Committee already has an overview of the work of the Councils Climate Change Unit particularly relating to:

- Work with partners to install measures to improve homes;
- Develop options for alternative and local energy supply;
- Pursue a programme of treating the hard to reach properties

Health

Evidence provided to the Committee highlighted the strong link between poverty and health inequality. The Joint Strategic Needs Assessment for the Bradford District identified inequalities between the most affluent and deprived areas in the district. In the rates of both coronary heart disease and all age, all cause mortality is higher than

average in the more deprived wards of Manningham, Bradford Moor, Tong and Bowling and Barkerend with lower rates in the less deprived wards of Wharfedale, Worth Valley, Ilkley and Baildon.

Concerns were raised to the Committee regarding individuals in poverty suffering from mental health problems.

Representatives from the Voluntary Sector discussed the number of people they are assisting with mental health conditions that are either undiagnosed or not diagnosed at an early stage. Although expected to be significant, there is little statistical evidence as to the scale of the problem or the numbers of people affected.

The lack of a mental health diagnosis from GPs increases the difficulty of assisting people and their conditions often contributed to problems engaging with the welfare system. As with people with physical conditions, issues attending Job Centres and interviews have led to an increase in sanctions.

The national figures for sanctions being overturned is 40-60%, yet in Bradford representatives of the Advice Sector believe it is in excess of 90%. Although a high rate is notionally a good thing, it still puts people through unnecessary stress and highlights serious problems with the welfare system.

Representatives from the Advice Sector proposed that better early diagnosis of mental health issues would help people avoid sanctions in the first place.

Recommendation 17

This Committee requests that Bradford Councils Health and Social Care Overview and Scrutiny Committee reviews the joined up-working arrangements in place between the Voluntary Sector and Bradford District Care Trust, in diagnosing people with mental health conditions earlier who face benefits sanctions and for the Committee to report back on these findings.

Housing

Bradford has significant amounts of housing stock that old, and therefore harder to maintain and improve, and/or in poor condition.

40% of Bradford's housing was built before 1919, and the Private Sector Stock condition survey (2007) found that over 40% of housing in the private sector is classed as 'non-decent'. 25% of private sector housing was found to have the most serious 'Category 1' failures, as assessed by the Housing Health and Safety Ratings System.

Members enquired whether there was a register designed to monitor the standards of housing in private rented accommodation. Bradford Council officers indicated that there was a register of houses in multiple occupation for licensable properties which are at the highest risk, with it being a statutory obligation. However, there is no register to monitor complaints and the conduct of private sector landlords. There was concern amongst members about there not being a register to monitor problems in the private rented accommodation sector.

At its meeting on Tuesday 8 December 2015, Council considered this very same topic and members of Bradford Council noted their “previous decision to reject a bureaucratic and expensive mandatory register of private landlords.

Recommendation 18

That the Poverty Strategy outlines an Action Plan to improve the quality of the housing stock for private sector rent in the Bradford District.

Universal Credit

The Government’s flagship welfare programme, the Universal Credit, was identified as potentially having a significant impact on those in poverty. The Universal Credit combines several benefits, such as Job Seekers Allowance (JSA), Housing Benefit, Tax Relief and Child Benefit into a single payment, made on a monthly basis.

The switch from fortnightly payments to monthly has been flagged as having potentially serious consequences for recipients who are unused or unable to properly budget for an entire month.

Universal Credit is mostly a digital process as all claims, communications and changes will be online. Lack of access could expose recipients to benefit sanctions and therefore access to IT and the ability to use it is paramount.

Information gathered as part of this review showed that many of the district’s residents will already have the skills to make an application for Universal Credit on line and to manage a monthly budget. For those that need additional help, the Council has been working with the DWP and partners to put support arrangements in place.

Partners such as also encouraging residents to have Credit Union accounts and are offering budgeting accounts.

Computers are available for public use at libraries, job centres and at other organisations across the District. The Council’s website provides details of participating organisations, together with information about Universal Credit and other sources of help. In addition, the Council’s Customer Services, in Bradford and Keighley, can help to provide to other Universal Credit claimants across the District.

A leaflet containing details of how to apply for Discretionary Housing Payments and Council Tax Reduction has also been produced. The Department for Works and Pensions has agreed to provide these to all new Universal Credit claimants.

Recommendation 19

This Committee recommends that Bradford Council and Partners to continue to ensure that preparations for Universal Credit are robust and form part of the wider Poverty Strategy.

There was considerable debate on welfare sanctions, where someone has their benefits stopped or suspended. A representative from the Community Advice Services Network informed members that there were nearly 18,000 sanctions applied between October 2012 and March 2014. The sanctions last for a minimum of four weeks and in extreme cases can last up to three years.

Someone who has had their benefits sanctions will have “zero” income and these individuals are also likely to have no savings. This can exacerbate issues around fuel, food and child poverty.

Recommendation 20

The Chair of the Corporate Overview and Scrutiny Committee to write to the Secretary of State for Work and Pensions regarding the concerns raised by Bradford charities over the impact of the sanctions regime on benefit recipients and to invite him to visit Bradford to speak to the charities and recipients first-hand.

There are two methods of addressing someone on ‘zero’ income through sanctions through the current welfare system. Firstly through a hardship payment and secondly through a short term benefit advance (formerly known as a crisis loan). However, neither of these two alternatives is considered to be widely known.

Recommendation 21

This Committee recommends that Job Centre staff, food bank volunteers, housing officers and all people who come into contact with individuals who have been sanctioned, to make people aware of the financial assistance measures available at the time of being sanctioned.

The Poverty Champions should oversee this work.

Chapter 4 – Concluding Remarks

The issue of addressing poverty across the District by Bradford Council and its Partners is complex and one that requires a multi-faceted approach. An approach that not only addresses the short term issues, but also begins to tackle the more longer term areas to addressing poverty across the District.

In its deliberations, this committee has endeavoured to take a balanced approach to this Scrutiny Review and one that encompasses the views and concerns of all interested parties.

The Scrutiny Review report identifies a number of recommendations, if implemented, would further enhance the experience of those people across the District who are accessing Poverty related services.

Bradford Council's Corporate Overview and Scrutiny Committee will monitor progress against the Scrutiny Review recommendations annually, as overview of this rests with the Corporate Overview and Scrutiny Committee.

Recommendation 22

Bradford Council's Corporate Overview and Scrutiny Committee to receive a report back in 6 months, which monitors progress against all the recommendations contained within this Scrutiny Review.

Chapter 5 – Summary of Scrutiny Review Recommendations

The recommendations set out below have come from the information gathering sessions and written information received, for this Scrutiny Review.

Recommendation 1

This Committee recommends to the Executive that Bradford Council should develop a comprehensive Poverty Strategy addressing the multiple factors related to poverty including but not limited to; food, health, housing, children, energy and employment. The Poverty Strategy should include key actions, monitored through a delivery plan, and its development should involve a review of existing, subject-specific poverty strategies to ensure efficiency and possible mergers to ensure a lack of duplication. A Councillor and Officer should be appointed as Poverty Champions to oversee this work.

Recommendation 2

This Committee recommends that officers support the Food Poverty Networks as they continue their role in developing the practicalities of extending the opening hours of food banks and other relevant services to ensure that users experiencing in-work poverty can access services out of routine working hours.

Recommendation 3

This Committee recommends that the Food Poverty Networks support their members to offer basic cooking instructions to be included in food parcels and for wider distribution.

Recommendation 4

This Committee recommends that people who cannot cook food are correctly signposted to services which offer cooking courses, nutritional advice and help with budgeting and shopping. These services offer support for a wide range of communities in need including those with specific cultural and religious needs.

Recommendation 5

This committee recognises that funding from the Council's Public Health dept. supports a central project in Bradford City 'The Storehouse' which has facilitated 'Fareshares' to work across Bradford district an organisation that intercepts food and can supply food banks and help ameliorate the 'pressures' faced by some foodbanks in managing demand.

Recommendation 6

This Committee recommends that the Food Poverty Network works continue to engage with stakeholders on addressing food waste at the production and distribution stage of the food cycle to ensure the benefits are felt across different providers, such as food banks and 'pay as you feel' cafes.

Recommendation 7

This Committee recommends that officers and the Food Poverty Networks work together with food banks and other providers to support the gathering of more robust data, to understand the demand, needs and trends of those in food poverty across the district

Recommendation 8

This Committee recommends that officers from Bradford Councils Employment and Skills team prepare a report outlining its approach to increasing the skills and qualifications of Bradford's workforce for the Regeneration and Economy Overview and Scrutiny Committee, taking into account school leavers, physical and mental health problems, vulnerable families, English for Speakers of Other Languages (ESOL) and adult learning.

Recommendation 9

This Committee requests that as Bradford Council-commissions welfare advice services in the coming months that any gaps in debt service provisions are included in new service requirements

Recommendation 10

This committee requests that consideration is given within the re-commissioning of welfare advice services to making sure that welfare advice and debt services are made available across the Children's services clusters

Recommendation 11

This Committee requests that Bradford Council restricts access to payday lender websites on all public access computers and Council-backed Wi-Fi services.

Recommendation 12

The Poverty Champions to liaise with the Credit Union to explore ways of increasing membership to the Credit Union across the District.

Recommendation 13

The Council's Children's Services Department to liaise with Children's Centre clusters with a view to making all District Children's Centres Credit Union Information Points.

Recommendation 14

The Schools Forum to fund further Credit Union Collection Points in partnership with the LifeSavers partnership, with the Church of England.

Recommendation 15

The Committee requests that Bradford Council continues to promote the Credit Union as free staff benefits to employers across the District.

Recommendation 16

This Committee recommends that Bradford Schools Forum explore funding options for wrap-around care at school for children;

Recommendation 17

This Committee requests that Bradford Councils Health and Social Care Overview and Scrutiny Committee reviews the joined up-working arrangements in place between the Voluntary Sector and Bradford District Care Trust, in diagnosing people with mental health conditions earlier who face benefits sanctions and for the Committee to report back on these findings.

Recommendation 18

That the Poverty Strategy outlines an Action Plan to improve the quality of the housing stock for private sector rent in the Bradford District.

Recommendation 19

This Committee recommends that Bradford Council and Partners to continue to ensure that preparations for Universal Credit are robust and form part of the wider Poverty Strategy.

Recommendation 20

The Chair of the Corporate Overview and Scrutiny Committee to write to the Secretary of State for Work and Pensions regarding the concerns raised by Bradford charities over the impact of the sanctions regime on benefit recipients and to invite him to visit Bradford to speak to the charities and recipients first-hand.

Recommendation 21

This Committee recommends that Job Centre staff, food bank volunteers, housing officers and all people who come into contact with individuals who have been sanctioned, to make people aware of the financial assistance measures available at the time of being sanctioned.
The Poverty Champions should oversee this work.

Recommendation 22

Bradford Council's Corporate Overview and Scrutiny Committee to receive a report back in 6 months, which monitors progress against all the recommendations contained within this Scrutiny Review.

**City of Bradford Metropolitan District Council
Corporate Overview and Scrutiny Committee**

**Scrutiny Review of the effectiveness of Bradford Council and its partners to
address poverty across the District**

Terms of Reference

See Part 3E paragraphs 2.1 to 2.11 of the Constitution of the Council.

Background

At its meeting on Thursday 17 July 2014, the Corporate Overview and Scrutiny Committee agreed to undertake an in-depth Scrutiny Review into the effectiveness of Bradford Council and its Partners to address poverty across the .

This issue came to the surface during the 2013-14 Municipal Year, where members of the Corporate Overview and Scrutiny Committee considered several reports relating to Welfare Reforms. This resulted in extensive discussions relating to poverty across the .

The approach to this Scrutiny Review is very much a “story board” one, where the committee examines the causes and impact of poverty across the District as well as evaluating the approaches being used to address poverty across the District.

Definition of Poverty

There is no single definition of Poverty. Highlighted below are examples of some definitions of Poverty, which broadly carry the same message:

“When a person’s resources, (income, financial assets, goods, and services such as Health and Children’s) are not sufficient to meet their minimum needs that are considered reasonable by standards in Society”, (Joseph Rowntree Foundation);

“As those whose lack of resources forces them to live below a publicly agreed minimum standard”, (Poverty and Social Exclusion);

"The most commonly used way to measure poverty is based on incomes. A person is considered poor if his or her income level falls below some minimum level necessary to meet basic needs. This minimum level is usually called the "poverty line" (The World Bank Organisation).

Context

Data from the Bradford Joint Strategic Needs Assessment indicates that:

- The Bradford District is ranked the 32nd most deprived Local Authority District in the country, (out of 354)
- 40% of the Bradford District population live in the 20% most income deprived lower super output areas in England

- a total of 61% of children in the District live in low-income households, compared with 44% nationally
- at £410, average weekly earnings for full-time workers are 10% lower than the regional average and 20% lower than the national average
- larger families are more likely to live in poverty and families with four or more children are twice as likely to live in poverty when compared with families of one or two children
- the Bradford District has a high proportion of private sector rented accommodation and a high proportion of all homes are classed as “non-decent”, often for energy efficiency hazards
- 53,000 adults across the District have no qualifications

Furthermore, the introduction of Universal Credit will increase the risk of poverty for some but at the same time bring an opportunity to improve incentives to work and our residents’ financial capacity.

Key Lines of Enquiry

The key lines of enquiry for this scrutiny review are to:

- analyse the distribution of poverty across District, its impact and concentration
- explore the links poverty has with health, access to housing, educational attainment, worklessness and the family environment, including those in in-work poverty, (the working poor)
- understanding Bradford’s position with its neighbouring authorities, with regards to how Poverty is being addressed
- examine the effectiveness of the measures being taken by Bradford Council and its Partners to address poverty across the District, particularly those being used to tackle financial inclusion and financial literacy
- evaluate the options for how Bradford Council and its Partners can create an inclusive response to poverty across the District.

Methodology

The committee will receive and consider a variety of evidence/information provided by a range of interested parties. The Committee may adopt one or more of the following methods to collect evidence/information:

- relevant documents such as poverty and welfare strategies
- relevant data such as payroll information, poverty indicators, activity costs, employment trends etc
- written submissions from, or meetings with interested parties
- undertake relevant visits

Indicative list of interested parties

An indicative list of interested parties is provided below. This is not definitive or exclusive and can be developed as the scrutiny progresses.

Organisation / Department	Contact
Bradford Council	Janice Simpson – Strategic Director Adults and Community Services Martin Stubbs – Assistant Director Revenues and Benefits Imran Rathore – Business Support Ian Day – Interim Assistant Director - Neighbourhoods Richard Williamson – Fuel Poverty and Food Strategies Mick Charlton - Stronger Communities Sarah Possingham – Public Health Cindy Peek – Deputy Director Children’s Services Terry Davies – Skills and Employment Shelagh O’Neill – CHES
Financial Inclusion Group	Martin Stubbs – Assistant Director Revenues and Benefits
Community Advice Network	Nick Hodgkinson
Academic Experts	Professor Donna Lee – Bradford University Patrick Ryan, Associate Dean – Bradford University Kate Karban
Citizens Advice Bureau	Alex Bogdanowicz
CNET	Javed Khan
Windhill Advice Centre Royds Project Project 6 Manningham Project Keyhouse CHAS Wellsprings	Sandra Grice Tony Dylak and David Wilford Mike Cadger Azhar Khan Mark Brigham Janet Danielczuk Liz Firth
Joseph Rowntree Foundation	Chris Gouldon
Voluntary Sector	Janet Ford
Bradford Credit Union	Dania Azadi
Incommunities	Adrienne Reid
BACC	Neal Heard
DWP	Sue Webster/Diana Towler
City and District CCG	Helen Hirst
Bradford District Care Trust	Steve Gascoyne
Bradford City Councillors	Cllr Malcolm Sykes – Chair, Children’s Services Overview and Scrutiny Committee Cllr Martin Love - Chair, Environment and Waste Management Overview and Scrutiny Committee Cllr Vanda Greenwood – Chair, Health & Social Care Overview and Scrutiny Committee Cllr Ghazanfer Khaliq – Chair – Regeneration

Organisation / Department	Contact
	and Economy Overview and Scrutiny Committee Cllr David Green – Council Leader

Indicative Timetable

Date	Milestone
Thursday 16 October 2014	DRAFT Terms of Reference to be presented to the Corporate Overview and Scrutiny Committee – for discussion and approval
Wednesday 3 December 2014, 5.00pm, Committee room 1, City Hall	Information gathering session – Setting the scene, with Council Officers
Wednesday 17 December 2014, 5.00pm, Committee room 1, City Hall	Information gathering session – Voluntary Sector, to cover all the key lines enquiry for the review
Tuesday 3 February 2015, 5.00pm, Committee room 1, City Hall	Information gathering session – The Impact of low income on Poverty
Thursday 12 March 2015, 5.30pm, Ernest Saville Room, City Hall	Information gathering session – The Impact of Poverty on children and families. Session to also include impacts of Fuel Poverty
Wednesday 1 April 2015, 5.00pm, Committee room 1, City Hall	Information gathering session – The Impact of Poverty on Health and Housing
Tuesday 14 April 2015, 5.00pm, Ernest Saville room, City Hall	Conclusions and Recommendations session with members of the Committee

Information Gathering Sessions

Session 1 – Setting the Scene

Cllr Rizwan Malik	Chair – Corporate Overview and Scrutiny Committee
Cllr Sarah Ferriby	Deputy Chair – Corporate Overview and Scrutiny Committee
Cllr Carol Thirkhill	Corporate Overview and Scrutiny Committee
Cllr Simon Cooke	Corporate Overview and Scrutiny Committee
Cllr Martin Smith	Corporate Overview and Scrutiny Committee
Cllr Malcolm Sykes	Chair – Children’s Services Overview and Scrutiny Committee Corporate Overview and Scrutiny Committee
Cllr Howard Middleton	Corporate Overview and Scrutiny Committee
Cllr David Warburton	Corporate Overview and Scrutiny Committee
Cllr Vanda Greenwood	Chair – Health and Social Care Overview and Scrutiny Committee
Cllr Martin Love	Chair – Environment and Waste Management Overview and Scrutiny Committee
Cllr David Green	Council Leader
Kathryn Karban	Bradford University – Academic Expert.
Nick Hodgkinson	Project Co-ordinator, Bradford Community Advice Network
Janice Simpson	Bradford Council Strategic Director – Adults and Community Services
Martin Stubbs	Bradford Council Assistant Director – Revenue and Benefits
Samantha Plum	Bradford Council Interim Assistant Director – Business Support

Shelagh O'Neill

Bradford Council Interim Assistant Director
– CHES

Sarah Possingham

Bradford Council Senior Health Manager

Mustansir Butt

Bradford Council Overview and Scrutiny
Lead.

Session 2 – The work of the Voluntary Sector

Cllr Rizwan Malik	Chair – Corporate Overview and Scrutiny Committee
Cllr Sarah Ferriby	Deputy Chair – Corporate Overview and Scrutiny Committee
Cllr Howard Middleton	Corporate Overview and Scrutiny Committee
Cllr Carol Thirkhill	Corporate Overview and Scrutiny Committee
Cllr Simon Cooke	Corporate Overview and Scrutiny Committee
Cllr Martin Smith	Corporate Overview and Scrutiny Committee
Cllr Malcolm Sykes	Chair – Children’s Services Overview and Scrutiny Committee Corporate Overview and Scrutiny Committee
Cllr David Warburton	Corporate Overview and Scrutiny Committee
Cllr Vanda Greenwood	Chair – Health and Social Care Overview and Scrutiny Committee
Cllr Martin Love	Chair – Environment and Waste Management Overview and Scrutiny Committee
Cllr Dale Smith	Deputy Chair – Children’s Services Overview and Scrutiny Committee
Kathryn Karban	Bradford University – Academic Expert
Nick Hodgkinson	Project Co-ordinator, Bradford Community Advice Network
Liz Firth	Development Worker – Wellsprings Together Bradford, Food Poverty and Food Banks
Javed Khan	CEO, CNET – wider voluntary sector work
Alex Bohdanowicz	Debt Service Advice Manager – Bradford and Airedale Citizens Advice Bureau

Sandra Grice	Senior Welfare Rights Adviser – Windhill Advice Centre
Tony Dylak and David Wilford	Royds “Money Buddies” project – Financial Capability Peer Support
Janice Simpson	Bradford Council Strategic Director – Adults and Community Services
Martin Stubbs	Bradford Council Assistant Director – Revenue and Benefits
Samantha Plum	Bradford Council Interim Assistant Director – Business Support
Shelagh O’Neill	Bradford Council Interim Assistant Director – CHES
Sarah Possingham	Bradford Council Senior Health Manager
Imran Rathore	Bradford Council – Interim Programme Lead
Mustansir Butt	Bradford Council Overview and Scrutiny Lead

Session 3 – The impact of low income on poverty

Cllr Sarah Ferriby	Deputy Chair – Corporate Overview and Scrutiny Committee
Cllr Carol Thirkhill	Corporate Overview and Scrutiny Committee
Cllr Simon Cooke	Corporate Overview and Scrutiny Committee
Cllr Martin Smith	Corporate Overview and Scrutiny Committee
Cllr Malcolm Sykes	Chair – Children’s Services Overview and Scrutiny Committee Corporate Overview and Scrutiny Committee
Cllr Howard Middleton	Corporate Overview and Scrutiny Committee
Cllr David Warburton	Corporate Overview and Scrutiny Committee
Cllr Vanda Greenwood	Chair – Health and Social Care Overview and Scrutiny Committee
Cllr Martin Love	Chair – Environment and Waste Management Overview and Scrutiny Committee
Cllr Susan Hinchcliffe	Portfolio Holder – Employment, Skills and Culture
Kathryn Karban	Bradford University – Academic Expert
Dania Azadi	Bradford Credit Union
Dave Dickens	Incommunities
Diana Towler	Job Centre Plus
Mark Brigham	Senior Welfare Rights Advisor, Keyhouse, Keighley, (issues affecting benefits for people from Eastern European Communities)
Janet Danielczuk	Project Worker – CHAS
Azhar Khan	Co-ordinator – Manningham Project
Javed Khan	CEO – CNET

Janice Simpson	Bradford Council Strategic Director – Adults and Community Services
Martin Stubbs	Bradford Council Assistant Director – Revenue and Benefits
Shelagh O’Neill	Bradford Council Interim Assistant Director – CHES
Sarah Possingham	Bradford Council - Senior Health Manager
Imran Rathore	Bradford Council – Interim Programme Lead
Mustansir Butt	Bradford Council Overview and Scrutiny Lead

Session 4 – The impact of poverty on children and families, session to also include impact of fuel poverty

Cllr Sarah Ferriby	Deputy Chair – Corporate Overview and Scrutiny Committee
Cllr Carol Thirkhill	Corporate Overview and Scrutiny Committee
Cllr Simon Cooke	Corporate Overview and Scrutiny Committee
Cllr Martin Smith	Corporate Overview and Scrutiny Committee
Cllr Malcolm Sykes	Chair – Children’s Services Overview and Scrutiny Committee Corporate Overview and Scrutiny Committee
Cllr David Warburton	Corporate Overview and Scrutiny Committee
Cllr Vanda Greenwood	Chair – Health and Social Care Overview and Scrutiny Committee
Cllr Martin Love	Chair – Environment and Waste Management Overview and Scrutiny Committee
Kathryn Karban	Bradford University – Academic Expert
Cllr Val Slater	Portfolio Holder – Housing, Planning and Transport
Neal Heard	Bradford Alliance on Community Care
Steve Gascoyne	Bradford District Care Trust
Thomas Sutton	Incommunities Housing
Rubina Bokari	Bradford Cyrenians Housing
Graham Mynott	Keyhouse Housing
Sue Atkinson	Horton Housing
Janice Simpson	Bradford Council Strategic Director – Adults and Community Services
Martin Stubbs	Bradford Council Assistant Director – Revenue and Benefits

Shelagh O'Neill	Bradford Council Interim Assistant Director – CHES
Sarah Possingham	Bradford Council Senior Health Manager
Julie Rhodes	Bradford Council – Housing
Shirley Brierly	Bradford Council – Public Health
Jagdeep Kang	Bradford Council – Revenue and Benefits
Simon Callaghan	Bradford Council – Revenue and Benefits
Mark Trewin	Bradford Council – Mental Health
Pete Bets	Bradford Council – Environment and Climate Change
Mustansir Butt	Bradford Council - Overview and Scrutiny Lead

Session 5 – The impact of poverty on health and housing

Cllr Sarah Ferriby	Deputy Chair – Corporate Overview and Scrutiny Committee
Cllr Simon Cooke	Corporate Overview and Scrutiny Committee
Cllr Martin Smith	Corporate Overview and Scrutiny Committee
Cllr Malcolm Sykes	Chair – Children’s Services Overview and Scrutiny Committee Corporate Overview and Scrutiny Committee
Cllr David Warburton	Corporate Overview and Scrutiny Committee
Cllr Vanda Greenwood	Chair – Health and Social Care Overview and Scrutiny Committee
Cllr Martin Love	Chair – Environment and Waste Management Overview and Scrutiny Committee
Cllr David Green	Council Leader
Kathryn Karban	Bradford University – Academic Expert
Nick Hodgkinson	Bradford Community Advice Network
Janice Simpson	Bradford Council Strategic Director – Adults and Community Services
Martin Stubbs	Bradford Council Assistant Director – Revenue and Benefits
Samantha Plum	Bradford Council Interim Assistant Director – Business Support
Shelagh O’Neill	Bradford Council Interim Assistant Director – CHES
Sarah Possingham	Bradford Council Senior Health Manager
Mustansir Butt	Bradford Council Overview and Scrutiny Lead