

Child Poverty Forum West Cumbria

CHILD POVERTY:

The Impact of Poor Housing on Children's Life Chances

THURSDAY 27TH SEPTEMBER 2018



ROUNDTABLE REPORT

Child Poverty Forum
West Cumbria



Contents

Foreword.....	3
Executive Summary	3
Introduction.....	4
The Impact of Poor Housing on Children's Life Chances.....	4
Dr Kaz Stuart.....	4
Dem Tremelling	4
Amanda Starr	7
Emma Bundock	8
Robert Porter	9
Main Themes Discussed in Open Forum.....	10
Moving Forward.....	12
Appendices	13
Appendix A:.....	13
Background Information Paper - Suzanne Wilson, Research Fellow UCLan	
Appendix B:.....	15
Bishop James, Newcombe's Paper to the Social Responsibility Forum of Churches Together in Cumbria – June 2018	

West Cumbria Child Poverty Forum Report Approval

As a representative of Samuel Lindow Foundation, the sponsoring body of the Roundtable event and this report, I, the undersigned agree that this report is an accurate representation of the issues covered in the presentations and ensuing discussions at the event.

Name: W. Slavin,
Trustee Samuel Lindow Foundation.

Signature:



Foreword

Having been able to play a part in the proceedings captured in this report, it is a particular pleasure to present this valuable contribution to the ongoing work of the West Cumbria Child Poverty Forum (WCCPF) with its commitment to improving the life chances of children and young people. This is especially so given that my Centre and the University is also working elsewhere in West Cumbria, contributing to complementary initiatives such as that in conjunction with WCCPF on neighbourhood policing.

This approach envisions a revitalisation of local supportive networks that reduce isolation, promote wellbeing and build 'community capital'. Public services - of which housing is of course a critical component - can make an immense contribution both to their own effectiveness and to the wellbeing of the people they serve by working collaboratively together and alongside their communities.

In reviewing the national and international research Dr. Kaz Stuart (University of Cumbria), demonstrates clearly the critical importance of good housing for wellbeing and development in childhood and most especially in the vital early years while Dem Tremelling from Barnardo's offers a powerful account of the experience of some families in the local area, underlining the necessity for serious dialogue with housing providers. These expert contributions are complemented by those of a wide range of key stakeholders from the community who, during the proceedings, reflected insights from a variety of housing perspectives.

This report welcomes the recent Government Green Paper on Social Housing which seeks to "rebalance the relationship between landlords and residents, tackle stigma and ensure social housing can act as a stable base and support social mobility". It would be disappointing if the ensuing legislation did not provide a secure foundation for engagement between housing providers and those promoting an understanding of the social issues to which suitable housing contributes so vitally.

I commend this report for the local contribution to engagement and dialogue that it represents.

Professor David Morris
Professor of Mental Health, Inclusion and Community
University of Central Lancashire

Executive Summary

The report seeks to capture an overview of the salient issues raised by both speakers in their presentations and in the subsequent guided discussion with a self-selecting audience of interested parties from across the public, voluntary and community sectors. It will be widely disseminated across Cumbria and will seek to inform all relevant policy makers and providers of the absolutely critical importance of good housing to children's development.

The Moorclose Community Centre provided a most

suitable and hospitable venue in the heart of one of West Cumbria's most vitally engaged communities within an area largely comprised of social housing. The energising effect of the venue, as a living testament to the immeasurable value of a well led community initiative, was an unexpected but tangible bonus in setting a 'can do' tone for proceedings.

The roundtable event was led by Professor David Morris, University of Central Lancashire, whose background in inclusion and community allowed him to play a full part in guiding the discussion element of the programme. Dr Kaz Stuart, University of Cumbria, Associate Professor of Child, Adolescent and Family Studies offered a comprehensive overview of quality research studies from across the globe highlighting the essential contribution that quality housing can make to children's development. Dem Tremelling, Team Manager at Barnardo's Allerdale Children's Centres fleshed out the academic review with an insight into the issues she and her team deal with on a daily basis locally. Amanda Starr, Copeland Borough Council and Emma Bundock, Allerdale Borough Council, both representing the local Strategic Housing Authorities, worked in tandem to offer a clear strategic overview and how our local councils fulfil their role. The final speaker, Robert Porter, Operational Director Asset Management, Jigsaw Homes Group, offered a wider perspective from a social housing provider in a metropolitan area. Robert offered a picture of what was possible within the constraints of the statutory remit to providers.



The guided discussion, witnessed a reduction in tenant satisfaction with the withdrawal of locally accessible responsiveness to concerns and complaints. This was echoed by elected representatives and support agencies. While there was acknowledgement that Housing Associations and Local Authorities had suffered from funding constraints like everyone-else, a more collaborative approach was possible. There is more flexibility available to decision makers than is frequently demonstrated.

The mention of 'sofa surfing' and its inherent dangers for young people was an early lead in to the WCCPF's next concern around 'young people on the margins'. The session concluded with a commitment to both individual and collective action to utilise the consultation period for the government's Green Paper to urge key players in the provision and monitoring of social housing to work together to provide a service for all but which has a special bias towards those children in greatest need.

Introduction

History of West Cumbria Child Poverty Forum

The Forum exists to highlight and improve the plight of those children in our community who live with the harmful consequences of poverty. The WCCPF came together in response to a growing concern, voiced in Parliament by the then MP Jamie Reed about the incidence of child poverty in his local community.

This led to the publication of a Review of Child Poverty in West Cumbria in November 2010. The report, well received at the time, particularly in the public and voluntary sectors, has recently been updated to take account of the continuing economic downturn and the



effects of welfare reform. It is a matter of the greatest concern that gains made over recent years in redressing the balance have gone into worrying reverse. For those agencies who make up the Forum's membership, and who have sought to grasp the complexity of the problem as a prerequisite of transformative action, the group's engagement with UCLan and their APSU (Applied Policy Science Unit) is proving immensely valuable.

The developing interest in action research among constituent organisations, able and willing to promote post graduate study, is taking this particular collaboration to another level.

Who we are

WCCPF is an un-constituted group of professionals from a range of sectors, who meet periodically to share information surrounding child poverty on a local, national and international level. There is representation from Allerdale and Copeland Borough Councils, Cumbria County Council Children's Services, Howgill Family Centre, Barnardo's Allerdale, and UCLan.

What we do

The aim of the Forum is to share information and expertise and raise the profile of child poverty in West Cumbria, keeping the issue at the forefront of the public, and the statutory services. The Forum is purposefully open and unincorporated.

Context

Following a series of conferences and roundtable events hosted by UCLan, and the Forum's growing relationship with the research being undertaken at UCLan, it was

felt timely to capture salient issues surrounding child poverty in West Cumbria through discussions with local stakeholders (which supplements statistical reports produced by organisations such as Cumbria Community Foundation and Cumbria Intelligence Observatory).

Purpose of the report

This document is for wide dissemination and use, based on external verified information from a range of expert practitioners across West Cumbria. It presents the salient issues which emerged through presentations by speakers and discussions led by delegates. It is envisioned that the report, by offering a carefully considered snapshot of the current position, will inform and encourage sustained action by both practitioners and policy makers at local and national level. The report will also set the trajectory of future work undertaken by WCCPF, with the support of UCLan's Centre for Citizenship and Community, applied policy sciences at Westlakes, and the Samuel Lindow Foundation.

The Impact of Poor Housing on Children's Life Chances

Speaker's Summary

Dr Kaz Stuart

University of Cumbria, Associate Professor of Child, Adolescent and Family Studies

The scale of the issue of poor housing nationally is troubling:

- 750,000 children in the UK living in unfit houses in 2006
- 90,000 children evidenced to be experiencing overcrowding in England in 2003.
- 83,000 homeless young people in the UK in 2017
- 79,880 households in temporary accommodation in the UK in 2017.

In 2006 the National Centre for Social Research investigated the prevalence of poor housing. They found that nationally:

- 15% of children were living in overcrowded conditions (persistent for 13% of children)
- 11% of children were living in housing with poor repair (persistent for 6% of children)
- 5% of children were living in housing with inadequate heating (persistent for 4% of children)
- 25% of all children experienced one of these issues
- 5% of children experienced multiple forms of bad housing

The National Centre for Social Research study showed the impact of both poor housing and overcrowding.

- 25% of children living in poor housing had long standing illness
- 29% of children living in poor housing were bullied
- 5% of children living in poor housing aged 8-18 had been in trouble with the police compared to 3% of children with short term exposure to poor housing.
- 12% of children who lived in overcrowded conditions could not do homework
- Children in overcrowded houses also reported feeling unhappy about their health

Their summary of the impact of poor housing on child outcomes was structured around the five every child matters outcomes established in 2005. Impact was found in all five outcome areas (being healthy, staying safe, enjoying and achieving, making a positive contribution and achieving economic well being). Most significant were the impacts on long-standing illness, being bullied, sense of personal safety, enjoying and achieving at school, being punished at school, and all aspects of making a positive contribution.

In 2006 the charity Shelter undertook a massive literature review and collated evidence of the impact of poor housing on child outcomes.

The results of this review showed evidence of children living in poor housing:

- Have a 25% increase in the risk of severe ill-health or disability
- Are 10 times more likely to contract meningitis
- Have an increased prevalence of asthma
- Have 3 to 4 times greater chance of suffering mental health problems and behaviour problems
- Are 2 to 3 times more likely to miss school
- Longer term have an increased likelihood of unemployment or not engaging in leisure and of criminal behaviour

In addition the research showed clear links between overcrowding and slower growth, which is linked in later life to a prevalence of coronary heart disease; and to a lower level of cognitive development.

The research evidenced a link between homelessness and lower communication skills, lower levels of attainment when other variables were controlled for, and an increase in behavioural issues and lower levels of attainment when ability was controlled for. Alarmingly half of all young offenders have experienced homelessness suggesting that living on the streets necessitates crime for survival.

A decade later, the National Children's Bureau conducted a similar literature review drawing together more recent research. This showed compelling evidence that:

- Children in rented, older and overcrowded accommodation are known to have increased incidence of accidents at home
- Children in cold homes are twice as likely to suffer respiratory problems such as asthma and bronchitis
- Fuel poverty is associated with low weight gain in infants, slower developmental progress and a higher level of hospital admissions in the first three years of life
- Overcrowding can lead to tuberculosis and meningitis
- Frequent changes in housing are associated with emotional and behavioural problems and poor academic attainment
- Overcrowding affects mental health and household relationships and poor psychological health in young children

In summary, three key points need to be made.

Firstly, there are unacceptably high numbers of children living in poor housing comprised of living in houses in a poor condition, an overcrowded condition or temporary accommodation and homelessness. The current forecasts for levels of poverty indicate that this number is on the rise.

Secondly, the evidence strongly indicates that poor housing experiences all have a negative impact on:

- Physical development (growth and motor control)
- Emotional development (primary and secondary attachment, self-identity, moral development)
- Social development (non-verbal and verbal)
- Communication and speech development
- Cognitive development (representation, logic and abstraction).

Further, the impact in early childhood is most likely to be at the level of basic needs which can itself become a barrier to development in further areas. Many areas of developmental delay compound one another, for example, poor communication skills may impair intellectual development as language is not available for concept formation. Initial developmental issues also have a longitudinal impact, for example poor health in early life is connected to later chronic health issues and early experiences of school failure can impact on long-term earnings.

The third key point is that such issues transfer from one generation to another with poverty and debt passed down from parents to children. This entrenches this as 'a way of life', and increases the challenges of social mobility. Children therefore end up born into a life they perhaps would not choose for themselves and that they have little chance to change as either children or adults.

Dem Tremelling

Team Manager

Barnardo's Allerdale Children's Centres

I work for the targeted support service Barnardo's across Allerdale. We deliver over forty services within that contract, one of which is the targeted support service which I am going to talk about illustrated by two anonymous case studies of issues with housing and the impact on children and families.

Olivia is seven years old and lives in Allerdale with her family. Olivia's mum is just twenty four years old and she has five children. So there's Olivia at seven, Betty at six, Jane at five, Alice at three and Sarah who's just come along recently at two weeks old. This is an awful lot for this mum to cope with.

The family live together in a two bedroomed house which is a privately rented property, This two bedroomed property, two up, two down, is very small for five children.

Of the current families that we are working with within their homes;

Privately owned- **21%**

Private rented – **16%**

Social Housing – **63%**

Mum has significant mental health issues. She had her first child when she was very young so already there's quite a lot going on for that parent. None of the siblings have any contact with any of their fathers at all, and there are two fathers between them. This family is subject to statutory intervention and there was quite a tight, robust plan trying to address some of these issues that are within this house. Four of them sleep together in one room. So you open the door, you can just about open the door to their bedroom, there's a chest of drawers, there are four beds, literally stacked one next to the other, and the children all sleep in that environment. There is no room to play, there is no floor space. The children have a chest of drawers where all of their clothes are together, so it's a case of reach in and hopefully you pick out the right size. Downstairs, there's no dining table, there's no kitchen table, there's no floor space for the baby, it's very, very cluttered. Until recently mum had no washing machine. So on a weekly basis, she was taking her washing, on the bus, round to her mum's.

It's really difficult to imagine living in those cramped conditions. They can't move house, because mum has a history of debt problems, of rent arrears, and quite a chaotic lifestyle. The problems she and the children are experiencing are not new to this family and are multi-generational. This way of living seems OK for mum, this is what she's known and this is how she lives. There's no outside space and no clothes dryer. Clothes are crammed along the radiators drying which in itself causes problems with condensation, damp and peeling wallpaper. And the baby's come along and she may have developmental issues if she does not have the space in order to grow and thrive. These children can't have friends round. There's no room for themselves, let alone to have their friends round. It's difficult enough for mum, dealing with her own issues, trying to get five children out of the door in the morning to school, so their attendance levels are quite poor.

In addition to that, they quite often wear the same clothes all week because mum just cannot physically get enough washing through that washing machine.

Barriers to improving housing conditions

- Parental Mental Health
- Generational Neglect
- Debt
- Domestic Abuse
- Large family – small house
- The absence of Face to Face contact



As I said, she's experiencing major issues in trying to move to another property. Where can she get a property that's big enough? There's a lot of expectation I think on this mum to raise the living standards for her children, but there are so many factors that are working against her at the moment. It's really difficult to see how this family can break the generational cycle to enable these five children

Home conditions are one indicator of Neglect; The result of parenting that fails to meet the child's most basic physical, nutritional, safety, medical and emotional needs



to thrive, to move on into employment, to continue their educations, and to really become what they have the potential to be.

So my second family, this is the Martin family, and this is baby George. George lives together with his dad, his mum, his sister Sophie, in what is a social rented property. This family have moved house three times in eighteen months and have been in their present social housing property for nine months. This was a new start with more security.

In reality, water damaging electrical fittings and plaster caused endless problems affecting their ability to use their bathroom and kitchen which caused considerable stress and anxiety to parents, both of whom already suffer from mental health issues. Their social landlord has not responded well and relationships between landlord and tenant have deteriorated. As a consequence of repairs not being done, the family are unable to re-decorate or fit a carpet that they had saved for and George wasn't allowed any tummy time, wasn't allowed to crawl around on the floor because that was bare concrete and no parent is going to put their child down, so he spent a lot of time either in his mum's arms or in his pram. All this has a knock-on effect on the child's development.

You have got a family who really, really want to aspire to have a property that their children can be proud to live in, and this is the constant battle that they've got, on the phone, time and time again with a landlord who sees their service in isolation and not on the effect it's contribution has on all aspects of a family's life.

For this family, the lack of face to face contact is a real issue. Getting on the phone to the call centre and having to explain your story is hard enough. but, having to explain that story time and time again, well, you're just not going to bother. So consequently the mental health of the parents declines and the state of the property declines. And it becomes a self-perpetuating cycle of neglect because there's no hope. And the family actually said to the targeted support worker, this is all I'm worth. Well if they are broken down to that degree and have no self-motivation, what are the chances for those children? They are really, really going to be limited.

Barnardo's run an intervention programme to help families understand and deal with issues of neglect. We work with families to try to get to the root cause of their issues, their history, what their own family is like

and what are their relationships like. By helping them understand that things can be better we can help our families on to the cycle of change, to improve the life chances for themselves and their children.

We work in partnership but always keep the children at the real focus of the work that we have together. I think we'll all agree there is no place like home, but, sadly, I really do not think that some of our children can really say "there's no place like home."

Our challenge today is reflecting on our social conscience. As agencies working with families, we don't need to be constrained by what we're simply legally required to do and neither do we require permission to work together in a new way that we believe is right and needed for our children and our communities.

Amanda Starr **Strategic Housing and Social Inclusion Manager,** **Copeland Borough Council**

The Local Authority Homeless Service

A safe and secure home is fundamental to positive child development. The threat of homelessness or at worst actual homelessness is a traumatic event in any a child's life. The impact goes far beyond the loss of a physical safe space to call home bringing a wider impact through the effect on the well-being, mental and physical health of carers, the increase in addiction and debt, the loss of personal possessions such as clothes and toys, sometimes the loss of pets, social connections etc, and the lasting scars it can leave on individuals and whole families.

Local Authorities have a statutory duty to help prevent homelessness and to relieve it should families find themselves in the worst situation. People who present as homeless with children (under 18s) will always be considered priority cases and if they have nowhere to go will be provided with temporary accommodation. In most cases that will be a house or flat provided by the Council whilst longer term accommodation is found. However that can also be Bed and Breakfast accommodation if all the temporary accommodation is full or the family need to be in particular location where there is no existing temporary accommodation. Last year in 2017/18 Copeland Council's Housing Options team supported almost 350 households:

- 345 people or households sought housing advice from the Council about homelessness
- Of those 184 households were prevented from becoming homeless and of those 20% had children
- There were 45 actual homeless households last year and this is falling every year as we get better at prevention.
- Of the above 40% in Copeland were families that had children

In addition 50% of those who are at risk or are made homeless due to domestic abuse present with children. Domestic abuse is one of four main causes of homelessness in West Cumbria.

The others are relationship breakdown (non-abusive), parents asking young people to leave home, eviction from a tenancy due to a tenancy breach.

Discretionary Homeless Prevention Services

Whilst all Local Authorities have a statutory duty to help homeless people many offer discretionary services which go over and above the legal requirement. Copeland has a strong prevention approach which is funded from the Council's own money as well as seeking external grants and additional government funding whenever it is available. A fund linked to Housing Benefit called Discretionary Housing Payment which all Councils have, can also be used to help cover rent shortfall or arrears, providing the person is in receipt of housing related benefit. In Copeland the Council can help pay for a range of things, anything really that will help a person secure a new home and maintain well being in the process. The homeless prevention fund has paid for:

- Removal and storage costs
- Assisting with legal and debt advice
- Covering the first months rent
- Paying a deposit
- Clearing arrears and utility debt
- Helping set up bank accounts and credit union accounts
- Paying for carpets, furniture items, white goods
- Providing transport funds
- Paying for accommodation that allows pets or meeting kennelling fees
- Clothes and personal hygiene items
- Additional security measures

The West Cumbria councils also offer Domestic Abuses and Sexual Exploitation Support through funding from central Government. Since January 2018 Copeland's specialist worker has supported over 25 cases where people have lost their home or had to flee due to abuse. Of those half had children in the home. Copeland has two safe premises, security enhanced specifically to provide immediate access to safe temporary accommodation for these families.

The Local Authority as an Enabler

Whilst all Councils have specific statutory duties the work that often makes the most difference to children's lives is partnership working. This is a strategic response rather than just dealing with crisis, the scope of this discretionary work depends on each district to shape and is often shaped by Cllr Members. Cllrs and Officers recognise that the Local Authority has a unique role as a facilitator and enabler, bringing external organisations together, sometimes from different sectors, to solve problems or improve services through joint working and pooling resources.

Copeland and Allerdale have long histories collaboration with the voluntary sector and each has a specific strategy which captures their commitment and priorities. For Allerdale it sits within the Tackling Inequality Action Plan and for Copeland it's the Social Inclusion Policy and Action Plan.

Copeland hosts a number of Partnership Forums such as the Copeland Housing Partnership and Women's Network and uses its influence to secure commitment and funding or provides in kind support for key projects such as Child Poverty.

Emma Bundock

Private Sector Housing Manager,
Allerdale Borough Council

Living in satisfactory housing conditions is one of the most important aspects of people's lives. Housing is essential to meet basic needs. Local authority housing teams play key part in ensuring people are living in suitable homes whether that be in their own home, a private rented or social rented home.

There are two standards that are used to determine the suitability of a property these are:

- The Housing Act 2014, which prescribes the Housing Health and Safety Rating system as the means by which local authorities assess housing and
- The Decent Homes Standard 2000, which is a technical standard for social housing

In order for a local authority to understand the condition of the housing stock in their area and shape future housing priorities, stock condition surveys are undertaken. These are usually in owner occupied and privately rented properties. Registered Providers of Social Housing (RPs) undertake their own stock condition surveys to report back to their own internal boards and Homes England, where appropriate.

In 2016 both Allerdale and Copeland commissioned stock condition surveys. Key findings of the stock condition surveys:

Housing Tenure

- 70% Owner occupied
- 19% Social Rent
- 11% Private rented

Condition

- 11.6% of private sector dwellings have a Category 1 Hazard
- 22% of all private sector dwellings in Allerdale fail to meet the Decent Homes Standard.
- The estimated cost to remedy non decency in Allerdale is £35.8 million with an average cost per dwelling of £4,250.
- 15% of Private Sector dwellings in Copeland fail to meet the Decent Homes Standard.
- The estimated cost to remedy non decency in Copeland is £14.7 million, with an average cost per dwelling of £3,799

Fuel Poverty

- 11.4% of occupied dwellings in Allerdale and 10.7 in Copeland contain a household which is in fuel poverty

There have been improvements in housing conditions across Allerdale and Copeland, notably for social housing where only a small percentage of homes fail to meet the Decent Homes Standard. A great deal of investment has gone into the area around ensuring homes meet the Decent Home Standard and this has been subsidised by central government over the years.

Unfortunately more and more private homes are falling into disrepair and this has been made worse by the

economic downturn and a national bias towards new builds. Many owner occupiers are "property rich and cash poor" meaning that they are unable to undertake basic maintenance to their homes. Government funding once available to improve housing conditions in the owner occupied sector is almost non-existent.

Attempts by government to crackdown on rogue landlords has seen an influx of statutory powers made available to local authorities to tackle some of the worse private rented stock in the country. Both Allerdale and Copeland make use of these enforcement powers, where appropriate and Allerdale have introduced a new Enforcement Policy that sets out our approach to housing enforcement including the new powers available.

Whilst levels of decency in social housing properties has improved local authorities still see a higher number of complaints from social housing tenants than private rented tenants. In 2017/18 Allerdale received 24 complaints about property condition from private tenants compared to 46 from social housing tenants. This trend has been similar for the past 3 years.

Complaints about damp and mould are the most common type of complaint from social housing tenants, other complaints generally relate to response times for dealing with complaints/repairs. In the private rented sector the most common categories of complaints received since 2012/13 are Damp and Mould, Excess Cold and Fire.

Non-Statutory Support

As well as our statutory enforcement role local housing authorities also do a range of activities that help improve housing conditions, raise awareness and reduce fuel poverty.

Regular landlord engagement takes place across Allerdale and Copeland in the form of landlord forums, newsletters and training events. The aim of these is to educate landlords on their roles and responsibilities as a landlord and to help ensure the properties they are renting out meet the statutory requirements.

Both Allerdale and Copeland participate in a collective energy switching schemes that help residents in the



borough save money on their energy bills. When government funding becomes available for housing related schemes we make sure we apply for the

funding either collectively or as individual districts. An example of such a scenario was the Cumbrian Central Heating Fund Scheme where £1.14 million was awarded to 4 of the Cumbrian Districts to deliver first time central heating to those in need. This successful scheme has ended but work across the county is being undertaken to access more funding.

Robert Porter **Operational Director Asset Management,** **Jigsaw Homes Group**

A home provides the place and space where people meet two (shelter and warmth) of their three fundamental physiological needs. Their home should provide a secure and stable base that also enables them to enjoy health and well-being; and, act out their ambitions and aspirations. Many of us enjoy the resources and resilience to make a home as an owner-occupier; others are tenants in private rented property; some people enter into shared ownership agreements; and, others make their homes in the properties of a social landlord – a housing association.

Yet, at a national level the social housing sector must balance internal and external tensions.

Economic and social policies since the late 1980s in the UK have led to a chronic under-supply of properties, which are available to people at a social or affordable rent. An outcome of Government's drive to create more affordable homes whilst cutting subsidies is housing associations' greater focus on cutting operating costs to generate surpluses that provide funding for development and construction – a focus which has meant a number of housing associations have cut back or stopped investment in social and community projects.

The so called affordable rent model (up to 80% of market rent) justifies rent levels which are beyond the means of in-work, low income households.

Many social landlords continue to strive to fulfil a social mission by providing decent properties in which people living lives of quiet desperation can make their homes in the face of multiple disadvantage, poverty, long-term unemployment, marginalisation and social exclusion in their lives.

Changes introduced by the summer budget in 2015 have been a catalyst for a flurry of mergers and acquisitions in the sector that have created very large housing associations which are increasingly distant and remote from their tenants, communities and the social mission and purpose of the sector.

There are other tensions around the social housing sector at local level in West Cumbria:

- An absence of a contextually relevant accountability framework constrains the capacity and capability of the two District Councils (Allerdale and Copeland) to hold to account or influence the two principal housing associations with stock in the region.
- There is significant on-going attrition in an easily accessible presence of the principal housing associations in communities in West Cumbria. An

outcome of this is that the customers (tenants) of these housing associations have become inured to poor services from their landlord.

In the financial year 2017/18, the two largest housing associations providing social housing in communities in West Cumbria (Home Group and Riverside) generated a combined pre-tax surplus of over £100 Million. . Yet, except for a subsidiary of one of them; the principal offices - in Liverpool and Newcastle - of both are a significant geographical distance from the communities in West Cumbria they serve.

For example, Home Group enjoys a monopoly on social housing stock in Copeland (over 90% of social housing stock in the local authority area belongs to the Group) – a situation that not only negates customer choice but also diminishes any competitive pressures that might drive improvement in the social housing sector.

Data and information provide evidence that the significant amounts of funding which has been targeted into multiple initiatives in the area have not made a lasting difference in the situations and circumstances of people in the most deprived communities in West Cumbria.

Continuous reductions in public service budgets continues to reinforce a 'Learned helplessness' – an erosion of agencies' self-confidence and belief in their capability to make a difference with people and communities in West Cumbria.

Local leaders are not being proactive in challenging 'As Is' operational silos and service delivery arrangements that perpetuate high levels of child poverty in West Cumbria.

Like other social landlords in the sector, Jigsaw Homes Group is a spatially invested social business that is working towards a 'Triple Bottom Line' business model that effectively integrates: development and efficient management of its assets (housing stock); creating service offers that make a difference with customers; and, environmental sustainability.

Aspects of the Group's work are at the forefront of research informed and data driven equilibrium change, which is intended to constructively disrupt 'As Is' social, economic and political mind-sets and ways of working that can perpetuate inequalities, disadvantage and other social and environmental challenges for the organisation and our customers. Examples of such 'Can-If' social entrepreneurship includes:

- Smallshaw Children's Community – a partnership with Save the Children as one of 3 pilots created to test the 'Harlem Children's Zone' model in a UK context.
- Motiv8 – Jigsaw is the lead and contract holder for an alliance of housing associations awarded the Lottery/ European Social Fund Building Better Opportunities contract, intended to support and challenge people in Greater Manchester who are 'furthest from work' into employment and/or work related training.
- Inspire - a service commissioned to deliver core aspects of Tameside Council's 'Troubled Families' programme.
- Threshold Housing Project Housing First – a family of services offering intensive, psychologically informed support with women in extreme housing need and

who have personal histories of multiple, severe and complex trauma.

Our mind-set and approaches illustrate how mindful, committed organisations and agencies which are prepared to collaborate to create 'Can If ...' approaches are able to proactively build local and regional capacity and capability to make an authentic, sustainable difference with people who are experiencing disadvantage and social and economic exclusion; and, also deliver outcomes that are cost-effective for public services. Galvanising a similar transforming mind-set amongst key agencies within West Cumbria could unlock the solution our young people deserve.

Jigsaw Homes Group was established on April 4th, 2018 through a merger between New Charter Housing Group and Adactus Housing Group. Jigsaw is an 'Anchor Institution' in 19 local authority areas in Greater Manchester, North-West England and Nottinghamshire – with a total housing stock of over 33,000 properties in these regions. The Corporate Values of the Group are: Empowerment; Collaboration; Social Impact, Efficiency and Innovation.

Main Themes Discussed in Open Forum

Note: The scope of this piece of work is focused upon social housing and makes no claims to understand or comment upon a wider range of issues within the housing sector. The social housing sector, as a statutorily regulated public service, is best placed to engage in a serious conversation on the issue of Child Poverty within West Cumbria.

A well run social housing sector with an acute understanding of the needs of children living in poverty can make a very significant contribution to improving the life chances of those children.

Note: All the issues raised and comments made are best read in the light of the excellent and very informative presentations.

Statutory Responsibilities

Much of the frustration felt by tenants and their elected representative advocates are clearly a direct result of responsibility for Social Housing passing from Local Councils to Housing Associations, eloquently illustrated:

(In the past)... if there was an issue, the council sorted it really quickly, because you reported it at the local office, My opinion is once the local authority's lost control of the housing stock that's where the problems lie... (they are) separated further away from it and it's very frustrating being passed on and passed on. And that's the big issue for me as a (county) councillor... (who is pursuing a complaint on behalf of a constituent.)

Whatever the original intention of government policy was, subtle changes to regulations and practice have allowed, in some cases, a gap to open up between the



tenant and the landlord. The following telling comment:

I think the sad reflection is we've probably had two decades where the local authority's focus has been on private sector thinking.

... offers an insight into a change of emphasis moving towards a harder edged business model with a possible focus on financial rather than social issues.

Add in the effects of Welfare Reform and its effect on how a Housing Benefit cap is regulating rent and how the Extra Bedroom regulation is skewing the provision by producing a surplus of larger properties and a concomitant shortage of smaller ones.

the influence of the bedroom tax... people can't afford the premium (and are) moving out. So there needs to be some joined up thinking between central and local government.

While local councils retain a key role as Strategic Housing Authorities, they too have had considerable financial constraints placed upon them inevitably putting pressure on their ability to fully fulfil their function vis a vis social landlords. A critical note was struck by one contribution, from a local government officer, signalling that a degree of flexibility is available in decision making but perhaps not always exercised:

I think it's not quite as black and white as that. It shouldn't be. There's always been discretion. What it comes down to is having the will to make a decision which is outside of a strict black and white policy. Maybe what needs to happen is, that it needs to be captured in policy terms, so that people at perhaps a more junior level, feel more confident to make those decisions that are perhaps a bit more discretionary.

As a sign that things can be different, it was reported that:

Preston City Council has brought all other service providers, including a housing association, round the table, is holding them to account and they're making really transformational change around economic regeneration. So it is possible, but you need strong leadership.

Social Landlords

While there was a clear consensus that there was a wide variation in the level of support and service provision offered across the social housing spectrum, the focus of much of the discussion was on those that were not offering an acceptable level of service.

Most significantly, it was felt that:

... (They are) becoming increasingly more remote from tenants.

And:

... housing associations have become too big, There's no personalisation anymore and there's no one that anybody can go to anymore.

One of the biggest issues in Whitehaven was when Home Group removed front-facing desks from Whitehaven. I get frustrated and it's not even my house! (a County Councillor)

Pressure on landlords to pursue a business objective has resulted in efficiencies:

Coming back the point about local facing services, I think that is a direct impact of being driven to utilise technology to drive efficiency, which has resulted in redundancies and the removal of local officers.

Alternatively, on a positive note:

Westfield Housing Association, is a small group ... with 600 properties, and that's the way we want to stay because we know all our tenants, we're on the estate, our tenants can come in or we can go to them.

Tenants Experience

The loss of a local office and officers and having to rely on a remote telephone contact in the absence of face to face contact is undoubtedly a cause of considerable anger and frustration for tenants.

And the fact that we haven't got a front facing office means that tenants haven't got somebody they can go and see. They've got to phone somebody in Newcastle and it gets lost.

... the popular conception is not that you'll get an open door to services, but that you will be triaged and triaged and triaged until you don't get a service at all.

Putting housing issues into the wider context brought this very telling comment:

Add in the effects of relationship problems, mental health issues and Universal Credit changes.... they're just fighting one battle after another... a lot of these people are so ground down now, they have just lost the will to fight. Parents have a right to be angry about the situation.

Those offering an advocacy service appear to be encountering worrying issues when offering support:

What Citizens Advice is finding increasingly is that (some) housing providers are ignoring the law, and when challenged will say, black is white.... they will make decisions which are absolutely fundamentally wrong in basic areas of their duties.

Looking ahead, it was felt that:

(Tenants) don't want everything to be seen as complaining.... if we want to do something about a service that's not adequate, we are asked, are you making a complaint? No I'm not actually, I don't want to make a complaint, I (just) want you to change.

Referring to the Green Paper consultation, signalled earlier, and picking up the mood of the previous quote:

Isn't it interesting that the Government's second principle is about including a complaints process, not about getting it right first time? It used to be all about getting it right first time!

A simple solution:

Take people out of the offices and spend more time in community, engaging families on the doorstep. ... this whole lack of access and accountability is a big issue.

It begins to sound like 'customer service' should be relational rather than transactional.

Dis-attached Young People

Sofa Surfing: the reality

Sofa surfing (is taken to mean) "I'm staying with a friend" but often what we find is that young people are staying with a friend of a friend, who says, "yes, you can sleep on my sofa but it will cost you ten quid, you know or five quid, and an extra fiver if you want to use the washing machine"... sofa surfing is less worrying than street homelessness, but it may not be (safe) because you're often in a dangerous situation.... they might be sofa surfing to pay off a drug debt or be at risk of sexual exploitation. This is a group of (very) vulnerable young people. In Cumbria children that are up to eighteen and Care Leavers up to the age of twenty four are still the responsibility of the County Council.

Moving Forward

It is abundantly clear that fragmentation and a return to silo working has had an impact on the perceived deterioration of service provision that tenants are receiving from some social housing providers:

- Tenants are distanced from landlords. They have a right to be angry and be heard;
- In two tier local government, at least one level of elected members feels unable to successfully challenge social landlords;
- Strategic Housing Authorities have limited powers, fewer resources, and witness to the constraints placed upon themselves and social landlords by Welfare Reforms. They nevertheless do seek to exercise existing powers to take a more flexible approach to decision making;
- Housing Associations have been pressured into a more business orientated model with an efficiency driven ethos deriving from a private sector model. It is regrettable that, with one exception, they had not taken up the invitation to attend this event.



The mention of 'sofa surfing' young people, many still within the age range for Local Authority statutory responsibility, is a timely reminder that a potentially dangerous problem lies beyond the limited nature of this event with its focus on younger children and cannot be allowed to be overlooked.

(Note: The WCCPF already has a commitment to move forward on an reviewing the issues arising for "Young people on the Margins". Homelessness will be considered within that context.)

Key Issues to be addressed:

1. Respond to the Green Paper to ensure that government get a clear message that 'joined up' working at all levels is essential.
2. Developing a complaints procedure is second to developing a first class service that makes a positive impact on the life chances of all tenants but especially children.
3. Social landlords have a statutory obligation to work collaboratively with all key public service providers, and supportive voluntary sector organisations to benefit families.
4. It is an essential part of the responsibilities of Housing Associations to have a convenient and responsive presence in the locality of their housing provision.
5. That individuals and organisations working under the umbrella of WCCPF develop a supportive network to empower and support families in getting the service they need from their housing associations.
6. The WCCPF will continue to promote a well-informed understanding of the headline message of this event that housing, like every other statutory service, must take cognisance of the critical importance of good quality housing to the life chances of every child.
7. There is an opportunity to make a transformational impact on the quality of service provision by key housing agencies understanding that it requires doing something differently. Indications are that bringing everyone up to the quality of the best would be a good start e.g. Preston City Council taking responsibility in an enabling role.
8. WCCPF extends an invitation to every Housing Association in West Cumbria to appoint a 'Child Poverty Champion' to join the Forum's Steering Group.
9. All partner organisations and agencies support the work of Connecting Communities in working with the children and young people in developing their civic engagement and expertise.
10. "Recognise our own (personal) complicity in this state of affairs and challenge ourselves to do something about it."

The WCCPF has already met and begun to formulate plans to begin the process of working with Strategic Housing Authorities (our local councils) and our local Housing Associations.

Appendices

Appendix A: Background Information Paper: Suzanne Wilson Research Fellow UCLan

Poor quality housing has a significant impact on children. Shelter have summarised these negative consequences, which are presented in the table overleaf:

The impact of poor housing on child outcomes (Shelter, 2008)

HEALTH

- Poor housing conditions have a long-term impact on health, increasing the risk of severe ill-health or disability by up to 25 per cent during childhood and early adulthood.
- Children living in damp, mouldy homes are between one and a half and three times more prone to coughing and wheezing – symptoms of asthma and other respiratory conditions – than children living in dry homes.
- Experience of multiple housing problems increases children's risk of ill-health and disability by up to 25 per cent during childhood and early adulthood.
- Bad housing is linked to debilitating and even fatal, illnesses and accidents.
- Children living in unfit conditions are more likely to experience respiratory problems such as coughing and asthmatic wheezing.
- For many children this means losing sleep, restricted physical activity, and missing school.
- Almost half of all childhood accidents are associated with physical conditions in the home.
- Families living in properties that are in poor physical condition are more likely to experience a domestic fire.
- Mental health issues such as anxiety and depression have been linked to unfit housing.

SAFETY

- Almost half of all accidents involving children are related to physical conditions in and around the home.
- Families living in a property that is in a poor physical condition are more likely to experience a domestic fire and less likely to own a smoke alarm.

LEARNING & CHANCES TO MAKE A POSITIVE CONTRIBUTION IN LIFE

- Poor housing conditions have a damaging impact on children's learning.
- Children living in damp accommodation are more likely to miss school.
- Bad housing affects children's ability to learn at school and study at home.
- Children in unfit homes miss school more frequently due to illnesses and infections.
- Poor housing conditions may also contribute to the emergence of problem behaviour.
- Behavioural difficulties in childhood, which may be attributable to or exacerbated by bad housing, can manifest themselves in offending behaviour later in life.
- The lower educational attainment and health problems associated with bad housing in childhood impact on opportunities in adulthood.
- Long-term health problems and low educational attainment increase the likelihood of unemployment or working in low-paid jobs.
- Opportunities for leisure and recreation are undermined by low income and health problems.

ECONOMIC WELL-BEING

- Living in bad housing as a child results in a higher risk of low educational achievement.
- This in turn has long-term implications for economic well-being in adulthood because of the increased likelihood of unemployment or working in insecure or low-paid jobs.



Local Statistics: Housing Profile in West Cumbria

West Cumbria has higher levels of social housing than the regional and national average, with lower levels of private renting. The table below provides housing information about the areas in Allerdale and Copeland with high and low levels of child poverty

Parliamentary Constituency and Wards	% Children living in poverty*	% Social Housing **	% Private Rent **
UK	30	17.1	16.8
Cumbria	21.2	14.3	12.8
Copeland	22.58	18.5	8.7
Sandwith	47.37	44.2	8.7
Mirehouse	32.30	33.1	4.3
Egremont North	29.91	21.9	8.5
Kells	29.11	17.5	8
Cleator Moor South	27.91	28.8	9.2
Haverigg	12.56	9.8	7.4
Bransty	11.21	7.8	5.3
St Bees	6.59	3.9	11.6
Gosforth	1.55	4.4	12.4
Hillcrest	1.13	1.6	2.8
Allerdale	23.71	19.1	9.8
Moss Bay	36.80	53.4	6.2
Holme	34.72	11.2	16.5
Moorclose	34.04	47.3	3.5
Silloth	32.60	13.3	10.2
Ellenborough	31.01	26.7	6.8
Wharrels	13.70	7.8	10.6
Boltons	12.78	5.5	15.6
Seaton	11.68	13.6	4.6
Dalton	11.17	2	13.7
Broughton St Bridget's	10.07	12.2	8.8

* Poverty data:

Percentage of children in low income families (children living in families in receipt of out of work benefits or tax credits where their reported income is less than 60% median income) for under 16s only. Cumbria Observatory (2018);

Available at: [https://www.cumbriaobservatory.org.uk/children/](https://www.cumbriaobservatory.org.uk/children/?geography_id=9033e1797d244e538d7ae2e4d4137450&feature_id=E10000006)

?geography_id=9033e1797d244e538d7ae2e4d4137450&feature_id=E10000006 (accessed on 1.3.18)

**Housing data: House tenancy in Cumbria as a percentage (%) of total households. Cumbria Observatory (2018).

Comment: Community Leaders

Introduction

West Cumbria Child Poverty Forum hosted a roundtable event in September 2017 to capture salient issues surrounding child poverty in West Cumbria through discussions with local stakeholders. Housing was an emerging theme, with the following concerns being expressed by councillors and other community stakeholders.

Poor living conditions

Poor living conditions were highlighted as being a major concern of council's constituent members. Issues

associated with poor living conditions included damp, which impacted on other aspects of families lives. Poor living conditions was associated with parents not being able to provide a positive learning environment for their children.

“they're doing their best, she couldn't paper the walls because it was that damp, and she was going round and round in circles”

Private Landlords

This issue was not isolated to social landlords, councillors expressed that they felt it was within their roles to support their constituent members with housing problems, but sought support with how to do so.

“One of the biggest problems I have is housing [and] the landlords that we have, they’re not very good. I’m involved with many, many problems with housing, but I can’t get the resource because the landlord doesn’t want to know”

Communication with housing providers

Councillors, along with other community stakeholders voiced concerns over difficulties in contacting housing associations. It was also noted that housing associations have failed to respond, or attend, to previous invites to community events.

“that’s a big, big issue that we’ve found, councillors...is the lack of interaction...they had a front-facing desk in Whitehaven where residents could go, make a complaint, be seen by an officer, now the officer’s in Newcastle... you can’t get through to somebody, they end up going round and round in a circle”

Multifaceted Nature Of Housing

Concerns over the impact of poor housing on children’s life chances were numerous, for example, having a negative impact on education. In addition to education, negative health consequences were associated with poor housing, and it was noted that schools and health services were already under strain.

“if you’ve got damp in the house, you get asthma, you’ve got big issues, so if you can’t get to local hospitals, time off schools, it’s a revolving circle completely”

Appendix B: Bishop James Newcombe’s Paper to the Social Responsibility Forum of Churches Together in Cumbria on 23rd June 2018

It is a privilege to have been invited to speak. As with many of the things I find myself doing I’ve been hunting for my credentials for this task: and the ones I’ve come up with are these:

- I am Bishop of Carlisle which means that I work across the county of Cumbria, with extremes of housing: lakeside mansions through to tenements in Barrow.
- I am President of the Mitre Housing Association which has about 150 affordable homes across the county and is in partnership with Eden Housing Association.
- I am a member of the House of Lords with a brief for leading for the Church of England on Health and Social Care. There is an obvious connection between housing inequality and health and I’ll be saying more about that later.
- I am the former chair of the Cumbria Benefit Reform

Commission (which looked at the effects of benefit cuts). I’ll also be saying more about that later and the connection between benefit cuts and housing inequality.

We’ve already had an interesting theological reflection which provides some of the theological underpinning for what I want to say. But I want in particular to highlight the emphasis in that on:

- Social Justice in the Prophets (and in Jesus’ teaching).
- God’s overwhelming concern for every area of our lives – including the material.
- The personal way in which we experience his love for us as we get to know Jesus through the work of the Holy Spirit in our lives

I do hope that all three of these will be reflected in what I’m going to say about the context of housing inequality both nationally and in Cumbria.

The real problem is not so much a lack of wealth (though obviously that’s important) but more the scale of difference between the very rich and the very poor (c.f. the book ‘The Spirit Level’). The U.K. is currently one of the most unequal societies in the world, and we need equality of outcomes, not just opportunity.

However low incomes are obviously a factor and children experience more conflict and disruption and are more likely to witness violence in low income families. The quality of the home environment is obviously related to income.

Benefits policy has exacerbated this problem and our commission highlighted three main issues that are related to housing:

- 1) Sanctions. These are imposed for even quite minor infringements of inflexible rules with apparently little understanding by DWP of the problems faced by claimants (for instance childcare; transport; timing and distance and so on). The personal touch is not always evident. The removal of benefit for up to six weeks can lead to huge anxiety; debt; and falling into the hands of loan sharks. So sanctions are a significant cause of mental and emotional health problems. In fact a recent survey by ‘Gingerbread’ into the effect of sanctions on single parent families discovered increasingly strict ‘conditionality’ (tick-box rules) and people often being sanctioned for not applying for enough jobs even when very few part time or flexible jobs are available: or ‘giving up work’ without good reason when the work has become unmanageable due to childcare difficulties. The report talks about ‘a rigid system which doesn’t allow for individual needs’. So this leads to problems of debt and rent arrears and Universal Credit (probably a good idea in itself) is apparently making things worse. Many single parents are trapped in jobs they can’t adequately sustain and terrified of sanctions if they leave – which is ironic, because single parent families are one of the main groups the government is seeking to help. Wilful non-compliance is one thing - but problems over childcare and flexibility are quite another.
- 2) Bedroom tax. We discovered many families who needed a third bedroom even if they weren’t specifically entitled to one: for instance those who were separated or divorced and had children to stay at weekends and so on; and those who need an extra room because of their health (storage for equipment including wheelchairs and oxygen cylinders and so on). There was also of course a severe shortage of smaller accommodation and the extra cost of an extra room can lead to big problems of debt arrears.

- 3) Benefit payments for housing which are now paid direct to the benefit claimants – this is a laudable philosophy, but often has unfortunate consequences.... (for instance chaotic lives; addiction problems and so on which end up with the person having no money for rent and being evicted). There is also the problem of housing benefit caps in expensive areas which is understandable but unfortunate.

In addition to sanctions and the bedroom tax there is the Right to Buy scheme which really hasn't helped. This is not meant to be a political point - but however admirable the aim, the result has been the sale of high value council houses and a reduction in the stock of social and affordable housing and that has simply increased levels of anxiety.

So what is the actual situation in Cumbria? In the first place housing inequality is rising: not just between generations, but also within generations. The Institute for Fiscal Studies recently published an analysis which confirms the collapse of home ownership among younger people. Not so long ago, the age group 25 to 34 (those were the days!) would be those expecting to take their first step onto the housing ladder. Today, people in that age group are more likely to be renting privately – or still living with their parents (35 is now the age for 'moving out!') It's obviously worse in London (as I know well: my youngest daughter lives there and pays an exorbitant rent); but it applies here in Cumbria too.

And within that group, the biggest reduction is among the middle 20% - in other words those on after tax incomes of £18,000 to £25,000. Home ownership in that group has fallen from 65% to just 27% in the last 20 years. There has been a massive drop among the lowest earners too, across the age range. Why? Well obviously because houses cost too much. The average price rise in the last 20 years has been 152% ; while net family incomes for 25s to 34s have risen by only 22% . Of course, some parents are able to help their children buy a home (in fact, that seems to be the norm nowadays). But many can't: and that is having a significant effect on social mobility.

Also, despite historically low interest rates, at least 17% of working age households (3.4 million) are 'very concerned' about their level of debt: and 'debt distress' is obviously most widespread among the poorest households. The need for affordable rented accommodation has never been greater.

The variation between house prices in different parts of Cumbria is huge (even though average prices are 20% lower in Cumbria than in England as a whole). The prices are highest in Eden and South Lakeland and lowest in Barrow. In Eden and South Lakeland prices are significantly above the national average – while income levels are significantly below the national average, which means that home buying is out of reach for all but the most affluent. Even if they have managed to save a 10% deposit, the average person buying their first home in Cumbria would need an income of at least £37,000 per annum to secure a mortgage – whereas the median household income for Cumbria is £25,332. So across South Lakeland, median property prices are seven to twelve times annual household income levels. What's more, second homes have had a major impact on house prices – not least in Coniston where more than 50% of homes are second homes. That is a huge challenge for buyers and renters, whatever the possible social and economic benefits of second homes. Also

rented properties overall are lower than the national average in Cumbria: and about 4% of households (8% in Barrow) don't have any central heating (the national average is 2.7 %), with 28, 176 households (12.5%) in fuel poverty.

This all has significant consequences for health, both mental and physical. Many of England's health problems boil down to social conditions - of which housing is one of the most significant. Cold homes and fuel poverty are a particular problem in this respect, and interestingly the poorest housing conditions are in the private rented sector (29% are 'non - decent').

Also a disproportionate number of older people, a large number of whom have complex and multiple disadvantage, live in social housing.

All of this means that housing is a powerful policy lever when it comes to health. Place and environment matter: and it's no good the NHS treating people when they're sick – then sending them back into an environment that made them physically and mentally unwell in the first place.

In this respect Carlisle is one of 32 'risk zones' in the U.K. where healthcare is so stretched that people are nearly one third more likely to die of avoidable causes, and South Lakeland is a 'crunch zone' where the NHS is in danger of being overwhelmed.

Life expectancy is usually due to entrenched disadvantage and lifestyle factors and there is a difference of 9.2 years for men and 7 years for women between the most and the least disadvantaged areas of our country, including within Cumbria.

All of this points to a pressing need for greater collaboration between health, social care and housing. The 2014 Care Act emphasised the importance of integrating housing with health and social care and led to a memorandum of understanding that was signed by government departments to 'reduce inequalities'. This has led to the development of 'extra care housing' which is a scheme to support the independence of vulnerable people by providing more sheltered accommodation type housing which is 'secure, accessible and affordable'. This is especially necessary in Cumbria where the number of people with social care needs, and the number with dementia, are growing significantly more rapidly than the national average (respectively 62% rather than 53% and 81% rather than 68%). By next year we need 1850 'extra care' places in Cumbria and the policy is to move from residential social care to enhanced extra care provision.

So part of the answer is what Aaron Antonovsky calls 'salutogenesis' which is a matter of focussing on the causes of wellness rather than just the causes and prevention of illness. This involves housing associations and so on taking action to reduce health inequalities by:

- Listening more and better
- Healthy eating and lifestyle programmes
- Keeping management costs down and improving energy efficiency
- Developing social networks

That's why a recent King's Fund Report says that 'housing is well positioned to accelerate place based interventions'.

Our thanks to Bishop James for permission to reproduce this paper. Bishop James Newcombe, Bishop of Carlisle, Sits in the House of Lords and Leads for the Lords Spiritual on health & social care/ medical ethics.