



**HAPPY
HEALTHY
STARTS**

Providing the tools
to help families thrive



building
communities

“Poverty is not just about low income, it’s also about access to decent housing, community amenities and social networks. I am supportive of any initiative which means families have a better standard of living. Orbit’s initiative to leave good quality flooring and curtains in place for new tenants is really good news. This practical help, along with their proposals to create play areas could make all the difference for families struggling to cope. I hope other housing associations will follow suit.”

Kevin Hollinrake MP, Co-Chair, APPG on Poverty



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Most importantly we must thank the parents and children who shared their life experiences, worries, hopes and aspirations.

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Foreword

If ever we needed a reason as to why we should act now, the four million children waking up in the UK this morning in poverty must be that trigger. Latest figures published by End Child Poverty Coalition, show that in some areas of the country, more than half of all children are now growing up in poverty.

As one of the UK's largest housing providers, Orbit provides homes for around 16,000 children under the age of 16. Twelve months ago we embarked on a journey to find out more about these children, their parents and what life is like for them. We found lone parent and children households were four times more likely to be in rent arrears and we know in the face of challenging welfare policy and a challenging economic climate, the situation is unlikely to improve.

It is estimated that by 2020, a family with three children will lose on average £58.93 a week, and a family with five children could lose £90.98 a week.¹ Two-thirds of these families facing insecurity and uncertainty are registered working households. We spoke to our young residents across the country from Coventry to Thanet, about the challenges they face, their hopes and aspirations. We worked with parents to see what support they need, and where we, as a housing provider, could make a real difference.

As part of our journey we partnered with Child Poverty Action Group, and their specialist knowledge and expertise has helped shape our response. We've also spent time speaking with fellow housing providers, charities, politicians and our employees.

What became abundantly clear, is how the simplest of things can make the biggest difference. Hearing from our peers about the challenges facing the hardest hit families showed that we are all in a position to take small, practical actions which can and will make a big impact. We all have a responsibility to create places fit for the future, to support people to be independent and maximise their opportunities.

We hope your organisation will join us in our work to tackle child poverty across the UK. The practical actions outlined in this report are far from an exhaustive list. The impact your organisation can make and the needs of your local communities will differ from ours. However, if we work together and share our experiences we can ensure the best outcomes for young people.

Thank you for taking the time to read this report. I hope you feel inspired to join us in tackling child poverty today to ensure every child has a happy, healthy start in life.



Paul Richards,
Executive Director of Customer Services, Orbit





Child poverty: the reality

One in four children in the UK are growing up in 'relative poverty'². At the time of writing, nine children in every classroom of 30 across the country are deprived of life chances.

While we saw the largest reductions in child poverty amongst OECD countries between the mid-1990s and 2008³, the last decade has seen life get much harder for our children. The latest estimates paint an alarming picture, with absolute child poverty after housing costs projected to rise from 27.5% in 2014-15 to 30.3% by 2021-22⁴. With planned changes to tax and welfare over the course of this parliament, families with three or more children are likely to be the hardest hit.

Today, 67% of children in poverty grow up in a household where at least one adult works⁵. Life for those on low income will become even more challenging in the coming years as we face a weakened economic outlook, poor wage growth, rising inflation, uncertainty over Brexit outcomes, and fiscal prudence.

The pervasive and adverse effects of poverty reach into all aspects of a child's life, severely affecting life chances and outcomes. Here's what we know:

- Poor children are more likely to have parenting support undermined by chronic stress, debt and depression induced by economic disadvantage⁶
- Poor children experience considerable anxiety, unhappiness and social insecurity in relation to their friendships and social participation⁷

- By age three, a child born into poverty is significantly behind their cognitive development, a gap which widens by the time they are five⁸
- A child born into a deprived neighbourhood will die on average nine years earlier than a child born in a wealthier area⁹
- Poverty adversely affects a child's language and communication development¹⁰
- Poor children are more likely to display emotional and behavioural problems¹¹
- Those with a common mental disorder who are young and living in a low income household are particularly likely to have unmet treatment requests¹².

Child poverty is a painful reality for millions of families in the UK, but the financial impact on public services is also very costly. Research in 2013 estimated the total cost at £35 billion¹³ based on a projected number of 3.4 million children in poverty. With numbers already at 4 million presently and projected to increase by nearly one-third over the next few years, the cost to the public purse will be considerably higher.

All of the indications suggest we are facing a child poverty crisis.

²A household is in 'relative poverty' (or relative low income) if income is below 60% of median income of the current year. 'Absolute poverty' (or absolute low income) applies the same definition, except for using the year 2010-11 as comparator. The figure here is for income 'after housing cost' (AHC) that is after the likes of rent and mortgage payments have been deducted.

³Bradshaw J (2012) *Child wellbeing in the 2000s*, in Ending child poverty by 2020: Progress made and lessons learned, CPAG

⁴IFS (2017) *Living standards, poverty and inequality in the UK: 2016-17 to 2021-22*

⁵ www.gov.uk/government/statistics/households-below-average-income-199495-to-201516

⁶Spencer N (2008) *Health Consequences of Poverty for Children*

⁷Ridge T (2011) The Everyday Costs of Poverty in Childhood: A Review of Qualitative Research Exploring the Lives and Experiences of Low-Income Children in the UK, *Children & Society* 25: pp. 73-84

⁸JRF (2016) *UK poverty: Causes, costs and solutions*

⁹Ibid.

¹⁰Donkin A, Roberts J, Tedstone A, Marmot M (2014) Family socio-economic status and young children's outcomes, *Journal of Children's Services* 9: pp.83-95

¹¹Ibid.

¹²NHS Digital (2016) *Mental health and wellbeing in England – Adult Psychiatric Morbidity Survey 2014*

¹³Hirsch, D (2013) *An estimate of the cost of child poverty in 2013*



A housing provider's outlook

With 16,000 of our residents under the age of 16, of which an estimated 4,000 are growing up poor, child poverty matters to us.

Our data shows that net arrears are 12% higher for households with children in our rented accommodation and that they are four times more likely to be in rent arrears. Single parent households tend to have higher arrears levels, as do households with multiple children.

The picture is similar among households affected by the benefit cap. Out of the more than 1,000 customers receiving money advice in the last year, almost two in five consisted of households with children. Single parent households seeking money advice are struggling most with arrears levels.

The impact of Universal Credit (UC) is also acutely felt by many households. Almost 76% of customers in receipt of UC are in rent arrears. One in six had never been in arrears prior to claiming UC. Around 50% had arrears previously, but these have increased since moving onto UC.

Every year we ask a representative sample of 3,000 customers to feedback their views on the services we provide as well as their future housing aspirations and concerns around affordability. In our 2017 survey, we found households with children in rented accommodation are more concerned about their finances than a year ago (see Table 1). When asked whether their overall financial position has changed in the last 12 months, there has been a slight increase of 2% in those saying that they are worse off than in 2016.

While over half of households are meeting their regular outgoings, with money being tight, the proportion of those saying that they live 'comfortably' or 'meet outgoings with some left over' has decreased from 42% to 39%.

We also know that 1 in 10 households have made use of foodbanks in the last 12 months and have taken out a quick cash loan or used cash converters.

Table 1: Customer survey 2017: 'How concerned are you about the following?'

Households renting with children under 18	Concerned and very concerned	
Money issues generally	2017	39%
	2016	35%
Meeting rent payments	2017	30%
	2016	34%
Meeting heating and energy costs	2017	34%
	2016	24%
Future changes to welfare benefits and how these might affect your household	2017	42%
	2016	39%

We are aware these statistics are not unique to Orbit and that housing associations up and down the country are encountering similar challenges. Taking stock of this customer insight and considering our purpose and mission as a housing association, ignited our ambition to tackle child poverty.

“As a partnership of 30 housing associations operating across the West Midlands, we are all aware of the struggles families face and the impact it can have on us as businesses. There has never been a more important time to support these families. As housing providers, our role stretches beyond bricks and mortar; we have a social purpose and a combined mission to empower communities and individuals. This campaign is about investing in our future. We can all take small, practical actions and I will be calling on our members to embed the Happy, Healthy Starts ethos across their organisations.”

Kevin Rodgers, Chair, West Midlands Housing Association Partnership (WMHAP)



Our campaign journey

To help us shape our campaign, we brought together experts and sector leaders for a roundtable discussion at the Chartered Institute of Housing's (CIH) annual conference in Manchester to explore how housing providers can be a catalyst for change in tackling child poverty. It became apparent that while child poverty is a complex issue, it is very easy to lose sight of the smaller, quick-win interventions which can make a real and tangible impact.

While considering what we can do as housing providers, it is important to reflect on what we do already. In recent years Orbit has committed around £18 million to help 2,700 families escape fuel poverty as part of our Warmer Homes programme.

While one of the largest providers of homes for rent and sale, building around 1,700 new homes a year, Orbit also invests £3m each year into its operating areas through a wide-ranging community investment programme.

Many housing associations across the country run similar initiatives and support customers with financial advice and support into employment. However, many, including Orbit, fall short of supporting the young people living in our homes.

There is much more targeted work and support we can do to help the most vulnerable families living in our homes – but what and how?

First, we needed to speak to those families.

Speaking to our customers

We wanted to hear first-hand from our customers about their lived experience. More importantly we wanted to hear from children whose voices are often absent when interventions and support services benefitting them are designed¹⁴. This would enable us to gauge the real impact of child poverty across our communities and what we can practically do about it.

Very early on we decided that qualitative research, and more specifically focus groups would be the most appropriate strategy for our purposes. The discursive and interactive nature of these groups, helped prompt thoughts and ideas as participants engaged with others sharing similar experiences. While our findings are not fully representative of Orbit's customer population, by carefully selecting a sample of participants, closely matching the characteristics of the target group, and by conducting a sufficient number of group sessions, the findings provide us with a very good indication of what is going on.

By speaking with a cross-section of children, young people and their parents, we aimed to explore:

- What day-to-day life is like for them, both in terms of challenges and the positive experiences
- The role money plays and how this impacts on choices
- How it feels bringing up children in a low income household and environment
- Young people's hopes, dreams and aspirations
- What Orbit, other housing organisations, local authorities and partners can practically do to help them.

¹⁴There have been a handful of qualitative studies giving voice to children's experience of growing up in low income households which this research has drawn on and inspired by, in particular Farthing R (2016) What's Wrong with Being Poor? The Problems of Poverty, as Young People Describe them, *Children & Society* 30: pp. 107-119; Save the Children (2009) *Speaking Out Against Poverty: Voices of children living in disadvantaged areas*; and Crowley A and Vulliamy C (2007) *Listen Up! Children and Young People Talk: About Poverty*, Save the Children



Our approach

We commissioned Platypus, an agency specialising in child, youth and family market/social research to conduct the study on our behalf due to the sensitive nature of our research.

We targeted participants from a sample of customers with children who are either in receipt of full or partial housing benefit, comprising both couples and lone-parents/carers. A number were in low income employment, which was not always secure.

Four focus group sessions including parents and children took place in Coventry, Rugby, London Borough of Bexley and Thanet between 28 February and 4 March 2017. This included a total of 20 parents and 34 children. The geographical areas were chosen to reflect our operating areas and the propensity of child poverty according to government statistics.

We held sessions in Coventry's Foleshill Ward and Thanet's Newington Ward, both of which rank in the top 10 wards with the highest proportion of children in poverty in England (2nd and 7th respectively).

Each 90 minute session was run by two moderators. After a short introduction, children and parents were split into two groups.

Focus groups

Coventry

- 5 mums, 1 dad
- 12 children aged 6-12 years

Rugby

- 6 mums, 1 dad
- 10 children aged 6-14 years

Thanet

- 4 mums
- 5 children aged between 9-14 years

London Borough of Bexley

- 3 mums
- 7 children aged 7-11 years

“Housing providers can play a vital role in helping to support families in their communities. It is great that Orbit is showing leadership with this campaign – we all have to work together to solve UK poverty.”

Brian Robson, Acting Head of Policy & Research, Joseph Rowntree Foundation (JRF)





In their own words

Nowhere to go and nothing to do

Parents' lives revolve around the home and their children. They frequently described their lives as 'busy' but boring.

"It's like being on a hamster wheel; I keep running but I'm not getting anywhere."

(Parent focus group participant)

Much-craved and needed 'me' time is limited and restricted to times when children are in bed or at school.

"I don't really do anything; I do school runs and housework. I don't really go out; I'm not interested in it."

(Parent focus group participant)

For parents happiness is about having 'quality' family time, a break from routine and some time to themselves – all of which felt difficult to achieve. Alongside factors such as low self-esteem, the additional constraints of access to and cost of transport and the affordability and availability of adequate childcare, limit how family time is spent, leaving little room for activities outside of routine for both parents and children.

At the root of this are financial worries, as families do what they can with very little income. Finding affordable activities outside of the home that all the family will enjoy can make those quality times feel unreachable.

"It's not cheap to do anything nowadays. The only free thing is the park and they're not nice around here..."

(Parent focus group participant)

This causes frustration and friction, as there are very few activities done together as a family.

"I don't go anywhere at the weekend; I am just indoors all weekend. This [attending the focus group] is the first Saturday I've been out in ages."

(Parent focus group participant)

Most activities tend to take place in the home and are low cost, with day trips, eating out or holidays very rare occasions. A number of the children who attended the workshop had rarely experienced life outside of their neighbourhood.

"I hate them [children] waking up on a Saturday or a Sunday and saying 'can we do this today?' and you're like, well no we can't."

You feel horrible, their friends are doing it and different clubs but they aren't, and we haven't done much. We go to the park, but it's not the same."

(Parent focus group participant)

While restricted predominantly to the home, children tend to do most of their activities independently. Safety and cost are a key concern limiting their opportunities and freedom, as is insufficient parental time which limits activities to baking/cooking or arts and crafts. Children wanted the opportunity to do more sports, join clubs and simply play out – all of which are cost and location dependent.

They openly spoke of a lack of clean, safe outdoor space for children to meet and play near home.

"There's a park over there and my son goes there with his friends and there's drug dealers [sic] right next to the park. "

(Parent focus group participant)

The children in our workshops echoed the thoughts and feelings of their parents throughout the research. They felt frustrated when their localities were unpleasant or damaged. Access to decent community space and affordable activities was desired by all.

The school day

Children are a major source of worry and challenge for parents. From concerns over bullying due to the inability to provide them with the same things as their friends, to entertaining them on a low budget and being able to afford childcare.

One of the biggest challenges for parents in our focus groups was the daily school run. Reliance on public transport and the fact that in some cases siblings attend different schools miles apart due to a lack of locally available primary school places, makes it a time-consuming and stressful activity. However, parents were stoical, shrugging it off as just something they have to deal with.

“The school run is an hour and a half in itself, just getting there and back. It’s just rush, rush, rush when you get back to get the kids fed.”

(Parent focus group participant)

The overall cost of the school day was a real concern and evident cause of worry and stress for parents. From the cost of school uniform, bags and shoes, to the dread of school trips, some of which can cost hundreds of pounds. Not wanting to disappoint their children, parents will do what they can to ensure their child seems no different from any other child in the class.

“I dread the letter for school trips because you’ll miss a bill so they can go and then you get charged for missing a bill and it ends up costing a fortune.”

(Parent focus group participant)

Children have their own unique challenges and worries which they have to cope with and are predominantly emotional in nature. These include school work stress, getting into trouble at school, bullying and coping with relationship issues at home. For children in our workshops, the latter stemmed from missing an absent parent, illness or bereavement in the family, and arguments between siblings. Above all, children were very aware of their parents’ worries and concerns over money and this often became their worry too.

Lack of money and resources

Parents face a number of challenges everyday which cause high levels of stress and on some occasions, low level mental health problems. Being a single parent can also be a compounding factor and exert greater pressure, both emotionally and practically.

The impact of limited or stretched household finances is a constant source of worry and anxiety in parents’ lives. A lack of money was seen as the biggest barrier to them and their children in fulfilling a happy life.

“I walk two miles to save 10p on a loaf of bread.”

(Parent focus group participant)

As household budgets are so stretched, it doesn’t take much to create problems. Parents felt deep frustration over their finances because of the sacrifices they have to make and the effect it has on their children. Unforeseen expenses such as school trips, new clothes and shoes can quickly lead to financial hardship, despite best efforts to budget prudently.

At the same time parents are willing to pay for some luxuries so their children will ‘fit in’ at the expense of providing experiences that will benefit them, such as day trips, eating out and holidays. In this context, material items such as the latest mobile phone, games console and branded clothes, are seen as ‘essentials’ and needed for ‘day-to-day survival’ so children can ‘fit in’ with their peers.

“Technically, I think named clothes is [sic] a luxury, but in reality it isn’t, because everyone has it and I won’t have my kids be bullied because they haven’t got a certain type of trainer.”

(Parent focus group participant)

Money issues preoccupy and take up large chunks of parents’ time and emotional resources. Parents in our focus groups seemed to be trapped in a constant cycle of short-term firefighting.

Those in employment talked about the precariousness of job security and not knowing how many hours they will be able to work from week to week, making it difficult to budget and plan.

Inflationary pressures, a lack of suitable working hours, access to as well as affordability of childcare were seen as a barrier to employment, and a materialistic culture fed by peer pressure and social media, compounded a sense of hopelessness for our parents. Those in the focus groups seemed resigned to the fact that things are getting harder, constructing a world of ‘them’ and ‘us’.

“I can’t achieve these things because people are always putting obstacles in the way...”

(Parent focus group participant)

“There’s no hope ... it’s getting worse and worse.”

(Parent focus group participant)

Children were a little more positive about money from their perspective, but they were acutely aware of the negatives from their parents' experiences. Although parents are trying to shield their children from the direct impact of their financial situation by buying them the tech items and branded goods when asked or pressured into for the reasons outlined above, children pick up on the stress it causes them.

Hopes and aspirations

When asked about their overall hopes and aspirations, parents ultimately sought happiness for their family. Their levels of happiness varied from 4 out of 10 to 8 out of 10 across the various focus groups. This included being able to go on family holidays and day trips, having more time for doing things together (also crucially for themselves), and living in a safe environment which fosters community spirit.

Increasing the amount of money at their disposal was central to achieving their aspirations but they also wanted improved employment and living arrangements for their own peace of mind, control and to make their children proud.

Children's overall level of happiness was relatively high. They thought more positive experiences would make them happier. As with parents these were mainly centred around the family in terms of more quality time together, as well as holidays and fun days out. They also mentioned sports and fitness related activities. Interestingly, having more money and a bigger house was mainly mentioned in the context of helping parents and reducing arguments at home.

The need for more material items as a marker for happiness was only mentioned once. Those children who were most 'unhappy' were explicit about their wish for improvements in relationships in terms of less arguments and the desire to stop worrying how they are perceived by others.

In terms of longer-term aspirations, parents were more focussed on preventing negative consequences and less on planning positive outcomes for their children. This related to their own experiences which they don't want their children to replicate.

"... Have the experiences we didn't have, cos we had kids young, we didn't see the world."

(Parent focus group participant)

Issues of safety and avoiding problems were also deemed important; as was the hope for their children to eventually live in a 'better area'.

"I want them to stay safe, especially in this area, with gangs and troubles."

(Parent focus group participant)

Only a few spoke of positive aspirations, relating to life achievements, material things or character traits.

"Mine have all got things they want to do and I want them to achieve it, that they believe in themselves."

(Parent focus group participant)

The apparent absence of long-term aspirational goal setting for children, relates to an earlier qualitative study which Orbit commissioned to improve customer engagement and the uptake of our community investment activities¹⁵. There we found a clear disconnect between what we perceived to be important outcomes of community investment activities and the more 'limited' aspirations of customers. Whereas the former believed that these activities would enable customers to 'better' themselves, 'reaching their full potential', immediate concerns of the latter centred on primary concerns, such as looking after children, coping with poor health, or getting their house repaired.

Looking at this finding through the prism of Maslow's well-known hierarchy of needs¹⁶, we can see that customers focus on basic needs and stability (physiological, safety, love/belonging), while community investment activities look at higher-level needs such as esteem and self-actualisation. The same can be observed in the present study, with parents very much concerned about the near future, essentially living from one day to the next.

Parents felt a lack of control in shaping their child's future driven by their own experiences and the absence of positive role models. A clear lack of confidence and self-belief in one's parental ability came through, which might explain the sense of 'diminished responsibility' reflected in statements such as the one below.

"It's up to the kids what they do. If they don't want to do something, they don't want to do it. You can't force them. I was the same as a kid; I didn't listen to my parents."

(Parent focus group participant)

The workshops provided a space for parents and children to speak openly and honestly, in the knowledge they weren't the only ones.

Their feedback largely fell into four key themes around the **home, community, family** and **education** and it is across these themes that we have explored what we can do. The following are just some of the practical actions which can be taken by any responsible business to help alleviate child poverty.

¹⁵ ICE (2015) *How can attendance at community investment activities be improved* (unpublished)

¹⁶ Ibid

Practical actions



Make a house a home

- Retain good quality flooring and window coverings in properties and gift them to incoming customers at the time of re-letting
- Provide furniture packs for those who are struggling financially
- Promote affordable and accessible alternatives to high street lenders and weekly payment retailers
- Ensure all properties are secure, including access to and from communal blocks and communal areas are well maintained

Poverty leaves many people living in social housing little means of buying decent, essential furnishings for their home. Across the UK, less than 2% of social housing stock is furnished despite furnished tenancies topping tenants' priorities for social landlords to tackle their financial exclusion¹⁷. Research shows that 47% of social tenants want landlords to provide furniture directly and a further 36% would like help with furniture in some way¹⁸.

Historically across the sector, all furnishings, flooring and window coverings are removed from a property regardless of quality when a customer moves out and the property becomes void.

In January 2017, we ran a pilot project in Stratford-upon-Avon, which tested the process and impact of leaving good quality floor and window coverings in our properties. This included carpets, laminate floors, tiled floors, blinds and curtains.

Under the pilot, a visual inspection was undertaken by the Property Services team and if they deemed the item to be in good condition, customers were given the choice as to whether they would like to retain them. If the answer is yes, Orbit would ensure that the items were professionally cleaned and left for the incoming customer. The customer was asked to sign a form gifting them the items.

Positive impact

Over the course of the 12 month pilot, 47 customers benefitted from gifted items, with the median replacement value in the region of £500. Here's what some of our customers had to say:

- "Nice gesture of Orbit and makes you want to look after the place and take care of it."
- "When the housing officer said that we could keep furnishings it was a huge weight off our shoulders."
- "I am pretty chuffed...it makes a huge difference and [moving in] a lot less stressful."

There are clear cost and time savings from a reduced workload on the Property Services team. For a typical three bed property, the savings amount to around £200. There has also been no negative impact on void turnaround times. Following its success, this process has now been rolled out across all Orbit operating areas. This is a small change in process which has a huge, beneficial impact on both customers and the business.

¹⁷ End Furniture Poverty (2015) *Furnishing Homes, Furnishing Lives*

¹⁸ Ibid

Benefits

“The work that Orbit has undertaken is both answering a vital need and innovative. As a specialist in the field of ‘Furniture Poverty’, I applaud Orbit for the research they have conducted and the practical action that has resulted from that research. Orbit has created a model of best practice that can easily be replicated and help tens of thousands of families across the UK.”

Shaun Doran, CEO, FRC Group Ltd – Furniture Resource Centre



CASE STUDY Danielle and daughter Elsie

Danielle recently moved into a three-bedroom property with 10-month-old daughter, Elsie, and mum Jackie. Through the pilot, the family has benefitted from carpets left in the lounge, hall, stairs and two of the three bedrooms as well as a kitchen blind. In total, they are estimated to have benefitted from £1,200 of goods making their new house, a home.

“It was one less thing to have to pay for straight away – because it’s expensive moving as it is – and obviously carpets aren’t very cheap. Having my baby daughter, it was much safer than having no carpet at all.”





Create outdoor space to meet and play

- Conduct an audit to identify pockets of land which are too small to develop, but could be made into safe, pleasant outdoor spaces for the community
- When creating a vision for a new community or development, consider how to incorporate adequate green space and areas for children to play
- Be creative – consult the local community, speak to customers, assess what they want and need in their locality

The geography of poverty matters. Research shows that a lack of or poorly maintained public space affects a child's ability to participate and learn, adversely affecting relationships¹⁹. Green space has not only proven to deliver improved health and wellbeing, but it can also reduce the impact of deprivation and help foster a strong community.

A key concern for parents is the safety of their children when playing in their locality. They openly spoke of a lack of clean, safe outdoor space for children to meet and play and where there is community space it was felt it didn't meet the needs of the community. Children echoed the thoughts of their parents and felt frustrated when their localities were unpleasant or damaged.

By carrying out a simple audit, we have identified a number of unused pockets of land across our operating areas which currently sit dormant. In the coming months we will be working with local communities, families and children to determine how to make best use of these pockets of land - whether they are simply landscaped, or become a community garden or small play area.

Unfortunately many young people enjoy less local mobility and know very little about attractions and features outside of their own neighbourhood. The creation of safe, clean community spaces need not be costly. As housing providers rooted in the heart of communities, we have an open door and a blank canvas to work with a number of organisations, charities and enterprises to be creative and address local need.

Benefits

Improved health and wellbeing -physically and mentally

Creates a sense of belonging and attachment to local community

Can reduce levels of anti-social behaviour

Encourages social interaction



FAMILY

Maximise household income

- Ensure every new tenancy has a benefits check
- As a standard, provide or signpost customers to a money advice service at the start of their tenancy as required
- Support parents into sustainable employment
- Provide energy advice to help keep fuel bills low

A lack of money was seen as the biggest barrier to parents and their children in fulfilling a happy life. With lone parent and children households four times more likely to be in rent arrears, housing providers have a vested interest in supporting those most vulnerable.

Given that only 17% of people in debt seek advice, we know that for many, taking action when struggling is difficult. At Orbit we estimate 5,000 of our households are struggling with money at any given time. Our dedicated tenancy coaches work closely with customers to provide a tailored support package which includes money and benefit advice.

Orbit has teamed up with the Fairbanking Foundation to support people to manage their money better. Frontline advisors and customers are able to access guidance from the Foundation's independent certification scheme, the Fairbanking Mark, which tests whether financial products such as current accounts, personal loans and credit cards are genuinely built around the financial needs of users.

A first in the UK, the information will be made available on a dedicated website along with tools to encourage customers to set their own financial goals and take action on these.

It is critical to design services that make information accessible and give people the ability to make the right choice. Through providing access to such tools we are enabling people to feel in control, manage and make the most of their income.

Our *Earn it, don't burn it* service also provides practical advice with 100 free tips and tricks for reducing spend and increasing income²⁰.

Benefits



²⁰ betterdays.orbit.org.uk



EDUCATION

Support families with the cost of the school day

- Audit high density areas and identify key schools in your communities to work with
- Engage with the schools and work with them to identify what the pressure points are for low-income families who need the most help, agreeing ways you can help as a responsible business with a vested interest in the local community
- Consider the CPAG 'Cost of School Day' project and see how this could be implemented
- Identify suitable volunteering opportunities for your employees, utilising practical skill sets (e.g. money advice, reading/writing)

Poverty not only affects a child's wellbeing but also their potential attainment at school. By GCSE, there is a 28% gap between children receiving free school meals and their wealthier peers in terms of the number achieving at least 5 A*-C (or equivalent) GCSE grades²¹.

In 2015 Child Poverty Action Group (CPAG) conducted research into the **Cost of the School Day**, identifying cost barriers and taking action to remove them. School costs can put pressure on low-income families and put children at risk of missing out on opportunities and often feeling excluded and unhappy.

In the report, children, young people and teaching staff identified points throughout the school day where school costs place pressure on family budgets and can limit access to opportunities. Costly barriers to education for low income families include: the cost of school uniform, travel to and from school and school trips - all of which were identified by parents in our research workshops.

Eating at school is also identified as another pressure point. As CPAG's research suggests, receiving free school meals can lessen the financial burden on low income families but not every family entitled to free meals applies for them and not every child receiving free meals takes them. There are opportunities to work with local schools and partners to deliver breakfast clubs and holiday kitchens – some of which are already funded in part by a number of housing providers across the country.

Orbit has committed to work with CPAG to implement the 'Cost of the School Day' programme in a small pilot of schools within the communities we operate in.

²¹Department for Education (2015) *GCSE and equivalent attainment by pupil characteristics 2014*



Benefits

Make education more accessible for low income families

Reduce stress and anxiety for parents and children

Remove barriers to participation and negative experiences for children and young people

Improve educational attainment of children

“This is a brilliant approach that can easily be replicated throughout by other organisations.

The social housing sector builds, manages and maintains high quality homes that are too often lived in by people who cannot afford to furnish them adequately. Orbit has shown that there are alternatives to doorstep lenders and high-interest credit and should be commended for their approach.”

*Alison Inman, President,
Chartered Institute of Housing (CIH)*





Together we can ensure every child has a Happy, Healthy Start in life

Twelve months ago we embarked on a journey to find out more about the children and parents living in our homes and what life is like for them.

We have a responsibility to create places fit for the future, to support people to be independent and maximise their opportunities. We are all in a position to take small, practical actions which can and will make a big impact.

We hope the practical actions outlined in this report provide some ideas as to what you can do in your communities. We are all different as too are the needs and aspirations of the people living in our communities – what we have in common is our desire to support those in need.

In taking practical actions to tackle child poverty, we have found that the following three steps are a good starting point:

- Listen and engage with children to understand their needs
- Challenge and question processes
- Work in partnership to achieve more and better.

Thank you to everyone who has helped shape our research and this report.

Contact us

If you would like to speak to us about any of the information or practical actions in this report, please contact HappyHealthy.Starts@orbit.org.uk

“At the heart of this revealing and invaluable report are the voices of parents and children. They are clear that a lack of money is the biggest barrier to fulfilling a happy life. The message to policymakers on benefit cuts is clear and compelling but this report makes clear that tackling child poverty is everybody’s business and there are many practical actions housing associations can take that will make a big difference. We’re delighted to be working with Orbit and others in doing their bit to give all children a happy, healthy start in life.”

Alison Garnham, Chief Executive, Child Poverty Action Group (CPAG)



HAPPY HEALTHY STARTS



About Orbit

We are one of the UK's largest housing associations and house builders, with 50 years' experience providing more than 40,000 quality, affordable homes and a range of advice and support services to over 100,000 people across the midlands, east and south.

Our ethical approach to business means that we reinvest our profits into our mission of building communities, ensuring all generations can live in a home they can afford. This profit for a purpose culture enables us to build around 1,700 homes a year, from market sale and shared ownership to affordable rent and independent living with care options for people aged 55-plus.

Building homes is just the start of our offer to customers. We invest around £3m a year into our communities, working closely with partners to provide a network of support services to give people choice and opportunities through employment and training, health and wellbeing, digital inclusion and financial inclusion.

We are committed to tackling child poverty.



About Child Poverty Action Group

We work on behalf of the one in four children in the UK growing up in poverty.

Our vision is of a society free of child poverty, where all children can enjoy a childhood free of financial hardship and have a fair chance in life to reach their full potential.

We develop and campaign for policy solutions to end child poverty. We also provide accurate information, training and advice to the people who work with hard-up families, to make sure they get the financial support they need and carry out high profile legal work to establish and confirm families' rights.