

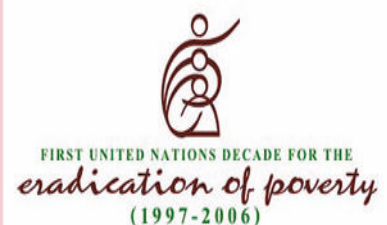
Anti-Poverty Policies for Guernsey

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Executive Summary

The purpose of *Anti-Poverty Policies for Guernsey* is to set out a range of policy options on how to eradicate poverty in Guernsey. These policy options are not, in themselves, an anti-poverty strategy but should be of help in informing and developing such a strategy.

In March 1998, the States of Guernsey accepted a Requête regarding low-income earners and households (Billet d'Etat VI, 1998). The Requête concluded that: "*there seemed to be a general consensus amongst members that extra help should be given to low income earners; that the majority of members rejected the idea of tackling the problem through income tax alone and expressed a wish to see a broader approach including the use of social security;*"

Subsequently, the Advisory & Finance Committee commissioned the Townsend Centre for International Poverty Research at the University of Bristol to undertake a survey of poverty and standard of living in Guernsey. A primary purpose of this research was to assess the numbers of households in Guernsey that could be considered to be living in relative poverty. The result of this work – the *Survey of Guernsey Living Standards* - has already been published as three reports: *The Necessities of Life*, *The Views of the People* and *Poverty and Standard of Living in Guernsey*.

The policy options outlined below are based on the results of interviews carried out with experts representing a broad range of organisations, an analysis of the relevant policy documents in Guernsey, the scientific evidence from the *Survey of Guernsey Living Standards* and from an analysis of 'best-practice' in anti-poverty policy in other countries (mainly the UK).

The *Survey of Guernsey Living Standards* found that the overwhelming majority of people who are poor in Guernsey are in this situation through no fault of their own. They 'deserve' help and they do not 'deserve' to live in poverty. The most cost effective and efficient way of eradicating poverty in Guernsey is by raising the incomes of groups that are likely to be poor by using universal benefits and improving service provision. Universal benefits like child benefit, pensions and student grants are the most effective means of targeting as they reach almost 100% of those they are intended to help and they cost very little to administer. By contrast, complex means-tested benefits only ever reach 60-85% of those who need them and they are very costly to administer and deliver. The total costs of tackling poverty using universal benefits can be further reduced by continued integration of the tax and benefit systems.

Key themes in the development of anti-poverty strategies

- ◆ Monitoring and evaluation
- ◆ Community participation
- ◆ Community-based approaches
- ◆ Integration into mainstream programmes
- ◆ Recognition of limitations
- ◆ Role as employers
- ◆ Budgets
- ◆ The budgetary process
- ◆ Partnership Working
- ◆ Marketing, publicity and feedback

During the late 1990s, many UK local authorities began to implement anti-poverty strategies along the ‘best practice’ lines shown above. However, they often found some elements of the strategy easier to implement than others and, in particular, many authorities have only a limited expertise at widespread community participation and in seeking the views and active participation of ‘poorer’ people.

The Report of the Commission on Poverty, Participation and Power in the UK produced a set of guidelines on how this crucial element of any anti-poverty strategy might be achieved. The Commission argued that that participation in decision-making processes by people experiencing poverty would:

- improve decision making;
- empower individuals and communities; and
- promote a healthier democracy, in which everyone feels involved.

The Commission recommended that administrations should set up a task force made up of people with direct experience of poverty and people with experience of participatory ways of working to draw up recommendations on ways to ensure that people experiencing poverty can participate in decision-making processes affecting their lives. These task forces could be guided by the following ten suggestions:

1. Looking at policies on poverty? Involve the real experts
2. How is it working? Ask the people who know
3. Want people to participate? Stop punishing them!
4. All policies affect people in poverty - ask them how
5. Usual methods + the usual suspects = old answers - find new ways to work!
6. Ground rules for getting it right
7. Raise expectations of rights
8. Give us the money!
9. Carrots and sticks for people with power
10. Share what works

These suggestions illustrate the importance of the *process* of developing an anti-poverty strategy alongside a focus upon its *outcomes* in terms of long-term goals and appropriate policy measures. Community involvement contributes to a more successful identification of the problems facing people living on low incomes as well as building local capacity to support long-term solutions. The key points are summarised below:

- **Mainstreaming:** Anti-poverty strategy should be the responsibility of the entire organisation and needs to be incorporated within existing corporate commitments, rather than operating as an optional, *ad hoc*, ‘bolt-on’ to existing commitments and services. Anti-poverty perspectives need to be prioritised in political management arrangements, in organisations’ staffing profiles and in the budgetary process.
- **Partnership working:** Effective anti-poverty strategies build upon the experience and expertise of a wide range of statutory and non-statutory organisations. Whilst government must take the lead in tackling poverty, they cannot deliver solutions on their own and need to build a shared commitment to partnership working. In order to encourage effective collaboration, Local Authorities need to be aware of and address the disparities of power between partners, for example, in relation to community and voluntary groups.

- **Monitoring and evaluation:** Better information and the monitoring and evaluation of the impact and effectiveness of anti-poverty strategies should be a key priority. This should include evaluation of processual issues (the way things are done) and long-term qualitative measures (such as equity, empowerment and accessibility), alongside ‘hard’ quantitative indicators.
- **Community involvement:** The creation of sustainable structures through which local people can exercise real control over the decisions, structures and processes which affect their lives should be a key priority. This can be achieved in a variety of ways: devolved decision making at the community level; widening community participation in decision making processes; building community capacity; resourcing and developing community and voluntary groups and broadening participation to include young people and marginalised groups.
- **Income maximisation:** Ensuring that people living in or on the margins of poverty are receiving all the benefits to which they are entitled is a key feature of anti-poverty work. This can be achieved through a range of measures: initiatives to maximise the efficiency of benefit delivery (eg one stop shops, unified benefit systems); reform of charging and debt recovery procedures; support for community economic development initiatives (eg Local Exchange and Trading Schemes [LETS], credit unions) and welfare rights and advocacy work (eg benefit take-up campaigns).
- **Employment and pay:** Job creation measures need to address the *quality* of job creation measures in terms of, for example, sustainability, equal opportunities, pay rates) as well as the quantity of job opportunities. This includes tackling employers who develop a dual labour market, operate discriminatory employment practices or abuse minimum wage legislation.
- **Access to services:** Widening access to public services is a basic principle of anti-poverty work since local public services are often directed towards those on low incomes. Local Authorities need to focus upon improving the accessibility of mainstream public services and develop accessible public services targeted at people living on low incomes.

In order to be cost-effective and efficient, anti-poverty policies need to be targeted at the groups of people who are most likely to be poor. The *Survey of Guernsey Living Standards* showed that poverty is highly concentrated in certain types of household in Guernsey. Over three quarters (76%) of all poor households in Guernsey are either single pensioners (mainly women) or families with dependent children. This would seem to indicate that an anti-poverty strategy should focus (at least initially) on ending child and single pensioner poverty. In addition, anti-poverty policies should also aim to help single adult households (these mainly consist of younger adults). There is relatively little poverty amongst adult and pensioner couples without children and multiple adult households.

Pensioners

The *Survey of Guernsey Living Standards* showed that single pensioners make up one third of all poor Islanders. More than one quarter of younger single pensioners and close to one half of older single pensioners are poor. Women make up over 80% of all poor pensioners. If the cost of living for single pensioners in Guernsey is assumed to be equivalent to those in Jersey, then poor Guernsey single pensioners would need their incomes raised by on average £10 per week for owner occupiers and £96 per week for States renters (largely to cover housing costs).

Policy options discussed include:

1. Negative income tax
2. Increasing benefit take-up
3. Health and social support - Provision of care and support in sheltered housing
4. Financial help for meeting costs of medical assessments and related aids

Families with Children

The *Survey of Guernsey Living Standards* identified over 3,000 households in Guernsey as poor. Almost half of these households have one or more children. When considering the proportion of each household type who are poor, almost two thirds of lone parents with one or more children are suffering from poverty, as are a quarter of large households with children. Clearly, when considering families with children, it is lone parent families that are at the greatest disadvantage and at most risk of being in poverty.

Policy options discussed include:

1. Broadening the priorities of the Children Board
2. Increasing the income of families with children
3. Reducing the cost of living for families with children
4. The provision of services for families with children

The key aspects of an anti-poverty strategy that focuses on families with children could usefully include:

- increasing the Supplementary Benefit limit
- introducing a children's tax credit for low income earners
- introducing universal childcare allowance, to be 'clawed back' through the tax system for those on higher earnings
- extending the statutory duties of the Children Board to provide services for, and oversee the welfare of: all families with a pre-school child, and all families with a youngster under the age of 18 who are disadvantaged by poverty or deprivation
- further developing Family Centres and introducing 'Sure Start' initiatives in key areas of deprivation
- employing a community development worker to develop local initiatives such as food co-operatives, toy libraries, nursery equipment loan schemes, LETS trading exchange schemes etc.

Housing

There is a wide consensus that housing is one of major areas, if not *the* major area, which needs to be tackled in order to deal with poverty on the Island. Some of the policies that *could* be used to inform the development of an anti-poverty strategy are considered below:

Responding to the high cost of housing

- Introduce rent control
- Increase the Benefit Limitation and set housing-related expenditure at 40% of total Supplementary Benefit
- Introduce a housing allowance/benefit scheme

- Introduce a bond scheme to help with rental deposits
- Raise the number and size of States Home Loans available to first-time buyers
- Introduce other affordable home schemes such as partial ownership schemes

Increasing the supply of affordable housing

- Encourage private building firms to build more affordable houses
- Increase the supply of social housing that is available to rent by building more States housing and/or expanding the role of the Guernsey Housing Association
- Introduce eligibility criteria which apply to both States and Housing Association properties
- Introducing Homelessness Legislation (to combat hidden homelessness)

Improving the quality of housing

- Introduce home improvement grants to landlords
- Replace home improvement loans with grants to low-income home owners
- Introduce super-caretakers on States housing estates
- Offer advice on reducing housing-related health problems
- Introduce a Home Energy Efficiency Scheme (HEES)
- Introduce a Fuel Poverty Strategy

Also

- Improve tenancy rights of private sector renters by introducing tenant/landlord legislation

Health

Although the general health of the population of Guernsey has improved in recent years, it seems that not everyone is benefiting to the same extent. The *Survey of Guernsey Living Standards* found that respondents who were in the lowest net household income quintile had the worst health. In general, there was a linear trend between rising income and better health. Those in the poorest circumstances experienced four times worse health than those in the most favourable circumstances, when controlling for their age, sex, household type, level of education and place of birth. In other words, the poorest in Guernsey are four times more likely to be ill than the most advantaged.

Poor people were also found to be over fifteen times more likely to report social isolation or depression during the past year because of a lack of money than were more affluent people. In particular, those most likely to report this were people who were unable to work because of illness or disability and single parent households.

There are a number of approaches that can tackle the association between poverty and poor health. Strategies that might address the likely disadvantage of sick or disabled people are:

- Increasing the income of sick or disabled people
- Reducing the health-related costs of sick or disabled people
- Improving the provision of services for sick or disabled people

In addition to housing, educational and social policies that tackle poverty and deprivation (but which are also likely to improve health), the following policies to specifically address the deprivation of sick or disabled people could be considered:

- the introduction of a disabled person's tax credit

- the introduction of a disability allowance
- a reconfiguring of the Health Benefits Grant to target it to frequent users of primary medical care
- a prescription pre-payment scheme
- removing the discretionary element of MEAS

Disadvantaged Young People

For a small number of disadvantaged young people in Guernsey, the transition to adulthood is an especially debilitating process, characterised by housing insecurity, homelessness and worklessness resulting in persistent poverty, labour market exclusion and recurring offending and anti-social behaviour. An effective anti-poverty strategy for young people in Guernsey needs to focus both upon addressing widespread poverty and disadvantage amongst young people as a whole, as well as providing more targeted support for the most marginalised and vulnerable young people.

A wide range of policy options are available to address poverty and disadvantage amongst young people in Guernsey. Some of the potential options available are detailed below. However, as the above observations suggest, the *process* of developing an anti-poverty strategy is in some respects as important as the *product*. Developing a shared corporate commitment to addressing the needs of young people by involving local communities and young people themselves in the policy development process is vital. Any potential solutions will need to be tailored to local conditions on the basis of extensive community consultations if they are to be effective.

Income Maximisation

- Increasing the Requirement Rate for income related benefits
- Introduction of Minimum Wage legislation
- Restructuring of Public Assistance

Housing

- Targeted support for housing costs
- Review of eligibility for States and Housing Association accommodation
- Partnership working with voluntary sector organisations
- Development of housing ‘Foyers’ for disadvantaged young people
- Greater regulation of the private rental sector

Education, Training and Employment

- Development of integrated advice, support and guidance
- Comprehensive Education
- Targeting education spending at basic skills
- Financial support for post-compulsory training
- Development of better partnership mechanisms

Other

- Introduction of free primary health care services for young people
- Greater focus upon the rehabilitation of young offenders
- Involving young people in decisions which affect their lives

Crime and the Environment

Although standard of living is principally about resources both in terms of finance and the use and consumption of goods and services, it is also affected by environmental concerns such as crime, traffic and pollution. Whilst these issues affect the whole of society, poor areas and poor people tend to be the most badly affected.

Although the options below are presented in general terms as isolated policies, they would by most effectively implemented if the Police, Probation, Prison Services, the Judiciary, as well as the Children Board in relation to juveniles, were involved in the development of a central policy to tackle the twin problems of crime and a growing prison population.

Criminal Justice

- Improve community policing
- Scrap the custody 'option' for those fined
- Introduce a unit fine system
- Reduce custody rates for adults
- End the imprisonment of juveniles
- Improve education, training and employment opportunities for people in prison
- Expand Offending Behaviour Programmes in prison
- Develop drug and alcohol programmes in prison
- Develop re-settlement schemes
- Introduce a Discharge Grant for prisoners
- Develop a more inclusionary crime policy

Social Intervention

- Introduce *Holiday Splash Schemes*
- Introduce *Youth Inclusion Programmes (YIPS)*
- Improve art and sport opportunities for young people
- Reduce the number of school exclusions
- Raise educational standards of young people leaving school
- Provide accommodation for ex-offenders who would otherwise be homeless

Security

- Improve the security of individual homes of low-income households

Voluntary

- Encourage the enhancement of the role of Neighbourhood Watch
- Encourage the introduction of Mediation Services

Transport

- Free bus passes for the elderly may increase the number of journeys they make
- Vehicle fuel rebate for those on a low income
- Improve school bus service

Conclusions

This report has concentrated on the range of social policies that will be needed to eradicate poverty in Guernsey. However, it must be stressed that social and economic policies are inextricably linked even though they are often (out of necessity) discussed separately. Although this report makes rather depressing reading, this is because it is entirely devoted to solving the problems of poverty. It must be remembered that Guernsey has some of the most successful economic and social policies in the world. It is one of the wealthiest and healthiest places to live on the planet and, given its relatively small size and lack of natural resources, it is remarkably successful.

The major finding from the research into standards of living in Guernsey is that the overwhelming majority of people have a very high standard of living. They are content with their accommodation and with life on the Island and have good friends, neighbours and close family who can provide them with support when needed. They are living healthy and happy lives and can afford to buy the things that they need. However, there is a minority of people who have such low incomes that their standard of living is below the minimum acceptable to the majority of Islanders.

The welfare system in Guernsey is, in general, very successful, however, it fails a number of specific groups who have resultant high rates of poverty, *ie* they often slip through the welfare safety net. In particular, the welfare system fails two groups in which women are the majority: single pensioners and lone parents. Additionally, high rates of poverty are found amongst families with dependent children, particularly larger families. Scientific evidence would suggest that the best way to combat this child and pensioner poverty is to raise the incomes of these groups using targeted universal benefits, *eg* increases in family allowance/child benefit and increases to the single person's pension.

An additional problem is the high cost of living and in particular the very high cost of housing in Guernsey. These high housing costs are one of the causes of poverty. The housing market in Guernsey is showing signs of being unable to provide a sufficient supply of affordable housing. Whilst we have discussed a number of possible solutions that are relevant to an anti-poverty strategy, broader policy options to help solve the problems of the housing market are beyond the remit of this report.

The Public Assistance authority has its origins in the Poor Law system which is almost universally seen as stigmatising. Neither the available evidence nor the views of the overwhelming majority of the Guernsey public support the belief that poverty is primarily a result of moral failure. The Public Assistance system should be abolished as part of an anti-poverty strategy for Guernsey aimed at eradicating poverty and the skills and energy of the voluntary sector should be re-focused on the delivery of services to the public and not on the administration of welfare benefits.

The purpose of this report is to set out a range of policy options that could form the basis of such a strategy. The correct mix of policies needs to be widely debated amongst the public, the civil service and politicians and the views of poorer people need to be sought and listened to. Once a strategy is agreed upon, its successes and failures need to be monitored and evaluated and anti-poverty policies need to become integrated into mainstream budgets. It must be stressed that simply selecting and implementing a few of the policies suggested in this report in an *ad hoc* manner is very unlikely to eradicate poverty (although poverty might be reduced). To be successful, an anti-poverty strategy needs both 'good' policies and a 'good' process.

An anti-poverty strategy will need to balance the short term costs of policies that reduce poverty against the long term effectiveness and consequences of these policies. The correct balance of anti-poverty policies for Guernsey will require 'political' decisions on issues such as this to be taken.

Introduction

This is the fourth report on Poverty in Guernsey produced by the Townsend Centre for International Poverty Research. The purpose of this report is to set out a range of policy options on how to eradicate poverty in Guernsey. These policy options are not an anti-poverty strategy but they should be of help in informing and developing such a strategy. This report builds upon the scientific evidence collected by the *Survey of Guernsey Living Standards* and the expert advice kindly provided to the research team by a broad range of representatives from statutory, non-statutory and voluntary organisations whose services have a significant impact on the lives of 'poorer' people in Guernsey.

The background to this report is that, in March 1998, the States accepted a Requête regarding low-income earners and households (Billet d'Etat VI, 1998). The Requête concluded that: "*there seemed to be a general consensus amongst members that extra help should be given to low income earners; that the majority of members rejected the idea of tackling the problem through income tax alone and expressed a wish to see a broader approach including the use of social security;*"

The Advisory & Finance Committee commissioned the Townsend Centre for International Poverty Research at the University of Bristol to undertake a survey of poverty and standard of living in Guernsey. A primary purpose of this research was to assess the numbers of households in Guernsey that may be considered to be in relative poverty judged against various relevant benchmarks, both local and from other jurisdictions.

The first survey, in November 2000, asked a random sample of Islanders about what they considered to be the necessities of life which all Islanders should be able to afford and which no one should be forced to go without. These 'necessities' covered a wide range of social activities and possessions (eg food, clothing, shelter, financial security, medical expenses, etc) for both adults and children. Islanders' views were also obtained about which public and private services were considered to be 'essential'. People's opinions were also canvassed about the policies and actions which would improve their own quality of life, the quality of life in their parish or in Guernsey and the quality of life of less well off Islanders. The results from this Phase One survey have been published as two reports: *The Necessities of Life* and *The Views of the People*.

The second survey, in February 2001, consisted of in-depth face-to-face interviews with people in 433 households. The purpose of Phase Two was to determine the standard of living of the respondents' households using the results from Phase One as well as a range of methods which have been developed in Europe over the past 100 years. In particular, the Phase Two survey was able to establish the number of households where the standards of living and incomes were so low as to be considered unacceptable by the overwhelming majority of Guernsey people, ie below a minimum acceptable standard. The results from the Phase Two survey were published in the *Poverty and Standard of Living in Guernsey* report in January 2002.

The results from the *Survey of Guernsey Living Standards* on the nature and extent of poverty in Guernsey generated considerable public debate. As a result of these findings, the Advisory & Finance Committee commissioned further research into evidence-based policy options for eradicating poverty in Guernsey. During the Spring of 2002, a multi-disciplinary research team interviewed experts, representing a broad range of organisations, about poverty in Guernsey and how they thought the problems should best be tackled. The policy options in this report are based on the results of these interviews, an analysis of the relevant policy documents in Guernsey, the scientific

evidence from the *Survey of Guernsey Living Standards* and from an analysis of ‘best-practice’ in anti-poverty policy in other countries (mainly the UK).

It should be noted that this report is based both on the best available scientific evidence and the views of the Guernsey population as a whole¹ and the views of experts in statutory, non-statutory and voluntary organisations in Guernsey². However, this report takes only a partial account of the views of ‘poor’ people in Guernsey on how poverty should be ended. This is obviously an omission that will need to be remedied if it is decided that an anti-poverty strategy is needed in Guernsey. Chapter 2 does make recommendations on how the views of ‘poor’ people could be incorporated into such a strategy.

The report provides an overview of the history of anti-poverty policy in Guernsey and a brief review of best practice in anti-poverty policy. These review chapters are followed by subject chapters which relate to the population groups and policy areas which have been identified as of greatest concern for anti-poverty policy development. Each of the topic chapters are divided into three sections:

- 1) Definition of the problem
- 2) Current policy
- 3) Options for policy development.

¹ See the Phase One *The Views of the People* Report for more details (Gordon *et al*, 2001b).

² See Acknowledgements for the list of organisations whose representatives were interviewed.

Chapter 1: A Brief History of the Guernsey Welfare System

Guernsey has a long history of effective anti-poverty policies and, in order to understand the current welfare system on the Island, it is necessary to briefly review this history. Official effective provision for the poor in both the Channel Islands and the UK is often considered to have begun in the late 16th Century³. In 1597, the Synod of Guernsey defined the duties for collecting for the poor. Special lay officers called *Deacons, Diacres* or *Collecteurs d'Aumones* were appointed to collect alms at each church door every Sunday and distribute them according to the needs of the poor. If the alms collection at church services were insufficient, the Deacons had the authority to ask for contributions from the wealthiest people in the parish. The Deacons also helped poor people, who were capable, to find work and were instructed as far as possible to prevent vagrancy and begging. In addition, each parish also had access to *le Trésor des Pauvres* (Treasure of the Poor), a collection of wheat tithes (Phillips, 2001). Each parish was clearly given the responsibility in both religious and civil law for 'relief of the poor' within the parish boundary. To a certain extent, this parish level responsibility for welfare provision still persists in the Channel Islands (eg the Public Assistance scheme in Guernsey) even though it has been completely replaced throughout the rest of the world.

However, it must be noted that the Parish welfare system in Guernsey was a relatively effective mechanism in the past for alleviating poverty. In 1628, Dr Heylin visited the Channel Islands and compared Jersey with Guernsey. He commented on the friendlier and more cosmopolitan nature of Guernseymen and noted that people in Jersey:

“are more poor, and therefore more destitute of humanity; the children here continually craving alms of every stranger; whereas in Guernzey I did not see one beggar”

There were a number of reforms of the parish system during the 17th and 18th Centuries which, to a certain extent, largely paralleled Poor Law developments in England. In particular, during the 18th Century, a number of workhouses were built in Guernsey. For example, in 1742, the House of Charity (which eventually became the Town hospital) was built in St Peter Port. Similarly, in the 1750s, Guernsey Parishes had developed formal arrangements with doctors to treat the 'outdoor' poor at the request of the Overseer's of the Poor (Lenfestey, 1999).

The primary purpose of the 17th and 18th Century parish based welfare system was not to bring an end to poverty but to provide relief of indigence (the prevention of starvation) of the labouring poor (Colquhoun, 1806). Poverty was perceived as a regrettable but necessary evil that was required to make the 'lower classes' work. Young (1771) argued that *“Everyone but an idiot knows that the lower classes must be kept poor or they will never be industrious”*. It was widely believed that without the fear of poverty people would not work and there would be no prosperity or civilisation (Englander, 1998).

In 1832, a Royal Commission on the Poor Laws was appointed and their recommendations eventually led to the passing of the Poor Law Amendment Act of 1834 in England, which is arguably one of the most important pieces of social legislation ever enacted. This 'New' Poor Law affected many aspects of Victorian life including employment and wages, housing and rents, migration, medicine, family relationships, charity and education. The definition of poor was extended beyond just the 'labouring poor' to encompass the aged, the sick and disabled and widows with small

³ The Poor Laws of Elizabeth I were passed between 1599 to 1601. These are often referred to as the 'Old Poor Law'.

children. A strict distinction was made between the able bodied who could work and those who were not able to work. Relief was governed by the ‘less eligibility’ and ‘workhouse’ principals, which stipulated that the situation of able-bodied paupers must be worse than that of the poorest worker. Outdoor relief was largely abolished and the workhouse regime was often made as disagreeable as possible with hard pointless labour, inadequate diet and strict discipline. Poverty was conceived as a voluntary and therefore a reversible condition and the purpose of the poor law principals were to force the pauper from the Workhouse to find employment in the open market. The able-bodied pauper and his family were denied their liberty, civil rights and basic human dignity order to compel behavioural change. Poverty was perceived to purely result from ‘fraud, indolence and improvidence’ and not from any structural factors such as the unavailability of work (Englander, 1998).

The 19th Century also saw the development of the Poor Law Boards in each parish which administered the Poor Law through the *Procureurs* of the Poor who were elected officials of the parish. The 19th Century provision for the poor in Guernsey appears to have been superior to that in Jersey, where the 1851 Census report noted that there was:

“only one institution for the reception of paupers, lunatics and sick persons whereas in Guernsey there are two” (quoted by Phillips, 2001).

Legislation passed during the period between the two World Wars laid the foundation for the modern welfare state in Guernsey. In 1925, a new Poor Law was passed and a non-contributory pension scheme was enacted. Guernsey was one of the first legislatures in the world to enact such a pension scheme. Germany (under Bismarck) had established a contributory pension scheme for all workers in 1899 and subsequently the Liberal Government of Lloyd-George in Britain had enacted a contributory old age pension for those over 70 in 1908. By contrast, no state pension scheme was enacted in Jersey until after the Second World War.

The beginning of the 20th Century witnessed considerable debate in both the Channel Islands and the UK about the best policies for poverty alleviation (Clarke *et al*, 1992). In 1905, a Royal Commission on the Poor Law and the Relief of Distress was established and received evidence from a number of staunch defenders of the Poor Law such as Thomas Mackay, who argued that ‘outdoor relief’ should be abolished completely as it encouraged fecklessness and irresponsibility amongst the poor.

“If you lay down in a parish that every widow with so many children shall get so many shillings a week, then it becomes a regular thing for them to have it, if it is certain. I think that is not a desirable result for the parish ... You say, you are an orphan, and you get so much. If you are a widow you get so much. It would provide for those risks of life” (Royal Commission, 1909, pp 228-34).

The majority of the Royal Commission agreed with Mackay’s concerns and recommended the establishment of a public assistance committee made up of elected members and representatives of the voluntary sector. However, the minority of the Royal Commission fundamentally disagreed with these proposals and they issued a separate report which called for the complete abolition of the Poor Law authorities and the transfer of their services to local education, health, lunacy and pensions authorities. The minority report argued that while a small number of people were poor due to *“idleness, extravagance, drunkenness, gambling and all sorts of irregular life”* the large majority came to ‘destitution’ due to:

“(a) sickness and feeble-mindedness, howsoever cause-ds; (b) neglected infancy and childhood, whosoever may be in fault; and (c) unemployment (including under-employment), by whatsoever occasioned” (Webb and Webb, 1910).

In 1937, legislation was passed in the States which transferred the responsibility for poor relief from the parochial Poor Law Boards to the Public Assistance Authority. This legislation also established the Hospital Board and the beginnings of modern public health provision in Guernsey (Lenfestey, 1999). Thus, poor relief became public assistance, which is still administered under this 1937 law (as amended).

Guernsey (and Jersey) therefore adopted an uncomfortable amalgam of policies suggested by both the majority and the minority of the members on the Royal Commission on the Poor Law and the Relief of Distress. In the UK by contrast it was the proposals advocated by the minority that won the argument and were eventually implemented.

The experiences of the Second World War were cathartic in changing the expectations of the population of both the Channel Islands and the UK. In 1944, Guernsey and Jersey people in England who had been fighting the war, published *Nos Iles*, in which they described their hopes and plans for the Channel Islands. In the section dealing with Social Services they wrote:

“Full health and release from the fear of want, sickness, unemployment and old age, are the pre-requisites for full creative living. At no time in their history have the Islands needed more than now to develop the full vigour and resourcefulness of the people... Unemployed workers in Jersey and Guernsey who sought relief were treated as parish poor. As far as possible, some form of public works was found to keep them occupied, but wages paid were below ruling rates and in the nature of poor relief, the treatment in Guernsey... being more generous than in Jersey”

The reformed Poor Law system in Guernsey was a model of its kind and certainly more generous than the Jersey or British systems. Nevertheless, neither the Poor Law system nor the Public Assistance system has managed to escape from the stigma of the workhouse and pauperism. Prior to the Second World War, it was often acceptable to view the state provision of welfare as part of a charitable system whereas, after the war, adequate welfare became to be viewed as a basic human right across Europe. This transition from welfare as charity to welfare as a right was described by Richard Titmuss, who was the first professor of Social Administration at the London School of Economics and one of the founders of the study of Social Policy:

The Welfare State, according to Titmuss, was historically an expression of a democratic and altruistic social ethic expressed as the *“wish of all people to assist the survival of some”* (Titmuss, 2000:58;62). Yet, in its more contemporary (twentieth century) manifestation, the ‘welfare state’ should be also seen as a response to the increasing *interdependence* of all human beings, and as a compensation offered to those who have suffered some disservices, costs or insecurities caused by the society or the rapidly changing economic system (Titmuss, 2000:120). As such, welfare services should not be perceived as a stigmatizing ‘benefit’ the use of which involves a loss of status, dignity and/or self-respect. They should be universal, available and accessible to the whole populations through channels that would not involve a shame, stigma or a sense of inferiority, preferably as social or welfare *rights* of all citizens (Titmuss, 2000:117).

The Poor Law system, which had existed in one form or another since 1599 in the UK, was very widely perceived as too stigmatising to be an effective mechanism for ending poverty and it was

therefore completely abolished the UK in 1948. Social services which were designed for the 'relief of destitution' under the Poor Law system were considered to be inadequate and more comprehensive state-funded services were required that could alleviate poverty.

The concept of welfare as a basic right became widely accepted during the latter half of the 20th Century and is enshrined in a number of international treaties and covenants which the UK Government has signed and ratified. Many of these treaties have both legal and/or moral force in Guernsey and other Crown Dependencies (for which the UK is responsible for International Representation and Defence). Of particular relevance to the provision of welfare for the eradication of poverty are:

- International Labour Organisation (1952) *Social Security (Minimum Standards) Convention, 1952 (No. 102)*. ILO, Geneva. (Download free from <http://ilolex.ilo.ch:1567/scripts/convde.pl?C102>). This ILO convention provides for minimum standards in nine distinct branches of social security (medical care, sickness, unemployment, old-age, employment injury, family, maternity, invalidity, and survivors' benefits) and has been ratified by 40 countries.
- United Nations (1966) *International Covenant on Economic, Social and Cultural Rights*, UN, New York. (Download from http://www.unhchr.ch/html/menu3/b/a_ceschr.htm). Amongst many provision Article 9 of the Covenant on Economic, Social and Cultural Rights recognises the "*right of everyone to social security, including social insurance*", Article 11 recognises the "*the right of everyone to an adequate standard of living for himself and his family, including adequate food, clothing and housing, and to the continuous improvement of living conditions.*" and Article 12 requires "*The creation of conditions which would assure to all medical service and medical attention in the event of sickness*".
- United Nations (1989) *Convention on the Rights of the Child*. UN, New York. (Download free from <http://www.unhchr.ch/html/menu3/b/k2crc.htm>). The Convention on the Rights of the Child is the first legally binding international instrument to incorporate the full range of human rights – civil and political rights as well as economic, social and cultural rights. The convention established in law that children have independent and co-equal rights to adults. Article 26 of the convention recognises that "*every child has the right to benefit from social security, including social insurance, and shall take the necessary measures to achieve the full realization of this right*" and also that "*The benefits should, where appropriate, be granted, taking into account the resources and the circumstances of the child and persons having responsibility for the maintenance of the child, as well as any other consideration relevant to an application for benefits made by or on behalf of the child.*"

Similarly, Article 27 recognises "*the right of every child to a standard of living adequate for the child's physical, mental, spiritual, moral and social development*" and also that "*States Parties, in accordance with national conditions and within their means, shall take appropriate measures to assist parents and others responsible for the child to implement this right and shall in case of need provide material assistance and support programmes, particularly with regard to nutrition, clothing and housing.*"

The *Convention on the Rights of the Child* currently does not apply to Guernsey but the Advisory & Finance Committee has resolved, in principle, to recommend that this Convention is extended to Guernsey and has stated that it will bring a policy letter to the States on this matter once necessary further legislation is in place.

These international agreements enshrine the right in law of every adult and child in Guernsey to minimum standards of social security and welfare provision provided by the government. There is little doubt that the States of Guernsey largely meets these minimum standards, however, the continued provision of some welfare *via* the Public Assistance system is anomalous in a modern welfare state, given its origins. The stigma still associated with Public Assistance is detrimental to the fulfilment of social security and welfare rights. In a World where social security is a fundamental human right the responsibility for fulfilling these rights should lie with the state. It should not be the responsibility of unpaid volunteers to deliver these welfare rights, this is unfair on both the volunteers who work in the Public Assistance system and also on the benefit claimants. The voluntary sector has a significant role to play in the eradication of poverty, however, using the voluntary sector for delivery of social security does not make best use of its strengths. Volunteers are generally much better at delivering services directly to the public than they are at administering complex benefit systems. The Public Assistance system in Guernsey should be abolished as it is an inappropriate, inefficient and ineffective means of eradicating poverty. It was not designed to eradicate poverty and it will not succeed in doing so.

Both the concept of poverty and the purpose of the state provision of social services have evolved in Guernsey over the past 400 years - from the prevention of starvation to the eradication of poverty - as shown below:

17 th & 18 th Century	Relief of Indigence
19 th & early 20 th Century	Relief of Destitution
20 th Century	Alleviation of Poverty
21 st Century	Eradication of Poverty

This report presents policy options that are designed to eradicate poverty in Guernsey, *ie* to bring about the end of poverty. It is based upon the belief that everyone has a right to live a life free from poverty however they behave. This is the logical meaning of welfare and minimum social security standards being considered as basic human rights. Basic human rights are those that people are entitled to irrespective of their behaviour (fulfilment of responsibilities).

This will clearly seem politically unacceptable to many people - why should 'honest' hard working people pay tax which is then given to people who don't 'deserve' help? Why should the 'undeserving' not live in poverty? Particularly so if the experience of poverty is an effective means of reforming their 'dissolute' behaviour. The composition of the undeserving varies according to personal belief. Newspapers occasionally report cases of 'feckless' gin-swilling grannies whose destitution is a result of a lifetime of squandered opportunities. Or sex-crazed lone mothers who 'keep' having children they can't afford. Or bone-idle young men who would rather beg and be homeless than do an honest day's work, etc. These groups of people certainly exist in anecdote and also probably in reality, however, the overwhelming majority of people who are poor in Guernsey are in this situation through no fault of their own. They 'deserve' help and they do not 'deserve' to live in poverty.

It is irrational and very expensive to design a welfare system that tries to restrict benefits to just those who 'deserve' them and to not pay any benefits to the small number of people who do not deserve them. If people are determined to break or bend the social security rules, then some will always succeed. Conversely, complex social security eligibility rules are very costly to administer (means tested benefits particularly require small armies of civil servants) and invariably wrongfully exclude many of those who need these benefits from receiving them.

If people are determined not to behave as the 'state' thinks they should, then poverty is known to be a very ineffective mechanism for changing their behaviour. There are much more effective and less costly ways of changing peoples' behaviour, for example, through education, etc.

The most cost effective and efficient way of eradicating poverty in Guernsey is by raising the incomes of groups that are likely to be poor by using universal benefits. Universal benefits like child benefit, pensions, student grants, etc are the most effective means of targeting as they reach almost 100% of those they are intended to help and they cost very little to administer. By contrast, complex means tested benefits only ever reach 60-85% of those who need them and they are very costly to administer and deliver (Lister, 1974; Cordon, 1995; Oorschot, 1995). In the UK, the supplementary benefit/income support systems cost twice as much to administer than non-means tested schemes and have been found to have six times the rate of errors (Dilnot *et al*, 1984; Atkinson, 1992). A similar situation has been found in the Netherlands and other European countries (Oorschot, 1991; 1994).

Targeting by means testing is dependent on a complex assessment of the financial resources of the claiming unit (persons or households). Alternative methods of targeting include allocating benefits on the basis of age (as in pension schemes), physical status (as in disablement schemes), previous earnings and/or individual work history (as in unemployment schemes), marital status (as in widows pension schemes), and family size (as in child-benefit schemes) These alternative methods of targeting tend to be politically popular, particularly amongst recipients whereas means tested benefits are invariably politically unpopular (Oorschot, 2002).

The main argument against using universal benefits to eradicate poverty is that they are fiscally expensive since everybody in the target group will receive them even those who do not need the additional income. However, the scale of additional expenditure can be controlled using the tax system, *eg* the additional money can be 'clawed' back from those who do not need it through income tax.

Chapter 2: A Review of Best Practice in the Development of Anti-Poverty Strategies

Introduction

At the end of the 20th Century, poverty remains a major and deep-rooted problem both in the UK and across western industrialised nations. Indeed, academic research within the UK reveals growing levels of poverty, inequality and social exclusion since the 1970s (eg Mack and Lansley, 1985; Gordon and Pantazis, 1997; Gordon *et al*, 2000). Increasing social polarisation has been a key motivating factor in the development of anti-poverty work in the UK in the late 1980s and 1990s at a Local Authority level (Alcock *et al*, 1995). Alongside this increasing social polarisation, the spatial concentration of poverty in particular neighbourhoods and on certain estates has also increased despite a raft of national initiatives aimed at combating poverty since the 1960s (Power, 1997).

The States of Guernsey have most of the legislative powers of a nation state, however, the size of both the Guernsey economy and population are more comparable with an English Local Authority than the UK as a whole. Therefore, this brief review of best practice examines anti-poverty policy at both local government level and also country level within the UK.

Most anti-poverty initiatives in the UK have generally been targeted at inner city areas and (post) industrial, urban communities. However, growing levels of poverty and the increasing spatial concentration of deprivation can be found in all localities - including rural communities and traditionally 'affluent' areas. Rising levels of poverty and deprivation are no longer a problem only in the inner city areas which have been the focus of area-based regeneration schemes since the 1960s. As the *Survey of Guernsey Living Standards* reveals, the reality of Island life for a substantial minority of residents is characterised by an inability to afford many of the social and material 'necessities of life' as defined by the whole Guernsey population. Addressing these problems therefore requires the development of a coherent, long-term anti-poverty strategy which builds upon the experience of existing anti-poverty initiatives and best practice in this area. The first section of this chapter considers some of the key features of an anti-poverty strategy and outlines best practice in the development of effective local anti-poverty measures. Next, the development of anti-poverty work in the UK at a Local Authority level is reviewed and some of the policy initiatives undertaken by Local Authorities to improve the well-being of people living in poverty in the UK are outlined. Using data collected by the Local Government Association, this section also contains specific case study examples of successful anti-poverty projects in the UK (LGA, 2001).

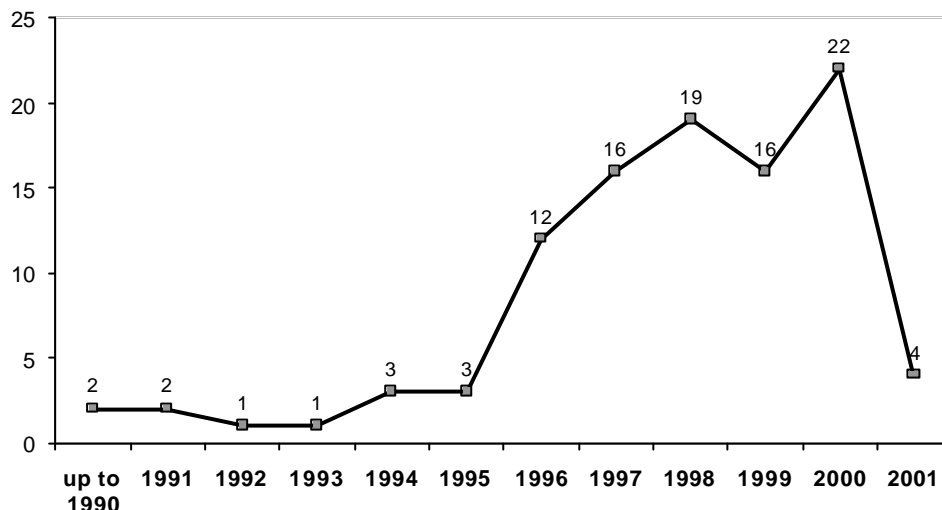
What is an Anti-Poverty Strategy?

Policies aimed at counteracting the effects of poverty have been part of local government activity in the UK for many years. Donnison (1995) cites the first poverty relief - provision of affordable decent rented housing and the first foster care for children - as reminders of the ground-breaking role which Local Authorities have historically taken in tackling problems of poverty and other 'social ills'. As long ago as the 1930s, Holtby (1936) identified local government as "*in essence the first line of defence thrown up by the community against our common enemies - poverty, sickness, ignorance, isolation, mental derangement and social maladjustment*".

In contrast, the development of formal anti-poverty strategies is a very recent phenomenon. However, research conducted by the UK Local Government Association (LGA) reveals that three fifths (63%) of Local Authorities reported having already established an anti-poverty or social

inclusion strategy by 2001. A further fifth (20%) were planning to establish such a strategy in the near future (LGA, 2001). Of those 118 authorities who reported having established an anti-poverty or social inclusion strategy, the great majority (88%) were initiated in 1996 or later, as Figure 2.1 (below) shows.

Figure 2.1: The growth of anti-poverty and/or social inclusion strategies amongst UK Local Authorities



Base: All authorities with formal anti-poverty/social inclusion strategies (118) participating in LGA survey (N=295)

Source: LGA, 2001: 11

During the 1980s, local anti-poverty activity developed in the UK amongst some of the larger metropolitan authorities. These initiatives arose in response to the overwhelming evidence of increasing levels of poverty and social deprivation and in the absence of any acknowledgement of the importance of such work by central government (who were of the opinion that poverty was no longer a problem in 'affluent' modern Britain). However, the development of formal anti-poverty strategies involves much more than simply adding a set of specific initiatives to existing Local Authority work, as Wheeler (1995) observes:

The real challenge is to look at, and change as necessary, the whole of local authority activity, in direct relation to the needs of the community it is there to serve. With a focus on the community - both the individual and collective needs - it is logical to respond in an integrated (corporate) way and even more logical to, draw up strategies for action rather than responding in a piecemeal way

Put simply, 'joined-up thinking' within and between departments and in the authority's dealings with other statutory, voluntary and private sector agencies, is central to the development of effective anti-poverty policies. Balloch and Jones (1990) thus define an anti-poverty strategy as:

A corporate strategy whereby scarce resources can be more effectively directed towards poor people, services made more accessible to them and greater control over their own living standards made possible

Because it is important that anti-poverty measures should be mutually complementary and not counter-active and because deep-rooted problems require permanent and co-ordinated action, anti-

poverty strategies need to be corporately owned and built into Local Authority mainstream programmes as opposed to tackling individual aspects of poverty by isolated, single strand departmental policies or by short-term schemes acting as substitutes for a long-term approach (Alcock *et al*, 1999; LGAPU 1995). Therefore, local strategies for tackling poverty need to be politically directed and an integral part of the political and policy priorities of authority officers and democratic representatives (Woods *et al*, 2000).

The formal adoption of anti-poverty action as a strategic objective also reflects the increased emphasis upon corporate planning and the development of more strategic responses to local needs in local government (see Stewart, 1988). Formal strategies strengthen the corporate ownership and management of anti-poverty policies, encourage more effective monitoring and evaluation and raise the profile and status of anti-poverty work. However, translating the rhetoric into reality is the key test and this emphasises the importance of clearly defined objectives and targets. Moreover, as Alcock *et al* (1999) observe, the adoption of a formal strategy should not preclude further innovations: “*formal corporate commitments are important but they are not set in stone – they are benchmarks rather than the final results*” (p13).

Objectives and policies for combating poverty will obviously vary between areas in order to address the differing needs of the communities they serve. For example, mechanisms for encouraging community participation will take different forms but have the same objective. However, drawing upon best practice in local anti-poverty work, the Local Government Management Board’s (LGMB) Anti-Poverty Unit has drawn up an 'Anti-Poverty Strategy checklist' of key issues and themes in the development of anti-poverty strategies which serves as an overall framework for the development of individually tailored policies.

Box 1: Key themes in the development of anti-poverty strategies

- ◆ Monitoring and evaluation
- ◆ Community participation
- ◆ Community-based approaches
- ◆ Integration into mainstream programmes
- ◆ Recognition of limitations
- ◆ Role as employers
- ◆ Budgets
- ◆ The budgetary process
- ◆ Partnership Working
- ◆ Marketing, publicity and feedback

Theme 1: Monitoring and Evaluation

The monitoring and evaluation of the impact and effectiveness of anti-poverty strategies should be a key priority. Tackling poverty depends upon a clear identification of the scale of poverty and the forms it takes (for example, in relation to the unemployed, elderly, lone parents, low waged, etc.). Evaluating the efficacy of anti-poverty strategies thus necessitates systematic collection and mapping

of indicators of social and economic need, that is, the development of a 'local poverty profile' in order to develop suitable targets for anti-poverty work.

The UK government's overall strategy for addressing poverty and social exclusion, *Opportunity for All*, suggests a range of indicators (DSS, 1999; 2000). However, recent studies challenge the over-emphasis upon 'hard' quantitative targets in much regeneration and anti-poverty work at the local level. Such measures are an important tool in evaluating the success of anti-poverty measures. However, the importance of process - the way things are done - together with long-term goals, is frequently underestimated (eg Alcock *et al*, 1999). Similarly, the importance of other qualitative indicators of good practice such as equity, empowerment and accessibility are equally important (Thomas and Palfrey, 1996).

Theme 2: Community Participation

The encouragement of community participation in the development and delivery of anti-poverty strategies is increasingly acknowledged as vital in developing and delivering an effective anti-poverty strategies (Woods *et al*, 2000; Lowndes *et al*, 1998). This can be achieved by devolving power, the decentralisation of service delivery and establishing structures to empower and give voice to those groups often marginalised within traditional decision-making processes. The importance of harnessing local community commitment is increasingly acknowledged by UK central Government (eg SEU, 1998a). In the past, there has been a tendency to 'parachute in' solutions from outside rather than engaging local communities and developing local capacity to act.

Theme 3: Community-Based Approaches

Policy initiatives should challenge the 'trickle down' philosophy which has often underpinned large scale projects in the UK. These are often at the expense of community-based approaches and do nothing to address the isolation and lack of power experienced by people in poverty. Economic development in deprived areas, for example, should focus upon providing quality employment for local people in ways which seek to ensure long term sustainability rather than upon 'flagship' developments which often do not provide quality sustainable employment for local people (MacFarlane, 2000).

Theme 4: Integration into Mainstream Programmes

Many initiatives have been marginalised in the past because their work has not been adequately incorporated within existing corporate commitments but rather have operated as an *ad hoc* 'bolt-on' to existing commitments and services. Mainstreaming is vital to the management and delivery of all corporate policy commitments. If anti-poverty commitments are to be effective they must be an integral part of the routine activities and priorities of service providers. A requirement for all service departments to identify the anti-poverty implications of their work is one means of achieving this goal and, as such, has implications for the organisational structures and mechanisms of accountability of public governance.

The Local Government Information Unit has published a 'mainstreaming checklist' for the development of Local Authority social inclusion policies (Newman and Geddes, 2001). However, these criteria are equally applicable to the development of corporate anti-poverty strategy (Box 2 below).

Box 2: A mainstreaming checklist for anti-poverty strategy

- ◆ Is anti-poverty prioritised in political management arrangements?
- ◆ Has anti-poverty work been mainstreamed in relation to staffing structures?
- ◆ How far are budget planning and anti-poverty work aligned?
- ◆ Is anti-poverty work built into policy evaluation and monitoring?
- ◆ How sustainable is anti-poverty policy?

Source: Newman and Geddes, 2001: 47-48

Theme 5: Recognition of Limitations

The limitations on what can be achieved at a local level need to be acknowledged whilst maximising existing possibilities. Local initiatives alone cannot provide solutions without the type of basic structural changes at local, national and international levels necessary to eliminate poverty.

Theme 6: Role as Employers

In their role as employers, councils should try to set good practice 'benchmarks' in their local economies. These should be used to counter trends caused by de-regulation of the labour market. Wage rates, conditions of employment and equal opportunities should be addressed by anti-poverty strategies.

Theme 7: Budgets

Anti-poverty strategies are unlikely to survive without corporate budgets to support them.

Theme 8: The Budgetary Process

Information on budgets should be made more accessible and councils should open up the budgetary process to allow understanding and evaluation of the *distributional* effects of policy. Anti-poverty strategies should attempt to progressively target services to areas of greatest deprivation. As Alcock and his colleagues (1998) argue, governments in the UK have too often ignored "*the strongly held view of those working in regeneration and anti-poverty, that resources should be allocated overwhelmingly according to need and not by competition*".

Theme 9: Partnership Working

The development of partnerships with local communities, statutory agencies and community and voluntary organisations is increasingly acknowledged as vital in combating poverty. Whilst government must take the lead in addressing problems of poverty and deprivation, they cannot deliver solutions on their own and need to build a shared commitment to partnership working. In this context, the *process* of developing local partnerships and a shared commitment to addressing poverty is as important as the *product*, the formal strategy (Alcock *et al*, 1999).

In the UK, the absence of joint working at a local level has been one of the key reasons for lack of progress in tackling poverty at a local level. The development of local partnerships which bring together public, private, voluntary and community sectors in an over-arching co-ordination framework is one way of ensuring a greater degree of co-ordination in the setting of priorities and

alignment of services by bringing together those who deliver or commission services with service users. However, effective partnership working involves an acknowledgement of a range of issues. Above all, Local Authorities need to be aware of and address the disparities of power between partners and their differing abilities to set agendas within partnerships (Craig and Manthorpe, 1999; Geddes, 1997).

Theme 10: Marketing, Publicity and Feedback

Services to specific groups and areas in poverty should be actively promoted in ways which enhance empowerment and citizenship rights of poor people, for example, through the promotion of advocacy and welfare rights. Equally, Local Authorities in the UK are democratic bodies and accountable to the citizens they serve. As such, the dissemination of information, consultation and feedback are an essential component of a corporate commitment to anti-poverty activity. This can be achieved through the promotion of anti-poverty measures and public forums for feedback and debate for example through citizens' juries, area forums and public involvement in local anti-poverty partnerships (Woods, 2000; Newman and Geddes, 2001).

Anti-Poverty Action by English Local Authorities

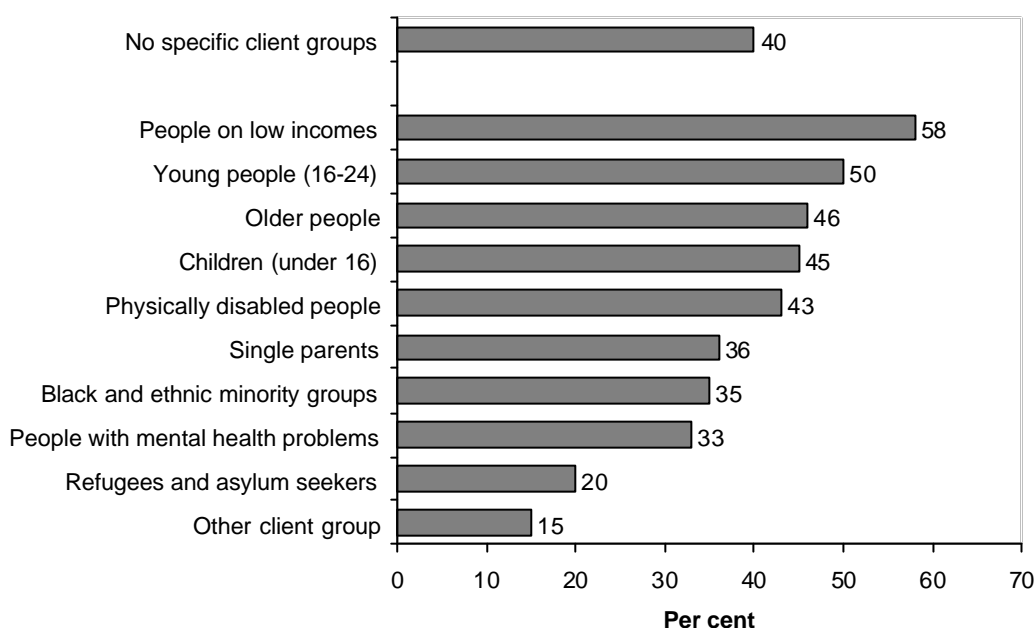
As has been noted above, the development of formal anti-poverty strategies at the Local Authority level is a relatively recent phenomenon in England although work with an explicitly anti-poverty focus has been pursued by the larger metropolitan and urban authorities since the 1980s. These developments have been strengthened by a range of initiatives which create an environment in which anti-poverty work can be pursued. The Best Value framework, introduced in April 1999, encourages Local Authorities to undertake cross-cutting reviews of the ways in which services impact upon minority groups and to set targets to redress social, economic and spatial disparities in the provision of services. The 2000 Local Government Act reinforces Local Authorities' role as community leaders by giving them a duty to prepare community strategies, specific powers to promote social economic and environmental well-being and by requiring Local Authorities to develop more participatory political management arrangements.

In addition, there has been a plethora of initiatives and programmes with a focus upon tackling poverty and social exclusion – including SureStart, Health Action Zones, Education Action Zones, Employment Zones, Drug Action Teams, Learning and Skills Partnerships, the New Deal for Communities, Early Years Development and Childcare Partnerships, the Connexions Service, Youth Offending Teams and local teenage pregnancy strategies. There is a growing recognition that these developments have led to partnership overload. The fragmentation of such initiatives into small and confusing schemes - or 'initiative-itis' (SEU, 1998a) - has led to duplication and a lack of strategic co-ordination.

The development of umbrella partnerships with a more strategic focus at a local level has therefore been a key element of the British Government's Neighbourhood Renewal framework (SEU, 2000). Indeed, research commissioned by the Joseph Rowntree Foundation shows that the focus on partnership working at local a local level is being increasingly replicated in area-based strategies to address poverty and social exclusion in many European countries (JRF, 1998). Local Authorities have a pivotal role in the development of these Local Strategic Partnerships. Survey work by the Local Government Association (LGA), for example, shows that a large majority (71%) of Local Authorities in England and Wales have established or are in the process of establishing a cross-sectoral, cross-agency, umbrella partnership focused upon improving the quality of life in a particular locality (LGA, 2001).

Frequently, anti-poverty work has focused upon particular client groups or communities most at risk of poverty. Results of survey work undertaken by the LGA, for example, reveal that a large proportion of Local Authorities undertaking anti-poverty work targeted initiatives at those groups identified also in the *Survey of Guernsey Living Standards* as being most likely to experience poverty, such as single parents (36%), older people (46%), young people (50%) and those on low incomes (58%), as Figure 2.2 (below) shows.

Figure 2.2: Proportion of English Local Authorities targeting specific client groups in anti-poverty/social inclusion work



Base: All authorities reporting anti-poverty/social inclusion work (N=274). Authorities could indicate more than one response.
Source: LGA, 2001: 13

It should be noted that the 2001 LGA survey included work focused around social inclusion as well as specifically anti-poverty measures. However, the ‘other’ client groups referred to by English Local Authorities included the unemployed, homeless people, young offenders, people in debt and long term sick and disabled people.

In recent years, a wide range of anti-poverty measures have been piloted or adopted by Local Authorities in England. For clarity, anti-poverty policies and activities have been grouped together under the following headings, although some initiatives would clearly fit more than one of the categories listed in Box 3 (below). Among these are minimal cost activities such as negotiation with other agencies to secure facilities for people on low incomes.

Box 3: Forms of anti-poverty action by English Local Authorities

- ◆ Welfare Rights and Benefits Advice/Advocacy
- ◆ Dealing with and Preventing Debt
- ◆ Housing Conditions and Energy Efficiency
- ◆ Local Authority Rents and Charges for Services
- ◆ The Information and Communication Deficit
- ◆ Community Safety and Security
- ◆ Action Against Poor Health
- ◆ Employment and Wages
- ◆ Community Development Measures

It should also be noted that some of the issues tackled and approaches taken are inevitably more appropriate to combating poverty in the larger, urban and metropolitan conurbations. However, the nature of poverty in more rural areas and especially in the Guernsey context, differs from that of industrial conurbations and inner-city communities and this should inform subsequent policy responses. The examples listed below are illustrative of the range and diversity of anti-poverty measures. Developing an anti-poverty strategy for Guernsey requires the development of individually tailored solutions which are sensitive to the unique history and economic and social development of the Island.

1: Welfare Rights and Benefits Advice/Advocacy

Benefit Take-up campaigns: These can help individual families and improve the turnover of local businesses and shops since poorer people spend more locally than the better off. A recent take-up campaign in Somerset, for example, increased the income of social services clients by £750,000 in one year of operation and additional support has been provided for its extension.

Incapacity Benefit: Councils can help disabled people with claims by providing and funding advice and advocacy services which can be linked to welfare rights campaigns and other take-up campaigns.

CASE STUDY: Barnsley Metropolitan Borough Council

The Welfare Rights and Community Liaison Service is a key component of the authority's anti-poverty strategy. The service provides information and advice on all benefit related matters to the general public, the voluntary sector and other professionals. It also provides a tribunal representation service to the highest levels. In addition, the service liaises with voluntary organisations to enable them to help their clients directly.

In 1999, a detailed evaluation of the service was undertaken which concluded that the service had helped clients obtain an extra £3.5 million in benefits - representing £13.15 income for every pound spent on the service. The benefit maximisation work had a number of direct effects:

- Extra money from benefits has reduced poverty and increased the quality of life for clients
- The £3.5 million in extra benefits over the year has had a positive impact on the local economy, creating up to 133 jobs and improving the prosperity of the community
- Clients' increased income and quality of life benefits other stakeholders such as the Local Authority and Health Authority by reducing demand for related services

The service is a key member of the Community Legal Services Partnership and has a 'developmental role' in raising the overall standard of help and advice in the area in order to meet the needs of the most disadvantaged groups. The service also has a community liaison role, encouraging the setting up of self-help groups and voluntary bodies to address social disadvantage.

Source: LGA, 2001: 33

2: Dealing with and Preventing Debt

Credit Unions: Councils can promote credit unions and the expansion of their role to become 'banks' for regeneration grants. Councils can also encourage Social Security Departments to enable people to cash benefit payments at credit union offices.

Housing Management: Anti-poverty principles can be included in the service specifications both for contracted out and Authority housing services as appropriate. This can be achieved in relation to:

- The quality and targeting of information on charges and debt including details of relevant benefits and discounts
- The range and cost of payment methods, eg. provision for weekly payments at no extra cost
- The collection of outstanding charges and debts by affordable instalments based on ability to pay
- Use of discretion and good practice in court action, for example in relation to flexibility over costs, use of non-statutory letters, specific policies for benefit claimants

Handbook of Services for People on Low Incomes: This might incorporate information about low cost and free services including where to go for advice on debt and finance; care and repair services; home improvements for private tenants; concessionary pricing schemes, etc. Information in standard written form may be inaccessible to the poorest and most vulnerable people and alternative formats should be provided (eg large print/audio, other languages).

Council tax and other benefits: Councils can reduce or avert debt by speedy processing of housing and Council Tax benefits.

Tenants in arrears: Councils can put tenants in touch with welfare rights advisers to help identify unclaimed benefits. In Liverpool City, this has been found to have avoided numerous unnecessary evictions and has brought millions of pounds of extra benefits to tenants and the Council. It underlines the arguments for approaching debt problems in a co-ordinated way.

Local Exchange Trading Schemes (LETS): Councils can help with start-up and support and extend LETS schemes. These are also valued by people who are particularly disadvantaged in the labour market (for example, people with mental health problems).

Facilitating charge and arrears payments and retaining sub-post offices: Councils can help retain sub-post offices by entering into agreements with the Post Office and Girobank for frequent no-cost methods of payment of Council Tax arrears and similar charges at sub-post offices. They can also use their influence to try and persuade utility companies to enter into similar agreements and to provide facilities at sub-post offices for recharging of cards and keys for electricity and gas meters.

Debt collection: Research carried out by the National Association of Citizens' Advice Bureaux shows overall advantages to using in-house staff for debt collection rather than private bailiffs.

CASE STUDY: Telford and Wrekin Council

Credit unions have been identified by government as a key tool for tackling social exclusion because they provide financial services to the increasing number of people who have no access to banking services (eg Kempson, 1994; Kempson and Whyley, 1998). The Telford and Wrekin area has been active in the development of social credit unions and a council employee credit union for the past 10 years and has now established one of the first 'live and work' credit unions in the UK.

'Fairshare Credit Union' acknowledges the need for a critical mass of members and loan capacity to create a flourishing institution with long-term sustainability. With significant membership growth since it was established in September 2000, many new members have come from major local employers - including the council. It is one example of how an anti-poverty initiative, gaining membership from the more prosperous in the community, can help the least well-off. The council and others have been instrumental in this change and growth by their practical and financial support to create local premises, new marketing initiatives and links to local companies and agencies.

Source: LGA, 2001: 46

3: Housing Conditions and Energy Efficiency

Energy efficiency: There are clear anti-poverty benefits from energy conservation in housing schemes. The spin-offs include not only financial and health savings but can extend to tenant involvement and local employment opportunities on bigger contracts.

Housing repairs and maintenance: A report by the Nation Housing Forum recommends a coherent and comprehensive strategy based on detailed assessment of housing renewal problems rather than applying uniform solutions. The English Housing Conditions Survey shows that some of the worst housing in the private sector is in rural areas, very often occupied by elderly people living alone.

Energy costs: Councils should be aware of the impact of pricing policies which give preferential rates to Direct Debit account holders and detrimental rates to customers using pre-payment meters and those without central heating. This emphasises the importance of energy efficiency measures and energy awareness training. It is suggested that councils could become gas suppliers themselves and apply their own charging mechanisms.

4: Local Authority Rents and Charges for Services

Council rents: The effects of increasing council rents has been studied by the Joseph Rowntree Foundation. The research showed that unemployment could increase by 10,000 to 27,000 - after four years - if rents rise by 10%, that higher rents reduce disposable income and hence depress demand in the local economy and that increased rents mean greater reliance on means tested benefits, which increases and prolongs unemployment due to the effects of the 'poverty trap'. Councils should:

- restrict rent rises as far as possible preferably introducing a rent freeze
- adopt rent policies which enable tenants to take up work and increase earnings

Simplifying benefits and concessions: Councils can explore the possibilities of adopting a unified benefits and concessions system where people on low incomes can apply for a full range of concessions through one form.

Charging policies and the poverty trap: Councils can commission an independent review of their charging policies to ensure they do not create a poverty trap and/or exclude people on low incomes from accessing council facilities.

Social care charges: Some councils exempt all those on means-tested benefits from charge and build in a 'buffer' to ensure that those just above the limit do not fall below the poverty line. Disability benefits can be disregarded and considered as an essential supplement to meet the extra financial costs incurred through disability.

5: The Information and Communication Deficit

Handbook of Services for People on Low Incomes (see point 2, above).

'One Stop Shops': Some councils emphasise the importance of acting in partnership with other agencies and of inter-departmental co-operation within councils to co-ordinate action. One stop shops are a useful means of providing comprehensive information and saving unnecessary journeys between agencies.

Library services: Councils can develop the role of libraries as a free resource for poor people, including their role as a source of information about rights and services.

Communication poverty: Research by OFTEL shows a social class divide in telephone subscribers. It suggests that telephone installation be incorporated within a community safety programme thereby drawing funds from government and the promotion by Councils of 'Light User Schemes' for those who use their phones very little.

Information poverty: A similar divide also exists in relation to access to information and communication technology (ICT). Councils should ensure that those on low incomes are not denied access to ICT especially as information about rights and services is increasingly provided this way. Free access to ICT facilities via libraries, schools and mobile facilities is one means of ensuring equal access to the benefits of ICT, although vigilance is needed to ensure that other, more traditional information media are not neglected.

CASE STUDY: East Cambridgeshire District Council

East Cambridgeshire District Council is implementing an ICT Learning Centres initiative, targeted at rurally isolated, socially excluded, residents. Fifteen Learning Access Points are being set up in villages without a library or secondary school, in venues such as sheltered housing, community rooms, village halls, leisure centres and village shops. Learners will be supported by trained volunteers to help them use the facilities, both for learning and to access information.

Formal training will be offered through locally based 'taster' sessions and short courses, delivered through the Community Education Service using lap-tops. Progression routes will be available via the village colleges with access supported by the community transport network. A mobile facility is also planned to facilitate access to very small villages and hamlets.

Source: LGA, 2001: 37

6: Community Safety and Security

Community safety partnerships for reducing crime: Councils, voluntary organisations, individuals and employers can share the task of crime prevention with police and probation services. Youth services, employment and training projects are especially important. These joint-working mechanisms can be formalised through the establishment of a community safety of crime reduction partnership.

Sale of dangerous second-hand goods: Devon County Council's anti-poverty strategy includes provision to divert resources to control the sale of dangerous second-hand furniture and electrical goods, including free annual electric blanket checks for the elderly. In addition, the council publicises the dangers of home-working schemes and prosecutes where 'employer's' claims prove to be false or misleading.

CASE STUDY: Cardiff City Council

Cardiff City Council are committed to reducing crime and the fear of crime across the city and county. As such, it is a key member of the Cardiff Community Safety Partnership and has been actively involved in its work. The Llanrumney Youth Inclusion Project has been in operation since January 2000. The project is managed by Crime Concern, a voluntary organisation which works with national and local partners to increase community safety.

Nearly a quarter (23%) of those living in Llanrumney are young people – much higher than the Cardiff average. As with many of the larger estates, there is concern about youth crime and annoyance. The Cardiff Community Safety Partnership identified that Llanrumney could benefit from an initiative that includes and involves young people in reducing crime.

The objectives of the Llanrumney Youth Inclusion Project are to:

- Reduce crime and nuisance levels by 50% over three years
- Reduce the numbers of young people coming to the attention of the authorities for criminal and nuisance behaviour by 30% over three years
- Involve local people in developing a programme of activities designed to enhance the life chances of young people and give them a stake in the community
- Produce plans to ensure that the community is able to develop and sustain the successes of the programme after the initial three year funding regime ends

The Llanrumney Youth Inclusion Project works with 40-50 high risk young people providing each with 10 hours per week of programmed activities. Its aim is to reduce arrest rates amongst the target group by 60%. The project also provides activities for 150-200 young people in the 8-18 age range and has recruited 25-30 local volunteers. Local police report that, during the projects' activities, there are very few anti-social behaviour calls and the number of burglaries has stabilised. They attribute this to the activities of the programme.

Source: LGA, 2001: 35-36

7: Action Against Poor Health

Siting of shops: The link between low income and poor diet has implications for the siting of shops. There is a need for accessible shops stocking fresh healthy foods. New supermarkets should be on main public transport routes.

Access to health and social care facilities: Councils can foster an awareness of factors which prevent equal access to essential health and supporting services and facilities and develop strategies to overcome these.

Health promotion: Local Authorities should consider working with health authorities to redress the tiny proportion of health spending allocated to health promotion.

CASE STUDY: Waltham Forest Borough Council

The authority partially funded a 'Get Cooking' project targeted at improving nutritional adequacy amongst children, in the most deprived areas of the borough, through action in schools. Research for the project showed that children often determine what the family eats so the aim was to influence the family diet via the children.

Three schools took part in the scheme and the content, timing, numbers and evaluation were determined by negotiation between community dieticians and the head teacher and teaching staff. Six sessions per school focused upon nutrition education about balanced diets, recipes and cooking skills. A take home pack, intended to introduce new foods into the home, was supplied to each child after class for homework.

The children's knowledge was tested by a nutritional quiz and a food group based diary, both completed after the 'Get Cooking' sessions. After completing the course, all year groups had

improved their knowledge base by over 100%. There were significant improvements to the children's diets due to a combination of healthier lunchboxes prepared at home and healthier school meal choices. Teachers believed that the project offered children skills which were not part of the curriculum and should be a more regular part of the curriculum.

Source: LGA, 2001: 47-48

8: Employment and Wages

Encouraging local employment: Hills and his colleagues (1995) recommend that local Economic Development Partnerships be established in order to:

- Ensure grant aid to 'deprived' areas generates quality, sustainable economic activity for local people rather than being resourced and staffed from elsewhere
- Encourage businesses to establish in deprived areas where their services are absent
- Ensure that work and training opportunities are related to skills gaps and projected needs in the job market

Promoting good employment practice: Anti-poverty strategies should include a commitment to promoting good employment practices amongst local employers including equal opportunities policies, exploring partnership approaches to nursery provision and childcare and enforcement of national minimum wage legislation.

CASE STUDY: Kingston Upon Hull Council

Hull District Council has established a pioneering local national minimum wage enforcement project, in co-operation with the Inland Revenue, Department of Trade and Industry and local trade unions and youth organisations. Called 'Fair Pay, Fair Play', the scheme also enforces the EU working time directive and (where callers provide a name and address) provides a mechanism for undertaking take-up work around leisure passes, housing and council tax benefits and Working Families Tax Credit.

The scheme provides a telephone service for callers who may, if they wish, remain anonymous, to identify underpaying employers in the knowledge that all complaints will be investigated. As well as connecting issues of low pay to the EU's working time directive and take-up work, the project also aims to build confidence in the business community: that those employers who are meeting their statutory obligations will be protected by the council from unfair competition.

According to the most recently available figures, the project has generated on average over a dozen calls per week since its launch in February 2001. It has so far led to 17 enforcement cases being taken up by Inland Revenue. Their officers have described the project as "*possibly the most cost effective enforcement mechanism*" and "*having the potential to change the geography of Minimum Wage enforcement*".

Source: LGA, 2001: 38

9: Community Development Measures

Long term community development work which aims to empower local communities, providing training to support local community involvement, incorporate relevant job creation and promote economic and social development, is central to the development of a long-term, sustainable anti-poverty strategy (Barr, 1995; Craig *et al*, 1990). This can be achieved through:

- **Community Development Trusts.** These have been established in many areas to bring together residents, councils, voluntary organisations and others in order to encourage co-ordinated responses to the problems faced by deprived areas.
- **Decentralising Budgets.** Councils can explore the potential for decentralising budgets and involving local communities in decisions about services such as schools, the police, social services, etc.
- **Supporting voluntary sector organisations.** Councils should act to support and develop the voluntary sector. These can provide both services directly and give voluntary work experience to the long-term unemployed.
- **Involving young people.** Councils should develop youth service provision with a view to finding a positive role for young people in local anti-poverty initiatives.
- **Overcoming social exclusion.** Community development provides a means of overcoming the exclusion, isolation and hopelessness of many deprived areas. This is especially important for vulnerable people who may be living in the community instead of in institutional contexts.

CASE STUDY: Stockport Metropolitan Borough Council

Adswood and Bridgehall Regeneration Scheme has £2.8 million in funding from Single Regeneration Budget and SureStart. It is a capacity building scheme based in two housing estates suffering from high levels of deprivation and isolated in terms of road access and surrounding affluence. The scheme seeks to improve residents' quality of life through a range of projects. At the same time, local people will be given training and support so they can steer, manage and evaluate the activities taking place.

Very little community development work had been undertaken prior to the scheme. Projects include:

- An arts project. This aims to develop community arts with local people, encourage local participation, and build local capacity
- A community safety project. This aims to support local people in developing practical solutions to make the area safer to live and work
- Projects for children. These include a multi-games area and provision for child care needs
- The Youth Directions project. This aims to involve young people in the regeneration of the area through the development of a Youth Forum which will work with the Community Forum

Source: LGA, 2001: 45-46

10: Transport

Councils can explore the possibilities of securing improvements to public transport networks and organising alternative and affordable forms of transport in order to integrate outer estates with main towns and provide access to and from rural areas.

CASE STUDY: Greater Manchester Passenger Transport Authority (GMPTA)

GMPTA has secured funding from the Rural Bus Challenge for three years. As a result, they have been able to focus on reducing social exclusion in rural areas, by improving the choice and quality of public transport. In 1998, funding was used for taxi interchanges and improved facilities at rural rail stations and shared taxi schemes in some areas. In 1999, a rural transport co-operative was established.

The GMPTA has also formed a charitable company which provides accessible transport for those unable to use conventional public transport, called 'Ring and Ride'. This service provides for short distance journeys, in the process enabling people to remain active in their communities.

Source: LGA, 2001: 37-38

The 'Problem' of Community Participation and Involving 'Poorer' people

Many authorities began to implement anti-poverty strategies during the late 1990s along the 'best practice' lines discussed above and shown in Box 1. However, they often found some elements of the strategy easier to implement than others and in particular many authorities have only a limited expertise at widespread community participation and in seeking the views and active participation of 'poorer' people.

The Report of the Commission on Poverty, Participation and Power in the UK has recently produced a set of guidelines on how this crucial element of any anti-poverty strategy might be achieved (Commission on Poverty, Participation and Power, 2000; Tufo and Gaster, 2002). The Commission argued that that participation in decision-making processes by people experiencing poverty would:

- improve decision making;
- empower individuals and communities; and
- promote a healthier democracy, in which everyone feels involved.

The Commission recommended that administrations should set up a task force made up of people with direct experience of poverty, and people with experience of participatory ways of working to draw up recommendations on ways to ensure that people experiencing poverty can participate in decision-making processes affecting their lives. These task forces could be guided by the following ten suggestions;

1 Looking at policies on poverty? Involve the real experts

People living in poverty and their organisations should be fully involved in the design and implementation of anti-poverty programmes and strategies.

2 How is it working? Ask the people who know

People living in poverty should be involved in developing ways to monitor and assess the impact of anti-poverty programmes and strategies. The Social Security authority should also encourage user involvement of people on benefits.

3 Want people to participate? Stop punishing them! - In the short term, national directions on the local administration of benefit rules on availability for work and incapacity should be clearer, to ensure they don't penalise those doing voluntary or community work. In the longer term, there should be an audit of barriers to participation created by the benefits system, involving people on benefits themselves, and a review of how the social security system could be adapted to value voluntary and community work.

4 All policies affect people in poverty - ask them how

People living in poverty should be involved in evaluating all policies with an impact on their lives.

5 Usual methods + the usual suspects = old answers - find new ways to work!

Strategies to improve democracy and consultation should be adapted to ensure that people experiencing poverty can take part.

6 Ground rules for getting it right

People experiencing poverty should be involved in developing benchmarks to ensure their participation in consultative/decision-making processes and in monitoring performance against these.

7 Raise expectations of rights

Young people should be encouraged to see themselves as having rights to take part in decision-making, through the curriculum and their involvement in how schools are run.

8 Give us the money!

The authorities should ensure adequate funding for participation in decision-making processes by people experiencing poverty at all levels.

9 Carrots and sticks for people with power

The culture of organisations, and the rewards and sanctions for people working for them, must be changed, to make participatory approaches work.

10 Share what works - Lessons about participatory methods and ways of working should be shared more widely.

Development of Anti-Poverty and Social Inclusion Strategies in Wales, Scotland and Northern Ireland

Introduction

In the late 1980s and 1990s, many English Local Authorities started to develop anti-poverty strategies in response to the growth of inequalities in the UK and in the absence of a co-ordinated central government response (see Section 1). However, although many anti-poverty schemes were successful in their own terms, they did not entirely address broader patterns of exclusion from social, economic, political and cultural life. The election of New Labour in 1997 signalled a shift towards this broader focus upon 'social exclusion' (eg DSS, 1999; 2000). Social exclusion is a multi-dimensional concept which embraces poverty but is also broader. It refers to an inability to

participate in society as a result of a range of exclusionary processes including poverty but also, for example, discrimination, area deprivation, poor public services, etc. The work of the government's Social Exclusion Unit thus reflects a concern with the difficulties faced by those who are 'excluded' – the homeless, teenage mothers, disadvantaged young people, drug abusers (see SEU, 2001a).

However, as Newman and Geddes (2001) note, this approach can result in a tendency to focus upon 'deviant' attitudes and behaviours and to seek solutions in modifying the behaviour of those experiencing exclusion. Social exclusion is caused by underlying structural processes which occur throughout society and the causes of exclusion should not therefore be sought solely amongst excluded people or poor communities. As Geddes (1999: 7) argues "*there are excluders as well as victims of social exclusion*". As a result of these concerns, local strategies for tackling disadvantage have moved beyond tackling social exclusion to a focus upon promoting greater social inclusion and social justice. This trend is illustrated in the development of social inclusion strategies in Scotland, Northern Ireland and Wales.

Scotland

Both in term of the process of policy development and desired outcomes, there are many similarities with anti-poverty initiatives. The Scottish Social Inclusion Strategy, *Opening the Door to a Better Scotland* (Scottish Office, 1999), combines a focus upon area-based measures designed to tackle neighbourhood deprivation, with an emphasis upon addressing the needs of those most likely to experience social exclusion, namely: people on low incomes (including the low paid, the unemployed, lone parents, the elderly, young people); women; ethnic minorities; disabled people, and; homeless people. A concern with addressing the needs of some of these groups (eg the elderly, young people) is reflected in the targets for tackling poverty outlined by the Scottish Parliament (Scottish Parliament, 2000). The development of Scotland's social inclusion strategy also raises similar processual issues to those raised in the evolution of local anti-poverty strategies, for example, in relation to community involvement, mainstreaming of social inclusion policies, encouraging partnership working and the development of a strategic, corporate approach (Geddes, 1999).

Northern Ireland

By contrast with the development of Scotland's social inclusion strategy, the approach adopted in Northern Ireland places greater emphasis upon tackling unemployment and on increasing people's knowledge and skills to enable them to access employment opportunities (Northern Ireland Office, 1999). Job creation has long been a major focus of anti-poverty policy in the UK. However, from an anti-poverty perspective, it is not merely the creation of jobs *per se* that is important but the accessibility of those jobs to local people and the terms and conditions of employment that are important outcomes (Alcock *et al*, 1999). The accessibility of employment in terms of considerations of education, training, equal opportunities, transport and childcare provision) emphasises the importance of addressing other dimensions of disadvantage alongside income poverty. The Northern Ireland Office's approach to social inclusion, for example, prioritises the needs of minority groups vulnerable to social exclusion - in particular, ethnic minorities, travellers and teenage mothers.

Wales

The Welsh National Assembly's *Annual Report on Social Inclusion* outlines a range of policies and programmes which focus upon tackling social disadvantage. The Assembly's Social Inclusion Network was tasked with bringing together representatives from all relevant, major areas of activity

in order to unify policy and develop an approach to social inclusion which spans economic development, housing, education, health, social services, sustainable development and the European Structural Fund programmes. The *People in Communities* programme, launched in June 1998, was the first approach adopted by the National Assembly for targeting deprived communities for specific and focused support. Its objectives are:

- that all people in the community should have access either to work, to training or education or to another meaningful activity, such as community or voluntary work
- that everyone should have somewhere decent and safe to live
- that everyone should be able to lead healthy lives and have access to appropriate health care
- that all children in the community should feel safe and be provided with appropriate education and opportunities for play
- that people should be empowered to voice and contribute to decisions made about their community

Since then, the *Sustainable Communities* programme, launched in 1999, has also been implemented to improve housing conditions and help sustain communities. A broad range of projects have been supported such as childcare facilities, mother and toddler groups and a healthy living centre. These projects are supported by a range of other initiatives such as the *Healthy Communities* programme, SureStart, the *Children and Youth Partnership Fund* and *Children First*.

European Anti-Poverty Initiatives

Article 137 of the Amsterdam Treaty effective since May 1999 has extended the European Union's powers to combat social exclusion and this has contributed to the launch of a European social inclusion strategy at the Lisbon summit of the European Council in March 2002. The development of anti-poverty and social inclusion strategies was subsequently formalised as a result of the December 2000 Nice summit of the European Council as part of the *European Social Agenda*. The key objectives are outlined in Box 4 below:

Box 4: European anti-poverty and social inclusion objectives – Dec. 2000 Nice European Council

- ◆ **Facilitating participation in employment and access by all to resources, rights, goods and services**
 - Promoting access to stable employment for all those able to work
 - Preventing exclusion from work by improving employability
 - Guarantee everyone has the resources to live with human dignity
 - Implement policies which aim to provide access for all to decent housing with adequate basic services
 - Provide access for all to appropriate healthcare
 - To develop, for the benefit of those at risk of exclusion, services facilitating access to education, justice and services (eg. culture, sport, leisure)
- ◆ **Preventing the risk of social exclusion**
 - Exploit fully the potential of ICT and ensure that no-one is excluded
 - Develop policies which seek to prevent life crises which can lead to social exclusion (eg. debt, homelessness, school exclusion)
- ◆ **Helping the most vulnerable**
 - Promote integration of those experiencing particular integration problems (eg. people with disabilities)
 - Develop comprehensive actions in favour of areas of social exclusion

◆ **Mobilising all relevant bodies**

- Promote the participation of people experiencing exclusion
- Mainstream the fight against exclusion into overall policy
- Promote dialogue and partnership between all relevant public and private bodies

The *European Anti-Poverty Network (EAPN)* has long argued for the implementation of a European strategy to combat social exclusion, modelled on the European employment strategy, outlining a common objective for the Community and Member States of eradicating poverty and social exclusion, sets guidelines for combating exclusion, and puts in place national plans to combat exclusion. The EAPN approach is based upon three key pillars (EAPN, 2002):

- ◆ **Promoting the effective exercise of fundamental rights by all**
- ◆ **Promoting an integrated approach and action**
- ◆ **Promoting participation and partnership**

The *Joint Report on Social Inclusion* drafted by the Council of Europe’s Employment and Social Policy Group contains a wide variety of measures pertaining to issues of social inclusion, anti-poverty work and social integration within the Member States of the European Union (CEU, 2001). All too frequently however governments have made little attempt to justify their choices or to distinguish between policies, programmes, actions, new and existing initiatives, nor to say what is innovative about them (EAPN, 2000). Table 2.1 (below) illustrates the variety of the best practice examples offered by the 13 participating countries in the development of their National Plans for Social Inclusion (NAPsincl) as mandated at the Lisbon summit of the European Council. These have been collated by the *European Anti-Poverty Network*:

Table 2.1: Good Practice Examples, CEU (2001)

Theme	Number of examples
Employment	8
Mobilising stakeholders	8
Minimum income	7
Education	7
Helping the most vulnerable	6
Family / children	6
Area / territories / regions	5
Housing	4
Health	4
e-Inclusion	4
Homeless people	4
Justice	3
Culture and sport	2
Debt	1

Source: EAPN (2002: 20)

On the basis of the analysis existing examples of best practice and extensive prior expertise in this area the EAPN made the following recommendations in relation to the future development of *National Plans for Social Inclusion* as outlined below (EAPN, 2002: 129-131):

Figure 2.3: EAPN Recommendations for Best Practice in Inclusion and Anti-Poverty Strategy

◆ **Information, participation, partnership and exchange of good practice**

- Get the NAPsincl out into the open
- Take ownership of NAPsincl back to the grass roots
- Emphasise participation by people in poverty
- Involve both sides of the labour market
- Develop local partnerships
- Share good practice

◆ **Developing coherent policies**

- The EU must support a coherent long-term strategy
- Each state must ensure transparent implementation of plans
- Create clear linkages between action programmes and budgetary processes

◆ **Follow-up, analysis and evaluation**

- Develop preliminary analyses
- Develop indicators of progress
- Develop partnership-based evaluation

◆ **Recommendations on the content of inclusion policies**

- Uphold a decent income for all
- Develop existing social protection systems
- Get people back into dignified employment
- Act for gender equality
- Enable the practical exercise of a right to housing
- Develop health support measures
- Recognise people in poverty as cultural actors
- Act for the most vulnerable groups

Summary

The above sections illustrate the importance of the *process* of developing an anti-poverty strategy alongside a focus upon its *outcomes* in terms of long-term goals and appropriate policy measures. It also emphasises the interconnections between process and product in the development of anti-poverty strategies. Community involvement, for example, contributes to a more successful identification of the problems facing people living on low incomes as well as building local capacity to support long-term solutions. The key points are summarised below:

- **Mainstreaming:** Anti-poverty strategy should be the responsibility of the entire organisation and needs to be incorporated within existing corporate commitments, rather than operating as an optional, *ad hoc*, 'bolt-on' to existing commitments and services. Anti-poverty perspectives need to be prioritised in political management arrangements, in organisations' staffing profiles and in the budgetary process.
- **Partnership working:** Effective anti-poverty strategies build upon the experience and expertise of a wide range of statutory and non-statutory organisations. Whilst government must take the lead in tackling poverty, they cannot deliver solutions on their own and need to build a shared commitment to partnership working. In order to encourage effective collaboration, Local Authorities need to be aware of and address the disparities of power

between partners, for example, in relation to community and voluntary groups (see, for example, ACU, 1999).

- **Monitoring and evaluation:** Better information and the monitoring and evaluation of the impact and effectiveness of anti-poverty strategies should be a key priority. This should include evaluation of processual issues (the way things are done) and long-term qualitative measures (such as equity, empowerment and accessibility), alongside 'hard' quantitative indicators.
- **Community involvement:** The creation of sustainable structures through which local people can exercise real control over the decisions, structures and processes which affect their lives should be a key priority. This can be achieved in a variety of ways: devolved decision making at the community level; widening community participation in decision making processes; building community capacity; resourcing and developing community and voluntary groups and broadening participation to include young people and marginalised groups.
- **Income maximisation:** Ensuring that people living in or on the margins of poverty are receiving all the benefits to which they are entitled is a key feature of anti-poverty work. This can be achieved through a range of measures: initiatives to maximise the efficiency of benefit delivery (eg one stop shops, unified benefit systems); reform of charging and debt recovery procedures; support for community economic development initiatives (eg Local Exchange and Trading Schemes [LETS], credit unions) and welfare rights and advocacy work (eg benefit take-up campaigns).
- **Employment and pay:** Job creation measures need to address the *quality* of job creation measures in terms of, for example, sustainability, equal opportunities, pay rates) as well as the quantity of job opportunities. This includes tackling employers who develop a dual labour market, operate discriminatory employment practices or abuse minimum wage legislation.
- **Access to services:** Widening access to public services is a basic principle of anti-poverty work since local public services are often directed towards those on low incomes. Local Authorities need to focus upon improving the accessibility of mainstream public services and develop accessible public services targeted at people living on low incomes.

Chapter 3: Implications of the Findings of the *Survey of Guernsey Living Standards*

The results of the *Survey of Guernsey Living Standards* provide a scientific basis to aid the development of an anti-poverty strategy. As discussed in Chapter 2, a prerequisite for any anti-poverty strategy is a clear identification of the scale of poverty and the forms it takes (for example, in relation to the unemployed, elderly, lone parents, low waged, etc.). Evaluating the efficacy of anti-poverty strategies thus necessitates systematic collection and mapping of indicators of social and economic need, that is, the development of a 'local poverty profile' in order to develop suitable targets for anti-poverty work. The findings of the *Survey of Guernsey Living Standards* provide this information and are summarised below.

Adult and Child Poverty

The *Survey of Guernsey Living Standards* examined the extent of adult and child poverty in Guernsey and the population's living standards at the beginning of the 21st Century. People were defined as living in poverty if they had a low income and were unable to afford four or more of the 'necessities of life' so that their standard of living was below the minimum considered acceptable by the majority of Islanders. What constituted the necessities of life was determined in Phase One of the Survey, where respondents were asked which items and activities they thought were essential which nobody should have to go without because of lack of money.

- The population of Guernsey considers a wide range of adult possessions and social activities to be essential and feels that no-one should go without these because of lack of money.
- There is even greater support for children's possessions and social activities. Large majorities think that all Islanders should have enough money to participate in Island life as well as to meet their basic needs for food, clothing, shelter and medical care.
- The vast majority of households in Guernsey are not living in poverty and are not at risk of becoming poor in the near future. Ninety-five percent of pensioner couples are not poor.
- Guernsey people are less likely to suffer from poverty and deprivation than people in Britain.
- However, over 3,000 households (16%) in Guernsey are poor. People in these households have a low income and suffer from multiple deprivation – they do not have four or more necessities of life which the majority of islanders think they should be able to afford and should not have to do without.
- Almost two thirds (63%) of lone parents are suffering from poverty, *ie* they have a low income and do not have at least four necessities of life due to a lack of money. Two fifths (43%) of single pensioners are also living in poverty in Guernsey as are a quarter of large households with children (26%).
- Poor people in Guernsey have greater difficulties than poor people in the UK in keeping their homes free of damp and keeping warm in winter. The higher cost of clothes and medical care also causes problems for poorer Guernsey households.
- Being unable to afford adequate clothing seems to be a problem for both adults and children in some poor households in Guernsey.
- One in five of the Guernsey households cannot afford any savings for retirement or emergencies or to 'replace worn out furniture'. Fourteen percent said they could not afford a 'damp free home'.

- Poor parents are likely to go without social activities and financial security so that they can afford food, clothing and other ‘necessities’ for their children. For example, 91% said that they went without some essential social activities and financial security in the previous year, 35% said that they had an inadequate diet by today’s standards and 9% said they could not afford to feed their children adequately.

Housing and Standard of Living

The high cost and often relatively poor quality of housing in Guernsey is a major issue, particularly for the poorer sections of society. However, it must be stressed that the overwhelming majority of people are satisfied with both their accommodation and the area where they live. They like living in Guernsey and their own neighbourhood.

- People with higher incomes have the best housing conditions and poor people have the worst housing conditions.
- Poor people are most likely to live in accommodation rented from the States and are unlikely to be owner-occupiers.
- People with high monthly mortgage or housing loan payments are least likely to be poor.
- No association was found between the amount of rent paid and poverty and there are poor households paying both low and high rents.
- A large majority of people are satisfied with their accommodation and their neighbourhood.
- Some dissatisfaction with accommodation was reported by families with children and by poor households.
- Most people (roughly three quarters) report that their homes are in a good state of repair. Older people are more likely than younger people to report a good state of repair.
- Private renters are more likely than either States’ renters or owner-occupiers to report a poor state of repair.
- Half the population have at least one problem with their accommodation (poor housing conditions). The most commonly cited problems are damp, shortage of space, mould and rot. However, evidence from the recent *Housing Needs Survey* indicates that, in many cases, the extent of these problems may not be serious.
- There are three times as many households in Guernsey with problems of damp as in Britain. Twice as many have problems of mould or a leaky roof and almost twice as many households lack adequate heating facilities.
- Problems of damp walls, floors and foundations affect a quarter of Guernsey households yet 95% of Islanders believe that ‘a damp free home’ is a necessity of life that everybody should be able to afford and nobody should have to do without. There seems to be a large gap between the aspirations of the Guernsey population and the realities of housing conditions on the Island.
- Problems with accommodation affect a higher proportion of private renters than either States’ renters or owner-occupiers.
- Poor housing conditions are reported to be affecting the health of more than one in 20 people.
- One in 10 adults aged under 30 or over 65 reported health problems caused by poor housing conditions.

Health and Standard of Living

During the last two decades, a wealth of evidence has been accumulated that suggests that poverty causes poor physical and mental health. People who live in disadvantaged circumstances have more illnesses and shorter lives than those who are more affluent. Data from this survey supports this evidence: those with the lowest incomes were over four times as likely to report poor health than those in the highest income groups and those who lived in poverty were over four times as likely to report poor health than those not in poverty.

- People who live in disadvantaged circumstances have poorer health than those who are more affluent.
- Those who reported that they were 'never' poor consistently reported better health than those who were 'sometimes' or 'always' poor.
- Those reporting that they were poor 'sometimes' most frequently reported social isolation. By contrast, those reporting that they were poor 'all the time' most frequently reported depression.
- For each of the measures of health examined, respondents in the lowest net household income quintile had the worst health. In general, there was a linear trend between rising income and better health.
- For all but one of the health measures examined, those who were 'poor' fared significantly worse than those who were 'not poor'.
- There is a clear and unequivocal association between poor health, measured in a number of ways, and poverty, also measured in a number of ways, whilst taking into account the influence of other variables known to influence health. In general, those in the poorest circumstances experienced four times worse health than those in the most favourable circumstances, when controlling for their age, sex, household type, level of education and place of birth. In simple terms, this means that poor people in Guernsey are four times more likely to be ill than the rest of the population.

Crime, Social Harm and Standard of Living

There is an unequal risk of experiencing socially harmful events in Guernsey. Poor people are more likely to suffer from both crime and other harmful events than the rest of the population.

- The vast majority of Guernsey people had suffered no crime in the previous year. However, just over a third were victims of some form of crime.
- Nearly three quarters of victims experienced vehicle-related crime whilst 37% experienced other forms of property crime and only 20% personal crime.
- Most people (19%) were victims of just one crime but 9% experienced two crimes and 5% experienced three or more crimes.
- The people of Guernsey experience less crime than British people in most categories of crime, especially crimes of violence.
- People living in poverty bear the brunt of most crime: 39% of those living in poverty experienced crime in the previous year compared to only 33% of those not poor.
- Higher rates of crime affected respondents aged 16-24, households with two adults, with and without children and those born in Guernsey or one of the other Channel Islands.
- More than half the Guernsey population worries about being a victim of some form of crime.
- People worried most about burglary: 41% said that they were 'fairly' or 'very' worried about having their home broken into and something stolen.

- Poor people were nearly twice as likely to feel 'fairly' or 'very' unsafe when on the streets and 1.7 times more likely to feel unsafe when at home than the rest of the population.
- People living in accommodation rented from the States of Guernsey, as well as women and the elderly, worry most about crime.
- 76% of people reported some form of harmful event in their life in the previous twelve months.
- Of the people who had experienced a harmful event or situation, 72% said that they had relationship problems (particularly the death of a close friend or relative).
- Poor people were significantly more likely to experience a harmful event in the previous year: 91% of poor people experienced a form of difficulty compared to only 73% of those not living in poverty.

Social Support and Standard of Living

When times are hard, family and friends are the first source of help and support for many people. One indicator of the existence of functioning social networks is the amount of practical and emotional support 'potentially' available to individuals in times of need. Almost everyone in Guernsey can count on at least some support with practical and emotional problems, however:

- Almost two thirds of respondents can count on good support
- Younger and older people have better support networks than middle-aged persons
- Women have more potentially supportive networks than men
- Single adults report less supportive networks than couples
- Those in social housing have poorer potential support networks than private renters or owner-occupiers
- People born in Guernsey have better social support networks than those born elsewhere
- People with a lower income tend to have worse social support available
- Poor people are likely to have less social support

Services and Standard of Living

Access to services are known to affect people's standard of living, with good local services improving people's standard of living. Local services may also provide a means of participating in the community (*eg* going to church or attending an evening class).

- Lack of availability, or 'collective exclusion', from public and private services affects close to one-third (31%) of respondents. Lack of affordability, or 'individual exclusion' affects one in seven (14%) respondents.
- Poor people are more likely not to be able to use public and private services because they are either too expensive or not available where they live.
- Poor people have some difficulties with paying to use public sports facilities, museums, galleries, dentists and cinema/theatres.
- The majority of people feel that there is insufficient community policing and an inadequate bus service in many areas.
- Exclusion from elderly/disabled services affects very few Islanders.

Perceptions of Poverty

In a democracy such as Guernsey, the population's views and perceptions about poverty and the standard of life on the Island are of great importance. It is also important to know if people are prepared to pay more tax in order to eliminate poverty.

- Fairly high proportions of households said that their incomes were inadequate to avoid absolute poverty (7%), general poverty (12%) and overall poverty (16%). Scientific measurement of relative poverty (suffering from both low income and multiple deprivation) also found that 16% of the population were 'poor'.
- Poverty rates are lower in Guernsey than in the UK. However, rates of poverty amongst lone parents are very high in both countries and, unfortunately, poverty amongst single pensioners in Guernsey is worse than in the UK.
- The average incomes of poor households, before housing costs, (£231 per week) are only slightly above that needed to avoid absolute poverty in Guernsey (£226 per week).
- The rates of extreme time stress (7%) in Guernsey and Britain are the same, however, there are fewer people who suffer from moderate time stress in Guernsey than in Britain. Overall, Guernsey people suffer from slightly less time stress than the population of Britain.
- The 'poorest' suffer twice as much time stress as the rest of the population.
- People in Guernsey are very pessimistic about poverty; 36% thought poverty had increased over the past 10 years (despite rapid economic growth) and 44% thought that poverty would continue to increase over the next 10 years. Much smaller numbers thought poverty would decrease.
- The large majority of Guernsey people (67%) believe that poverty and need are caused by inevitable changes in society, injustice or bad luck.
- Two thirds (67%) of the population would support an increase in tax to help end poverty in Guernsey.

Who are the Poor?

In order to be cost-effective and efficient, anti-poverty policies need to be targeted at the groups of people who are most likely to be poor (see Chapter 1). The *Survey of Guernsey Living Standards* showed that people in households that lacked four or more of the necessities of life and that also had a low income were highly likely to be poor. The distribution of these poor households by household type is shown in Table 3.1 below:

Table 3.1: The distribution of poverty by household type in Guernsey

Household type	% of ALL poor households	% living in poverty
Single Pensioners	30	43
Large Families (Four or more people including dependent children)	26	20
Lone Parents	14	63
Single Adults	11	16
Adult Couples	7	5
Small Families (Couple with one child)	6	10
Pensioner Couples	3	5
Multiple Adult Households	3	4
Total/ Average	100	16

Table 3.1 clearly shows that poverty is highly concentrated in certain types of household in Guernsey. Forty three percent of single pensioner households are poor and they make up 30% of all poor households. Similarly, 40% of all poor households are either Lone Parent families or Large Families with dependent children (*eg* households with four or more people including couples with two or more dependent children or households with both dependent and adult children). A further 6% of poor households are Small Families (e.g. couples with one dependent child). Thus, over three quarters (76%) of all poor households in Guernsey are either Single Pensioners or families with dependent children. These facts would seem to indicate that an anti-poverty strategy in Guernsey should focus (at least initially) on ending both child poverty and the poverty of single pensioners (who are mainly elderly women who have been widowed). In addition, anti-poverty policies should also aim to help single adult households (these mainly consist of younger adults). There is relatively little poverty amongst adult and pensioner couples without children and multiple adult households.

How Much Will it Cost to End Poverty in Guernsey?

The *Survey of Guernsey Living Standards* provides a rich source of information about the costs of ending poverty. It will soon be possible to calculate how much it would cost to raise the incomes of poor households above the poverty threshold defined in a variety of different ways. It should be possible to estimate these costs both in terms of the total amount of money needed or in terms of the proportion of income of non-poor households which would need to be transferred to 'poor' households. Unfortunately, it is not possible to accurately make these calculations until the results of the 2001 Census are available as, until then, the numbers of different types of household will not be accurately known. However, detailed below is an example of this kind of calculation for single pensioners, the household type which represents the greatest number of poor households (see Table 3.1 above).

In the *Survey of Guernsey Living Standards*, poor single pensioner households had an average weekly income after deductions - but before allowing for housing costs - of £112.44. The full old age pension in Guernsey at that time was £112.50 (see Chapter 4) so it seems likely that these poor single pensioner households had an income level that was on average equivalent to the full old age pension for a single person. It is clear from the survey that this was insufficient to allow these (mainly) elderly women to avoid poverty. One way of estimating how much income a single pensioner would need to avoid poverty is to construct a Minimum Budget Standard for that type of household. A Budget Standard is a specified basket of goods and services which, when priced, can

represent a particular standard of living. Budgets can be devised to represent any living standard (Bradshaw, 1993). They can then be tailored to the circumstances of different households by varying the quality and price of the items included in the basket of goods and services. This kind of exercise has not been undertaken in Guernsey but a set of minimum budget standards were produced in Jersey in 1998 using a consensual method (Middleton *et al*, 1998). The minimum essential budget for single female pensioners was costed at £117.37 per week excluding housing costs and at £208.31 per week for those in a States rented flat (assumed to be a one bedroom flat rented at £86 per week) and £122.31 per week for those who owned a one bedroom flat outright⁴.

If the cost of living for single pensioners in Guernsey is assumed to be equivalent to those in Jersey, then poor Guernsey single pensioners would need their incomes raised by on average £10 per week for owner occupiers and £96 per week for States renters (largely to cover housing costs).

⁴ It should be noted that 44% of poor single pensioners in Guernsey rent from the States, 44% are owner occupiers and 12% are private renters. The average cost of States rented accommodation in Guernsey may be less than in Jersey

Chapter 4: Pensioners

Introduction

This section focuses on the plight of poorer pensioners on the Island. Although many issues affecting poor pensioners also affect younger people on the Island, there are two key areas which require special attention in any anti-poverty policy. The first has to do with deprivation and the impact insufficient money has on the living standard of pensioners. The second key area deals with the health and disability of older persons and the care and support necessary to enable elderly persons to live as independently as possible. In the sections which follow, we take a closer look at single poor pensioner households.

Pensioner Poverty and Deprivation

1) Definition of the problem

Objective poverty: Who are the poor pensioners?

The *Survey of Guernsey Living Standards* showed that pensioners make up one third of all poor Islanders - 43% of single pensioner households are poor compared with only 5% of pensioner couple households. More than one quarter of younger single pensioners (28%) and close to one half of older single pensioners (46%) are poor. Very few pensioner couples (younger and older) are poor.

There are significant gender differences in the extent of pensioner poverty. Women make up 82% of all poor pensioners. More than one third of younger female pensioners (36%) are poor compared to only 20% of younger male pensioners. Amongst older pensioners (aged 75 plus), one half of female pensioners are poor (50%) and one third of male pensioners are poor (29%). Equivalent figures for pensioner couples are not presented as the number of pensioner couples experiencing poverty is extremely low.

The *Survey of Guernsey Living Standards* showed that 'poor' pensioners - particularly those older, single and female - were more likely than 'not poor' pensioners to experience financial, housing, social (activity), personal and medical problems. Poorer pensioners do not appear to have income at a level that would put them above commonly agreed poverty thresholds. Older single poor pensioners are most disadvantaged in terms of income poverty - as a group, their average household income is below the OAP full benefit level. They have incomes which are roughly one half of the maximum amount available from Supplementary Benefit and other sources. The income of those in receipt of Supplementary Benefit is higher than those not receiving this benefit. The number of pensioners not claiming Supplementary Benefit to which they are entitled is unknown.

2) Current policy for pensioners

Several contributory and non-contributory benefits and allowances are available to older persons living in Guernsey. In terms of contributory benefits, the Old Age Pension is the main benefit⁵. A range of non-contributory benefits in cash and in kind are provided under the Supplementary Benefit Law. Attendance Allowance is also available for people who are severely disabled, physically or

⁵ Widow's Benefit and Survivor's Grant both cease at age 65 when they become the Old Age Pension. When the male spouse of a pensioner couple dies, the widow inherits the husband's pension, substituting it for her own if it is at a higher rate.

mentally, and who need a lot of care by day or night as is an Invalid Care Allowance for those caring for a severely disabled person. Other in-kind benefits such as free bus passes, TV licenses and winter fuel allowances are also available.

Old Age Pension

This benefit is payable to men and women who have reached the age of 65. A full benefit of £112.50 is payable for approximately 43 years of reckonable contributions paid or credited in the working life. The addition for dependants is £68.75. Payment rates of old age pension are reduced pro-rata for incomplete insurance records, with no pension being payable if there are less than 450 contributions paid or credited, which is around nine years' work. Lesser work periods can be combined with work periods in other countries if a reciprocal agreement exists, as it does with the UK and Jersey.

Supplementary Benefit

People of pension age with no Guernsey old age pension, an incomplete pension or indeed full pension can claim further assistance from Supplementary Benefit. This is money paid by the GSSA in order to bring a person's income up to the level which the States decide is the minimum amount needed to live on. This minimum living amount, before housing costs, is called the Requirement Rate. Anyone who thinks that their income is not enough to live on may apply to the GSSA for Supplementary Benefit, which is based on an assessment of the person's income and needs. There are two rates of benefit depending on whether you need help on a short or long term basis. For single householders, the short and long term rates are £79.05 and £95.40. For married householders, the short and long term rates are £125.90 and £95.40, respectively. Older persons can apply for Supplementary benefit if they have reached 60 years of age. Persons in receipt of Supplementary Benefit do not pay tax on that benefit, only on income from other sources. In addition, being in receipt of Supplementary Benefit gives access to free medical, dental, physiotherapy and chiropody if the person has savings of less than £3,000.

Householder's Rent Allowance

The standard requirement rates for married couples and single householders entitled to supplementary benefit are increased by the whole or part of the rent paid - depending on the circumstances of the client. The amount of the allowance for rent is determined by the Administrator of the GSSA, having regard to a report from a member of staff who has visited the accommodation.

Pocket Money

There are allowances for personal expenses for someone living as a boarder (£18.00) and for someone living in a residential or nursing home (£16.50).

Upper Limit on Income Available

The States of Guernsey has set an upper limit on the amount of income available from Supplementary Benefit and other sources. For those living in the community, it is £208.00. For those in residential and nursing homes, the amount is £333.00 and £478.00 (most of which is paid directly to the home). There are savings and capital thresholds. The assumed weekly income on capital over £5,000 is calculated as 60p on £100 (0.6% clawback). The capital cut off is £20,000 for someone living in the community and £40,000 for some living in a residential/nursing home.

Medical Expenses Assistance Scheme (MEAS)

Supplementary Benefit offers claimants financial assistance with various medical costs. In addition to this, MEAS is a means-tested scheme which offers assistance with medical bills resulting from periods of intensive primary care, when it can be determined that paying the account will cause

financial hardship. Assistance is given in the form of grants direct to the relevant surgery. It is more relevant to low income families under the age of 60. If a person is over the age of 60 and on a low income, they will probably be entitled to Supplementary Benefit. If savings are below £3000, an open order is provided to the medical practice which entitles the person to free medical cover, chiropody, dentistry and physiotherapy thereafter.

Attendance Allowance

Attendance Allowance is a non-contributory benefit, which is tax free and normally payable into a bank account at 4-weekly intervals in advance. It is intended for people who are severely disabled, physically or mentally, and who need a lot of care by day or night. The allowance is not payable for prolonged periods in hospital or other accommodation provided partly or wholly at the expense of a public authority. In addition to the medical requirements, there are residence conditions and rules relating to income which must be satisfied. Attendance Allowance is payable in addition to other Social Insurance benefits and Family Allowances. The weekly rate is £63.25. Attendance Allowance is not payable to a severely disabled person whose income (including that of his/her spouse or other person with whom he/she is living as husband/wife) exceeds a limit set down by law (current annual income limit £57,000).

Invalid Care Allowance

This tax free allowance is intended for people who stay at home to care for a severely disabled (physically or mentally) person. It is only payable to persons who care for severely disabled persons who receive Attendance Allowance (or an increase of Industrial Disablement Benefit for constant attendance). The caring person must spend at least 35 hours a week caring for the severely disabled person and they must not be otherwise gainfully employed. The allowance is not payable in addition to benefits payable under the Social Insurance (Guernsey) Law, other than Old Age Pension, Widow's Benefit, a single payment, grant or medical benefit. It is taken into account for Supplementary Benefit purposes. It is paid at a weekly rate of £50.75. Like the Attendance Allowance the annual income limit is £57,000. Those caring for a severely disabled person (for at least 35 hours per week) will have a Class 1 contribution (Employed Persons) credited to their record. These contributions will count towards entitlement to Social Insurance Benefits such as Sickness Benefit and Old Age Pension.

Guernsey Welfare Service

This charitable organisation provides food, coal, gas and clothing vouchers for people who have low income or earnings. Help tends to be mainly for younger families. Aid is discretionary and not means tested (but basic finances are considered). It is used for crisis intervention only and will only give regular payments if it is a short-term situation. Some poorer pensioners are assisted with medical expenses. The budget of the Guernsey Welfare Service is tiny.

Supplementary Fuel Allowance

The GSSA also provides a supplementary payment of £12.00 per week in respect of additional fuel requirements to supplementary beneficiaries who are householders.

Public Assistance

Generally speaking, older persons do not receive public assistance as they are entitled to apply for Supplementary Benefit. The wage stop for Public Assistance is the same as that for Supplementary Benefit (£208 per week).

Winter Fuel Allowance

During the winter months of November to March, depending on the prevailing weather conditions and with the approval of the Public Assistance Authority, Relieving Officials may award a fuel allowance of £12.00.

Other Benefits In-Kind

Persons aged 75 and older and residents aged 65 or over and in receipt of Supplementary Benefit, receive a free television license. Pensioners are also permitted to travel freely on public transportation.

3) Options for Policy Development

Generally, older pensioners face greater challenges than those who are recently retired. They are less likely to have a job-related pension and it is diminished because it is linked to prices and not incomes. Also, older pensioners' incomes from earnings and investments are lower. As well as having a lower income, older pensioners can face greater expenses, related to disability, mobility needs and depreciation of assets. Therefore, we believe the need to provide enhanced assistance to older pensioners will need to remain a long-term objective for the States.

Pensions policy

Pensioner couples in Guernsey in receipt a full state pension as their sole source of income currently receive £181.25p per week. If one partner dies then this pension is reduced by £68.75p to £112.50p per week. This pensions policy implies that a single pensioner requires 62% of the amount that a pensioner couple needs (i.e. £112.50p is 62% of £181.25p). This implication is unlikely to be correct. In the UK, budget standards work in the UK that on average single people require 70% of the income of couples to have the same standard of living (excluding housing costs). Similarly, budget standards analysis carried out in Jersey (Middleton *et al*, 1998), has shown that single female pensioners need 70% and single male pensioner need 71% of the income of pensioner couples to have the same standard of living (excluding housing costs). If housing costs are included then the amount needed by single female pensioners rises to between 71% and 100% of a pensioner couples requirement depending on her housing situation⁶. The assumption that widows will always have smaller housing costs than pensioner couples is unrealistic.

The relatively large reduction in pension incomes that widows experience is one of the primary causes of single pensioner poverty in Guernsey. The current social insurance uprating proposals aim to move towards increasing the amount of single pensions so that they eventually reach 70% of the pensioner couple level. However, the new proposals will only increase the single pensioners amount from 62% to 63% of the couple amount in 2003. *A larger increase in the single pensioner rate will be required to reduce poverty in Guernsey.*

Benefit Limitations

Again, pensioners who cannot manage on their pension and other sources of income may claim Supplementary Benefit. The amount paid will depend on their circumstances (eg. living arrangements) but the combined total of pension, other income and Supplementary Benefit will not exceed the benefit limitation of £208 per week. Although a rise in the Benefit Limitation would be welcome, based on Consensual Budget Standards research carried out in Jersey by Middleton (1998) as well as subjective measures of poverty analysis in the current research, *the current benefit*

⁶ A similar relationship between the income needs of pensioner couples and single pensioners has also been found in the UK. It is estimated that a single pensioner needs approximately 70% of the income of a pensioner couple to maintain the same standard of living (Parker, 2000)

limitation for single householders appears to be at a level which should allow single pensioners who rent housing from the States to surmount 'absolute' poverty. However, the challenge to Guernsey is that relatively few single pensioners appear to have incomes approaching the 'wage stop' or benefit limitation.

Although budget standards with other countries/Channel Isles are helpful, there is a need to consider carrying out a similar Minimum Budget Standards exercise for Guernsey if the States are to have a means of ensuring that the measures implemented will actually meet the target of increasing household income. As part of their rent reviews, the States' Housing Authority is completing an analysis of States tenants household circumstances (including financial situation), which will be helpful in this regard.

Pensioners renting from the private sector higher housing costs and would thus require more income to balance the proportion of their disposable income spent on housing. The challenge to increasing the housing allowance in the past has been that unscrupulous landlords have simply increased their rents to reflect the increase in the allowance. To redress this perverse incentive, *the Authority should consider increasing the benefit limitation for private renters under the proviso that a set limit (proportion) of income can be spent on accommodation.* Using Guernsey and UK based figures, the proportion of income spent on housing should not exceed 40%. The Rent Control Officer of the Cadastre Committee could be responsible for ensuring this rent limit.

Benefit Take-up

In Guernsey, as in many other countries, the main problem in terms of income supplement appears to be the number of elderly persons who are entitled to the various benefits who do not actually receive them. Along with its function as an indicator of effectiveness in social security policy, some see benefit take-up as an indicator of social justice (van Oorschot, 1991). Van Oorschot argues that if benefit non take-up means that people are deprived of their rights and entitlements, then the resulting injustice – in terms of a just redistribution of resources – is a cause for concern. The problem, however, in terms of pensioners who are entitled to the various benefits and allowances but who do not claim is unknown. This is problematic given the States' wish to implement evidence-based policies. It is important to understand why poor single pensioners in particular are ineligible for Supplementary Benefit or are failing to claim the benefits they are entitled to.

Richard Titmuss (one of the founders of social policy) argued that the 'welfare state' should be also seen as a response to the increasing *interdependence* of all human beings and as a compensation offered to those who have suffered some disservices, costs or insecurities caused by the society or the rapidly changing economic system (Titmuss, 2000). As such, welfare services should not be perceived as a stigmatizing 'benefit', the use of which involves a loss of status, dignity and/or self-respect. They should be universal, available and accessible to the whole populations through channels that would not involve a shame, stigma or a sense of inferiority, preferably as social or welfare *rights* of all citizens (Titmuss, 2000; see also, for example, Dean, 1996; Twine, 1994). For example, the high take-up of retirement pension, seen to be for those who have made substantial contributions to society through their past work, can be contrasted with the much lower take-up among pensioners of income support, the benefit targeted at the poor. Many pensioners appear to perceive Supplementary Benefit as a form of charity rather than as a social right. As a result, they are reluctant to approach the Authority for assistance.

In terms of efficiency, effectiveness and social justice, the aim is for benefits to reach all those with entitlement, with minimum levels of applications from and awards to ineligible people (Corden, 1995, p. 13). *The GSSA should consider ways of increasing take up of benefits and allowances for*

those pensioners entitled to them. Several policy options exist for increasing the take-up and consequently the income of poorer pensioners. Van Oorschot and Kolkhuis Tancke (1989) constructed an inventory – based on an international review of take-up research - organising the factors affecting take-up at three levels of classification:

- the benefit scheme,
- the administration, and
- the client.

Benefit Scheme

To remove stigma and perceptions of invasion, *the States should consider changing Supplementary Benefit from a selective benefit to a universal one with clawback through the tax system.* The benefit can be reduced for those pensioners on higher incomes and can be clawed back through the tax system. This can take the form of a negative income tax system. The Tax Authority would be well placed to implement such a programme and has already carried out some preliminary analyses of how this would work.

Administration

At the administration or ‘supply’ level, some pensioners find the means-testing process quite invasive and do not apply because they do not want to reveal their personal situation. Removing the stigma and intrusiveness that pensioners attach to non-contributory benefits can be a difficult task. One policy option would be for the States to retain the current system of benefits and allowances but that *new steps should be taken to increase public awareness and take-up of benefits and allowances available to pensioners.* In particular, the promotion should focus on removing stigma and invasion. This could be done by *setting up Confidential Call Centres* which pensioners could contact to have questions answered and be reassured that the process will be as welcoming and safe as possible. The emphasis should be on the Authority being there as the distributor of the finances that pensioners are entitled to as residents on the Island. We understand that similar schemes have tried and failed in the past but perhaps the publicity surrounding the GSOL Survey will make poorer pensioners feel that they are no longer alone (ie they are poor on an affluent Island) and that they are entitled to benefits and allowances towards which have contributed over their lifetime.

Another policy option would be for the States to *initiate a take-up campaign aimed at those groups of elderly persons who under-claim.* GSSA officers could visit hospitals and day centres to offer patients and attendees a full benefit assessment. Past research has shown that welfare rights campaigns have also been influential in increasing take-up (Corden, 1995). Poirrier’s (1993) social security administration survey found that targeted small-scale advertising is the most favoured and though to be the most effective for increasing benefit take-up. As such, the States could consider also *a personalised promotion strategy to increase take-up of individual benefits.* One example would be to write to people approaching retirement age to tell in advance what their contribution records entitled them to and how to claim their entitlements. Past research has shown also that home visiting service is essential for elderly people who have difficulty visiting a local office (Age Concern, 1992). The most acute information needs are experienced by those over 75 years of age, the immobile and house bound (Hinkley, 1992).

Client

At the individual or ‘demand’ level, claiming behaviour may be affected by the attitudes, beliefs and feelings of the individual (Kerr, 1983). Anecdotal evidence provided by States’ members does suggest that many pensioners do not claim for benefits because they see it as charity - even though they are entitled to it. In addition, pensioners appear to attach more stigma to the receipt of non-

contributory *versus* contributory benefits. Past research suggests that being 'passed around' from office to office is disliked and has deterrent effects (Costigan *et al*, 1992). Also found was that geographical access to local offices affects people's ability or inclination to visit (Strauss, 1977), and that the time, difficulty or cost of getting to a local office deter people from making the journey (Hedges and Thomas, 1994). At the client level, there is also evidence which suggest that much of the dislike of visiting local offices arises from being associated with other people with negative images (Corden, 1983).

Anecdotal evidence from Guernsey suggests that some older people might feel more comfortable discussing their personal situation and concomitant needs with someone with whom they are familiar. In addition, many elderly persons may find it difficult going into St Peter Port to the Authority office. Even if they manage to get there, some find it difficult to find the right person to speak with. Therefore, if the current system is retained, *the States may want to consider the formation of 'one-stop shops' in community locations (eg Family Centres on housing estates) for pensioners benefits and allowances.* Community post offices are already used to collect States House rents: these initiatives could be built upon.

Health and Social Support

1) Definition of the problem

The *Survey of Guernsey Living Standards* showed that poorer pensioners had worse health than non-poor pensioners. A lack of money resulted in higher rates of isolation and depression amongst poor pensioners. They are also more likely to report lower levels of potential support, particularly practical support. Older single poor pensioners have the weakest potential support networks. Moreover, poorer pensioners report that they are unable to afford several medical and social support services (optician, dentist, chiropodist, day centre) and that their use of recreational/social amenities such as public sports facilities, museums and galleries and cinema/theatre are curbed due to a lack of money. Poorer pensioners also have problems accessing special transport.

2) Current policy for pensioners

The key policies addressing the health and social care needs of pensioners are the Specialist Health Insurance Scheme, Health Benefit, Pharmaceutical Service, Attendance Allowance and Invalid Care Allowance. More recently, the States has passed legislation to introduce a Long-Term Care Insurance Scheme, which will pay cash benefits to help people meet residential and nursing home fees as well as a commitment to improving community-based services.

Specialist Health Insurance Scheme

This is a statutory scheme by which residents may receive specialist care and treatment free of charge. The scheme covers: general medical specialist consultations, treatment, operations and procedures; ophthalmic services; in-patient and post-discharge physiotherapy. There is no charge, at the point of service, to patients covered by the scheme. Amongst other things, it does not cover: primary care by GPs or their practice nurses; treatment by a GP at the Accident and Emergency Department; ambulance charges; osteopathy, chiropody, homeopathy and alternative medical procedures; dentistry; hearing tests and sight tests; provision of spectacles, contact lenses and hearing aids.

Health Benefit

Under this scheme, grants are payable towards the cost of each medical consultation with an approved doctor in the surgery or at home and each medical consultation with an approved nurse in the surgery. The grants per consultation are £8 for a doctor and £4 for a nurse. This benefit does not cover all medical costs. It is intended to be a part-time payment towards the charge for consultations in the surgery or at home. The remainder must be paid by the patient, a private medical scheme, or by another States scheme (eligibility requirements exist).

Pharmaceutical Service

This residence-based benefit covers the cost of prescription drugs and medicines apart from a standard prescription charge. Pensioners are exempt from prescription charges. However, the prescription charge does not cover the doctor's fees for consultations or for writing the prescription forms.

Attendance Allowance

This non-contributory benefit is for people who are severely disabled, physically or mentally, and who need a lot of care by day or night. It is payable in addition to any Social Insurance Benefit at a rate of £63.25. There is an annual income limitation.

Invalid Care Allowance

This allowance is for people who stay at home to care for a severely disabled person (at least 35 hours a week). The person being cared for must be in receipt of Attendance Allowance. It is paid at a weekly rate of £50.75, which is into account for Supplementary Benefit purposes. Those in receipt have a Class 1 contribution credited towards Social Insurance Benefits.

Long-Term Care Insurance Scheme

The scheme would be broadly similar to the Specialist Health Insurance Scheme. The Scheme includes the provision of care and respite to persons in need of long-term care. Compulsory contributions are payable by the employed, self-employed and non-employed, including people over 65 (1.4% of earnings or income, subject to lower and upper limits). Employers would not be required to contribute. In addition to contribution income, the financing of the scheme would include a general revenue grant equal to 12% of contribution income. Eligibility for the benefit would also depend on an assessment of care needs using a standardised assessment instrument (MDS-RAI) and a Needs Assessment Panel. A standard co-payment, £105 per week at 2000 rates, would be payable by all residents and patients in private or public sector long-term residential or nursing care. Those unable to meet the co-payment and keep an additional specified amount as their personal allowance would be able to claim Supplementary Benefit, whether in private or public sector accommodation.

Community-Based Services

As shown in this section, pensioners – particularly the poorer ones – have difficulty paying for some specialist medical and support services (optician, dentist, chiropodist and day centre) and also have difficulty accessing specialist transport. The Scheme also includes boosted funds and establishment for Board of Health community care services to ensure that there continues to be sufficient provision across the spectrum of care.

The Board of Health has already identified the community services that should be enhanced to tackle two challenges: to encourage older people not to enter institutional care unnecessarily and, in the longer term, to provide for the increasing numbers of older people living at home. Some of the main areas prioritised are:

Increased free healthcare for older people, for example, chiropody:

It is a fact that older people, even if they have financial resources, do not necessarily feel able to pay for services such as chiropody, eye tests, hearing tests and physiotherapy. This is of particular concern when people have chronic diseases such as diabetes or arthritis. Sometimes, older people will pay for initial care but not follow it up or, alternatively, take a less expensive but often less skilful option. If older people are to stay in the community longer, then it is essential that they reach their optimum level of mobility and general healthiness. This proposal would provide chiropody, without charge to the individual, for those in most need (2001 02 Billet d'Etat III Long-stay Fees, January 2001, p. 24).

Day care for a longer day, ie 8am to 6pm and for seven days a week:

The changing patterns of domestic life and the expectations of families mean that the traditional pattern of care of older relatives have changed. If older people are to stay in the community longer, day care of this level is essential so that carers have the necessary support. It is also important that carers, particularly of people with dementia, have the opportunity of some free time at weekends. Longer day care can be provided by the Board of Health through reconfiguration of existing resources (*ibid*, p. 22).

Transport services

Recent research led by the Director of Public Health flagged up the importance of a regular, dependable and inexpensive transport service which was appropriate to the needs of older people. The vehicles would have to be easily accessible for older or disabled people. This transport would be used to take people to appointments and also to help them to meet their social needs and to stop them becoming isolated. It is proposed that the transport service would run for five days per week and a charge would be made for its use to cover the costs. It would not, however, be in competition with public transport services as access to the service would be according to assessed need (*ibid*, p. 24).

Home maintenance services

Examination of the reasons why older people go into residential care shows that they often find increasing difficulty in maintaining their homes. This is not necessarily to do with major structural issues, but often minor tasks such as changing light bulbs which householders normally undertake themselves. A charge could be made for this service (*ibid*, p. 24).

3) Options for policy development

The challenge connected with proposing policies which ameliorate the effects of poverty on ill health is that much of the present situation of poor pensioners has been accumulated over the life course. Put simply, poor health outcomes at the later stages of life are conditioned on the living conditions encountered earlier in life. A lifetime of deprivation impacts health in a negative way. As such, it is difficult to suggest policies which address the causes and consequences of poverty and deprivation on pensioners as much of the damage is already done. The focus of any future policies should be to improve conditions and prevent any further effects of poverty on personal health and well-being and to address those needs which arise from poorer health and functional impairment.

Long-Term Care Insurance Scheme

To this end, special commendation should be given to the States and Authority for introducing a long-term care insurance scheme which aims “*to gauge the care needs of the population; to pool the financial risk of needing care; to ensure the provision of a range of services of acceptable standard; to make the funding system fair and affordable and to maintain flexibility for changes which will be inevitable in a scheme expected to be in place for many years*” (*ibid*, p. 2). According to the Authority: “*Underpinning the objectives is a philosophy of how care needs should be met. The emphasis should be on improvement of a person’s condition, not maintenance. There should be effective rehabilitation. The aim should be for people to stay in their own homes as long as possible, with maximum physical and social function and maximum independence and choice within assessed needs*” (*ibid*, p. 8)

The Committee is also wise to guard against the creation of a perverse incentive to go into institutional care. It is important to ensure that the Board of Health’s community care services are maintained at a satisfactory level. It has already identified a current shortfall and plans have been made to enhance a wide range of services.

In addition, the Authority should be praised for its “*implicit commitment with the introduction of the insurance scheme that people should not be forced to sell the family home to pay for long-term residential or nursing care. It has proposed that the Supplementary Benefit legislation should be amended to allow the value of the former residence to be ignored when completing the means tested assessment for assistance towards the standard co-payment*” (*ibid*, p. 4). We wholeheartedly support this policy.

The Board is also supported in the introduction of the ‘minimum data set’ system, which would enable benefit rates to be set according to a sliding scale of dependency, which would be of particular assistance to some of the residential homes that cope with residents of quite high levels of dependency (ibid, p. 4). The Board should also consider implementing the home care version of the minimum data set for assessing the care needs of community-based clients. It would also allow determination of a sliding scale of dependency.

Medical services/aids

Although quite comprehensive, the Scheme will still not cover everything that pensioners identified as a cost problem, eg. optician, dentist and hearing aid. *The Board should consider financial help towards meeting the cost of necessary medical assessments and services/aids (eg. dentures, spectacles, hearing aids) for pensioners unable to afford them.*

Sheltered Housing

According to the Billet: “*The Authority has noted developments in sheltered housing provision since the 1999 report to the States. Both the Housing Authority and independent providers are now coming forward with proposals for new sheltered housing projects. This will go some way towards meeting what has been widely accepted as a shortfall in this type of accommodation. The Authority does not, however, recommend including a benefit for those in sheltered housing in its insurance scheme proposals*” (*ibid*, p. 3). Evidence from the UK suggests that elderly persons living in sheltered accommodation can have health and social needs equalling those of persons living in residential care homes. Therefore, *the Authority should reconsider its position in terms of its recommendation to exclude a benefit for those in sheltered housing in its insurance scheme proposals. Specifically, the scheme should cover support or care for a person in need of long-term care as identified by a standardised needs assessment (see above). The accommodation and service components could be the responsibility of the Housing Authority, whereas the Board of Health*

would be responsible for care (personal support) needed to allow the elderly person to remain in their own home for as long as possible. This is also keeping with the Billet's philosophy that choice and independence be maintained in community-based services and long-term care. As the Billet points out, "*Funding for the care element could, therefore, be treated in isolation*" (*ibid*, p. 3).

Respite care

The presence of family or other informal carers is frequently the single most important factor in enabling people to remain in their own homes for as long as possible. Careful thought needs to be given to encouraging and supporting carers. The free provision of respite, rotational care, night sitting services and targeted intensive community nursing free of charge to the individual is a step in the right direction. However, as the Authority report rightly points out, "*Those in receipt of respite care still have these costs to meet at home*" (*ibid*, p. 21). As such, *the States should consider additional ways of alleviating the financial implications of respite care to family or other informal carers caring for persons 'in need of long term care'*.

Invalid Care Allowance

Based on the Invalid Care Allowance rate of £50.75 per week and the prerequisite of at least 35 hours care per week, this works out to an average remuneration of roughly £1.50 per hour to the carer. This is many times lower than even the modest rates paid to care assistants employed by the Board of Health. In its 1999 Report, the Authority argued that its proposed long-term care insurance scheme should not include a benefit for informal care. Long-term care insurance would not fund informal carers. "*It explained that the issues surrounding policies for informal carers are complex...The Authority believes that the payment of a further cash benefit, in addition to the attendance and invalid care allowances that already exist for highly dependent people, would not be an efficient use of the long-term care insurance fund. Including even a modest cash benefit for informal carers would add substantially to the total costs of the scheme and to the contributions that people would be required to pay*" (*ibid*, p. 21). They estimated that incorporating a home carer benefit of even £60 per week, the same as attendance allowance, would add nearly £4m per year to the cost of the scheme. This would increase the contribution rate from 1.4% to 2.1%. At year 2000 rates, this would increase the maximum contribution to the scheme by around £3.50 per week.

We understand that the cost of reimbursing home carers, i.e. through introduction of a home carers benefit, would likely use up any available funds to alleviate the poverty of many households on the Island. This aside, the combination of such low allowance levels and no inclusion of these hours as reckonable contributions simply continues the circle of poverty, particularly for older women who are usually looking after an ageing and increasingly ill spouse. To address this inequity, *the States should consider including all weeks (up to the minimum of 35 hours per week) spent caring for a severely disabled person as reckonable contributions credited in the relevant test period during the working life*. In addition, some thought might be given also to crediting hours spent caring for elderly persons with lower levels of dependency. The Home Care version of the Minimum Data Set could be used to assess this.

Summary, Comparison and Analysis of Anti-Poverty Policy Options

As the preceding sections have shown, many older, single and female pensioners experience financial, housing, social (activity), personal and medical problems. These elderly persons do not have income at a level that would put them above commonly agreed poverty thresholds. They also have incomes which fall well below non-contributory and contributory benefit limitations. Additionally, poorer pensioners have worse health and higher rates of isolation and depression. They are more likely to report lower levels of potential support, particularly practical (instrumental)

support. Moreover, poorer pensioners are unable to afford several medical and social support services (optician, dentist, chiropodist, day centre) and have problems accessing special transport.

The States of Guernsey has a number of non-contributory and contributory benefits aimed at alleviating poverty and deprivation among pensioners. Most notable are Supplementary Benefit and OAP. It also provides a comprehensive system of health and social support available to its elderly citizens. The States are reviewing benefit levels and are putting new policies into effect which aim to close the gap between the poor and not poor. Many of their current and proposed policies should be commended.

As the *Survey of Guernsey Living Standards* has shown, however, there are some areas which need to be addressed. A number of policy options have been forwarded. Some of these build upon existing and proposed legislation, while others suggest a new policy direction for the States. The policy options analysed are not exhaustive and should not preclude any other options from consideration. In many cases, the options may be equally applicable to addressing issues of poverty and deprivation amongst the wider population of Guernsey and not just among elderly persons and pensioners. In the following section, we take a closer look at the major policy options, assessing first how compare with anti-poverty measures that have been piloted or adopted by Local Authorities in the UK, and second, the strengths and weaknesses of the policy options are analysed through a modified SWOT analysis.

Anti-Poverty Measures Piloted or Adopted by Local Authorities in the UK

As reviewed in Chapter 2, a wide range of anti-poverty measures have been piloted or adopted by Local Authorities in the UK. They can be grouped together under the headings listed in Table 4.1. As the table shows, many of the policy options recommended have been tried and tested on the mainland. Not all categories will be present as a number of issues are addressed in subsequent chapters. Some categories are not applicable to the elderly population. As the table shows many of the measures used elsewhere are already in place, or should be considered, in Guernsey.

Table 4.1: Forms of anti-poverty action by Local Authorities in the UK

General Category	Measure in the UK	Policy options for Guernsey
Welfare rights and Benefits Advice/Advocacy	Benefit take-up campaigns	<p><i>The GSSA should consider ways of increasing take up of benefits and allowances for those pensioners entitled to them.</i></p> <p><i>New steps should be taken to increase public awareness and take-up of benefits and allowances available to pensioners.</i></p> <p><i>Initiate a take-up campaign aimed at those groups of elderly persons who under-claim.</i></p> <p><i>Develop a personalised promotion strategy to increase take-up of individual benefits.</i></p>

Dealing with and preventing debt		Not identified as a major policy issue for pensioners
Housing conditions and Energy Efficiency	Housing repairs and maintenance	<i>Home Maintenance Services</i> identified as a priority area by the Board of Health
Authority Rents and Charges for Services	Simplifying benefits and concessions Charging policies and the poverty trap <i>and</i> Social care charges	<i>The States should consider changing Supplementary Benefit from a selective benefit to a universal one with clawback through the tax system.</i> Being addressed via <i>Community-Based Services</i> policy, eg. day care and special transport <i>The scheme should cover support or care for a person in need of long-term care (in sheltered housing schemes) as identified by a standardised needs assessment.</i> <i>The States should consider ways of alleviating the financial implications of respite care to family or other informal carers caring for persons 'in need of long term care'.</i>
The Information and Communication Deficit	'One Stop Shops' Information poverty	<i>The States should consider the formation of 'one-stop shops' in community locations for pensioners benefits and allowances</i> <i>Setting up Confidential Call Centres</i>
Community Safety and Security		Not identified as a major policy issue for pensioners
Action Against Poor Health	Access to health and social care facilities	Majority of essential health and supporting services and facilities being addressed via <i>Community-Based Services</i> domain of <i>Long-Term Care Insurance Scheme</i> . <i>The Board should consider financial help towards meeting the cost of necessary medical assessments and services/aids for pensioners unable to afford them.</i>
Employment and Wages		Not currently identified as a major policy for elderly persons/pensioners
Community Development Measures	Overcoming social exclusion	Being addressed via Day care/centre and special transport components of <i>Community-Based</i>

		<i>Services policy</i>
Transport	Special transport	Being addressed via special transport component of <i>Community-Based Services policy</i>

S.W.O.T. Analysis

When dealing with complex situations in a limited amount of time, trying to address all the issues involved does not pay off. Rather, States' policy makers should limit their efforts to those issues that have the most impact on the situation. The purpose of the following SWOT analysis is to isolate key issues and to facilitate a strategic approach to the development of a comprehensive anti-poverty strategy for Guernsey.

Pensioner poverty and deprivation

The key issues in terms of pensioner poverty and deprivation are whether to implement a wholesale change in terms of introducing a negative income tax system or making improvements to the existing policy regime.

Negative income tax

One policy option involves changing Supplementary Benefit from a selective benefit to a universal one with clawback through the tax system. The benefit can be reduced for those pensioners on higher incomes and can be clawed back through the tax system. The main strength of a negative income tax system would be that many pensioners would likely receive increases in their household income, thereby reducing their level of material and social deprivation. The streamlining of the benefit system will result in increases in the level of benefit take-up as household income would be determined centrally and paid into a bank account on a weekly or monthly basis. Issues concerning stigma would be addressed, as one's income would be determined automatically based on a series of criteria and personal circumstances, eg. presence of a disability, living arrangement. Although there would be some remnants of 'invasion of privacy' as individuals will have to disclose personal circumstances, this may be lessened as this would be applicable to all citizens in Guernsey. Pensioners would not feel 'targeted'. The sheer number of these benefits and associated eligibility criteria can prevent some people from applying for them. Another positive outcome then of a single income and benefit is the de-mystification of the range of benefits and allowances available to elderly persons. The size of the Guernsey would make the introduction of such a system feasible. There is a highly skilled workforce and there appears to be good working relations between the various departments. The main weakness of introducing an overhauled system would be the sheer cost of the programme and the additional work resulting from its development and implementation. The amount of increased expenditure (direct and indirect) resulting from the introduction of a negative income tax system is difficult to ascertain exactly. In addition to an increase in direct expenditure, there will be costs associated with development, initial and ongoing implementation of any 'new' benefit regime. Again, the exact nature of these costs are difficult to determine. However, the resulting efficiency from an integrated benefit system should balance out the costs in the long run.

Three major external opportunities are noteworthy: support on the Island to alleviate poverty, a budget which could be drawn upon to implement anti-poverty policies, and a good economy. In terms of external threats, the rising number of elderly persons, fluctuations in currency and the stock market and effects on the tax base resulting from changes to encourage corporate registry are key issues.

Table 4.2: SWOT Matrix of a negative Income Tax system policy

	Positive	Negative
Internal	<ul style="list-style-type: none"> ❑ Increase in household income ❑ Reduction in poverty and deprivation ❑ Streamlining of the income/benefit system ❑ Size of Guernsey ❑ Highly skilled staff ❑ Good inter-departmental working 	<ul style="list-style-type: none"> ❑ Invasion of privacy ❑ Direct and indirect costs of implementation ❑ Absence of proven international model
External	<ul style="list-style-type: none"> ❑ Public support to alleviate poverty ❑ Funds available to implement anti-poverty measures ❑ Strong economy 	<ul style="list-style-type: none"> ❑ Rising number of elderly persons ❑ Currency fluctuations ❑ Effect on tax base

Increasing benefit take-up

Another policy option would be to make improvements to the existing system- specifically, implementing measures to increase the take-up of benefits and allowances. As stated earlier, there is a paucity of evidence on the extent of low take-up of benefits by pensioners. The presumption in the following analyses is that the benefit limitation is adequate, and that measures employed which remove the stigma attached to non-contributory benefits would increase benefit take-up by poorer pensioners. Among the measures reviewed earlier are to initiate a take-up campaign aimed at those groups of elderly persons who under-claim as well as developing a personalised promotion strategy to increase take-up of benefits and allowances.

The main strength of such measures would be an increase in the take-up of benefits by elderly persons not reaching the ‘wage stop’. The resultant increase in household income would reduce the level of material and social deprivation experienced by older Islanders. Another strength is that this policy works within the existing administrative structure and policy regime. There would be a minimal disruption to the workings of the benefit administration system. Thus, any resulting administrative costs are likely to be low. In addition, the parish system could be called upon to target individuals who are not currently in receipt of benefits to which they are entitled.

The main weaknesses of these measures are that there is inadequate information upon which to determine how many and which pensioners under claim. Although evidence from the UK suggests that pensioners typically under-claim, the true extent of the problem in Guernsey is not known. Expenditure is likely to increase as more elderly persons who are entitled to benefits actually apply for and receive them. There will be additional costs associated with the take-up campaign and personal promotional strategy in terms of staff hours, promotional materials, bulk mailings, site and home visits, as well as follow-ups. Another weakness of this measure is that it may result in elderly persons or pensioners feeling further stigmatised because they are being targeted to receive a non-contributory benefit. This may increase their reluctance to approach the States for assistance in times of need.

In terms of external opportunities, the States can draw upon experience of LAs in the UK (summarised above) who have piloted or implemented measures to combat poverty. Again, there are funds earmarked to reduce pensioner poverty and deprivation and there is a strong economy. Among the external threats are that these measures have met with varying levels of success where they have been piloted in the UK and elsewhere.

Table 4.3: SWOT Matrix of increasing benefit take-up policy

	Positive	Negative
Internal	<ul style="list-style-type: none"> ❑ Increase in the number of claimants ❑ Rise in household income ❑ Reduction of poverty and deprivation ❑ Uses existing administrative infrastructure ❑ Parish system 	<ul style="list-style-type: none"> ❑ An absence of accurate information about benefit take-up among pensioners ❑ Increase in benefit expenditure ❑ Additional costs of campaign and personal promotional strategies ❑ Potential for further stigmatisation
External	<ul style="list-style-type: none"> ❑ Ability to draw upon experience elsewhere ❑ Funds available to implement anti-poverty measures ❑ Strong economy 	<ul style="list-style-type: none"> ❑ Varying levels of success of these measures

Health and social support

The key issue in terms of health and social support for pensioners are outstanding health and social care needs of elderly persons living in sheltered housing and the meeting of costs associated with medical assessments and related aids, which are not covered under existing or forthcoming legislation.

Provision of care and support in sheltered housing

One option is to provide a funded benefit from the LTC Insurance Scheme for care and support for elderly persons living in sheltered accommodation. A key strength of this policy is that care would be provided to people in their own homes for as long as possible. This would meet also the Board's criteria that choice and independence be maintained in community-based services and long-term care. In addition, providing appropriate community-based services to these elderly persons would prevent unnecessary institutionalisation. This should result in substantial cost savings to the Insurance Fund and general revenue in terms of public provision. The additional costs of administration would be negligible as it would be an add-on to existing legislation. The main weakness is the additional cost to the Insurance Fund resulting from an increase in the provision of care and support for elderly persons living in sheltered accommodation. Insurance premiums may also have to increase to meet these additional costs. As the 1999 Authority report points out, there is also a manpower implication resulting from an increase the level of community-based services. No major external opportunities or threats are immediately apparent.

Table 4.4: SWOT Matrix of funded benefit for sheltered housing

	Positive	Negative
Internal	<ul style="list-style-type: none"> ❑ Care provided to elderly persons in their own homes for as long as possible ❑ Choice and independence maintained in community-based services and long-term care ❑ Costs savings to Insurance Fund ❑ Negligible administration costs 	<ul style="list-style-type: none"> ❑ Additional costs of providing care and support in sheltered accommodation ❑ Potential rise in insurance premiums ❑ Manpower implications
External	<ul style="list-style-type: none"> ❑ Not applicable 	<ul style="list-style-type: none"> ❑ Not applicable

Financial help for meeting costs of medical assessments and related aids

Financial assistance could be provided to pay for such things as hearing and eye tests as well as any visual/hearing aids needed for daily living (eg. glasses, lenses, hearing aids). The policy could be extended to include dentistry, as well. The most obvious strength of this policy is that it would pay for many of the health care related items with which pensioners identified a cost problem. This would have a direct and positive impact on their quality of life and personal well-being. The weakness of this policy has to do with the direct costs arising from paying for these additional services. In addition, there are likely to be additional indirect costs in terms of administration. Again, no external opportunities or threats are immediately apparent.

Table 4.5: SWOT Matrix of financial help for meeting costs of medical assessments and related aids

	Positive	Negative
Internal	<ul style="list-style-type: none"> ❑ Assisting with cost of needed medical assessments and aids ❑ Improved quality of life and personal well-being 	<ul style="list-style-type: none"> ❑ Additional costs of providing free medical assessments and related aids ❑ Administration costs
External	<ul style="list-style-type: none"> ❑ Not applicable 	<ul style="list-style-type: none"> ❑ Not applicable

Chapter 5: Families with Children

Introduction

The notion and reality of ‘the family’ has changed considerably over time. The traditional definition of a family is that it is a heterosexual couple unit based upon monogamous legal marriage in which children are raised. In the past twenty years or so, however, there has been an increased recognition of other family types: reconstituted families, single parent families and non-married couples. In this chapter, we recognise ‘the family’ as an ideology but refer to families with children as being the domestic arrangements in which one or more adults rear one or more children.

The ideology of the family has long played a central role in social and economic policy. In the main, policy has sustained the traditional nuclear family. The danger of this is that such policies fail to recognise that different members of a family might have different and conflicting needs and that prioritising one particular form of family might disadvantage those who do not choose to or cannot live in such an arrangement. When addressing the policy issues relating to families with children, therefore, we start from the premise that although many men and women may continue to marry and have children and want to live in a ‘conventional’ type of family arrangement, people should be able to choose how they live so that alternative arrangements to the conventional family will not be disadvantaged.

Poverty and Standard of Living in Families with Children

The extent of poverty

The *Survey of Guernsey Living Standards* (2002) identified over 3,000 households in Guernsey as poor. Almost a half of these households (45%) have one or more children. Table 5.1 below shows the different arrangements of the households in which there is a child living in poverty.

Table 5.1: Poverty by household type for families with children

Families with children	Proportion of the poor	% of this type of household who are poor
Lone parents with one or more children	14%	63%
Couples with two or more children	14%	16%
Large households with children (three or more adults with one or more children)	11%	26%
Couples with one child	6%	10%

As the table above shows, of the households in Guernsey that were identified as being poor, 14% were lone parents with one or more children and 14% were couples with two or more children. Large households with children comprised 11% of the poor. When considering the proportion of each household type who are poor, however, a different picture emerges. Almost two thirds (63%) of lone parents with one or more children are suffering from poverty, as are a quarter (26%) of large households with children. Clearly, when considering families with children, it is lone parent families that are at the greatest disadvantage and at most risk of being in poverty.

The mean net weekly household income for lone parents with one or more children is £220. By contrast, for couples with children it is just under £800. Overall, 40% of lone parents with children said their actual income was lower than the mean income said to be needed by households of that type to keep out of absolute poverty. This compared with 0% of couples with one child, 3% of couples with two or more children and 2% of large households with children.

The effect of poverty on families with children

The brunt of the effect of poverty is largely borne by the parents themselves. Almost all poor parents (91%) said they went without some social activities and financial security in the past year so that they could afford food, clothing and other ‘necessities’ for their children. However, lone parent families were twice as likely to report problems with their accommodation, reported twice as much social isolation or depression because of a lack of money and had fewer supportive social networks than other households containing children.

Despite parents appearing to take the brunt of the effect of poverty, children in the family are also disadvantaged. Nine out of ten (94%) of the children in poor families went without developmental items or activities and one in ten (9%) of the poor families said they could not afford to feed their children adequately. Other parents said they had problems paying for school activities, school uniforms or clothing or paying towards the costs of higher or further education for their youngster. A likely outcome of families with children living in poverty is that the children underachieve at school, which then impacts on future life chances.

Key factors in keeping families with children in poverty

Three quarters (76%) of the Guernsey population surveyed thought local nurseries and playgroups for children were essential. A similar proportion (78%) thought that attendance at a playgroup at least weekly for pre-school children was necessary. Both lack of affordability and lack of availability of childcare provision (pre-school nurseries and playgroups, after-school clubs and holiday play-schemes) were perceived to be major factors in keeping families with children (and particularly lone parent families) in poverty. There are two main aspects to this. Firstly, the lack of suitable, affordable childcare prevents the parent with the main caring responsibility from developing their skills, furthering their education, attending job interviews and joining or rejoining the workforce. Secondly, when in paid employment, the high cost of childcare is difficult to off-set unless the parent is earning a moderate income. However, the types of work that offer flexible hours to fit around childcare arrangements are generally those in retail or service sector industries which are comparatively poorly paid.

A second factor perceived to be keeping families with children (and particularly lone parent families) in poverty is that of the housing situation in Guernsey. Many of the issues will be explored in Chapter 6 but the key areas of concern to families with children are the high costs of housing, the lack of choice of provision within the rented sector because many private landlords will not let to families with children and the perceived shortage of States and social housing options.

Current Policies and Initiatives that Address Poverty in Families with Children

The Children Board has a duty to promote the welfare of children and to support families in successfully parenting their children. One of the aims of the Children Board is to:

“identify ‘children in need’ at an early stage in their development, and provide the necessary support to ensure that their needs are met”

The Children's Services Plan 2000 recognises children experiencing relative deprivation as being '*children with needs*' rather than '*children in need*'. In general, their needs are considered to be 'low level' and can be met by the single agency provision of universal or targeted services. Children that fall into the higher level need categories are those who:

- are not achieving a reasonable standard or are facing significant impairment of their health or development (this includes disabled children)
- are in need of protection or local authority accommodation.

As part of its work in supporting families with children, the Children Board runs a number of initiatives aimed at reducing the social exclusion of families with children. Some of these initiatives are likely to indirectly address poverty. For example, a wide range of services is provided at Family Centres, on Housing Authority estates in areas where families and children who are most likely to suffer from social exclusion and deprivation live. At present, there is one Family Centre open, another is being developed from a drop-in service and a third is being planned for completion in 2004. They are being developed in properties provided by the Housing Authority, an example of successful joint working between the States departments. Services provided at the Family Centres are likely to help increase the knowledge and skills levels of parents, promote their self-confidence and self-esteem and possibly support them into work and off benefits. Approximately 200 children and their families used a Family Centre service in 2000.

There are a number of other initiatives, some a part of the Children Board services and some beyond the Children Board, that are directed towards ameliorating social exclusion rather than directly addressing the alleviation of poverty. These include the Community Childminding Scheme, the playbus that offers play opportunities for children as well as support and advice for parents, the Wesley Playgroup and a befriending service. In addition, community development initiatives, such as the 'Sure Start' programme running in some areas of the UK, are being considered. Here again, the main focus of this sort of provision is to address issues of social inclusion, rather than how to alleviate poverty *per se*.

One initiative that does attempt to directly address poverty issues for families with children is the Guernsey Welfare Service (GWS). Typically, a GWS claimant may be a single mother receiving Supplementary Benefit, a large proportion of which will be paid over as rent.

GWS provide and run a pre-school playgroup five mornings a week for disadvantaged children. They also provide support to the poorer members of the community in the form of food, clothing and fuel vouchers and child safety or nursery equipment. They may put families in touch with other charitable sources of funding for larger items of expenditure. The GWS provides a discretionary, crisis-intervention approach to addressing financial hardship in the short-term. There is no formal means test although the families' basic finances are considered. There is no element of entitlement to the support offered by GWS – each case is assessed at an individual level and a decision of whether to award any money is decided by one or two key workers in the service.

In 2001, the value of the vouchers issued was £23, 044 - a £5,000 increase on the previous year. In addition, 581 children received discretionary support for Clothing Grants administered by the Education Council.

Statutory Benefits Available to Families with Children

Maternity Benefits

There are two types of maternity benefit – Maternity Allowance and Maternity Grant.

Maternity Allowance is an insurance-based allowance paid to expectant mothers for a flexible 18-week period before and after the birth of their baby. To be eligible for the benefit, women must have been doing paid work and paying full social insurance contributions as an employed or self-employed person. The amount of benefit received depends on the number of contributions paid or credited in the relevant year.

Maternity Grant is an insurance-based lump-sum payment to help with the cost of having a baby. To be eligible for the benefit, women must be insured under the Guernsey social insurance scheme and ordinarily resident in the Bailiwick.

Family Allowance

Family Allowance is a flat-rate, non-means tested cash benefit paid to families with children. The allowance is paid in respect of each child of a family with no limit on the size of the family. Family Allowance can be claimed for children and young people until they reach school-leaving age or, for young people who are in full-time education, up until the August following their nineteenth birthday. To be eligible for Family Allowance, there are residency criteria to be fulfilled.

Supplementary Benefit

Supplementary Benefit is a benefit paid in order to bring a person's income up to the level which the States considers is the minimum amount required to live on. In relation to families with children, it can be paid to single parent families, pregnant women who are not living with a husband or partner or a man caring for children while his wife is in hospital. The amount of benefit paid depends on the person's income and resources. People who are receiving Supplementary Benefit (and their dependants) are also entitled to free prescriptions and free medical, dental and paramedical treatment. In July 2002, there were 307 claims for Supplementary Benefit from single parents covering 550 child dependants.

Policy options to tackle poverty in families with children

Broadening the priorities of the Children Board

At present, the Children Board prioritises its work on supporting families with children with high level needs. However, the Children Board is also developing a strategy of 'early intervention' aimed at children with lower level needs, with the aim of preventing more serious problems from developing. One of the key messages to emerge from the Sure Start programme in England in recent years has been that intervention and family support in the early years of a child's life can have positive and long-lasting effects for children and their families, and the communities in which they live. This, in turn, has the potential to lead to future savings in health and social security spending.

We would therefore suggest extending statutory duties of the Children Board to provide services for, and oversee the welfare of:

- all families with one or more children under the age of six (i.e. all pre-school children) - so that resources could be dedicated to preventative work with any family with young child(ren).

- all families with one or more children/young people under the age of 18, who are assessed as having Level 2 needs i.e. they are experiencing relative deprivation. This would target vulnerable youngsters and their families who are disadvantaged by poverty.

The responsibility for the delivery of services is being considered as part of the Harwood Review of the Machinery of Government. This should provide the opportunity to achieve a greater integration of children's services and ought to allow for a reconsideration of the service provision of the Children Board.

Increasing the income of families with children

There are a number of ways in which the income of families with children could be increased:

Increased Family Allowances:

Family Allowance is currently paid at the rate of £10.80 per week per child, requiring a budget of £6.9m in 2002. The proposed increase in the rate of Family Allowance to £11.25 per week per child in 2003 will require a budget of £7.1m.

Strengths of the approach

- One of the benefits of this approach is that an increase in the amount of Family Allowance received is likely to make more of a difference to poorer rather than richer families.

Weaknesses of the approach

- Although an increase in the Family Allowance rate is likely to make more of a difference to poorer than richer families, it would be unlikely to substantially alleviate poverty in these families.

Increased Supplementary Benefit limitation:

Supplementary Benefit rates are currently based on an assessment of an individual's income and needs. It is a selective benefit intended to bring an individual's income up to the level that the States decide is the minimum amount needed to live on. The Budget for Supplementary Benefit in 2002 is £9.62m. Increasing the Supplementary Benefit limitation would give more income to claimants. There would also be benefits in considering housing costs separately when calculating Supplementary Benefit, as those with more children are likely to have higher housing costs, yet the benefit is capped for them in the same way as for a family with one child.

Strengths of the approach

- It would disproportionately help single parent families among families with children, as these are the families most likely to be receiving this form of support.

Weaknesses of the approach

- It would do little for low-income families with children who are not receiving Supplementary Benefit.

Introduction of Children's Tax Credit

Child Tax Credit is an income tax reduction credited to families with children. The introduction of Children's Tax Credit would mean those families with one or more children would have a reduced income tax liability. This is greatest for low-income earners, the credit being progressively tapered and then withdrawn for higher income earners.

In England, the full credit is approximately £4,500 per year per family.

The introduction of Children's Tax Credit would specifically target low-income families with children who are taxpayers. It could be increased according to the number of children in a family, and according to the Retail Price Index.

Strengths of the approach

- It would be targeted support to low income families with children who are tax payers.
- It is non-stigmatising, and could be available to families (of whatever form) as of right.

Weaknesses of the approach

- It would add a degree of complexity to the Guernsey tax system that is not already present.
- It would do little to help families with children who are not already tax-payers.

Introduction of Childcare Allowance

The introduction of an allowance to cover the costs of childcare would be beneficial in helping parents, and especially lone parents, to enter or remain in the workforce, or to further their education. Childcare Allowance could be available to all families regardless of need, but reduced for those on higher incomes, being 'clawed back' through the tax system. It could be payable in the form of vouchers, childcare credits or cash, and should be generous enough to subsidise registered childcare for all pre-school children, and the cost of after-school and holiday placements for school-aged children under the age of 14.

The short-term cost of childcare allowances may be offset to some extent in the longer-term by the increased number of parents able to take up paid employment and therefore liable to pay tax, and the reduction in total benefits payments to parents unable to work because of childcare commitments.

The introduction of a childcare allowance would need to be supported by an increase of the provision of childcare by registered childcare providers. For this to occur, there would need to be an expansion of the provision of childcare training, on a flexible basis that accommodates a wide range of potential childcare providers. Other supportive measures to attract more people to become childcare providers might include: free or subsidised entry to children's sports and leisure activities and places of interest; the setting up of a telephone helpline for childcare providers that can provide advice and support on all aspects of childcare; financial contributions towards a pension; and the development of registration and monitoring systems that help protect and support childcare providers. The increased number of potential workers in the labour force may offset these measures.

Strengths of the approach

- It would be beneficial in helping parents, and especially lone parents, to enter or remain in the workforce, or to further their education.
- More parents in work would raise the numbers of tax payers and reduce the benefits payments to parents unable to work because of childcare commitments.

Weaknesses of the approach

- It would add a degree of complexity to the Guernsey tax system that is not already present.
- It would need to be supported by an increase of the provision of childcare by registered childcare providers.

Reducing the cost of living for families with children

The high cost of living in Guernsey has been recognised as one of the factors that affect the distribution of poverty. Measures that would support minimising the cost of living, including for families with children could be:

- Food co-operatives in deprived areas that sell fresh and nutritious food at reduced prices.

- Attracting a greater variety of retail outlets to Guernsey, with ranges of goods and clothing that are affordable for all budgets. Preferential financial packages for the first six to twelve months of trading could be offered to new outlets, providing they offer a ‘budget’ range of goods.
- Providing free energy efficiency advice for the home.
- Supporting the development of LETS exchange schemes, where people can trade skills with each other at no financial cost.

Strengths of the approach

- Measures such as these would provide more options for people on low incomes to budget accordingly.
- Food co-operatives and LETS schemes can increase community participation and further community development.
- Energy efficiency advice would alert people living in poorer housing conditions to measures they could take to make savings in fuel consumption.

The provision of services for families with children

Family Centres

The Children Board has prioritised the development of Family Centres that aim to provide accessible services to families with children. Although available to all families, their location in more deprived areas and the particular focus of their service tends to make Family Centres of particular benefit to those on low incomes. To help support an anti-poverty strategy they could be most effective by:

- providing advice on income maximisation, dealing with and preventing debt, and concessionary pricing schemes
- providing information about rights and services for families with children
- providing support and information about health promotion, childcare issues and family well-being.

Early intervention programmes

Early intervention programmes, such as that of ‘Sure Start’ in England, aim to improve the well-being and life opportunities of young children aged 0-3 years, through better health, childcare and educational opportunities. Services are provided centrally, or via outreach and home visiting teams, and the programme is built around the wants and needs of local people living in deprived areas. Funding is provided by health, education and social services and by the voluntary sector.

Although there are no early intervention programmes as such in Guernsey, it would be beneficial for Family Centres to further develop this aspect of work with families with children.

Childcare

With respect to the provision of services for families with children, a key anti-poverty strategy would be the provision of free or subsidised childcare, so enabling parents to remain or return to the workforce or to further their education. Childcare Allowances have already been mentioned above and are the recommended option; an alternative option might be the States provision of free childcare services for target groups, such as disabled children, the children of single parents, disabled parents or those on Supplementary Benefit. There are likely, however, to be some disadvantages to the targeted provision of childcare: it may lock families on Supplementary Benefit into the ‘poverty trap’, might stigmatise particular forms of childcare, and might disadvantage parents who want to move off benefit and into employment.

Strengths of the approach

- The provision of services for all families with children would minimise stigma associated with particular forms of childcare.
- It would also support families with children on low incomes and those living in areas of relative affluence.
- It would not lock families on Supplementary Benefit into the ‘poverty trap’ or disadvantage parents who want to move off benefit and into employment.
- The further development of Family Centres, with the focus of their work targeted at families with children on low incomes, would directly benefit those living in poverty or at risk of poverty.

Weaknesses of the approach

- Free or subsidised childcare available for all families with children would be more expensive to provide than the targeted provision of services.

Possible ways forward

No one strategy will effectively eliminate child poverty in Guernsey. Similarly, no one States department can tackle family poverty in isolation from others. However, there are key aspects of an anti-poverty strategy that focuses on families with children that could be effectively woven together. In summary, the following could usefully be considered:

- increasing the Supplementary Benefit limit
- introducing a children’s tax credit for low income earners
- introducing universal childcare allowance, to be ‘clawed back’ through the tax system for those on higher earnings
- extending the statutory duties of the Children Board to provide services for, and oversee the welfare of: all families with a pre-school child, and all families with a youngster under the age of 18 who are disadvantaged by poverty or deprivation
- further developing Family Centres and introducing ‘Sure Start’ initiatives in key areas of deprivation
- employing a community development worker to develop local initiatives such as food co-operatives, toy libraries, nursery equipment loan schemes, LETS trading exchange schemes etc.

Chapter 6: Housing

Introduction

There is a wide consensus that housing is one of major areas, if not *the* major area, which needs to be tackled in order to deal with poverty on the Island. The *Requete on Low Income and Householders* identified that the local cost of living and, in particular, the cost of housing was affecting the living standards of low-income earners and low-income families in Guernsey. The high cost of both buying a home and renting from the private sector are major causes of concern. Housing quality, across all tenures – including States housing - is also an important issue which is continuing to affect the living standards of Islanders.

This chapter is divided into three parts. The first describes some of the problems relating to housing that were highlighted by the *Survey of Guernsey Living Standards* and the *Housing Needs Survey*. This section also describes the key issues and concerns raised in interviews with representatives from the statutory, non-statutory and voluntary sectors. These issues are discussed under the headings of *Cost, Supply and Quality* with reference to the three housing tenures – *Owner Occupation, Privately Rented and Social Housing*⁷. The second outlines the policies of the States of Guernsey and current voluntary sector provision which directly or indirectly tackle housing and housing-related problems on the Island. The final section outlines some of the further policies that could be used to inform the development of an anti-poverty strategy policy on the Island and provides a SWOT analysis of these policies. It is not an exhaustive list and should be taken in tandem with the key issues and themes in the development of anti-poverty strategies, as outlined in Chapter 2 of this report.

Housing Issues Affecting the Living Standards of Islanders

The *Survey of Guernsey Living Standards* found that there were a range of housing issues which were affecting the standard of living of Islanders, particularly the less well off. Phase One of the study showed that, when respondents were asked what the three main things were that could be done to improve their quality of life, 7% of the responses related to housing (Gordon *et al*, 2001b). A major concern was the need for more affordable housing (in relation to States and privately rented and owner occupied properties). More significantly, housing was the most popular suggestion provided by Islanders when asked what three things could be done to improve the quality of life for the less well off, eliciting 18% of the responses (*ibid*). The key problem identified by respondents related to the cost of housing. Private sector rents, especially, were considered to be too high and the cost of buying property for first-time buyers too expensive despite the existence of relatively cheap States loans. There were calls for more affordable housing and cheaper States loans to help with the cost of buying a home, although one concern of the Housing Authority in relation to providing even cheaper States loans is that they may act to fuel house price inflation even further and thus exacerbate the barriers to affordable housing. Problems of poor housing quality were also raised in many answers.

Phase Two of the study found that housing deprivation was a particularly acute problem on the Island (Gordon *et al*, 2002). Respondents were asked about a range of housing and non-housing items which they ‘don’t have and can’t afford’. Table 6.1 sets out the proportion of respondents lacking various housing items. Over one in five of respondents went without *replacing worn out furniture* because they lacked money and 14% in each case could not afford a *damp-free home, enough money to keep the home in a decent state of repair or decoration*.

⁷ According to the *Housing Needs Survey*: 68% of households were owner occupied, 10% rented from the States and 20% rented privately.

Table 6.1: Proportion of the population going without items because of affordability

	Don't have and can't afford (%)
Replace worn out furniture	22
Damp-free home	14
Enough money to keep your home in a decent state of repair	14
Enough money to keep your home in a decent state of decoration	14
Insurance of contents of the home	9
Heating to warm living areas of the home if its cold	6
Carpets in living rooms and bedrooms in the home	2
Beds and bedding for everyone in the household	0

In terms of housing quality, most Guernsey people reported that their homes were in a good state of repair, although problems of damp walls, floors and foundations affected a quarter of households on the Island (Gordon *et al*, 2002). Unsurprisingly, people on a low standard of living had the worst housing conditions. Although the *Housing Needs Survey* reported only a small percentage of the population with *serious* damp penetration or condensation (5%), there can be no room for complacency given the connections demonstrated in the health inequalities literature between respiratory diseases and living in damp conditions (see Chapter 3 in Gordon *et al*, 2002).

The issues of *Cost*, *Supply*, and *Quality* are developed further below in a more detailed analysis by housing tenure.

Owner Occupied Housing

Cost The cost of buying a home on the Island is expensive and the general trend is for costs to rise. For the fourth quarter of 2001, the average Local Market house price was recorded as £245,533, representing an increase of 21% on the previous year and a 152% increase in house prices since 1992 (States of Guernsey Advisory & Finance Committee, 2002a), although this general trend was tempered with a fall in the average house price in the first quarter of 2002 to £226,488.⁸ The general rise in house prices means that house-buying remains out-of-reach for low-income earners⁹, even though most Islanders aspire to have their own home. It is not surprising therefore that the *Housing Needs Survey* found that among the main reasons households wanted to leave Guernsey was not being able to afford local properties. The rise in house prices may put those low-income individuals or families who do buy their own home under considerable financial strain as they struggle to meet other costs of living (e.g. food and clothing) which are generally also much higher on the Island.

Supply Although privately-initiated building programmes on the Island have increased the supply of owner-occupied housing, the *Housing Needs Survey* showed that the main shortfall over the next year would be for owner occupied housing (-459 dwellings).

⁸ Housing Authority, August 2002

⁹ The *Housing Needs Survey* demonstrated very clearly that home ownership levels increased as income rose.

More specifically, the *Housing Needs Survey* showed that whilst there is a general match between supply and demand of properties in the price range £250,000 plus, there are significant shortfalls of properties at the lower end – in particular those priced between £100,000 and up to £250,000. The short supply of accommodation to buy at the bottom end of the market was confirmed in the interviews we had with key stakeholders. This was seen to affect, particularly, first-time buyers even though cheap States Home Loans are available to assist them with home buying.

There are also recruitment and retention difficulties in respect of ‘key workers’ (e.g. teachers, police and nurses) associated with the high costs of housing. The Housing Authority is currently chairing an inter-departmental staff working party to investigate the provision, funding and planning implications of developing specific accommodation for key workers in Guernsey (States of Guernsey Housing Authority, 2002). However, the issue of ‘key worker’ housing in Guernsey is much less of a concern than the affordability of property for the local population, regardless of their profession.

Quality Although there is better quality housing in the owner occupied sector than the private rented sector, the issue of housing quality is still pertinent because of the age of the housing stock. The *Survey of Guernsey Living Standards* showed that despite low cost home improvement loans to assist some home owners to maintain their properties 43% of owner occupiers reported at least one problem with their accommodation. Twenty-one percent suffered from damp and a further 16% complained that they had a shortage of space. Nineteen percent (almost 1 in 5) reported that the state of repair of their housing was either poor or simply adequate. The *Housing Needs Survey* found similarly high rates of damp problems among owner occupiers, although only 5% reported serious cases of damp.

Privately Rented Housing

The UK private housing sector “*has the worst reputation for quality and exploitation of tenants, especially at the cheaper end of the market*” (DLTR, 2000). This appears to be also true of the situation in Guernsey.

Cost The cost of privately rented accommodation in Guernsey is considered universally to be too high. The effect of high rental costs may mean that people on low incomes spend higher proportions of their incomes on rent, leaving them with less to spend on other essentials.

The high cost of private rental could be offset by a States subsidy to tenants. However, private sector tenants currently receive no financial help with rental costs unless they qualify for Supplementary Benefit. Even for those receiving Supplementary Benefit, the high cost of privately rented housing can be problematic because of the benefit limitation of £208 per week. Those benefit recipients with requirement rates nearer to the benefit limitation are frequently left with insufficient monies to cover the cost of their rent. As at January 2002, this affected 136 individuals, 63% of whom were private tenants¹⁰. Previous analysis included in the *Requete on Low Income and Householders* showed that single parents, single elderly people, and families with children were especially likely to find themselves in these circumstances.

Supply There are currently approximately 4,200 rental units available in the private housing sector. According to the model of housing market used in the *Housing Needs Survey*, there would be an excess of 317 dwellings available for rent if the market was operating perfectly to meet people’s preferred housing tenure. The model also demonstrated there is sufficient demand for properties

¹⁰ Social Security Authority, 2002.

with weekly rents of £100 per week, there are far more homes between £100 and £300 per week than there are people wishing to rent at these prices.

Quality In addition to the high cost and short supply of affordable private rented housing, housing quality has also been identified as a critical issue that affects the private rented sector. In the *Survey of Guernsey Living Standards*, 68% of private renters reported at least one problem with their accommodation. Thirty three percent of respondents reported damp problems, 26% lacked heating facilities, 23% in each case complained about the presence of rot in windows or floors and no place to sit outside, and 22% reported a lack of space. When asked about the general state of repair of their accommodation more than half described it as either poor or only adequate (53%). In about one in six cases, poor quality of housing was said to be leading to worse health (15%). The *Housing Needs Survey* found that 42% of households reporting serious space problems were in the private sector, whilst nearly half of those with serious damp problems were also private renters. The Survey also found that the incidence of serious damp problems experienced by single parents and younger households was twice as high as any other group by type or age. Some parishes were more badly affected by serious damp. For example, the rate was twice as high in St Peter Port than any other parish.

Security of tenure There is a paucity of landlord/tenant legislation in Guernsey which often leaves tenants vulnerable to the actions of a minority of unscrupulous landlords. For example, there is evidence to suggest that landlords sometimes evict families when female occupants become pregnant because of the restrictions on children in tenancy agreements.

Social Housing

The States Housing Authority currently provides almost all the Island's social housing stock, although this is set to change with the introduction of the Guernsey Housing Association.

Cost The cost of renting States housing is substantially lower than renting in the private sector. According to the *Housing Needs Survey*, most (74%) of those who rented from the States paid less than £75 per week (whereas most (67%) of private renters in the Local Market paid up to £149 per week in rent). States housing is, therefore, an attractive option for those families who are most in need financially. This was confirmed by the *Survey of Guernsey Living Standards* which found that poor people were most likely to live in accommodation rented from the States than any other housing sector (Gordon *et al*, 2002).

Although the cost of States housing fares well for most families compared with those living in the private rented sector, a minority of families relying on Supplementary Benefit, especially those with a large number of children (e.g. 3 or 4+), are penalised by the benefit limitation. This is because their benefit requirement is nearer the benefit limitation as a result of requirement rates which rise with the age of dependents.

Supply The current States stock of 2,132 houses represents a notional figure of about 10% of the total housing stock. This figure is currently falling short of demand. The *Housing Needs Survey* modelling exercise matching demand and supply over the next year demonstrated a small shortfall of 38 social housing dwellings (i.e. States and Guernsey Housing Association). Furthermore, whilst approximately 70 people per year succeed in being allocated property, there were almost 200 people on the waiting list in 2001 – representing an increase of 15% over the previous year (States of Advisory & Finance Committee, 2002a). In terms of the number of applications for States housing on the waiting list 8 are under 6 months, 28 are between 6-12 months, and 65 people are 12 months

or more.¹¹ The recent introduction of the Guernsey Housing Association should result in a fall in waiting lists assuming demand stays constant (see below).

A further issue relates to the criteria for eligibility to States housing. According to published criteria, “*The Authority’s policy has been to restrict States housing to families with dependent children and people of pensionable age, together with people with serious medical conditions that are exacerbated by their present accommodation and/or whose condition might be expected to be significantly alleviated by a move into States accommodation*”¹². Although the Housing Authority’s allocations policy includes an income threshold so that States housing is provided to the poorest, the policy excludes single people, pregnant women¹³ and couples without children from being eligible for States housing. In some circumstances, however, the Authority does consider the housing needs of these groups and it is also the case that allocations policies are currently being reviewed.¹⁴ Eligibility criteria relating to these categories of applicant are not currently published, although the Authority is committed to publishing its allocations policies later this year.

The reluctance or inability of some State renters to move out of their homes when they no longer require them, *ie* when they can afford private sector accommodation, is an issue related to housing throughput (rather than supply). Despite the Authority’s policy of a high earner surcharge, some tenants are unable to give up their property because of the disparity between States house rents and private sector rental costs and the absence of any rent abatement scheme for private sector tenants. The fact that the quality of States housing is generally better than private sector housing and, therefore, better value for money is also a factor which discourages tenants from moving on. Thus, the problems of high cost and poor quality in the private rented sector are having a knock-on effect on the throughput of States housing. The Housing Authority is currently reviewing its high earner surcharge policy.

Quality Much of the Authority’s housing stock is relatively old: over a quarter of houses were built before the 1950s. The *Survey of Guernsey Living Standards* reported that more than half of States tenants had problems with their accommodation (57%). Twenty eight percent reported a lack of adequate heating facilities and 26% complained of damp walls, floors, foundations, etc. Over one quarter claimed that the state of repair of their home was either poor or only adequate (27%). Nearly one in 20 reported deteriorating health as a consequence of their housing situation. The *Housing Needs Survey* reported similar statistics, although when respondents were asked about the seriousness of the problem the figure dropped from 30% to 7%, half that of the private rented sector (13%).

The recent *Stock Condition Survey* identified that although the Housing Authority has an effective maintenance programme, which has protected the exterior fabric of its properties, a programme of renovation and improvements was necessary including electrical upgrading and improving the energy rating (States of Guernsey Housing Authority, 2001a). The Housing Authority is currently funding a substantial refurbishment programme in order to improve the quality of its housing (see below).

Homelessness Officially, there is no homelessness in Guernsey. There are no statistics collected on the problem and no homelessness legislation in place. There are no rough sleepers, although hostel

¹¹ Housing Authority, August 2002.

¹² States Housing Authority Brief Note on Eligibility for States Housing, August 2002.

¹³ Applications from pregnant women only become active on the birth of the child.

¹⁴ Housing Authority, August 2002.

accommodation is available for adults. However, there is evidence of hidden homelessness, where people sleep on friends' and families' floors or the couch or in vehicles. This appears to affect mainly young people who have left home because of family difficulties or have left the care of the Children Board. Although the Children Board has responsibility for children up to 18 years of age, anecdotal evidence suggests that children are among the hidden homeless. The Housing Authority and the Children Board are addressing this issue through the Youth Housing Project (see below).

Current Policy and Provision

Owner Occupied Housing

Responding to the high cost of housing

- ❑ **States Home Loans** These are currently available to single people, and couples and families who are: (i) residentially qualified under the Housing Control Law and have lived in Guernsey for five years immediately prior the loan being granted; (ii) first-time buyers; and (iii) where the income of the main earner is insufficient to sustain payments on a bank loan (States Housing Authority, 2001b). As a result of an increase in the maximum amount available to individual borrowers, there has been a substantial increase in take-up in recent years from 35 in 1999 to 134 in 2001 (States of Guernsey Housing Authority, 2000; States of Guernsey Housing Authority, 2002b). However, for reasons relating to financial sustainability brought about by the recent increase in take-up, the Authority reintroduced a waiting list and limited the number of loans that could be issued in 2002 to 90 and in successive years. There are currently 228 applicants on the waiting list for a loan this year but 538 applicants in total¹⁵.
- ❑ **Partial Ownership Schemes** The Housing Authority is currently investigating partial ownership schemes for homebuyers who cannot afford to purchase the full 100% equity to obtain property (States Housing Authority, 2001c). The Authority is considering whether it should be administering such schemes separately or in conjunction with the Guernsey Housing Association. There was some support for Shared Ownership property among respondents interviewed in the *Housing Needs Survey*.

Increasing the supply of affordable housing

- ❑ **Provision of new homes per year** This is subject to regular monitoring and review. The target of 250 new homes per annum has now been revised in the light of *the Housing Needs Survey* report to the States to 300 new homes per annum for the next 3 years¹⁶.
- ❑ **Specific measures to ensure new units are affordable** There are policies in place setting out the type and cost of new units being built by private developers on previously States-owned land. Private developers are currently constructing approximately 90 dwellings on former States-owned land, *eg* Amherst Hospital site and Bulwer Avenue. Sale conditions restrict the sale price of these dwellings in order to make them affordable to first or last time buyers (States of Guernsey Housing Authority, 2002a).

¹⁵ Not all applicants want a loan immediately, Housing Authority, August 2002.

¹⁶ Housing Authority, August 2002.

- **Sheltered Housing** The Housing Authority is providing financial assistance to a developer to build a substantial number of affordable sheltered housing units to rent, including extra care accommodation, on the former Girl's Grammar School site at Rosaire Avenue. This is in response to the shortfall in the provision of units for affordable rental (States of Guernsey Housing Authority, 2001d).

Improving the quality of housing

- **Home Improvement Loan Scheme** Housing Authority loans are available for essential repairs or improvements to property where the need is essential (rather than simply desirable) to those who cannot afford bank borrowing. Essential works include electrical rewiring, structural repairs and the installation of central heating where a health need could be demonstrated. The take-up of Improvement Loans approved is low. For example, in 2000, only 20 Home Improvement Loans were approved, although there were slightly more in 2001 (i.e. 26). The minimum value of Home Improvement Loans approved in 2001 was £1,400 and the highest £42,750¹⁷.

Privately Rented Housing

Responding to the high cost of housing

- **Supplementary Benefit/Public Assistance** These benefits can assist with housing costs on either a long or short-term basis, respectively, although housing costs are not included in the make-up of these benefits. Consequently, in situations where the requirement rate is nearer the benefit limitation of £208 per week, the money available to cover rental values is squeezed. In these circumstances, the tenant will have to decide on whether to make up the amount and/or seek to have the property rent controlled or find cheaper accommodation.

Most tenants accept the rent being charged by the landlord because there is a shortage of privately rented accommodation at the bottom-end of the market and, as a consequence, do not want to be seen to be making trouble by having the rent controlled (see below). The most likely scenario is that tenants make up the rent with the rest of their benefit, often leaving them short of money to pay for other items and activities they need. Single mothers and couples with children, particularly teenage children, tend to be disadvantaged in this way because the requirement rate is nearer to the benefit limitation.

- **Cadastre Rent Control Law** After three months tenancy, where the landlord and tenant disagree on the amount of rent that should be paid or who should be liable for expenses in relation to the tenancy, the property can be subject to rent control. Once controlled, the rental amount is fixed for five years unless there have been considerable changes made to the property (States of Guernsey Cadastre Committee, 1992). Currently there are only 50 out of 4200 privately rented properties which are subject to rent control. On average, only one new application is received per month but for every one made there are probably three more provisional inquiries. The majority of applications made are successful in favour of the tenant.¹⁸ Anecdotal evidence, however, suggests that many tenants are reluctant to have the rent of the property controlled because, in the context of a shortage of private sector accommodation and a lack of security of tenure, they do not want to be seen as causing of

¹⁷ Housing Authority, August 2002.

¹⁸ Advisory & Finance Committee, August 2002.

trouble for the landlord. However, there are signs that people are coming forward with applications more than previously, probably because of recent media coverage.¹⁹

Increasing the supply of affordable housing

- ❑ There do not appear to be any States policies that are directly targeted to increasing the supply of accommodation available for rent, although a combination of favourable market conditions and various policies make renting an unattractive option. These include the lack of a Capital Gains Tax, availability of tax relief on mortgage interest payments on all properties, and weak tenants' housing rights.

Improving the quality of housing

- ❑ **Environmental inspection** Tenants can ask the authorities to assess whether their accommodation is substandard. A variety of factors are taken into consideration when assessing the fitness for habitation of a property including “*repair, stability, dampness, natural lighting, ventilation, water supply, facilities for storage, preparation and cooking of food, drainage, sanitary conveniences, personal washing facilities, electrical supply installation hazards, overcrowding and means of an escape in the event of a fire*” (States of Guernsey Advisory & Finance Committee, 2002a, 45).

Between 1998 and 2001, only five household units were found to be substandard (*ibid*). However, the small number of successful applications does not reflect the actual number of substandard housing in the private rented sector as there is anecdotal evidence to suggest that in many cases tenants do not complain because they experience intimidation and threats from their landlords. The Board of Health's *Annual Report of the Director of Public Health* (2000: 2) recognised the problem of poor housing in the private sector and the problems that tenants have in dealing with their landlords:

“Ensuring adequate standards within the private sector is not easy. In our present “overheated economy” most properties (even those in an unsatisfactory state of repair) are let quickly, and some landlords will consider that there is little incentive....

Additionally, many of those forced to occupy the cheapest rented housing are the most vulnerable members of our community, including single mothers and those with previous mental health or substance abuse problems. They are therefore often reluctant to complain for fear of losing what little physical security their unsatisfactory premises provide. The small number of “closure notices” actually issued reflects undoubtedly just the tip of a far larger “iceberg” of properties in poor repair”.

Social Housing

Responding to the high cost of housing

- ❑ **Lower rents** States accommodation renting values are substantially lower than private sector rents and low income is among the eligibility criteria for States housing. The *Survey of Guernsey Living Standards* showed that people living in poverty are most likely to live in accommodation provided by the States, demonstrating that the Authority's housing provision is going some way in meeting the needs of those who can not afford to buy their own home or

¹⁹ Advisory and Finance Committee, August 2002.

rent in the private sector (Gordon *et al*, 2002). Although many States renters are on low income, low income tenants benefit from not only lower rents than if they were in the private sector, but also from a rent rebate scheme (see below), and a constant review of their circumstances by housing staff with the result that very few tenants are failing to claim their benefit entitlements. Additionally, the majority of supplementary benefit tenants receive a level of benefits which when combined with the rent rebate means that they retain their basic requirement rate so that they are able to meet normal living expenses²⁰.

- ❑ **Rent Rebate Scheme** There exists a rent rebate scheme for States tenants to ensure that low income tenants or tenants with large families, or both, should not be asked to pay higher rents than they can afford (States Housing Authority, 2002e). Rent assessments take into account income and the number of children, so that the rent falls with the number of children. The value of rent rebates is increased by the rate of inflation to ensure that values are maintained for those on a low income. There are currently 1100 tenants in receipt of rebate²¹. The Housing Authority is currently carrying out a review on its charging policies, and the rent rebate scheme and rent surcharging schemes so as to “*ensure the best use of States housing stock and fair and equitable treatment of all tenants*” (States of Guernsey Advisory & Finance Committee, 2002b, 1191).

Increasing the supply of affordable housing

- ❑ **Introduction of Housing Associations** The introduction of the Guernsey Housing Association will increase the social housing stock by building 168 homes for people in housing need. Some of the new homes being built will replace demolished ones but there should be a net increase of 82 dwellings through the Guernsey Housing Association’s initial development programme. In addition to extra homes, the Housing Association will be able to house those who are currently ineligible for States housing, *eg* single people, couples without children, etc (States of Guernsey Housing Authority, 2001e). The development of these new units will help to reduce the number on the Housing Authority’s list for States housing assuming demand stays constant.

Improving the quality of housing

- ❑ **Refurbishment Project** The Housing Authority has identified the need to improve the overall quality of its housing stock and has begun a major long-term refurbishment and renovation programme (States of Guernsey Housing Authority, 2001a). The initial programme, between 2001 and 2006, costing an estimated £9.95 million includes: internal refurbishments; electrical re-wiring; asbestos removal; drainage and structural repairs; external refurbishments; and unforeseen and exceptional works. Another one million has been set aside for ‘catch up repairs’ – a backlog of repairs to improve defects including bathrooms, kitchens, internal finishes etc. In the longer-term, the Housing Authority anticipates that £60 million will have to be expended in the next 30 years.

Homelessness

- ❑ **Youth Housing Project** - This project, run by the National Children’s Home and grant funded by the Housing Authority, offers advice on housing and other issues, including employment and benefits, to young people between the ages of 16 to 21 – including those leaving prison. The project is planning to manage training bedsit accommodation which will be made available to young vulnerable people in need of housing and support.

²⁰ Housing Authority, September 2002

²¹ Housing Authority, August 2002.

In addition, there are a number of other housing alternatives for individuals and their families who are temporarily homeless.

- ❑ **St Julian's Hostel** – This hostel offers accommodation to homeless adult men and women.
- ❑ **Sarnia Housing Association** – This organisation provides flats and bedsit accommodation to families with children on a temporary basis.
- ❑ **Women's Refuge** – This exists for women and their children fleeing domestic violence.
- ❑ **Maison St Pierre** – This is a charitably run home for young women and their children.

Policy Options

This final section of the chapter outlines some of the policies that *could* be used to inform the development of an anti-poverty strategy. These policies are considered under three headings: *Responding to the High Cost of Housing; Increasing the Supply of Affordable Housing; and Improving the Quality of Housing*. The strengths and weakness of policies addressing these three broad areas are also discussed. It is crucial that these policies are considered alongside the checklist of themes and issues in the development of anti-poverty strategies discussed earlier in Chapter 2. As a reminder these are:

- Monitoring and Evaluation
- Community Participation
- Community-based approaches
- Integration into mainstream approaches
- Recognition of limitations
- Role as employers
- Budgets
- The budgetary process
- Partnership Working
- Marketing, publicity and feedback

Responding to the high cost of housing

- ❑ **Introduce rent control** Private sector landlords wishing to increase the rental values of their property, over and above inflation, should be required to make an application to the Cadastre Rent Control Committee. Any rental increases should be linked to appropriate housing improvements only once the property has been assessed. This would ensure that increases in rental costs are related to improvements to the property and not to unscrupulous landlords exploiting market conditions. A number of countries (e.g. Belgium, France and the Netherlands) currently monitor and control the links between rents and (minimum) housing standards. However, the danger of this policy is that it may work to reduce the supply of privately rented accommodation. Furthermore, given the rise in house prices private landlords may prefer not to improve housing conditions in the knowledge that they will reap the benefits of house price inflation once the property is sold. On the other hand, where the tenant considers the rental charge of their property to be fair they may be encouraged to rent for longer and this

may provide them with the incentives to improve the accommodation themselves. Consideration of the effects of rent control is given by Arnott (1997) who suggests that rent control policies may be effective as a short-term measure.

- ❑ **Increase the Benefit Limitation and set housing-related expenditure at 40% of total Supplementary Benefit** The current benefit limitation of £208 per week could be increased in order to cover the rising costs of renting. At present, some families are penalised because their requirement rates are nearer the benefit limitation. Setting housing-related expenditure at 40% of total Supplementary Benefit would ensure that the extra income from benefits does not go straight into the pockets of unscrupulous landlords who would see this policy as an opportunity to raise rental values. Further consideration would need to be given to how the benefit recipient retains their allowance for normal living expenses, and how the private landlord obtains a fair and reasonable rent for his accommodation without being restricted by the formula.²²
- ❑ **Introduce a housing allowance/benefit scheme** A housing allowance scheme of some kind could be introduced to help with the high costs of renting. This could involve decoupling the rent allowance from the payment of Supplementary Benefit and make assistance with housing costs a stand-alone benefit, applicable to all renters – private and States. Many European countries have a housing benefit system (eg France, the Netherlands, Germany, Sweden, and the UK). The UK has a housing benefit scheme which is available to all renters on a low income. However, it is considered too complex and confusing to claimants (DLTR, 2000). Consideration is currently being given to how the UK Housing Benefit Scheme may be improved. Kemp *et al* (2002), for example, in a report to the Joseph Rowntree Foundation, considers how the present UK Housing Benefit Scheme could be reformed so that tenants have an incentive to shop around for reasonably priced accommodation without the need for rent restrictions as currently exists, and also explores harmonising housing benefit with the new system of tax credits that exist in the UK. The report also considers how low income home earners, who are currently excluded from receiving housing benefit, could be included in a reformed Housing Benefit. However, there are obvious cost implications to such a proposal. For example, the next cost of including low-income owner occupiers in housing benefit schemes was estimated at approximately £500 million per year.
- ❑ **Introduce a bond scheme to help with rental deposits** A bond scheme administered by either the Housing Authority or the Cadastre Committee could provide low-income individuals (including those on Supplementary Benefit) wishing to rent in the private sector with a deposit. The deposit would be re-paid to the Authority or the Committee on the termination of the tenancy agreement. This may help individuals who are currently part of the hidden homeless population rent private accommodation. Private rented property falling under this scheme should be checked for sub-standard quality. In addition to providing tenants with deposits, the *Wakefield Rent Deposit Scheme* supports tenancies in practical ways like helping with benefits, budgeting and health issues, and enables people to lead independent and settled lives (SEU, 2001a).
- ❑ **Raise the number and size of States Home Loans available to first-time buyers** The general upward trend in house prices may justify reviewing the recent limit on the number of loans to be issued. Increasing the number and size of loans to reflect current house prices should increase home ownership among low-income earners who are first-time buyers. However, there

²² Housing Authority, September 2002

is a danger that house prices might be pushed even higher. The Authority is currently reviewing a change in policy and its effects on the housing market.

- ❑ **Introduce other affordable home schemes** The Authority could introduce a number of partial ownership schemes. It is considering some schemes which currently exist in the UK (see DLTR, 2000; States of Guernsey Housing Authority, 2001c). These include: *Do-It-Yourself Shared Ownership*, which allows people to select a home in the private market and then part own and part rent it, with a registered social landlord taking on ownership of the rented share of the property. *Homebuy* allows people to buy a home in the private market with an interest free equity loan from a registered social landlord for 25% of the value of the property. The loan is repayable, at 25% of the current market value, when the home is sold. There is also the *Cash Incentive Scheme*, under which Local Authorities offer cash grants to tenants to buy a home in the private market.

Increasing the supply of affordable housing

- ❑ **Encourage private building firms to build more affordable houses** This could involve the Housing Authority developing its partnership with the private sector by selling additional land at favourable prices on the condition that the new accommodation is affordable. This would, among other things, depend on the availability of land held by the States of Guernsey. This is a policy area already under consideration by the Authority.
- ❑ **Increase the supply of social housing that is available to rent by building more States housing and/or expanding the role of the Guernsey Housing Association** In order to meet the general rise in demand for States housing and the increase in demand which is a likely to occur given the eligibility criteria for Housing Association accommodation, the Housing Authority could build more States housing and/or encourage the expansion of the Guernsey Housing Association beyond the extra 82 new homes which it will build in the initial programme of works.
- ❑ **Introduce eligibility criteria which apply to both States and Housing Association properties** This would extend the eligibility of criteria for States housing to categories of people currently excluded. Currently single people, pregnant women, and couples without children are routinely excluded from States housing because of eligibility criteria, although the Authority does have some discretion in housing these types of applicant. The Authority is currently reviewing its eligibility criteria and has agreed to maintain a joint waiting list with the Guernsey Housing Authority to avoid possible confusion among applicants.
- ❑ **Introducing Homelessness Legislation** There is evidence of hidden homelessness in Guernsey. One option could be to introduce Homelessness Legislation, as in the UK, offering temporary accommodation to people who are homeless. Certain criteria would have to be considered such as a) eligibility; b) homelessness, and c) priority need – which could include all those leaving institutional care, *eg* the Children Board, prison, etc. However, the Authority's past experience in offering temporary accommodation is that it proved difficult to move people on.²³

²³ Housing Authority, September 2002

Improving the quality of housing

- ❑ **Introduce home improvement grants to landlords** This policy would be introduced with the *proviso* that the property remains available for renting for a fixed number of years. It could be considered as a stand-alone policy or as a complement to the rent control policy. It should work by improving the housing stock in the private rented sector and may assist in persuading landlords not to sell their properties if rent control were introduced.
- ❑ **Replace home improvement loans with grants to low-income home owners** There are people with a low income but who may have substantial amounts of capital in the form of equity locked up in their homes. Home improvement grants could be introduced with the *proviso* that the amount of grant (and rate of interest) is re-paid to the Housing Authority once the property is sold. A system of grants could replace those home improvement loans which are usually under £10,000 or even £5,000 and which relate to a single item repair, usually for an elderly person or a supplementary beneficiary. Under the UK renewal grant regime, introduced in 1996, Local Authorities have powers to give grants to help owners who cannot afford to maintain or repair their homes. The DLTR is reviewing the commercial viability of equity release (DLTR, 2000) and this may be a variation to the policy which the Authority may want to consider.
- ❑ **Introduce super-caretakers on States housing estates** Super-caretakers can improve the appearance of States' Housing Estates by cleaning communal areas, reporting damage, abandoned cars, etc. Where they have been introduced in the UK, it has been reported that they are, in addition, a supportive presence for elderly and disabled residents (SEU, 2001a). However, super-care takers on Guernsey's small estates would be impractical²⁴.
- ❑ **Offer advice on reducing housing-related health problems** Given the extent and range of housing problems identified in the *Survey of Guernsey Living Standards* and the *Housing Needs Survey* one policy option may be to offer advice on housing-related health problems. *Middlesbrough Healthy Homes Project* in the UK offers advice on reducing air pollution, gas cookers, dust mites and other common household pollutants. The rationale for this project is that it may help reduce the risk of people becoming ill from respiratory disorders including lung cancer (SEU, 2001a).
- ❑ **Introduce a Home Energy Efficiency Scheme (HEES)** This scheme, as it exists in the UK, provides a wide range of insulation and heating improvements – including the installation of central heating. It is targeted at the elderly, families on low income, the disabled and the chronically sick (DLTR, 2000). It is estimated these measures will reduce the cost of keeping warm by up to £1,000 a year for UK beneficiaries in the owner-occupied and private rented sectors.
- ❑ **Introduce a Fuel Poverty Strategy** Given some of the problems of low income and poor housing quality it is probable that some households in Guernsey (particularly lone parents and single pensioners) may suffer from fuel poverty e.g. they cannot afford to keep adequately warm at reasonable cost. Fuel poverty strategies have been adopted in both the UK and in the Republic of Ireland. Guernsey may wish to consider adopting a similar comprehensive strategy in addition to the current range of fuel allowances (see DEFRA & DTI, 2001 for details).

²⁴ Housing Authority, September 2002

Other

- Improve tenancy rights of private sector renters by introducing tenant/landlord legislation** Changes to the legislation could focus on improving tenants' security of tenure, particularly in situations where a) the female occupant has become pregnant, where b) tenants have sought the involvement of the Cadastre Rent Control Law and/or c) the authorities are asked to check for substandard housing.

Strengths, Weaknesses, Opportunities and Challenges

1. Developing an Anti-Poverty Strategy to deal with housing issues

Strengths

- There is a political commitment to the development of an anti-poverty strategy which will include housing issues. There is also a political commitment to the introduction of a Corporate Housing Programme to address housing issues.
- There is widespread support among the public for the introduction of policies to tackle poverty, including measures to deal with housing issues as they affect poor people.
- There is a budgetary surplus which can be drawn upon without having to raise taxation. Even if taxation were to rise, the *Survey of Guernsey Living Standards* indicated that two-thirds of the public would support an increase in income tax to alleviate poverty (Gordon *et al*, 2002).
- A dynamic Housing Authority which is responsive to the need for change.

Weaknesses

- Additional expenditure will be required to implement a successful strategy.

Opportunities

- Guernsey is currently experiencing favourable economic conditions.

Challenges

- There is a limitation on the number of States personnel.
- There are constraints in raising funds beyond the reserves because taxation needs to be kept low in order to be competitive in the international finance industry.

2. Developing an Anti-Poverty Strategy dealing with housing: Policy recommendations

Policies tackling the high cost of housing

Strengths

- Greater control of private rentals would mean that more properties for rent become affordable.
- Increasing the Benefit Limitation combined with rental controls would mean that Supplementary Benefit claimants have more disposable income to spend on other necessities.
- Introducing a Housing Benefit/Allowance which is separate from Supplementary Benefit and payable to low-income private and state renters (and possibly low-income owner occupiers) would assist a broad range of individuals who struggle with housing costs.
- The Bond Scheme may help get more people who are currently 'hidden homeless' into rental accommodation.

- ❑ Increasing the size and number of loans and introducing other affordable home schemes may help Guernsey people realise their dreams of owning their home.

Weaknesses

- ❑ Introducing greater rental controls for the private sector may alienate landlords. As a consequence they may sell up with the result that the private sector contracts, leaving fewer properties available for rent.
- ❑ Introducing a form or housing benefit scheme would have cost implications to the States – both in terms of the extra personnel that would be needed to administer the scheme, and the extra cash benefits to recipients.

Policies tackling the supply of affordable housing

Strengths

- ❑ Building more affordable housing in terms of private home for sale or social housing properties for rent improves the housing options for Islanders.
- ❑ Expanding the eligibility criteria improves the housing options for Islanders.

Weaknesses

- ❑ There are cost implications to the States in building affordable homes both in terms of the houses it builds itself and the land that it may sell-off cheaply to private firms or the Guernsey Housing Authority. The capital grant funding to the Guernsey Housing Association also has cost implications.
- ❑ There are also staffing implications e.g. introduction of super-caretakers.

Policies tackling the quality of housing

Strengths

- ❑ Incentives via grants to landlords may increase their willingness to improve the standard of housing in the private sector.
- ❑ Take-up rates for the home improvement scheme should increase by switching from loans to grants.
- ❑ There are potential health benefits to improving the quality of housing for Islanders.

Weaknesses

- ❑ There are cost implications to the Housing Authority in providing both grants to landlords and low-income individuals.

Tenant/Landlord Legislation

Strengths

- ❑ Tenants feel more secure in their accommodation and feel more able to complain about sub-standard housing, for example.

Weaknesses

- ❑ Legislation may alienate private sector landlords and they may respond by withdrawing their properties from the rental sector by selling up, for example.

Chapter 7: Health

Introduction

At a population level, the general health of the population of Guernsey has improved during the past decade. In particular, there have been demonstrable health gains in the areas of smoking prevention, cardiovascular disease, cancer control and sexual health, which were selected as health priorities in 1995. In part, the improvement is likely to be due to activities within the healthcare system itself. The larger determinant for the improvement of health, however, is likely to have come from social, environmental or lifestyle factors.

The association between a low standard of living and poor health has been well-described. Evidence is compelling that people who live in disadvantaged circumstances have more illnesses and shorter lives than those who are more affluent. Such inequalities in health have been reported across the developed world and no matter how social status or standard of living is measured, similar socio-economic gradients have been found in relation to premature death, disability and illness at all ages. One of the most credible explanations of this is that poor people are at higher risk because of their disadvantaged position in society. For them, restricted opportunities and low incomes restrict the choices that they are able to make and determine the type of lifestyle that they are able to lead.

Poverty and Standard of Living in Relation to Health

The extent of the problem

Although the general health of the population of Guernsey has improved in recent years, it seems that not everyone is benefiting to the same extent. For each of the measures of health examined in the *Survey of Guernsey Living Standards*, respondents who were in the lowest net household income quintile had the worst health. In general, there was a linear trend between rising income and better health. Those in the poorest circumstances experienced four times worse health than those in the most favourable circumstances, when controlling for their age, sex, household type, level of education and place of birth. In other words, the poorest in Guernsey are four times more likely to be ill than the most advantaged.

Poor people were also found to be over fifteen times more likely to report social isolation or depression during the past year because of a lack of money than were more affluent people. In particular, those most likely to report this were people who were unable to work because of illness or disability and single parent households.

The effect of the inter-relationship between poverty and health

Almost all (97%) of the Guernsey population surveyed thought that everyone should have enough money to visit their family doctor and pay for medicine prescription charges when sick. The same proportion thought that everyone should have enough money to buy glasses and/or hearing aids or other medical aids such as a walking frame. No one thought that either of these two instances were not at least 'desirable'.

Although none of the respondents *didn't* use the doctor, hospital, dentist or optician because they couldn't afford to, 6% said they didn't always have enough money to visit their family doctor and pay for medicine prescription charges when sick. In addition, 9% said they didn't have enough money to buy glasses, hearing aids or other medical aids.

These findings bear out those of the 3rd *Guernsey Healthy Lifestyle Survey* (1998) which reported that 8% of men and 13% of women thought that worries about family health was a causative factor in their ‘moderate’ or ‘large’ amounts of stress.

Key factors in sustaining the association between poverty and poor health

A number of key factors that sustain the association between poverty and poor health have been identified. One crucial factor is the difficulty in obtaining (and keeping) good quality, affordable housing for those on low incomes, as Chapter 6 considered. Another is the lack of affordable childcare for lone parent families on a low income, as Chapter 5 considered. These parents are likely to become isolated and depressed. A third is the high cost of living on the Island, which may make eating a well-balanced, healthy diet difficult for low-income families.

While social, environmental and lifestyle factors may be crucial in sustaining inequalities in health, there are other a number of other drivers that deserve consideration. The first is the position in society of disabled people or those with long-standing illness. Anecdotal evidence suggests that it is difficult for disabled people in Guernsey to live independently²⁵ in the community. There is little purpose-built or supported accommodation and little financial support to adapt existing homes outside of the States rental sector. The lack of a disability register means that the level of (un)employment of disabled people is unknown and there is a long waiting list for the Supported Employment Scheme. Access to services and facilities by disabled people is often hampered by cobbled streets, high kerbs and a lack of provision for people with mobility impairments. All of these seem to contribute to an assumption that disabled people or those with long-standing illness will remain on low incomes obtained from sickness or disability benefits for the large part of their lives.

The second factor that seems to be sustaining the association between poor health and poverty is the on-going cost of health care for people with long-term medical conditions. Many of these people are excluded from private healthcare insurance schemes by nature of their health condition.

People who are receiving Supplementary Benefit (and their dependants) can obtain free prescriptions, free medical, dental and paramedical treatment, and appliances and aids if they are disabled. Everyone else pays a subsidised charge (see below) for a GP consultation, which is currently £25 and a nominal charge towards the cost of their prescriptions. People on regular medication can have three repeat prescriptions (to cover a total three month period) but then need to pay for a further GP consultation before getting any more supplies of medication. This on-going expenditure for medical consultations and treatment is a real issue for people not in receipt of Supplementary Benefit but who are, nevertheless, in low income brackets.

²⁵ Here, the word ‘independently’ is used in the context of having choice over where to live, how to live and who provides support and having control over how, when and in what way that support is provided. Independent living is NOT about living alone and doing everything for oneself.

Current Policies and Initiatives that Address the Relationship between Poverty and Poor Health

The Board of Health is the body mandated by the States to advise on matters relating to health and to develop and implement agreed policies for the provision of health-related services. Its aim is to maintain and improve the health of the people of Guernsey and Alderney.

The UK Government White Paper, *Saving Lives: Our Healthier Nation* (1999), set the objective of:

“improving the health of everyone; and of the worst off in particular”.

The States of Guernsey Board of Health report, *Our Healthier Islands* (2000), acknowledged the likelihood that poorer families shouldered more than their fair share of poor health. It suggested trying to find ways to move from a ‘culture of blame’ to one of better identifying those who will benefit from more focused health interventions. This does not yet seem to have been operationalised. Rather, the Board has adopted a population approach to priority setting with the emphasis on moving away from ‘individual treatment’ towards ‘population prevention’. Identification of the key areas is based on epidemiological analysis of the most common local diseases and causes of premature death, evidence-based programmes that prevent or reduce the impact of such diseases and the possibility of implementing programmes at a community and primary care level wherever possible.

The six development areas currently identified for health promotion targeting in Guernsey are:

- cancer services
- mental health services
- services for older people
- cardiac services
- services for people with a learning difficulty
- children’s services

Benefits available to sick or disabled people or to help with the costs of health care

Specialist Health Insurance Scheme

The Specialist Health Insurance Scheme provides specialist care and treatment free of charge to residents of Guernsey, Alderney, Herm and Jethou. It provides four main benefits:

- Specialist medical benefit – covering specialist consultations, treatment, operations and procedures at Alexandra House and in hospital. It also includes specialist medical care in pregnancy and childbirth.
- Ophthalmic benefit – covering specialist consultations, treatments, operations and procedures at the Eye Clinic, the Princess Elizabeth Hospital and in Alderney.
- Physiotherapy benefit – covering specialist in-patient physiotherapy treatment in hospital and post-discharge physiotherapy when this is necessary as part of a specialist medical procedure.
- Alderney Hospital benefit – consultations, treatments and procedures undertaken at the Mignot Memorial Hospital in Alderney, with the exception of patients in the casualty department or who are long-term residential in-patients.

The scheme also covers:

- The services of practice nurses and operating theatre assistants employed by the Medical Specialist Group or the Ophthalmic Group.
- Second opinions provided by the Medical Specialist Group or the Ophthalmic Group.
- Cover for a medical escort to accompany a patient off island where, in the opinion of a member of the Medical Specialist group such an escort is clinically necessary.
- Consultations and treatment upon referral from the Ophthalmic Group.

The Medical Expenses Assistance Scheme

The Medical Expenses Assistance Scheme (MEAS) is a means-tested, discretionary scheme that gives grants or loans to people for whom the cost of medical, dental or paramedical treatment causes financial hardship. One hundred and sixty claims were made to MEAS in 2001, twice as many as during the previous year.

Health Benefit

Health Benefit is a grant towards the cost of a medical consultation with an approved doctor in a surgery or at home and to a consultation with an approved nurse in a surgery. Health benefit does not cover the full cost of the consultation – it is a part-payment towards the charge. At present, the grant is £8 for a doctors fee and £4 for a nurse. However, with the current cost of a medical consultation being £25, the grant pays for less than a third of the cost of the consultation.

Travel grants for medical treatment

There are two types of travel grant – the Travel Allowance Grant and the Travelling Expenses Assistance Scheme.

The Travel Allowance Grant - provides insurance-based funding and reimbursement of travel expenses for patients visiting Jersey or the UK for medical treatment recommended by an approved doctor that is not available locally.

The Travelling Expenses Assistance Scheme – is a means-tested benefit that offers financial assistance with travel and accommodation costs in connection with medical treatment in the UK when such costs are not met by the Travel Allowance Grant and would otherwise cause financial hardship.

Sickness Benefit

Sickness Benefit is an insurance-based weekly benefit paid to people for up to 26 weeks who are incapable of work due to physical or mental illness, or disablement. The amount of benefit received depends on the number of contributions paid or credited in the relevant year. In general, after Sickness Benefit has been paid for six months, Invalidity Benefit will be paid instead.

Industrial Injury Benefit/Industrial Medical Benefit/Industrial Disablement Benefit

Industrial Injury Benefit - is an insurance-based weekly benefit paid to people who are incapable of work through industrial injury or prescribed industrial disease.

Industrial Medical Benefit - provides insurance-based cover for medical and paramedical expenses resulting from industrial injury or prescribed industrial disease.

Industrial Disablement Benefit - provides insurance-based financial compensation payments for loss of faculty resulting from an industrial injury or prescribed industrial disease.

Invalidity Benefit

Invalidity Benefit is an insurance-based weekly benefit paid at a higher rate than Sickness Benefit or Industrial Injury Benefit to people who have been incapable of work due to physical or mental illness, or disablement for six months or more. The same eligibility criteria apply for Invalidity Benefit as they do for Sickness Benefit and, likewise, the amount of benefit paid depends on the number of contributions paid or credited in the relevant year.

Supplementary Benefit

Supplementary Benefit is a benefit paid in order to bring a person's income up to the level which the States considers is the minimum amount required to live on. In relation to people with health needs, it can be paid to disabled people, those who are temporarily sick, or those who are unable to support themselves because of physical or mental infirmity. The amount of benefit paid depends on the person's income and resources.

Attendance Allowance

Attendance Allowance is a flat-rate, non-means tested benefit paid to children or adults who are severely disabled and who need frequent or prolonged attention or supervision from another person. To be eligible for Attendance Allowance, the child or adult must need frequent attention during the day or night in connection with their bodily functions or require continual supervision during the day or night in order to avoid substantial danger to themselves or others.

Invalid Care Allowance

Invalid Care Allowance is a flat-rate, non-means tested benefit payable to adults who stay at home to care for a severely disabled person. To be eligible for the benefit, people must be spending at least 35 hours a week caring for a disabled person in receipt of Attendance Allowance or enhanced Industrial Disablement benefit and not be otherwise employed in full-time education or any other work that takes their earnings over the 'lower earnings limit'.

Pharmaceutical Service

The Pharmaceutical Service provides insurance-based cover for the cost of prescription drugs, apart from a nominal prescription charge.

Total pharmaceutical expenditure increased to just under £12m in 2001 – up 8.5% on 2000. This was caused by a 4.4% growth in prescription numbers and a 4% increase in the average cost of each medicine. Work is progressing on a limited prescribing list of drugs that may be supplied at the expense of the Guernsey Health Service Fund in Guernsey and Alderney.

Policy Options to tackle the association between poor health and poverty

A large determinant of improving of health is likely to be policies influencing social, environmental or lifestyle factors. Thus, housing, educational and social policies that tackle poverty and deprivation are also likely to improve the health of those at most disadvantage. These are considered elsewhere in this report.

However, there are also a number of approaches that can tackle the association between poverty and poor health in the opposite direction. Here, therefore, we focus on policies and strategies that might address the likely disadvantage of sick or disabled people.

Increasing the income of sick or disabled people

Other than Attendance Allowance, which is paid to severely disabled people to cover the cost of the intensive personal assistance they need, there are no benefits or premiums payable to disabled people in Guernsey to compensate them for the extra costs they incur because they are disabled. Sickness and Invalidity benefits are both insurance-based benefits payable to sick or disabled people with contribution records to provide a basic income. For those without insurance credits, Supplementary Benefit brings a person's income up to a minimum level.

There are two key ways in which the income of sick or disabled people could be raised: via a disabled person's tax credit, or via cash payments to compensate for the extra costs of being disabled.

Disabled Person's Tax Credit

A Disabled Person's tax credit is an income tax reduction credited to low income disabled people working at least 16 hours a week. The introduction of such a Tax Credit would mean that disabled people would have a reduced income tax liability, greatest for low-income earners, with the credit being progressively tapered and then withdrawn for higher income disabled people. One of the benefits of such an approach is that it encourages disabled people to enter or re-enter the workforce without fearing the 'poverty trap' when they come off benefits.

Strengths of the approach

- The introduction of a Disabled Person's Tax Credit would specifically target long-term sick or disabled people who may currently find that moving from benefits into work is not financially worthwhile.
- It would be non-stigmatising, and would be available to disabled people as of right.

Weaknesses of the approach

- It would add some complexity to the Guernsey tax system that is not already present.
- It would only benefit those disabled people who are (or are likely to become) tax payers.

Disability Allowances

In England Disability Living Allowance is a cash benefit paid to disabled people to help them with the additional costs they incur because they are disabled. There are two components to Disability Living Allowance – a care component for people who need help with personal care, and a mobility component for people who need help with getting around. Either or both components can be claimed. It is a tax-free universal benefit for disabled people, and paid on top of any other benefits or income that a person might have. In England, approximately 2.3 million claim the benefit, about a half of whom claim both the care and mobility components.

The introduction of a disability allowance similar to this in Guernsey could provide additional financial support to disabled people, so that they are better able to meet their own care and mobility needs. It could also help lessen the extra expenses families with a disabled child incur – families that we know are often amongst the 'poorest of the poor' (Gordon & Heslop, 1999). It should be stressed that Disability Allowances are to compensate for the extra costs incurred in being disabled – reducing it for those on higher incomes and 'clawing' it back through the tax system would create inequities that would be hard to justify, and may be a deterrent to disabled people obtaining higher paid employment.

Strengths of the approach

- It would compensate disabled people for the extra costs of being disabled, and would better enable them to meet their own care and mobility needs.

Weakness of the approach

- It would mean the introduction of a new benefit to inform people about.

Reducing the health-related costs of sick or disabled people

A key factor that seems to sustain the association between poor health and poverty is the on-going cost of health care for people with long-term medical conditions. Many private healthcare insurance schemes exclude existing health conditions from their policy, making it costly for people with long-term medical conditions to get the treatment they require. Depending on a person's medical condition, some families or individuals can incur considerable costs because of repeated visits to the doctor or nurse and the need for regular medication. There are two main strategies that could be adopted to reduce the health-related costs of sick or disabled people: reconfiguring the Health Benefits Grant, and considering the cost of prescriptions.

Reconfiguring of Health Benefits grants

The Health Benefit grants available towards GP and nurse consultations are £8 per doctor consultation and £4 per nurse consultation. Total benefit expenditure on these grants in 2001 was £2.1m. Even so, the grant currently pays for less than a third of the cost of the consultation.

One option may be to reconfigure the Health Benefits Grant. Instead of providing a comparatively small universal grant, which, in many people's point of view has now become meaningless, a much larger grant (of 80%-100% of the consultation cost) could be targeted at:

- individuals with identified long-term illness or medical conditions requiring recurrent care
- individuals making a repeat consultation to follow-up a previous consultation
- individuals making a consultation solely for a repeat prescription of their regular medication
- consultations for all pre-school children

The current exemption for individuals in receipt of Supplementary Benefit should remain.

Reconfiguring the Health Benefits Grant would be likely to reduce expenditure on the Medical Expenses Assistance Scheme (MEAS).

Strengths of the approach

- The Health Benefits Grant would be targeted towards those in most need of medical services and with the greatest expenditure on them.

Weaknesses of the approach

- There would need to be clear criteria drawn up to identify which individuals and which specific long-term illnesses would be eligible.
- It may result in added expense for people on low incomes who have no long-standing illness. However, the MEAS would still provide a safety net for those on low incomes.

The Cost of Prescriptions

a) Prescription Pre-payment Scheme

The current prescription charge (2002) is £2.10 per item, prescription drugs being heavily subsidised by the Health Service Fund. Nevertheless, for those with long-term illness or medical conditions requiring recurrent care, the cost of prescriptions can be considerable over the course of a year. One option might be to introduce a Prescription Pre-payment Scheme in which those requiring regular

medications can pay an up-front amount that entitles them to free prescriptions for a time-limited period, such as three months, six months or a year.

Strengths of the approach

- It would be cost-effective for people requiring regular repeat prescriptions and those on a number of different medications.

Weaknesses of the approach

- Such a measure would not necessarily help those with long-term health problems on the lowest incomes for whom paying an up-front amount might not be possible. However, were a disability allowance to be introduced, part of the allowance could cover this.

b) Free prescriptions

Another option might be to provide free prescriptions for particular groups of people, such as children or those claiming benefit, or to people with particular long-term medical conditions.

Weaknesses of the approach

- Administratively, this option is likely to prove to be complex.

Other measures to consider in order to reduce the health-related costs of sick or disabled people

The Medical Expenses Assistance Scheme (MEAS) is a discretionary scheme that gives grants or loans where medical expenses cause financial hardship. The discretionary nature of this scheme should be removed, and clear entitlements to the grant laid down. It is likely that the scope of the MEAS will be reduced should Health Benefit Grants cover the cost of repeat consultations.

The Ambulance Insurance scheme entitles a subscriber to free ambulance transport for a moderate annual sum. This, however, is always payable at Christmas – a time when there are already considerable demands on financial resources. Consideration should be given to providing a flexible approach to this, and allowing the insurance period to start at any time of the year.

Nevertheless, such a measure would again not necessarily help those with long-term health problems on the lowest incomes for whom paying an up-front amount might not be possible. With the introduction of a disability allowance, this issue could be addressed.

Improving the provision of services for sick or disabled people

In general, respondents to the Survey of Guernsey Living Standards, and those consulted subsequently, considered that the major issue for sick or disabled people was the cost of services, rather than their provision. However, there are a number of areas in which improving service provision for sick or disabled people could impact on the financial disadvantage they are likely to experience.

Access to services and facilities

It seems difficult for disabled people in Guernsey to live independently in the community. Access to services and facilities by disabled people is often hampered by cobbled streets, high kerbs and a lack of provision for people with mobility impairments. The local community must take action to improve access to public buildings, shops and hotels.

Accommodation

There is little purpose-built or supported accommodation and no financial support to adapt existing homes outside of the States rental sector. The introduction of a Housing Adaptation Grant towards the cost of adapting private or rented accommodation for the needs of a disabled person could be considered.

Employment

The lack of a disability register means that the true level of (un)employment of disabled people is unknown. What is apparent is that there is a long waiting list for the Supported Employment Scheme. Attention should be paid towards creating and sustaining real opportunities for disabled people or those with long-term health conditions to engage in meaningful, paid employment if they are able to.

Transport

Transport services do not cater for people with mobility impairments well, and contribute to their social exclusion. The introduction of a mobility component to a disability allowance would be beneficial in this respect, providing additional income for those with mobility impairments to loan or purchase adapted cars or scooters, and cover the additional costs they have for taxis. Nevertheless, there should be a commitment towards working towards an accessible public transport policy and consideration given to the provision of a community transport scheme such as 'Dial a Ride' for people unable to use public transport for whatever reason.

Aids and equipment

New streamlined procedures for the request of specialised equipment for disabled people is currently being implemented. A central supply of aids and equipment for community use would be recommended.

Information

People who are sick or disabled often do not have access to the same sources of information about health issues as non-disabled people. Information could be better targeted by building on the work of the Information Exchange via a network of 'Health Shops' in community centres, Family Centres, and doctor's surgeries. Further, improved access to translators and the increased provision of information in community languages and alternative formats (such as video, picture books, audiotapes etc) needs addressing.

The strengths of improving access to services for sick or disabled people

- It would create a more fair and equitable society, where everyone can be sure of their rights.
- It would be in the spirit of other European anti-discrimination, equal opportunities and Human Rights legislation.

Possible Ways Forward

In addition to housing, educational and social policies that tackle poverty and deprivation but which are also likely to improve health, the following policies to specifically address the deprivation of sick or disabled people could be considered:

- the introduction of a disabled person's tax credit
- the introduction of a disability allowance
- a reconfiguring of the Health Benefits Grant to target it to frequent users of primary medical care
- a prescription pre-payment scheme
- removing the discretionary element of MEAS

Chapter 8: Meeting the Needs of Disadvantaged Young People

Introduction

The transition to adulthood is a positive experience for the great majority of young people in Guernsey. However, for a minority, the experience of poverty and deprivation has a significant impact upon their capacity to achieve successful transitions from school to work and to independent living. For a small number of disadvantaged young people, the transition to adulthood is an especially debilitating process, characterised by housing insecurity, homelessness and worklessness resulting in persistent poverty, labour market exclusion and recurring offending and anti-social behaviour. An effective anti-poverty strategy for young people in Guernsey needs to focus both upon addressing widespread poverty and disadvantage amongst young people as a whole, as well as providing more targeted support for the most marginalised and vulnerable young people.

This chapter is divided into three sections. The first considers the main dimensions of disadvantage amongst young people and their implications both for young people's transitions to adult independence and for the community as a whole. The current policy context is outlined in the second section, with special reference to policies and initiatives targeted at combating poverty amongst young people and supporting young people's personal and social development. The final section outlines the range of policy initiatives focused upon youth social inclusion and anti-poverty work which could potentially inform the future development of an anti-poverty strategy for young people in Guernsey. *This list is not exhaustive nor is it intended to preclude other options from consideration.*

There is no universally agreed definition of 'youth'. Legal definitions of childhood, youth and adulthood in the UK present a complex, chaotic, and essentially arbitrary array of definitions (see Coles, 1995). Rather than pursuing a chronological definition, youth is better viewed as a period of transition, or set of transitions, between the dependency of childhood and the social, personal and economic independence of adulthood. Youth transitions involve a series of choices, often with far-reaching implications for young people's future well-being. These centre crucially around education and the labour market, housing and domestic arrangements, occurring generally from the mid-teens to early twenties. The 15–24 age group is thus the focus for the purposes of this study. However, this is not a rigid threshold - many of the problems young people face have their roots in earlier years and continue to impact on young people's lives well into their twenties and beyond.

Youth and Disadvantage in Guernsey

The findings presented here are based upon interviews with a range of representatives of statutory and non-statutory, voluntary groups on the Island and raised a wide range of issues. Central to these were housing, low incomes, crime and health-related issues. For the most marginalised young people, these problems are often acute and have their roots in prior low educational attainment and family crisis. Tackling poverty and social exclusion amongst Guernsey's young people thus involves a commitment to addressing these underlying problems. However, many of these specific issues, such as housing, healthcare and crime affect the great majority of young Islanders. Most young Islanders negotiate these difficulties successfully in the transition to independent adult living. For some however they represent significant and sometimes insurmountable barriers to full participation in the economic, social and cultural life of the Island. Addressing these linked problems requires the implementation of an integrated youth policy involving statutory services, voluntary and community sector organisations as well as young people themselves.

Specific Issues

Housing

For most young people, the shortage of affordable, quality housing is a major concern. In Guernsey, young people's transitions to independent living are frustrated by the buoyancy of the housing market, with average house prices on the local market topping £191,000 in the year 2000²⁶. This affects both young people's capacity to buy their own homes – in many cases an impossibility for this age group given the prohibitive cost – and especially the cost of private rented accommodation. The absence of any significant social housing provision for young people means that, for most, private rental is their only option.

The shortfall in social housing sector accommodation identified in the *2002 Housing Needs Survey (2002 HNS)* is mainly in small accommodation units (one and two bedroom) of the type likely appropriate to the needs of young, emergent households. Similarly, the surplus in private sector accommodation is concentrated in the £100-200 weekly rental range which is beyond the means of many young people²⁷. The *2002 HNS* concludes that:

If the very significant shortages in the owner-occupied sector are not addressed then some households may feel trapped in rented accommodation frustrated by their inability to realize their aspirations for home ownership, or remain involuntarily sharing with family or friends (xii)

A number of potential solutions are available to address the general shortfall in affordable owner-occupied sector housing, including the introduction of shared ownership schemes as proposed within the *2002 HNS*. Whilst this may be a popular option amongst many potential owner occupiers on the Island, it is unlikely to address the needs of the most disadvantaged young people. In the medium term the expansion of the social rented sector and States' housing, especially the construction of smaller dwelling units, and the widening of eligibility criteria to include disadvantaged and vulnerable young people should be considered priorities in meeting the housing needs of young people.

The high rental value of property in Guernsey means that a large proportion of many young people's income is committed to housing costs with serious implications for their capacity to maintain an adequate standard of living. These problems are exacerbated by the low earnings potential of some young people. For many early school leavers tourism, manufacturing, construction and horticulture are the only realistic employment options given their lack of academic qualification and remuneration rates in these sectors are historically low²⁸. As a result the incomes of early school leavers and other young people working in these sectors are frequently insufficient to facilitate independent living given the paucity of good quality affordable rented accommodation and their ineligibility for States housing in most cases.

The *Survey of Guernsey Living Standards* reveals that a significant proportion of young people (aged 16-24) cannot afford many of the items considered by the population of the Island to be necessities of life. For example, well over one third (36%) of 16-24 year olds cannot afford to make any regular

²⁶ States of Guernsey (2001) *2001 Economic and Statistics Review*, p57.

²⁷ States of Guernsey (2002) *Guernsey Housing Needs Survey: Executive Summary*, pxi.

²⁸ See, for example, States of Guernsey (2001) *ibid*, p30.

savings (of £10 a month) for 'rainy days', compared with one fifth of the adult population as whole. The same proportion could not afford to replace worn out or broken furniture, compared with just over one fifth (22%) of the adult population as whole. Well over a quarter (28%) of those aged 16-24 had insufficient income to spend even a small amount on themselves once a week, compared with one in eight (13%) of all adult respondents.

Serious concerns were also expressed about the quality of private rented accommodation for young people. Many private sector landlords provide accommodation to a high standard. However, the shortage of affordable, high quality rented accommodation also puts young people at risk from the minority of unscrupulous landlords in relation to issues such as essential repairs, return of deposits, and security of tenure. Given the high cost of rented accommodation, young tenants are often concentrated in the bottom end of the market in sub-standard housing suffering from damp, poor heating and insulation, and poor security, with deleterious effects upon young people's health and personal safety²⁹. Well over a quarter (28%) of *Survey of Guernsey Living Standards* respondents aged 16-24 were unable to afford damp-free housing, compared with one tenth (9%) of the sample as a whole. Twice the proportion of young respondents (aged 16-30) reported that their health was made worse by poor conditions (12%), compared with the total sample (6%), and overall levels of satisfaction with their accommodation were lower amongst young private renters than amongst any other group.

These findings are confirmed by the *2001 Housing Needs Survey*³⁰. Of those respondents aged under 35, nearly two thirds (64%) reported problems of either damp, poor heating, poor insulation, or insufficient space, compared with 40% of the total sample. Of these respondents, 22% reported these problems as 'serious' compared with just 10% of the total sample. Private renters respondents aged under 35 nevertheless paid higher rents than older age groups. Perhaps unsurprisingly therefore, the overwhelming majority (95%) of this group would prefer to buy their own homes (compared with 82% overall). The age classification used here is much broader than would be desirable in order to explore the housing needs of young people. However, given the overall age dynamics revealed by this survey and other sources, it is likely that future analysis will reveal more serious shortcoming in housing provision for young people, eg. those aged under 25, for example.

Health

The impact of poor housing upon young people's health is also exacerbated by the shortage of accessible and affordable primary health services. The *Survey of Guernsey Living Standards* reveals that one sixth (17%) of young people (aged 16-24) cannot afford to visit a doctor and pay for medical prescription charges when sick, compared with just 6% of the sample as a whole. The same proportion could not afford to buy glasses or other medical aids compared with less than one tenth (9%) of the total sample. As might be expected the incidence of ill health amongst young people is lower than amongst the population as a whole. However, young people are more likely to experience isolation and depression as a result of a lack of money than all other age groups (except the very old).

In recent years, there has also been a significant increase in the availability and abuse of controlled drugs on the Island. There is little doubt that young people are increasingly vulnerable to drug abuse and dependency involving the whole spectrum including an emerging heroin problem, and this often

²⁹ A range of problems were cited by young respondents in the *Survey of Guernsey Living Standards*. Young people, and especially those living in private rented accommodation, were more likely to report: a shortage of space; lack of adequate heating facilities; leaking roofs; damp floor or walls; rotting windows and mould.

³⁰ States of Guernsey (2002) *2001 Housing Needs Survey: (Draft) Report of Findings* (cross-tabulations). ORS - University of Wales, Swansea

has a highly adverse impact upon young people's economic activity, employability, disposable income, and physical and psychological well-being.

Crime

Findings from the *Survey of Guernsey Living Standards* reveal that young people are substantially more likely to be the victims of crime compared with older age groups. The survey recorded respondents' experiences of crime using a range of indicators of vehicle and property-related crimes and personal crime³¹. The findings show that, although nearly one third (32%) of respondents had experienced at least one of these crimes within the last year, this figure was double (62%) for young people aged 16-24. As the Phase Two report makes clear, young people were more likely to be the victims of all types of crime measured by the survey – personal, vehicle-related and property related (Gordon *et al*, 2002: 69-70). Perhaps unsurprisingly, given these findings, young people aged under 24 were also amongst those groups recording the highest levels of fear of crime.

The Bigger Picture

For the most marginalised and disadvantaged young people, these problems are especially severe. For example, the shortage of affordable housing for young people has resulted in a growing problem of homelessness for some young adults. Usually this takes the form of 'hidden homelessness' (eg staying with friends on a temporary basis, sleeping in cars or staying at hostels). An absence of support in family crises and in moving away from home, difficulties in securing and keeping employment, drug abuse and persistent offending are just some of the issues which need to be addressed if the well-being of the most disadvantaged young people - and Island society as a whole - is to be improved.

Many of these problems have their roots in prior educational underachievement and subsequent difficulties in managing the transition from school to work. The majority of the most vulnerable young people are early school leavers, with few or no academic qualifications, and sometimes with an existing record of school exclusion or offending. Frequently, troubled family backgrounds and problems of low self-esteem compound the difficulties faced by this group in negotiating successful transitions to adulthood. Addressing the complex and multi-dimensional problems faced by this group requires the development of a co-ordinated youth strategy encompassing a range of statutory and non-statutory, voluntary organisations. There is a need in particular for greater targeted support for families in crisis and for troubled young people in negotiating the transition to employment and independent living, often at a one-to-one level. However, the success of such initiatives is also dependent upon the development of a broader strategy for addressing the problems faced by young people as a whole, for example, in relation to educational attainment, housing and healthcare provision. These observations emphasise the importance of developing a co-ordinated youth policy encompassing not only those public service providers with a specific focus upon 'youth issues' (such as Education, the Youth Service, the Children Board, etc.) but also mainstream service departments such as Housing and Social Security.

³¹ Seven indicators were used. These were: vehicle theft; vehicle damage; burglary; vandalism; theft; fraud, and; mis -sale of financial products. See Gordon *et al* (2002), p.138 for a detailed description.

Tackling Youth Disadvantage: the Current Policy Context

Social Security Policy

Direct payments: One of the biggest challenges facing young people in Guernsey concerns issues of employment and pay given the relatively high cost of living - and especially housing - on the Island. Young people aged 16-24 are ineligible for contributory benefits via the Supplementary Benefit scheme on the basis of low income or unemployment. The main source of financial support for young people on low incomes is Public Assistance, administered on a voluntary basis at the discretion of Parish Procurers.

Public Assistance benefits are discretionary benefits, usually made on short-term basis to those in very low paid work as a temporary measure and to the unemployed provided they are deemed to be actively seeking work. School leavers are a growing group of recipients. However, in common with all public benefits, payments cannot exceed the requirement rate (currently £208). There is a need to fundamentally restructure this system so that benefits are payable as of right rather than on a discretionary basis, and on the basis of need.

Other services: In addition to statutory provision via Public Assistance, there are a number of voluntary organisations which provide important welfare-related services for people on low incomes, including young people. These include the Citizens Advice Bureau (CAB), Guernsey Welfare Service and the Salvation Army.

Housing Policy

Addressing housing costs: The rental sector is a key priority in developing an anti-poverty strategy which meets the needs of young people. Currently, there is no separate benefit to Supplementary Benefit and Public Assistance which contributes towards claimants' housing costs (such as Housing Benefit in the UK). Hence, rents and other accommodation charges must be met from (capped) Supplementary Benefit and Public Assistance payments. The high cost of private rental accommodation means that, even for single young people, housing costs sometimes take the lion's share of benefit payments leaving very little for living expenses.

The provision of social housing: The States Housing Authority is the main provider of social housing on the Island, with a housing stock of 2000+ units. At present, young people are not eligible for States housing nor is there currently a formalised policy on the housing of people with special needs (including young people) nor any existing legislation directed at meeting the needs of homeless people. In these respects, voluntary sector organisations currently have a key role to play in 'filling the gap' in public sector provision. The recent establishment of a Housing Association should be acknowledged as a positive contribution to meeting the needs of poorer Islanders. However, again clarifying and widening eligibility criteria for young people, and especially for vulnerable groups (eg young people leaving care, homeless young people, young people with disabilities, etc.), should be seriously considered.

Regulation of the private rental market: Currently, there are no legally enforceable accommodation standards other than building regulations nor any voluntary code of practice with the potential to regulate the private rental market. Similarly, legislation protecting the rights of tenure of private tenants is also very weak. The Cadastre Committee has the power to impose rent control after three months tenancy where disputes arise. However, as a result of the weak legal position of private

sector tenants, as well as the shortage of available accommodation and high market rates for rental property, these powers are rarely used.

Other services: In the absence of statutory housing support and provision for young people, there are a number of voluntary organisations which provide vital housing-related services, advice and support for young people on low incomes, including Guernsey Youth Housing Project (GYHP). GYHP is a drop-in facility catering for the housing and related needs of young people (mainly aged 16-21) pertaining to issues of homelessness and other accommodation difficulties. In the year to March 2002 a total of 160 young people were referred to the service, demonstrating the extent of homelessness and especially 'hidden homelessness' amongst young people on the Island. In the absence of any relaxation of the constraints upon the States in terms of staffing policy and revenue spending, it is vital that these schemes receive additional support and resources. Whilst such provision can only ever partially fill the gap in statutory provision it is often the independence of initiatives such as GYHP which makes them accessible to service users with existing statutory 'care' histories. The anticipated expansion of this service in terms of the provision of training flats and hostel provision therefore needs to be adequately supported both in terms of budgetary considerations and strategic commitments.

Health Policy

Medical Expenses Assistance Scheme (MEAS): MEAS is a means-tested scheme offering assistance with primary healthcare costs where it can be determined that paying the account will cause severe financial hardship. As discussed elsewhere in this report, one of the major shortcomings of means-tested benefits is the problem of take-up and further research is thus necessary into the take-up of benefits in Guernsey. However, the evidence presented above in relation to young people's use of primary healthcare facilities suggests that, either because of insufficient information or because of the complexity of the claims process or because of stigma, many young people are going without adequate primary healthcare because they cannot afford it. Addressing this problems is likely to require significant reform of MEAS.

Tackling substance misuse: As noted above, anecdotal evidence from professionals working with young people suggests there is a growing problem of substance misuse amongst young people in Guernsey. A number of schemes have been initiated to tackle this problem both within the statutory sector and amongst voluntary organisations, for example, in relation to the development of an inter-agency drugs strategy and the work of Drugs Concern. However, there is scope for improving partnership working especially between the statutory and voluntary sectors, for example, through better information sharing. There is also a need for greater medical support for drug addiction treatment.

Education Policy

Increasing participation: At present, one fifth (20%) of students in Guernsey leave school early with no GCSE or equivalent qualifications – more than three times the proportion in the UK (6%). In addition, recent figures show a significant increase in the number of school exclusions. Widening participation, both through the expansion of the post-compulsory sector and by addressing the problem of school exclusions, is thus a clear priority.

Improving educational attainment: Improving educational attainment and learning outcomes amongst low achievers is also vital. In particular, further work is needed to address deficiencies in basic skills amongst some groups and to improve awareness of (and provision for) vocational training opportunities. Tackling these problems requires further support for partnership working between statutory services for young people (eg the Youth Service, Children Board, Careers Service, Probation) and the development of better links with local employers. These mechanisms could build upon existing partnerships such as the Learning Inclusion Group, established to foster greater community involvement in learning.

The *Education Development Plan* (agreed by the States in May 2002), outlining a £120 million investment in infrastructure, can potentially make a very significant contribution towards improving attainment and widening participation. In addition to this investment, a range of existing initiatives are pertinent to the development of an anti-poverty strategy which meets the needs of disadvantaged young people. These include:

- ❑ The establishment of a Behaviour Management Policy to address the growing problem of school exclusions
- ❑ Further support for established lifelong learning initiatives focused upon engaging non-learners and the promotion of basic literacy and numeracy skills
- ❑ Better information about labour market skills shortages, together with more targeted research into the educational participation and employment trajectories of disadvantaged groups
- ❑ Innovations in curriculum design and delivery which cater for individual needs and foster positive attitudes to learning in the long-term

More fundamentally, the introduction of a non-selective education system, together with the targeting of resources at those schools with the greatest need, is one means of raising educational attainment and levels of post-compulsory participation amongst the least disadvantaged young people. The 7th Billet D'État (2001) argues that all children should be able to enjoy the same level of facilities, resources and high quality teaching, and, on this basis, that selection of pupils to schools on the basis of ability at age 11 should be ended. These proposals should be reconsidered in order to ensure a more equitable distribution of resources and to counteract the stigmatising and socially divisive effects of selection. There is also a need for additional investment in early years education in order to foster positive learning outcomes later on in young people's educational career, alongside a greater emphasis upon accessible basic skills education for all age groups.

The Youth Service

Youth clubs: The Youth Service operates three youth clubs at present in addition to offering support for other voluntary sector youth groups. However, there is scope for further expansion of provision especially in the west of the Island. Although youth club provision is not targeted specifically at disadvantaged young people, addressing the needs of this group is receiving increasing emphasis through the advisory, informal mentoring and advocacy work to which the service is committed.

Detached youth work: Detached youth work offering advice, support and information for disadvantaged young people is the main focus of Youth Service social inclusion work, partly because the most disadvantaged young people are unlikely to attend Youth Clubs. Further resources are needed in this area to facilitate closer one-to-one work with disadvantaged young people. Staffing

and recruitment are key issues in expanding outreach work. Developing better inter-agency links with other statutory and non-statutory bodies through greater partnership working also has significant resource implications in relation to staffing and revenue spending.

The Careers Service

Guernsey Careers Service is a universal service for all young people on the Island. However, targeting the needs of the most disadvantaged young people is an emerging theme for future development. Initiatives include:

- Negotiating financial support for young people at risk in accessing education and training opportunities
- Development of outreach work and initiatives to improve the accessibility and take-up of services to ensure that all young people, and especially disadvantaged young people are aware of the employment, education and training opportunities available to them.

There is however a need for greater integration in the provision of services which impact upon young people's capacity to manage the transition from school to work in order to provide more effective support for young people. For example, whilst the Careers Service provides financial advice for young people in order to enable them to take up education and training opportunities this can be frustrated by social security arrangements. Moreover, since the service is not currently mandated to provide 'adult' guidance there is an absence of sustained support for those young people without a clearly developed career plan at age 18. The development of an integrated 'one stop' advice, support and guidance service might, for example, be modelled on the Connexions service recently piloted and introduced in the UK, in order to pull together the work of the range of statutory and non-statutory service providers within an overall strategic commitment to combating disadvantage amongst young people.

Children Board

The Children Board has a statutory responsibility for young people up to the age of 18, and in some circumstances, until 19 years. In practice, however, resource limitations mean that issues relating to children, such as family support, childcare provision and child protection issues, often take precedence over youth issues. However, the work of the Children Board in providing support for troubled families is vital in preventing disadvantage and disaffection amongst young people in later years. There is a need for more proactive work in this area and for developing closer links with voluntary sector organisations. Similarly, the crucial work of the Children Board in addressing youth homelessness in collaboration with voluntary sector organisations needs additional support and resources given the extent of housing difficulties amongst young people, and since it is often the independence of such organisations which makes them accessible to service users with existing statutory 'care' histories.

These observations emphasise the importance of the review of statutory responsibilities towards young people currently in progress at the time of writing. Currently, there is no overall statutory responsibility for the care and well-being of 'socially excluded' young people aged 17 and over and, in practice, the work of the Children Board focuses upon a younger client group. In order to support these young people, and prevent them from 'falling through the gaps' in statutory provision, the

possibility of establishing a strategic partnership organisation with a focus upon youth issues and disadvantage should be explored.

Probation and Criminal Justice

In 1999, the *Youth Offending Panel* recorded 205 instances of offending by young people in Gurnsey. However, repeat offending by a very small minority of young people is a significant problem on the Island. As the *2000 Children's Services Plan* acknowledges, these young people often have a range of needs which currently are not easily addressed given the range of statutory agencies already in contact with these young people³². Greater integration in the delivery of services for disadvantaged and vulnerable young people should therefore be an on-going priority.

Raising the profile of rehabilitation work and support for young offenders also needs to be developed if the problem of youth re-offending is to be seriously addressed. For example, tackling difficulties in securing affordable accommodation for young offenders is likely to have a significant impact upon re-offending rates. Similar issues arise in relation to ensuring adequate pathways back into work for young offenders through closer work with local employers and training agencies. There is also a need for the development of further provision for young offenders separate from custodial provision for adults through for example the introduction of remand foster care and/or community placements, as an alternative to Secure Unit provision.

Tackling Youth Disadvantage: Directions for Future Policy

Young people do not organise their lives to fit neatly into the boundaries of public service departments. There is a need, therefore, to develop an integrated strategy in managing the key transitions in young people's lives - from school to further education, training and work and from the parental home to independent living. This involves advancing the development of an inter-agency youth policy bounded by a concern with these key transitions rather than by chronological age *per se*. In addition, there is also a need for a commitment to the mainstreaming of anti-poverty approaches across service departments, for greater co-ordination of service delivery, better partnership working across statutory agencies and the voluntary sector and better monitoring and evaluation of the effectiveness of anti-poverty strategies targeted at young people. It is also important that the views of young people themselves are adequately represented and that young people have genuine opportunities for influencing the decision-making process.

A wide range of policy options are available to address poverty and disadvantage amongst young people in Guernsey. Some of the potential options available are detailed below under the following headings: income maximisation; housing; education, training and employment; and other options. However, as the above observations suggest, the *process* of developing an anti-poverty strategy is in some respects as important as the *product*. Developing a shared corporate commitment to addressing the needs of young people by involving local communities and young people themselves in the policy development process is vital. Any potential solutions will need to be tailored to local conditions on the basis of extensive community consultations if they are to be effective.

The policy options outlined below are far from exhaustive, nor are they intended to preclude other options from consideration. In many cases, the options outlined below may be equally applicable to

³² States of Guernsey (2000) *Children's Services Plan, 2000: Working together for children and young people in the Bailiwick*.

addressing issues of poverty and deprivation amongst the wider population of Guernsey, and not just among young people.

Income Maximisation

Increasing the Requirement Rate for income related benefits

Evidence from the *Survey of Guernsey Living Standards* shows that many families struggle to make ends meet given the high cost of living on the Island. However even for single young people not in employment the high cost of private rental accommodation means that many are unable to afford the material and social necessities of life identified by the people of Guernsey. Benefit rates should be determined on the basis of the income necessary to avoid relative poverty rather than on any other basis.

Introduction of Minimum Wage legislation

For some young people in employment wage rates are insufficient to avoid poverty given the high cost of living on the Island. Legislation is therefore necessary to safeguard the living standards of young working people on low incomes

Restructuring of Public Assistance

For most young people in Guernsey Public Assistance is the primary source of income-related benefits. However, the provision of welfare via the Public Assistance system is somewhat anachronistic in view of changing perceptions of welfare provision in European societies (see Chapter 1). Welfare benefits should be payable as of right rather than on a discretionary basis, and on the basis of need in ways which do avoid the stigma associated with 'traditional' poor relief. This might be achieved by merging the administration and delivery of Public Assistance and Supplementary Benefit payments.

Housing

Targeted support for housing costs

The high cost of private rented accommodation on the Island is a significant barrier to independent living for many young people. The introduction of a separate means-tested benefit payable to meet the housing costs of those on low incomes, including young people, in both public and private sector rented housing is one means of addressing this problem.

Review of eligibility for States and Housing Association accommodation

Although in principle the Housing Authority gives consideration to the housing needs of single people, there is no statutory duty to provide accommodation for young people. Eligibility criteria for States and Housing Association accommodation for young people need to be clarified and extended. This is especially so for vulnerable young people with special needs (eg. young people leaving care, young people leaving custody, young people experiencing domestic abuse, young people with disabilities or special needs, young people with substance misuse problems).

Partnership working with voluntary sector organisations

Given existing constraints upon recruitment within the public sector in Guernsey, together with more general difficulties in recruiting suitably skilled and experienced personnel on the Island as a whole, more support, and better partnership working, with voluntary organisations working

with young people is vital. This will build future capacity in addressing the needs of disadvantaged young people and draw upon resources, skills and networks not always available within the statutory sector, for example in relation to youth homelessness. A commitment to partnership working with voluntary sector involves additional support and resourcing of non-statutory bodies whilst safeguarding the independence of voluntary and community sector organisations.

- ❑ **Development of housing ‘Foyers’ for disadvantaged young people.** In the UK, the Foyer movement has developed with the aim of providing affordable accommodation with access to education, training and support for disadvantaged young people (see, for example, Maxted, 1999; Maginn *et al*, 2000). This approach seeks to support young peoples' transition to independence by improving their employability and ability to secure and retain their own accommodation. In Guernsey, this approach could build upon existing similar work in this area, for example through increased long-term revenue support for non-governmental organisations such as Guernsey Youth Housing Project.
- ❑ **Greater regulation of the private rental sector**
Currently, there are no legally enforceable accommodation standards nor any voluntary code of practice with the potential to regulate the private rental market. Legislation protecting the rights of tenure of private tenants is also weak. The strengthening of legislation relating to tenants rights in these areas needs to be addressed and is likely to give tenants considerably greater leverage in negotiations with landlords via the existing Cadastre Committee. However, this should be tackled in tandem with expanding the supply of States and Guernsey Housing Association accommodation, especially smaller units, since the above measures are unlikely to stimulate greater provision of *low cost* private rental accommodation.

Education, Training and Employment

- ❑ **Development of integrated advice, support and guidance**
This could be modelled on the UK Connexions service to address the key transitions in young people’s lives – from school to work and to independent living – in a co-ordinated way delivered primarily through a network of Personal Advisers linking in with specialist support services (see, for example, DfEE, 1999). This could be combined with the introduction of an Island-wide Business Education Partnership as practised in the UK - voluntary link organisations that support and facilitate links between business and schools to ensure young people are prepared for working life.
- ❑ **Comprehensive Education**
Reconsideration needs to be given to proposals to introduce comprehensive education in order to raise educational standards, especially amongst low achieving students by ensuring more equitable access to learning opportunities and to counteract the stigmatising and socially divisive effects of selection
- ❑ **Targeting education spending at basic skills**
In the absence of more basic structural reforms introducing a non-selective education system a range of other measures are available to address educational under-achievement and subsequent labour market and other forms of disadvantage. Above all, spending needs to be targeted at improving basic skills and fostering positive attitudes to learning beyond the statutory minimum leaving age. Additional resources could be targeted at improving basic literacy and numeracy

skills for example through a significant expansion of after-school clubs, additional support for existing and proposed schemes such as the *Living Educare* Initiative, and greater emphasis upon outreach work and one-to-one mentoring.

However an increased focus upon fostering basic skills also needs to be reflected in educational provision *beyond* the age of 18. Greater support is needed in terms of the development of adult outreach and guidance services in order to improve the quality of life of those beyond school leaving age.

❑ **Financial support for post-compulsory training**

Targeted support for disadvantaged young people aged 15+ needs to be extended in order to promote more equitable access to training and educational opportunities, for example in vocational skills training delivered through the further education college. In 1999, 36 young people received means-tested Educational Maintenance Grants to assist with the general costs of further education (States of Guernsey, 2000). However, it is likely that the true scale of need in this area is considerably greater – for example, in the same year 581 children received discretionary Clothing Grants. Further work is needed to monitor and evaluate the effectiveness and take-up of educational maintenance provision in meeting the needs of disadvantaged young people.

❑ **Development of better partnership mechanisms**

The development of better mechanisms for inter-agency working including both statutory and voluntary sectors is needed in order to focus specifically upon educational disadvantage. Such initiatives might build upon the experience of schemes in the UK such as *Education Action Zones* and *SureStart*, as well as drawing upon the skills and experience developed through existing partnership arrangements on the Island such as the Learning Inclusion Group and the *Living Educare Project*. There is an especial need for better partnership arrangements to address the needs of learners beyond school leaving age.

Other

❑ **Introduction of free primary health care services for young people**

The *Survey of Guernsey Living Standards* revealed significant problems for many young people in accessing affordable primary health services. This is an especial problem for disadvantaged young people who are more likely than their peers to experience ill health and by definition are also less likely to have the resources to access health services. The *UN Convention on the Rights of the Child* commits signatories to providing ‘the highest attainable standard’ of healthcare provision for children (up to age 18), including full access to health care services (Article 21). This can best be achieved through universal free healthcare provision funded through progressive taxation (‘universal clawback’). As the *2000 Children’s Services Plan* acknowledges, especial consideration needs to be given to the needs of young people leaving care and those with disabilities (States of Guernsey, 2000, p18).

❑ **Greater focus upon the rehabilitation of young offenders**

In order to reduce re-offending rates there is a need for greater support and resourcing of probation and outreach work with young offenders in order to equip them with the skills and personal resources which improve their personal well being. Specifically there is a need for the development of a formalised system for the housing of offenders finishing custodial sentences to address the problem of homelessness for this group of vulnerable young people. The provision

of supported hostel accommodation specifically for young people (aged 16+) leaving prison should be a priority since many are understandably reluctant to seek accommodation in ‘adult’ hostels.

❑ Involving young people in decisions which affect their lives

A better mechanism needs to be developed for involving young people in decision-making processes which affect their lives and to give them a real voice in initiatives focused upon meeting their needs. This can be achieved, for example through Youth Forums, inclusion of youth representatives on partnership boards, and so on. Best practice in this area could build upon existing work in this area in the UK by the *Children’s and Young People’s Unit* (see eg. CYPUP, 2001). Such initiatives would contribute towards addressing the challenges raised by the United Nations *Convention on the Rights of the Child* currently under consideration on the Island³³.

Strengths, Weaknesses, Opportunities and Challenges

As has been argued above and in Chapter 2, the process of development of an integrated anti-poverty strategy requires serious consideration alongside potential policy outputs. The SWOT analyses presented below therefore distinguish between these processual issues and some of the key substantive policy recommendations in terms of: income maximisation; housing, and; education, training and employment.

1. Developing an Anti-Poverty Policy Strategy for Young People: Processual Issues

Strengths

- ❑ A strategic commitment to developing a broad based approach to tackle the problems faced by young households on low incomes (eg. *Billet d’État VI, 1998*).
- ❑ Widespread public support for measures to alleviate poverty. The *Survey of Guernsey Living Standards* reveals that two thirds (67%) of respondents would support tax increases to help eliminate poverty on the Island.
- ❑ A substantial budgetary surplus which can be drawn upon in order to eliminate poverty on the Island
- ❑ An emerging consensus about the importance of partnership working between statutory and non-statutory sectors in addressing problems of (for example) educational, labour market, and housing disadvantage.
- ❑ The comparatively small numbers of young people experiencing severe deprivation and exclusion makes a one-to-one, mentoring style approach especially appropriate in tailoring service provision to the individual needs of young people.

Weaknesses

- ❑ An absence of an established and clearly formulated inter-agency strategy for young people which cuts across the age limits applicable to the work of different service delivery departments (eg. Children Board, Education, etc.)
- ❑ Negative perceptions of some young people amongst a proportion of the general public as a whole

³³ See, for example, States of Guernsey Advisory & Finance Committee (2002b) Section 2.3.8, p.1158.

- Insufficient focus upon involving young people themselves in policy development and delivery through mechanisms such as youth forums, community planning exercises and so on
- Insufficient support and resourcing for the development of community and voluntary sector organisations to address problems of youth disadvantage
- The small size of the Island means it is unlikely that a number of different projects covering broadly similar needs can be sustained.

Opportunities

- Very low levels of youth unemployment on the Island
- Generally favourable economic climate and outlook

Threats

- Problems in recruiting well qualified and experienced staff to the Island
- An outflow of high achieving young people from the Island
- Limitations upon the expansion of the public sector in terms of personnel
- Constraints upon revenue raising powers imposed by the need for competitiveness in the financial services industry

2. Developing an Anti-Poverty Policy Strategy for Young People: Policy recommendations

Income Maximisation

Strengths

- The administrative costs of raising requirement rates are likely to be negligible
- Statutory minimum wage legislation is likely to have a positive impact upon the Island economy by increasing effective demand for goods and services
- Restructuring of income-related benefits will overcome the fragmentation of the current system leading to administrative savings and contributing towards better take-up of the benefits to which people are entitled

Weaknesses

- Additional costs of increasing real benefit levels need to be budgeted for
- Additional costs of Minimum Wage legislation upon local employers needs to be considered, although this is likely to be offset by resulting growth in effective demand for goods and services.
- Restructuring of income-related benefits raises a challenge in terms of local control and administration of benefits at a parish level

Housing

Strengths

- Building upon the expertise and skills of the non-statutory sector significantly improves the potential of anti-poverty measures to address the housing needs of young people
- Statutory regulation of the private rental market and greater legal recognition of tenants' rights is likely to be more effective than voluntary agreements and codes of conduct.
- The possibility of expanding States' housing, especially for vulnerable young people, can offset potential initial contraction of the private rental market as a result of regulation

Weaknesses

- A highly buoyant housing market which makes it difficult for young people to gain a foothold in the private market.
- An absence of adequate regulation of the private rental sector, physical dilapidation of some rental stock and high costs for private rental accommodation

Education, Training and Employment

Strengths

- Focusing upon basic skills and increasing educational participation is more beneficial in improving the prospects of those young people most vulnerable to poverty than across-the-board measures
- The development of an integrated support service for young people reduces duplication and administrative bureaucracy, and improves the accessibility of support services for young people

Weaknesses

- An absence of accurate information about post-16 outcomes and employment trajectories
- Negative attitudes towards the introduction of a non-selective education system amongst a section of the general public
- Institutional boundaries which can obstruct the development of integrated support services for young people
- Additional cost implications of initiatives focused upon improving basic skills provision

Chapter 9: Crime and the Environment

Introduction

Although standard of living is principally about resources both in terms of finance and the use and consumption of goods and services, it is also affected by environmental concerns such as crime, traffic and pollution. Whilst these issues affect the whole of society, poor areas and poor people tend to be the most badly affected.

The *Survey of Guernsey Living Standards* was concerned to capture the wider picture of people's quality of life in Guernsey. In addition to questions relating to the necessities of life, the *Survey of Guernsey Living Standards* asked respondents about their experience of criminal victimisation, fear of crime, as well as other quality of life issues related to the environment. Phase One of the study asked respondents about which issues affected Islanders' own quality of life, the quality of life in their Parish or on Guernsey and the life of 'less well off' Islanders (Gordon *et al*, 2001b). A number of issues relating to the environment were identified, as illustrated by Table 7.1.

Table 9.1: What three main things could be done to improve

	Your quality of life?	The quality of life in your Parish/or in Guernsey?	The quality of life for the less well off Islanders?
Traffic/parking	9%	18%	-
Public transport	6%	10%	12%
Environment	4%	12%	-
Crime	3%	9%	1%

Islanders reported that the quality of their own life, as well as life in their Parish or Guernsey more generally could be improved if they had cheaper travel costs and there were cheaper cars, less traffic and fewer road works. The lack of affordable public transport featured strongly in all three answers, especially in relation to less well off Islanders. The provision of a free bus service, particularly for pensioners, was a popular demand.

Crime is seen as an issue which affects the quality of life in Parishes and Guernsey generally, although it is not considered by Islanders to affect disproportionately people on a low standard of living. Islanders suggested a greater need for community policing to reduce crime generally and vandalism on the Island. The major cause of concern was youth vandalism which was felt to be spoiling Guernsey society and there was a general feeling that more entertainment, youth clubs and activities directed at teenagers would 'keep them off the streets' and stop them 'getting into trouble with the law'.

These issues are further discussed and developed below. The chapter is divided into three parts. The first part develops some of the main environmental concerns which affect Islanders. The second outlines some of the current policies and provision which are in place to deal with crime, fear of crime, and transport services. The third and final part outlines some further policies that could be introduced as part of the development of an anti-poverty strategy. These policy options are not exhaustive and they should be considered alongside the checklist of themes arising out of the development of an anti-poverty strategy, as outlined in Chapter 2.

I: Environmental Issues affecting Islanders

Criminal victimisation

According to the *Survey of Guernsey Living Standards*, the vast majority of Guernsey people had no experience of victimisation in the previous year when asked about a range of different street and white-collar crimes (Gordon *et al*, 2002). Only about one-third of Guernsey people experienced crime, with almost three quarters of victims experiencing vehicle-related crime. Crime in Guernsey is less extensive than it is in Britain and, generally, it is less violent in nature.

Criminal harm, however, is not evenly distributed throughout the Guernsey population. Contrary to Islanders' opinions (as indicated in Phase One of the study), those on a low standard of living were more likely to experience crime – from vehicle-related crime to other property-related crime to personal crime (Gordon *et al*, 2002). People with a poor standard of living suffer most from crime, not only in terms of actual victimisation but also in terms of its impact. For example, the *Survey of Guernsey Living Standards* showed that poor households were less likely to have home contents insurance. The experience of burglary under these circumstances can be financially devastating as households struggle to replace stolen items.

The *Survey of Guernsey Living Standards* was only able to provide a snapshot of the extent of crime affecting Islanders. Police recorded crime statistics, because they are collected annually, can provide trend information on overall rates of crime. However, police recorded crime statistics cannot tell us who is most affected by crime and, because they are likely to be riddled with problems relating to reporting and recording practices, they are best seen as showing trends in recorded crime rather than actual victimisation. Thus, they show that, between 1990 and 2001, the number of recorded crimes jumped from 2251 to 3018, representing an increase of 34% (States of Guernsey Advisory & Finance Committee, 2002a). Some crimes showed large recorded increases: for example, domestic burglaries quadrupled from 58 to 217 and theft from vehicles doubled from 109 to 219. These statistics may be demonstrating actual increases in crime in Guernsey over this period but they could equally be reflecting changes in reporting practices among the public or recording practices by the police. All three may be important in influencing the rise in crime depicted by the statistics but, without a regular victimisation survey, it is impossible to disentangle these separate effects.

When comparisons are made with England and Wales, Guernsey has a low crime rate. For example, there were only 46.9 crimes per 1000 population in Guernsey compared to 90.4 for England and Wales. Guernsey had only 5.2 violent crimes per 1000 population (compared to 10.8 for England and Wales) and only 9.6 burglaries per 1000 dwellings (compared to 17.8 for England and Wales) (Guernsey Police, 2000). However, despite these relative low rates of crime, fear of crime in Guernsey is significantly high.

Fear of crime

The *Survey of Guernsey Living Standards* confirmed the anecdotal evidence about the relatively high levels of fear of crime among people on the Island. Although the proportions of the population feeling unsafe either when walking alone in their neighbourhood after dark or when at home alone at night were not as high as in Britain, they were nevertheless significant with just over a quarter feeling unsafe on the streets and 7% feeling unsafe at home (Gordon *et al*, 2002). When respondents were asked if they worried about becoming a victim in relation to specific crimes, Guernsey people were most concerned about being burgled (41%); having their home vandalised (32%) or vehicle vandalised (30%) (*ibid*). They were less than half as likely as people from Britain to worry about being mugged (20% compared to 38%) or have their vehicle stolen (24% compared to 48%) (*ibid*).

Concern about crime affects predominantly people on a low standard of living: 43% of poor respondents felt unsafe on the streets (compared to 23% of the rest of the population) and 10% felt unsafe at home (compared to 6% of the rest of the population) (Gordon *et al*, 2002). Overall, poor people were more likely to worry about being victimised compared to others (61% compared to 55%) and this was particularly the case in relation to vehicle-related crime and being attacked (*ibid*).

Fear of crime is very much closely related to a whole range of other insecurities people experience. Although questions on other insecurities were not included in the *Survey of Guernsey Living Standards*, other research has found that poor people's fear of crime should not be seen in isolation from the other insecurities they may experience. These other insecurities include debts, illness, mortgage repayments, etc (Pantazis, 2000). This suggests that tackling people's fear of crime is part-and-parcel of tackling the other issues that affect people living in circumstances of poverty.

Some commentators have suggested that fear of crime is an even bigger problem than crime itself. This may be particularly the case where individuals start withdrawing into their own homes or altering their habits so that they visit some places less often. The cumulative effect of individual people withdrawing from the social life of their communities because of fear of crime may lead to a further downward spiral of inactivity in the community (Miethe, 1995).

Offending behaviour

Although this was a not a topic covered by the *Survey of Guernsey Living Standards*, our interviews confirmed what is known in Britain and elsewhere - that offending behaviour in relation to street crimes such as burglary and vandalism is generally committed by young males who have under-achieved at school (Box, 1983). Anecdotal evidence suggests that the use of drugs among this group of young people may be increasing acquisitive crime on the Island whilst, in Britain, the use and selling of crack is said to be fuelling the recent rise in violence, particularly robbery.

Policing

The *Survey of Guernsey Living Standards* was able to provide only limited information on policing matters. The survey did, however, reveal the extent of collective exclusion from this local service: 54% of the population said they used this service but that it was inadequate and a further 11% claimed that they didn't use the service because it was unsuitable or unavailable (Gordon *et al*, 2002). Nearly one in five reported that they did not want the service or that it was not relevant. From these results and from answers given in Phase One of the Study (Gordon *et al*, 2001a,b), there appears a desire among the Guernsey population for more community policing on the Island.

Transport

As has already been indicated, transport is a key issue on the Island. The number of vehicles combined with the number of journeys made has led to congestion problems. This has inevitably affected air pollution to the extent that "*monitoring confirms that the main source of atmospheric pollution in Guernsey is now undoubtedly motor vehicles working inefficiently in low gear on our overcrowded urban roads. Peak pollution levels in the morning and evening rush hours are regularly twice background levels than those found on Saturdays, Sundays and Bank Holidays when commuter traffic is minimal*" (States of Guernsey Advisory & Finance Committee, 2002a, 77).

In terms of use of local transport services, respondents in the *Survey of Guernsey Living Standards* were asked about individual exclusion (eg 'don't use, can't afford' or 'don't use, don't want/not relevant') and collective exclusion (eg 'use, but inadequate' or 'don't use, unavailable or unsuitable') (Gordon *et al*, 2002). Very few respondents reported individual exclusion from transport services as

a result of affordability issues. In relation to transport to school, one in three respondents reported collective exclusion in the sense of not using the service because it was either unavailable or unsuitable (26%) or used the service but found it was inadequate (6%). With respect to special transport for the elderly or disabled people, most did not want this service (86%) but a small percentage (6%) claimed that they didn't use it because it was unavailable or unsuitable. Finally, in relation to the private bus service, one in five respondents claimed that although they used this service it was inadequate (20%) whilst a further one in three reported collective exclusion, for example, used the service but found it inadequate (20%) or didn't use it because it was unavailable or unsuitable (11%). This may yield some explanation as to why there appears to be some reluctance among Guernsey people to use bus services. Indeed, trend data supplied by the States Traffic Committee shows that the number of passengers on scheduled bus services fell from 1,093,212 in 1996 to 949,796 in 2000, representing a drop of 13% (States of Guernsey Advisory & Finance Committee, 2002a).

II: Current Policy and Provision

This next section of the chapter outlines some of the policies introduced by the States and the voluntary sector provision in existence which tackle crime and other environmental issues. The focus is on those policies and provisions which impinge on standard of living issues rather than policies and provisions which tackle the problems of crime and fear of crime and transport issues more generally.

Criminal Justice

Guernsey Police

There are currently 165 police officers in employment and a maximum of 12 vacancies, which means that the Police Force Service is now only slightly operating below capacity. The number of police officers in place was recently dramatically improved by recruiting experienced officers from the UK.³⁴ The following policies relating to the Police Force Service are currently in place:

- ❑ **Crime Strategy** A crime strategy is being developed in consultation with internal and external groups to establish responses to crime in the short and medium terms. The strategy will be completed by October 2002 and introduced in January 2003.
- ❑ **Problem Orientated Policing** This policy approach is being extended to all uniformed police operations. It includes: theft of cycles; under-age drinking and disorder at the Beau Sejour Leisure Centre; disorder, drinking, criminal damage by young people at Delancey Park.
- ❑ **Street Crime Unit** By December 2002, a Street Crime Unit will be established to deal predominantly with intelligence led activity covering offences such as drug led activity, shoplifting, theft, criminal damage and public order.
- ❑ **Guernsey Customs and Excise** This deals with the detection of Customs offences and the apprehension of people engaged in such activities – including drugs smuggling and trafficking, money laundering, illegal movement of explosives, arms and ammunition, offensive weapons,

³⁴ Guernsey Police Service, October 2002

paedophile and indecent material. Over recent years, Customs officers have seized record amounts of illegal drugs, a large proportion of these have been Class A Scheduled drugs.

New Posts

- ❑ **Drugs Liaison Officers** There will be an additional post which will be intended to: provide intelligence to operational officers; build on current Police/Customs partnership in effort to maximise benefit from available anti-drug intelligence; maintain contact with Doctors and Chemists and represent the Island Police Service on key committees, *eg* Drug Concern.
- ❑ **Detective Sergeant Domestic Violence/Child Protection** This new post entails supervision of the day-to-day activities of the Island Police Service in combating domestic violence and child abuse. There has also been a review of policing approaches to domestic violence. Officers are now no longer 'peacemakers', they have a duty to arrest the perpetrators of domestic violence irrespective of the victim's support (Guernsey Police, 2001).

Probation Service

In 2001 there were 6 Probation Officers in employment on the Island. The Probation Service has a number of aims, including

- ❑ **Writing pre-sentence reports for the courts**
- ❑ **Supervising offenders in the community** Supervision is carried out in such a way as to reduce the risk of offending. Alternatives to custody include Probation Orders, Supervision Orders, Suspended Sentence Supervision Orders.
- ❑ **Working with the Prison Service** The Probation Service provides post-custodial supervision (Youth Detention Supervision Orders and Parole Licence) and prepares offenders for release and resettlement into the community (States of Guernsey Probation Service Committee, 2002).
- ❑ **Providing specialist supervision programmes** The Probation Service runs specific programmes to tackle General Offending Behaviour, Male Aggression and Domestic Violence
- ❑ **Referring offending-related to substance abuse to specialist partner agencies**

The Service has seen an increase in its workload over the past five years commensurate with the local rise in crime and increased use of the service by the courts. For example, between 1996 and 2001, there has been a 36% increase in reports written and a 90% increase in Statutory Orders being supervised (*ibid*). Effective community supervision is labour intensive, especially in delivery of high quality cognitive behavioural programmes proven to reduce re-offending rates. The *2002 Probation Service Committee Policy and Resource Planning Report* identified a range of other works which it is intending to develop over the next few years. Among the further works are a comprehensive through-care system with appropriate rehabilitative courses; improving assessment techniques and making effective interventions and developing and improving inter-agency working.

Children Board

The Children Board has statutory responsibilities to juvenile offenders, and will normally undertake the pre-sentence reports on all juveniles up to the ages of 15, sometimes beyond that, following discussions with the Probation Service. The Children Board also has responsibility for juveniles

sentenced by the Juvenile Court under the provisions of the Children and Young Person's (Guernsey Law) 1967. This includes:

- ❑ **Supervision of juveniles within the community** eg those who are the subject to Supervision Orders
- ❑ **Supervision of juveniles following the release from custody on behalf of the Probation Service**
- ❑ **Attending the weekly meetings of the Youth Offending Panel** This panel considers all juveniles who have come to the attention of the police, and to make recommendations to the police about an appropriate disposal.

The juvenile justice team has recently introduced some measures introduced first in England and Wales, including a *Caution-Plus scheme*, *Restorative Conferencing*, intensive *Supervision Orders*. The rationale for these schemes is that if young people can be diverted from the criminal justice system, then their involvement in crime may be reduced. It is based on the premise that young people's involvement with the criminal justice system tends to reinforce a criminal identity which furthers their involvement in crime. Guernsey childcare legislation is currently being reviewed and some consideration is being given to the Scottish Children's System which sees children's involvement in crime as a welfare issue, rather than a criminal justice issue.

During 2001, the Children Board completed 38 pre-sentence reports on juvenile offenders, supervised 19 intensive supervision orders and undertook 16 caution plus packages on juveniles.³⁵

Prison Service

There is one prison on Guernsey that caters for all offenders including – juveniles, young offenders, adults, male, female, unconvicted and convicted offenders including those who have not paid their fines. Guernsey has currently 85 people in custody, making the rate of imprisonment slightly higher than England and Wales despite substantially lower rates of crime being committed on the Island. The prison has seen a steady increase in its population due to more punitive sentencing responses, particularly in relation to females, and drug importers often female and first time offenders. This has led to a shortage in accommodation and overcrowded conditions. As the *Committee for Home Affairs (Prison) Policy and Resources Plan 2002 – 2006* stated “*this not only results in “doubling up” but a general deterioration in standards, regimes and difficult working conditions for staff*”. Consultants have carried out a feasibility study on the construction of a new cell-block and a project manager is being appointed. However, the danger of a new cell-block being built is that empty places will be filled!

Legal Aid

In July 2001, the States established a comprehensive system for the provision of civil and criminal aid to satisfy the Island's obligations under the *European Convention on Human Rights* and the *International Covenant on Civil and Political Rights* (States of Guernsey Advisory & Finance Committee, 2000b).

Criminal Justice Compensation Scheme In 2002, the States approved the setting up of a state funded CJCS which is due to come into effect in 2003. This scheme supports the idea that innocent

³⁵ Children Board, September 2002

victims of crime should not suffer financially as well as emotionally for the crimes committed against them.

Inter-agency Initiatives

- ❑ **Public Protection Panels** These panels consist of the Police and Probation. In some circumstances, the Board of Health (mental health services), Housing Authority, Social Security Authority and voluntary organisations take part. They are set up to deal with the management of potentially dangerous offenders living in the community.
- ❑ **Bailiwick Drug Strategy** The recognition of the link between acquisitive crime and drug abuse led to the development of this Strategy. It has aims of Enforcement, Treatment and Education. Resources are being put into treatment programmes as a sentencing option.
- ❑ **Alcohol Strategy** The recognition of drink related anti-social behaviour, especially binge drinking among young men in town at weekends has led to the development of a comprehensive strategy involving statutory social care and law enforcement agencies and voluntary groups.
- ❑ **Guernsey Domestic Violence Forum** This is a consultative group comprising of statutory agencies and voluntary organisations. It aims to raise awareness of the issues and give those in fear of violence help and support.

Social Intervention

- ❑ **School Lessons** Two officers are dedicated to working full time with schools in the Bailiwick. The police provide lessons to primary and secondary school children on many issues, including drug and alcohol misuse. During 2001, they presented over 900 talks to primary and secondary schools (Guernsey Police, 2001).
- ❑ **Youth work** Youth Services currently run a Duke of Edinburgh Awards scheme, as well as other activities and services (e.g. youth clubs). These may assist in deterring young people's involvement in crime (see Chapter 8).
- ❑ **Housing for offenders** Although the Probation Service does not have any accommodation provision, the Housing Authority does house ex-offenders if they meet general housing eligibility criteria or if there are exceptional circumstances why they should be housed³⁶. Additionally, St Julian's Hostel will take non-substance abusing ex-inmates for short periods if it can be proven that they are actively seeking employment.
- ❑ **Youth Housing Project** This organisation run by the National Children's Home and grant funded by the Housing Authority offers housing and related advice (including employment) to young people aged between 16 and 21. Its client group is mainly focused on young people living in the community but also includes those in custody.

³⁶ Housing Authority, August 2002.

In addition to these States policies, a number and range of voluntary organisations involved in criminal justice and related areas also exist in Guernsey.

Voluntary Provision

- ❑ **The Guernsey Alcohol and Drug Abuse Council** This voluntary organisation is part funded from an annual grant from the States and from the Board of Health. It provides individual and group counselling, as well as family support and runs a dry house.
- ❑ **Drug Concern** This organisation offers community-focused therapeutic intervention, based on a confidential and non-judgemental service.
- ❑ **Guernsey women's refuge** This charitable organisation offers a confidential advice to women who are victims of domestic violence. The 24-hour service covers advice and emotional support, as well as information on legal, financial and housing issues. Accommodation can also be provided to women fleeing from domestic violence.
- ❑ **Victim Support** This charitable organisation offers support and advice to victims of crime through the use of trained volunteers.
- ❑ **Neighbourhood Watch** There are currently four schemes in operation.
- ❑ **Crimestoppers** This organisation offers a confidential telephone line to which callers can use to give information about crimes on a completely anonymous basis.

Transport

- ❑ **Introduction of a flat rate of fare of 50p** This may have halted the decline in the number of passengers. Although the overall trend in the number of passengers using public transport has dropped, between 2000 and 2001, there was an increase of 84,482 passenger journeys (States of Guernsey Advisory & Finance Committee, 2000a).
- ❑ **Introduction of a new route network for scheduled bus services** Over the same period, the level of services has also been increased on three occasions (States of Guernsey Advisory & Finance Committee, 2000b).
- ❑ **School buses** The Education Council arranges school buses to and from many schools on the Island and provides bus tickets for children who have to use scheduled public transport. Under the Education (Guernsey) Law 1970, free transport is available to children who live beyond the statutory walking distance. For those children who live in low-income families, head teachers are able to offer discretionary free bus tickets.

III: Policy Options

This final section outlines policies dealing with the problems of crime and transport, which could be considered as part of the development of an anti-poverty strategy. Thus, the focus is very much on those policies which relate to issues of poverty and which may help to improve the quality of life for those living in such circumstances. It is not an exhaustive list and the policies should be considered alongside the themes and issues, identified in Chapter 2, which form the development of an anti-poverty strategy. As a reminder they are:

- Monitoring and evaluation
- Community participation
- Community-based approaches
- Integration into mainstream approaches
- Recognition of limitations
- Role as employers
- Budgets
- The budgetary process
- Partnership working
- Marketing, publicity and feedback

Any policy changes will need to be considered also in the light of the Human Rights Law, 2000 which incorporates the European Convention for the Protection of Human Rights and Fundamental Freedoms, when it is finally implemented. Although the options below are presented in general terms as isolated policies, they would be most effectively implemented if the Police, Probation, Prison Services, the Judiciary, as well as the Children Board in relation to juveniles, were involved in the development of a central policy to tackle the twin problems of crime and a growing prison population.

Criminal Justice

- ❑ **Improve community policing** This could be achieved by increasing the number of policemen and women on the beat, particularly in areas where crime levels are highest. The Police Force Service would need to ensure that communities with extra beat officers did not feel that they were being discriminated against through targeting.
- ❑ **Scrap the custody ‘option’ for those fined** Currently offenders who are fined can opt instead for a custodial sentence. This is not a real choice for people who have been convicted and live in poverty. Consideration should be given to abolishing it and replacing it with a unit fine system (see below).
- ❑ **Introduce a unit fine system** Under this system court fines take into account the offender’s ability to pay. The size of the fine is determined by multiplying a number of ‘units’ representing the gravity of the offence by the weekly disposable income of the offender. This system was introduced in England and Wales in 1991 but was scrapped partly because many magistrates saw this measure as undermining their powers and partly because of the high media profile given to one case involving a man who was fined £1000 for dropping a packet of crisps on the street. This situation arose because the offender had not provided any income information and, in the absence of this information, the court proceeded to fine him at the maximum rate. The Guernsey Courts would have to ensure that a similar situation was avoided.
- ❑ **Reduce custody rates for adults** There is mounting evidence that imprisonment does not reduce offending. The recent Social Exclusion Unit report on *Reducing re-offending by ex-prisoners* makes depressing reading:

“Prison sentences are not succeeding in turning the majority of offenders away from crime. Of those prisoners released in 1997, 58 per cent were convicted of another crime within two years. 36 percent were back inside on another prison sentence. The system struggles particularly to reform younger offenders. 18-20 year-old male prisoners were reconvicted at a rate of 72 percent over the same period; 47% received another prison sentence.

...In fact the headline reconviction figure masks a far greater problem for public safety. We know, for instance, that of those convicted in the two years following release, each will eventually have received three further convictions on average. For each re-conviction, it is estimated that five recorded offences are committed. At a conservative estimate, released prisoners are responsible for at least 1 million crimes per year – 18 percent of recorded, notifiable crimes. And this takes no account of the amount of recorded crime that ex-prisoners, reconvicted or otherwise, will have committed” (SEU, 2002, 1)

The States of Guernsey may wish to consider extending its punishment in the community programme by introducing an enhanced Community Supervision, Community Service or even tagging as alternatives to imprisonment. This would involve a more expansive role for the Probation Service. However, caution would be needed in developing such alternatives as there is a danger that these alternatives to custody may be applied to offenders who under the current system would be given a less punitive form of punishment e.g. fines (see Cohen, 1985). If these alternatives are introduced every effort should be made to ensure that they are genuine alternatives to custody.

The States may also want to consider setting up a National Rehabilitation Strategy as suggested by the SEU’s (2002) report, which incorporates a ‘Going Straight Contract’ tailored to the individual offender to address factors which may increase their chances of re-offending. The Strategy also incorporates a number of other issues dealing with tackling financial and housing need.

- ❑ **End the imprisonment of juveniles** There is a vast body of literature which documents the harmful effects of custody among children (Howard League, 1995; 1997; 1998; Her Majesty’s Inspectorate of Prisons for England and Wales, 1997; Goldson, 2002; Neustatter, 2002). There is also recent evidence that imprisoning children does not reduce their criminality. For example, 84% of 14-17 years olds released from prison in 1997 were reconvicted within 2 years, and 67% of those released from Medway Secure Training Centre after serving a Detention and Training Order were re-arrested within 5 months of being released on licence, ie whilst finishing off their sentence in the community (SEU, 2002). Support should be given to the Children Board’s current considerations that children’s criminality should be seen as a welfare rather than a criminal justice issue.
- ❑ **Improve education, training and employment opportunities for people in prison** The Prison Service is already involved in providing these schemes, although there is case for further development as indicated in its *Policy and Resource Planning Report*.
- ❑ **Expand Offending Behaviour Programmes in prison** Options of offending behaviour programmes which aim to change the way an offender should think, so that they realise the impact that their behaviour has had, should be expanded. The SEU report writes that offending behaviour programmes can reduce reconviction rates by 14% (SEU, 2002).

- ❑ **Develop drug and alcohol programmes in prison** These may help to reduce reconviction rates. The *RAPT Alcohol and Drug Addiction Recovery Project* has shown that of those who complete the programme, reconviction rates are 11% lower than normal (*ibid*)
- ❑ **Develop re-settlement schemes** Support should be given to strengthening current re-settlement work between the Prison and Probation Services. Re-settlement schemes are important in assisting with the offender's re-integration into the community and, therefore, reducing the chances of them re-offending. There are many examples of good practice in the UK. At HMP Hull a prison officer seconded to the Local Authority has responsibility for matching prisoners to available jobs in the community (SEU, 2002). At HMP Holme House, offenders are given advice on benefits by Jobcentre advisors (*ibid*). The *Headstart* project, based in Thorncross Young Offenders Institute, provides skills training and work experience, and tries to find jobs for its offenders prior to and on release and sends juvenile and young offenders to college, on training places and into work (SEU, 2001a).
- ❑ **Introduce a Discharge Grant for prisoners** The UK has a Discharge Grant available to prisoners on leaving prison. The purpose of the grant is to cover the period before the first benefit payment. The recent SEU report on high re-conviction rates for prisoners is recommending that the Discharge Grant is increased (SEU, 2002).
- ❑ **Develop a more inclusionary crime policy** A more inclusionary crime policy in which communities are more centrally involved in defining the issues that affect them most and the ways in which they would like to see them responded to could be developed. This may help to bring about a greater understanding of the issues facing individuals and communities and provide a better understanding among the public about the constraints and pressures facing the States (see Pantazis, 2002 in response to housing sex offenders in the community).

Social Intervention

- ❑ **Introduce *Holiday Splash Schemes*** In the UK, *Holiday Splash Schemes*, which are supported by the Youth Justice Board, run over the summer, Easter and half-term holidays (Youth Justice Board, 2002). They provide such innovative activities as Samba workshops and web design. Evaluation of these schemes showed that motor crime was reduced by 11% compared to a rise in 39% in comparable high crime areas. Juvenile nuisance was reduced by 16% and drug offences were down by 25%. There were enormous benefits in terms of the reduced costs of crime.
- ❑ **Introduce *Youth Inclusion Programmes (YIPS)*** These run in the UK all year round and attract “*the most ‘at risk’ young people in the most deprived areas, encouraging them to get positive about their lives and communities*” (Youth Justice Board, 2002, 10). Most are not in school and consequently have much time on their hands. The programmes give young people somewhere to go where they can learn new skills, take part in exciting and challenging activities and get help with education and careers. Evaluation of these programmes shows that, between January and March 2002, there was a 75% reduction in arrest rates across the Youth Inclusion Programmes (compared with previous records) among the 50 identified as most ‘at risk’ of offending in the area.
- ❑ **Improve art and sport opportunities for young people** The Youth Justice Board in conjunction with Sport England have developed a range of *Positive Futures Programmes* designed to use sport to divert young people from crime (Youth Justice Board, 2002). These

programmes run in deprived areas and evaluation studies reported a decrease in reported crime in areas running Positive Futures by up to 77%.

- ❑ **Reduce the number of school exclusions** There are strong links between truancy, school exclusions and involvement in crime (SEU, 1998b). Efforts to reduce the number of school exclusions by ensuring that children are able to continue with their education within in a school environment may help to reduce crime. Langdon Comprehensive School in East Ham, London has now gone three years without permanently expelling any pupils through its adoption of an inclusionary strategy (Centre for Studies on Inclusive Education, 1999). Students can be still expelled (e.g. for selling drugs) but every effort is made to keep children at school. Teachers visit pupils' parents at home to discuss ways of stopping disruptive behaviour and specialist support staff are available to tackle the particular problems of children with emotional or behavioural difficulties. There is a 'school council' which brings together pupils and teachers to encourage a sense of involvement in the running of the school.
- ❑ **Raise educational standards of young people leaving school** There are strong links between educational achievement and criminal involvement. Home Office Research shows that a very high proportion of the prison population suffers from illiteracy (Home Office, 1992, see also Caddick and Webster, 1998). Raising the school leaving age to 16 will assist in raising educational standards and may help to reduce crime but broader measures may need to be considered in raising the poor educational qualifications of Guernsey's youth (see Chapter 8).
- ❑ **Provide accommodation for ex-offenders who would otherwise be homeless** The risks of re-offending are multiplied when offenders do not have stable accommodation on leaving prison. Accommodation for ex-prisoners could be achieved through the building of Probation hostels or making ex-offenders eligible for States housing. The UK Government supports inclusion through stable housing. This is in terms of both its guidance to Local Authorities in relation to the housing of sex offenders and its proposed extension of the 'priority need' categories of homeless people to include those who are vulnerable because of an institutionalised background – including those who have served custodial sentences or have been remanded in custody (see Pantazis, 2002).

Security

- ❑ **Improve the security of individual homes of low-income households** Improved security may help reduce crime by lowering the opportunities of crime but also improve people's sense of safety, enabling households to participate more fully in the local community and thereby reduce the risk of isolation and exclusion. In the UK, a joint initiative between the DLTR and the Home Office *Crime Reduction Programme* involves low income households with at least one member aged 60 or more - who are assisted through the new Home Energy Efficiency Scheme (HEES)- also receiving a package of home security measures if they live in an area considered to be at higher risk from crime (SEU, 2001b).

Voluntary

- ❑ **Encourage the enhancement of the role of Neighbourhood Watch** Their activities can be extended to include escorts to walk the elderly back to their homes at night after having attended Parish and local events. Mansfield Neighbourhood Watch, for example, also supplies and fits burglar alarms free of charge in the homes of vulnerable people or have been

hospitalised (SEU, 2001a). However, it is sometimes difficult to encourage the community to form groups where they do not perceive a problem of a size and nature that justifies the effort and commitment³⁷.

- Encourage the introduction of Mediation Services** Mediation Services can minimise neighbourhood disputes: Nottingham Mediation Services successfully conclude two-thirds of the cases they tackle (SEU, 2001a).

Transport

- Free bus passes for the elderly** may increase the number of journeys they make. There are positive benefits to the individual in terms of financial consequences but also to the community if more of its members are taking part in activities.
- Vehicle fuel rebate for those on a low income** The costs of travelling by car could be reduced for those on a low income. Low income families would be able to apply for a rebate and on proof of low income will be eligible for rebate.
- Improve school bus service** At present, one in four households do not use the school bus service because it is either inadequate or unsuitable. Further consideration should be given to the reasons for this and attempts made to improve the service.

Strengths, Weakness, Opportunities and Threats

Strengths

- There is a commitment to reduce crime and fear of crime on the Island among politicians, as well as recognition among the statutory sectors that crime impacts on poor people disproportionately.
- There is public recognition that there needs to be more done for the Island's youth in providing them with improved facilities as a means of preventing more being involved in crime (Gordon *et al*, 2001b).
- There are financial reserves which could be tapped into to pay for the policies without having to raise taxation.

Weaknesses

- Guernsey has a punitive sentencing regime which has contributed to its rising prison levels.
- There is a conservative attitude towards crime and punishment among the public.
- There is a lack of personnel to develop, implement and staff the initiatives proposed.
- There is a reluctance/inability to raise taxation if necessary because of the need to remain internationally competitive.
- The measures countering fear of crime may serve to heighten people's sense of feeling unsafe.

³⁷ Guernsey Police, October 2002

Opportunities

- ❑ There is a willingness among the key statutory services to be involved in multi-agency working evidenced by the work in relation to Public Protection Panels, Drugs and Alcohol strategies, etc.
- ❑ There has been a 'mutual aid' agreement whereby officers from the UK Police Force can be loaned to Guernsey to meet shortfalls in staff
- ❑ Communities have in the past shown to have a keen interest in being actively involved and engaged in developing responses to crime where they perceive it to be an issue, as evidenced by the Bouet Residents Group, a community group set up on States housing estates to deal with a specific crime incident but which is still in existence.

Threats

- ❑ The high earning population creates the potential market for Class A drugs on the Island.
- ❑ There is a growing problem of drug users who steal and burgle homes to fund their addictions.
- ❑ The Guernsey news outlets may exacerbate fear of crime through its reporting of crime issues.
- ❑ Guernsey is small island which means that people's experiences of crime get heard about, which may serve to heighten people feelings of unsafety.
- ❑ Guernsey suffers from a recruitment and retention problem, which means that the Police Force Service has not always been operating to full capacity.

Chapter 10: Conclusion

Introduction

This report has concentrated on the range of social policies that will be needed to eradicate poverty in Guernsey. However, it must be stressed that social and economic policies are inextricably linked even though they are often (out of necessity) discussed separately. Although this report makes rather depressing reading, this is because it is entirely devoted to solving the problems of poverty. It must be remembered that Guernsey has some of the most successful economic and social policies in the world. It is one of the wealthiest and healthiest places to live on the planet and, given its relatively small size and lack of natural resources, it is remarkably successful.

The major finding from the research into standards of living in Guernsey is that the overwhelming majority of people have a very high standard of living. They are content with their accommodation and with life on the Island and have good friends, neighbours and close family who can provide them with support when needed. They are living healthy and happy lives and can afford to buy the things that they need. However, there is a minority of people who have such low incomes that their standard of living is below the minimum acceptable to the majority of Islanders.

This report on anti-poverty policy options is very different from similar reports that have been produced over the past decade in many European countries. These reports are often dominated by policies designed to combat the detrimental effects of mass unemployment. Mass unemployment is currently not a problem in Guernsey and this is a testament to the success of its economic policies.

Welfare System Failures

The welfare system in Guernsey is in general very successful, however, it fails a number of specific groups who have resultant high rates of poverty, *ie* they often slip through the welfare safety net. In particular, the welfare system fails two groups in which women are the majority: single pensioners and lone parents. Additionally, high rates of poverty are found amongst families with dependent children, particularly larger families. Scientific evidence would suggest that the best way to combat this child and pensioner poverty is to raise the incomes of these groups using targeted universal benefits, *eg* increases in family allowance/child benefit and increases to the single person's pension.

An additional problem is the high cost of living and in particular the very high cost of housing in Guernsey. These high housing costs are one of the causes of poverty. The housing market in Guernsey is showing signs of being unable to provide a sufficient supply of affordable housing. Housing inflation is significant with increases in house prices of approximately 150% over the past decade, which is far greater than price inflation in other types of goods or wages. House prices in Guernsey are on average approximately twice that of the UK and three times that of France³⁸ yet the quality of the accommodation is relatively low being comparable with Portugal or Greece. There are significant problems of affordability in both the owner occupied and rental sectors. Housing costs for low income households are often so large that they cannot afford the necessities of life given the current Supplementary Benefit/Public Assistance limitation of £208 per week. Chapter 6 has discussed a number of possible solutions that are relevant to an anti-poverty strategy, however, broader policy options to help solve the problems of the housing market are beyond the remit of this report.

³⁸ Average house prices in Jersey and some parts of London are even higher than in Guernsey.

The Public Assistance authority has its origins in the Poor Law system which is almost universally seen as stigmatising. The purpose of Public Assistance was historically the ‘relief of destitution’ not the eradication of poverty. The ethos behind Public Assistance was that poverty was primarily caused by personal moral failures (such as laziness and drunkenness) rather than by misfortune (such as ill health) or structural causes (such as shortage of work or relevant educational training). Neither the available evidence nor the views of the overwhelming majority of the Guernsey public support the belief that poverty is primarily a result of moral failure. The Public Assistance system should be abolished as part of an anti-poverty strategy for Guernsey aimed at eradicating poverty and the skills and energy of the voluntary sector should be re-focused on the delivery of services to the public and not on the administration of welfare benefits.

A Comprehensive Anti-Poverty Strategy

As discussed in Chapter 2, a comprehensive anti-poverty strategy for Guernsey would ideally need to include the following elements:

- Monitoring and evaluation
- Community participation
- Community-based approaches
- Integration into mainstream approaches
- Recognition of limitations
- Role as employers
- Budgets
- The budgetary process
- Partnership working
- Marketing, publicity and feedback

The purpose of this report is to set out a range of policy options that could form the basis of such a strategy. The correct mix of policies needs to be widely debated amongst the public, the civil service and politicians and the views of poorer people need to be sought and listened to. Once a strategy is agreed upon, its successes and failures need to be monitored and evaluated and anti-poverty policies need to become integrated into mainstream budgets. It must be stressed that simply selecting and implementing a few of the policies suggested in this report in an *ad hoc* manner is very unlikely to eradicate poverty (although poverty might be reduced). To be successful, an anti-poverty strategy needs both ‘good’ policies and a ‘good’ process.

Short Term Costs Versus Long Term Effectiveness

An anti-poverty strategy will need to balance the short term costs of policies that reduce poverty against the long term effectiveness and consequences of these policies. For example, probably the least expensive way of eradicating poverty amongst lone parent families is to raise their incomes above the poverty threshold via changes to benefit levels. However, an alternative (and complementary) policy approach would be to provide comprehensive subsidised child care which would allow many lone parents to re-enter the labour market. Given the labour shortages in Guernsey, the only pool of available skilled labour who could staff childcare facilities are women who are currently caring for their own children. Thus a comprehensive child care policy would inevitably involve employing some parents to look after the children of other parents so that they could return to work or suitable education and training. This would obviously be a relatively expensive policy in the short term but it would probably have longer term economic and social benefits. The correct balance of anti-poverty policies for Guernsey will require ‘political’ decisions on issues such as this to be taken.

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