



Royal Greenwich  
**Social Mobility Delivery Plan**  
2019



# Foreword



Fairness, equality and prosperity are fundamental to the aspirations that Royal Greenwich has for the Borough and its residents.

Not everyone is born into equal circumstances. However, this should not preclude individuals from having the opportunity to realise their potential. To improve the social mobility of our society, we must recognise the barriers that people face and confront the inequalities that persist and prevent people from flourishing.

In 2015, Greenwich was the 50th most deprived Local Authority in the UK and our residents face a number of challenges. Many of the Council's day to day activities are concerned with the welfare and social mobility of our residents. The focus of this Delivery Plan is to highlight areas where we can go above and beyond business as usual. However, this comes at a time when public services are under increased pressure to deliver more for less as a result of centrally imposed austerity policies.

Over the last 10 years, there has been a reduction in core funding from central government of approximately £1,400 per Greenwich household. In addition to this, the roll out of Universal Credit is taking money directly out of the pockets of our residents with 40% of households estimated to be worse off by an average of £206 if transitioned today. Austerity has also taken its toll on funding for the NHS and our schools. Per pupil funding has dropped 8% in real terms and changes in eligibility criteria for free school meals from 2023 will equate to 2,050 students missing out on free meals at school.

It is in this context of increased demand and critically strained budgets that the Council commits to implementing this Delivery Plan.

From a detailed evidence base, this document puts forward relevant, cost effective and pragmatic recommendations to improve the social mobility for a diverse cross-section of our population. The breadth and complexity of the factors affecting the social mobility of every individual in a Borough as diverse as Greenwich would be impossible to capture in a single piece of work. However, the primary recommendation of the Delivery Plan establishes a Social Mobility Board that will ensure that there is capacity and focus on ensuring delivery of these recommendations and that further initiatives, based on the needs of Borough residents, can be assessed and actioned. This should ensure that no measure for improving the lives of our residents is off the table.

**Cllr Averil Lekau**

Cabinet Member for Adult's Social Care, Health and Anti Poverty

# Contents

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Introduction	4
List of Recommendations by Theme	6
Creation of the Social Mobility Board	8
Improve the Financial Resilience of Families and Individuals	9
Support for the Underemployed and Unemployed	16
Improve Opportunities and Skills for Children and Young People	25
Support for Small and Medium Sized Enterprises	31
Digital Inclusion	37
Help at Home	46
Building More Social and Affordable Homes and Improve the Quality of Housing	55
Improve Health and Wellbeing and Build Community Networks	60
Bibliography	64

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# Introduction

*“Social Mobility is about ensuring that everyone has the opportunity to build a good life for themselves regardless of their family background. In a socially mobile society, every individual has a fair chance of reaching their potential”*

Social Mobility Commission<sup>1</sup>

Following the 2008 financial crisis, the country has seen significant reductions in public spending, stagnation of wages, increased cost of living and the most significant change to welfare since its inception. In Greenwich, the ratio of housing affordability to earnings has nearly doubled, leading to increased rates of homelessness and greater pressure on our social housing stock which has reduced in size due to the government's right to buy policies.

It is within this climate of increasing inequality that this Delivery Plan is presented. Its aim is to deliver a set of recommendations that go beyond 'business as usual' and present sustainable solutions not only for the short term but also for the long term. The Royal Borough of Greenwich has a core commitment to improving the Social Mobility of its residents, be that through delivering high quality schooling, ensuring we provide homes of good quality or supporting the development and growth of small businesses in the Borough. Therefore, these recommendations should not be seen as everything the Council does to improve social mobility in the Borough, but rather as a demonstration of our intention to continue to go above and beyond to give every resident a fair chance at realising their potential.

<sup>1</sup> Social Mobility Commission, State of the Nation 2017 (2017)

This Plan follows on from the Social Mobility Strategy which set out the very broad vision for the Royal Borough's approach in regard to social mobility and builds on the work put forward by the Royal Greenwich Fairness Commission of 2017. The Plan is broken down into 8 chapters, reflecting the themes of the Social Mobility approach:

- 1. Improve the Financial Resilience of Families and Individuals**
- 2. Support for the Underemployed and Unemployed**
- 3. Improve Opportunities and Skills for Children and Young People**
- 4. Support for Small and Medium Sized Enterprises**
- 5. Digital Inclusion**
- 6. Help at Home**
- 7. Build more Social and Affordable Homes and Improve the Quality of Homes**
- 8. Improve Health and Wellbeing and Build Community Networks**

Each theme has its own specific evidence base, which has been used to draw attention to areas for action. This is supported by national research, and where available, local and service-specific evidence. The starting point was to ensure that our evidence base was as complete as possible, in order to ensure that the Delivery Plan is well informed, relevant and ambitious. This evidence base is referenced throughout the document and collated in a bibliography.

The Delivery Plan has been developed in a collaborative and corporate way, with over 50 Council Officers representing every Council Directorate inputting into the development of the recommendations. This means it has been developed to complement existing and developing Council Strategies, including the forthcoming Housing and Economic Development Strategy. This ensures that work has remained focussed on where gaps exist rather than duplicating work which is already ongoing.

The recommendations seek to alleviate and remove the barriers that people experience, helping to improve access to opportunities across the multifaceted nature of people's lives. This has involved understanding how protected characteristics including income, age, gender and disability correlate with barriers in health, education, employment and at home. Our research found that gaps exist between groups, and unfortunately, many of our residents do not have access to the opportunities that are available.

# List of Recommendations by Theme

## Primary Recommendation

### Creation of the Social Mobility Board

#### Improve the Financial Resilience of Families and Individuals

1. To change the functions of the 'Universal Support Team' to proactively deliver a 1-1 Advice and Support Service to RBGs most vulnerable residents
2. Proactive identification and support for vulnerable residents in arrears to the Council
3. Provide financial education to school aged children

#### Support for the Underemployed and Unemployed

4. To set up an annual programme of 'Yes I Can' job fairs. These are focussed at bringing individuals who are unemployed and have long-term health conditions or are disabled together with local employers to improve employment opportunities for this group by sharing opportunities and advice, both for the individual and the employer
5. The Royal Borough of Greenwich should adopt and champion the Mayor's Good Work Standard and look to sign up as many businesses as possible to this standard
6. To carry out targeted advertising of the Council's Childcare Loan Deposit Scheme to those who are going on maternity/paternity leave, and look to increase the number of employers in the Borough who offer a Childcare Loan Deposit Scheme
7. To conduct an annual survey of staff to understand rates of underemployment and overemployment in the Council, and use the feedback from this survey to develop models that can support these individuals
8. To develop a model where short-term projects can be advertised to existing staff

#### Improve Opportunities and Skills for Children and Young People

9. Create more work experience placements across Greenwich, advertise placement opportunities online and provide specific support to in-need groups, such as Care Leavers, around securing work experience and future employment opportunities
10. Establish a Sports Coaching trainee programme for 16-25 year olds who are NEET, at risk of being NEET, from low-income households, care leavers and looked after children

#### Support for Small and Medium Sized Enterprises

11. To offer an LLW paid internship to local planning students to conduct an annual survey of Borough-wide starts and completions of commercial space in new developments. To use this survey data to proactively link upcoming and vacant business space to SMEs looking for space

12. The Council should look to take the head lease of large vacant units on our high streets and break up these units into smaller sizes to enable local SMEs to locate to our town centres

### **Digital Inclusion**

13. To implement and refine a Digital Inclusion model and to put into place a dedicated 'Digital Inclusion Officer' to oversee the implementation of this model
14. Identify and trial new forms of assistive digital technology that can improve the lives of residents with specific needs

### **Help at Home**

15. Take a proactive approach to reducing energy bills for residents. This includes proactively engaging energy providers to install smart meters when a Council property becomes void and explore the use of funds available to the Council to improve the energy efficiency of housing
16. Establish a model for food pantries in the Borough, specifically assessing the potential of a co-operative model
17. Carry out an annual mail out to families who are eligible for, and not claiming Healthy Start Vouchers and Free School Meals to increase their uptake
18. Establish a 3 year holiday meals programme
19. Investigate the potential for creating a co-operative model that will enable residents to buy discounted essential appliances and basic technology

### **Building more Social and Affordable Homes and Improve the Quality of Housing**

20. Support on-going building of affordable homes and continue to increase the number of Council owned houses built
21. Explore the use of Additional and Selective licensing in the Borough to improve standards for residents in the private rented sector

### **Improve Health and Wellbeing and Build Community Networks**

22. Increase the number of Play Streets in the Borough and develop a 'Play Estate' scheme in areas with high deprivation and low physical activity
23. Develop a Borough-wide Play Strategy
24. Expand the scope of the Residents' Survey or use another suitable route to improve data collection on levels of physical activity in the Borough, to understand the effectiveness of current services and new schemes
25. Establish a set of intergenerational activities, beginning with linking nursery classes and residential care home residents

# Creation of the Social Mobility Board

Social Mobility is a topic that cuts across nearly all Council Services, all Directorates and all Cabinet Member Portfolios and, is therefore, corporate in nature, not service driven. This delivery plan has been developed with significant cross departmental working to derive the recommendations contained in this document. Social Mobility is an on-going aspiration and agenda for the Council. It necessitates cross-departmental and inter-service working to develop and implement initiatives. To deliver the recommendations set out in this Plan and to drive forward the Social Mobility agenda, a new “Social Mobility Board” has been formed.

## Primary Recommendation

### Creation of the Social Mobility Board

This Board will be chaired by the Leader of the Council and membership will contain the lead Cabinet Member, Lead Director. In addition, the Board will invite relevant Cabinet Members to attend based on the content of the meeting.

The creation of the Board demonstrates the Royal Borough’s long-term commitment to improving the social mobility of all of our residents. The Board will work to support continued cross-directorate and cross-portfolio working to deliver solutions that deal with the need of residents which can often be complex and multi-faceted and which change over time.

The Board will be responsible for overseeing the delivery of the recommendations and the development of further initiatives.



# Improve the Financial Resilience of Families and Individuals

A household's financial resilience is crucial to their security, wellbeing, access to opportunities and therefore their social mobility. Income is fundamental to financial resilience and is inextricably linked to the security and nature of employment, maximisation of welfare entitlement, the ability to navigate financial institutions and plan finances. A stable income goes further than covering the costs of living (including rent, bills, food, heating and other unplanned expenses), it also provides a disposable income to enable a person to live their life as they wish and supports a household to build up savings and plan for the future.

However, an increasing number of people are struggling to make ends meet and are experiencing financial difficulty. Whilst the number of people in employment is the highest it has ever been, this employment has not been of a sufficient standard to achieve an improvement in the living conditions for many. In fact, the number of workers in poverty has continued to rise over the last 5 years<sup>2</sup>. This is the result of stagnating wages, rising living costs, insecure working and welfare reforms which have pushed many households, especially those on low-incomes, into vulnerable positions.

As of 2018, there were approximately 48,000 households in Greenwich Borough with an income of less than £25k, which is around 60% of the median income in the Borough (c£35,000<sup>3</sup>) – an approximate measure of relative poverty. The graph below shows the approximate number of households within each ward with an income of less than £25k.

<sup>2</sup> Joseph Rowntree Foundation, UK Poverty 2018 (2018)  
<sup>3</sup> Acorn CACI, Paycheck Dataset (2018)

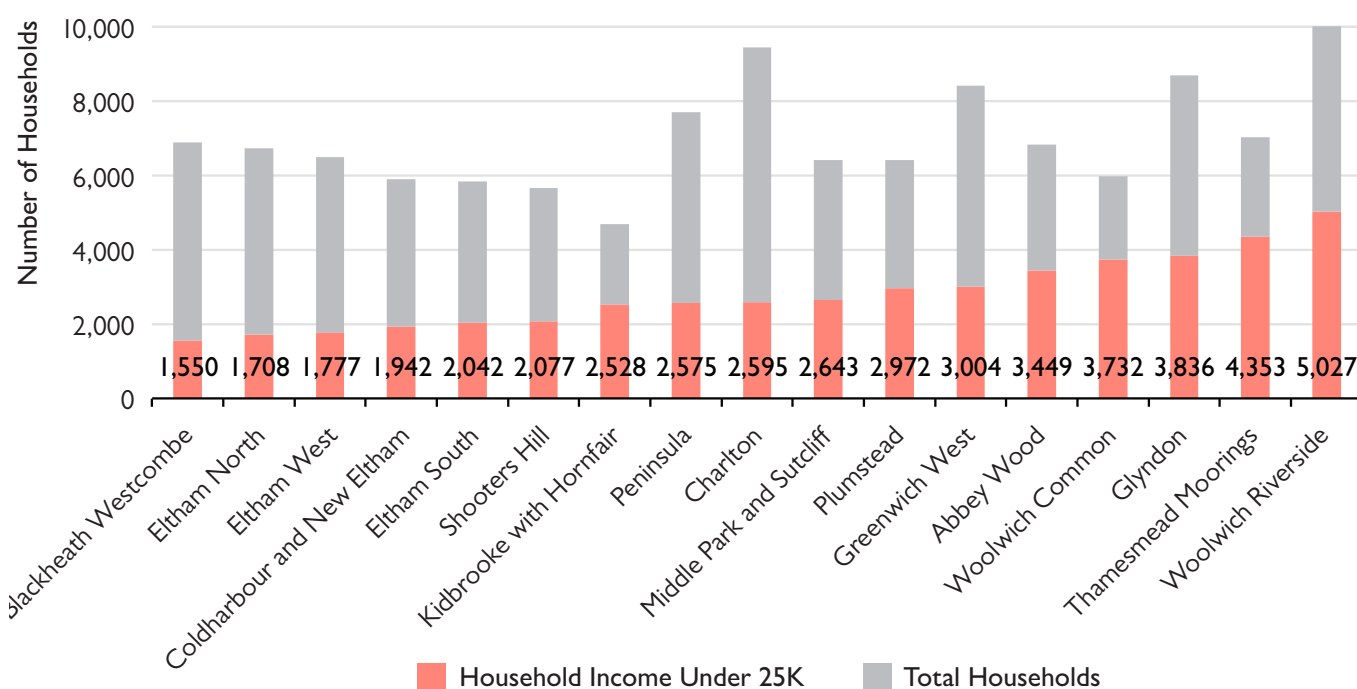


Figure 1: Approximate number of low-income households in Greenwich by ward.

Universal Credit replaces and combines six benefits into one payment, available for people who are working and on low-incomes or who are out of work. One of the key changes for claimants is the move to monthly payments. Currently, most people who claim benefits and working tax credits budget on a weekly or fortnightly basis. As Universal Credit is paid monthly, it therefore requires individuals and families to budget on a monthly basis. In addition, the housing element of Universal Credit, which was previously paid to the housing supplier, is now paid directly to the individual. This means that individuals must arrange their own rent payments.

These changes are significant and potentially put already vulnerable households at further risk. Low-income households often choose to budget weekly as it enables them to have greater control over their spending. Therefore, monthly budgeting may make it harder for them to plan financially and manage their spending. The added responsibility of arranging rent payments puts further pressure on monthly budgets. When households are not used to budgeting monthly, there is a higher risk of defaulting on payments, such as rent or utilities, and turning to pay-day loans.

The Money Advice Service estimates that over 3 million individuals will struggle with their finances as a result of monthly payments under Universal Credit, with two-thirds of people claiming benefits and tax credits saying they regularly run out of money before the end of the month. Therefore, greater levels of support will be needed for individuals to improve their budgeting and financial management skills.

The Council had in place measures to provide budgeting support and assisted digital skills support as statutory services to support Universal Credit claimants after full role out began in the Borough in July 2018. However, recent changes in central government policy moved the responsibility for this to the Citizens Advice Bureau (CAB). The support provided by the CAB is to assist residents during the transition period to UC. Support will be provided for anyone, for up to 5 weeks, until the date of the first payment. There are concerns that this support will be too generic and not available for a long enough period to help the Borough's most vulnerable residents who often have multiple and complex needs.

## Recommendation 1

To change the functions of the 'Universal Support Team' to proactively deliver a 1-1 Advice and Support Service to RBG's most vulnerable residents

Many of the Borough's most vulnerable and least financially resilient 'in crisis' residents (Table 1, below), have many and complex needs. Including:

- Very low/no income
- Barriers to work
- Disability
- Physical and mental health issues
- English as a second language
- Multiple debts

These residents may or may not interact actively with the Council, though evidence suggests they will likely have debts with the Council. It is these residents who would benefit most from an advice service that has oversight of as many of their issues as possible and could respond appropriately, without onward referrals or signposting.

Through a pro-active, evidence based, approach, the team will focus on delivering one-to-one advice and support to the 'in crisis' residents in the Borough. The team has specialist advice, benefits and income maximisation knowledge. It also has access to the Low Income Family Tracker (LIFT) Dashboard. The LIFT dashboard provides a financial overview and demographic information about RBG residents that are in receipt of either Housing Benefit or Council Tax Support. The tool gives the team the ability to drill down into the financial situation (Table 1, below) of specific cohorts or individuals in a number of different ways (age group, household type, children, employment, disability, type of benefit, location) which enables targeted interventions.

Policy in Practice - Household Finances	Number of RBG Households (Nov 18)	Definition
Households coping financially	22,711	Coping - households take-home income is greater than expected costs
Households struggling financially	2525	Struggling – households take-home income is greater than expected costs by between £0-£100 per month
Households at risk financially	2799	At risk – household costs exceed take-home income
Households in crisis financially	194	In crisis – household take-home income does not cover housing costs

## Recommendation 1 *continued...*

As of November 2018, 194 households in the Borough were defined on the dashboard as being 'in crisis', meaning that the households' income doesn't cover their housing cost. These individuals are at high risk of becoming homeless and the nature of their situation will mean that there is no silver bullet to resolve their issues.

The Universal Support Team has the flexibility to interact on a one to one basis with these residents and has oversight of their situation and of the services available to them, including:

- Budgeting support
- Advice services
- Benefit take up (Income maximisation)
- Council debts
- Housing support
- Healthcare and wellbeing support
- Employment (GLLaB, GLLP)
- Increased focus on assistance for those at risk of homelessness

It is anticipated that the team will be able to proactively engage with an 'in crisis' individual without unnecessary onward referrals and will be a source of continuous advice and support until such time as their situation has been improved and they are no longer 'in crisis'.

The financial situation of the individuals that come into contact with the team can be tracked over time and it is anticipated that the numbers of 'in crisis' residents in the Borough will be reduced. At this point it is anticipated that the capacity of the team can be re-assigned to providing a similar level of support to the 'at risk' cohort.

Low-income households tend to have more difficulty budgeting month by month and find it harder to build up savings, as often their wages are unstable and not always sufficient to cover monthly outgoings.<sup>4</sup> As a result, spending that is not as urgent as rent or food for example, will often be left until last, or in many cases foregone. This includes monthly bills such as Council Tax. However, neglecting these payments can often incur fines and often push residents further into debt, where they, in turn, become more likely to turn to high-interest 'pay-day loans' to cover the shortfall, exacerbating their problems further.

Low-income households are also more likely to stay in debt for longer, with 44% of those in the lowest income group still servicing payment obligations two years' later.<sup>5</sup> Debt collection practices can perpetuate the problem for vulnerable residents, creating more stress and financial insecurity.

<sup>4</sup> Joseph Rowntree Foundation, UK Poverty 2018 (2018); United Nations Special Rapporteur on Extreme Poverty and Human Rights, Statement on Visit to the United Kingdom (2018)

<sup>5</sup> Institute for Fiscal Studies, Problem debt and low-income households (2018)

## Recommendation 2

### Proactive identification and support for vulnerable residents in arrears to the Council

Through the use of the LIFT dashboard, the Council can proactively identify residents in receipt of housing benefit or council tax support who are in Council Tax arrears. Every individual on the dashboard is identifiable by their housing benefit reference number. Through linking this information to the data held on those in council tax arrears, it will be possible to proactively identify those who 'can't pay.' In response, the Council would have evidence to proactively offer a compassionate repayment programme for vulnerable 'in crisis' or 'at risk' individuals rather than continuing with enforcement action which would simply add to the debt the individual cannot afford to pay. There are compassionate repayment options already in place by the Council, however, there is difficulty in identifying those vulnerable residents who would benefit, as in many cases they choose not to engage with the Council.

Offers made could include:

- Waiving of court fees
- Payment plan
- Mandatory debt and budgeting course
- Universal Support Team Referral
  - Budgeting support
  - Advice services
  - Income maximisation
  - Council debts
  - Housing support
  - Healthcare and wellbeing support
  - Employment
- Increased focus on assistance for those at risk of homelessness
- GLLaB/GLLP referral

## Children and Young People

National research has increasingly drawn attention to a lack of financial awareness and resilience amongst young people. The Citizens Advice Bureau reported a 34% rise in the number of under 25s seeking advice and help with high cost credit in the past two years.<sup>6</sup> Similarly, debt management charity Step Change found that nearly two-thirds of all its customers seeking advice in the first six months of 2017 were under 40.<sup>7</sup> This indicates that more young people are struggling with financial management skills, such as choosing the best payment options, managing debts and payments and saving money.

The current financial landscape is very different to the one young people faced twenty years' ago. Due to technological change, the current financial climate and more aggressive advertising, children and young people are faced with a much wider range of financial decisions in their day-to-day lives compared to the previous generation. This could include choosing a mobile plan, monthly entertainment subscriptions, budgeting for driving lessons, saving up for a car or deciding whether or not to go to university and how to manage loans.

In addition, the advent of smart phones has introduced a new era of gambling. Online gambling and games have much more aggressive advertising, and having this at your fingertips is an added pressure. Understanding how to manage money is a key skill that is essential for all aspects of adult life, and the earlier young people are able to gain these skills the better.

Young Money is a charity focussed on improving the financial knowledge, skills and confidence of children and young people, championing the inclusion of financial education in school curriculum. Recent research found that, despite financial education being on the secondary school national curriculum, it is only taken up by around 40% of secondary schools. Interviews with teachers revealed there to be "significant concern about young people's lack of awareness and financial understanding".<sup>8</sup>

Furthermore, the All Party Parliamentary Group (APPG) on Financial Education for Young People found that only 17% of secondary school teachers have personally received or are aware that a colleague has received training or advice on teaching financial education. While 58% of teachers would like to receive more training on how to deliver financial education.<sup>9</sup>

There is currently no formal method of assessing financial education at school, leading to differing approaches and lack of consistency in how financial education is taught and what resources are used. The APPG and Young Money research found that teachers have limited confidence and resources to tackle the problem. Initial enquiries to schools locally have also indicated that there are mixed approaches in the Royal Borough of Greenwich.

Citizens Advice Bureau, Advice trends 2017/18 (2018)

<sup>7</sup> Step Change Trust, Rising debt levels and the struggle to cover household bills (2017)

<sup>8</sup> Young Money, Easy Money: the ticking time bomb of generation debt (2018)

<sup>9</sup> All Party Parliamentary Group (APPG) on financial education for young people, Financial education for young people (2017)

## Recommendation 3

### Provide financial education to school aged children

Anecdotally, initial feedback from schools in the Borough has confirmed that financial education is not fully integrated into the curriculum. It is often taught as a stand-alone topic for a morning or day and is at risk of being treated as a 'tick-box' exercise. As is the case nationally, schools are under significant pressure to deliver exam results and are operating with stretched resources. Consequently, additional subjects or skills that are not formally part of the curriculum may be neglected.

Young Money has released a resources text book for teachers called 'Your Money Matters'. It provides lesson plans, activities and case studies on different aspects of financial education, including: saving, making the most of your money, borrowing, moving on from school, the world of work, risk and reward and security and fraud. The topics and exercises are integrated into school subjects, such as maths. This helps to make financial education seamlessly part of the day-to-day learning, and also provides some real-life examples to ground school subjects.

The Schools Forum provides an opportunity to benchmark what schools are currently doing in relation to financial education and how it is integrated into the curriculum, and to identify what support schools would like in this area. It also is a chance for us to share existing resources, and trial new approaches in this area.

# Support for the Underemployed and Unemployed

Employment in the UK is at a record high, with over 75.8% of the working age population in employment.<sup>10</sup> The percentage of those in work in Greenwich also remains high, albeit slightly lower than the UK at approximately 70.8%.<sup>11</sup>

However, some groups experience additional barriers in accessing these employment opportunities. In particular, people with disabilities and long-term health conditions face difficulty in getting into employment. As the charity Scope found, people with a disability are twice as likely to be unemployed compared to those without a disability.<sup>12</sup> Further to this, those with learning disabilities tend to have an even lower rate of employment.<sup>13</sup>

Greenwich Local Labour and Business (GLLaB) has been working with the Camden Society to set up Work Train Greenwich. Work Train is a service that provides skills and opportunities for those with learning disabilities so they can get into the workforce. The Royal Borough of Greenwich currently provides apprenticeships to those referred to them by Work Train but other organisations provide more permanent jobs for those referred.

In January 2019, the first “Yes I Can” job fair took place in Woolwich Town Hall. The fair, run in conjunction with the Woolwich Job Centre Plus and GLLaB, was aimed at jobseekers with long-term health conditions or disabilities. The fair was different in structure from most job fairs. Instead of jobseekers visiting the employers’ booths, the employers would come to the jobseekers. The employer would speak to a group of job seekers for 10-15 minutes to discuss their business and explain any opportunities available. The jobseekers had the opportunity to ask questions of the employer and gain advice as to how to increase their chances of finding employment. The fair attracted over 60 jobseekers and 17 employers. The feedback from the fair was very positive both with jobseekers and employers, and, as a result of the event, five of the employers signed up to the Government’s ‘Disability Confident Scheme’ which supports employers in making the most of the talents of disabled people.

<sup>10</sup> Office for National Statistics (ONS), UK labour market: January 2019 (2019)

<sup>11</sup> ONS, Official labour market statistics, economically active, Greenwich NOMIS (2018)

<sup>12</sup> Scope, Disability Facts and Figures (2017)

<sup>13</sup> TUC referencing Labour Force Survey, Disability employment and pay gaps 2018 (2018)



## Recommendation 4

To set up an annual programme of 'Yes I Can' job fairs. These are focussed at bringing individuals who are unemployed and have long-term health conditions or are disabled together with local employers to improve employment opportunities for this group by sharing opportunities and advice, both for the individual and the employer.

This should consist of three events hosted at the Greenwich, Eltham and Woolwich Centres to ensure good geographical spread across the Borough. The Council should also take an active role at this event, as a significant local employer, advertising posts that may be available and bringing employers to the event, potentially via the Championing of the Good Work Programme.

Additionally, Council Services and the proposed Universal Support Team should actively encourage and advertise the event to those residents they are working with who are looking for work and suffer from long-term health conditions or are disabled.

## Quality of Employment

High levels of employment and a population with higher qualifications have not led to reduced rates of poverty. The Joseph Rowntree Foundation reports that, since 2004/05, 'the number of workers in poverty has increased at a faster rate than the total number of people in employment'.<sup>14</sup>

This can be partly attributed to the quality of work available. In recent years, there has been a rise in insecure work, such as zero-hour contracts and casual employment (the so called 'gig economy').

Data from the ONS indicates that from 2008 to 2018, gross median earnings in Greenwich increased by 13.8% from £575 per week to £655. However, if the same earning had increased in line with the consumer price index (CPI)<sup>15</sup> there would have been an increase of 26.5% over the same period of time. This indicates that, in real terms, Greenwich residents are approximately £73 per week (c£3,800 a year) worse off than they were a decade ago. Pressures on the cost of living are illustrated in figure 2.



Figure 2: Gross median earnings over time<sup>16</sup>

<sup>14</sup> Joseph Rowntree Foundation, UK Poverty 2018 (2018)

<sup>15</sup> CPI indicates the change in prices of goods and is used as a proxy for the cost of living

<sup>16</sup> ONS, Official labour market statistics, economically active, Greenwich NOMIS (2018)

The Council continues to champion measures to improve wages and working conditions for those that work in the Borough. There is continued commitment to the promotion of the London Living Wage (LLW) scheme and the Council's procurement policies are under review, with a greater emphasis on delivering social value and increased competitiveness for LLW employers. However, it should be noted that, in certain industries, wages are a significant proportion of the cost of operating and marginal increases can make a business unviable financially. There is very little the Council can do to change this. Therefore, a focus on improving working conditions can help to ensure that other important elements that add to the overall quality of a job should be promoted.

Anecdotally, factors that make a 'good employer' may be the availability of initiatives such as flexible working, guaranteed hours, training and career progression or assistance with childcare. Until recently, there has been no set definition or framework for comparison. However, in April 2019, the Mayor of London launched the new 'Good Work Standard.'

The 'Good Work Standard' brings together best employment practice and links to resources and support from across London to help employers improve their organisations. The initiative has been developed in collaboration with London's employers, professional bodies and experts. It aims to set a benchmark which every London employer can work towards and achieve. There are a number of 'Must Dos, Could Dos and Should Dos' for legal compliance and accreditation to the standard that build a hierarchy of best practice under the broad categories of:

- Fair Pay and Contracts
- Workplace Wellbeing
- Skills and Development
- Diversity and Recruitment

## Recommendation 5

**The Royal Borough of Greenwich should adopt and champion the Mayor's Good Work Standard and look to sign up as many businesses as possible to this Standard.**

The adoption and championing of the Mayor's Good Work Standard represents a route through which the Council can help to improve the working environment for Greenwich residents and those who work in the Borough. As a large local employer the Council, itself, has the ability to improve the working conditions of a significant number of Greenwich residents. By achieving and championing this accreditation, the Council will demonstrate its good practice but also ensure it continues to keep its policies and practices in line with best practice.

## Childcare as a Barrier to Employment

A significant pressure for parents, both those in work and those seeking work, is the rising cost of childcare. In 2018, the Trade Union Congress (TUC) reported working parents with children under five have seen nursery fees rise three times faster than their wages over the past decade. Costs for families with a full-time and a part-time working parent have increased by 52% per week since 2008. The situation is even worse for lone parents, childcare costs for a single mother or father, working full time, have risen seven times faster than earnings.<sup>17</sup> In addition to the increased costs, many childcare providers require upfront deposits of up to £1,500.<sup>18</sup>

This rapid rise in the cost of childcare has led to some parents being unable to work, or working fewer hours than they would like to, simply because they cannot afford childcare. The Council has already recognised this as an issue and has introduced the Childcare Loan Deposit Scheme. This scheme provides an interest free loan to full and part time permanent members of staff who have a child under the age of 3, to cover the significant upfront costs of childcare.

However, to date, the scheme has seen poor uptake, and therefore a targeted approach to advertising the scheme is recommended. Once this has been taken up by Council staff more widely, the Council would be in a better position to recommend this approach to other employers in the Borough and provide advice/best practice guidance in the running of the scheme. This would then provide the benefits more widely to the Borough's residents.

### Recommendation 6

To carry out targeted advertising of the Council's Childcare Loan Deposit Scheme to those who are going on maternity/paternity leave, and look to increase the number of employers in the Borough who offer a Childcare Loan Deposit Scheme.

<sup>17</sup> TUC, Childcare fees have risen three times faster than wages since (2018)

<sup>18</sup> Gingerbread Charity, Upfront: A childcare cost guarantee (2016)

## Underemployment and Overemployment

Employment rates in the Borough are at a historic high. Added to this, the proportion of residents with degree level qualifications or higher has increased to 53.5% (a rise of 22% since 2007) and the number of workless households has decreased to 13.4% of all households (a drop of 7.6% since 2007).<sup>19</sup> To put it simply, in the past decade, Greenwich residents have become more educated and are more likely to be in work. However, as touched upon earlier, these positive changes have not been translated into a better standard of living or a reduction in rates of poverty for residents. A factor in this is underemployment.

The ONS Labour Force Survey classifies a person as underemployed if they satisfy all three of its underemployment criteria:

1. Willing to work more hours
2. Available to work more hours
3. Works fewer than the specified hours of work threshold

Using this criteria and a set of survey questions, the ONS calculates that the rate of underemployment in the UK between July and September 2018 was 7.7% (nearly double the rate of unemployment – 4.2%).

If the same rate is applied to the economically active population of Greenwich, it would equate to roughly 11,500 people being underemployed in the Borough.<sup>20</sup>

However, this definition is limited as it focusses solely on the hours worked and does not take into account other ways in which an individual could be underemployed. Therefore, this Delivery Plan proposes a definition for underemployment in Greenwich which encompasses the broader issues that come under the umbrella of underemployment:

Underemployment is where an individual feels that:

- Their employment is not providing them with enough working hours;
- Their employment is not remunerating them adequately for the number of hours worked;
- Their employment is not providing a level of work or responsibility in line with the individual's skills, qualifications or experience;
- They are unable to realise new opportunities due to their physical access to the job market i.e. through poor transport links or a lack of suitable transport based on their needs; or
- They are unable to work more hours when offered to them by their employer. This may be due to specific individual barriers such as caring responsibilities or childcare arrangements.

Under this new definition, the rate of underemployment in Greenwich would be likely to be significantly higher.

<sup>19</sup> ONS, Official labour market statistics, economically active, Greenwich NOMIS (2018)

<sup>20</sup> ONS, Underemployment and Overemployment (2018); ONS, Labour market economic commentary (2018)

Being underemployed can leave individuals struggling to pay bills, in positions of uncertainty and can be seen as a measure of the number of people who are not achieving their potential even though they have a desire to do so.

The flip side to underemployment is overemployment. Overemployment is defined by the ONS as those who would like to work fewer hours for less pay. As of July to September 2018, 10% of the UK working population considered themselves overemployed.<sup>21</sup> Overemployment has been shown to be damaging to physical and mental health.<sup>22</sup> Therefore, this Delivery Plan proposes a solution which looks to take working hours from staff who view themselves as overemployed and offer them to staff who view themselves as underemployed.

## Recommendation 7

**To conduct an annual survey of staff to understand rates of underemployment and overemployment in the Council, and use the feedback from this survey to develop models that can support these individuals.**

More information is needed to be able to develop an approach and practices that can reduce levels of over and underemployment. Specifically: who these individuals are, what jobs they are in, their skill sets, training needs and personal commitments. Without understanding these factors, any solutions will remain imprecise and their effectiveness will be limited.

Whilst it is difficult to establish levels of, or make interventions to effect changes in under and overemployment in independent businesses in the Borough, the Council can, as one of the Borough's largest employer, survey its staff to understand the picture internally.

The current Staff Survey only covers employees' attitudes to the Council, their directorates and teams. It does not cover attitudes towards the hours they work, their earnings and to flexible working as a whole. This recommendation seeks to address this by creating an additional survey that focusses on the aforementioned issues.

The survey would enable the monitoring of the number of people who feel that they do not work the amount of hours that suit them and would like to work more flexibly in this regard. Additionally, this survey would focus on the wider wellbeing of the workforce and how the Council can better support this as well as establish awareness of the support on offer currently. This survey would ideally be done annually so it can highlight any issues with an employee's working pattern or health and wellbeing in a shorter space of time.

<sup>21</sup> ONS, Overemployment and Underemployment (2018)

<sup>22</sup> ONS, Characteristics of the underemployed and overemployed in the UK (2010)

## Recommendation 7 *continued...*

The objectives of the survey would be:

- To establish general level of underemployment or over employment in the Council.
- To establish if there are particular areas within the Council where job share or other flexible working schemes could be particularly beneficial.
- To establish other barriers that the workforce may face that is reducing their ability to work the hours they may want to.
- To establish the number of people who want to work more flexibly, especially those who want to do a job share.
- To establish the number of people who may feel that their skills and experience are underutilised.
- To establish the workforce's awareness of the ability to work flexibly and the support that is on offer by the Council.
- To establish the levels of health and wellbeing in the Council's workforce. • To establish the workforce's awareness of the support available from the Council for health and wellbeing and to current experience of the workforce when they use these services.

## Offer Opportunities for Staff to Expand their Skills and Experience

For an individual to realise their full potential in employment, they need to have the opportunity to move into new, more rewarding posts that are commensurate with their skills, experience and ability.

Through an innovative professional development model, the Council could provide opportunities for its staff to develop skills and experience, outside their day to day work. This would be done through scheme whereby an employee, with the demonstrable ability, has the opportunity to carry out a piece of project work, in a separate service area, providing them with skills and experiences to help them secure future employment opportunities.

### Recommendation 8

**To develop a model where short-term projects can be advertised to existing staff.**

This would differ from a secondment because the work would not be full-time and staff would remain within their existing role and would receive the same pay.

This scheme would enable employees who may have the skills and ability to carry out a role, but not the experience to spend one or two days a week away from their post, to support or lead on a time limited project. The individual would remain in their substantive post and therefore their pay would remain the same but the work would provide them with the experience that may enable them to secure a new post and progress their career. This will give individuals the ability to develop transferable skills and support talent in remaining in the organisation.

In cases where further technical training is required, it will be investigated as to whether funds from the apprenticeship levy can be used to support training of these employees.

There are additional benefits to the Council, as these projects may otherwise be carried out by private consultancies or added to the workload of existing staff who may not have capacity.



# Improve Opportunities and Skills for Children and Young People

Schools are currently experiencing another round of funding cuts, following years of austerity policies. The Institute of Fiscal Studies reports that per-pupil funding has dropped by 8% since 2010, despite a rise in pupil numbers. A substantial proportion of these cuts are to local authority support and sixth forms, where funding has been cut by 55% and 25% respectively.<sup>23</sup> As schools' budgets are increasingly stretched due to funding cuts, more importance has been placed on their core responsibilities and less on fostering skills and experiences for when children leave school.

In particular, careers education is often neglected or sidelined due to an overemphasis on exam results.<sup>24</sup> Approaches often differ from school to school; the absence of any meaningful monitoring or accountability has meant that the quality varies. Children and young people who are fortunate to have the right networks and opportunities through their families and friends will utilise these in addition to the available options on offer at their school or college. However, many young people – particularly disadvantaged young people – may not have access to networks of people to support them with the right kind of guidance, advice and work experience opportunities.<sup>25</sup> The Social Mobility Commission has found that young people without these networks are less likely to make the best and most informed decisions about their careers and are less prepared for the labour market.<sup>26</sup>

The transition from education and training into employment is a crucial milestone in children and young people's lives. It is vital the right support is offered to ensure everyone can achieve their full potential, regardless of their background or social connections. Information locally on the number of students who are not in education, employment and training (NEET) and pathways children take when leaving school is one way of measuring how they are supported in this next stage.

<sup>23</sup> Institute for Fiscal Studies, 2018 annual report on education spending in England (2018)

<sup>24</sup> Social Mobility Commission, State of the Nation 2017: Social Mobility in Great Britain (2017)

<sup>25</sup> Sub-Committee on Education, Skills and the Economy, Careers education, information and guidance (2016)

<sup>26</sup> Ibid.; Social Mobility Commission, State of the Nation 2017: Social Mobility in Great Britain (2017)

## NEET and End Destinations

As at the end of 2016, 2.9% of all 16-17 year olds in Greenwich were known to be NEET, while the activity was unknown for a further 2.1%. In the period of October-December 2017,<sup>27</sup> around 10.4% of 16-24 year olds in London were recorded as NEET (this data is not available at Borough level).

Furthermore, in 2017 approximately 7% of students in Greenwich did not sustain their 'end destination' for longer than two terms. This is slightly lower than the previous cohort, where 10% of students did not sustain their destination.<sup>28</sup> End destination refers to the chosen pathway students take after completing Key Stage 4, such as further or higher education, employment, and training. There is work taking place with schools to improve destination data recording.

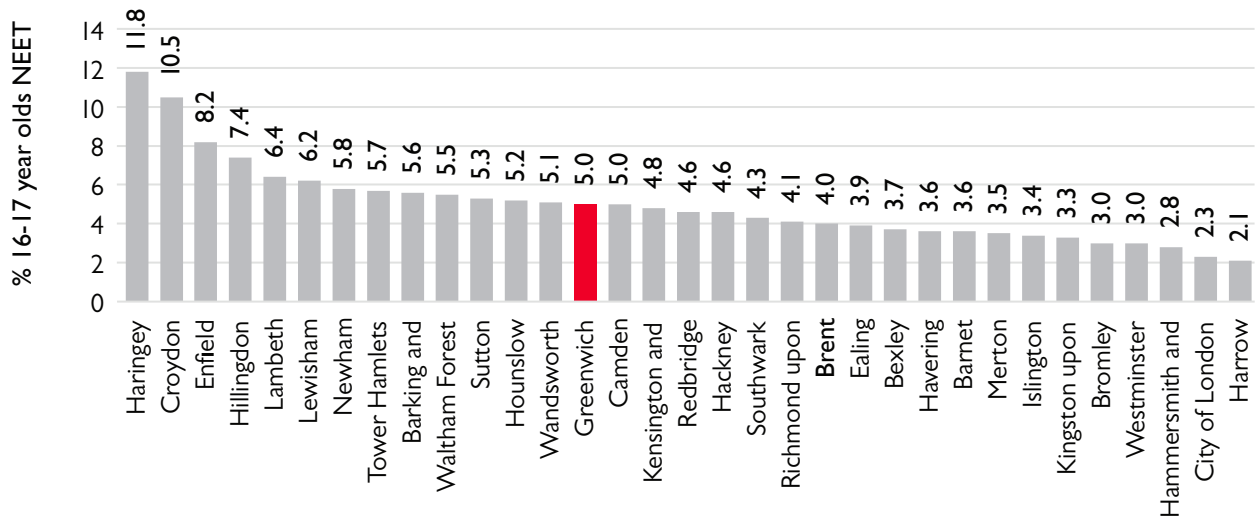


Figure 3: Proportion of 16-17 year olds (%) NEET and unknown at the end of 2016, London (2016), this is the most recent published statistic by the DfE

This indicates that students in Greenwich are potentially struggling to decide which pathway to take when leaving school. An effective way to support a student's understanding of their next steps and future employment is through work experience. It is important that young people receive opportunities to experience the workplace and have chance to undertake meaningful work placements to boost their skills and experience. This can have a positive influence on their choices and ensure students are able to make well-informed decisions. In addition, it can greatly increase their chances of getting a job.

<sup>27</sup> Most recent region-specific statistics. Department for Education, NEET statistics quarterly brief: October-December 2017 estimates 16-24 by region (2018)

<sup>28</sup> Department for Education, Destinations of KS4 and KS5 pupils 2017 (cohort 2015/16)

## Careers Advice, Education and Guidance

Like many schools nationally, research found that secondary schools in the Borough have their own tailored approach to careers education. Feedback from schools on their offers revealed differing levels of support. All schools have a careers education programme, but the type of support offered varies. Whilst some schools provided work experience placements for their students and had formalised links with businesses, others did not. It was also difficult to gauge feedback on the quality of careers programmes.

For students who do not have large networks to draw on, work experience can provide a lifeline into employment and building on their networks. Good quality work placements provide a valuable opportunity to experience the world of work. They offer the practical element of learning how to apply for jobs, undertake work-based tasks and to experience the day-to-day running of a workplace for two weeks. Ideally, they may also spark an interest in an area of work or career path for the student.

In addition, work experience will make a student stand out when applying for jobs, further education or training, helping to improve their prospects when leaving school. Recent research conducted on 1,000 UK employers found that two thirds of recruiters look for graduates or young people with relevant work experience.<sup>29</sup> Employers value this as it shows the candidate has demonstrated their skills in a practical setting, indicating that they have a better understanding of the world of work. The newly introduced Gatsby Benchmarks provide a national standard for schools to follow in their careers education programmes. The Benchmarks have formalised the requirement for students to undertake work experience and for students to have more interactions with employers.

We want to ensure that all children, regardless of their background or circumstances, are able to access opportunities to experience the workplace and employment to help support their transition from school to work. This element of careers education should not be reliant on who you know or your personal connections.

As one of the largest employers in the Borough, the Council is well placed to provide high quality work experience placements across many different sectors within the organisation and its partners, particularly to students who struggle to find their own placements. The Council currently offers placements, but analysis has shown that placements are not as varied as they could be, and uptake of placements is mixed. It is important that placements are offered in areas that students are interested in, and that areas which are 'hard to fill' are promoted as options.

<sup>29</sup> UCAS, Is work experience important? (2018)

In the 2017/18 academic year, the Royal Borough of Greenwich offered 100 work experience placements. The graph below shows the distribution of placements across the Council and its partners, GS Plus and Greenwich Leisure Limited (GLL). While 100 placements were offered, not all were taken up. In total, 57 placements were positively booked and 43 were not used.<sup>30</sup> This is shown in the graph below (Figure 4).

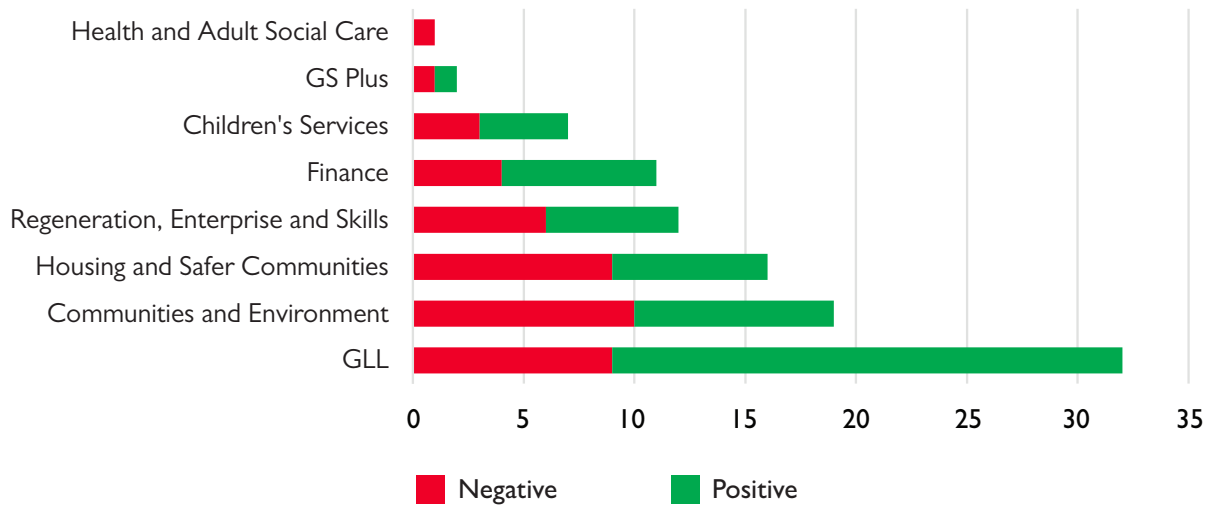


Figure 4: Work experience placements by division/Directorate showing positive and negative take up

Currently, placements are provided to schools that use the Work Experience service and given to students who have been unable to source their own placements.

<sup>30</sup> Royal Borough of Greenwich, 2018, Work experience placements by division

## Recommendation 9

Create more work experience placements across Greenwich, advertise placement opportunities online and provide specific support to in-need groups, such as Care Leavers, around securing work experience and future employment opportunities.

The Council will undertake a number of steps to improve the current work experience offer for students in the Royal Borough of Greenwich:

- Get feedback from the Secondary School forum on what students would like to do for their placements and present opportunities available in the Council.
- Work internally with departments that have been identified as high demand to create more quality placements.
- Work with large employers in the Borough, our contractors and partners to increase the number of work experience placements offered, particularly in high demand areas as identified by the forum.
- Advertise placement opportunities online, requiring students to complete a short application form and upload their CV. This will help students experience applying for a job and to understand the processes involved. Opportunities will be signposted specifically to students who have been unable to find their own work experience placement. In addition, moving placement applications online will help to reach more students.
- Where 2-week work experience placements are not suitable (e.g. due to safeguarding issues), develop ways students can interact with this area of work, such as a shadowing day, industry days, presentations at schools or mixed work experience placements.
- Create a borough-wide survey for schools to help improve monitoring of careers education locally.
- Offer interview training schemes to in-need groups (such as care leavers) and where possible offer guaranteed interviews for apprenticeship positions to these groups.

Without this support and access to experience, many young people will struggle to find a route suitable for them and potentially encounter periods of unemployment, or fall into low-paid and insecure work. Studies have shown that time spent not in education, employment or training (NEET) can have a long lasting and damaging impact on individuals' lives. It can be detrimental to both physical and mental health and increases the likelihood of unemployment, low wages and low quality of work later on in life.

Moreover, it is also important that students who are struggling to find their next step, who are (or at risk of being) NEET or without networks to draw on, are provided with a range of options to support their development. This includes offering more non-traditional routes into training and employment.

## Recommendation 10

Establish a Sports Coaching trainee programme for 16-25 year olds who are NEET, at risk of being NEET, from low-income households, care leavers and looked after children.

This programme has the potential to improve the employability of some of our most vulnerable young people. Sports Coaching offers an alternative route into employment, providing qualifications and practical skills. This programme is linked to the 'Improve Health and Wellbeing Through Community Networks' group, who have been exploring ways to encourage physical activity in the Borough.

The 3 year programme would be targeted at 20 vulnerable young people each year – those who are (or at risk of being) NEET, looked after children, care leavers and from low-income households. Starting an 'activator course' and mentoring, providing some basic skills in coaching. The activator courses provide a good introduction to coaching and will also help learners to develop valuable transferable skills such as communication, organisation and teamwork.

Upon completion of each course, learners will be required to give back an agreed number of voluntary hours (e.g. 10 hours) with a local sports organisation or club, such as GLL. This will allow the learners to put their learning into practice, whilst also developing contacts with a potential future employer.

Formal qualifications are as follows:

- NGB Level 1 courses (assistant coach level)
- Community Sport Leadership award (Level 2 qualification)
- Higher Sports Leadership Award (Level 3 qualification, UCAS points)

Further voluntary work experience will be required to complete the above qualifications with project partners such as GLL, CACT, Peabody and Cray Wanderers. In addition, there is an opportunity to link in with other Social Mobility work, such as providing support to the Play Streets scheme. Additional training will also be offered, such as First Aid, Safeguarding and coaching disabled people.

This programme would support a number of aspects of social mobility, notably employability, health and community building. It would be aimed at local young people who are in need of some additional support in finding employment. The programme will equip them with formal qualifications, increase their employability, provide valuable work experience and empower them to give back to their communities through volunteering. In turn, helping to connect communities through physical activity.

# Support for Small and Medium Sized Enterprises

Small and Medium Sized Enterprises (SMEs) are the backbone of the British economy. In 2018, over 99% of businesses in the UK were Small or Medium Sized businesses, employing 60% of the UK's employees and delivering 52% of all private sector turnover.<sup>31</sup> Therefore, the success of SMEs is key to ensuring an area has a thriving economy that delivers jobs and prosperity for its population. It is vital that the Council supports the growth and development of SMEs in the Borough so that they can deliver greater numbers of high quality jobs that offer fair wages, good working conditions and good prospects for the residents of Greenwich.

In 2018, there was a total of 11,265 enterprise units in Greenwich, of which 30 employed more than 250 members of staff.<sup>32</sup> This means that 99.7% of business units in the Royal Borough of Greenwich are classed as an SME. The table below shows the breakdown of local units by staff headcount for 2018.

Category	Number of Employees	Percentage
Micro	0-9	88.8%
Small	10-49	9%
Medium	50-249	2%
Non-SME	250+	0.3%

However, within the last year, Greenwich Borough has seen a decrease in its number of local units from 11,435 in 2017 to 11,265 in 2018. This is the first decrease in the previous 4 years which had seen 32% increase from 2014 to 2015 an 11% increase from 2015 to 2016 and a 9% increase from 2016 to 2017.

<sup>31</sup> Federation of Small Businesses, UK Small Business Statistics (2018)

<sup>32</sup> Office for National Statistics, UK Business: activity, size and location (2018)

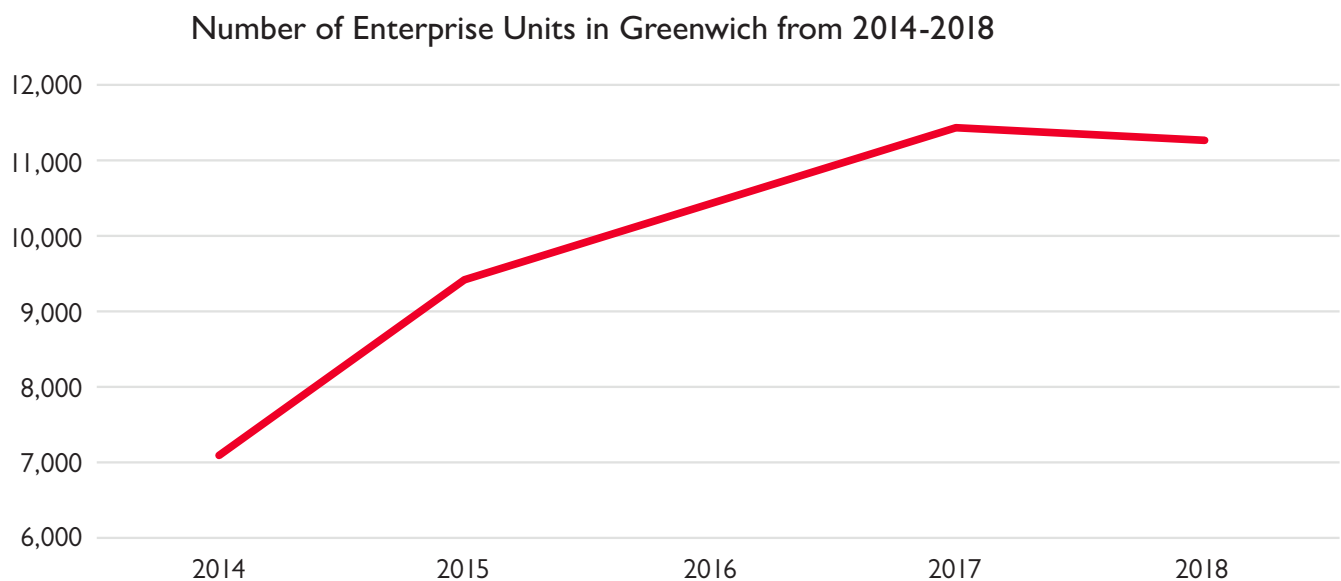


Figure 5: Number of Enterprise Units in Greenwich from 2014-2018

This reduction has not been seen consistently across all industries as figure 6 shows. Between 2017 and 2018, there has been over a 20% reduction in the number of business units with a focus on healthcare, over a 10% reduction for those in the education sector and other significant reductions in the sectors of Finance and Insurance, Professional and Scientific and Business Administration and Support.

This reduction in business units over the past year is of concern. Changes to non-domestic rates in 2017 will have increased the pressure felt by many businesses in the Borough. This, tied to the wider stagnation of wages and reductions in public spending over the past decade, has led to a more challenging climate for many SMEs in London and Greenwich Borough.<sup>33</sup>

Whilst factors such as the reduction in public spending, reductions in consumer spending and changes to non-domestic business rates are out of the control of the Council, there are some actions that can be taken to support SME growth in the Borough. One of the key barriers to growth of SMEs across the borough is access to adequate and affordable commercial space. Over the past two decades, the borough has seen significant levels of growth and high numbers of new developments. In many of these developments it is a requirement that commercial space is also delivered. However in a significant number of cases this space has not made it to the market, or has been completed in a way that is not suitable to the market's needs, resulting in them remaining vacant.

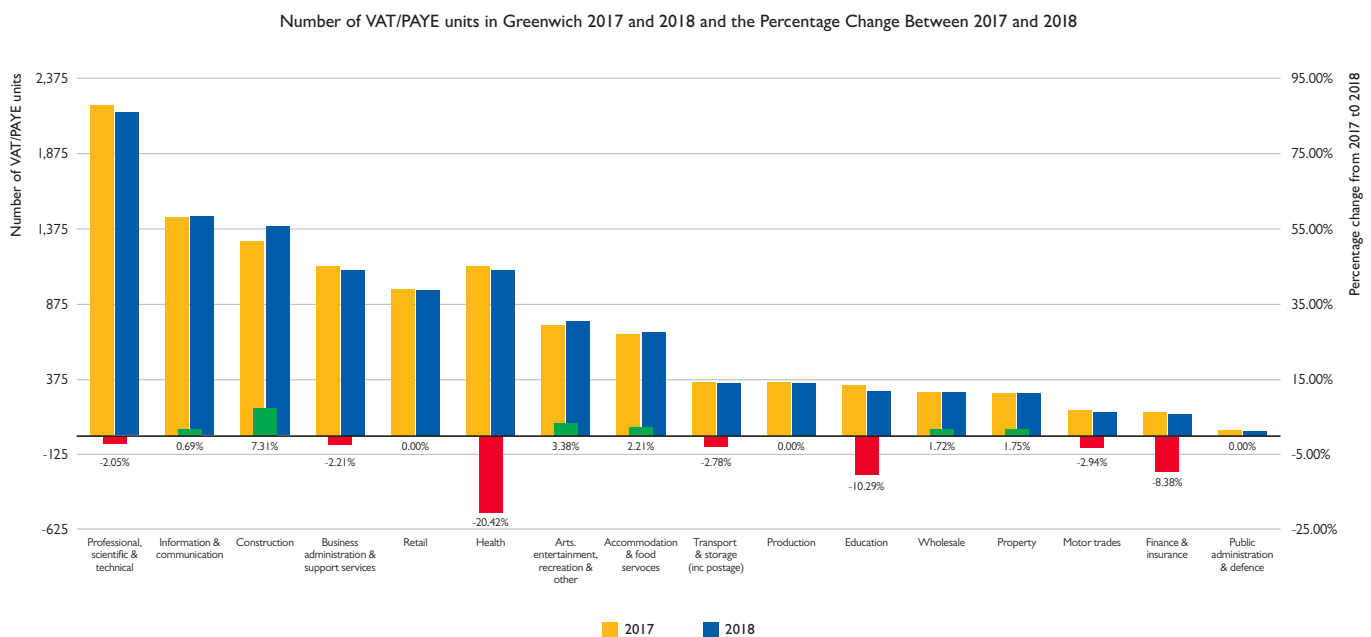


Figure 6: Number of VAT/PAYE Units in Greenwich in 2017 and 2018

<sup>33</sup> Federation of Small Business, FSB Voice of Small Business Index Quarter 4 2018 (2018)



## Bringing Suitable Business Space to the Market

The Borough has seen high levels of redevelopment over the past few decades. In many of these developments it is a requirement that commercial space is also delivered. During this time, it has been standard practice for developers to seek flexible use permissions for the commercial space in new build residential-led developments.

A flexible permission enables the commercial space to be marketed to, and used by, a range of different industries, effectively meaning that a space can be occupied by a restaurant, office or retail unit. The case for a flexible permission is that the unit can be marketed to a wider range of occupiers, thereby increasing the likelihood that the units will be occupied.

While a flexible permission is often an appropriate response to the uncertain commercial climate, there are a number of potential problems associated with flexible permissions. Such as resulting in units being designed in a generic way which means do not meet the needs of any of the intended occupiers, with the result being that fit out costs are generally unaffordable for businesses that may wish to occupy the space.

Regardless of the type of permission, there have also been situations where landlords may deliberately hold units vacant (i.e. not market them by keeping them in an 'incomplete' condition or even market them at much higher than the market rent) in the hope of securing permission to change the commercial space to residential use. The information currently available to the Council means there is no mechanism for accurately monitoring the extent of situations such as this.

The Council does have the ability to serve a completion notice on commercial space in new developments meaning that it must start to be marketed. However, without accurate information on the position of the development, the Council will not have the necessary evidence to serve these notices.

This situation means that currently there is commercial space in the Borough that is suitable to be marketed but is not which is limiting the availability of business space in the Borough. A secondary impact of this is the Council and Borough as a whole will miss out on potential business rates which would be received by this space being occupied.

## Recommendation 11

To offer an LLW paid internship to local planning students to conduct an annual survey of Borough-wide starts and completions of commercial space in new developments. To use this survey data to proactively link upcoming and vacant business space to SMEs looking for space.

This survey would create a verified annual baseline of the status of new developments in the borough, which would be used in a number of ways:

- Where a development site is under construction, the Council could carry out further checks to determine if the commercial space was being actively marketed and connect developers with SMEs requiring space in the Borough. While it may not be possible to secure a pre-let in all cases, engaging early could reduce the fit out and other associated costs for the end occupier.
- Where a development is complete but there is no obvious marketing material visible on-site, the Council can promote its advertising and link the developer with SMEs requiring space in the Borough.
- Where a non-residential unit with a flexible permission was occupied, the end occupier would be recorded. This information would enable us to understand the long term effect of flexible use permissions and enable us to review our policies in this area.
- The survey would provide information about vacant units in our town centres that could potentially be occupied by SMEs requiring space as well as assessing the health of town centres.

The survey information would provide evidence to support revisions to future planning policy, for example more defined criteria about the design of commercial ground floor space and areas of the borough where it was important to prioritise certain commercial over other types of commercial space.

The Council is commencing the Local Plan review in summer 2019, so it is particularly important to have this detailed information over the next few years to support the development of robust policies.

The surveys would be carried out over 8 weeks in the Summer by two interns in the Planning Policy Team (DRES), paid at the London Living Wage. This approach to recruitment would ensure that the individuals undertaking the survey had the appropriate planning knowledge, whilst also offering valuable work experience to those pursuing the planning profession by improving their skills, experience and employability.

## Supporting our High Streets and Town Centres

Greenwich is fortunate to have a number of high streets and three significant town centres; Woolwich, Eltham and Greenwich. Each town centre has its own unique feel and offer. Woolwich is a community focussed town centre with a number of independent shops providing a mix of products and services to the local community. Eltham is a significant local retail space, attracting individuals from the wider area. Whereas Greenwich is an international tourist destination, hosting independent shops and Greenwich market, which are primarily focussed and visitors from the rest of the country and abroad.

Greenwich Borough has a number of major high streets and three significant town centres in Greenwich, Woolwich and Eltham, which are made up of traditional retail units that occupy relatively large units that attract high rents. In recent years, the rise of online shopping has placed the retail sector under significant pressure, which in turn has affected both high streets and town centres.

Nationally, this has seen vacancy rates for commercial properties increase to 9.9%. In Greenwich, the vacancy rates of our town centres vary from 3.5% in Greenwich, 5% in Eltham and 7.9% in Woolwich.<sup>34</sup> Whilst these rates are below that of the national average, they still remain significant and, in some cases, the vacant properties can be large in size meaning the visual impact of their vacancy is more significant.

Vacant shops have a negative effect on the surrounding environment, with high rates of vacant shops linked to increases in crime and a general sense of economic stagnation which can both act to further reduce footfall on a highstreets and exacerbate the issues further.<sup>35</sup> Therefore, it is important that the Council continues to work towards ensure the number of vacant shops in our town centres remains as low as possible.

Due to the pressure on the retail market, the Council must look to attract new industries to our town centres.<sup>36</sup> One of the challenges is that vacant space in the Town Centres has a relatively large floor space and subsequently attracts a relatively high rent. This prevents many businesses, specifically those in service industries that require a smaller floor space, from being able to locate to the Town Centres.

<sup>34</sup> The Royal Borough of Greenwich, Cabinet Performance Report Q2 (2019)

<sup>35</sup> London Councils, Empty Shops Member Briefing (2012)

<sup>36</sup> Deloitte, Retail Trends 2019 (2019)

## Recommendation 12

The Council should look to take the head lease of large vacant units on our high streets and break up these units into smaller sizes to enable local SMEs to locate to our town centres.

The Council should look to take the head lease of large vacant units on our high streets and break up these units into smaller sizes to enable local SMEs to locate to our town centres.

Where there are vacant units on our high streets that have little interest from the market (e.g. large ex-retail units) the Council should assess the potential of taking the head lease of these units and dividing the space to make the unit suitable for smaller SMEs to locate to.

As part of this assessment, the Council, through its business engagement team, should identify SMEs that would like to locate to one of our town centres but have not been able to find suitable space offered. This insight will then support the identification of suitable sights based on the need of SMEs that are looking to start up or expand in the Borough.

This approach would enable SMEs who are looking for business space in our town centres, be that permanent or pop-up, to access appropriate space that otherwise would not have been available to them.

# Digital Inclusion

The invention of the internet and improvements in digital technology have, in the last 30 years, dramatically changed the way in which we communicate, shop, work and live. In the UK in 2019, digital skills and access to the internet can be seen as essential for a large number of everyday tasks such as accessing public services, socialising, shopping or managing finances.

In 2018, 8.4% of the British adult population had never used the internet.<sup>37</sup> Whilst this is down from 17.5% in 2011, there is still a significant proportion of the population who have never used the internet. Within this group, there is significant overrepresentation of both the elderly and disabled, meaning that both of these groups are at specific risk of being digitally excluded.

In addition to this, the variety of tasks that can now be carried out online (or using digital technology) means that not all individuals who have used the internet will have an adequate level of skill or access to mean they are not digitally excluded. For example, an individual may feel confident about going online to look at social media but may not be able to bank online, complete forms or write a CV and therefore can be seen as digitally excluded. It is important, therefore, when looking at digital inclusion, to take into account all of the reasons someone may be digitally excluded and develop solutions that combat these barriers.

The UK Digital Inclusion Strategy<sup>38</sup> broke out the four key factors that can cause an individual to be digitally excluded:

1. **Access** - This refers to the ability of individuals and organisations to connect to and use the internet.
2. **Skills** - This refers to the skills required to use and engage with content and transactions on the internet.
3. **Motivation** - This refers to people's attitudes and choice for being offline.
4. **Trust** - This relates to people's fear of the risk of online crime, or not knowing the credible services available.

Access	Skills	Motivation	Trust
Accessibility	Literacy	Risks	Identity
Location	Digital	Financial benefits	Security
Cost	Security	Social benefits	Standards
Technology	Confidence	Health & wellbeing benefits	Reputation
Infrastructure			
Language			

<sup>37</sup> ONS, Internet users in the UK 2017 (2017)

<sup>38</sup> Department for Digital, Culture, Media and Sport, Digital Skills and Inclusion – giving everyone access to the digital skills they need (2017)

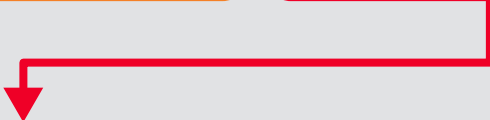
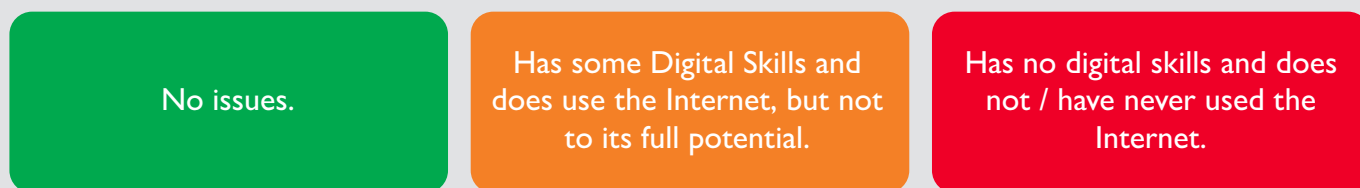
These barriers help to define the broad reasons as to why someone may be digitally excluded but, without linking them to the specific activities an individual may carry out online, it is difficult to develop solutions to combat them.

The reasons why an individual might use digital technology or the internet have been broken down into two groups: 'essential' activities and 'non-essential activities'. 'Essential activities' can be seen as key day-to-day tasks that require sensitive information to be used and often need to be carried out at short notice. 'Non-essential activities' are activities that are primarily focussed around entertainment or communication. These have significant wellbeing benefits and can help to build confidence in using the internet and digital technology. Examples of activities that fall into these categories are listed below.

Essential	Non-Essential
Managing finances	Entertainment
Applying for jobs	Social Media
Managing benefits	Accessing news and information
Accessing Health Services	
Managing Emails	

Using evidence derived from the UK Digital Inclusion Strategy and other research, the following two (high-level) in-need cohorts for Greenwich were identified.

Their characteristics, digital needs and barriers are summarised below.



Cohort Characteristics	
<b>Skills</b>	Likely to have no digital skills or experience in using digital technology.
<b>Access</b>	Likely to not have any digital technology or access to the internet at home. Additionally this cohort is less likely to be mobile and therefore accessing public IT facilities may be challenging.
<b>Motivation</b>	Unlikely to have a motivation to use the internet or digital services as historically they have been able to access these services in person or on the phone.
<b>Trust</b>	Unlikely to trust using the internet or digital technology in their day to day lives, specifically in managing finances.
Cohort most likely to be Elderly and or Learning Disabled	

**Cohort's Digital Needs**

To be supported in completing the 'essential' activities, often on a 1-1 basis  
 To gain skills and experience in using digital technology and the internet through 'less risky' 'non-essential' activities to build confidence and skills and enable them to enjoy some of the social benefits of these activities.

**Cohort's Barriers**

This group will have significant access issues. They are unlikely to have any personal digital technology, personal access to the internet and may find it challenging traveling to places where public facilities are available.

This cohort may have specific health challenges which mean that they are unable to use digital technology themselves.

This cohort are likely to have significant fear around using digital technology to carry out both 'essential' and 'non-essential' activities.

No issues.

Has some Digital Skills and does use the Internet, but not to its full potential.

Has no digital skills and does not / have never used the Internet.

### Cohort Characteristics

<b>Skills</b>	Likely to have some digital skills and experience in using digital technology, most likely smart phones. Language can, for some of this group, be a significant barrier in developing their skills.
<b>Access</b>	Likely to have access to a internet enabled phone but less likely to have a laptop or personal PC.
<b>Motivation</b>	This cohort is likely motivated to use the internet and digital technology for social media, entertainment and other 'non-essential' day to day activities. But less likely to be motivated to use the internet and digital technology for 'essential' services such as managing finances, finding employment etc.
<b>Trust</b>	Unlikely to trust using the internet or digital technology in their carrying out 'essential' day to day activities but do have trust in using the internet and digital technology for some 'non-essential'.

Cohort most likely to be working age population, in lower income, who are more likely than average to be unemployed.

### Cohort's Digital Needs

To enhance their digital skills, experience and confidence in regards of 'essential' activities, this includes; managing finances, managing benefits, searching and applying for jobs.

### Cohort's Barriers

Inability to afford access to this internet or appropriate IT equipment.

Unaware of adult learning courses available to them and the benefits derived from using digital technology and the internet for 'essential' activities.

For some in this cohort language and literacy will be barriers.

Motivation will be a significant barrier for this group and therefore the offer should look to demonstrate the benefit that can be derived from the time spent taking up this offer.



## Digital Inclusion in Greenwich

The Council, currently, does not have a digital inclusion strategy or model. A number of services, such as adult and community learning, community and voluntary sector and advice and benefits provide services that are aimed at improving the digital skills and access of our 'in need' residents, but there is no service that has co-ordination or overall responsibility for this topic. Because of this, efforts in this area can often occur discretely from other pieces of work, leading to missed opportunities with regards to co-ordination of activities and subsequently a reduction in effectiveness.

### Recommendation 13

To implement and refine a Digital Inclusion model and to put into place a dedicated 'Digital Inclusion Officer' to oversee the implementation of this model.

The model will look to interlink a 'Digital Champion' approach with our adult and community learning offer and our public access offer to ensure that it improves residents' skills, access, motivation and trust to and in digital technology and the internet. This model will focus on the two in-need cohorts defined above and develop solutions that meet their specific requirements.

#### Digital Champion Model

As mentioned earlier, the actions which an individual will need to undertake online can be broken down into 'essential' and 'non-essential'. It is important that when looking at supporting people in carrying out these actions, or teaching them the skills to enable them to carry them out themselves, the sensitivity of these actions are taken into consideration.

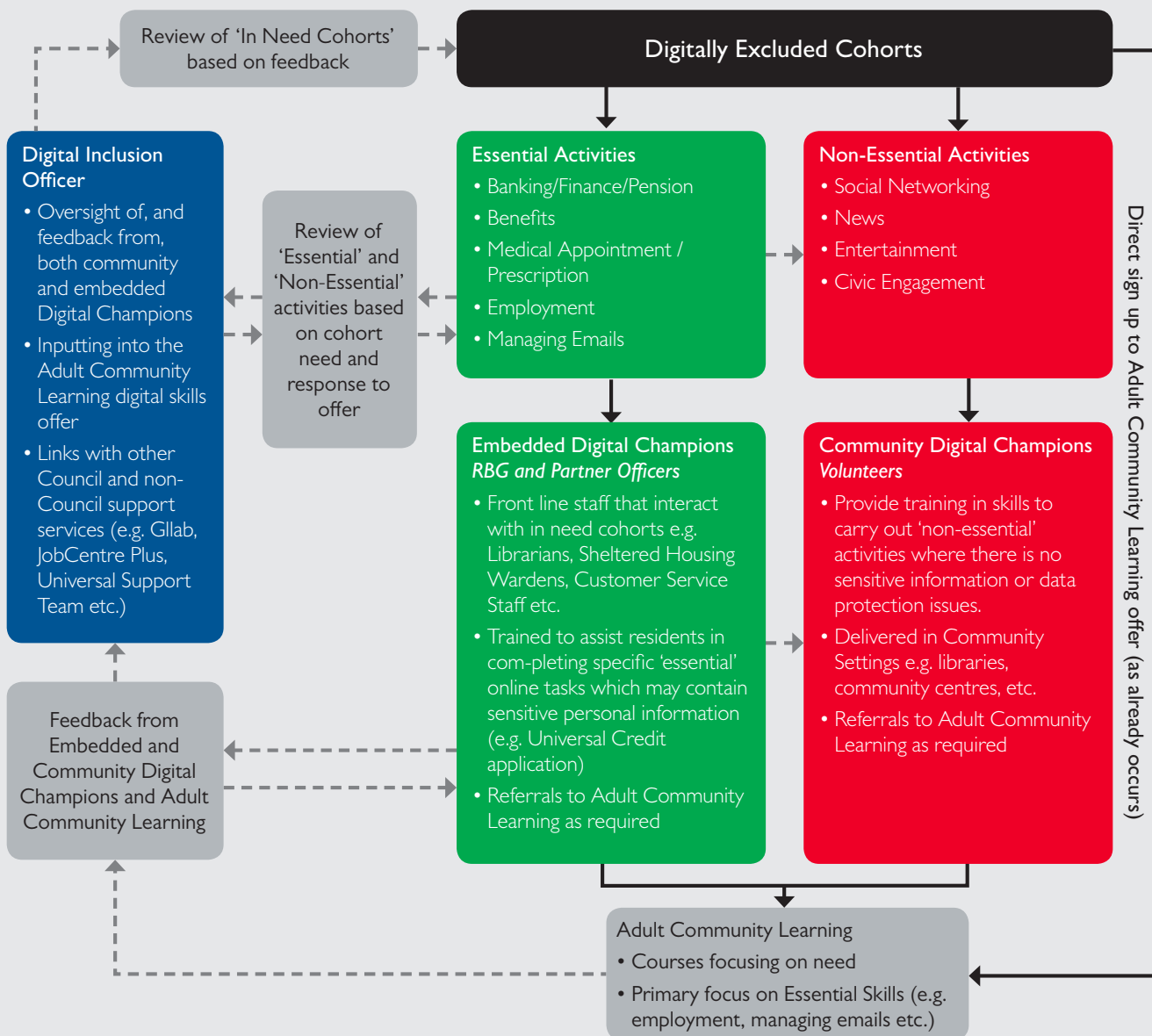
For 'essential' actions (online banking, claiming of benefits etc.) that use sensitive information it is important that an individual is supported or trained by someone with appropriate knowledge and responsibility. These actions often must be carried out urgently, and the individual may be unable to wait for support via a training class to carry out this action.

For 'non-essential' activities, such as using social media, accessing the news or watching TV or films online, the approach can be different. These activities are not sensitive in nature and are also less urgent. Therefore, training classes in these activities could be carried out by volunteer staff on a periodic basis.

Using this logic, the following Digital Inclusion model has been developed which creates the roles of both 'Embedded' and 'Community' Digital Champion.

## Recommendation 13 continued...

### Digital Champion Model



### Embedded Digital Champions

These are front line employees in specific roles who come into contact with in need cohorts. These champions are primarily aimed at supporting the cohort that have never, and likely will never, use digital technology or the internet. In accordance with their roles, these staff will deal with the public on a day to day basis. By training and equipping them with the relevant skills to support people in carrying out 'essential' tasks, they can become a huge asset that can support thousands of residents who have no digital skills and no friends or family to support them in carrying out these tasks.

These champions will work in a relatively ad-hoc nature as they will be called upon to support individuals as they present themselves. Therefore, it is important that they are based in locations which

## Recommendation 13 *continued...*

are accessible and frequented by those seeking support, an example of such a location is a Library or one of the three Council Centres. These champions will work through the task with the individual and then look to signpost them to either the adult community learning service (if they have some IT skills) to enable them to carry out this task in the future themselves or to the relevant Council or public support services that will be able to help them with this task in the long term.

### Community Digital Champions

These will be community volunteers who will be trained to become digital champions. This group will work to train and support individuals in completing 'non-essential' activities. These activities will be wellbeing focused and are aimed at improving an individual's confidence in using digital technology and the internet. It is anticipated that the work of these champions will also see benefits in regards to reducing social isolation and community network building.

A further development of the model could include linking schools with elderly digitally excluded residents. In need residents could be paired up with digital savvy school children to learn how to carry out some basic 'non-essential' tasks, helping to foster intergenerational relationships whilst also building confidence in using digital technology and the internet.

### Adult Community Learning Offer

The Council currently commissions a number of digital skills based adult learning courses. These courses vary from focussing on basic computer skills to very specific courses (e.g. 3D printing courses). There are currently over 10 courses that specifically focus on building skills to support the carrying out of 'essential' activities. The majority of these courses are advertised as improving an individual's generic skills as opposed to supporting them in completing specific 'essential' activities.

Whilst these generic courses are useful for individuals who are generally looking to improve their skills, the lack of courses with specific focusses around certain tasks may mean that some of the population feel discouraged from enrolling as they do not understand the benefits.

For example, a resident looking for manual jobs may have no experience in using a computer and will not be required to use a computer within their job. This individual would be unlikely to sign up for a course advertised as 'Digital Employability' (as currently offered) as this titling implies that it is designed for an individual who would be using digital technology within their job. They may be more likely to sign up to a course titled 'How to find and apply for jobs online' as they are now able to see the benefit to them individually.

Therefore, as part of the implementation of this model, there should be a review of the adult learning courses offered and potentially a 're-branding' or adjustment of the courses offered to ensure they meet residents' needs and that the benefits to be gained are understood. In turn, this should increase uptake.

## Recommendation 13 *continued...*

### Digital Inclusion Officer

Currently, no one service in the Council has responsibility for the Digital Inclusion agenda. This means that whilst there are significant efforts to support those who have poor, or no digital skills, these actions are not currently joined together in one model. The above model creates a framework where in-need residents can be supported in completing a range of digital tasks as well as improving their basic digital skills, either in an ad-hoc or planned way. It also creates feedback loops between the services offered which will enable in-need residents to be better understood which can then lead to the support offered to them being adapted or refined, hopefully leading to a reduction in the overall levels of digital exclusion in the Borough.

It is the Digital Inclusion Officer's role to oversee this model and this would include:

- Review of the service users to understand if the current offer is reaching all of the target groups.
- Understanding the evolving barriers that residents face to digital inclusion.
- Informing the provision and syllabus of adult community learning courses to ensure they meet the needs of residents.
- Commissioning the training for digital champions.
- Co-ordinating and overseeing the approach of digital champions.
- Co-ordinating all Council activity in regards to digital inclusion in the Borough.

Without this post, there will remain no officer for overall responsibility for this agenda and many of the synergies and potential benefits of this model will not be realised.

If agreed this model will be built into the Council IT strategy.

## Assistive Digital Technology

Assistive technology is the umbrella term given to devices that support the elderly or people with disabilities in their day to day lives. Assistive technology can act to lessen the effects of disabilities and support an individual in carrying specific tasks, or generally helping them to continue to live independently. These can include hearing aids, prosthetics, or wearable technology.

The last few years have seen significant changes in technology in the home, the advent of smart speakers and smart watches mean that it is increasingly easy to access the benefits of technology and the internet. This has created an opportunity whereby this relatively affordable technology can be used to support individuals with disabilities or health challenges as a form of assistive technology.

The benefits of this technology are already being explored by social care providers and local authorities. For example, Hampshire County Council, in 2017, began a trial using Amazon Echo smart speakers to support residents who live independently and suffer from memory issues such as dementia.<sup>39</sup> In this trial, the smart speaker would remind the individual of specific tasks they may need to do such as take medication. Additionally, it would answer questions from the individual such as whether a social worker was visiting that day or would log if they had run out of a prescription. As well as these medical benefits, the speaker would also provide wider 'wellbeing benefits' to the resident such as to enable the individual to call relatives, check the news and listen to the radio or music, all with their voice, which in turn reduces the risk of falls or trips.

Smart watches are another form of technology that has the potential to benefit individuals who are at risk of trips or falls. For example, the technology company Apple have specifically designed their latest smart watch to register when a person may have fallen and contact the emergency service.<sup>40</sup> Smart watches can also monitor an individual's heart rate and activity, and can provide GPS location data which can help protect residents with memory issues who leave their home and get lost by alerting carers, relatives and, if necessary, the emergency services as to where they are.

This relatively low-cost technology has the potential to dramatically change both the lives of residents living with certain conditions, and the care services that support them.

### Recommendation 14

Identify and trial new forms of assistive digital technology that can improve the lives of residents with specific needs .

<sup>39</sup> Local Government Association, Hampshire County Council: pushing the boundaries by using Amazon Echo (2018)

<sup>40</sup> The Guardian, Apple shows off three new iPhones and smartwatch to detect heart problems (2018)

# Help at Home

The cost of living has become increasingly expensive, as wages have stagnated and the costs of utilities and basic needs have risen. Average income nationally in 2016-17 was estimated at just 5% above its 2007-08 level.<sup>41</sup> This means that in 2017, real wage growth was more than 10% below what was reasonably expected before the recession, based on the prior sustained growth rate. The Institute for Fiscal Studies has reported that this is the equivalent of nearly £5,000 less a year per household. This disproportionately affects those on lower incomes, where a higher proportion of that is spent on essentials.

In particular, fuel and food can be an added burden on many households. Often, low-income households are forced to sacrifice one (if not both) of these things in order to make ends meet. This is demonstrated by a sharp increase in the number of foodbanks and their usage, with foodbanks also increasingly providing cash for energy meters.<sup>42</sup>

The impact of this can range from a cold house, less food, poor quality food, lack of fuel to cook food and no electricity. The effects of these pressures on an individual's wellbeing are detrimental to both physical and mental health.

Research has found that living in damp, cold conditions can cause cardiac and respiratory illnesses as well as stress, and has been linked to an excess in winter deaths. Similarly, lack of good, nutritious food causes many health problems. Teachers have reported that children arriving at school hungry or having eaten poor quality food, find it harder to concentrate, become more tired and have lower attainment. The long-term impact harms overall development and potentially puts children suffering from food poverty at a huge disadvantage later on in life.

These same families are also likely to experience what is known as the 'Poverty Premium'. This is the additional cost people or households on low-incomes pay on top of basic goods and services. This can be in the form of expensive payment methods, such as rent-to-buy and pre-payment energy meters, and expensive food options due to lack of affordable shops close by. This is often done to enable close day-to-day budgeting, and frequently because no other options are open to low-income households.<sup>43</sup>

<sup>41</sup> Institute for Fiscal Studies, *Income and Inequalities: the last decade and the next Parliament* (2017)

<sup>42</sup> All Party Parliamentary Group (APPG) on hunger (2018); The Trussell Trust, *End of Year Stats* (2018)

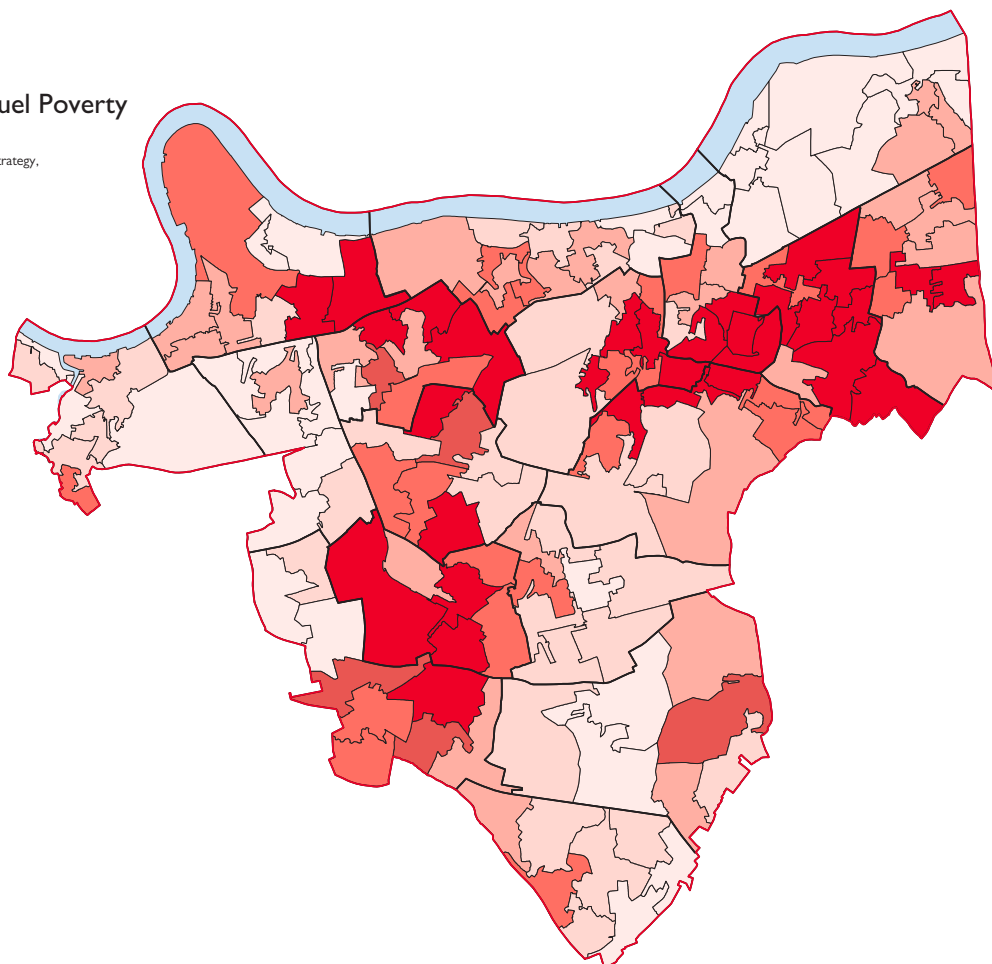
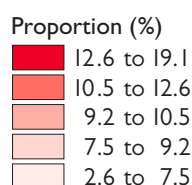
<sup>43</sup> University of Bristol, *The Poverty Premium* (2016)

## Fuel Poverty

Fuel poverty is measured by the 'low income high costs' indicator, which identifies low-income households that also experience high energy costs. Out of 32 London boroughs, Greenwich has the 14th highest proportion of fuel poverty. An estimated 10,600 households in Greenwich are fuel poor.<sup>44</sup>

### Greenwich LSOAs: Proportion of Households in Fuel Poverty

Data Source: Department for Business, Energy and Industrial Strategy, Sub-Regional Fuel Poverty England (2018)



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Contains Royal Mail data  
© Royal Mail copyright and database right 2015.

Figure 7: Map illustrating the proportion of households in fuel poverty in Greenwich by Lower Super Output Area<sup>45</sup>

Research by the University of Bristol found that low income households were more likely to pay higher rates for their energy and utilities, with them citing energy as “single biggest area contributing the Poverty Premium”.<sup>46</sup>

In London, research by the Greater London Authority<sup>47</sup> (GLA) estimated that almost 100,000 of the 346,000 households in fuel poverty in London used pre-payment meters for electricity. In 2016, the Financial Conduct Authority conducted a review into pre-paid metres and found that the cheapest available prepayment deals were £260 to £320 a year more expensive than those available for direct debit households.<sup>48</sup>

<sup>44</sup> Department for Business, Energy and Industrial Strategy, Fuel Poverty in the UK, Fuel Poverty Statistics (2018)

<sup>45</sup> Department for Business, Energy and Industrial Strategy on Fuel Poverty in the UK, Sub-Regional Fuel Poverty Statistics (2018)

<sup>46</sup> University of Bristol, The Poverty Premium (2016)

<sup>47</sup> GLA, Fuel Poverty Action Plan (2018)

<sup>48</sup> Competition and Markets Authority, Energy Market Investigation (2016)

There are no exact figures for the number of households in Greenwich using pre-paid meters. However, anecdotal evidence points to a substantial number of Council properties using this payment method. Some of these households may have pre-payment meters imposed on them due to arrears, others may be using them because they need to budget closely, which pre-payment meters enable.

Additionally, research has shown that low-income households are less likely to switch energy providers to find better deals. These issues are likely to be connected to issues regarding digital exclusion and financial capabilities. Households who do not switch lose up to £200-300 a year by not seeking the best deal.<sup>49</sup> Take up in Greenwich of the Big London Energy Switch (a scheme designed to use collective bargaining to reduce energy bills) has been low, despite high average annual savings of £218.

## Recommendation 15

**Take a proactive approach to reducing energy bills for residents. This includes proactively engaging energy providers to install smart meters when a Council property becomes void and explore the use of funds available to the Council to improve the energy efficiency of housing.**

Smart meters are designed to monitor energy use, providing information and advice on how the user can make their energy use more efficient, and in turn reduce fuel costs and carbon emissions. The new second generation of smart meters are suitable for switching between energy suppliers, meaning that schemes such as the Big London Energy Switch can also be promoted to tenants.

Fuel poverty can also be triggered by inefficient or older heating systems, which can be slower and not as effective. This can drive up fuel costs for many households, as they end up leaving their heating on more regularly and for longer periods. Additionally, the Council, via the Council's Carbon Offset Fund (derived from contributions made from new developments), has ring-fenced funding available to it to reduce carbon emissions in the Borough. The use of this funding to improve the energy efficiency of boiler and heating systems in Council homes should be explored as this will act to both reduce carbon emissions of these building and decrease energy bills for Council tenants.

Alongside these proactive measures, the Big London Energy Switch should be advertised more widely across the Borough including the private sector as well as Council homes.

<sup>49</sup> University of Bristol, The Poverty Premium (2016)



## Food Poverty

A healthy and balanced diet is central to people's lives, supporting both general physical health and mental wellbeing. For households living on a stretched budget, this is harder to maintain.

Good quality, nutritious and affordable food has become increasingly inaccessible for many households. Income, after housing costs, fell 10.7% nationally between 2002-03 and 2016-17. Over the same period of time, food prices (in real terms) increased by 4.3%. An increase in food prices is harder to manage for low-income households to cope with, as it represents a greater proportion of their overall income. Therefore, a rise in food prices (in real terms) has a significant impact on money available for low-income households to spend elsewhere.<sup>50</sup>

Food poverty has been defined by the Department of Health as "the inability to afford, or to have access to, the food needed for a healthy diet. It is also important that people can access food in a way that is dignified and socially acceptable".<sup>51</sup>

Research by the Good Food in Greenwich Food Poverty subgroup identified a number of barriers that households in Greenwich experience with regards to accessing food. This includes areas of the Borough which are 'coldspots' – poorly connected areas that are under a ten minute walk from affordable supermarkets and fresh fruit and vegetable stalls. A shopping basket study (comparison of costs of key items) found that the average weekly shop in these areas was much more expensive than a weekly shop in a larger supermarket. Interviews with residents and frontline workers revealed that many households in this situation skip meals, buy cheaper and less nutritious food (fast food, sweets and starchy foods) and/or sacrifice their heating or other household expenses.<sup>52</sup>

The Greenwich Food Bank often steps in for those in crisis, providing a total of 6,433 three-day emergency food supplies in 2017.<sup>53</sup> While Food Banks provide emergency support for people in crisis, increasingly many households are living in sustained food poverty. Food Banks can only provide a temporary relief and are not a long-term solution to the entrenched and continual food poverty that many households are living with.

Food pantries provide an opportunity to provide affordable and good quality food in high need areas, which currently have poor access. For c£3 a week, members get a weekly 'shopping bag' containing 10 items of good quality food at a subsidised rate. In addition, they also receive as much fruit and vegetables as they would like. This is used as a top up to their existing shopping, helping to reduce the cost and providing access to a more affordable and balanced diet. The pantry can also be used as a hub to offer other information, advice and support to residents on welfare rights and fuel poverty. As discussed, households affected by food poverty will likely experience issues around welfare rights and fuel poverty as well, with low income being a key factor linking these.

<sup>50</sup> Office for National Statistics (ONS) Food Statistics in your pocket 2017: Prices and expenditure (2018)

<sup>51</sup> Department of Health (2018)

<sup>52</sup> Royal Borough of Greenwich, Food Poverty Needs Assessment (2016)

<sup>53</sup> The Trussell Trust, End of Year Stats (2018)

Criteria of 'high need area' and eligibility:

- Poor access to affordable and nutritious food, referred to as 'coldspots' – an area that does not have a large supermarket and/or fresh fruit and vegetable stall within ten minutes walking distance (as outlined and identified in the Food Poverty Needs Assessment)
- Lower super output areas (LSOAs) that score highly on the Index of Multiple Deprivation
- Wards or LSOAs with entrenched low income, i.e. areas with an annual median household income of £25,000 or less
- LSOAs that have high rates of fuel poverty

The overall aim is to provide a service that tackles sustained food poverty and other linked issues, which cannot be resolved through emergency supplies from the Food Bank.

## Recommendation 16

**Establish a model for food pantries in the Borough, specifically assessing the potential of a co-operative model.**

A model should be developed for food pantries in the Borough that enable them to be set up in different high need locations across the Borough.

This is a significant project and as such a number of questions on the model need to be properly researched before this can be implemented. This includes the day to day running of the pantry, as well as coordinating supplies and volunteers, identifying suitable locations, identifying eligible residents, managing payments and engaging internal and external partners. Further, a co-operative model of pantry membership and management will be explored.

Research by the All Party Parliamentary Group on Hunger has shown the detrimental impact a poor diet can have on children's school attainment. According to research, children who arrive at school hungry find it harder to concentrate, are more tired and perform less well academically. The effects of this are far-reaching, potentially impacting children's development and harming later prospects in their working lives.

There are existing benefits available for families with children that aim to mitigate this problem. Healthy Start Vouchers and Free School Meals are available to families who are in receipt of benefits such as Income Support, Child Tax Credit and Universal Credit. Healthy Start Vouchers are available to women who are at least 10 weeks pregnant and to families with children under four who are in receipt of certain benefits. The vouchers are for buying milk, fresh fruit and vegetables and vitamins. Free School Meals are offered to all children in state infant schools (reception to year 2). Thereafter, they are available for children whose parents receive certain benefits. In addition, schools receive funding (pupil premium) for each child that claims Free School Meals.

However, the uptake of those eligible in Greenwich is not as high as it could be and has decreased since 2012.<sup>54</sup>

### Recommendation 17

Carry out an annual mail out to families who are eligible for, and not claiming Healthy Start Vouchers and Free School Meals to increase their uptake.

New software has enabled Council data to be brought together can be used to identify those who are eligible but not using Healthy Start Vouchers and Free School Meals to coordinate an annual mail shoot among other targeted communications to increase uptake.

This will also be built a wider communications strategy aimed at reducing food poverty in the borough.

School holidays can be a struggle for many families. Children eligible for Free School Meals do not have a guarantee of a hot and nutritious meal every day during the school holidays, as they do at school. For households on a stretched budget, providing meals during the holidays is an additional burden. National and local research has found that children often return to school in poorer health following longer periods without regular Free School Meals.

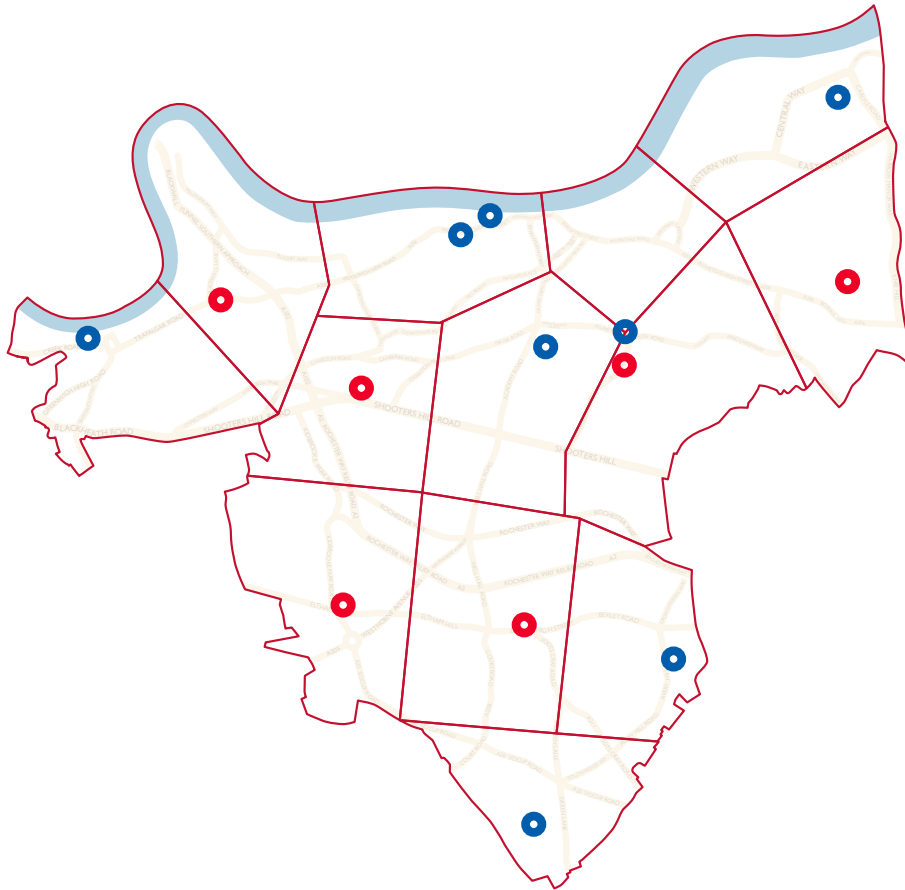
The Royal Borough of Greenwich, over the last Easter and Summer school holidays, commissioned the Greenwich Cooperative Development Agency (GCDA) to deliver a holiday hunger scheme across the Borough. It provided meals across ten venues, totalling 4,560 meals over the summer holidays. This scheme has so far been run on an ad-hoc basis and it has been proposed that a sustainable model should be developed for implementation from the Easter holidays in 2019.

% of Total school roll recorded as being FSM eligible						
2012	2013	2014	2015	2016	2017	2018
26%	25%	24%	20%	19%	18%	16%

<sup>54</sup> Royal Borough of Greenwich, Free School Meal eligibility data (2018)

## Recommendation 18

Establish a 3 year holiday meals programme.



The proposed long-term model will provide access to holiday meals and activities across the Borough. When mapping the existing venues, it was found that last year's venues were clustered in certain areas of the Borough, with little coverage over areas such as Kidbrooke, Eltham and Charlton. The inclusion of the proposed venues in the model would enable a more even geographical spread, so that more children and parents are in closer geographical distance to centres.

The blue markers show where existing provision has been provided; the red markers show additional proposed locations.

## Recommendation 18 continued...



The map has also broken the Borough down into 13 geographical areas (not linked to ward boundaries). Each area would have one venue based within it. The majority of newly proposed venues are GLL run centres such as Sutcliffe Sports Centre, the Greenwich Centre and the Eltham Centre. In addition, some community facilities such as community centres and youth clubs are also being proposed.

The model also ensures coverage across all days in the working week, so children in any given part of the Borough are able to access a meal and some activities every day. To achieve this, some centres will be open Monday and Tuesday; Thursday and Friday and some Wednesday. This ensures an even geographical spread in provision. The map above details the days each venue will be open and the yellow rings identify the three areas that are joined to create provision for every working day. Greenwich will operate for three days as opposed to two due to geographical challenges.

This model proposes 23 sessions per week in total, spread evenly around 13 venues in the Borough. Each centre can accommodate around 30 children a day, adding up to approximately 150 meals a day across centres and 690 per week and 8,280 per year across the Borough. The holiday meals and activities are proposed to be available during the summer, Easter, Christmas and Half Term holidays.

## Household Appliances and Basic Technology

Many household appliances can be seen as essential for day-to-day living, needed for refrigerating and preparing healthy and nutritional meals, storing medication, heating the home and washing clothes. Other items, such as computers and laptops, are also needed to manage bills and finances, for children to complete homework, or to use when applying for jobs. These appliances and pieces of basic technology are expensive to purchase and repair. If one breaks, many households will either go without or rely on old appliances, which could be potentially dangerous (i.e. an old boiler leaking gas). In addition, older appliances are not as energy efficient and will cost more to run.<sup>55</sup>

The upfront cost of these items means that many low-income households will resort to purchasing them through companies that offer weekly repayments through 'rent-to-buy', at a much higher mark-up, as they do not have the savings to react to unplanned needs.<sup>56</sup> The weekly repayment option is a manageable choice for many households who cannot afford the upfront cost. However, comparing the product price to the total paid amount after weeks of repayment (ranges from 156 weeks to 52 weeks) increases the cost greatly. For customers who choose longer repayment periods, the price of products nearly doubles. This is represented in the table below.

Product	Product price	Weekly repayment	Number of weeks	APR	Total paid
6kg washing machine	£235.50	£3	156	69.9%	£468.00
55cm fridge freezer	£235.50	£3	156	69.9%	£468.00
50cm single oven	£235.50	£3	156	69.9%	£468.00
Acer laptop	£339.98	£6	104	99.9%	£624.00
Acer tablet	£226.65	£6	104	99.9%	£416.00

Figure 8: Table showing household product prices through a rent-to-buy company

Many will inevitably turn to the options that they can afford – such as rent to buy (with long repayment periods) or pay day loans, both of which end up costing a lot more in the long term.

### Recommendation 19

Investigate the potential for creating a co-operative model that will enable residents to buy discounted essential appliances and basic technology.

There is a need to explore how costs can be reduced for low-income residents who rely on rent-to-buy as a payment plan for white goods. Co-operative models provide the opportunity to utilise economies of scale and purchase goods or services at more affordable prices.

<sup>55</sup> Turn2us, Charitable grants for white goods (2017)

<sup>56</sup> University of Bristol, Poverty Premium (2016)

# Building More Social and Affordable Homes and Improve the Quality of Housing

Having a safe, warm and stable home is a vital part of people's lives. Good housing helps people to flourish, acting as an anchor that supports many aspects of their wellbeing. Conversely, poor housing can be detrimental to people's physical and mental health, financial stability and development. Poor housing includes cold and/or damp conditions, overcrowding, inadequate and unsafe kitchen facilities (e.g. lack of a fridge/freezer or oven or no safe place to prepare food) and insecure tenancy (e.g. risk of eviction, temporary accommodation). The wider socio-economic impacts of poor housing have been linked to damaging children's educational attainment and development, an increase in anti-social behaviour and breakdown of community trust.

Those who are more likely to be affected by poor and unstable housing are households on low-incomes and in insecure work. Particular attention should also be given to vulnerable groups, such as children, older people, and disabled people. The Council's 'Housing Strategy for people with Learning Disabilities 2018-2022'<sup>57</sup> is an example of how the Council works to support in need groups.

Whilst owner-occupiers and social renters can, and do, experience poor housing conditions, the private rented sector has been found to have higher instances of poor housing.<sup>58</sup> The private rented sector is harder to regulate and tends to be more insecure (in terms of both tenancy and people's rights), and thus more open to failings. In recent years, the increase in low and middle earners living in the private rented sector has highlighted an area of concern. This is due to the rise in house prices.

Over the past 10 years, house prices in London have become increasingly unaffordable, especially when compared to the rest of the country. In 2017, full-time employees would need to spend roughly 13 times their yearly salary to buy a home in London. ONS statistics show that out of the 10 least affordable local authorities in England and Wales, seven were in London.<sup>59</sup> Figure 9 (page 56) outlines the housing affordability ratio (ratio of earning to house prices) over a 20 year period from 1997-2017, comparing affordability in England, London and Greenwich.

<sup>57</sup> Royal Borough of Greenwich, Housing Strategy for people with Learning Disabilities 2018-2022 (2017)

<sup>58</sup> British Gas and Shelter, Happier and healthier: improving conditions in the private rented sector (2017)

<sup>59</sup> ONS, Housing Affordability in England and Wales (2018)

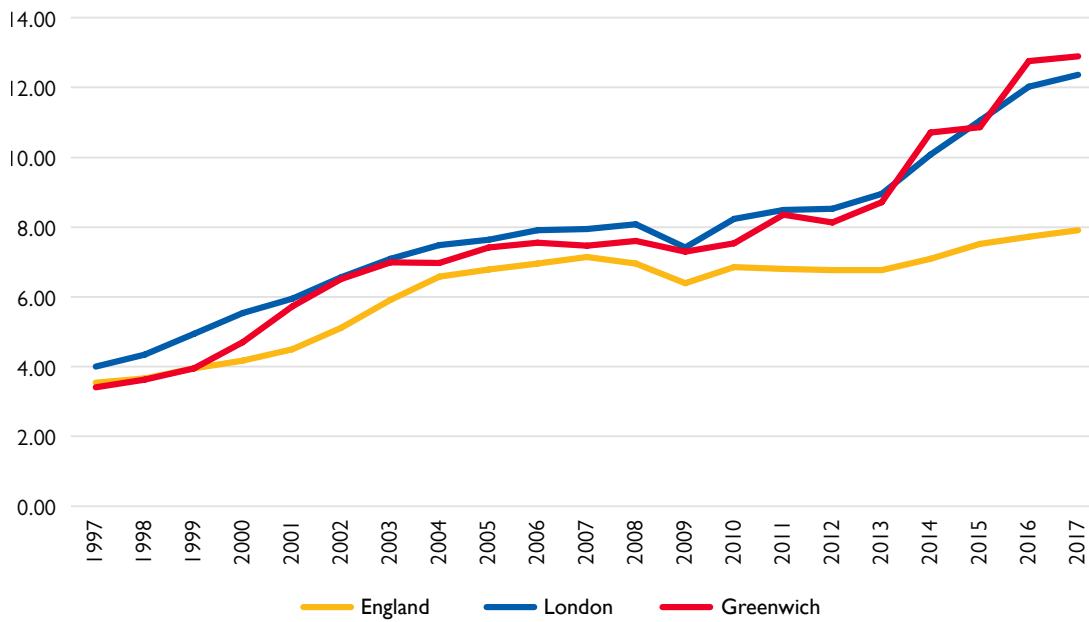


Figure 9: House price affordability ratio: median house prices to median annual workplace earnings 1997-2017

Due to the growing unaffordability of owning your own home, more people are living in the private rented sector and staying in it for longer. In 2005/06 just over 10% of households were of 'private rented' tenure 10 years later this has increased to 20% whilst rates of 'buying with a mortgage' tenure have dropped from just below 40% to 29% over the same time period.<sup>60</sup>

This is more pronounced in London. House prices here are some of the highest in the UK and private renting more commonplace.

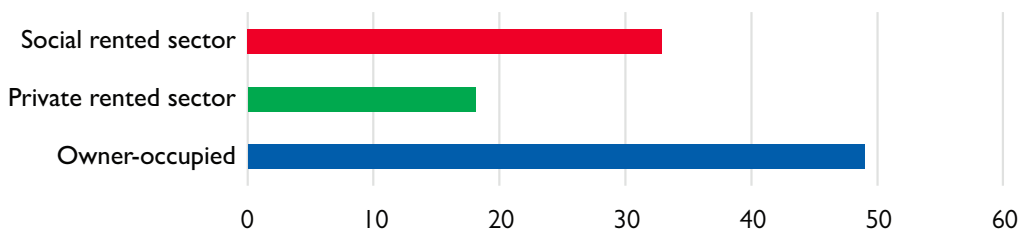


Figure 10: Housing tenure by percentage in Greenwich, 2016<sup>61</sup>

Rates of home ownership and social housing tenancy have declined particularly among the younger generation. The Institute for Fiscal Studies (IFS) found that in the mid-1990s, only 12% of 25-34 year olds lived in the private sector; this has now increased three-fold to 37%.<sup>62</sup> Unaffordable house prices and the loss of social homes through Right to Buy have both contributed to the high levels of young people and families living in private rented accommodation.

<sup>60</sup> Department for Work and Pensions, Family Resource Survey 2015/16 (2017)

<sup>61</sup> ONS, Housing Tenure of Households (2018)

<sup>62</sup> Institute for Fiscal Studies, The cost of housing for low-income renters (2017)



Whilst also offering less stability, renting from the private rented sector in cities is often more expensive. The IFS found that overall in the period of 2013-15, real median private rent in Great Britain was 33% higher than two decades previously, rising by 53% in London and 29% in the rest of Great Britain.<sup>63</sup> The Family Resource Survey reported that London was also the only region where the median private sector rent, £247 per week, was significantly greater than the median mortgage payment of £197 per week.<sup>64</sup> In London, the IFS estimates that, on average, renters are spending 40% of their income on rent.

Furthermore, low-income households in the UK spend a higher proportion of their income on housing compared to higher earners.<sup>65</sup> Even where households receive housing benefit, this increasingly falls short of the actual cost of rent. This makes it difficult for private renters to build up savings for a deposit.

## Recommendation 20

Support on-going building of affordable homes and continue to increase the number of Council owned houses built.

There are currently 17,000 people on the Council housing waiting list and 800 people living in temporary accommodation. In response to this, the Royal Borough of Greenwich is currently embarking on a scheme to build 750 socially rented homes, all starting before 2022. The Council is also working closely with Meridian Home Start, taking up the number of new socially rented homes to 1,000.

The Council should continue to ensure that it maintains at least an average of 35% affordable properties in all new private developments.

All relevant Council services, such as Public Health and Sustainability should input into the planning process to ensure new developments meet the needs of residents and our healthy places to live.

## Quality

Higher house prices and increases in private sector rent have not led to better quality housing. In fact, research has shown the quality of housing, particularly in the private rented sector, has failed to improve. Reports by both Shelter and British Gas has found that more than a quarter of private rented sector homes do not meet the Decent Homes Standard.<sup>66</sup> Private rented sector homes have higher instances of damp and cold, with private sector homes also more likely to not have central heating or energy efficient boilers. Cold and damp homes have been linked to an increase in respiratory conditions (such as asthma), aches and pains, headaches, stress and depression.<sup>67</sup>

The Department for Business, Energy and Industrial Strategy estimates that as of 2016<sup>68</sup> (most recent data published), there were an estimated 2.55 million households in fuel poverty in England. Fuel poverty tends to be more prevalent in older buildings, households with poor insulation, and in the private rented sector households. The

<sup>63</sup> Institute for Fiscal Studies, The cost of housing for low-income renters (2017)

<sup>64</sup> Department for Work and Pensions, Family Resource Survey 2015/16 (2017)

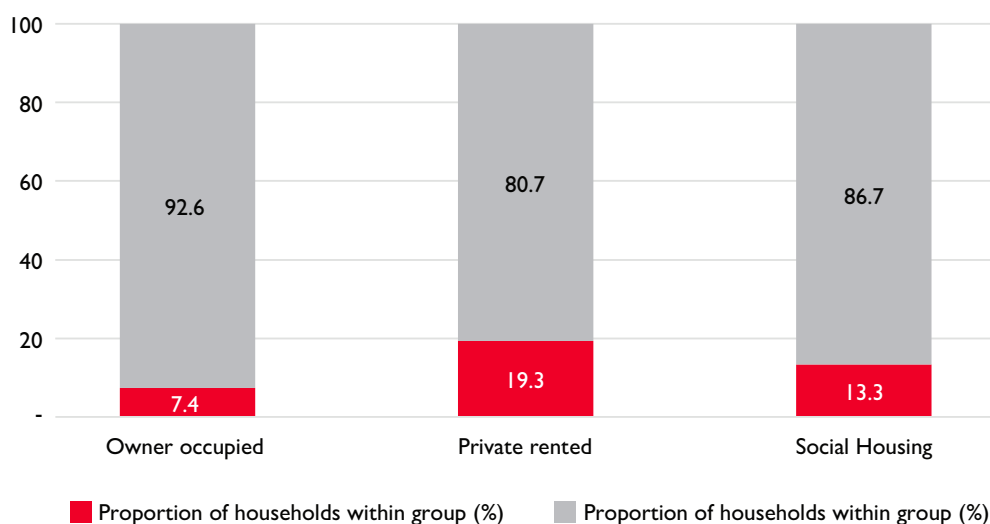
<sup>65</sup> Social Mobility Commission, Social Mobility policies between 1997 and 2017: time for change (2017)

<sup>66</sup> British Gas and Shelter, Happier and healthier: improving conditions in the private rented sector (2017)

<sup>67</sup> ECOTEC, Social impact of poor housing (2010)

<sup>68</sup> Department for Business, Energy and Industrial Strategy on Fuel Poverty in the UK, Fuel Poverty Statistics (2018)

most recent statistics estimate that 19.3% of households in the private rented sector experience fuel poverty, compared to 7.7% in privately owned homes.<sup>69</sup> Households in the private rented sector also tend to be deeper in fuel poverty, with an average fuel poverty gap of £383, compared to £205 for those in local authority homes.



*Figure 11: Proportion (%) of household tenure (owner occupied, private rented and social housing) which are fuel poor in England*

In addition to higher rates of fuel poverty, private rented sector homes are more hazardous, having a higher risk of having no working fire alarms, no carbon monoxide alarms and faulty white goods (contributing to fuel poverty).<sup>70</sup>

The impact of living in these conditions has been found to harm children’s health, educational attainment and social development. Children living in cramped, cold conditions are more likely to be sick, miss school and struggle to find places to do homework. Shelter also stated that children found it harder to maintain friendships, as they were likely to move house more often and so could not establish connections to their school or to friends. This impact at such an early stage in a child’s life can be detrimental.<sup>71</sup>

## Insecure Tenancy

One of the other challenges facing households renting in the private sector is the insecurity of their tenancy. Owner-occupiers face lower rates of evictions/ repossessions due to lower interest rates and stricter checks from mortgage lenders and thus are less likely to experience the fear and disruption of losing their home. In comparison, private renters commonly have short-term tenancy contracts, usually six-months or a year. At the end of the tenancy agreement, landlords are within their rights to sell the property or increase the rent, therefore, leaving the tenant with no option but to move. Alternatively, in the case of a rent increase, tenants are forced to pay more money or find a new home that is more affordable. This insecurity means that private sector renters are more cautious about making complaints or asking landlords to make improvements to the accommodation, for fear of being evicted.

<sup>69</sup> GLA, Fuel Poverty Action Plan (2018)

<sup>70</sup> British Gas and Shelter, Happier and healthier: improving conditions in the private rented sector (2017)

<sup>71</sup> Ibid.; ECOTEC, Social impact of poor housing (2010)

As mentioned earlier, an increasing number of households are living in the private sector, and therefore, improving standards is a key area of focus in regards to Social Mobility. The knock-on effects of poor, unstable and insecure housing affect people at all ages of their lives, from childhood to older years. It impacts on many aspects of people's lives, from their health and wellbeing, financial security and stability.

## Licensing

Since The Housing Act of 2004, the UK has had a mandatory House in Multiple Occupation (HMO) licence. This requires all private sector HMOs to apply for a licence and comply with a set of certain standards and obligations. This licence contains requirements regarding the ability to heat the property to an 'adequate' temperature as well as other conditions that act to protect the tenant and improve the quality of the housing.<sup>72</sup>

However, this licensing scheme is only mandatory for HMOs (properties that have at least five tenants and the toilet, bathroom or kitchen facilities are shared between tenants) which make up a small proportion of the total private rented sector.<sup>73</sup>

Additional and Selective licensing can be used by local authorities to help further regulate HMOs and other properties in the private rented sector and improve standards. Houses of Multiple Occupation (HMOs) are already subject to regulation under the HMO licensing scheme. Additional licensing is a discretionary scheme that can be applied to any HMO that does not meet the government definition (i.e. a property that has 3 or 4 tenants living in 2 or more households). Selective licensing is a further discretionary scheme that requires private sector landlords (who do not meet the criteria for mandatory HMO licence and Additional licensing) to license their property. Selective licensing can be introduced as a borough-wide license, or can target specific areas of the Borough where there are known to be issues.<sup>74</sup>

Both these discretionary licensing schemes allow Local Authorities to set a minimum set of standard of housing and require landlords to provide fair and legal tenancy agreements. This could be used to combat fuel poverty (e.g. ensuring all homes have an EPC rating above E), improve kitchen facilities and provide more secure and transparent tenancy agreements.

These schemes have been successful in improving standards in neighbouring boroughs, such as Newham and Bexley. Newham estimated that landlords receive more than £600million in private sector rents each year, as well as housing benefits. Before licensing, Newham Council had little influence over the quality, security and standards of these homes. Landlords are required to pay a licence fee (similar to HMO licensing) which is set by Newham.<sup>75</sup>

Once schemes have been started, they become self-financing as a fee is applied to the landlord when applying for the licence.

### Recommendation 2 |

Explore the use of Additional and Selective licensing in the Borough to improve standards for residents in the private rented sector.

<sup>72</sup> Ministry of Housing, Communities and Local Government, Licence: House in Multiple Occupation (2018)

<sup>73</sup> Ibid.

<sup>74</sup> Ministry of Housing, Communities and Local Government, Selective licensing in the private rented sector: a guide for local authorities (2015)

<sup>75</sup> Newham Council, Borough wide Property Licensing 2016/17 (2016); London Borough of Bexley, Rent it Right – promoting Bexley's private renting (2018)

# Improve Health and Wellbeing and Build Community Networks

Physical and mental health are integral to a person's overall wellbeing, but if not maintained, can be significant barriers which can prevent people from being able to realise their full potential at all stages of their lives. Poor physical health can contribute to, or even worsen, mental health (and vice versa) contributing to significant problems such as social isolation. Other factors such as financial stress, insecure work and poor quality and expensive housing are also important<sup>76</sup> to wellbeing. Communities have a strong influence on our lives, providing the social inclusion and support to motivate people to live outward looking and rewarding lives. Research has drawn attention to the impact of growing up and living in deprived areas, where life expectancy is much lower.<sup>77</sup> Therefore, supporting communities to be at the centre of initiatives to improve health and wellbeing can be seen to make a valuable contribution to the social mobility of those living in these areas.

Poor physical health can be the result of a number of factors such as: lack of exercise, unhealthy eating,<sup>78</sup> disease, illness or injury, and can lead to an exacerbation of existing conditions and a range of further health problems which can become life threatening. The increased rate of childhood obesity in the Royal Borough of Greenwich is particularly worrying, especially given the links to deprivation and poverty.<sup>79</sup> In 2017/18, 26.5% of reception-aged children in the Borough were overweight or obese, rising to 40.5% of children starting secondary school. The Royal Borough of Greenwich currently offers weight management programmes for school-aged children. However, there is a need to build on these early interventions to further encourage active lifestyles in communities. Regular and fun exercise for up to one hour a day can help to keep children happy and healthy, also supporting their mental health and overall wellbeing. Instilling this behaviour at a young age encourages healthier habits later on in life. In Greenwich, where there are highly populated areas without convenient access to green spaces, the availability of activities can sometimes be limited.

Play Streets is an initiative where residential roads are closed to traffic for a few hours each week, enabling children to play close to their homes and in their neighbourhoods. These have been set up in the past couple of years by parents who volunteer to monitor the children and let cars in and out of the street, as necessary. These have a positive impact in encouraging play and increasing the likelihood of children achieving one hour of exercise a day. These also help communities to interact and become better connected, as parents and children mix more widely. A survey by Play Out found there to be an increase in other social activities as a result of Play Streets, including Christmas parties and play dates.

However, the uptake of the scheme has been predominantly in the more affluent areas of the Borough – Greenwich, Blackheath and Charlton. There is currently very limited or no uptake in more deprived areas, where there is also a lower rate of physical activity.

<sup>76</sup> These are explored further in the Financial Resilience, Support for Underemployed and Help at Home and Build More Social and Affordable Homes and Improve the Quality of Housing themes

<sup>77</sup> Joseph Rowntree Foundation, UK Poverty 2018 (2018)

<sup>78</sup> Food poverty and actions to address this are explored further in the Help at Home section of this Delivery Plan

<sup>79</sup> NHS, Children from poorer backgrounds more affected by rise in childhood obesity (2018)

## Recommendation 22

**Increase the number of Play Streets in the Borough and develop a 'Play Estate' scheme in areas with high deprivation and low physical activity.**

The Council is in the process of developing an understanding of areas of the Borough with levels of high deprivation and low physical activity, to identify suitable streets and estates for a proactive expansion of the Play Streets scheme. Communities living in these areas would benefit from regular Play Streets, which encourage accessible and fun activities for children. The Council will reach out to residents in these areas, targeting them through social media and other forms of advertising to encourage sign up to the scheme.

To incentivise uptake of the scheme, the Council would look to provide a pack of basic games and play equipment to communities who organise Play Streets.

Additional support could be provided from the proposed Sports Coaching programme, as outlined in recommendation 10.

It is important that healthy activities and play spaces are promoted more widely around the Borough, to incorporate healthy living into the lives of children and families as much as possible. It is important to map the current provision of play and activities available, including understanding how accessible these are for hard-to-reach groups, and identify gaps and barriers in provision.

## Recommendation 23

**Develop a Borough-wide Play Strategy.**

The Strategy will look at ways in which the Council can encourage participation in play, through improving and increasing access to spaces, activities and services. The overall aim is to improve physical activity levels of children and families more widely. This further helps to reduce social isolation, encouraging the gathering of children, parents and carers, fostering relationships and reducing loneliness.

The Strategy will encourage a cross-directorate approach to play so that it can be integrated into decisions made, such as planning applications and regeneration programmes. This would help the development of community networks through activities and shared spaces, bringing people together and revitalising communities. Integrating play as part of daily life, will help to support children and families' physical and mental wellbeing.

Currently, there is limited information on the levels of physical activity of residents in the Borough. To help measure the impact of schemes like Play Streets, and the Council's wider services related to physical activity, it is necessary to improve our understanding of participation rates of physical activity in the Borough.

## Recommendation 24

Expand the scope of the Residents' Survey or use another suitable route to improve data collection on levels of physical activity in the Borough, to understand the effectiveness of current services and new schemes.

Questions on children's and adults' level of physical activity, and the barriers they may experience in becoming more active, should be measured through either the Residents' Survey or another suitable route.

Once survey results have been collated and compared to other equality information on protected characteristics, it will enable the Council and GLL to review current service provision and look at if there need to be changes to support uptake in physical activity.

For some residents, physical activity can become difficult later on in life. Poor physical health and difficulty with mobility can lead to social isolation as this can limit a person's interaction with their community. There are high levels of social isolation within the older population, especially for those living in care homes.<sup>80</sup> This can contribute to loneliness, which can have a detrimental impact on health. Research in recent years has compared the health implications from loneliness to the equivalent of smoking 15 cigarettes a day.<sup>81</sup> Finding ways to increase social interaction and access to the community for this group is therefore essential.

Studies have highlighted the benefits of linking nurseries with care homes for children and elderly people to mix for intergenerational activities. These benefits include decreasing loneliness, delaying mental decline and, in turn, reducing potentially life-threatening illnesses in older populations. For children, activities such as this have been found to improve their behaviour, language development, reading and social skills. Moreover, many children do not have significant connections to the older generation with the interactions providing them with valuable insight in to life from a different perspective.

<sup>80</sup> Age UK, Loneliness in later life (2015)

<sup>81</sup> Campaign to End Loneliness, About loneliness (2018)

## Recommendation 25

Establish a set of intergenerational activities, beginning with linking nursery classes and residential care home residents.

The first step to establish intergenerational activities in the Borough, is to link a nursery class with a local care home and arrange visits and activities designed for the benefit both for the nursery children and the care home residents.

These activities will be developed in conjunction with the curriculum manager in the nursery and the activities manager in the care home. The activities will be structured using the Early Years Foundation Stage Framework so they will ensure that they feed into the learning and development of the children.

An essential part of this project is that the meetings between the children and care home residents happen on a regular basis. Research has shown that the greatest benefit for both parties occurs when they take place regularly and consistently. Additionally, this would separate it from other visits that may take place on an ad hoc basis. To this end, it is expected that the visits are set up to take place weekly to produce the best results and enable relationships to develop between the children and the care home residents.

Further benefits of this initiative could be obtained by expanding the scope beyond nursery aged children through the incorporation of primary and secondary schools. For primary schools, the focus could be on activities where the residents support the children in learning, such as reading, writing and arithmetic. Secondary schools however, could encourage children to volunteer to take part in sessions with care home residents. Activities for this group could be much more varied and could include: sharing digital skills (building on the community digital champion model of recommendation 13), sharing of past experiences and cooking classes.<sup>82</sup>

<sup>82</sup> The Guardian, How the elderly can help the young – and help themselves (2019)

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