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Making ends meet in Leicester

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Making ends meet in Leicester



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Centre for Research in Social Policy
Loughborough University

with the Oxford Centre for Social Inclusion

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1 Introduction

The UK has seen an unprecedented decline in living standards over the past five years, with earnings falling in real terms from their peak in 2009 and increased levels of un- and under-employment over this period. While in recent months the number of unemployed and underemployed has started to fall, as has the number of workless households, the labour market is in a different state compared to its pre-recession form. There has, for example, been an increase in the incidence of zero hours and temporary contracts, which tend to bring with them low pay and insecurity. So although the number of people working has started to pick up, work is paying less, relative to living costs, than it used to. For this and other reasons, and for the first time on record, the majority of people in poverty have at least one person working in their household, rather than being in households comprising retired people or non-working people or working age (MacInnes et al., 2013, p26).

These conditions - higher unemployment, job insecurity and falling real-terms incomes - have all contributed to the difficulties many households face in terms of making ends meet. They have been further exacerbated by fiscal constraints causing reduced support at a national and local level. This has involved real terms reductions in the value of many benefits and tax credits on which low-income households depend. In combination, these factors have contributed to an increase in the number of households, across the income range, who are struggling to achieve an acceptable standard of living.

This report explores what are emerging as some of the key challenges facing the population of Leicester in this environment. It starts by identifying the defining characteristics of the city and significant demographic trends over recent years. It then looks at the national and regional context in term of changes in the number of people who are below a minimum standard of acceptable income, and which groups are most affected. The report then considers who in Leicester is most vulnerable - in terms of different groups and different parts of the city - focusing on five key drivers of income inadequacy:

(1) Families in Leicester are finding it hard to make ends meet as benefit cuts start to bite;

(2) Households without work in Leicester must cope on benefits at a level well below what they need;

(3) Low pay drives low income for many families and increases the risk of poverty;

(4) Insufficient housing support has created a new form of acute deprivation; and

(5) Within the city, deprivation and low income are concentrated in particular wards.

2 The Leicester context – a city of demographic diversity[1]

A youthful city …

Running counter to national and regional trends of an increasingly ageing population, Leicester has seen a growth in the proportion of the population under 30 and a decrease in the proportion over 65. According to the census in 2011, 47 per cent of the population of Leicester were under 30, an increase from 45 per cent in 2001. This is in contrast to the figure for the East Midlands where, in 2011, 37 per cent of the population were under 30 (the figure was unchanged at 38 per cent for England in both 2011 and 2001). Within the East Midlands, only Nottingham has a lower median age. As **Table 1** shows, only 11 per cent of the Leicester population were over the age of 65 in 2011, a decrease from 14 per cent in 2001. Within the East Midlands as a region, 17 per cent of the population were aged over 65 in 2011, while in England the proportion was 16 per cent in both 2011 and 2001.

It is clear from Table 1 that there is significant variation in terms of age structure across Leicester's twenty-two wards. **Figures 1** and **2** show the distribution and concentration of children (aged 0-15 years) and adults aged 65 and over within Leicester. There are four wards within Leicester where more than one quarter of the population is aged 15 or under and fifteen wards where the proportion of the population under the age of 15 exceeds the average figure for England. In contrast there are only four wards where the proportion of the population aged over 65 exceeds the average figure for England of 16 per cent and only one ward (Evington) where the proportion of the population aged over 65 accounts for more than one fifth of the total population.

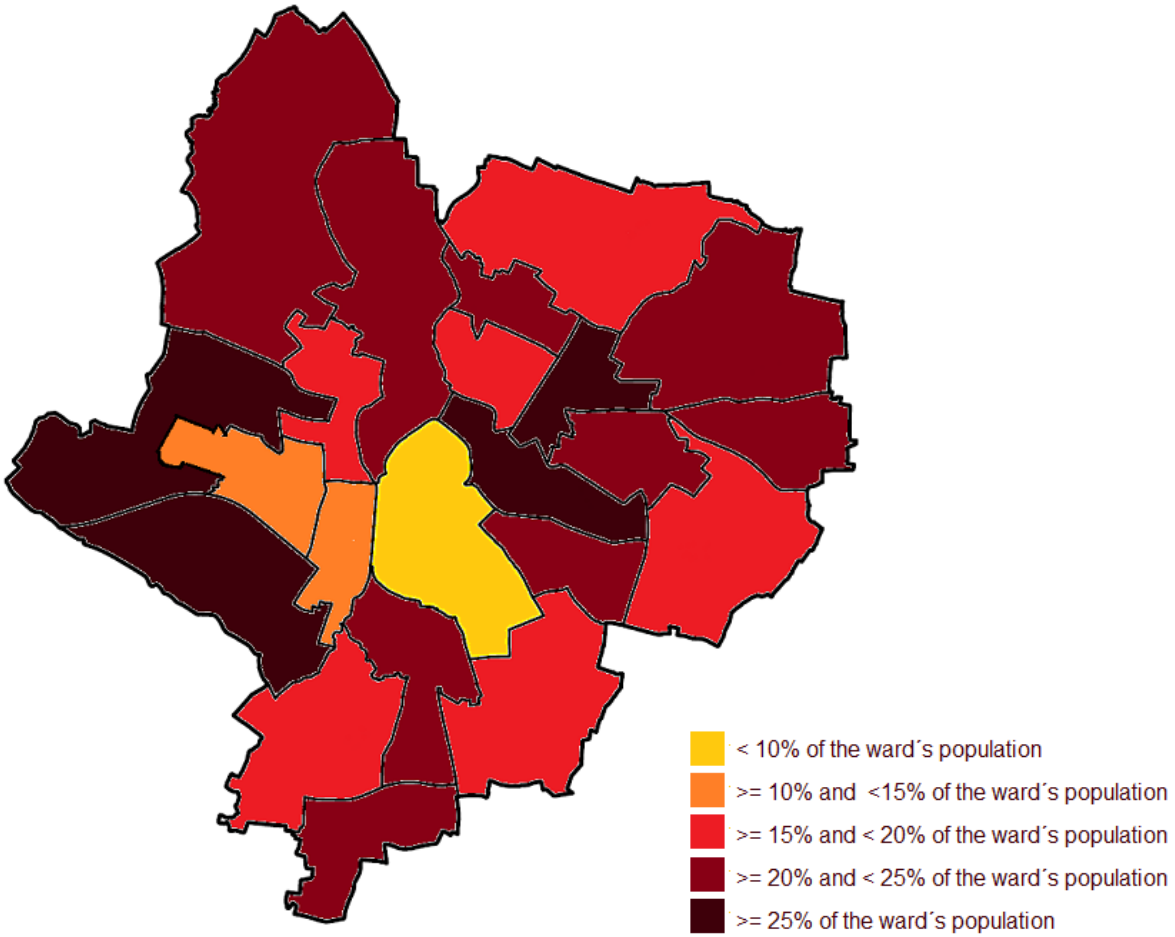
[1] Unless stated otherwise, all of the figures used in Section 2 are from the 2001 and 2011 censuses, available via: www.ons.gov.uk/ons/guide-method/census/2011/census-data/index.html and www.ons.gov.uk/ons/guide-method/census/2011/census-data/2001-census-data/index.html

Table 1 Total population and distribution by age groups (2011)

	Total population	Children (0-15 yrs)		Population aged 16 to 64 years		Population aged 65 years and over	
England	**53,012,456**	**10,022,836**	**19%**	**34,329,091**	**65%**	**8,659,639**	**16%**
East Midlands	**4,533,222**	**838,455**	**19%**	**2,921,819**	**64%**	**772,765**	**17%**
Leicester	**329,839**	**69,279**	**21%**	**223,344**	**68%**	**37,215**	**11%**
Leicester Wards (ordered by percentage of children)							
Spinney Hills	25,571	7,122	28%	16,244	64%	2,205	9%
Charnwood	13,291	3,661	28%	8,474	64%	1,156	9%
New Parks	17,124	4,572	27%	10,355	60%	2,200	13%
Braunstone Park and Rowley Fields	18,173	4,569	25%	11,470	63%	2,134	12%
Coleman	14,669	3,650	25%	9,710	66%	1,309	9%
Humberstone and Hamilton	18,854	4,686	25%	12,158	64%	2,010	11%
Beaumont Leys	16,480	4,066	25%	11,226	68%	1,188	7%
Eyres Monsell	11,520	2,831	25%	7,005	61%	1,684	15%
Stoneygate	20,390	4,690	23%	13,920	68%	1,780	9%
Abbey	14,926	3,291	22%	9,728	65%	1,907	13%
Thurncourt	10,596	2,241	21%	6,363	60%	1,992	19%
Freemen	10,949	2,285	21%	7,743	71%	921	8%
Belgrave	11,558	2,334	20%	7,931	69%	1,293	11%
Rushey Mead	15,962	3,039	19%	10,573	66%	2,350	15%
Evington	11,133	2,116	19%	6,786	61%	2,231	20%
Fosse	13,072	2,471	19%	9,306	71%	1,295	10%
Aylestone	11,151	2,052	18%	7,261	65%	1,838	16%
Latimer	12,457	2,223	18%	8,563	69%	1,671	13%
Knighton	16,805	2,964	18%	10,898	65%	2,943	18%
Western Park	10,609	1,591	15%	7,511	71%	1,507	14%
Westcotes	11,644	1,405	12%	9,643	83%	596	5%
Castle	22,901	1,420	6%	20,476	89%	1,005	4%

Source: Census 2011

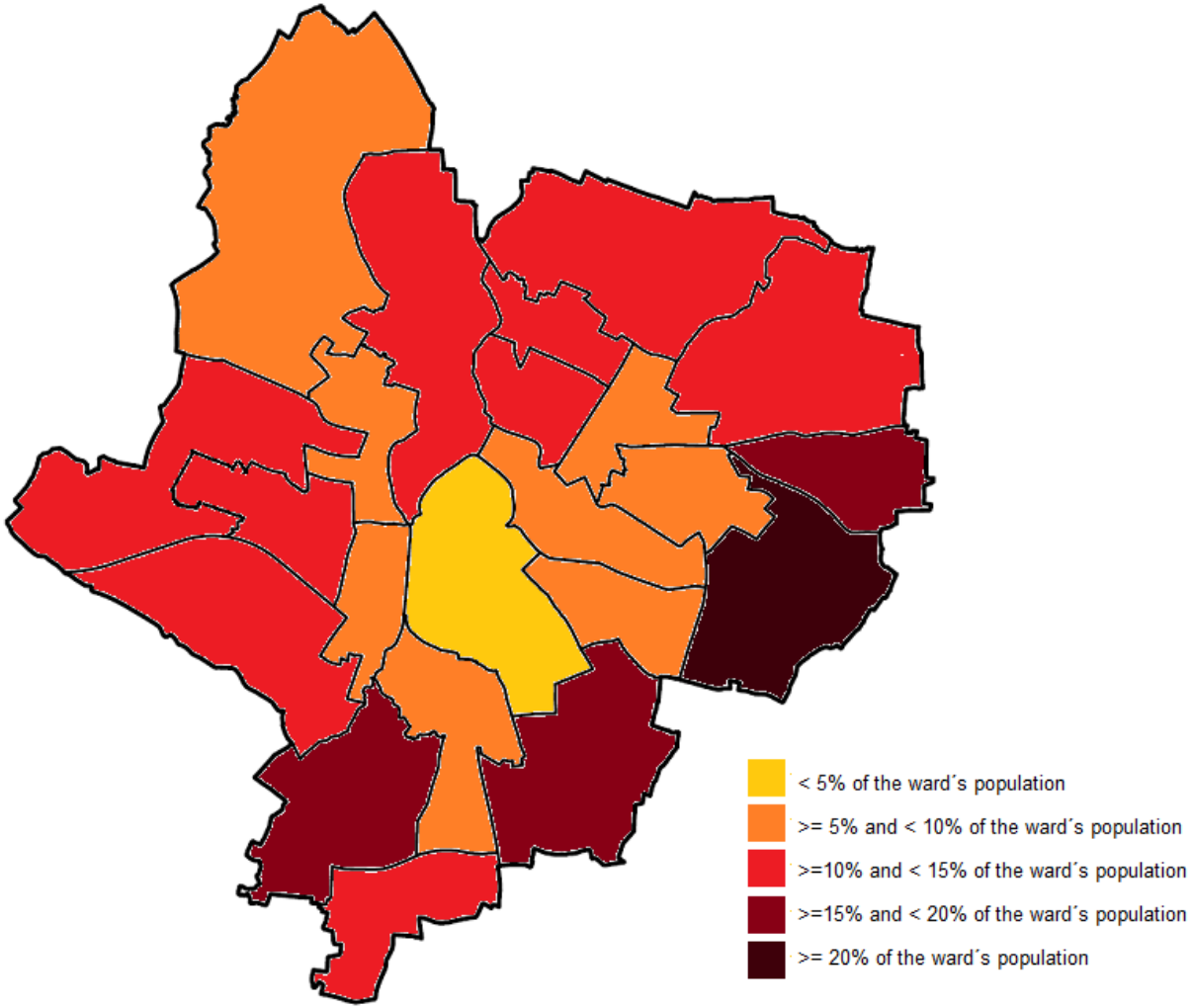
Figure 1 The concentration of children (0-15yrs) in Leicester



	Children 0-15 years
England	**18.91%**
East Midlands	**18.50%**
Leicester	**21.00%**
Spinney Hills	27.85%
Charnwood	27.54%
New Parks	26.70%
Braunstone Park and Rowley Fields	25.14%
Coleman	24.88%
Humberstone and Hamilton	24.85%
Beaumont Leys	24.67%
Eyres Monsell	24.57%
Stoneygate	23.00%
Abbey	22.05%
Thurncourt	21.15%
Freemen	20.87%
Belgrave	20.19%
Rushey Mead	19.04%
Evington	19.01%
Fosse	18.90%
Aylestone	18.40%
Latimer	17.85%
Knighton	17.64%
Western Park	15.00%
Westcotes	12.07%
Castle	6.20%

Concentration of children: population aged 15 years and below as percentage of the total population in the ward. Source: Census 2011

Figure 2 The concentration of people aged 65+ in Leicester



	Population 65+
England	16.34%
East Midlands	17.05%
Leicester	11.28%
Evington	20.04%
Thurncourt	18.80%
Knighton	17.51%
Aylestone	16.48%
Rushey Mead	14.72%
Eyres Monsell	14.62%
Western Park	14.20%
Latimer	13.41%
New Parks	12.85%
Abbey	12.78%
Braunstone Park and Rowley Fields	11.74%
Belgrave	11.19%
Humberstone and Hamilton	10.66%
Fosse	9.91%
Coleman	8.92%
Stoneygate	8.73%
Charnwood	8.70%
Spinney Hills	8.62%
Freemen	8.41%
Beaumont Leys	7.21%
Westcotes	5.12%
Castle	4.39%

Concentration of 65+: population aged 65 years and above, as percentage of the total population in the ward. Source: Census 2011.

A growing city …

As well as having a relatively youthful population, Leicester is also a growing city, its population having increased from 279,921 in 2001 to 329,839 in 2011, an increase of 18 per cent over ten years. It is currently the city with the highest population in the East Midlands.

A city increasingly dependent on private rented housing …

Leicester has seen a significant increase in the proportion of its households within the private rented sector. The number of households in private rented accommodation has more than doubled from 12,958 to 27,999; 23 per cent of all households in Leicester are now in private rented accommodation compared with 12 per cent in 2001. The proportion of households in the private rented sector in Leicester is significantly higher than for England as a whole where 17 per cent are housed within this sector, and the East Midlands where 15 per cent are in private rented accommodation. Over the same period, the total number of households within the social rented sector has only seen a slight decrease from 31,908 in 2001 to 31,270 in 2011. The proportion of households now in the social rented sector has fallen from 28 per cent in 2001 to 25 per cent in 2011; the proportion of households in local authority owned social housing has fallen from 21 per cent in 2001 to 17 per cent in 2011. These figures capture a substantial change in the housing mix of the city and bring with them significant challenges for lower income households, in terms of their ability to meet their housing needs within the social rented sector which in turn has a direct impact on their ability to make ends meet.

An ethnically super-diverse city …

Leicester is an ethnically diverse city with a composition that stands in stark contrast both to the rest of the East Midlands and to England as a whole. As **Table 2** shows, 85 per cent of the population in England are in the White ethnic group, with 89 per cent defined as White within the East Midlands. In Leicester, just over half of the population are White, and more than a third (37 per cent) are in the Asian ethnic group. Compared with national and regional figures, Leicester also has a higher Black ethnic group population and a higher percentage classified in other ethnic groups.

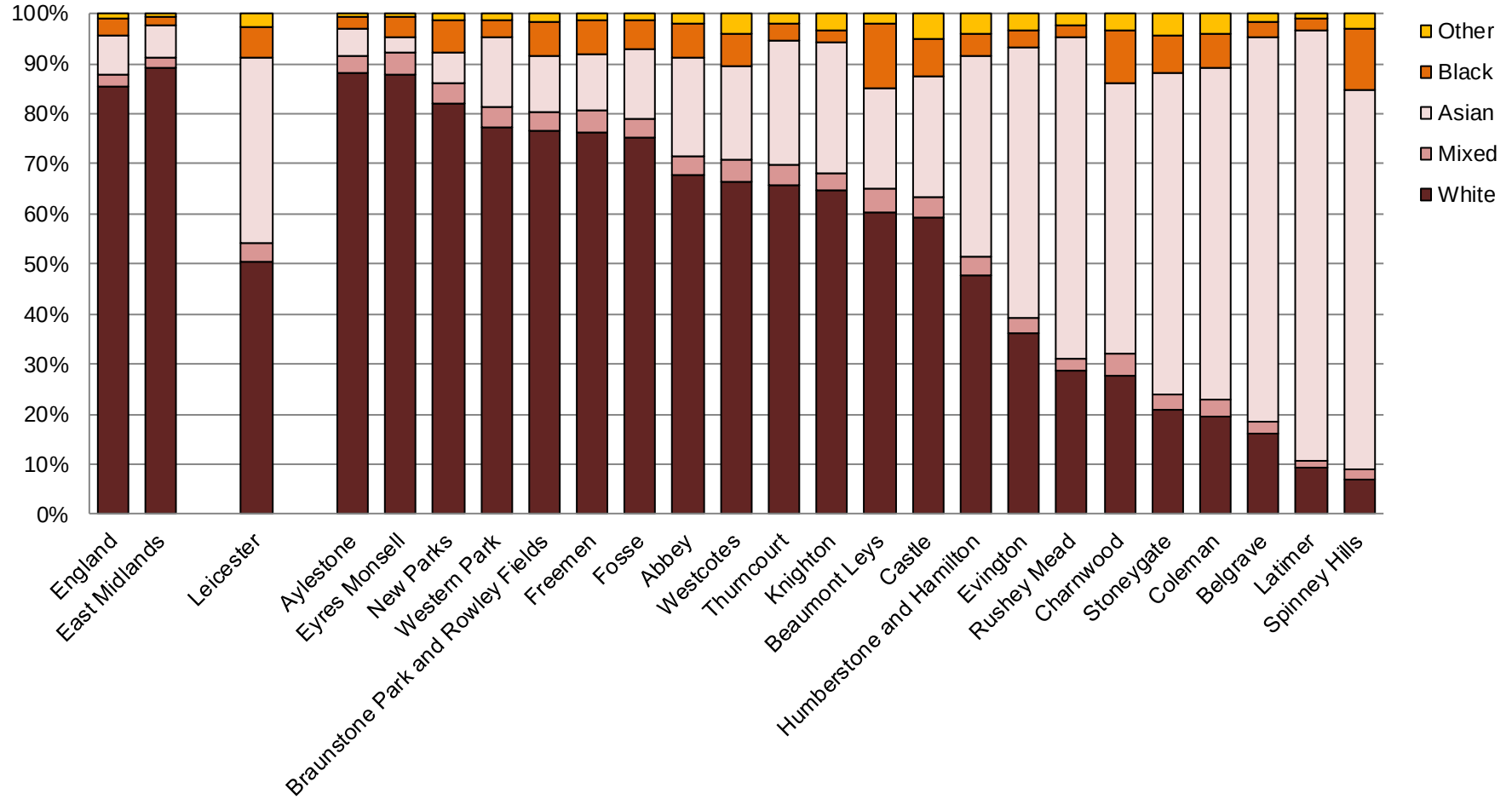
Table 2 The ethnic composition of Leicester

	% of the population				
	White	**Mixed**	**Asian**	**Black**	**Other**
England	**85.4**	**2.3**	**7.8**	**3.5**	**1.0**
East Midlands	**89.3**	**1.9**	**6.5**	**1.8**	**0.6**
Leicester	**50.5**	**3.5**	**37.1**	**6.2**	**2.6**
Abbey	67.7	3.7	19.8	6.9	2.0
Aylestone	88.1	3.5	5.5	2.3	0.5
Beaumont Leys	60.3	4.8	20.1	12.7	2.1
Belgrave	16.3	2.3	76.8	2.9	1.8
Braunstone Park and Rowley Fields	76.8	3.7	11.2	6.8	1.5
Castle	59.2	4.1	24.2	7.6	4.9
Charnwood	27.7	4.3	54.2	10.4	3.4
Coleman	19.4	3.6	66.3	6.7	4.0
Evington	36.3	2.8	54.0	3.5	3.5
Eyres Monsell	88.0	4.1	3.1	4.3	0.5
Fosse	75.1	4.0	13.9	5.7	1.4
Freemen	76.2	4.7	11.1	7.0	1.1
Humberstone and Hamilton	47.6	3.8	40.2	4.4	4.1
Knighton	64.6	3.4	26.3	2.5	3.2
Latimer	9.3	1.5	86.0	2.4	0.9
New Parks	82.2	3.8	6.2	6.6	1.2
Rushey Mead	28.8	2.2	64.5	2.4	2.2
Spinney Hills	6.9	2.2	75.8	12.1	3.1
Stoneygate	20.9	3.0	64.2	7.6	4.3
Thurncourt	65.7	4.2	24.7	3.6	1.9
Westcotes	66.3	4.7	18.7	6.2	4.2
Western Park	77.3	4.0	13.9	3.4	1.4

Source: Census 2011.

Table 2 also shows that there are eight wards within Leicester where more than 50 per cent of the population are Asian and three where more than three quarters are Asian. **Figure 3** shows the ethnic composition of different wards across the city.

Figure 3 The ethnic composition of Leicester



Source: Census 2011

A city with a distinctive employment profile…

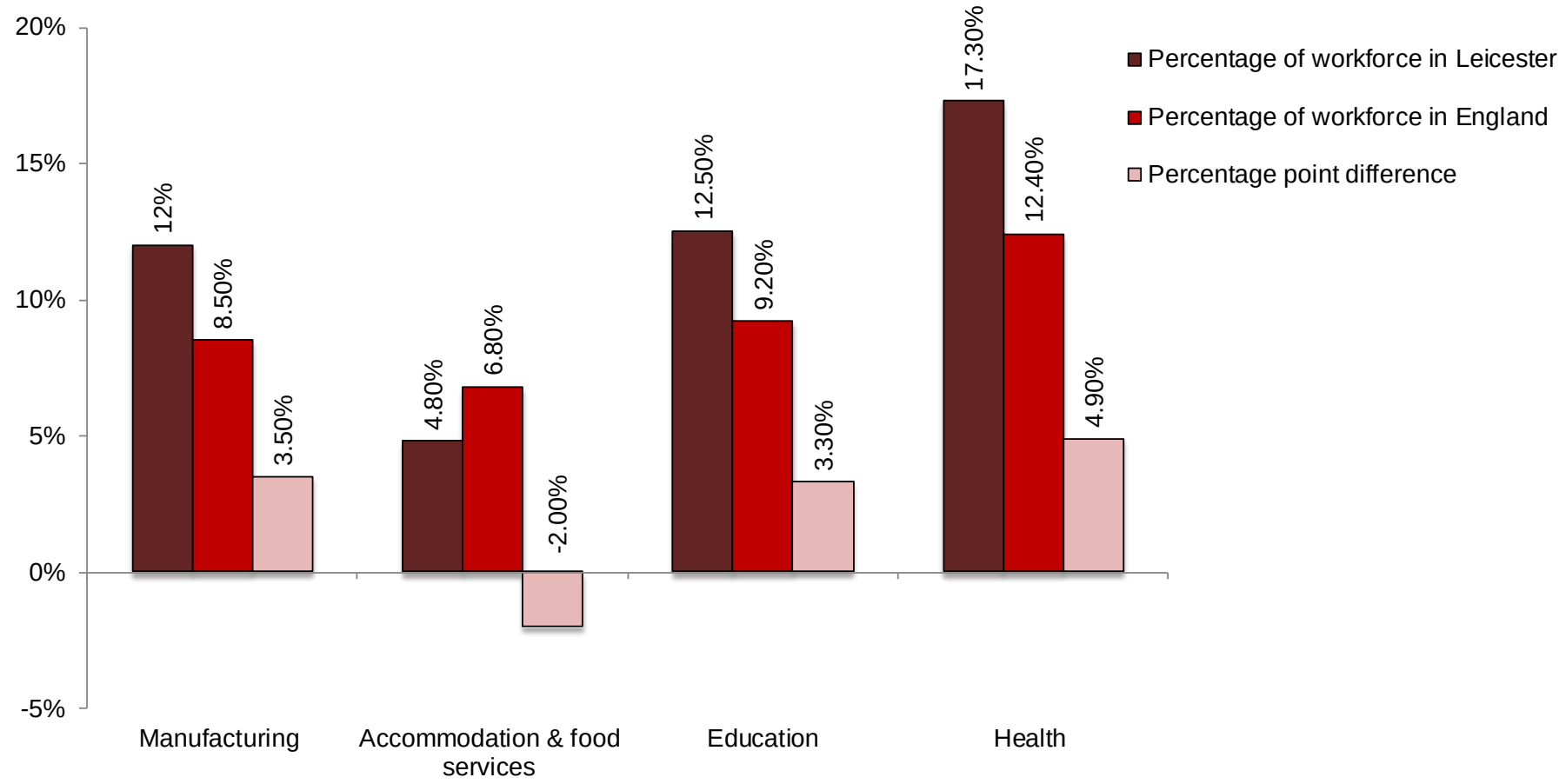
As **Table 3** and **Figure 4** show, Leicester has a different employment profile to the average in England. While no one sector dominates, Leicester retains a significantly larger manufacturing sector than the rest of the country. It also has large numbers working in health and education, due to its large hospitals and universities. On the other hand, there are comparatively fewer people working in accommodation and food services - which is the sector with the highest proportion of low-paid jobs.

Table 3 The employment profile for Leicester

Industry	Numbers employed in Leicester	Employment share in Leicester	Employment share in England
Mining, quarrying & utilities	4,000	2.5%	1.1%
Manufacturing	19,100	**12%**	**8.5%**
Construction	4,900	3.1%	4.7%
Motor trades	2,700	1.7%	1.8%
Wholesale	7,400	4.7%	4.2%
Retail	14,300	9%	10.2%
Transport & storage (inc postal)	4,400	2.8%	4.6%
Accommodation & food services	7,600	**4.8%**	**6.8%**
Information & communication	3,500	2.2%	4.1%
Financial & insurance	4,200	2.7%	3.9%
Property	1,600	1%	1.7%
Professional, scientific & technical	6,300	4%	7.8%
Business admin & support services	14,400	9.1%	8.2%
Public administration	10,300	6.5%	4.8%
Education	19,700	**12.5%**	**9.2%**
Health	27,400	**17.3%**	**12.4%**
Arts, entertainment, recreation & other services	6,500	3.2%	4.6%
Total	**158,400**	**100%**	**100%**

Source: BRES 2011 via Nomis (available at: http://www.llep.org.uk/index/downloads/filename/img_1370955370_4801.docx/catid/22/filetitle/industry-sector-structure.docx)
Figures rounded to nearest 100, so may not add due to rounding. Percentages calculated on raw data.

Figure 4 Employment share differences between Leicester and England – selected sectors



Source: BRES 2011 via Nomis,
Figures rounded to nearest 100, so may not add due to rounding. Percentages calculated on raw data.

3 A broader context of changing living standards – the numbers living below a Minimum Income Standard – who is at greatest risk?

Since 2009, household incomes have fallen in real terms and this has made it harder for many low-income households to make ends meet. The official poverty line of 60 per cent of median income does not measure this phenomenon well, since if all incomes fall evenly, relative poverty will not change. An alternative indicator is the change in numbers falling below the Minimum Income Standard (MIS), based on detailed research showing the things members of the public think that households need in order to have a socially acceptable living standard (Padley and Hirsch 2014; Padley and Hirsch 2013).

Using data from the Family Resources Survey, it is possible to monitor how many people fall below the MIS benchmark, and how this has changed since MIS began in 2008. Between 2008/9 and 2011/12 the risk of having insufficient income rose for all groups, but this risk is not distributed evenly across different household types. In a period with high unemployment and where the cost of essentials is rising more steeply than earnings, young working-age adults living alone have seen a sharp increase in the risk of having an inadequate income. We are also now seeing the first signs of the impact of cuts in tax credit entitlements and freezes to benefits: both couples with children and lone parent households are facing a growing risk of falling below MIS, although this risk remains significantly greater for lone parents.

Overall:

- Of the 4.1 million individuals living in **single working-age** households in the UK, 1.5 million (36 per cent) lacked the income required for an adequate standard of living in 2011/12, up from 1.12 million (29 per cent) in 2008/9.
- Of the eight million individuals living in **couple working-age** households without children in the UK, 1.1 million (13 per cent) lacked the income required for an adequate standard of living in 2011/12, up from 791,000 (10 per cent) in 2008/9.
- Of the 3.2 million individuals living in **lone parent households with between one and three children** in the UK, 2.1 million (67 per cent) lacked the income

required for an adequate standard of living in 2011/12, a similar number but slightly higher percentage than in 2008/9 (65 per cent).

- Of the 16.7 million individuals living in **couple households with between one and four children,** in the UK, 4.7 million (28 per cent) lacked the income required for an adequate standard of living in 2011/12, up from 3.8 million (24 per cent) in 2008/9.
- Of the 9.3 million individuals living in **pensioner households,** in the UK, 799,000 (nine per cent) lacked the income required for an adequate standard of living in 2011/12, up from 653,000 (seven per cent) in 2008/9.

Minimum Income Standard (MIS) in brief

What is MIS?

The Minimum Income Standard (MIS) is the income that people need in order to reach a minimum socially acceptable standard of living in the UK today, based on what members of the public think. It is calculated by specifying baskets of goods and services required by different types of household in order to meet these needs and to participate in society.

How is it arrived at?

A sequence of groups has detailed negotiations about the things individuals would have to be able to afford in order to achieve an acceptable living standard. They go through all aspects of the budget, in terms of what goods and services would be needed, of what quality, how long they would last and where they would be bought. Experts check that these specifications meet basic criteria such as nutritional adequacy and, in some cases, feed back information to subsequent negotiation groups that check and amend the budget lists, which are then priced at various stores and suppliers by the research team. Groups typically comprise six to eight people from a mixture of socio-economic backgrounds, but all participants within each group are from the category under discussion. So parents with dependent children discuss the needs of parents and children, working age adults without children discuss the needs of single and coupled adults without children and pensioner groups decide the minimum for pensioners.

A crucial aspect of MIS is its method of developing a negotiated consensus among these socially mixed groups. It uses a method of projection, whereby group members are asked not to think of their own needs and tastes but of those of hypothetical individuals (or 'case studies'). Participants are asked to imagine walking round the home of the individuals under discussion, to develop a picture of how they would live, in order to reach the living standard defined below. While participants do not always start with identical ideas about what is needed for a minimum socially acceptable standard of living, through detailed discussion and negotiation opinions converge on answers that the group as a whole can agree on. Where this does not appear to be possible, for example where there are two distinct arguments for and against the inclusion or exclusion of an item, or where a group does not seem able to reach a satisfactory conclusion, subsequent groups help to resolve differences.

What does it include?

Groups in the original research defined MIS thus: 'A minimum standard of living in Britain today includes, but is more than just, food, clothes and shelter. It is about having what you need in order to have the opportunities and choices necessary to participate in society.'

Thus, a minimum is about more than survival alone. However, it covers needs, not wants, necessities, not luxuries: items that the public think people need in order to be part of society. In identifying things that everyone should be able to afford, it does not attempt to specify extra requirements for particular individuals and groups - for example, those resulting from living in a remote location or having a disability. So, not everybody who has more than the minimum income can be guaranteed to achieve an acceptable living standard. However, someone falling below the minimum is unlikely to achieve such a standard.

To whom does it apply?

MIS applies to households that comprise a single adult or a couple, with or without dependent children. It covers most such households, with its level adjusted to reflect their make-up. The needs of over a hundred different family combinations (according to numbers and ages of family members) can be calculated. It does not cover families living with other adults, such as households with grown-up children.

Where does it apply?

MIS was originally calculated as a minimum for Britain; subsequent research in Northern Ireland in 2009 showed that the required budgets there are all close to those in the rest of the UK, so the national budget standard now applies to the whole of the UK. This standard was calculated based on the needs of people in urban areas. A further project published in 2010 (Smith, Davis and Hirsch, 2010) looked at how requirements differ in rural areas. This information is also contained in the online Minimum Income Calculator (CRSP, 2014).

How is it related to the poverty line

MIS is relevant to the discussion of poverty, but does not claim to be a poverty threshold. This is because participants in the research were not specifically asked to talk about what defines poverty. However, it is relevant to the poverty debate in that almost all households officially defined as being in income poverty (having below 60 per cent of median income) are also below MIS. Thus households classified as being in relative income poverty are generally unable to reach an acceptable standard of living as defined by members of the public.

Who produced it?

The original research was supported by the Joseph Rowntree Foundation (JRF). It was conducted by the Centre for Research in Social Policy (CRSP) at Loughborough University in partnership with the Family Budget Unit at the University of York. Updating is being carried out by CRSP, again with JRF support. In 2011, the Family Budget Unit was wound up on the basis that the calculation of MIS takes forward its mission.

When was it produced and how is it being updated?

The original research was carried out in 2007 and the findings presented in 2008 were costed using April 2008 prices. Every July, new MIS figures are published, updated to April of the same year.

It is clear that certain groups have fared less well than others since 2008/9. Single person households saw a particularly sharp increase in the risk of low income and of very low income during this period; they have been hit by unemployment and rising rents. Over a third now live below MIS. Families with children had not seen any increase in the risk of being below MIS up to 2010/11; in the early part of recession, relatively few such families were workless, and their tax credits were still rising. However, in 2011/12, the proportion of families below the standard rose sharply, as benefit and tax credit cuts started to kick in. Pensioners remain the least likely to live below this standard.

Young adults are the most likely group to have incomes below MIS, with over a third of under-35s below the threshold and over one in ten below half of MIS. This risk has increased, and young singles have seen a particularly dramatic increase in their risk of having less than half of what they need: from nine to 25 per cent for under-35s living alone. The meagre resources that many young people have when living on their own helps explain why many feel that they cannot afford this choice, and live in

shared accommodation or with their parents. A parallel trend has been a growing proportion of low income and very low income households who live in the private rented sector. For low income households in this sector there is a greater risk that the full rent amount will not be covered by housing benefit, increasing the difficulties faced by these households in making ends meet. Moreover, there are now more households below half of MIS renting privately than in social housing, showing that the stereotype of the poorest people in the country living in council houses is out of date.

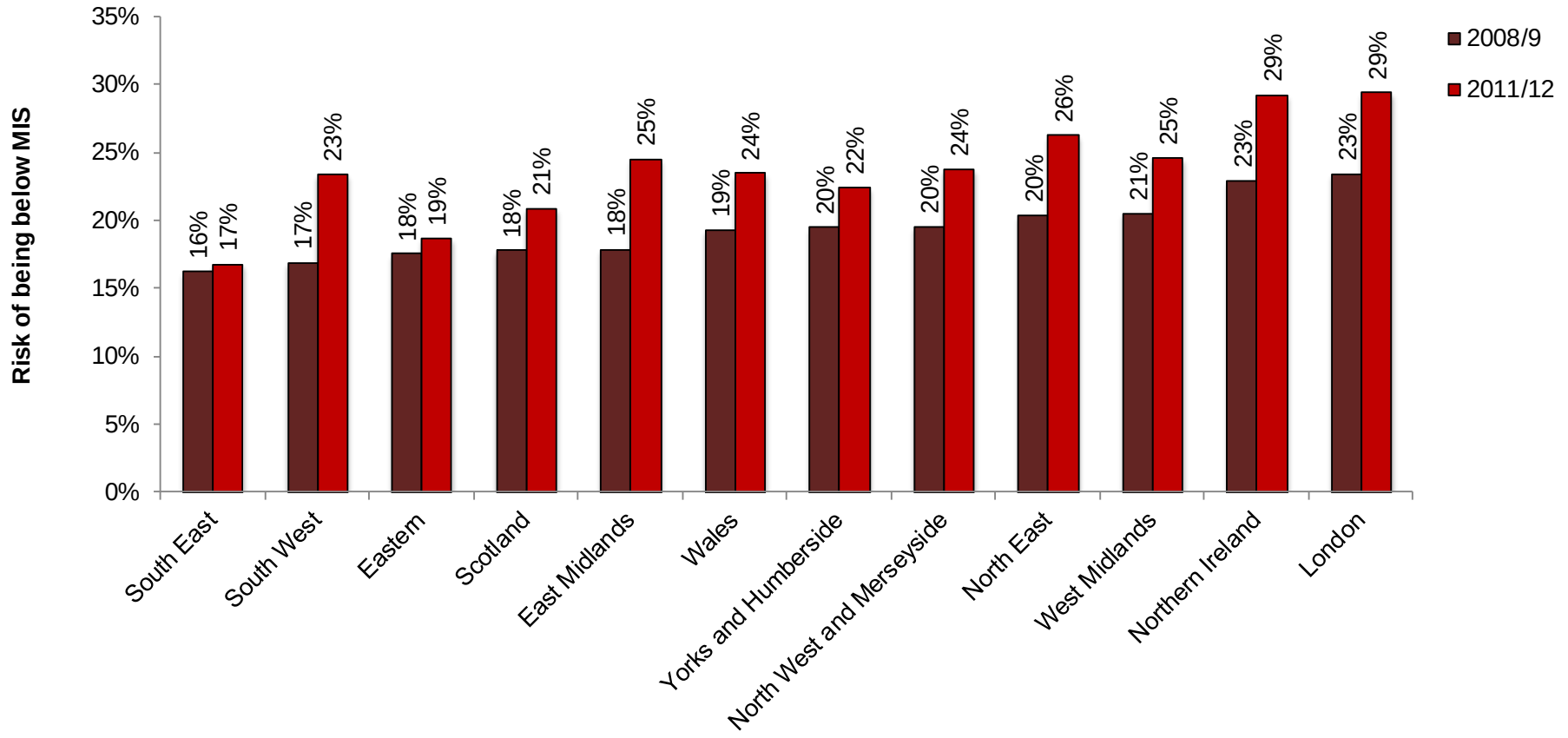
While groups with particular characteristics have fared less well than others, it is also apparent that in a number of regions the risk of having a low income has significantly increased between 2008/9 and 2011/12. **Figure 5** shows how the risk of having an income below MIS varies across the regions; the risk has increased most in the South West and the East Midlands where the risk of having an income below MIS has risen from less than one in five to one in four. There are a number of potential explanations for the increased risk facing households within the East Midlands:

- Between 2008/2009 and 2011/12 there was an increase in the proportion of workless households[2] within the East Midlands and a simultaneous fall in the proportion of households where all individuals aged 16 and over were in employment.
- This period also witnessed an increase in unemployment across the region.
- There was a fall in the total number of jobs within the East Midlands while at the same time the proportion of total jobs located within the low-paid service sector increased.

As well as looking at the risk across the region as a whole, it is possible to take a more detailed look at the risks of particular household compositions being below MIS within the East Midlands (**Figure 6**).

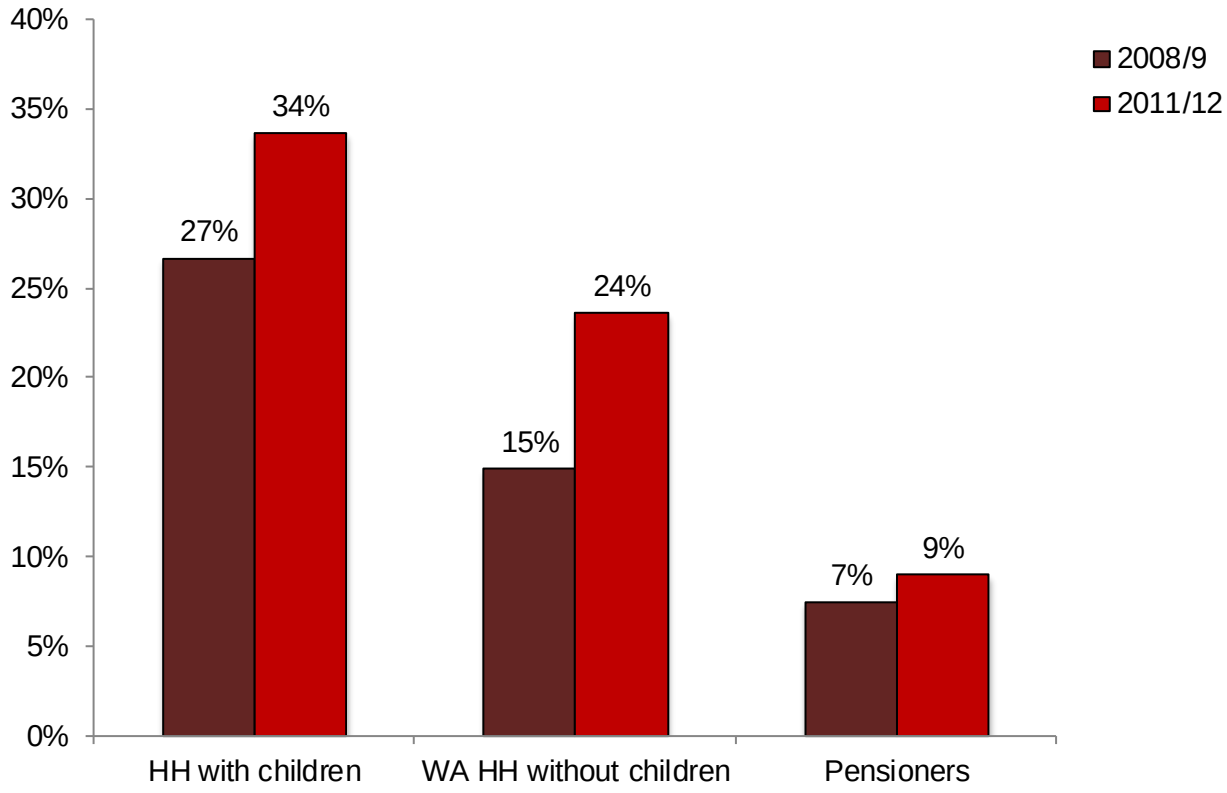
[2] A workless household is one that contains at least one person aged 16-64, where no-one aged over 16 is in employment.

Figure 5 The risk of having an income below MIS varies across regions and has increased most in the East Midlands and the South West



Source: Padley and Hirsch (2014)

Figure 6 **Numbers below the Minimum Income Standard in the East Midlands**



4 Five issues for Leicester

In this section, we link the risk factors identified in the national Minimum Income Standards work with the profile of Leicester. Although there is no survey of actual household income in Leicester, we look closely at which households have characteristics associated with having insufficient income.

i Families in Leicester are finding it hard to make ends meet as benefit cuts start to bite

Households with children in Leicester face a greater risk of struggling to make ends meet, especially those with a single parent, and these households are concentrated in certain areas …

As indicated in Section 2 above, Leicester has a higher proportion of children and a lower proportion of adults over the age of 65 when compared to both national and regional figures. Families with children, and especially those headed by lone parents, are significantly more likely than average to have incomes below MIS (See Padley and Hirsch 2014). Their risk is increasing due to cuts to benefits and tax credits relative to rising living costs.

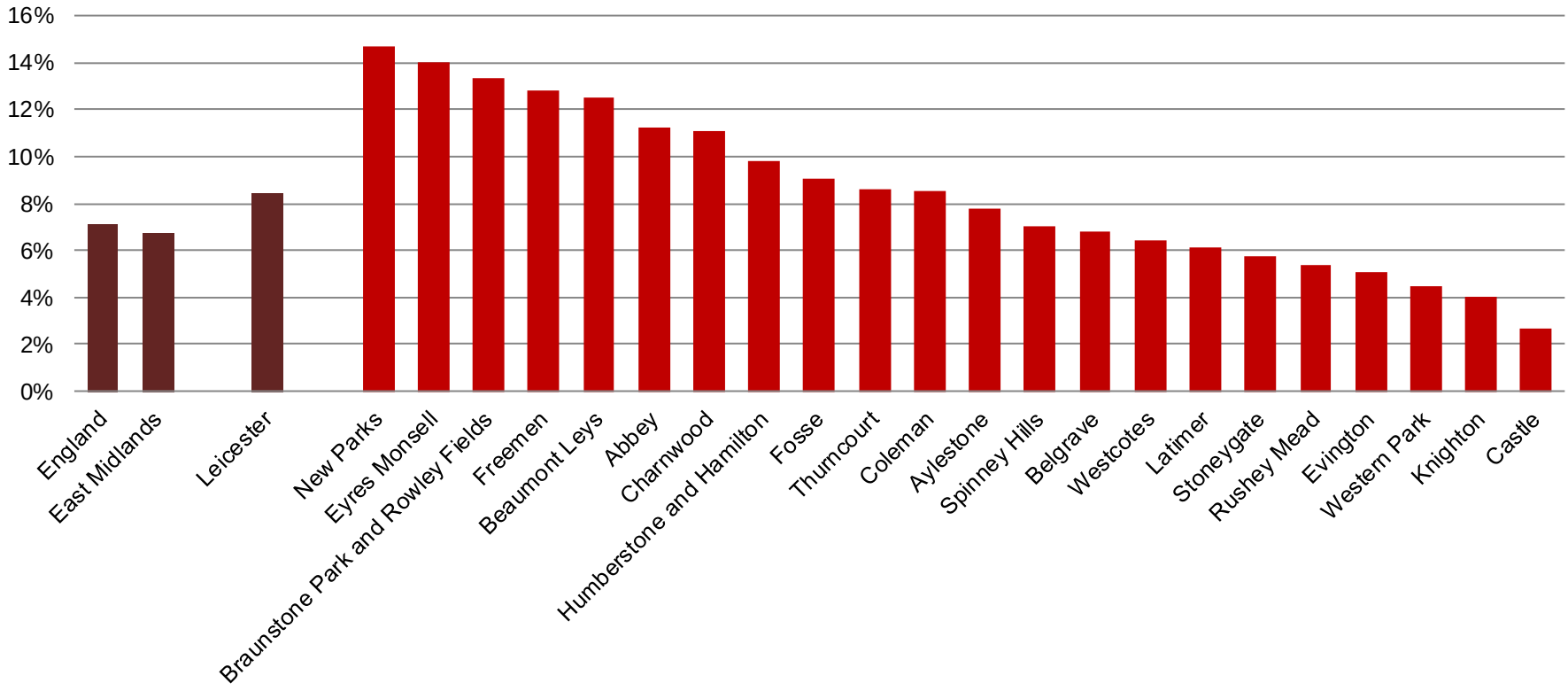
Nationally, individuals in households with children have a greater risk of being below MIS than those in working-age households without children - 35 per cent compared to 21 per cent in 2011/12, and this is similar in the East Midlands. Thus in wards with the greatest concentration of children, we can expect above-average numbers of households unable to make ends meet.

Indicator: High population of children	
Comparison (UK): risk of low income	In family with children **35%**
	Working age without children **21%**
	Pensioner **9%**
Leicester: Wards most affected (% of children – see Table 1 above)	Spinney Hills – 28%
	Charnwood – 28%
	New Parks – 27%

… Leicester has a higher than average percentage of lone parent households and these households are at greatest risk of having inadequate income …

The proportion of lone parent households in Leicester is higher than the national figure and seven out of the twenty-two wards in Leicester have more than one and a half times the national average figure (**Figure 7**).

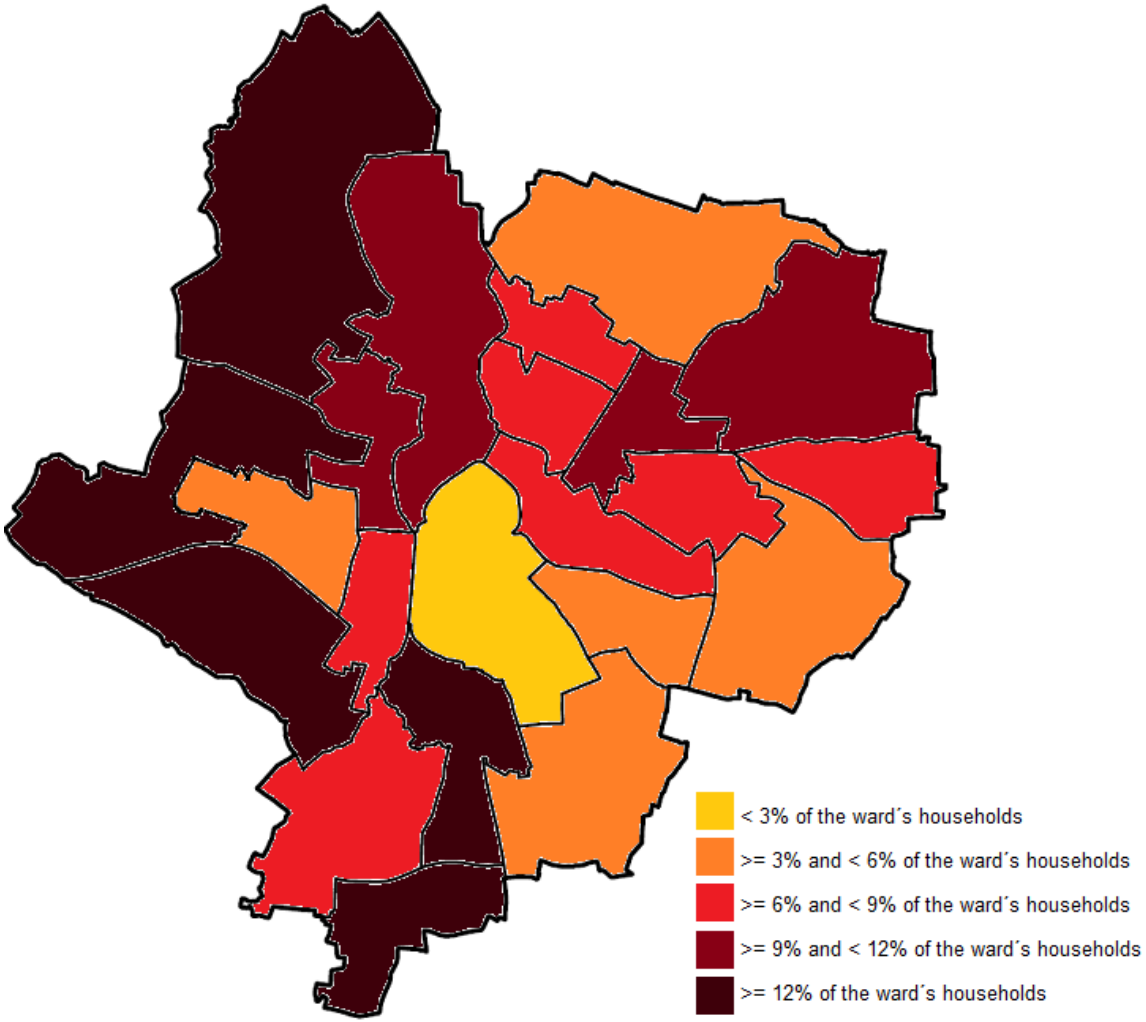
Figure 7 Lone parents with dependent children in Leicester (2011)



Source: Census 2011

We know that individuals in lone parent households face a particularly high and increasing risk of not being able to make ends meet. Within the East Midlands, the risk of individuals in lone parent households having an income below MIS is similar to the national figure of 67 per cent in 2011/12. This can be seen as an indication of the financial difficulties facing lone parents households.

Figure 8 The concentration of lone parent households in Leicester



	Lone-parent households
England	**7.13%**
East Midlands	**6.73%**
Leicester	**8.45%**
New Parks	14.69%
Eyres Monsell	14.01%
Braunstone Park and Rowley Fields	13.35%
Freemen	12.79%
Beaumont Leys	12.54%
Abbey	11.22%
Charnwood	11.07%
Humberstone and Hamilton	9.78%
Fosse	9.06%
Thurncourt	8.62%
Coleman	8.51%
Aylestone	7.77%
Spinney Hills	7.02%
Belgrave	6.78%
Westcotes	6.39%
Latimer	6.13%
Stoneygate	5.75%
Rushey Mead	5.34%
Evington	5.10%
Western Park	4.45%
Knighton	4.03%
Castle	2.68%

Lone-parent with dependent children: households containing a lone parent and at least one dependent child, as a proportion of the total number of households. Dependent children are those aged under 16, or aged 16 to 18 in full-time education, but excluding all children who have a spouse, partner or child living in the household. Source: Census 2011.

Indicator: High percentage of lone parents	
Comparison (UK): risk of low income	In lone parent household **67%**
	In any household with children **35%**
	In any household **25%**
Leicester: Wards most affected (% of all households with lone parents)	New Parks – 15%
	Eyres Monsell – 14%
	Braunstone Park and Rowley Fields – 13%

ii Households without work in Leicester must cope on benefits at a level well below what they need

Joblessness greatly increases the risk of poverty…

Dependence on out-of-work benefits creates a particularly great risk of having income below what a household needs. In 2013, basic benefit entitlements for working age households provided just under 60 per cent of the minimum income required by families with children and just under 40 per cent of those without children (although around 100 per cent of MIS for pensioners). Moreover, these amounts assume that housing costs are fully covered by the system. However in reality, out-of-work households who own their homes or do not have rent fully covered by Housing Benefit because of the bedroom tax or high private rents will have their disposable income reduced further below the minimum.

As at the national level, Leicester has witnessed a reduction in the proportion of households where no adults work: between 2001 and 2011 the percentage of households with no adults in employment fell from 39 per cent to 34 per cent.

However, unemployment rates within Leicester remain high compared to the regional and national figures at 15 per cent, nearly double the figure of 8 per cent nationally (**Table 4**). Leicester also has the highest rate in all cities across the East Midlands. Moreover, a lack of employment is widespread across Leicester. In seven out of twenty-two wards the percentage of the working age population who are claiming Jobseekers Allowance is more than twice the national rate.

Table 4 and **Figures 9a** and **9b** show that the pattern of worklessness in the city depends on which measure is taken. The unemployment rate is the number of

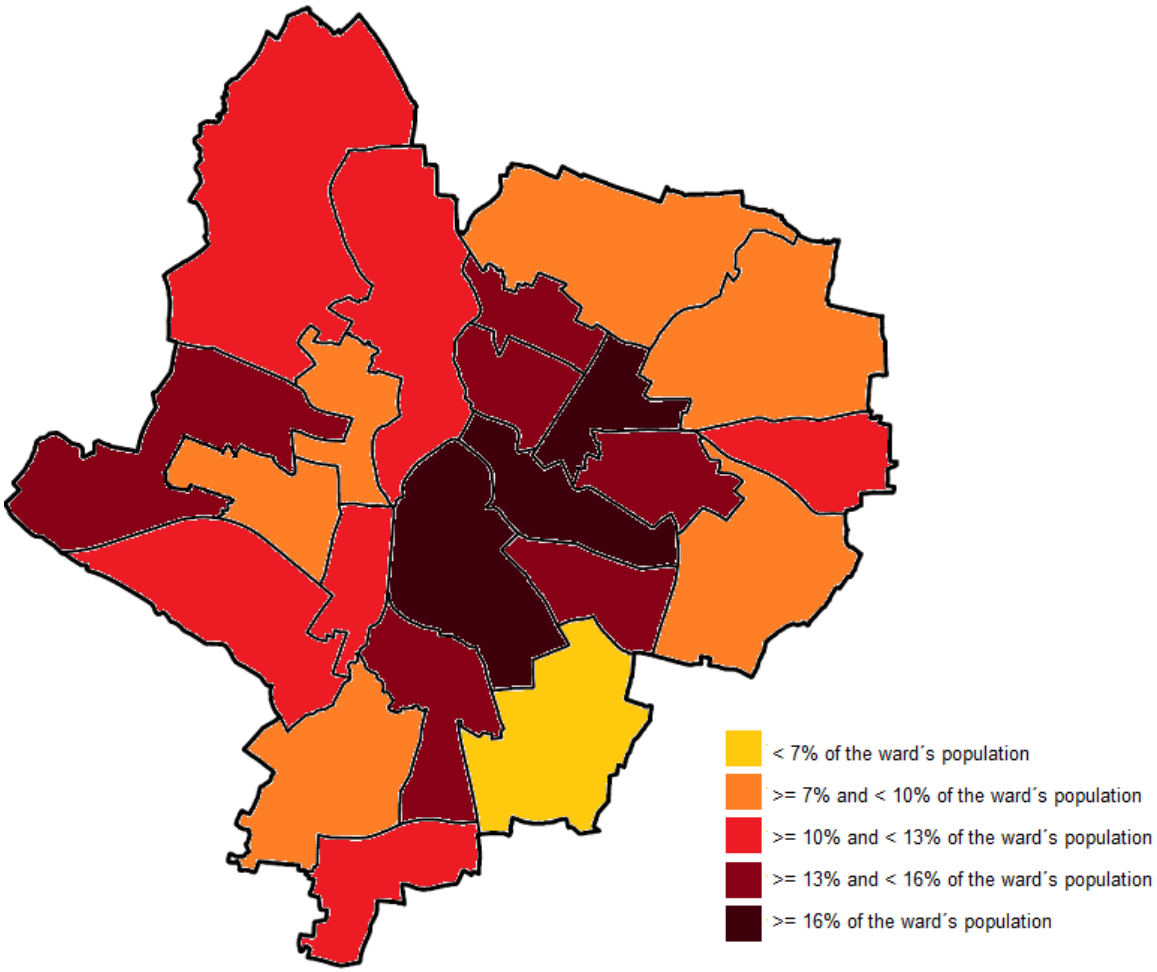
economically active adults who are unable to find work. The JSA rate is the proportion of the whole adult population claiming Jobseekers Allowance. An important difference between the two is that the unemployment rate is only expressed as a proportion of those who are in the labour market, rather than all working-age adults. This explains why in the centre of the city, in Castle ward, the unemployment rate is very high but the JSA rate below average. 57% of people between 16 and 64 living in this ward are students. Among the rest of the population, the risk of unemployment is high, but jobseekers make up a relatively small part of the whole ward population. Conversely, Eyres Monsell ward has below the Leicester average unemployment rate but one of the highest proportions of adults claiming JSA.

Table 4 Unemployment and claimants (DWP 2013)

	Unemployment (not working and seeking work as % of economically active population)[3]		JSA Claimants as % of working age population	
	2013		2013	
	Total 16+ (000s)	Rate (%)	Level (000s)	Proportion (%)
ENGLAND	**2,092**	**7.7**	**1,169**	**3.4**
EAST MIDLANDS	**177**	**7.7**	**97**	**3.3**
Derby	12	9.5	7	4.6
Nottingham	20	13.3	14	6.2
Leicester	24	15.3	12	5.5
Wards: Unemployment from 2011 census	Number	%	Number	%
Spinney Hills	1,713	17.4%	1,095	6.7%
Castle	1,794	16.7%	855	4.3%
Charnwood	903	16.4%	650	7.7%
Stoneygate	1,351	15.5%	860	6.2%
Coleman	991	14.8%	580	6.0%
New Parks	1,025	14.1%	780	7.5%
Freemen	683	13.8%	535	7.0%
Belgrave	731	13.3%	410	5.2%
Latimer	777	13.3%	370	4.3%
Abbey	909	12.9%	610	6.3%
Braunstone Park and Rowley Fields	1,046	12.8%	815	7.1%
Eyres Monsell	634	12.2%	515	7.3%
Westcotes	803	11.9%	520	5.5%
Beaumont Leys	992	11.7%	765	6.8%
Thurncourt	510	10.5%	295	4.6%
Fosse	673	8.9%	490	5.3%
Rushey Mead	728	8.9%	415	3.9%
Evington	456	8.6%	245	3.6%
Humberstone and Hamilton	802	8.5%	455	3.7%
Aylestone	441	7.3%	320	4.4%
Western Park	434	7.1%	255	3.4%
Knighton	549	6.2%	290	2.7%

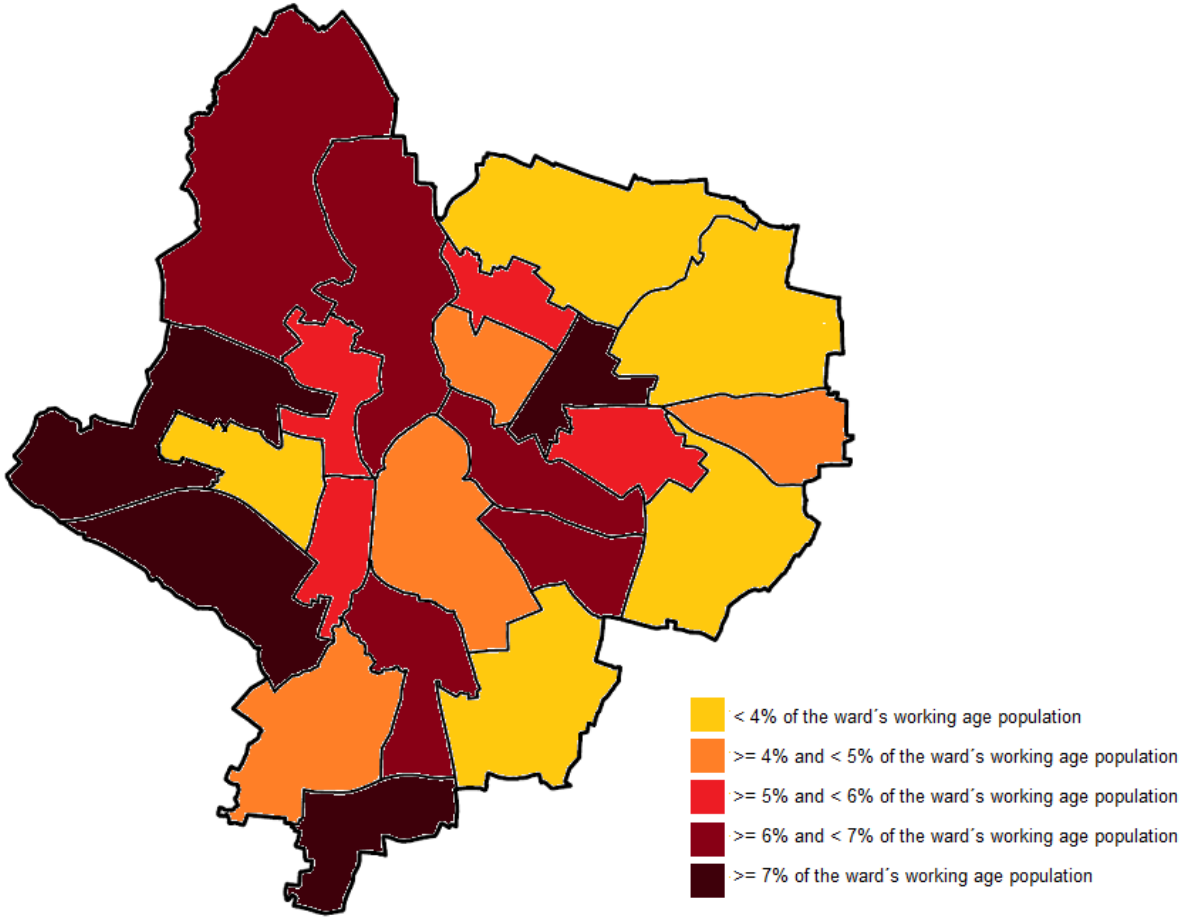
[3] Unemployment for 2013 is modelled, data provided by ONS. Unemployment for 2011 is based on the Census.

Figure 9a The concentration of unemployment in Leicester 2013



	Unemployment (2011 Census)
England	**7.40%**
East Midlands	**7.13%**
Leicester	**12.07%**
Spinney Hills	17.44%
Castle	16.71%
Charnwood	16.38%
Stoneygate	15.51%
Coleman	14.79%
New Parks	14.06%
Freemen	13.77%
Belgrave	13.34%
Latimer	13.30%
Abbey	12.87%
Braunstone Park and Rowley Fields	12.75%
Eyres Monsell	12.21%
Westcotes	11.90%
Beaumont Leys	11.70%
Thurncourt	10.53%
Fosse	8.91%
Rushey Mead	8.89%
Evington	8.60%
Humberstone and Hamilton	8.52%
Aylestone	7.34%
Western Park	7.12%
Knighton	6.24%

Figure 9b The concentration of JSA claimants in Leicester

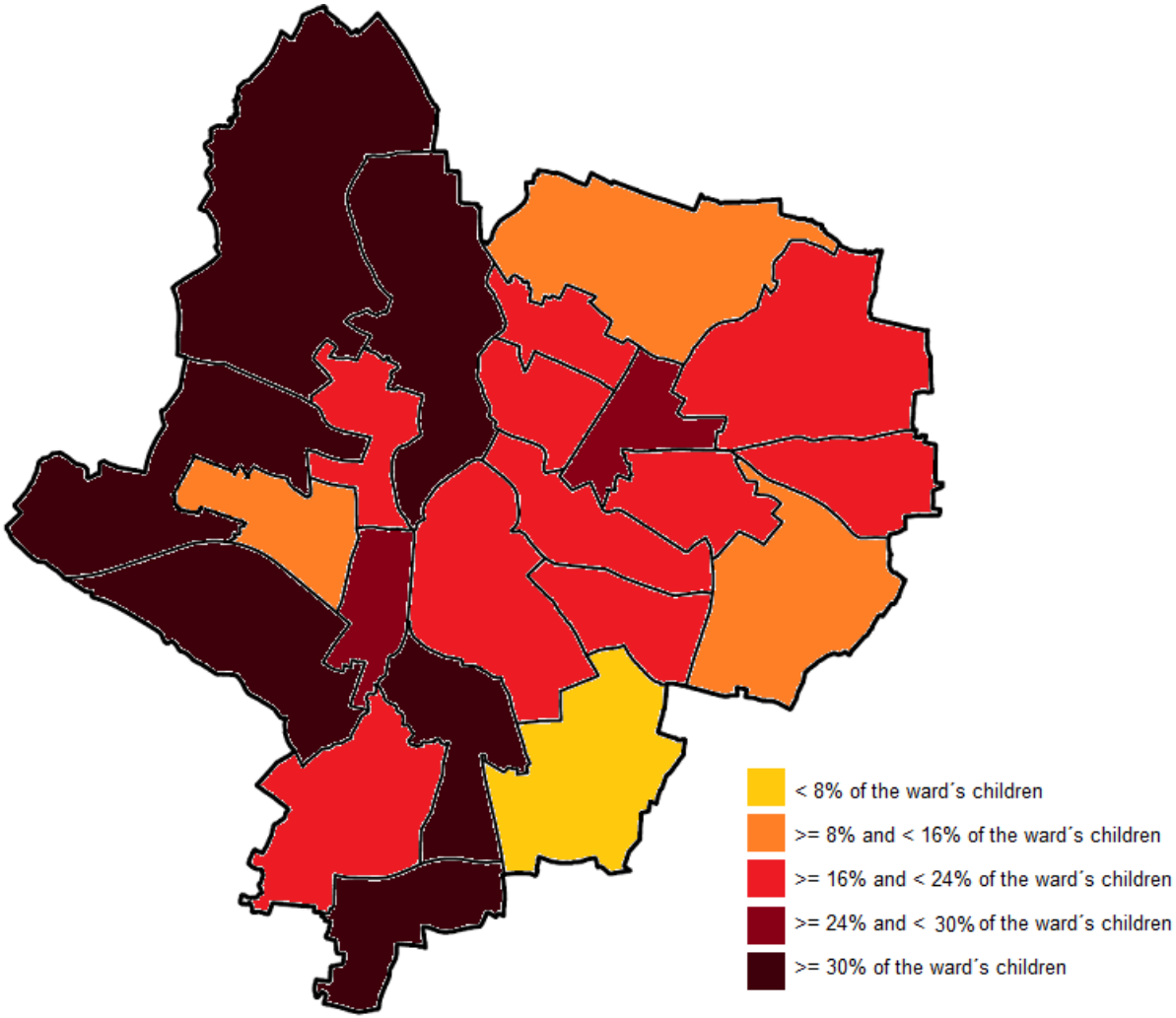


	JSA claimants
England	**3.41%**
East Midlands	**3.33%**
Leicester	**5.46%**
Charnwood	7.67%
New Parks	7.53%
Eyres Monsell	7.34%
Braunstone Park and Rowley Fields	7.11%
Freemen	6.96%
Beaumont Leys	6.81%
Spinney Hills	6.73%
Abbey	6.28%
Stoneygate	6.20%
Coleman	5.97%
Westcotes	5.47%
Fosse	5.28%
Belgrave	5.19%
Thurncourt	4.63%
Aylestone	4.42%
Latimer	4.33%
Castle	4.30%
Rushey Mead	3.92%
Humberstone and Hamilton	3.74%
Evington	3.60%
Western Park	3.40%
Knighton	2.67%

Finally, looking at the percentage of children living in families claiming out of work benefits produces a different pattern again (**Figure 10**). Here, the worst affected wards are on the north and northwest fringes of the city, which are also those with the highest proportion of lone parents. The striking fact about these wards is that around one in three children are growing up in families who are struggling to make ends meet on benefit rates that typically pay less than two thirds of what a family requires for a minimum acceptable standard of living. This inevitably creates material deprivation, for a substantial number of Leicester's children. We must also bear in mind that these families are currently experiencing a decline in living standards, as benefits rise significantly more slowly than prices.

SUMMARY: Three employment indicators:	
a) High unemployment rate	
Comparison - England	Percentage of workforce unemployed **8%**
Leicester: wards most affected	Spinney Hills – **17%**
	Castle – **17%**
	Charnwood **16%**
b) High claimant count	
Comparison - England	Percentage of adults claiming JSA **3%**
Leicester: Wards most affected	Charnwood – **8%**
	New Parks – **8%**
	Eyres Monsell – **7%**
c) Percentage of children in out of work families	
Comparison - England	Aged under 16, in family claiming IS/JSA **16%**
Leicester: Wards most affected	Freemen – **39%**

Figure 10 The concentration of children living in families receiving IS/JSA



	Children in IS/JSA families
England	**16.44%**
East Midlands	**15.20%**
Leicester	**23.55%**
Freemen	38.78%
New Parks	38.47%
Eyres Monsell	33.28%
Braunstone Park and Rowley Fields	32.81%
Abbey	31.76%
Beaumont Leys	30.79%
Westcotes	26.55%
Charnwood	25.54%
Fosse	23.64%
Thurncourt	23.37%
Humberstone and Hamilton	20.98%
Castle	20.97%
Spinney Hills	20.37%
Belgrave	19.96%
Coleman	19.30%
Latimer	19.00%
Stoneygate	17.66%
Aylestone	16.43%
Evington	11.44%
Western Park	11.18%
Rushey Mead	11.06%
Knighton	4.54%

Children in IS/JSA families: children aged under 16 years living in families in receipt of income support or Jobseekers Allowance, as a percentage of the total number of children. Source: Family Resources Survey, 2011

iii Low pay drives low income for many families and increases the risk of poverty

One in five workers in Leicester earn less than the Living Wage, a figure calculated with reference to the Minimum Income Standard to represent a minimum adequate level of pay. This is exactly the same proportion as in the UK as a whole. However, the profile of employment and of low-paid work in Leicester differs significantly from the national pattern in a number of respects. As shown in section 2, the workforce has comparatively more jobs in manufacturing and in education, and fewer in hotels and catering. This means that somewhat more low-paid work than nationally is still found among manual workers and fewer in service jobs. This is also associated with a relatively high incidence of males in low-paid work, compared to females, although half of low-paid workers in Leicester are nevertheless female. Low-paid jobs in Leicester are also even more skewed towards the private sector than nationally.

On average, Leicester has lower weekly earnings than the UK or East Midlands…

Table 5 below shows that average earnings in Leicester are more than 22 per cent below the national average. However, median earnings are higher relative to the average than in the UK as a whole showing a less unequal distribution of earnings. Moreover, two overlapping types of worker who earn less than the average, women and part timers, have wages less far below their national counterparts than men and full-timers.

Table 5 A comparison of median weekly earnings

£ Weekly earnings	Mean earnings	Median earnings	Median earnings for full time workers	Median earnings for part time workers	Median earnings for females	Median earnings for males
England	510	421.6	520.7	160.1	329.2	515.3
East Midlands	468.3	395.2	483.4	154.1	304.2	487.3
Leicester	399.1	355.9	414.4	148.3	287	403.4
Leicester as % of England	78%	84%	80%	93%	87%	78%

Source: Annual Survey of Hours and Earnings 2012

…but no more workers than national (fewer women but more men) earn below the Living Wage

The relatively equal spread of earnings is reflected in the fact that despite low average earnings, no more workers in Leicester than the national average are below the Living Wage (**Table 6**). Here again, there are differences by group, with the gender gap narrower in Leicester than elsewhere.

Table 6 Workers below the Living Wage

(2012)	National	Leicester
% below the Living Wage	**20%**	**20%**
Male	15%	17%
Female	25%	23%
Full-time	12%	11%
Part-time	40%	42%
Public sector	6%	3.3%
Private sector	26%	31.5%

Source: Annual Survey of Hours and Earnings 2012[4]

Table 7 A closer look at the Leicester workforce: gender and age

(2012)	% earning below living wage in Leicester
Leicester	19.6%
Male	16.7%
Female	22.7%
Aged 16-29 years	34.8%
Aged 30-44 years	12.8%
Aged 45+years	17.6%

Source: Annual Survey of Hours and Earnings.

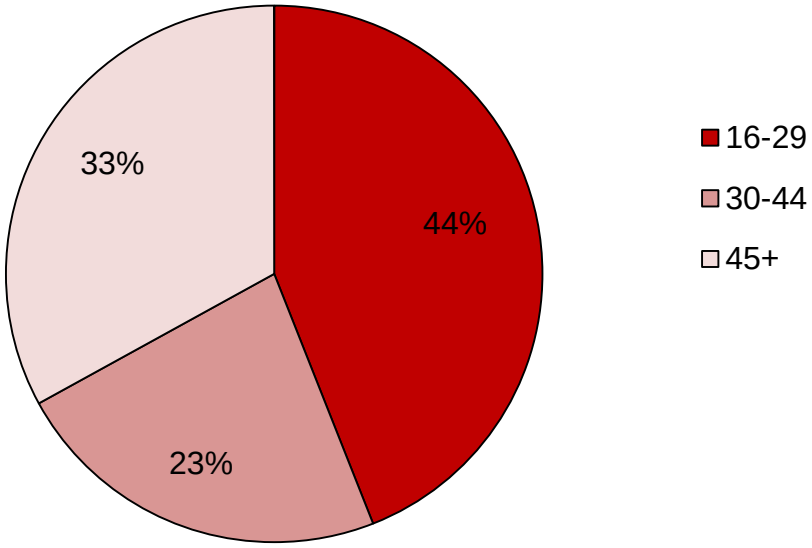
Among those whose earnings are below the Living Wage, 57 per cent are female and 43 per cent are male. This is different from nationally, where a bigger proportion (61 per cent) of sub Living Wage workers are women.

[4] This work contains statistical data from ONS which is Crown Copyright. The use of the ONS statistical data in this work does not imply the endorsement of the ONS in relation to the interpretation or analysis of the statistical data. This work uses research datasets which may not exactly reproduce National Statistics aggregates

… the youngest workers are the most likely to be at risk of low earnings, but most of the low paid are over 30 …

Almost 35 per cent of employees aged 16-29 are earning below the Living Wage, compared to 13 per cent of the 30-44 age group, and 18 per cent of the 45+ age group. Despite these much higher risks, the under-30s do not make up the majority of low paid workers, since they are only a fraction of the overall workforce. Among those who earn less than the Living Wage in Leicester, the largest proportion of workers are aged 30 years or more (56 per cent), with 44 per cent being aged 16-29.

Figure 11 Percentage living below the living wage by age group (2012)



Source: Annual Survey of Hours and Earnings 2012.

Part-time employees and private employees in Leicester have much higher risks of earning below the Living Wage than full-time and public employees …

Table 8 A closer look at Leicester: type of contract and employment sector

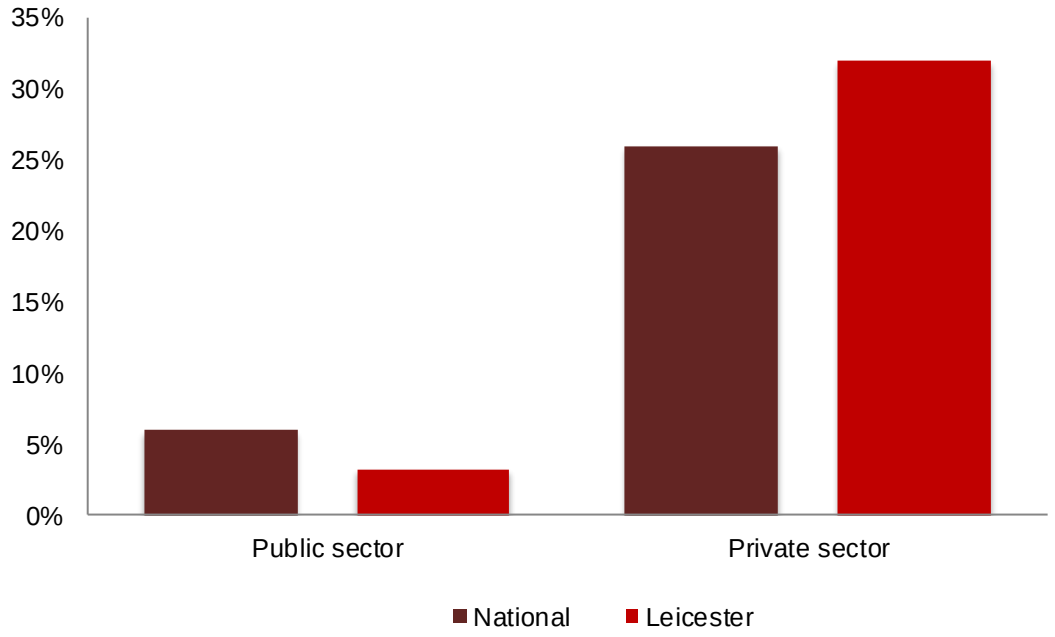
(2012)	% earning below living wage in Leicester
Leicester	19.6%
Full-time	11.1%
Part-time	42.0%
Public sector	3.3%
Private sector	31.5%

Source: Annual Survey of Hours and Earnings 2012.

Working part-time is associated with a higher likelihood of earning below the Living Wage. While 42 per cent of part-time workers in Leicester earn below the Living Wage, only 11 per cent of full-time workers earn below the Living Wage. This is a similar pattern to the one found at the national level.

A striking difference in terms of the likelihood of earning below the Living Wage is related to sector of employment. The proportion of private sector employees who earn below the Living Wage is nearly ten times as high as the proportion of workers in the public sector who earn below the Living Wage (31 per cent vs. three per cent). This is also true nationally, but the gap is much narrower - with the risk being only just over four times as great in the private sector. This shows that poorly paid, low quality public sector jobs are now very unusual in Leicester. Jobs in the private sector in Leicester are more likely to be low paid because they is a higher concentration of workers within manufacturing than at a national level.

Figure 12 Proportions earning below the living wage by employment sector



Source: Analysis of Annual Survey of Hours and Earnings 2012

Table 9 below shows the risk and distribution of low pay by occupation. Around half of all jobs below the Living Wage are in manual occupations - elementary (unskilled manual), plant operators or skilled manual. This compares to about a third in the main low-paid service occupations, caring and sales.

Table 9 Employees below Living Wage by occupation in Leicester (2012)

Occupation	% of jobs that are below Living Wage	% of Leicester's below Living Wage jobs
Leicester	20%	100%
Elementary occupation	56%	43%
Process plant machine occupation	40%	15%
Sales/customer service occupation	52%	23%
Caring personal service occupation	24%	11%
Skilled trades occupation	*	*
Administrative occupation	12%	8%
Associate professional technical occupation	*	*
Professional occupation	*	*
Managerial occupation	*	*

* Sample size too small to publish.
Source: Annual Survey of Hours and Earnings 2012.

iv Insufficient housing support has created a new form of acute deprivation

An important reason why many low income households cannot make ends meet is that they are unable to afford high housing costs without being deprived of other essentials needed to maintain an acceptable standard of living. Many households have limited choice over what they pay for their housing, and are vulnerable to high rents and mortgage levels. Traditionally, the state has helped low income households, through direct provision of low-cost social housing and/or through financial support via housing benefit. This support has in recent years been undermined in three main ways:

- The stock of social housing has steadily shrunk. As owner occupation has also become less affordable, many more people are having to rely on private rents, often at levels much higher than in the social sector.
- Support for these private rents has become more constrained, through strict limits (reference rents) on what levels of rent the state is willing to support through Housing Benefit. Although this is in principle high enough to support around 30 per cent of available private rentals in a broad rental market area, in practice it is frequently not enough to cover the actual rent that claimants are paying. A

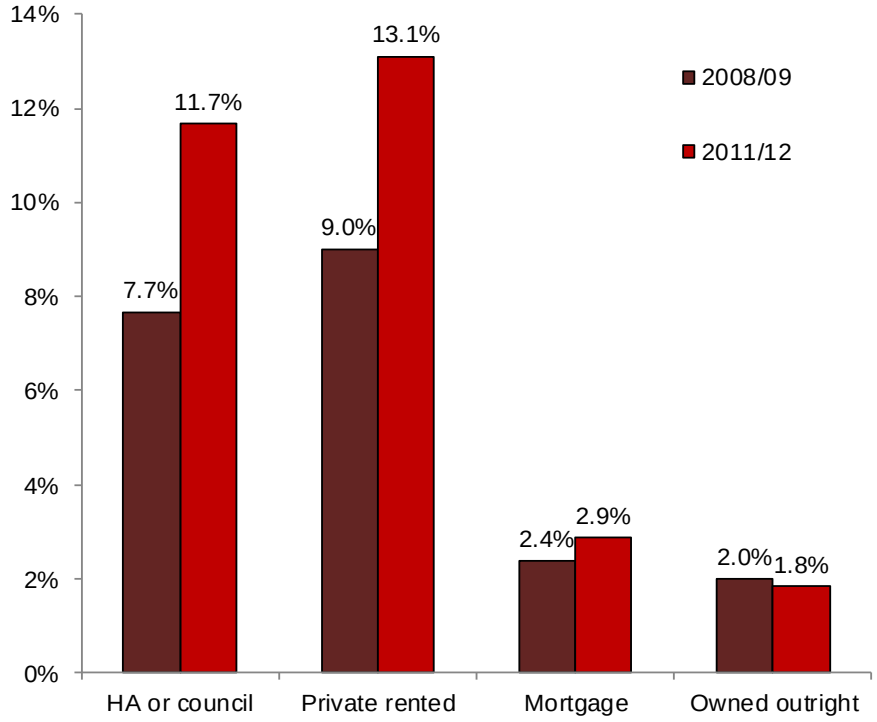
contributing factor is the restriction of eligible rent to the cost of a single room in a shared house for younger adults, previously those under 25, but extended to the under 35s in 2012. In Leicester, the majority of actual rents are higher than reference rents. In such cases, families without work must make up the difference from their general benefits, which can only increase the shortfall between these benefit levels and an acceptable living standard, noted earlier. For those working on low wages, the gap between actual and eligible rent also increase the contribution that households must make to making their rent, on any given earnings level.

- While until recently households in social housing have had Housing Benefit entitlements based on their full rent, since 2013, a significant proportion have had their rent reduced because they 'under-occupy' their housing - according to rules setting tight limits on how many bedrooms a family of a given composition is allowed to occupy without such a reduction. This 'spare room subsidy' or 'bedroom tax' has particularly serious impacts on low income families who are out of work, requiring them to find 14 per cent of their rent for one 'spare' bedroom, and 25 per cent for two or more, from their general benefits.

In addition to the reduction in support for housing, recent changes to council tax support – with the withdrawal of Council Tax Benefit and the localisation of council tax reduction schemes – have meant that many households in Leicester have had to pay a proportion of council tax where previously the full cost of this had been covered. As of April 2013, every working age individual liable for Council Tax within the city has been asked to pay a minimum of 20 per cent of this charge. This has brought an additional financial strain for many low income households. The City Council estimates that in total 25,565 households within Leicester had been affected by this change.

Figure 13 shows the extent to which households in different tenures have to face very poor living standards at below half of what they need according to the Minimum Income Standard. This risk is particularly high, and growing fast, for private tenants. This reflects the great difficulty felt by many out of work tenants whose unaffordable rents are not fully covered by Housing Benefit.

Figure 13 Percentage of households below half the Minimum Income Standard, UK, by tenure



Source: Padley and Hirsch 2014

In looking at these phenomena in Leicester, we must take account of the availability of Discretionary Housing Payments, which can help those affected to avoid destitution. However, given that this fund is limited, the risk of very low disposable income remains.

Over a quarter (28 per cent) of Leicester households require Housing Benefit, significantly more than in England overall (19 per cent).

Reference rent shortfalls affect about 4,500 out of 8,000 private tenants receiving Housing Benefit in Leicester for whom information is available[5].

[5] For just over 3,000 other private tenants claiming HB, there was insufficient information to include them in this measure or the data regarding rents was judged to be not reliable enough to include. For example, outliers at both the top and bottom of the distribution in terms of monthly rent amounts were not included in the analysis The figures provided here are therefore a minimum, and the number of private tenants affected could be up to a third higher than the number identified.

The bedroom tax affects about 3,000 out of 23,000 social tenants receiving Housing Benefit.

A much smaller number of tenants, around 300, are affected by the benefit cap limiting the total amount of benefits that a household can receive.

In total, these three measures mean that at least around 8,000 out of 123,000 households in Leicester, about 6.5 per cent, are at risk of serious hardship because they face a penalty that requires them to dig into already meagre benefits to help cover housing costs. These are perhaps the households most at risk of living a long way below their minimum requirements: they fall below even the normal level of protection offered by the benefits system. It is notable that this situation derives not just from the well-publicised bedroom tax and benefit cap but, in around half of cases, from the routine limits to what levels of private rents the state will support.

Table 10 and the maps below show the distribution of these phenomena across wards in Leicester. The greatest incidence of the bedroom tax comes in wards such as Braunstone Park and Rowley Fields, New Parks and Freemen, where a high proportion of households are in social housing, claim housing benefit and have children.

On the other hand, the distribution of private tenants with shortfalls is more variable, and links to various factors, including relatively high rents levels, relatively high numbers of private tenants, and relatively low income. Wards with the highest numbers in this category include for example Westcotes, a popular area for students and young professionals, and Charnwood, which has a high percentage of children, a relatively large private rented sector and a high unemployment rate.

In general, as the maps show, the bedroom tax has greatest impact in poorer parts of western Leicester, whereas shortfalls in support for private rents impacts the centre and northeast of the city more.

Table 10 Housing Benefit Coverage and Shortfalls Part A - Ward Population and Social Housing

	1. There are 123,000 households in Leicester…	2. …of whom just over a quarter get Housing Benefit.		3. Of these HB claimants, two thirds are in social housing…		4. …out of whom 13% pay the bedroom tax		5.…so 2.5% of Leicester households pay bedroom tax…	6.…paying £13.58 a week on average.
LEICESTER	123125	34198	27.8%	22772	66.6%	3041	13.4%	2.5%	£13.58
WARD BREAKDOWN (five wards with the highest percentage rates in **bold**)									
Abbey	6169	1925	31.2%	1515	78.7%	260	**17.2%**	4.2%	£12.69
Aylestone	4839	908	18.8%	483	53.2%	62	12.8%	1.3%	£12.18
Beaumont Leys	6459	2071	32.1%	1723	**83.2%**	252	14.6%	3.9%	£13.75
Belgrave	3922	1334	34.0%	855	64.1%	103	12.1%	2.6%	£15.52
Braunstone Park and Rowley Fields	6893	2600	**37.7%**	2245	**86.4%**	398	**17.7%**	**5.8%**	£13.70
Castle	9177	1905	20.8%	1267	66.5%	75	5.9%	0.8%	£14.43
Charnwood	4490	1932	**43.0%**	1321	68.4%	190	14.4%	**4.2%**	£13.55
Coleman	4832	1575	32.6%	939	59.6%	110	11.7%	2.3%	£13.03
Evington	4117	637	15.5%	426	66.9%	25	5.9%	0.6%	£15.50
Eyres Monsell	4711	1731	36.7%	1462	**84.5%**	219	15.0%	**4.7%**	£12.02
Fosse	5564	1146	20.6%	398	34.7%	56	14.1%	1.0%	£13.30
Freemen	4222	1624	**38.5%**	1245	76.7%	244	**19.6%**	**5.8%**	£13.42
Humberstone and Hamilton	6830	1515	22.2%	887	58.6%	112	12.6%	1.6%	£13.30
Knighton	6792	540	8.0%	233	43.2%	20	8.6%	0.3%	£13.79
Latimer	4130	1422	34.4%	875	61.5%	73	8.3%	1.8%	£13.54
New Parks	6892	2847	**41.3%**	2478	**87.0%**	428	**17.3%**	**6.2%**	£13.06
Rushey Mead	5635	886	15.7%	232	26.2%	16	6.9%	0.3%	£13.79
Spinney Hills	7508	3062	**40.8%**	2094	68.4%	194	9.3%	2.6%	£12.82
Stoneygate	6316	1690	26.8%	713	42.2%	84	11.8%	1.3%	£14.01
Thurncourt	4189	1111	26.5%	886	**79.8%**	75	8.5%	1.8%	£13.62
Westcotes	4989	1182	23.7%	358	30.3%	36	10.1%	0.7%	£12.69
Western Park	4449	555	12.5%	137	24.7%	9	6.6%	0.2%	£15.12

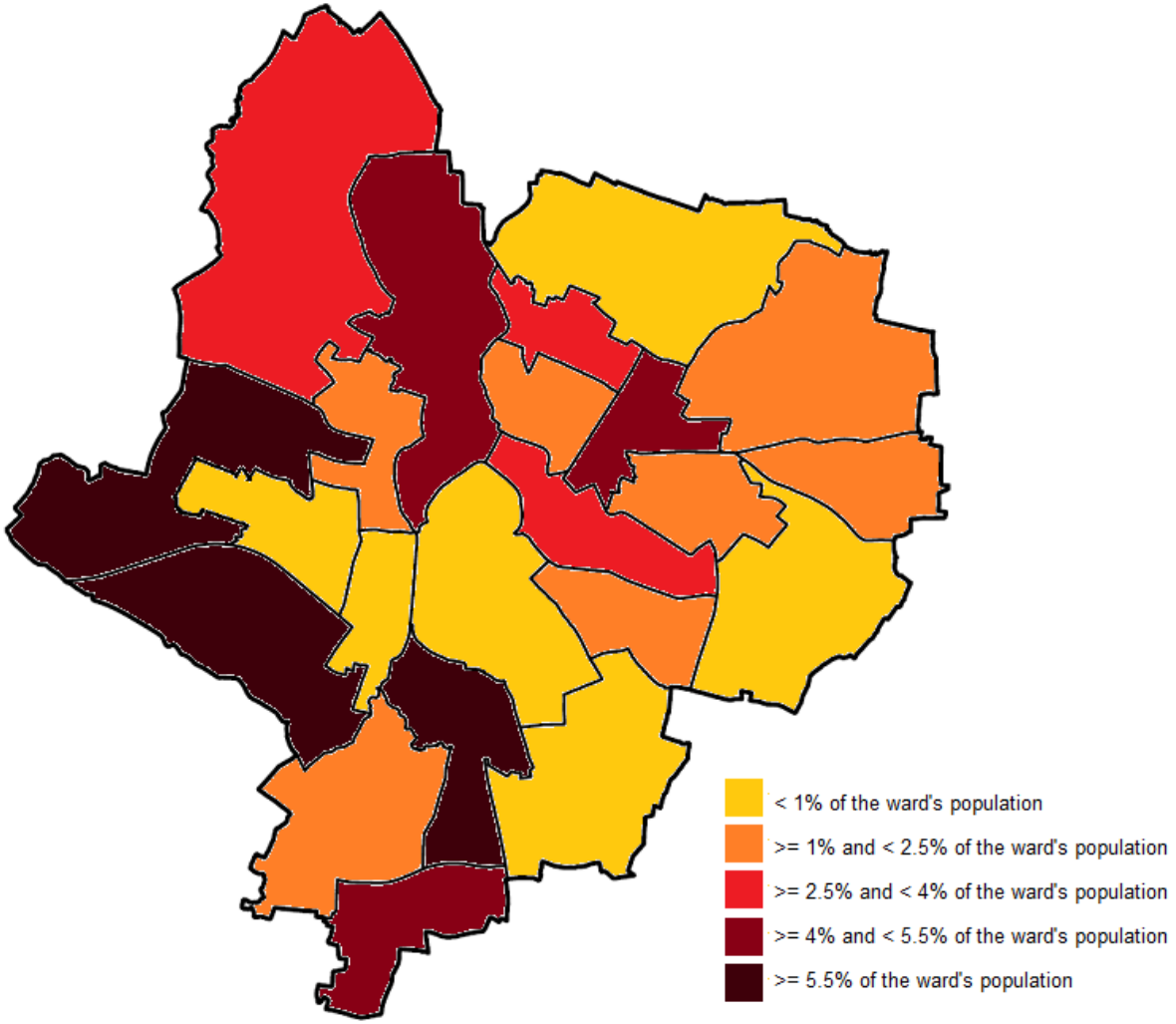
Source: Census 2011 and Leicester City Council 2014

Table 10 Contd Part B - Private Renting and Total Shortfalls

	7. About a quarter of HB claimants are private tenants (with data available)…		8. …but the majority of these have rents above the level eligible for HB…		9…so 3.7% of all households are identified as private tenants with an HB shortfall…	10. …with the shortfall averaging about £21.71 a week	11.In total 6.2% of households in Leicester get reduced HB support from EITHER the bedroom tax OR the limit on eligible rents (col 5 + col 9)
LEICESTER	7968	23.3%	4550	57.1%	3.7%	£21.71	6.2%
WARD BREAKDOWN (five wards with the highest percentage rates in **bold**)							
Abbey	260	13.5%	175	**67.3%**	2.8%	£19.73	7.0%
Aylestone	288	31.7%	180	62.5%	3.7%	£17.19	5.0%
Beaumont Leys	225	10.9%	145	64.4%	2.2%	£19.33	6.1%
Belgrave	360	27.0%	200	55.6%	**5.1%**	£18.59	7.7%
Braunstone Park and Rowley Fields	233	9.0%	159	**68.2%**	2.3%	£20.61	**8.1%**
Castle	442	23.2%	282	63.8%	3.1%	£27.81	3.9%
Charnwood	431	22.3%	176	40.8%	3.9%	£16.48	**8.1%**
Coleman	460	29.2%	213	46.3%	4.4%	£18.95	6.7%
Evington	142	22.3%	84	59.2%	2.0%	£24.90	2.6%
Eyres Monsell	188	10.9%	124	66.0%	2.6%	£18.16	7.3%
Fosse	519	**45.3%**	287	55.3%	**5.2%**	£21.91	6.2%
Freemen	259	15.9%	150	57.9%	3.6%	£17.35	**9.4%**
Humberstone and Hamilton	409	27.0%	303	**74.1%**	4.4%	£20.65	6.0%
Knighton	203	37.6%	143	**70.4%**	2.1%	£24.29	2.4%
Latimer	383	26.9%	196	51.2%	4.7%	£20.25	6.5%
New Parks	236	8.3%	132	55.9%	1.9%	£17.12	**8.1%**
Rushey Mead	490	**55.3%**	285	58.2%	**5.1%**	£19.34	5.4%
Spinney Hills	694	22.7%	298	42.9%	4.0%	£19.32	6.6%
Stoneygate	731	**43.3%**	366	50.1%	**5.8%**	£20.63	7.1%
Thurncourt	155	14.0%	109	**70.3%**	2.6%	£23.42	4.4%
Westcotes	563	**47.6%**	363	64.5%	**7.3%**	£23.08	**8.0%**
Western Park	297	**53.5%**	180	60.6%	4.0%	£19.97	4.2%

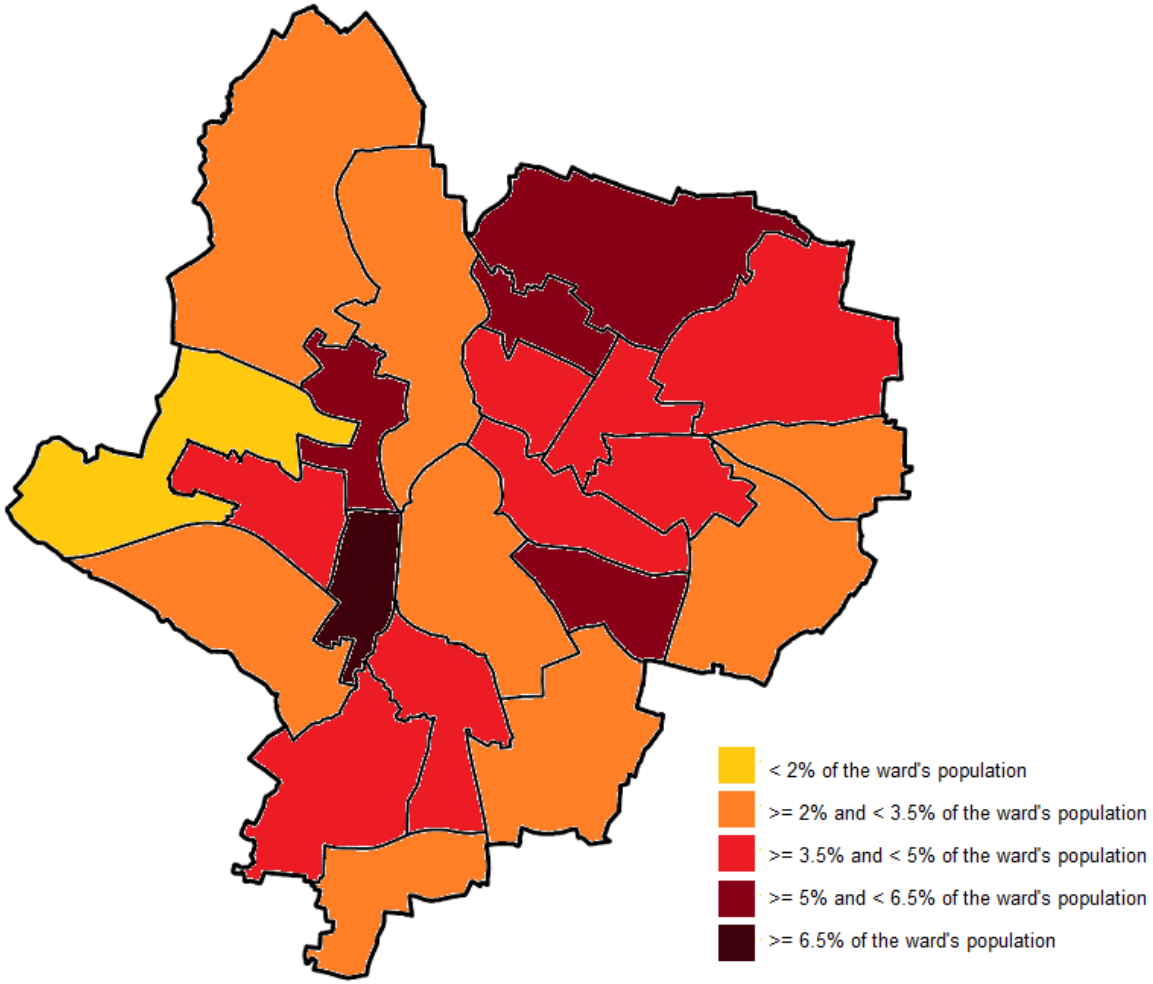
Source: Leicester City Council 2014

Figure 14 Proportion of all households in each ward paying bedroom tax



	Households paying bedroom tax as % of ward's population
New Parks Ward	6.21%
Freemen Ward	5.78%
Braunstone Park and Rowley Fields Ward	5.77%
Eyres Monsell Ward	4.65%
Charnwood Ward	4.23%
Abbey Ward	4.21%
Beaumont Leys Ward	3.90%
Belgrave Ward	2.63%
Spinney Hills Ward	2.58%
Coleman Ward	2.28%
Thurncourt Ward	1.79%
Latimer Ward	1.77%
Humberstone and Hamilton Ward	1.64%
Stoneygate Ward	1.33%
Aylestone Ward	1.28%
Fosse Ward	1.01%
Castle Ward	0.82%
Westcotes Ward	0.72%
Evington Ward	0.61%
Knighton Ward	0.29%
Rushey Mead Ward	0.28%
Western Park Ward	0.20%

Figure 15 Proportion of private tenant households whose Housing Benefit is restricted by having eligible rents below their actual rent



	As % of all hhs in ward
Westcotes	7.30%
Stoneygate	5.80%
Fosse	5.20%
Belgrave	5.10%
Rushey Mead	5.10%
Latimer	4.70%
Coleman	4.40%
Humberstone and Hamilton	4.40%
Spinney Hills	4.00%
Western Park	4.00%
Charnwood	3.90%
Aylestone	3.70%
Freemen	3.60%
Castle	3.10%
Abbey	2.80%
Eyres Monsell	2.60%
Thurncourt	2.60%
Braunstone Park and Rowley Fields	2.30%
Beaumont Leys	2.20%
Knighton	2.10%
Evington	2.00%
New Parks	1.90%

The final column of table 10 shows that in some wards up to nine per cent of all households are affected by one or other of these two penalties. However it is also worth noting that overall, not only is the private sector shortfall more widespread, but it is also on average a greater penalty – nearly £22 rather than just under £14.

v Within the city deprivation and low income are concentrated in particular wards, but these vary by category of deprivation

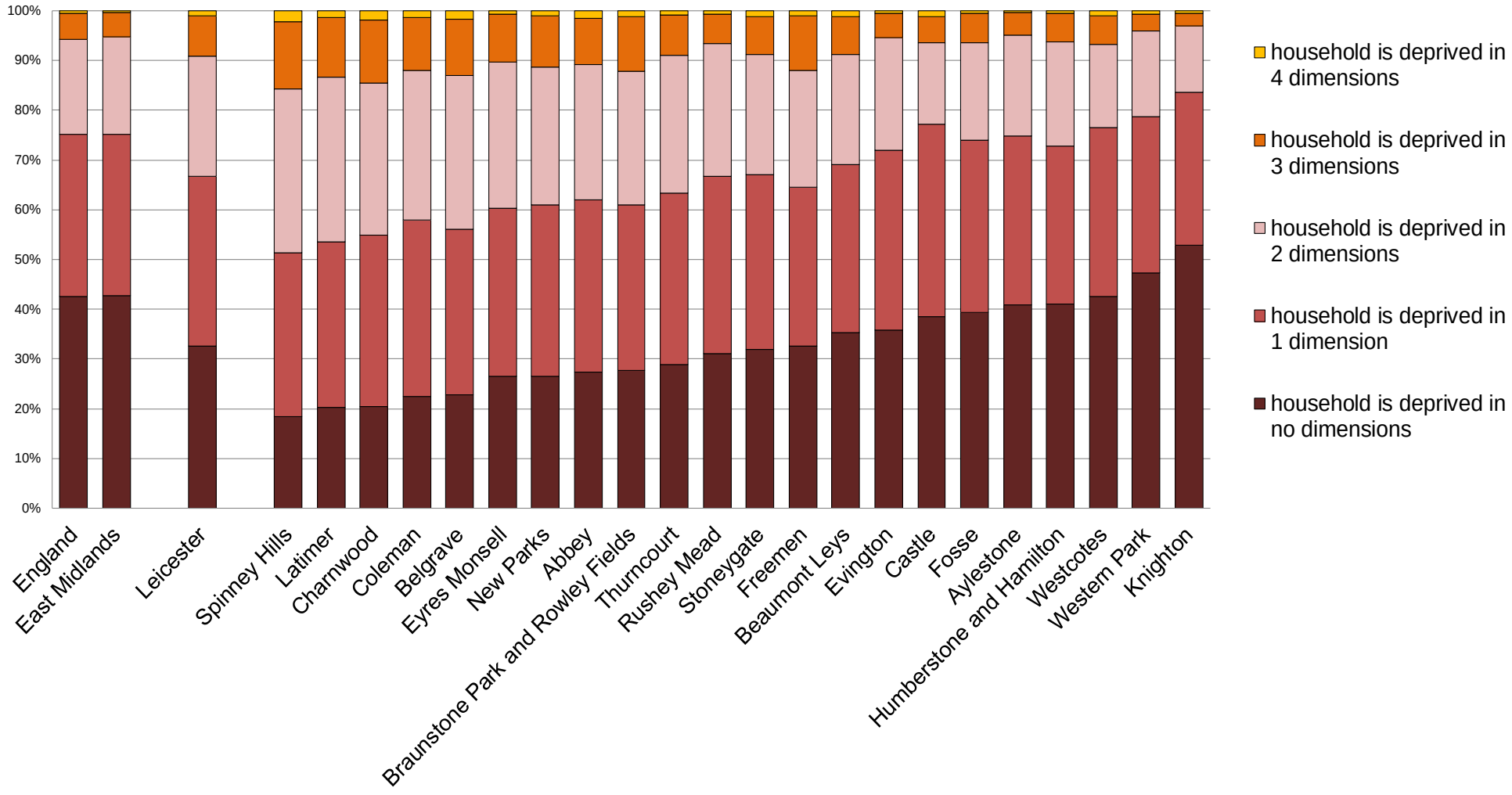
Using data from the 2011 Census, the measure of multiple deprivation is defined as the proportion of households that possess one or more of the following characteristics: No qualifications, a limiting long-term illness, unemployment, and overcrowded housing[6]. **Figure 16** summarises the overall level of deprivation by ward, compared to the city, the region and the country.

In Leicester, only 33 per cent of households are not deprived in any dimension, compared to 43 per cent in England as a whole. The wards with the highest prevalence of households that are deprived in at least one of the four dimensions (no qualifications, a limiting long-term illness, unemployment, and overcrowded housing) are Spinney Hills (82 per cent), Latimer (80 per cent), Charnwood (80 per cent), Coleman (78 per cent), and Belgrave (77 per cent).

However, not all types of deprivation are distributed identically. For example, Charnwood ward, an inner ward with a relatively youthful population, is the second highest on overcrowding, but has only an average level of long-term illness. On the other hand, New Parks, an outer area with a high proportion of lone parents, has below-average overcrowding despite scoring poorly on several other indicators reviewed above. **Figure 17** shows that overcrowding, unlike most of the other indicators, is concentrated towards the middle of the city.

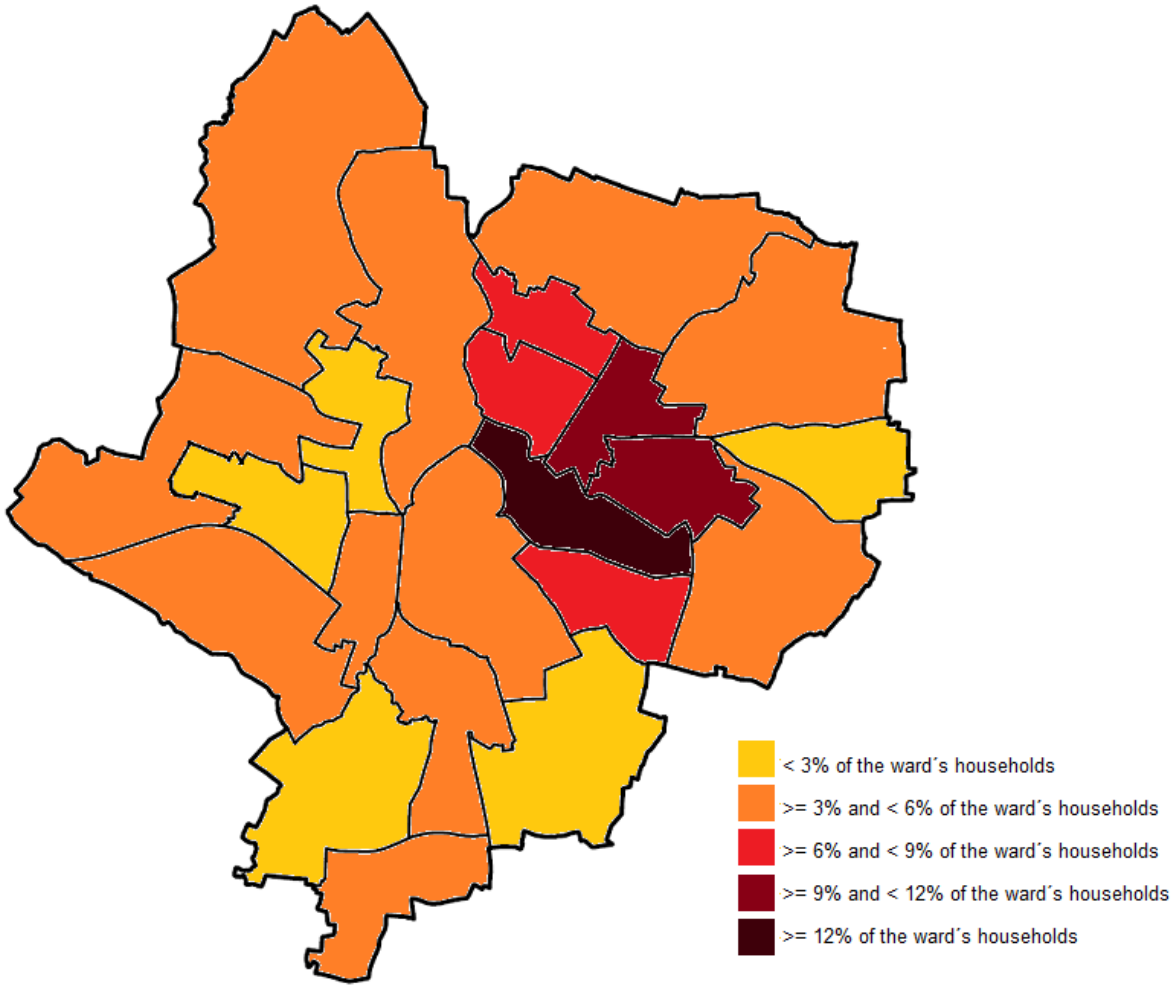
[6] More information: *http://www.ons.gov.uk/ons/rel/census/2011-census/key-statistics-and-quick-statistics-for-wards-and-output-areas-in-england-and-wales/rft-qs119ew.xls*

Figure 16: Proportion of households deprived in one or more of four dimensions, 2011



Source: Census 2011

Figure 17 The concentration of crowded households (more than one person per room)



	% crowded (over 1 person per room)
England	**2.10%**
East Midlands	**1.33%**
Leicester	**4.86%**
Spinney Hills	14.57%
Charnwood	10.78%
Coleman	9.09%
Latimer	8.74%
Stoneygate	7.55%
Belgrave	6.78%
Braunstone Park and Rowley Fields	4.21%
Rushey Mead	4.17%
Beaumont Leys	4.16%
Freemen	3.69%
Abbey	3.61%
Humberstone and Hamilton	3.25%
New Parks	3.25%
Eyres Monsell	3.25%
Castle	3.25%
Evington	3.23%
Westcotes	3.13%
Thurncourt	2.86%
Fosse	2.61%
Western Park	1.75%
Knighton	1.38%
Aylestone	1.30%

Overcrowdedness: proportion of households where there is one person or more per room. Source Census 2011

5 Conclusion – a complex pattern of low income and deprivation

Table 11 shows in more detail which wards score worst on the various indicators of deprivation and low income reviewed above. What is most striking about the table is the variation in which wards are worst-off on different measures. In broad terms:

- Three wards in the west of the city with large concentrations of social housing, of children and of lone parenthood score worst across most indicators. These wards, New Parks, Eyres Monsell and Braunstone Park and Rowley Fields, do not however have high levels of overcrowding.
- Charnwood and Spinney Hills are inner areas with greater problems of overcrowded hosuing and unemployment, but not the problems associated with child poverty.
- Castle ward in the centre does not experience family poverty, but among those adults who are not students, there is a high unemployment rate.

A profile of wards that do badly in at least some of these respects is given in the appendix.

Overall, this review has shown that because there are multiple factors affecting households' ability to make ends meet, different parts of Leicester are affected in different ways. Low living standards are uniquely linked neither to living in council housing, to having children, to lone parenthood, to expensive housing or to poor employment prospects. They can arise from any of these factors, so people in different areas of the city have suffered from the economic downturn and from government cuts in different ways. The unique and growing problems facing those living in private rented housing is particularly changing the profile of income deprivation. Some of the very worst off households in terms of disposable income are those without work whose benefits do not fully cover their rents. Many of them do not live in traditionally deprived areas. Thus the profile of who finds it hard to make ends meet in Leicester will continue to change over time.

6 References

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Smith, N., Davis, A. and Hirsch, D. (2010) *A Minimum Income Standard for Rural Households.* York: Joseph Rowntree Foundation and Commission for Rural Communities

Table 11 Summary of indicators at ward level: Risk and deprivation

Rank	Lone parenthood	Rank	Children in IS/JSA families	Rank	Long-term illness	Rank	Crowdedness	Rank of totals/ average rank	
1	New Parks	1	Freemen	1	Latimer	1	Spinney Hills	**1**	**Braunstone Park and Rowley Fields**
2	Eyres Monsell	2	New Parks	2	Eyres Monsell	2	Charnwood	**2**	**Eyres Monsell**
3	Braunstone Park and Rowley Fields	3	Eyres Monsell	3	Thurncourt	3	Coleman	**3**	**New Parks**
4	Freemen	4	Braunstone Park and Rowley Fields	4	Braunstone Park and Rowley Fields	4	Latimer	**4**	**Freemen**
5	Beaumont Leys	5	Abbey	5	Belgrave	5	Stoneygate	**5**	**Charnwood**
6	Abbey	6	Beaumont Leys	6	New Parks	6	Belgrave	**6**	**Abbey**
7	Charnwood	7	Westcotes	7	Abbey	7	Braunstone Park and Rowley Fields	**7**	**Latimer**
8	Humberstone and Hamilton	8	Charnwood	8	Evington	8	Rushey Mead	**8**	**Beaumont Leys**
9	Fosse	9	Fosse	9	Aylestone	9	Beaumont Leys	**9**	**Belgrave**
10	Thurncourt	10	Thurncourt	10	Rushey Mead	10	Freemen	**10**	**Spinney Hills**
11	Coleman	11	Humberstone and Hamilton	11	Freemen	11	Abbey	**11**	**Thurncourt**
12	Aylestone	12	Castle	12	Charnwood	12	Humberstone and Hamilton	**12**	**Coleman**
13	Spinney Hills	13	Spinney Hills	13	Spinney Hills	13	New Parks	**13**	**Humberstone and Hamilton**
14	Belgrave	14	Belgrave	14	Coleman	14	Eyres Monsell	**14**	**Rushey Mead**
15	Westcotes	15	Coleman	15	Humberstone and Hamilton	15	Castle	**15**	**Fosse**
16	Latimer	16	Latimer	16	Western Park	16	Evington	**16**	**Stoneygate**
17	Stoneygate	17	Stoneygate	17	Beaumont Leys	17	Westcotes	**17**	**Westcotes**
18	Rushey Mead	18	Aylestone	18	Knighton	18	Thurncourt	**18**	**Aylestone**
19	Evington	19	Evington	19	Stoneygate	19	Fosse	**19**	**Evington**
20	Western Park	20	Western Park	20	Fosse	20	Western Park	**20**	**Castle**
21	Knighton	21	Rushey Mead	21	Westcotes	21	Knighton	**21**	**Western Park**
22	Castle	22	Knighton	22	Castle	22	Aylestone	**22**	**Knighton**

Rank: 1=highest incidence, 22 =lowest incidence

Table 12 Summary of indicators at ward level: Benefits

Rank	Out-of-work benefits	Rank	JSA	Rank	All benefits
1	New Parks	1	Charnwood	1	**New Parks**
2	Eyres Monsell	2	New Parks	2	**Eyres Monsell**
3	Braunstone Park and Rowley Fields	3	Eyres Monsell	3	**Braunstone Park and Rowley Fields**
4	Freemen	4	Braunstone Park and Rowley Fields	4	**Freemen**
5	Charnwood	5	Freemen	5	**Charnwood**
6	Abbey	6	Beaumont Leys	6	**Abbey**
7	Beaumont Leys	7	Spinney Hills	7	**Beaumont Leys**
8	Spinney Hills	8	Abbey	8	**Spinney Hills**
9	Belgrave	9	Stoneygate	9	**Coleman**
10	Coleman	10	Coleman	10	**Belgrave**
11	Thurncourt	11	Westcotes	11	**Thurncourt**
12	Latimer	12	Fosse	12	**Latimer**
13	Stoneygate	13	Belgrave	13	**Stoneygate**
14	Fosse	14	Thurncourt	14	**Humberstone and Hamilton**
15	Aylestone	15	Aylestone	15	**Aylestone**
16	Humberstone and Hamilton	16	Latimer	16	**Fosse**
17	Westcotes	17	Castle	17	**Rushey Mead**
18	Rushey Mead	18	Rushey Mead	18	**Evington**
19	Evington	19	Humberstone and Hamilton	19	**Westcotes**
20	Western Park	20	Evington	20	**Western Park**
21	Castle	21	Western Park	21	**Castle**
22	Knighton	22	Knighton	22	**Knighton**

Rank: 1=highest claimant count, 22 =lowest claimant count

Table 13 Overall ranking of wards with weighted indicators of deprivation

This table shows the ranking of wards in terms of the average risk of being deprived on one or more of four indicators of deprivation, first with each indicator weighted equally and then with each indicator in turn given twice the weighting of each of the three others. This highlights where deprivation is most serious if we emphasise each of the four aspects in turn.

Rank	By unweighted risk of deprivation	Overweighted for lone parenthood	Overweighted by children in ISA/JSA HH	Overweighted by long-term illness	Overweighted by over-crowding
1	Braunstone Park and Rowley Fields	Braunstone Park and Rowley Fields	Braunstone Park and Rowley Fields	Eyres Monsell	Braunstone Park and Rowley Fields
2	Eyres Monsell	New Parks	New Parks	Braunstone Park and Rowley Fields	Charnwood
3	New Parks	Eyres Monsell	Eyres Monsell	New Parks	Spinney Hills
4	Freemen	Freemen	Freemen	Latimer	Latimer
5	Charnwood	Abbey	Abbey	Abbey	Freemen
6	Abbey	Charnwood	Charnwood	Thurncourt	New Parks
7	Latimer	Beaumont Leys	Beaumont Leys	Freemen	Coleman
8	Beaumont Leys	Thurncourt	Thurncourt	Belgrave	Eyres Monsell
9	Belgrave	Humberstone and Hamilton	Spinney Hills	Charnwood	Abbey
10	Spinney Hills	Coleman	Belgrave	Spinney Hills	Belgrave
11	Thurncourt	Spinney Hills	Humberstone and Hamilton	Beaumont Leys	Beaumont Leys
12	Coleman	Belgrave	Latimer	Coleman	Stoneygate
13	Humberstone and Hamilton	Latimer	Coleman	Humberstone and Hamilton	Humberstone and Hamilton
14	Rushey Mead	Fosse	Westcotes	Rushey Mead	Rushey Mead
15	Fosse	Aylestone	Fosse	Evington	Thurncourt
16	Stoneygate	Westcotes	Stoneygate	Aylestone	Evington
17	Westcotes	Stoneygate	Castle	Stoneygate	Westcotes
18	Aylestone	Rushey Mead	Aylestone	Fosse	Fosse
19	Evington	Evington	Rushey Mead	Westcotes	Castle
20	Castle	Castle	Evington	Western Park	Aylestone
21	Western Park	Western Park	Western Park	Castle	Western Park
22	Knighton	Knighton	Knighton	Knighton	Knighton

Rank: 1=highest, 22 =lowest

Appendix 1 Ward profiles – selected wards scoring highly in at least some aspects of deprivation and low income

Braunstone Park and Rowley Fields

In this ward, around one quarter of the population are children and 12 per cent are aged 65 years and more. Almost 77 per cent of people living in Braunstone Park and Rowley Fields are White, with11 per cent Asian and 7 per cent Black.

More than 13 per cent of the households in Braunstone Park and Rowley Fields are composed of lone parents with dependent children, the third highest in Leicester after New Parks and Eyres Monsell.

The 2011 Census includes a measure of multiple deprivation, defined as the proportion of households with one or more of the following characteristics: no qualifications, a limiting long-term illness, unemployment, and overcrowded housing. More than 72 per cent of households in Braunstone Park and Rowley Fields are deprived in at least one dimension, and 1.16 per cent of households in the ward are deprived in the four dimensions.

Prevalence of long-term illness is higher in Braunstone Park and Rowley Fields than in Leicester overall (10.56 per cent vs 8.37 per cent). However, overcrowding does not seem to be a serious problem in this ward; 4.21 per cent of households are considered to be overcrowded and 0.81 per cent are identified as severely overcrowded.

Benefits

More than 2,800 people in Braunstone Park and Rowley Fields are claiming some kind of benefits; this is more than 25 per cent of working age people in the ward. Out of these, more than 40 per cent are claiming Incapacity benefits, and more than 28 per cent are claiming JSA, who represent 10 per cent and 7 per cent of the ward´s working age adults respectively.

Benefit claimants in Braunstone Park and Rowley Fields		
Main benefit claimed	**Count**	**% of the Working Age population**
Bereaved	15	0%
Carer	275	2%
Disabled	185	2%
Incapacity	1165	10%
JSA	815	7%
Lone Parent	350	3%
Other Income-related	70	1%
Total	2875	25%

Source: DWP, May 2013

Castle

The population of Castle (22,901, 6.94 per cent of Leicester) is largely composed of working-age adults (89.41 per cent), with small proportions of children and older-age people (6.20 per cent and 4.39 per cent respectively). Castle has a mixed population in terms of ethnic backgrounds: 59 per cent are identified as White, 24 per cent are identified as Asian, almost eight per cent are identified as Black, and the rest have other ethnic backgrounds.

The majority (57 per cent) of the population aged 16-64 in Castle are students, and there are much fewer children (six per cent) or pensioners (four per cent) than anywhere else in Leicester. This naturally means that issues affecting children are not serious there, but on the other hand unemployment among the economically active population is the second highest in the city, at 17 per cent.

Deprivation in Castle is lower than in other wards in Leicester; around 61 per cent of households are deprived in at least one dimension of the 2011 Census multiple deprivation index, and 1.12 per cent of households are deprived in the four dimensions.

Long-term illness is considerably lower in Castle than in Leicester overall; only 3.9 per cent of people reported to suffer from sustained illness, compared to Leicester´s average of 8.37 per cent. With regard to overcrowding, 3.25 per cent of households in Castle are considered to be overcrowded and 1.56 per cent are severely overcrowded (Leicester: 4.86 per cent and 1.30 per cent respectively).

Benefits

The proportion of people claiming benefits in Castle is low compared to other wards; only around 10 per cent of households are receiving benefits, second only to Knighton (8.74 per cent) and lower than Leicester´s average (17.70 per cent).

Benefit claimants in Castle		
Main benefit claimed	**Count**	**% of the Working Age population**
Bereaved	10	0%
Carer	65	0%
Disabled	110	1%
Incapacity	810	4%
JSA	855	4%
Lone Parent	80	0%
Other Income-related	80	0%
Total	2010	10%

Source: DWP, May 2013

Charnwood

In Charnwood, 28 per cent of the population are children aged 15 years or less; and nine per cent are aged 65 years or more. The majority of the population are Asian (54 per cent), with almost 28 per cent White, 10 per cent Black, and the rest have other ethnic backgrounds. Lone parenthood is larger in Charnwood (11.07 per cent) than the average in Leicester (8.45 per cent).

The 2011 Census multiple deprivation measure shows that almost 80 per cent of households in Charnwood are deprived in at least one dimension, one of the highest levels in Leicester. It scores particularly highly on overcrowding: 10.78 per cent of households are overcrowded (one person or more per room) and 3.27 per cent of households are severely overcrowded (1.5 persons or more per room), compared to Leicester´s average of 4.86 per cent and 1.30 per cent respectively.

Benefits

In 2009, almost 30 per cent of the Charnwood population aged below 60 years were living in households that are receiving out-of-work benefits. This is considerably higher than Leicester´s average of 21 per cent.

Almost 23 per cent of the working age population are receiving some kind of benefits, while Leicester´s average is 17.70 per cent. When looking at JSA in particular, 7.7 per cent of adults of working age are claiming Jobseeker´s Allowance, which is also higher to Leicester´s average of 5.46 per cent.

Benefit claimants in Charnwood		
Main benefit claimed	**Count**	**% of the Working Age population**
Bereaved	10	0%
Carer	195	2%
Disabled	95	1%
Incapacity	760	9%
JSA	650	8%
Lone Parent	170	2%
Other Income-related	70	1%
Total	1950	23%

Source: DWP, May 2013

Eyres Monsell

Eyres Monsell has a large concentration both of children and of pensioners: around 25 per cent of its population are aged 15 years and below, and around 15 per cent of its population are aged 65 years and above. The majority of Eyres Monsell´s population is White (88 per cent), while only three per cent are identified as Asian, and slightly more than four per cent are identified as Black.

Eyres Monsell is the ward with the second highest prevalence of lone parent households, with 14 per cent, compared to Leicester´s average of eight per cent.

Using the 2011 Census multiple deprivation index, Eyres Monsell has a larger concentration of deprived households in at least one dimension than Leicester´s average (74 per cent vs 67 per cent), but a lower prevalence of households deprived in the four dimensions (0.7 per cent vs one per cent).

Long-term illness seems to be more frequent in this ward than in others; 11 per cent of the population claimed to suffer from long-term illness in Eyres Monsell, the second largest figure after Latimer. On the other hand, overcrowding does not seem to be a deep problem in this ward: 3.25 per cent of households are identified as overcrowded and 0.38 per cent are severely overcrowded.

Benefits

In Eyres Monsell, 1785 people are claiming benefits, who represent almost 26 per cent of the ward's working age population. Out of those, 700 are claiming Incapacity benefits and 515 are claiming JSA, who represent almost 10 per cent and more than seven per cent of the ward´s working age population.

Benefit claimants in Eyres Monsell		
Main benefit claimed	**Count**	**% of the Working Age population**
Bereaved	15	0%
Carer	150	2%
Disabled	110	2%
Incapacity	700	10%
JSA	515	7%
Lone Parent	255	4%
Other Income-related	40	1%
Total	1785	25%

Source: DWP, May 2013

Freemen

The population of Freemen is composed of around 21 per cent children aged 15 years and below, almost 71 per cent of working-age adults, and around eight per cent of people aged 65 years and more. More than 76 per cent are identified as White, more than 11 per cent are identified as Asian, almost seven per cent are identified as Black, and the rest identify themselves as other ethnic backgrounds.

In Freemen, more than 20 per cent of the households are composed of lone parents with dependent children, putting this ward in fourth place after New Parks, Eyres Monsell, and Braunstone Park and Rowley Fields. It is the ward where the greatest proportion of children are in families claiming out of work benefits.

In relation to the 2011 Census multiple deprivation index, Freemen falls exactly in Leicester´s average: 67.34 per cent of households are deprived in at least one dimension and 0.92 per cent are deprived in the four dimensions (Leicester´s average are 67.34 per cent and 1.01 per cent respectively). A similar pattern is found when looking at long-term illness in the ward: 8.99 per cent of the population in Freemen reported to suffer from long-term illness and (average in Leicester is 8.37 per cent). Overcrowding is less prevalent in Freemen than in Leicester overall; 3.69 per cent of households in the ward are overcrowded and 0.78 per cent are severely overcrowded (averages in Leicester are 4.86 per cent and 1.30 per cent respectively).

Benefits

In Freemen, almost 24 per cent of the working age population are claiming some kind of benefits; 9.5 per cent are claiming Incapacity benefits, seven per cent are claiming JSA, and 2.86 per cent are claiming Lone Parent benefits.

Benefit claimants in Freemen		
Main benefit claimed	**Count**	**% of the Working Age population**
Bereaved	10	0%
Carer	155	2%
Disabled	105	1%
Incapacity	730	9%
JSA	535	7%
Lone Parent	220	3%
Other Income-related	60	1%
Total	1815	24%

Source: DWP, May 2013

Latimer

Among Latimer's population, 18 per cent are children aged 15 years and below and 13.4 per cent are aged 65 years and more. Latimer´s population is predominantly Asian (85.96 per cent). Lone-parenthood is less prevalent in Latimer (6.13 per cent) than in Leicester overall (8.45 per cent).

Latimer is not one of the highest scoring wards on the main measures of income deprivation identified in this review, but it does show relatively high deprivation on some other measures. Based on the 2011 Census multiple deprivation index, almost 80 per cent of households in Latimer are deprived in at least one dimension and 1.28 per cent are deprived in the four dimensions. When looking at two of the components of the multiple deprivation index, long-term illness and overcrowding, Latimer ranks highly in both. The proportion of the population reporting to suffer from long-term illness is higher 11.35 per cent, compared to the average in Leicester (8.37 per cent). Almost twice as many housholds are overcrowded or severely overcrowded (2.83 per cent) than in Leicester (4.86 per cent and 1.30 per cent respectively).

Benefits

In Latimer, around 17 per cent (1,460 individuals) of the working age population are claiming some kind of benefits. Among them, more than 45 per cent are receiving Incapacity Benefit (665 individuals), who represent 7.8 per cent of working age adults.

Benefit claimants in Latimer		
Main benefit claimed	**Count**	**% of the Working Age population**
Bereaved	25	0%
Carer	180	2%
Disabled	95	1%
Incapacity	665	8%
JSA	370	4%
Lone Parent	60	1%
Other Income-related	65	1%
Total	1460	17%

Source: DWP, May 2013

New Parks

Almost 5.2 per cent of Leicester's population live in New Parks, which has around 17,100 inhabitants. This ward has a large concentration of children aged 15 years and below, who represent almost 27 per cent of the ward´s population. With regard to their ethnic background, 82.19 per cent are identified as White, 6.21 per cent are identified as Asian, and 6.57 per cent are identified as Black.

In New Parks, the concentration of lone parent households is considerably higher than Leicester´s average: 14.69 per cent vs 8.45 per cent.

New Parks has the highest concentration of income-deprived population in Leicester; more than 36 per cent of this ward´s population below 60 years live in households that are receiving out-of-work benefits.

Looking at the 2011 Census multiple deprivation index, 73.53 per cent are deprived in at least one dimension, which is higher than Leicester's average; but only 0.93 per cent are deprived in the four dimensions, which is lower than Leicester´s average.

Prevalence of long-term illness is higher in New Parks than in Leicester overall (10.36 per cent vs 8.37 per cent). Nevertheless, overcrowding does not seem to be a problem in this ward; only 0.51 per cent of households are severely overcrowded, compared to Leicester´s average of 1.30 per cent.

Benefits

More than 28.28 per cent (2,930 people) of the working age population in New Parks are claiming some kind of benefits. Among them, more than 40 per cent are claiming Incapacity benefits and more than 26 per cent are claiming JSA; who represent 11.58 per cent and 7.53 per cent of the working age population respectively.

Benefit claimants in New Parks

Main benefit claimed	Count	% of the Working Age population
Bereaved	10	0%
Carer	240	2%
Disabled	165	2%
Incapacity	1200	12%
JSA	780	8%
Lone Parent	475	5%
Other Income-related	60	1%
Total	2930	28%

Source: DWP, May 2013

Spinney Hills

Spinney Hills is one of the most populous wards in Leicester, with 25,571 inhabitants who represent 7.75 per cent of the city´s population. This ward has the largest proportion of children (27.85 per cent) in Leicester and a relatively low proportion of population aged 65 years and more (8.62 per cent). Spinney Hill´s population is predominantly Asian (75.75 per cent) and there is also one of the highest concentrations of Black population (12.09 per cent) in Leicester.

Lone-parent households are not as frequent in Spinney Hills as in Leicester (7.02 per cent vs 8.45 per cent). Based on the 2011 Census multiple deprivation index, Spinney Hills is the most deprived ward in Leicester: 81.56 per cent of households are deprived in at least one dimension and 2.12 per cent are deprived in the four dimensions (no qualifications, a limiting long-term illness, unemployment, and overcrowded housing).

Long-term illness is slightly higher than Leicester´s average, with 8.50 per cent of people reporting to have suffered from illness or disability that severely limits their daily activities.

Benefits

Almost 20 per cent (3,225 people) of the working age population in Spinney Hills are claiming some kind of benefits. Among them, more than one third are claiming Incapacity benefits and another third are claiming JSA; they represent 7.32 per cent and 6.73 per cent of the working age population respectively.

Benefit claimants in Spinney Hills		
Main benefit claimed	**Count**	**% of the Working Age population**
Bereaved	35	0%
Carer	410	3%
Disabled	180	1%
Incapacity	1190	7%
JSA	1095	7%
Lone Parent	170	1%
Other Income-related	145	1%
Total	3,225	20%

Source: DWP, May 2013

Appendix 2 - Contrasting dynamics in Charnwood ward

This appendix explores the socio-economic profile of Charnwood ward, looking at the seven lower super output areas that it encompasses. The purpose of this is to explore the variations in risk factors found across this ward. These risk factors are explored through the following indicators: ethnic composition, concentration of children, lone parenthood, children living in families receiving income support of Jobseekers Allowance, incidence of Jobseekers Allowance claims, and overcrowding. The information was obtained from the 2011 Census and from the Department of Work and Pensions (figures for May 2013).

Charnwood ward

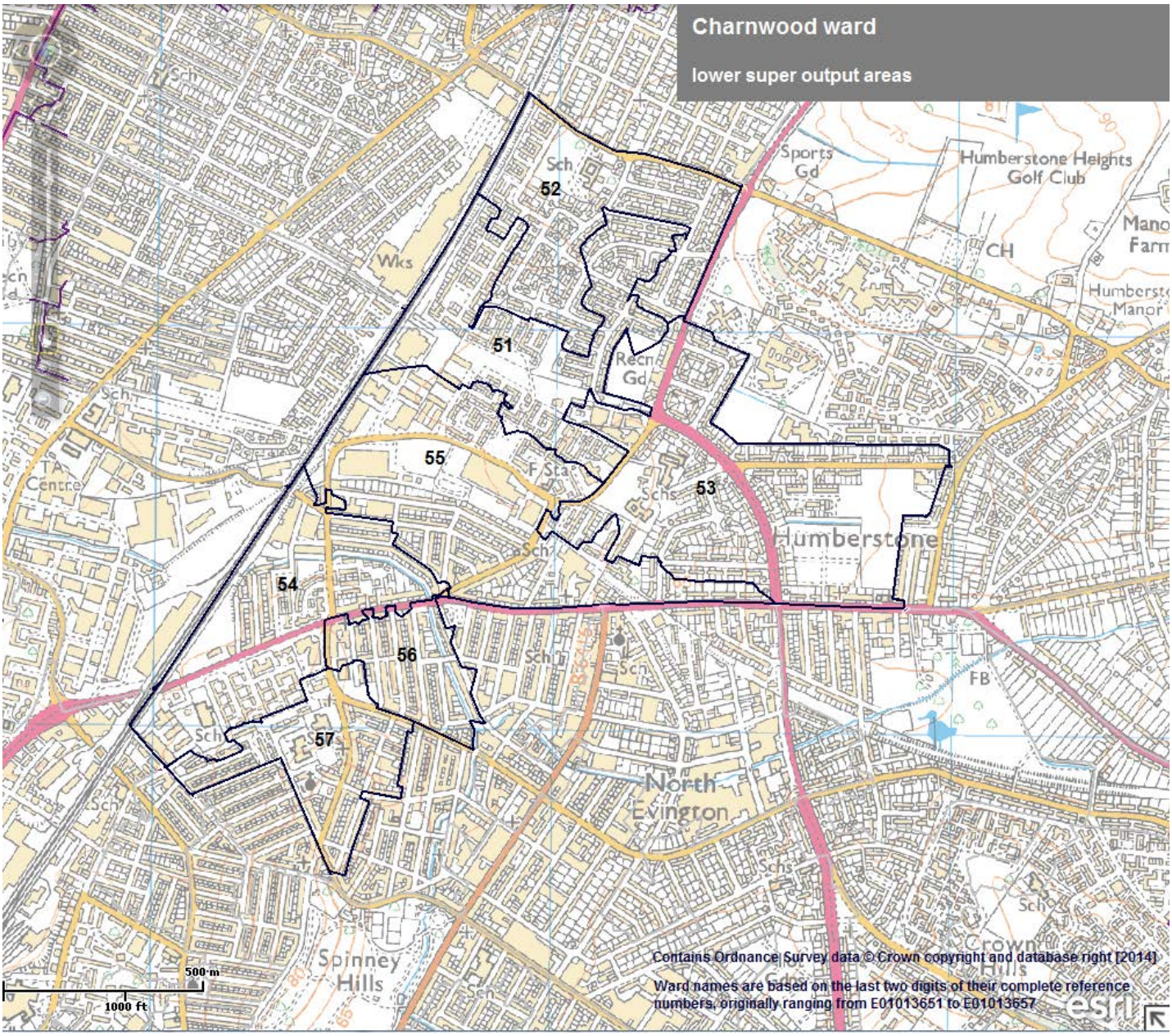
Around 4% of Leicester's population (13,291 people) live in Charnwood ward, making it a medium-sized ward in relation to the other twenty-one wards in the city[7]. The demographic composition is broadly similar to that for the whole of Leicester, although a higher proportion of the population are aged 15 year and below: 28 per cent are children under the age of 15 (compared to 21 per cent for Leicester), 64 per cent are working-age adults (compared to 68 per cent for Leicester), and 9 per cent are aged 65 years or more (compared to 11 per cent for Leicester). With regard to ethnicity, the population in Charnwood is predominantly composed of non-White ethnic groups, 72 per cent, of which the majority are in the South Asian ethnic group.

Some of the socio-economic indicators of Charnwood show that the population of this ward is at a higher risk of deprivation when compared to other wards. For example, there are a higher proportion of lone parents in Charnwood (11 per cent) than overall in Leicester (8 per cent), with Charnwood ranking seventh in terms of the highest incidence of lone parenthood across all wards. The ward ranks eighth in relation to children living in families receiving income support of Jobseekers Allowance. With regard to benefits, 8 per cent of working-age adults in Charnwood are claiming Jobseeker´s Allowance, higher than Leicester´s average of 5 per cent. The most striking issue in this ward seems to be overcrowding, with almost 11 per cent of households where there is 1 person or more per room, compared to Leicester's average of 5 per cent: Charnwood is the second highest ward in terms of overcrowding. These indicators provide a general overview of Charnwood ward, but an exploration of variation within the ward paints a more complex picture of deprivation.

Figure 1 shows the seven lower super output areas (LSOAs) within the Charnwood ward. The characteristics of each LSOA, focusing on risk factors, are outlined below.

[7] The least populated wards are Thurncourt and Western Park, with 10,596 and 10,609 inhabitants respectively. The most populated wards are Castle and Spinney Hills, with 22,901 and 25,571 inhabitants, respectively.

Figure 1. Charnwood Lower Super Output Areas



When looking at indicators which point to a greater risk of having a low income and struggling to make ends meet, it is clear that there is variation across the ward. It is possible to identify three spatially discrete areas facing different challenges: the north of Charnwood, the south of Charnwood and central Charnwood.

The North of Charnwood

The three LSOAs located in the north and northeast (Numbers 51, 52, and 53[8]) share similar demographic and socio-economic characteristics. These areas are the ones

[8] LSOA numbers used in this document refer to the last two digits of their original coding, which ranges from E01013651 to E01013657.

with the highest proportion in the White ethnic group in the ward: the ethnic composition of these areas is 50 per cent White and 50 per cent in non-White ethnic groups. The concentration of children under the age of 15 in these areas is similar to the rest of Charnwood, with the exception of LSOA 52, located furthest north[9], which has the highest concentration of children in the ward (32 per cent). However, these three areas share two characteristics that distinguish them from the rest of the LSOAs in the ward: a higher proportion of the population are lone parents and there is a greater proportion of children living in income support/JSA families. Lone parenthood within Charnwood is greatest in these three areas, at between 12-16 per cent of households, well above the average for the City as a whole. The proportion of children in income support/JSA families is between 29-37 per cent.

Another distinctive characteristic of the three northern LSOAs is that they are the least overcrowded areas in the ward. This is particularly the case for LSOA 51 and LSOA 53, where the proportion of households with one person or more per room is 8 per cent and 7 per cent respectively.

Finally, this cluster of wards also includes the LSOA with the highest rate of JSA claimants. LSOA 52, located at the northern border of the ward, is the one with the highest proportion of adults claiming JSA (11 per cent) compared to an average across the ward of 8 per cent and the lowest rate of 4 per cent in LSOA 56.

Overall these areas can be characterised as having many characteristics pointing to a greater risk of having a low income: a high proportion of lone parents, with a high proportion of people not currently in work.

The South of Charnwood

The three LSOAS located towards the south of Charnwood (54, 56 and 57)also share some key but different characteristics. The population in these three areas is predominantly in non-White ethnic groups – between 80 to 90 per cent of the population.

These three LSOAS are characterised by very low levels of lone parenthood, particularly in LSOA 56 (5 per cent) and LSOA 57 (7 per cent). These figures are lower than the ward average (11 per cent) and well below the figures found in the north of Charnwood ward (e.g. LSOA 52 with 16 per cent). These two lower super output areas also have the lowest rates across the ward of children in families receiving income support or JSA (13 and 17 per cent respectively).

In the southern cluster, LSOA 54 and LSOA 57 have average figures for JSA claimants, of around 7 per cent. However, LSOA 56 has a very low level of JSA claimants (4 per cent) which is lower than the ward average (7 per cent) and considerably lower than the rates found in the northern parts of the ward, particularly LSOA 52 (11 per cent). In

[9] This LSOA borders Belgrave ward, Rushey Mead ward, and Humerstone and Hamilton ward.

contrast with the north of the ward, this part of the ward has a greater proportion of overcrowded households. In particular, LSOA 56 has the highest rate of overcrowded households (15 per cent), compared to the ward average of 11 per cent and the lowest rate of 7 per cent in LSOA 53.

Overall the southern part of the ward has a high proportion of individuals in the South Asian ethnic group, with low rates of JSA claimants and a low proportion of lone parents, but with a higher than average risk of overcrowding.

Central

This category is formed by local super output area 55, located in the centre of Charnwood. For all of the indicators explored here this LSOA falls almost exactly in the average for the ward. Around 73 per cent of the inhabitants in this LSOA are in the non-White ethnic group (72 per cent for the whole ward) and 26 per cent of the population are children under the age of 15 years (28 per cent for the whole ward). The incidence of lone parenthood in this LSOA is 10 per cent (11 per cent average for the ward), and the proportion of children living in families receiving income support or JSA is 25 per cent (26 per cent average for the ward). The proportion of adults claiming JSA in this LSOA is 8 per cent which is close to the ward average of 7 per cent. Finally the figures for overcrowding in this area are the same as the ward average – in 11 per cent of the households there is one person or more per room.

Main findings:

Charnwood ward presents three different socio-economic dynamics, with contrasting experiences and risk factors:

- Lone parenthood is predominantly a risk factor in the north part of Charnwood. Lone parents are more likely to fall below the income needed to achieve a minimum socially acceptable standard of living.
- JSA claiming is a main risk factor in the northern LSOAS of Charnwood. Unemployment is a clear risk factor for low income (although it is necessary to look closer to family structure and whether other adults in the same household make a monetary contribution). It would be necessary to explore benefit claims over time, to examine whether income deprivation is persistent in this area.
- Overcrowding is the main risk factor in the south part of Charnwood. It would be interesting to examine objective versus subjective measures of overcrowding: perhaps what is objectively defined as overcrowding (one person or more per room) is not perceived that way.

Annex A: Tables and figures

Table 1. General overview: population

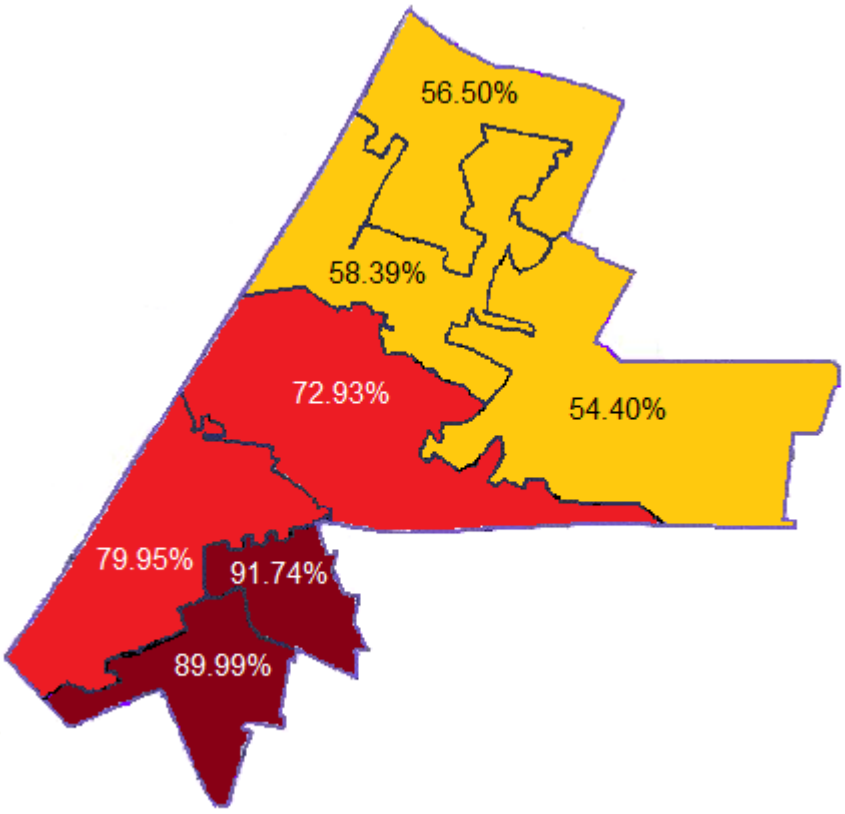
		Population	Number of households
Leicester		329,839	123,125
Charnwood		13,291	4,490
LSOA 51	*Charnwood E01013651*	1,716	648
LSOA 52	*Charnwood E01013652*	1,791	576
LSOA 53	*Charnwood E01013653*	1,899	683
LSOA 54	*Charnwood E01013654*	2,199	835
LSOA 55	*Charnwood E01013655*	2,039	717
LSOA 56	*Charnwood E01013656*	1,828	502
LSOA 57	*Charnwood E01013657*	1,819	529

Source: Census 2011.

Table 2. Ethnicity (2011): Concentration of population in Non-White ethnic groups

	Non-White ethnic group population	% of population
Leicester	163203	49.48%
Charnwood	9606	72.27%
LSOA 51	1002	58.39%
LSOA 52	1012	56.50%
LSOA 53	1033	54.40%
LSOA 54	1758	79.95%
LSOA 55	1487	72.93%
LSOA 56	1677	91.74%
LSOA 57	1637	89.99%

Figure 2. Concentration of Non-White Population

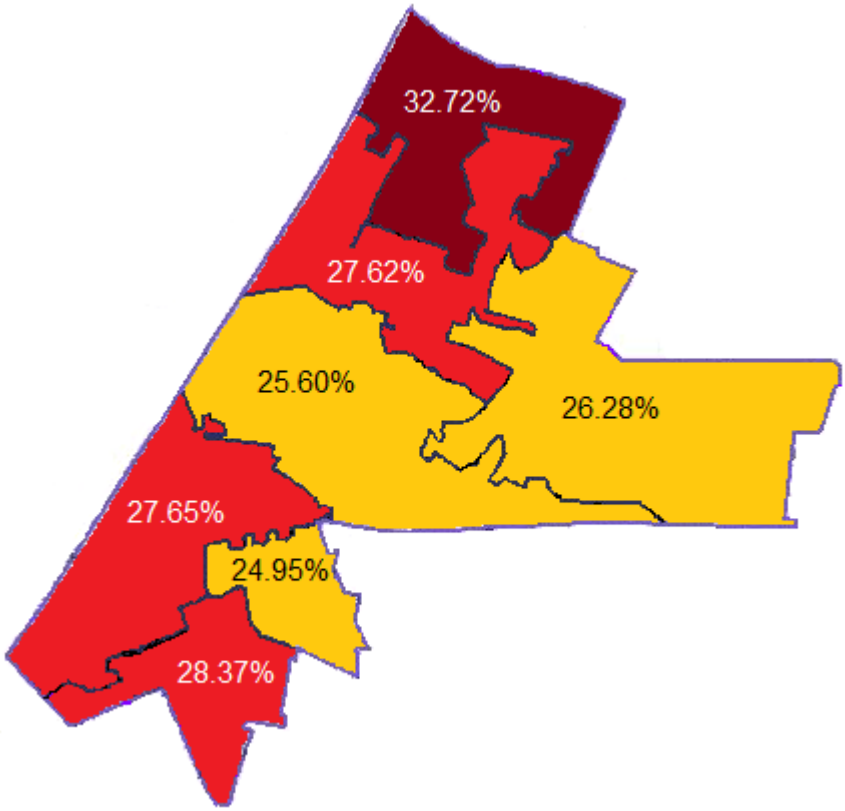


Concentration of Non-White population: proportion of Non-White population in the LSOA. Source: Census 2011.

Table 3. Concentration of children (2011)

	Number of children aged 15 and younger	% of population
Leicester	69279	21.00%
Charnwood	3661	27.54%
LSOA 51	474	27.62%
LSOA 52	586	32.72%
LSOA 53	499	26.28%
LSOA 54	608	27.65%
LSOA 55	522	25.60%
LSOA 56	456	24.95%
LSOA 57	516	28.37%

Figure 3. Concentration of children aged under 15

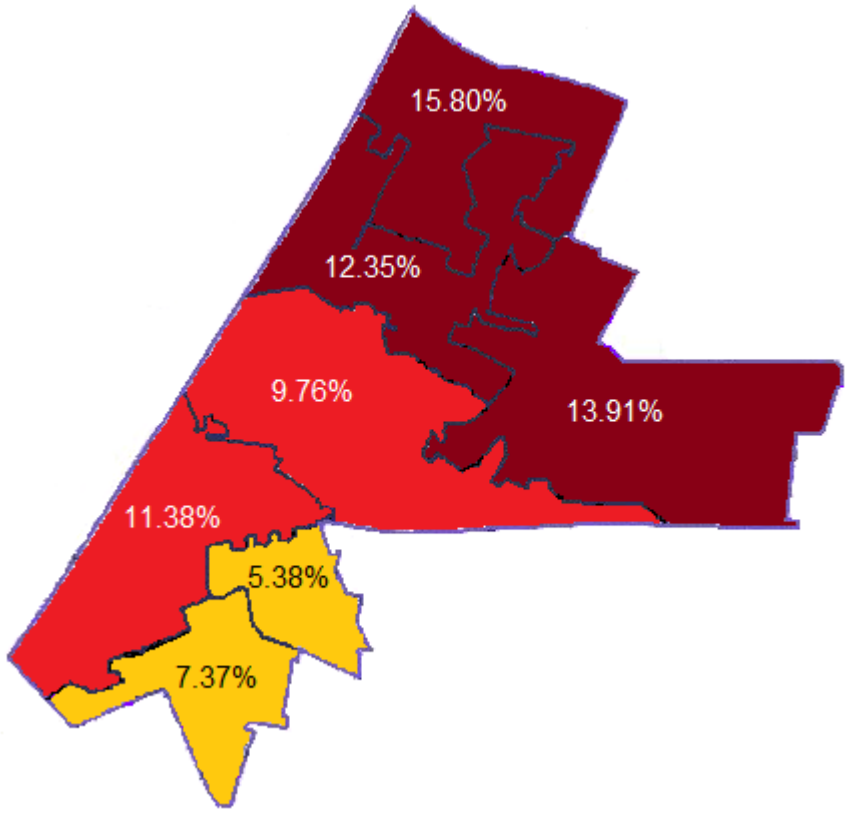


Concentration of children: population aged 15 years and below as percentage of the total population in the LSOA.
Source: Census 2011.

Table 4. Lone parenthood (2011)

	Number of lone parent households with dependent children	% of households headed by lone parent
Leicester	10408	8.45%
Charnwood	497	11.07%
LSOA 51	80	12.35%
LSOA 52	91	15.80%
LSOA 53	95	13.91%
LSOA 54	95	11.38%
LSOA 55	70	9.76%
LSOA 56	27	5.38%
LSOA 57	39	7.37%

Figure 4. Concentration of lone parenthood

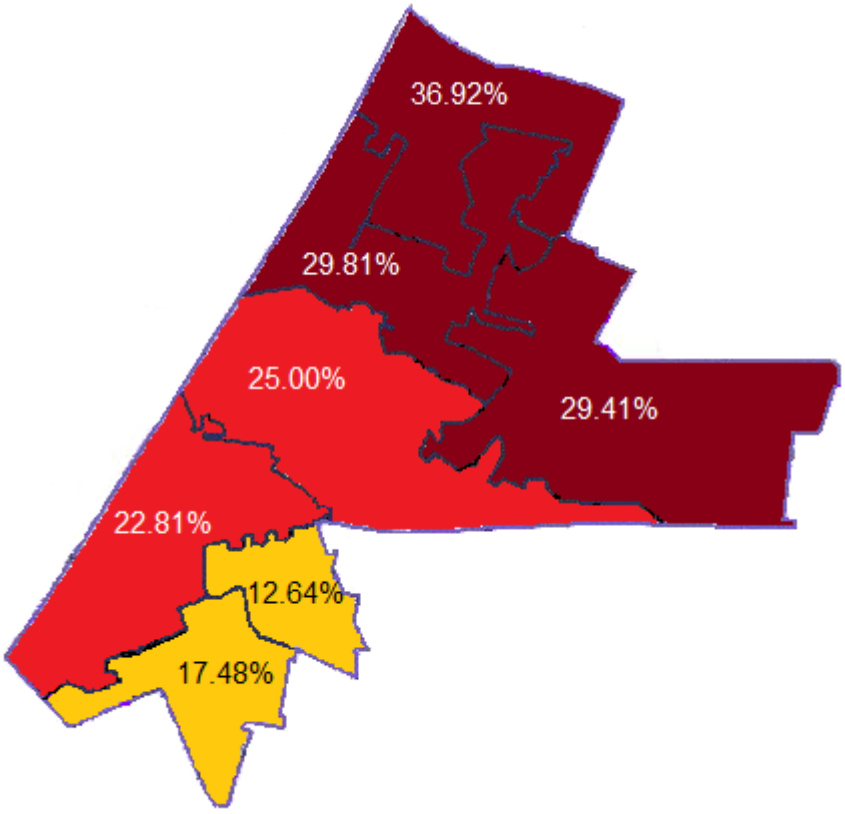


Lone-parent with dependent children: households containing a lone parent and at least one dependent child, as a proportion of the total number of households in the LSOA. Source: Census 2011.

Table 5. Children in IS/JSA households (2011)

	Number of children	% children in IS/JSA households
Leicester	16450	23.55%
Charnwood	950	25.54%
LSOA 51	155	29.81%
LSOA 52	240	36.92%
LSOA 53	150	29.41%
LSOA 54	130	22.81%
LSOA 55	130	25.00%
LSOA 56	55	12.64%
LSOA 57	90	17.48%

Figure 5. Concentration of children living in IS/JSA households

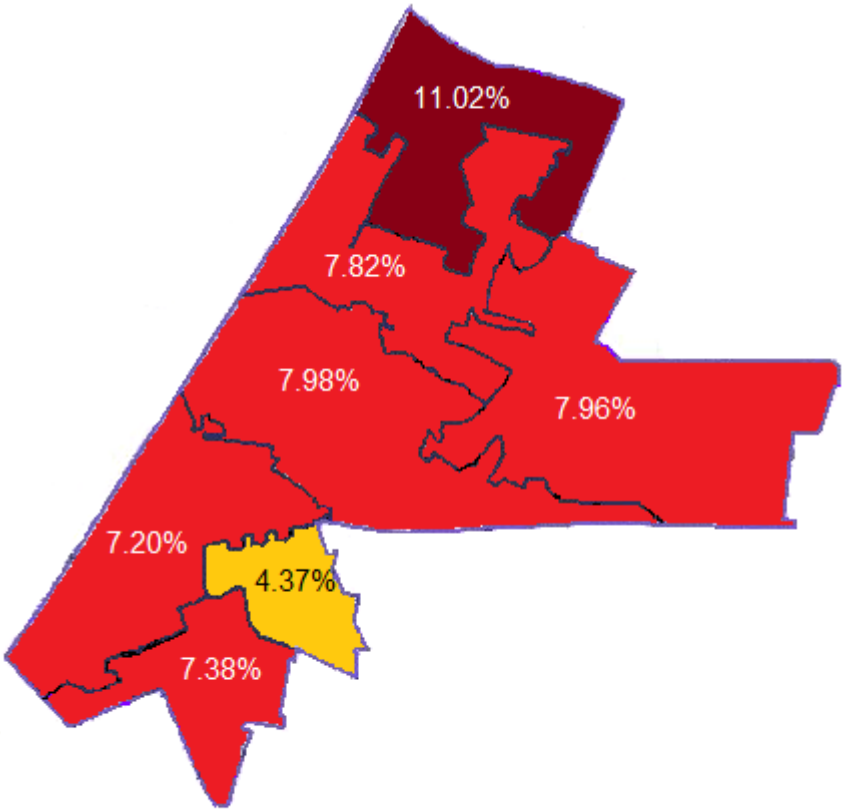


Children in IS/JSA families: children aged under 16 years living in families in receipt of Income Support or Jobseekers Allowance, as a percentage of the total number of children. Source: Family Resources Survey, 2011.

Table 6. JSA claimants (May 2013)

	Number of claimants	% of working age group
Leicester	12145	5.46%
Charnwood	650	7.67%
LSOA 51	85	7.82%
LSOA 52	120	11.02%
LSOA 53	95	7.96%
LSOA 54	95	7.20%
LSOA 55	110	7.98%
LSOA 56	55	4.37%
LSOA 57	85	7.38%

Figure 6. Concentration of JSA claimants

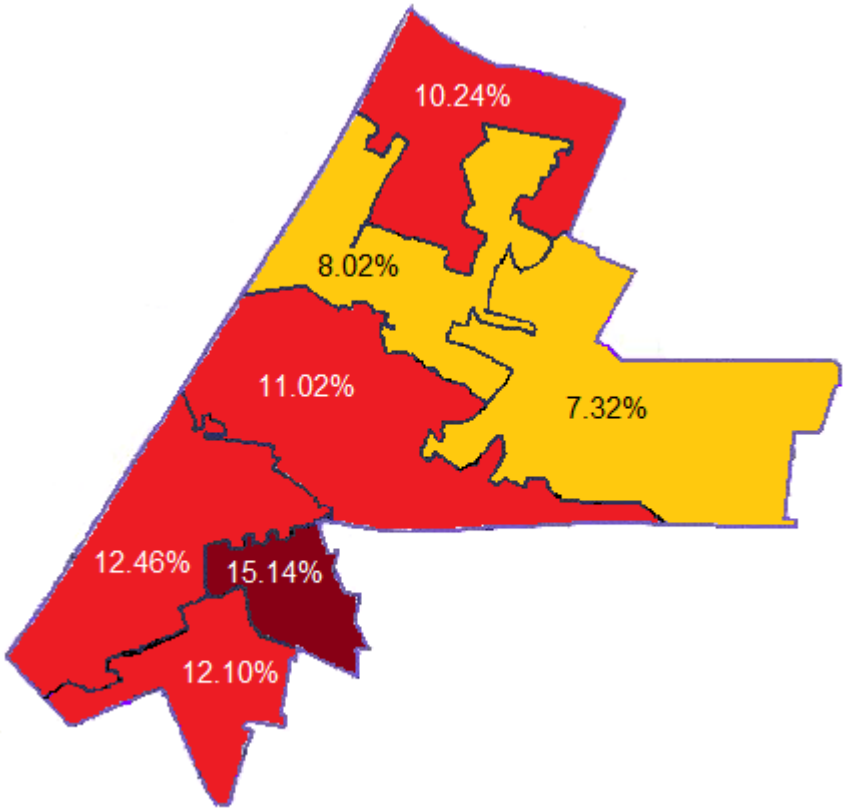


Concentration of JSA claimants: persons claiming JSA as a proportion of working age population in the LSOA.
Source: DWP.

Table 7. Overcrowding (2011)

	Number of overcrowded households (one or more persons per room)	% of households that are overcrowded
Leicester	5980	4.86%
Charnwood	484	10.78%
LSOA 51	52	8.02%
LSOA 52	59	10.24%
LSOA 53	50	7.32%
LSOA 54	104	12.46%
LSOA 55	79	11.02%
LSOA 56	76	15.14%
LSOA 57	64	12.10%

Figure 7. Concentration of overcrowding



Overcrowdedness: proportion of households where there is one person or more per room. Source: Census 2011.

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