

Poverty Fact Book

Data, Information and Analysis for Leeds

Financial Inclusion Team

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About the Poverty Fact Book

The Poverty Fact Book was developed to be a useful document to share widely across the council and with partners in order to understand the levels of poverty in Leeds; inform policies and assist in the City's anti-poverty agenda.

This resource contains national and locally sourced data and information to help define and analyse the different themes of poverty. Most of the data discussed is at the Leeds district level. Some data is only available at a national level, where this is the case; an estimate for Leeds has been calculated using nationally informed assumptions against the Leeds population figure. For example it is reported by the DWP that there are 12.4million people living in absolute poverty in the UK. This was 19% of the UK population in 2016/17. Therefore, because Leeds is statistically considered to mirror the UK demographically, it can be assumed that approximately 19% of the Leeds population in 2016/17 was living in absolute poverty. This equates to 148,531 people in Leeds. (See page 10)

The Poverty Fact Book is available as an online resource which includes a glossary of terms and a referenced list of all data sources, where to access them, how often the data is available and whether the data can be drilled down below the Leeds district level. The book is split into 10 Sections to help access required information by theme.

There is a wide range of data which is published at various intervals throughout an annual period. This means a hardcopy book may contain aspects of out of date information. To overcome this, the references section at the back of the book contains links on where to access the data and information on how frequently the data is available. There is also a data refresh date to inform the reader of when the data is estimated to be refreshed by the Financial Inclusion Team.

Headline facts from the Poverty Fact book

People in Poverty

- 12.4 million people in the UK were in Absolute Poverty in 2016/17 (after housing costs are deducted from income)
- Absolute Poverty is estimated to affect 149,000 people in Leeds (after housing costs are deducted from income)
- A couple with 2 children are in poverty if they earn £413/week or less (after housing costs)
- A single adult with no children is in poverty on earnings of £148/week or less (after housing costs)

Children in Poverty

- 29,660 children under 16 in Leeds were in poverty in 2016
- 67% of children in poverty were from a household where at least one person was in work in 2016/17

In-work Poverty and Worklessness

- 5.4 million UK adults that are in poverty are from households where at least 1 person is in work. This was affecting 13.9% of all working age adults in the UK in 2015/16. If this rate is applied to Leeds' working age population, it could be estimated that over 71,000 working age adults across the city are from working households and in poverty.

Wages and Employment

- The Living Wage Foundation recommend employers outside of London pay £9.00/hour from April 2019
- The Government's National Living Wage is set at £8.21/hour for all employees aged 25 and over
- The Government's National Minimum Wage is set at £7.70/hour for employees aged 21-24
- On average, Leeds residents are paid £12.48/hour
- An estimated 67,000 FTE Leeds residents earned less than the Living Wage Foundation's Living Wage in 2018
- It is estimated that over 10,900 Leeds workers are on zero hour contracts

Welfare Reform and Universal Credit

- Under occupancy changes under Welfare Reform affected over 5,270 Leeds households in Sep 2018
- The Benefit Cap affected over 800 Leeds households in Sep 2018
- Over 19,000 households in Leeds now have to pay 25% of their council tax due to changes to Council Tax Support. This is an average of £173 owed per year in Council Tax by effected households.
- As of January 2018, 5,596 individuals in Leeds were claiming Universal Credit, 42% of which were in employment.

Food Poverty

- Over 27,000 people in Leeds have received food through a foodbank or food parcel provider in 2017/18, over 27% more than in 2014

Fuel Poverty

- Almost 44,000 Leeds households were in fuel poverty in 2015
- Over 9,000 fuel poor Leeds householders paid their fuel bills via a pre-payment meter

Debt

- Average household debt in the UK (excluding mortgages) was £7,549 in October 2017.
- Average consumer borrowing was £3,966 in October 2017
- An estimated 19,125 people in Leeds had outstanding payday loan debts in 2016
- Almost 5,000 people in Leeds had outstanding debts with a rent-to-own company in 2016

Leeds Credit Union

- Membership stands at 30,815 as of Dec 2018
- Membership growth of 144% since 2005
- Loan book value of £6.8 million

Index of Deprivation

- In the 2015 index, 164,000 people in Leeds lived in areas that are ranked amongst the most deprived 10% nationally, the corresponding figure in the 2010 Index was 150,000 people

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Abbreviations

AHC	After Housing Costs
APR	Annual Percentage Rate
APS	Annual Population Survey
ASHE	Annual Survey of Hours and Earnings
BBA	British Bankers' Association
BHC	Before Housing Costs
CCJ	County Court Judgement
CDFI	Community Development Finance Institution
CML	Council for Mortgage Lenders
CPI	Consumer Price Index
CT	Council Tax
CTB	Council Tax Benefit
CTC	Child Tax Credit
CTS	Council Tax Support
DHP	Discretionary Housing Payment
DMP	Debt Management Plan
DRO	Debt Relief Order
DWP	Department of Work and Pensions
ESA	Employment Support Allowance
FSM	Free School Meals
HB	Housing Benefit
HBAI	Households below average income
HML	Headrow Moneyline
IB	Incapacity Benefit
IMD	Index of Multiple Deprivation
IS	Income Support
IVA	Individual Voluntary Arrangements
JSA	Jobseekers Allowance
LCC	Leeds City Council
LCU	Leeds Credit Union
LFS	Labour Force Survey
LIHC	Low Income High Cost
LP	Lone Parents
LSOA	Lower Super Output Area
ONS	Office for National Statistics
RPI	Retail Price Index
SDA	Severe Disablement Allowance
SOA	Super Output Area
UC	Universal Credit
WTC	Working Tax Credit

Glossary of Terms

Absolute Poverty Absolute low income measures the proportion of individuals who have household incomes 60% below the median average in 2010/11, adjusted for inflation. It is used to look at how changes in income for the lowest income households compare to changes in the cost of living. The year 2010/11 is used in order to measure absolute low income in line with the Child Poverty Act 2010. Absolute poverty falls if individuals with the lowest incomes see their income rise more than inflation.

After Housing Costs Income trends over time after deducting housing costs are useful where rents have increased for a given quality of accommodation, otherwise, for example a rise in housing benefit to offset higher rents would be counted as an income rise.

Bankruptcy is a form of debt relief available for anyone who is unable to pay the debts they owe. Any assets owned will vest in a trustee in bankruptcy who will sell them and distribute the proceeds to creditors in accordance with the order laid down by statute.

Before Housing Costs Income trends over time before deducting housing costs are useful where there has been an increase in housing costs because of better quality housing, and so living standards have improved.

Benefit Cap limits the total amount of benefit received by working age people who are not in employment.

Council Tax Support is a scheme introduced in 2013/14 for which government provide Local Authorities with a limited sum of money unlike the previous scheme of **Council Tax Benefit** which was demand led, and expenditure incurred by Local Authorities was reclaimed by them from the government.

Debt Relief Order (DRO) is a form of debt relief available to those who owe £15,000 or less and have little by way of assets or income. There is no distribution to creditors, and discharge from debts takes place 12 months after the DRO is granted.

Discretionary Housing Payments (DHP) The DHP scheme provides support to tenants affected by the welfare changes.

Individual insolvency procedures include bankruptcy, debt relief orders and individual voluntary arrangements.

Individual Voluntary Arrangements (IVAs) are a voluntary means of repaying creditors some or all of what they are owed.

Key in-work benefits consists of: Carers Allowance (Carers), Disability Living Allowance, Attendance Allowance or Industrial Injuries benefits (Disabled) and Widow's Benefit, Bereavement Benefit or Industrial Death Benefit (Bereaved)

Key out-of-work benefits consist of the groups: Job Seekers Allowance (JSA), Employment Support Allowance (ESA) and Incapacity Benefits (IB), lone parents (LP) and others on income related benefits. Others on **income related benefits** are out-of-work benefits which combine Other Income Support (such as IS Disability Premium) or Pension Credit.

Local Welfare Support Scheme The Local Welfare Support scheme provides goods and services rather than cash for those in need, impacted by welfare reform.

Median Average Income Median household income divides the population, when ranked by equivalised household income, into two equal-sized groups. Equivalisation adjusts incomes for household size and composition, taking an adult couple with no children as the reference point. For example, the process of equivalisation would adjust the income of a single person upwards, so their income can be compared directly to the standard of living for a couple

Relative Poverty Relative low income measures the number and proportion of individuals who have household incomes below 60% of the median average in that year - and is used to look at how changes in income for the lowest income households compare to changes in incomes near the average. The population in relative low income falls if income growth at the lower end of the income distribution outstrips average income growth.

Super Output Areas (SOAs) - SOAs were introduced by ONS to facilitate the analysis of statistics at the small area level. **LSOAs** have a minimum of 1,000 residents and 400 households (but with an average population of 1500). For the IMD 2015, this has resulted in the creation of 482 lower level areas in Leeds (England contains 32,844 LSOAs).

Under Occupation Housing Benefit paid to working age tenants who live in council or housing association properties will be reduced where they have more bedrooms than the family needs.

Additional Notes to the Data

Relative Poverty measures individuals who have income below 60% of median incomes. Relative poverty will fall if:

- individuals with low incomes see their incomes rise more than the Median average; or
- individuals with low incomes see their incomes fall less than the Median average.

Absolute Poverty also measures individuals who have income below 60% of median incomes, but uses the median income from 2010/11 and adjusts this in line with inflation. This is designed to assess how low incomes are faring with reference to inflation/living standards. Absolute Poverty will fall if:

- individuals with low incomes see their incomes rise by more than inflation.

Both measures are available before and after housing costs are deducted from income. The after housing cost measure is useful in the current economic climate as rising rents and property prices are a growing contributor to poverty.

The Leeds Poverty Fact Book includes all four measures for reference purposes, but often quotes Absolute Poverty, after housing costs are deducted when discussing poverty estimates for Leeds in official reports and documents produced by the Council.

Child Poverty -the principal measure of child poverty has, for many years, been based on relative income. In the recent recession there has been a reduction in median earnings. Therefore, this has had the effect of reducing the value of the relative poverty line which is measured against the median earnings figure. This has resulted in people being taken out of the relative poverty figures even though their earnings position may not have changed.

HMRC produce a local estimate for Child Poverty known as The Children in Low-Income Families Local Measure. This shows the proportion of children living in families in receipt of out-of-work (means-tested) benefits or in receipt of tax credits where their reported income is less than 60% of UK median income. This measure provides a broad proxy for relative low-income child poverty as set out in the Child Poverty Act 2010 and enables analysis at a local level.

DWP's Children in out-of work benefit households is another measure for local child poverty figures.

An out-of-work benefit household, is a household where at least one parent or guardian is claiming an out-of-work benefit. A distinction needs to be drawn between households where no one in the family unit is working. Universal Credit has been included in these statistics since May 2016. The following out-of-work benefits will be replaced as Universal Credit rolls out:

- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Income Support

Universal Credit claimants have been defined as 'out-of-work' if they are required to undertake intensive work search, if they are expected to work in the future, if they are expected to take reasonable steps to prepare for work or if they are not expected to work at present due to health or caring responsibilities.

DWP and HMRC are committed to working together to combine the HMRC publication of 'children in low-income families local measure' with the DWP Out-of-Work Benefit Household measure in 2019. Producing a combined release will include the development of a more robust methodology for the HMRC release. HMRC's estimates of low income do not currently include Universal Credit cases. Therefore as UC rolls out it is becoming increasingly inaccurate in estimating the number of children in low income families. The purpose of combining publications is to tell a more coherent and joined up story about living standards for children by local area, whilst improving the methodology to include UC in the derivation of HMRC's children in low income families' publication and reviewing the current methodology of DWP's children in out of work benefit households' release.

Free School Meals - in England in January 2017, children in state-funded schools were entitled to receive free school meals if a parent or carer were in receipt of any of the following benefits:

- Income Support
- Income-based Jobseekers Allowance
- Income-related Employment and Support Allowance
- Support under Part VI of the Immigration and Asylum Act 1999
- the guaranteed element of State Pension Credit 7
- Child Tax Credit (provided they were not also entitled to Working Tax Credit and had an annual gross income of no more than £16,190, as assessed by Her Majesty's Revenue and Customs)
- Working Tax Credit run-on - paid for 4 weeks after you stop qualifying for Working Tax Credit
- During the initial roll out of the benefit, Universal Credit (this category was added from 29 April 2013)
- Additionally, all infant pupils were entitled to receive free school meals from September 2014.

In-work Poverty data can provide an indication that a significant proportion of people in work are needing to claim benefits or tax credits because they are not earning enough to pay their bills. In-work poverty can occur due to problems with the nature of work at the bottom end of the labour market. Jobs that are low paid, low skilled and offer zero-hour contracts contribute to in-work poverty.

Living Wage and Minimum Wage Definitions In April 2016 the government introduced a higher minimum wage rate for all staff over 25 years of age and call this the 'National Living Wage'. However, the government's 'National Living Wage' is different to the 'Real Living Wage' set by the Living Wage Foundation.

The government's National Minimum Wage rates change every October and is set by the Low Pay Commission. The National Living Wage rates for those over the age of 25 change every April. The UK's Real Living Wage rate is set annually by the Living

Wage Foundation and calculated by the Centre for Research in Social Policy at Loughborough University (and is informed by the Minimum Income Standard). The figure is announced every November and employers are advised to implement the new rates within 6 months of the announcement.

The National Living Wage and National Minimum Wage set by government are compulsory for employers while the Real Living Wage is voluntary. The government rate is based on median earnings while the Living Wage Foundation rate is calculated according to the cost of living.

LCU and Headrow Money Line In November 2012 LCU Established a CDFI (Headrow Money Line). LCU does not charge additional fees if payments default. Their interest rates are capped by Credit Union legislation. As of April 2014, credit unions can charge a maximum of 42.6% and LCU have begun charging this rate for new small loans below £1000, however the standard APR for a LCU loan is 26.8%. If people are declined an LCU loan due to a marginal credit rating, they are asked if they would like to be referred to Headrow Moneyline. Headrow Moneyline is a CDFI, they are a sister company to LCU and do not charge fees if payments default. With an APR of 79%, they are able to provide loans to more people and help them re-build a credit history so that if they need to borrow again, they can be referred to cheaper options of credit, such as being referred back to the credit union.

Median Income used for the relative poverty calculation in 2016/17 BHC was £494 per week and AHC was £425 per week.

Median income used for the absolute poverty calculation in 2010/11 BHC £467 was and AHC was £399

Tax Credits Tax credits are a flexible system of financial support designed to deliver support as and when a family needs it, tailored to their specific circumstances. They are part of wider government policy to provide support to parents returning to work, reduce child poverty and increase financial support for all families. Tax credits are based on household circumstances and can be claimed jointly by members of a couple, or by singles. Entitlement is based on age, income, hours worked, number and age of children, childcare costs and disabilities.

Universal Credit (UC) is a change to the benefits system which provides a single payment based upon the circumstances of the household. UC is now a means-tested benefit which means it is available to people who are in work and on a low income, as well as to those who are out-of-work. Support for housing costs, children and childcare costs are integrated into UC. It also provides additions for disabled people and carers. Claimants will receive a single monthly household payment, paid into a bank account in the same way as a monthly salary; support with housing costs will usually go direct to the claimant as part of their monthly payment.

UC went live in Leeds on 1st February 2016. Initially, the only groups of people that will make a claim for UC are newly unemployed singles who would have previously claimed JSA. Roll out to other groups of people will start in Leeds from October 2018. The following benefits will be replaced as UC rolls out in stages across the country:

- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Income Support
- Working Tax Credit
- Child Tax Credit
- Housing Benefit

Zero Hours Contracts National figures from the Labour Force Survey (LFS) show the number of people who report that they are on a "zero-hours contract" in their main employment. The figures are calculated from responses to the Labour Force Survey (LFS). As part of the survey the LFS asks people in employment if their job has flexible working and if so to choose from a list of employment patterns those which best describe their situation. Only those people who select "zero hours contract" as an option are included in the analysis. The number of people who are shown as on a zero hours contract will therefore be affected by whether people know they are on a zero hours contract and will be affected by how aware they are of the concept. The increased coverage of zero hours in the latter half of 2013 and are likely to have affected the response to this question.

SECTION 1: RELATIVE AND ABSOLUTE POVERTY

Table 1.1: Relative Poverty – number of people affected in the UK

Relative low income measures the number and proportion of individuals who have household incomes below 60% of the median average in that year - and is used to look at how changes in income for the lowest income households compare to changes in incomes near the average.

People in poverty in the UK	2016/17	2015/16	2010/11	2006/07	1 year change	10 year change
No of People in Relative Poverty BHC(m)	10.4m	10.4m	9.8m	10.7m	0.0m	-0.3m
People in Relative Poverty BHC %	16%	16%	16%	18%		
No of People in Relative Poverty AHC(m)	14.3m	14m	13m	13.3m	0.3m	1.0m
People in Relative Poverty AHC %	22%	22%	21%	22%		

Source: DWP, Households below average income (HBAI), March 2018

In 2016/17, 10.4 million people (16% of the UK) were living in relative poverty Before Housing Costs were deducted (BHC). The number of individuals in relative low income has increased by 300,000 people in the 10 years since 2006/07, and no change on the previous year. 14.3 million people (22% of the UK) were living in relative poverty After Housing Costs were deducted (AHC). The number of individuals in relative low income AHC has increased by 1 million people in the 10 years since 2006/07, and 300,000 people in the last year.

Table 1.2: Absolute Poverty – number of people affected in the UK

Absolute low income measures the proportion of individuals who have household incomes 60% below the average in 2010/11, adjusted for inflation. It is used to look at how changes in income for the lowest income households compare to changes in the cost of living.

People in poverty in the UK	2016/17	2015/16	2010/11	2006/07	1 year change	10 year change
No of People in Absolute Poverty BHC(m)	8.9m	9.3m	9.8m	10.9m	-0.4m	-2.0m
People in Absolute Poverty BHC %	14%	15%	16%	18%		
No of People in Absolute Poverty AHC(m)	12.4m	12.8m	13m	13.3m	-0.4m	-0.9m
People in Absolute Poverty AHC %	19%	20%	21%	22%		

Source: DWP, Households below average income (HBAI), March 2018

In 2016/17, 8.9 million people (14% of the UK) were living in absolute poverty Before Housing Costs were deducted (BHC). The number of individuals in absolute poverty has fallen by 2m people in the 10 years since 2006/07, and 400,000 people in the last year. 12.4 million People (19% of the UK) were living in absolute poverty After Housing Costs were deducted (AHC). The number of individuals in absolute poverty AHC has fallen by 2million people in the 10 years since 2006/07, and 400,000 people in the last year.

Table 1.3: Poverty Estimates for Leeds

Poverty Measure	National Proportion	Leeds Estimate
People in Relative Poverty BHC	16%	125,079
People in Relative Poverty AHC	22%	171,983
People in Absolute Poverty BHC	14%	109,444
People in Absolute Poverty AHC	19%	148,531

Source: DWP, Households below average income (HBAI), March 2018

The DWP's estimates for Absolute and Relative Poverty are only available at a national level. Therefore; an estimate for Leeds can be calculated using nationally informed assumptions against the Leeds population figure for the same year. As the latest DWP data refers to 2016/17; the ONS Mid-year Population estimates for Leeds at 2016 of 781,743 have been used in the estimates above. For example it is reported by the DWP that there are 14.3million people living in relative poverty in the UK, after housing costs. This was 22% of the UK population in 2016. Therefore, because Leeds is statistically considered to mirror the UK trend in terms of demographic profile, it can be assumed that 22% of the Leeds population in 2016 was living in relative poverty. This equates to 171,983 people in Leeds.

Table 1.4: Poverty Thresholds, Income Before Housing Costs

Income trends over time before deducting housing costs are useful where there has been an increase in housing costs because of better quality housing, and so living standards have improved.

60% of UK Median Weekly Income	2016/17 £, per week	2015/16 £, per week	2006/07 £, per week	2010/11 £, per week	1 year change £	10 year change £
Couple with no children	296	291	278	280	+5	+18
Single with no children	198	195	186	188	+3	+12
Couple with two children aged 5 and 14	453	445	425	429	+8	+28
Single with two children aged 5 and 14	355	349	334	336	+6	+21

Source: DWP, Households below average income (HBAI), March 2018

The relative poverty threshold for a couple with no children was £296/week in 2016/17 BHC. This is the threshold used when estimating the number of people in relative poverty BHC in 2016/17. A single person with no children is in poverty if they earn £198/week or less BHC. The trend in relative poverty BHC over one year and 10 years shows an increase in median incomes over time. The absolute poverty threshold for a couple with no children is £280/week. This figure is based on the 2010/11 figure and was used to estimate the numbers in absolute poverty BHC in 2016/17.

Table 1.5: Poverty Thresholds, Income After Housing Costs

Income trends over time after deducting housing costs are useful where rents have increased for a given quality of accommodation, otherwise, for example a rise in housing benefit to offset higher rents would be counted as an income rise.

60% of UK Median Weekly Income	2016/17 £, per week	2015/16 £, per week	2006/07 £, per week	2010/11 £, per week	1 year change £	10 year change £
Couple with no children	255	250	240	240	+5	+15
Single with no children	148	145	139	139	+3	+9
Couple with two children aged 5 and 14	413	405	388	388	+8	+25
Single with two children aged 5 and 14	306	300	288	288	+6	+18

Source: DWP, Households below average income (HBAI), March 2018

The relative poverty threshold for a couple with no children was £255/week in 2016/17 AHC. This is the threshold used when estimating the number of people in relative poverty AHC in 2016/17. A single person with no children is in poverty if they earn £148/week or less AHC. The trend in relative poverty AHC over 1 and 10 years shows a rise in incomes over time. The absolute poverty threshold for a couple with no children is £240/week. This figure is based on the 2010/11 figure and was used to estimate the numbers in absolute poverty AHC in 2016/17.

SECTION 2: CHILDREN IN POVERTY

Table 2.1: Children in relative low income, United Kingdom

The proportion of children living in households where income is less than 60% of median household income

All dependent children under the age of 20	2016/17	2015/16	2006/07	2010/11	1 year change	10 year change
No of UK Children in Relative Poverty in BHC(m)	2.7m	2.7m	2.9m	2.3m	0.0m	-0.2m
UK Children in Relative Poverty in the UK BHC %	19.0%	20.0%	22.0%	18.0%		
No of UK Children in Relative Poverty AHC(m)	4.1m	4.0m	4.0m	3.6m	+0.1m	+0.1m
UK Children in Relative Poverty in the UK AHC %	30.0%	30.0%	31.0%	27.0%		

Source: DWP, Households below average income (HBAI), March 2018

Latest figures show 2.7 million children experienced relative poverty before housing costs were deducted (BHC) during 2016/17 (19% of children in the UK). No change on the previous year, but looking at longer term trends, there has been a fall of 200,000 children being in poverty compared to 10 years ago.

Looking at relative poverty figures after housing costs (AHC) are deducted from income, there were 4.1 million children in relative poverty AHC during 2016/17 (30% of children in the UK). This is 100,000 more children in relative poverty than in 2015/16. The number of children in relative poverty AHC increased by 100,000 in the last 10 years.

Table 2.2: Children in absolute low income, United Kingdom

The proportion of children living in households where income is less than 60 per cent of median household income in 2010/11 uprated by CPI inflation.

All dependent children under the age of 20	2016/17	2015/16	2006/07	2010/11	1 year change	10 year change
No of UK Children in Absolute Poverty in BHC(m)	2.2m	2.3m	3.0m	2.3m	-0.1m	-0.8m
UK Children in Absolute Poverty in the UK BHC %	16.0%	17.0%	23.0%	18.0%		
No of UK Children in Absolute Poverty AHC(m)	3.5m	3.7m	4.0m	3.6m	-0.2m	-0.5m
UK Children in Absolute Poverty in the UK AHC %	26.0%	27.0%	31.0%	27.0%		

Source: DWP, Households below average income (HBAI), March 2018

Latest figures show 2.2 million children experienced absolute poverty during 2016/17 before housing costs (BHC) were deducted from income (16% of children in the UK). This figure has fallen by 100,000 children in the last year. Looking at longer term trends, there has been a fall of 800,000 children being in poverty compared to 10 years ago.

Looking at absolute poverty figures after housing costs (AHC) are deducted from income, there were 3.5 million children in absolute poverty AHC during 2016/17 (26% of children in the UK), falling by 200,000 children since 2015/16. In the last 10 years, the figure has fallen by 500,000 children.

Table 2.3: Children in working and workless households in relative poverty

Economic status of household	UK Total number of children	Children in poverty BHC		Children in poverty AHC	
		No	%	No	%
At least one adult in work	11.8	1.8m	15%	2.8m	24%
Workless households	1.9	950,000	50%	1.4m	73%
Total number of children	13.7	2.7m	n/a	4.2m	n/a

Source: DWP, Households below average income (HBAI), March 2018

A higher percentage of children in workless families are in relative poverty, compared to children in families where at least one adult is in work. In 2016/17, 73% of all children in workless families were in relative poverty AHC (affecting an estimated 1.4m children). In contrast, 24% of all children with at least one adult in work were in relative poverty (affecting an estimated 2.8m children). When looking solely at the proportion of children in poverty, it can be seen that 1.8m out of 2.7m children in poverty are from a working family, this equates to 65% of children in poverty being from a working family before housing costs are deducted. After housing costs are deducted, 67% (2.8m out of 4.2m) of children in poverty are from working families.

Table 2.4: Child Poverty in Leeds - Children in Low-Income Families Local Measure

HMRC's Children in Low-Income Families Local Measure is the key local indicator for Child Poverty in Leeds. The measure shows the proportion of children living in families in receipt of out-of-work (means-tested) benefits or in receipt of tax credits where their reported income is less than 60 per cent of UK median income. This measure provides a broad proxy for relative low-income child poverty as set out in the Child Poverty Act 2010 and enables analysis at a local level; however there is a three year time-lag. The proportion of children in poverty is calculated using population estimates from HMRC's Child benefits data.

All dependent children 0-19	2016	2015	2014	Annual Change 2015-16
Total No of Leeds children under 20	167,110	164,910	163,815	+2,200
No of children in Low income families Leeds	33,485	31,735	37,195	+1,750
Leeds Rate	20.0%	19.2%	22.7%	+0.8
No of children in Low income families England	1,974,035	1,929,290	2,315,765	+44,745
England Rate	17.0%	16.6%	19.9%	+0.4
Children 0-15	2016	2015	2014	Annual Change 2015-16
Total No of Leeds children under 16	146,155	143,290	141,725	+2,865
No of children in Low income families Leeds	29,660	28,150	32,805	+1,510
Leeds Rate	20.3%	19.6%	23.1%	+0.7
No of children in Low income families England	1,707,835	1,678,035	2,003,060	+29,800
England Rate	17.0%	16.8%	20.1%	+0.2

Source HMRC Children in Low-Income Families Dec 2018

In Leeds, 20% of all dependent children under the age of 20 (33,485 children) lived in poverty in 2016, compared to 17% (1.97m children) in England.

With regards children under the age of 16 in Leeds, 20.3% (29,660 children) were in poverty in 2016, compared to 17% (1.7m children) in England.

Table 2.5: Children in out-of-work benefit households

DWP estimates the proportion of children living in families in receipt of out-of-work benefits. The out-of-work benefits are Income Support, Jobseekers Allowance, Incapacity Benefit/Severe Disablement Allowance, Pension Credit, Employment Support Allowance and Universal Credit. The proportion is calculated using the out-of-work benefits data and ONS mid-year population estimates.

Children 0-18	2017	2016	2015	Annual change 2016-17
ONS mid-year estimates, Leeds under 19s	175,676	174,180	172,358	1,496
Leeds	27,620	28,440	29,310	-820
Leeds %	15.7%	16.3%	17.0%	-0.6%
England	1,612,950	1,932,950	1,728,940	-320,000
England %	12.9%	15.5%	14.0%	-2.7%
Children 0-15	2017	2016	2015	Annual Change 2016-17
ONS mid-year estimates, Leeds under 16s	150,447	148,436	145,903	+2,011
Leeds	25,060	25,710	26,400	-650
Leeds %	16.7%	17.3%	18.1%	-0.7%
England	1,438,950	1,719,410	1,533,680	-280,460
England %	13.5%	16.3%	14.7%	-2.8%

Source DWP Children in out-of-work benefit households, Dec 2018

In Leeds, 15.7% of children under the age of 19 (27,620 children) were estimated to live in poverty according to this measure, compared to 16.7% (1.4million children) in England.

16.7% of Leeds children under the age of 16 (25,060 children) were estimated to live in poverty according to this measure, compared to 13.5% (1.4million children) in England.

Table 2.6: Free School Meals

The data in this table is a total of all school types – i.e. for state funded primary, secondary, special schools, Pupil Referral Units and Alternative Provision Academies and Free Schools. The data excludes all infant children who receive universal free school meals regardless of income.

	England		Leeds		England Change	Leeds Change
	2018	2017	2018	2017	2017-18	2017-18
Total Number of pupils	8,152,323	8,084,528	122,742	120,472	+67,795	+2,270
Number of Eligible Pupils	1,106,495	1,128,183	19,176	19,581	-21,688	-405
Proportion of eligible pupils	13.6%	14.0%	15.6%	16.3%	-0.4%	-0.6%
Non take up numbers	233,548	229,348	3,781	4,013	+4,200	-232
Non take up proportion	21.1%	20.3%	19.7%	20.5%	+0.8%	-0.8%
Take up numbers	872,947	898,835	15,395	15,568	-25,888	-173
Take up proportion	78.9%	79.7%	80.3%	79.5%	-0.8	+0.8

Source: DfE Schools, pupils and their characteristics, Jul 2018

In January 2018, 15.6% of pupils in Leeds were eligible for free schools meals. Nationally 13.6% were eligible and this is reported as being the lowest proportion since 2001, when the department began collecting pupil level information. Entitlement to free school meals is determined by the receipt of income-related benefits. As the number of benefit claimants decreases, the proportion of pupils eligible for free school meals also falls. Of the 19,176 pupils in Leeds eligible to claim a free school meal, only 15,395 had when surveyed in 2018.

SECTION 3: IN-WORK POVERTY and WORKLESSNESS

Table 3.1: In-Work and Workless Households in Relative Poverty UK Snapshot

Economic status of household	BHC		AHC	
	No	%	No	%
All adults in work	1.4m	6%	2.4m	10%
At least one adult in work, but not all	2.2m	21%	3.0m	29%
Workless households	2.1m	45%	2.8m	60%

Source: DWP, Households below average income (HBAI), March 2018

Before Housing Cost (BHC), 6% of working age adults in the UK live in households where everyone is in work yet they are still in relative poverty. This affects an estimated 1.4m adults in the UK. After Housing Cost (AHC) this figure moves up to 2.4m adults being affected. BHC, 21% of working age adults in the UK live in households where at least one adult is in work and live in relative poverty. This affects an estimated 2.2m adults in the UK. AHC this figure moves up to 3m adults being affected. BHC, 45% of working age adults in the UK live in households where no adults are in work and live in relative poverty. This affects an estimated 2.1m adults in the UK. AHC this figure moves up to 2.8m adults being affected.

Table 3.2: In-Work and Workless Households in Relative Poverty Leeds Estimate

At least one adult in work	BHC		AHC	
	No	%	No	%
UK	3.6m	9.3%	5.4m	13.9%
Leeds	47,692	9.3%	71,262	13.9%

Source: DWP, Households below average income (HBAI), March 2018 and ONS APS Mid-year Population Estimates 2016

Nationally it is estimated that 3.6 million adults that are in poverty are from households where at least 1 person is in work (BHC). This affected almost 9.3% of all working age adults in the UK in 2016/17. If 9.3% is applied to the working age population of Leeds, 47,692 Leeds adults could be affected by in-work poverty.

5.4 million adults that are in poverty are from households where at least 1 person is in work (AHC). This affected 13.9% of all working age adults in the UK in 2016/17. If 13.9% is applied to the working age population of Leeds, 71,262 Leeds adults could be affected by in-work poverty. (The working age population of Leeds in 2016 was 512,780.)

Table 3.3: In-Work and Not Working Households, claiming Welfare Benefits, Leeds Snapshot

The DWP HBAI In-work and Workless Relative Poverty data is not available at a Leeds level. As a proxy indicator for in-work poverty, the table below provides a snapshot of LCC's Welfare Benefits data, broken down into households which are in-work and claiming Housing Benefits and or Council Tax Support.

Household Type	In Work		Not working	
	Households	%	Households	%
Working age households	13,273	18.1%	31,975	43.7%
Pensioner Households	634	0.9%	27,267	37.3%

Source: LCC Welfare Benefits Snapshot May 2018

73,149 households in Leeds were claiming one or more local authority welfare benefit as of May 2018. Of this figure, 13,273 householders were of a working age and in work. This is 18.1% of all Leeds households in receipt of a welfare benefit and in-work.

Table 3.4: Leeds DWP Benefit Claimants

The DWP HBAI In-work and Workless Relative Poverty data is not available at a Leeds level. As a proxy indicator for in-work poverty, the table below provides DWP's Benefits data, broken down into individual claimants which are in-work and claiming a DWP Benefit.

DWP Benefits	May-16	May-15	Annual Change
Out of Work Benefits	49,950	53,700	-3,750
Out of Work Benefits %	9.8%	10.6%	-0.8
In-work Benefits	12,380	12,460	-80
In-work Benefits %	2.4%	2.5%	-0.1

Source DWP Benefits via NOMIS, Nov 2016 (no updates beyond this date as this data set has been discontinued by DWP)

There were 49,950 claimants of out of work benefits in Leeds in May 2016. These figures indicate the number of working-age people who are claiming one or more DWP out of work benefits such as JSA, Lone Parent and ESA. The figure has fallen by 3,750 claimants over the past year. The Leeds rate is 9.8% of the working age population.

The In-work figures indicate the number of working-age people who are claiming one or more of the DWP's other benefits, in which claimants are likely to be in-work, but requiring benefits to supplement their income. These claimants include Disability claimants, Carers and Bereavement claims. There were 12,380 in-work claimants in Leeds in May 2016. The figure has fallen by 80 claimants over the past year. The Leeds rate is 2.4% of the working age population.

Table 3.5: Leeds DWP Out of Work Benefits – Local Proxy for Worklessness

Key out-of-work benefits: consists of the groups: Job Seekers Allowance (JSA), Employment Support Allowance (ESA) and Incapacity Benefits (IB), lone parents (LP) and others on income related benefits. Others on income related benefits are out-of-work benefits which combine Other Income Support (such as IS Disability Premium) or Pension Credit.

DWP Benefits	May 2016	May 2015	Annual Change
JSA	9,650	13,060	-3,410
IB/ESA	32,490	32,380	+110
LP	6,540	6,650	-110
Others	1,270	1,610	-340

Source: DWP Benefits via NOMIS, Nov 2016 (no updates beyond this date as this data set has been discontinued by DWP)

Of the 49,950 Out of Work claimants in Leeds: 19% (9,650) are claiming JSA; 65% (32,490) are claiming IB/ESA; 13% (6,540) are Lone Parent claimants and 3% (1,270) are claiming other income related benefits. Every area of the DWP benefit take up has seen a reduction with the exception of IB and ESA.

Table 3.6: Leeds DWP In-Work Benefits – Local proxy for in-work poverty

Key in-work benefits: consists of: Carers Allowance (Carers), Disability Living Allowance, Attendance Allowance or Industrial Injuries benefits (Disabled) and Widow's Benefit, Bereavement Benefit or Industrial Death Benefit (Bereaved)

DWP Benefits	May 2016	May 2015	Annual Change
Carers	7,270	6,680	-340
Disabled	4,300	4,980	-680
Bereaved	810	800	+10

Source: DWP Benefits via NOMIS, Nov 2016 (no updates beyond this date as this data set has been discontinued by DWP)

Of the 12,380 In-work claimants in Leeds, 59% (7,270) are claiming Carers Allowance; 35% (4,300) are claiming a Disability Allowance; 7% (810) are Bereaved claimants.

Table 3.7: Families in receipt of tax credits

Families in receipt of Tax Credits	UK	Leeds		Leeds Change
	2017	2017	2016	2016-17
Total out-of-work families	1.19	16,400	16,500	-100
In work, with children, receiving WTC and CTC	1.65	22,300	23,100	-800
In work, with children, receiving CTC only	802,600	9,400	9,300	+100
In work, lone parent	1.14	15,400	15,300	+100
In work, no children, receiving WTC only	400,500	5,100	6,200	-1,100
Total in receipt of WTC and/or CTC	4.05	53,200	55,100	-1,900

Source: HMRC Child and Working Tax Credits, Finalised Annual Awards, June 2018

A total of 4.05 million (in-work and out-of-work) families in the UK are in receipt of a form of tax credits, 53,200 of which are in Leeds. This figure has fallen by 1,900 Leeds families in the year 2016-17. Leeds families in receipt of tax credits are broken down as described below:

- 16,400 Leeds families are out-of-work and in receipt of HMRC administered CTC or child benefit through the DWP (the DWP child support cases will soon be migrating to HMRC CTC).
- 22,300 Leeds families with children are in-work and in receipt of WTC and CTC.
- 9,400 Leeds families are in work, with children and in receipt of CTC only.
- Amongst the 31,700 families in work and in receipt of tax credits, 15,400 are in-work lone parents.
- 36,800 out of 53,200 (69%) families claiming tax credits are in work in Leeds

Table 3.8: Number of Children from families in receipt of tax credits

Families in receipt of Tax Credits	UK	Leeds		Leeds Change
	2017	2017	2016	2016-17
No of Children in out of work families in receipt of WTC and/or CTC	2.31	32,600	32,500	+100
No of Children in working families receiving WTC and CTC	3.08	42,500	43,500	-1,000
No of Children in working families receiving CTC only	1.67	19,400	19,000	+400
Total number of children in recipient families	7.06	94,500	95,000	-500

Source: HMRC Child and Working Tax Credits, Finalised Annual Awards, June 2018

A total of 7.06 million children in the UK are from families in receipt of a form of tax credits, 94,500 of which are in Leeds. This figure has fallen by 500 in the last year from 2016-17. Children from families in receipt of tax credits are broken down as described below:

- 32,600 Leeds children are from families that are out-of-work and in receipt of HMRC administered CTC or child benefit through the DWP (the DWP child support cases will soon be migrating to HMRC CTC).
- 42,500 Leeds children are from families in-work and in receipt of WTC and CTC.
- 19,400 children are from families receiving CTC only.

Table 3.9 Changes to Tax Credits

Families in receipt of Tax Credits	Leeds					Change
	2012	2014	2015	2016	2017	2012-17
Total out-of-work families	17,900	18,000	17,200	16,500	16,400	-1,500
In work, with children, receiving WTC and CTC	24,200	22,700	23,000	23,100	22,300	-1,900
In work, with children, receiving CTC only	20,200	9,600	9,500	9,300	9,400	-10,800
In work, lone parent	15,800	14,900	15,200	15,300	15,400	-400
In work, no children, receiving WTC only	6,900	6,600	6,400	6,200	5,100	-1,800
Total in receipt of WTC and/or CTC	69,300	56,900	56,100	55,100	53,200	-16,100
Children in out of work families rec WTC &/ CTC	34,100	34,800	33,500	32,500	32,600	-1,500
Children in working families rec WTC & CTC	43,300	41,300	42,700	43,500	42,500	-800
Children in working families rec CTC only	33,400	19,100	19,100	19,000	19,400	-14,000
Total children in recipient families	110,800	95,200	95,300	95,000	94,500	-16,300
Source: HMRC Child and Working Tax Credits, Finalised Annual Awards, June 2018						

A number of policy changes that affect Tax Credits were introduced in April 2012 as part of Government announcements in the 2010 Budget and Spending Review. The changes have meant that families that used to receive working tax credit or child tax credits are no longer entitled to receive anything. This table reviews annual data on tax credits to understand how many Leeds families have been impacted since the policy changes in 2012.

Since 2013, figures have remained relatively stable or show a gradual declining in families receiving tax credits. However the change since 2012 does reveal the extent of the cuts. Overall, the number of families in receipt of WTC and CTC has reduced in Leeds since 2012. 10,900 families that were in work, with children stopped receiving CTC from April 2012. This has affected 14,000 children in working families across Leeds.

SECTION 4: WAGES and EMPLOYMENT

Table 4.1: The Minimum Wage, the National Living Wage and the Living Wage Foundation

Year	REAL	NATIONAL	NATIONAL			
	LIVING WAGE	LIVING WAGE	MINIMUM WAGE			
By April*	LIVING WAGE	25 and over	21+ /21 to 24**	18 to 20	Under 18	Apprentice
2019	£9.00	£8.21	£7.70	£6.15	£4.35	£3.90
2018	£8.75	£7.83	£7.38	£5.90	£4.20	£3.70
2017	£8.45	£7.50	£7.05	£5.60	£4.05	£3.50
2016	£8.25	£7.20	£6.70	£5.30	£3.87	£3.30
2015	£7.85	n/a	£6.70	£5.30	£3.87	£3.30
2014	£7.65	n/a	£6.50	£5.13	£3.79	£2.73
2013	£7.45	n/a	£6.31	£5.03	£3.72	£2.68
2012	£7.20	n/a	£6.19	£4.98	£3.68	£2.65
2011	n/a	n/a	£6.08	£4.98	£3.68	£2.60

Sources:

Real Living Wage - Living Wage Foundation (Nov 2018)

National Living Wage and Minimum Wage - Low Pay Commission via Gov.uk (Nov 2018)

*For simplicity, the table shows that these rates are likely to be in place by April that year, but please note:

- The Real Living Wage is announced in November and recommended to be implemented within 6 months,
- The National Living Wage is announced at Autumn Statement but must be implemented in April the following year
- The National Minimum Wage is announced at Autumn Statement and must be backdated to October the same year.

**The 21-24 age category came into effect in October 2015, once the National Living Wage was introduced for those aged 25+

In April 2016 the government introduced a higher minimum wage rate for all staff over 25 years of age and call this the 'National Living Wage'. However, the government's 'National Living Wage' is different to the 'Real Living Wage' set by the Living Wage Foundation.

The government's National Living Wage and National Minimum Wage rates are set by the Low Pay Commission. The UK's Real Living Wage rate is set annually by the Living Wage Foundation and calculated by the Centre for Research in Social Policy at Loughborough University (and is informed by the Minimum Income Standard). The figure is announced every November and employers are advised to implement the new rates within 6 months of the announcement.

The National Living Wage and National Minimum Wage set by government are compulsory for employers while the Real Living Wage is voluntary. The government rate is based on median earnings while the Living Wage Foundation rate is calculated according to the cost of living.

From April 2019, the Real Living Wage for outside of London is £9.00 per hour. The London Real Living Wage is £10.55 per hour; this figure is set annually by the Greater London Authority and covers all boroughs in Greater London. The National Living Wage for people over 25 is £8.21 per hour. From October 2018 the National Minimum Wage is £7.70 per hour for workers aged 21 to 24.

Table 4.2: Leeds hourly wage rates

2018 Residents	Job count	Lower 10% Earners	Lower 20% Earners	Lower 25% Earners	Lower 30% Earners	Lower 40% Earners	Median Earners	Top 10% Earners
FTE	327,000	£7.95	£8.70	£9.20	£9.75	£11.11	£12.48	£26.98
Part-time	92,000	£7.50	£7.83	£8.00	£8.08	£8.50	£9.19	x
Full Time	236,000	£8.57	£9.68	£10.44	£11.12	£12.35	£13.90	£27.50
2018 Workers	Job count	Lower 10% Earners	Lower 20% Earners	Lower 25% Earners	Lower 30% Earners	Lower 40% Earners	Median Earners	Top 10% Earners
FTE	404,000	£7.90	£8.70	£9.20	£9.77	£11.18	£12.60	£27.09
Part-time	111,000	£7.50	£7.83	£7.86	£8.00	£8.43	£9.05	£22.36
Full Time	293,000	£8.62	£9.79	£10.49	£11.12	£12.36	£14.05	£28.02

Source: ONS Annual Survey of Hours and Earnings (ASHE), Nov 2018
x = data was not statistically reliable

The Annual Survey of Hours and Earnings (ASHE) is based on a 1% sample of employee jobs taken from HM Revenue & Customs PAYE records. ASHE does not cover the self-employed or employees not paid during the reference period. The 2018 ASHE data provides earnings data during April 2018. The data splits the job count sample into percentiles which provides insight into the lowest and top earning residents and workers in Leeds. The ONS state that the job count figures are intended to provide a broad idea of the numbers of employee jobs but they should not be considered accurate estimates and caution should be applied when using these numbers. Job count data is based on survey data within a standard variance level of +/-5%. Therefore the same caution should be applied when referencing the estimates for Leeds.

For Leeds residents, the median average full-time equivalent (FTE) wage is £12.48, the median full time wage is £13.90 per hour; the median part time wage is £9.18 per hour. With regards people who work in Leeds (not living in Leeds); the median average full-time equivalent wage is £12.60, the median full time wage is £14.05 per hour; the median average part time wage is £9.05 per hour.

Table 4.3: People in Leeds earning below the Living Wage Foundation's Real Living Wage

	2018 (LW = £8.75)			2017 (LW = £8.45)			Annual Change		
	Job count	No	%	Job count	No	%	Job count	No	%
Residents									
FTE	327,000	67,035	20.5	328,000	64,819	19.8	-1,000	+2,216	+0.7
Part-time	92,000	40,133	43.6	84,000	36,820	43.8	+8,000	+3,313	-0.2
Full Time	236,000	27,427	11.6	244,000	28,231	11.6	-8,000	-804	0.0
Workers									
FTE	404,000	82,820	20.5	387,000	71,683	18.5	+17,000	+11,137	+2.0
Part-time	111,000	50,129	45.2	93,000	39,308	42.3	+18,000	+10,821	+2.9
Full-time	293,000	32,556	11.1	294,000	31,481	10.7	-1,000	+1,075	+0.4

Source: ONS Annual Survey of Hours and Earnings (ASHE), Nov 2018

Estimates for people earning below the Real Living Wage have been calculated using the 2018 Living Wage figure of £8.75 which was in place during the survey period of the latest ASHE data released in 2018. Similarly, estimates for people earning below the Real Living Wage in 2017 have been calculated using the 2017 Living Wage figure of £8.45 which was in place during the survey period of the ASHE data released in 2017. These estimates have been made using the ASHE survey sample of job counts. The ONS state that these are intended to provide a broad idea of the numbers of employee jobs but they should not be considered accurate estimates and caution should be applied when using these numbers. Job count data is based on survey data within a standard variance level of +/-5%. Therefore the same caution should be applied when referencing the estimates for Leeds.

It is estimated that 20.5% of all Leeds working residents earned less than the Real Living Wage in 2018, affecting 67,035 FTE residents. When this figure is broken down, 11.6% of full time working residents (27,427) and 43.6% of part time working residents (40,133) are earning below the Real Living Wage in Leeds. With regards workers in Leeds, 20.5% earn below the real living wage, impacting 82,820 FTE workers. This affects over 11.1% (32,556) full time workers and 45.2% (50,129) part-time workers.

Table 4.4: People in Leeds earning below the National Living Wage

	National Living Wage £7.83 (2018)			National Living Wage £7.50 (2017)			Annual Change		
	Job count	No	%	Job count	No	%	Job count	No	%
Residents									
FTE	327,000	32,206	9.8	328,000	32,241	9.8	-1,000	-35	0.0
Part-time	92,000	9,200	10.0	84,000	5,727	16.8	+8,000	+3,473	-6.8
Full Time	236,000	21,562	9.1	244,000	22,155	9.1	-8,000	-593	0.0
Workers									
FTE	404,000	40,042	9.9	387,000	37,695	9.7	+17,000	+2,347	+0.2
Part-time	111,000	11,100	10.0	93,000	9,300	10.0	+18,000	+1,800	0.0
Full-time	293,000	26,615	9.1	294,000	26,344	9.0	-1,000	+271	+0.1

Source: ONS Annual Survey of Hours and Earnings (ASHE), Nov 2018

The National Living Wage rate is a mandatory minimum wage for employees aged 25 and over. The rate came into place in April 2016 and this table provides insight into those working in Leeds being paid less than this. Those likely to be paid less than this rate are likely to be under 25 and on the minimum rate relevant to their age group or on an apprenticeship (see table 4.1 above).

Estimates for people earning below the National Living Wage have been calculated using the 2018 National Living Wage figure of £7.83 which was in place during the survey period of the latest ASHE data released in 2018. Similarly, estimates for people earning below the National Living Wage in 2017 have been calculated using the 2017 National Living Wage figure of £7.50 which was in place during the survey period of the ASHE data released in 2017. These estimates have been made using the ASHE survey sample of job counts. The ONS state that these are intended to provide a broad idea of the numbers of employee jobs but they should not be considered accurate estimates and caution should be applied when using these numbers. Job count data is based on survey data within a standard variance level of +/-5%. Therefore the same caution should be applied when referencing the estimates for Leeds.

It is estimated that 9.8% of all Leeds residents earned less than the National Living Wage in 2018, affecting 32,206 FTE residents. When this figure is broken down, 9.1% of full time working residents (21,562) and 10% of part time working residents (9,200) are earning below the National Living Wage in Leeds. With regards workers in Leeds, 9.9% earn below the real living wage, impacting 40,042 FTE workers. This affects 9.1% (26,615) full time workers and 10% (11,100) part-time workers.

Table 4.5: Hourly Wages; Leeds and UK comparisons

ASHE	Median	Lower 10%	Top 10%	Median Annual Change	
				£	%
Leeds Residential	£12.48	£7.95	£26.98	+£0.16	+1.3
Leeds Workplace	£12.60	£7.90	£27.09	-£0.01	-0.1
UK	£12.78	£7.95	£28.25	+£0.29	+2.3

Source: ONS Annual Survey of Hours and Earnings (ASHE), Nov 2018

Median hourly wages were £12.48/hour for people in work, residing in Leeds compared with £12.60/hour for people working in Leeds (i.e. whether residents or not). Across the UK, the median hourly wage is £12.78/hour. For the lower 10% of earners, residents in Leeds are paid £7.95/hour compared to £7.90/hour for those who work in in Leeds. The top 10% of earners living in Leeds earn over £25.92/hour compared to £25.83/hour for those who work in Leeds. Median earnings have risen 1.3% on 2017 for resident workers and fallen 0.1% for workers in Leeds. Median wages have increased by 2.3% across the UK.

Table 4.6: Weekly Wages; Leeds and UK comparisons

ASHE	Median	Lower 10%	Top 10%	Median Annual Change	
				£	%
Leeds Residential	£458	£145	£940	+£11.00	+2.5
Leeds Workplace	£461	£145	£977	+£3.80	+0.8
UK	£460	£145	£1,005	+£11.00	+2.4

Source: ONS Annual Survey of Hours and Earnings (ASHE), Nov 2018

Median weekly earnings were £458 for people in work, residing in Leeds compared with £461 for people working in Leeds (i.e. whether residents or not). The median weekly wage in the UK was £460. For the lower 10% of earners, residents and workers in Leeds are paid £145/week. The top 10% of earners living in Leeds earn over £940/week compared to £977/week for those who work in Leeds. Median earnings have risen 2.5% on 2017 for residents and 0.8% for workers in Leeds. Median wages have increased by 2.4% across the UK.

Table 4.7: Annual Salaries; Leeds and UK comparisons

ASHE	Median	Lower 10%	Top 10%	Median Annual Change	
				£	%
Leeds Residential	£23,115	£7,730	£49,554	-£480	-2.0
Leeds Workplace	£23,332	£7,727	£50,445	-£1,000	-4.1
UK	£24,006	£7,740	£52,801	+£532	+2.3

Source: ONS Annual Survey of Hours and Earnings (ASHE), Nov 2018

Median annual earnings were £23,115 for people in work, residing in Leeds compared with £23,332 for people working in Leeds (i.e. whether residents or not). The median annual salary in the UK was £24,006. Median earnings have fallen by 2.0% on 2017 for residents and by 4.1% for workers in Leeds. Median wages have increased 2.3% across the UK.

For the lower 10% of earners, residents in Leeds are paid £7,730/year compared to £7,727/year for those who work in Leeds. For the 10% top earners, Leeds residents earned at least £49,554/year compared to £50,445/year for workers.

Table 4.8: Employment Trends

Year	Leeds		UK	
	No	%	No	%
2008	355,800	71.5	28,735,700	72.1
2012	344,000	68.6	28,535,500	70.5
2013	342,700	68.2	28,846,600	71.2
2014	347,400	68.9	29,369,200	72.2
2015	378,500	74.9	30,018,200	73.5
2016	374,200	74.1	30,299,400	73.9
2017	390,800	76.6	30,750,500	74.7

Source: ONS Annual Population Survey, (Jan-Dec 2017), quarterly release, April 2018

Care should be used in interpreting the Leeds data year on year because it is sample based and with at least a 2% confidence interval in each year.

In the year to December 2017, employment in Leeds was estimated at 390,800. This is a rate of 76.6%, up from 76% on the previous year. For a third year, the Leeds rate is higher than the national rate of 74.7% and higher than 2008's pre-recession figure of 71.5%.

Table 4.9: Estimates of people on Zero Hour Contracts

	% on zero hour	UK employees on zero hour	Leeds employees on zero hour*
2008	0.5%	143,000	1,779
2009	0.6%	189,000	2,072
2010	0.6%	168,000	2,062
2011	0.6%	190,000	2,030
2012	0.8%	252,000	2,752
2013	1.9%	586,000	6,513
2014	2.3%	697,000	7,986
2015	2.5%	804,000	9,468
2016	2.8%	905,000	10,478
2017	2.8%	901,000	10,942

Source: ONS Labour Force Survey, Oct-Dec 2017, Zero Hours Analysis, released March 2018

*Leeds figures are estimated using the national percentage rates on Employment figures from the APS, April 2018

National figures from the Labour Force Survey (LFS) show the number of people who report that they are on a zero-hours contract in their main employment. In Dec 2017, 2.8% of those surveyed reported being on a zero hour contract. This equates to 901,000 people in the UK. On the assumption 2.8% of people in employment are on zero contracts in Leeds, using Employment figures for Leeds of 390,800 (Jan-Dec 2017), it is estimated that 10,942 workers are on zero hour contracts.

Table 4.10: Unemployment Trends

Year	Leeds		UK	
	No	%	No	%
2008	24,100	6.3	1,633,300	5.8
2012	37,300	9.8	2,510,700	8.0
2013	35,900	9.5	2,486,200	7.7
2014	33,100	8.7	2,088,100	6.4
2015	23,500	5.8	1,704,700	5.4
2016	16,700	4.3	1,588,200	5.0
2017	18,100	4.4	1,441,100	4.5

Source: ONS Annual Population Survey, (Jan-Dec 2017), quarterly release, April 2018

Unemployment figures have been gradually falling since 2012 in the UK although Leeds saw a slight increase in 2017 on the previous year. Since the recession in 2008, unemployment peaked at 9.8% (37,300 people) in 2012. In Leeds 18,100 people were unemployed in 2017, (a rate of 4.4%) up from 16,700 in 2016 (4.3%).

SECTION 5: WELFARE BENEFITS AND UNIVERSAL CREDIT

Table 5.1: Housing Benefit (HB) and Council Tax Support (CTS)

Caseloads	Sep-18	Sep-17	Sep-16	Sep-15	Annual Change 2017-18
Total CTS Claimants**	65,300	67,182	70,019	73,245	-1,882
Total HB Claimants	59,290	60,730	64,181	68,044	-1,440
Total combined caseload for HB&CTS***	72,168	74,297	77,857	82,053	-2,129
Expenditure	2018/19	2017/18	2016/17	2015/16	Annual Change 16/17-17/18
CTS claimed	n/a	£47.7m	£47.0m	£46.9m	+£0.7m
HB claimed	n/a	£257.3m	£272.1m	£287.8m	-£14.8m
Source: LCC Welfare Benefits, Jan 2019					
** Benefit paid in respect of CT has been Council Tax Support, not Council Tax Benefit, with effect start of 2013/14					
*** Where a customer receives both HB & CTS, this will count as one claim (to avoid double counting). Similarly if a claim has only HB, it is counted as one claim, or if a claim is receiving CTS only, this would count as one claim					

65,300 households claimed Council Tax Support (CTS) in Sep 2018. The number of claims for CTS decreased by 1,882 in the last year. 59,290 households claimed Housing Benefit (HB) in Sep 2018. The number of HB claims fell by 1,440 in the year from Sep 2017 to Sep 2018. Combined in 2018, there were 72,168 households in Leeds requiring at least one local authority benefit.

The caseloads for CTS in Sep 2017 resulted in expenditure for Sept 2017/18 of £47.7m across Leeds. The caseloads for HB in Sep 2017 resulted in expenditure for Sept 2017/18 of £257.3m across Leeds. This figure fell by £14.8m in the last 12 months.

Table 5.2: Welfare Reform Impacts on Housing Benefits

Housing Benefit	Sep-18	Sep-17	Annual Change
No of claims affected by under occupation	5,272	5,462	-190
Weekly loss in HB, affected by under occ	£68,018	£71,175	-3,157
No of under occ claims clients w/rent arrears	1,915	2,008	-93
No of claims affected by the Benefit Cap	826	1,032	-206
Total weekly reduction (due to Benefit Cap)	£48,525	£63,748	-15,223
Source: LCC Welfare Benefits monthly reporting September 2018			

The number of households claiming housing benefit affected by the under-occupancy changes as at 30th September 2018 was 5,272. The 5,272 households affected by the under occupancy rule are losing a total of £68,018 a week. This is an average of £12.90 cut from each household a week.

Of the same 5,272 claims, 1,915 households were in rent arrears. This figure has fallen by 93 claims since Sep 2017. The overall number affected in Leeds by the Benefit Cap was 826 in September 2018. The total weekly reduction for claims affected by the Benefit Cap in Leeds was £48,525 in September 2018. This means an overall average of £58.75 is being reduced across 826 households in Leeds.

Table 5.3: Welfare Reform Impacts on Housing Benefits – Discretionary Housing Payments

Case Categories	2015/16		2016/17		2017/18	
	Awards	Total Cost	Awards	Total Cost	Awards	Total Cost
Significantly adapted	90	£50,579	61	£29,585	36	£14,487
Child access	325	£157,754	286	£138,106	245	£110,188
Approach Pension Cred age	16	£4,892	21	£11,313	6	£1,740
Housing and birth	109	£35,946	69	£21,087	43	£9,614
Exceptional Circumstances	1650	£533,574	1621	£608,849	1,449	£479,739
Foster carers	10	£4,686	8	£4,227	5	£2,335
Renewals	1137	£759,821		£598,883		£1,098,608
Universal Credit			112	£44,066	213	£92,810
Private Sector Cases	107	£58,718	81	£44,914	43	£23,364
Benefit Cap Cases	83	£104,119	815	£533,378	688	£872,331
Other	604	£305,992	670	£358,858	845	£465,053
Total	4,131	£2,016,705	3,744	£2,393,266	3,573	£3,170,269

Source: LCC Welfare Benefits monthly reporting March 2018

The DHP scheme provides support to tenants affected by the welfare changes. Over the last 3 years, the scheme spent over £7.6m, with the bulk of this spend going to those deemed to be priority cases within the Council's policy. Total DHP awards made in 2017/18 reached 3,573 cases. The value in awards totalled over £3.2m. Of this £1.8m was awarded to 1,997 priority groups with under occupancy cases in the social housing sector. These 1,997 cases reveal:

- 36 awards were made to the Significantly Adapted priority group. This is provided where people living in an adapted property for disability where moving to un-adapted property is not appropriate.
- 245 awards were made for the Child Access priority group. This is provided where people requiring 2 bedrooms for child access arrangements but were only deemed to require 1 bedroom.
- 6 awards were made to people due to reach Pension Credit age during the current financial year who will no longer be affected by the under-occupation rules and therefore receive short term support
- 43 awards were made to people pregnant and due to give birth during the financial year who will be under-occupied until the birth of their baby.
- There were 1,449 awards made to people deemed to have sufficient exceptional circumstances to qualify for support.
- 5 People have been awarded the additional bedroom under the foster carer rules but still under-occupying, therefore receive full DHP support award.
- £1.1m has been awarded in renewal cases during 2017/18. Renewals are for people who have received DHP in previous years and who fall into one of the priority groups. They continue to be eligible into the following financial year.
- 213 awards were made to the Universal Credit cases. These awards go to clients who receive universal credit but have a shortfall in their rent.

Table 5.4: Local Welfare Support Scheme

Type of award	2015/16		2016/17		2017/18	
	No of awards	Value of spend	No of awards	Value of spend	No of awards	Value of spend
Store cards*	891	£31,296	630	£20,300	433	£9,050
Asda Food*	86	£4,821	45	£2,661	0	£0
Fareshare food referrals*	1,083	-	963	-	609	-
Fuel*	1,446	£33,462	1,244	£32,300	810	£23,550
White goods	1,286	£290,873	906	£326,756	749	£236,647
Brown goods	340	£50,415	283	£53,742	229	£37,398
Carpets	484	£180,901	506	£189,609	403	£160,782
Travel	20	£69	13	£56	5	£41
Removals	32	£12,890	26	£11,325	19	£8,600
Re-use	605	£80,553	449	£86,913	526	£83,492
Total	6,273	£685,280	5,065	£723,661	3783	£559,560

Source: LCC Welfare Benefits monthly reporting March 2018
*Emergency provision

The Local Welfare Support scheme, which has replaced the Social Fund scheme in Leeds, provides goods and services rather than cash for those in need. In 2017/18 £559,560 was spent on direct award support which has resulted in 3,783 direct awards from the scheme covering items such as Food, Fuel, White and Brown goods, flooring and removals.

Table 5.5: Welfare Reform Impacts on Council Tax

Council Tax	Sep-18	Sep-17	Annual Change
No of claims affected by the localised council tax support	19,085	19,414	-329
Weekly loss of benefit for claims affected by CTS	£71,161	£68,734	+2,427
CT liability of claims prev in receipt of full CTB	£3,299,680	£3,153,457	+146,223

Source: LCC Welfare Benefits monthly reporting September 2018

19,085 households, who would previously have had full council tax support, now have to pay 25% of their council tax. The number of claims to CTS has fallen by 329 on the previous year.

In total, the 19,085 households have effectively lost £71,161 of their weekly benefit. This is an average loss of £3.73 a week to each of these households.

The 19,085 households now liable to pay 25% of their council tax bill pay a total of £3.3m. This is an average of £173 owed per year in Council Tax by each of these households.

Table 5.6: Employment status of individual claimants on Universal Credit

January 2018	Not in employment	In employment	Total on UC	Not in employment	In employment
Leeds	3,305	2,388	5,696	58%	42%
GB	453,682	278,041	731,723	62%	38%

Source: DWP Universal Credit Statistics, March 2018

In January 2018, there were 5,696 claimants of UC, 3,305 were not in work (58%) and 2,388 were in work (42%). The Leeds rate closely resembles the national picture where only 38% of all UC claimants are currently in work.

Section 6: FOOD POVERTY

Table 6.1: Foodbanks

Leeds	Apr – Mar 2017-18	Apr – Mar 2016-17	Apr - Mar 2015-16	Jan 1st - Dec 31st 2014*	2016/17-2017/18 annual change	
					No	%
Number of times people have benefitted from Foodbanks	27,902	26,831	25,168	20,306	1,071	+4.3%
Number of meals given out from Drop ins and Street Outreaches.	81,024	60,474	54,546	56,481	20,550	+37.7%
*2014 data is not available at the same 12 month period for an exact annual comparison; however this table provides an indication of annual demand for emergency food provision across Leeds. Source: Leeds Food Aid Network (FAN), January 2019						

Leeds FAN helps bring different people, initiatives and institutions together who are involved in tackling food poverty in Leeds. As well as the Welfare Support Scheme there are 6 foodbanks covering 23 distribution centres. To add to this there are 11 drop ins / soup kitchens, 10 Street Outreaches, 2 specialised services providing food for Asylum seekers / Refugees, a number of informal parish pantries and certain forms of Social Enterprise run on a community café/pay as you feel model e.g. The Real Junk Food Project.

A number of partners including Leeds City Council, Leeds Community Foundation, Street Games, FareShare Yorkshire and the Real Junk Food Project worked together in 2018 to provide 39 Healthy Holiday Projects in Leeds which provided food alongside games and activities to help tackle social isolation and food insecurity amongst children.

FareShare Yorkshire - part of Leeds FAN - prioritises getting food distributed to where it is needed using the skills, abilities and resources originally set up by the national organisation FareShare UK. FareShare takes surplus food from the food industry and distributes it fairly to different food aid providers. Latest figures reveal:

- 27,902 people have accessed a foodbank in 2017/18. This is a 4.3% increase on 2016/17.
- 81,024 meals were given out through a drop in or through Street Outreach. These 2 types of support usually benefit people who have experienced homelessness at some point in their lives. Food provision via this route increased by almost 40% from 60,474 in 2016/17.

SECTION 7: FUEL POVERTY

Table 7.1: Fuel Poverty Low Income High Cost Definition

Fuel poverty in England is now measured by the Low Income High Costs definition, which considers a household to be fuel poor if they have required fuel costs that are above average (the national median level) and; were they to spend that amount, they would be left with a residual income below the official poverty line.

Fuel Poverty LIHC	2016	2015	2014	Change 2015-16
Leeds households	42,929	43,871	38,613	-942
Leeds % of households	13.1	13.5	11.9	-0.4
England households	2,551,000	2,502,000	2,378,900	+49,000
England % of households	11.1	11.0	10.6	+0.1

Source: Department of Energy & Climate Change, June 2018

In 2016, the estimated number of households in fuel poverty in Leeds was 42,929. This means 13.1% of all Leeds households were fuel poor. Fuel poverty decreased in Leeds by 942 households in the last year. Nationally, the number of households in fuel poverty was estimated at around 2.55 million, representing approximately 11.1% of all English households and has increased slightly from 11.0% of households in 2015 – affecting 49,000 more households.

Table 7.2: Fuel Poverty by Payment Method

GAS 2016	Proportion of all Households	Estimated number of households	Proportion of all Fuel Poor Households	Estimated number of Fuel Poor Households
	England (%)	Leeds*	England (%)	Leeds**
Direct debit	64.5	212,059	7.2	3,091
Standard credit	11.0	36,303	15.6	6,684
Pre-payment	12.0	39,446	23.1	9,912
n/a = No gas	12.4	40,732	15.8	6,766
ELECTRICITY 2016	Proportion of all Households	Estimated number of households	Proportion of all Fuel Poor Households	Estimated number of Fuel Poor Households
	England (%)	Leeds*	England (%)	Leeds**
Direct debit	72.3	237,389	7.8	3,331
Standard credit	12.8	42,046	15.7	6,723
Pre-payment	14.9	49,104	23.3	9,994

Source: Department of Energy & Climate Change, June 2018
 *Leeds figures have been estimated using national proportions on the total no of Leeds households (328,539)
 ** Leeds figures have been estimated using national proportions on the total no of Leeds' fuel poor households (42,929)

According to national analysis, 64.5% of all householders pay their gas bills via direct debit. Using national proportions against Leeds fuel poverty figures, it can be estimated that 212,059 Leeds households pay for their gas by direct debit. 11% of households pay their gas bills by standard credit and 12% pay on a pre-payment meter. 12.4% of households are not connected to a gas supply, estimated to affect 40,732 Leeds householders. Of the 42,929 Leeds households in fuel poverty, 3,091 (7.2%) are direct debit customers, 6,684 (15.6%) pay for their gas via standard credit, 9,912 (23.1%) pay by a pre-payment meter and 6,766 (15.8%) have no gas connection.

72.3% of all householders pay their electricity bills via direct debit. Using national proportions, it can be estimated that 237,389 Leeds households pay for their electric by direct debit. 12.8% of households pay their gas bills by standard credit and 14.9% pay on a pre-payment meter. Of the 40,732 fuel poor households in Leeds, 3,331 pay their electricity bills by direct debit; 6,723 pay via standard credit and 9,994 pay by a pre-payment meter.

SECTION 8: DEBT LEVELS AND HIGH COST LENDING

Table 8.1: UK Average Debt Statistics

	Oct-18	Oct-17	Annual Change
Average household debt in the UK (excluding mortgages)	£7,926	£7,549	+£377
Average household debt in the UK (including mortgages)	£59,288	£57,432	+£1,856
The average amount owed per UK adult	£30,965	£30,176	+£789
The average amount owed per UK adult as a % of average earnings	113.00%	113.70%	-0.70
Average consumer borrowing per UK adult	£4,140	£3,966	+£174
Estimated outstanding mortgage per household w/ mortgage debt	£125,860	£122,235	+£3,625
Source: The Money Charity, December 2018			

Average household debt in the UK (excluding mortgages) was £7,926 in October 2018. The figure has increased by £377 on the previous year. Average household debt in the UK (including mortgages) was £59,288 in October 2018. The figure has risen by £1,856 on the previous year.

The average amount owed per UK adult (including mortgages) was £30,965 in October 2018. The figure has risen by £789 on the previous year. The average amount owed per UK adult (including mortgages) was 113% of average earnings, slightly down by 0.7 percentage points on last year.

Average consumer borrowing per UK adult (including credit cards, motor and retail finance deals, overdrafts and unsecured loans) was £4,140 in October 2018, up £174 on the previous year. It is estimated that the average outstanding mortgage per household that carry mortgage debt was £125,860 in October 2018, this is up £3,625 on the previous year.

Table 8.2: Total Value of the High Cost Lending Market

	2016	2009	2016-2009 change
UK	£14.8bn	£7.5bn	+£7.3bn
Leeds estimate*	£178m	£90m	+£88m
Sources: OFT Review of high cost credit, 2010 and FCA Review of high cost credit, 2017			
*the Leeds estimate is calculated based on ONS midyear population estimates 2016 for 18+ adults			

The total value of the high cost credit sector has almost doubled since 2009. Nationally the sector was valued at £7.5bn in 2009 and grew to £14.8bn by 2016. Using Leeds population figures, it is estimated that the high cost credit sector in Leeds was valued at £178m. The value of the sector is broken down further in Table 8.4.

Table 8.3: Market Breakdown of the High Cost Lending Sector

Sub-sector	Value of the high cost lending market – sub sectors	
	UK adults	Leeds Estimate*
Catalogue credit	£4.0bn	£48,000,000
Retail finance	£6.0bn	£72,000,000
Store card	£0.7bn	£8,400,000
Payday	£1.1bn	£13,200,000
Home credit	£1.1bn	£13,200,000
Rent-to-own	£0.5bn	£6,000,000
Other running account	£1.0bn	£12,000,000
Guarantor	£0.3bn	£3,600,000
Logbook	£0.1bn	£1,200,000
Total	£14.8bn	£177,600,000
FCA Review of high cost credit, 2017		
*the Leeds estimate is calculated based on ONS midyear population estimates in 2016 for 18+ adults		

The high cost credit sector is made up of a variety of high cost products such as payday loans, rent-to-own stores, store cards etc as displayed in this table. The total sector was valued at £14.8bn in the UK in 2016 and this figure has been broken down further by sub-sector. For example, £1.1bn worth of payday products were sold to customers across the UK, of which £13.2m is estimated to have been sold in Leeds. The rent-to-own sector was worth £500m in the UK, £6m of which is the estimated value of the market in Leeds. Retail Finance and Catalogue Credit are the largest sub sectors of high cost credit, worth a combined £10bn in the UK and 120m in Leeds

Table 8.4: Proportion of Adults with outstanding high cost credit debt

2016 FCA	Prop of UK adults	Total no of people with outstanding high cost credit debt	
		UK adults	Leeds Estimate
Catalogue credit	14.7%	7.6m	90,690
Retail finance	10.2%	5.3m	62,928
Store card	3.7%	1.9m	22,827
Payday	3.1%	1.6m	19,125
Home credit	3.1%	1.6m	19,125
Rent-to-own	0.8%	0.4m	4,935
Other running account	0.6%	0.3m	3,702
Guarantor	0.2%	0.1m	1,234
Logbook	0.1%	0.1m	617
Total	36.5%	18.9m	225,182

FCA Review of high cost credit, 2017

*the Leeds estimate is calculated based on ONS midyear population estimates 2016 for 18+ adults

The FCA estimate that 14.7% of UK adults have outstanding debts on catalogue credit. This is approximately 7.6m UK adults, when the same proportion is applied to the Leeds over 18 population, it can be estimated that 90,690 Leeds adults have outstanding catalogue debts. 3.1% of UK adults have outstanding payday debts, estimated to be affecting 19,125 Leeds adults.

Table 8.5 : StepChange Clients - Arrears on selected essential household bills

Arrears type	2017	2017		2016		Annual Change	
	Average arrears amount	Clients in arrears	% of clients	Clients in arrears	% of clients	No	% Change
Council Tax	£1,021	71,342	30.1%	67,040	30.1%	+4,302	+6.4
CCJs	£1,822	5,481	17.2%	5,321	20.2%	+160	+3.0
Electricity	£684	38,135	14.3%	33,974	13.3%	+4,161	+12.2
Gas	£537	22,186	11.5%	20,874	11.6%	+1,312	+6.3
Court Fines	£607	792	4.6%	1,600	9.7%	-808	-50.5
Mortgage	£3,125	11,243	20.6%	13,559	22.9%	-2,316	-17.1
Rent	£947	47,861	21.5%	44,630	23.5%	+3,231	+7.2
TV License	£77	18,288	7.7%	17,409	7.7%	+879	+5.0
Water	£709	52,484	23.7%	51,102	24.2%	+1,382	+2.7
Hire Purchase	£884	11,998	20.2%	9,216	17.9%	+2,782	+30.2

Source: StepChange Yearbook Statistics on Personal Debt 2017, March 2018

Clients that contact the debt charity, StepChange on average have a debt of £1,021 owing to council tax. Nationally 71,342 clients contacted Stepchange about council tax debts. Council tax arrears make up just over 30% of all StepChange clients in arrears. The proportion of clients with council tax arrears have increased by 4,302 since 2016 at a rate of %.

The number of clients experiencing Court Fines and Mortgage arrears have declined over the last year. However, sharp rises have particularly been seen in Electricity bills arrears and hire purchase arrears. The average amount owed by clients in Electric bills was £684 in 2017 and the number of clients with these arrears grew by 12.2%. The average amount owed in hire purchase arrears was £884, and the number of clients with these arrears grew by 30.2%.

Table 8.6: StepChange Debt type, proportion of clients

National UK Data	2017	2016	2015	Annual Change 2016-2017
Credit Card	67.6%	67.0%	65.7%	+0.6%
Overdraft	49.8%	52.1%	55.1%	-2.3%
Personal Loan	45.7%	44.4%	42.6%	+1.3%
Catalogue	35.0%	35.8%	34.7%	-0.8%
Payday Loan	16.8%	16.3%	15.7%	+0.5%
Store Card	11.8%	12.2%	12.5%	-0.4%
Home Credit	7.7%	8.0%	9.1%	-0.3%

Source: StepChange Yearbook Statistics on Personal Debt 2017, March 2018

In their 2017 Yearbook, 67.6% of clients calling into Stepchange had credit card debts, 49.8% had overdraft debts and 16.8% had payday loan debts.

Table 8.7: StepChange Debt type, average value

National UK Data	2017	2016	2015	Annual Change 2016-2017
Personal loan	£8,332	£8,920	£8,637	-£588
Credit card	£7,690	£8,304	£8,403	-£614
Catalogue	£1,939	£2,003	£1,937	-£64
Overdraft	£1,607	£1,700	£1,725	-£93
Home credit	£1,592	£1,487	£1,424	+£105
Payday loan	£1,519	£1,415	£1,308	+£104
Store card	£1,108	£1,098	£1,063	+£10

Source: StepChange Yearbook Statistics on Personal Debt 2017, March 2018

When clients called into Stepchange in 2017, the average debt owed on their personal loan was £8,332, the average owed on credit cards was £7,690 and the average owed on Payday loans was £1,519. Home Credit, Payday Loan and Store Card average debt figures have all seen a rise on 2016.

Table 8.8: Debt Advice provided in Leeds

Money Advice Service – Debt Advice	2017/18	2016/17	Annual Change 2016-2017	
			No	%
Number of clients receiving debt advice	4,554	4,751	-197	-4.1%

Source: Citizens Advice, Leeds Debt Advice, April 2018

This table displays just part of the debt advice provision in Leeds for 2016/17 that was funded through the Money Advice Service (MAS). 4,554 clients across Leeds have received free independent debt advice from providers across Leeds; the providers are Citizens Advice Leeds, Ebor Gardens, St Vincent's and Better Leeds Communities. Client numbers have fallen by 4.1% in the past year.

SECTION 9: AFFORDABLE CREDIT

Table 9.1: Leeds Credit Union Growth since 2005

Leeds Credit Union (LCU) has its origins as a City Council credit union, open to membership for all City Council employees and their families in 1987. Since that time, through changes to the common bond (the area under which individuals are eligible for membership) and mergers with other community based credit unions LCU came about, in its current form, around the year 2000. It is now one of the largest “live and work” city based credit union in the UK. Membership is open to anyone who lives or works in the Leeds metropolitan district and their families.

Leeds	Dec-18	Dec-17	Mar-05	Annual Change Dec 2017-18		Growth since 2005	
				No	%	No	%
Total Members	30,815	31,596	12,655	-781	-2%	+18,160	+144%
Total branches	6	6	2	0	n/a	+4	n/a
Information Points	2	2	0	0		+2	
Loan Shops	3	3	0	0		+3	

Source: LCU Quarterly and Archive Reports to LCC, Jan 2019

Following the launch of the City Council's Financial Inclusion Strategy in 2005 a programme of branch expansion was initiated with the aim of providing credit union facilities in Council One Stop Centres and Housing Offices. This increased the number of branches from 2 in 2005 to 6 full service branches and 2 information points by 2016. LCU opened a Loan Shop on Roundhay Road in 2014, The Compton Centre in 2015 and Merrion Centre in 2017. Membership in Leeds branches has grown from almost 13,000 in 2005 to over 30,000 by Dec 2018 at a rate of 144%.

Table 9.2: Leeds Credit Union Latest analysis

Leeds	Quarter to Dec 2018	Quarter to Dec 2017	Annual Change
Total Members	30,815	31,596	-781
Total Number of loans	2,009	1,871	+138
Total Value of new lending	£1,796,921	£1,635,694	+£161,227
Total Loan Book for Leeds	£6,678,887	£7,779,929	-£1,101,042

Source: LCU Quarterly Reports to LCC, Jan 2019

LCU had 30,815 Leeds members as of Dec 2018, down by 781 members in Dec 2017. They provided over 2,000 new loans in the quarter to Dec 2018, up by 138 loans on the previous year. LCU's loan book for lending fell to £6.7m, down £1.1m on 2017. Rates of interest on loans will vary depending upon the amount, term and security but cannot be more than 42.6% which is a legislative rate cap for credit unions.

Table 9.3: Headrow Moneyline Lending

Leeds	Total Jan-Dec 2018	Total Jan-Dec 2017	Annual Change
Total Number of new loans	1,219	1,421	-202
Value of loans	£488,970	£661,550	-172,580
Average loan value	£401	£466	-65
Average monthly interest	5%	5%	0
Month End Loan Book	£313,559	£486,160	-£172,601
Number of loans in book	2,025	1,651	+374

Source: LCU Quarterly Reports to LCC, Jan 2019

Between Jan-Dec 2018, HML provided 1,219 new loans. The total value of these loans over the year has come to £488,970. The average loan is for £401. The month end loan book totalled £313,559 and the total number of loans in the book by Dec 2018 was 2,025. Headrow Money Line is not governed by credit union legislation and is therefore free to set its own rates of interest. Most loans are currently set at 79% APR.

SECTION 10: LEEDS DEPRIVATION AREAS

Table 10.1 Index of Multiple Deprivation (IMD) 2015 – Initial Analysis

The IMD 2015 figures were released by DCLG in October 2015. Full profiles for Leeds' IMD will become available on the Leeds Observatory: http://observatory.leeds.gov.uk/Leeds_Deprivation/.

Most 10% Deprived Nationally	IMD 2015	IMD 2010	5 year change
Percentage of SOAs	22%	19.3%	+2.7
Number of SOAs	105	92	+13
Number of People	164,000	150,000	+14,000
Source: DCLG 2015			

The IMD measures relative levels of deprivation in 32,844 small areas or neighbourhoods, called Lower-layer Super Output Areas (LSOAs) in England. Leeds has 482 LSOAs. Since the 1970s DCLG and its predecessors have calculated local measures of deprivation in England.

The 2015 indices are based on broadly the same methodology as the 2010 Indices. Although it is not possible to use the IMD to measure changes in the level of deprivation in places over time, it is possible to explore changes in relative deprivation, or changes in the pattern of deprivation, between this and previous updates of the IMD.

It should also be noted that the IMD is an overall measure of conditions in every neighbourhood in England. It is important to note that these statistics are a measure of relative deprivation, not affluence, and to recognise that not every person in a highly deprived area will themselves be deprived. Likewise, there will be some deprived people living in the least deprived areas.

The most common method of ranking local authorities with the IMD measures the proportion of LSOAs in the most deprived 10% nationally. Against this method, Leeds is ranked 31 out of 326 local authorities.

Initial analysis of the 10% Most Deprived LSOAs shows that Leeds has:

- 105 neighbourhoods (LSOAs) in the most deprived 10% nationally.
- This is 22% of all Leeds LSOAs, up 2.7 percentage places on IMD 2010.
- 164,000 people in Leeds live in areas that are ranked amongst the most deprived 10% nationally; the corresponding figure in the 2010 Index was 150,000 people.

The IMD 2015 assigns a score and a rank to each of the 32,844 Lower Level Super Output Areas (SOAs) in England. In each case, a rank of "1" indicates the most deprived within the measure and a rank of "32,844" indicates the least deprived. In the 2010 Index the city's most deprived LSOA was ranked at 114 on the national scale - Spencer Place, Bankside St - it is now ranked at 554. Leeds now has three LSOAs in the most deprived 100 in England:

- Stratford Street, Beverleys Ranked at 22
- Crosby St, Receptions... Ranked at 37
- Lincoln Green Ranked at 66

Section 11: Health

Table 11.1: Literature Review Evidence on poverty, debt, ill health and mental health

<p>Below is a collection of evidence to document how advice positively impacts health or how poverty, particularly debt and money worries negatively impacts health. Public Health commissioners and Clinical Commissioners in Leeds recognise the linkages between debt and ill health and allocate funds to advice services in health centres and GP surgeries across Leeds. This information is maintained as part of the Poverty Fact Book in order to highlight the importance of advice and support within health service.</p>
<p>In order to assess economic impact of financial inclusion initiatives, a survey of Leeds residents who have had support from Leeds City Credit Union, Debt and Welfare Advice Agencies found that over 63% of credit union clients believe that their quality of life had improved. 67% of residents receiving debt advice said they had reduced stress and worry as a result of receiving services, and 41% said their health had improved. A significant number of those surveyed said that they could now buy the amount of food that they needed to feed their families and to pay for heating their homes. All of this can have significant health implications and in turn result in fewer demands on the health service. (Economic Impact Study Dayson, K et al, 2009)</p>
<p>As a consequence of receiving help and money advice, clients described improvements in their health, in their cancer condition, and potential remission. They felt better; were less anxious, less stressed and less worried about money. (Macmillan Cancer Support, 2010)</p>
<p>People with mental health problems are more likely to get into problematic debt. Rates of debt in people with no mental health problems are 8%. The rates for those with depression and anxiety are 24%, and for those with psychosis 33%. (Department of Health, February 2011)</p>
<p>People's health influences their income. Most directly, ill health can prevent people from working, which reduces their income. Taking a longer perspective over someone's lifetime, ill health in childhood may influence their educational outcomes, which in turn affects employment opportunities and earning potential later in life. (JRF, How Does Money Influence Health? March 2014)</p>
<p>Families in persistent poverty are often struggling with the combined effects of having relatively few skills; a disability or ill health; and high living costs. (Social Mobility and Child Poverty Commission, Social Mobility and Child Poverty in Great Britain, 2015)</p>
<p>Children in low-income families with multiple debts are at far higher risk of suffering from mental health problems than those in families who owe money to a single type of creditor. The findings suggest that having to juggle a range of creditors increased the pressure on financially stressed households, having a greater impact than the amount owed. (Children's Society, Pinter I et al, The damage of debt: the impact of money worries on children's mental health and well-being, 2016)</p>
<p>Approximately 4.5 million borrowers with personal unsecured debt suffer moderate to severe 'financial distress', experiencing financial difficulties or other issues such as mental health problems from the strain of repaying their debts. Those with this form of debt are significantly more likely to experience mental disorders compared with the wider population and there are also proven links to worsened physical health. (Glasgow Centre for Population Health, The Public Health Implications of Rising Debt, 2018)</p>
<p>The links between financial difficulty and suicidality: There is rarely one single factor that drives people to take their own life. Instead, typically, a range of social issues, life events, cognitive and personality factors are combined. However, across the population, some economic factors mean a person is at higher risk of suicide. Suicide rates are two to three times higher in the most deprived areas compared to the most affluent. Economic inactivity is strongly associated with suicide, particularly amongst men, as are economic recessions. Nearly a quarter of people (23%) who attempted suicide last year were in problem debt. People with multiple debt problems are at significantly higher risk of suicide than those with just one problem debt. (Money and Mental Health Policy Institute, A Silent Killer, Breaking the link between financial difficulty and suicide, 2018)</p>

References: Data sources, frequency and availability

Section	Contents	Data Refresh Date**	Frequency of data	Source Title	Lowest Geography the data is available	Web link
Section 1	Relative and Absolute Poverty					
Table 1.1	Relative Poverty – number of people effected in the UK	Mar-19	annual	DWP, Households below average income (HBAI)	National	https://www.gov.uk/government/news/statistics-release-households-below-average-incomes
Table 1.2	Absolute Poverty – number of people effected in the UK	Mar-19	annual	DWP, Households below average income (HBAI)	National	https://www.gov.uk/government/news/statistics-release-households-below-average-incomes
Table 1.3	Poverty Estimates for Leeds	Mar-19	annual	DWP, Households below average income (HBAI)	Leeds Estimates	LCC - FI Team
Table 1.4	Poverty Thresholds - Income Before Housing Cost	Mar-19	annual	DWP, Households below average income (HBAI)	National	https://www.gov.uk/government/news/statistics-release-households-below-average-incomes
Table 1.5	Poverty Thresholds - Income After Housing Costs	Mar-19	annual	DWP, Households below average income (HBAI)	National	https://www.gov.uk/government/news/statistics-release-households-below-average-incomes
Section 2	Children in Poverty					
Table 2.1	Children in relative low income, United Kingdom	Mar-19	annual	DWP, Households below average income (HBAI)	National	https://www.gov.uk/government/news/statistics-release-households-below-average-incomes
Table 2.2	Children in absolute low income, United Kingdom	Mar-19	annual	DWP, Households below average income (HBAI)	National	https://www.gov.uk/government/news/statistics-release-households-below-average-incomes
Table 2.3	Children in working and workless households in relative poverty	Mar-19	annual	DWP, Households below average income (HBAI)	National	https://www.gov.uk/government/news/statistics-release-households-below-average-incomes
Table 2.4	Children in Low-Income Families Local Measure, Leeds and England	Mar-19	annual	HMRC Children in Low-Income Families	LSOA	https://www.gov.uk/government/statistics/personal-tax-credits-children-in-low-income-families-local-measure-2015-snapshot-as-at-31-august-2015
Table 2.5	Local child poverty proxy measure	Nov-19	annual	DWP Children in out-of-work benefit households	Local Authority	https://www.gov.uk/government/collections/children-in-out-of-work-benefit-households--2
Table 2.6	Free School Meals	Jul-19	annual	DfE Schools, pupils and their characteristics: January 2017	Local Authority	https://www.gov.uk/government/statistics/schools-pupils-and-their-characteristics-january-2017

Section 3	In-work poverty and Worklessness					
Table 3.1	In Work and Workless Households in Relative Poverty UK Snapshot	Mar-19	annual	DWP, Households below average income (HBAI)	National	https://www.gov.uk/government/news/statistics-release-households-below-average-incomes
Table 3.2	In Work and Workless Households in Relative Poverty Leeds Estimate	Mar-19	annual	DWP, Households below average income (HBAI)	Leeds Estimates	LCC - FI Team
Table 3.3*	In Work and Not Working Households, claiming Welfare Benefits, Leeds Snapshot	May-19	annual*	LCC Welfare Benefits	postcode	LCC - Welfare Benefits
Table 3.4	Leeds DWP Benefit Claimants	Discontinued	discontinued	DWP via Nomis	LSOA	https://www.nomisweb.co.uk/default.asp
Table 3.5	Leeds DWP Out-of-work Benefits	Discontinued	discontinued	DWP via Nomis	LSOA	https://www.nomisweb.co.uk/default.asp
Table 3.6	Leeds DWP In-work Benefits	Discontinued	discontinued	DWP via Nomis	LSOA	https://www.nomisweb.co.uk/default.asp
Table 3.7	Families in receipt of tax credits	Jun-19	annual	HMRC	LSOA	https://www.gov.uk/government/collections/personal-tax-credits-statistics
Table 3.8	Number of Children from Families in receipt of tax credits	Jun-19	annual	HMRC	LSOA	https://www.gov.uk/government/collections/personal-tax-credits-statistics
Table 3.9	Changes to Tax Credits	Jun-19	annual	HMRC	LSOA	https://www.gov.uk/government/collections/personal-tax-credits-statistics
Section 4	Wages and Employment					
Table 4.1	The Minimum Wage, the National Living Wage and the Living Wage Foundation	Nov-19	annual	Low Pay Commission Living Wage Foundation	National	https://www.gov.uk/national-minimum-wage http://www.livingwage.org.uk/calculation
Table 4.2	Leeds hourly wage rates	Nov-19	annual	ONS, ASHE	Local Authority	http://www.ons.gov.uk/ons/rel/ashe/annual-survey-of-hours-and-earnings/index.html
Table 4.3	People in Leeds earning below the Living Wage Foundation's Real Living Wage	Nov-19	annual	ONS, ASHE	Local Authority	http://www.ons.gov.uk/ons/rel/ashe/annual-survey-of-hours-and-earnings/index.html
Table 4.4	People in Leeds earning below the National Living Wage	Nov-19	annual	ONS, ASHE	Local Authority National	http://www.ons.gov.uk/ons/rel/ashe/annual-survey-of-hours-and-earnings/index.html https://www.gov.uk/national-minimum-wage

Table 4.5	Hourly Wages; Leeds and UK comparisons	Nov-19	annual	ONS, ASHE	Local Authority	http://www.ons.gov.uk/ons/rel/ashe/annual-survey-of-hours-and-earnings/index.html
Table 4.6	Weekly Wages; Leeds and UK comparisons	Nov-19	annual	ONS, ASHE	Local Authority	http://www.ons.gov.uk/ons/rel/ashe/annual-survey-of-hours-and-earnings/index.html
Table 4.7	Annual Salaries; Leeds and UK comparisons	Nov-19	annual	ONS, ASHE	Local Authority	http://www.ons.gov.uk/ons/rel/ashe/annual-survey-of-hours-and-earnings/index.html
Table 4.8	Employment trends	Apr-19	quarterly	NOMIS,APS	Local Authority	https://www.nomisweb.co.uk/
Table 4.9	Zero Hours	Apr-19	annual	ONS Labour Force Survey	Regional	http://www.ons.gov.uk/ons/rel/lmac/contracts-with-no-guaranteed-hours/zero-hour-contracts--2014/index.html
Table 4.10	Unemployment trends	Apr-19	quarterly	NOMIS,APS	Local Authority	https://www.nomisweb.co.uk/
Section 5	Welfare and Benefits and Impact of Reforms					
Table 5.1*	Leeds City Council Welfare Benefits Data – Housing Benefit and Council Tax Support	Nov-19	annual*	LCC Welfare Benefits	postcode	LCC - Welfare Benefits
Table 5.2	Leeds City Council Welfare Benefits Data – Welfare Reform Impacts on Housing Benefits	Nov-19	monthly	LCC Welfare Benefits	postcode	LCC - Welfare Benefits
Table 5.3	Welfare Reform Impacts on Housing Benefits – Discretionary Housing Payments	May-19	monthly	LCC Welfare Benefits	postcode	LCC - Welfare Benefits
Table 5.4	Local Welfare Support Scheme	May-19	Monthly	LCC Welfare Benefits	postcode	LCC - Welfare Benefits
Table 5.5	Leeds City Council Welfare Benefits Data – Welfare Reform Impacts on Council Tax	Nov-19	Monthly	LCC Welfare Benefits	postcode	LCC - Welfare Benefits
Table 5.6	Employment status of individual claimants on Universal Credit	Mar-19	Monthly	DWP Universal Credit Statistics	LSOA	https://www.gov.uk/government/collections/universal-credit-statistics
Section 6	Food Poverty					
Table 6.1	Foodbanks	Sep-18	Annual	Leeds FAN	Local Authority	http://www.leedsfoodaidnetwork.co.uk/category/news/
Section 7	Fuel Poverty					
Table 7.1	Fuel Poverty Low Income High Cost Definition	Jul-19	Annual	Department of Energy & Climate Change	LSOA	https://www.gov.uk/government/collections/fuel-poverty-sub-regional-statistics
Table 7.2	Fuel Poverty and Payment Methods	Jul-19	Annual	Department of Energy & Climate Change	National	https://www.gov.uk/government/collections/fuel-poverty-sub-regional-statistics

Section 8	Debt Levels and High Cost Lending					
Table 8.1	UK Average Debt Statistics	Dec-19	monthly	The Money Charity	National	http://themoneycharity.org.uk/debt-statistics/
Table 8.2	Total Value of the High Cost Lending Market	One-off report	One-off report	The Financial Conduct Authority	National	https://www.fca.org.uk/publications/feedback-statements/fs17-2-high-cost-credit
Table 8.3	Market Breakdown of the High Cost Lending Sector	One-off report	One-off report	The Financial Conduct Authority	National	https://www.fca.org.uk/publications/feedback-statements/fs17-2-high-cost-credit
Table 8.4	Proportion of Adults with outstanding high cost credit debt	One-off report	One-off report	The Financial Conduct Authority	National	https://www.fca.org.uk/publications/feedback-statements/fs17-2-high-cost-credit
Table 8.5	StepChange Clients - Arrears on selected essential household bills	Mar-19	annual	StepChange Yearbook	National	http://www.stepchange.org/Mediacentre.aspx
Table 8.6	StepChange Debt Type, Client Proportions	Mar-19	annual	StepChange Yearbook	National	http://www.stepchange.org/Mediacentre.aspx
Table 8.7	StepChange Debt Type, Average Values	Mar-19	annual	StepChange Yearbook	National	http://www.stepchange.org/Mediacentre.aspx
Table 8.8	Debt Advice Provided in Leeds	May-19	Annual	Citizens Advice, Leeds Debt Advice	Local Authority	LCC - FI Team
Section 9	Affordable Credit					
Table 9.1	Leeds Credit Union Growth since 2005	Jan-20	quarterly	LCU	ward	LCC - FI Team
Table 9.2	Leeds Credit Union Latest analysis	Jan-20	quarterly	LCU	ward	LCC - FI Team
Table 9.3	Headrow Moneyline	Jan-20	quarterly	LCU	ward	LCC - FI Team
Section 10	Deprivation Areas					
Table 10.1	Leeds Deprivation - Index of Multiple Deprivation (IMD) 2015	Mar-19	every 3 years	DCLG	LSOA	http://observatory.leeds.gov.uk/Leeds_Deprivation/

* Regarding Tables 3.3 and 5.1, the data was a specific request for this Fact Book and not officially published elsewhere

** The data refresh date is an indication of when the data will be updated.

We aim to publish the Fact Book online every April, August and December.

In some circumstances, more up to date data may be available than in the published online version of the Fact Book.

Latest data can be accessed via the source and reference details in this table, or you can contact the Financial Inclusion Team on financial.inclusion@leeds.gov.uk and we may be able to provide an update between online publications.