

Isle of Man **Vital Signs**

Report
2016



ISLE OF MAN
COMMUNITY FOUNDATION



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About us

The Isle of Man Community Foundation was established to develop effective philanthropic giving on the Island. We provide a range of services to individuals, family trusts and businesses to help them to make their local charitable donations more effective.

We support local charities by providing new sources of funding to help them achieve their long term strategic goals to make the Isle of Man one of the best places to live.

We are one of 48 Community Foundations across the UK that collectively manage £450m in endowment funds and in 2014 distributed £65m in grants

Contents

Welcome	1
Action Points	2
Executive Summary	3
Child Poverty	4
Senior Poverty	7
Fairness	11
Housing and Homelessness	15
Bibliography	20



Welcome

Welcome to our second VitalSigns report. Our first report showed how strong we are as a community, how highly we value our police, arts and heritage and our education system. What it also showed though was where we need to focus, and it is with that in mind, that we look forward to a bold new initiative.

As a small and strong community, we are uniquely placed to be able to identify problems and use our native talents and assets to work together to solve those problems. Poverty wastes people's talents whatever their age. We are no different from our adjacent neighbours in the problems we do have, but we should be able to work more efficiently to overcome them as we have the advantage of a vibrant 3rd sector, a fresh new government and a collective will to succeed.

Last year's report stated "We have been very impressed by the dedication and hard work done by the charities and they must be considered to be one of the Island's greatest assets. For this reason, it is important that they work efficiently together so that their work is known to a wider audience and reaches all those in need. Any missed opportunities for cross-over links must be bridged for better efficiency and the IOMCF could be that conduit."

Coordination is the key, to both maximise the benefits derived from our efforts and funding and to making sure that issues do not fall between gaps. It is often said that people are stronger when they act together; this is never more true than when looking at the disadvantaged and vulnerable.

To assist in making this happen, we would like to create a Community Hub. This hub will offer both hard and soft help to the 3rd sector and their clients as well as the financing to support not just projects, but the ongoing needs of day to day operation. The hard help will be to offer office facilities to charities too small to have their own dedicated space, or who need short-term public exposure, or have donated office space and they would like to be able to release the capital held within it. It would offer administrative facilities and a meeting space for training or private meetings. The benefits would include a reduction in costs and a sharing of best practice through professional assistance and shared experiences. Soft help would include help with basic accounting, advice on fundraising, web-space and a sharing of key skills to encourage a greater professionalism. This is just a snapshot of the advantages we could bring. As the concept develops, so too will the advantages – we look forward to making the Isle of Man the leader in integrating public, private and third sector activities to best effect, for the benefit of our community as a whole.

Action Points:

- We need to encourage a better awareness of the importance of good nutrition for children.
- We need to encourage a more inclusive attitude towards working practices which will enable young mothers and those over 65 to remain in the workplace. We as a nation are ignoring talents because of prejudices.
- We need to regulate our private accommodation to ensure a basic standard is met when parting with public money. At the same time, protections should be in place to protect landlords from recalcitrant tenants.
- We shall create a community hub to work more closely with the 3rd sector, to encourage a philanthropic network, to encourage an atmosphere of mutual support and to facilitate social wellbeing.



Kurt Roosen

Chairman of Trustees,
IOM Community Foundation

Executive Summary

Last year's VitalSigns® survey and report raised almost as many questions as it answered. Overall, it described the Island as a place where the community links are extremely strong and we have very high satisfaction in the way we are policed, educated and provided for culturally.

Alongside the quantitative data (which illuminated the need for greater access to the government's raw data), the qualitative research was particularly helpful in introducing issues which could not be enumerated from government statistics and reports. It is these issues which this year's short report will concentrate on.

Firstly, comments in the questionnaire and comments from focus groups strongly indicated the growing feeling of difference between societal groups with those on average or below average wage feeling increasingly marginalized from those at the top. This is examined under Fairness in this report.

Secondly, there was much debate on the hidden nature of Child and correspondingly, Senior poverty. Anecdotally, many references were made to these two vulnerable groups being somehow apart from main-stream society as they are not part of the workforce and therefore have a perceived lesser importance in the part they play. Both groups rely heavily on the support of families and friends according to comments and focus groups which is a practical and real application of the strength of community we enjoy on the Island. Interestingly, it would appear that while not engaged in formal volunteer work with established charities and societies, there is a strong neighbourly commitment with many providing informal aid in the form of shopping, child-minding etc which is not considered "voluntary" work in any sense by those undertaking it. While some excellent work is being done by charities and government bodies, these unpaid and unsung folk deserve praise for the valuable support they are giving.

Finally, one recurring theme which links to both the above is the issue of housing and homelessness. The Joseph Rowntree Foundation defines poverty "as the proportion of people living in households with an income below 60% of the contemporary median household income"¹ and as we shall see, with housing costs on the Island being higher than the UK National average, this puts a large number of people in difficulties even if they are in full time work. With the difference too in statutory requirements (here on the Island there is no mandatory right to housing) the burden of help falls heavily on the 3rd sector who find it more difficult to reach benefactors as this is not a "sexy" cause. Speaking of homelessness can cause embarrassment and fear and sometime anger in those who have not either experienced difficulties themselves or who have no depth of knowledge.

It is these 3 themes Fairness, Child/Senior Poverty & Housing/Homelessness which we will examine in this report.

Nicky Pattinson

BA(Hons) FHEA

¹ <https://www.jrf.org.uk/data>

Child Poverty

Child poverty is usually thought of as belonging to developing countries and not something we need to worry about in our advanced society. Sadly, though we may not see the extremes here, poverty affects more children than you may at first imagine. If you consider the definition of poverty as being “...when they lack resources to obtain the type of diet, participate in the activities and have the living conditions and amenities which are customary, or at least widely encouraged and approved, in the societies in which they belong.”² then it quickly becomes clear that there are many caught in this definition. A child in this category may not be able to take part in extra-curricular activities at school, may not be able to go to a friend’s birthday party because they can’t afford to buy a present or something special to wear. Their diet may be lacking in fresh fruit and vegetable and high quality protein. Their home may

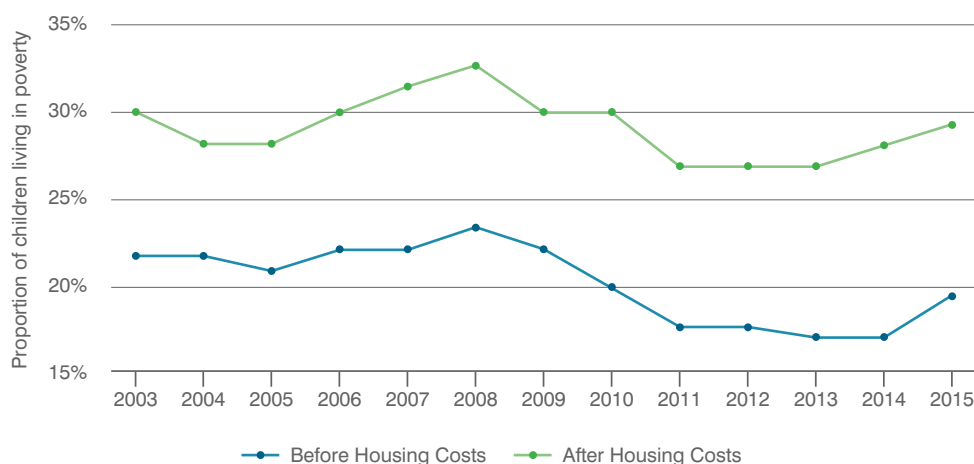
be only occasionally heated and there may be a lack of hot water. This kind of poverty can be hidden from view but is very real never the less.

This year, the Joseph Rowntree Foundation found that “a lone parent with one child now needs to earn more than £27,000, up from £12,000 in 2008 and a couple with 2 children needs to earn more than £27,000 each compared to £13,900 each in 2008”³. We have to ask ourselves if the Island’s parents are able to keep up with the rising cost of raising children.

A worrying trend in the UK is for child poverty to change direction from falling to rising again and there is no reason to suggest that the Island is immune to the same underlying trends of stagnating wages, increasing numbers of zero hour contracts and rises in costs of living.

Proportion of children living in poverty over time⁴

Source: Households Below Average Income (HBAI), United Kingdom Department for Work and Pensions, 2016



² <http://www.cpag.org.uk/content/what-is-poverty> Townsend.

³ <https://www.jrf.org.uk/video/minimum-income-standard-2014>

⁴ Retrieved from <http://www.jrf.org.uk/data/child-poverty-rate-over-time>

Here, poverty is taken as those living with less than 60% of the median average income after tax, NI and council tax. Because the UK median has fallen, so too has the poverty line but this shows that those on the lowest incomes have fallen at a smaller percentage than the average. The fact that there is a widening gap between the highest and the lowest on the Island will amplify this measurement. In the UK, 19% of children are living in poverty if measured before housing costs are taken into consideration. However, as an indicator of the rise in housing costs, you can increase this to 29% when housing is included. Again, housing costs here on the Island are a matter of concern according to our survey, but that will be examined further on. Statistics here would suggest that 1 in 5 children here are eligible for free school meals, another indicator of poverty and in line with the UK figures of 19%⁵.

Since 2014, England has provided a free school meal for every child attending school between reception and year 2 and spends £2.30 per meal. It is a requirement that a hot meal option is offered on a regular basis because a well nourished child is better equipped to learn. In fact, the UK government understand that 100,000 children, who narrowly missed receiving free school meals will now do so thus improving both their diet and their concentration levels. A hungry child can neither concentrate nor retain information as they found in a pilot study that children who received free school meals were, on average, 2 months ahead in maths and English. Here on the Island, 839 primary children receive free school meals but the figure falls to 453 in secondary school. As percentages of school population, that means that 21.96% are getting a free lunch every day, but by the time they get to secondary, this has fallen to 10.56%.

It should be a matter of concern if these children are missing out on a meal they may actually need to help them concentrate and study better at a very important stage of their education. Add to this the fact that the majority of 12 year olds do not have a proper breakfast because “I haven’t got time” or “I don’t need it” and it becomes unsurprising that we have a rising obesity level and shorter concentration times. We have to ask ourselves difficult questions if we are to ensure all children are able to access the education they deserve and proper nutrition is one key to this. An education lost because the benefit system is unfathomable, or embarrassing, is a future productive life threatened. A study in the UK found that on average, only 1% of packed lunches met the required nutritional standards but that 99% of school meals do now. As an adjunct to that, 23% of children will eat fruit and/or vegetables at lunch where they would not normally. Here on the Island, all primary children are offered pots of fresh fruit in small pieces so there is very little waste, and it allows children to test out a new taste without being over-faced. Eating with your friends also encourages better eating habits; if your friends are enjoying their fruit and vegetables, then you may feel odd man out if you don’t. The meals here are well balanced and children offered a choice of 2 mains, a pudding or yoghurt and fresh fruit and the menus are changed seasonally and produce sourced locally wherever possible spending around £2 per meal. It must be an imperative to increase uptake of school meal; especially when you note *“Teachers tell us that even with free school meals, it will take 2 or 3 weeks to get their kids back up to the weight they were at the end of the last school term because their families cannot afford the food during the holidays.”*⁶

⁵ Retrieved from <http://manx.net/isle-of-man-news/63376/growing-numbers-of-children-opt-for-nourishing-midday-meal>

⁶ P. 40 “Breadline Britain” Lansley & Mack.

Our survey asked questions about perceived child poverty. We asked if there was an awareness and/or personal experience.

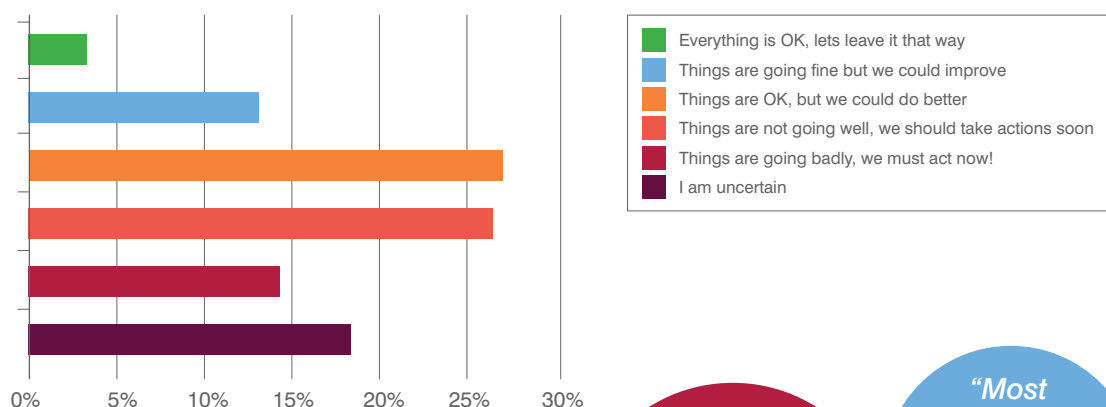
From this we can see that although most respondents did not have children under 16 (58.44%), those who left comments indicated an awareness of specific problems with access to support and the need for an apparently affluent society needing food banks uppermost.

Of those who identified an issue, around 40% see things on the Island as either going badly, or not going well with action required now.

Child poverty is not just a matter of how many “things” a child possesses but

whether or not he is presumed to have them. So many assumptions are made in our affluent society that a child in poverty is excluded from much of his peers’ normal activities. It is a fact for instance that many primary and infant children here are expected to do their homework on a computer, using online activities. It may well be that for most children this is possible, but for the child who does not have internet access, or access to a printer, or even a computer, this will begin an alienation process from full engagement in education. In fact, for some children, access to pens and paper, a quiet place and parental support may be unachievable. We need to think more inclusively, not just for disability, but also for disadvantage.

Are you aware of any child poverty issues on the Island?



“The proof is in the amount of people using food banks.”

“The financial help is available; the problem is educating people to spend it on the right things.”

“Most young families seem to be living hand-to-mouth.”

“You only have to look at what they knock about in. It’s awful to see.”

“There are cases of this around, but often hidden by embarrassment of the family.”

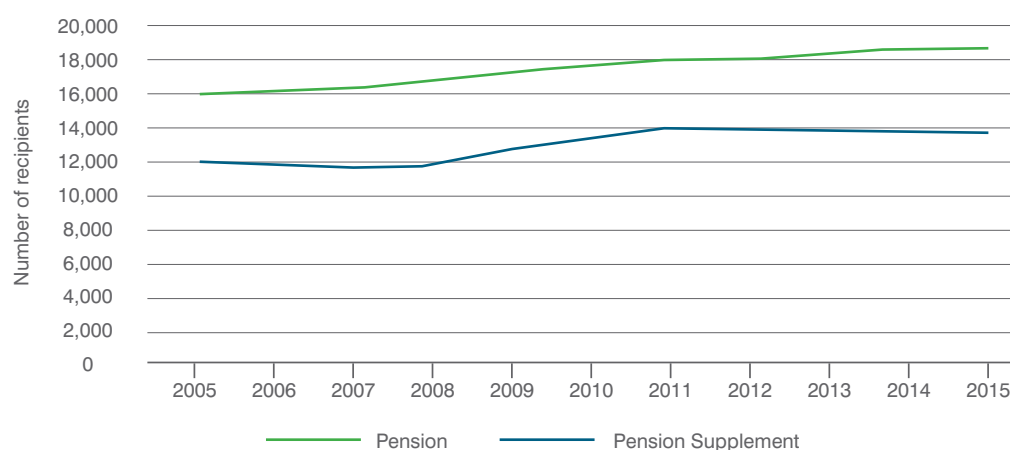
“Very poor availability of service to provide families with support/ education in crisis situations.”

Senior Poverty

Like child poverty, senior poverty is in many ways invisible to most people, and yet it is there. Here on the Island at the moment, the basic pension stands at £119.30 a week, paid in monthly installments. There are top-up benefits available to those who need them, but they are complicated by their very nature and the entire pension delivery is about to

become more complicated as the UK and Isle of Man move towards separate claim procedures. Much of the information is online making it automatically inaccessible for many⁷. It is not the business of this report to examine the detail of the pension changes in the pipeline and it will make no attempt to do so.

Pensions and Benefits



In December 2015, the department of Economic Affairs published a report on fuel poverty. This is a valuable insight into the needs of our aging population as a clear symptom of poverty is the percentage of income used to keep warm. As a pensioner is more likely to be spending time in the home, the need to keep it warm is imperative. Fuel poverty is defined as being more than 10% of income spent on fuel. On the Island, we use more oil as a heating fuel than in the UK where the utilities are not run as monopolies and there is therefore more competitive pricing. The only fuel where there is a choice is oil and that is

the second most common heating fuel after electricity. As with many rural areas in the UK, piped gas is not an option in rural areas here.

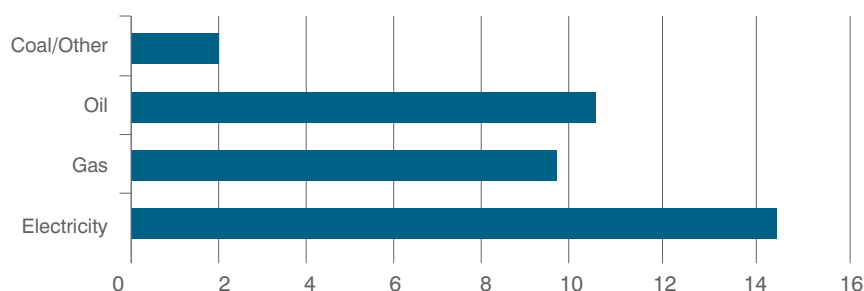
The Department of Economic Affairs estimate that in 2015, overall spending on fuel for the over 65s ran at 7.9%, but that an estimated 18.7% of that age group were actually in fuel poverty. It is important then to look at the 2 figures together to see that those in the vulnerable group are more likely to be exposed to the vagaries of oil price fluctuations.

⁷ It must be noted that "Age" are doing some excellent work with computer instruction drop-in sessions held on a regular basis across the Island.

⁸ <https://www.gov.im/media/1350838/2016-02-19-isle-of-man-in-numbers-2016-report-final.pdf>

⁹ <https://www.gov.im/media/1350750/2016-03-10-study-into-fuel-poverty-on-the-isle-of-man-with-ministers-forward.pdf>

Weekly spend on fuel (£) IOM (2015)

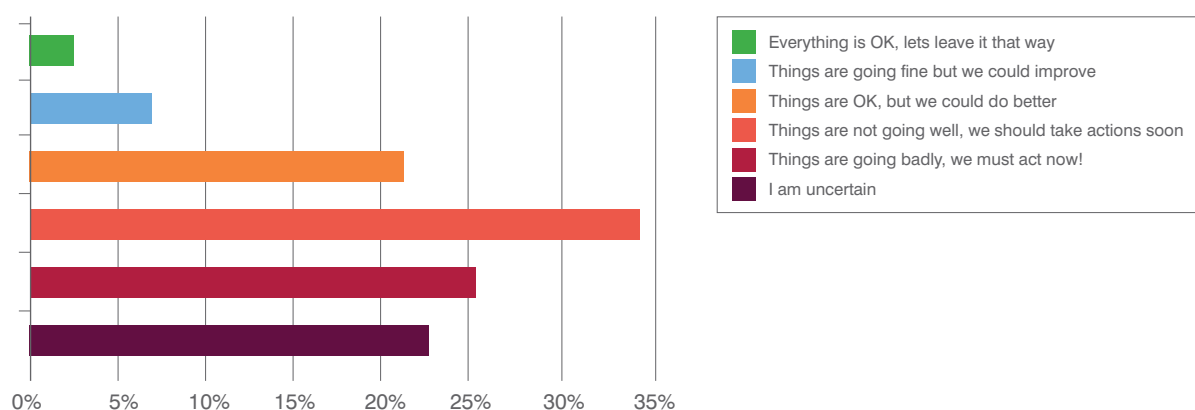


The average spend per household on fuel on the Island is £,1920 per annum.

The Island is fortunate in that it has a vibrant 3rd Sector and much excellent work is done in maintaining social links for these vulnerable groups by providing hot meals, day-centres and social activities. One of the dangers of poverty in the elderly is the risk of social exclusion. If basic living costs are eating up your income, then entertainment outside the home is a low priority. The risk to health of isolation are well documented.¹⁰

Our survey asked if respondents were aware of senior poverty and asked to leave a comment if they thought it appropriate. 38 left a comment with only 2 saying they were not aware. Comments range from difficulties in finding employment over the age of 65 to the more alarming “I am aware of older people suffering and struggling” and “I am aware of suicide being an option for aged people.” Concerns over heating costs were in the majority of comments.

Are you aware of senior poverty issues?



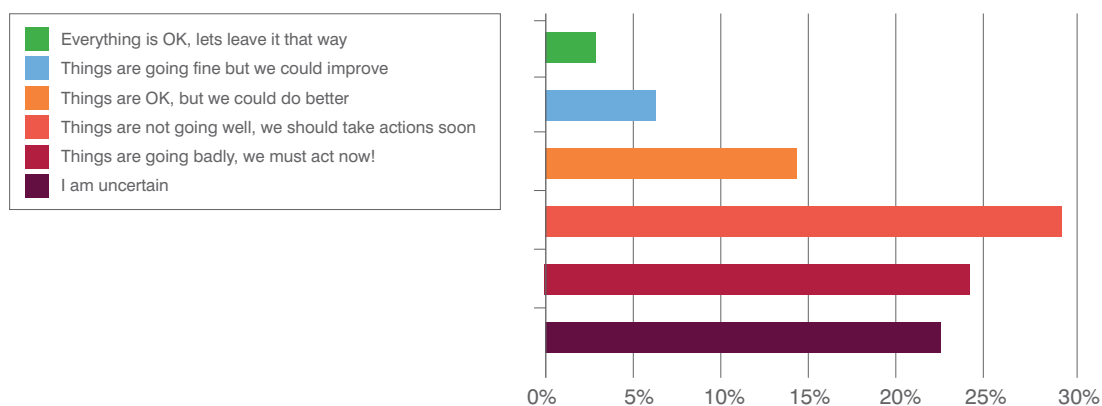
¹⁰ Loneliness and Social Isolation as Risk Factors for Mortality- A Meta-Analytic Review”

Julianne Holt-Lunstad, Timothy B. Smith, Mark Baker, Tyler Harris, David Stephenson. Department of Psychology, Department of Counseling Psychology, Brigham Young University Retrieved “Perspectives on Psychological Science March 2015 vol.10 no.2 227-237”

Employment was an issue which featured highly, with no comments suggesting that there were no problems.



Thinking about the last question, do you think it's easy for a senior citizen to obtain employment?



In July last year, the Council of Ministers presented a report to Tynwald Court. It discussed the problems facing the Island

as a consequence (in part) of the reduction of £200m in VAT revenue per annum.

Tynwald Court, Tuesday July 21st 2015

“Securing a sustainable future for our Island”¹¹

Chief Minister Allan Bell

“Last year we created 368 jobs, but Honorable Members, that is not enough. There are those who may ask why we need more jobs when unemployment is low at 1.7%. That is a fair question...but over the last 3 years, the numbers of people in employment have steadily decreased...775 people, or 2% of the working population... We must aim to increase our working population by between 500 and 1000 people each year.

In less than 10 years, over 20% of our population will be over 65. In 1980 the average man spent 5 years in retirement and the average woman 18 years. In 2013 it was 14 years for men and 20 years for women...

...It is important to say that, and I’m sure Honorable Members will agree, just because you have reached state retirement age, it does not mean you no longer have a contribution to make to our economy.”

And yet, our senior survey respondents indicated they face discrimination when looking for work. Almost one third think that it is not easy for a senior citizen to obtain employment, with 52.94% thinking that things are either not going well or actually going badly. This, if you are over 65 does not mean you have the “freedom to flourish”, nor is the Island a place “where you can”. While the respondents recognise some companies encourage those post 65 to work with them, far more expressed dismay at the current discrimination which

is more widespread. *“I know people who are suffering ageism in employment but they are holding on for dear life in order to obtain their work pension so they suffer bullying due to their age and have to grin and bear it. Disgusting but again, no regulatory bodies to stop this happening.” “I am on a pension; I can’t even get a part-time job” “From my own experience with my Father, I would say that securing employment of any kind gets exponentially harder with age.”* It seems discrimination begins before 65.

¹¹ <http://www.tynwald.org.im/business/hansard/20002020/t150721.pdf>

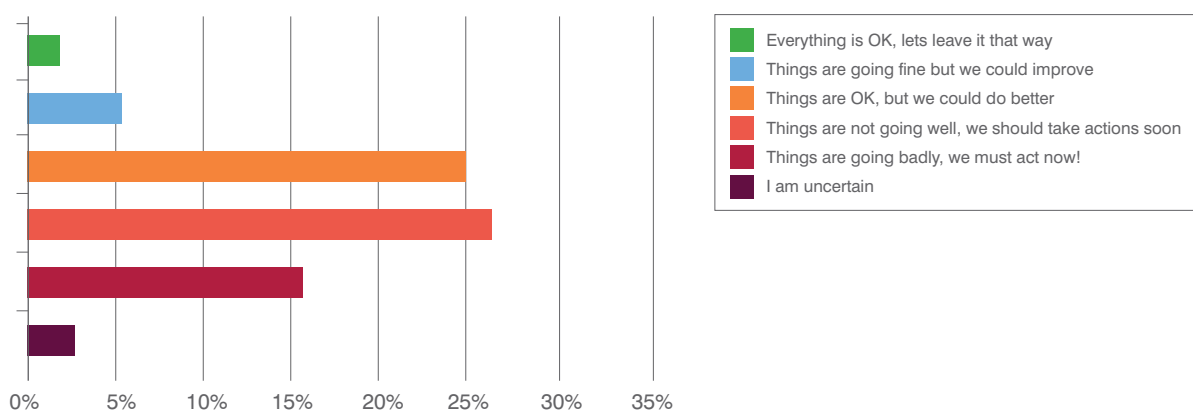
Fairness

Last year's VitalSigns report identified "Fairness" as being one area of Island life which was causing some concern, with the focus groups in particular vocalising their experiences and those of their friends and families in terms of inequalities. These inequalities seemed to centre around employment opportunities and access to services with very little mention of salary inequalities. Difficulty in obtaining employment commensurate with education levels was high on the list of perceived inequalities which tied to the difficulty in finding additional training.

A tricky topic to both discuss and to analyse, "Fairness" is the one area which elicited the most "colourful" comments. For possible future reference, it might be better to ask potentially divisive questions further down in a survey. That said, the majority of respondents were measured in their responses, but nevertheless expressed disquiet at the tax advantages for high earners in particular. *"Employment conditions and distribution of wealth are spectacularly unfair. The wealthy pay very little into the pot."*¹²

So this year, we decided to look at it in a little more depth.

How well do you think the Island is doing in fairness of income distribution?



Beginning with financial fairness, we can look at the annual earnings survey carried out by the Department of Economic Affairs & the Cabinet Office.

"The survey is conducted using a random sample of 1,780 employees and a questionnaire is sent to the last known employer of each. The identities of employers and employees are kept strictly confidential throughout the process.

Head of Economic Affairs Kirsty Hemsley explained:

"The survey provides current information on levels of pay and patterns of employment, which is essential for our understanding of what is happening in the Island's economy.

*"This data is not available from other sources and it is analysed in terms of gender, age, occupation, industry, length of service, basic weekly hours and overtime hours as well as gross earnings."*¹³

¹² P5 Fairness "Isle of Man Vital Signs Report" IOM CF. 2015

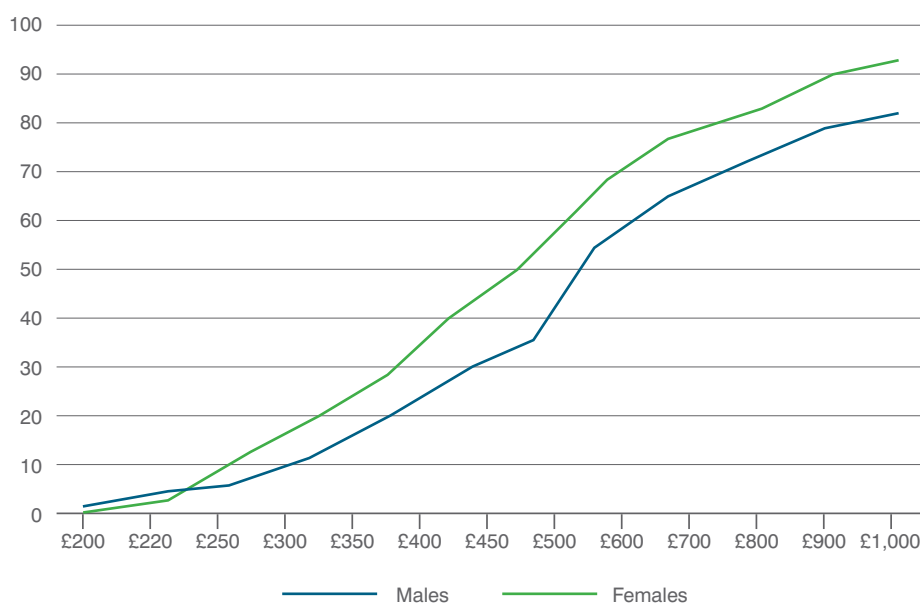
¹³ <https://www.gov.im/news/2015/jul/29/2015-earnings-survey-under-way/>

When looking at these figures, it is important to note that it is a fairly small sample, and although randomly selected, does not include the self employed or those who class themselves as part-time workers.

The graph below shows the percentage employees earning below the amounts on the x axis, therefore, 92.9% of females are earning less than £1000 a week¹⁴, and 82.8% of men are earning less than £1000 a week. Taking this further, the survey

showed that the average weekly earnings to be £672 and the median to be £536. Interestingly, although not scientific, our focus groups' members all stated that they were earning below these figures. Using the graph below, you can see that 67.6% of women and 55.4% of men are earning less than £600 a week suggesting that the gap between the high earners and the lower paid is wide.

Distribution of earnings. June 2015

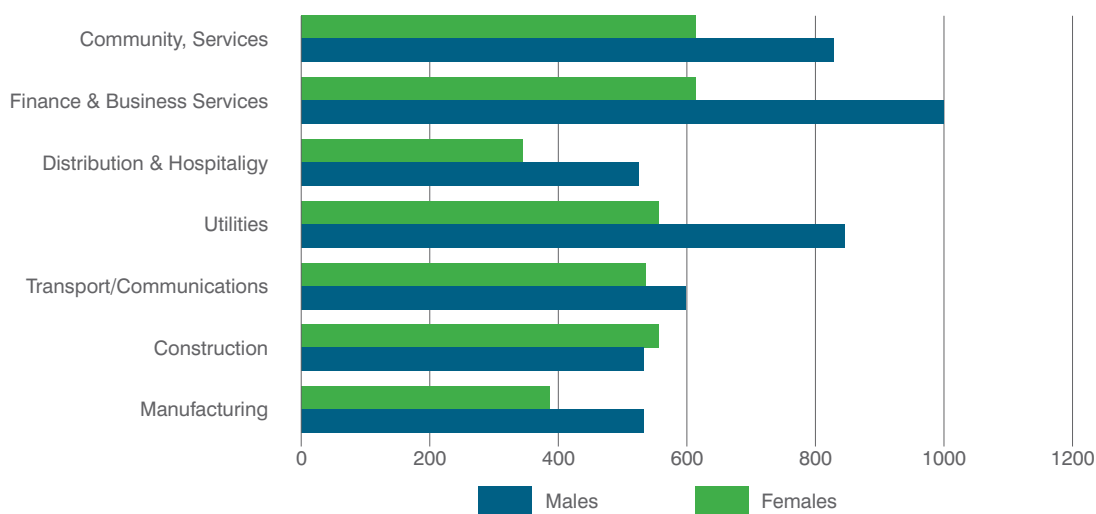


The graph also shows that the difference in pay between the genders continues to be inequitable.

This is more apparent when looked at by sector. The graph below shows the difference in weekly averages between men and women when separated by employment sectors.

¹⁴ <https://www.gov.im/media/1350687/2016-01-29-earnings-survey-2015.pdf>

Average weekly earnings by gender in £s¹⁵



The differences here could be accounted for in that women are more likely to be working in an office environment than in an outdoor manual position for many of these sectors (utilities for example), but that does not explain the difference between the wage averages in finance and business services. This difference is particularly surprising when you consider the fact that more women than men achieve a university education (55% to 45% respectively)¹⁶; this follows attainment patterns at secondary school. In a time when we need to encourage our graduates to return to the Island, perhaps research needs to be conducted to investigate these pay gaps and to enquire how many graduates are working in positions below

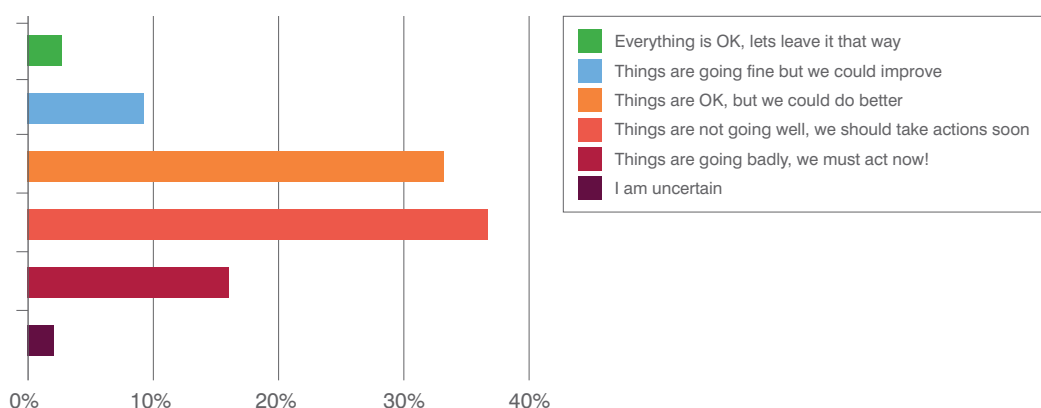
their qualification levels. With a new intake of MHKs with a slightly improved gender balance, perhaps there may be changes in the pipeline.

Men average a 38 hour week and women, a 36 hour week. A surprising 10% are on zero hours contracts¹⁷.

Since our last report, we have had a general election. One of the complaints from our surveys and focus groups was the gender imbalance in Tynwald. Although not fully representative, of the 24 seats, 5 are now women. A step in the right direction, and perhaps encouragement for the next generation.

Our survey also asked about fairness in expenditure.

Fairness can also be looked at from an expenditure angle. How do you rate your cost of living?



¹⁵. P. 17 Earnings Survey 2015.

¹⁶. <https://www.theguardian.com/education/datablog/2013/jan/29/how-many-men-and-women-are-studying-at-my-university>

¹⁷. P. 3 Earnings Survey 2015

There were a high percentage of respondents who left a comment. Of the 41 who did, none offered any positives. The majority expressed a view that wages were either stagnating, or not able to keep up with higher costs of living. The second highest complaint was that utilities (and especially fuel) were high, followed by complaints about the taxation system.



Housing and Homelessness

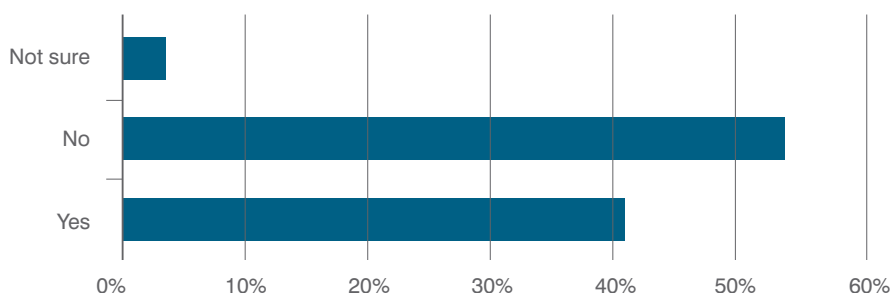
VitalSigns 2015 identified housing and homelessness as being the most critical aspect of Island life with 40% of respondents placing it in category D, “Things are not going well; we should take action now.” For that reason, we have taken a closer look at the problem to see if we can identify areas for improvement and specific causes for concern.

Broadly speaking, the problems can be divided into two groups, those who are

housed and have problems and those who are in either insecure (in terms of tenancy) or no home they can call their own.

Of the first group, our respondents this year point to rising costs of living (as mentioned above, heating being a main concern) threatening their position to keep up with rent or mortgage payments. Our focus group respondents point to difficulties with securing private rental of a reasonable and affordable standard or social housing.

Regardless of age, have you personally had difficulties in affording adequate housing?



Here we can see that 41.8% of respondents have had difficulty in affording adequate housing. While this is a broad question, it offers an entry into a more detailed breakdown of reasons and problems.

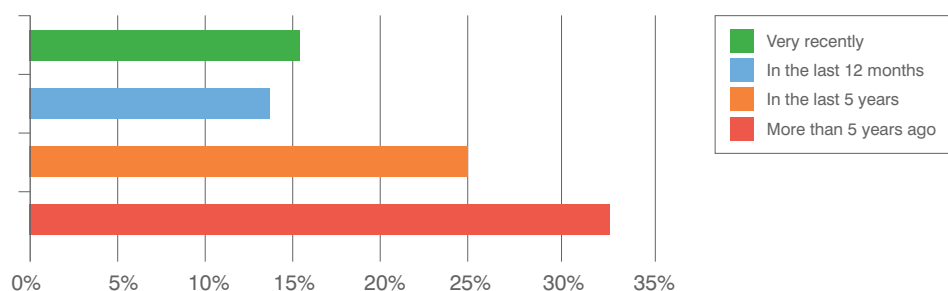
55.81% of respondents have had trouble in the last 5 years. The comments left by just over 20% include:

“Very high rent and badly maintained property.”

“...living on less than £150 per week (including wages and benefits) with a mortgage and a child. Asked for help, but none available.”

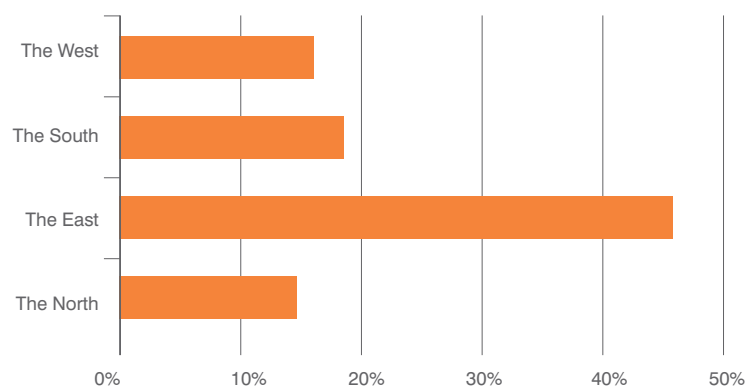
“My wife and I currently live with my parents because of the challenges of self-employment in the economic situation ...means that making enough money to afford our own place is almost impossible.”

If you answered YES to the last question, were your difficulties...



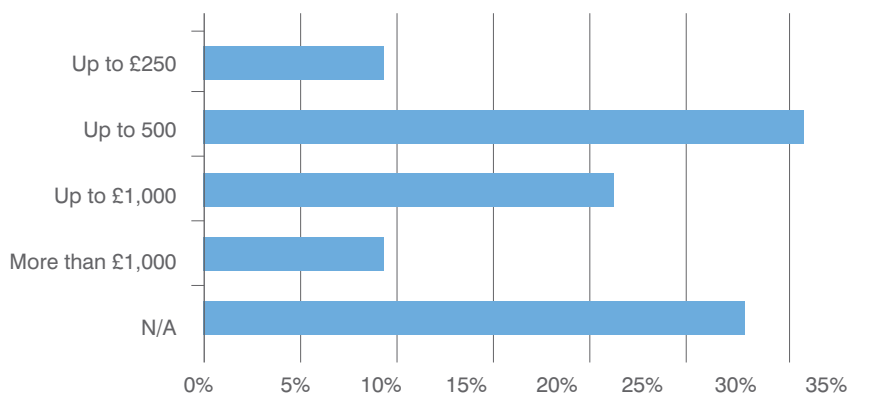
13.08% were in social housing, 53.27% in privately rented accommodation and 27.30% were having trouble obtaining or paying their mortgage.

If you answered YES to Q.13, were you living in...



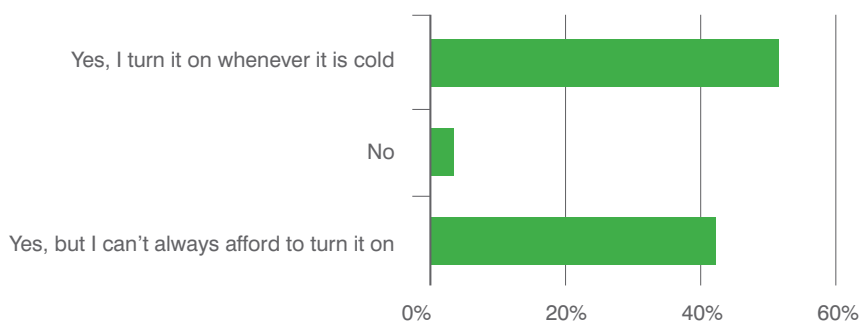
As would be expected, the majority (48.11%) live in the East.

What is the maximum you can afford for just rent or mortgage a month ?



40.91% can afford less than £500 a month. Slightly fewer than 10% can afford less than £250 a month. One of the issues which was raised in focus groups was the cost of childcare making the feasibility of a return to work problematical for many parents. On low wages, childcare costs can be a considerable disincentive to work; without properly paid work, accommodation becomes unaffordable. It becomes a vicious circle with the children in the middle. This is illustrated by the next question which asked how the properties were heated.

Do you have/use heating in your accommodation?



One of the standard measures of housing quality is to ask if the property has central heating or not. Perhaps a more useful question is to ask whether or not that heating is affordable and in answer to this, we have 43.85% (or very nearly half) who have heating but cannot always afford to turn it on or maintain it. As stated earlier, fuel poverty is a particular problem for the elderly. It has negative health implications which impact on us all in a time of constrained budgeting.

Public Health England produced a report on fuel poverty in 2014 : “Fuel Poverty and cold home –related health problems”

“Cold homes are associated with a range of poor health outcomes. Cold can increase the risk of respiratory problems, such as asthma and bronchitis; circulatory problems, such as CVD and stroke; and exacerbate existing health conditions, including asthma, diabetes and recovery following hospital discharge. Home temperatures also have implications for mental health: cold is linked with increased risk of conditions such as depression and anxiety. Groups who are already vulnerable such as young children, older people and those with preexisting health problems will be particularly susceptible to cold. Cold homes and poor housing condition have

been linked with a range of health problems in children and young people, including respiratory health, mental health, growth and long-term health. Cold homes also affect other factors associated with health (wider determinants of health) such as educational performance among children and young people, and employment by increasing rates of work absences. Older people may also be particularly vulnerable to the impacts of cold homes. Among older people, cold temperatures increase risks of strokes and circulatory problems, respiratory problems, hospital admission, and lower strength and dexterity leading to an increase in the likelihood of falls and accidental injuries. Estimates suggest around 10% of excess winter deaths are attributable to fuel poverty. Similarly, evidence suggests that more than one in five (21.5%) excess winter deaths in England and Wales are attributable to cold housing. Other factors, such as influenza, may also contribute to rates of excess winter deaths which do not relate to cold homes.¹⁸”

The second group who have trouble with housing are those for whom tenancies are unregulated and who struggle to afford deposits and rents.

¹⁸. Retrieved from:

https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/355790/Briefing7_Fuel_poverty_health_inequalities.pdf

All notes can be found on this address.

A proportion of those have had addiction problems with drink or drugs. It also includes those (but not exclusively) with mental health problems and criminal records and those from broken partnerships. For this group, affordability of rent may be subject to the level of benefits to which they are entitled and there is evidence that some landlords fix rent level on the knowledge of those benefits. This is bad for both the prospective tenant and the tax payer who ultimately pays the rent. The two housing charities on the Island (Graih and Housing Matters) and their clients can both relate instances where rent is fixed to benefit levels without any statutory expectation of standard of property offered. Anecdotal evidence can tell of properties without lockable doors, without functioning heating or without adequate cooking facilities. Until there is a register of properties and an enforceable level of minimum standards acceptable, this practice will continue. For the tenants, this locks them into a cycle of poverty as they struggle to maintain a decent standard of living where there is inadequate heating, no facilities for maintaining appropriate nutrition and a sense of impermanence. For general and mental health these factors are detrimental. It is very difficult to regain or retain a position in the workforce when all

your energies are taken up by the problems of poor or temporary housing. Clearly, the problems are not all one sided and there are problem tenants as well as problem landlords, but higher expectations on both sides can only be beneficial to all. We need to level up, not down.

As a measure of the scale of the problems, Graih helped 150 individuals last year and they have 3 bed spaces and occasional use of beds in volunteer houses. On top of that, they provided over 4,000 lunch and evening meals. Although the numbers needing overnight stays has been falling year on year, a worrying trend this year has seen more requests for this facility than in the previous 3 years combined. What has changed this year to account for this rise and is it likely to continue? It is also worth noting that these people are at the very nadir of those with housing problems and that those with more temporary (but stressful) problems may be slipping through the accounting net. It may be pointing out the obvious, but all of Graih's clients have come past the earlier stages of housing problems and have found it impossible to climb out. It could be useful in the future to look in more detail where early intervention would be most usefully employed to best effect.

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Isle of Man Community Foundation
3rd Floor Suite, St James's Chambers
64a Athol Street, Douglas
Isle of Man IM1 1JE

Email: vitalsigns@iomcf.com
Website: iomcf.com