SureStart, Families and Debt

AMANDA FRANCE and her colleagues on the Year One Early Childhood Studies course at North East Wales Institute of Education, were asked to 'Select an article from a current early years/childhood journal that addresses a social issue that affects children's lives'. They were required to 'Outline the main argument(s) in the article and discuss these with reference to social theory'.

The article selected by Amanda was: Longfield, A. (2005) 'Sure Start has potential to help families in debt', *Children Now,* 2-8 March, p.16. Her analysis and evaluation of the article constitutes this paper.

Amanda has clearly 'Reflected on Early Years Issues' in just the way we hoped people would! Perhaps the following article will encourage others to consider and respond to some of the current issues in depth.

Introduction

I am going to address the statement: 'Sure Start has the potential to help families in debt'. Firstly, I'll examine the issue of poverty; secondly I will discuss the suggestion that in order to reduce poverty, issues such as debt need to be tackled: in doing so, debt and who it affects, will be explored with reference to the link between poverty and debt. The causes and consequences of debt and, in particular, the effects of debt on children will be considered. I will then go on to explain the welfare state in Britain and to evaluate the role of Sure Start in helping families in debt. Finally the issue of debt in relation to social exclusion will be analysed.

Poverty

During the period from 1979 to 1998, one-in-three children was described as living in poverty; an increase from 10 to 35 per cent (Bradshaw 2003). There are two common definitions of poverty; absolute and relative. Absolute poverty is described as having insufficient finances to afford adequate food, drinks, housing and clothes to survive; whilst relative poverty is defined according to the average national income. To be living in relative poverty an income has to be 50% or less of this average (Yeo and Lovell 2002). This definition is employed by the British government. As a result of the increase in poverty, New Labour declared that it would aim to eliminate child poverty within twenty years.

Lochrie (2004) argues that poverty is detrimental to health, prosperity, education and subsequently, prospects for the future. Therefore it is suggested that assistance for people living in poverty is vital to the well-being, not just of an individual or family, but to the good of the nation as a whole. Longfield (2005) proposes that if the government's pledge to halve child poverty by 2010 and to eradicate it 'within a generation' is to be fulfilled, then, there has to be particular consideration given to the causes and contributing factors to poverty. She suggests that this should be done by centring on singular issues like debt.

Debt – Who does it affect?

Britain has a rising debt problem. In 2004, consumer debt exceeded £700 billion and the Citizen's Abvice Bureau handled 1.5 million debt problems (www.insolvencyhelpline.co.uk, undated). It has been asserted that poverty and debt are inextricably linked (Paxton 2004, www.ippr.org.uk): this is because it is the poor who are more likely to fall into debt. There are many reasons why families experience debt; the birth of a new baby, the death of the main wage earner, divorce, pressure to have the latest fads, unemployment and redundancy are all potential causes and can affect anyone at any time (Working Families, www.workingfamilies.org.uk, 2005).

However, Longfield (2005) argues that it is more likely to be single parents and families with a low income who have a propensity to fall into the debt trap. In the report, 'Over-Indebtedness in Britain' (DoTI 2002), it was revealed that half of households experiencing serious debt issues were in the lowest income group, and were three times more likely to be in arrears with rent, council tax, utility bills or mortgage repayments. It also found lone parents were four times more likely to have outstanding household bills (Social Exclusion Unit, undated, www.socialexclusion.gov.uk). It is suggested that the reasons for these tendencies are lack of qualifications which would improve job prospects and the shortage of affordable and accessible childcare. Although the Government is making strides to provide quality childcare through more funded places and by introducing working families' tax credit (mainly to encourage more parents, especially mothers into work) there is, however, a consensus that more needs to be done. Paxton (2004: www.ippr.org.uk) proposes that in order for debt to be tackled effectively, the government has to realise that having a national minimum wage, offering benefits or giving other financial assistance, such as through the social fund, is good, but it must endeavour to ensure that once families receive the money it is used more effectively. Families experiencing debt need to be given every opportunity to maximise their income and subsequently, improve their standing of living, something which cannot be done if they have to pay high interest rates on loans, or use large amounts to reduce deficits in household bills.

As a result of debt, families have less disposable income, with children being especially vulnerable. Inadequate finances affect how parents and carers can provide for their children. Often basic needs such as food, clothes and shelter are not met. Hence it is proposed that helping to solve debt is essential in combating further family problems, both physical and mental, that being in debt can inflict. I would argue that by focusing on the issue of debt may, to a degree, help combat poverty.

Social Theory, Social Policy and SureStart

The welfare model in the United Kingdom is residual and selective, meaning that it is up to the state to provide for people like those living in poverty if no one else can. New Labour operates within this idea and intervenes to 'promote social change' (Yeo and Lovell 2002: 14). SureStart is an example of government intervention with its specific target being 'early intervention' in the lives of families with young children to ensure the best possible start.

SureStart began in 1999 and is regarded as an integral aspect of the welfare state, with a projected budget of nearly £2 billion by 2007-2008 (Northen 2005). It is referred to as 'a cornerstone' of the Labour government's strategy to abolish child poverty (Gabriel 2004: 68). SureStart endeavours to assist people to overcome poverty and, therefore, in the long term to 'achieve better outcomes for children, parents and communities' (SureStart 2004, www.surestart.gov.uk).

SureStart programmes are currently running in twenty percent of Britain's most disadvantaged wards. Each programme is tailor-made to meet the needs of the communities it serves. This is achieved, inter alia, through consultations with parents (Vevers 2004). It is suggested that asking parents what they actually need helps to bridge the gap between them and the professionals, thus increasing parents confidence in the service (Northen 2004). Therefore, as Longfield (2005) suggests, it would appear that SureStart practices are in a position to help people in debt.

Longfield (2005) refers to SureStart Longsight, a programme situated in a socially deprived district of Manchester, where there is widespread debt and financial pressures within families. Through the service, families have access to a citizen's advice worker, who offers support and advice regarding financial management. This 'joined up' approach enables specific support to be given to families at the point of contact. There are other SureStart programmes, such as SureStart Widnes, that are linked with their local Citizen's Advice Bureau, to help alleviate families' financial worries. They have recognised that by helping to reduce debt, the feeling of stress is relieved and families are 'more receptive to other support' (Social Exclusion Unit undated, www.socialexclusion.gov.uk). Therefore it would appear that, as a result, families are more likely to seek help sooner rather that later, which consequently may significantly reduce the risk and effects of debt on family life.

Conversely, there are still a significant number of poor families who do not have access to SureStart because of where they live. Lochrie (2004) concludes that it is imperative that services for families and young children such as SureStart become 'universal', available to all as and when required. Countries such as Denmark and Sweden have adopted this model of welfare which insists on equality for all regardless of need (Yeo and Lovell 2002).

Debt and Social Exclusion

The concept of social exclusion is based on a French policy which sought to join benefits with strategies which would include people in society (The Robert Gordon University, undated www.2rgu.ac.uk). However, Lochrie (2004) asserts that it is not just shortage of money that causes exclusion but also the stigma attached to it and the sense of being alone and detached. Thus it is vital that families are given the support they require to overcome poverty and debt, and to become full and valued members of society.

In order for this to be achieved, Rooker (2004: www.odpm.gov.org) highlights the need for the English government to work in partnership with financial services and with voluntary and community bodies to ensure that free debt advice is available to all. He states that 'debt is a significant factor in social exclusion' and he continues 'it is damaging not just to individuals but to communities, the public sector and the wider economy'.

Finances play a significant role in people's inclusion in society. Therefore it seems to me likely that people who are over-indebted are more likely to experience social exclusion as it affects their ability to take part in everyday activities (Ginger Bread 2004: www.gingerbread.org.uk). For example, children of people in debt are more likely to be unable to participate in leisure activities such as swimming because of the cost and, therefore, more likely to miss out on valuable and enriching life experiences.

Conclusion

In conclusion, debt as a result of poverty has a severe effect on the lives of families with young children in relation to their health, education and participation in society. Although the English government recognises the importance of helping families in debt and is, to a degree, ensuring that families are given advice and support to cope with and to prevent debt through programmes such as those springing from SureStart and by encouraging other services to be involved, there are still a huge number of families who do not have access to such provision and assistance. Future policies need to address this imbalance in order for the Government to meet its objective to eradicate child poverty within twenty years. Assisting people to escape the problem of debt or preferably, helping to prevent those that are more susceptible to debt to avoid it, is a step in the right direction.

What are YOUR views on the issues of debt in our society and the ability or otherwise of SureStart to make a difference? How much should we rely on the government and its policies? What else might be done?

Have your say now by e-mailing j.moyles@ntlworld.com

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