Haringey Anti-Poverty Strategy

Tackling inequality and combatting austerity

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Introduction

Poverty in Haringey is not a marginal issue affecting a small number of households. It is the everyday context in which a large minority of our residents live, and it shapes demand across almost every service the Council and its partners provide, from housing and homelessness to adult social care, children's services, public health, and revenue and benefits.

- 26% of people in the borough live in a household with an income below the poverty line
- 39% of children live in a household with an income below the poverty line
- Around 50% of residents in poverty are also in work
- 17.7% of residents earn below the London Living Wage
- 11.4% of households live in fuel poverty
- Unemployment stands at 7.2%, above the London rate of 5.6%, and Haringey has the fourth lowest job density in London

These figures describe circumstances, not choices. Poverty is not a personal failing. Around half of the residents living in poverty here are in work, and many others are unable to work because of ill health, disability or caring responsibilities. What determines whether a household has enough is the way the labour market, the housing market and the social security system interact, together with the ever-increasing cost of essentials. Poverty in Haringey is also not evenly distributed. It is concentrated in certain neighbourhoods and falls hardest on communities already disadvantaged by those systems. That pattern is the signature of structural inequality, and it is what the council is committed to change.

Tackling poverty is therefore part of a wider commitment to tackling inequality in all its forms: in health, in income, in educational attainment and in the geographical disparities that mean a child growing up in the east of the borough can expect a materially different life from one growing up in the west. No single strategy will close that gap. This Anti-Poverty Strategy is part of our wider work to tackle inequality. As such, it sits alongside several strategies and plans intended to achieve these aims. This includes the Inclusive Growth Plan, the Food Action Plan, the Total Place Leadership model being developed for Northumberland Park, the refreshed Welcome Strategy, and the councils Housing and Homelessness Strategies, among others.

The strategy is built on a detailed evidence base bringing together national, regional and borough level data, deprivation analysis at ward and neighbourhood level, the voices of residents and partners, and insights from the services we commission. It is intended to be used: to inform how services are commissioned, how partners plan their contributions, how the Crisis and Resilience Fund is invested and how the

Council holds itself accountable. It sets out types of action rather than a fixed programme, so that it remains useful as funding and national policy change.

Addressing poverty needs to be a whole borough effort. The Council can convene and coordinate, but it does not hold most of the levers that determine whether a household is in poverty. National government, employers, landlords, the NHS, schools, faith and community organisations, the voluntary sector and residents themselves all shape outcomes, within the context of an economy that is shaped by global events. Additionally, community is central to how this work reaches people: when in need of support residents first turn to the places and people they already know, and our libraries, community centres, youth centres and family hubs are the most effective route to the households least likely to approach the Council directly. This is why much of what follows is about proactively meeting residents where they already are, in partnership with community organisations that know them best.

Our vision is a borough where everyone feels they belong and has the equitable access and experience required to thrive. This means that no one should live in poverty, that every household can afford the essentials, and that the neighbourhood you live in does not determine the life you can expect.

What We Mean by Poverty

The UK government defines poverty by using a poverty line set at 60% of the median income. The median is the income of the person in the very middle if everyone in the UK were lined up from lowest to highest income. Anyone earning less than 60% of that middle income is in poverty.[1]

The Joseph Rowntree Foundation (JRF) definition of Poverty helps to capture the broad nature of poverty:

"When a person's resources (mainly their material resources) are not sufficient to meet their minimum needs (including basic goods, services and social participation)."

Poverty Is

Dynamic - Poverty is fluid and unevenly distributed, so preventing it and prioritising impactful, lasting support for the most vulnerable is essential.

Complex – Poverty should be viewed through individual, household and community lenses, acknowledging that resources are not always distributed evenly within families and that local factors, including access to services, opportunities and social connections, can significantly influence people's experiences of poverty and wellbeing.

Structural - Poverty is a structural, multidimensional issue shaped by wider economic and social systems, requiring coordinated action to address its root causes.

Measuring Poverty

While income-based measures help quantify the extent of poverty in the borough, they provide only a partial picture. They do not capture the wider circumstances that contribute to poverty, nor do they always provide the level of detail needed to identify those most affected. To address this, we also use deprivation measures, including the Indices of Multiple Deprivation (IMD) and Census deprivation characteristics, which provide a broader understanding of disadvantage and how it is experienced across different people and neighbourhoods.

Poverty - refers to a lack of financial resources to maintain an acceptable standard of living. It is commonly measured using household income.

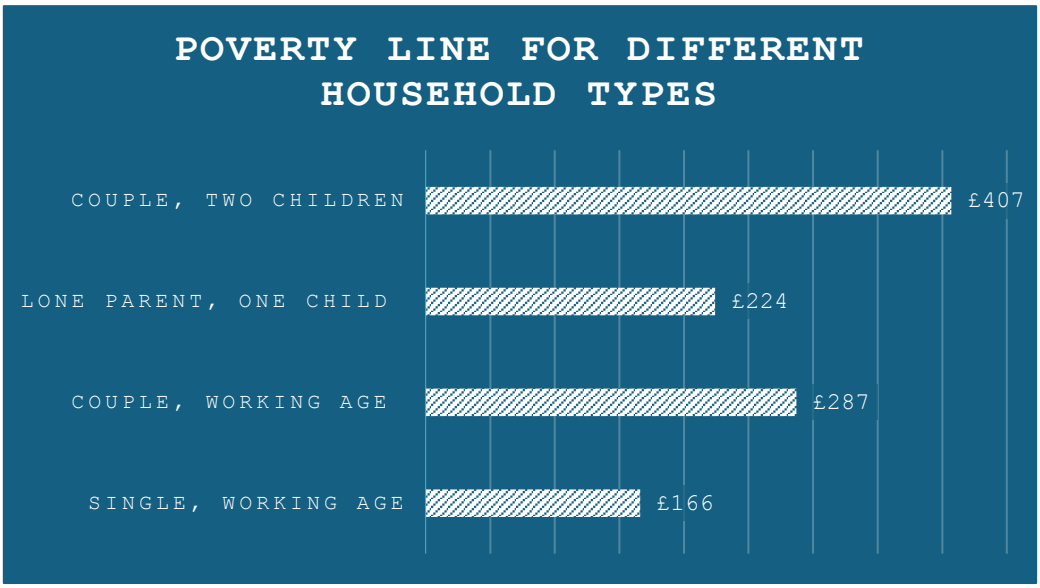
[1] Trust for London, What is poverty? | Trust for London, (accessed April 2026).

Deprivation - is a broader measure of disadvantage that reflects a lack of access to resources, services and opportunities across different aspects of life, such as health, education, employment and housing.

Lowest IMD Decile - Neighbourhoods in the lowest IMD decile are ranked among the 10% most deprived areas in England. This indicates that multiple forms of disadvantage are concentrated in these areas.

In London, housing costs have a significant impact on poverty levels. Across the capital, the poverty rate increases from 15% to 26% once housing costs are considered, compared with a four-percentage point increase across the rest of England. This strategy therefore adopts after-housing-costs measures throughout. In Haringey, high housing costs play a central role in shaping poverty, often reducing otherwise modest incomes to levels that leave households struggling to meet their basic needs.

It is also essential to consider that the weekly income at which a person would be considered in poverty varies significantly by household composition. [2]



Drivers of Poverty

Housing - In London, the high cost of living intensifies poverty. With over 13,000 Haringey households waiting for social housing, many rely on expensive private rentals that leave little disposable income. In Haringey poverty rates nearly double when measured after housing costs.

The local rental market – Since 2016, private renting has risen to 31% of Haringey households while renting from the Council has fallen to 22%. Mean private rent in the

[2] Trust for London, Poverty definitions and thresholds | Trust for London (accessed April 2026)

borough reached £2,214 a month in April 2026, only 3.3% below the London average and 25% higher than in March 2021.[3]

Low pay and insecure work - Low pay is a major cause of poverty, particularly for part-time jobs which are often all those with caring responsibilities can sustain. High living costs limit the impact of minimum wage rises, and many people face unstable or insufficient hours. Even with a decent hourly rate, too few or unpredictable hours can keep people in poverty.

The high cost of essentials - Many essentials such as food, energy, water, transport and childcare take up a far larger share of the budget for people on low incomes. When prices rise, they have little room to cut back and can be pushed into poverty.

A benefits system that fails to meet need – Many residents, including those in work, rely on benefits, but declining support levels mean they no longer meet basic living costs. As many as 5 in 6 (83%) households claiming Universal Credit go without essentials like food, heating or toiletries.[4]

National policy that intensifies local pressure – Some of the most significant drivers of poverty in Haringey are set nationally and cannot be resolved locally. Local Housing Allowance rates that do not keep pace with market rents leave a shortfall residents must meet from income intended for other essentials, and the overall benefit cap can limit the effect of the otherwise positive reform of lifting the two-child cap.

Structural and systemic barriers – Poverty is not distributed randomly. Black Londoners face significantly worse employment outcomes than White Londoners even with the same qualifications, and historic exclusion from opportunities to build wealth means lower home ownership today. Caring responsibilities and the cost of childcare limit the hours parents can work, which disproportionately affects women and lone parents. A complex and costly immigration system, including the No Recourse to Public Funds condition, leaves many residents who work and pay taxes without any safety net at all.

Barriers to accessing support – A driver of sustained poverty in Haringey is that the support which does exist often fails to reach the people who need it. Residents have told us services are not proactive enough in reaching people in need and can be complex to navigate and heavily reliant on digital processes. Almost nine in ten jobs are advertised only online, and residents with the lowest digital capability are more than six times more likely to struggle after a financial shock. English is not the primary language for nearly a third of residents and of those nearly a quarter are not confident speakers or do not speak English at all, the second highest proportion of any London borough. People in crisis are also frequently reluctant or afraid to ask for help.

[3] London Borough of Haringey, State of the Borough, July 2026.
[4] JRF, Guarantee our Essentials: reforming Universal Credit to ensure we can all afford the essentials in hard times | Joseph Rowntree Foundation, January 2026

Climate change: Climate change is already a driver of poverty and will become a larger one. The households least responsible for emissions are the most exposed to their effects and the least able to absorb them. Residents on low incomes are more likely to live in homes that are expensive to heat and prone to overheating, and less able to recover from flooding or afford rising insurance premiums. The move to net zero also carries a risk: unless it is designed otherwise, the costs of decarbonising homes and transport fall hardest on those least able to meet them.[5]

Educational attainment: Education is one of the strongest routes out of poverty and one of the clearest places where poverty reproduces itself. Disadvantaged children are on average 4.7 months behind their peers by the end of reception, 10 months behind by the end of primary school and 19.1 months behind by the end of GCSEs.[6] The result is a cycle in which low qualifications lead to low paid and insecure work, which sustains the household poverty that holds back the next generation. A child who succeeds in education can break that cycle for their whole household.

Who Is Affected by Poverty in Haringey

Overview[7]

- 26% of people in the borough live in a household with an income below the poverty line.
- 39% of children in the borough live in a household with income below the poverty line.
- Approximately 50% of residents in poverty are also in work.
- 6.4% of Haringey's residents have no qualifications, with large disparity between East and West of the Borough.
- 11.4% of Haringey households live in fuel poverty.
- 17.7% of residents are estimated to be earning below the London living wage.
- 19% of residents in Haringey are claiming out-of-work benefits.
- Haringey has an unemployment rate of 7.2% (higher than London's 5.6%)
- Haringey has the 4th lowest job density in London with 96,000 jobs (about half the London average).

Specific groups[8]

By considering the percentage of households deprived in at least one dimension from the 2021 census we can identify demographic groups in Haringey who are more likely to experience deprivation and poverty.

- Households over the age of 65 and under the age of 22
- Ethnic minorities particularly Black and Bangladeshi households
- Muslim households

[5] JRF, Climate Change, Justice and Vulnerability, November 2011
[6] Education Policy Institute, Annual Report 2025: Disadvantage, July 2025
[7] London Borough of Haringey, State of the Borough, July 2026.
[8] London Borough of Haringey, Anti-Poverty Strategy Evidence Base, August 2023

- Socially and private renting households
- Lone parents
- Unpaid Carers
- Households where no adults have English as their main language

The rates involved are high. Among Haringey households deprived in at least one dimension, 77.2% of those whose head is Muslim are deprived, along with 79.7% of Council tenants and 60.7% of private renters, 75% of households containing an unpaid carer, 72.7% of Bangladeshi households, 72% of lone parent households, 71.4% of households where no adult speaks English as a main language, 68% of Black households, 67.9% of households headed by someone aged 65 or over, and 66.7% of those headed by someone under 25. Health and disability are the single largest dimension of deprivation in the borough, affecting more than 30,000 households.

Rate and volume are not the same thing, and both matter for targeting. Households headed by someone aged 65 or over combine a high rate with the largest volume in the borough at around 13,000 households, as do Black households at a similar number and lone parents at more than 13,000. Bangladeshi households have among the highest rates of poverty, but a much smaller absolute number, at around 1,000. Support designed around a single characteristic will systematically miss the households in deepest need, because these characteristics overlap. An older Black social tenant with a long-term health condition, or a lone parent with caring responsibilities and limited English, may sit at the intersection of more than one of these dimensions at the same time.

Haringey's poverty profile also differs from the national and London picture in ways that should shape our response. Poverty here is younger with 39% of children living in poverty, well above the London average of 31%. It is also more likely to affect people in work, with around half of residents in poverty in employment. It is more ethnically diverse than the national profile. And along with the rest of London, it is driven far more by housing costs than poverty elsewhere in the country.

Where Poverty Is Concentrated[9]

Deprivation in Haringey is more geographically concentrated than in almost any other London borough. When considering the 2025 Indices of Multiple Deprivation we can see that:

- Haringey has the highest proportion of neighbourhoods in the most deprived 10% nationally of any London borough, at 19%. Only Enfield, Hackney, Brent and Tower Hamlets also exceed 10%.
- Northumberland Park is the most deprived ward in London and is among the 2% most deprived wards in England. Furthermore, 87.5% of its neighbourhoods fall within the most deprived decile nationally. This is followed by Bruce Castle

[9] London Borough of Haringey, IMD Dashboard, October 2025

at 71.4% and South Tottenham at 44.4%. Ten wards, mostly in the west of the borough, have none. The average deprivation score in Northumberland Park is five times that of Muswell Hill.

- Eight areas generally top every poverty indicator: Northumberland Park, White Hart Lane, Tottenham Bruce Castle Park, Tottenham North West, Bruce Grove North, Roundway, Tottenham Green East, and Lordship Lane and Broadwater Farm.
- Targeting on overall deprivation alone would miss important pressures. Seven Sisters has all its neighbourhoods in the most deprived decile for income deprivation affecting children and older people. Northumberland Park is a severe outlier for employment deprivation at 75%. Four wards, Bruce Castle, Northumberland Park, Seven Sisters and Woodside, have all their neighbourhoods in the most deprived decile for barriers to housing and services.
- Children living in the east of the borough are significantly more likely to experience income deprivation than those in the west, and residents in the north and east are more likely to face homelessness.

The Impact of Poverty on Service Demand

Poverty does not only affect the households experiencing it. It arrives at the front door of almost every service the Council and its partners run, and it is one of the largest single drivers of the demand we face.

The most common reasons residents come to many of our in-house and commissioned services are[10]:

- **Welfare benefits support:** This is the single biggest reason residents come to us, across almost every commissioned service. Personal Independence Payment stands out because applications are complex and refusal rates are high, so residents often need sustained help to challenge a decision rather than a single conversation.
- **Housing costs and insecurity:** Residents approach us for help with Housing Benefit and Discretionary Housing Payments, with applications for temporary accommodation and social housing, with problems in the private rented sector, and at the point where they are threatened with homelessness.
- **Debt and financial hardship:** Demand ranges from help managing problem debt to referrals for emergency food and applications for charitable grants, both of which have risen as the cost of living has increased.
- **Health, mental health, disability and mobility:** Demand relating to physical health and mobility has grown significantly, and rates of depression in the borough have risen substantially over the past decade. Poor health is both a cause and a consequence of financial hardship.

[10] London Borough of Haringey, Communities and Prevention, Information, Advice and Guidance Review, October 2024

- **Isolation and age-related need:** Older residents consistently need help with more than one thing at once, typically combining money worries with social isolation, sensory impairment, dementia or poor mental health.

These are not five separate problems. They are the predictable consequences of households not having enough money, compounded by the rising cost of essentials. That demand is growing and becoming more complex. Services report that cases take longer to resolve, involve more issues at once, and generate more repeat contact than a few years ago, while capacity to intervene early is squeezed by the volume of people already in crisis.

National evidence shows the scale of what poverty costs the public purse:

Child poverty alone is estimated to cost the UK £39.5 billion a year, of which £17.4 billion is spent by universal public services dealing with its consequences, including £4.5 billion in schools, £4.2 billion in children's social care, £3.5 billion in healthcare and £1.8 billion in policing and criminal justice.[11]

People living in the most deprived tenth of neighbourhoods are 1.7 times more likely to attend A&E than those in the least deprived tenth and remain 1.4 times more likely even after accounting for differences in underlying health.[12]

Poor quality housing costs the NHS an estimated £1.4 billion a year in England.[13]

The Anti-Poverty Strategy is therefore a key pillar in the Council's wider approach to support better health and welfare outcomes for our residents through greater prevention and early intervention. Reducing the number of households in hardship, and reaching those who are before their situation escalates, is not only better for residents. It will directly reduce the volume and complexity of demand reaching statutory services, The benefit will not only be felt by the Council alone. The NHS, the Department for Work and Pensions, the police, schools, and the voluntary and community sector all absorb the cost of poverty in their own demand, and all stand to gain from reducing it.

[11] Child Poverty Action Group, The Cost of Child Poverty in 2023, March 2023
[12] Office for National Statistics, Inequalities in Accident and Emergency department attendance, England: March 2021 to March 2022, October 2023
[13] BRE, The Cost of Poor Housing in England, July 2025

Lived Experience and Stakeholder Voices

In developing this strategy, we listened to a wide range of perspectives from staff, partners and residents. This includes feedback from our staff and partner antipoverty workshops, as well as the Community Voices project, where trained community researchers gathered first-hand accounts of how the cost-of-living crisis is affecting residents, how support is currently experienced and what could be done to better support them. The themes below reflect what we heard.

- **Demand is increasing and changing**, with more residents needing support around disability, health, housing and navigating welfare systems.
- **Many residents are falling through the cracks**, often because services are reactive, complex to navigate and rely heavily on digital processes.
- **The system is fragmented and confusing**, and staff, partners and residents need clearer pathways, more consistent information and better-connected services.
- **Positive relationships and trust are essential**, and people value empathetic, culturally aware interactions that make them feel listened to and supported. Community organisations play a key role in providing this.
- **Local, in-person support remains important**, and community spaces and organisations play a vital role in reaching residents who may not engage through formal routes. There are gaps, however, as many of these groups are not fully integrated into the support system.
- **Different groups experience barriers in different ways**, and services need to reflect the diverse circumstances and identities within the borough.
- **Capacity pressures across the system limit prevention and early help,** particularly around income maximisation, debt advice and the provision of coordinated wraparound support that helps residents address multiple interconnected challenges such as financial hardship, housing issues and wellbeing needs.
- **Partners see opportunities for stronger shared leadership**, clearer governance and better use of data to understand need and coordinate support.
- **Long-term change requires a focus on opportunity**, including employment pathways, skills, English for Speakers of Other Languages (ESOL) and using procurement to create local social value.
- **Community resilience and wellbeing are key**, and partners highlight the importance of outreach, crisis-point support and joined-up work across health, food, advice and housing.

National Anti-Poverty Policy and the implications for Haringey

VAT will be removed from domestic electricity bills from 1 October 2026, reducing the rate from 5% to zero at a cost of around £850 million in 2026-27. This is worth approximately £45 a year to the average household. It is a modest but real reduction set against a position in which 11.4% of Haringey households are in fuel poverty and food and energy together account for just under a quarter of expenditure for lower income households.

The Apprenticeship Levy will be replaced by the Growth and Skills Levy, introducing more flexible training options, expanding apprenticeships (including 50,000 new places), and creating more efficient skills pathways. [14] This reform dovetails with the creation of Skills England, a new national body designed to better align training provisions with labour market demand to address persistent skills shortages. In Haringey 6.4% of the population have no qualifications. These reforms therefore present a valuable opportunity to develop local skills and employment pathways, particularly for young people who are not in education, employment, or training (NEET), thereby building resilience and creating a sustainable route out of poverty.

The UK Governments Child Poverty Strategy is built around three core pillars: boosting family incomes, reducing the cost of essentials, and strengthening local support systems. Under this broader strategy there are several interventions which provide opportunities for Haringey to align with national programmes.

The removal of the Universal Credit two-child limit will allow families to receive the child element of Universal Credit for all children. The policy is expected to impact 1.7 million children nationwide.[15] Given that 39% children in Haringey are in poverty, this creates a significant opportunity for targeted outreach and uptake campaigns, particularly for larger families who were previously excluded. However, the overall benefit cap will likely prevent many children from larger families being lifted from relative poverty.

The expansion of childcare support services, which includes 30 hours free childcare for younger children, and increased childcare support under Universal Credit, is an important measure removing barriers to work for parents, and alleviating pressure on local hardship support.

Free school meals will be provided to all children from households receiving Universal Credit from September 2026. This provision will also extend to include breakfast clubs in primary schools. Through these measures significantly more

[14] Gov.uk, Britain's growth sectors to get major skills boost from new 'fast track' apprenticeships reforms, February 2026
[15] Money to the Masses, Two Child Benefit Cap Scrapped, November 2025

children in Haringey will become eligible, which will contribute to reducing household costs and combatting food insecurity.

The Crisis and Resilience Fund (CRF) has replaced the Household Support Fund as the primary local welfare scheme. While the fund still allows for short-term crisis payments for residents most in need, there is a greater emphasis on using the fund to build residents' long-term financial resilience and to grow the support available locally through both the Council and the voluntary and community sector. In practice, this means a shift away from the blanket provision of free school meals during the holidays and crisis payments, towards more targeted, application-based support and the strategic allocation of funding to activities that build longer-term systems resilience. This will impact the overall number of children who receive free school meals during the holidays and is a gap the council will need to manage.

While there are many positive steps in these national policy shifts, there remain significant gaps in support available from national government. The council will continue to work with national government to advocate for further changes to support those in need and ensure that reforms do not push others into poverty.

Learning from What Works

When developing approaches to tackling poverty, it is important to consider what has worked effectively before in Haringey and other local authorities. We will draw on elements of the below, and other mechanisms to ensure we are providing as strong a service to our residents as possible. This will include investing significantly in building stronger relationships with our voluntary and community sector to help identify those residents who may fall through the gaps.

Debt Advice: Problem debt is both a consequence and a driver of poverty. Households experiencing debt are more likely to face financial hardship, poor mental and physical health, housing insecurity and financial exclusion. By intervening early, debt advice prevents households from falling deeper into poverty and reduces the likelihood of more costly crises. Evidence suggests that debt advice can help residents increase their income, manage repayments, access wider support and avoid escalating financial difficulties and deliver a £2.60 return for every £1 invested**.**[16]

Income Maximisation: Policy in Practise (PIP) estimates that £160,486,000 of support is unclaimed in Haringey. With at least 44,114 eligible claimants for additional support, with an average missed claim of £3,638. These households can be identified using PIP's LIFT and a study with Bracknell Forest showed that every £1 invested in LIFT resulted in £36 for residents and £26 in recovered arrears for the council.[17]

However, LIFT only holds data on residents who are already in contact with the Council as they are, already claiming Housing Benefit or Council Tax Support, which means it identifies households already receiving some support rather than the hidden households about whom we hold no data on at all. Reaching those households requires a different approach, to be developed through trusted community organisations providing support to residents for example through food and family hubs and proactive use of other Council data.

A Cash First Approach: Cash-first approaches, which prioritise cash or voucher support over goods in kind, give households greater dignity, choice and flexibility to address their most urgent needs while also boosting the local economy. Evidence from Scotland shows these approaches reduce stigma, encourage more residents to seek help, and create opportunities to offer additional support such as budgeting or cookery skills. Over time, this wraparound support helps build lasting community and systemic change and improved life skills for recipients.[18]

[16] Tinelli., M, McDaid, D., Knapp, M., Guy, D., (2019) Care Policy and Evaluation Centre, London School of Economics and Political Science.
[17] Policy in Practice, Case Study: Bracknell Forest, April 2024
[18] Scottish Government, Cash-First: Interim Evaluation of the Cash-First Programme, July 2025

Proactive Use of Council Data: The Council already holds information that identifies households under financial pressure well before they reach crisis, including a first missed Council Tax payment or rent arrears on Council tenancies. Using that information to reach out to residents, rather than waiting for them to come forward, will be more effective, because residents in crisis can be reluctant or afraid to ask for help. This requires clear information governance arrangements and careful contact in ways which do not stigmatise and that are effectively targeted to reach the groups that general campaigns can consistently miss.

Holistic Advice in the Community: People's problems rarely occur in isolation. A single issue, like a rising energy bill or a missed payment, can quickly spiral without the right support. By helping people identify linked challenges, from unclaimed benefits to housing risks or debt, a holistic approach makes complex systems easier to navigate. Delivering advice in trusted everyday places, GP surgeries, schools, libraries, family hubs and community venues, reduces stigma and encourages people to seek help earlier. Teachers, GPs and community workers can connect someone to support before issues escalate. This early intervention prevents evictions, stabilises finances and improves wellbeing, while also easing pressure on public services.[19]

Poverty Truth Commissions (PTCs): PTCs bring people with first-hand experience of poverty together with local council and partner leaders. They meet regularly to share their experiences and wisdom in a non-judgmental and safe space. Collectively they work to understand the nature of poverty, identify some of the underlying issues that create poverty and explore creative ways of addressing them. They are effective at removing barriers to participation and putting residents with lived experience of poverty at the heart of decision making and service design.[20]

Poverty Proofing: Poverty Proofing is a service developed by the charity Children Northeast to address the invisible barriers that living in poverty creates for individuals and communities. It involves auditing activities and venues visited by children and families, understanding their experiences through consultation, and making changes to create a more inclusive experience for those living on low incomes. The service includes training for staff on the experiences of living in poverty and consulting with families to ensure their voices are heard in decisions made by senior leaders.[21]

Credit Unions: The current UK financial sector often fails to meet the needs of low-income households. Credit unions, not-for-profit financial cooperatives with a social mission, offer safe ways to save and access low-cost loans, providing an ethical alternative to high-street banks and payday lenders. Credit isn't right for everyone, but when people need short-term support or help smoothing income fluctuations, it can be a lifeline. Yet credit unions often struggle to compete with

[19] Resolve Poverty, Advice in the community: A cornerstone of local anti-poverty strategies, April 2026
[20] Health Watch Suffolk, Tackling Poverty Together, 2024
[21] Children North East, Poverty Proofing Toolkit, April 2025

high-cost lenders that have large marketing budgets and strong digital visibility. Councils can play a vital role in raising awareness of these services and directing residents towards credit unions instead of risky, high-cost options that can worsen financial hardship.[22]

Financial Literacy Training: Studies have shown around 20.3 million adults in the UK (39%) don't feel confident managing their money, rising to 45% among groups facing additional barriers such as lower education, income or racial inequalities. Improving financial literacy is a crucial part of tackling poverty. Giving people the knowledge and skills to manage their finances helps them make informed decisions, avoid problem debt and build long-term financial stability.[23]

Home Energy Efficiency Improvements: it is estimated that 11.4% of households in Haringey live in fuel poverty. Actions to insulate council housing stock and incentivise private landlords to do the same can have a significant impact on the health and financial wellbeing of residents while also contributing to the borough Net Zero goals.

Addressing Digital Exclusion: Almost 90% of jobs are only advertised online and people with the lowest digital capability are over six times more likely to struggle following a financial shock. Programmes such as providing access to devices and connectivity and digital literacy programmes can have a significant impact on residents financial security, helping them find work, claim benefits, train in new skills and secure the best energy prices. [24]

Adult Learning and Skills: Low skills and limited qualifications are strongly linked to lower earnings, insecure work and a higher risk of poverty. Investing in adult learning helps people gain the competencies needed to access better-paid, stable employment. Evidence shows that high-quality skills programmes improve job prospects, increase confidence and support long-term financial resilience. Every step up in skills reduces reliance on crisis support and strengthens the local economy

Employment Support: Moving residents into stable, adequately paid work is the most effective long-term route out of poverty, and unemployment is the strongest statistical predictor of benefit dependency across London neighbourhoods. Haringey's unemployment rate has risen from 4.5% to 7.2% in a year against 5.6% across London, and the borough has the fourth lowest job density in the capital. However, work alone is not sufficient in Haringey, around half of residents in poverty are already in work, and 39% of Londoners working part time are low paid, so the pay, hours and security of the work residents move into matter as much as the placement itself.

[22] LGA, Credit Unions and the Cost of Living, July 2023
[23] The London Foundation for Banking and Finance, Financial Capability in the UK, January 2025
[24] Good Things Foundation, Exploring the relationship between deep poverty and digital exclusion, December 2024

Place Based Leadership: Poverty is shaped by a combination of local factors including housing costs, employment opportunities, health inequalities, educational outcomes and access to services. Evidence shows that the most effective responses are place-based, bringing together councils, health partners, schools, housing providers, community organisations and residents to develop a shared understanding of need and coordinate action. Strong place-based leadership helps align resources, reduce duplication and ensure support is tailored to the circumstances of different communities and neighbourhoods. It also enables partners to identify emerging issues earlier and respond collectively to the root causes of poverty rather than its symptoms. By building shared ownership across the local system, place-based approaches can deliver more sustainable improvements in residents' lives and make better use of limited resources.

Balancing Specialist and Generalised Support: The evidence points to a deliberate mix rather than a choice between the two. Generalist advice provides breadth and volume and can resolve linked problems in one place, and it is where most residents will first present. Specialist provision, including services designed for specific communities, for families, for older residents and for people with mental health needs, reaches households that generalist services do not.

Objectives

This section sets out what Haringey is trying to achieve, how we expect change to happen, the types of action the evidence supports, and how we will know whether we are succeeding.

Our long-term goal

Fewer Haringey residents live in poverty, those who do are supported to move out of it, and the gap between the most and least deprived parts of the borough narrows, because we have brought up the living conditions for those in more deprived areas.

If we coordinate and connect the support that already exists across the borough, residents will be able to find help earlier and more easily, and the Council and its partners will be able to see where need is greatest and direct resources accordingly. On that foundation, if we increase the incomes of residents in poverty, reduce the costs they face, and build their longer term financial, digital and employment resilience, then fewer residents will experience deep or repeated hardship, fewer will fall into poverty in the first place, and demand on crisis and statutory services will reduce. If at the same time we act on the structural causes that concentrate poverty in particular places and communities, that improvement will be sustained rather than temporary.

Three questions run through each priority.

- Does it increase residents' incomes and buying power?
- Does it reduce the costs residents face?
- Does it build longer-term resilience for residents, communities and systems as a whole?

The strategy has a foundation and three priorities:

Foundation: Coordinate and connect anti-poverty support across the borough

Priority 1: Supporting people in poverty and increasing their incomes

Priority 2: Reducing the cost of essentials for low-income residents

Priority 3: Preventing people falling into poverty, addressing root causes and building community and systems resilience

Haringey's Anti-Poverty Principles

Haringey's approach to tackling poverty is underpinned by the following principles. These principles should guide strategy development, policymaking, and service design and delivery. They can be used by everyone addressing poverty in Haringey and will help ensure that efforts are effective, equitable, and aligned with the borough's shared goals.

1. **Grounded in Local Evidence** – Action is based on Haringey's own data and an understanding of how poverty is experienced here, including the specific needs of our communities and the very uneven way poverty is distributed across the borough.
2. **Place-Based** – Deprivation in Haringey is concentrated more sharply than in almost any other London borough. Support is designed and delivered at neighbourhood level in the places where need is greatest, and we accept that a borough wide offer alone will not shift persistent, concentrated poverty.
3. **Proportionately Universal** – Support is open to everyone who needs it, with greater intensity directed towards the residents, communities and neighbourhoods most at risk.
4. **Preventative** – We act before crisis wherever possible, using information we already hold to reach residents early rather than waiting for them to present at the point of emergency.
5. **Person-Centred and Trauma-Informed** – Support is culturally informed, respects residents' individual needs and values, and is delivered in a way that prioritises safety, trust, choice and empowerment, recognising how hardship and trauma affect behaviour, communication and decision making.
6. **Strengths-Based and Non-Stigmatising** – We start from what residents and communities already have rather than what they lack. Our language, processes and buildings should make asking for help feel ordinary and safe, because fear and stigma stop people seeking support they are entitled to.
7. **Holistic** – Support addresses the full range of factors that shape a resident's circumstances, including income, housing, health, employment, skills and social connection, rather than treating each in isolation.
8. **No Wrong Door** – Wherever a resident first seeks help they should be welcomed, listened to and warmly connected to the right support, without being passed around, turned away or asked to repeat their story.
9. **A Whole-Borough Effort** – Tackling poverty is not something the Council can do alone, or do to residents. Employers, landlords, health partners, schools, faith and community organisations, the voluntary sector and residents themselves all hold part of the answer.

Foundation: Coordinate and connect anti-poverty support across the borough

Anti-poverty support already exists across the borough, but residents, community partners and council officers have all told us that it is poorly coordinated and rarely joined up. Strong governance, shared data and joined-up working are essential to tackling poverty effectively and provide the foundation for achieving the priority outcomes. Our aim is to improve oversight, strengthen coordination and enhance information sharing so that we can identify gaps, reduce duplication and ensure frontline workers can quickly and easily connect residents experiencing hardship with the right support.

This is a foundation rather than a fourth priority because none of the three priorities can be delivered without it. It is also about joined up delivery and not only better coordination. Coordination means partners knowing what each other does. Joined up delivery means residents experiencing one offer rather than several, with shared referral routes, shared information and, where it makes sense, shared teams and co-located provision.

Intended Outcomes

- Residents experience anti-poverty support as part of a connected offer rather than a series of separate services, and do not have to repeat their story to access it.
- The Council and its partners hold a shared and current picture of need, demand and gaps across the borough, and use it to direct resources.
- Community, faith and voluntary organisations are integrated into the support system as delivery partners.
- Anti-poverty work across the Council is visible, overseen and accountable, with a single point of leadership.
- Residents with lived experience of poverty influence how support is designed and commissioned.

Types of Action

Short term

- Establish a Council Anti-Poverty Steering Board to coordinate and oversee anti-poverty work and service provision in the organisation.
- Establish an Anti-Poverty Forum with partners to share information and connect support across the borough.
- Produce a regular anti-poverty bulletin and increase data sharing with partners.
- Work with council officers and partners to create a detailed delivery plan for the Anti-Poverty Strategy.

Intermediate

- Develop a single, actively maintained directory of support in the borough, owned jointly with the voluntary and community sector, replacing static lists that quickly go out of date.
- Simplify referral routes into one clear front door, so that frontline staff need to know only a single route rather than the whole system.
- Equip staff with the skills and confidence to identify and respond to signs of financial hardship, ensuring every interaction is an opportunity to connect residents with appropriate support.
- Create a shared reporting system for the Council and commissioned partners to improve understanding of demand, outcomes and gaps.
- Agree the information governance arrangements needed to use Council data proactively to identify households under financial pressure.

Longer term

- Move from coordination to genuinely joined up delivery, including shared referral routes, shared information and, where it makes sense, shared teams and co-located provision.
- Plan and report anti-poverty activity across the Council and its partners as a single programme against shared outcomes.

Key Performance Indicators

- Number of partner organisations actively participating in the Anti-Poverty Forum.
- Proportion of commissioned anti-poverty services reporting into the shared reporting system.
- Number of referrals made through the single front door, and the proportion that result in support being received.
- Proportion of directory entries reviewed or updated within the previous six months.
- Percentage of residents who feel they can influence local decisions.
- Resident reported experience of finding and accessing support.
- Increased access to appropriate and quality advice services

Priority 1: Support residents in poverty and increasing their incomes

Around 68,600 Haringey residents, 26% of the borough, live below the poverty line, and 39% of children do. Given that level of need, it is essential that we bring together all available council and partner resources to help residents address the material and financial impacts of poverty and to prevent pressures from escalating. Our aim is that residents facing poverty can claim the full range of support they are entitled to, can access a joined up, relevant and easy to use advice offer, and are helped with dignity and choice at the point of crisis.

The evidence is clear that reaching residents is as much of a challenge as having something to offer them. Services are not always proactive, can be complex to navigate, and often rely heavily on digital processes. At the same time, residents experiencing crisis may be reluctant or afraid to seek help. General communications activity alone will not always reach the households who would benefit most. This priority therefore places weight on being present in the places residents already visit and using information the Council already holds or working with partners to proactively provide support to those experiencing poverty.

Intended Outcomes

- Residents experiencing poverty receive the full range of financial support they are entitled to.
- Everyone experiencing poverty has access to good quality, accessible advice and guidance, in the languages and formats they need and through both digital and in person routes.
- Residents can access support in the places they already go and at the point of crisis, including in trusted community spaces where they feel safe.
- Residents in crisis have greater choice, control and dignity in the support they receive.
- Residents in hardship are identified earlier, including through information the Council already holds, rather than only when they present in crisis.
- Residents are directed to the right support the first time and do not have to repeat their story.
- Residents are confident managing money and less likely to take on unaffordable debt, with ethical credit available when they need to support their income.
- Residents with experience of poverty shape how support is designed and delivered.
- Fewer residents experience repeated crisis and financial hardship.

Types of Action

Short term

- Ensure crisis support is cash first wherever possible, emphasising resident choice and dignity.
- Offer an income maximisation check alongside crisis support applications, so that emergency support becomes a route into advice.
- Make the quick and reliable benefits calculator available to all frontline officers, with a clear route to refer residents for help where an underclaim is identified.
- Use discretionary housing support to sustain tenancies and avoid the far higher cost of homelessness.
- Run targeted income maximisation campaigns initially based on LIFT as we develop approaches to expand this through community groups.
- Provide advice through a range of channels, in accessible formats and community languages, and maintain non-digital routes.

Intermediate

- Expand holistic advice delivered in trusted everyday places, co-locating advisers so that linked problems are dealt with together.
- Expand access to regulated debt advice and casework.
- Develop a distinct approach, delivered through voluntary and community organisations, for the households not captured by LIFT.
- Establish a Poverty Truth Commission to put residents with lived experience at the centre of decision making and to understand what stops people seeking help.
- Provide financial capability support so that residents are better able to manage their money and avoid unaffordable debt.
- Direct residents towards credit unions and other forms of ethical credit rather than high-cost lenders.

Longer term

- Commission and maintain a deliberate mix of generalist and specialist provision which focuses on older people, families and those with physical or mental health issues.
- Shift the balance of spend and effort from crisis response towards earlier, preventative support as demand for crisis help reduces.

Key Performance Indicators

Local measures

- Total additional annual income secured for residents through advice and income maximisation activity.
- Number and value of crisis payments, and the proportion delivered as cash or resident choice.
- Repeat crisis applications as a proportion of all applications.

- Number of residents receiving debt advice, and the value of debt resolved or managed.
- Proportion of residents supported who were identified proactively rather than self-presenting.
- Reduced experiences of material deprivation
- Reduced need for emergency food parcels
- Decreased need for Crisis Payments.
- Increased savings
- Reduction in priority debt
- Maximisation of individuals' incomes

Priority 2: Reducing the cost of essentials for low-income residents

Poverty in Haringey is as much a function of what residents have to pay out as of what they earn. Housing costs alone add eleven percentage points to the London poverty rate. Food and energy together take just under a quarter of expenditure for lower income households, against ten per cent for the highest earners, and transport takes twice the share of income for the least well off. Childcare in London averages £1,781 a month, the most expensive of any city in the UK and equivalent to 95 hours of work for women because of the gender pay gap. An estimated 11.4% of Haringey households live in fuel poverty.

Reducing the cost of essentials is an anti-poverty measure . This includes Haringey Councils own policies such as Council Tax reduction, as well as helping residents access unclaimed local and national benefits, discounts and entitlements, including social tariffs, free school meals, breakfast clubs, and childcare support. The Council can also use its regulatory, commissioning and convening powers to influence local housing, childcare and energy affordability, working with partners to improve access to affordable options and reduce cost pressures where possible.

A key challenge is low take-up rather than a lack of provision. Social tariffs, discretionary support, and national entitlements are significantly underclaimed, particularly by residents facing digital or language barriers who are also more likely to be in poverty. This priority therefore places as much weight on automatic and assisted enrolment as on the schemes themselves.

Intended Outcomes

- Residents pay less for essentials, including energy, water, broadband, digital technology, childcare, housing and transport.
- Every resident entitled to a reduction in their Council Tax receives it, and the Council Tax Reduction Scheme is simple to access and targeted to those who need it most.

- Residents on low incomes are enrolled in the social tariffs and discount schemes they are entitled to.
- Fewer households live in fuel poverty, and more live in homes that are affordable to heat.
- The cost of childcare ceases to be a barrier to parents taking work or increasing their hours.
- Council charges, fees, collection and enforcement practices do not deepen hardship for residents on the lowest incomes.
- Households facing a rent shortfall receive support that sustains their tenancy rather than reaching the point of homelessness.

Types of Action

Short term

- Drive local take up of national benefits and entitlements, including free school meals, breakfast clubs and childcare support.
- Run a coordinated social tariff campaign covering energy, water, broadband, mobile phones and other essentials.
- Use housing support payments to sustain tenancies and avoid the far higher cost of homelessness.
- Maintain a single current list of available discounts, social tariffs and reductions as part of the borough's Here to Help offer.

Intermediate

- Enrol residents into the Council Tax Reduction Scheme automatically wherever data allows.
- Build social tariff eligibility checks into Council and partner casework, so that energy, water and broadband tariffs are checked as a matter of course.
- Working through the Councils Digital Inclusion Strategy identify residents in poverty who could be given free SIMs and recycled devices from the National Device Bank and National Databank.
- Review Council fees, charges and enforcement practises for their effect on low-income households.

Longer term

- Improve the energy efficiency of the homes residents in poverty live in, through work on Council stock and incentives for private landlords.
- Use the Council's licensing and regulatory powers to drive up standards in the private rented sector, so that residents are not paying to heat poorly insulated homes.
- Build digital inclusion into the cost reduction offer, including access to devices and connectivity.

Key Performance Indicators

- Percentage of homes rated Energy Performance Certificate C or above.
- Percentage of rental housing deemed decent, and percentage of Council owned social housing deemed decent.
- Number of households receiving Council Tax Reduction
- Number of residents enrolled in energy, water and broadband social tariffs through Council and commissioned services.
- Fuel poverty rate, against a baseline of 11.4% of households.
- Take up of free school meals, breakfast clubs and childcare entitlements against estimated eligibility.
- Number of households helped with a rent shortfall through discretionary housing support, and the proportion sustaining their tenancy twelve months later.
- Estimated total annual saving to residents from cost reduction activity.

Priority 3: Preventing people falling into poverty, addressing root causes and building community and systems resilience

It is essential that we identify people at risk of poverty and act quickly to get them the right support before their situation escalates. At the same time, we need to grow the protective factors that keep people out of poverty, giving residents the financial, digital and employment skills to succeed and ensuring access to good quality work.

The evidence points clearly to where prevention effort should focus. Across London, the strongest predictors of benefit dependency are unemployment, long-term sickness or disability, and low qualifications. Haringey's unemployment rate has risen from 4.5% to 7.2% in a year, above the London average of 5.6%, and the borough has the fourth lowest job density in the capital. Only 4% of London jobs require no qualifications, yet 6.4% of Haringey residents hold none, concentrated in the east of the borough. Work, health and skills are therefore the three levers with the greatest measurable impact. But work alone is not enough: around half of residents in poverty are already in work, meaning pay, hours and job security matter as much as employment itself.

This priority is also concerned with the deeper causes of poverty. Progress is slower and hard to attribute to any single intervention, but without it the borough will continue to generate the demand the other activities respond to. Root causes include work, housing, benefits falling short and structural inequalities linked to ethnicity, faith, disability, language and a significant part of the picture is set by national policy the Council does not control.

The third element of this priority is community and systems resilience. Residents and partners were clear that community organisations and spaces reach people who will not come forward through formal routes, and that their role is not currently reflected in how the borough plans or funds support. Strengthening the capacity of those

organisations, and of the networks and spaces residents rely on, is part of preventing poverty and part of addressing its causes.

Intended Outcomes

- Residents at risk of poverty are identified early and receive coordinated support that stops them falling into it.
- Residents have the digital, employment and life skills to secure and keep decent work.
- Haringey has more good quality jobs accessible to residents paid at or above the London Living Wage.
- Fewer households experience a financial shock that turns into sustained hardship.
- Fewer residents are pushed into poverty by the cost of their housing, and more have access to secure, affordable and decent homes.
- The gap in deprivation between different parts of Haringey narrows, and the disproportionate concentration of poverty among particular communities is reduced.
- Haringey makes an effective, evidenced case for the national and regional changes that local action cannot substitute for.
- Community and voluntary organisations in the borough have the capacity, funding stability and connection to the wider system to sustain the role residents rely on them for.
- Residents in the neighbourhoods where deprivation is deepest have stronger social networks, community spaces and local support to draw on when they face a financial shock.
- Resident are supported through clearer pathways connecting engagement, confidence-building, skills and training with apprenticeships, placements and opportunities to move into secure and fairly paid employment, working with employers and partners to improve access for residents facing the greatest barriers.

Types of Action

Short term

- Explore way to remove specific practical barriers to taking up work, such as the cost of the first month of childcare.
- Provide employment support attached to provision residents already use.
- Target prevention activity on the neighbourhoods and cohorts the evidence identifies, including Northumberland Park, which is a severe outlier for employment deprivation.
- Build a shared evidence base with partners on food insecurity, health inequality and housing quality, and use it to target action.

- Advocate, with the voluntary and community sector and with London partners, for national and regional change on benefit adequacy, housing costs and transport costs.
- Work with the voluntary and community sector to identify and support applications for funding, particularly streams that build the capacity of smaller voluntary and community organisations.
- Work with the VCS to ensure they have the resources and affordable space required to provide their services.

Intermediate

- Use the Council's own data to identify households showing early signs of financial stress, such as a first missed Council Tax payment or rent arrears and offer support at that point.
- Expand adult skills provision including ESOL and digital skills and ensure frontline officers can identify need and direct residents to it.
- Use social value in Council contracts to create employment, skills and training opportunities for residents living in poverty, and to improve the quality of that work.
- Make use of national skills reforms to create more apprenticeship and training opportunities for residents, including within the Council.
- Take a place-based leadership approach in the neighbourhoods where deprivation is deepest, aligning Council, partner and community activity around shared outcomes for those areas.
- Poverty proof Council services, activities and venues so that low income is not a barrier to taking part.
- Improve conditions and security in the private rented sector using the Council's regulatory and licensing powers.

Longer term

- Work through the Inclusive Growth Strategy to increase the number of good jobs accessible to residents and to align skills provision with local labour market demand.
- Work with Haringey employers to increase the number accredited as London Living Wage employers.
- Explore ways to widen the range of local work available to at-risk resident groups who cannot work full time, such as lone parents, carers, disabled people.
- Expand the supply of genuinely affordable housing in the borough.
- Work with partners to lobby for key national policy changes such as the right to work for people seeking asylum, increasing Home Office notice periods in asylum accommodation, provision of funding for legal aid, and reviewing the support available for people with No Recourse to Public Funds

Key Performance Indicators

- Employment rate for those aged 16 to 64.
- Proportion of 18 to 24 year olds in full time education or employment.
- Percentage of young people aged 16 to 17 not in education, employment or training.
- Percentage of care leavers in education, employment or training.
- Percentage of the working age population qualified to Regulated Qualifications Framework Level 4 or above (Higher Education).
- Indices of Multiple Deprivation average score.
- Income deprivation affecting children index, and income deprivation affecting older people index.
- Children in low-income families.
- Gross median weekly pay and gross disposable household income.
- Percentage of residents satisfied with their local area as a place to live.
- Proportion of residents earning below the London Living Wage, against a baseline of 17.7%.
- Number of accredited London Living Wage employers in the borough.
- Number of residents supported into work through Council and commissioned provision, and the proportion still in work after six months.
- Completions of ESOL and digital skills provision.
- Number of households contacted proactively at an early sign of financial stress, and the proportion who take up support.
- Social value commitments secured and delivered through Council contracts.
- Proportion of Haringey neighbourhoods in the most deprived ten per cent nationally, against a baseline of 19%.
- Difference in average deprivation score between the most and least deprived wards.

Looking ahead

This framework is intended to be a starting point for a plan which will be iterative and build on our learned experience. It sets the direction and the tests that activity should meet but leaves the detail of that delivery to the services, partners and funding decisions that follow.

It will be used in three ways.

1. It will inform commissioning and recommissioning across the Council and with partners, so that what we provide reflects what the evidence says works and reaches the residents and neighbourhoods where need is greatest.
2. It will give the Council, the voluntary and community sector, health partners, employers and residents a shared account of the problem and a common set of priorities to organise around.

3. It will guide how Haringey invests its Crisis and Resilience Fund allocation over the next three years, with the priorities and evidence set out here providing the basis on which options are weighed

While this framework has been written to stay useful as that picture changes, describing types of action rather than a fixed programme, what will not change is the ambition. Our vision is a borough where no one lives in poverty, every household can afford the essentials, and the neighbourhood you live in does not decide the life you can expect. This framework is how we intend to deliver that, and progress against it should be judged openly, reported annually, and revised whenever the evidence tells us something is not working.