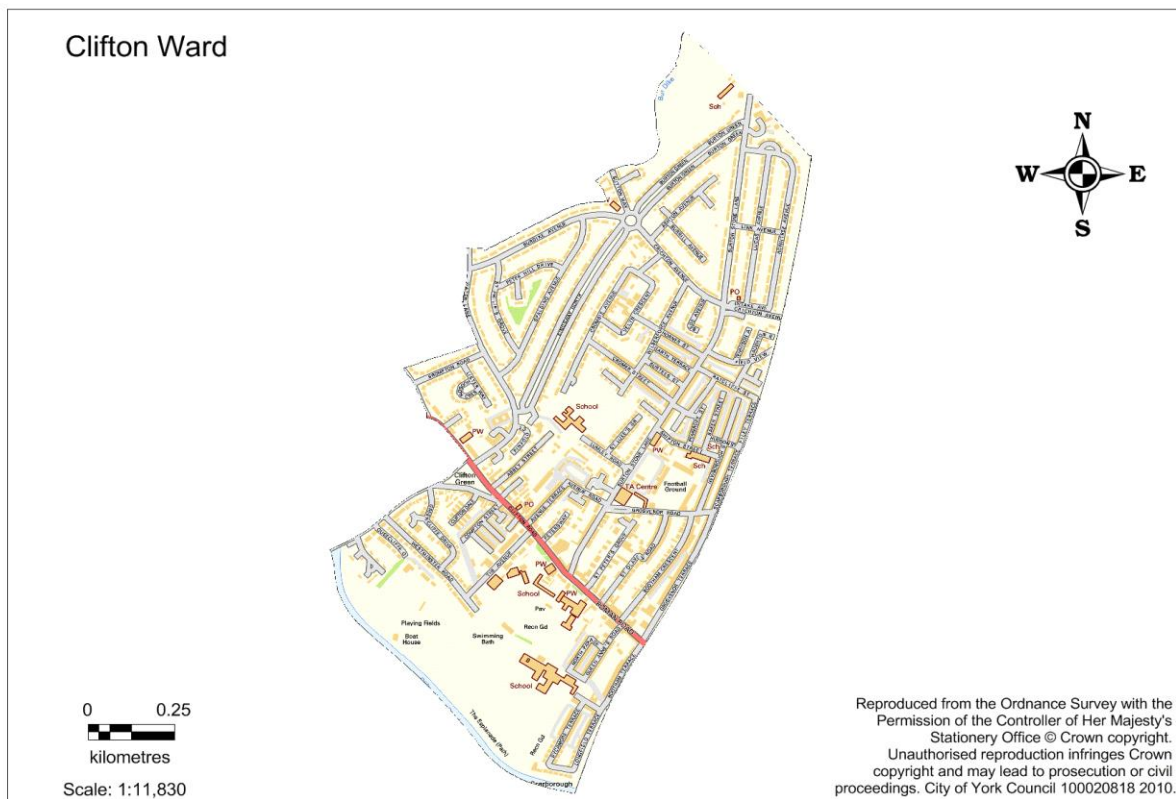


York Summary

- York has 211,012 residents with 7.3% from a black and minority ethnic community group. 83.6% are in good health, with 17.1% stating that they have some limitation in day to day activities.
- 65% own their own home, either outright or with a mortgage, 20% are private renters and 14% are social tenants. There are 7,394 Council Houses in York.
- 79.3% of residents have a Level 1 - 4 qualification, of which 71.9% are, at least, qualified to Level 2, but 13.3% have no qualifications at all.
- 11.5% of children are living in low income families and there are 13.5% of households in fuel poverty.
- 1.7% of the working population (aged 16-64) claim out of work benefits (either Job Seekers Allowance or Universal Credit)



Ward Summary

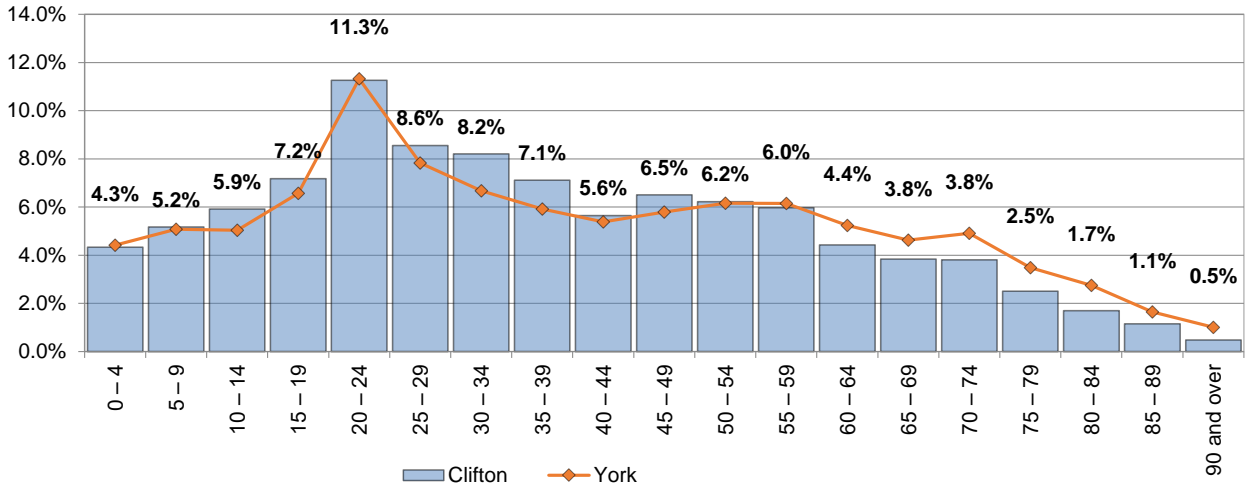
- Clifton has 10,097 residents with 9.1% from a black and minority ethnic community group. 82.7% are in good health, with 18.5% stating that they have some limitation in day to day activities.
- 50% own their own home, either outright or with a mortgage, 25% are private renters and 25% are social tenants. There are 867 Council Houses in this ward, which is 11.73% of York's total.
- 76.5% of residents have a Level 1 - 4 qualification, of which 68.0% are, at least, qualified to Level 2, but 17.6% have no qualifications at all.
- 18.8% of children are living in low income families and there are 18.5% of households in fuel poverty.
- 2.6% of the working population (aged 16-64) claim out of work benefits (either Job Seekers Allowance or Universal Credit)

Ward performance by key areas								
This is an "at a glance" summary of performance within the ward - more detail is provided later in the profile.								
Clifton Ward		Best Ward in York	Worst Ward in York	York Ward Average	Performance (latest data)			
					Good	Area of concern	In Top 5 Wards	In Bottom 5 Wards
Economy					Above or below the average \pm 10%		Pages 8 - 9	
Universal Credit (out of work) claimants	2.60%	0.60%	3.10%	1.45%		◆		◆
Residents who agree the council and its partners are helping to create jobs in the city	45.45%	50.00%	0.00%	30.36%	●		●	
Residents who agree their skills and qualifications are suited to jobs available in York	60.00%	100.00%	12.50%	44.01%	●		●	
Business Startups:								
Number (YTD)	9.0	39.0	0.0	11.3		◆		
per 10,000 working age population (YTD)	12.8	47.1	0.0	18.1		◆		
Poverty					Page 10			
Fuel poverty (households)	18.51%	8.72%	23.88%	13.67%		◆		◆
Children (aged 0- 15) living in low income families	18.80%	2.80%	19.80%	9.57%		◆		◆
Health and Wellbeing					Pages 15 - 19			
Reception year obesity	12.20%	5.88%	12.70%	9.33%		◆		
Year 6 obesity	25.00%	7.69%	27.37%	16.76%		◆		◆
Male life expectancy	76.9	87.1	75.4	80.5				◆
Female life expectancy	82.1	91.8	80.7	84.2				◆
Emergency hospital admissions in under 5 years old, crude rate (5 year aggregated)	281.4	111.7	281.4	199.2		◆		◆
Emergency hospital admissions	123.6	79.0	132.3	103.5		◆		◆
Emergency hospital admissions for coronary heart disease	144.1	85.5	145.4	113.5		◆		◆
Emergency hospital admissions for injuries resulting from a fall (over 65)	23.1	12.1	34.3	20.5		◆		
% who have received Covid Vaccinations as at 07/07/23 (now includes 12-15 year olds): 1st & 2nd dose	73.94%	92.53%	66.27%	83.42%				
Booster 1	59.74%	84.13%	53.56%	71.98%				
Booster 2	28.67%	55.33%	14.77%	39.96%				
Adult Social Care					Pages 20 - 21			
Social Isolation	2.0	1.3	2.4	1.9				
Homecare hours (weekly average)	12.2	8.8	17.7	12.5				
Homecare clients (per 1,000 population)	6.2	1.1	7.0	4.1		◆		◆
Clients getting paid packages of care that are not residential/nursing care	92.0	190.0	13.0	71.3				
New customers requesting Adult Social Care support	40.0	88.0	12.0	42.9				
Key: ● Good performance ◆ Area of concern								

This is an "at a glance" summary of performance within the ward - more detail is provided later in the profile.

Ward	Best Ward in York	Worst Ward in York	York Ward Average	Performance (latest data)				
				Good	Area of concern	In Top 5 Wards	In Bottom 5 Wards	
Public Realm				Page 21 - 22				
Crime (per 1,000 population)	18.6	2.7	51.0	14.4		◆		◆
ASB (per 1,000 population)	7.5	0.8	16.2	4.8		◆		◆
Residents who think that hate crime is not a problem in their local area	100.00%	100.00%	42.86%	80.31%	●		●	
Residents who agree that York is a safe city to live in, relatively free from crime and violence	86.67%	100.00%	50.00%	78.13%	●			
Street cleaning - Number of issues reported - Litter	23.0	N/A	N/A	8.3				
Street cleaning - Number of issues reported - Glass	6.0	N/A	N/A	5.7				
% of road area that is Free From Defects (Grade 1)	15.88%	37.34%	12.05%	19.83%		◆		◆
% of road area that is Structurally Impaired (Grade 5)	12.35%	5.25%	13.62%	10.14%		◆		◆
Schools and Educational Attainment				Page 24				
Primary school pupils claiming Free School Meals	26.84%	N/A	N/A	14.20%				
Secondary school pupils claiming Free School Meals	32.47%	N/A	N/A	13.60%				
Key Stage 2 Attainment	53.33%	81.48%	47.17%	65.03%		◆		◆
Key Stage 4 Attainment	57.65%	91.78%	57.65%	76.08%		◆		◆
Travel time (in minutes) by public transport / walking to nearest...				Page 25				
GP	23.0	8.1	29.5	16.9		◆		◆
Hospital	12.4	12.4	56.5	33.5	●		●	
Primary school	6.9	5.8	11.7	8.8	●		●	
Secondary school	13.6	9.5	30.8	18.5	●		●	
Broadband coverage and speeds				Page 26				
Average download speed (Mb/s)	270.5	337.8	46.0	165.6	●		●	
Superfast availability	96.54%	98.05%	75.58%	90.89%				
Resident Engagement				Pages 26 - 27				
Residents satisfied with their local area as a place to live	80.00%	100.00%	63.64%	84.63%				
Residents who agree that they belong to their local area	80.00%	100.00%	57.14%	78.71%				
Residents agree their local area is a good place for children and young people to grow up	73.33%	100.00%	33.33%	71.54%				
Residents who agree that they can influence decisions in their local area	20.00%	100.00%	N/A	25.46%		◆		
Key:				● Good performance ◆ Area of concern				
Further information about the ward is available at:				Clifton Ward				

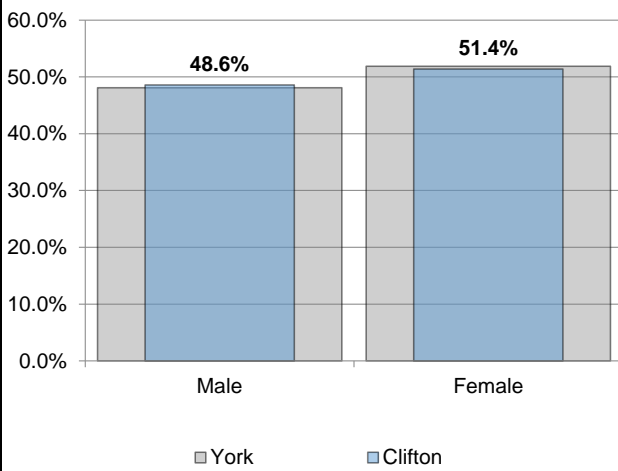
Population by Age



Source: ONS - 2020 Population Estimates

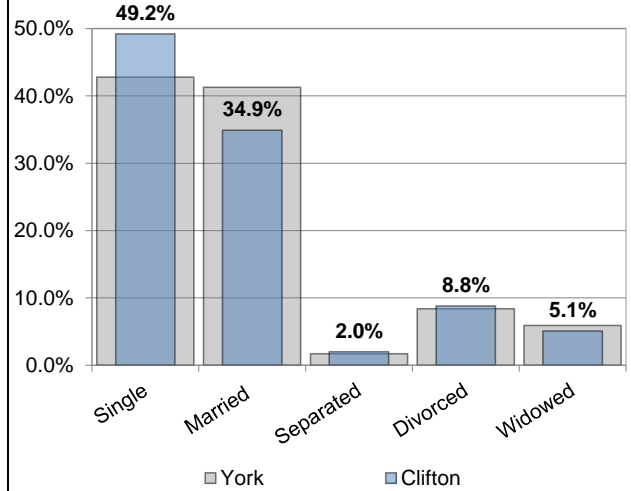
Census 2021

Gender



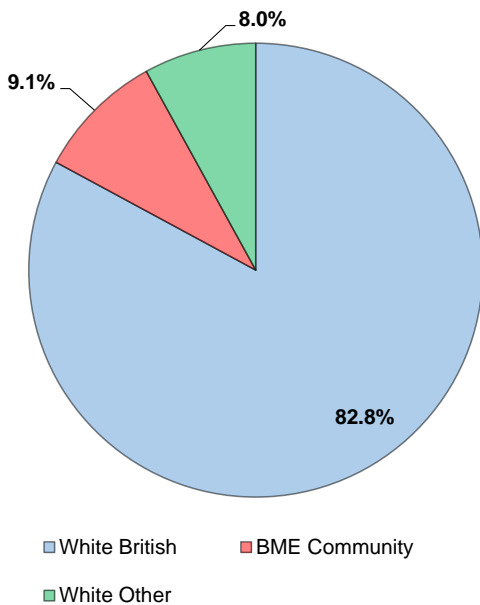
Source: Census 2021

Marital Status

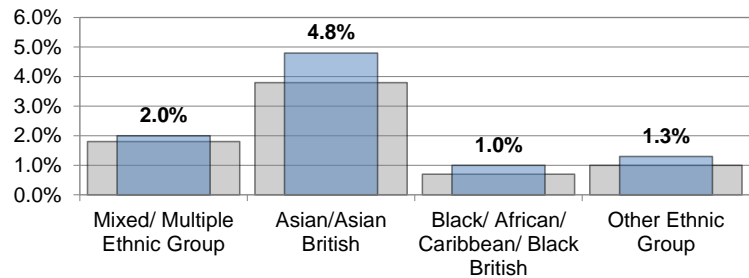


Source: Census 2021

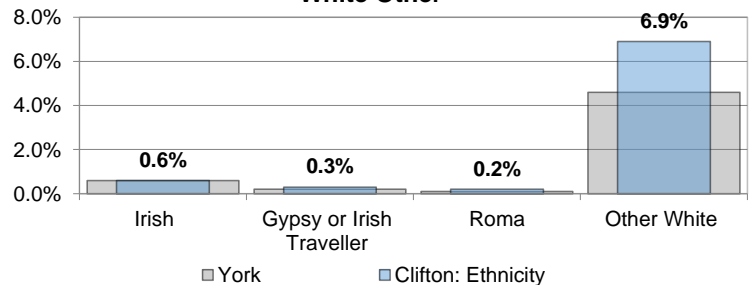
Ethnicity



BME Community (does not include White British or White Other)



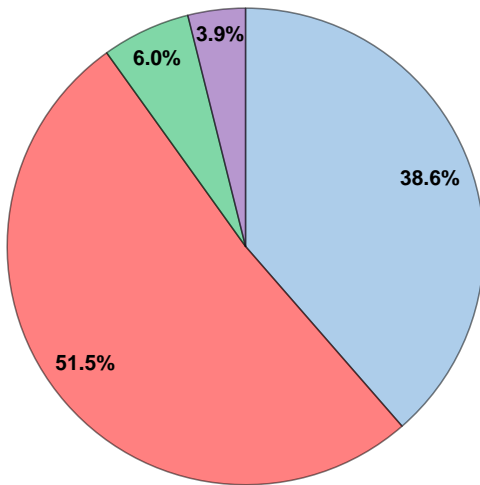
White Other



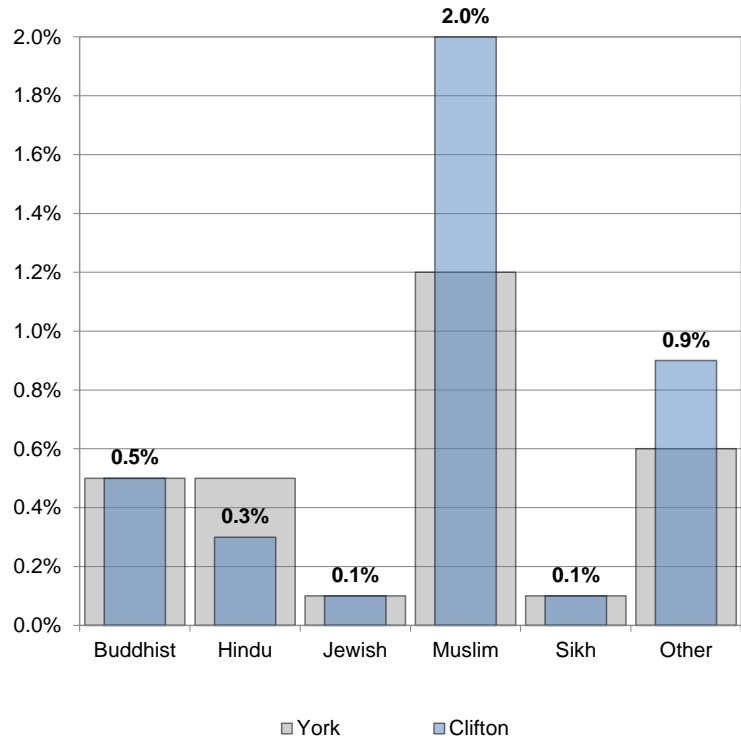
Source: Census 2021

Religion

Other Religions



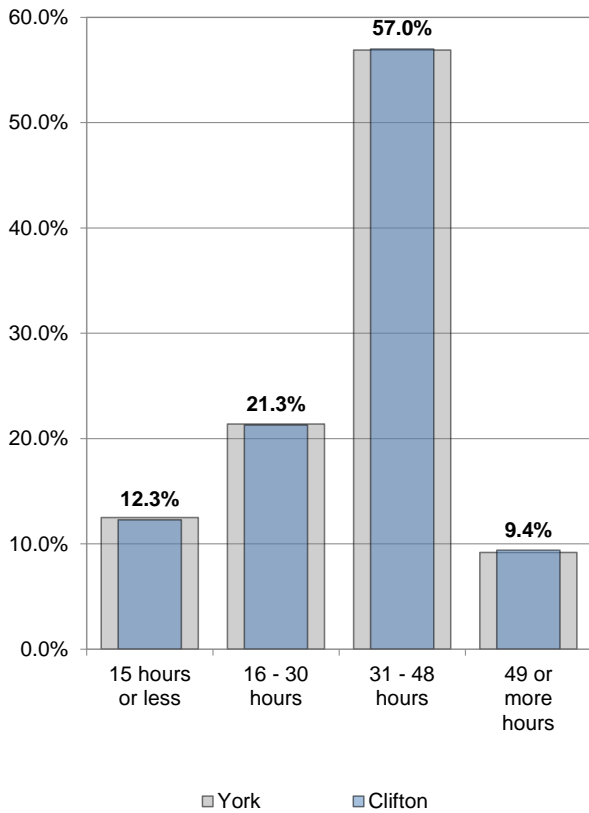
■ Christian ■ None
■ Not stated ■ Other Religions



Source: Census 2021

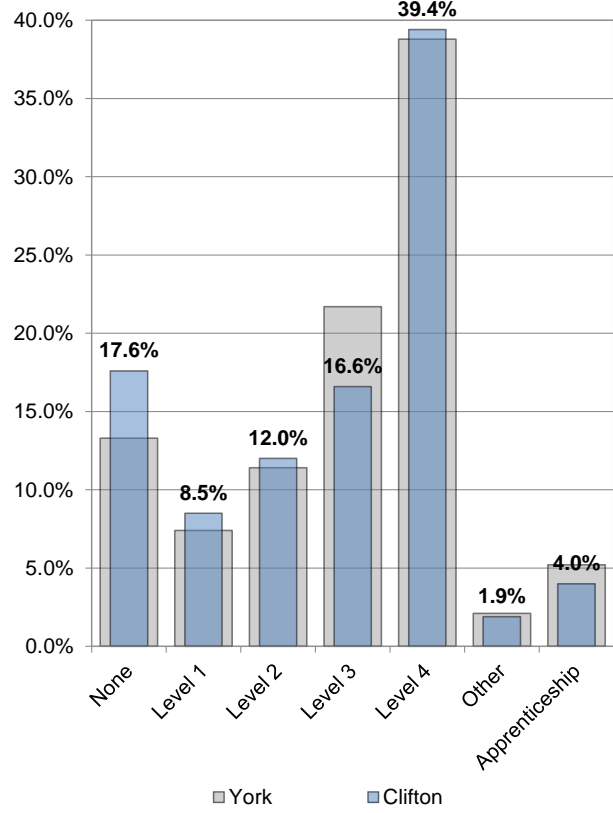
Hours Worked

Qualifications



■ York ■ Clifton

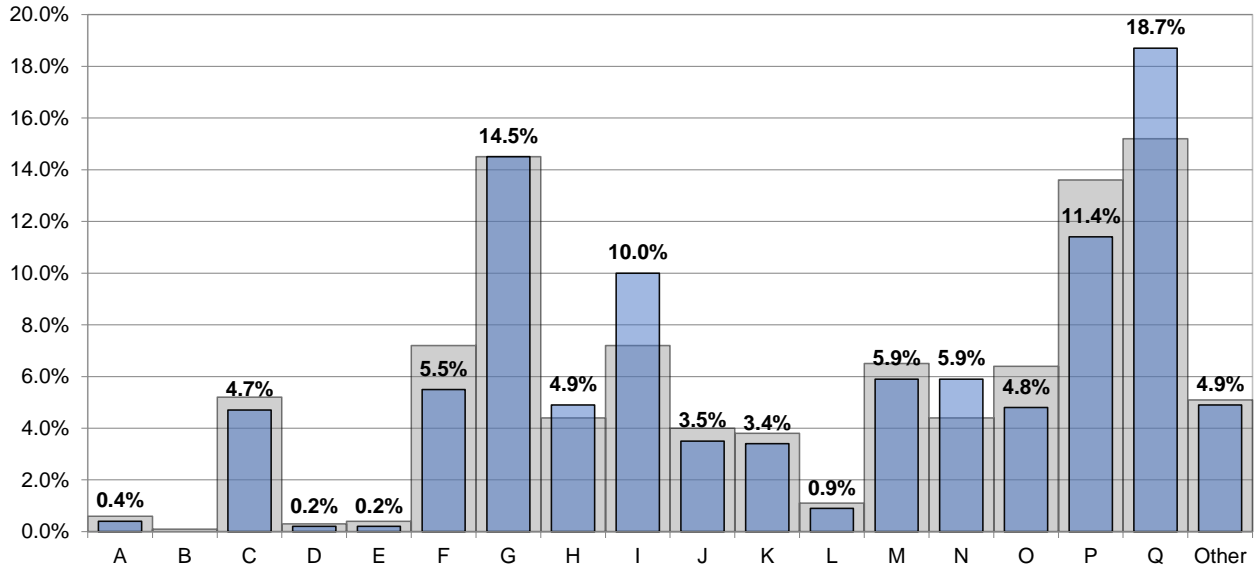
Source: Census 2021



■ York ■ Clifton

Source: Census 2021

Industry



A: Agriculture, forestry and fishing, B: Mining and quarrying, C: Manufacturing, D: Electricity, gas, steam and air conditioning supply, E: Water supply; sewerage, waste management and remediation activities, F: Construction

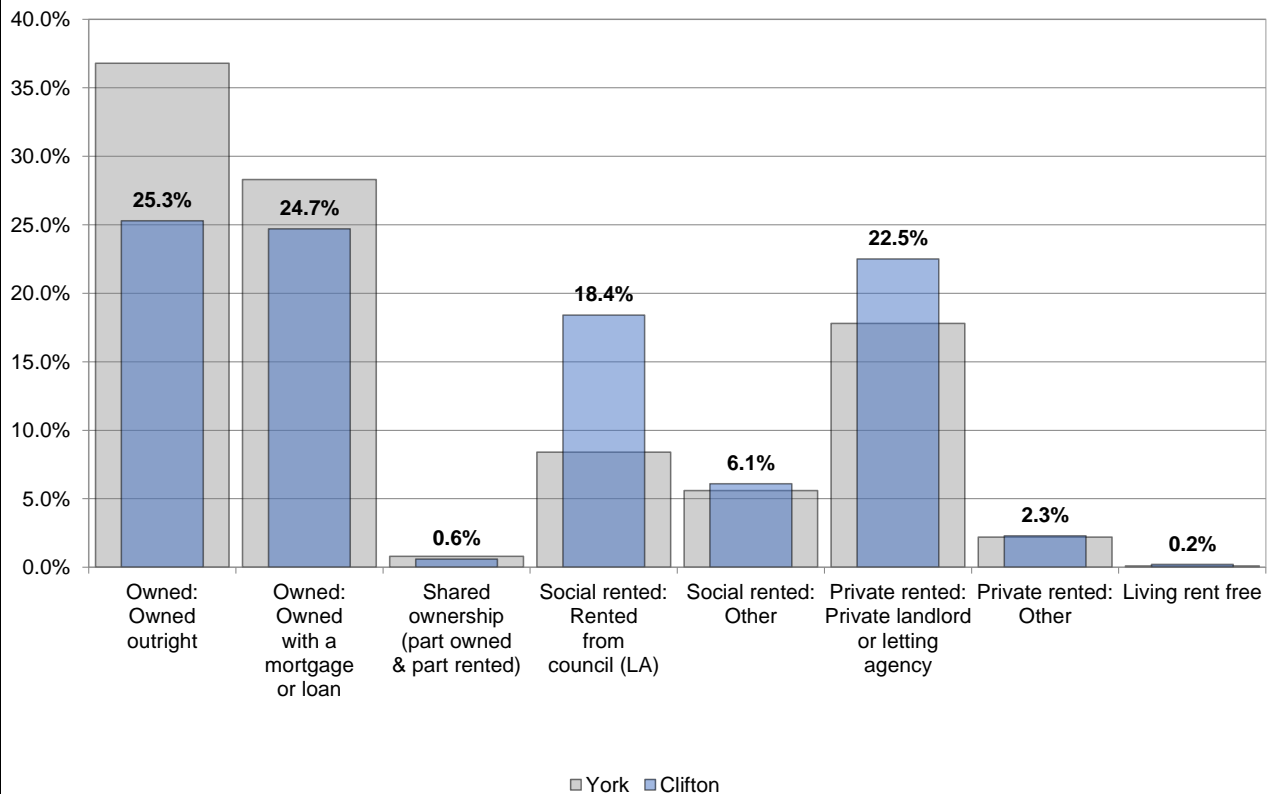
G: Wholesale and retail trade; repair of motor vehicles and motor cycles, H: Transport and storage, I: Accommodation and food service activities, J: Information and communication, K: Financial and insurance activities, L: Real estate activities

M: Professional, scientific and technical activities, N: Administrative and support service activities, O: Public administration and defence; compulsory social security, P: Education, Q: Human health and social work activities

■ York ■ Clifton

Source: Census 2021

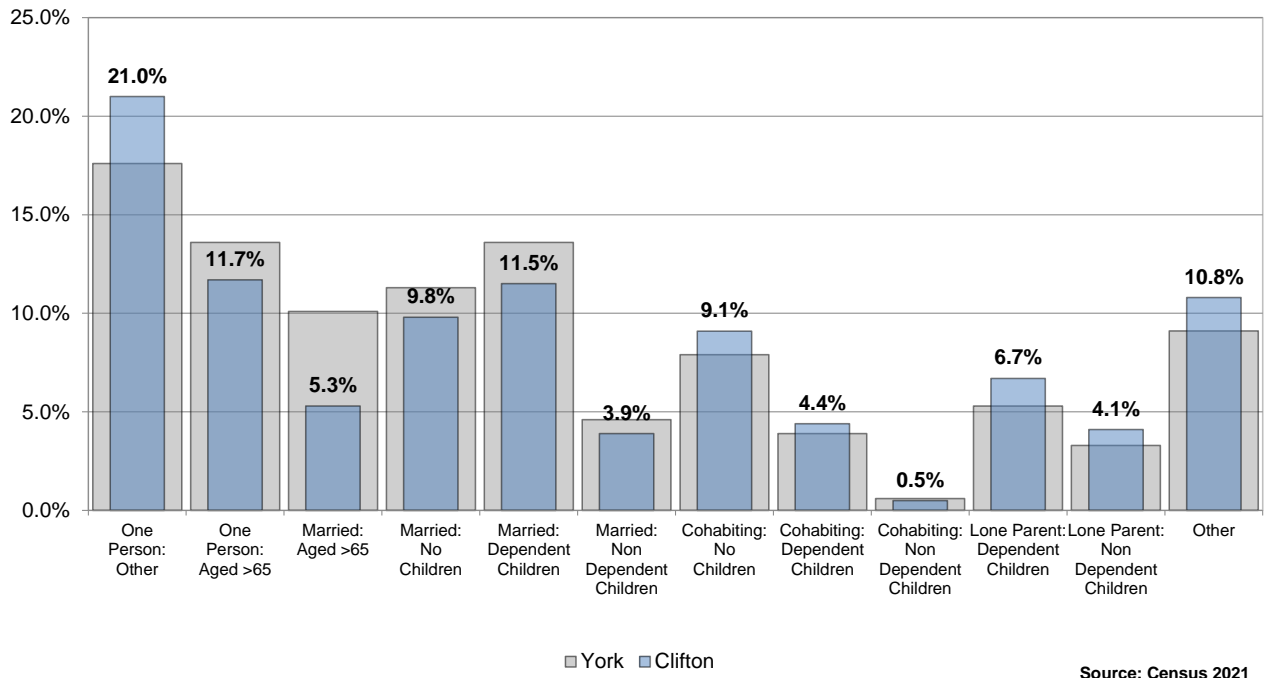
Tenure



■ York ■ Clifton

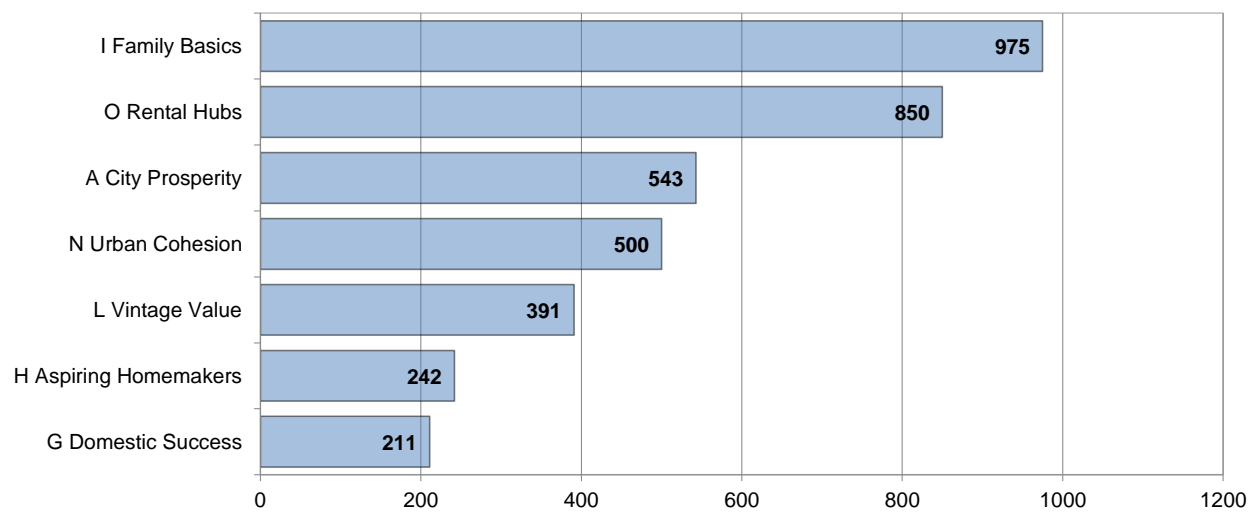
Source: Census 2021

Household Composition

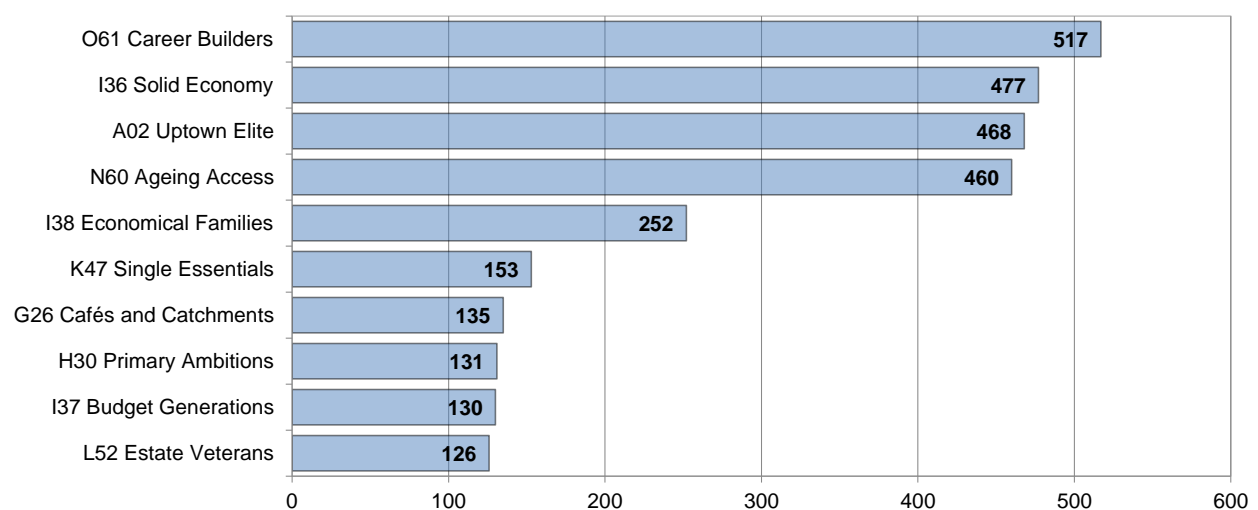


Household Types

Experian Groups (2022)

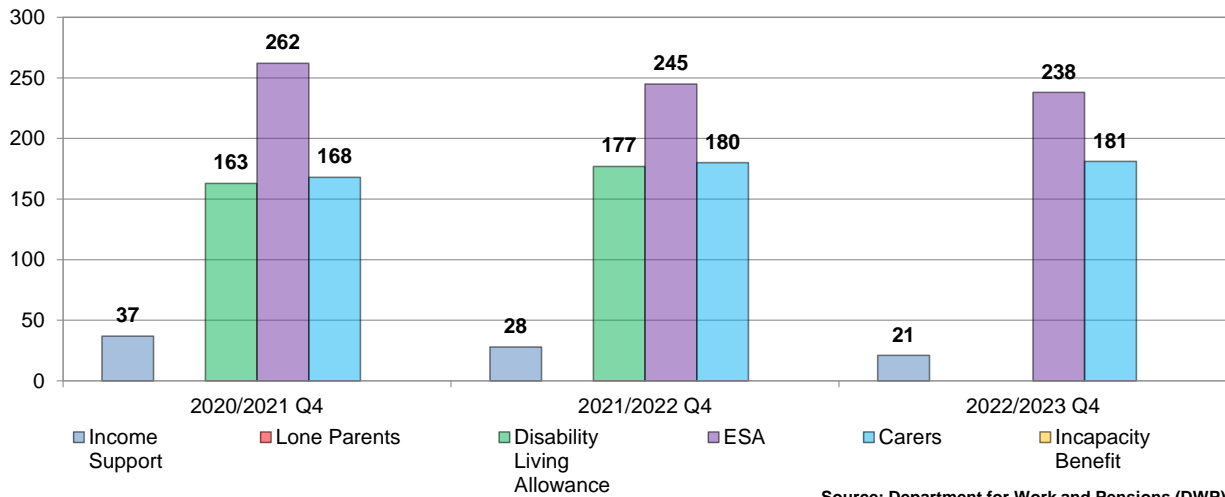


Experian Types (2022)



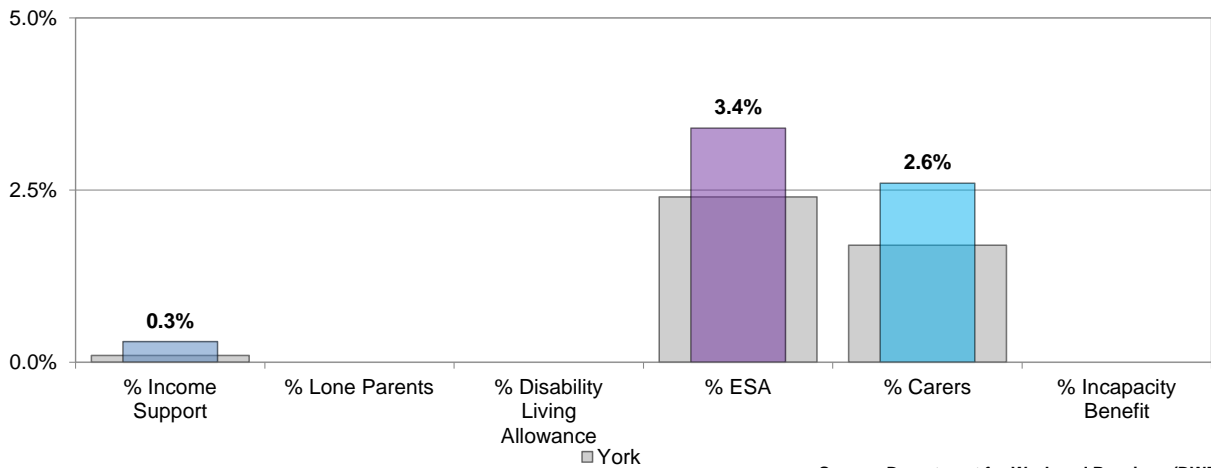
Economy

Benefit Claimant Numbers Working age Population (16-64)

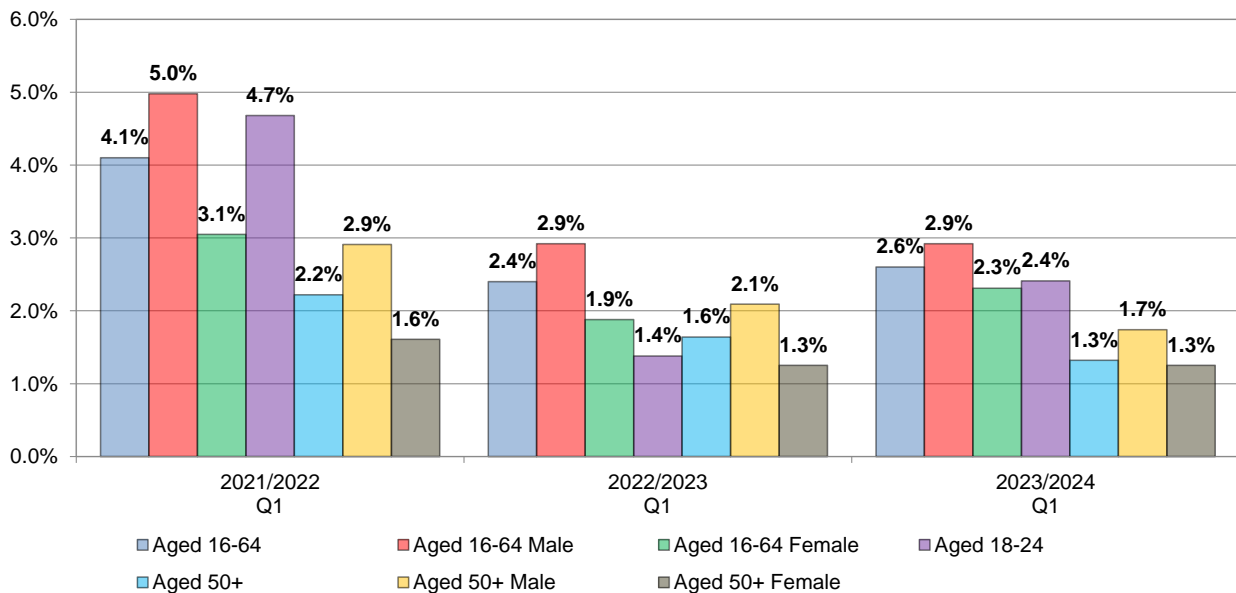


Benefit Claimant Rate Working age Population (16-64)

Q4 2022/2023

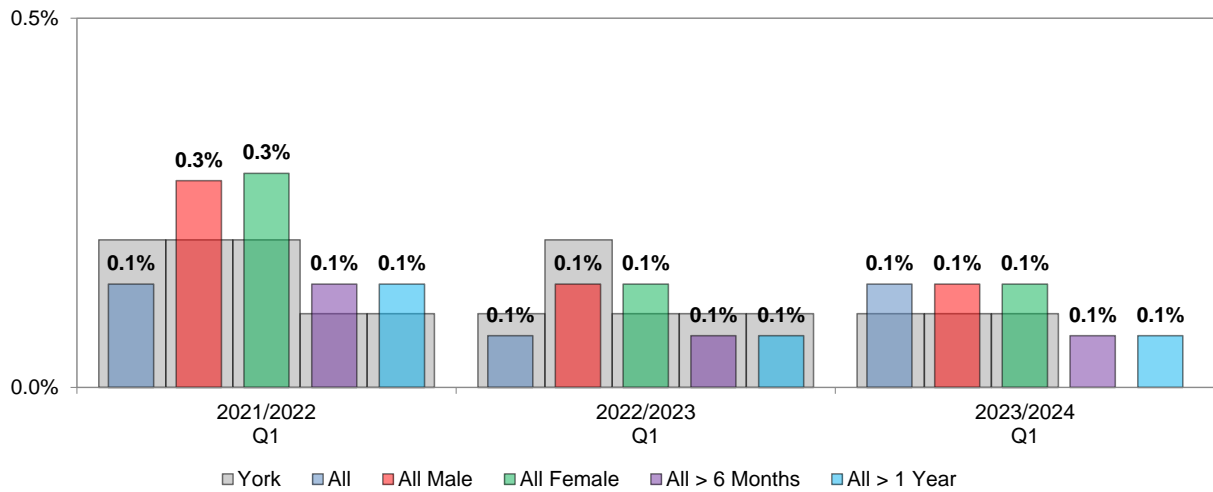


JSA and Universal Credit (out of work) Claimant Rate



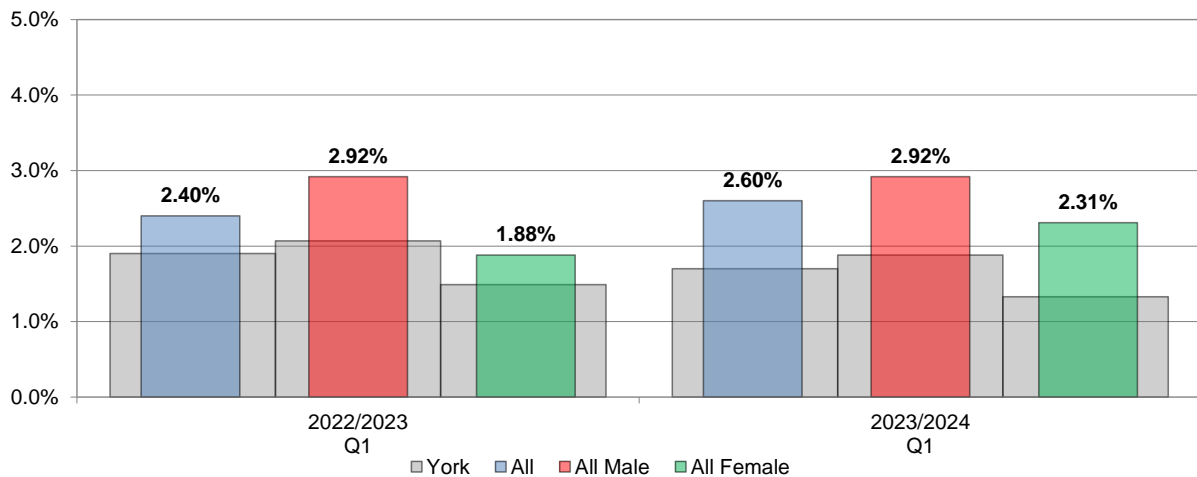
Economy

JSA Claimant Rate (Age and Gender) Working age Population (16-64)



Source: Office for National Statistics (ONS)

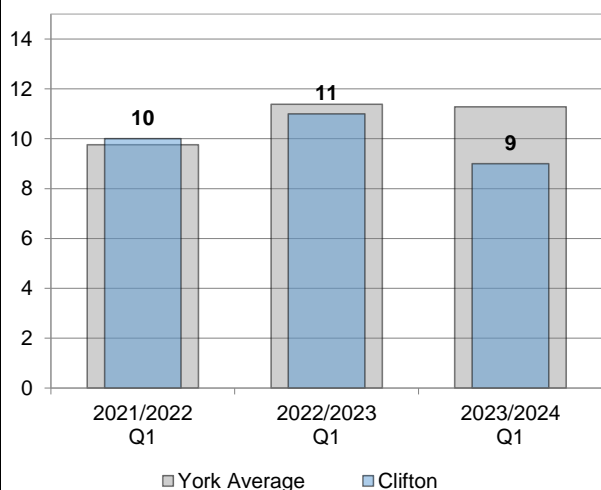
JSA and Universal Credit (out of work) Claimant Rate Working age Population (16-64)



Source: Office for National Statistics (ONS)

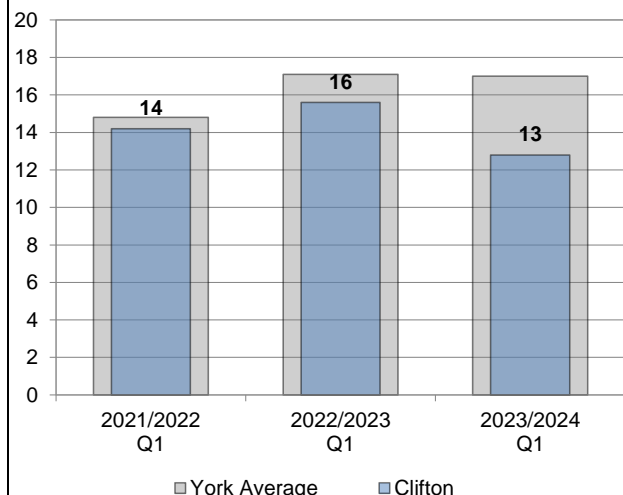
Business Start Ups

Numbers (YTD)



BankSearch Information Consultancy Ltd

per 10,000 working age population (YTD)

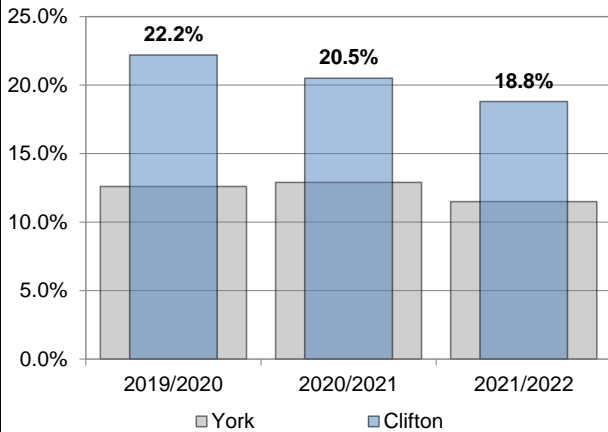


BankSearch Information Consultancy Ltd

Poverty

Child Poverty

The proportion of children (under 16) who are living in families whose reported income is less than 60 per cent of UK median income

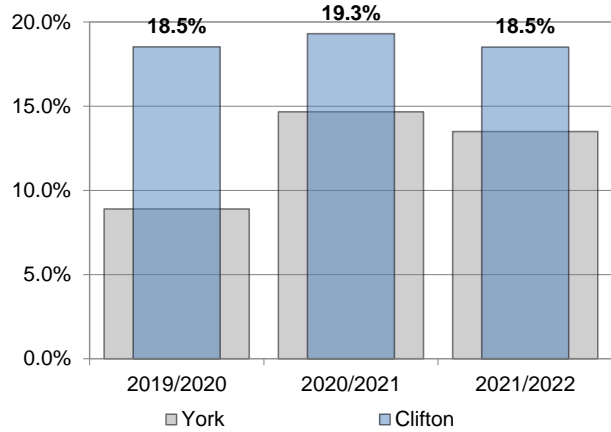


Source: Department for Work and Pensions

Fuel Poverty

The new fuel poverty metric Low Income Low Energy Efficiency (LILEE) considers a household to be fuel poor if:

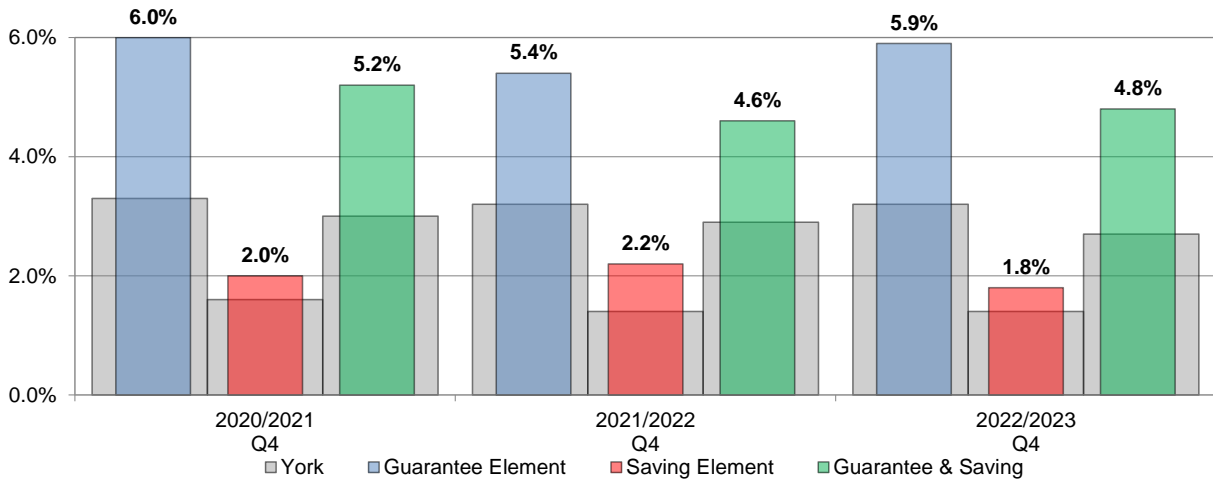
- it is living in a property with an energy efficiency rating of band D, E, F or G; and
- its disposable income (income after housing costs (AHC) and energy needs) would be below the poverty line.



Source: Department for Business, Energy & Industrial Strategy

Pension Credit

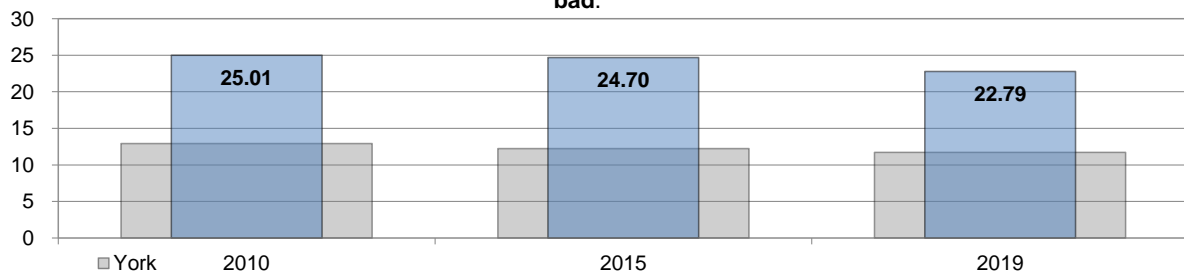
Pension Credit is an income-related benefit made up of 2 parts - Guarantee Credit and Savings Credit.



Source: Department for Work and Pensions (DWP)

Indices of Multiple Deprivation

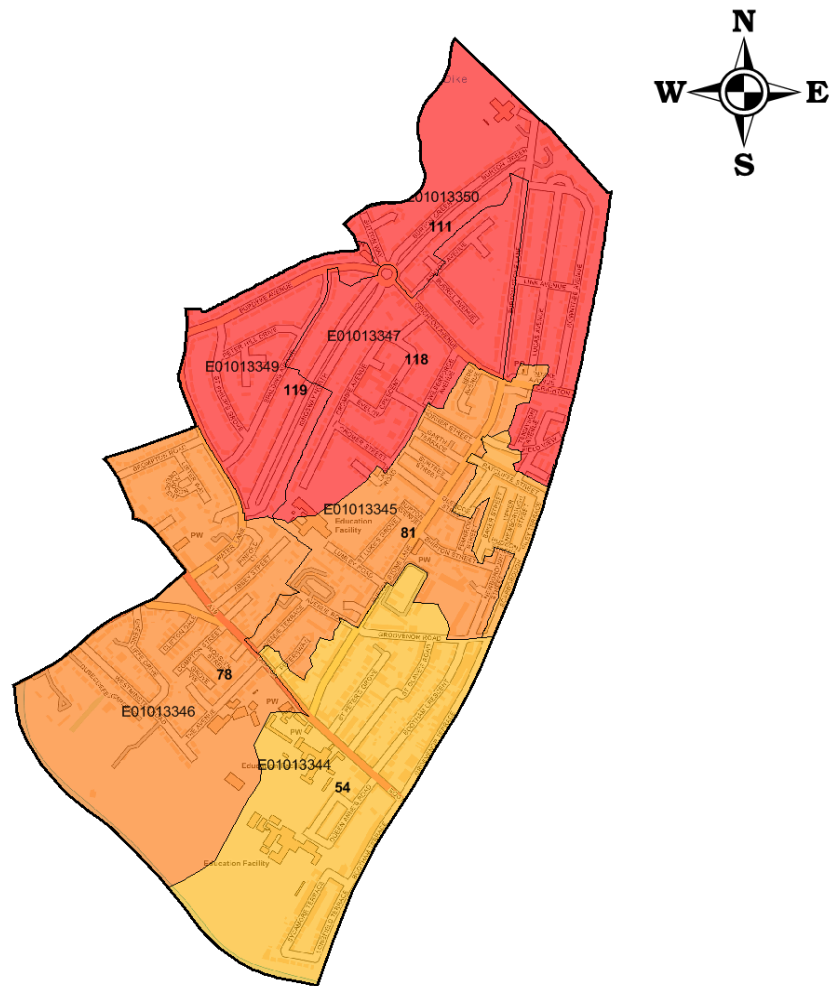
The IMD measures and rates a number of different domains affecting quality of life including income, employment, education and skills, health and disability, crime, barriers to services and quality of living environments. **A high score is bad.**



Ward Rank in York (Low is Bad)
2 out of 21

Source: Department for Communities and Local Government (DCLG)

Index of Multiple Deprivation 2019 Clifton Ward: breakdown by LSOA



Key to Index of Multiple Deprivation Deciles 2019 1 is least deprived; 120 is most deprived	
■ Decile 10 Most Deprived	■ Decile 5
■ Decile 9	■ Decile 4
■ Decile 8	■ Decile 3
■ Decile 7	■ Decile 2
■ Decile 6	■ Decile 1 Least Deprived



Produced by	Business Intelligence Hub
Created	

Reproduced from the Ordnance Survey with the Permission of the Controller of Her Majesty's Stationery Office © Crown copyright. Unauthorised reproduction infringes Crown copyright and may lead to prosecution or civil proceedings. City of York Council 100020818 2010.

**Index of Multiple Deprivation 2019
Clifton Ward - Barriers to Housing and Services Score: Breakdown by Decile**



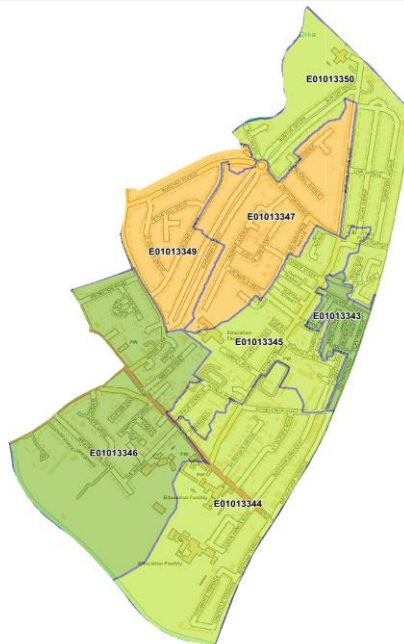
Key to Index of Multiple Deprivation Deciles	
Decile 1 Most Deprived	Decile 6
Decile 2	Decile 7
Decile 3	Decile 8
Decile 4	Decile 9
Decile 5	Decile 10 Least Deprived

Produced by
Business Intelligence Hub
Created

25/01/2022

Reproduced from the Ordnance Survey with the Permission of the Controller of Her Majesty's Stationary Office © Crown copyright. Unauthorised reproduction infringes Crown copyright and may lead to prosecution or civil proceedings. City of York Council 100020818 2010.

**Index of Multiple Deprivation 2019
Clifton Ward - Crime Score: Breakdown by Decile**



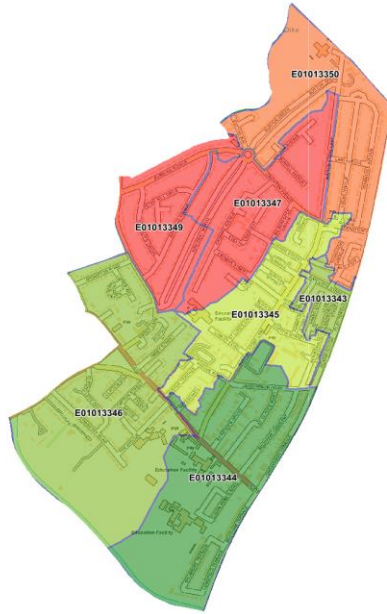
Key to Index of Multiple Deprivation Deciles	
Decile 1 Most Deprived	Decile 6
Decile 2	Decile 7
Decile 3	Decile 8
Decile 4	Decile 9
Decile 5	Decile 10 Least Deprived

Produced by
Business Intelligence Hub
Created

24/01/2022

Reproduced from the Ordnance Survey with the Permission of the Controller of Her Majesty's Stationary Office © Crown copyright. Unauthorised reproduction infringes Crown copyright and may lead to prosecution or civil proceedings. City of York Council 100020818 2010.

Index of Multiple Deprivation 2019
Clifton Ward – Education, Skills and Training Score: Breakdown by Decile

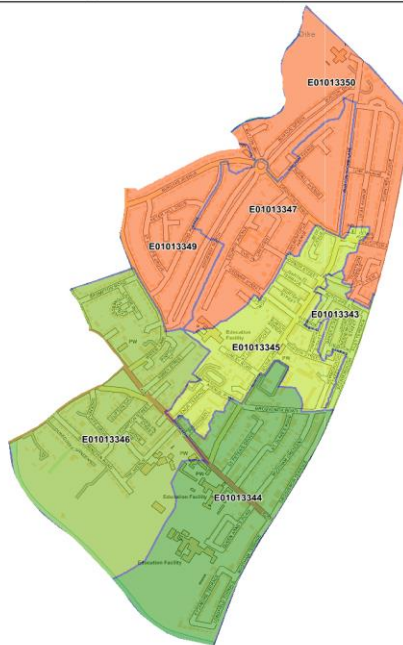


Key to Index of Multiple Deprivation Deciles	
Decile 1 Most Deprived	Decile 6
Decile 2	Decile 7
Decile 3	Decile 8
Decile 4	Decile 9
Decile 5	Decile 10 Least Deprived

Produced by
 Business Intelligence Hub
 Created 21/01/2022

Reproduced from the Ordnance Survey with the
 Permission of the Controller of Her Majesty's
 Stationery Office © Crown copyright.
 Unauthorised reproduction infringes Crown
 copyright and may lead to prosecution or civil
 proceedings. City of York Council 100020818 2010.

Index of Multiple Deprivation 2019
Clifton Ward – Health Deprivation and Disability Score: Breakdown by Decile

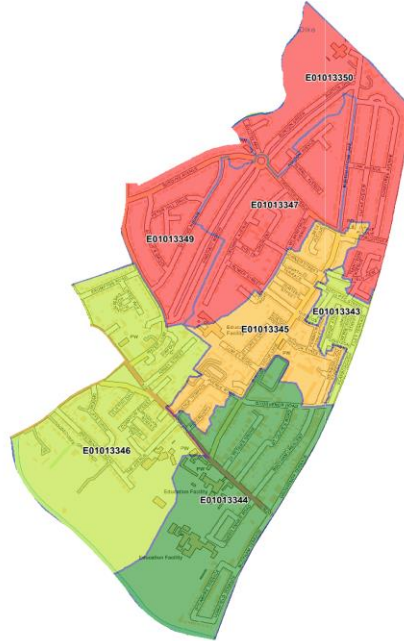


Key to Index of Multiple Deprivation Deciles	
Decile 1 Most Deprived	Decile 6
Decile 2	Decile 7
Decile 3	Decile 8
Decile 4	Decile 9
Decile 5	Decile 10 Least Deprived

Produced by
 Business Intelligence Hub
 Created 21/01/2022

Reproduced from the Ordnance Survey with the
 Permission of the Controller of Her Majesty's
 Stationery Office © Crown copyright.
 Unauthorised reproduction infringes Crown
 copyright and may lead to prosecution or civil
 proceedings. City of York Council 100020818 2010.

**Index of Multiple Deprivation 2019
Clifton Ward – Income Deprivation Affecting Children Index Score (IDACI): Breakdown by Decile**



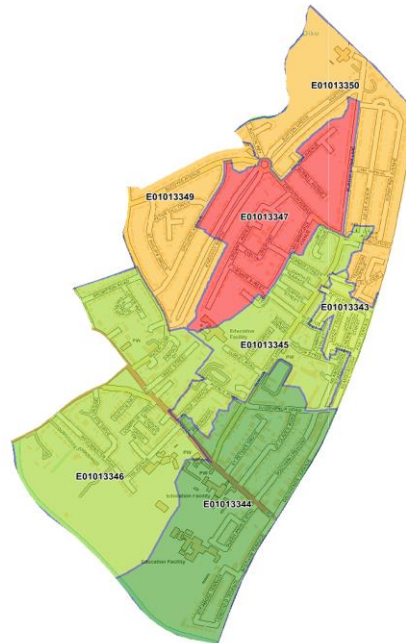
Key to Index of Multiple Deprivation Deciles	
Decile 1 Most Deprived	Decile 6
Decile 2	Decile 7
Decile 3	Decile 8
Decile 4	Decile 9
Decile 5	Decile 10 Least Deprived

Produced by
Business Intelligence Hub
Created

26/01/2022

Reproduced from the Ordnance Survey with the Permission of the Controller of Her Majesty's Stationery Office © Crown copyright. Unauthorised reproduction infringes Crown copyright and may lead to prosecution or civil proceedings. City of York Council 100020818 2010.

**Index of Multiple Deprivation 2019
Clifton Ward – Income Deprivation Affecting Older People (IDOPI) Score: Breakdown by Decile**



Key to Index of Multiple Deprivation Deciles	
Decile 1 Most Deprived	Decile 6
Decile 2	Decile 7
Decile 3	Decile 8
Decile 4	Decile 9
Decile 5	Decile 10 Least Deprived

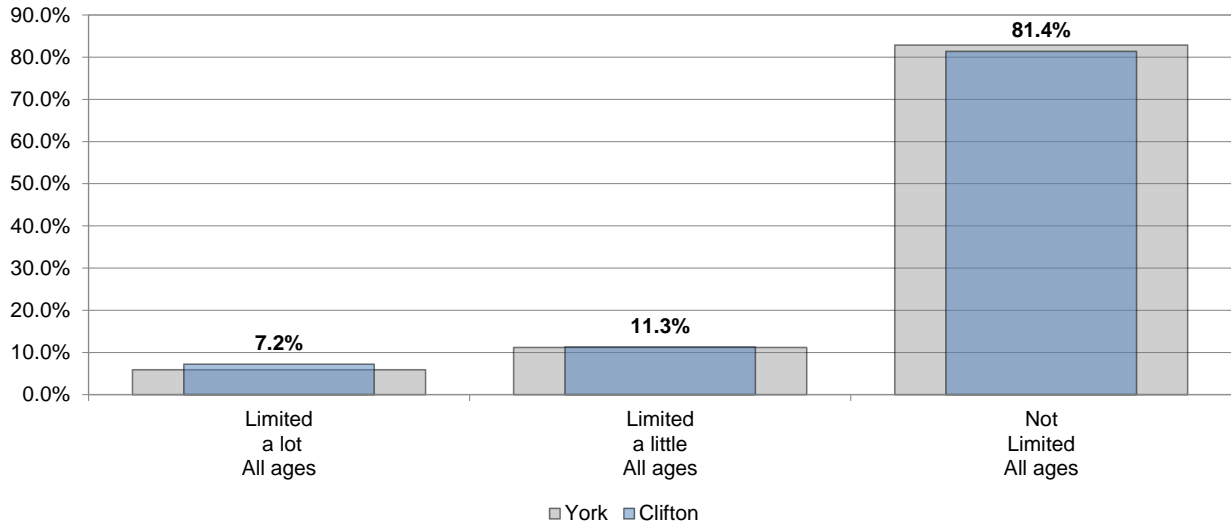
Produced by
Business Intelligence Hub
Created

26/01/2022

Reproduced from the Ordnance Survey with the Permission of the Controller of Her Majesty's Stationery Office © Crown copyright. Unauthorised reproduction infringes Crown copyright and may lead to prosecution or civil proceedings. City of York Council 100020818 2010.

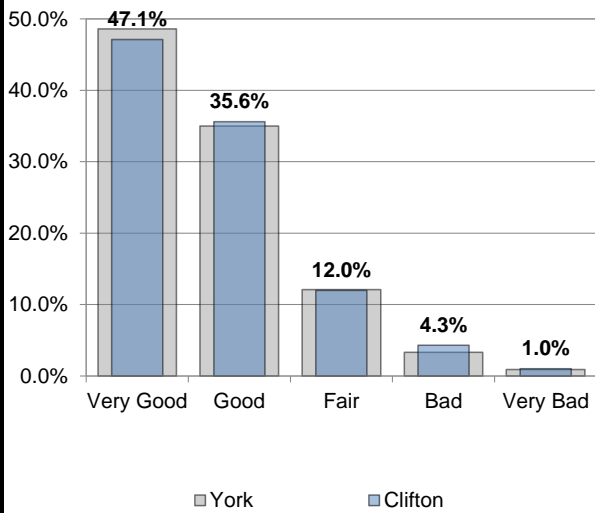
Health and Wellbeing

Day to Day Activities



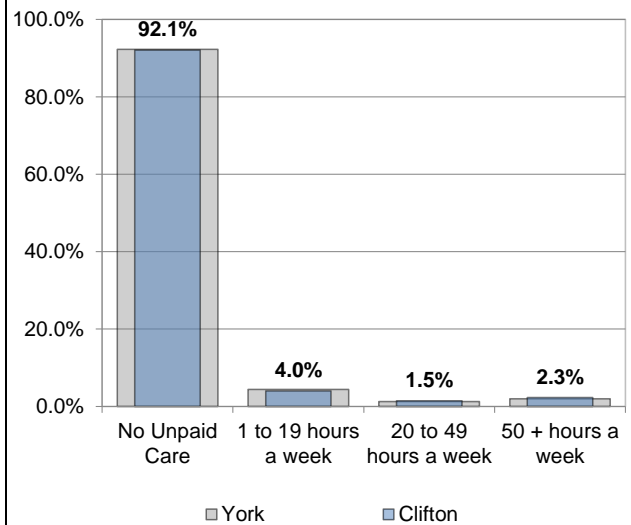
Source: Census 2021

General Health



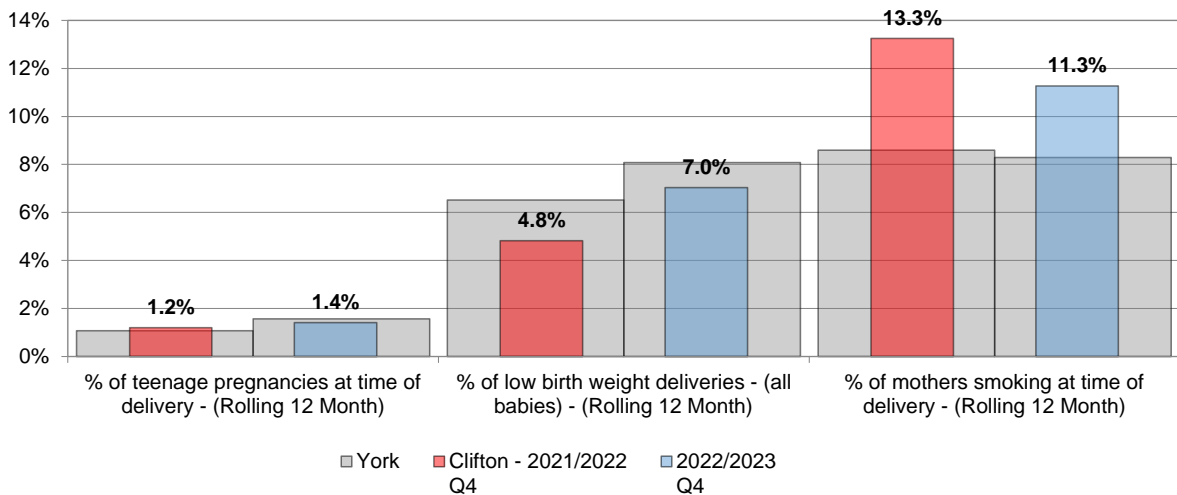
Source: Census 2021

Provide Unpaid Care



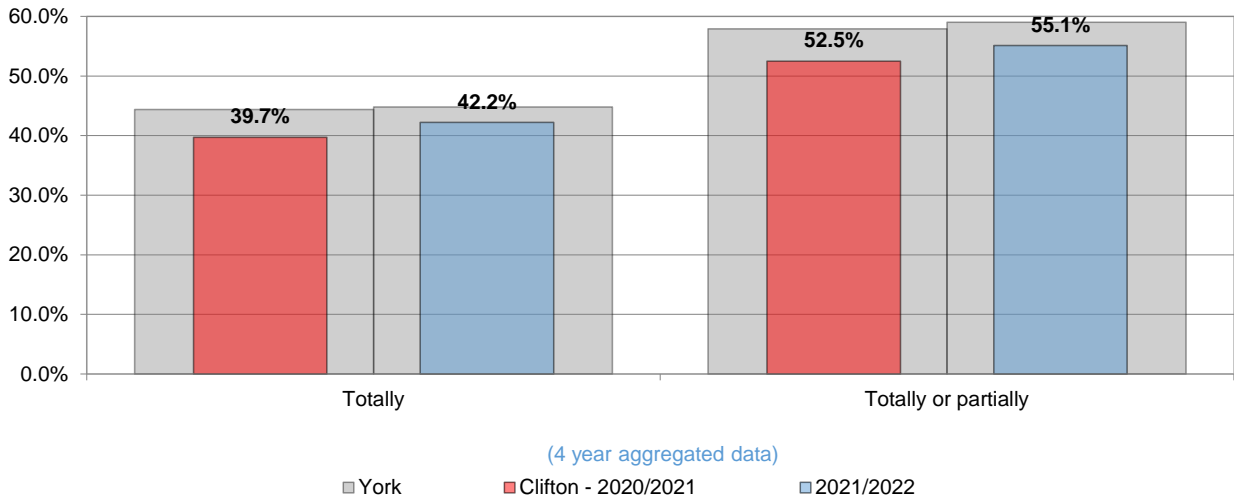
Source: Census 2021

Births



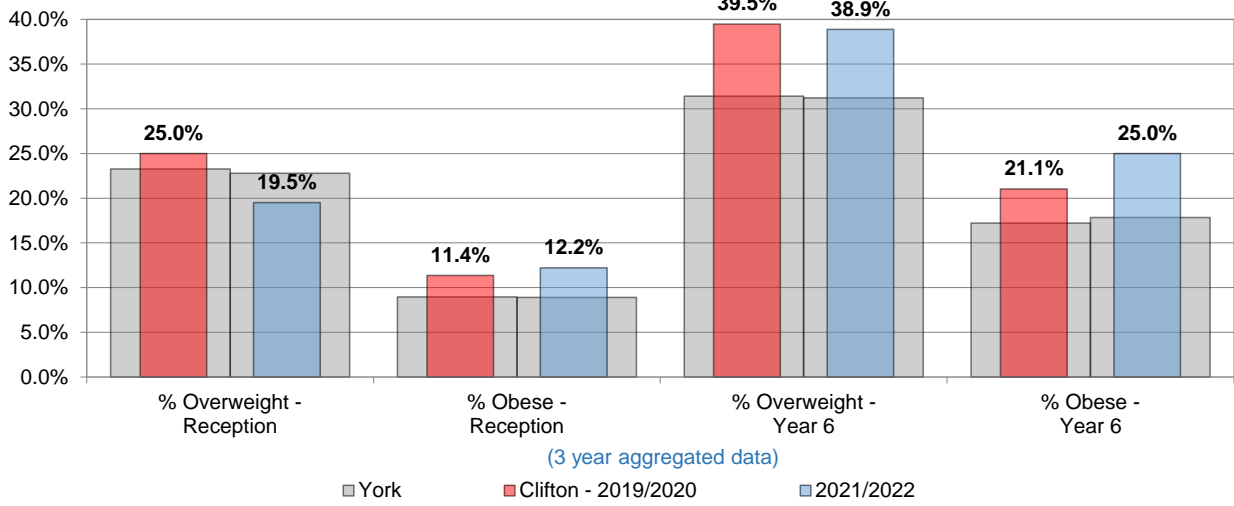
Source: York District Hospital Maternity System

Percentage of children breastfeeding at 6-8 weeks



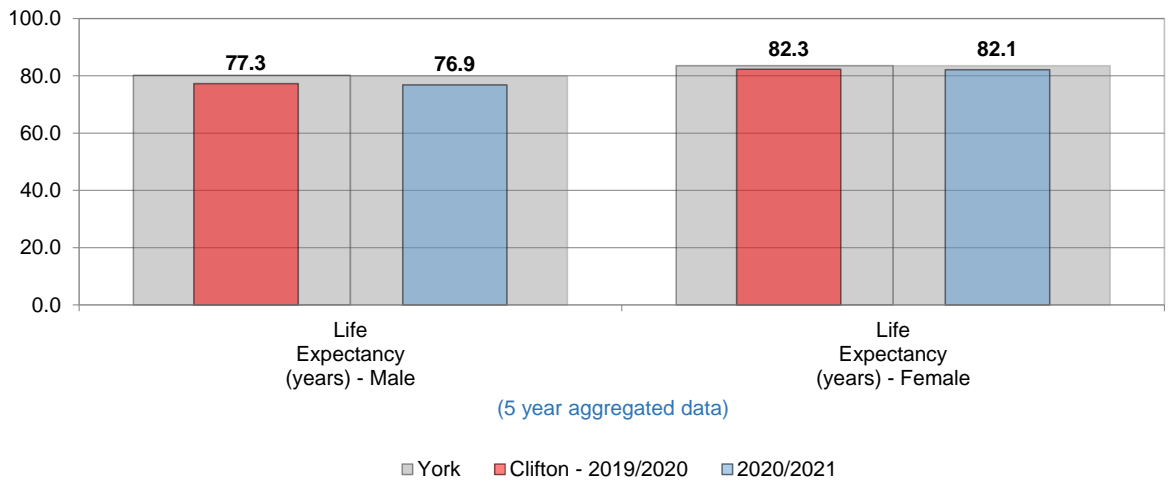
Source: Office for Health Improvement and Disparities (OHID)

Childhood weight



Source: Office for Health Improvement and Disparities (OHID)

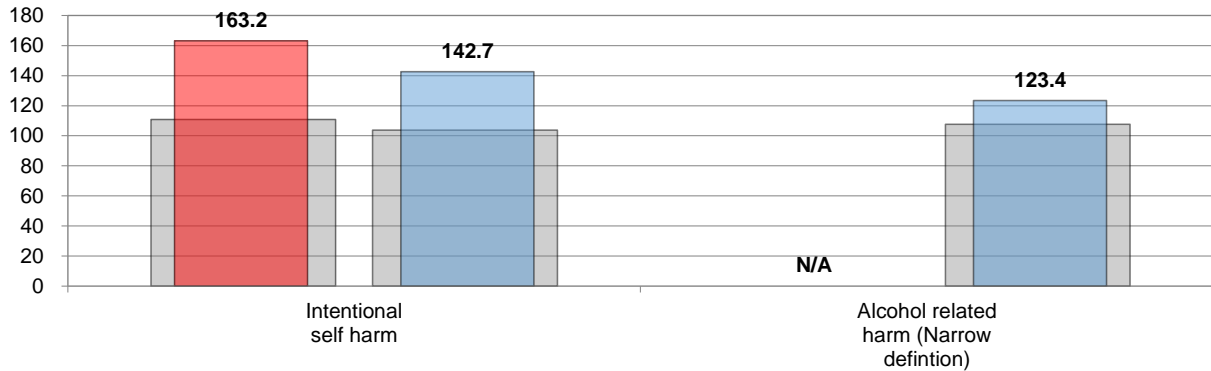
Life Expectancy



Source: Office for Health Improvement and Disparities (OHID)

Hospital Admissions

Hospital Admissions, All ages



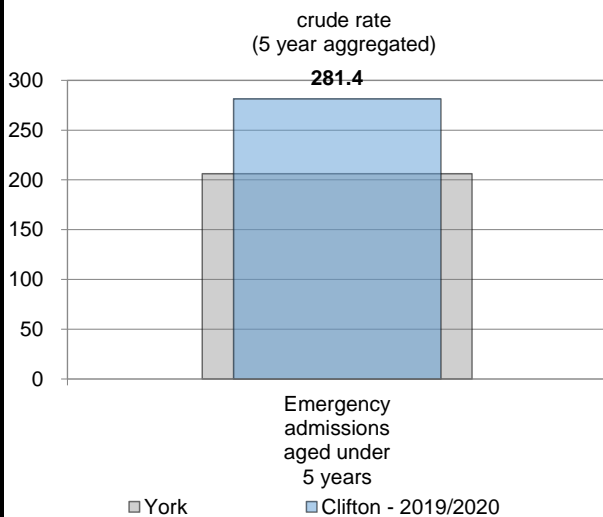
(standardised admission ratio, 5 year aggregated data)

The Standardised Admission Ratio (SAR) is a summary estimate of admission rates relative to the national pattern of admissions and takes into account differences in a population's age, sex and socioeconomic deprivation. The National value is 100.

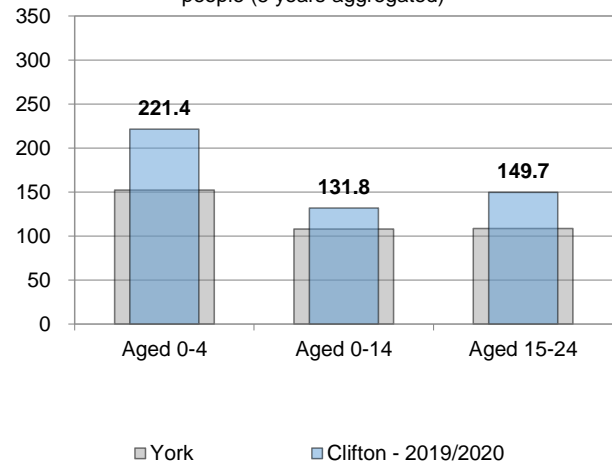
■ York
 ■ Clifton - 2019/2020
 ■ 2020/2021

Source: Office for Health Improvement and Disparities (OHID)

Hospital Admissions - Children & Young People

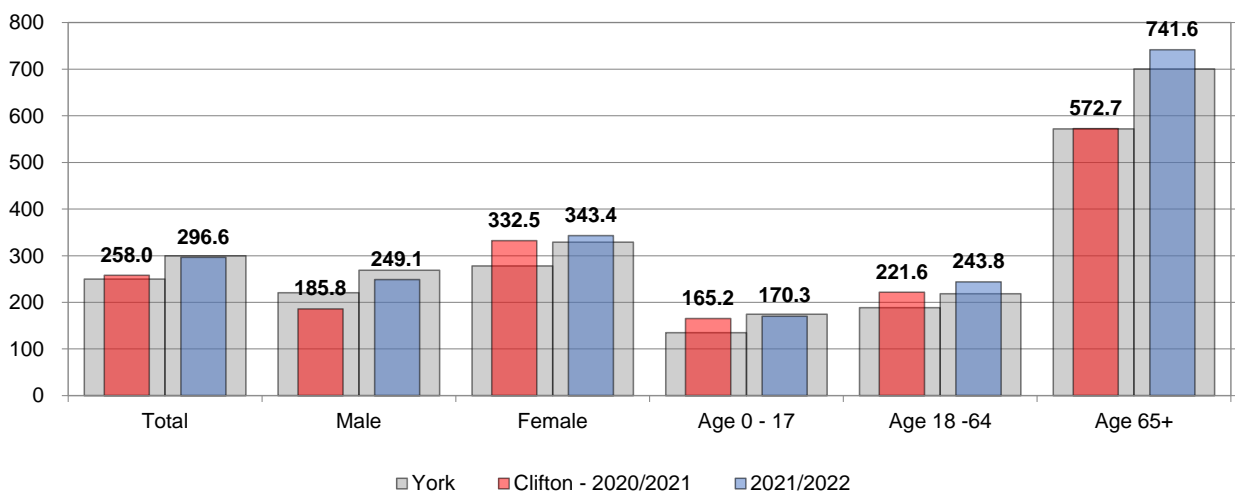


Unintentional and deliberate injuries to children and young people (5 years aggregated)



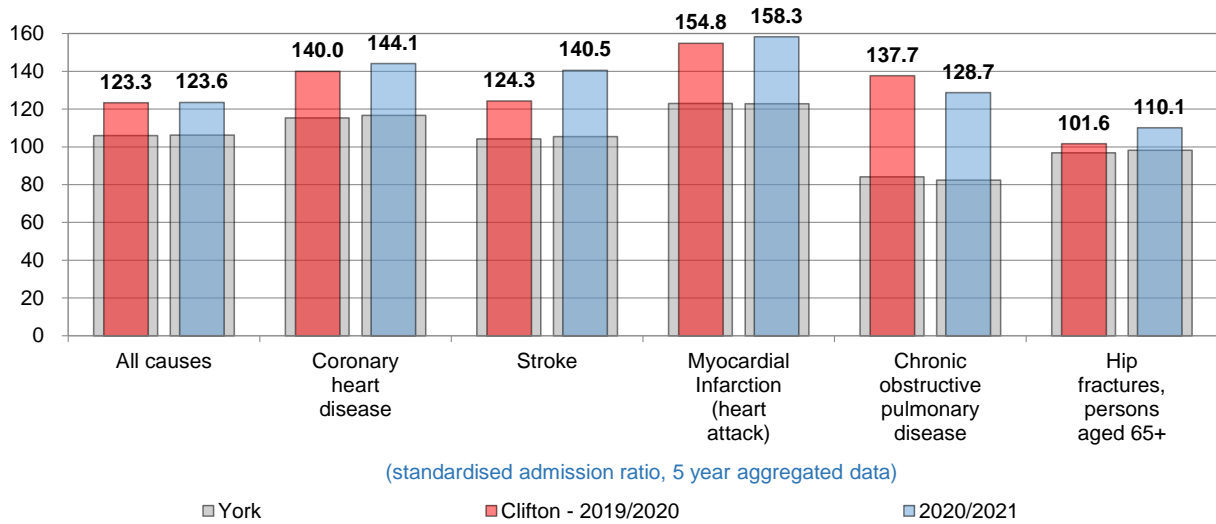
Source: Office for Health Improvement and Disparities (OHID)

Hospital admissions - Residents (per 1,000 population)



Source: Office for Health Improvement and Disparities (OHID)

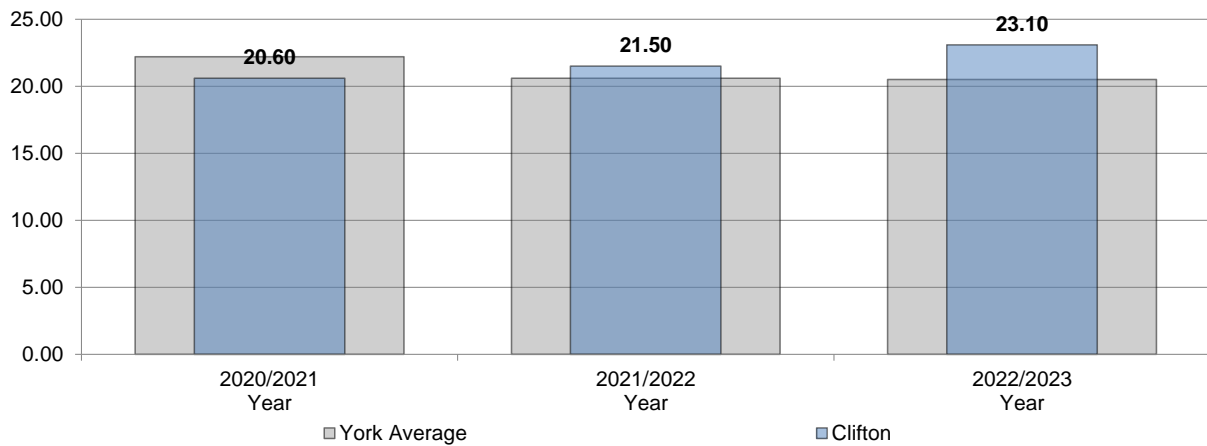
Emergency hospital admissions



Source: Office for Health Improvement and Disparities (OHID)

Emergency hospital admissions for injuries resulting from a fall (over 65), per 1,000 population

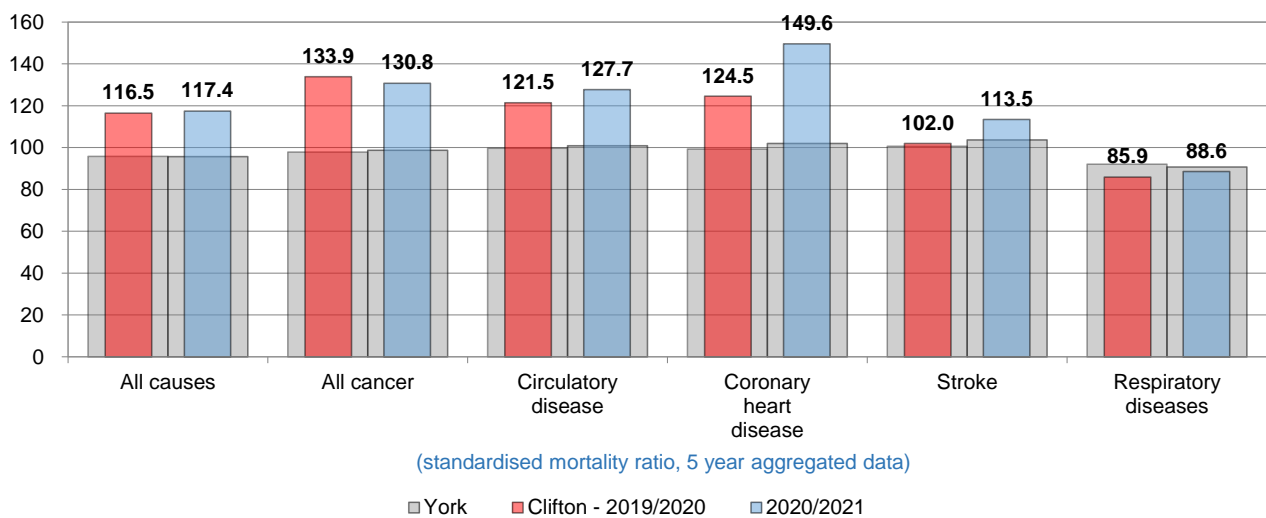
Falls data: the figures given here are taken from Hospital Episode Statistics data, which takes the number of those aged 65 or over being admitted to hospital on a non-elective basis at least once in each year as a result of a fall and divides it by the number of those of that age group resident in each ward to give a rate per 1,000 population.



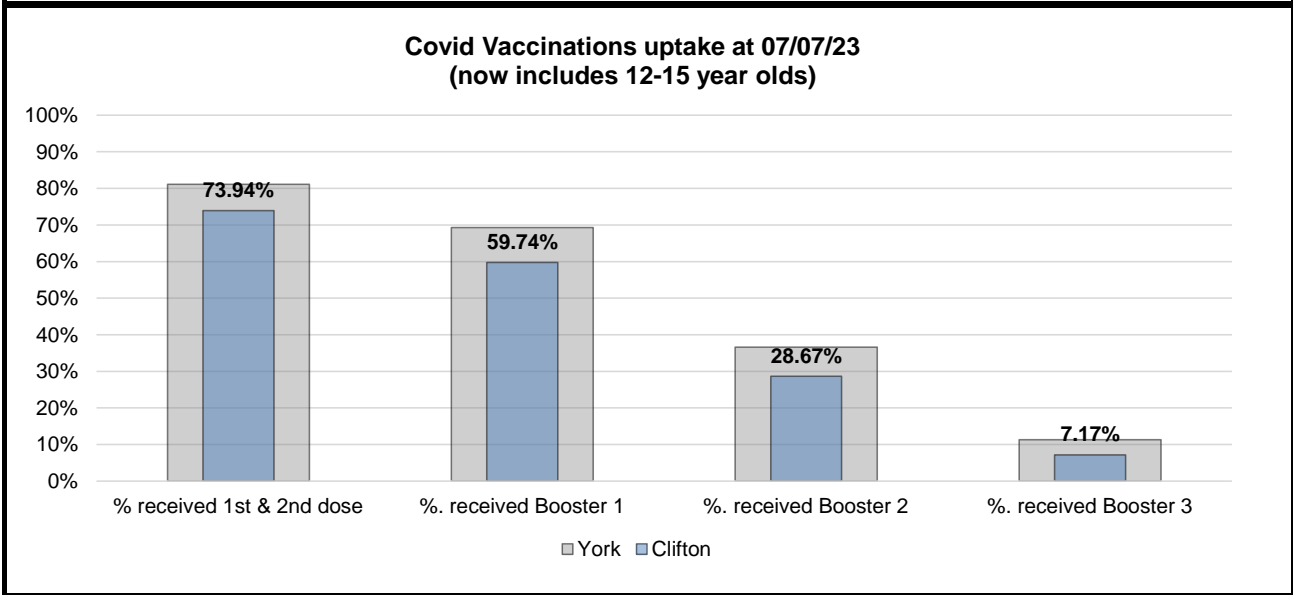
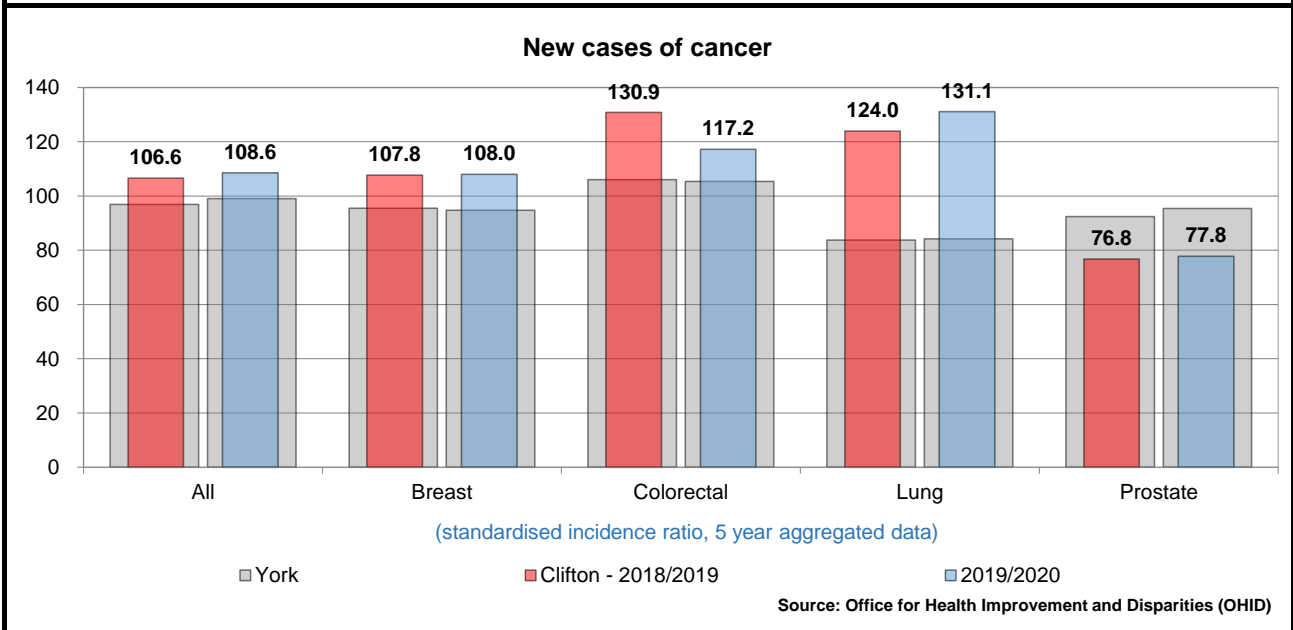
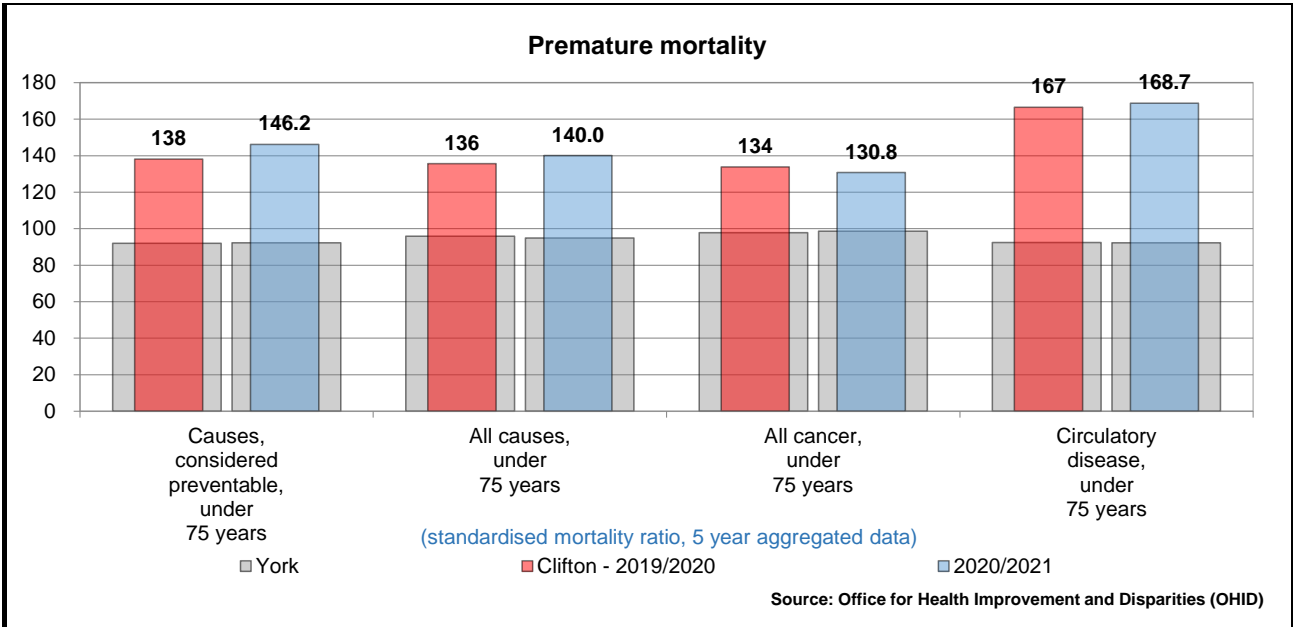
Source: Hospital Episode Statistics data

Mortality

Mortality, All ages



Source: Office for Health Improvement and Disparities (OHID)



Adult Social Care

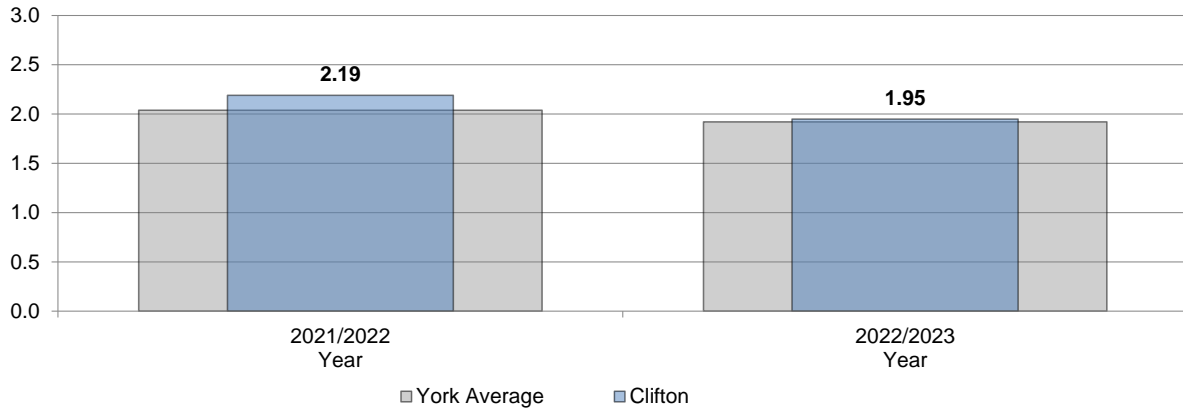
Social isolation

Social isolation: This is based on respondents to two questions on the Adult Social Care Survey regarding social contact and how time is spent.

A score of 1 indicates that the respondent has plenty of social contact and that they spend their time doing things they enjoy

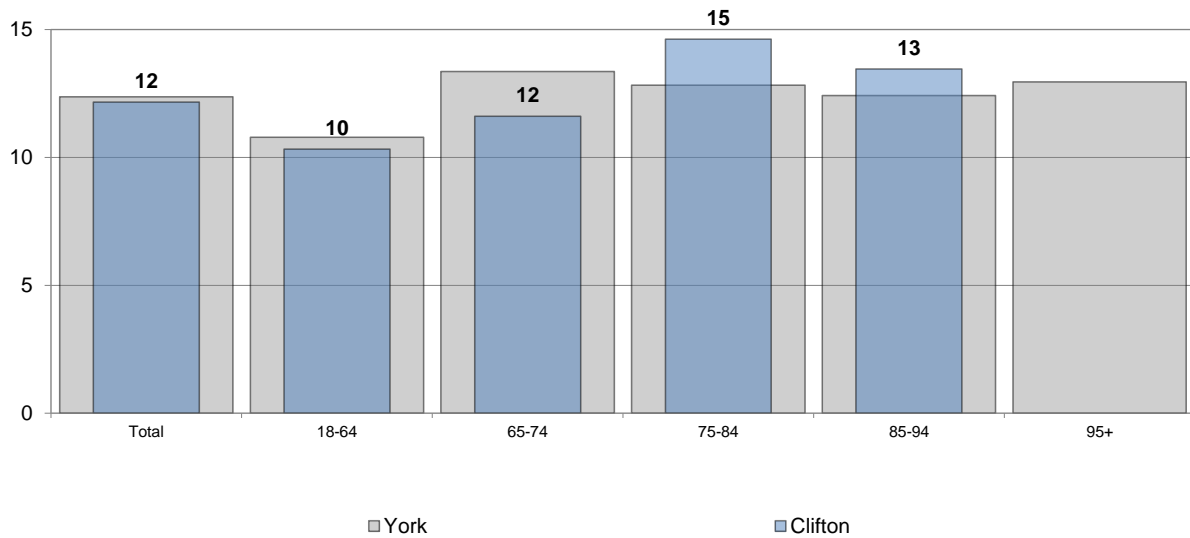
A score of 4 indicates that the respondent feels socially isolated and that they don't feel they do anything of value with their time.

The mean of all respondents' responses to both questions is the score presented here.



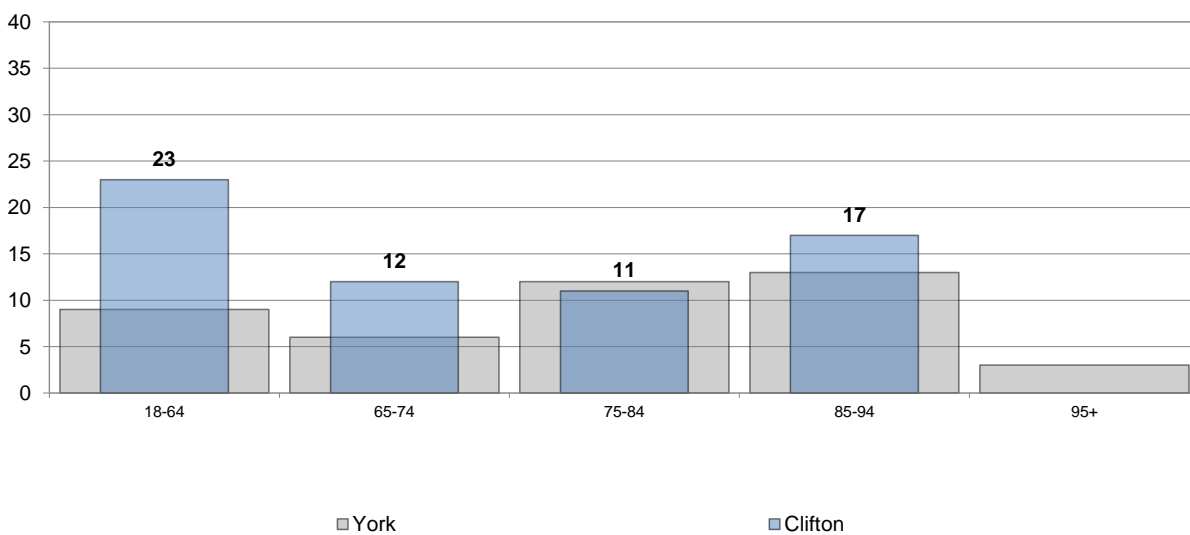
Source: Adult Social Care User Survey

Average Weekly Homecare Hours by Client Age



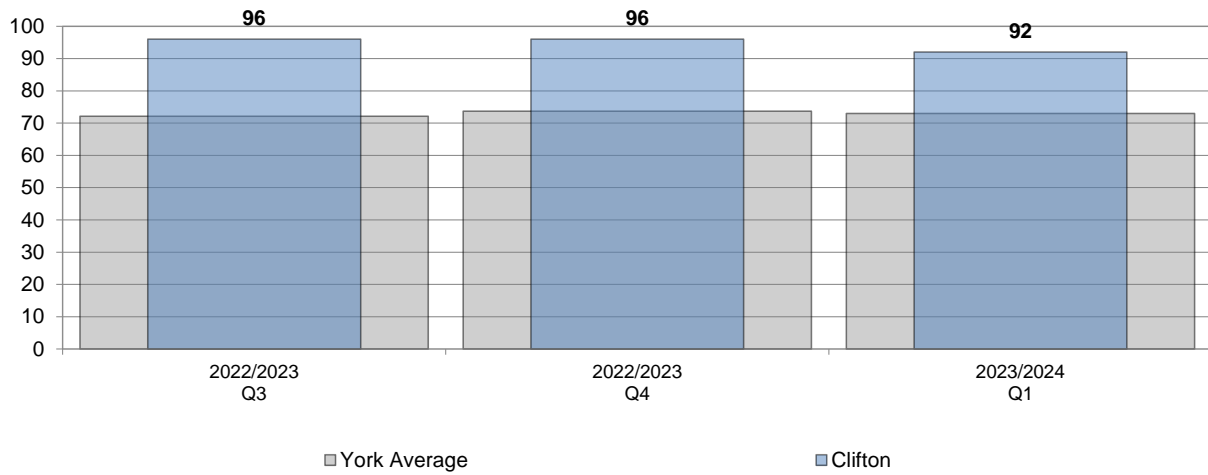
Source: Adults Social Care - 2023/2024

Homecare Clients by Age



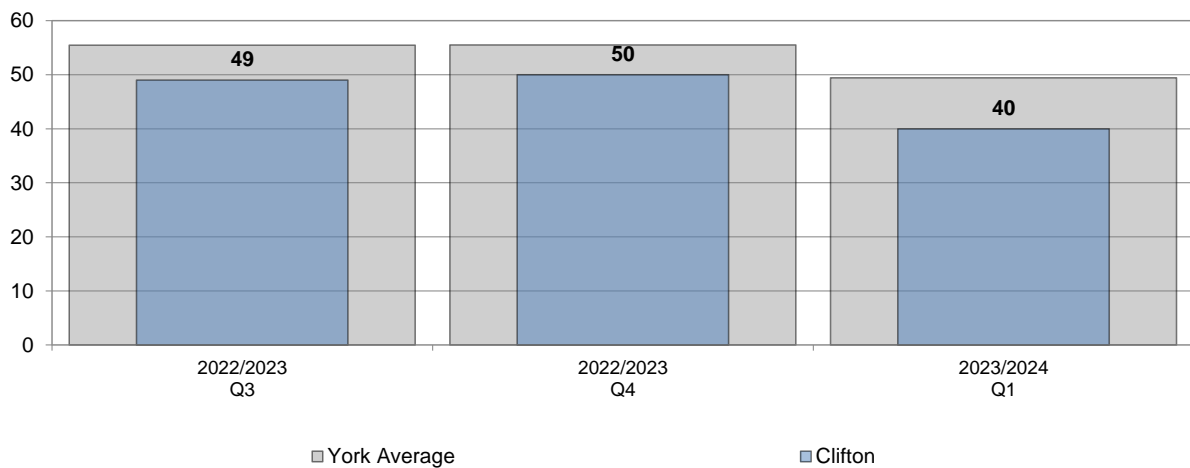
Source: Adults Social Care - 2023/2024

Number of clients getting paid packages of care that are not residential/nursing care



Source: Adults Social Care - 2023/2024

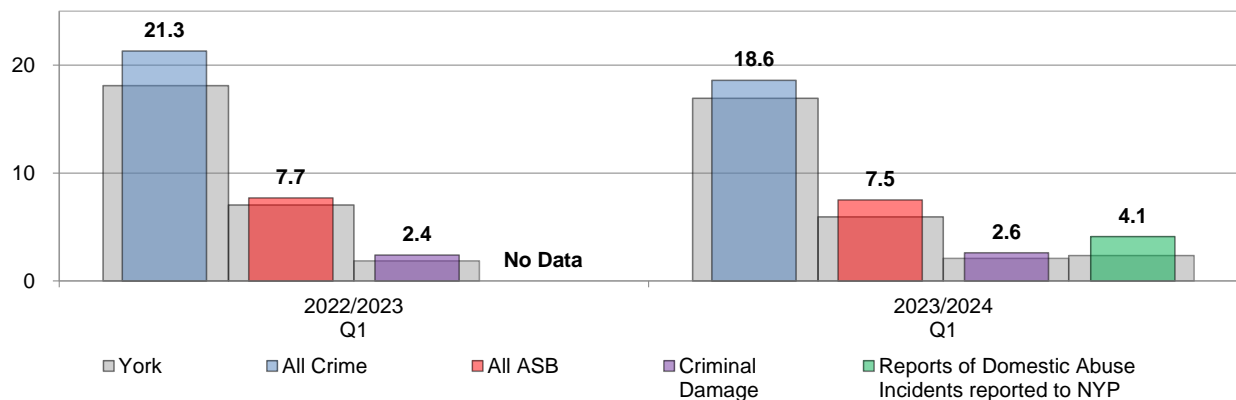
Number of new customers requesting Adult Social Care support



Source: Adults Social Care - 2023/2024

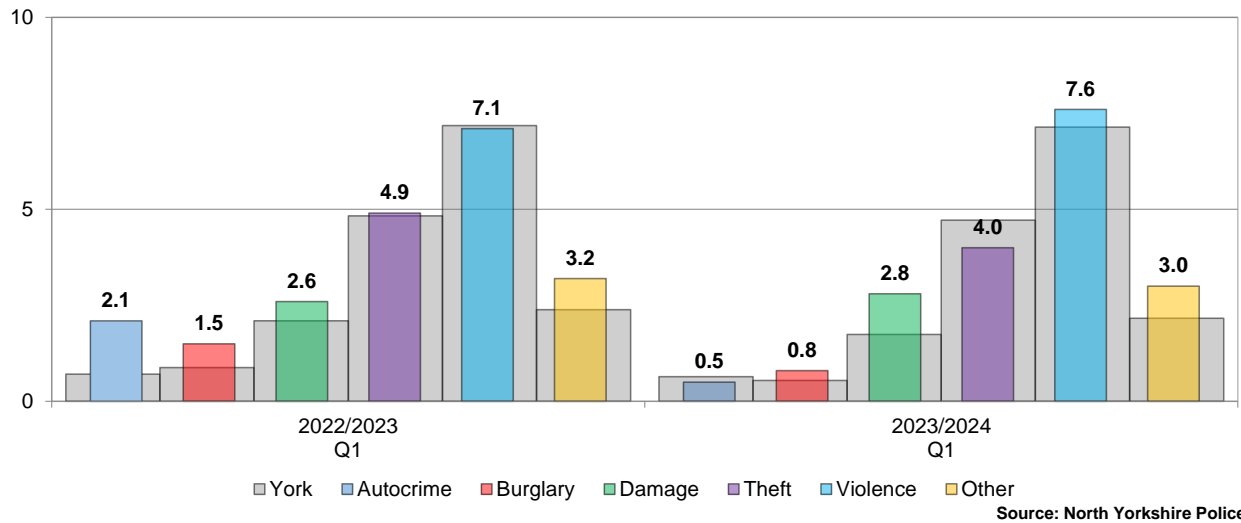
Public Realm

Total Crime, Total Anti-Social Behaviour, Criminal damage and Domestic violence incidents reported to the police per 1,000 population

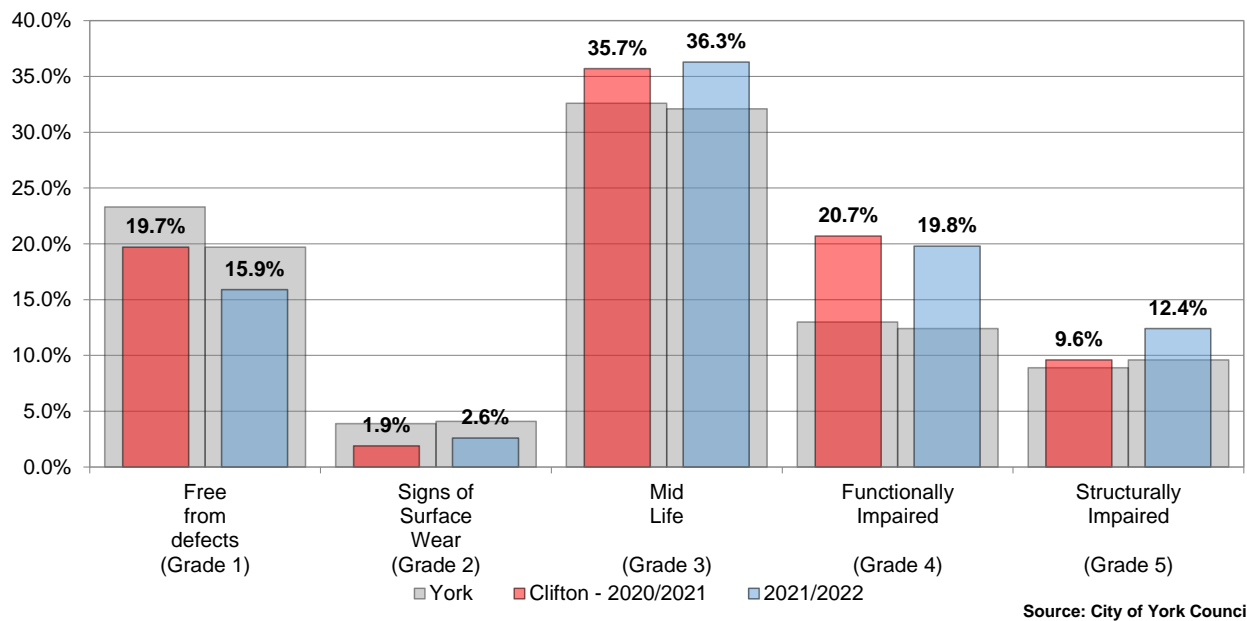


Source: North Yorkshire Police

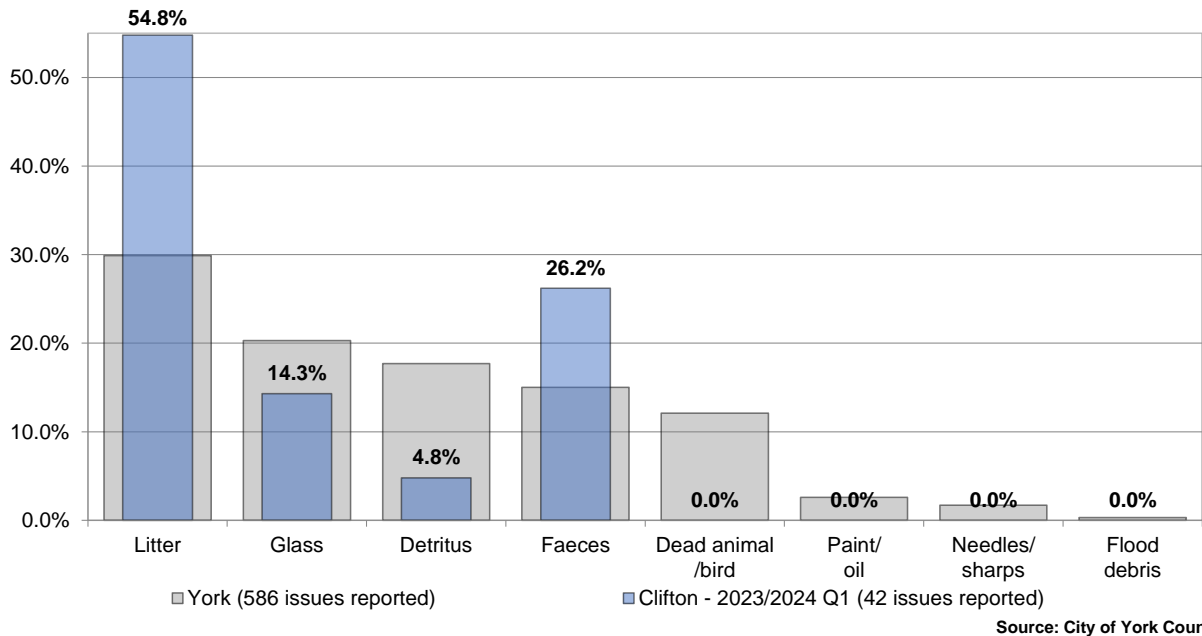
Crime Rate per 1,000 population



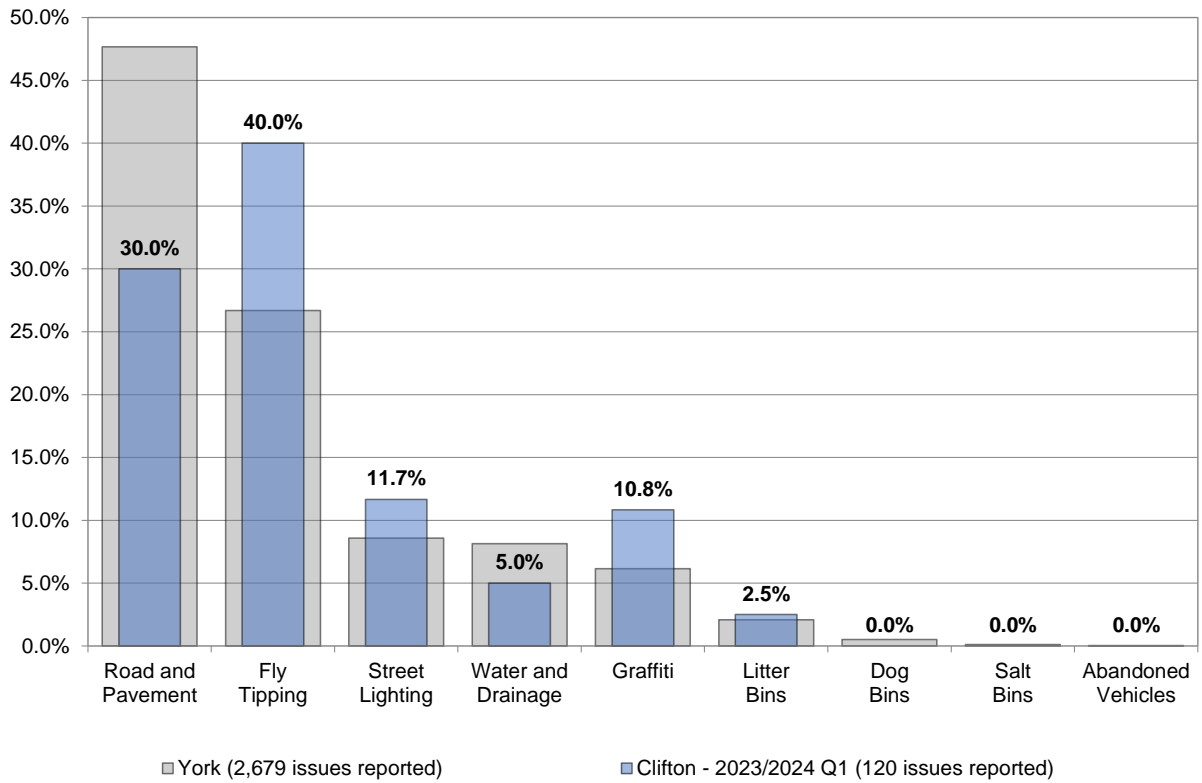
Percentage of road area that is/has



Street Cleaning - % of issues reported

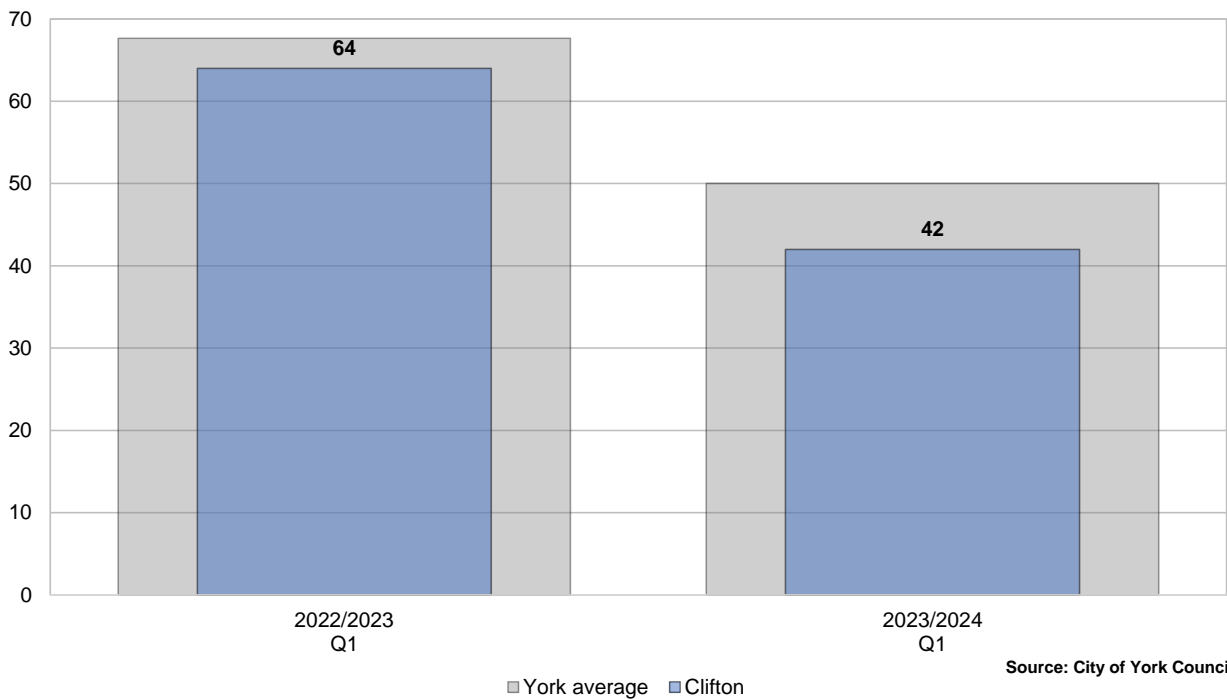


Other Public Realm - % of issues reported



Source: City of York Council

Assisted waste collections – Total number of active collections



Source: City of York Council

Education and Schools

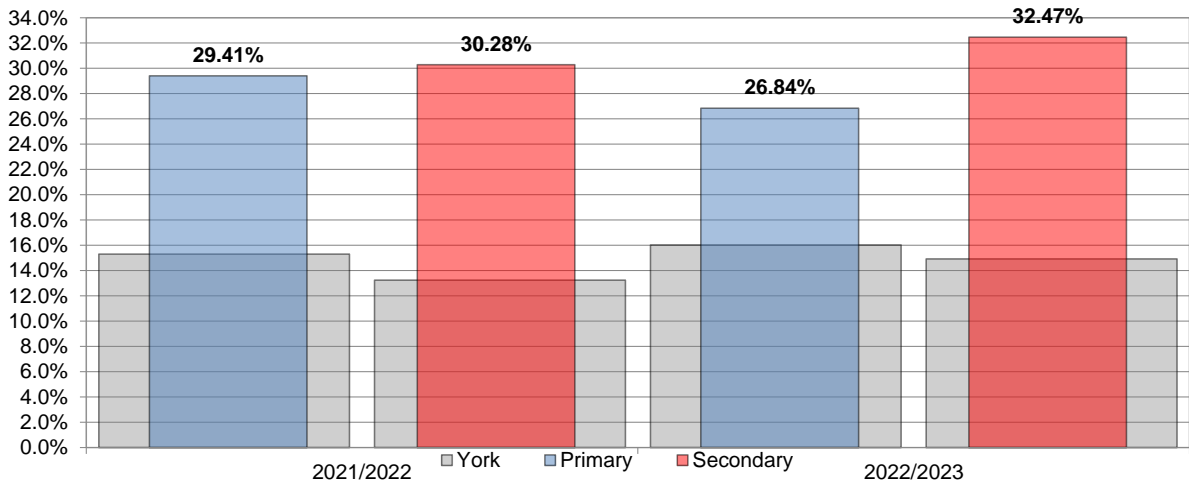
The following school catchment areas are part of Clifton Ward:

Primary: Burton Green and Clifton Green.

Secondary: Vale of York Academy.

The following data only relates to those pupils, from this ward, who attend York Schools.

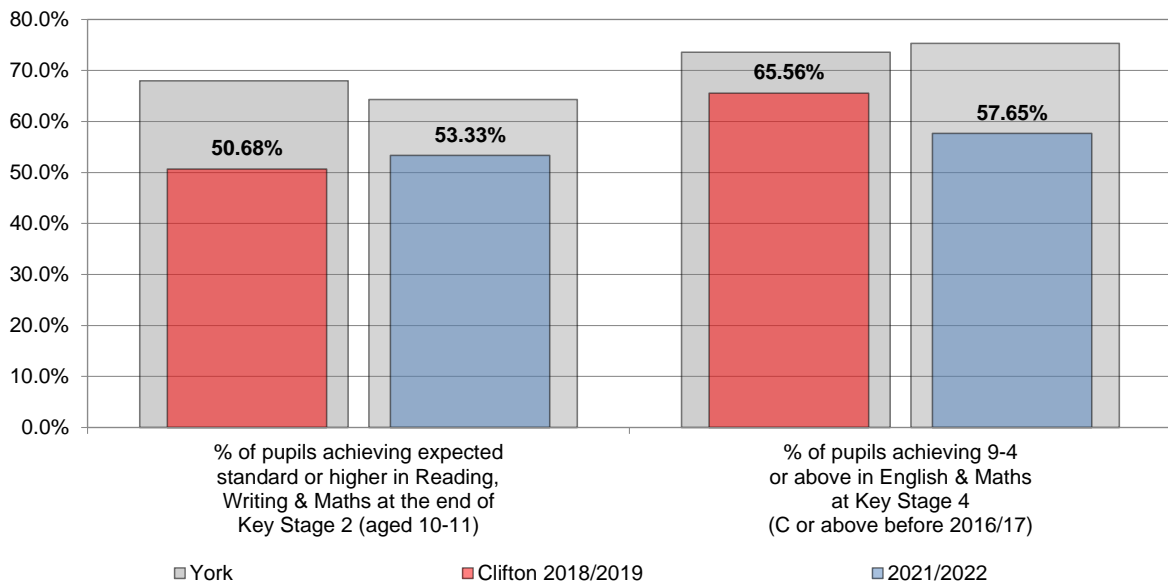
% Free School Meal pupils - (excluding subsidiary pupils)



Number of Pupils	2021/2022	2022/2023
Primary	612	626
Secondary	469	425

Source: School Census - October

Educational Attainment

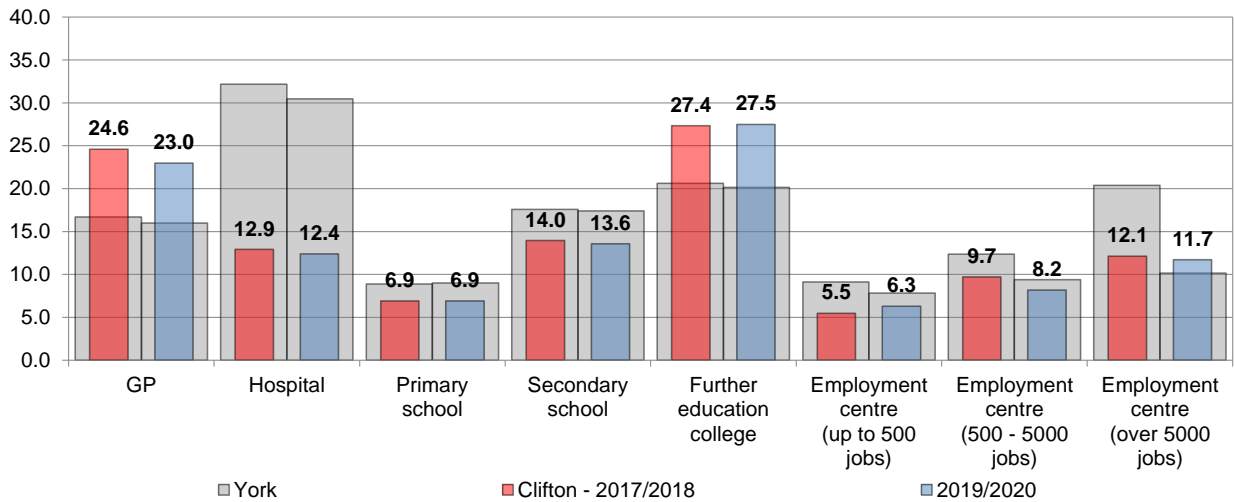


The Department for Education did not release data for 2019-20 or 2020-21 due to the way in which Key Stage results were calculated.

Source: Department for Education - 2021/22

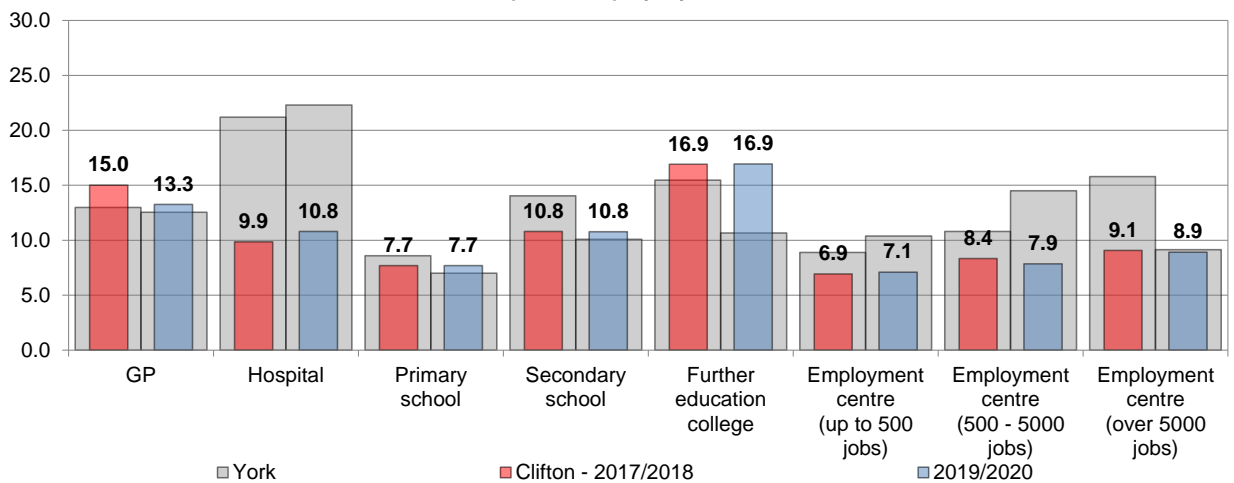
Access to local services

Travel time (minutes) by public transport / walking to nearest...



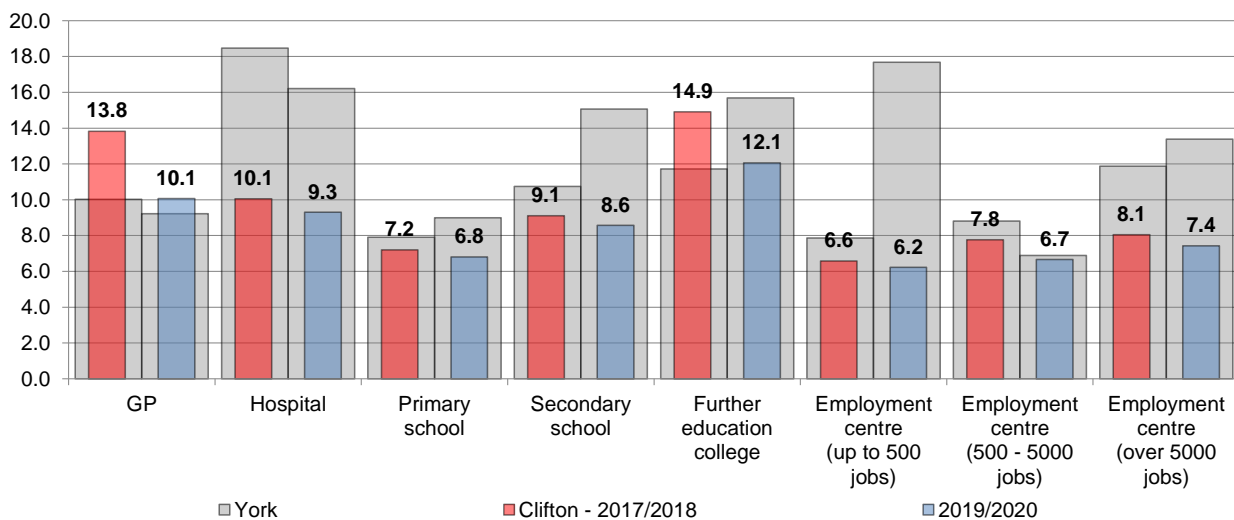
Source: Department of Transport - Journey time statistics

Travel time (minutes) by cycle to nearest...



Source: Department of Transport - Journey time statistics

Travel time (minutes) by car to nearest...



Source: Department of Transport - Journey time statistics

Broadband coverage and speeds

In March 2017 the UK Government introduced the Universal Service Obligation (USO) for broadband as part of its commitment in the UK Digital Strategy to ensure that the UK has world-class digital connectivity and inclusion.

Measure	Clifton	York	Summary
Average download speed (Mb/s)	270.52	177.50	faster than the York average
Superfast broadband availability	96.54%	96.17%	better than the York average
Connections receiving:			
slowest speeds (under 2 Mb/s)	0.00%	0.04%	lower than the York average
slower speeds (under 10 Mb/s)	0.39%	0.67%	lower than the York average
superfast speeds (over 30 Mb/s)	99.61%	96.32%	higher than the York average

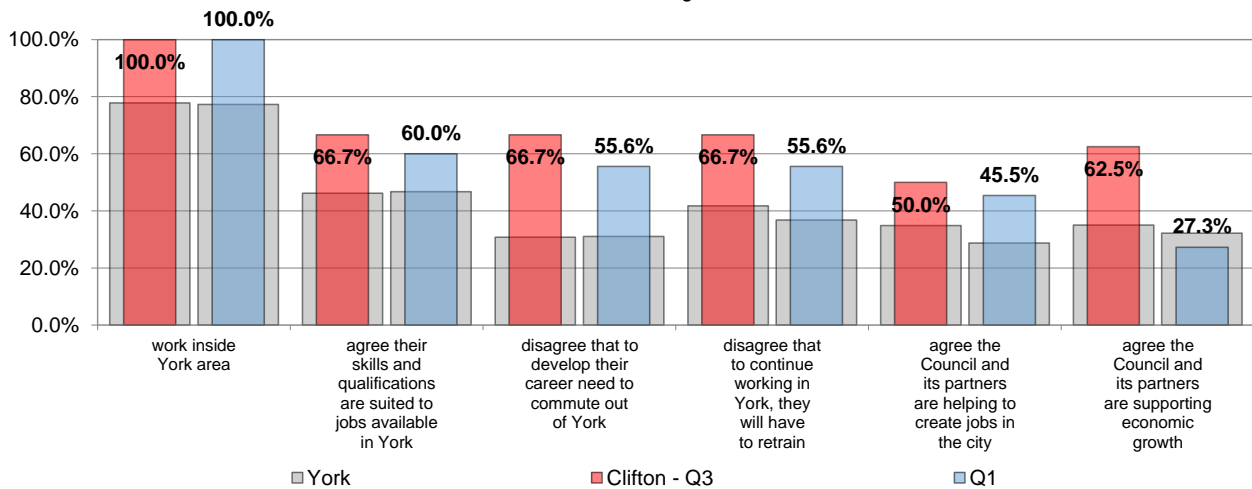
This data is based on analysis of Ofcom's Connected Nations data for 2022/2023. Ofcom collected and analysed data from major fixed telecoms operators (BT, Virgin Media, Sky, Talk Talk, Vodafone and KCOM).

Due to variations in broadband performance over time, Ofcom cautions that the data should not be regarded as a definitive and fixed view of the broadband infrastructure but rather a snapshot of current variation in availability and performance across the country. The vast majority of UK homes can now get superfast broadband, which provides download speeds of at least 30 Mbit/s; although more than a quarter who have access to it have not taken it up.

Resident Engagement

Resident responses about the Local Economy

Respondents who are retired or not working due to long term illness or disability were ineligible to answer the following

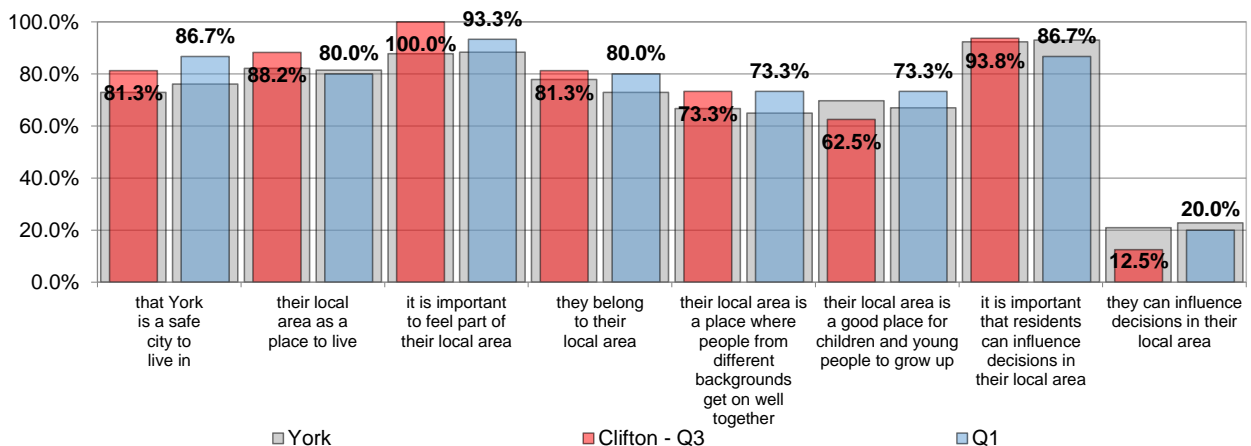


NB - Number of responses varies for each question

Source: Talkabout Survey - Q3 2022/2023, Q1 2023/2024

Resident satisfaction responses about their Local Area

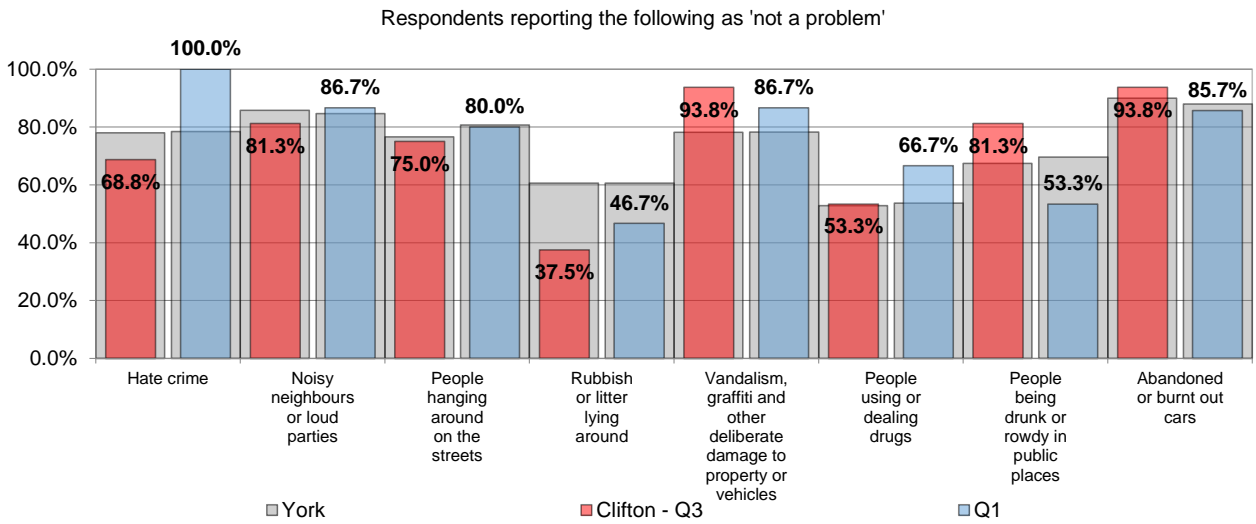
Respondents were asked to consider their Local Area as the area within 15-20 minutes walking distance from their home



NB - Number of responses varies for each question

Source: Talkabout Survey - Q3 2022/2023, Q1 2023/2024

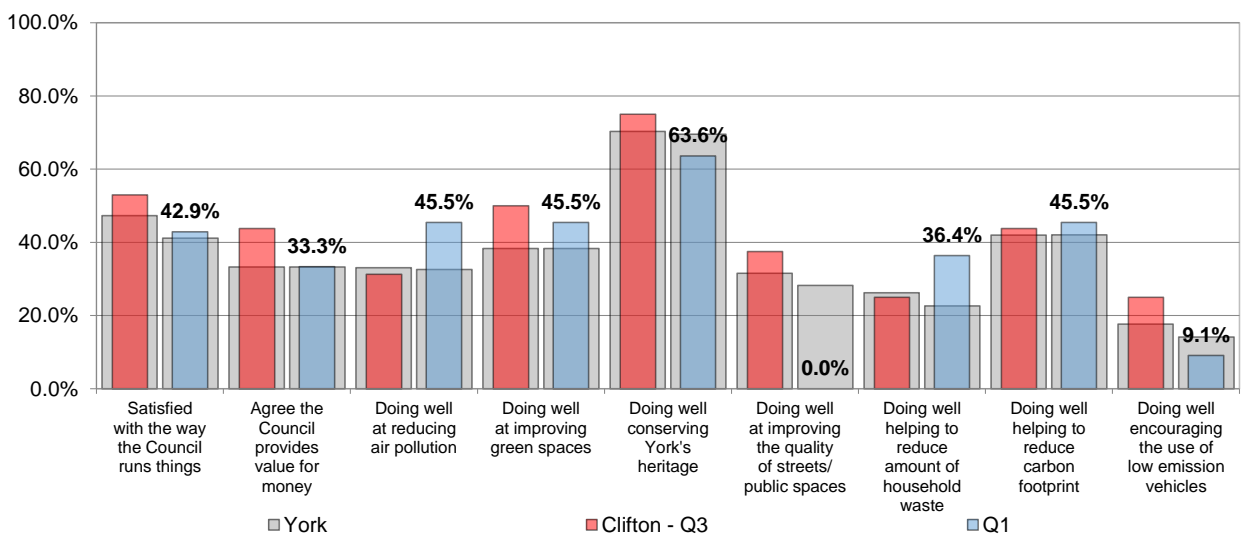
Resident satisfaction responses about Public Realm in their Local Area



NB - Number of responses varies for each question

Source: Talkabout Survey - Q3 2022/2023, Q1 2023/2024

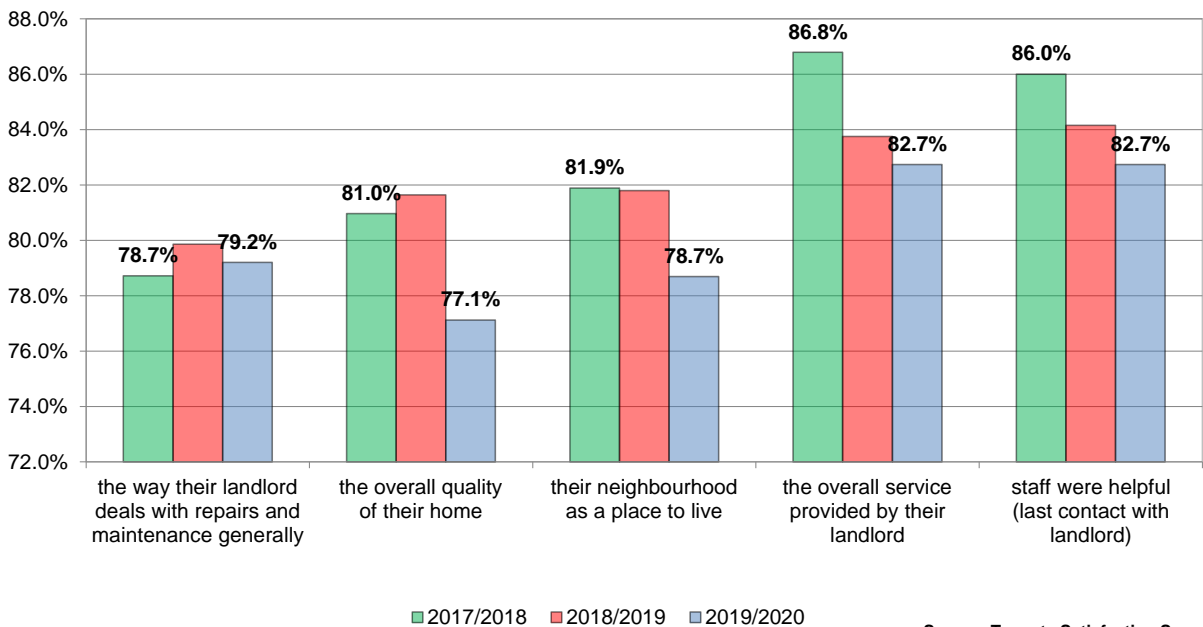
Resident satisfaction responses about the Council (and partners)



NB - Number of responses varies for each question

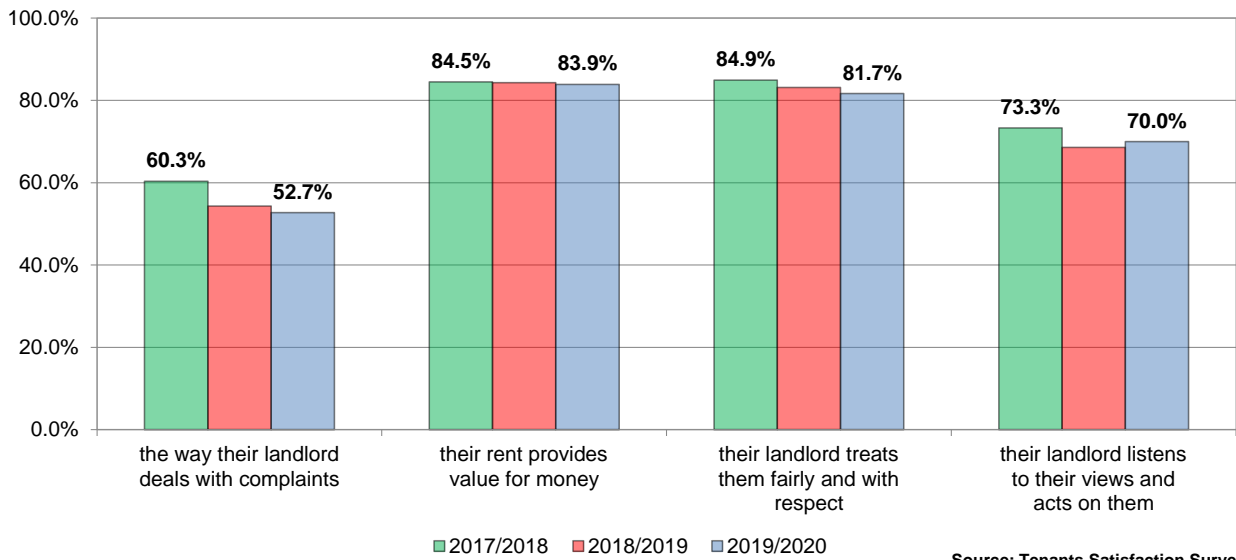
Source: Talkabout Survey - Q3 2022/2023, Q1 2023/2024

York Council house tenants satisfied with / agree that...

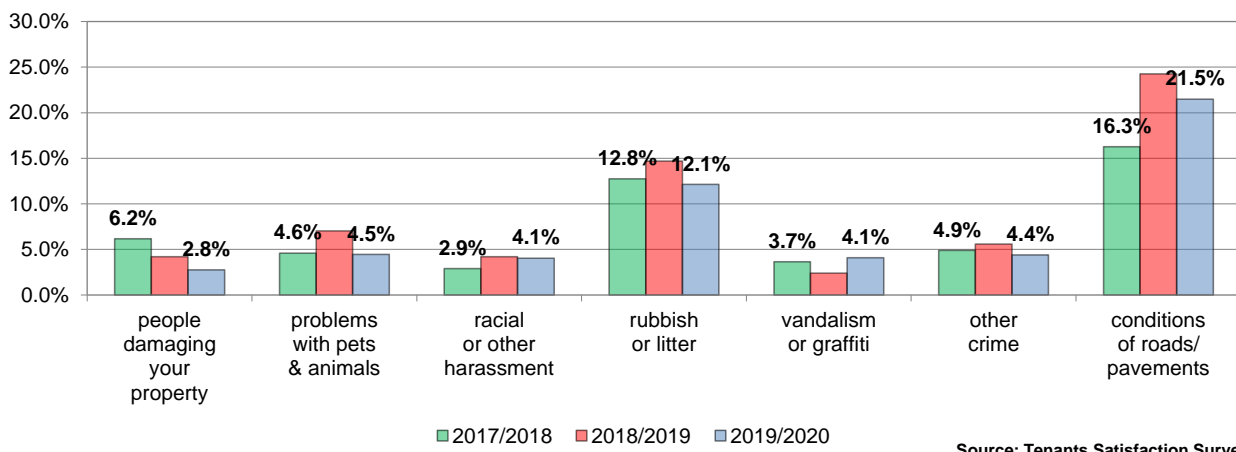
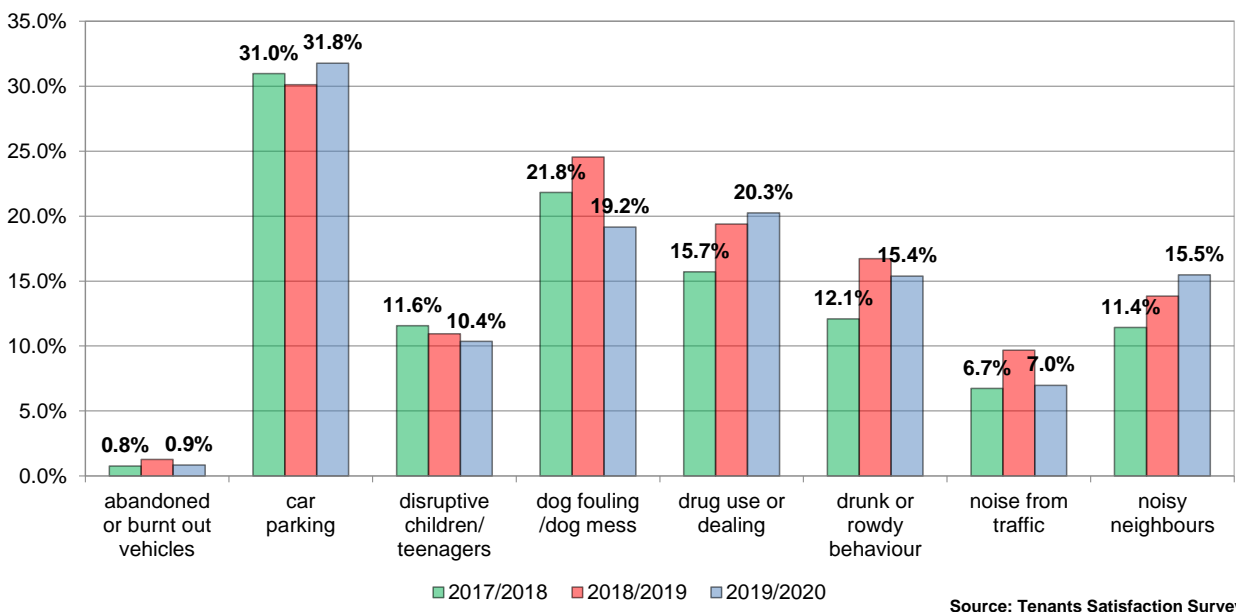


Source: Tenants Satisfaction Survey

York Council house tenants satisfied with / agree that...



York Council house tenants say is a major problem in their neighbourhood...



<p>Experian Groups</p> <p>I Family Basics</p> <p>Families with lots of children, council/ha tenants, low discretionary income, low affluence, internet via smartphone.</p>
<p>O Rental Hubs</p> <p>Young singles and homesharers, rent flats, very high internet use, internet via smartphone, watch videos online.</p>
<p>A City Prosperity</p> <p>Urban areas, high value flats, high income, cosmopolitan lifestyles, high-tech homes.</p>
<p>N Urban Cohesion</p> <p>Homesharers in terraces, uber passengers, free mobile phone apps, read news and shop online, visual arts and design sites.</p>
<p>L Vintage Value</p> <p>Retired singles, council/ha tenants, no qualifications, low discretionary income, low-tech households.</p>
<p>H Aspiring Homemakers</p> <p>Families with young children, 3 bedrooms, high outstanding mortgages, internet via smartphone, texts and photos on smartphone.</p>
<p>G Domestic Success</p> <p>Families with children, mid to high household income, monthly discretionary income under £1000, very high mortgage debt, internet via smartphone.</p>
<p>Experian Types</p>
<p>O61 Career Builders</p> <p>Young singles and homesharers, rent flats, university degrees, work full-time, access internet at work.</p>
<p>I36 Solid Economy</p> <p>Council/HA tenants, school-age children, no qualifications, low discretionary income, standard current/savings account.</p>
<p>A02 Uptown Elite</p> <p>Expensive properties, high income, quality news, waitrose, uber passengers.</p>
<p>N60 Ageing Access</p> <p>Retired singles, baby boomers, purpose built flats, 1 or 2 bedrooms, no outstanding mortgage.</p>
<p>I38 Economical Families</p> <p>Families with many children, low value terraces, low to mid household income, low discretionary income, internet via smartphone.</p>
<p>K47 Single Essentials</p> <p>Council/HA tenants, low value, 1 bed flats, no qualifications, low discretionary income, unemployed.</p>
<p>G26 Cafés and Catchments</p> <p>Families with children, generation x, university degrees, high value, pre-war properties, mid to high household income.</p>
<p>H30 Primary Ambitions</p> <p>Families with young children, 3 bed terraces, vocational qualifications, high outstanding mortgages, internet via smartphone.</p>
<p>I37 Budget Generations</p> <p>Families with teenage/adult children, 3 bedrooms, low outstanding mortgage, low discretionary income, order from takeaways.</p>
<p>L52 Estate Veterans</p> <p>Retired singles, council/ha tenants, no qualifications, very low discretionary income, established in community.</p>