



# Children in Wales Plant yng Nghymru

## Child and Family Poverty in Wales: Results from the Child and Family Survey 2016



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# **Children in Wales – Plant yng Nghymru**

## **About the organisation**

Children in Wales is the national umbrella organisation for voluntary, statutory and professional organisations and individuals who work with children, young people and families in Wales. Its aims are to promote the interests of these groups, to improve services in Wales and to put children high on the Welsh agenda.

Children in Wales is a membership organisation and works closely with its members who comprise of professionals, policy makers and consumer groups to improve the lives of all children living in Wales, but especially young children, those affected by family instability, children with special needs or disabilities, and those suffering the effects of poverty and deprivation. It collects and disseminates information about children and promotes good practice in children's services through research, policy and practice development, publications, conferences, seminars, training and access to an extensive library and information service.

Children in Wales was established in March 1992, and became a registered charity in 1993, and has offices in Cardiff and Caernarfon.

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Registered charity number: 1020313

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## **DISCLAIMER**

Please note that the views in this report are those of respondents to the questions in the survey and are not necessary shared by Children in Wales.

## **Introduction**

In 2014 and 2015, Children in Wales published two reports: ["Child and Family Poverty in Wales: A snapshot of key issues raised by families"](#) and [Child and Family Poverty: results from the Child and Family Survey 2015](#). The 2014 report was the culmination of a research project undertaken with the engagement of surgery case workers of Welsh Members of Parliament and Assembly Members, as well as staff from local Citizen Advice offices. The purpose of the project was to help identify the most common poverty related issues which were being raised by households with children. That first report identified the following as the main issues:

- The impact of Welfare Reform and associated changes to the benefit system (including a lack of awareness about changes, concerns around sanctions and delays in payments)
- Housing (in relation to sufficiency and availability of social housing and housing quality)
- Impact of the Bedroom Tax or spare bedroom subsidy
- Food Poverty (including the increase in the use of foodbanks)
- Debt
- Energy costs
- Rising cost of living (notably families struggling with everyday essential costs)

In 2015, Children in Wales was interested to understand how much had changed and whether the issues identified in the 2014 study were still significant. If these issues remained pertinent, was there a perception amongst professionals supporting families that the situation for households with children had got worse or improved, or had there been little or no change?

For the last two years, Children in Wales has developed and circulated an annual questionnaire through our membership and contact database to help reach frontline practitioners and to begin to understand what changes had taken place since 2014. As well as seeking responses to the main concerns previously raised, we were also interested to capture any additional issues which were impacting on households with children. We were also keen for respondents to share their thoughts and ideas in terms of solutions which could help prevent, resolve or mitigate the impact of the issues raised.

In the current survey a total of 143 individuals accessed the questionnaire between August and October 2016. Not all respondents chose to provide a response to every question, and only those responses received to specific questions have been included in this report. Although respondents had the option to remain anonymous, which many did, from those who chose to provide some level of information about themselves we were able to identify responses from a broad mix of professionals within local authorities, public sector bodies and the third sector. In addition, we also received responses from a small number of service users (where this was known).

The following report provides a summary of the responses received. We have also included the views of Year 12 young people who were engaged through a workshop we convened as part of a synopsis on poverty held in Cardiff.

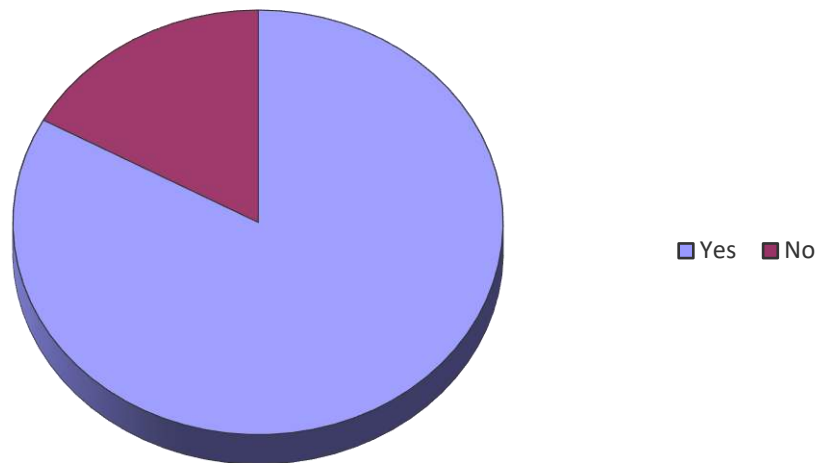
# Impact of Welfare Reform

*(including the bedroom tax/spare room subsidy)*

We asked respondents whether the impact of changes to welfare reform was an issue. 83% said it was an issue compared to 17% who reported that it wasn't. This compares to 100% who said it was an issue in 2015.



## Is Welfare Reform an issue?



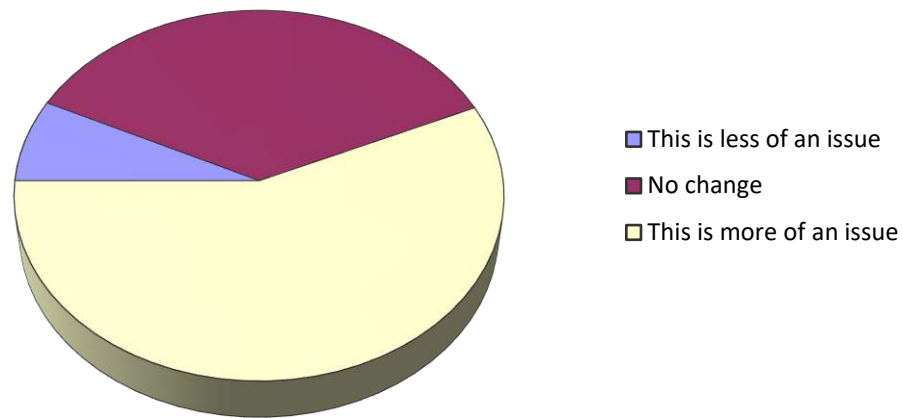
**Yes – 83%**

No - 17%

We also asked respondents if the impact of welfare reform changes was more or less of an issue than in the previous year, or whether there was no change.

Of the respondents that reported that **Yes** it was an issue (83%), over half (57%) reported that it was more of an issue, with 35% reporting 'no change' and only 8% reporting that it was less of an issue than in 2015.

## How would you describe the change over the past year?



**More of an issue – 57%**

No change – 35%

Less of an issue – 8%

Welfare reform changes also featured in responses to other questions, particularly food poverty, where 32% of responses mentioned welfare reform as being a reason for people accessing food banks. Although more respondents reported it was less of an issue than in the previous year, the same problems reported then are evident in relation to welfare reform now.

### Main Issues with Welfare Reform

We asked respondents to specify 'what were the main issues they had experienced or witnessed within this category', and the following themes were repeated from last year.



#### Bedroom Tax

Many respondents reported that there is still a lack of smaller properties for families subject to bedroom tax to move to, resulting in financial hardship for many struggling with rent arrears. One respondent reported they had 158 families in rent arrears because of the bedroom tax. Children were having to share bedrooms; miss out on things other children took for granted, which can lead to friction within families. Respondents also identified

*"Parents have been evicted because of the bedroom tax, children taken into care, unable to return home because parents are living in a tent"*

that families living in rural areas are more affected by the lack of smaller properties. Where families are able to move to smaller properties, this causes undue disruption to children's lives in having to adjust to new areas, feeling isolated, changing schools and making new friends.

Families who have a child with additional needs are particularly vulnerable. We heard about struggling families, who need an extra bedroom for grandparents to stay to support parents and also instances where children needed separate bedrooms because of equipment required for a child with disabilities. Respondents told us about families who have had to move out of properties that have been specially adapted for their child's disability. We heard about more than one family where a child with autism required a separate bedroom to safeguard other children in the family. Young carers are also affected, in that they need their own space, as a respite from their caring duties.

*"Children miss out on school trips, come to schools with shoes that are too small and have no PE kit"*

Families affected by the bedroom tax are being pushed into poverty, in some cases resorting to payday loans/doorstep lenders and food banks, buying cheaper, less healthy food and no longer able to afford things like school trips for their children and school uniforms.

We were also informed about the problems some families have faced in applying for Discretionary Housing Payments (DHP). Due to the nature of DHP, local authorities decide how much and for how long payments will be made. Where DHP is time limited, families are not always aware of when payments are due to expire, or reasons for refusal of repeat payments. Local authorities only have a limited amount of money available to help those in greatest need who need additional help to pay their rent.



### Sanctions

Some families, it was reported, are becoming increasingly dependent on payday loans/doorstep lenders because of benefit sanctions. Benefit sanctions are having a detrimental effect on family income and causing hardship, with many claimants not always clear how pending changes will affect them financially and are unprepared for any sanctions imposed on them. One respondent reported that benefit sanctions were one of the main reasons for the exponential increase in the use of food banks. Some respondents described the administration of tax credits as 'chaotic' with families struggling to maintain providing up-to-date information on changes in circumstances, resulting in benefits being suspended for several weeks. This applied to families claiming housing benefit and working zero hour contracts whose employment practices were subject to constant change. Benefit claimants are not always aware of the circumstances under which they can appeal. Some families are concerned about the roll-out of Universal Credit and the impact the changeover will have on them.

*"Many people are being sanctioned for weeks and months for the smallest error – many could not use the new system of job searching online and fell foul of the sanctions system"*

There was also an issue with families not being aware of what welfare benefits they were entitled to or of additional entitlements they may receive, such as free sight tests and help with dental charges. One respondent who had to stop working after 20 years, due to poor health, commented that there was no help available to navigate the benefits system or for her to know which benefits she was entitled to and how to apply for them.

## Solutions

We asked respondents to suggest some changes that could be made to help families overcome some of the difficulties recorded. The most popular suggestions were to abandon or **end the Bedroom Tax** and **increase the number of smaller properties available to families**. Other suggestions included:

- Direct intervention and support to educate parents on how to manage their money better and improve financial literacy and decision making
- Build more affordable housing and smaller properties in areas families wish to live
- More information about available help in accessible formats, alongside support on where and how to apply for help
- Help with income maximisation, such as changing energy provider, ways to eat healthily on a budget
- Assessments on housing needs and benefits should consider the individual needs of families and fully take account of issues such as disabilities and mental health problems
- Provide more funding to increase access to Discretionary Housing Payments
- More help with employment and training opportunities to reduce poverty
- Exempt families from the bedroom tax where they are prevented from moving because of the lack of smaller properties to move to
- More information available in places like Family Information Centres, libraries, GP surgeries, drop-in centres on benefit entitlement and support available

*“We liaise with social landlords and support families to ensure they are in the right type of accommodation that suits their needs. We encourage and arrange families to attend outreach surgeries in our local Flying Start hubs, so they can be supported with their housing needs in a safe and familiar environment.”*

*“More support at the benefit change stage to help them adjust their budget to financial circumstances. It requires a change of mindset to prioritise what’s important.”*

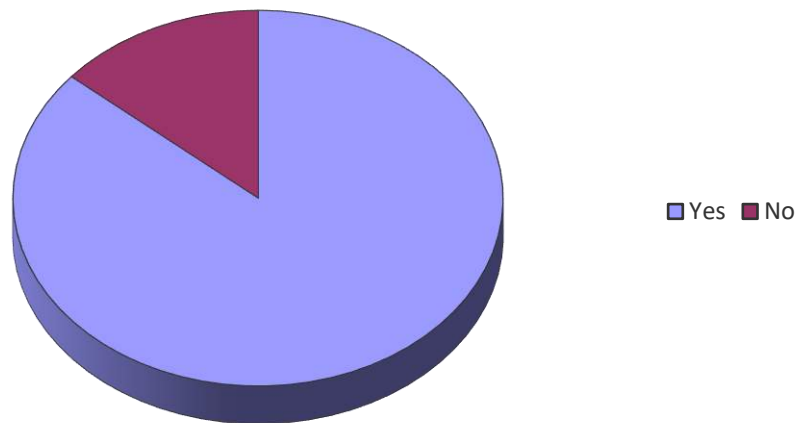
- Increase access and funding to advice services, such as Citizen Advice Bureau
- Improve processing times for benefit claims, particularly where there is a change in circumstances
- Better engagement with people ‘furthest from work,’ for whom there are multiple barriers such as health issues, difficulties with literacy, etc, to address the barriers, not just sanctioning them

# Food Poverty

We asked respondents whether Food Poverty was an issue. 86% of respondents who answered this question reported that it was an issue, with 14% reporting that it wasn't.



## Is Food Poverty an issue?



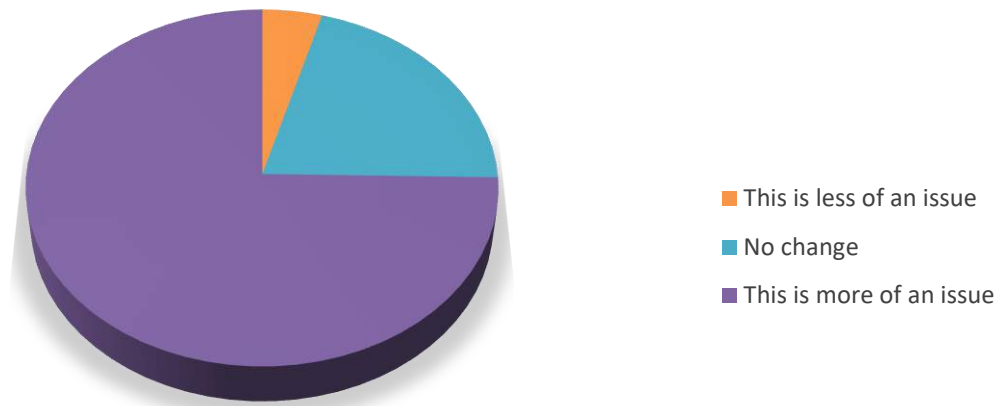
**Yes – 86%**

No –14%

We also asked respondents if Food Poverty was more or less of an issue than it was in the previous year, or whether there was no change.

Of the respondents that reported **Yes** it was an issue (86%), three quarters (75%) reported that it was **more** of an issue, with 21% reporting 'no change'. 4% reported it was less of an issue than last year.

## How would you describe the changes over the past year, 2015-2016?



|                  |     |
|------------------|-----|
| More of an issue | 75% |
| No change        | 21% |
| Less of an issue | 4%  |

This compares to 87% in 2015 reporting it was **more** of an issue than in 2014 and 13% saying that there was no change. No respondent in the previous survey said it was less of an issue.

### Main Issues with Food Poverty

We asked respondents to specify 'what were the main issues they had experienced or witnessed' within this category. Nearly all respondents who answered this question mentioned the huge increase in the use of food banks.

Many of our respondents reported that those seeking food bank support include young people and working families who cannot make ends meet at the end of each month. Parents are accessing food banks more and more and a significant number cited changes in circumstances, such as changes in benefit entitlement or delayed benefits as a main cause of

*"It becomes very difficult to promote healthy eating when parents are unable to provide basic food such as bread, cereal, etc. As a project we rely heavily on foodbanks to help us to support families"*

food bank usage. Some expressed concern that demand could outstrip supply, referencing 'foodbank fatigue,' which could result in a reduction in donations. Food banks are beginning to see the same families on a regular basis, as families become more reliant on their service, rather than just accessing foodbanks as an emergency measure. Conversely, we also heard about families in poverty who feel the stigma of

using food banks and do not have the confidence to ask for help, or feel too ashamed to use food banks.

Respondents also reported that rising food costs more generally are causing families to struggle to feed their children healthy food, with families buying cheaper, low quality and unhealthy food to live within their financial means. Some struggle to meet the rising costs of school meals and for some children living in poverty, free school meals provide the only proper hot meal they get during the day. During school holidays, some children are going hungry and some local councils, health boards and charities have provided meals for children to tackle 'holiday hunger.' There are particular problems with food poverty in rural areas, where some families lack transport to access food banks or cheaper food stores. We heard of two cases where food parcels have to be delivered to families, with workers making a 70 mile round trip to deliver food.

*"Young people, with no family support, no access to benefits and placed in B&B increasingly have to rely on foodbanks"*

## **Solutions**

We asked respondents to suggest some changes that could be made to help families overcome some of the difficulties recorded.

A large proportion of respondents suggested more practical solutions to help address some of the problems being reported. With over 35% mentioning the need for better information, advice and education. Information and advice at a community level on where to shop cheaply for healthier food; education on cooking on a budget; managing household budgets and signposting to credit unions. Some respondents suggested direct intervention with families to support them in learning to cook and to be able to budget better on a low income. Some respondents identified the possibility of developing stronger links between foodbanks and other services/agencies working with struggling families, and for food banks to relax the rules about how many food parcels families can have. We received responses suggesting food co-ops, fruit and veg banks, food credit cards, and increased access to allotments and community vegetable gardens should be considered.

*"Increased opportunities for life skills such as basic cooking, giving individuals the tools to prepare low cost meals from scratch"*

Respondents also reported the need for policy and political change. For example:

- Free school meals for all children or at least reviewing the current eligibility for FSM to enable all low income families to access school lunches
- Free breakfast clubs in all primary and secondary schools
- Processing benefit changes more quickly and making emergency payments more readily available
- Healthy food vouchers for families with children up to 12 years
- A more strategic approach to the funding of foodbanks



Several respondents suggested better corporate social responsibility and partnerships with commercial businesses, such as one in Aberystwyth. [Soulful Suppers](#) is a community enterprise in partnership with Morrison's food store, who donate just past 'sell-by date' food to a community café, who make healthy meals and give them to people to take home and reheat. Some respondents also mentioned increasing the number of fruit and vegetable co-operatives and potentially using a voucher system to access food from co-operatives.

## Views of Young People

We also asked a group of Year 12 young people from a Welsh medium school, during a school symposium on poverty,<sup>1</sup> what concerns they had about food poverty. This is a summary of their responses:

Parents go without food to provide for their children, therefore, the parents could be weak and distant and the children don't get the care and support they need from their guardian

Need free school dinners, therefore, they have less opportunities; a child who's nutrition is low will have a low attention span due to a lack of energy

Children's parents are only able to buy fast-packaged meals for say £1, but they're really unhealthy for the child, but it's the only thing they can afford and can lead to obesity

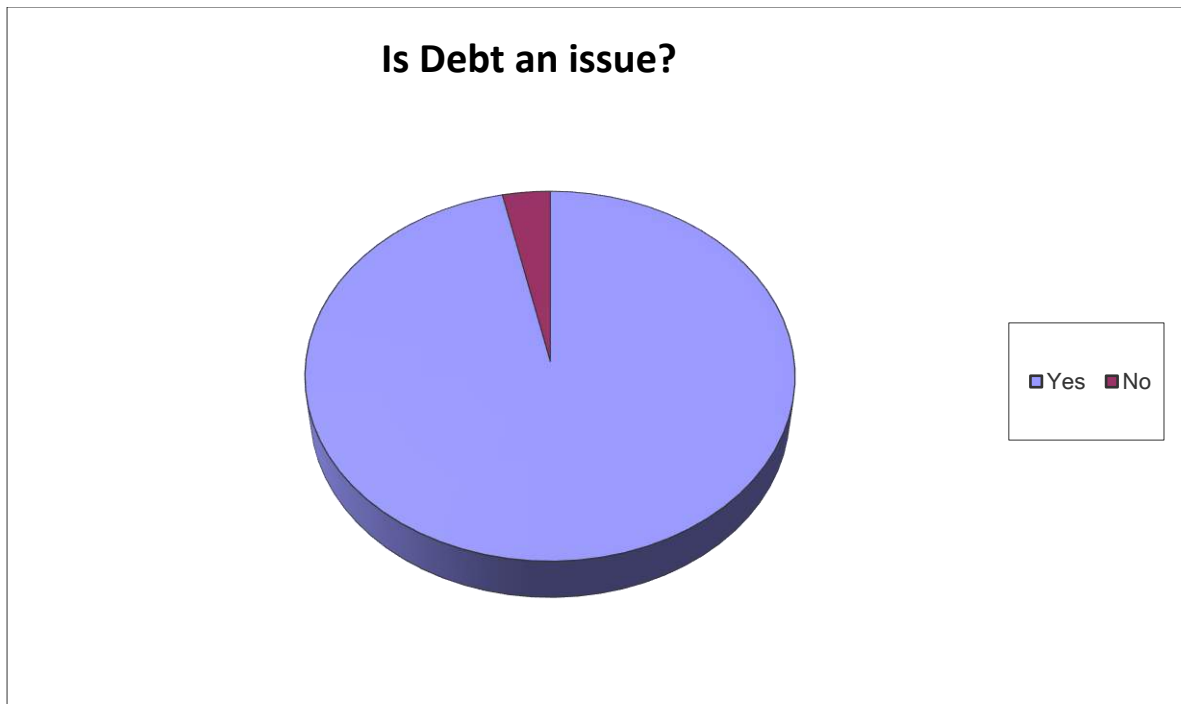
Children who don't get hot meals, breakfast etc = poor concentration = poor attainment in school which could result in life being harder and not having a decent job in the future

<sup>1</sup> Ysgol St David School Symposium, Urdd Centre, 4 October 2016

# Debt



We asked respondents whether Debt was an issue. 97% of respondents who answered this question reported that it was an issue, with 3% reporting that it wasn't.



**Yes – 97%**

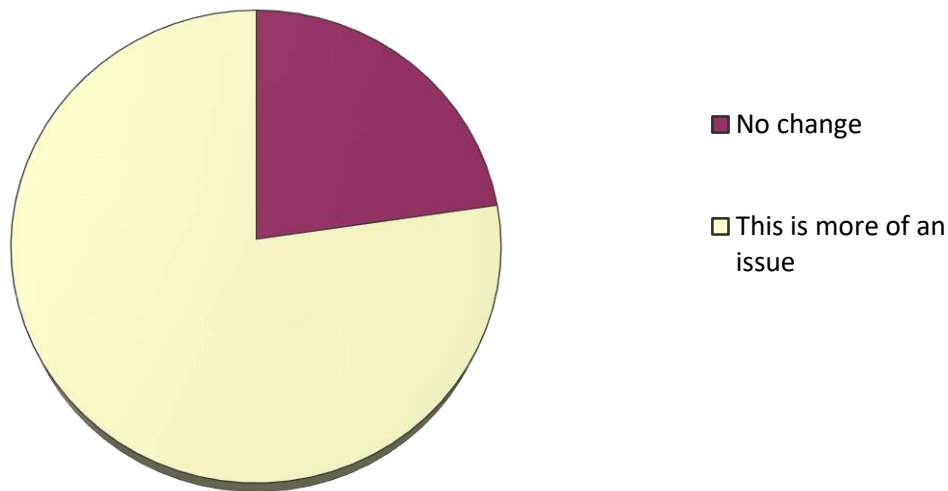
**No - 3%**

This compares with last year's figures of 99% reporting debt was an issue and 1% saying it was not. This corresponds with the Citizens Advice Service who reported a small fall of 1% in those seeking debt advice from their services. However, they conclude that this is a result of less people being able to access their services and in fact those seeking debt advice actually increased.

We also asked respondents if Debt was more or less of an issue than it was in the previous year, or whether there was no change.

Of the respondents that reported that **Yes** it was an issue (97%), more than three quarters (77%) reported that it was more of an issue, with 23% reporting 'no change.'

## How would you describe the change in the last year 2015-2016?



**More of an issue** – 77%

No change - 23%

No respondents reported that debt was less of an issue. These figures are almost identical to the previous year, where 75% said it was **more** of an issue and 25% said there was no change. The conclusion is that debt is still as much of a problem to families as it was in 2014.

## Main Issues with Debt

We asked respondents to specify 'what were the main issues they had experienced or witnessed' within this category.

The most significant issue was that respondents reported that more families are resorting to payday loans, doorstep lenders, illegal lenders and high interest loans to try to deal with debt. Respondents felt that the accumulation of debt is largely attributed to benefits being stopped or delayed, sanctions

*"More families are taking our high interest loans just to cover basic living costs"*

being imposed and insecure (zero hour contract) employment. A number of respondents mentioned families not understanding the difference between priority and non-priority debts, with some struggling to adapt to changes in

circumstances, and choosing to prioritise non-essential or high cost purchases. Other issues raised were the negative impact debt has on mental health and on family relationships.

*"We are aware that the emotional impact and fear about debt has increased with the families we work with. They are more uncertain about job security, the future because of Brexit and future costs of living"*

*"I have 2 children now, so pay more in childcare. I need 2 or 3 jobs just to keep my head above water with finances. I'm hardly ever home and it puts pressure on my relationship with my wife and I spend less quality time with the kids"*

## **Solutions**

We asked respondents to suggest some changes that could be made to help families overcome some of the difficulties recorded, and the following responses were received.

Over 46% of respondents reported that there should be more access to debt advice and money management services. Suggestions included increasing the number of credit unions available, to have credit union field workers and even setting up credit unions in schools for parents to access, to help pay for school uniforms and school trips. The introduction of more 'swap shop' services, whereby families can recycle household items, clothes was suggested.



*"More awareness of what help is available to families who are struggling with debt, so they can address it before they are in crisis"*

Ensuring money advice services are more widely known and easily accessible was also referenced, as was educating children about money through improving financial literacy in schools. An example of good practice, which was shared, is the StepChange Debt Charity<sup>2</sup> which operates across Wales and their website contains debt advice and a useful online tool. Another is the Money Made Clear<sup>3</sup> website which offers similar services.

A number of respondents called for more regulation and control over loan sharks and high interest money lenders, and the need to better protect families from some financial options which was too readily available to those on a low incomes. Some also mentioned the need for changes to the benefit system; accessible local benefit offices; more

consideration of personal circumstances and existing debt problems by benefits staff. Respondents also referenced the need to reduce essential family expenditure, calling for lower costs for expenses such as child care, leisure activities, school meals and uniforms, overdrafts, energy and dental treatment/eye sight tests. This was considered to affect not

*"More low cost, accessible activities for families of disabled children. Online support, where they can get help without being judged or discriminated against"*

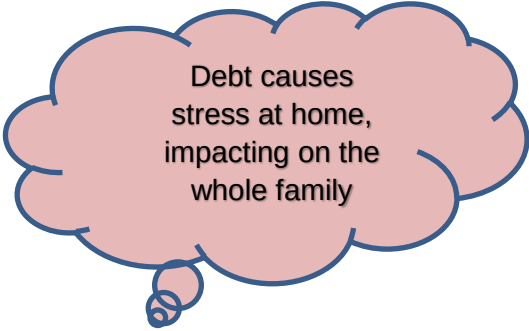
<sup>2</sup><https://www.stepchange.org/DebtadviceinWales.aspx>

<sup>3</sup><https://moneymadeclear.wales/>

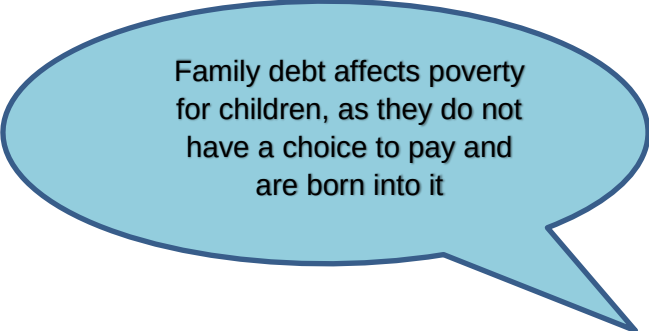
only those claiming out-of-work benefits, but also families struggling on low wages but who may not meet the eligibility criteria to attract assistance such as free school meals.

### Young People's Views

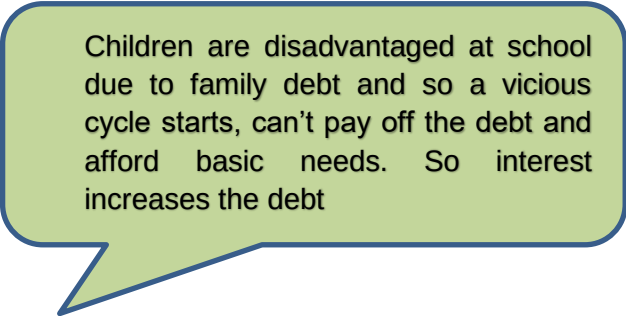
We also asked a group of Year 12 young people from a Welsh medium school, during a school symposium on poverty, what concerns they had about debt. This is a summary of their responses:



Debt causes stress at home, impacting on the whole family



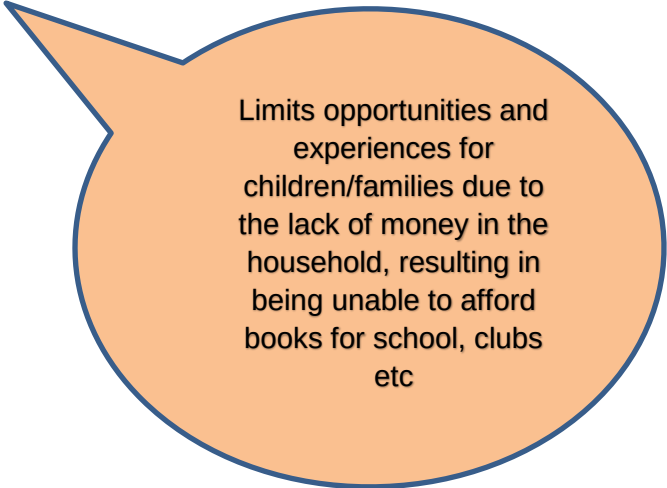
Family debt affects poverty for children, as they do not have a choice to pay and are born into it



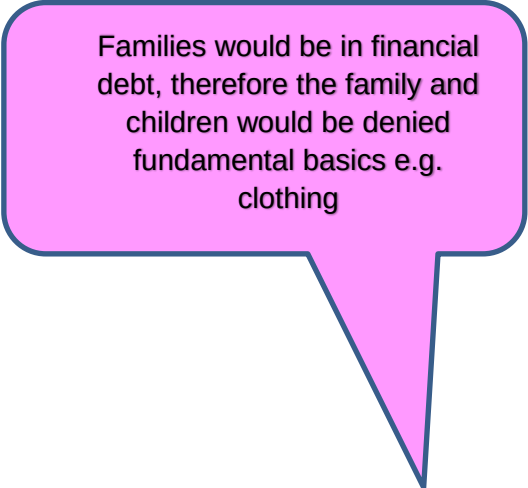
Children are disadvantaged at school due to family debt and so a vicious cycle starts, can't pay off the debt and afford basic needs. So interest increases the debt



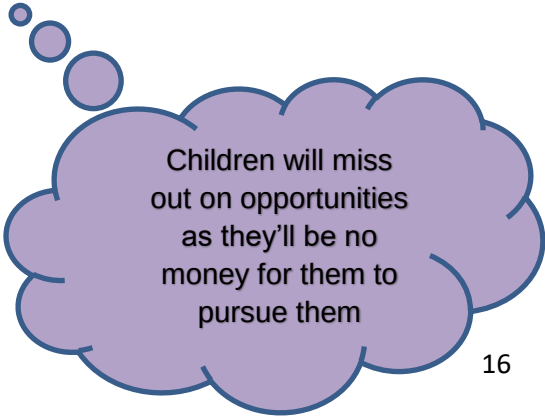
Potential loss of items, bailiffs may negatively visit your home and take items.



Limits opportunities and experiences for children/families due to the lack of money in the household, resulting in being unable to afford books for school, clubs etc



Families would be in financial debt, therefore the family and children would be denied fundamental basics e.g. clothing



Children will miss out on opportunities as they'll be no money for them to pursue them

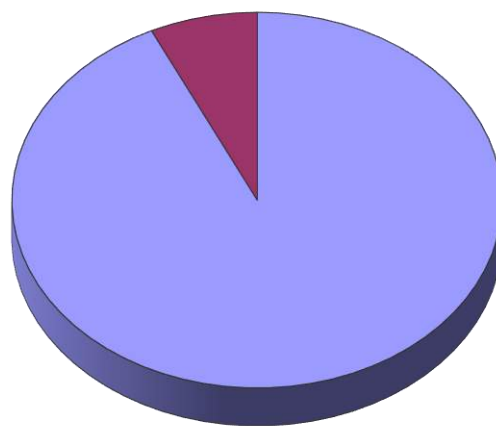
# Insecure Employment & Income



This year, following responses from the 2015 Survey, we introduced a new question and asked whether Employment & Income was an issue.

93% of respondents who answered this question reported that it was an issue, with 7% reporting that it wasn't.

## Is insecure Employment & Income an issue?



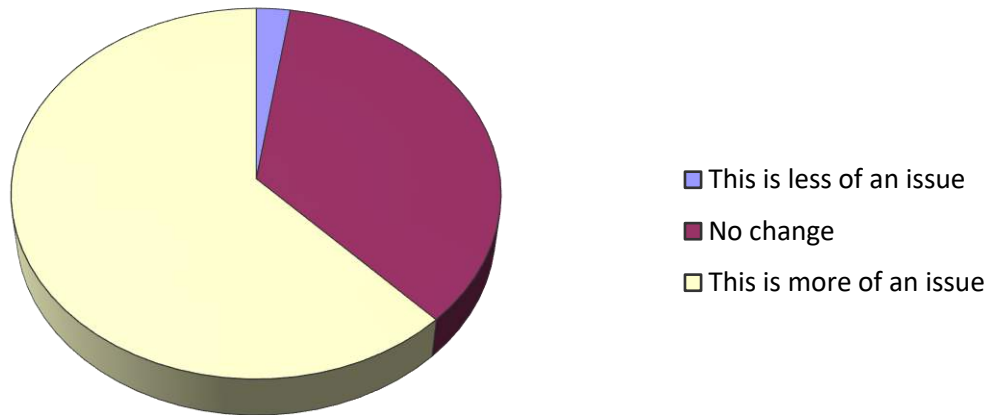
**Yes - 93%**

No - 7%

We then asked respondents if insecure employment & income was more or less of an issue than it was in the previous year, or whether there was no change.

Of the respondents that reported that **Yes** it was an issue (93%), a majority (62%) reported that it was more of an issue, with 36% reporting 'no change' and 2% that it was less of an issue.

## How would you describe the change over the past year?



**62% - More of an issue**

36% - No change

2% - Less of an issue

Of the respondents that reported that **No** it wasn't an issue (7%), all reported that there was 'no change' over the past year.

## Main Issues with Insecure Employment & Income

We asked respondents to specify 'what were the main issues they had experienced or witnessed' within this category. Overwhelmingly, Zero Hours Contracts (67%) was cited as a main issue in relation to insecure employment & income, along with short term contracts, temporary employment practices and the lack of employment rights this brings. Zero hours contracts mean that families have no regular or stable income, which then affects any benefits they may or could receive, resulting in gaps in payment of benefits or potential sanctions, such as a clawback of overpayment arising due to fluctuations in income.

*"Zero hours contracts result in extreme stress, through financial instability, for families who really want secure employment"*

Respondents told us about families where constant changes in income made it extremely difficult for families to manage a budget and can lead to benefit over/under payments. Many families cannot rely on the same amount of income week on week. Respondents noted that the introduction of Universal Credit for families has been delayed in most parts of Wales and are hopeful that pending changes could alleviate many of the problems currently experienced.

Another significant issue was locations of work. For many there is no suitable employment for low skilled workers within their area. Transport costs and availability means that they are unable to seek work farther afield. Parents without their own transport are unable to take on shift work, due to lack of suitable public transport and the high cost of private cabs. The high cost of public transport was also mentioned as a significant barrier to accessing and progressing in employment.

*"Most jobs pay minimum wage. I have to travel to Cardiff and Newport. It costs a lot and I miss out on time with my family"*

Some respondents informed us of the problems associated with intergenerational worklessness and the challenges of changing entrenched cultures, behaviours and attitudes. It was commented that some parents have a willingness to work but are put off by the additional costs of working, as mentioned above, as well as the child care costs.

Respondents considered there to be less jobs that paid a decent wage and more redundancies, due to budget cuts public services, with businesses failing or relocating, leading to more competition for any jobs that do become available.

A case study of a family caught up in employment/income problems is attached as an Annex to this report.

## Solutions

We asked respondents to suggest some changes that could be made to help families overcome some of the difficulties recorded, and the following responses were received.

The most common suggestion was that zero hours contracts should be abolished. A significant number of respondents suggested that more help should be made available to get people work ready and supporting them into work, and to remain in work. This should include confidence building and practical skills such as preparing CVs. One respondent mentioned the LIFT Programme<sup>4</sup> which is delivered in areas of social and economic deprivation and also Communities First employment programmes as being key to helping getting people into work or becoming work ready.

*"It should be easier for people on benefits to try out employment/study to see if they can manage, without the total loss of benefits"*

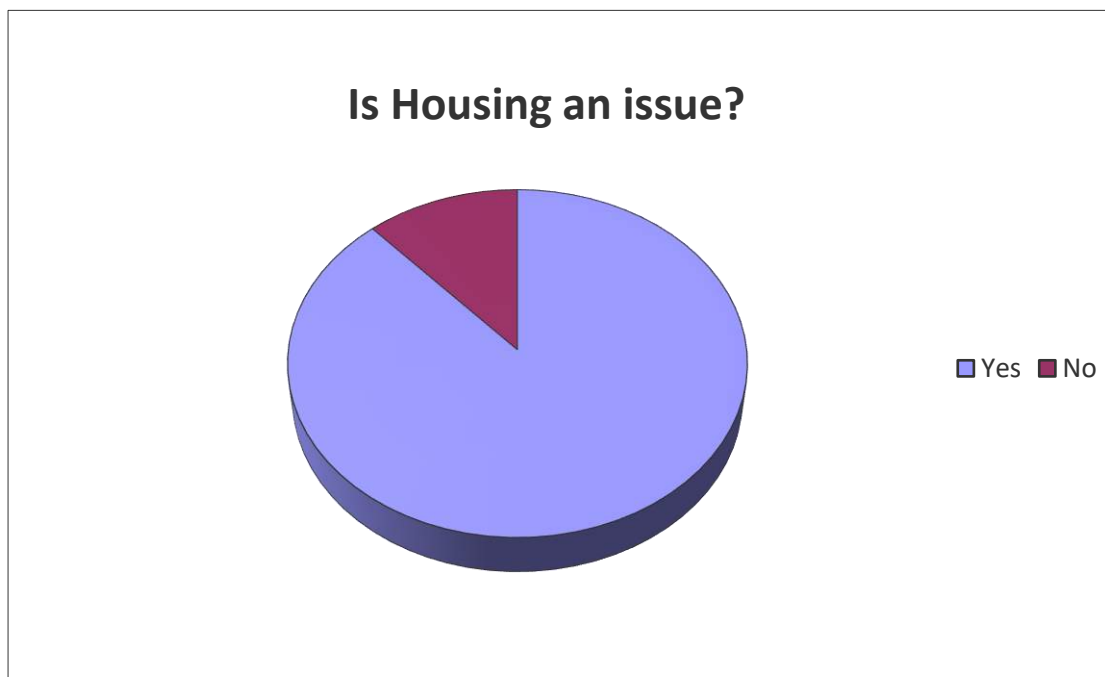
*"More support for vulnerable people who are not ready yet to enter employment"*

It was suggested that businesses could help parents with their transport needs or organise shift patterns to fit with local transport availability. There should be more affordable child care, opportunities and encouragement for new businesses and social enterprises. Home-Start offer volunteering opportunities and training as a way of increasing employability.

<sup>4</sup><http://gov.wales/topics/people-and-communities/communities/lift/?lang=en>

# Housing

We asked respondents whether Housing was an issue. 88% of respondents who answered this question reported that it was an issue, with 12% reporting that it wasn't.



**Yes – 88%**

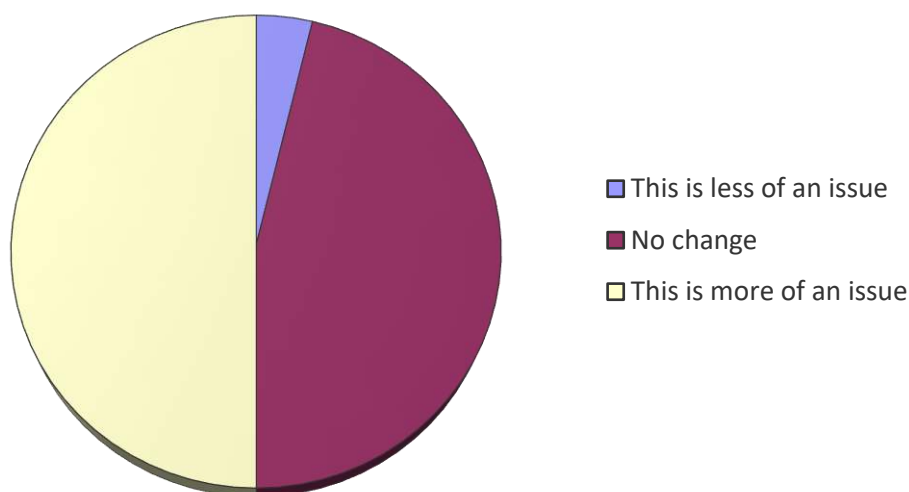
No – 12%

Of the respondents that reported that **No** it wasn't an issue (12%), all reported that there was 'no change' over the past year.

We also asked respondents if Housing was more or less of an issue than it was in the previous year, or whether there was no change.

Of the respondents that reported that **Yes** it was an issue (88%), a majority 49% reported that it was more of an issue, with 47% reporting 'no change', with only 4% reporting it as less of an issue.

## How would you describe the change over the past year 2015-2016?



**More of an issue – 49%**

No change – 47%

Less of an issue – 4%

## Main Issues in Housing

We asked respondents to specify ‘what were the main issues they had experienced or witnessed’ within this category. The responses fell into two main categories.

Firstly, in relation to social housing, it was reported that in many areas there is a lack of smaller properties for families to move into, who are affected by the bedroom tax and a lack of properties for larger families, resulting in children living in overcrowding conditions. The lack of and difficulties of accessing social housing was a common

*“New local authority housing is not in a Flying Start area, so families stay in damp overcrowded accommodation, so they can continue accessing FS”*

issue for respondents, as was the problem of long waiting lists. Many respondents also cited the bedroom tax as an issue, particularly for families with a disabled child, often having to move. In some areas, there seems to be a problem with housing not being properly maintained or updated by housing providers, for example not having energy efficient heating systems.

*“Lack of affordable housing in the private rented sector”*

*"Families living in cramped conditions, sharing with family or friends after being evicted because of the bedroom tax"*

The second major category was private rented accommodation. Respondents informed us of houses in disrepair, poor maintenance with often high levels of unaffordable rents. A significant barrier was also the high number of private landlords would not take families on benefits. The insecurity of short-hold tenancies was also an issue for some.

*"Not enough council houses, most families live in private rented accommodation which is expensive for the government"*

## **Solutions**

We asked respondents to suggest some changes that could be made to help families overcome some of the difficulties recorded, and the following responses were received.

50% of respondents who answered this question said the solution was to provide more affordable and social housing, in areas where there is the greatest need for it, and for families and young people to be prioritised. Abolish or reform the bedroom tax was also a popular response, as was greater regulation of private landlord accommodation and inspection of private rented accommodation by local authorities.

*"It's not right that rent costs more than a mortgage. Families and young people should have support to access mortgages, so they can get onto the property ladder"*

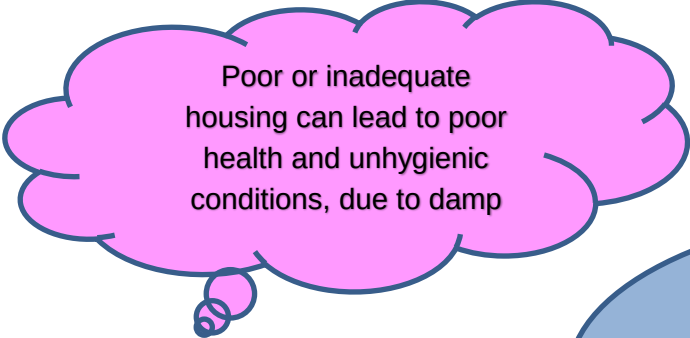
Respondents suggested that social services and housing departments within local authorities should work more closely together, to ensure families with particular needs are housed appropriately.

*"Welsh Government/LAs should invest in building more social housing"*

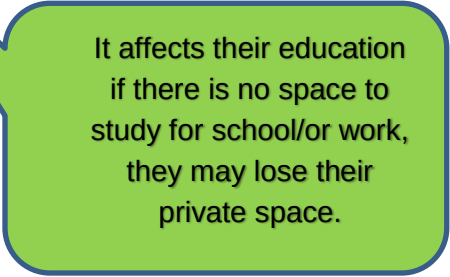
In Blaenau Gwent for example, Flying Start families receive support from their housing association, Tai Calon. Another respondent reported that there are a number of registered social landlords who provide affordable housing in Blaenau Gwent. Another suggestion was that local authorities should consider the individual needs of families more holistically when housing them. For example, to house a Welsh speaking family within the catchment area of a Welsh School and to consider the housing needs of families whose first language may not be English.

## **Young People's Views on Housing**

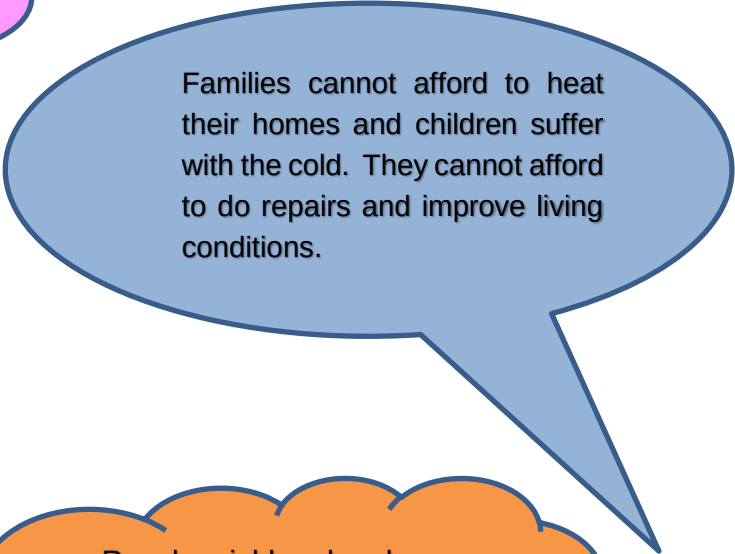
We also asked a group of Year 12 young people from a Welsh medium school, during a school symposium on poverty, what concerns they had about housing. This is a summary of their responses:



Poor or inadequate housing can lead to poor health and unhygienic conditions, due to damp



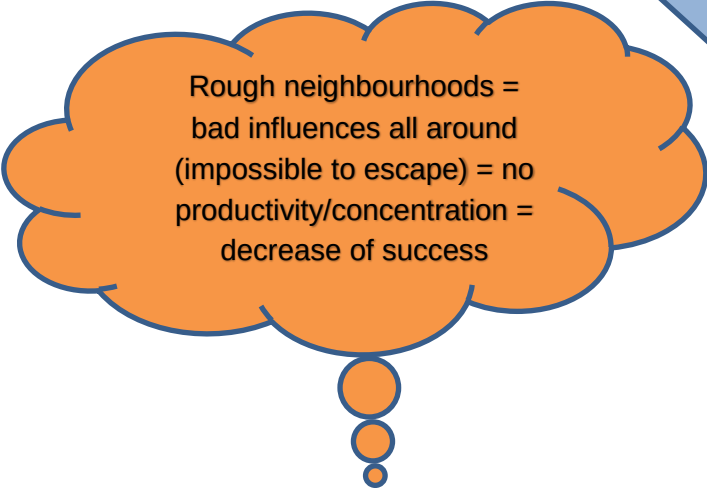
It affects their education if there is no space to study for school/or work, they may lose their private space.



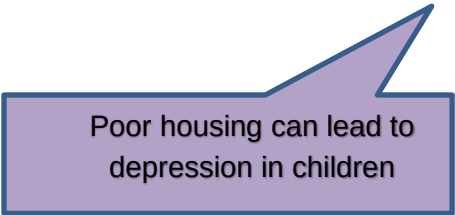
Families cannot afford to heat their homes and children suffer with the cold. They cannot afford to do repairs and improve living conditions.



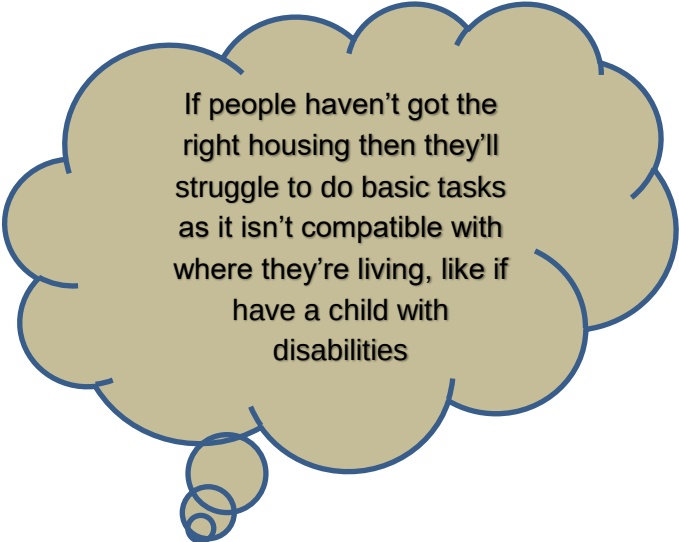
Living in poor housing means a lower quality of life and subsequently putting more of a strain on public services



Rough neighbourhoods = bad influences all around (impossible to escape) = no productivity/concentration = decrease of success



Poor housing can lead to depression in children



If people haven't got the right housing then they'll struggle to do basic tasks as it isn't compatible with where they're living, like if have a child with disabilities

# Other significant issues

## (impacting on children and families)

We were also keen to hear from respondents of other significant issues which are impacting on children and families in Wales, in addition to those discussed above.



*"Lack of affordable childcare options presents a barrier to lots of mothers finding employment"*

Childcare was a common response in this category. Respondents informed us that childcare is unaffordable for many parents on low incomes, especially where there is more than one child in the family. This prevents or deters parents from exploring training opportunities as a route into employment, or seeking employment. In rural areas, accessible childcare provision is described as poor and costly. One respondent spoke of the lack of childcare for families with a profoundly disabled children in their area.

## Transport



The picture in 2016 largely reflects the same concerns and barriers that were raised in last year's survey. And again transport issues were also mentioned in other questions, particularly in relation to employment. The most common issues were in respect of cost and availability of public transport.

*"Public transport is infrequent, times are not helpful and it is costly. No job centre in town anymore"*

An example was given of transport in rural areas: It takes a parents two hours to travel by bus to take their child to a hospital appointment in the morning but there is no convenient return

*"Transport and infrastructure is a big issue in some areas"*

service after the appointment, so as well as the cost of transport, they also have to pay for afterschool childcare for their other children, as they cannot get back in time to pick them up. Some respondents spoke of the lack of, or cost of public transport resulting in families having to shop in local convenience stores, which are far more expensive than supermarkets.



A significant number of respondents were keen to reference the impact that poverty has on the mental health and wellbeing of low income families. Professionals have seen an increase in poor mental health conditions in both parents and children. We were informed that there is a lack of CAMHS support for children and young people at the acute stage, that there is not enough support for families with a child with complex need or at an early stage to prevent problems escalating. The stresses brought about by living in poverty puts a tremendous strain on relationships, sometime leading to family breakdown and separation.

*"The pressure on families leads to anxiety, depression and other mental health difficulties. Many children who come to me to speak about their self harm or suicidal thoughts come from homes where families are struggling with poverty"*



*"Programmes like Communities First, Flying Start and Families First are essential to maintain progress in eradicating child poverty"*

Respondents were concerned about the phasing out of the Communities First Programme in Wales and the effect this will have on the Welsh Government's anti-poverty agenda. They were concerned that other programmes do not offer the holistic support to families that some Communities First projects provide. It was strongly voiced that the Welsh Government should continue to fund this programme. It was felt that Flying Start programmes do make a difference to families living in poverty but there needs to be more of them, and a greater move away from accessing being

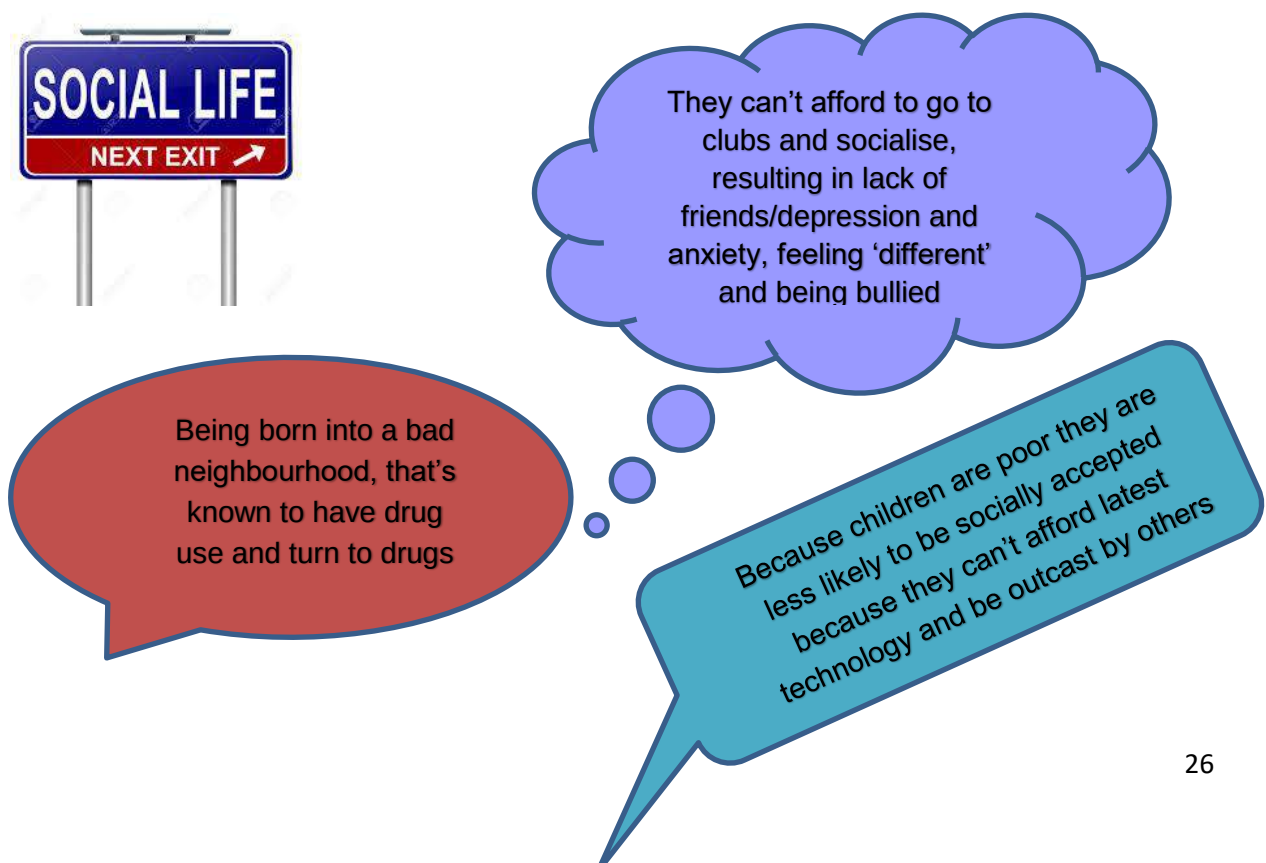
determined by area rather than need. Some respondents called for more resources for Flying Start, to ensure there is sufficient support at the ante-natal/perinatal stage stages, and partnerships should be built upon with other health professionals, such as midwives and psychotherapists. Respondents informed us that in some places in Wales, Families First uses its funding in an innovative way to help people living in poverty, working in partnership with other agencies, such as housing, food banks and school communities.

Other issues raised were:

- An over-reliance on state support and entrenched lifestyles in workless households; low expectations, poor diet, lack of physical activity, all of which need to be addressed
- Families living in poverty are unlikely to be able to afford items such as blazers or extra-curricular activities for their children in schools, resulting in isolation and sometimes bullying
- For families of young people with a disability leaving school, there is little support and little opportunities, post 16, for further education. This also applied to young carers, who lack support to enter further education that takes account of their caring responsibilities
- Rurality was an issue for many respondents, in terms of availability and cost of child care, transport and housing
- A lack of facilities to help parents and young people make choice, such as eating healthily, cooking on a budget, and developing practical cooking skills. Kitchens should be made available in places like community hubs

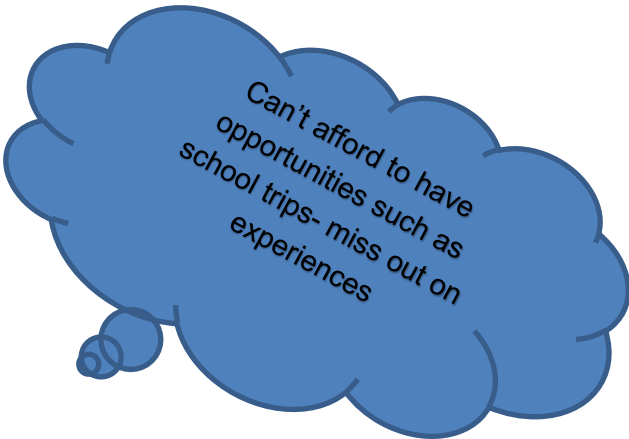
### Young People's Views on the Effects of Poverty

We also asked a group of Year 12 young people from a Welsh medium school, during a school symposium on poverty, what concerns they had about any other things. This is a summary of their responses:

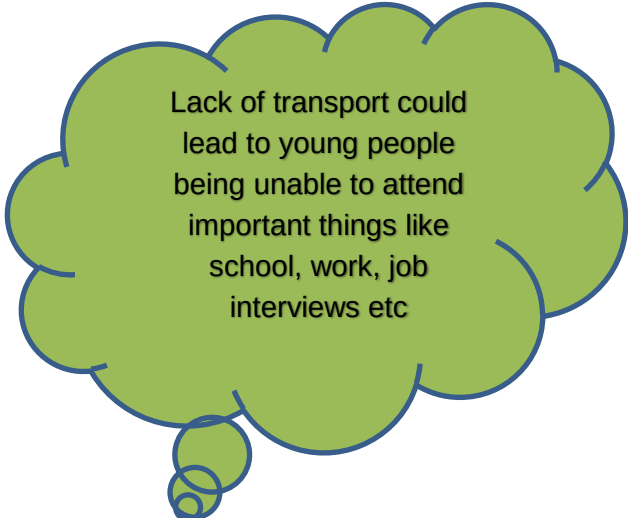




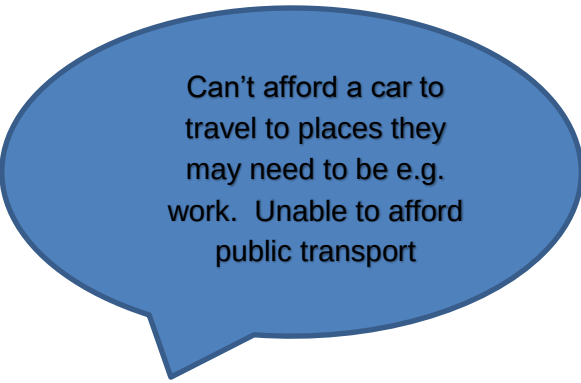
Children in poverty have less opportunities to make friends and to have positive experiences



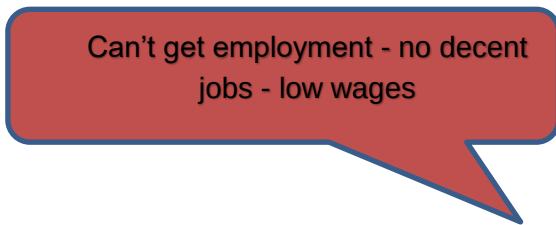
Can't afford to have opportunities such as school trips- miss out on experiences



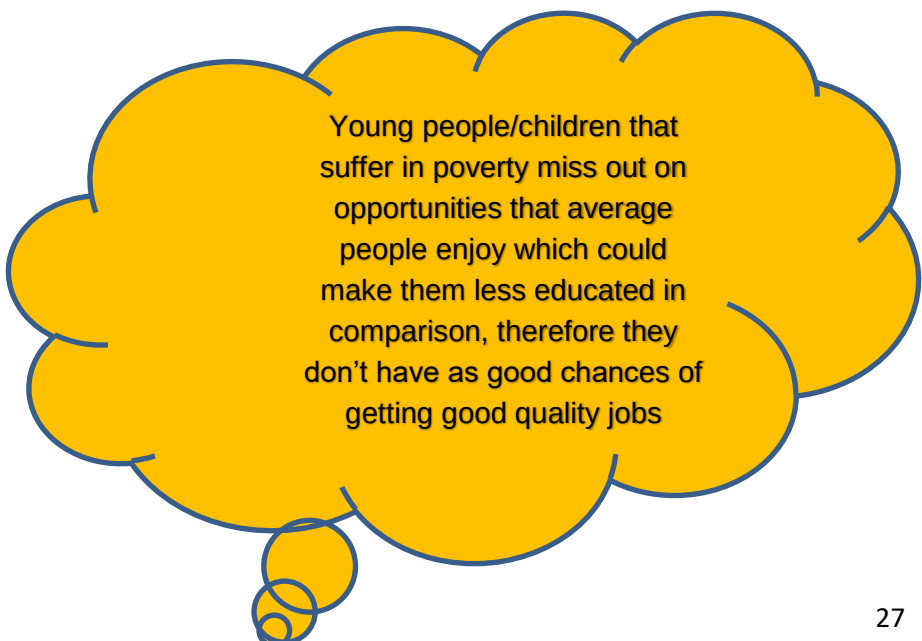
Lack of transport could lead to young people being unable to attend important things like school, work, job interviews etc



Can't afford a car to travel to places they may need to be e.g. work. Unable to afford public transport



Can't get employment - no decent jobs - low wages

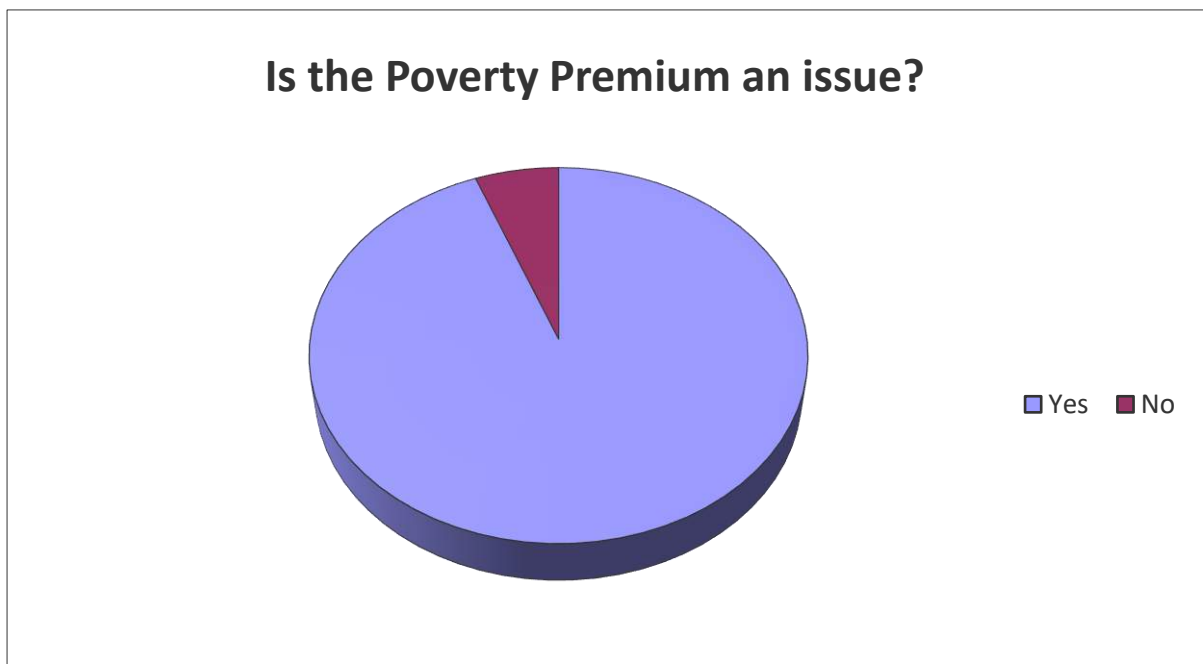


Young people/children that suffer in poverty miss out on opportunities that average people enjoy which could make them less educated in comparison, therefore they don't have as good chances of getting good quality jobs

## Poverty Premium



We asked respondents whether the Poverty Premium was an issue. 94% of respondents who answered this question reported that it was an issue, with 6% reporting that it wasn't.



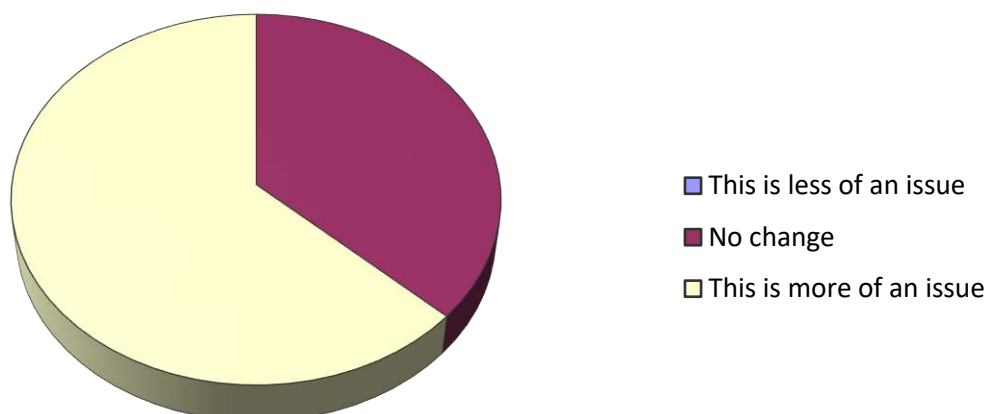
**Yes – 94%**

No – 6%

We then asked respondents if the Poverty Premium was more or less of an issue than it was in the previous year, or whether there was no change.

Of the respondents that reported that **Yes** it was an issue (94%), a majority (63%) reported that it was more of an issue, with 37% reporting 'no change.' No respondents said it was less of an issue.

## How would you describe the change over the past year 2015-2016?



**More of an issue – 63%**

No change – 37%

Less of an issue – 0%

The results from 2015 and 2016 are almost identical, indicating that the poverty premium remains a significant issue for families living on a low income.

We asked respondents to specify 'what were the main issues they had experienced or witnessed' within this category and again these reflected the responses received last year.

Many referenced the increased costs of having to shop in more expensive local shops because there is no public transport, or the high cost of public transport, to get to cheaper supermarkets. Again, high interest loans was mentioned and families taking out loans to pay for essential goods. Some shops offering weekly payment schemes to buy furniture and other household goods, tend to be on the high streets of smaller towns and easily accessible to families on low incomes but charging high interest on payments.

*"Rural supermarkets charge more for goods that are cheaper on the coast, where there is a larger population"*

The high costs of fuel was prominent in responses. Pre-payment meters are more expensive than paying by direct debit and many local authority homes in rural areas have oil fired heating but the minimum delivery of oil is 500 litres, which many families struggle to pay for. Respondents thought the high cost of credit generally, for those who have a poor credit history was an issue and that families had little knowledge or confidence on how to maximise their income,



for example, using price comparison websites, particularly those with poor literacy skills. Some spoke of a 'rural' premium, the higher costs paid by families on a range of issues from food and transport, to housing and child care.

## **Solutions**

We asked respondents to suggest some changes that could be made to help families overcome some of the difficulties recorded.

Most respondents to this question said that there should be a fairer deal for low income families purchasing fuel; that the cost of fuel purchased through pre-payment meters should be at the same rate as for those who pay by direct debit and that utility companies should be required to make this equitable. One respondent said that all utility companies should set up schemes similar to the Welsh Water Customer Assistance Fund<sup>5</sup>, where applicants get their debt written off, if they keep up with current payments for 12 months. Another said that smart meters should be installed in all social housing, replacing pre-payment meters. Setting up more credit unions was also a popular response to help build a culture of saving, little and often.

Several respondents mentioned money management or budgeting programmes, with staff visiting families individually to look at budgets and provide help on how to manage better on a low income. Money management should be taught in schools, including cooking on a budget. Some respondents mentioned the need to set up more food-co-operatives or bulk buying schemes for low income families, especially in rural areas, where families could be offered allotment space to grow their own vegetables.

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<sup>5</sup> <http://www.dwrcymru.com/en/My-Account/Help-Paying-My-Bill/Customer-Assistance-Fund.aspx>

## Recommendations - what could Welsh Government and local authorities do to help?

We asked respondents to identify any overarching solutions to the many issues they have witnessed or directly experienced. Many of the answers we received reflected what had already been described in answer to previous questions, so we have limited this section to the broader themes.

*Make more areas  
Flying Start and  
re-evaluate the criteria  
for accessing FS*

*Stronger collaboration between anti-  
poverty programmes, with seamless links.  
Pooling budgets, more robust outcomes  
tracking to demonstrate change*

*Funding to accompany the  
Future Generations Act to  
enable local authorities to  
prepare for the future of  
their communities*

*Finance and budgeting  
should be taught in  
schools*

*Targeted strategic  
investment with  
measurable  
outcomes and  
close monitoring*

*More funding from  
Government to improve  
public transport and build  
more houses*

*Stop cutting funding to third  
sector organisations like CVAs who  
support people living in poverty*

*A skills and training  
programme that actively  
supports better  
employment opportunities.  
Free childcare for parents  
seeking work or engaged in  
training*

*Digital Inclusion to  
support people to access  
improved financial  
awareness, lower cost  
provisions and fuel*

*Wellbeing needs to be considered as a key indicator; poverty is one measure of wellbeing. Issues in health, social isolation and mental health need to be captured to show patterns of well-being*



## Summary

When comparing responses from 2014/15 and 2015/16, there appears to be some signs of a slight improvement across the poverty indicators covered in the survey. On all questions there was an increase in people responding 'No' to the question "Is this an issue?" compared to last year. However, the issues of concern remain largely the same and remain large in percentage rates.

On welfare reform, 83% said it was an issue, compared with 100% in 2014/15. The bedroom tax, imposition of sanctions and universal credit were all of concern to respondents. Although it is acknowledged that welfare reform is a non-devolved function for the Welsh Government and that the responsibility for this is laid at Westminster's door, it was considered that the Welsh Government should continue to actively engage with the UK Government in relation to some of the negative impacts of welfare reform, especially given that many of the programmes in place are seeking to mitigate the impact of cuts to family incomes.

Food poverty continues to be a concern with 86% of respondents saying it was an issue, compared with 95% who said 'Yes' in 2014/15. Research carried out in July 2015 by Bangor University<sup>6</sup> stated that there were 157 food banks in Wales, a 616% increase on 2010. Figures published by the Trussell Trust reveal that in 2015/16, 85,656 three day emergency food parcels were handed out in Wales and that 31,267 of these went to children. Changes or delays to benefits were cited as the reason in 43% of cases. This is borne out by the comments made by our respondents in answer to this question.

Debt was an issue in 99% of responses in 2014/15 and this is still a significant issue 2015/16, with 97%, only 2 percentage points lower than the previous year.

Slightly less respondents this year identified Housing as an issue, than in 2014/15, with 88% responding 'Yes', compared with 93% last year but again the concerns remain unchanged: lack of appropriately sized properties in social housing and the impact of the bedroom tax. The high cost of rents in the private sector and homes in disrepair featured in both surveys.

Insecure employment or income was a distinct category this year, as it was highlighted as a key issue in last year's survey. It is evident that this is a huge issue for families on low incomes, with 93% of respondents say it is an issue and 62% saying it is more of an issue than last year. 67% of respondents cited zero hours contracts and temporary, insecure employment patterns as the main barrier to increasing income levels and being lifted out of poverty.

The poverty premium remain high on the list of respondents concerns, particularly in rural areas. Respondents to this question said it was an issue in 94% of cases, compared with 97% last years and 63% said it was more of an issue than last year.

Under the category of 'Other Significant Issues', childcare again came top of respondents' concerns, both the cost and availability. Mental health issues were also cited by a significant

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<sup>6</sup> Beck, D.; Lane, E.T.; Harris, I; Gwilym, H., (2016). Mapping the growth of the Welsh Food Bank Landscape 1998-2015

number of respondents, as was transport, all of which are repeated themes from last year. New this year were concerns about the future of programmes currently funded through Communities First, the need for better integration between programmes and the need for Flying Start to be expanded. Concerns about how to address entrenched lifestyles and behaviours was also raised by respondents.

We hope that this report, as with previous publications, helps inform policy makers of some of the pressing and more acute issues facing many children, young people and families in poverty in Wales today as reported by the services in place to provide much needed advice and support. We hope it demonstrates a clear need for a concerted and increased focus on child poverty eradication, to enable communities and families to prosper in all parts of the country.

## Child & Family Poverty Survey

### Case Study Submitted by Flying Start Family Support Worker

I have worked with this family over the past 3 years and I have had a bird's eye view of the challenges facing this family. This has included Dad being forced to take on zero hour contracts, which often results in them having no financial security. Through no fault of their own, they frequently end up falling behind in payments for household utilities. This has put a massive strain on these young parents who have 3 children under 6 years old in their care. The stress that this causes will inevitably have an impact on the way they parent their children. The following is taken from records.

#### Timeline:

|          |                                                                                                                                                                                                                                 |
|----------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 9/5/13   | R reports that he is currently in employment.                                                                                                                                                                                   |
| 6/1/14   | R now unemployed struggling financially, no food – food parcel provided.                                                                                                                                                        |
| 9/1/14   | DNA CAB appointment.                                                                                                                                                                                                            |
| 16/1/14  | Now in receipt of benefits.                                                                                                                                                                                                     |
| 19/2/15  | R reports to be attending various job interviews being supported by Working Links.                                                                                                                                              |
| 25/3/15  | R now in employment, he informs that there is no work for 2 weeks due to being on zero hour contract.                                                                                                                           |
| 22/4/15  | R unemployed and trying to access benefits.                                                                                                                                                                                     |
| 3/6/15   | R looking for work.                                                                                                                                                                                                             |
| 8/6/15   | R started work in a factory.                                                                                                                                                                                                    |
| 12/6/15  | R continues to work full-time.                                                                                                                                                                                                  |
| 25/6/15  | Family, report that they are financially stable.                                                                                                                                                                                |
| 8/9/15   | R has been laid off from work and now waiting for a date to sign on.                                                                                                                                                            |
| 30/9/15  | Benefits now in place.                                                                                                                                                                                                          |
| 28/10/15 | R now working night shifts in a factory on a zero hour contract.                                                                                                                                                                |
| 18/11/15 | R has been laid off again waiting for benefits to be sorted out. R informs that he has to attend an induction for another job and will be sanctioned if he doesn't. Struggling to make ends meet. Food bank provided. Mood low. |
| 23/12/15 | Some benefits in place but not fully. Awaiting payment on Christmas Eve                                                                                                                                                         |
| 6/1/16   | Letter received informing of rent arrears amounting to £628 due to insufficient funds to pay bedroom tax, continues to be unemployed. In receipt of all benefits.                                                               |
| 7/1/16   | Referral to Wallich - Support provided with gas, electric and food bank.                                                                                                                                                        |
| 11/2/16  | Being supported by the Wallich.                                                                                                                                                                                                 |
| 6/6/16   | R attending Job centre all week for training.                                                                                                                                                                                   |
| 29/7/16  | R has secured a job in a factory – hours not guaranteed, worried about having regular income.                                                                                                                                   |
| 1/8/16   | Still waiting for a start date for factory job.                                                                                                                                                                                 |
| 15/8/16  | R working in a factory in Bristol. £50 a week travel expenses.                                                                                                                                                                  |
| 17/8/16  | R now laid off and awaiting a date to sign back on.                                                                                                                                                                             |
| 7/9/16   | R working shifts in a factory working a week in hand but managing financially.                                                                                                                                                  |