



**Wales Centre for Public Policy**  
**Canolfan Polisi Cyhoeddus Cymru**



# **Poverty and social exclusion in Wales: Review of lived experience evidence**

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# Summary

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- » Lived experience evidence refers to the views and the voices of people who have lived or are living in poverty and/or social exclusion. This type of evidence is of critical importance in understanding poverty and social exclusion.
- » Sources containing lived experience evidence are often not framed in terms of 'poverty' and 'social exclusion', which can be seen as 'deficit based' terms – this is a key issue in reviewing the evidence.
- » Furthermore, many organisations that engage with people with lived experience of poverty and social exclusion do not produce formal evidence, presenting a further limiting factor.
- » As such, a lack of lived experience evidence relating to people's experiences of poverty and social exclusion remains a key gap in our understanding of poverty and social exclusion in Wales.
- » The evidence that is available relating to people's experiences suggests that social exclusion and poverty affect many aspects of their lives. Lived experience evidence studies that focus on one aspect of poverty or social exclusion frequently highlight broader and interconnected impacts.
- » Lived experience evidence often reveals the emotional and psychological dimensions of poverty and social exclusion which can affect how people interact with support and services. Shame, stigma and pride often act as a barrier to accessing services.
- » Those with lived experience often emphasise the structural drivers of poverty and social exclusion as low income, poor quality and insecure work, and changing or insufficient social security and living costs, which lead to broader financial and non-financial forms of social exclusion.
- » At times personal and professional views differ and contradict each other, for example in terms of understanding the behaviour of people in poverty and/or social exclusion. This can have implications for the way that services and programmes are able to work with people in poverty or who are social excluded.
- » Overall, this review demonstrates that there remains a significant gap in the lived experience evidence base in Wales and that there is a clear need to increase the involvement of those with lived experience in studies of poverty and social exclusion in Wales.

# Introduction

Lived experience evidence – the views and the voices of people who have lived or are living in poverty and social exclusion – is of critical importance in understanding poverty and social exclusion. This evidence is also vital to the development of effective anti-poverty interventions and strategies (Bromley, 2018). Lived experience evidence can include people who have experienced poverty and social exclusion personally in their own lives and/or those who have professional experience of working with those experiencing these issues.

This lived experience evidence review examines the available qualitative evidence on lived experience of poverty and social exclusion in Wales. We focus on qualitative evidence as this allows for richer, more open and flexible communication of people's experiences in their own words and terms compared with quantitative approaches which often necessitate predefined categories through which to understand people's experiences. The review draws on both academic and non-academic (e.g. 'grey literature') evidence and focuses on twelve dimensions of social exclusion selected by the Welsh Government<sup>1</sup> – see Box 1 for more information on how these twelve dimensions were identified.

This review of lived experience evidence complements another two reports prepared for this project. The first, *Poverty and social exclusion in Wales* (Carter, 2022), draws largely on quantitative data and focuses on trends, rates and patterns at a national (Wales) level. A second report outlines the results of four workshops conducted by the Wales Centre for Public Policy (WCPP) in different areas of Wales involving people with direct lived experience of poverty and social exclusion (Roberts, 2022).

This report, focusing on secondary lived experience evidence, draws primarily on existing qualitative data and focuses on how people in Wales experience issues of poverty and social exclusion at an individual and community level.

Together these reports on the nature of poverty and social exclusion in Wales are intended to inform Welsh Government policy development and can be read in conjunction with WCPP's accompanying solution-focused reviews of a) international poverty and social exclusion strategies (Kenway et al., 2022), and b) international programmes and interventions (Bucelli and McKnight, 2022a-m).

This review is limited by a lack of recent lived experience evidence from Wales. This is also exacerbated by framing issues as many sources of lived experience evidence which are potentially related to poverty and social exclusion do not use this terminology, as it can be considered 'deficit based', which can present challenges when locating and identifying relevant evidence. In response to these limitations, this report highlights apparent evidence gaps related to lived experience which the Welsh Government may want to address when developing any future programmes or strategies. Nevertheless, as this report demonstrates, there is some relevant and useful lived experience evidence to draw on when developing poverty and social exclusion policies and programmes.

<sup>1</sup> The twelve domains identified by the Welsh Government are: take-up of cash transfers, household debt, fuel poverty, food insecurity, digital exclusion, affordable housing supply, transport disadvantage, in-work progression, early childhood education and care, further education and skills, neighbourhood environment, and youth policy.

## Box 1 – The twelve dimensions of social exclusion

The Welsh Government has identified twelve dimensions of social exclusion which form the basis of WCPP’s review of international poverty and social exclusion strategies, programmes and interventions, and of poverty and social exclusion in Wales.

The twelve dimensions were informed in part by the Bristol Social Exclusion Matrix (B-SEM). The B-SEM was developed in 2007 as a means of better understanding the causes of social exclusion. The matrix is intended to be used to examine these across the lifespan – in childhood, youth, working-age adulthood and later life (Levitas et al., 2007). It uses the following definition of social exclusion:

**“a complex and multi-dimensional process. It involves the lack or denial of resources, rights, goods and services, and the inability to participate in the normal relationships and activities, available to the majority of people in a society, whether in economic, social, cultural or political arenas. It affects both the quality of life of individuals and the equity and cohesion of society as a whole.”**  
(Levitas et al., 2007, p. 9)

The B-SEM offers a way of looking at what is sometimes referred to as ‘overall poverty’ (United Nations, 1995). It focuses on ten different aspects (‘sub-domains’) of social exclusion, which fall under three key domains: the resources available to individuals; their ability to participate in a wide range of spheres; and their overall quality of life – these are outlined in Table 1.

A key advantage of this framework is that it provides a multi-dimensional definition of poverty and social exclusion which goes beyond purely material and economic aspects, in line with the Welsh Government’s understanding of poverty.

**Table 1: B-SEM domains**

| Domain                  | Sub-domains                           |
|-------------------------|---------------------------------------|
| <b>Resources:</b>       | Material/economic resources           |
|                         | Access to public and private services |
|                         | Social resources                      |
| <b>Participation:</b>   | Economic participation                |
|                         | Social participation                  |
|                         | Culture, education and skills         |
|                         | Political and civic participation     |
| <b>Quality of life:</b> | Health and well-being                 |
|                         | Living environment                    |
|                         | Crime, harm and criminalisation       |

Source: Levitas et al. (2007)

Using the B-SEM as a theoretical framework, a short-list of twelve dimensions of poverty and social exclusion related to the ten sub-domains of the B-SEM were selected by the Welsh Government for the purpose of this project, which was informed by a focus group of experts (see Bucelli and McKnight, 2022a for more information):

### **Resources**

- 1. Take-up of cash transfers**
- 2. Household debt**
- 3. Fuel poverty**
- 4. Food insecurity**
- 5. Digital exclusion**
- 6. Affordable housing supply**
- 7. Transport disadvantage**
- 8. Early childhood education and care**
- 9. Youth services**

### **Participation**

- 10. In-work progression**
- 11. Further education and skills**

### **Quality of life**

- 12. Neighbourhood environment**

While other project outputs, especially LSE's review of international poverty and social exclusion alleviation policies and programmes (Bucelli and McKnight, 2022a-m) also focus on these twelve dimensions, given that each dimension is a broad policy area in its own right, the focus of the lived experience evidence does not necessarily align directly with the focus of the international 'what works' evidence base. For example, while LSE's review of international education-related anti-poverty policies focuses on further education and skills, the most relevant lived experience evidence we could identify (and that is detailed in this report) is more closely related to experiences of statutory education. In addition, there was insufficient lived experience evidence for some policy domains, meaning not all twelve are covered in this report (see methodology section).

# Importance of lived experience evidence

Lived experience is 'personal knowledge about the world gained through direct, first-hand involvement in everyday events rather than through representations constructed by other people' (Oxford Reference, 2021). This review therefore defines lived experience evidence of poverty and social exclusion as primarily qualitative data related to people's own experiences of these issues.

The views and voices of people with lived experience of poverty and social exclusion are of critical importance in the development of anti-poverty interventions and strategies (Bromley, 2018). This requires both the involvement of people who have personal experience of poverty and social exclusion, and those who have professional experience of working with people experiencing these issues. Both these groups of people can provide useful lived experience insights related to service provision and policy implementation.

The inclusion of lived experience evidence in the development of policy is important for ensuring that policy plans are based on an understanding of how policies are and might be viewed, responded to and experienced by the people they are aiming to support, as well as helping to secure buy-in to future anti-poverty policies from civil society (Herrington, 2020). In this sense it can support both policy design and development, as well as policy implementation.

As such, in aiming to support the Welsh Government's understanding of poverty and social exclusion and policy development, the WCPP's work on poverty and social exclusion is based on multiple forms of evidence and expertise, including personal, professional and academic expertise from primary and secondary evidence.





# Methodology

## Research questions

This review aims to address the following research questions:

- What are the lived experiences of people who are socially excluded and/or in poverty in Wales with regard to each of the twelve dimensions of social exclusion?
- What are the key implications for policy and practice in Wales?
- What are the main gaps in the lived experience evidence base in Wales?

## Research method

Evidence has been collected through a series of online searches of relevant policy, academic and grey literature conducted by searching online databases such as Google, Google Scholar, Cardiff University Library, ResearchRabbit and any dimension-relevant databases. Searches were also conducted on the websites of any relevant organisations to identify reports/other materials that included suitable evidence.

These searches initially utilised the search terms outlined below and then adopted an inductive approach to develop a broader bank of search words based on keywords used to label evidence sources identified as relevant.

## Search terms and inclusion criteria

This review excludes studies and evidence from outside the UK and prioritises lived experience evidence from Wales, especially in areas where policy is devolved. It largely excludes quantitative studies as this material is covered in the *Poverty and social exclusion in Wales* report (Carter, 2022). The review excludes studies that are more than ten years old.

Three categories of search terms were utilised for this review:

**Area of interest:** Dimension names and related terminology and key words (e.g. transport, travel, public transport, car etc.)

**Poverty and social exclusion:** Poverty, deprivation, material deprivation, disadvantage, exclusion, social exclusion, isolation, disadvantaged communities, disadvantaged areas, poor areas, poor, low income.

**Lived experience:** Lived experience, experience(s), participatory, focus group, roundtable, qualitative, anecdotal, pilot/trial, evaluation.

## Challenges and limitations

A number of common challenges were encountered when researching lived experience evidence across the twelve dimensions of poverty and social exclusion. These include gaps in the evidence base (as outlined in Table 2) which meant we have been able to provide a more robust answer to the research questions in relation to some of the selected dimensions compared with others. For instance, in lieu of a better alternative in some areas with poor quality available evidence, we have had to rely on less robust evidence than we would ideally like to, such as blogs, rather than formal social research. For others, insufficient evidence (based on its quantity or quality) meant some policy dimensions were not included in the report findings (see below).

Framing discrepancies also present a key issue to the identification of relevant evidence as many studies which in effect explore lived experiences of poverty and/or social exclusion are often not framed in these terms which can lead to them being unintentionally excluded from searches. This issue was identified prior to the commencement of this research by experts with professional experience of working with people with lived experience of poverty and social exclusion in Wales. They explained that effective approaches to working or conducting research directly with people who may be experiencing poverty and/or social exclusion often depend on taking an 'asset based' approach and that the terms 'poverty and social exclusion' can be seen as deficit based and potentially stigmatising. As such, many of the organisations and professionals who have the closest relationships with and understanding of people experiencing poverty and/or social exclusion rarely frame their work or research outputs in this way.

Table 2 provides an overview of the state of the evidence base for each of the twelve dimensions. It should be noted that the 'level of available evidence' ratings are relative and have been developed subjectively – evidence is limited across all dimensions, however some have far more available evidence than others. Where a dimension is rated as 'poor' we were unable to find any relevant lived experience evidence. As such these dimensions (early childhood education and care, in-work progression, youth services and neighbourhood environment) are excluded from the following section outlining the review findings for each area. However, it should be noted that our search strategy was not systematic or comprehensive, so it could be that relevant evidence exists that we were unable to locate.

**Table 2. Availability of evidence across twelve dimensions of social exclusion**

| Dimension                          | Level of evidence available |
|------------------------------------|-----------------------------|
| Social security                    | Good                        |
| Household debt                     | Fair                        |
| Fuel poverty                       | Fair                        |
| Food insecurity                    | Good                        |
| Digital exclusion                  | Good                        |
| Housing                            | Fair                        |
| Transport disadvantage             | Fair                        |
| Early childhood education and care | Poor                        |
| Youth services                     | Poor                        |
| In-work progression                | Poor                        |
| Education and skills               | Good                        |
| Neighbourhood environment          | Poor                        |

In addition, as is characteristic of much qualitative research, the qualitative evidence drawn on here is not necessarily representative or generalisable. It often involves a small number of people from, inevitably, particular locations, circumstances and backgrounds. While much of this research should not be generalised or assumed to reflect the lived experiences of all or most people in poverty and/or social exclusion, it can provide a rich and valuable perspective with relevance for policy development, and one which complements the generalised insights revealed in our parallel, quantitative report, *Poverty and social exclusion in Wales* (Carter, 2022).



# Lived experience of poverty and social exclusion in Wales

The following section provides an overview of the available lived experience evidence for each of the dimensions identified by the Welsh Government as being of interest that have a fair or good level of relevant evidence. Due to the framing issues outlined in the challenges and limitations section above, this overview is not comprehensive. It is likely that there may be additional lived experience evidence available that was beyond the scope of this study to locate and include, due to its inclusion in reports framed in terms that do not correspond to the search criteria of this review.



# Social security

## Box 2 –

### Social security: Key messages and policy implications

#### *Key messages*

- Lived experience evidence demonstrates that the administration and structure of the social security system creates challenges for people already facing poverty and social exclusion.
- Changes to the social security system, as well as system features such as the five-week wait for Universal Credit, present barriers which prevent people who are in receipt of this support from budgeting effectively and planning their expenditure.
- Most of the lived experience evidence available is about UK social security provision in the form of Universal Credit rather than devolved welfare provision.
- People with lived experience frequently describe social security support as insufficient and the process of claiming benefits as detrimental to their mental health and well-being.
- Stigma around the claiming of social security support also remains a key issue for many people experiencing poverty and social exclusion in Wales, and can act as a barrier to take-up.

#### *Policy implications*

Both UK social security provision and Welsh welfare schemes need to:

- Be designed in a way which reduces stigma and therefore maximises take-up;
- Be designed in line with the way low-income families tend to budget and spend, for example on a weekly basis;
- Avoid indebting people, through sanctions and other measures, otherwise it undermines itself; and
- Ensure the dignity and humanity of claimants.

Before the Coronavirus pandemic, more than two in ten working-age adults in Wales were receiving income-related benefits. Of those, 45% were living in poverty, 30 percentage points higher than the poverty rate for those not receiving income-related benefits (Joseph Rowntree Foundation, 2020). There has been a surge in demand for devolved and UK social security schemes since the Coronavirus pandemic began. Understanding how people have experienced changes to their incomes and social security provision, as both a key source of support but also, where insufficient, driver of poverty and social exclusion, is key to improving policy and practice in this area.

Lived experience evidence from the UK-wide Covid Realities project shows that the Coronavirus pandemic has exacerbated issues of poverty and social exclusion for families already facing such struggles and has led to people experiencing new types of inequality linked to the pandemic itself. For example, the pandemic led to some being forced to overspend on food due to pandemic-induced panic buying of lower price products by those normally not reliant on them, resulting in those with limited resources having to buy different and often more expensive products (Patrick et al., 2020). People who participated in this study also reported feelings of anxiety and low mood as a result of the impact of the pandemic on their experiences of inequality. Many emphasised that support is fragmented and often insufficient.

The Covid Realities project also specifically investigated lived experience of social security support during the pandemic. One aspect of this project investigated the impact of deductions being taken directly from benefit payments.

As the Covid Realities project notes, '[d]eductions can be taken from benefit payments for a range of reasons including repayment of universal credit advances, legacy benefit overpayments, budgeting loans, rent arrears, utilities bills and mortgage interest' (Patrick and Lee, 2021, p.1). Debt deductions from social security payments result in a reduction in household income which can create challenges for household budgeting, particularly for those already struggling.

The participants in this study frequently highlighted that the Coronavirus pandemic had resulted in them needing to take an advance payment to cover unexpected costs/cover income reduction due to loss of work which was then deducted from their regular social security payment (Patrick and Lee, 2021). These deductions had left participants struggling to cover rent and unable to afford necessities. Several participants also described experiencing low mood and negative mental health impacts as a result of debt deductions (Patrick and Lee, 2021; Pybus et al., 2021).

Research conducted by the Covid Realities project that focused specifically on the experiences of families with children found that children being at home more during the pandemic had placed new and increased pressures on low-income families. Parents and carers who participated in the study reported increased food costs as a key issue as access to food at school was reduced at the same time as there was a shortage of cheaper food in supermarkets. For some parents the increase in food costs led to them skipping meals or significantly reducing their food intake.

One parent recorded the following in their project diary:

**“Another hungry day. I’m thankful I can make bread as that’s all I’ve been eating, just so my children don’t go without”** (Power et al., 2021, p.3)

Further detail on food insecurity is provided in the section on this topic later in this report.

This project also found that many families were seeking additional funds beyond their Universal Credit (UC) payments either through employment or using alternative benefits to meet the costs usually met by UC. Many were also reliant on charities to meet their needs, although this was linked by participants to negative emotions such as shame and humiliation. Across a number of Covid Realities reports, structural issues with UC, such as the five-week wait, and uncertainty around the changes made to social security during the pandemic were highlighted as key issues by participants.

The lived experience evidence base relating to social security in Wales specifically is fairly limited, although there is some evidence available related to specific groups, including women and people living in rural areas. Lived experience evidence focusing on other aspects of poverty and social exclusion in Wales, as examined in the following sections, often highlights that inadequate support from social security and changes to social security payments are key issues for many people living in poverty and experiencing social exclusion in Wales.

Citizens Advice Cymru conducted research in 2013/14 which examined the impact of social security reform on benefit claimants in Wales. This report found that 42% of Citizens Advice customers in Wales in 2013/14 were seeking help due to benefits related issues (Citizens Advice Cymru, 2014).

The participants of the qualitative aspect of this research highlighted that changes to the benefit system had led to a reduction in their household income which had resulted in significant financial struggles for many. Issues experienced by participants included problems affording basic necessities, falling behind on rent and household bills, and inability to afford food and adequate heating.

Citizens Advice Cymru’s report highlighted the impact of welfare reform on the well-being of those in receipt of benefits in Wales. Participants described struggling to ‘*maintain some sense of normality*’ (Citizens Advice Cymru, 2014, p. 7) for the children in their household and many highlighted that the consequences of welfare reform had put their interpersonal relationships under strain. Lived experience evidence collated in this report shows that many people in Wales affected by welfare reform had fallen into debt and that most participants had been subject to the under-occupancy penalty<sup>2</sup> which had left them with concerns about the precarity of their housing (Citizens Advice Cymru, 2014). The majority of participants in this study reported a decline in their mental health as a result of benefit changes and many felt their physical health had been negatively affected by the consequences of welfare reform (e.g. due to poor nutrition or limited opportunity to exercise).

A report by the Bevan Foundation and Chwarae Teg (2019) includes lived experience evidence, derived from a survey, on experiences with the social security system in Wales of women who are living in poverty. This report was written while UC was being rolled out and as such this change was a key focus of the survey.

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<sup>2</sup> The under-occupancy penalty, also known as the ‘bedroom tax’ is ‘a cut in housing benefit or the universal credit housing element if you’re: working age, classed as having a spare bedroom, a council or housing association tenant. It’s sometimes called the under-occupancy charge, the social rented sector size criteria or removal of the spare room subsidy’. (Shelter England, 2019)

While only a limited number of the women were in receipt of UC the report highlighted that many were afraid of this change to social security in Wales. Participants highlighted that they feared being worse off when moved on to UC with one participant explaining that a combination of a benefits cap and the move to UC would leave her without enough money to afford her housing (Chwarae Teg and Bevan Foundation, 2019). Respondents also highlighted the five-week wait for the first UC payment as a key concern.

The women who participated in the study also expressed concerns about the monthly budgeting made necessary by UC and how this might conflict with other income they received on a weekly basis such as payment from employment and tax credits. In relation to monthly budgeting many of the participants expressed concerns about their ability to deal with short-term shocks whilst having to budget on a monthly rather than weekly basis. The women who were interviewed who were in receipt of multiple benefit payments described using each benefit to cover a different expense which meant that combining benefits into a single UC payment was likely to make budgeting more difficult (Chwarae Teg and Bevan Foundation, 2019).

The women who participated in the study also stated that they would want to be paid UC directly – they did not want their UC payment to go to a partner. One participant highlighted that they had recently experienced a relationship breakdown which would have left them without any financial freedom if UC and other benefit payments were made to their previous partner (Chwarae Teg and Bevan Foundation, 2019).

The report also examined the experiences of women in Wales in relation to ‘passport’ benefits.<sup>3</sup> Women who were not eligible for passported benefits relating to their children, such as Free School Meals and support with school uniform costs, reported difficulties in meeting the costs that these passported benefits would help with. Some of the women who participated in the study reported previously experiencing problems with their benefit payments which had impacted their well-being and placed them under financial stress (Chwarae Teg and Bevan Foundation, 2019).

Similar issues with benefit payments were also reported in studies related to food and fuel poverty in Wales, with many of the participants reporting that problems with benefit payments had knock-on effects in other areas of their lives, pushing them into or deepening their poverty (Beck, 2018; Connors et al., 2020; Shirani et al., 2021). Many of the participants in these studies reported long-term issues with poverty, either having been in poverty multiple times throughout their lives or being in persistent poverty at the time of interview. A number of participants were able to trace back problems that they felt were driving their current experience of poverty to an issue with or change in their benefit payment in the past (Beck, 2018).

There is little lived experience evidence available related to disability benefits in Wales, despite the high number of disability benefit claimants. In 2018 there were 81.1 disability benefit claimants in Wales per 1,000 population compared to 54.3 per 1,000 in England (Ifan and Sion, 2019, p. 20).

<sup>3</sup> Passported benefits are benefits that, once you have them, automatically allow you to collect other benefits.... Benefits and tax credits which can passport you to other benefits or schemes include: Income support, Income-based Jobseeker’s Allowance, Income-related Employment and Support Allowance, Pension Credit (Guarantee credit) and Child Tax Credit.’ (Shelter Cymru, 2020)



A UK-wide study produced by the Social Market Foundation and Scope highlighted that many disabled people felt that a change in culture and approach would significantly improve the social security system:

**“One way [to improve the system] would be kindness – not always assuming that everyone is trying to do the system over...to be dealt with a sense of kindness and humanity” (Oakley, 2021, p. 8)**

The report highlighted that many disabled people felt failed by the social security system. Participants highlighted the negative impact the benefits process had on their mental health and that the support provided did not allow them to meet all of their needs in terms of having a good level of well-being. As one participant stated:

**“Am I able to meet my basic needs? Yes. Am I loving the life I’m living? No.” (Oakley, 2021, p. 10)**

This research found that many disabled people who receive social security support had had negative experiences seeking employment, especially those who had sought work through the Jobcentre Plus. Participants described being offered work that was unsuitable due their disability, feeling side-lined and not feeling understood or heard in their interactions with Jobcentre services (Oakley, 2021). This failing in support services can lead to disabled people becoming trapped in cycles of poverty as they are unable to access suitable employment and so are left in a position where they remain in need of social security support.

Lived experience evidence from Wales also highlighted stigma around the claiming of support as a key issue, particularly in rural areas. Research into the lived experience of food poverty in rural areas in Wales found that there was a culture of rural self-sufficiency and pride which increased the stigma around claiming benefits in these communities (ap Gruffudd et al., 2017). No such corresponding study on attitudes towards benefits in urban communities in Wales was found.

Overall, the lived experience evidence related to social security demonstrates that the administration and structure of the social security system creates challenges for people already facing poverty and social exclusion and can often exacerbate those negative experiences. Changes to the social security system, as well as system features such as the five-week wait for UC, present barriers which prevent people who are in receipt of this support from budgeting effectively and planning their expenditure. This can have knock-on effects and can lead to other issues such as rent arrears and household debt which can deepen poverty and social exclusion. It should be noted that most of the lived experience evidence available is about UK social security provision in the form of UC rather than devolved provision. People with lived experience frequently describe social security support as insufficient and the process of claiming benefits as detrimental to their mental health and well-being. Stigma around the claiming of social security support also remains a key issue for many people experiencing poverty and social exclusion in Wales.

# Household debt

## Box 3 –

### Household debt: Key messages and policy implications

#### Key messages

- Household debt is usually a product of underlying financial insecurity faced by an individual or household.
- Many of those with lived experience of household debt were facing debt as a result of a life event or financial ‘pinch point’ to which they were unable to adjust because of a lack of financial resilience and/or resources such as savings or secure housing.
- People in poverty and on a low income often utilise ‘high-cost credit’ sources, due to a perceived lack of alternative options, which can exacerbate and entrench debt, poverty and social exclusion in the long-term.

#### Policy implications

- Many of those who utilised high-cost credit were not aware of alternative sources of finance, which suggests that financial literacy education, support in accessing financial services and making affordable credit more accessible could help to prevent or mitigate some of the negative effects of household debt.

Household debt frequently acts to deepen and exacerbate poverty for those who are struggling financially through an interaction called the ‘debt-poverty trap’ (Jubilee Debt Campaign, 2018). This trap occurs when the cost of meeting basic needs is outside a household’s financial capacity which leads them to take on debt to meet these costs. The subsequent costs of servicing this debt then increases the costs the household faces, placing further demand on their already limited resources which pushes them further and further into debt (Jubilee Debt Campaign, 2018).

In discussions of poverty and debt, debt is often considered in terms of ‘problem debt’. Problem debt occurs when households are ‘unable to meet contractual payments on consumer credit or household bills (including housing costs)’ (Hartfree and Collard, 2014, p. 5). In 2019, debt charity Step Change estimated that 8% of adults in Wales (about 193,000 people) had severe debt problems. The same report found that an additional 412,000 people in Wales were in financial distress (Step Change, 2019). The most common type of debt among low-income households is arrears in household bills, including council tax and utility bills.

The lived experience evidence base on household debt and poverty in Wales is fairly limited. Much of the lived experience evidence available on household debt is subsumed into research on other aspects of poverty – for example, evidence on council tax is included in studies related to social security while evidence related to utility bills is included in studies exploring the lived experience of fuel poverty.

UK-wide lived experience research conducted by Citizens Advice in 2018, which included participants from Wales, found that many people do not have savings to draw on when faced with financial difficulties and that those whose income is unpredictable are the least able to build up savings, despite being the most likely to find themselves in need of such financial resources (Hardy and Lane, 2018). This report also found that most households have very little flexibility in their spending needs and as such are unable to make big changes in their spending habits when faced with crisis.

Households on low incomes report the least flexibility in their household budgets. Many of the participants in this study described having to reduce non-essential spending or finding creative ways of making their money go further to avoid or deal with household debt. Several participants also described going without essentials or avoiding payment of other bills to prioritise servicing household debts. A large number of participants in this study reported borrowing to meet the cost of essentials (Hardy and Lane, 2018).

There is some lived experience evidence on household debt in Wales which relates to high-cost credit. High-cost credit includes 'a large and diverse range of financial products including bank overdrafts, loans, buy-now-pay-later and rent-to-own schemes' (UK Parliament, 2020).

High-cost credit can be beneficial for consumers however it is also associated with a high risk of harm and an increased risk of further financial problems.

In 2016, the Young Foundation conducted a study focused on high-cost credit in Wales which included lived experience research. This study focused on the three most common types of high-cost credit in Wales – home credit, rent-to-own (RTO) and payday loans. The report found that most people in Wales using high-cost forms of credit were 'the working poor' – people in low-quality, low-paid work (Young Foundation, 2016, p. 10). Experts who worked with people with lived experience of poverty and social exclusion who were interviewed for the study highlighted that while there are many forms of credit that are not high cost, these alternative facilities are often not available to those who are experiencing deprivation and social exclusion. Indeed, many of the respondents with lived experience stated that they were not aware of options that were not one of the forms of high-cost credit identified by the study and many were unable to conduct much research into the credit options available to them before engaging in high-cost borrowing.

This study identified a number of factors that contribute to people utilising high-cost credit services through interviews with those with lived experience (Young Foundation, 2016). These included limited financial resilience and difficulties meeting financial commitments necessary to purchase items and services seen as essential. Respondents described how issues with saving money left them with limited financial resilience in the face of shocks, which then used up what they had been able to save. One respondent in the 69-74 age category also described how being on a low income impacts the level of shock he, and others in a similar situation, are able to absorb.

He stated:

**“ ... if you’re in the financial bracket where money is no object, or you’ve got spare money, £50, you can absorb it. If you’re on basic money or very low money then all of a sudden £50 becomes like £500.”**  
(Young Foundation, 2016, p. 12)

These issues regarding resilience and costs led to many experiencing ‘pinch points’ which caused them to seek out high-cost credit to meet their financial obligations at specific times (Young Foundation, 2016, p. 17). While some respondents described these pinch points being part of everyday life – *‘I think I was short of cash’* – others described key events that generated significant costs as the main reason they took out a line of high-cost credit. Respondents described a range of unexpected costs as having led to them taking out high-cost credit including large bills, a car breaking down and moving house. The most common reason identified by the study for utilising some specific types of high-cost credit (home credit and credit unions) was spending on Christmas. ‘Life shocks’ including bereavement, job loss and illness, were also identified as a key cause of people using high-cost credit services. Most of the participants interviewed felt that they *‘definitely could not have gone without’* what they used their first high-cost loan to pay for (Young Foundation, 2016, p. 19).

As mentioned above, the report highlighted that very few people who participated in the study reported looking for alternatives to high-cost credit when taking out a loan (Young Foundation, 2016). Many respondents suggested that simplicity, speed and recommendations from others were the most important factors that influenced their decision to use high-cost credit.

Others also stressed that they were not eligible for other types of credit due to their personal circumstances. The study also found that while some people borrow frequently without significant problems with meeting the repayments of their loan, others experience problems due to frequent borrowing. As one participant stated:

**“You start off robbing Peter to pay Paul and then you’ve got no Peter to rob.”**  
(Young Foundation, 2016, p. 24)

Studies included elsewhere in this review that focused on food and fuel poverty highlight that household debt can be both driven by and acts as a driver of food and fuel poverty for many low-income and socially excluded households in Wales (Beck, 2018; Groves et al., 2020).

Overall, the lived experience evidence on household debt and poverty and social exclusion demonstrates that household debt is often a product of underlying insecurity faced by an individual or household. Many of those with lived experience of household debt who participated in the studies discussed above were facing debt as a result of a life event or financial ‘pinch point’ (Young Foundation, 2016, p. 17) which they were unable to adjust to because of a lack of (financial) resilience and/or resources such as savings or secure housing. Lived experience evidence also shows that people in poverty and on a low income often utilise ‘high-cost credit’ sources, due to a lack of alternative options, which can exacerbate and entrench debt, poverty and social exclusion in the long-term. Many of those who utilised high-cost credit were not aware of alternative sources of finance, which suggests that financial literacy education, support in accessing financial services and making affordable credit more accessible could help to prevent or mitigate some of the negative effects of household debt for people living in poverty and the socially excluded.

# Fuel poverty

## Box 4 –

### Fuel poverty: Key messages and policy implications

#### *Key messages*

- Different aspects of poverty and deprivation intersect to generate particular experiences of fuel poverty for different people at different times.
- Housing issues, social relationships and financial resources were identified as key factors which influence people's experiences of fuel poverty – the relative importance of these factors vary over time.
- Variability in the cost of fuel was also highlighted as a major driver of fuel poverty, with increases in fuel costs shown to be a form of short-term shock which can leave people in financial crisis and having to choose between 'food or fuel'.

#### *Policy implications*

The lived experience evidence highlights the importance of the following considerations for policy development:

- Targeting relevant services to people in a way which makes support accessible to them and that avoids the label of 'fuel poor', which many do not identify with.
- Designing policies which support social and community relationships, as these are a key source of resilience in the face of fuel poverty.
- Addressing housing quality, which can significantly affect how much fuel is required to keep a home warm.
- Regulating the cost of energy to ensure nobody pays beyond a fair price.

The Welsh Government's 'Tackling fuel poverty 2021 to 2035' plan defines fuel poverty as a household spending more than 10% of their full household income on heating in order to 'maintain a satisfactory heating regime' (Welsh Government, 2021b). This plan draws on the definition of fuel poverty utilised in the Warm Homes and Energy Conservation Act 2000 which explicitly links fuel poverty to 'lower income' households (thereby excluding those higher income households who may choose to spend more than 10% of their income on heating but are able to afford this expenditure without risk of poverty) (Welsh Government, 2021b). More than 144,500 households in Wales are estimated to be at risk of fuel poverty – the equivalent of 11% of households in Wales (Welsh Government, 2021b).

The evidence base on lived experience of fuel poverty in Wales is relatively well developed compared to some of the other dimensions of interest covered in this report.

As part of a project exploring fuel poverty in Caerau<sup>4,5</sup>, Groves et al. (2020) produced a paper based on interviews conducted with people with lived experience of energy insecurity and fuel poverty which found that fuel poverty and energy insecurity<sup>6</sup> emerge '*out of complex interactions between socio-material conditions, household characteristics, and capabilities*' (Groves et al., 2020, p.1). The study identified one overarching pattern and three key themes or issues relating to fuel poverty and energy insecurity in this Welsh community.

The overarching issue for people living in fuel poverty in Wales identified by this study was how the drivers of fuel poverty change in severity over time. People in the community were subject to long-term changes in energy prices alongside short-term changes in weather patterns, both of which contribute to their overall risk of fuel poverty but in different ways, at different levels, at different times.

The three themes that emerged from the interviews as factors that impacted upon people's lived experience of fuel poverty in Caerau were housing issues, social relationships and finances (Groves et al., 2020). Fuel poverty was found to intersect with people's experiences of poor-quality housing and associated issues, including damp, which interviewees highlighted as being exacerbated by heating issues. Social relationships were shown to both mitigate and exacerbate energy insecurity and fuel poverty. The mitigating effect of social relationships on fuel poverty in the community was stronger in the past compared to the present. Social relationships contributed to energy insecurity and fuel poverty due to people needing to keep their home at a higher temperature as part of routine care for other family members. Financial precarity was also a key issue for many interviewees that contributed to energy insecurity and fuel poverty. Interviewees on low and variable incomes, including those whose main income was a state pension or social security payments, reported a high level of sensitivity to short-term shocks which left them feeling insecure in their ability to consistently afford their fuel bills, putting them at risk of fuel poverty.

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- 4 Caerau, Bridgend is an ex-mining community in the South Wales Valleys.
  - 5 Academics at Cardiff University have been involved in a series of interview-based research activities related to the FLEXIS and Better Energy Futures projects that have produced lived experience evidence on fuel poverty in Wales. Two academic papers – Groves et al. (2020) and Shirani et al. (2021) – were produced based on interviews conducted as part of these projects.
  - 6 'The Better Energy Futures project 'was undertaken as part of a longstanding collaboration between researchers from the Understanding Risk Group at Cardiff University who work in the Schools of Social Sciences and Psychology, together with colleagues from the Consumer Insights team at the Energy Systems Catapult (ESC). It was funded by the Welsh Government, and forms part of the ESC's Fair Futures programme, providing an initial basis for future work by ESC in developing design solutions for fuel poverty. Its objective was to draw on social science research concerning people's lived experience of energy use in order to help design fairer, more effective interventions to address fuel poverty' (Groves et al., 2019, p.2).

Shirani et al. (2021) drew on the same set of interviews but examined different themes in the lived experience data. This paper highlighted that the way people in the area conceptualised poverty had changed over time. The older generation viewed their youth as a time when poverty was universal in the area – ‘everyone was poor’ (Shirani et al., 2021, p.109) – which they did not view as being the case in the present day. In both this paper and the Groves et al. (2020) study, respondents described how they shared resources within their community to help those experiencing fuel poverty (and other forms of resource lack). This included the sharing of physical resources as well as engaging in strategies to mitigate the impacts of fuel poverty such as spending the day at the home of friends/relatives to benefit from their heating. The study identified that respondents felt that this willingness to support their community was part of a distinct Welsh Valleys identity. One participant stated:

**“People look out for each other, help each other. I mean, we’ve always been the same up here, haven’t we, really? We don’t waste anything; if there’s food left over, neighbours have it. And neighbours do the same for us... We won’t see anybody go without, if we can help it.”**  
(Shirani et al., 2021, p.109)

While the underlying drivers of fuel poverty need to be addressed, this suggests that policies which strengthen local social and community relationships could play a mitigating or ameliorative role.

Shirani et al.’s paper took a longitudinal approach to its analysis – examining people’s experiences over the life course – and in doing so identified, much like Groves et al. (2020), that changes to people’s circumstances over the course of their life influence their risk and experiences of energy insecurity and poverty.

For people living in energy insecurity Shirani et al. (2021) demonstrated how changes to financial circumstances, health status and household composition can move people closer to or further from fuel poverty. It also found that people who were energy insecure and in fuel poverty were often unwilling to think of themselves in these terms or as ‘vulnerable’ because they were able to identify others in their community who faced what they perceived to be greater risk and hardship. This has implications for the ways in which fuel poverty programmes and policies define and articulate eligibility criteria; explicitly targeting ‘fuel poor’ people may inhibit some people who could benefit from this support from taking it up.

The Better Energy Futures project report reiterated the findings of the above studies and in addition highlighted the additional themes of technology issues and the importance of place (Groves et al., 2019). People already struggling with energy costs reported compounding issues with unreliable technology (e.g. smart meters) although these issues were not universal among respondents – some reported positive experiences with the same technologies. Echoing insights regarding the value of local social relationships for mitigating fuel poverty, the importance of place was also identified as a key factor with many respondents stating that they would not like to live anywhere else despite also identifying changes in the nature of the place they lived (i.e. the closure of the local colliery which led to unemployment, financial insecurity and therefore fuel insecurity) as a contributor to their energy insecurity.

Focus group-based UK-level research conducted by Citizens Advice, which included participants from Wales, investigated the lived experience of people using unmetered fuels (i.e. oil, gas and solid fuels).

The study found that the cost of such fuels fluctuates significantly and that the associated larger upfront costs act as a barrier for those struggling to heat their home adequately (Jewell et al., 2017).

Overall, the lived experience evidence related to fuel poverty highlights that different aspects of poverty and deprivation intersect to generate particular experiences of fuel poverty for different people at different times.

Housing issues, social relationships and financial resources were identified as key factors which influence people's experiences of fuel poverty, and it was shown that the relative importance of these factors vary over time and in varying geographies as people deal with different life events and short-term shocks. Variability in the cost of fuel was also highlighted as a major driver of fuel poverty, with increases in fuel costs shown to be a form of short-term shock which can leave people in financial crisis.





# Food insecurity

## Box 5 –

### Food insecurity: Key messages and policy implications

#### *Key messages*

- Food insecurity is often the product of a wide range of factors including structural factors such as social security issues. Many people with lived experience of food insecurity have experienced this issue multiple times over their lives.
- Most relevant support services, such as food banks, necessarily focus on the immediate presenting issue of food insecurity rather than addressing the structural issues that cause food insecurity and therefore tend to mitigate rather than prevent this form of social exclusion.
- Lived experience evidence highlighted issues of appearance and shame – those with lived experience described masking issues around food poverty so as to keep their struggles hidden from others in their community.
- The lived experience evidence also highlighted that there are notable differences in user and provider views when it comes to support services for those experiencing food insecurity.

#### *Policy implications*

- Policies designed to prevent and alleviate food insecurity need to address the structural drivers of this issue, such as insufficient or inappropriate social security and joblessness or insecure work.
- Strategies to increase household resources can be complemented with strategies to support households to make the most of existing resources, such as food and nutrition education.
- While the structural drivers of food insecurity should also be addressed, interventions focused on reducing stigma related to food insecurity specifically may help to increase uptake of support services by those who are currently attempting to hide their food insecurity.

Just under 10% of families in Wales were food insecure prior to the Coronavirus pandemic (Food Standards Agency, 2017). Food insecurity increased during the pandemic with as many as 15.6% of UK households experiencing food insecurity in the first two weeks of the first lockdown which began 23rd March 2020 (Food Foundation, 2021). Food insecurity is experienced when people have 'limited access to food ... due to lack of money or other resources' (UK Parliament, 2019). The Food and Agriculture Organisation of the United Nations (2020) highlights that food insecurity can impact diet in different ways. Being food insecure is not always about having insufficient food but can also relate to only being able to access poor quality food with poor nutritional value. As such food insecurity 'can affect diet quality in different ways, potentially leading to undernutrition as well as overweight and obesity' (Food and Agriculture Organisation of the United Nations, 2020).

Lived experience evidence on food insecurity in Wales is limited. However, a few studies have been conducted since 2010 which have engaged people with lived experience of food insecurity and food poverty.

Beck (2018) conducted a series of interviews with food bank users and providers in 2014 and 2015 as part of a study of food insecurity in the UK, with a specific focus on Wales. In these interviews food bank and food poverty related service providers emphasised the structural drivers of poverty as a key issue in Wales. The role of austerity policies, welfare reform and insecure work as drivers of food insecurity and poverty was highlighted. Providers also identified a lack of food education and cookery lessons in school as a key issue driving food waste within at-risk households where those preparing food may not know how to make best use of it, which in turn contributes to food poverty.

Food bank and support service providers also suggested that there are broader factors which contribute to food poverty, including a need to 'keep up appearances' (which as we explore below could better be understood as avoiding the shame and stigma which can come with admitting to food insecurity) in terms of owning other household goods (e.g. a modern television or smartphone) which reduces available income to spend on food. The providers interviewed for this study explained that they felt this focus on appearances contributes to hidden food poverty as parents would go without proper nutrition to ensure that their children can have food at every mealtime whilst hiding this fact from both their community and their own family. A perceived shift from strong communities to a more individualistic society was also identified as a driver of food poverty and food bank use in Wales, as people are now potentially less able to rely on help from those around them than they may have been in previous generations.

The study also involved interviews with food bank users which highlighted similar issues and themes (Beck, 2018). The food bank users interviewed often described food poverty as a short-term, immediate symptom of wider and longer-term issues in their life such as joblessness, homelessness, addiction or health issues, or relationship breakdown. In the context of this study, recent welfare reforms had pushed many people experiencing these long-term issues into short-term crisis which pushed them into food poverty. However, this broader pattern (of long-term issues resulting in an immediate food-related crisis as a result of recent shock) was identified as an ongoing pattern for those who had used food banks on multiple occasions throughout their life (Beck, 2018).

Structural issues including changes to welfare were once again identified as a key driver of food poverty in the communities where people were interviewed. Structural issues relating to welfare outlined by the interviewees included issues around payment sanctions, appeals processes and communication, which all contributed to people finding themselves in crisis situations which then had knock on effects on their food security and overall well-being, in both the short- and long-term (Beck, 2018). Many respondents described having to make a decision between purchasing essential items (e.g. heaters) and food – which could be seen to contrast with providers' perceptions of people purchasing somewhat unnecessary items in order to 'keep up appearances'. However, this study also found that many service users who were experiencing food poverty had made efforts to hide this from their family and/or community due to stigma and concern about how the wider knowledge of their experiences of food poverty could affect other family members (especially children).

Beck (2018) argued that the lived experience evidence gathered from interviews with people who use food banks demonstrates that food poverty is rarely the result of individual people's decisions but rather structural factors that present barriers in people's lives and result in them having limited opportunities which lead to them falling into crises and food insecurity. Participants in this project identified barriers such as adverse childhood experiences (ACEs); abuse; discrimination; lack of educational attainment due to broader circumstances; structural barriers to work; and poor physical and mental health.

These barriers are generally beyond the control of those subject to them and contribute in different ways to the circumstances that result in people being in food poverty.

They are also often not addressed by food poverty related services. Policies designed to prevent and alleviate food insecurity therefore need to address the structural drivers of this issue, such as insufficient or inappropriate social security and joblessness or insecure work. Strategies to increase household resources can be complemented with strategies to support households to make the most of existing resources, such as food and nutrition education.

Food bank users interviewed for Beck's (2018) study framed the lack of community support differently to service providers (who felt that community support was limited), highlighting that the people around them were often in the same position (i.e. food insecure) and therefore unable to provide help rather than being unwilling to do so. Food bank users described a still present, strong sense of community spirit and responsibility with one describing how she first attended a food bank with a group of neighbours who went together to provide support and encouragement for each other as they were all in need. As was the case for the interviewees in the fuel poverty studies discussed above (Groves et al., 2020; Shirani et al., 2021), interviewees in this study were unwilling to identify themselves as being in poverty, with many identifying others in their community that they felt were worse off and therefore in food poverty.

A number of respondents also described situations where they had to go to extreme lengths to obtain food including stealing from shops and taking unwanted food out of bins outside fast food restaurants and supermarkets as a result of their food poverty. This highlights the potential links between food poverty and other dimensions of poverty and social exclusion, such as crime and poor health.

Reports produced as part of the Trussell Trust's State of Hunger project, which began in 2019<sup>7</sup>, provide further lived experience insight into food poverty and insecurity in Wales, although the evidence is not Wales-specific. The State of Hunger reports (2019; 2021) highlighted many of the same drivers of food poverty as Beck (2018), including changes to benefits and/or the welfare system, a lack of informal support from a community where others face the same challenges, and sudden shocks (such as job loss). They also highlighted the detrimental effects of hunger on individuals including physical health implications (fatigue, dizziness), and worse mental health and self-esteem, which can in turn further entrench poverty and social exclusion.

The impact of hunger and food poverty on children was also discussed in these reports. Professional respondents highlighted that the impacts of food poverty in childhood are wide reaching and have long-term implications. Interviewees felt that children affected by food poverty were likely to be impacted in their social, educational and physical development. Children's mental health was also a particular concern, with a number of respondents noting the possible adverse effects of children being aware of their parents not eating (to be able to feed them) and the stigma children may face among their peers if their experiences of food poverty become known to others.

The State of Hunger reports provided detail on the ways in which people's experiences of the social security system contribute to food poverty. A number of respondents described experiences where a gap in their benefit payments (for various reasons, including the five-week wait for UC) had pushed them into a short-term crisis and resulted in food poverty.

Others described issues they had experienced due to changes to the benefit system including the introduction of caps on some benefits and the 'bedroom tax' which had led to a reduction in their income, leading to difficulties in buying food. Sanctions on benefits and deductions in social security payments as a result of arrears to public services was, much like payment delays, a key cause of short-term crisis for the respondents – many of whom ended up unable to buy food as a result of changes to their expected payments. There are clearly a number of ways in which flaws in the social security system can contribute to short-term crisis and food poverty.

The State of Hunger reports (2019; 2021) also highlighted that for many people with lived experience of food poverty, insecure work and low-quality employment – i.e. having an insecure contract and/or being on low pay – can contribute to food poverty through increased vulnerability to shocks.

An additional study conducted during the Coronavirus pandemic found that the lived experience of food poverty was made more complex by the pandemic (Connors et al., 2020). The pandemic was found to have rapidly increased the food insecurity of those who were already at risk and worsened the experience of those who were already food insecure. This study identified the main drivers of risk as poor-quality work; inability to shift to remote work; lack of financial safety nets/savings and inability to accrue these; health issues; abuse in the home; and caring responsibilities.

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<sup>7</sup> The Trussell Trust's State of Hunger project is a 'three-year research project designed to provide the Trussell Trust, and the wider sector of stakeholders, with the evidence base required to make recommendations on how to address hunger in the UK' (The Trussell Trust, 2019, p. 9).

Many participants highlighted that food costs increased during the Coronavirus lockdowns whilst families spent more time at home, resulting in increased food consumption, some of which would usually have been provided elsewhere, for example through Free School Meals (Connors et al., 2020) – although it should be noted that in Wales, Free School Meals eligible families were given vouchers or food hampers so these issues may have been less acute in Wales. Despite the amount participants were spending on food increasing up to three-fold, many were eating less as a result of price increases.

Other drivers of food poverty related to the accessibility and affordability of food. For example, participants reported:

- A reduction in their ability to access 'budget' supermarkets (which are less likely to offer delivery);
- Increased demand for cheaper staple items among the wider population resulting in shortages;
- Being reliant on others to complete shopping activities resulting in a lack of control over product choice and cost; and
- The suspension of 'social food sharing' activities, such as having meals with extended family, which many participants had previously relied on as a means of stretching their food budget (Connors et al., 2020).

The study emphasised that the impacts of food insecurity during the pandemic have been multi-layered and complex – participants described facing '*interlocking physical, emotional, social and financial challenges*' as a result of the pandemic (Connors et al., 2020, p.3). The pandemic also changed what people ate (as they sometimes had less choice), which impacted on nutritional quality.

Some of the participants in the study were gaining weight despite eating less, suggesting that the quality of the food they were eating may have changed and/or they were undertaking less physical activity. Participants also highlighted their psychological relationship with food changed during the pandemic as they were unable to engage in celebratory meals or afford to buy comfort or luxury food items (Connors et al., 2020). Some participants who had food intolerances also described being unable to afford the foods they needed to manage these.

The final issue described by participants in this study was a lack of access to support when it was needed. Some participants were able to access support from friends, family or community organisations, however many described a combination of issues with UC, a lack of awareness of support services and the stigma of accessing such services as key barriers. These factors also perpetuated food poverty and insecurity for participants, highlighting the increased vulnerability to food poverty that people who are less connected – either in their communities or to support services – are likely to face (Connors et al., 2020).

The lived experience evidence related to food insecurity and poverty and social exclusion demonstrates that food insecurity is often the product of a wide range of factors including structural factors such as social security issues. The evidence sources reviewed here highlight that most relevant support services, such as food banks, necessarily focus on the immediate presenting issue of food insecurity rather than addressing the structural issues that cause food insecurity, and therefore tend to mitigate rather than prevent this form of social exclusion. Many people with lived experience of food insecurity have experienced this issue multiple times over their lives.

More than any other dimension examined in this report, lived experience evidence relating to food insecurity highlighted issues of appearance and shame, with several sources showing how those with lived experience of food insecurity try to mask issues around food poverty to keep their struggles hidden from others in their community. As such, while the structural drivers of food insecurity should also be addressed, interventions focused on reducing stigma related to food insecurity specifically may help to increase uptake of support services by those who are currently attempting to hide their food insecurity.



# Digital exclusion

## Box 6 –

### Digital exclusion: Key messages and policy implications

#### *Key messages*

- People's ability to mitigate the effects of digital exclusion has been significantly reduced by the Coronavirus pandemic as public health restrictions have limited access to public spaces with connectivity. At the same time the need for and role of digital in connecting people with each other, amenities and services has drastically increased.
- Issues of digital exclusion are exacerbated by the trend towards 'digital by default' service delivery which can lead to (often already vulnerable) people who are not digitally connected being cut off from vital services.
- Digital exclusion is far more complex than just a connectivity issue and is generated by different circumstances for different people who in turn have different digital needs.

#### *Policy implications*

- During the pandemic a number of interventions have been implemented to address the digital exclusion of children and vulnerable people in Wales. Understanding which of these approaches have worked well and maintaining and expanding them could help to reduce digital exclusion and related social exclusion in the long-term.
- Interventions which support digital education can help to reduce digital exclusion for those who are digitally connected but remain excluded due to a lack of skills or confidence.
- Provision of accessible offline services is important to prevent exclusion which results from 'digital by default' service provision.

According to the National Survey for Wales, 10% of people over the age of 16 in Wales had not used the internet in the last three months in 2020. This amounts to about 255,000 people (Welsh Government, 2020a). This has improved from 19% in 2016. One reason some people are unable to use the internet is due to 'data poverty', which is experienced by 'those individuals, households or communities who cannot afford sufficient, private and secure mobile or broadband data to meet their essential needs' (Nesta, 2021).

The Welsh Government highlighted that the pandemic has increased recognition of data poverty as an issue in Wales. Prior to the pandemic, data poverty was a less widely recognised issue as people were more able to work around data poverty by accessing the internet in settings where it is freely available, for example at school or in public libraries. The shift to home schooling and remote working during the pandemic has led to an increased need for data among many. In many households more members have had to share devices and internet access, including data allowance sharing, and there has been an increase in the number of devices accessing the same bandwidth. This increased demand for devices and data has left many households struggling to meet these needs. As the Welsh Government highlighted at the end of 2020:

**“Households are having to choose between paying for Wi-Fi/mobile data or other household essentials such as food and fuel.”**

(Welsh Government, 2020a)

The lived experience evidence base on digital exclusion and data poverty is limited but appears to be growing as a result of the increased attention brought to this issue by the pandemic. Much of the lived experience evidence available is therefore directly related to people's lived experience of digital exclusion as it relates to the Coronavirus pandemic, as well as healthcare.

An interview-based study conducted in Wales and Scotland in 2020 explored the experience and impact of digital exclusion and data poverty during the Coronavirus pandemic (Lucas et al., 2021). The study found that data poverty and income poverty correlate as households with an income below £20,000 were twice as likely to be in data poverty than those with incomes over £40,000. It also highlighted that for many households, the issue was not total digital exclusion but rather that their data needs were not adequately met – they would have a data contract, for example, but would run out of data before the contract renewed at the end of the month. Larger households reported a particular problem with this issue due to their higher demand for data relative to what is available to them.

A key finding of the study was that data poverty is complex and is about far more than connectivity (Lucas et al., 2021). The report highlighted that data poverty is created by different circumstances for different people who have different data needs. Causes of data poverty identified here include pre-existing disadvantage and structural barriers to service access; poor connection; low income; larger families generating high data and device needs; and a lack of financial and digital literacy. This means that solutions to the issue of data poverty in Wales will need similarly diverse solutions. However, the study identified a significant evidence gap for solutions that work in reducing data poverty.

The study included two case studies based on interviews with individuals living in data poverty in Wales (Lucas et al., 2021). The case studies highlighted the diversity of experience of those experiencing data poverty in Wales. The first case study of a mother of five whose husband had been furloughed, highlighted multiple family members needing to use the same devices and access to the internet, as well as digital literacy, as key drivers of data poverty (Lucas et al., 2021, p.17).



The mother interviewed for the case study explained that she did not know how to use an internet dongle provided by her children's school and had received two bills for £100 from her mobile provider as she exceeded her data allowance but did not understand how this had occurred. The second case study of a young care leaver living alone highlighted the importance of internet access for young people in maintaining their studies as well as for those living alone (Lucas et al., 2021, p.21). The interviewee in this case study said that, if placed in the circumstances where it was necessary, he would choose to pay for Wi-Fi over food because of the importance of this resource for his connection with others.

Diverse Cymru (2020) produced a blog in late 2020 based on an interview with a woman over the age of 65 who was experiencing digital exclusion. This interview highlighted the key barriers faced by digitally excluded older people in Wales, which include:

- A lack of offline information;
- Inability to access basic essentials such as food during the pandemic;
- Financial stress due to a lack of offline services for banking and bill payment;
- Mental ill health as a result of the impacts of digital exclusion; and
- Feeling that older people are not a priority for service providers (Diverse Cymru, 2020).

Diverse Cymru (2020) argued that digital exclusion and the barriers highlighted in the interview are faced by many people in Wales and demonstrate the issues generated by the 'digital by default' approach to service delivery that has grown in popularity in recent years.

The participant in this research outlined the support she felt would be beneficial for people who are digitally excluded in Wales which included:

- Greater provision of offline services and greater awareness from service providers that not everyone has full access to the internet;
- Provision of support in accessing digital devices and services (e.g. support in borrowing or purchasing devices, internet set up and provision of teaching related to the use of devices and services); and
- Tailored mental health support for the digitally excluded, especially for older people in this position.

NHS Wales has produced a digital inclusion guide for health and social care providers in Wales which includes a case study highlighting the difference that moving from digital exclusion to digital inclusion can make in people's lives (NHS Wales, 2019). This guide highlights the case of an elderly man living in a care home with dementia, anxiety and depression who was given an iPad and virtual reality devices. Provision of the devices significantly improved his well-being and led to a reduction in his medication needs. More broadly, staff at the care home reported an increase in morale and ambulance calls for residents decreased by 28% following digital connection (NHS Wales, 2019).

The lived experience evidence related to digital exclusion and poverty and social exclusion highlights how people's ability to mitigate the effects of digital exclusion has been significantly reduced by the Coronavirus pandemic as public health restrictions have limited access to public spaces with connectivity. The pandemic has also increased demand for digital services which has in turn increased costs for many households – pushing digital inclusion beyond the means of many households already dealing with issues of poverty and social exclusion.

The evidence reviewed here also highlights that digital exclusion is far more complex than just a connectivity issue but is instead generated by different circumstances for different people with different digital needs. Lived experience evidence highlights how issues of digital exclusion are exacerbated by the trend towards 'digital by default' service delivery which can lead to (often already vulnerable) people who are not digitally connected being cut off from vital services. During the pandemic a number of interventions have been implemented to address digital exclusion of children and vulnerable people in Wales. Understanding which of these approaches have worked well and maintaining and expanding them could help to reduce digital exclusion and related social exclusion in the long term.



# Housing

## **Box 7 –**

### **Housing: Key messages and policy implications**

#### *Key messages*

- Lived experience evidence on housing, poverty and social exclusion highlights the importance of good quality, stable housing as a factor that can both mitigate or exacerbate poverty and social exclusion.
- People with lived experience describe negative experiences of the private rental sector, with many experiencing issues with the quality of available housing.
- A key issue which emerged from the lived experience evidence base was private rental tenant reticence in reporting issues with property quality due to fear of retribution from landlords and the existence of ‘no fault evictions’.

#### *Policy implications*

- Increasing tenant and landlord awareness of housing standards and their legal rights and duties could help to prevent some of the issues regarding housing quality and disrepair highlighted by those with lived experience.
- Fear of eviction was highlighted as a key issue by tenants with lived experience of poverty. While the notice period that landlords have to give tenants under a ‘no fault eviction’ is being extended from two to six months from Spring 2022, some argue that ‘no fault evictions’ should be banned altogether.

Poverty rates vary dramatically between different forms of housing tenure in Wales. Households living in social rented accommodation have the highest rate of poverty, at 48.8% in 2018/19. Of people living in poverty in Wales, 34.6% are in social rented households (Joseph Rowntree Foundation, 2020). Factors that contribute to the elevated risk of poverty experienced by social renters include:

- Rent increases and the cost of rent/housing outstripping either social security support or pay;
- A lack of availability of social housing, leading to higher rents intended to finance new developments; and
- Incomplete take-up of Housing Benefit/UC (Joseph Rowntree Foundation, 2015).

The poverty rate among private rented households is also relatively high, at 41.4% in 2018/19. These households make up 27.2% of people living in poverty in Wales (Joseph Rowntree Foundation, 2020).

Levels of poverty among homeowners are much lower. For households who own their own home but are still paying towards a mortgage the poverty rate is 10.5%. These households account for 16.5% of people living in poverty in Wales. For households who own their home outright the poverty rate is 15.1%. Outright homeowners represent 21.7% of people living in poverty in Wales (Joseph Rowntree Foundation, 2020).

There is fairly limited lived experience evidence focusing specifically on housing and its relationship to poverty and social exclusion in Wales. The evidence that is available focuses primarily on homelessness, although there is some evidence available which relates to housing quality, which is also an important theme in much of the available lived experience evidence concerning fuel poverty.

Public Health Wales produced a report in 2019 which included lived experience evidence related to homelessness in Wales. Participants with lived experience interviewed for this report highlighted a number of issues as having contributed to their experiences of homelessness. Many of these issues can be linked to poverty. These issues include Adverse Childhood Experiences (ACEs) which was linked by several participants to low income, unstable living situations, childhood housing transitions and problems at home and school (Public Health Wales, 2019).

Service providers interviewed for this study also identified poverty as a driver of many of the factors that contribute to homelessness in Wales. They also highlighted that an 'area poverty effect' can be seen in Wales where:

**“those who live in the more deprived areas in Wales are more likely to report lived experience of homelessness, probably in part due to the complexity of the interrelated structural and individual level factors involved in homelessness”**  
(Public Health Wales, 2019, p. 34)

A 2019 report into co-operative and community-led housing (CCLH) schemes in Wales included evidence related to people with lived experience of social exclusion in Wales. This study found that people living in CCLH reported improved financial security, reduced loneliness and improved overall well-being compared to their past traditional housing situations (Wales Co-operative Centre, 2019).

Citizens Advice Cymru conducted research into the lived experience of private rented sector tenants in Wales in 2017 (Citizens Advice Cymru, 2017). Participants in the study described disappointment with the physical condition of the property they were currently renting.

The issues identified by tenants included damp and mould, water leaks, poor heating, poor electrical safety, lack of garden maintenance and poor bathroom and/or kitchen facilities (Citizens Advice Cymru, 2017). Many participants identified a lack of timely and quality repairs to their property as a key issue. Tenants felt that how and when repairs were dealt with was dependent on the landlord or letting agent responsible for the property, with no standard approach being apparent.

For many of the participants, letting agents were the main point of contact for their property when it came to repairs. These tenants felt that their letting agents had little ability to get repairs done, and some suggested that letting agents should be given greater discretion to action key repairs without landlord approval to ensure properties are up to a standard suitable for habitation (Citizens Advice Cymru, 2017). The tenants that participated in this study also described feeling unable to complain about issues with their property due to fear of rent increase and/or loss of their tenancy through 'no fault evictions'. This led to most of the participants either living with the issues with their property or completing repairs themselves (Citizens Advice Cymru, 2017).

UK-wide research conducted by the Joseph Rowntree Foundation between 2015 and 2017 found that good quality and stable housing can help to mitigate the impacts of poverty (Joseph Rowntree Foundation, 2018). However, it also found that housing is becoming more expensive, and the housing system is becoming more constrained which creates challenges for many households. The report found that low-income households face particular issues with housing cost and quality. Social rented housing was found to have significant potential as a source of support for those on low income, however in reality this sector is plagued by poor quality housing and a lack of housing stock (Joseph Rowntree Foundation, 2018).

The research also demonstrated that existing housing systems in the UK are ill equipped respond to unexpected life events and changes, such as relationship breakdown or illness. Social networks were identified as a key factor that helped people '*make and keep a home*' (Joseph Rowntree Foundation, 2018, p. 34).

Studies of the lived experience of fuel poverty in Wales also include lived experience evidence related to housing. The evidence included in these studies focuses on the quality of housing as a contributing factor to fuel poverty. Groves et al. (2020) found that the housing quality in the deprived area they studied was variable. Much of the older housing found in the area was 'prone to damp and hard to insulate' which contributed to the fuel poverty of residents. The quality and characteristics of the housing of the study participants also impacted the success of interventions designed to address fuel poverty in these areas. One respondent highlighted that while his home was successfully insulated the installation of this insulation had led him to lose space in the rooms of his home (Groves et al., 2020).

Many respondents reported ongoing damp problems due to the design of their homes even after insulation had been installed. Interviewees in this study also highlighted how poverty can limit people's ability to maintain their homes with many reporting difficulties in meeting the cost of making repairs to their home following severe weather conditions which occurred part way through the study. Communication and cooperation issues with social landlords were also highlighted as issues that impact the quality of housing that people experience with one respondent describing significant difficulties and long delays when trying to get an issue with damp and mould resolved in her social rented housing (Groves et al., 2020).

Overall, the lived experience evidence on housing, poverty and social exclusion highlights the importance of good quality, stable housing as a factor that can prevent or mitigate poverty and social exclusion. Participants in the studies reviewed here described negative experiences of the rental sector, with many having experienced issues with the quality of available housing. A key issue which emerged from this lived experience evidence base was tenant reticence in reporting issues with property quality due to fear of retribution from landlords and the existence of 'no fault evictions'.

While the notice period that landlords have to give tenants under a 'no fault eviction' is being extended from two to six months from Spring 2022, some argue that 'no fault evictions' should be banned altogether (Inside Housing, 2021). Increasing tenant and landlord awareness of housing standards and their legal rights could also help to prevent this issue in future. As was the case with other dimensions of interest, the lived experience evidence related to housing demonstrates how people's experience of poverty and social exclusion is often defined by interconnected experiences of deprivation in multiple areas of their lives.



# Transport disadvantage

## Box 8 –

### Transport disadvantage: Key messages and policy implications

#### *Key messages*

- Poor public transport provision in rural areas is a key driver of transport disadvantage and, ultimately, of poverty and social exclusion.
- Participants living in poverty or on a low income who had access to private transport experienced transport disadvantage in terms of a limited ability to use their vehicles or having to make compromises elsewhere to use their vehicles.
- The lived experience evidence of transport disadvantage demonstrates how different types of deprivation reinforce each other, as transport disadvantage limits people's ability to travel for work or to access services in other locations, which can limit their earning ability as well as negatively impact well-being.

#### *Policy implications*

- Improving transport connections in rural areas could help to break cycles of rural poverty and social exclusion.
- Public transport should be aligned with people's needs in terms of access to services (for example hospitals or schools) and work in order to reduce the negative impacts faced by those without access to private vehicles.

Lack of access to transport is known to contribute to social exclusion and poverty, causing social isolation, limiting job opportunities, and acting as a barrier to using services (Gates et al., 2019). A review conducted by the Campaign for Better Transport found that a combination of poor transport and land-use planning that favours private car-based transport contribute to and exacerbate social exclusion and poverty (Campaign for Better Transport, 2012). In 2019–20, 13% of households in Wales did not have access to a car or van, and therefore were reliant on other forms of transport. This includes the public transport network, which is limited in some areas – especially rural areas. In the 2019–20 National Survey for Wales, 3% of people reported that there were no bus services in their local area and 7% reported no train services in their local area (Welsh Government, 2021a).

There is very limited lived experience evidence available related to poverty and social exclusion and transport in Wales. Many studies relating to other forms of social exclusion highlight a lack of access to transport as a driver of social exclusion and poverty but very few focus on experiences of transport itself, and much of the available evidence is quantitative rather than qualitative.

Transport poverty emerged as one of the key concerns of participants in a study that examined rural poverty in Wales through a combination of a survey and interviews with older people in three rural areas (Milbourne and Doheny 2012). The survey evidence showed that 65% of the older poor households that participated in the study reported having access to a private vehicle which the authors attributed to the poor public transport provision in rural areas rather than the affluence of this group. Only 53% of older poor households felt that the public transport in their area was 'good' (Milbourne and Doheny, 2012).

While car ownership among poor older households in rural areas was relatively high, it was far lower than the level among the non-poor older households who participated in the study, with 93% of this group reporting car ownership. The survey also found that poor older households with cars used these vehicles far less than their non-poor peers, with 42% of poor older households having travelled less than 5,000 miles in their car (Milbourne and Doheny, 2012). The interview evidence from this study highlights that the need for car ownership in rural areas resulted in older people who were living in poverty having to make compromises elsewhere in their lives and spending. One respondent described how they limited the use of their car where possible and only bought petrol when they travelled to large cities such as Cardiff and Newport as they felt that petrol was cheaper there (Milbourne and Doheny, 2012).

An Institute for Welsh Affairs blog written by Christine Boston, previous Director for Wales at the Community Transport Association, highlights the issues around transport in rural areas in Wales based on her own experiences of rural public transport, and identifies ways in which it contributes to social exclusion and poverty. The blog highlighted that public transport services in rural areas of Wales can present a barrier to people from these areas travelling to urban areas to work, as the provision is not designed for this type of commute. As the author highlights:

**“a journey that took half an hour in the car was more like two hours on the bus and the earliest option arrived into the city nearly half an hour later than many employers expect you to be in work – not helpful for an area of high unemployment”**  
(Boston, 2017)



The blog also flagged issues around the physical accessibility of public transport services and high (and rising) public transport fares in rural areas as barriers to access for those in or near poverty in rural Wales.

The Community Transport Association (CTA) collects stories from people experiencing transport poverty.<sup>8</sup> While these accounts are too numerous to collate here, there are a number of key themes that can be drawn out of these accounts. Many of those who CTA work with are vulnerable people, including older people and those with long-term health conditions. As already noted by Milbourne and Doheny (2012) these people report having to make compromises in their daily lives, at the cost of their well-being, as a result of transport poverty. One account detailed how a man had to limit visits to his wife in her care home because of the high cost of taxi journeys and the long distance he needed to travel, amplifying both his own and his wife's social isolation (Community Transport Association, 2020).

Another key theme that spans many of these lived experience accounts is the barrier that transport poverty presents to people accessing important services such as healthcare. One volunteer detailed how she had worked with a woman who had been cancelling her hospital appointments as travelling to these appointments on the bus was too challenging given her medical needs. The inaccessibility of public transport services and transport routes not serving the needs of local people (i.e. not servicing hospitals, public services offices, care homes etc.) also emerged as key barriers from many of the other case studies produced by CTA (Community Transport Association, 2019).

The lived experience evidence reviewed here relating to transport disadvantage, poverty and social exclusion highlights that poor public transport provision in rural areas is a key driver of transport disadvantage. Participants living in poverty or on low income who had access to private transport experienced transport disadvantage in terms of a limited ability to use their vehicles or having to make compromises elsewhere to use their vehicles. The lived experience evidence of transport disadvantage demonstrates how different types of deprivation reinforce each other, as transport disadvantage limits people's ability to travel for work or access services in other locations which can limit their earning ability as well as negatively impact well-being.

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<sup>8</sup> 'Transport poverty refers to households and individuals who struggle or are unable to make the journeys that they need. There are several definitions, but they tend to comprise low income, poor availability of public transport and needing a long time to access essential services' (NatCen, 2019)

# Education and skills

## **Box 9 –**

### **Education and skills: Key messages and policy implications**

#### *Key messages*

- Poverty and social exclusion present significant barriers to educational access and attainment for many children.
- Education providers and children with lived experience of poverty sometimes have divergent views regarding the ways in which poverty impacts education.
- Children identified low aspirations and hunger as the key barriers to education attainment but did not identify key barriers flagged by education providers, such as parental support, transport issues and tiredness.

#### *Policy implications*

- The lived experience evidence highlights the importance of understanding the particular needs of children who are experiencing poverty and social exclusion and finding opportunities to account for this in their education.
- Lived experience evidence shows that children who are living in poverty or are socially excluded often require additional support, be it financial, pastoral or educational, to achieve their potential at school.
- Support for these children should be wide ranging and holistic as the lived experience evidence shows that poverty presents a barrier to educational achievement in many ways.
- Teachers and schools require further training, resources and support to enable them to meet the needs of children dealing with poverty and social exclusion.

Qualifications and skills are key determinants of people's employability and income. Lack of access to good-quality education therefore poses risks of poverty and social exclusion. The proportion of working-age people in Wales with no qualifications was 8.4% in 2019 (Welsh Government, 2019a). While compulsory education in Wales is free at the point of use, there are many barriers to education access for those experiencing social exclusion, apart from (and including) cost. These include:

- Distance to school and a lack of suitable transport options (particularly in rural areas);
- Physical and organisational barriers for disabled learners;
- Poor quality of the school environment and teaching;
- Cultural and linguistic barriers for refugee and migrant learners; and
- A lack of resources to support learning at home (e.g. a lack of IT equipment to use for homework, which has been especially important during the Coronavirus pandemic and related lockdowns).

Other financial factors such as the cost of equipment, transport and school-related activities can also act as barriers to full access to education. All these factors can impact on educational attainment. The 'attainment gap' between disadvantaged children and their peers can contribute to poverty and social exclusion in later life. By the end of Key Stage 4 (KS4) children on Free School Meals in Wales are 50% less likely to achieve five or more 'good' GCSEs than their peers (Bevan Foundation, 2020).

The lived experience evidence base on poverty and access to education in Wales focuses on statutory education with no lived experience evidence appearing to be available relating to poverty and further and vocational education and training, which is the focus of our companion report on international policies and programmes (Bucelli and McKnight, 2022g).

In 2018 Samaritans Cymru produced a report on the relationship between poverty and school exclusions based on a roundtable event which involved a range of actors from the education sector in Wales who work with children with lived experience of poverty (Samaritans Cymru, 2018). Participants at the roundtable highlighted that many of the excluded children they work with come from deprived socioeconomic backgrounds and that these backgrounds lead to an accumulation of disadvantages across a child's life. The report and roundtable event emphasised that poverty presents a barrier to education at many different levels, from children arriving at school hungry or without equipment (which limits their ability to participate in learning), to contributing to mental health and behavioural issues that can lead to exclusion from school.

Researchers at Bangor University conducted an 18-month study during the 2016–17 academic year which investigated the factors affecting poverty in rural education in Wales (ap Gruffudd et al., 2017). The study included consultations with School Managers, local authorities and school children with lived experience of poverty, and identified a number of key themes related to poverty and education in rural areas of Wales.

For example, interviews with School Managers highlighted that the Pupil Development Grant (PDG) was used to provide additional teaching and resources to tackle some of the barriers children in poverty face in accessing education, however some felt that scrutiny processes around the PDG limited creativity around how it could be used to benefit these students (ap Gruffudd et al., 2017). School Managers that were interviewed for the study also suggested that stigma, 'rural pride' and personal pride presented key barriers that stopped parents claiming Free School Meals and other benefits that could support their child's access to education. However, some of the School Managers reflected the same 'anti-benefits' attitude (ap Gruffudd et al., 2017). School Managers also highlighted the establishment of a close relationship between parents and school as central to children's potential being maximised. Absenteeism was flagged as a key barrier to educational attainment with many of the schools involved in the study using money from the PDG to fund activities to combat absenteeism (ap Gruffudd et al., 2017).

A consultation with children in rural primary and secondary schools in Wales was also conducted as part of the study to discuss their experiences and perceptions of how poverty affects education. The responses of the children interviewed revealed some themes that differ or contradict those identified in the interviews with School Managers (ap Gruffudd et al., 2017). Some of the children who participated in the study suggested that education and attending school was important because, as the authors suggest, they had '*conscious awareness of the consequences facing their parents of not attending*' (ap Gruffudd et al., 2017). The children interviewed in the study identified low aspirations and hunger as key barriers to education attainment.

In contrast to School Managers, children did not feel that parental support was an important factor, nor did they identify transport issues or tiredness as important barriers to education. This study found that poverty reduces children's enjoyment of school and ability to engage in activities with their peers. The authors highlight a need for increased support for children's mental well-being in schools and suggest that anti-stigma initiatives and counselling services could be beneficial in improving school social environments for all children (ap Gruffudd et al., 2017).

The study highlights a 'blaming culture' (ap Gruffudd et al., 2017) where different actors think others are the responsible party (e.g. teachers blaming parents, parents blaming the education system, officials blaming schools) around poverty within the education system which generates and exacerbates issues for those living in poverty. It also emphasises that poverty creates issues for schools which have to manage some students who feel disengaged from the education system as a result of poverty as well as other students who face poverty-related problems but who are (or have parents who are) actively seeking help from their school. Participants in this study who worked with children and families living in poverty stated that eligibility for Free School Meals<sup>9</sup> is not an adequate measure of or proxy for poverty.

<sup>9</sup> The eligibility criteria for Free School Meals in Wales is as follows: 'Children and young people whose parents receive the following support payments are entitled to receive free school meals in maintained schools in Wales: Income Support; Income-based Jobseeker's Allowance; Support under Part VI of the Immigration and Asylum Act 1999; Income-related Employment and Support Allowance; Child Tax Credit, provided they are not entitled to Working Tax Credit and their annual income does not exceed £16,190; Guarantee element of State Pension Credit; Working Tax Credit 'run-on' - the payment someone may receive for a further four weeks after they stop qualifying for Working Tax Credit; Universal Credit.' (Welsh Government, 2019b, p. 1)

Some suggested that a measure which captures children who have ever been in receipt of Free School Meals would be 'a better measure of those who should be entitled to extra opportunities within the Welsh school system' (ap Gruffudd et al., 2017, p.43).

A 2019 study examining trainee teachers' experiences of working with children living in poverty highlighted many of the same themes as the above study (Hughes and Davies, 2019). Respondents in this study highlighted their experience of children whose families are in poverty struggling to meet attainment targets and a culture of low expectations for these children as key concerns, with many making clear links between children's educational attainment and a lack of skills later in life as a driver of poverty. The teachers who engaged with this study also suggested that schools could help to tackle poverty and mitigate its impacts on educational attainment through the provision of a 'varied menu' of clubs and activities to give disadvantaged children the opportunity to engage in activities they would otherwise not be able to (Hughes and Davies, 2019). Respondents also suggested that building a relationship between student and teacher based on trust was key to improving child educational attainment as this gave children a sense that their teachers supported them and had high expectations for their development.

The trainee teachers who participated in the study highlighted that a key issue they faced in engaging with children living in poverty was a lack of confidence in adjusting and tailoring their teaching of the curriculum to better meet the needs of disadvantaged students, despite many seeing this as a means of reducing the barriers posed by poverty to educational access and attainment (Hughes and Davies, 2019).

Overall, the lived experience evidence relating to education and skills demonstrates that poverty and social exclusion present a significant barrier to educational access and attainment for many children. The studies reviewed here suggest that education providers and children with lived experience of poverty have divergent views regarding the ways in which poverty impacts education. However, all sources clearly show that poverty and social exclusion negatively impact school children experiencing these issues. The lived experience evidence highlights the importance of understanding the different needs of children who are experiencing poverty and social exclusion and finding opportunities to account for this in their education, although the evidence reviewed here also shows that this is very challenging for schools and teachers who are subject to a number of pressures and constraints.

# Evidence gaps

There were significant evidence gaps for four of the twelve of the areas of interest – early childhood education and care, youth services, neighbourhood environment and in-work progression.

For the early childhood education and care dimension, there was a lack of lived experience evidence for both the experiences of children and the experiences of their parents. It is possible that this gap is the result of the difficulties and ethical issues of involving young children in lived experience research. There was also a general evidence gap for lived experience evidence on neighbourhood environment and youth services in Wales.

Much of the available evidence relating to in-work progression was quantitative in nature and as such was not relevant to the scope of this report. There is some lived experience evidence available which touches on job quality, but in all cases this emerged from evidence that had a different primary focus, which was therefore included in this report under the dimension(s) relevant to this primary focus. The key theme of this limited lived experience evidence base is that poor quality work acts as a key driver of poverty for many people in Wales.



# Conclusions

As this review demonstrates, the evidence base on lived experience of poverty and social exclusion in Wales is limited. Some aspects of poverty and social exclusion have received more attention than others in research exploring lived experience which has resulted in a patchy and uneven evidence landscape. Framing of studies remains a key issue for this review as well as further attempts to collate lived experience evidence related to poverty and social exclusion in Wales. It is likely that a far greater lived experience evidence base exists in Wales, but further research and evidence synthesis is required to draw this together. Any efforts to do so would require input from professionals and experts working with those with lived experience of poverty and social exclusion who may be able to mitigate the impact of the framing issues outlined above and signpost to relevant evidence. Additional primary research conducted directly with people with personal experience of poverty and social exclusion would go further in filling the identified evidence gaps.

The lived experience evidence reviewed here, while limited, demonstrates clearly that experiences of poverty and social exclusion are not limited to one area of people's lives. Across dimensions, people who reported being in one type of poverty (e.g. fuel poverty or food insecurity) were also experiencing deprivation and exclusion in other areas of their lives, with one type of deprivation often contributing to and reinforcing others. The evidence reviewed here also demonstrates that many people with lived experience of poverty and social exclusion had experienced these issues across their lives, often experiencing deprivation in different ways at different times in their lives.

As such the lived experience evidence can be seen to support an approach which involves an overarching poverty strategy supplemented by interventions targeted at specific elements of people's experiences of poverty, such as fuel or food insecurity. Such an approach could aim to address the issue of poverty as a whole (e.g. by increasing incomes via improved benefit take-up) as well as the different ways it manifests in people's lives by targeting specific presenting needs (e.g. addressing food insecurity via education on food preparation to reduce food waste). The evidence reviewed here also supports a strategy which adopts a holistic and multi-dimensional understanding of poverty, such as 'social exclusion', but which focuses on tackling the underlying structural drivers of poverty (such as insecure and low-paid work, and social security), whilst ensuring necessary mitigation services, such as food banks, are in place to tackle the wider dimensions of poverty.

Overall, this review demonstrates that there remains a significant gap in the lived experience evidence base in Wales and that there is a clear need to increase the involvement of those with lived experience in studies of poverty and social exclusion in Wales in the future.

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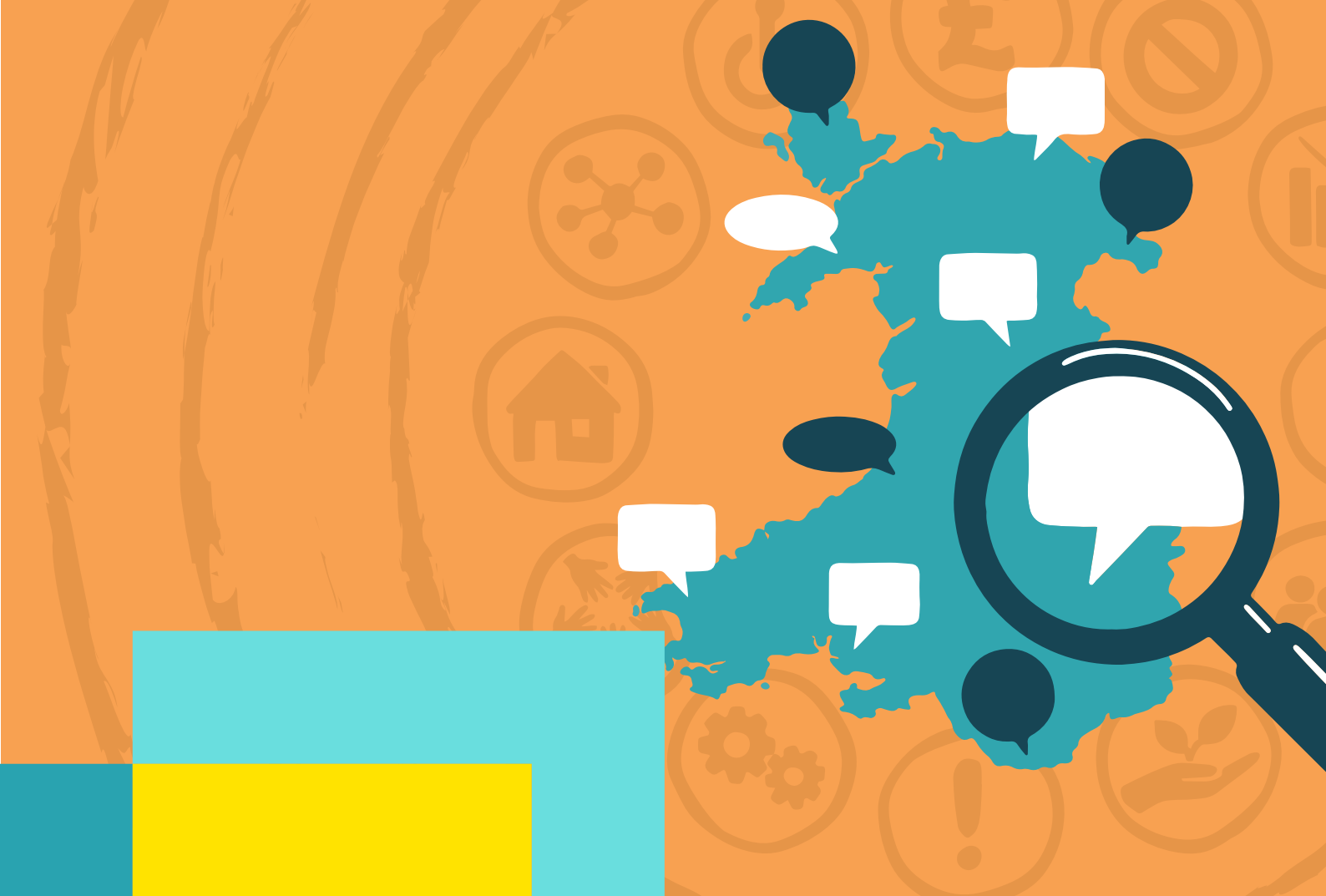
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