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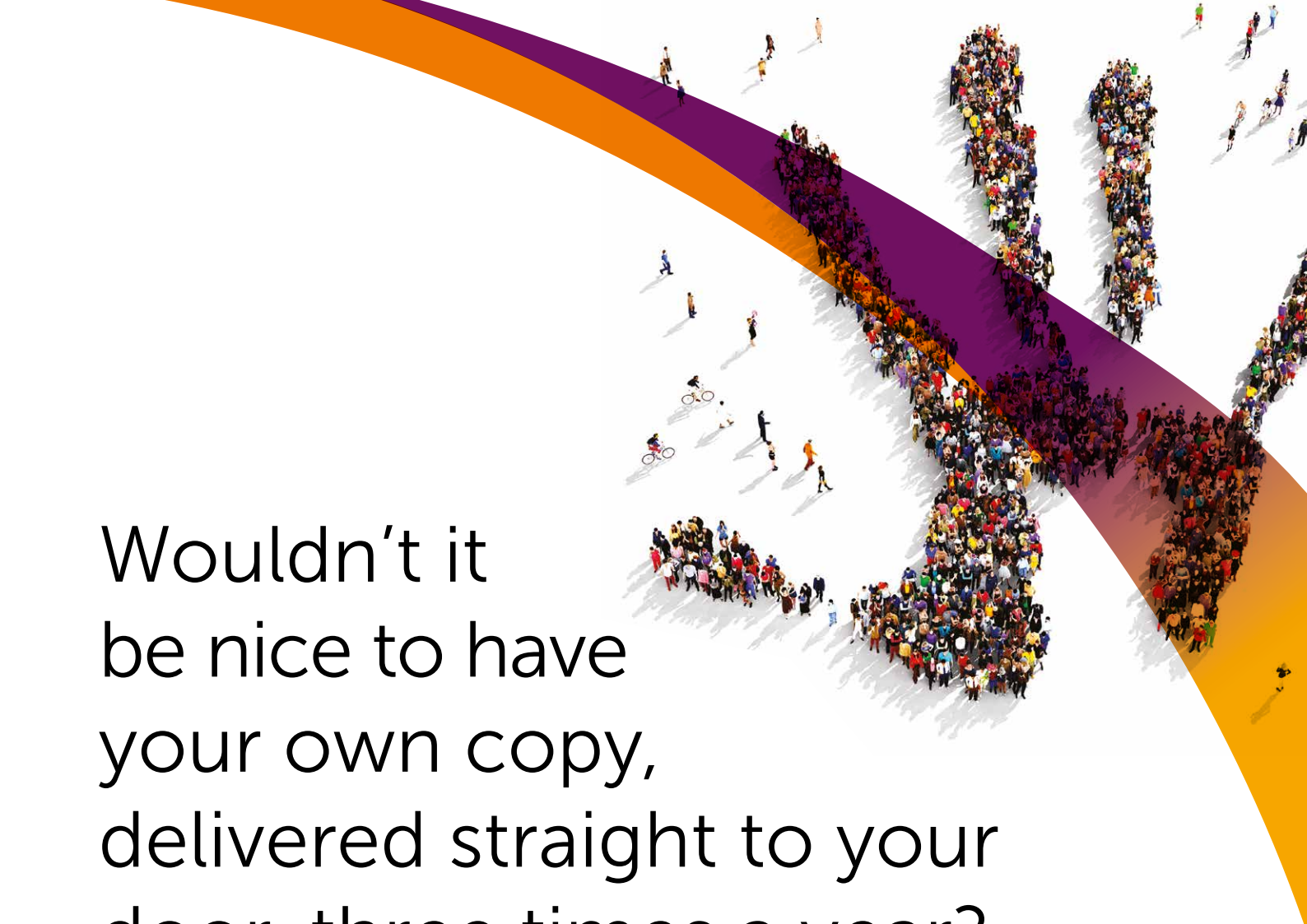
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WALES' NEW POVERTY CRISIS



Victoria Winckler, Director of the Bevan Foundation, argues that the much-discussed economic recovery from Covid is patchy, with many people in Wales facing a new crisis. Time, she says, for action.



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The pandemic has been widely described as the biggest public health crisis in a generation. Most obviously it has caused widespread infection, with more than 415,000 cases reported in Wales since the outbreak began. The virus has resulted in more than 35,000 people being admitted to hospital and, tragically, has caused more than 6,000 deaths. A significant minority of people who survive Covid-19 live with long-term health effects, including Long Covid as well as the side-effects of any treatment.

The pandemic has precipitated an economic and standard of living crisis too. It's now well-known that the pandemic exposed and deepened inequalities in Wales' economy. We saw all too clearly how it was people in the lowest-paid jobs who were laid off, while the better-off could work from home without any loss of pay. We were reminded that gender divisions were alive and well as women shouldered the bulk of home-schooling of children as well as juggling their jobs when schools were closed. We heard how families struggled without access to a garden or public open space and tried to work without enough devices or data. And we were shocked at the disproportionate toll of the virus itself on people of Black and minority ethnic background, disabled people and people living in deprived areas.

While restrictions on the economy may now have eased, a full recovery is a very long way off. Behind the headlines of shortages of lorry drivers and record numbers of vacancies, many people in Wales are still living with significant consequences for their household incomes from the pandemic.

The good news is that the number of employees in Wales has reached record levels – there are now more people in work than before the pandemic and at any time in the last 25 years. But this recovery is at best only partial. Some economic sectors remain smaller than they were before the pandemic. This is especially marked in the sectors that were closed such as hospitality, arts and cultural industries and retail. If lockdown habits such as online shopping and home entertainment continue – and it looks like they will

– then these sectors may never recover. As we see later in this issue, people who are self-employed have also been hard hit, with numbers yet to reach pre-pandemic levels.

The industries which have not yet recovered are those where workers had some of the poorest terms and conditions. Hospitality and retail, for example, are renowned for their low pay, high staff turnover – which means minimal protection for employees – and variable hours. Arts and cultural industries are also notoriously low-paid and insecure. Workers who have lost their jobs from these industries are unlikely to receive much by way of redundancy pay nor are they likely to have had personal savings to fall back on as they look for new roles.

As the nights draw in, the patchy economic recovery means that the outlook over the coming months is tough.

The geographical pattern of recovery is uneven too. North-east Wales, the eastern valleys and Powys still have some way to go before they are back to their February 2020 number of jobs, in contrast to the Cardiff and Vale area and southwest Wales which already exceed pre-pandemic levels. Some of the places yet to recover are those whose local economies were already struggling, and there must be some concern that new problem areas are emerging. That some people and places are being left behind is already clear in the proportion of people claiming a work-related benefit, which remains more than 40 per cent higher than before the Covid outbreak.

The idea that the economy has bounced back is simply not true for all places and people. For every occupation when there are labour shortages and unprecedented vacancies, there are workers whose industry or community is still on

slow-down. It's unclear if these extremes – or contortions as the Institute for Fiscal Studies has described them – are short-term peculiarities or part of a longer-term, deeper change in Wales' and the UK's economic order.

The challenges facing the labour market include striking changes taking place to people's terms and conditions. On the one hand, there has been an increase in average pay rates, with the typical worker in Wales now earning £134 a month more than in February 2020. Employees who are less well-paid have not fared as well – UK figures show that the earnings of the lowest-paid tenth of employees have risen by just £53 a month since February 2020. The planned increase in the National Living Wage to £9.50 an hour will boost earnings further, although much of the increase is likely to be offset by tax and National Insurance deductions as well as the loss of Universal Credit through the earnings taper.

As the nights draw in and the clocks go back, the patchy economic recovery means that the outlook over the coming months is tough. The loss of the furlough scheme and the £20 cut to Universal Credit have reduced the incomes – sometimes substantially – of people who were already struggling to get by. Households are being squeezed further by rising costs. Many are living with a legacy of high outgoings and reduced pay during the pandemic, with debt and arrears on bills running at record levels. The Bevan Foundation's recent research as well as the experiences of organisations providing debt advice – covered in articles in this issue – show just how hard households have been hit. Ironically, the bulk of household debt is not owed to credit

The crisis facing people and communities this winter means that action is needed now.

cards or utility companies but to public bodies, for everything from council tax to school dinner money. There's clearly something not right when the public sector ends up funding the provision of advice to help people manage debt owed to them!

Looking ahead, the Bank of England forecasts that inflation will rise to four per cent by the end of 2021, with others forecasting even higher increases in the cost of household essentials such as energy and food. The Resolution Foundation estimate that the combined effect of the cut to Universal Credit, inflation and increases in National Insurance will more than offset the expected increase in the National Living Wage and Universal Credit in spring. As a result, low-income families will be considerably worse off by April 2022 than in September 2021, with single non-working adults and lone parents working part-time seeing the largest cash and percentage fall. Over the winter there is a real risk of a dramatic increase in the number of people living without enough food, warmth or a secure roof over their heads.

So what can be done?

Many of the drivers of recovery rest with the UK Government, not only in terms of setting tax rates and benefit levels but also in determining the bulk of public spending in Wales. There is, nevertheless, much that the Welsh Government and local authorities can do.

In a welcome move, the Welsh Government has extended the flexibility it introduced to its Discretionary Assistance Fund which provides cash help to families in emergencies. The temporary extension of provision of Free School Meals during the school holidays is also welcome, especially the offer of cash payments in lieu of meals. The Welsh Government has also kept until the end of the year the requirement for landlords to give tenants six-months' notice of eviction for most reasons, giving renters some protection, and it also offers a tenancy hardship grant. Local authorities are taking action too – Torfaen Council, for example, is making additional payments of £4



It is hard to square the lack of generosity of these schemes with talk about tackling poverty.

a week (the maximum allowed) to people in receipt of Discretionary Housing Payment.

An obvious step is that the Welsh Government and local authorities should work together to maximise households' receipt of the many devolved grants and allowances that are available to low-income households across Wales. They include things like Council Tax Reduction Scheme, Educational Maintenance Allowance, Discretionary Housing Payment, Healthy Start vouchers and of course Free School Meals and the Discretionary Assistance Fund. These small but vital schemes cannot make up for the shortcomings of the social security system or poor terms and

conditions at work but can together make a big difference.

At the moment, all these schemes operate separately. Whether or not someone receives a grant or allowance depends on them knowing about the scheme and being able to submit an application. That the schemes do not reach people who need them is all to clear in the take-up rates: nearly half of families eligible for Healthy Start (which provides free vouchers or payments every 4 weeks to spend on milk, fruit and vegetables and pulses) do not receive them, around three in ten children eligible for a free school meal does not claim one and thousands are missing out on the Council Tax Reduction Scheme on the grounds of low income.

It's time for change. An application should be easy for people to make, either online or on paper and, crucially, a single application should open the door to other grants and allowances that may appropriate. For example, an application for Free School Meals should trigger consideration for all child-related allowances such as eligibility for

A single application should open the door to other grants and allowances.

Healthy Start for any under-4-year-olds in the family, help with the costs of uniform via Pupil Deprivation Grant – Access, Educational Maintenance Allowance for 16-18-year-olds in education and not forgetting MyTravelPass for all 16-21 year olds.

The Welsh Government has accepted the principle of a streamlining devolved grants and allowances into a single 'Welsh Benefits System' but seeing change on the ground is a long way off. We understand that many local authorities' systems are driven by technology that prevents a single application for multiple schemes – but surely it is feasible to design paper and online systems that prompt someone to apply for other schemes they may be eligible for? Improving take-up rates is important but not enough alone. A look at the value of devolved grants and allowances is long overdue. It is scandalous that the value of Educational Maintenance Allowance has not risen in 15 years, and that thousands of children whose family

is eligible for Universal Credit miss out on a Free School Meal because the earnings threshold has been fixed at just £7,400 since 2019. It is hard to square the lack of generosity of these (and many other) lifelines for low-income households with the years-long talk about 'tackling poverty'. In the face of the hardships likely to be suffered by households, the case for extending eligibility for free school meals, boosting Educational Maintenance Allowance and further increasing the Discretionary Assistance Fund is overwhelming. On housing, the need for decent, secure accommodation is getting more urgent by the day. Supporting private landlords with additional payments and loan guarantees is strikingly inefficient and does little to increase the supply of affordable housing. The need is especially pressing for single people who are entitled to the most meagre of help with rents, as is described later in this issue. To hear a young adult describe their damp, dirty bedsit as 'fine'

Many people in Wales are living with significant consequences from the pandemic.



because it is better than the street or sofa is a symptom of a deeper housing crisis. If solving this winter's housing pressures means providing quick fixes such as converted shipping containers then so be it – there has to be a response to a rising tide of unmet need.

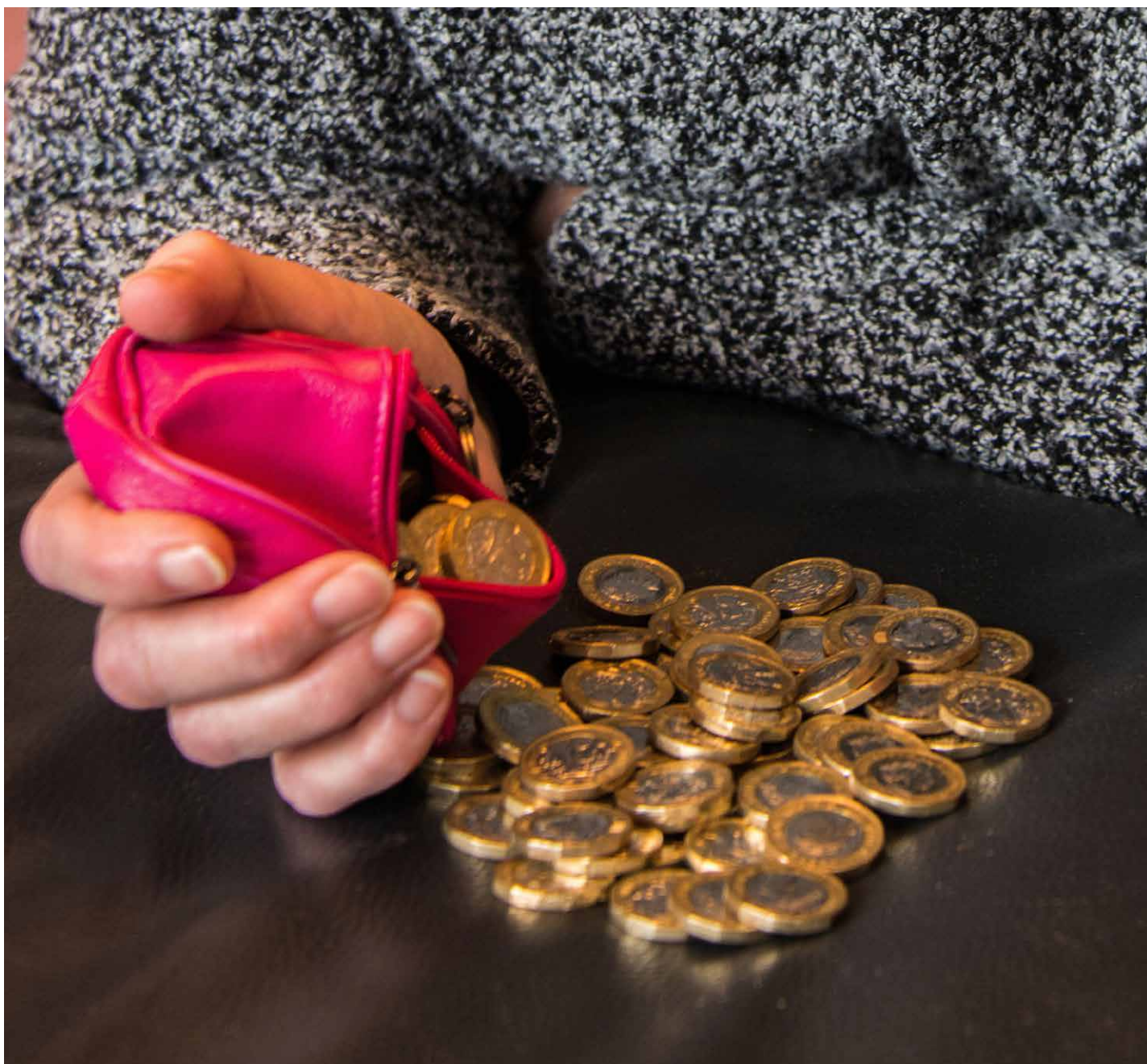
The Bevan Foundation has argued for some time that the Welsh Government and local authorities can do much, much more to relieve the burden of poverty. But the crisis facing people and communities this winter is getting closer and deeper – and that means that action is needed now.



DEBT AND THE PUBLIC SECTOR



Problem debt has increased in the pandemic mainly as a result of debt to the public sector, says Steffan Evans, Head of Policy (Poverty) at the Bevan Foundation.



The pandemic has had a significant and complex impact on problem debt. The Bevan Foundation's recent research has revealed how different people have been affected.

On the one hand, the unique circumstances of the pandemic combined with increased support for household finances from both the UK and Welsh Governments have meant that problem debt has been less common than many had feared. On the other hand, problem debt has increased amongst the people who were at greatest risk before the pandemic – people on low incomes, lone parents and disabled people.

Our research has revealed not only the unequal incidence of problem debt, but also the significant level of debt that is owed by people to the public sector. There are three primary sources of public sector debt.

The first, and most widespread, form of debt to the public sector is Council Tax arrears. Council Tax arrears increased by a staggering 41.1 per cent over the course of the pandemic, standing in excess of £160m at the end of the 2020/21 financial year. These arrears are owed by 4 per cent of Welsh households, approximately 55,000 households.

A second major source of public sector debt is rent arrears to social landlords. We found that approximately 10 per cent of social housing tenants in Wales were in arrears on their rents in May 2021. This includes arrears owed both directly to the public sector through local authorities and arrears to housing associations. Despite being sizeable, there is some evidence to suggest rent arrears have not increased dramatically over the course of the pandemic.

Budgeting advances and advanced payments are third important source of public sector debt. These are loans that are made by the Department for Work and Pensions (DWP) to households who are in receipt of Universal Credit or some legacy benefits. They provide temporary support at times of financial hardship or to support households struggling to manage during the five-week wait for their first Universal Credit payment. Given that these loans are only available to eligible households, it is less common than other types of

Council Tax arrears increased by a staggering 41.1 per cent over the course of the pandemic.

debt. However, the significant increase in the number of households receiving Universal Credit during the pandemic has probably led to an increase in the number of households who owe money to the public sector in this way. Between 1st March 2020 and 23rd June 2020 alone over 1.3 million advance payments were paid across the UK.

Each of these sources of debt can have a major impact on people's lives. A household that takes out an advanced payment, for example, Credit payments until the advance has been repaid, reducing already very low incomes. Recent research

47 per cent of people who used foodbanks in 2020/21 owed money to the DWP.

published by the Trussell Trust showed that 47 per cent of people who used foodbanks in 2020/21 owed money to the DWP.

Being in debt to the public sector can cause significant stress and anxiety. For those who are in arrears on their social rent, the threat of eviction and homelessness is never far away. Some local authorities threaten households who are in arrears on their Council Tax with legal action, a step which not only places stress on people but also risks deepening their debt problems. In other instances, a household that misses one Council Tax payment can become liable for the entire bill, significantly worsening their financial position.

The extent of debt owed by households to the public sector is a challenge for those who are in debt and can also put pressure on public services. A household that is made homeless because of being evicted

for rent arrears, for example, often requires support from local authority homelessness services to find new accommodation. Households that are forced to cut back on essentials such as food and heating due to being in debt face a heightened risk of developing short – and long-term health conditions, placing additional stress on the health service.

The pandemic has demonstrated the ability of the public and third sectors to be innovative. This innovation is evident in the way some organisations have assisted people in problem debt. Our report highlights that one reason why social rent arrears have not increased as much as many feared is that more housing associations and local authorities developed progressive approaches to late payments. Such approaches have included housing officers working with tenants that are in arrears to maximise their income, to help them pay down their debt rather than turning to threats of legal action.

We believe that the time is right to build on these innovative approaches. That is why we have called on the Welsh Government to adopt a new approach that would place a duty on public bodies to prevent debt. We believe that this duty could ensure that best practice on debt management is shared more widely across the public sector, easing the challenges faced by households as the economy and labour market recover from Covid.

If we are to secure a just and fair recovery it is vital that we learn from how the pandemic deepened inequalities. Ensuring that the public sector provides support for households that are struggling financially rather than dragging people deeper and deeper into debt, appears to be a good place to start.

The public sector should support households that are struggling rather than dragging people deeper and deeper into debt.

THE COVID DEBT LEGACY



Peter Tutton,
Head of Policy at
StepChange Debt
Charity, says that
urgent action is
needed to deal with
legacy of debt left
by the pandemic.

StepChange Debt Charity's research has found the pandemic has left many households in debt. Since March 2020, 29 per cent of Welsh adults have experienced a long-term income fall, 25 per cent have borrowed to make ends meet and 21 per cent are showing signs of financial difficulty. Nearly one in five adults has experienced hardship and on in ten say that they 'certainly' or 'probably' won't be able to keep up with essentials over the next 12 months.

This financial impact has not been even. Across the UK, groups such as parents with a child under five, single parents, young renters, Black, Asian and Minority Ethnic adults, single working age adults, the self-employed and insecure workers have been most affected by the pandemic. The detailed reasons will differ, but we see a read-across between people hardest hit by the pandemic and the people seeking debt advice over the last decade. In this respect Covid-19 has been as much a continuity as a break, exposing households' low financial resilience



and high vulnerability to debt.

Despite this and unlike the 2008/09 recession, we have not yet seen an increase in the number of people seeking debt advice. Indeed demand for debt advice fell in the first lockdown and has remained below the levels we would have expected in the absence of the pandemic.

A lag between people experiencing a financial shock and seeking debt advice is normal, but it may be that the policy response to the pandemic has given some people respite from pre-existing payment difficulties.

Households have been helped by relatively generous and loosely-targeted Covid-19 support schemes. The £20 per week extra in the pockets of StepChange clients in receipt of Universal Credit reduced the proportion with a budget deficit from 74 per cent to 46 per cent. Put simply, more people can make ends meet.

Government and market regulators acted to improve creditor forbearance, reduce payment burdens (for

instance, the payment deferral scheme for credit and mortgages introduced by the Financial Conduct Authority) and to protect people from serious debt events like eviction and bailiff enforcement. People could take a step back from the problem debt cliff edge.

The 'help' has helped, but nowhere near perfectly. Covid support is winding down and households now face new cost of living shocks. In January, we estimated that in the UK the 11 million people who fell into arrears with bills or had to borrow to pay for essentials through the pandemic are facing a £25 billion Covid debt overhang. This need not translate into an unmanageable debt crisis in the years to come if policy makers stay focused on the support needed to reduce harm. Given that the pandemic has hit some of the most financially vulnerable households the hardest, an effective strategy to prevent people being left behind in Covid debt must be a major part of any notion of recovery.

DEBT ON THE FRONTLINE



Claire Savage, policy officer at Credit Unions of Wales, says that households are already facing debt challenges – and they're set to get worse.

Amidst the health crisis and uncertainty at the start of the Covid-19 pandemic, credit unions in Wales were concerned for our members, particularly low-to-middle earners who can be vulnerable to financial shocks.

Credit union loan arrears rose by 13 per cent in quarter two of 2020 to their highest ever level. The introduction of measures such as the furlough scheme, the uplift in Universal Credit, free school meal support and so on provided vital assistance to members and arrears stabilised after quarter two of 2020. At the same time, credit union savings grew by 14 per cent year-on-year to reach a record £51.1 million in the first quarter of 2021. Lending dipped by 8.9 per cent to £23.6 million, decreasing significantly in lockdown but rising when restrictions lifted.

Looking forward, with support schemes such as furlough ending and the cut to Universal Credit coupled with rising living costs, Credit Unions of Wales anticipate an increase in arrears and problem debt this autumn.

We are already seeing higher levels of indebtedness among loan applicants. Many credit unions now offer Open Banking services for loan applications, which allow real time access to a member's bank statement and an insight into their spending habits. We are seeing an increase in the use of Buy Now Pay Later schemes such as Klarna or Clearpay that 'spread the cost' of a

We're seeing an increase in the use of Buy Now Pay Later schemes such as Klarna or Clearpay

purchase over three- or six-monthly repayments (usually at 0 per cent interest). The ease of accessing these schemes can mean that people find themselves with several commitments, adding up to a significant monthly outlay. Failure to meet payments usually leads to a charge, which in turn increases the customer's debt, damages their credit score and can lead to formal debt collection action. We are also noticing an increase in online gambling, a trend borne out by a report by the Gambling Commission which found that online gambling increased by 24 per cent in

the year to June 2021.

As problem debt rises, we are concerned that high volume credit management companies specialising in Individual Voluntary Agreements (IVAs) for large fees will capitalise on people's financial difficulties and encourage more people in debt into IVAs, leaving them vulnerable to the personal impact and cost of a failed IVA. As responsible lenders, a loan is only possible when a member has sufficient income to repay it and meet their essential outgoings. The Bevan Foundation and the Wales Illegal Money Lending Unit suggest that loan shark activity could be increasing in communities and online.

In the months ahead we expect that low-income households' ability to repay loans is likely to be negatively impacted by the factors listed above, in turn this will make credit unions' work to help members manage their money, such as saving through Child Benefit or payroll schemes, more important than ever.



WHY WORRY ABOUT THE SELF-EMPLOYED?



Helen Cunningham, formerly Policy and Research Officer at the Bevan Foundation, says that with more people relying on self-employment it's time to take it seriously in public policy

Over the past few months, the Bevan Foundation has been exploring the world of low-income and insecure self-employment in Wales and what it means for self-employed people's financial well-being. It might seem a rather different topic from our usual work but there are good reasons why self-employment matters in Wales. With seismic shifts in the economy as a result of the global pandemic and the fallout from Brexit, the major changes underway in the economy have real implications for the choices made by policy makers. Understanding self-employment is vital for getting to grips with the material impact these shifts have on people's lives and shaping policy responses to them.

Prior to the pandemic, self-employment in the UK had been growing steadily, reaching an all-time

high of around 5 million people at the end of 2019. In fact, the UK has experienced some of the largest rises in self-employment amongst the OECD countries since the millennium, especially after the economic downturn of 2008-9. Wales was very much part of this phenomenon, albeit with slightly lower rates, generally following UK trends.

So why does it matter? With the rise of self-employment, more households now depend on this form of work for their financial well-being. While there are some self-employed people that do very well financially from their work,

other services. Given the importance of these sectors and how they feature in the Welsh Government's vision for the economy, self-employment matters. Self-employment looks different across Wales, with rates of self-employment in rural Wales exceeding the Welsh average, accounting for one in four employments amongst men in some places.

People's experience of self-employment is mixed. We have heard from people who told us that becoming self-employed was the best decision they had ever made and that it had transformed their lives. We've heard from others who

More households now depend on self-employment for their financial well-being.

there are many others who earn below the average wage. They also have little in the way of a financial safety net when they get ill, have an unexpected outgoing or not enough work is coming in.

It's important to say though that the picture of self-employment is vast and diverse. Far from being a homogenous group, the self-employed work across nearly every industry and sector of the economy, being most prominent in industries including the creative industries, agriculture, and construction and

said that they would far prefer to be in an employee position but felt they had little alternative. Their views reflected the range of factors that lead to someone becoming self-employed in the first instance, which ranged from experiences of discrimination in the workplace, to being the only way to accommodate caring responsibilities or being the only way to work in a chosen industry and use their skills.

We've also heard about the extent to which some self-employed people on the lowest incomes struggle



Supporting people to have the capacity to save and providing suitable products must take a higher priority.

financially. This ranged from red letters in the post remaining unopened to turning off the heating at home in an effort to save money. In one case, a business-owner had turned off the security alarm for their business premises the same reasons. For some, their self-employment had resulted in them resorting to borrowing and getting into serious debt. This included debt with the bank, Individual Voluntary Agreements (IVAs) and borrowing from friends and family. Discussions on debt also revealed for most self-employed people there is an aversion to borrowing, but that doesn't mean it doesn't happen. One of our participants said that if things got bad, borrowing from illegal lenders remained a real possibility. The impact on the home and household was put in that all too familiar phrase: "The kids have stuff they need but you go without yourself, don't you?"

There have been very few self-employed people who were

untouched by the pandemic. If anything, it had an almost polarizing effect. Some self-employed people described how business had been better than ever while others outlined just how much it had set them back financially. Access to pandemic support was also varied. Of those who received UK and Welsh Government support, many described it as a lifesaver. For those who fell between the cracks or were ineligible, they had struggled much more. For the newly self-employed, we heard from multiple people who had saved in order to set their business up only to find that they had to use their savings "to put food on the table and keep the lights on" as they did not qualify for Universal Credit or other grants.

The ability to plan for the future should be a fundamental feature of every person's life but the reality is that for many self-employed people, it is a luxury that they can't afford. Research shows that in 2018 self-employed people were four times less likely to be paying into a pension scheme than employees. The vast majority of people we heard from were not paying into a pension scheme although nearly all said they had considered it. With an ageing population being one of the big issues of our time, supporting people to have the capacity to save and providing suitable products must take a higher priority.

That there are more self-employed

Self-employed people have little in the way of a financial safety net when they get ill, have an unexpected outgoing or not enough work is coming in.

people in Wales as a proportion of overall employment than there were twenty years ago shows that it is now a significant part of the labour market. It determines a growing proportion of people's financial well-being, and therefore ensuring that this form of work, like any other, is fair and provides a level of financial security will be essential as Wales recovers from the pandemic.





Khesh and Kuwant Sidhu on their stall in the local food market in Presteigne

NEW SOCIAL ENTREPRENEURS



Jane Ryall, Social Entrepreneur Support Manager for the social enterprise charity UnLtd, outlines why inclusive business support matters.

Have you ever thought of starting a business but not pursued any further? Perhaps you talk regularly about issues where you live? Or about challenges on a societal scale? Maybe you have thought “what part can I play?”

How do we turn these gems of conversation into meaningful action? Stop those nagging doubts about starting a business – “oh it just won’t work”, “I don’t have the time or energy”, “I just don’t know where to start”, or even “I’m not good enough”?

At UnLtd we have historically worked with people with confidence, skills and networks to start a social business. Where support can fall short is working with social enterprises from more marginalised communities, including those who are Black, Asian or minority ethnic, and/or disabled. Many people I work with say that the support they come across doesn’t always speak their language, or that they don’t see

themselves in who is offering help. We have work to do in ensuring support is more inclusive and accessible. Our research tells us social entrepreneurs need continued support with access to finance, routes to market, including selling online, measuring and scaling impact and with general wellbeing. We also know support must be more accessible to all, especially those with additional support needs.

We are working to improve our services in all these areas. Over the last year we produced a regular online technical workshop programme, collaborative peer to peer network events, links to new investment products and created eBay for Social Change to increase online sales skills. We have been guided by our social entrepreneurs, and our social entrepreneur panel reflects the diversity of society.

In Wales, thanks to EU funding, there are a plethora of organisations supporting social businesses. Wales is good at offering the technical business knowledge and contacts.

Support is also about sowing seeds for idea creation, confidence and self-belief.

There are collaborative workspaces, such as Welsh ICE and Town Square, creating and growing business ideas. More recently there have been innovative people-led design events including the Hack of Kindness to develop business ideas for social change.

I have been involved with co-hosting a series of workshops to support social entrepreneurs in the South Wales Valleys. The 5-9 Club led by Welsh ICE has been an incredibly effective way of making “business support” impactful. Key elements to its success include its sense of fun, energy, collaboration and belonging in a supportive shared space with access to technical expertise, role models and opportunities to build lasting relationships.

This support is not just about establishing viable businesses from the outset – it is more nuanced – around sowing seeds for idea creation, confidence and self-belief, which can flourish now or later. It’s vitally important we sustain these services, post Brexit.

We and our partners know we can do more to reach those who need support and overcome those nagging doubts which can cloud people’s potential. Our mission to support social entrepreneurs to build a fairer society is working to make Wales a better place to be a social entrepreneur, by breaking down the barriers they face. We can’t do this alone and welcome conversations about how to achieve this together.

SCRUTINY FOR A FAIRER ECONOMY



The new Senedd Committee on the economy should focus on scrutinising how the Welsh Government is supporting businesses and workers after Covid, says Helen Cunningham, formerly Policy and Research Officer at the Bevan Foundation.

Committees for the sixth Senedd have now been established and are deciding their priorities.

The Bevan Foundation recently submitted ideas for the new Economy, Trade and Rural Affairs committee's forward plans.

As a starting point, we think every committee should ask what action the Welsh Government is taking to create a more prosperous, fair and sustainable Wales. The effects of the pandemic on pre-existing inequalities underline the need for a fair recovery to be a central focus of scrutiny alongside adjustment to Brexit, demographic change, the climate and nature crisis and automation.

Currently, a quarter of the workforce in Wales does not earn enough for a basic but acceptable standard of living and one in twenty-five workers is on a zero-hours contract. In the foundational economy alone, our recent work found fair work to be scarce, while low pay and poor conditions are all too widespread.

The Welsh Government has made much of the "something for something" approach in its Economic Contract, aiming to drive up sustainable and responsible business behaviour amongst companies in receipt of government funding. Its commitment to strengthening the contract further therefore merits examination: how will it be



strengthened? how will the contract operate? how will it be enforced?

Alongside inequalities between people there are inequalities between places. The challenges faced by disadvantaged communities in Wales persist. Given the Welsh Government's appetite for regional collaboration, it is important to know how it is addressing these inequalities in different parts of Wales. With the creation this year of four Corporate Joint Committees (CJCs) with a range of independent functions, there is an opportunity to clarify their role and learn how they will address spatial inequalities. It is also vital to understand the governance and democratic oversight arrangements of these new bodies. Keeping a watching brief on inequalities within

Wales should be an important part of the committee's ongoing work over the Senedd term.

Finally, the skills crisis, highlighted in recent months, must be a priority area and should include the relationship between skills development and labour market needs. Labour shortages affecting food, logistics and hospitality offer an insight into the wider process of economic adjustment going on at the moment. An inquiry into the Welsh economy's recovery from Covid and how it is adjusting to Brexit, including its impact on workers, will shine a light on the changes and inform a coherent and robust approach to skills and the labour market in Wales.

PRICED OUT OF A HOME

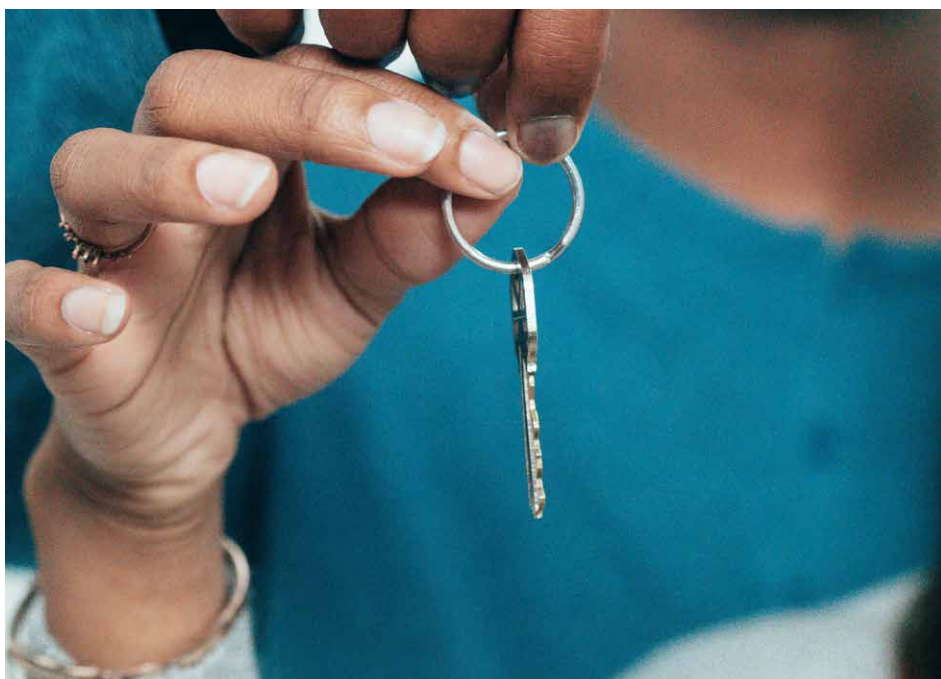


Rents are increasing faster than Local Housing Allowance, says Hugh Kocan, housing policy officer at the Bevan Foundation, leaving thousands struggling to find somewhere to live.

Access to shelter, somewhere safe and secure, is something all people need to live. However, increasingly in Wales it is becoming a luxury. As house prices continue to rise, people have been turning to the Private Rental Sector (PRS) for long-term accommodation. Increased demand has created seen the market grow, with figures from StatsWales indicating that in the last 20 years, the number of privately rented homes has doubled.

Despite the increase in supply, the private rental sector has not been exempt from rising costs. The most up-to-date figures show that between 2012 and 2019 the average rent for a two-bedroom home in Wales grew by 6 per cent. There are signs that rents have increased even further in the past year as ONS figures suggest a growth of 1.5 per cent. This has coincided with a decrease in the overall rental stock, as reports are suggesting that landlords are selling up to take advantage of a buoyant owner-occupied housing market.

Rising rents are increasing financial pressure on people who rely on state support to cover their housing costs. The maximum amount that a private renter can receive in Housing Benefit (or the housing element of Universal



Credit) is determined by the Local Housing Allowance (LHA). While the LHA is designed to help people afford accommodation in the cheapest 30 per cent of a market, research conducted by the Bevan Foundation over the summer revealed that fewer than one in twenty homes on the rental market have rents at or below Local Housing Allowance rates. Someone in receipt of Housing Benefit who is looking for a new home will therefore find that their options are greatly limited. They are

likely to have to use some of their already-low income to make up the

Less than one in twenty homes on the rental market have rents at or below Local Housing Allowance rates.



shortfall between their Housing Benefit and landlord rents.

In addition, our research revealed multiple additional requirements asked for by landlords. These included deposits that exceeded the rent, credit checks, and requirements for guarantors – all of which add extra financial pressure on people looking for a home and potentially excluded many. We also found that many properties required tenants to have a minimum income or to be in ‘professional occupations’, preventing someone in receipt of Universal Credit from being able to let a property. Taking these additional requirements into account alongside rent levels, we found that a mere 2.7 per cent of all homes on the rental market between May and August 2021 had rents below the LHA rate and had no requirements that were likely to exclude low-income households.

What should be clear is cost of accommodation is growing far faster than people are able to afford. Policymakers need to get a grip on rising costs, inadequate benefits and the non-cash barriers put in renters’ way lest more and more people find themselves priced out of a home.

ALEX'S STORY

Alex has a long-term disability as a result of a workplace injury. He has been informed it will progress steadily. As such, his options for housing are greatly limited.

“What I am looking for is a ground flat, no stairs, with easy access to centre of town... my mobility will deteriorate over the next couple of years.”

The search for accommodation, be it in social housing or the private sector, has been incredibly difficult and lengthy. According to Alex, this difficulty has resulted in the council pressuring him into unsuitable accommodation.

“There was a ground floor council flat which was absolutely ideal. But they said they would take 6-8 weeks to fix it, and the place I was in, [the council] wanted me out as soon as possible... it was the expense really, because it was in a hotel. It was £75 a night which the council paid for... they didn’t want to pay the £75 a night, and I was

pressured to take the flat I am in now.”

However, Alex’s current flat is unsuitable because it is not on the ground floor, making it difficult to access given Alex’s disability. The quality of the property is questionable. In Alex’s words: *“There are leaks in the roof. There is a faulty light fitting where the water is coming through. There were rats behind the oven that were causing a stink.”*

When trying to address these concerns, the landlord has warned *“well, if I don’t get it [rent] from you I’ll get it from someone else.”*

Alex’s only choice then was to wait for a suitable social home to become available. However, after months of waiting, he was informed that he had been taken off on the waiting list, for reasons that the council could not explain. This was a massive setback, as a social home represented not only affordability but long-term stability for Alex.

“There is no point in me getting unpacked, putting all my clothes in the wardrobe, when you’re not sure ... I don’t have a massive amount of stuff. But it would be nice to go somewhere and be able to get plants and pictures everywhere.”

HOW COVID-19 IS CHANGING JOBS



At a recent Bevan Foundation discussion, Shavanah Taj, General Secretary of Wales TUC and David Hagendyk, Director for Wales at the Learning and Work Institute, shared their thoughts on how work is changing after Covid-19.



The Bevan Foundation recently held a roundtable discussion on how Covid-19 is changing jobs and work.

While many of the effects of the pandemic are well known – huge increases in working from home, thousands of people on furlough at its peak – its full implications are complex and still unfolding. The experience of the pandemic serves as a reminder of how vulnerable the labour market is to shocks, but it has also revealed something about where the opportunities exist for change.

The discussion took place at a time when labour shortages were hitting the headlines, from shortages of HGV drivers to care workers to workers in hospitality. While shortages are felt at the consumer end of the market, Shavanah said the difficulties hadn't 'just come out of thin air' and reflected long-term deterioration in workers' terms and conditions. She pointed out that many truck-driving jobs had been outsourced to agencies while employers would not pay for truck stops. On social care, Shavanah welcomed the commitment to pay workers the real living wage but said it doesn't the fact that care workers are burned out by Covid, hit hard by the cut to Universal Credit and coping with job insecurity. David added that while Brexit and Covid were factors in labour shortages, there is also a skills dimension – he asked if our skills system is flexible enough and fast-paced enough to enable people to adjust? In his view it is not – it is too focused on September starts and on narrow qualifications instead of life-long learning.

Personal Learning Accounts were a welcome step but are not the only answer. David Hagendyk said that preparation for PLAs had revealed that 'if you're in work you're forgotten about'. PLAs were meant to fill that gap along with independent advice and guidance. The pandemic had made delivery less college-based that it would otherwise have been, which was welcome. Shavanah pointed out that PLAs should not a substitute for employers investing in training for their workers.

Discussion turned to working from home. David Hagendyk said that there is real appetite for working

from home amongst those workers who can do their jobs remotely, and that it has the potential to open up the labour market to disabled people, carers and others who want a better work-life balance. Whether employers are ready for it is another matter, and he wondered whether there needs to be legislation to strengthen workers' right to request flexible working.

Shavanah pointed out that there are some negatives – it can be difficult for people working from home to switch off, and there are health and safety issues with people still working from their sofas or kitchen tables. There's a risk that the aspiration for 30 per cent of the workforce to work from home will only benefit better-off workers.

Furlough has been a massive, missed opportunity – if it had been linked with investment in skills and training we could have done so much more.

While there's Welsh Government investment in home-working there isn't an equivalent investment for people who cannot work from home, such as discounts on public transport or flexibility on which schools workers' children can attend.

One of the calls to emerge from the pandemic has been for a 4-day week. Shavanah said that the TUC was supporting the idea of a standard full-time post of 32 hours without loss of pay. UK workers put in some of the longest hours in the EU, as well as doing unpaid overtime. Reducing the working week is a way of sharing prosperity and is better for people's health and wellbeing – and is also incredibly popular. David noted that the reduction should be linked to debates about increasing productivity. However, he felt that employers are not engaged in the discussion about

shorter working times at present, which is crucial if reduced hours are to be a benefit of automation and artificial intelligence.

With the ending of furlough imminent as the discussion took place, it was unclear if people were facing mass redundancies or would go back to their workplaces. Shavanah thought that the UK Government should introduce a permanent short-time working scheme to enable businesses to adjust to net-zero, a future pandemic or similar disruption. It would reduce the risk of job loss, protect incomes and help to reduce inequalities between different groups of people. There is 'a strong case not to throw away all the good work that has been done'.

David said that the pandemic had exposed the inadequacy of the support for workers across the board. Would we have had the level of Covid infections we saw with better sick pay, for example? As furlough ends, there are about 1 million people in the UK – mostly older people – who will be facing change. There needs to be tailored support to enable them to adjust. But furlough has been a massive, missed opportunity – if it had been linked with investment in skills and training we could have done so much to address basic skills needs, such as literacy, numeracy and digital skills.

The theme running throughout the discussion was that it is time to reset the relationship between workers, businesses and the state. Shavanah stressed that workers, especially lower-paid workers, were hard hit throughout the pandemic and that low pay, job insecurity and risks to health and safety must be put behind us – 'the race to the bottom must stop'. David stressed that employers must be part of the discussion about creating a better future, alongside trades unions and government, in a new relationship.

A full recording of the discussion is available at www.bevanfoundation.org/events/crisis-or-recovery-labour-market

YOUTH ACTION ON CLIMATE CHANGE



Poppy Stowell-Evans, chair of Youth Climate Action Wales, talks to director of the Bevan Foundation, Victoria Winckler, about why action on climate change is the biggest issue facing her generation.



Tell me about yourself and about your role

I'm 17 and currently a sixth form student. I'm a climate activist so I do a lot of work campaigning to protect our planet and to protect future generations because I believe that climate change is the biggest issue of our generation. Climate change is so much more than just a change in the weather, it's a social justice issue and it's a class issue. I joined the youth climate ambassadors for Wales which

I love so much! They're a fantastic group of 13-to 25-year-olds and I'm chair of the group. Our mission is to amplify the youth voice and empower accessible, unified climate action at all levels – we want to make sure that everyone is brought along on this climate journey with us.

What do you do as a climate change ambassador?

Our work covers such a broad scope. We've had the incredible opportunity

We have the power to make decisions that can literally help save the world.

to work with some schools, where we help them on their climate journey. We amplify the youth voices in the school to make sure that young people feel empowered to

take action at home and in their communities. We've also worked with businesses to make sure that they feel they can take action. We also work really heavily with governments, including Welsh and UK government. We even had the opportunity to meet with the US embassy and we're hoping to continue this international approach as we step into COP26 (Conference of Parties 26). We also do traditional activism like social media campaigns, protesting and producing manifestos – but we just want to make sure that as many people as possible can feel included in this movement.

How do you persuade people that they need to do something?

I think making sure that people are aware of the reality of climate change is really important. I think a key way to persuade people is to make sure that people are aware of the reality of the world we live in and are aware of the power they have. While we do have the power to make decisions that impact on the planet negatively, we also have the power to make decisions that can literally help save the world – it's important to make people aware of that. It's also about not blaming people – at the moment climate change can still be seen as really inaccessible because if you're going to have a vegan diet, it is significantly more expensive than buying Tesco value food. So it's important we don't blame people and we make sure that all campaigns and all actions that government take are as accessible as possible. It's important that we're not excluding anyone – that people don't think that the movement is only accessible to certain individuals because that's not how it should be.

One of the groups that's been in the news a lot recently is Insulate Britain, which use similar tactics to Extinction Rebellion. What's your view on the impact of direct action like that?

I think all forms of climate protesting are really important because they all help the movement in different ways. While as a group we don't necessarily organise protests, I see it as constructive when it's done in the right way because it really raises



Extinction Rebellion, Cardiff

If I was to ask the Welsh Government to consider one thing, I would ask them to consider climate in every decision that they make.

awareness. If it wasn't for climate strikes and if it wasn't for young people causing a bit of a fuss, then the climate crisis wouldn't be as high on world leaders' agendas. I do understand why sometimes it's received in the wrong way but I think it's vital in forcing people to see this is the issue that it is.

One of the things the Bevan Foundation is concerned about is how the process of carbon reduction is fair.

Definitely, I think that making sure it's a fair process is vital because as I mentioned earlier climate change is also a massive social justice issue. A key way to make it fair is to make sure that the people making the decisions around climate action are advised by diverse perspectives. It's about making sure that we stick to the idea of system change, because the system we currently live in does not facilitate the change we need. It's about going back to the drawing board and holding those who are actually causing these emissions to account. It's not about throwing the blame at individuals and

saying "Oh well you know they had a McDonald's yesterday", it's about looking at the businesses and governments that are actually causing the problem.

If you could change just one thing, what would you say?

That's a good question. It's hard because I think that climate change draws on so many issues. Climate change is about every decision we make so I guess if I was to ask the Welsh Government to consider one thing, and I know they have the Futures Generations Act which is amazing, but I would ask them to consider climate in every decision that they make. We need to make sure we're considering the climate as a central point.

What's next for you?

I would love to continue to campaign and continue being an activist because as a young person you don't really have a choice but to be an activist if you want change to happen and to be heard. I think at times, young people – especially young working class people – feel that their voice doesn't matter. We want to show what young people can achieve because it can be pretty awesome. Our goal is to continue to empower young people, amplify their voice and hopefully work constructively with governments to help this climate revolution happen. That's a brilliant way to end. **Thank you so much for your time, it's been great to talk to you. Thank you.**

SOCIAL JUSTICE IN A SMALL NATION

Samuel Kurtz MS, Eluned Morgan MS and Sioned Williams MS

The Bevan Foundation asked three Members of the Senedd what social justice means for them and what the opportunities they see to make Wales fairer. Sam Kurtz MS, Eluned Morgan MS and Sioned Williams MS kindly recorded their answers in three videos on the Bevan Foundation website – we're pleased to present some excerpts for readers here (in alphabetical order).





Samuel Kurtz is Senedd Member for Carmarthen West and South Pembrokeshire. He is a member of the Conservative Party and is a strong advocate for rural Wales and the Welsh Language.

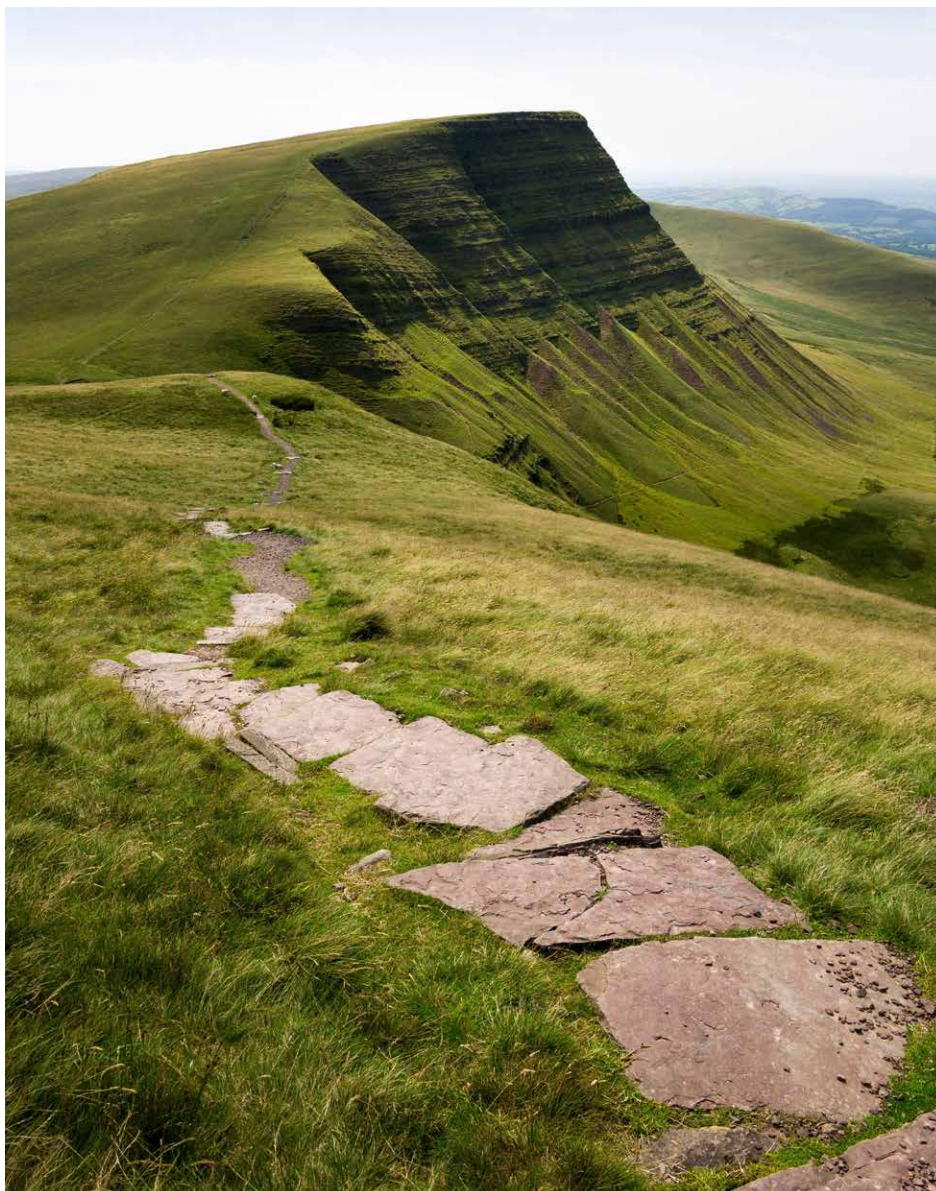
Social justice is important, and I think at this time it's more important than ever... I think the biggest thing about social justice is ensuring that there are opportunities for people to improve, whatever their situation is. If they want to work, if they want to go out and be the best they can be, 'shoulder to the wheel' and work to improve their situation, then the opportunities have to be there for them to improve.

I think there are opportunities, unique opportunities to Wales, because of the way the country is in the United Kingdom, but we haven't tapped into that well enough yet.

If we look at the way work is changing, and ICT and how technology is going to be more important in the things we do, and automation and factories and so forth, then I think Wales can be at the forefront. Unfortunately we are halfway between what we were historically and where we want to be. So, we have to make a big step to show where Wales wants to be in the future. We're looking at things like the Celtic Sea - there are huge opportunities out there for green energy, floating offshore wind and with the port of

Pembroke Dock, with the opportunities for people who work in the oil sector at the moment, to change from historically work to moving to green work.

Social justice is about ensuring that there are opportunities for people to improve, whatever their situation is.



London and they stayed there. Now they are doctors, they are working in courts or whatever they are doing, but they are working outside of Wales.

These are people who are full of energy, full of skills and they could be people who can help bring forward fairness in rural areas. But the thing is the opportunities for those jobs don't exist in those areas and the housing is not there for them either. So, if we look at one policy, we have to provide houses for people where they want to live, and I think that that's an important thing. There's no point

We have to make a big step to show where Wales wants to be in the future.

building houses in areas where there are no jobs and no opportunities. We have to bring those jobs to the areas where they are needed, with the houses where people need them and we have to look at the situation holistically.



Eluned Morgan is Senedd Member for Mid and West Wales, and is a member of Welsh Labour. She is Minister for Health and Social Services.



Social justice goes back to the way I was brought up, in an area that was relatively poor, where my father was a vicar, in Ely in Cardiff. There were around 30,000 people living on the council estate and around 30 per cent of people were unemployed at the time, on the estate. And what struck me was the fact that I lived with people who were just as clever, just as able, but they didn't have the same opportunities as I had. I just thought that that was an injustice and from that point on, very early on, I decided that part of what I wanted to do was change the situation, where there would be opportunities for everyone to ... fulfil their potential.

We're starting from a position which I think is more difficult than in many other countries because we have an older population and a sicker population than a number of other areas of the United Kingdom. And I think also that because we have changed from the situation that was relatively industrial in nature to one where we are still adapting, I think, to the modern world, particularly in certain areas of the valleys and so forth. I do think that we need to ensure that there are opportunities for people in those areas, and that we should give people in those areas hope. And so it takes time for us to

change culture; culture was so integrated in some of those communities with industry, and so once industry had gone there was a vacuum.

From a health perspective, and of course that's my current focus at the moment, what's important to me is that we take the opportunity of the pandemic to change the way we do things. So, we know, for example, that there is a problem around being overweight in Wales. We know that the people who have paid the highest price in terms of Covid, those who are filling our hospitals, a number of those have problems of being overweight and so forth. So we have to take the situation and this opportunity to focus on changing the way we do public health and ensure that people understand that there's a responsibility on them, not just ask society and government to help them, but they have to help themselves as well.

I think that we have a journey to go on now, from a point where we've intervened directly in people's lives, even by telling them what to do in their own homes, to a point where we now say, 'Now, you have to take the opportunity, to take responsibility, to take your own health seriously, to make sure that you change your way of behaving and of looking after yourself, because if not, the challenges for the NHS, for example, will become excessive.

What's important to me is that we take the opportunity of the pandemic to change the way we do things.



Sioned Williams is Senedd Member for South Wales West and a member of Plaid Cymru. She has a background in journalism and broadcasting and is passionate about ending poverty.

Social justice is the reason why I'm a politician. It is as fundamental as that, because I think that it's the role of every elected member to ensure the best possible life for residents in our communities, the communities that we represent and our nation, to do everything possible to create a fair and just Wales for everybody who lives in Wales.

In my view, eradicating poverty is absolutely at the heart of creating fairness and equality and creating a just Wales because poverty causes so many other inequalities ... I think that eradicating poverty is absolutely fundamental to eradicating wider inequalities and I just think that economic inequalities, poverty but also income inequality, are getting worse, and getting worse across policy areas, from housing to health to social care to education and perhaps the reason why I am a member of Plaid Cymru is that I

Eradicating poverty is absolutely fundamental to eradicating wider inequalities.

feel that successive governments in Westminster, of all colours, have not been able to offer the governmental framework and therefore the most effective budgetary framework for us to be able to do the best we can for our people.

Something I've been focusing on (since election in May) is child poverty, because Wales has the highest proportion of children living in poverty of any part of the United Kingdom. One in three children lives in poverty and I feel that it's a scandal. It churns me politically and it saddens me personally and I think that it is a reflection, an absolutely damning reflection, of the impact of the fact that we are failing to do what we need to do for our people.

I think that, as a small nation, Wales has huge potential to create a fairer society. Research has shown that smaller countries do better on average in terms of creating a more liberal and fairer society, and I think, culturally, that our smaller communities are able to ensure that

we don't fall into or be drawn into that way of thinking about people, who are working class or who live in disadvantage or in poverty as being the 'other'...

To me, the purpose of independence is not creating some kind of rich, liberal state like Switzerland or somewhere, what I want to see is a just society and for me, that is the purpose of independence. Small countries often spend more on education, more on healthcare as a percentage of their GDP and we know that there's a negative relationship between a country's size and GDP per capita. So, we know that countries such as Sweden, Finland, New Zealand and so forth, these are more liberal nations, more progressive, their populations are happier according to the way that that's measured by research. There is better tolerance there... so I do think that smaller countries can show us the way in terms of how to create a fairer society.



MORE THAN CROESO



Claire Thomas, formerly project officer at the Bevan Foundation, sets out the case for ensuring migrants and established communities are fully integrated.



Youth Club workers in Swansea

Wales is becoming a more diverse society, yet there is little discussion about how to successfully manage the impact of population change. In recent years, steps to increase integration have attracted interest from policy makers, academics and civil society groups alike. All have stressed the importance of a strategic approach both at the national and local levels.

Unfortunately, many discussions are unclear about what integration means, who it affects, how to measure it and why it matters. Discussion often places responsibility on newcomers to 'fit in' without placing any responsibility on the receiving communities. There is little if any regard to how integration benefits everyone. Over the last two years the Bevan Foundation has examined social integration in Wales. We have concluded that there are many benefits to having a strategic approach. If we want people to work, live and socialise well together and ensure they have shared rights, responsibilities and opportunities then an investment in integration will have far reaching gains.

Although the term 'integration' is commonly used by academics and in policy circles, there's a lack of consistency of definition and understanding of who it 'involves'. There's no agreement about what good integration looks like or who should be responsible for it. Integration as a term is often used interchangeably with cohesion, although they are not the same.

The extent to which someone feels 'integrated into their community' is highly subjective and it will therefore vary between people and their circumstances. Community integration depends on several factors including language, access to education, health and employment, social relations and political behaviour as well as access to rights and entitlements. Lack of integration can be an issue for people in long-established communities as well as newly arrived migrants including refugees, economic migrants and children.

Interest in integration has increased recently, driven by the divisions exposed by Brexit. People are living more solitary lives and the reduction

in civic spaces like parks, libraries and community centres has decreased the opportunities for social mixing. Efforts to promote integration are often hampered by a lack of resources, limited information about population changes and communities, and lack of skills in integration techniques.

Given the breadth of its responsibilities, the Welsh Government plays a crucial role in integration. Its positive approach to refugees and asylum seekers as well as other migrants stands in contrast to that elsewhere. Over the past decade it has produced strategies and action plans which have attempted to strengthen community cohesion; we have seen the expansion of regional community cohesion teams as well as funding for third sector organisations to support cohesion activities. The Nation of Sanctuary sets out the Welsh Government's approach to

Many migrants lack knowledge about their rights and face discrimination.

integrating refugees and asylum seekers and it is developing a set of cohesion principles.

The absence of an integration strategy to date has contributed to a number of challenges. We found that migrants see Wales as a friendly place where most people encounter 'smiles' and 'hello' from neighbours, even though recent rises in hate crime tell a different story. But the move from casual interactions to deeper social connections can be difficult. Many migrants told us that they have little meaningful social contact and few opportunities to interact with anyone outside their family or ethnic group. Some develop friendships and deeper bonds via support groups (which are vital) but these are often targeted at people such as asylum seekers and refugees. This means that making friends in the wider community can be difficult.

We found that many migrants lack knowledge about their rights and face discrimination when accessing services. Language acquisition is an important factor in integration, yet

many immigrants cannot access learning with some relying on poorly skilled or informal interpreters. A national framework which clearly sets out what success looks like, the actions needed, the resources required and who is accountable would enable a more effective and co-ordinated approach.

Various parts of Wales have very different experiences of immigration. Local action plans can set out how newcomers to the area can be supported, help them to understand the law, know where to access support and to respect social norms. Even the most basic understanding of how local council services work will help people to settle. Given the importance of language, local schemes need to be developed and made accessible to all those who want to improve their language skills. A positive welcome can be developed which will help to ensure a balance between the responsibilities of newcomers and the existing community. Local integration plans offer a platform to consider issues such as integration in schools, housing and workplaces. In some cases, integration can happen without local authority intervention, but leaving it to the third sector and individuals can mean patchy coverage. While the pandemic has been primarily a public health issue, there are social consequences too. Rules on isolation and social distancing could have significant implications for integration in the longer term. Social contact is a major way in which people from different communities get to know one another and integrate. Prior to the pandemic we found that some migrant communities were already socially isolated. Many relied on support organisations which have had to close their doors during the pandemic. Some groups switched to digital platforms, but many migrant groups do not have access to these forms of communication, making integration more difficult. Even more worrying is that there are very real concerns that resentment towards migrant groups will increase and that divisions across Welsh society could deepen in the coming months. As we look towards recovery and try to ensure that Wales that is a cohesive place to live, it is crucial that the Welsh Government and Welsh Parliament consider how best to integrate both newcomers and long-standing residents alike.

Keeping you up-to-date with what's going on.

BEVAN FOUNDATION NEWS

Informing debate about Universal Credit

The £20-a-week reduction in the value of Universal Credit has generated considerable debate, with the Bevan Foundation's analysis underpinning much of the discussion in Wales. Our September State of Wales briefing provided a unique insight into the number of people affected and the loss of local spending power in each Welsh parliamentary constituency, using figures produced by the Joseph Rowntree Foundation.

The findings formed the basis of a Plaid Cymru debate in the Senedd on 8th September and were quoted by Senedd Members from all parties. At Westminster, Ben Lake MP quoted our analysis during questions to the Chancellor. Beth Winter MP and Liz Saville Roberts MP also cited our work.

The analysis hit the media headlines too, with the Bevan Foundation team making television appearances on BBC Wales Today, ITV Wales News and S4C's Newyddion and Prynhawn Da show as well as contributing to BBC Radio Wales and BBC Radio Cymru on several occasions. We also received significant coverage in the Western Mail, the National and Nation.Cymru as well as in local media.

Shortlisted for think tank of the year 2021

The Bevan Foundation is delighted to be shortlisted for Prospect magazine's prestigious think tank awards. We have been nominated as 'One to Watch', taking our place alongside well-known UK and international organisations such as Policy Exchange and the Carnegie Endowment for International Peace.

The Foundation is immensely grateful to our loyal and generous supporters and subscribers, as well as our charitable funders, who together make our work possible. The winners will be announced in December.



Extra cash for families

The Bevan Foundation is delighted that the Minister for Social Justice, Jane Hutt MS, has announced that the Welsh Government will make extra emergency help available to people on low incomes for another six months.

Her decision follows representations by the Bevan Foundation.

The Discretionary Assistance Fund (DAF) provides a small cash grant for essential living costs in emergencies. At the start of the pandemic, the Welsh Government made the DAF scheme more flexible, but the changes were due to end in September.

By continuing with a more flexible approach, many more low-income households will now be able to get vital help in a challenging winter.

Highlights from the Bevan Foundation during **Challenge Poverty Week**, 11th to 17th OCTOBER 2021

Ely challenges poverty

Each day in Challenge Poverty Week, the Bevan Foundation published an update from Nerys Sheehan at Action in Caerau and Ely about activities at the Dusty Forge Community Centre, Cardiff. Here is an extract from her reflections on Wednesday.

"Today we had 30 people in for pantry and delivered 10 pantry parcels. That's 40 households accessing affordable food. As this is a membership scheme where members pay £5 per week for their choice of food, people feel happy coming and accessing it – they get about £20 of shopping. It isn't a foodbank and neither is it charity. Fareshare Cymru provides heavily subsidised surplus food which we can then offer to community members at this price.

Charging a membership fee takes away stigma – we really are just providing an alternative food service and helping reduce food waste which can never be a bad thing. For lots of families this is a lifeline and really does help to make their money stretch that little bit further. We get a wide selection of quality food arriving weekly and some interesting products like camel milk! We are having some supply issues

but the team are really creative and are always looking to source some extra food. We are getting lots of people with concerns about their fuel costs. Today I supported 18 households to access emergency support to ensure that they don't lose their supply. I'm not sure about you but I have definitely noticed the temperature drop these last few days, heating or eating is a real-life dilemma for so many. I've also done 12 applications for the Warm Home Discount, a £140 one off payment for those on low incomes to help towards energy costs. It's not something you get automatically and need to apply for each year.

I had a meeting with Save the Children, who allocated some of their Emergency Response Fund to help families in need. It meant I could contact a young mum I am working with and get her some bunk beds for her growing children and some learning packs to support her children's home learning and development."

Solving Poverty: Learning from Scotland & Northern Ireland

We were delighted to welcome Jack Evans from JRF Scotland, Gráinne Walsh from Stratagem and Kate McCauley from Housing Rights in Northern Ireland to our webinar on 14th October to discuss differing approaches to solving poverty.

Contributors covered the current position on poverty in Scotland and Northern Ireland, the different approaches to social security, the importance of job insecurity as well as low pay as a driver of poverty, and the impact of disability and ill-health.

At just under 1 hour, it's well worth a watch at: www.bevanfoundation.org/events/solving-poverty-scotland-northern-ireland/



The Dusty Forge centre



SPOTLIGHT ON

Hywel Eifion Jones

Incoming Chair of North Wales' largest housing association, Adra

What is Adra's biggest achievement?

Since joining Adra in 2019 without doubt one of our biggest achievements has been the way we responded to the pandemic. Adapting overnight to a new world of working and the hardship felt by many of our residents was challenging. But I was so impressed to see how we mobilised our resources so quickly to support residents during some of the darkest times. It gave me great pride to see how Adra partnered with other organisations locally to respond – converting our main office building to a Covid testing Centre, delivering PPE to those in need, offering small grants to local volunteers and much more. I can safely say we made a difference in that hour of need.

Although I wasn't involved with Adra (formerly Cartrefi Cymunedol Gwynedd) when it was established through local voluntary stock transfer back in 2010, looking at where the company is now and the journey it has been on in just over a decade is no less than astounding. Not only did Adra deliver on its Welsh Housing Quality Standard targets within the first five years but it also transformed business processes that led to very impressive service performance improvements. Still in its relative infancy, Adra has also stepped up

and risen to the challenge of developing new, quality, affordable homes to meet the pressing need across north Wales. From developing its first new home back in 2016, it is now a developer of scale, churning out over 200 units annually.

What's the biggest challenge that Adra faces now and how are you solving it?

Apart from the Covid recovery and helping our tenants in these uncertain times, it's fair to say that the biggest challenge facing the company over the next decade is the drive to decarbonise our business and achieve net zero targets across our homes. Although we're very much up to the challenge and were one of the first housing associations in Wales to commit to the zero-carbon target, we also appreciate the scale and complexity of the challenge, and the financial resources that will be required to achieve it. We've set out our stall in our recently approved Decarbonisation Strategy and are working very hard with the Welsh Government and other key stakeholders to work our way through it.

Visit adra.co.uk or follow us on social media: [@adrataicyf](https://twitter.com/adrataicyf)

Fair work in the
foundational economy:
what should be done

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