

Poverty in Arfon in the 21st century: Modern solutions for an old challenge

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Contents

Executive Summary.....	1
1. Introduction.....	6
1.1 About Arfon.....	6
1.2 Understanding poverty in Arfon	6
2. The economy in Arfon.....	8
2.1 Work in Arfon	8
2.2 Employment in Arfon.....	11
2.3 Conclusion.....	13
3. Incomes in Arfon	15
3.1 Earnings.....	15
3.2 Social security.....	16
3.3 Conclusion.....	19
4. Housing and energy.....	20
4.1 Where do people live?.....	20
4.2 Housing affordability in Arfon.....	21
4.3 The role of the holiday let industry.....	22
4.4 Energy costs.....	23
4.5 Conclusion.....	25
5. The Arfon cost of living premium.....	26
5.1 Transport.....	26
5.2 Food and retail.....	28
5.3 Childcare.....	29
5.4 Other services.....	30
5.5 Conclusion	31
6. The experience of poverty in Arfon	31
6.1 Stigma and mental health.....	31
6.2 Community response.....	32
6.3 Overlooked communities.....	34
6.4 Conclusion.....	35
7. Conclusion and solutions	36
7.1 Strengthening the economy	36
7.2 Reducing the Arfon cost of living premium.....	38
Annex 1 – What we did.....	41
References.....	42

Executive Summary

Poverty is a problem in Arfon as it is in all communities across Wales. Life for thousands of people across the constituency is incredibly difficult, with many families struggling to make ends meet. There are features of the economy in Arfon that mean that poverty takes a particular shape within the constituency, these are explored in detail in the report.

Key findings

There are two key drivers of poverty in Arfon.

First, whilst overall employment rates in Arfon are comparable to the rest of Wales and GB, there is a problem with low pay and insecure work within the constituency:

- The median worker that lives in Arfon is £1,045 a year poorer than the median Welsh worker, and £3,057 a year poorer than the median GB worker.
- 11.7 per cent of people who are in work in Arfon earn less than the real living wage, in line with the Welsh average.
- Workers in Arfon are much more likely to be in part time work (35 per cent of all workers) than the Welsh average (28 per cent) and GB average (27 per cent).
- 8 per cent of all people in employment in Arfon are employed in non-permanent jobs compared to a Welsh average of 6 per cent and a GB average of 5 per cent.

Despite the typical worker that lives in Arfon being on a lower income than the typical Welsh and GB worker, the pay for jobs based in Arfon is much higher. This is driven in part by the nature of the local economy:

- The median weekly pay for jobs based in Arfon stands at £642.40, compared to £583.40, the median weekly pay for workers that live in Arfon. The median pay for jobs based in Arfon is higher than the Welsh median and is in line with the GB median.
- Of the 31,000 employee jobs in Arfon in 2021 over 60 per cent were concentrated within four industries:
 - Human Health and Social Work Activities
 - Education
 - Wholesale And Retail Trade; Repair of Motor Vehicles And Motorcycles
 - Public Administration and Defence; Compulsory Social Security
- The concentration of jobs within these industries in Arfon is the result of three major public institutions being located there:
 - Bangor University,
 - Cyngor Gwynedd,
 - Ysbyty Gwynedd.
- It appears that many people on higher paid jobs within these institutions commute in and out of Arfon, whilst many people who live in the constituency are employed in low-paid roles in these industries and in the broader economy. A quarter of all people who live in Arfon (24.6 per cent) have caring and leisure jobs or work in elementary occupations e.g. cleaning, compared with 17.5 per cent across GB.

Second, people living in Arfon face a cost of living premium. The Arfon cost of living premium see households facing:

- High housing costs - the average person could expect house prices to be around 5.7 times their annual earnings in Arfon (compared to 6.1 times across Wales), with social rent accounting for 33 per cent of the incomes of the poorest quarter of the population (compared to 28% across Wales).
- High energy costs – homes in Arfon are among the most energy inefficient across GB and are among the most costly to heat.
- High transport costs – public transport in Arfon is both expensive and difficult to access, affecting people’s ability to work and access services.
- High food costs – accessing supermarkets can be a challenge for people with no access to cars outside of Bangor and Caernarfon. Penygroes and the Nantlle Valley are among the top 10 per cent of ‘food deserts’ in England and Wales.
- Difficulty in accessing childcare – not only is childcare in Arfon expensive to access, as in other parts of Wales, finding available childcare in communities outside of Bangor and Caernarfon can be a real challenge.

The impact of poverty in Arfon also differs compared with elsewhere in Wales. Stigma appears to be a pronounced problem in some communities, especially some of the towns and villages around Bangor and Caernarfon.

Solutions

There are significant strengths in Arfon upon which a response to poverty can be built. These include:

- The prominence of social enterprises in the constituency. These social enterprises create job opportunities locally in a way that retains wealth within the community.
- Very active communities. There are a number of voluntary and community led schemes in operation across the constituency with people taking action to address poverty within the communities.

There is no single solution to poverty in Arfon. Reducing the hardship faced by communities across the constituency will take time and will not happen overnight. Change is possible, however. The report’s conclusion sets out a series of recommendations that, if implemented, could reduce poverty within the constituency and set the community on the path to a more prosperous future. These are divided into actions around the economy and actions on costs.

Strengthening the economy

To address low pay in Arfon we recommend that:

- Bangor University, Betsi Cadwalladr Health Board and Cyngor Gwynedd should work in partnership with communities within Arfon to explore how they can improve access to the higher paid roles within their institutions.
- Betsi Cadwalladr Health Board and Cyngor Gwynedd should become accredited living wage employers.
- Local stakeholders should work with local business and employers to launch a Living Wage Campaign to boost the number of accredited living wage employers in Arfon in both the private and public sector.

To strengthen local communities, we recommend that there is a focus on community wealth building. To achieve this:

- Cyngor Gwynedd and stakeholders should use its convening powers to arrange regular forums for social enterprises and small local businesses to meet with the key public institutions within Gwynedd and larger businesses. Doing so could facilitate the development of networks that could enable social enterprises and small businesses to tender their services to some of the large institutions within the local authority, supporting their growth.
- Bangor University, Betsi Cadwaladr Health Board and Cyngor Gwynedd and other large organisations should add a community wealth building component to all their tender documents, ensuring that the broader community benefits provided by social enterprises and small local businesses are taken into account when tendering for work.
- Cyngor Gwynedd should work with partners to develop a social enterprise fund. This fund could be used to support a new social enterprise that makes a compelling case about how their business could benefit the community, or to help an existing social enterprise to invest in goods or services that would enable it to operate more sustainably.

To support sustainable tourism, Cyngor Gwynedd and stakeholders have recently approved their Gwynedd and Eryri Sustainable Visitor Economy Plan 2035. This Plan should be kept under constant review and amended if necessary to ensure that the tourism industry works in the interests of the communities in Arfon.

Even if the economy in Arfon is developed over the coming years in a way that offers greater benefits to communities there will still be a need to strengthen the social security system to ensure it provides everyone with a safety net.

Many of the key levers for strengthening the social security system remain at Westminster. It is vital that work continues to lobby the UK Government to ensure that benefits provide people with adequate support levels of support. At a Welsh level the Bevan Foundation have long called for the Welsh Government to establish a Welsh Benefits System to pull together existing devolved grants and allowances in one place. Doing so could help address problems with benefit underclaiming, putting more money into the pockets of households in Arfon. There are steps that Cyngor Gwynedd could take to improve its own systems whilst the Welsh Government puts its system into effect. These include but are not restricted to:

- Cyngor Gwynedd should ensure that all grants and allowances that it has administrative powers over can be accessed digitally.
- Cyngor Gwynedd should seek to minimise the number of forms households must fill in when applying for support.
- Cyngor Gwynedd should ensure that it explores and adopts best practice from local authorities all over Wales to improving access to benefits.

Reducing the Arfon cost of living premium

To reduce housing costs in Arfon, Cyngor Gwynedd should:

- Expand its policy of buying back properties within Arfon to improve access to affordable housing for local people.

- Expand the work of the Dwyfor second homes and affordability pilot to cover Arfon.
- Build new social housing in communities across Arfon.
- Work to influence the development of the Green Paper on Housing Adequacy and Fair Rents to ensure that the local authority has all the tools required locally to ensure that the private rental sector meets the needs of the local population.

To improve access to affordable transport Cyngor Gwynedd should:

- Support social enterprises and independent local providers to expand the provision of community and alternative transport.
- Explore whether more social enterprises could be supported to establish themselves as community transport providers in areas where this is not already the case.
- Work with partners to explore the possibility of introducing a demand responsive model of public transport within the local authority. Such an exploration should consider what role existing bus providers, community transport providers and taxi drivers could play in the formation of such a service and how they are integrated into national transport strategies.
- Explore opportunities to invest in active travel in Arfon, including improving infrastructure and increasing access to equipment, for example, by establishing e-bike hire schemes.

To reduce heating costs Cyngor Gwynedd should build on the strengths of the approaches it already has in place by:

- Working with all its partners based to develop a Gwynedd wide fuel poverty strategy. This strategy should set out how all stakeholders within the community will use the various funding currently available to boost the energy efficiency of housing most effectively within the local authority.

In the longer term there is a need to explore:

- How it can be made easier for community owned energy schemes to directly supply their own communities with cheap energy rather than exporting first to the National Grid.
- Placing an obligation on energy generators to put in place community dividends for any new scheme they open. This would require energy generators to share a proportion of their profits with the local community for the length that any scheme is operating in their area.
- How investment in national energy infrastructure, such as the expansion of the National Grid, works in the interests of local communities within Arfon.

To ensure that services can be accessed affordably within communities we believe that Cyngor Gwynedd should take a more strategic approach to Community Focused Schools. The local authority should look to increase the services provided through schools to include:

- Childcare – both wrap around childcare and early years provision.
- Spaces for advice networks.
- Spaces for community outreach teams to attend.

- The provision of affordable food such as through food pantries.
- Llyfyrgell Petha/ Library of Things
- Repair cafes.

Listening to people's lived experiences of poverty is vital in all communities in Wales. Given the unique challenges faced by some communities within Arfon, and the dearth of data, the need to do so within the constituency is even greater. Stakeholders within the constituency should therefore work together to develop a forum where people can share their experiences, with their insights being used to inform policy.

Putting the report into practice

Poverty is not inevitable. As this report highlights, there are steps that can be taken to reduce the impact of poverty in Arfon. Whilst the powers to introduce significant changes to the social security system, to the labour market or to public services may remain at Westminster, there are actions that can be taken locally.

Cyngor Gwynedd and local stakeholders should work together to implement the recommendations set out in this report. By doing so there are opportunities:

- To boost incomes in Arfon through:
 - Launching a local living wage campaign.
 - Improving access to the higher paid roles within large institutions based in Arfon to people who live in Arfon.
 - Improving access to the social security system, in particular access to grants and allowances that are administered by Cyngor Gwynedd.
- Retain wealth within Arfon by:
 - Supporting the development of social enterprises.
 - Ensuring that the broader community benefits provided by social enterprises and small local businesses are taken into account by Bangor University, Betsi Cadwalladr Health Board, Cyngor Gwynedd and other large organisations when they are tendering for work.
- Reduce living costs by:
 - Improving access to affordable housing.
 - Increasing the provision of alternative transport.
 - Developing a more strategic approach to Community Focused Schools.
 - Developing a co-ordinated approach so that the various funding currently available to boost the energy efficiency of housing is used most effectively.
- Ensure that the voices of people living in poverty in Arfon are listened to by developing a forum where people can share their experiences and their insights used to shape policies.

1. Introduction

Poverty is a problem in all communities across Wales. More than one in five people (21 per cent) lived in poverty in Wales between 2019-20 and 2021-22.¹ Despite this, there is only limited data available on poverty below national level, meaning that the impact of important local factors on poverty can sometimes be overlooked.

The report was commissioned by Hywel Williams MP to develop understanding of poverty in Arfon and to explore solutions. It has been undertaken and the findings developed independently by the Bevan Foundation team. We are grateful to the many people and organisations who have given their time and shared their ideas with us. We are also grateful to the individuals who have commented on earlier drafts of this report. We have given all the comments we received fair consideration and where relevant included them in this final version. However, the responsibility for the analysis and recommendations presented here is entirely that of the Bevan Foundation.

1.1 About Arfon

Arfon is a constituency located in Gwynedd. It has a population of approximately 60,000² with the largest population centre being Bangor, with a population of approximately 18,000.³

Arfon is a very diverse constituency in terms of its geography. The majority of the population within the constituency live along the Menai. In addition to Bangor, approximately 10,000 people live in Caernarfon,⁴ with the short distance between the two being well connected. There are further population centres in former slate mining villages south from the Menai, including Bethesda, Pen y Groes, Llanberis and Deiniolen. Beyond and around these centres are more rural communities where the constituency borders Eryri National Park.

In terms of the demographic of Arfon's population, the proportion of the population that are aged 20 to 29 is much higher (20 per cent) than the Welsh (13 per cent) or UK average (13 per cent).⁵ This is the result of the location of Bangor University within the constituency. Nearly 95 per cent (94.3) of the population in Arfon are white, broadly in line with the Welsh average,⁶ whilst the proportion of the population that has a disability is line with the UK average (24 per cent) but is slightly lower than the Welsh average (28 per cent).⁷ Nearly two in every three people in Arfon (65 per cent) can speak Welsh.⁸ This is the highest proportion of any constituency in Wales.

1.2 Understanding poverty in Arfon

There is very little published data on poverty rates below national level. The one exception to this is analysis published by Loughborough University on behalf of the End Child Poverty Network. According to their latest figures there are over 2,500 children living in poverty in Arfon, 21 per cent of children living in the constituency.⁹ The child poverty rate in Arfon according to this data is a little below the Welsh average (28 per cent),¹⁰ but our work within the constituency leads us to believe that there are features about the experiences faced by people in the constituency that mean that the headline data does not capture the impact of poverty fully.

By combining a variety of data sources and conversations with a range of stakeholders and people living in Arfon, the fuller picture of poverty is much more complex. Our report sets out to unpack this story, outlining the extent of poverty in the constituency.

2. The economy in Arfon

Understanding the strengths and weaknesses of the economy in Arfon is vital to understand how many people are living in poverty. There is a wealth of data that provide an insight into the nature of the economy and labour market in Arfon and its overall health.

2.1 Work in Arfon

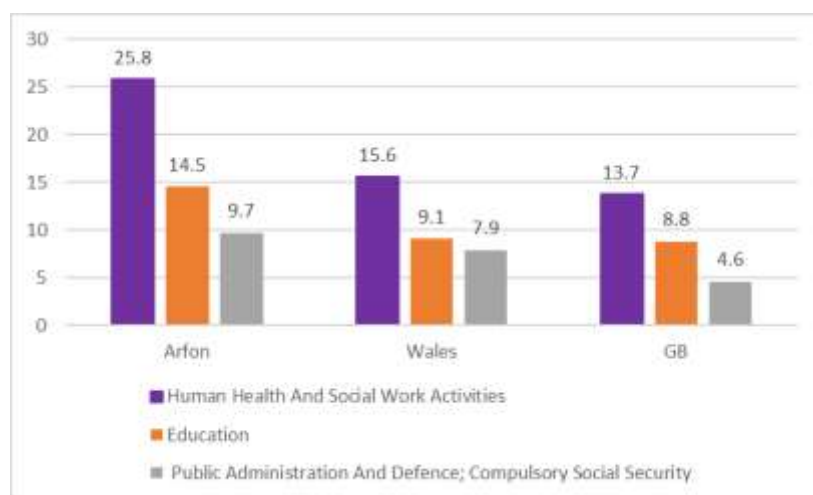
Despite Arfon being made up of incredibly diverse communities, the labour market within the constituency is dominated by just four industries. Of the 31,000 employee jobs based in Arfon in 2021, over 60 per cent (19,000) were concentrated within four industries:

- Human Health and Social Work Activities – 8,000 jobs (25.8 per cent of all jobs)
- Education – 4,500 jobs (14.5 per cent)
- Wholesale And Retail Trade; Repair of Motor Vehicles And Motorcycles – 3,500 (11.3 per cent)
- Public Administration and Defence; Compulsory Social Security – 3,000 jobs (9.7 per cent).¹¹

This means that employment opportunities are more concentrated into a few sectors in Arfon than in other parts of Wales or GB more broadly. Across Wales the top four industries by number of jobs account for 49.6 per cent of all employee jobs, with the same being true for 45.9 per cent at GB level.¹²

Not only are employee jobs in Arfon more concentrated into a narrower range than elsewhere, the industries within which these jobs are concentrated are different. A far higher proportion of jobs in Arfon are to be found in Human Health, Education and Public Administration than across the rest of Wales and GB.

Chart 1 – Percentage of employee jobs by industry – major industries in Arfon (2021)



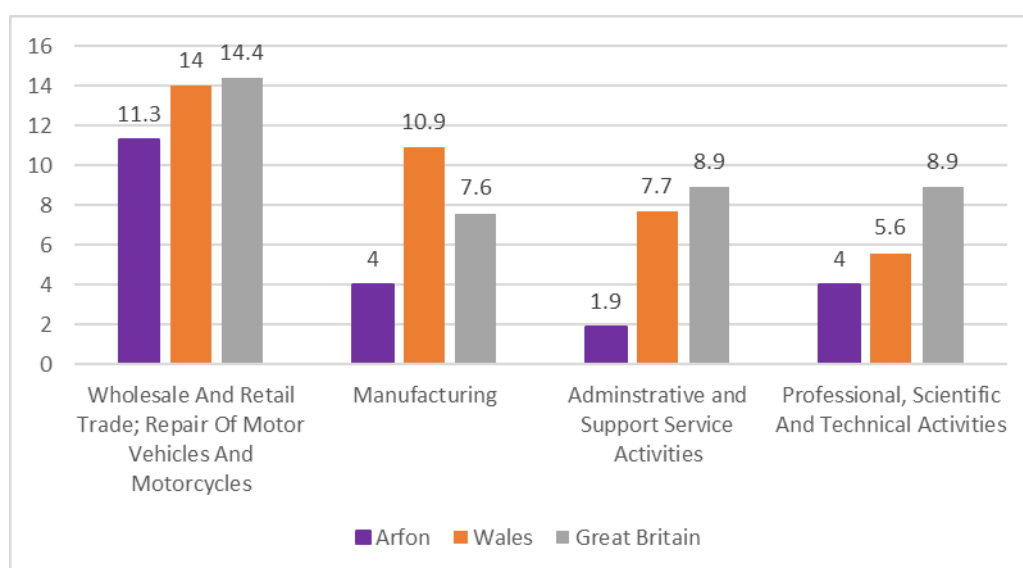
Source: Office for National Statistics, *Nomis, Labour Market Profile - Arfon Parliamentary Constituency* available at - <https://www.nomisweb.co.uk/reports/lmp/wpca/1929380390/report.aspx?town=arfon#tabempunemp>

The reason for the prominence of these three industries within Arfon is the result of three major institutions being based within the constituency; Ysbyty Gwynedd in Bangor,

Bangor University, and Gwynedd Council’s headquarters in Caernarfon. This analysis is supported by looking at the number of public sector employees in Arfon. There were 11,300 public sector employees in Arfon in 2021, 36.6 per cent of all employees within the constituency.¹³ This is much higher than the Welsh average which stood at 25 per cent, and the GB average which stood at 17.6 per cent.¹⁴ This means that in terms of jobs based in Arfon, it is twice as dependent on jobs in the public sector as the rest of GB.

The dominance of these industries in the local labour market means that other industries that are important elsewhere do not feature as strongly. Just 4 per cent of jobs within the constituency are to be found within manufacturing industry, less than half the Welsh average.¹⁵ Administrative and Professional and Scientific Industries are also less important in Arfon than across Wales as a whole and significantly less prevalent than across GB.

Chart 2 – Percentage of employee jobs by industry – major industries in Wales/ GB (2021)



Source: Office for National Statistics, *Nomis, Labour Market Profile - Arfon Parliamentary Constituency* available at - <https://www.nomisweb.co.uk/reports/lmp/wpca/1929380390/report.aspx?town=arfon#tabempunemp>

There are features of the labour market in Arfon that are not fully captured by this data, including self-employment. In the year to December 2022 there were 4,000 self-employed workers in Arfon, 7.3 per cent of all workers living in the constituency.¹⁶ This is a slightly lower proportion of the workforce than elsewhere with 8.3 per cent of people being self-employed across Wales and 9.3 per cent being self-employed across GB.¹⁷

There is also a risk that the prominence of these large industries in Arfon, hides other aspects of the local economy which are worth noting, such as the role of small, independent, private, businesses. There are three features of the economy in Arfon, however, that appear distinctive compared to other parts of Wales which are not captured by the data.

First, the importance of social enterprises in the constituency. There are now over 20 social enterprises operating in Gwynedd that form part of Cymunedoli Cyf, undertaking work in a range of areas, from the arts to tourism, to the media, to retail. These social

enterprises are creating a variety of employment opportunities for people locally and provide people with jobs that are more likely to provide them with fair terms and conditions.¹⁸ Social enterprises provide others with an opportunity to develop their own business and helping retain wealth within communities.

The impact of these social enterprises can be significant. Galeri Caernarfon provides a powerful example of this.

Galeri is a social enterprise based in Caernarfon. Its work started in 1992, initially purchasing and refurbishing empty properties in the town centre. It has now renovated 20 buildings, with more than 50 tenants operating out of them. The income generated from this activity enabled the group to construct an arts centre in Caernarfon which includes co-working spaces for people and businesses working in the media industry. The group has also developed workshops for people working in the arts industry in the town enabling people to build networks and develop their businesses. The group also has a range of outreach programmes, supporting arts projects in some of the more deprived communities in Caernarfon and further afield. It is estimated that Galeri contributes almost £2.5 million to the economy of Gwynedd and Anglesey,¹⁹ with 85 per cent of the group's income being generated by its own commercial activity.

Second, the relative size of the media and creative industries in the constituency. Bangor and Caernarfon both support active arts centres, the BBC, S4C and independent television production companies have bases in the constituency whilst there are collaborative spaces for workers in the media and the arts. This concentration of activity helps establish networks, making the constituency an attractive space for people to work and creating opportunities for young people to stay and enjoy a fulfilling career within their communities. This also helps create a thriving cultural scene, which helps attract and to retain young people in Arfon. One reason for the prevalence of the industry in Arfon is the strength of the Welsh language. With many of the media and creative companies based in Arfon producing content through the medium of Welsh, the fact that 65 per cent of the constituency's population speaks Welsh provides a real economic asset.

Third, tourism is an important sector that is not revealed through this data. There is no doubt that tourism is a significant part of the economy across the constituency. Approximately 18,000 people work within the tourism industry across Gwynedd as a whole.²⁰ Stakeholders told us that the tourism industry plays an especially important role in the towns and villages that skirt the national park such as Llanberis, but the impact of the industry is not limited to these areas. Whilst the industry does create a number of job opportunities for people locally, there are concerns that many of the jobs created are seasonal in nature with work available through the spring and summer, but with less availability over the autumn and winter. This has implications for people's incomes which may place workers at greater risk of living in poverty. This will be explored in greater detail in Section 3.

2.2 Employment in Arfon

People in and out of work

Employment rates in Arfon are broadly in line with the rest of Wales. In total 74.2 per cent of the working age population in Arfon were in work between January and December 2022, compared with 73.3 per cent across Wales as a whole.²¹ The employment rate in Arfon is below the GB average however, where employment rates stand at 75.6 per cent.²²

Whilst the employment rates in Arfon are broadly in line with the Welsh and GB averages there do appear to be some differences in the experiences of men and women compared with their counterparts elsewhere. Men in Arfon are slightly less likely to be in work than elsewhere. The proportion of men that are in work in Arfon (75.3 per cent) is 3.6 percentage points below the GB average (78.9 per cent) and is also below the Welsh average (76.1 per cent).²³ By contrast women in Arfon are more likely to be in work (73 per cent) than the GB average (72.3 per cent) and the Welsh average (70.5 per cent).²⁴

The constituency also performs broadly in line with the rest of Wales when it comes to the proportion of people claiming unemployment benefits. In May 2023 3.1 per cent of people in Arfon claimed an unemployment benefit, compared to 3.3 per cent across Wales and 3.7 per cent across GB.²⁵

A similar story also emerges when looking at “economic inactivity” i.e. people who are not in work and are not looking for work, than across GB. Nearly a quarter (24.7 per cent) of people in Arfon aged 16-64 are not economically active compared with 21.5 per cent in GB and 24.4 per cent across Wales.²⁶ Economic inactivity in Arfon is largely driven by the presence of Bangor University within the constituency with 41.3 per cent of economically inactive population in Arfon being students, compared to 26.3 per cent across GB and 24 per cent across Wales.²⁷

As with the data on the number of jobs in Arfon, there is a risk that the headline data on employment masks some experiences within the constituency. All the stakeholders we engaged with during the course of this work expressed concern that unemployment and economic inactivity remained significant problems within some communities in Arfon.

These concerns seem to be backed up by the latest Census of Population data. There are some significant differences as to the proportion of working age adults (excluding full-time students) that were in work in each ward in Arfon. Fewer than 70 per cent of working age adults were in work in Dwyrain Bangor (66 per cent) and Peblig (69 per cent) at the time of the last census in 2021.²⁸ By contrast more than 80 per cent of working age adults were in work in 11 wards across the constituency, with Llanwnda, Y Groeslon, Llanrug, Y Faenol, and Bethel a’r Felinheli coming out on top, all with 83 per cent of people in work.²⁹

Even outside these areas of relatively low employment, there are concerns about the experiences of people who do not have access to a car. These challenges will be explored in greater detail in Section 5, but it is important to be aware in any discussion on the labour market that there can be significant barriers that push individuals into poverty even in areas of high employment.

The work being undertaken by people who live in Arfon

Looking at the jobs that are based in Arfon and employment levels only tell us part of the story. To get a full understanding of the labour market in the constituency it is important that we examine the type of work being undertaken by people living in Arfon.

A higher proportion of the workforce in Arfon work part-time than the Wales and GB average. Approximately 35 per cent of workers in Arfon worked part-time in 2022, compared with 28 per cent across Wales and 27 per cent across GB.³⁰ Part-time employment is being driven largely by women in Arfon with more women working part-time (54 per cent) than full time (46 per cent).³¹

A higher proportion of the workforce in Arfon also work in non-permanent jobs than both the Welsh and GB averages. Across Arfon, 8 per cent of all people in employment were employed in non-permanent jobs in the year to December 2021.³² This compared to a Welsh average of 6 per cent and a GB average of 5 per cent.³³

The prevalence of part-time and non-permanent jobs in Arfon is not a problem as of itself. For Bangor's student population for example, term-time only, part-time jobs in industries such as hospitality are likely to be highly attractive, giving students the flexibility they desire. There is a risk, however, that students' desire for this type of employment shapes the broader labour market, with people who want a full-time, or a more secure post having no option but to take a non-permanent or part-time role as these are their only options.

The three industries that are more prominent in Arfon than elsewhere in terms of number of employee jobs (Health, Education and Public Administration) provide a number of well-paid jobs. This presents an opportunity for local people to earn good salaries whilst staying in their communities. These industries also employ a high number of people in lower-paid roles, however, including, for example, cleaners and care staff. A far higher proportion of residents in Arfon work in such roles than the GB average. A quarter of all people who live in Arfon (24.6 per cent) have caring and leisure jobs or work in elementary occupations such as cleaning compared with 17.5 per cent across GB.³⁴

The fact that there is such a large proportion of people working in low-paid occupations in Arfon has important implications for understanding poverty within the community. The majority of people who work in low-paid roles do not work from home, meaning that they have to travel to their place of work. These commutes tend to be very short, however. At the time of the last census, 57 per cent of people who worked in sales and customer services roles, 52 per cent of people who worked in elementary occupations and 50 per cent of people who worked in care and leisure roles travelled less than 10km to work.³⁵ By contrast the same was only true for a third of managers and directors, 30 per cent of people in professional occupations and 24 per cent of people working in associate professional and technical occupations, with people in these roles much more likely to work from home or commute longer distances³⁶ This means that there is a risk that many of the better paid roles within the large industries in Arfon are taken by people who live outside the constituency.

The growth in home working following the pandemic may also offer some opportunities for workers in Arfon. One young person we spoke with illustrated this clearly.

Alex is currently studying for their GCSE's. They have aspirations to work in the media industry as an animator and had always felt that they would need to move away from Arfon to have the opportunity to do so. Alex's brother works as a video game designer and prior to Covid had lived in Manchester. During Covid, Alex's brother had moved back to Arfon with his girlfriend and had been able to continue doing a job he loved working from home. He had made the choice after Covid to continue doing so. Seeing their brother do so had opened Alex's eyes to the opportunities that might be available to them. Alex still wished to go away to university to study animating, but was now planning on a future working in the industry from Arfon, rather than from London, Liverpool or Manchester.

There is a shortage of data as to how common is it for people who live in Arfon, to work from home for employers that live outside the constituency. As the economy readjusts post Covid, this is a feature of the local economy that may be worth revisiting in future.

2.3 Conclusion

On the surface the strength of the economy and the labour market in Arfon is comparable to elsewhere in Wales and not significantly weaker than the GB average. Our analysis has highlighted some issues that underpin poverty within the constituency.

On employment, there are two underlying reasons for concern. First, there is a problem of low levels of employment within some communities within the constituency. Importantly these problems appear greatest in Bangor and Caernarfon, despite their proximity to major employers. Second there may be a problem of underemployment and insecure employment within the constituency. With a higher proportion of people working part-time and non-permanent roles in Arfon than the Welsh and GB average, this raises questions about whether the prevalence of such work in the constituency is the result of people choosing to work part-time, or as a result of external factors such as the lack of full-time jobs or a lack of affordable and accessible childcare.

The presence of three major public institutions in Arfon creates challenges and opportunities locally. These three institutions provide a large number of jobs, creating an opportunity for people to work locally. As outlined however, there is a risk that whilst many of the low-paid roles are taken by people who live locally, some of the better-paid roles are filled by people who live outside the constituency.

A theme that emerged throughout our discussions in Arfon was the sense that these three major institutions alongside other large organisations such as housing associations and the further education college, could work better with communities and small businesses across Arfon to create job opportunities and to retain wealth locally. An example of how this can work well is Adra's new north Wales decarbonisation hub.

Adra is north Wales' largest social landlord, with the housing association looking after 6,800 properties across the region, many of these being based in Arfon. Having encountered a shortage of skilled workers in the construction industry that are capable of working on decarbonisation projects, Adra have teamed up with Travis Perkins, Grŵp Llandrillo Menai and Welcome Furniture to regenerate a disused factory in Penygroes. As

part of the regeneration a new training facility has been created for demonstrating, installing and maintaining products and materials associated with the decarbonisation of homes. Such a collaboration will ensure Adra have the workforce they require whilst also boosting opportunities for young people in the area to access well paid jobs.³⁷

Social enterprises especially felt there was scope for improving collaboration. The number of social enterprises is unquestionably a strength of the economy in Arfon, but stakeholders felt that much more could be achieved through greater collaboration with the major institutions. This sentiment was shared by all the stakeholders we engaged with one noting that Arfon:

'... has two big institutions [talking about the University and the local authority] who potentially could use some of their spending power to try to achieve a longer-term change in the economy. Through buying local, through supporting co-ops and social enterprises through investing in trading, through offering good terms and conditions, for their employees and also showing leadership and not working with businesses that don't treat their workers right.'

3. Incomes in Arfon

Understanding the labour market within Arfon only tells us part of the story. Over half of people who live in poverty in Wales live in working families.³⁸ To get a full understanding of poverty within the constituency we also need to look at people's incomes. This section will do so in two parts, the first will look at people's earnings through work, the second will look at the income provided by the social security system.

The people of Arfon can be placed in one of three groups based on their incomes. The first group are doing very well and enjoy a very comfortable life. The second group are managing but a change of circumstance could put them under pressure. The third group of people are really struggling and are on very low incomes. Our analysis will primarily focus on the experiences of this third group.

3.1 Earnings

Despite the number of people in work in Arfon being comparable to the rest of Wales, pay for workers living in the constituency is lower than the national average. The median gross weekly pay of full-time workers living in Arfon is £583.40 a week.³⁹ This is £20.10 a week less than the typical Welsh worker and £58.80 a week less than the average GB worker. This means the median worker in Arfon is £1,045 a year poorer than the median Welsh worker, and £3,057 a year poorer than the median GB worker.

Just as stark a finding is that pay for *jobs based* in Arfon is significantly higher than the pay earned by *workers living* in Arfon. The median weekly pay for jobs based in Arfon stands at £642.40, £59 a week higher than the median weekly pay of people living in Arfon, in line with the GB average.⁴⁰ One factor that is likely to explain this discrepancy is people working in higher paid roles living outside Arfon. As was discussed above, a far higher proportion of Arfon's workforce works in low-paying occupations than the Welsh and GB averages. This suggests that whilst the low-paid roles at the major industries in Arfon are being taken up by local people, some of the higher-paid roles are being taken by people who commute in and out of Arfon. Increasing access to the well-paid jobs based in Arfon to people living in Arfon could lead to significant improvements in people's earnings within the constituency.

The median part-time worker in Arfon earns £247.30 a week.⁴¹ This is higher than both the GB average (£228.50) and the Welsh average (£230), but, with a higher proportion of the workers working part time in Arfon, a higher proportion of workers will be earning lower incomes than their full-time counterparts. Part-time workers do not only earn lower-incomes by virtue of working fewer hours, but their hourly pay is also generally lower than their full-time counterparts. The median part-time worker (£11.80) in Arfon earns £4.33 an hour less than the median full-time worker (£16.13).⁴² This is consistent with the picture elsewhere, with the median part-time worker's hourly pay being 25 per cent lower than the hourly pay of the median full-time worker.

Median pay only tells us part of the story. Many lower paid workers earn significantly less than the median salary. The National Living Wage now stands at £10.42 an hour, up from £9.50 an hour in 2022/23.⁴³ The National Living Wage is £0.48 an hour less than the Real Living Wage, the amount estimated that people need to live.⁴⁴ It is estimated that across Arfon that 11.7 per cent of people who are in work earn less than the Real Living Wage.⁴⁵ This is in line with the Welsh average which stands at 11.8 per cent.⁴⁶ The fact that one in

ten workers in Arfon earn less than the real living wage highlights the progress that remains to be made in boosting pay for the lowest paid workers.

In total there are 31 accredited living wage employers in Arfon.⁴⁷ This is not to say that there are not more businesses within the constituency that pay all their staff the Real Living Wage, but they are not accredited with the real Living Wage Foundation. Of the three large institutions based in Arfon. Only one, Bangor University, is an accredited living wage employer.⁴⁸

One industry where we heard that there are particular concerns locally regarding pay is the tourism industry. The hospitality sector is notorious for combining low pay with job insecurity and variable hours.⁴⁹ This combined with the seasonal nature of the industry means that many workers receive very irregular salaries which places workers within the industry at a greater risk of poverty.

Previous work undertaken by the Bevan Foundation has shown a strong association between employment in the sector and poverty, with low pay in hospitality being particularly difficult to escape.⁵⁰ These were concerns that were very much echoed by local stakeholders.

3.2 Social security

The social security system should provide a lifeline for everyone, ensuring that, no matter their circumstances, everyone has enough money to enjoy a decent standard of living. It has long been known that the social security system fails to do so. The Bevan Foundation's recent report, *Snapshot of poverty in winter 2023*, found that people on Universal Credit are five times more likely to report that they sometimes, often or always struggle to afford the basics (38 per cent) than people who are not on benefits (7 per cent).⁵¹ Stakeholders which deliver front line services within the constituency shared testimony that highlighted that this was a significant problem in Arfon. One stakeholder explained how many of the service users they support are often left short, even if their staff have secured all available support for them.

'Advisers are now saying (to people they support) "that at the end of the day there isn't enough money for you to live on", and they are dealing with suicidal people on a very regular basis and that takes its emotional toll on them. Because people have a negative budget. It doesn't matter. It doesn't add up. It doesn't make sense.'

This section will look at the issues created by the social security system in Arfon in two parts. The first will outline the data on who receives a social security benefit, before the second moves on to explore some of the issues faced by people who receive benefits in more detail.

What benefits are people receiving?

To get an understanding of the social security system in Arfon it is important to explore both Universal Credit and legacy benefits. Universal Credit is a social security benefit that is being rolled out across the UK. It replaces six means-tested benefits and tax credits, known as legacy benefits. As of November 2022, it is estimated that the rollout of Universal Credit was 66 per cent complete in Arfon, with 4,456 households on Universal Credit and 2,296 households still on legacy benefits.⁵²

When looking at individuals on Universal Credit, there were 5,068 people receiving Universal Credit in Arfon in November 2022.⁵³ The majority (59 per cent) were not in work. Of the people who were on Universal Credit in Arfon and who were in work, 34 per cent were required to look for extra work, slightly higher than the Wales average of 31 per cent. For those who were not in work, 46 per cent were not required to look for work due to ill health or caring responsibilities.⁵⁴ This is lower than the Welsh average, 53 per cent.⁵⁵

The vast majority of households in Arfon on Universal Credit are single adult households, or single adult households with children. Nearly half of all households in Arfon that are on Universal Credit (1,859) are single adults, whilst more than one in three (1,379) are single adult with children households.⁵⁶ There are only 434 couple households with children on Universal Credit in Arfon, and 135 couple households with no children.⁵⁷ It is perhaps not surprising that the majority of people on Universal Credit in Arfon are women (2,818).⁵⁸

Of the 34 per cent of people who were still in receipt of legacy benefits in Arfon as of November 2022 very few were jobseekers, with only 62 households where there was a jobseeker still on legacy benefits in Arfon as of November 2022.⁵⁹ The rollout of Universal Credit to households where someone is unable to work due to health or caring responsibilities is significantly less advanced. Only 47 per cent of households claiming an "incapacity" benefit were on Universal Credit.⁶⁰ As of November 2022, 1,061 households were still in receipt of a "incapacity"-related legacy benefit.⁶¹ The progress of the Universal Credit rollout among households with children closely mirrors the overall progress of the Universal Credit rollout. In total, 68 per cent of households claiming benefits relating to children have completed the move onto Universal Credit. There were 900 such households still claiming legacy benefits as of November 2022.⁶²

A final benefit that is worth exploring is Pension Credit. Pension Credit provides extra support to people who are over the state pension age and who are on a low income. In total, there were 1,623 pensioners on Pension Credit in Arfon as of November 2022.⁶³ It is well known that Pension Credit is a benefit that many people who are eligible for support do not claim. As one stakeholder put it:

'Pension credit is the classic on this... the proportion of people who are entitled to pension credit but don't take it because they think well, "that's not me, I'm not on benefits, I'll struggle on" is so high, so it's just a huge issue.'

What are the challenges faced by people in receipt of benefits?

Stakeholders that we spoke with over the course of our project identified three key issues with the way that the social security system operates in Arfon. These issues are broadly similar to those faced by communities across the UK.

First, and perhaps most important, the value of the support provided through the benefits system is not sufficient. All stakeholders that offer frontline services reported trying to support people whose essential living costs are greater than their incomes. This echoes some of the recent findings of work undertaken by the Joseph Rowntree Foundation and the Trussell Trust who found that the Universal Credit basic allowance was £35 a week less than a single person needs to afford all the essentials and £66 a week short for couple households.⁶⁴ Many frontline services in Arfon are placed in an impossible position when trying to support people in such circumstances.

'We do a number of things. We look to see if there are some funds that people can have. We can help them with getting food bank vouchers and fuel vouchers. We can apply to the Discretionary Assistance Fund. There are a few things, but it's just sticking plasters.'

Second, the process of accessing benefits is difficult. People who are eligible for support through the benefits system have to submit multiple application forms to get the full range of support they are entitled to, with the process often being bureaucratic and difficult. Many people struggle to complete this process themselves and so turn for advice from community groups and third sector organisations such as Citizens Advice. This in turn puts extra pressure on their resources meaning that they can support fewer people than they would like.

Improving access to some of the benefits that are under the control of the local authority could also ease the process of accessing support. For example, we heard from a staff member at one social landlord that whilst it was possible for someone to apply for Discretionary Housing Payment online in Conwy, in Gwynedd a claimant would have to complete a written form that was more than 20 pages long. Doing so would not only reduce administrative workload but could help put more money in people's pockets. Recent research by Policy in Practice found that £19 billion goes unclaimed from the UK's social security system each year.⁶⁵ Whilst it has been estimated that improving access to "Welsh Benefits" could put an extra £75m into the pockets of Welsh families.⁶⁶

Third, the already insufficient support provided to families in receipt of benefits is reduced even further by features of the benefits system. Sums may be deducted from a household's benefit payment, for example, if a claimant has not complied with the benefit's requirements or to repay debts. The deductions reduce a claimant's income even further below the poverty threshold, especially if a claimant experiences multiple deductions.

One way in which someone's benefits can be reduced is by deducting money from a household's Universal Credit payment to repay loans from the Department for Work and Pensions while waiting for a benefit payment or to reimburse HMRC for overpayment of tax credits. Deductions can also be made to pay off debts such as rent or council tax arrears and court fines. Up to 25% of someone's benefit can be deducted. Whilst no official data on deductions are published, the Child Poverty Action Group estimated that in November 2021 that more than four out of ten (42%) households receiving Universal Credit had money automatically taken off their benefit entitlement. If the same is true in Arfon then more 1,600 households do not receive their full Universal Credit entitlement.

Another way that people's benefits are reduced is through the benefit cap. This limits the amount that people can receive in most income-related social security benefits.⁶⁷ In 2022-23 the cap was set at £257.69 a week for a single adult and £384.62 a week for a lone parent and child or an adult couple. The number of households affected by the benefit cap in Arfon remains small, with 68 households in Arfon receiving less than their full benefit entitlement because of the cap in August 2022.⁶⁸ The same is true for benefit sanctions. People in receipt of Universal Credit can also see their support reduced if they fail to satisfy requirements set out in a 'claimant commitment'. If they do not meet each requirement without good reason, they may be subject to a sanction i.e. they lose their benefit for a duration of up to six months. In November 2022, 1.9% of Universal Credit claimants in Arfon were subject to a sanction, 96 people.

There were also particular concerns among stakeholders about some of the challenges faced by seasonal workers. These were illustrated clearly by a hypothetical example that was shared with us by one stakeholder.

Iwan is a young person who lives and works in Llanberis. He works seasonally in the tourism industry and is on a low-income. Given his low-income Iwan receives support through Universal Credit to top up his wages. Given that his salary can vary significantly throughout the year however, the amount of support Iwan receives through Universal Credit also changes. Iwan's Universal Credit payments can vary by hundreds of pounds from month to month making it extremely difficult for him to manage his finances.

We heard from various stakeholders that workers like Iwan often require support to manage debt, or need to access foodbanks due to the challenges they face with irregular incomes.

3.3 Conclusion

There is undoubtedly a problem with low-incomes in Arfon, with the median pay for workers living in Arfon being well below both the Welsh and GB average and the inadequacies of the social security system being painfully apparent. Of particular concern is the fact that one in ten workers in Arfon earn less than the Real Living Wage, placing them at a particularly acute risk of living in poverty. The issue of low incomes is not equally divided across the constituency, however. It is the areas of Bangor and Caernarfon that have the lowest employment rates that also have the lowest incomes.⁶⁹

The fact that the median income for jobs based in Arfon is significantly higher than the incomes of workers that live in Arfon points to some potential solutions. Increasing access to some of the better paid jobs within Arfon to people living in Arfon could boost incomes across the constituency.

This can only be part of the answer. The large institutions based in Arfon will continue to require cleaners, security guards and other staff in occupational roles. Even if routes are opened up for some to enter higher paid roles, there will continue to be a demand from employers for staff in such roles. Taking steps to increase the number of accredited living wage employers in the constituency is therefore vital, providing a boost to those on the very lowest incomes, ensuring that they earn a fair pay for their work.

Even if action was taken to address the labour market in Arfon the weaknesses of the social security system would continue to push people into poverty. Many of the key levers to address these issues remain at Westminster, but there are some actions that could be taken at a Welsh Government and local authority level to boost people's incomes through the social security system. These will be examined in more detail in the conclusion.

4. Housing and energy

High housing costs are a major driver of poverty. There are particular features of the housing market in Arfon that risk making it an especially important factor. These challenges are compounded by high energy costs. This section will explore how these factors interact, focusing on their relationship with poverty within the constituency.

4.1 Where do people live?

The majority of households in Arfon live in owner-occupied properties. At the time of the 2021 census a total 15,230 households lived in the owner-occupied sector, 62 per cent of all households in the constituency.⁷⁰ This is slightly lower than the average across Wales where 66 per cent of households were owner occupiers.

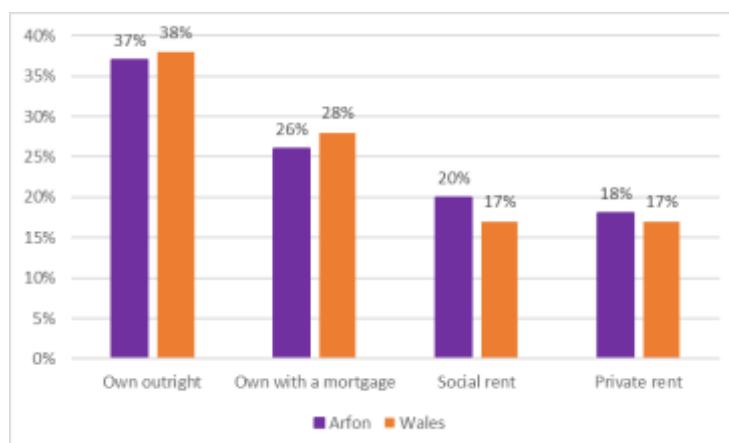
Of those who live in the owner-occupied sector 8,935 own their home outright (37 per cent of all households in Arfon) making it the largest housing tenure in the constituency.⁷¹ The total number of households who own their property with a mortgage stands at 6,295 (26 per cent of all households).⁷²

Given that the owner occupier sector in Arfon is smaller than the Welsh average, it is not a surprise that the rental sector is larger. In total 9,101 households live in rental accommodation in Arfon, 37 per cent of all households, compared with the Welsh average of 33 per cent.⁷³ It should be noted that this data is for the constituency's entire population at the time of the last census and therefore includes students.

Arfon's larger rental sector is primarily driven by having a larger social housing sector than the Welsh average. Across the constituency 4,794 households live in the social rented sector, 20 per cent of all households.⁷⁴ This is three percentage points higher than the Wales average of 17 per cent.⁷⁵

There are 4,307 households living in the private rental sector in Arfon (18 per cent).⁷⁶ This is another important point of difference between housing in Arfon and in the rest of Wales. Across Wales as a whole, the number of households living in the private rental sector (228,642) overtook the number of households living in the social rented sector (222,093) at the 2021 census.⁷⁷ The social rental sector remains larger than the private rental sector in Arfon.

Chart 3 – Proportion of households by housing tenure (2021)



Source: Bevan Foundation analysis of Census 2021 data, accessed via Nomis

The fact that a larger proportion of households in Arfon rent has important implications for poverty in the constituency. Renters are much more likely to live in poverty than owner occupiers. Across Wales nearly half of all social renters (48 per cent) live in poverty, with 41 per cent of private renters living in poverty.⁷⁸ By contrast only 13 per cent of owner occupiers live in poverty.⁷⁹ If the same pattern is replicated in Arfon then it is reasonable to assume that poverty rates in the constituency are likely to be higher than the Welsh average.

4.2 Housing affordability in Arfon

In all our discussions with stakeholders in Arfon the lack of affordable housing, be these rented properties or owner-occupied properties, was a major concern. The available data suggests that these concerns are well founded.

House prices in Arfon are slightly cheaper than the Welsh average. In Arfon the average house price stood at £162,500 in June 2022, compared to the Welsh average of £182,000.⁸⁰ Lower earnings within the constituency mean that home ownership remains unaffordable despite lower costs. There are also significant variations in house prices across Arfon. The cheapest median house price within the constituency is to be found in “Bangor City” where the median house stood at £133,000 in June 2022, compared with Caernarfon East where prices stood at £199,975.⁸¹

Across Arfon the average person could expect house prices to be around 5.7 times their annual earnings.⁸² Whilst this is slightly lower than the Welsh average (6.1) this puts home ownership outside the reach of many.

For those who are struggling to buy a property, the rental sector does not offer significant relief. A lack of data means that it difficult to build a picture of the whole private rental market in Arfon, but for those on the lowest incomes it is clear that the situation is very difficult.

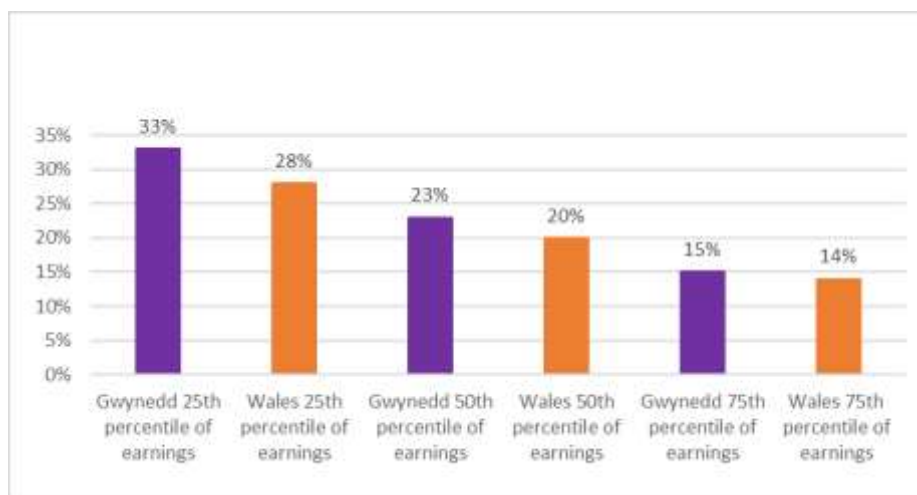
The Local Housing Allowance is the mechanism that is used to determine how much support a low-income household renting in the private rental sector is entitled to receive towards the cost of their rent through Housing Benefit or the housing element of Universal Credit. The LHA should be set at the 30th percentile of rents, but recent research by the Bevan Foundation has showed that, due to a combination of factors, this is far from the case.

Data gathered by the Bevan Foundation between February 3rd and 17th found that across Gwynedd there were only ten properties advertised for rent at or below LHA rates, 5.3 per cent of all properties listed on the market.⁸³ Of these ten properties, eight were located in Arfon. New tenants or tenants looking to move are not the only renters that face challenges as a result of the LHA. As of September 2022 there were 746 households in Arfon receiving the housing element of Universal Credit and living in the private rental sector.⁸⁴ Of these 544 (73 per cent) did not have their rents covered in full as the LHA rate was lower than their rent.⁸⁵ Such households face a significantly heightened risk of living in poverty as money that should be used to cover other essential costs, such as heating and food, have to be redirected to cover their rent.

Social renters also face significant challenges when it comes to housing affordability in Arfon. Rents are usually deemed to be unaffordable if households spend more than 25% of their income on rent. The average social housing household in Gwynedd spent £98.06

per week on social rent in 2022/23.⁸⁶ This is just under the Welsh average which stood at £101.01. Despite social rents in Gwynedd being slightly cheaper than the Welsh average, social rents account for a higher proportion of the weekly earnings of the lowest quartile of earners in Gwynedd (33 per cent) than the Welsh average (28 per cent). This highlights how Gwynedd's relatively low incomes contributes to issues around housing affordability.

Chart 4 – Social rent as proportion of weekly earnings (2022)



Sources: Annual Survey of Hours and Earnings, 2022 via NOMIS; Stats Wales, Stats Wales, *Average weekly rents in stock at social rents by area, accommodation and provider type* available at - <https://statswales.gov.wales/Catalogue/Housing/Social-Housing-Stock-and-Rents/averageweeklyrentsinstockatsocialrent-by-area-accommodation-provider-type>

Affordability issues are likely to be more pronounced for some social renters in Arfon. In September 2022, 1,597 households, living in the social rented sector in Arfon received support toward their housing costs through Universal Credit. Of these, 561 (35 per cent) were deemed to have at least one spare bedroom in their property and were therefore affected by the Bedroom Tax.⁸⁷ These households will therefore see a shortfall between the amount of support they receive through Universal Credit and their rent.

The proportion of households affected by the Bedroom Tax in Arfon is significantly higher than the Welsh average. Whilst 35 per cent of social renting households that are in receipt of Universal Credit in Arfon are affected by the Bedroom Tax, the same is only true for 21 per cent of households across Wales as a whole⁸⁸. The number of households affected by the Bedroom Tax in Arfon is likely to be even greater with no data available at below Welsh level for the number of households in receipt of Housing Benefit that are affected by the Bedroom Tax.

4.3 The role of the holiday let industry

One factor that has a significant impact on the availability of housing in Gwynedd is the prevalence of second homes and short-term holiday lets. Recent research by the Bevan Foundation found that there were 3,817 properties listed on Airbnb in Gwynedd in May 2022.⁸⁹ Around a quarter of these were to be found in Arfon, 898 properties, of which 634 appeared suitable for long-term habitation.⁹⁰ The total number of properties listed on Airbnb in Arfon was greater than the number of properties listed on Airbnb in 13 Welsh local authorities, including Denbighshire, Monmouthshire and the Vale of Glamorgan.

The 898 properties listed on Airbnb in Arfon in May 2022 were spread out across the constituency.⁹¹ There were particularly high numbers of Airbnb properties to be found along the Menai in Caernarfon, Felinheli and Bangor, and along the outskirts of the National Park in Llanberis and Bethesda.

Image 1 – Number of Airbnb properties by area (2022)



Source: Data obtained from Inside Airbnb and analysed by the Bevan Foundation

We heard particular concerns from people living in communities along the outskirts of the National Park that that the rise of the holiday let industry was changing the nature of their communities. We were told that historically these were not areas that had had a high number of “second homes”. The rise in prominence of Airbnb had changed this dynamic however. We heard how small properties in Bethesda and Penygroes are increasingly being bought by people converting them into holiday let accommodation. The story of Penygroes is particularly illustrative of this.

‘If you look at the high street here in Penygroes these used to be the houses local people used to buy as their first foot on the ladder, even people on not that high an income... but what we’ve seen with the rise of Airbnbs and the like is that these properties are being snapped up by cash buyers, or people who can drive prices up, and that’s putting a real pressure on local people who are looking for the first place of their own...’

4.4 Energy costs

High energy costs are a significant cause of hardship for thousands of households across Arfon. There are three factors primarily responsible for this.

Nearly half of all homes in Gwynedd (49 per cent) are not connected to the gas network.⁹² The proportion of properties that are “off grid” in Gwynedd is the fourth highest of all Welsh local authorities and is 15th highest across GB.⁹³ This places households at a significantly greater risk of living in fuel poverty with the Welsh Government’s own estimates showing that whilst 11 per cent of households that heat their home using mains gas live in fuel poverty, the same was true for 23 per cent of households that use “other fuels” and 45 per cent of households that use electricity.⁹⁴

Awareness about the impact of properties being off the gas grid on their risk of fuel poverty varied widely across the constituency. In some parts of Arfon stakeholders didn't believe that properties being off the gas grid was a major problem in their communities, viewing it as an issue that was more pressing within some of the more rural parts of the constituency. Looking at the available data at a more local level, however, it is clear that the problem is more widespread. In Deiniolen, for example, 95 per cent of properties are not connected to the gas network.⁹⁵ There are even parts of Bangor where over half of properties are not connected to the gas network.⁹⁶

The challenge faced by communities that are "off grid" in Arfon and by residents more generally are compounded by the fact that properties in Gwynedd are amongst the least energy efficient in Wales and GB. Only in the Isles of Scilly are properties less energy efficient than in Gwynedd, with the local authority tied in second last with Ceredigion.⁹⁷ Detached properties in the constituency are especially energy inefficient with the average detached property achieving an EPC rating of E, two levels below where properties are generally considered to be energy efficient, EPC C.⁹⁸ The only type of properties in Arfon that achieve an EPC C as an average are flats and maisonettes.⁹⁹

A third factor compounds the challenges faced by households in Arfon. Pre-payment meter customers pay more for the energy they use, putting extra pressure on people on low incomes. The number of households that are on pre-payment meters in Gwynedd is extremely high in relation to the local authority's population. In 2017 there were 12,115 households on pre-payment meters in Gwynedd, the fifth highest by number across Wales.¹⁰⁰

The number of households on pre-payment meters is likely to be even greater today. Across the UK 94,000 households were forced onto a pre-payment meter in the 12 months to March 2023.¹⁰¹ Of these, a quarter were installed by Scottish Power, the default provider across north Wales.¹⁰²

It is clear that there is a significant problem with high fuel costs in Arfon. This places extreme stress on people's finances, putting many at risk of significant hardship. One silver lining from these pressures, however, is that there is a great deal of activity within the area, both from the third sector and the local authority in terms of providing people with support and looking for longer term solutions.

We heard, for instance, that in November and December 2022, half of all applications for support via vouchers from the Fuel Bank Foundation that were funded by the Welsh Government came from Gwynedd. This is a result of the local authority taking an active role in getting money out of the door, working in partnership with the third sector, as well as the scale of local need.

Furthermore, we heard from both the local authority and third sector organisations that they are exploring ways that they can improve the data that they have access to on fuel poverty to better target support. This is borne directly from frustration at the current position where stakeholders know that there is a significant issue within the constituency, but the available data makes more precise targeting difficult:

'So with the Fuel Bank Foundation vouchers we're looking at what data we have and we're going out to sort of try and target areas that might need our support. But a lot of data that would be helpful is not held

anywhere, we don't seem to have lots of useful information on who is struggling so we're trying to find ways around that.'

Communities have also taken measures to take ownership of energy supply. Ynni Ogwen, part of Partneriaeth Ogwen, runs a community-owned hydro electricity scheme. The scheme sees parts of the profit made by the generation of electricity reinvested in measures to address fuel poverty within the community. They are also in the process of placing solar panels being installed in a variety of community owned buildings across the Bethesda to supply them with cheap, green, electricity.

4.5 Conclusion

A lack of affordable housing and high energy costs has an impact on communities in Arfon in a number of ways.

In the immediate term it can push some low-income households in Arfon into hardship, sometimes severe. In 2021/22, a total of 489 households sought assistance through the homelessness system in Gwynedd.¹⁰³ There are reasons to be concerned that the situation has deteriorated since the publication of the most recent data. There are over 10,000 individuals were living in temporary accommodation in Wales.¹⁰⁴ This is an increase of over a quarter over the past 12 months.¹⁰⁵ Assuming that the trends seen at a Welsh level are replicated in Arfon, it is reasonable to assume that the number homeless people who are housed in temporary accommodation or requiring support more broadly within the constituency is on the rise. Many others that do have a place to call home are struggling to keep it warm.

A longer-term concern in relation to these pressures is the impact it may have on the ability of young people to remain in their communities. We heard directly from one young person that it was the cost of housing that was the major factor that was making them explore opportunities to leave the area. Failure to resolve these underlying issues will have lasting effects on Arfon's economy and more importantly, its communities.

5. The Arfon cost of living premium

The relationship between costs and incomes is an important one everywhere when looking at poverty. Whilst housing and energy are the major cost faced by most households, others such as food, transport and childcare are known to push families into poverty. There are reasons to believe that high living costs are a particularly acute problem in Arfon, leading to what is in effect, an Arfon cost of living premium.

This section will address these challenges in four parts each reflecting a key theme that places pressure on households in Arfon and increases their chances of living in poverty.

- Access to transport
- Food and retail
- Childcare
- Other services

5.1 Transport

There is significant shortage of public transport in Arfon. With the exception of the Bangor/ Caernarfon corridor people living in all parts of the constituency told us that they would struggle to go about their day to day lives without access to a car, with limited services and those services that are available being irregular, with 90-minute gaps between buses not being uncommon.

By night this problem was felt to expand to cover the whole constituency with even services between Bangor and Caernarfon becoming limited. People's concerns appear well founded when looking at bus timetables across the constituency. Except for major arterial routes across the constituency, bus services are very limited after 6 p.m. with no direct services available later than mid-afternoon on some routes.

Table 2 – Time of last direct weekday services on selected routes across Arfon

Depart from	Arrive at	Last service	Last return service
Bangor	Bethesda	22:08	22:37
Bangor	Caernarfon	22:44	23:08
Bangor	Deiniolen	16:16	13:47
Bangor	Llanberis	17:39	19:19
Bangor	Llanrug	16:16	08:00
Bangor	Penygroes	22:24	21:36
Caernarfon	Deiniolen	13:38	15:02
Caernarfon	Llanberis	18:40	19:49
Caernarfon	Llanrug	22:43	20:00
Caernarfon	Nantlle	17:19	17:54
Caernarfon	Penygroes	22:50	22:28
Caernarfon	Waunfawr	18:16	19:18

Source: Bevan Foundation analysis of Traveline Cymru information. Available at - <https://www.traveline.cymru/>

The lack of available public transport has a direct impact on poverty within the constituency in a variety of different ways.

One of the most important ways it has an impact on people from a poverty perspective is reducing people's ability to work. For people who simply cannot travel to work or for

people who can't access public transport at times that fit with their hours of work, the pool of available jobs open to them can be very small. Even if people are able to travel, they are faced with an extra cost, be this the cost of running a car or expensive public transport. The story of one young person we spoke with in Caernarfon sets out the real human impact of these challenges.

Ceri is a young person from Nantlle who can't drive. They are currently undertaking a course at Coleg Llandrillo Menai in Caernarfon. The course takes place during the day with Ceri working in the evening at a restaurant in Caernarfon to earn some money to support them through their course and to help their family. Ceri lives with their family in Nantlle but the last bus to the village leaves Caernarfon at 17:15. This means that Ceri must rely on lifts from family to make it home in the evening, or if they are unable to get a lift they have to stay with their cousin who lives in Caernarfon. Ceri would rather not be '*a burden*' on their family but has no other option apart from cutting back on work given that the money they earn is not enough to rent a place of their own in Caernarfon.

Given the extent of these challenges it is perhaps not surprising that fewer than 1,000 people across Arfon (853) reported that they commuted to work by bus at the time of the last census.¹⁰⁶ By contrast 15,150 people reported that they drove to work.¹⁰⁷

Work is not the only thing that is difficult for people to access without a reliable public transport network. We heard from people all over the constituency highlighting how difficult it can be to access shops, medical appointments, or social activities. These challenges are not faced equally by people across Arfon.

All the stakeholders we engaged with as part of our project felt that Arfon had a strong taxi network. This means that for those with means to pay, it can still be relatively easy to access services even if they do not have access to their own car. The cost of these taxis was felt to be prohibitively expensive for many, meaning that people on the lowest incomes were pushed into financial hardship when trying to attend medical appointments, for example, or simply missed out on getting the medical support they needed. These costs were felt to be especially prohibitive for wheelchair users, for whom the cost of specialist taxis was even greater. These differing experiences heightens the risk of poverty being a hidden issue in Arfon. For those with enough income to drive to work or the supermarket, the extent of the challenges faced by those on low incomes when it comes to travelling around the constituency can be easy to overlook.

In part as a reaction to the scale of these challenges, alternative means of community transport have emerged in Arfon. One example of such alternative means are the community owned vehicles operated by Partneriaeth Ogwen and Siop Griffiths. These allow people to make journeys from communities that are often poorly served by public transport for significantly less than the cost of a taxi. These schemes operate at a limited scale, however, with services predominantly running on weekdays between 9 am and 5 pm, with further concerns about how actively these schemes are promoted. This means that whilst such schemes can offer some relief to low-income households in Arfon, there is a need for action at a greater scale if people on low incomes are to avoid having to continue to rely on patchy public transport, expensive taxis or take on the cost of running a car.

One mode of transport that did not feature prominently during our work in Arfon was active travel. For people travelling long distances to work or to socialise, there are limits as to how significant a role active travel can play in making up for weaknesses in the public transport system. With nearly 10,000 people (9,636) travelling less than 10km to work in Arfon at the time of the last census, however, there are thousands of people travelling relatively short distances to work daily.¹⁰⁸ Of these, 67 per cent travel to work by car, with a further 6 per cent travelling to work as a passenger in a car.¹⁰⁹ Only 21 per cent of people who travel less than 10km to work use active transport, with nearly all of these being people who travel y foot (19 per cent of all workers).¹¹⁰

5.2 Food and retail

The lack of affordable and reliable public transport in Arfon exacerbates the impact of another inequality within the constituency, access to affordable shops.

Unsurprisingly the large supermarkets within the constituency are located in Bangor and Caernarfon. Many of the other small towns/ large villages do have access to food shops, these however, tend to be smaller. In Penygroes for instance the only major food shop is a small Co-op whilst in Bethesda the food shops on offer include a Londis and a Tesco Express. The cost of food in these shops is considerably more expensive than in the larger supermarkets, meaning that low-income families who cannot afford to or are unable to travel to Bangor or Caernarfon face significantly higher food bills. It is therefore perhaps not surprising that Penygroes and the broader Nantlle valley is ranked in the top 10 per cent of “food deserts” in England and Wales, with the Peris valley in the top twenty per cent and Bethesda and the Ogwen valley in the top 30 per cent.¹¹¹

The extent of the extra pressure having to shop in smaller stores has on people’s finances has seen some of the social enterprises in Arfon develop a different approach to assisting families accessing food. For example, Siop Griffiths in Penygroes is able to provide households that are struggling financially with food vouchers. They now offer to shop on people’s behalf in the Morrisons in Caernarfon and to deliver the food for them back in Penygroes given that the amount of food people can get through their vouchers is significantly greater this way.

Food delivery services are used in other ways in Arfon. We heard how in one community food is delivered to households that are struggling financially rather than requiring them to visit a foodbank. Given that foodbanks and food pantries and primarily located in Bangor, Caernarfon and some of the larger outlying towns and villages, it can be very difficult for people to access help given the cost of transport. Providing food aid in this way is therefore seen as essential for ensuring everyone is able to access support.

... there’s probably about 80 individuals we support and we literally take the food to their houses. So, they get in touch with me privately and say that they need help and then obviously it’s no questions asked. Then there are about six of us that go out and deliver on a Friday night. I go and get the food from Bangor, from the FareShare lorry on a Friday morning... put it in the fridges... there are six of us who come back in the evening and literally go to people’s houses and give them a bag of food because that’s the only way that that we can get food to people, you know, to do a drop in style setup.

Whilst there are unique pressures in the communities surrounding Bangor and Caernarfon, it is important not to overlook the pressures faced by people in these communities as well. Parts of Peblig Ward in Caernarfon, for example, are ranked in the top 10 per cent of food deserts in England and Wales, driven in part by people's low incomes in the ward.¹¹² This is despite the presence of schemes such as Porthi Dre within the ward to help people access food.

5.3 Childcare

The availability of affordable childcare is a major concern for families all over Wales. There appear to be specific concerns in Arfon given the rural nature of part of the constituency.

We heard from a number of people that there is a complete lack of childcare provision in many of the villages surrounding Bangor and Caernarfon. This includes both the provision of nursey and childminder spaces and wrap around childcare for school age children.

For higher income households the lack of childcare provision can be a major inconvenience:

'My youngest goes to childcare and it's 5/6 miles away. I have to drive her there and then drive to work, which is fine, but it's a 15 mile round trip and if I didn't drive... in terms of time? In terms of cost? it's not possible to do it on the bus, especially for people who are on lower wages...'

There are other challenges households face when it comes to accessing childcare. We heard concerns from Bangor that there is a lack of childcare provision for parents of disabled children. This places extra pressure on families that already face higher living costs.

A lack of affordable childcare can be a barrier preventing parents, especially mothers, entering the workforce or can lead to some mothers working part-time rather than full time. With the lack of public transport in Arfon, travelling considerable distances to drop a child off at a childcare provider is likely to prove to be an unsurmountable hurdle for some parents. The lack of available and affordable childcare in many communities within Arfon is therefore likely to have a knock-on implications for female employment within the constituency.

Not only does a lack of affordable childcare within communities make it more difficult for many low-income parents to work, but it also has implications for their children. There is a body of evidence to show that attending good quality nurseries can have educational benefits for children. Children from low-income families in Arfon may be missing out on these benefits.

The shortage of available childcare spaces within communities in Arfon may also have an effect on families. There were some concerns shared with us in our discussions that families in Arfon may be more reliant on grandparents and other family members to provide unpaid childcare, than in other parts of Wales. With no providers present in some villages, parents have little choice but to turn to family members. This can place a strain on relationships, affect the health of grandparents and push some grandparents themselves into financial difficulties if they have to reduce their own working hours to provide care for their grandchildren.

There are broader concerns about the impact that a lack of childcare spaces may have on some communities in Arfon over the medium to longer term. We heard that some parents chose to send their children to schools in Bangor and Caernarfon that are further away from home, because the schools' larger size means that they can provide wrap around childcare services in a way that more rural schools are not able to. The more parents that chose to follow this approach, the harder it becomes for rural schools to provide such an offer themselves. This in turn may make it more likely that other parents choose to send their children to schools in Bangor and Caernarfon, reducing the number of children in the school further. This heightens the risk over the medium to long term that the number of children at the school reduces to a point where a decision is made to shut it and transfer all the pupils to larger schools. Such a development would not only have a direct impact on the community at large, but would have an especially negative affect on low-income families living in rural communities who might struggle with the extra cost of transporting their children to a school that is further away.

5.4 Other services

Is it not only essential services that are primarily located in Arfon. Many of the social, sporting and cultural opportunities that are available to people within the constituency are located along the Menai.

In our conversation at GISDA's LGBTQ+ group in Caernarfon we heard from young people who had travelled considerable distances to attend the group with some young people having to take multiple bus journeys or rely on taxis or lifts by friends and families in order to be able to attend the group. This was felt to have significant implications on the mental health of some young people living outside Bangor and Caernarfon who were unable to go and meet their friends and felt locked out of social opportunities.

Despite many services within Arfon being concentrated in Bangor and Caernarfon, there are a number of important public services that cannot be accessed in either, meaning that people must travel outside the constituency and in some cases outside of Wales to access the service they need. We heard from stakeholders that people from Arfon have to travel to Liverpool and in some cases Cardiff to access the medical support they require. This does not only add to the stress faced by families at what can be a difficult time, but also places them under significant financial strain, with families faced with significant travelling costs and a reduced ability to work due to travel time.

We heard from young people that they felt that there is a lack of spaces where they can socialise for free within the constituency. Whilst parks and other similar public spaces are free to use, many young people told us that they sometimes felt uncomfortable meeting in such spaces given that they are often accused of being "anti-social". This challenge becomes even greater when it rains. Whilst young people are able to meet in coffee shops, etc, the cost of buying a drink, even for £2 or £3, can be prohibitive to those from low-income families, especially if they've already had to pay for a bus fare. They felt improving access to spaces where they could meet up with friends and socialise for free or for a very low cost would have significant benefits for their mental health and for their interaction with the community more broadly.

5.5 Conclusion

Accessing essential services such as transport and food for an affordable cost is an issue for many in Arfon. These pressures are greater within the constituency than in many of other parts of Wales. With most measures of poverty focusing on incomes, the experiences of families in Arfon are likely to be being overlooked.

There is a risk that many people in Arfon do not appreciate the scale of the challenges faced by some people within their communities. People in Penygroes, Deiniolen or Bethesda who are able to jump in their car and drive into Bangor and Caernarfon to shop in one of the larger supermarkets may not understand just how difficult life is for others within their community who just can't afford to do so.

Even in Bangor and Caernarfon many people still struggle to cover the cost of their essentials. Being able to easily walk or catch a bus to a large supermarket offers little relief if you don't have enough money in the bank to cover the cost of the shopping.

6. The experience of poverty in Arfon

All stakeholders working in Arfon told us that they felt that there's a very strong sense of community within the constituency and a tradition of the community developing its own solutions to its problems. This sense of community can both be a force for good and create challenges for people that are trapped in poverty.

6.1 Stigma and mental health

The stigma of poverty was a theme that emerged prominently in our discussions in Arfon. The prevalence of stigma and the way it manifests itself is not universal across the constituency.

In some communities in Arfon, stigma is felt to be a major factor that can undermine programmes that are put in place to support people living in poverty. We heard how in one community, the decision to move a foodbank from a side street to the high street had seen the number of people seeking support decline as people did not want to be seen asking for support. In another we heard how efforts to establish a touring benefits advice space failed due to stigma.

'... we had a bus which meant that it was high profile and people could see what was... I thought of it as a bit like being Postman Pat, traveling around fixing people's problems... there were some really good things about it but there was a major flaw which was that people didn't want to receive advice in their own community in front of their neighbours, so actually turning up in the bus and saying "Hello! Here we are!" fundamentally didn't work... so that issue around stigma and particularly around the smaller estates, I think it's absolutely true.'

There was a feeling however, that stigma was less of an issue in some of the larger council estates in Bangor and Caernarfon. Stakeholders told us that services that they run on these estates are much better attended. Stigma does remain a problem in these communities however, even if it is manifested in a different way. We heard that encouraging people from some of the poorest estates in Caernarfon to visit the town

centre for events could be incredibly difficult. Whilst the cost of getting a bus into the town centre may have contributed to these difficulties, stakeholders felt that stigma may be a much greater factor.

We heard from Galeri that whilst they were able to attract people from all parts of the community to the screening of blockbuster films at their arts centre, encouraging people from some of Caernarfon's poorest communities to take part in community arts projects was much more difficult. As a result, Galeri now works very closely with community groups that are based on some of the town's most deprived estates, with projects taking place on the estates themselves rather than in Galeri itself. This approach has proven to be far more successful in providing people with an opportunity to try new experiences whilst overcoming stigma.

Other creative approaches to addressing stigma were shared with us by stakeholders. We heard for instance that the demand for the weekly community meal provided by Siop Griffiths in Penygroes has proven to be far greater than they had anticipated. They believe that one of the key reasons for the success of the scheme has been that it has not been marketed as a poverty alleviation scheme but rather as a social event, designed to bring the community together. Other organisations have taken similar approaches in terms of how they market schemes, whilst some have also provided people with transport into Bangor and Caernarfon where people might be more willing to visit a facility to ask for support.

...we found that you have to be really sensitive... we've learned that we could put someone out in the community and advertise sessions such as "help to access digital" you know, or "getting online" and as long as it was behind closed doors and it was more anonymous, people would come and we could cover a multitude of things. So we've found that doing that allows you to help people and they didn't have to say that they were actually coming because they had an unmanageable debt problem or whatever it was so.'

The impact of stigma stretches well beyond people refusing to access support. We heard from one stakeholder who vividly remembered asking to be dropped off by the school bus at the stop before where she actually lived. She did this so that her friends and other children on the bus did not see that she lived in social housing. Living with this stigma and the general pressures of being on low-income puts a significant strain on many people's mental health.

Data from the Bevan Foundation's recent Snapshot of Poverty survey found that 48 per cent of people in Wales reported that their mental health had been negatively affected by their financial position.¹¹³ Stakeholders in Arfon felt that the position locally had deteriorated since the outbreak of the pandemic with increasing numbers of people struggling with their mental health. This is not only having an impact on the people directly affected but is also undermining support agencies which are seeing demand increase and the complexity of that demand become more pronounced. There are therefore fears that the situation may well deteriorate further over the coming months.

6.2 Community response

Whilst close communities can create challenges, they can also be a considerable strength. As already explored in this report, there are large number of social enterprises

working in Arfon. These do not only offer employment and economic benefits. Many of the social enterprises based in the constituency offer direct support to people struggling financially or are providing services that are missing locally.

From community transport to food pantries, social enterprises provide a range of services required by their communities. We heard from many of the social enterprises that the focus of some of the additional services they provide has changed since the Covid 19 pandemic to focus more specifically on poverty. The pandemic illustrated the level of need that there was in their community. Some organisations have therefore stepped up the broader provision of advice services. This shift in approach is being encouraged by the local authority. We heard how Gwynedd Council hopes it will have signed memorandums of understanding with 13 organisations across the local authority (including social enterprises) by the end of the summer 2023 to deliver services such as advice services with the local authority providing support.

It's not just social enterprises that play an important role within communities. We heard how there are a range of individuals and organisations that work on a voluntary basis in communities across Arfon providing support through a variety of different means. There are also a huge range of charities and third sector organisations that don't operate as social enterprises that offer vital support and advice to people living in or who are at risk of poverty. Whilst the housing associations that have properties in Arfon are also seeking to build on their existing approaches to supporting communities.

The prevalence of such community activism and support in Arfon is unquestionably a strength. It provides a basis from which sustainable solutions to poverty can be built which are rooted in the needs and desires of the community. Through our work we heard that there is scope to develop these approaches further.

There are risks from relying too heavily on community groups to provide the solutions to poverty. The first risk that was identified to us was that the provision of such support can be patchy. There are some communities in Arfon where there are no social enterprises active and where there are very few voluntary organisations working. Relying too heavily on such organisations to run services within communities' risks embedding this inequality unless action is taken to support these communities develop their own groups and organisations.

Even in communities where there are active groups the standard of the voluntary support provided cannot always be guaranteed:

So because it's a supermarket surplus thing, obviously we don't know what we're going to get from week to week and they (service users) don't know what they're going to get.

A second risk of relying too heavily on community groups is the pressure placed on volunteers themselves. Whilst organisations with paid staff do have some form of resilience, we heard that volunteer burnout was a major concern for some smaller organisation. For instance, one person told us that they had been delivering food to people within their community every Friday evening since the outbreak of Covid 19. Such an undertaking is a huge commitment. Finding enough people who are able and willing to commit so much time for voluntary activity can be challenging, meaning that sustaining such schemes over the long term may not be feasible in all communities. We were provided some examples by organisations who were already facing this challenge:

We've had a drop off... if you think about what the mainstays in advice volunteering was, it was people that were retiring and were willing to spend lots of time doing that. So, you spent six months training them and they'd stay for 10 years. That's kind of what people expected. And that's already changed... there are people willing to volunteer, but there's fewer of them and they're certainly not wanting to spend six months training... so we've had to rethink what we were doing... we just don't have the same numbers as we used to have.

A further challenge that relying too heavily on community provision can create is around how support is provided. We heard that in some areas various community groups do not interact with each other meaning that there are some days when there is considerable support available and others where there is none:

'I know there's a lot of food initiatives and food banks, but also the days sometimes don't coincide with when people need support. There are people with us at our centre. They need food now and the food bank doesn't open till Friday and it's Monday or it's Tuesday. So that's an issue as well where it's not always accessible.'

Such lack of co-ordination can undermine the effectiveness of hardworking staff and volunteers, weakening the power of the community response.

6.3 Overlooked communities

As this report has outlined, poverty is a significant problem in Arfon, even if the nature of the problem is sometimes hidden. Our work has drawn attention to a number of the factors that are driving poverty within the constituency. Throughout our work stakeholders have highlighted that there are some groups within the constituency that they feel whose experiences are especially hidden.

People who have no recourse to public funds are a group that stakeholders felt are finding life especially difficult in Arfon at present. People who have no recourse to public funds (NRPF) are migrants who have conditions applied to their work, study or family visas that prohibits them accessing much of the support that is available through the social security system and the broader welfare state. We heard that food banks and similar settings in Bangor had seen an increase in the number of people with NRPF seeking support, including from students, care staff and some staff from the hospital. We heard that there appears to be a particular challenge within the city at present with people from Nigeria who are arriving in Bangor with nowhere to stay.

Another group whose experiences were felt to be overlooked were LGBTQ+ people. We heard from GISDA that their LGBTQ+ group in Caernarfon has been so successful in attracting people from all over Gwynedd and beyond that they have established new groups outside Caernarfon to provide people with an opportunity to attend groups within their own communities. This shows the level of demand within the area for safe spaces for LGBTQ+ people to meet, something that was felt to have been overlooked historically. There were particular concerns among the group we spoke with in Caernarfon about ensuring that services could be accessed in a way that did not discriminate against LGBTQ+ people. For example, we heard concerns that many transgender people applying for financial support can struggle with the application process. We heard that applications can be stressful and traumatic as some applicants may be forced to use their deadname

(a person's birth name that has been changed as part of their gender transition) or assigned gender at birth for the application process. There is a body of evidence to demonstrate that transgender people are discouraged from applying for financial support for this reason.

6.4 Conclusion

The fact that there is such an active community in Arfon is a significant source of strength. With so many people wanting to take action to improve their communities, be this through setting up social enterprises or volunteering, there are strong foundations upon which a response to poverty can be built.

It is important, however, to not let the existence of such an active community take our attention from some of the challenges people face. Stigma is a very real problem within the constituency, with many of the challenges people face being hidden. The mental health toll of poverty on people in Arfon should also not be overlooked, nor should the challenges faced by many volunteer led organisations.

Despite these challenges, we heard a very clear message from the communities we spoke with in Arfon – people know what their area needs. Building on the already excellent working ongoing in Arfon between the local authority, social enterprises and the third sector more broadly is key to addressing some the challenges outlined in this report.

7. Conclusion and solutions

Poverty is a significant problem in Arfon. Life for thousands of people across the community is incredibly difficult, with many families struggling to make ends meet. Two key messages have emerged from our work as to what are the factors driving poverty locally.

Low incomes and insecure work are key reasons as to why poverty is such a problem in Arfon. As this report has demonstrated, workers in Arfon are significantly lower paid than workers across the rest of Wales and GB. This is despite pay for jobs based in Arfon being higher than the Welsh average and in line with the typical pay across GB. This problem is exacerbated by the fact that workers in Arfon are more likely to be in part time work and work in non-permanent jobs.

People in Arfon also face a cost of living premium. Fuel, food and transport costs are higher in Arfon than in many other communities, putting pressure on families on already low incomes. The impact of the Arfon cost of living premium is exacerbated by housing costs. Whilst headline housing costs in Arfon are lower than elsewhere across Wales, when combined with low incomes, and higher living costs in other areas, the impact is significant.

Poverty in Arfon will not be solved overnight. There is no one single solution to the challenges facing communities across the constituency. By taking concerted action to raise incomes, to cut costs and to reduce the mental toll of poverty on people, change is possible. This conclusion will set out some proposed solutions to the challenges in Arfon. Underpinning all these solutions is the idea that all economic activity in Arfon should be for the benefit of the community. Be this the way that the labour market or housing market in Arfon operates, or the way that public services are delivered, retaining as much wealth as possible within the community is key.

7.1 Strengthening the economy

To address poverty in Arfon there is a need to develop the economy in a way that benefits all people living within the constituency. Our ideas for making this a reality can be placed in four broad groups.

Increase pay

Low pay is a significant problem in Arfon. Powers over employment law remain at Westminster such as the power to set the National Living Wage and powers over sick pay. Whilst taking action such as increasing the National Living Wage to levels that provide people with a sufficient salary to enjoy a decent standard of living is vital to address the challenges of low pay at a national level, there are measures that can be taken more locally that would make a difference to people in Arfon:

- Bangor University, Betsi Cadwalladr Health Board and Cyngor Gwynedd should work in partnership with communities within Arfon to explore how they can improve access to the higher paid roles within their institutions.
- Betsi Cadwalladr Health Board and Cyngor Gwynedd should become accredited living wage employers.

- Local stakeholders should work with local business and employers to launch a Living Wage Campaign to boost the number of accredited living wage employers in Arfon in both the private and public sector.

Community wealth building

A real strength of the economy in Arfon is the wide range of social enterprises that are operating within the constituency. Strengthening and encouraging the development of further social enterprises could benefit the economy of Arfon as a whole, retaining more wealth locally. Among the measures that should be taken to achieve this are:

- Cyngor Gwynedd and stakeholders should use its convening powers to arrange regular forums for social enterprises and small local businesses to meet with the key public institutions within Gwynedd and larger businesses. Doing so could facilitate the development of networks that could enable social enterprises and small businesses to tender their services to some of the large institutions within the local authority, supporting their growth.
- Bangor University, Betsi Cadwaladr Health Board and Cyngor Gwynedd and other large organisations should add a community wealth building component to all their tender documents, ensuring that the broader community benefits provided by social enterprises and small local businesses are taken into account when tendering for work.
- Cyngor Gwynedd should work with partners to develop a social enterprise fund. This fund could be used to support a new social enterprise that makes a compelling case about how their business could benefit the community, or to help an existing social enterprise to invest in goods or services that would enable it to operate more sustainably.

Support sustainable tourism

Arfon is blessed with many assets that make it attractive for tourists. This is a source of potential wealth with tourists spending money within communities. The current model of tourism is mainly extractive in nature with work in the sector predominantly being low paid and seasonal, and the rise of the holiday let industry reducing the access of local people to affordable housing.

To support sustainable tourism, Cyngor Gwynedd and stakeholders have recently approved their Gwynedd and Eryri Sustainable Visitor Economy Plan 2035.¹¹⁴ This Plan should be kept under constant review and amended if necessary to ensure that the tourism industry works in the interests of the communities in Arfon.

Social security

Even if the economy in Arfon is developed over the coming years in a way that offers greater benefits to communities there will still be a need to strengthen the social security system to ensure it provides everyone with a safety net.

Many of the key levers for strengthening the social security system remain at Westminster. It is vital that work continues to lobby the UK Government to increase the Universal Credit standard allowance, reform LHA and scrap the two-child limit among other measures. Whilst we wait for action at a UK level, it is important that action is taken at a more local level to ensure that all families receive all the support they are entitled to.

The Bevan Foundation have long called for the Welsh Government to establish a Welsh Benefits System. Such a system would pull together all existing devolved grants and allowances in one place to ease application and provide an opportunity to reform and improve the support that is available.¹¹⁵ There are steps that Cyngor Gwynedd could take to improve its own systems whilst the Welsh Government puts its system into effect. These include but are not restricted to:

- Cyngor Gwynedd should ensure that all grants and allowances that it has administrative powers over can be accessed digitally.
- Cyngor Gwynedd should seek to minimise the number of forms households must fill in when applying for support.
- Cyngor Gwynedd should ensure that it explores and adopts best practice from local authorities all over Wales to improving access to benefits.¹¹⁶

In addition to this it is positive to hear the Cyngor Gwynedd are working proactively with local community groups to bolster benefit advice and support. The authority should monitor the effectiveness of this approach, making alterations as it learns about what works best in each community.

7.2 Reducing the Arfon cost of living premium

People living in Arfon face a premium when it comes to the cost of services and the cost of everyday essentials. There are some inherent challenges in delivering services in a community like Arfon. Running regular and cheap bus services are more difficult for example, in a constituency like Arfon where the population is more disparately spread, than in a constituency like Cardiff Central where the population is more concentrated. This does not mean that there are no actions that can be taken to address the Arfon cost of living premium.

Action on housing

Access to affordable housing is a major challenge in Arfon. In part as a result of this challenge, some of the most innovative work within Wales on improving access to affordable housing is already taking place within Arfon and in Gwynedd more broadly. We therefore believe that Cyngor Gwynedd should work in partnership with the Welsh Government and local stakeholders to develop its ongoing activities and to deliver them at greater scale to have a greater impact on families. Cyngor Gwynedd should:

- Expand its policy of buying back properties within Arfon to improve access to affordable housing for local people.
- Expand the work of the Dwyfor second homes and affordability pilot to cover Arfon.¹¹⁷
- Build new social housing in communities across Arfon.
- Work to influence the development of the Green Paper on Housing Adequacy and Fair Rents to ensure that the local authority has all the tools required locally to ensure that the private rental sector meets the needs of the local population.

Transport

Public transport is difficult and expensive to access in many parts of Arfon. Given the nature of the constituency, designing a one size fits all solution is unlikely to work for all

residents. Building on existing emerging solutions within the constituency is therefore vital. With this in mind Cyngor Gwynedd should:

- Support social enterprises and independent local providers to expand the provision of community and alternative transport.
- Explore whether more social enterprises could be supported to establish themselves as community transport providers in areas where this is not already the case.
- Work with partners to explore the possibility of introducing a demand responsive model of public transport within the local authority. Such an exploration should consider what role existing bus providers, community transport providers and taxi drivers could play in the formation of such a service and how they are integrated into national transport strategies.
- Explore opportunities to invest in active travel in Arfon, including improving infrastructure and increasing access to equipment, for example, by establishing e-bike hire schemes.

Energy

High energy costs are a major challenge for many in Arfon. With Arfon being home to some of the most energy inefficient housing not just in Wales but across GB there is a need for significant action to both support families in the short-term with managing high costs, and in taking action in the longer term to improve the energy efficiency of the constituency's housing stock.

There is already good work ongoing within Arfon, in particular with regards to the first of these challenges. Cyngor Gwynedd should therefore continue its work with partners to ensure that all households within the constituency are accessing the support that they are entitled to, such as fuel vouchers.

In the medium to long-term there are solid foundations upon which to build. These include but are not exhausted to:

- The work ongoing within Cyngor Gwynedd to develop an approach to Eco 4 that works best for Gwynedd.
- Adra's plans to increase the workforce for staff working on decarbonisation.
- The fact that there are already community owned renewables in the constituency.

To build on these foundations, we believe that:

- Cyngor Gwynedd should work with all partners to develop a Gwynedd wide fuel poverty strategy. This strategy should set out how all stakeholders within the community will use the various funding currently available to boost the energy efficiency of housing most effectively within the local authority.

In addition to developing this strategy we believe that there is a need to explore how communities like those in Arfon are able to retain the wealth generated by renewable energy rather than seeing profits extracted elsewhere. Among the measures that should be explored are:

- How it can be made easier for community owned energy schemes to directly supply their own communities with cheap energy rather than exporting first to the National Grid.
- Placing an obligation on energy generators to put in place community dividends for any new scheme they open. This would require energy generators to share a proportion of their profits with the local community for the length that any scheme is operating in their area.
- How investment in national energy infrastructure, such as the expansion of the National Grid, works in the interests of local communities within Arfon.

Community Facilities

Accessing services can be extremely challenging for people living in Arfon. Whilst it is preferable for services to be made available for people at the most local level possible, the geography and the spread of the population within the constituency mean that some level of differing experiences are inevitable. To address these challenges it is vital that communities in Arfon make the greatest use of the facilities that they have had their disposal.

To this end we believe that Cyngor Gwynedd should take a more strategic approach to Community Focused Schools. The local authority should look to increase the services provided through schools to include:

- Childcare – both wrap around childcare and early years provision.
- Spaces for advice networks.
- Spaces for community outreach teams to attend.
- The provision of affordable food such as through food pantries.
- Llyfyrgell Petha/ Library of Things
- Repair cafes.

Delivering as diverse a range of services as possible through schools could help ensure that people have access to services without stigma and help sustain small schools as the heartbeat of communities.

Responding to people's experiences

Listening to people's lived experiences of poverty is vital in all communities in Wales. Given the unique challenges faced by some communities within Arfon, and the dearth of data, the need to do so within the constituency is even greater. Stakeholders within the constituency should therefore work together to develop a forum where people can share their experiences, with their insights being used to inform policy.

Annex 1 – What we did

To understand poverty in Arfon we have combined a variety of data sources and conversations with a range of stakeholders and people living in Arfon.

There is very little data on “poverty” per se at constituency level in Wales. One exception to this is the data published by the End Child Poverty Network.¹¹⁸ To get a deeper understanding of poverty in the constituency there is a need to look at other data sources. We have therefore explored a variety of official statistics and research published by third parties to get a fuller understanding of life in Arfon. Among the sources we’ve explored are:

- Data published by DWP via StatXplore
- Data published by the ONS via Nomis including:
 - The Annual Survey of Hours and Earnings
 - The Annual Population Survey
- Census 2021
- Data published by the UK Parliament Commons Library
- Data published by the Welsh Government

Published data can only tell part of the story. To get a fuller understanding of poverty within the constituency we have held conversations with a range of stakeholders and people living in Arfon. These conversations have taken place in one of three ways:

- A roundtable discussion for stakeholders held in Canolfan Noddfa, Caernarfon on March 30.
- A discussion with young people from GISDA’s LGBTQ+ group in Caernarfon on April 17.
- A range of one to one conversations with stakeholders both online and in person.

Among the organisations we have held conversations with over the course of the project have been:

- Adra
- Bwyd i Bawb Bangor
- Citizens Advice Gwynedd
- Cyngor Gwynedd
- Galeri Caernarfon
- GISDA
- Grwp Cynefin
- MaesNi Maesgeirchen
- Partneriaeth Ogwen
- Porthi Dre
- Prosiect Bwyd Cyngor Cymuned Llanrug
- Yr Orsaf/ Siop Griffiths

We would like to thank these organisations and other people we have spoken with for their time in supporting our work during this project.

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