



Wales Centre for Public Policy
Canolfan Polisi Cyhoeddus Cymru

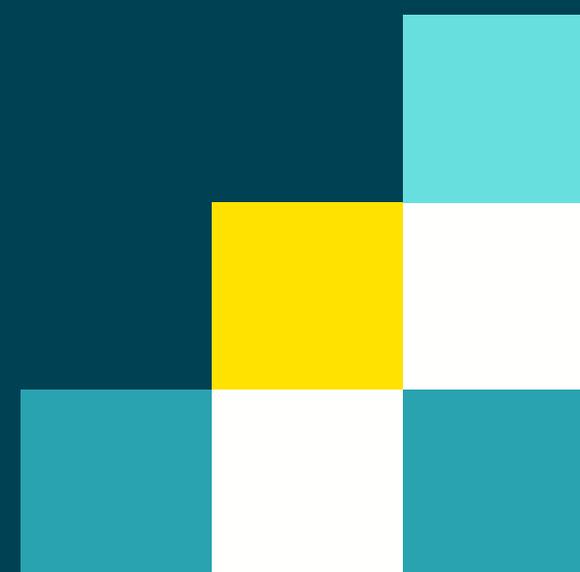
Lived experience workshops

Getting by in difficult
times

Manon Roberts
October 2021

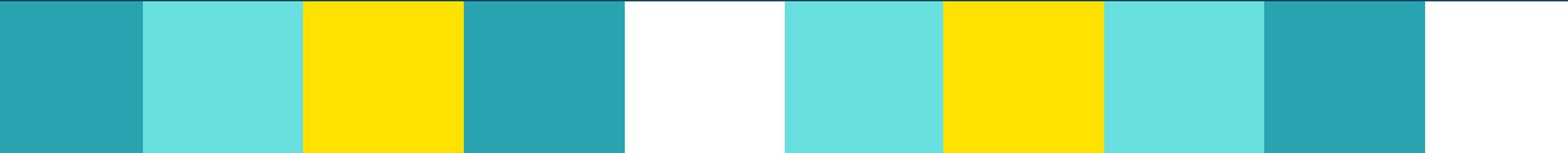
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Y gweithdai

The workshops



What were the workshops for?



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What did we do?

NUMBER OF WORKSHOPS



X4

PARTNERS



ace
Action in Caerau & Ely
Gweithredu yng Nghaerau a Threlai

CBSA
Centre for Building Social Action

NUMBER OF PARTICIPANTS



N=42

(10-12 participants in each workshop)

FACILITATORS



X2 co-facilitators from WCPP
X2 support staff from partners

LOCATIONS



Cardiff; Ammanford;
Llanelli; Burry Port

What was our approach?



APPROACH

Participant-led but based roughly on the broader project's x12 policy areas of focus



REMUNERATION

£20 voucher (in line with living wage)



IN-PERSON

Conducted in-person in a community hall; rugby club; charity partner's building



LANGUAGE

Avoided deficit-based language and stigmatising terms



ACCESSIBILITY

Participants could bring their children/babies; variety of times; lunch/food and drinks provided



INFORMAL SET-UP

Not too structured a discussion; food and drink available throughout

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How did they work?

Managing bills
 Waking up
 Food costs / Pet food costs
 Not enough money for food.
 Gas + Electric
 Increase in cost of living
 "frame of mind"
 Large households
 Not having supportive networks.
 Mental health
 What help is available - i.e financial, Traps, Uniforms
 Uniform costs
 Cost for outside school activities
 Unable to read / write
 Children's mental health support
 Getting up in the morning
 Isolation

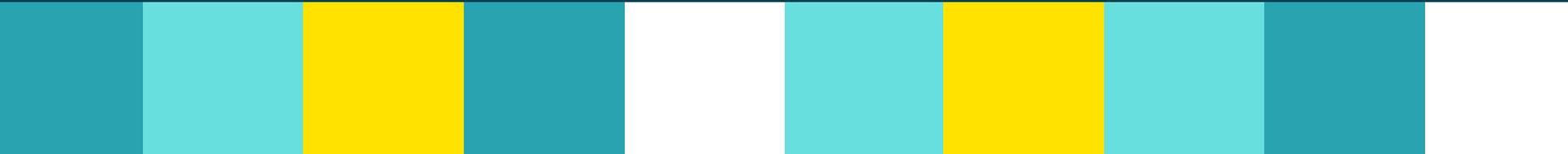
Having to reach crisis point before help is available
 16-18 Transition + lack of financial support - lost 2 yrs Don't exist
 Passing back and forth between services
 Lack of support groups for you
 Uncertainty over lockdowns
 Parenting support
 Household repairs + poor accommodation



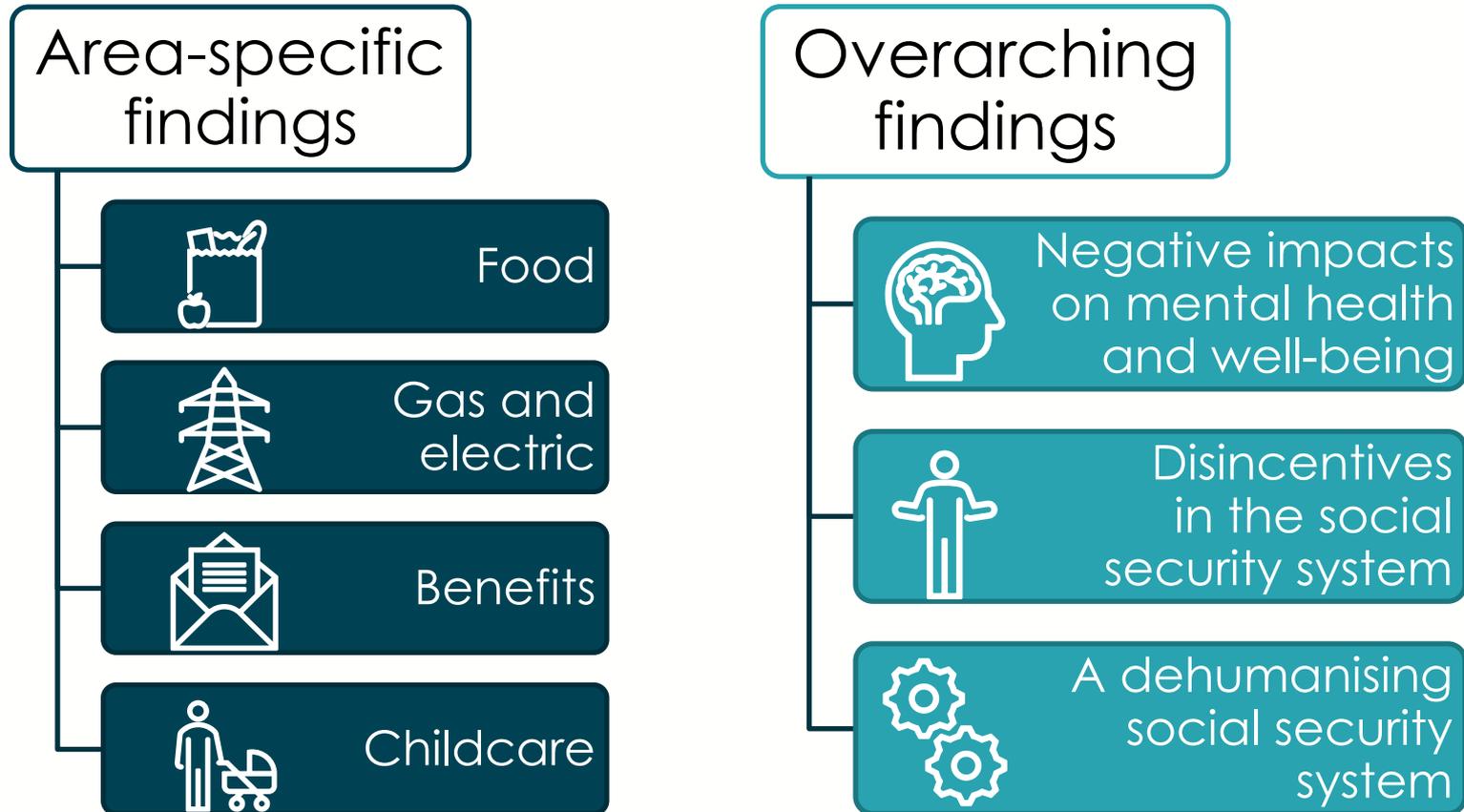
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Findings



Findings



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Area-specific findings: Food



Discussions of food focused on:

- The **high and rising cost of food**, and of healthy food in particular.
- The **impacts of Covid-19**:
 - Direct impact on food prices and availability.
 - Indirect impact on food expenditure (e.g. due to school closures).
- The **stress and anxiety caused by not being able to afford (healthy) food**, particularly for participants with children.

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Participant 1: **“Where do I get the money to provide the food for my kids? Because I’ll always feed them before I feed myself so sometimes I’ll go two days, three days without eating, just so they can eat.”**

Participant 2: **“I think we all do that as parents though, don’t we?”**

Participant 1: **“Yeah but it shouldn’t be the case, though should it really?”**

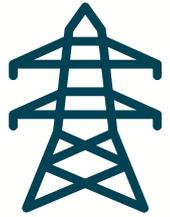
Participant 2: **“It shouldn’t, but that’s what I’m saying – it’s benefits as well.”**

Participant 1: **“So they’re getting stressed because I’m not eating so I pretend I eat when they’re out. I say ‘I ate earlier, I’m fine’. But they knows I’m lying.”**

Workshop 1

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Area-specific findings: Gas and electric



Discussions of gas and electric in the workshops tended to focus on:

- The **high and rising cost** of gas and electric (and how this has not been met with equivalent increases in benefit payments).
- **Difficulties in affording/paying fuel bills** and the **stress** caused by this.
- Participants' responses to difficulties in affording gas and electric, such as **avoiding heating homes**, or **choosing between buying food or paying the gas and electric bill**.

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We are managing, obviously, but you have got to choose which one, you know, what do I pay you? Do I pay the gas and electric? Do I make myself more in debt so that we can eat?"

Workshop 4

Area-specific findings: Benefits



Discussions around benefits centred on perceptions of:

- Their **adequacy** (or lack of).
- The **complicated nature of the system** and the **stress** caused by this.
- The **unhelpful nature** of the administration of benefits, e.g.:
 - Needing to **pay up front** and then get reimbursed for childcare.
 - The **five-week wait** for the initial Universal Credit payment.
 - Receiving benefit payments **monthly rather than weekly**.
 - The benefits system, job market, and costs of working interact to **disincentivise people from working**.

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I don't understand the benefits system at all. It's just been last year since everything's gone downhill with us that we've been on benefits. Still to this day I can't get a consistent Universal Credit number – even though our income is zero, our Universal Credit every month is just a different amount, every month. And when you ask them, they just say, 'oh it's just what we've worked out this month that you're entitled to'. How is it different this month to last month when nothing's come in or gone out?"

Workshop 2

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Area-specific findings: Childcare



Discussions of childcare centred on:

- Its **high cost**, which often **outstripped wages** and affected participants' ability to work or increase their working hours.
- The **lack of alignment between childcare provision and childcare needs** (e.g. not being able to find childcare for short periods).
- Difficulties in balancing:
 - a) The **conditions of benefits** (e.g. needing to work 16 hours a week to be exempt from the benefit cap).
 - b) **Working patterns** (e.g. finding work opportunities that worked around school pick-ups).
 - c) The **affordability of childcare** (meaning participants were often worse off for working).

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I've got six children and I found exactly the same thing that I get £400 taken off my Universal Credit every month if I don't work 16 hours a week. Finding a job that fits around the children is impossible. I'm a single parent, doing that is impossible. So then I'm paying out for childcare to work – actually it's costing me more than my wage to go to work. I'm losing 16 hours a week working which has made a huge... It makes my life chaotic and crazy. I'm no better off for doing it but if I don't do it I get hit by the benefit cap. And I can't manage on what I've got left then.”

Workshop 2

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Overarching findings: Negative impacts on mental health and well-being



- Struggling to make ends meet was said to have a **negative effect on mental health and well-being**.
 - Poor mental health and well-being outcomes included **anxiety, difficulties in keeping optimistic, and suicide**.
- **Not having enough money and struggling to manage day-to-day** leads to stress and anxiety.
 - Certain design elements of the benefits system, such as **monthly rather than weekly payments for Universal Credit, exacerbate stress**.
- The **shame and stigma** associated with struggling to make ends meet also negatively impacted mental health and well-being.
- Long-term or intergenerational experiences of struggling to make ends meet made participants feel **demoralised**  @WCfPP

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Participant 1: **“Well the mental health then causes the... Having no money, having no food, it goes on to your mental health then makes that bad because you’re always constantly worrying about whether you’re going to get your gas and electric...”**

Participant 2: **“It’s a vicious circle because no matter what you’re always going to worry about one thing or another. My son is worried to death – ‘how am I gonna manage mum?’”**

Workshop 1

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Overarching findings: Disincentives in the social security system



- Participants described how the **social security system disincentivised them from seeking or increasing hours of work.**
- Participants reported being better off financially in receipt of benefits compared to when in work, due to:
 - **The way the benefits system is set up** – working over a certain number of hours a week/earning over a certain income resulted in decreases in benefit payments.
 - **Additional costs incurred from working** e.g. childcare or other care-related costs, travel costs and increases in council tax.
 - The **lack of security offered by zero-hours contract jobs** disincentivised participants from leaving the **relative ‘security’ of the benefits system**, particularly when considering the five-week wait for Universal Credit payments.

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With my job, it doesn't really pay me for a penny more than 16 hours but again, finding the jobs that suit are really hard but as soon as I work over 16 hours they basically take off me what I earn. So then I've got to do all this stress over childcare and I'm not financially any better off for doing more than 16 hours. I've got to do the 16 to miss the benefit cap but after that they take 70p for every £1 that I earn and I'm working for 30p, you know, that 30 pence and I'd rather not have the stress of trying to find people to look after my children and things. But finding the jobs that are exactly 16 hours, exactly when I can get childcare and making it all work..."

Workshop 2

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Overarching findings: A dehumanising social security system



- Participants were often **better off financially in receipt of benefits** compared to when in work, which disincentivised participants from seeking work.
- **Working over a certain number of hours a week/earning over a certain income resulted in decreases in benefit payments that could leave participants worse off**, particularly when taking into account childcare or other care-related costs.
- Additional costs incurred from working, such as **travel costs** and **increases in council tax** presented further disincentives.
- The **lack of security offered by zero-hours contract jobs** disincentivised participants from leaving the **relative 'security' of the benefits system**, particularly when considering the five-week wait for Universal Credit payments.

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I just think the benefit system is so degrading and dehumanising and when there are so many benefits not being claimed. Then when people, like this lady and her husband, need to claim things and when you need to claim things or when I needed to claim things, or when my brother needed to claim things, there's not enough advice, support and knowledge about those benefits. Actually, who does it benefit to get people into more and more debt? Do you know what I mean? It doesn't benefit the individual. It doesn't benefit the community. It doesn't benefit anybody really. It doesn't benefit trade in the town.”

Workshop 3

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Casgliad

Conclusion



What could be done to improve the situation

In terms of how situations and experiences could be improved, the main suggestions put forward by participants were:

- **Education** in managing money/finances.
- **Greater support** in applying for and understanding benefits.
- Increased **wrap-around support**.

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In schools, I understand they have got to teach history and stuff, but learning how many wives Henry VIII had has never impacted my life at all, yet if I had been taught... I mean, thankfully I was taught how to cook by my dad, but how to cook properly, how to manage my money, how to prevent getting into debt, what to do if you do get into debt, credit ratings, how they work, how to repair them... Basic life skills. You know, even changing plugs and silly things, food wastage and stuff like that... There is so much they could teach you instead of who was beheaded, survived, or died.”

Workshop 4

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ACE and CBSA's impact and value

- Participants provided **overwhelmingly positive feedback on the support they received from Action in Caerau and Ely (ACE) and the Centre for Building Social Action (CBSA)**, and the positive impact this had had on their lives.
- The support provided in some cases was specific to certain needs (for example, providing food).
- However, participants generally spoke of a much more **wide-reaching impact on their mental health and well-being**, irrespective of the specific service they accessed.
- Many also emphasised how services such as those provided by ACE and CBSA should be available more widely and publicised more.

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I don't know where I'd be if this [ACE] wasn't here."

Workshop 1

"Somehow, I've made it to today, and I just want to make sure that everybody knows that if it wasn't for CBSA, I wouldn't have made it at all."

Workshop 3

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Summary: the personal impact of struggling to make ends meet

- **High and rising costs of food and gas and electric** and the **availability and high costs of childcare** were particularly significant drivers of difficulties in managing incomes and acted as significant stressors.
- **Managing day to day during difficult times** more generally was also said to have a negative impact on mental health and well-being:
 - This was due to the **stress and stigma associated with struggling to make ends meet.**
- The way benefits are communicated, applied for and administered further negatively impacts well-being.
 - The stress of navigating a complicated system could also make participants feel dehumanised.

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Summary: disincentives in the system

- The set-up of the benefits system can **disincentivise participants from seeking work or increasing their working hours**:
 - Many participants felt compelled to work 16 hours a week to avoid the benefit cap (despite not ending up with any additional income due added costs such as childcare) but were discouraged from working above this number of hours as it would result in a deduction in Universal Credit payments, which could leave them worse off financially overall.
- These types of disincentives, together with aspects of the benefits system such as the five-week wait for an initial Universal Credit payment, and difficulties in finding good quality and stable work, meant **participants felt reluctant to leave the relative safety of the benefit system.**

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