Lived experience of poverty and social exclusion in Wales

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Summary

» This report outlines the results of four workshops conducted in different areas of Wales involving people with direct lived experience of poverty and social exclusion.

» The workshops form part of a broader project conducted by the Wales Centre for Public Policy for the Welsh Government to deliver a review of international strategies, programmes and interventions that aim to tackle poverty and social exclusion.

» The aim of the workshops was to carry out an engagement exercise to ensure that underrepresented voices are included in policy making processes relating to poverty and social exclusion in Wales, as opposed to an attempt to supplement the evidence base with additional qualitative data.

» Recruitment was conducted via two third-sector organisations who worked directly with the participants: Action in Caerau and Ely, and the Centre for Building Social Action.

» Forty-two participants participated in the workshops in total, which took part in September 2021.

» The findings indicate that the high and rising costs of food, gas and electric presented significant difficulties in managing incomes, which caused considerable stress for the participants.

» Participants who were mothers of young children highlighted the availability and high cost of childcare as key to their experiences of poverty and social exclusion.

» Discussions of benefits centred around how they were not seen to adequately meet (rising) living costs, and how the communication and administration of benefits are needlessly complicated.

» The set-up of the benefits system was said to disincentivise participants from seeking work or increasing their hours, while the administration of the benefits system also resulted in some participants feeling dehumanised.

» These issues, and lived experience of poverty and social exclusion more generally, were said to have a negative impact on mental health and well-being.

» The participants made a number of suggestions of what could be done to improve the situation, including education on managing finances in secondary schools, greater support in applying for and understanding benefits, and increased wrap-around support, particularly for finding and maintaining employment.

Introduction

This report outlines the results of four workshops conducted in different areas of Wales involving people with direct lived experience of poverty and social exclusion. The workshops form part of a broader project conducted by the Wales Centre for Public Policy (WCPP) for the Welsh Government to deliver a review of international strategies, programmes and interventions that aim to tackle poverty and social exclusion, to inform future policies in this area.

This report complements a number of others prepared as part of the project, which include reviews of international poverty and social exclusion strategies (Kenway et al., 2022), and international programmes and interventions (Bucelli and McKnight, 2022a-m). It also supplements two reports on poverty and social exclusion in Wales; one focusing on quantitative evidence and another focusing on secondary qualitative evidence (Carter, 2022a; 2022b). This latter, qualitative report demonstrated a number of gaps in the available lived experience-related evidence base.

Due to the small number of participants included in the four workshops, the sample is not wholly representative of those affected by poverty and social exclusion in Wales. As such, the workshops cannot claim to be (nor were attempted to be designed as) robustly designed focus groups. Nonetheless, the workshops do provide deep insights into the lived experience of poverty and social exclusion in Wales. The aim of the workshops was therefore to carry out an engagement exercise to ensure that underrepresented voices are included in policy decision and policy making processes relating to poverty and social exclusion in Wales, as opposed to an attempt to supplement the evidence base with additional qualitative data. Full details on the methodology can be found in **Annex 1**.

Findings

The content of each of the themes that emerged from the analysis of the transcripts is detailed below, with relevant quotes. All quotes are presented verbatim, apart from when identifying information (such as names of individuals) has been removed to protect confidentiality, and when contextual information is added in square brackets to aid understanding.

The twelve policy areas

As explained in **Annex 1**, part of the workshop discussions centred around twelve key policy areas that relate to poverty and social exclusion.[1] Of the twelve policy areas, food, gas and electric,[2] benefits and childcare emerged particularly prominently across the four workshops. There was variation in terms of how much these four areas came up in each workshop. Food was discussed in all four workshops, whereas gas and electric was a particularly prominent theme in workshops 2, 3, and 4, benefits in workshops 2 and 3, and childcare in workshop 2 (workshop 2 was attended by mothers of young children who used a CBSA family service).

Food

Summary
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.**

In general, the **perceived high and rising cost of food** were highlighted as adding significant pressure to household finances. **The Covid-19 pandemic** was said to be a driving factor in the increased cost of food:

"Generally, the food prices have gone up, haven't they, through Covid; quite dramatically. That has been very hard."
(Workshop 4 participant)

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[1] The twelve policy areas were: benefits; debt / owing money; gas and electric; food; internet / computer access / data; housing; getting around; childcare; services for young people; good quality work; skills and adult education; your surroundings.

[2] It should be noted that workshops 2, 3 and 4 occurred while gas supply issues and associated surges in gas prices were dominating the news. However, discussions around gas and electric costs were also prominent in workshop 1 (which occurred before reports of the gas crisis), and in all workshops gas and electric costs were also highlighted as an existing pressure on household finances.

Children being at home rather than at school due to **Covid-19-related restrictions** and having to feed children during the summer holidays were said to be compounding issues:

"I found this summer [...] my food shop went massively high. It was something like, say it was about £70 roughly a week before, because I tend to cook, batch cook and then freeze so then I don't stress too much. It was like £140, £150 a week at one point through the summer. Where's the money coming from, do you know what I mean?"
(Workshop 4 participant)

The **high cost of healthy food** in particular was outlined by participants. Not being able to afford healthy food for their children had a negative impact on participants' well-being, including increased stress:

"It's a struggle and it does stress you out because [...] you can feed them frozen food but then it's not the same as them having the fresh food. I feel, well, I do, I feel bad if I don't give them fresh food every so often."
(Workshop 2 participant)

Participants also discussed how they would forgo food themselves in order to feed their children, which in turn was a **source of stress for the participants' children**:

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)

The broader societal impact of the unaffordability of healthy food was outlined by one participant:

"Thing is to eat healthy, it's too expensive. So people eat processed crap because it's cheap. Why is that? It should be the other way round, so then you'd lower health bills for people who might be overweight. If you're able to eat healthy for cheaper, there'd be more money from less people being overweight."
(Workshop 1 participant)

Gas and electric

Summary

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; and

- 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.

Similar to the discussions on food and the cost of food, discussions in the workshops often centred around the **high and rising costs of gas and electric**, and the **difficulties in affording/paying fuel bills**:

"I work full-time, but I've lived on my own for 18 years and I used to struggle paying my gas and electric bill and I wasn't even on benefits. So, every time that bill would come in, I think I overspent so much money, and [...] well I haven't even had the heating on. It's only hot water. So, you think, 'How can they charge so much?'"
(Workshop 3 participant)

High and rising gas and electric costs were said to be a **source of stress** for a number of participants, e.g.:

"My kids need heating, they need electric. So that's a big important thing to me and I worry that maybe – like, I try to be careful using the tumble dryer. I was thinking, if I use the tumble dryer too much is my electric going to go up?

All those things that shouldn't have to cross my mind, but they do. I've got loads of washing with four kids [...] I'm constantly washing. What if this month my electric is £70 a month? That's an extra £30 a month on top."
(Workshop 2 participant)

This led some participants, or those known to participants, to **avoid heating their homes** to keep costs down:

"I go up there [father's house] and it is freezing cold, because they worry so much about their gas and electric bills. They have got blankets and hot water bottles in bed."
(Workshop 4 participant)

Other participants spoke of being forced to **choose between heating their homes or buying food**, or if paying for both, getting into debt due to rising gas and electric costs:

"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 participant)

This was a common experience across participants who were working, participants who were receiving benefit payments, and retired participants, e.g.:

"The gas and electric is going up by 12%. I am a single pensioner, so I am living on one single... Where do I find that extra 12% from? As you say, do you cut down on food or turn your gas off? There is no other way you can meet it."
(Workshop 4 participant)

Benefits

Summary

Discussions around benefits centred on participants' 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; and**

  - **The ways in which the benefit system works, and how this interacts with the job market and costs of working, can disincentivise people to work.**

The final point on how participants felt the benefits system (and the way it interacts with the job market and costs associated with being in work) can disincentivise seeking work or increasing working hours is covered in more detail under the overarching theme of '**disincentives in the social security system**'.

A number of participants had previously worked but lost their employment due to the Covid-19 pandemic or had to stop working due to illness or injury. Participants who were receiving benefits having previously been in paid employment spoke of the stark difference in income and the **lack of adequacy of benefits**:

"Before Covid I was waitressing, so I was doing like 40 hours a week. So I'm going from working, to benefits – it's a big drop in money. [...] Jumping from 40 hours to pennies – it don't work out, I don't like it, I don't like it."
(Workshop 1 participant)

"I was working, I was doing 70 hours a week as a security guard, and I can't work now at all because I've got arthritis in me legs, and I've had a blood clot, so I can't work now. And so I'm on Universal Credit now. I've been trying to get PIP [Personal Independence Payment] for the last three years, I've applied five times and been turned down five times. So... And um yeah, I put down benefits as my main concern because I've never got enough money and it's not just me, I've got a partner and step-daughter. So you know, it's just making ends meet really. I'm always skint."
(Workshop 1 participant)

Many participants felt that the **benefits system was complicated**, particularly those in workshop 2. This included difficulties in understanding how payments were calculated:

"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 participant)

The **stress** of trying to grapple with and understand the system was highlighted:

"I think they need to, like I said, explain how it actually works. If you're new to it as well, like me, at first I was getting stressed and then my husband's asking me all the time, 'how does it work?'. I'm trying to explain to him and he's like, 'I still don't get it'."
(Workshop 2 participant)

Participants also expressed frustration with certain elements of how benefit payments are set up. For example, **needing to pay upfront for childcare** and then be reimbursed was highlighted as a key barrier to its uptake by more than one participant in workshop 2:

"I don't need that stress of paying £1,000 trying to get childcare and wait for it back and be in that situation every month. The way they work is, it's like, yes, fair enough they pay 85% back but you're expected to find that, for example, £1,000, because I worked it out myself: if I went back for that month it would be £1,000 I would have to find. I haven't got that money."
(Workshop 2 participant)

The **five-week delay in receiving Universal Credit payments** was also highlighted by a number of participants as being a key negative factor in their experience of claiming benefits (this is also discussed under the '**disincentives in the system**' theme). One participant spoke of her disbelief that claims for tax credits end at the point of claiming for Universal Credit, and that tax credits may stop being paid before the first Universal Credit payment is received:

"I am transitioning onto Universal Credit, and I just cannot believe that they do not carry on the tax credits until you start having the Universal Credit. It is just bizarre. They will give you the child benefit each week, but nothing else for four or five weeks – or hopefully it is just four or five weeks."
(Workshop 4 participant)

Another participant explained how receiving **monthly Universal Credit payments** presented a challenge to effective budgeting, particularly when receiving it for the first time:

"Going back to the Universal Credit system as well, for new people that's getting it I think it's really overwhelming because you get one month's payment, so it could be up to like £1,500 in your bank one day. And you just look at it and I think for people that's always skint and they see that amount of money and they think, 'I'm going to treat myself'. Then they don't realise what that treat means further on down the line because you've been overwhelmed with so much money in such a short space of time – you don't realise, especially to begin with, I didn't – I thought, 'oh my days, look at this'. My husband was earning that a week. I didn't realise it had to last me a month. So I was literally, like, I didn't have that guide there to be, like, hang on, this is what you've got going out this month and this is what this is covering and that's covering."
(Workshop 2 participant)

Childcare

Summary

Discussions of childcare centred on:

- **Its high cost, which often outstripped wages;**

- **The impact of the high cost of childcare on participants' ability to increase their working hours, or to work at all:**

  - Having more children negatively affected participants' ability to work or increase their hours, while family support mitigated the barrier presented by high childcare costs;

- **The lack of alignment between childcare provision and childcare needs (e.g. not being able to find childcare for short periods in the day); and**

- **Participants also spoke of the difficulties in balancing:**

  - The conditions of benefits (e.g. needing to work 16 hours a week to be exempt from the benefit cap);

  - Working patterns (e.g. difficulties in finding work opportunities that offered this number of hours and that worked around school pick-ups); and

  - The affordability of childcare (which often cancelled out any additional income or left participants worse off from being in work, and/or disincentivised participants from working above 16 hours a week).

As mentioned, childcare was a particularly prominent theme in workshop 2, with it being discussed comparatively very little in the other three workshops. In workshop 2, the discussions on childcare mainly centred around its **high cost**, and the impact this had on being able to work or increase working hours. For example, a number of participants stated that **childcare costs outstripped their wages**:

Participant 1: **"When I was working and I had the two children, I was working full-time, and I was taking home £1,600 a month, and my childcare costs were £1,250. That was without travelling and stuff like that."**

Participant 2: **"When I was in the hairdressers, I earnt £167 a week, and I paid £250 in childcare a week."** (Workshop 2)

This high cost of childcare relative to wages meant that childcare costs often **stopped participants from working increased hours**:

"I only work two days a week and she goes to creche the two days I work – but I'd love to go into work more but I can't because [...] I cannot work any more than two days. It's financially impossible." (Workshop 2 participant)

For others, it **stopped them being able to work at all**:

"So you either work and not have children or you have children and not work, that's how I feel." (Workshop 2 participant)

Perhaps unsurprisingly, the barriers that the cost of childcare presented were said to **increase as they had more children**.

"Someone I know now, she sends her daughter to nursery five days a week so she can work but all her wages is covering the nursery – plus actually she gets help from the government because they offer so much towards the childcare anyway. But she's still finding that she's paying equivalent of, well, double what her rent is in childcare. And she's having another child now and, she goes, she's just going to have to give up work because she physically can't afford to send her children to nursery and work at the same time."
(Workshop 2 participant)

Support from family was said to mitigate the impact of childcare costs on taking home a decent wage:

"If you've got family, it's not so bad, you know, you've got the support system in place. But if you're, kind of, on your own, you're working to pay for childcare and you might be probably £20 better off."
(Workshop 2 participant)

Discussions on the help that family members or support networks can provide were often associated with the ways in which **childcare provision was seen not to align with childcare needs**, as it related to working patterns. For example, more than one participant highlighted the **difficulty of finding short-term childcare options**:

"I have to work until 6:00 and my husband starts work at 5:00, leaving childcare. You can't really get childcare for an hour and we haven't got that support network around us because most of our family work. So we can't just say, 'oh can you sit with the children for an hour while I finish work.' So it's either or: you pay for all the childcare or you don't get the childcare."
(Workshop 2 participant)

Tensions between the costs of childcare, income from jobs, finding appropriate work and benefit conditions were also highlighted, particularly the difficulties inherent in **needing to work 16 hours a week** to be exempt from the benefit cap:

"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 participant)

It was also explained how these tensions are further complicated by the fact that the amount of Universal Credit paid to participants reduces as the number of hours worked increases above 16 hours a week – this and similar issues are discussed in more detail within the overarching theme of '**disincentives in the system**'.

Such comments formed part of a broader discussion on the ways in which **jobs were not adequately set up for working parents** and how this directly fed into issues to do with childcare provision and high childcare costs:

"Sometimes I think as well, jobs aren't – I don't know if you guys find it – they're not, like, parental friendly. So most jobs are, like, 8:00 to 5:00 or 8:00 to 6:00. They're always – there's never – you don't find many jobs that are, say, 9:30 till 3:00, so you can actually work around, where we can all be in full-time work but work around the school hours. It's very rare […] I think if jobs were more like that maybe there'd be more and maybe we wouldn't have that big finance issue."
(Workshop 2 participant)

Participants described the pressure of **competing demands from the workplace, their childcare responsibilities and benefit conditions**, and the lack of support provided:

"If I call in sick because of my children, it causes problems in work. The support isn't in place but in order to lift the benefit cap and have enough money to manage every month I have to keep the job, not lose the job, and get up and go to work regardless and make things work."
(Workshop 2 participant)

Overarching themes

In addition to discussions of the twelve key policy areas and the main themes that emerged from these discussions, outlined above, analysis of the transcripts also yielded three overarching themes, namely:

- **Negative impacts on mental health and well-being;**

- **Disincentives in the social security system; and**

- **A dehumanising social security system.**

Negative impacts on mental health and well-being

Summary

Participants across all four workshops discussed the impacts of poverty and social exclusion on their well-being and mental health:

- **Experiences of poverty and social exclusion were said to have a negative overall effect on mental health and well-being, with mental health seen as both a driver and consequence of poverty:**

  - **Poor mental health and well-being outcomes included anxiety, difficulties in keeping optimistic, and in some cases, suicide;**

- **The negative impact of poverty and social exclusion on mental health and well-being was said to be driven in part by not having enough money and having to manage day-to-day (which is also discussed under the themes of 'food' and 'gas and electric'), leading to stress and anxiety:**

- **Certain aspects of the design of the benefits system, such as monthly rather than weekly payments for Universal Credit, were said to exacerbate this stress (the negative impact of a complex and dehumanising social security system on mental health and well-being is also discussed under the theme of 'a dehumanising social security system');**

- **The shame and stigma associated with poverty and social exclusion also had a significant negative impact on mental health and well-being; and**

- **Persistent or intergenerational poverty/social exclusion was highlighted as having a demoralising effect.**

The **negative impacts of poverty and social exclusion on mental health** was a prominent cross-cutting theme that emerged in all workshops:

"It's mental health as well though, innit. It all comes down to mental health."
(Workshop 1 participant)

Participants in workshop 1 described **mental health as both a consequence and driver of poverty and social exclusion**:

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)

Participants also described feelings of **anxiety** associated with lived experience of poverty and social exclusion, e.g.:

Participant 1: **"One of the things that I don't think is really on the board, but in different ways people have talked about it, is the anxiety of it and the mental load of just trying to juggle everything and make it all..."**

Participant 2: **"It's kind of the world's on your shoulders constantly."**
(Workshop 2)

Others described **difficulties in being optimistic**:

"And trying to keep positive is very difficult, isn't it, although you have to."
(Workshop 3 participant)

Another participant in the same workshop described how the effects of poverty, and debt in particular, can lead to **suicide**:

"Debt costs people their lives sometimes because it can get so bad."
(Workshop 3 participant)

In addition to describing the generalised negative impact of poverty and social exclusion on mental health, participants spoke to a greater extent and more specifically about the **anxiety and stress associated with specific aspects of lived experience of poverty and social exclusion.**[3] For example, participants described the **stress and worry of potentially running out of money** and not being able to afford activities for their children:

"I feel like I'm constantly calculating, I'm constantly checking my bank, I'm constantly looking, this is going out this date, this is going on here. I'm going to be left with this amount of money, what am I going to do with this amount of money, how am I going to look after her [participant's daughter] for a week on just this amount? I can't afford to do a lot of things. I always worry then because I'm like if I can't afford to take her places and do nice things with her, like, she's missing out."
(Workshop 2 participant)

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[3]   The stress of not being able to afford food, and more specifically, healthy food, is discussed under the '**food**' theme. The stress of not being able to afford fuel bills is discussed under the '**gas and electric**' theme. The pressures of effective budgeting and navigation of the social security system were highlighted as further key drivers of stress associated with poverty and social exclusion – this is discussed in more detail under the theme of '**a dehumanising social security system**'.

The stress caused by worrying about running out of money was said to be exacerbated by receiving **benefit payments on a monthly rather than weekly basis:**

"I'm a single parent and then that pressure, constantly worrying, like, my fear now, especially now my money is monthly. When my money was weekly, if I ran out, I'd somehow make it. The most I've had to do is seven days, that's like the max, and then something goes in and I'm alright. But now it's monthly I find myself from about this point in the month, calculating how much I've got a day to live till the end of the month, because my biggest fear is that I'm going to get within a week or so of my payment and I'm going to run out of money. Actually I don't have anyone that can give me money, same, I've not got the credit rating. If I run out, my children rely on me, and that stress, that anxiety has not been good for my mental health. I think then it's really, really stressful and I think it's affecting that. I know friends that are finding exactly the same, that's what it's affecting, it's affecting mental health and my life feels like stress all the time."
(Workshop 2 participant)

In addition to stress and mental health-related impacts, participants highlighted the **stigma and shame inherent in the lived experience of poverty and social exclusion**, and the negative impact this has on well-being. Participants discussed this in relation to using foodbanks in particular:

"Big marker date on it [food tins from foodbanks], so literally when friends go in your cupboards, see that, you feel 'hang on a minute'. Not that they're gonna care because they're your friends, but you don't feel that inside: you feel embarrassed. So if I've ever had to go foodbank I get nail varnish remover and removes all the markers on them. But again, I shouldn't have to. You know what I mean? But that's society isn't it."
(Workshop 1 participant)

The **shame inherent in using foodbanks** was said to be a barrier to people accessing services:

Participant 1: "There would be a lot of people who need to go to these foodbanks but won't because, one, they might not be able to get there and, two, because they are embarrassed about it."

Participant 2: "The first time [name] went, and he had to go because he could drive, he was like he had just hit rock bottom."

Participant 1: "I was mortified when I had to phone to have a foodbank. I hated it, absolutely hated it. Never been so embarrassed in all my life."
(Workshop 4)

Feelings of **shame and stigma were described by some participants as internal**:

"As a mum, you feel like you're letting your kids down. Like, I had to ask my mum and dad to help pay for the kids' uniform. It's my responsibility, not theirs. They've done it. They've paid for mine, they've paid for my sister."
(Workshop 3 participant)

Whereas others described perceived **stigma** coming from others:

"And I was worried people thinking, 'Oh, she can't afford food. Why is she getting pregnant for? She's not going be to be able to look after this baby'." (Workshop 3 participant)

The cumulative negative effect of **long-term experiences of poverty and social exclusion** was described by more than one participant:

Participant 1: **"Morale is really low. You've got no, 'Oh yes, I'm going to get a house in a couple of years' time. Oh yes, I'm going on holiday next year'."**

Participant 2: **"It's the pure shame of it for me."**

Participant 1: **"You just feel shit."**

Participant 2: **"Yes, it's pure shame, shamefulness."** (Workshop 3)

For some participants, their lived experience of poverty and social exclusion was **intergenerational**, which was also described as having a negative impact on well-being:

"You have not had it every day, every year, and then get to your mid-thirties and you are no better off than when you were watching your parents do the same thing." (Workshop 4 participant)

Disincentives in the social security system

Summary

Participants described a number of ways in which the social security system disincentivised them from seeking or increasing their 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 works, increased costs incurred as a result of working, and only being able to acquire low-paid insecure work:

- **Working over a certain number of hours a week or earning over a certain weekly income resulted in decreases in benefit payments, which could leave participants worse off – particularly when taking into account childcare or other care-related costs as a result of being in work;**

- **Additional costs incurred from working, such as travel costs and increases in council tax presented further disincentives; and**

- **The lack of security offered by precarious, zero-hours contract jobs combined with elements of the design of the benefits system such as the five-week wait for an initial Universal Credit payment, disincentivised participants from leaving the relative 'security' of the benefits system.**

Disincentives that are built into the social security system was another key overarching theme that emerged from the transcript analysis. That is, characteristics of how benefits are set-up and calculated which should incentivise recipients to (for example) seek work, were described as having the opposite intended effect. In some cases, this was due to the fact that **participants were better off financially in receipt of benefits than they would be if they were in work**:

"To be honest, we did work out that we were actually better off on benefits than we was when we were working." (Workshop 2 participant)

For other participants, they would end up in debt if they were to work, resulting in an even stronger disincentive:

"If I did go back to work, we'd be nearly £800 in debt every month." (Workshop 2 participant)

Participants also described disincentives to increase the amount they worked. As mentioned in the 'childcare' section, participants described feeling compelled to work 16 hours per week to be exempt from the benefit cap, despite this not resulting in a proportional increase in income due to childcare costs. Further to this, they explained how **working above this number of hours results in decreases in Universal Credit payments** which resulted in participants avoiding working above this number of hours, e.g.:

"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 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 participant)

Many other participants described similar situations in **needing to balance the money earned from increased working versus the deductions from their benefit payments** this resulted in, and how this could act as a disincentive to work increased hours:

"My partner now, because he's working full-time, he's working 40 hours a week. If he's doing overtime, I lose about £300 […] I'm like, 'how the hell am I losing £300'. It's like my partner is too scared to take overtime. He's like, 'I'm not taking it because we'll lose so much'. And it's like, he only gains £20 for overtime and I'm losing £300 after it. I just don't understand that." (Workshop 2 participant)

"Literally, £444 a month Universal Credit I earn. The rest I have to make on my own, and they deduct money from me. If I earn more than 16 hours a week, they will deduct the £444 a month I get." (Workshop 3 participant)

"So, I do 25 hours a week because if I go over, then I don't get any extra help, between 25 and 30 hours. Anything over, then I don't get any help. So, without the Working Tax and Child Tax, we can't live. We can't do it." (Workshop 3 participant)

This type of disincentive was particularly acute when **childcare or caring costs also had to be taken into account**:

"As I said, when I was in work, I can only work up to 16 hours, but because I work for the council, it's not minimum wage. So, of course, I could only work 10 hours, but then a lot of the time, I would have to try to fill in for people, and you feel quite pressurised to cover other people, but I can't because it's such a small amount you're allowed to earn on Carer's Allowance, but yet, if I stuck my child in care, £700 a week probably to put him into care."
(Workshop 3 participant)

"Those things worry me quite a lot and I just think the whole system really, especially for working mums and families who want to go back to work, it's just what are we gaining, nothing really. If I go back to work, I think I'm £10, £20 better off. It just doesn't work out, when you to take out the afterschool childcare and whatever else. My work is shift work, so it's not as if I can have flexible hours either."
(Workshop 2 participant)

Participants described further costs that would also be incurred if they were to work, such as **travel costs and needing to pay council tax – presenting further disincentives**. Participants who were on an income and those only on benefits alike felt as if they were unable to meet the costs of living, particularly in the face of rising costs (including food and gas and electric), which have not been reflected in increases in benefit payments. This was said to have a negative impact on mental health:

Participant 1: **"I can't pay everything that I've been currently paying. Everything has gone up, electric, gas, food. I'm going to get into debt and there's nothing I can do about it. If I go and get a job, because there are so many great jobs around, I'm going to be even more financially worse off because I'm going to have council tax to pay, I'm going to have to pay childcare. It's going to cost more on petrol, running a car. It's not viable to get a job, yet I'm going to get into debt staying on benefits. What do I do? Everyone is just going to get depressed."**

Participant 2: **"They penalise you."**
(Workshop 3)

Overall, such features of the benefit system were felt to discourage people from working:

Participant 1: **"I am struggling on Universal Credit now, my husband works, so I have gone to look at a part-time job until I finish my degree then, so just, sort of, a gap filler. When I have worked it out, it is exactly the same, I think it is £4 extra, but then you obviously get tips, which is the only bonus to fill the gap to pay for Christmas then, because otherwise I cannot see how it is going to happen. I was quite shocked that, you know, working you should be earning more than…"**

Participant 2: **"Yes, it is like they do not encourage people to work, isn't it?"**
(Workshop 4)

In workshop 1, participants also discussed the interaction between certain elements of the design of the benefit system (specifically, **the five-week wait for the first Universal Credit payment**) and the lack of availability of good quality work (specifically, **the proliferation of precarious, zero-hours contracts**). It was described how this interaction can disincentivise people to leave the relative 'security' of the benefits system:

Participant 1: **"Actually if there was better quality work, where people feel brave to step away from benefits, [...] you know, how can you expect people to step away from that safety net? So that was my thinking. I thought, go with the work and then everything else will fall into place."**

Participant 2: **"Yes and a zero-hour contract could be a week, two weeks, two months, couldn't it? Then that's it then, you don't know whether they'll come back again, do you? So how can you plan your living, your bills and living, when you don't know? It takes ages to get back then your money then on benefits, while you're waiting to get another job, because of the waiting time, isn't it?"** (Workshop 1)

A dehumanising social security system

Summary

Participants described the ways in which they felt the social security system could be dehumanising. The high number of people not claiming benefits they are entitled to was felt to be a reflection of this. For example, participants described:

- A general lack of support and information on eligibility for benefits and the application process;

- The system being needlessly or overly complicated, which dissuades participants from applying for benefits in the first place and causes stress when dealing with existing benefit claims; and

- The way in which they perceived the system to have a greater focus on targeting those who owe money or stopping claims as opposed to supporting those who are eligible to apply.

The third overarching theme to emerge from the transcript analysis was the ways in which the benefit system was perceived to be **dehumanising**, particularly in workshop 3. For example:

Participant 1: **"I spent three hours on the phone to somebody in the DWP, only for them to tell me exactly what I thought they were going to tell me: 'you're not entitled to this benefit'. I mean, they knew from the beginning that I was Statutory Sick Pay, then why did they go through all that? You know, it's so stressful and it does make you feel, kind of, dehumanised."**

Participant 2: **"Belittled."**

Participant 1: **"Yes."**
(Workshop 3)

Another participant described the perceived contradiction between the **high reported numbers of people not claiming benefits to which they are entitled**, and the difficulties those eligible for benefits experience in accessing them due to a lack of advice and support, describing the system as 'degrading' and 'dehumanising' as a result:

"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 participant)

The opinion that the application **process is overly complicated**, and as a result, **caused needless stress**, was shared by other participants, e.g.:

"It's the way they work, they try and help you out but they try and cause more stress on top that you don't really need."
(Workshop 2 participant)

Other participants echoed the idea that the complicated nature of benefits application forms was **deliberately designed to discourage applications**:

"Well, they make these forms so difficult that people give up."
(Workshop 3 participant)

"It's not designed to actually support you. It's designed to be really difficult and all of that kind of stuff. All of that isn't doing any good for people's mental health at all."
(Workshop 3 participant)

A number of participants reported **not applying for benefits to which they were entitled** as a result. For example, some participants reported not applying for benefits as the process was too difficult, which had a negative effect on their finances:

"I think the benefit system is very complicated as well, isn't it? You know, I've been off sick. I was advised to claim housing benefit. […] The form they sent me, it was, like, 60 pages long, and all of it was personal information, bank account, de, de. In the end, I just threw it in the bin. So, I ended up in debt then with my mortgage, that takes you ages then to, kind of, claw that back and everything to pay that back when you do go back into work." (Workshop 3 participant)

Other participants reported **deciding against applying for benefits** due to the different eligibility criteria and conditions attached to different benefit types:

"It's a choice of Universal Credit or Jobseeker's and apply for anything and everything or go on ESA [Employment and Support Allowance]. Then they might say, 'well, if you're okay to do your own business part time, then you can't be bad enough to get ESA'. Anyway, so in the end we just stopped applying for it then."
(Workshop 3 participant)

Those who were in receipt of benefits described the **overly complicated way in which payments are communicated**, which, similarly to discussions around the application process, was said to **lead to stress and panic**:

Participant 1: **"Yes, all the big words and all the rest of the way they put it. I get a brown envelope, I give it straight to her [participant's wife]. It's gone over my head, dyslexic and everything else. I don't know. I don't know what it means, what it says. It's got all these big maths sums and everything else, which I never did at school because I never got that good at school. Do you know what I mean? For a practical worker like me who's grafted all the time, to have a bad back and now I can't get any money, you're supposed to have help, but you can't work it out and you can't see what they're telling you. Then they tell you, 'oh, you owe this much in overpayments and everything else', and you're like..."**

Participant 2: **"Blind panic then."**

Participant 1: **"Yes. You're in this panic then."**
(Workshop 3)

These comments were made despite participants acknowledging the need for eligibility criteria and conditions, e.g.:

"There are so many restrictions on what you can't do and what you can do in order just to get your benefits which is understandable because, you know, you're not working for the money and they've got to find it from somewhere."
(Workshop 2 participant)

Despite this, and an acknowledgement of benefit fraud, it was felt that the system was **overly focused on reducing or blocking access to benefits**, as opposed to encouraging people to apply for what they are entitled to:

"They actually sent a man out to my brother's house to tell him that information. I mean, how much money did that cost to send somebody out for four hours to tell him that he owed £700 because he hadn't told them that they had stopped his DLA [Disability Living Allowance]. Hello? I'm sorry, am I living in a dystopian, kind of, Orwellian ridiculousness, do you know what I mean?"
(Workshop 3 participant)

"Everything's designed to take it off, and nothing's designed to give it, unless you know how to scam the system."
(Workshop 3 participant)

What could be done to improve the situation

Summary

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

- Education in managing money/ finances;

- Greater support in applying for and understanding benefits; and

- Increased wrap-around support.

Participants in all four workshops put forward that education had a significant role to play – specifically, education in how to manage finances within secondary school teaching:

"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 participant)

"In secondary schools it would really help if we were told better how to manage our money."
(Workshop 3 participants)

Participants also outlined that greater support in applying for and understanding benefits would be beneficial:

"I think educating people and giving them tools, not just saying, 'look, well here's your monthly money, go and sort it out yourself'. I think a better understanding and some guides to parents and families I think would be a great help. It would help me, it would definitely help me, if I had a guide. At the moment Universal Credit is not clear on how much you're getting each month so you don't know how to budget it. You expect the worse and hope for the best, I think if they give you a clear guide on a breakdown of everything it'd be much..."
(Workshop 2 participant)

Some participants specified that direct contact (rather than written contact) with a trained person would be particularly useful in terms of support for understanding and dealing with benefits:

"If you've got an issue and you've got a person dealing with that for you and that person is knowledgeable to say, 'actually, you can't claim this but you can claim that because of this situation', then people would feel more supported."
(Workshop 3 participant)

Being able to have the information communicated by someone who was knowledgeable about the system was thought to be key to the usefulness of this type of information sharing:

"I think as well as information though, it's about people who give that information to be knowledgeable so that they can actually point you in the right direction and that you get the right support and help really."
(Workshop 3 participant)

The approach and tone adopted by services/utilities when people fall into debt was also highlighted as an area for improvement:

"If somebody is struggling to pay something, then surely you should be putting more work into finding out why is that person not paying that. 'What can we do to help?' Not sending a bureaucratic letter saying, 'Oh, by the way, we've already gone to court and we're going to charge you £85 for that'."
(Workshop 3 participant)

More generally, participants spoke of how services beyond those related to benefits could be more supportive. Wrap-around support when it comes to employment was put forward by more than one participant as a way the system could be improved for those experiencing poverty or social exclusion. This could include better information sharing and signposting for those who have not recently been in work:

"When you're young and you're starting off or when you're elderly and maybe you haven't worked for a while and you're starting off or something, you don't get told, word-for-word, what to do, how things work and where the help is and what type of help you're eligible for. They won't tell you."
(Workshop 3 participant)

Others spoke of how employers could better support employees, particularly in relation to illness:

Participant 1: "More support and with integration in terms of what's offered. […] I've had a lot of illness and a lot of problems and a lot of those have been exacerbated by the fact that the agencies that I've been dealing with in terms of the support they've been looking for from companies and stuff hasn't been supportive.

I've ended up feeling worse and ended up back and regressing and actually deteriorating because I haven't been able to get the support."

Participant 2: "They say they have a supportive network don't they in the jobs you go to, but they're non-existent when you start. 'Oh we didn't know you had severe depression, we didn't know you'd be spending more time going to hospital for and all that'. But you would have done that in the beginning when you signed your form to actually employ you."
(Workshop 1)

Increased wrap-around support was thought to be particularly important for those who lacked support networks:

"I just think if people don't have family to support them and people who can advocate on their behalf, those are the people that fall through the net."
(Workshop 3 participant)

Increased wrap-around support was also said to be needed to improve the experience of working mothers, or mothers who would like to work:

"If there were the right support networks in place, then it would enable mums and women to go back to work after having children and that's where the… There needs to be more understanding or more support there to able to facilitate that."
(Workshop 2 participant)

ACE and CBSA's impact and value

Lastly, it would be remiss not to include in the workshop findings the overwhelmingly positive feedback the participants provided on the support they received from Action in Caerau and Ely (ACE) and the Centre for Building Social Action (CBSA) (the two organisations who led on the recruitment for the workshops), and the positive impact this had had on their lives. While the support provided in some cases was specific to certain needs (for example, providing food), 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 be publicised more. A selection of quotes is provided below:

"Let's just say I wasn't in a particularly good frame of mind, I just was looking at the information sheet outside on the notice board and [name] came out and she said, 'can I help you?' I'm like, 'well yes actually I do need help'. So she said let's have a cuppa and that's how it all started. So it was just because I was in desperation and trying to get myself well. So I've come from not being able to come outside the house to where I am now, talking in a group. That's all in the space of five or six months."
(Workshop 1 participant)

"I don't know where I'd be if this [ACE] wasn't here."
(Workshop 1 participant)

"The thing that's helped me so much coming here [ACE], I mean initially when I first came here I couldn't even open the door. I'm not going to go into details why, but I wish there was somewhere people could go to build up gradually doing a small amount of hours and build up to working hours and be able to contribute and do stuff that's work-related and get trained in and everything else. Because there's a lot of wasted talent out there, a lot of wasted talent that's just going by the way. [...] I think we'd be thriving if those things were in place."
(Workshop 1 participant)

"I think we're quite lucky because you've got a central place [ACE's building] where we can meet and these relationships develop and they do so organically. I think there are a lot of places that don't have a central community place."
(Workshop 1 participant)

"But [ACE] has helped me more than what my doctor has [...] It's helped me with my depression, my anxiety, my confidence – I don't feel vulnerable anymore. And it's helped me just get out more. And meet more people."
(Workshop 1 participant)

"And it's safe here, as well. It's still safe here. No matter what's going on in the outside world, here it's safe, you know? And yeah it is one big family. Everyone has been through, or is going through, what you're going through, or have got no money, or are on benefits, mental health. Everyone's in the same boat. And you don't get that anywhere else."
(Workshop 1 participant)

"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 participant)

"I think that is where the [CBSA's] food group really has been a lifesaver for me. I mean, since being able to get help with the food, my diabetes blood glucose levels have dropped from nine to seven because I am eating better. It is just as simple a thing as that. To be able to have the fruit and vegetables, as opposed to having to fill up on bread. That makes a heck of a difference, and I am sure a lot of people with health problems really appreciate the extra help that the group provide, you know, to just make the money stretch. It is wonderful."
(Workshop 4 participant)

Conclusion

This report outlines the findings of four workshops conducted in different areas of Wales involving people with direct lived experience of poverty and social exclusion. Overall, the findings indicate that the high and rising costs of food and gas and electric were particularly significant drivers of difficulties in managing incomes, which also acted as significant stressors for the workshop participants. Participants who were mothers of young children focused more on the availability and high costs of childcare as a key factor in their experiences of poverty and social exclusion. Discussions of benefits centred around how they were not seen to adequately meet living costs, particularly in the face of rising gas, electric and food costs.

Taken together, these issues, and lived experience of poverty and social exclusion more generally, were said to have a negative impact on mental health and well-being. This was due to the stress inherent in struggling to make ends meet as well as the stigma associated with poverty and social exclusion. Participants also explained how the way in which benefits are communicated, applied for and administered further negatively impacts well-being, due to the stress of navigating a complicated system that could make participants feel dehumanised.

In addition to being dehumanising, participants also spoke of the ways in which the set-up of the benefits system could act to disincentivise them from seeking work or increasing their working hours. For example, some participants felt compelled to work 16 hours a week to avoid the benefit cap, despite this not resulting in any additional income in many cases due to associated expenditures such as childcare costs.

At the same time, the same participants felt discouraged from working any more than 16 hours a week as this would result in a deduction in Universal Credit payments, which could leave them worse off financially. These types of disincentives, together with other aspects of the benefits system (such as the five-week wait for an initial Universal Credit payment), were said to be linked to the ability to find good quality work, whereby participants can feel reluctant to leave the relative safety of the benefit system for what would often be precarious, zero-hours contracts.

The workshop participants made a number of suggestions of how the situation could be improved. These included education on managing finances in secondary schools, greater support in applying for and understanding benefits, and increased wrap-around support, particularly in relation to employment.

It was beyond the scope of these workshops to identify which themes were more prevalent across different groups, however some differences were very stark, such as issues relating to childcare being much more prevalent among mothers of young children. Further research could be conducted to identify how areas of priority and proposed ways to improve situations differ across demographic factors and living situations e.g. age, rurality, caring responsibilities, working age vs retired.

Taken together, the findings outline a range of possible areas of action that fall within the Welsh Government's devolved powers which could make a significant, positive difference to the lives of those experiencing poverty and social exclusion in Wales.

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Annex 1: Methodology

Four workshops were conducted in four different cities/towns in Wales, to explore participants' lived experience of poverty and social exclusion and how they thought things could be improved. All workshops were held in September 2021.

Recruitment, participants and locations

Recruitment was conducted via third-sector organisations who worked directly with the participants. The first workshop was recruited for by **Action in Caerau and Ely** (ACE), a community-developed charity that develops and delivers a range of different projects and activities to regenerate and improve the communities of Ely and Caerau in West Cardiff. ACE emerged from community development work carried out through the Welsh Government's Communities First programme.

The subsequent three workshops were recruited for by the **Centre for Building Social Action** (CBSA), a social justice charity that addresses both the causes and consequences of poverty and inequality by designing services with (not for) individuals and communities most affected by these issues. Headquartered in Llanelli, CBSA supports individuals and communities across the county of Carmarthenshire.

The locations, number of participants, and partner organisation for each workshop are presented in Table 1. Forty-two participants participated in the workshops in total: 38 females (90%) and 4 males (10%).

Table 1. Workshop locations, participant numbers and partner organisations

Workshop	Location	N	Partner organisation
1	Cardiff	10 (8 female, 2 male)	ACE
2	Ammanford	10 (10 female, 0 male)	CBSA
3	Llanelli	10 (9 female, 1 male)	CBSA
4	Burry Port	12 (11 female, 1 male)	CBSA
Total		*42 (38 female, 4 male)*	

Procedure

Individuals who had lived experience of poverty and/or social exclusion were identified and invited to take part in a workshop by ACE and CBSA staff. Initial contact was made via telephone or face-to-face, with each potential participant given a verbal summary of the workshops and broader project. Those who expressed an interest then received follow-up information in written form. Prospective participants were also invited to take part via posters/flyers in the organisations' spaces.

The workshops took part in spaces belonging to the partner organisations or in hired local community centres or meeting rooms. The workshops were facilitated by two members of the WCPP team. In workshop 1, two members of the ACE team also co-facilitated the session. In workshops 2, 3, and 4, two members of the CBSA team were present to assist with the set-up, completion of consent forms and supervising of participants' children but did not co-facilitate the discussion itself.

Each workshop lasted between 90-120 minutes and was audio recorded. Each participant signed a consent form ahead of taking part in the workshop – see **Annex 3**. Participants were reimbursed for their time with a £20 voucher, in line with the living wage. Food and drink was also provided.

Following the four workshops, the audio recordings were transcribed verbatim. These transcriptions were then analysed to produce the written results presented above.

Discussion guide

In designing the discussion guide for the workshops, the aim was to ensure that the discussion was participant-led i.e. that the conversation was shaped around what the participants felt to be areas of personal interest or relevance.

At the same time, we needed to ensure that the findings would be of relevance to WCPP's project on poverty and social exclusion and that the breadth of discussion was manageable for the available time.

Poverty and social exclusion cover a broad range of potential topics, personal experiences and areas for intervention. WCPP's project on poverty and social exclusion focuses on twelve key policy areas selected by the Welsh Government,[4] however this still represents a vast and varied scope to summarise or present to a lay audience in 90-120 minutes. At the same time, we did not want to assume any aspect of the participants' lived experience of poverty and social exclusion based on the research already conducted. That is, we wanted to avoid both omitting important factors from the discussion due to them not being included in the twelve policy areas and allocating time to policy areas that were not considered important to the participants. Furthermore, it is not necessarily the case that people experience poverty and social exclusion within discrete dimensions or areas, which needed to be reflected in the discussion guide.

Based on these considerations, the discussion guide was designed around the selected topic and the research that had already been conducted, whilst prioritising the views and perspectives of the participants themselves. The discussion guide included inductive questions (i.e. questions that did not assume any pre-conceived ideas or outcomes) and deductive questions (i.e. questions based on/framed around the twelve policy areas). The workshop began with a broad question ('what does struggling to make ends meet mean to you?').

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[4]   The twelve policy areas are: take-up of cash transfers, household debt, fuel poverty, food insecurity, digital exclusion, affordable housing supply, transport disadvantage, in-work progression, early childhood education and care, further education and skills, neighbourhood environment, and youth services.

Following an initial exploration of emerging themes, the twelve policy areas were put to the participants and discussed in more detail, based on their prioritisations in terms of which were most important to them.

Please refer to **Annex 2** for the full discussion guide.

Approach

As well as being participant-led, we were keen to ensure that the workshops were designed in an accessible way, both in terms of the discussion guide (see above) and the general set-up of the workshops.

To ensure accessibility, participants were able to bring their children to the workshops, so that caring responsibilities did not act as a barrier to participation. Activities were provided for children who attended, which were supervised by ACE and CBSA staff. This was particularly important for workshop 2, which was attended entirely by mothers of young children, as recruitment had taken place via a family service provided by CBSA. Overall, one child attended workshop 1, ten children attended workshop 2, two children attended workshop 3 and one child attended workshop 4.

A mix of different times were offered, with workshops held in the early afternoon, late afternoon and evening to lessen the likelihood of caring and work commitments acting as a barrier to participation.

The workshops were held in locations that were familiar to participants, either in community spaces belonging to the partner organisations or local hired spaces. This, combined with the direct link between the partner organisations and the participants (and in some cases, between the participants themselves), helped foster a sense of trust and openness for the discussions.

The workshops were held face-to-face but in line with Covid-19 protocols. General risk assessments and Covid-19-specific risk assessments were completed. As far as was possible within Covid-19 protocols, we aimed to foster an informal environment by not being overly structured in terms of the discussion and encouraging participants to take breaks and get food/drink as required.

Terminology around the policy areas was simplified — for example, the twelve policy areas were re-worded to ensure they resonated with participants and were not overly academic or policy-focused in tone.[5] We also avoided deficit-based language in the workshops as well as the terms 'poverty' and 'social exclusion', as discussions with the partner organisations ahead of the workshops highlighted that these terms are potentially stigmatising and/or are not terms that the participants would necessarily relate to or associate their experiences with. Instead, wording such as 'making ends meet' or 'managing day to day' was used. There was also a clear focus on what could be done to improve situations to ensure the discussion was balanced between discussing potentially negative experiences and considering how situations or services could be improved in response to these.

The purpose of the research and how the participants' input would feed into the wider project were made clear to participants and repeated at multiple stages — at the point of recruitment, when verbally explaining the consent forms, and at the beginning and end of the workshops. Participants were given the option of being kept informed with the project's development, including being sent relevant outputs.

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[5] Take-up of cash transfers = benefits; household debt = debt / owing money; fuel poverty = gas and electric; food insecurity = food; digital exclusion = internet / computer access / data; affordable housing supply = housing; transport disadvantage = getting around; early childhood education and care = childcare; youth services = services for young people; in-work progression = good quality work; further education and skills = skills and adult education; neighbourhood environment = your surroundings.

Limitations

As explained above, the workshops consisted of an engagement exercise rather than a contribution to the qualitative evidence base – which would have required conducting a methodologically robust, fully representative set of focus groups. Nevertheless, a key purpose of the engagement exercise was to ensure that underrepresented voices (i.e. those with direct lived experience of poverty and social exclusion) are included in policy informing and policy development processes, based on deep insights from small numbers rather than a representative sample.

However, there are intersectional aspects to lived experience of poverty and social exclusion within generally underheard groups. For example, these include differences in experiences between those from different ethnic minority backgrounds, between men and women, or between those with and without disabilities. A limitation of the workshops is that intersectionality was not explored, beyond demographic differences that clearly emerged from the transcripts e.g. the different priorities and experiences of mothers of young children compared to those with older children or no children, or differences in the experiences of working adults and pensioners. We therefore could have recruited with demographic breakdowns in mind to be able to explore intersectional effects in greater detail.

Annex 2: Agenda and facilitation guide

Workshop agenda

Agenda item	Minutes	Time
Ice breaker	10 minutes	1.00–1.10pm / 6.00–1.10pm
Introduction to the workshop	5 minutes	1.10–1.15pm / 6.10–6.15pm
Ensuring a safe space	5 minutes	1.15–1.20pm / 6.15–6.20pm
Opening question	10 minutes	1.20–1.30pm / 6.20–6.30pm
Initial activity: priority areas	15 minutes	1.30–1.45pm / 6.30–6.45pm
Theme specific discussions	30 minutes	1.45–2.15pm / 6.45–7.15pm
Comfort break	10 minutes	2.15–2.25pm / 7.15–7.25pm
Ideas for change discussion	30 minutes	2.25–2.55pm / 7.25–7.55pm
Closing remarks	5 minutes	2.55–3.00pm / 7.55–8.00pm

Workshop facilitation guide

Ice breaker [10 minutes]

Before we get going, so that we can all get to know each other a bit, I'd like to go around the group and for everyone to say their name, and to then to let the group know, if you could be a superhero, what would your superpower be?

Introduction to the workshop [5 minutes]

Hi everyone. Thank you very much for coming today. The workshop has been set up to hear about your experiences of getting by during difficult times, challenges you've experienced in making ends meet, and how you think things could be improved. There will be another three workshops being run in other parts of Wales as well as this one today.

The workshop is being held as part of a project run by the Wales Centre for Public Policy, who work with the Welsh Government to try to improve the way that people are supported through challenging times. The workshop will be an opportunity for you to help shape the services and support that are available to improve the lives of people in Wales.

We'll talk about ensuring that we create a safe space before going into the group discussion, but before that, were there any questions anyone wanted to ask about the workshop or the project it fits in to? You can feel free to ask any questions as they come up throughout the session, and afterwards too.

Group 'agreement' to ensure a safe space [5 minutes]

We're keen to hear about how things are and have been for you – so while we have questions to ask, these are just to guide things and we're happy to be led by you in terms of what you want to talk about.

Anything you share will be treated anonymously so your name would not be connected to anything you've said.

It's important that we're all polite and respectful towards each other, including others who might have different views and experiences to you. It's a discussion so it's fine to disagree, but if we could avoid interrupting others and challenging people's experiences in a way that could make them feel judged or other negative emotions, that will help make sure that the discussion is open and constructive.

While we're keen for the conversation to be driven by you, we also don't want to keep you here all afternoon/evening! So to make sure that we finish on time (at Xpm) it might be necessary for those of us running the conversation to move the conversation on. This isn't to be rude, but to make sure that we don't take up more of your time than you've agreed to.

To make sure this is a safe space for people to share potentially personal experiences in, it's important that we all agree to keep things confidential within the group – what I mean by that is that anything discussed in this group will not be talked about outside it. Everything that is said today will also be kept anonymous in any written reports that are produced as a result – so there will never be any names or other identifying information included. Quotes will be included in the written outputs, but always anonymously.

So that we're not having to write a lot of notes and to make sure that we're all able to listen actively, we wanted to record the conversation. The audio from this will only be used to make notes and write-up the study results. It won't be shared any wider beyond the Wales Centre for Public Policy and will be deleted after the results have been written up.

Are we happy to all agree to this? Are there any other things you would like to put forward?

Opening question [10 minutes]

To kick off the discussion, I want to start with a broad question: what does struggling to make ends meet mean to you? Or to put it another way, when you think of managing day to day and what may make that difficult, what springs to mind?

[responses]

Prompt: What has been your experience (positive or negative) in recent years in managing day to day?

Summary: Ok so from that it seems as if [X, Y, Z...] are key themes. Any others anyone wants to throw in?

Initial activity: priority areas [15 minutes]

Activity set-up: 12 policy areas written on a flipboard. The policy areas are written in plain language – the corresponding wording used in the rest of the report outputs are written in brackets.

1. Benefits (take-up of cash transfers)

2. Debt / owing money (household debt)

3. Gas and electric (fuel poverty)

4. Food (food insecurity)

5. Internet / computer access / data (digital exclusion)

6. Housing (affordable housing supply)

7. Transport / getting around (transport disadvantage)

8. Childcare (early childhood education and care)

9. Services for young people (youth services)

10. Good quality work (in-work progression)

11. Skills and adult education (further education and skills)

12. Your surroundings (neighbourhood environment)

We've got a task now to get a better idea of which issues might be the more important ones for you personally. We've got 12 key themes on the flipboard, some of which came up in our opening chat, and others from the research that the Wales Centre for Public Policy have been doing. We've also got a few stacks of post-its here.

I'd like you to have a think, and put a red post-it on the area that you think is the biggest consideration or challenge for you in making ends meet – or to put it another way, the area that would potentially make the most difference if it was done differently. So as an example, I could say that if public transport was better or cheaper, it would make a lot more jobs an option for me. Or for someone else, it could be that if the gas and electric bill was cheaper, then it would make feeding my family simpler which would take the pressure off things.

The blue post-its are for the second most important area, and the yellow post-its are for the third.

Take your time and have a think, and put the post-its on the cards/flipboard when you're ready. Then we'll come back to discuss in 10 minutes.

Theme specific discussions [30 minutes]

I can see that there are a few red post-its on theme *[X]*. Would someone who put a post-it there feel comfortable talking about why they put it on that particular word/theme?

[Continue discussion]

Prompt: So why do you consider this to be the most important area for you, compared to say, theme [Y]?

Prompt: Could you give us an example of how this impacts your day-to-day life?

Prompt: Has there been any change that you've experienced that has made this more or less of an issue over the past few years?

[Continue similar discussion with other priority themes]

--- 10 minute comfort break ---

Ideas for change discussion [30 minutes]

We're going to move the conversation on now to consider what could be done to make the situations you've described better or easier. So, to kick this part of the discussion off – thinking about the experiences you shared before the break, if you had a magic wand and could change one thing to make it easier to make ends meet, what would you choose?

For example, if free school meals were available to every child in term time and the school holidays, would that be what you'd pick, over and above say auto-enrolling everyone who's eligible on the benefits they're entitled to?

Prompt: What has helped or worsened your experience in this area?

Thinking about the experiences you shared before the break, and thinking about the area you selected, what changes to existing support or new forms of support could help people to get by in these areas?

Closing remarks [5 minutes]

Thank you very much for taking part in the workshop today, we really appreciate you giving your time and opinions.

As mentioned, you will get a £20 voucher for your time today which will be posted to you.

If you want to be kept in the loop in terms of what happens with this research, let [facilitator 1] or [facilitator 2] know and we can make sure that you're kept updated. We'll also stick around for a bit so if you had any questions you'd like to ask before heading off, do feel free to give us a shout.

Annex 3: Participant information sheet and consent form

Participant information and consent form – Lived experience workshop

You have been invited to participate in a workshop. This sheet contains some information about what you have been asked to take part in and why you have been asked to take part. Feel free to ask us if you would like more information or if there is anything that you do not understand. We would like to stress that you should only agree to take part if you want to.

What is the purpose of the workshop?

The workshop has been set up to hear about your experiences of getting by during difficult times, challenges you've experienced in making ends meet, and how you think things could be improved.

The workshop is being held as part of a project run by the Wales Centre for Public Policy, who work with the Welsh Government to try to improve the way that people are supported through challenging times. The workshop will be an opportunity for you to help shape the services and support that are available to improve the lives of people in Wales. Anyone is welcome and anything you share will be treated anonymously so your name would not be connected to anything you've said.

Expenses

You will be given a £20 voucher for your time. Please complete the details on the following page so we can get the voucher to you.

How will my participation be used?

Your input to the workshop will be used to develop evidence-based policy making for poverty and social exclusion. The findings will be disseminated via written reports.

Will my participation be kept confidential?

The workshop will be recorded, which will only be used to write up the findings of the workshops. The audio recording will not be shared more widely than the people working on the project at the Wales Centre for Public Policy. No names or identifying information will be used in any of the workshop outputs. Written quotes may be included but these would only be labelled anonymously (e.g. "Participant 1").

What will happen if I want to stop taking part?

You can leave the workshop at any time, without explanation.

Who can I contact if I have further questions?

If you would have any questions, feel free to contact Manon Roberts, Wales Centre for Public Policy, 10-12 Museum Place Cardiff CF10 3BG, manon.roberts@wcpp.org.uk

Consent form

Before participating in the workshop, you are required to confirm that you consent to participation in this project by filling in and returning the following form.

By signing below, I give my consent to take part in a workshop which forms part of the research project detailed above.

Before signing this form, I:

- have read the information sheet and understand about the research,

- have been given the opportunity to ask questions about it and they have been answered,

- understand that I can withdraw from any part, or all, of the workshop at any time,

- have been given a name of someone I can contact if I am unhappy about any part of the interview discussion,

- understand that my comments will be anonymous in the project outputs.

Name ....

Signature ....

Date ....

Please fill in in your address below so we can post the voucher to you.

Address ....

....

If you would like to be kept informed of the project, please tick the box so we can send you/refer you to outputs produced using findings from the workshop. ☐
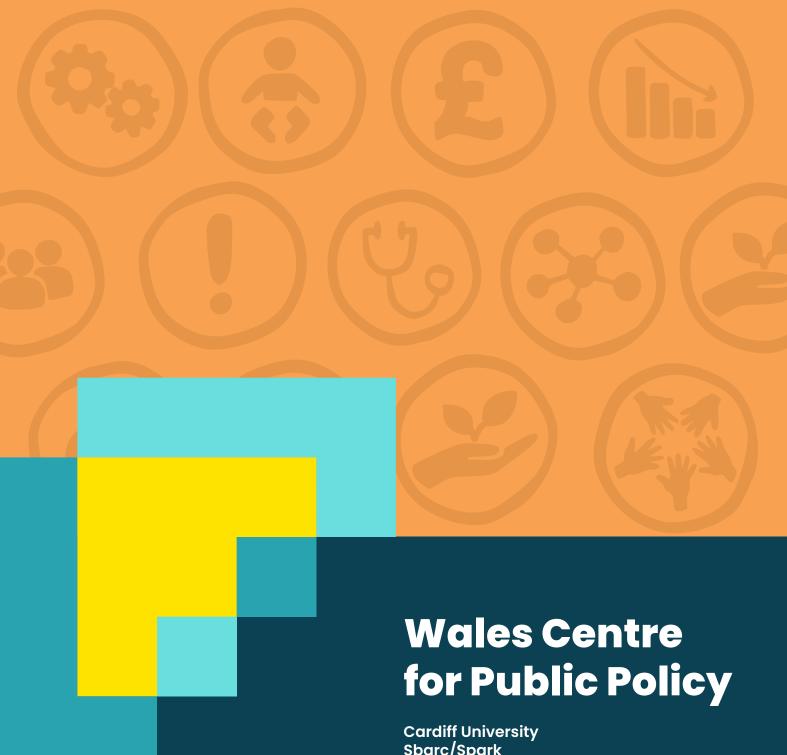
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Manon Roberts is a Research Associate at the Wales Centre for Public Policy.

Acknowledgements

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