

Trapped: Poverty Amongst Women in Wales Today

February 2020

Introduction

At our State of the Nation event in January 2020, we asked delegates to reflect on the findings of our recent report *Trapped: Poverty Amongst Women in Wales Today*. The report considers the rate and nature of women's poverty in Wales, based on statistical data as well as the lived experience of women.

The report concludes that across a number of different measures, including relative income, material deprivation, assets and debt, homelessness and food security, women are at a higher risk of poverty. What is more stark however, is how women's risk and experience of poverty differs from that of men. Women's poverty is often shaped, and can be masked, by their relationship with a partner. The differences for women with children are particularly stark, as they bear many of the additional costs of raising children while also living with the constraints on their labour market position and education. Women living on low incomes are often on a knife-edge, where even the smallest, unexpected event can knock a careful budget off course. Rarely is the answer as simple as just increasing women's working hours, as many are managing a delicate balance between work, care and benefits that they are hesitant to risk upsetting.

This paper summarises the key messages from roundtable discussions at State of the Nation 2020 on the themes contained within *Trapped*, which include women, poverty and paid work; the social security system; childcare; access to essential services: education, health and social care, transport, household arrangements and financial independence.

We posed two sets of questions to delegates. Common themes from roundtable discussions are set out around these below.

1. How do your experiences align with the findings from *Trapped*? Do you recognise these challenges? Are there other challenges facing women in, or at risk of poverty?

Delegates were broadly in agreement with the issues outlined in *Trapped*, making clear that the barriers women encounter are often interconnected. There was some frustration at the apparent lack of progress in tackling poverty and inequality and a determination to see the pace of change quicken.

1. Information and advice
 - 1.1. A recurrent theme in discussions was the importance of easily accessible information. This issue cut across many of the other barriers identified including social security, childcare and access to services.
 - 1.2. Debt advice was a particular focus. Delegates highlighted that women often hold the burden of debt, and that women are seeking debt advice and guidance far more readily than men. They also questioned whether we fully understand how women are managing debt and finances.
 - 1.3. A lack of easily accessible information about complex systems, such as social security, was identified as a contributing factor to under-claimed benefits and people being unaware of what they are entitled to. Delegates felt there was still too much onus on individuals knowing where to go and look for information.
 - 1.4. Language barriers for those who don't have good English skills was identified as preventing timely access to information, advice and support.
 - 1.5. Supporting people to access advice and support services is an important consideration. A focus on online support only could be creating more barriers for some people.
2. Access to services
 - 2.1. Access to essential services was a common discussion point. This often included childcare, which is discussed separately below.
 - 2.2. It was felt that in recent years there has been a decline in essential services, with a lack of face-to-face options exacerbating isolation.
 - 2.3. Education experiences were also highlighted. It was felt that education can be inaccessible and expensive (tuition fees and course costs, child care costs, travel, living costs etc.). As a result delegates felt that "the days of second chances are gone or reduced."
 - 2.4. Accessing services in rural locations was also identified as a key issue.
3. Childcare
 - 3.1. Continued barriers related to childcare included school holiday care, accessibility and affordability.
 - 3.2. While the new Childcare Offer was seen as a step in the right direction, concerns remained about whether the current eligibility criteria are right. There were concerns that there is a lack of support available for some groups, including older women.
 - 3.3. Low-income households can be particularly reliant on informal childcare.
4. Social Security
 - 4.1. The complexity of the current benefits system emerged as a key concern. Issues raised included single payments based on breadwinner model, being unable to split payments between co-parents, lack of flexibility within the system to respond to the complexities of people's lives and some support being post-code specific.
5. Financial independence
 - 5.1. Ensuring that women are financially independence, and therefore reducing the risk of falling into poverty as a result of relationship breakdown was identified as a critical issue. Access to finance advice and guidance was identified as an issue, particularly for older women.
6. Flexible working

- 6.1. Flexible working was closely linked to the discussions of childcare. It was felt that these issues need to be seen together, and more needs to be done to ensure that flexible working is not merely seen as a “women’s issue”.
- 6.2. While flexible working is largely seen as a positive by women and employers, there were some concerns that it can inadvertently reinforce gendered roles. It’s therefore important that flexible working is implemented within the right workplace culture, and treated as something available to all, not only as a family friendly policy.

2. What do we need to do differently to tackle poverty, particularly women’s poverty? What interventions need to be prioritized?

Delegates came up with a wide range of solutions, that cut across the barriers discussed above, and that complement and build on those contained within *Trapped*.

1. Develop a cross-government and cross-party strategy for tackling poverty that is outcome-focused.
2. Adopt a life-stage approach to the delivery of social security and essential services, so that people have the relevant information at times of change e.g. getting married, having children, entering work etc.
3. Wider adoption of the Real Living Wage across Wales.
4. Move away from place-based support as financial circumstances are not always shaped by geography.
5. Improve education and advice related to financial management:
 - 5.1. Provide guidance about having assertive conversations around finances
 - 5.2. Clarify the legislation and legalities of borrowing
 - 5.3. Ensure people understand the pros and cons of joint accounts and financial commitments e.g. mortgages
6. Develop solutions through co-production to ensure the voices of those with lived experience inform solutions
7. Utilise community hubs and one-stop-shops so people can access information, advice and support in a single location. Access times for such hubs should not just be 9am-5pm as this is not accessible for those working full-time, working shifts or those with caring responsibilities.
8. Improve communication about the new Childcare Offer. Initial communication was much more frequent but this must be maintained throughout roll-out.
9. Improve data collection, particularly for different groups such as older women or BAME women, to ensure that services are delivering for everyone.