

Cynllun Trechu Tlodi Tackling Poverty Plan

2023



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1. Foreword

Councillor Linda Davies Evans, Deputy Leader and Cabinet Member for Tackling Poverty

This Tackling Poverty Plan is an important document for the Council as we work towards addressing and alleviating some of the pressures caused by poverty for our local residents and communities. It is disappointing that we have to prepare such a plan, but the reality is that a greater number of our residents and communities are now facing challenges as a result of poverty that we as a Council, working with our partners, are keen to support in whatever way we can.

We very much recognise that the current cost of living crisis is having a big impact on our residents, but we also recognise the longer-term generational impact that poverty has so we are keen to address the root causes of poverty and find ways to support our residents to lift themselves out of poverty.

We have to acknowledge that we as a Council won't be able to resolve poverty ourselves – many of the factors contributing to the situation need to be addressed at a Wales and UK level. However, we do have a leading role in supporting our residents and communities to help themselves, by removing barriers to access support and empowering people to do for themselves.

With this in mind, the Council has identified tackling poverty as a thematic priority as part of its Corporate Strategy for 2022-27 and this will be a key contributor to making progress against our well-being objective to enable our residents to live and age well. In addition, the Carmarthenshire Public Services Board (PSB) has identified tackling poverty and its impacts as one of its well-being objectives and as a Council we will work with our public sector partners and other stakeholders on areas of collective responsibility to make progress on this objective.

This Plan provides a focused response on our activity over the next 12-months and is very much focused on support with the pressing cost of living crisis. It also identifies key areas of development that will enable us to refine our longer-term plan to address the broader causes of poverty. During the next 12-months Welsh Government will be publishing its national Child Poverty Strategy and once that is published, we will review our approach and further develop our medium to long-term tackling poverty plan.

I would like to acknowledge the input and support of the cross-party elected member Tackling Poverty Advisory Panel who have contributed towards the development of this plan in a considered, constructive and meaningful manner. This input is particularly welcome as we all strive to support the residents and communities of Carmarthenshire as best we can.

2. Introduction & Context

2.1 How do we define poverty?

For the purpose of this plan and our approach as a Council we will adopt the Joseph Rowntree Foundation definition of poverty in the UK:

Poverty affects millions of people in the UK. Poverty means not being able to heat your home, pay your rent, or buy the essentials for your children. It means waking up every day facing insecurity, uncertainty, and impossible decisions about money. It means facing marginalisation – and even discrimination – because of your financial circumstances. The constant stress it causes can lead to problems that deprive people of the chance to play a full part in society.

2.2 Why are we preparing a plan?

- Relative poverty can be defined as whereby total household earnings are less than 60% of the national median income. As at 2022, 60% of national median income was £22,020. At a household level the most recently available paycheck data suggests that 34.5% of all households in Carmarthenshire are living in poverty, this translates to around 28,730 households. Carmarthenshire exhibits the 8th highest level of all local authorities in Wales and poverty levels remain higher than the Welsh average by 1.1%.
- In addition to earnings, we have also taken account of the findings of the most recent (2019) Welsh Index of Multiple Deprivation (WIMD), which is the Welsh Government's official measure of relative deprivation for small areas in Wales. It identifies areas with the highest concentrations of several different types of deprivation including access to services; community safety; education; employment; health; housing; income; and physical environment. Carmarthenshire has a total of 112 Lower Super Output Areas (LSOAs) and 25 of those Carmarthenshire LSOAs are ranked as being in the 30% most deprived areas in Wales. The majority of these areas (60%) are located in the Llanelli region (15 LSOAs) with 20% in the Amman area (5 LSOAs), 12% in the Gwendraeth area (3 LSOAs) and 8% located in the Carmarthen area (2 LSOAs).
- We have a statutory Socio-Economic Duty to reduce inequalities of socio-economic disadvantage that was introduced in March 2021.
- The COVID-19 Pandemic and current cost of living crises are demonstrating a greater impact on those living in the most deprived communities. We need to better understand and address the factors driving this in order to bring about longer-terms change for our residents and communities.

2.3 The Council alone cannot resolve the situation ourselves and it is therefore essential that we work with our local Public Services Board (PSB) partners and stakeholders from the third, community and private sector to remove barriers and enable people help themselves whilst also providing a voice to lobby at a Wales and UK level.

2.4 The Council has identified Tackling Poverty as one of our thematic priorities within the Council Corporate Strategy 2022-27, aligned to the wider Well-being Objective to enable our communities and environment to be healthy, safe and prosperous. In addition, the

Carmarthenshire Public Services Board (PSB) has set a specific Well-being Objective to tackle poverty and its impacts as part of its Well-being Plan 2023-28. We will therefore ensure that the Council and PSB partners work collectively to respond to the challenges facing our residents.

- 2.5 The Council has appointed a dedicated Cabinet Member focused on Tackling Poverty and a cross-party elected member Tackling Poverty Advisory Panel is in place to support and advise the Cabinet Member on their approach with making progress on this agenda. There is a Head of Service level Officer Working Group leading the Council's response to this work and the PSB is due to establish a Task & Finish Group to identify areas of collective action where partners can add value by working together.
- 2.6 The Council already provides a range of support services aimed at providing advice and guidance to our residents on a range of matters. These services include (but are not limited to):
- Housing support services including tenant support and homelessness prevention
 - Revenues and benefits services
 - Hwbs and Contact Centre
 - Employability schemes
 - Education based support services, family support services and supporting people
 - Economic recovery schemes and business support.

The Council will continually look at ways to ensure these services are fully integrated and respond to the needs of our residents in a holistic way. We will also ensure greater collaboration between our services and those of external providers in order to ease resident access to relevant support services.

- 2.7 For this plan we have identified four key areas of focus for this plan. These will be reviewed once the national Child Poverty Strategy is published:
- i. We need to **better understand the challenges** facing our county and use our enhanced understanding to drive our interventions. We will need to look at this across the spectrum of Council and partner services with a focus on key geographical areas (akin to the current programme of work in Tyisha) and population groups who face particular disadvantages.
 - ii. We need to **prevent poverty** – there is a strong correlation between being born poor and experiencing a lifetime of poverty and many of the triggers of poverty experienced in childhood and later life are preventable if identified and addressed in a timely manner. Providing early, targeted, and holistic interventions can therefore help reduce the likelihood of poverty occurring in our communities.
 - iii. We need to **help people into work** - work is one of the most fundamental and effective means of tackling poverty in all its forms. Work provides income and opportunities for improved health and well-being.
 - iv. We need to **improve the lives of people living in poverty** by supporting those in poverty and improving access to help to maintain basic standards of living.

2.8 Welsh Government are currently in the process of engaging stakeholders on the development of a refreshed national Child Poverty Strategy. It is anticipated that this will be published in the next 12-months. The Council is actively engaged in the development of that national Strategy and will review our local plans once it is published.

2.9 However, given the current pressures facing residents in Carmarthenshire we feel it is important and necessary to identify activity the Council will take over the next 12-months to support some of the short-term challenges our residents will face whilst also developing our understanding and response to the medium and longer-term issues. This plan is therefore considered an interim short-term plan that will be fully reviewed once the national Child Poverty Strategy is in place.

2.10 We will embed the Well-being of Future Generations Act five ways of working as we implement the various actions of this plan and we further develop our medium and long-term approach.

5 ways of working	Council approach
<p>Collaboration Acting in collaboration with any other person (or different parts of the body itself) that could help the body to meet its well-being objectives</p>	<p>Developing understanding across the Council of collaboration opportunities. This will be continually reviewed and developed as part of the One Council approach to this thematic priority.</p>
<p>Integration Considering how the public body's well-being objectives may impact upon each of the well-being goals, on their other objectives, or on the objectives of other public bodies</p>	<p>Improving our understand of cross-service impacts and ensuring that our interventions work towards the same goal and objective. Developing greater cross-organisation understanding and response in order to enable holistic service provision to our residents.</p>
<p>Involvement The importance of involving people with an interest in achieving the well-being goals, and ensuring that those people reflect the diversity of the area which the body serves</p>	<p>Ensuring those with lived experience of poverty have a leading voice in shaping our approach.</p>
<p>Long term focus The importance of balancing short-term needs with the need to safeguard the long term needs</p>	<p>Developing our understanding of the challenges in order to tackle the root causes of poverty and not just address the short-term presenting challenges.</p>
<p>Prevention How acting to prevent problems occurring or getting worse may help</p>	<p>We recognise that early intervention to prevent issues from escalating are central to this agenda. We will work to ensure that the resources available to provide support are used in the most effective and efficient way.</p>

public bodies meet their objectives	
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2.11 One of the key areas of focus of this plan is to better understand the challenges facing our County. We have already made progress in this area with the development of a Poverty Profile for Carmarthenshire which will be continually reviewed and updated on a six-monthly basis. The latest iteration (April 2023) is attached as Appendix 1. We will use this profile as a means to gather, correlate and analyse various data and information sets in order to build the picture of poverty in the County, develop our understanding, identify data gaps and inform our decision making about proposed interventions.

3. Action Plan

A lead officer/s have been identified for each of these actions, however it should be noted that all relevant Council services will pro-actively contribute to this work and the Council will engage with other relevant PSB members and other stakeholders in order to make progress.

Priority Area	Key issues	Identified Action	Lead Officer/s	Timescales
Preventing Poverty	<ul style="list-style-type: none"> Plethora of support services available and can be challenging for residents (and staff) to know what and how to access. Cross-referral between services in the Council does not always happen – number of reasons: data protection, lack of awareness, capacity, specialist view to addressing customer needs 	Develop universal support model through Hwb – triage and signpost. This will be in addition to direct access to specialist services already in place	Deina Hockenhull	Approach developed, will be reviewed on an on-going basis
		Develop Council website content and information about support services available and self-referral option	Deina Hockenhull	Content developed, will be reviewed on an on-going basis
		Embed holistic approach to addressing customer needs across all council services by developing means of cross-referral and client management across services – review current best practice i.e. children's services single referral form	Deina Hockenhull & Gwyneth Ayers	January 2024
		Review current entry points and develop consistent approach and develop road map for customer contact – particular focus on Cllr enquiry process.	Deina Hockenhull, Siân Rees-Harper & Gwyneth Ayers	September 2023
		Identify data protection issues and develop approach for addressing i.e. seeking relevant permissions for sharing data at initial contact with customer	Deina Hockenhull, Siân Rees-Harper & Gwyneth Ayers	September 2023
		Develop internal directory of support services for Council staff (and councillors) – consider use and	Deina Hockenhull &	September 2023 & reviewed on

Priority Area	Key issues	Identified Action	Lead Officer/s	Timescales
		further development of existing directories such as Dewis	Siân Rees-Harper	an on-going basis
		Develop ways of providing support to pupils and wider families through school support staff – will need to be mindful of resources and capacity	Aeron Rees	September 2023
		Develop communication plan with focus on specific campaigns – linking into national work	Deina Hockenhull	Communications plan in place – will be reviewed on an on-going basis
Improving the lives of people living in poverty	<ul style="list-style-type: none"> Public awareness of financial support, and stigma of claiming is still an issue. Pandemic/cost of living has had a harder impact on most deprived areas – need to consider what specific interventions can be provided Digital literacy can be a barrier to accessing support available A number of community groups and organisations also providing support – some very localised, others across the county 	Specific promotion of unclaimed benefits with targeted groups e.g. free school meals; Council Tax Reduction Scheme; Discretionary Housing Payments	Deina Hockenhull & Gwyneth Ayers	Communications plan in place – will be reviewed on an on-going basis
		Consider opportunities for outreach support sessions – focusing on 10 rural towns	Deina Hockenhull	July 2023
		Review current Council contacts with external groups and organisations and identify ways of improving cross-referral and intelligence sharing about key issues facing Carmarthenshire	Deina Hockenhull, Siân Rees-Harper & Gwyneth Ayers	November 2023
		Work with PSB partners to better understand key challenges, identify existing support and gaps for further development	Gwyneth Ayers	September 2023
		Better understand and develop a plan for addressing digital literacy across Carmarthenshire	Gwyneth Ayers	December 2023
Helping people into work	<ul style="list-style-type: none"> A number of different employability programmes provided (tend to be grant 	As new curriculum is introduced, ensure links between schools and RLSP in terms of preparing pupils with future skills and areas for growth in terms of employment/careers	Aeron Rees & Jason Jones	September 2023

Priority Area	Key issues	Identified Action	Lead Officer/s	Timescales
	funded) – good connectivity with certain services but could further develop across the Council. <ul style="list-style-type: none"> In-work poverty an issue but we need to better understand why and how this is affecting our residents. 	Review information and intelligence gathered through employability schemes in relation to local challenges and barriers in getting people into work To consider new projects/programmes that could be delivered through future funding opportunities	Jason Jones & Gwyneth Ayers Tackling Poverty Officer Working Group	December 2023 On-going
Better understanding the challenges	<ul style="list-style-type: none"> We need to strip back to focus on who has been most impacted by the pandemic/cost of living crisis, where there is greatest need and to better understand key groups and what support is required/available e.g. the homeless, unemployed, those in need of education or training. Benefit/entitlement take-up – need to better understand current position in order to target future specific cohorts In-work poverty – need to better understand implications and scope Improve use of data and information already held by 	Analysis of research and information relating to COVID/Cost of living community impact – identify key communities/population groups of interest in Carmarthenshire.	Gwyneth Ayers & Rachel Clegg	Reviewed every 6 months
		Research into unclaimed benefits in order to develop targeted campaigns	Gwyneth Ayers & Rachel Clegg	November 2023
		Research into in-work poverty rates in Carmarthenshire and better understand barriers	Gwyneth Ayers & Rachel Clegg	November 2023
		Use intelligence gathered through various consultations undertaken by services to help build the Carmarthenshire picture – tell us once approach	Gwyneth Ayers & Rachel Clegg	Reviewed every 6 months
		Develop understanding on a geographical basis – what are the differences and similarities between different communities. Will support targeted intervention rather than holistic support	Gwyneth Ayers & Rachel Clegg	Reviewed every 6 months
		Develop network of data and performance officers across the council (and with other partners) to help build intelligence and the Carmarthenshire picture	Gwyneth Ayers & Rachel Clegg	July 2023

Priority Area	Key issues	Identified Action	Lead Officer/s	Timescales
	<p>the Council – build a Carmarthenshire picture</p> <ul style="list-style-type: none"> External groups and organisations hold a wealth of information – need to share intelligence to develop a Carmarthenshire picture 			

Appendix 1:

Poverty – A Carmarthenshire Perspective

Poverty – A Carmarthenshire Perspective

April 2022

Updated: April 2023



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Section 1 – Introduction

1.1 Purpose and Context

Poverty is considered one of the most acute challenges facing Wales and its constituent local authorities. It is an issue that has been worsening over recent years and is set to worsen even further against a back-drop of rising living costs. The Joseph Rowntree Foundation (JRF) define poverty as;

‘..not being able to heat your home, pay your rent, or buy the essentials for your children. It means waking up every day facing insecurity, uncertainty and impossible decisions about money. It means facing marginalisation – and even discrimination – because of your financial circumstances.’¹

The complexity surrounding poverty means that it transpires differently in various places and for different groups of people. For instance, it is well evidenced that Wales has the highest poverty rates of all the home nations, however, to target interventions based on need it is essential to understand to what degree poverty effects our smaller areas. Through utilising available data and information this report intends to provide a baseline of this for Carmarthenshire and will attempt to address some key questions, specifically:

- Who are the groups most affected by poverty in Carmarthenshire?
- Where is poverty concentrated and why?
- How does rural poverty differ to urban poverty?
- What is the prevalence of child poverty in Carmarthenshire?
- What is the prevalence of in-work poverty in Carmarthenshire?

1.2 Process and Methodology

The pandemic brought with it many challenges, not least with regards to data collection. There are instances in this report where reference is made to data for 2021 and onwards. This data will be based on information collected during the height of the pandemic and should therefore be interpreted with caution. This is especially pertinent in relation to data on child poverty.

The lack of a single best measurement for poverty adds a further layer of complexity to truly understanding what it means and what it looks like. With this in mind, this work draws on a number of different data sources in order to build as representative a picture as possible, these include (but are not limited to):

- Department for Work and Pensions (DWP) – [Households below average income statistics](#)
- [CACI Paycheck data](#)
- [Annual Population Survey](#)
- [Census 2021](#)

¹ [What is poverty? | JRF](#)

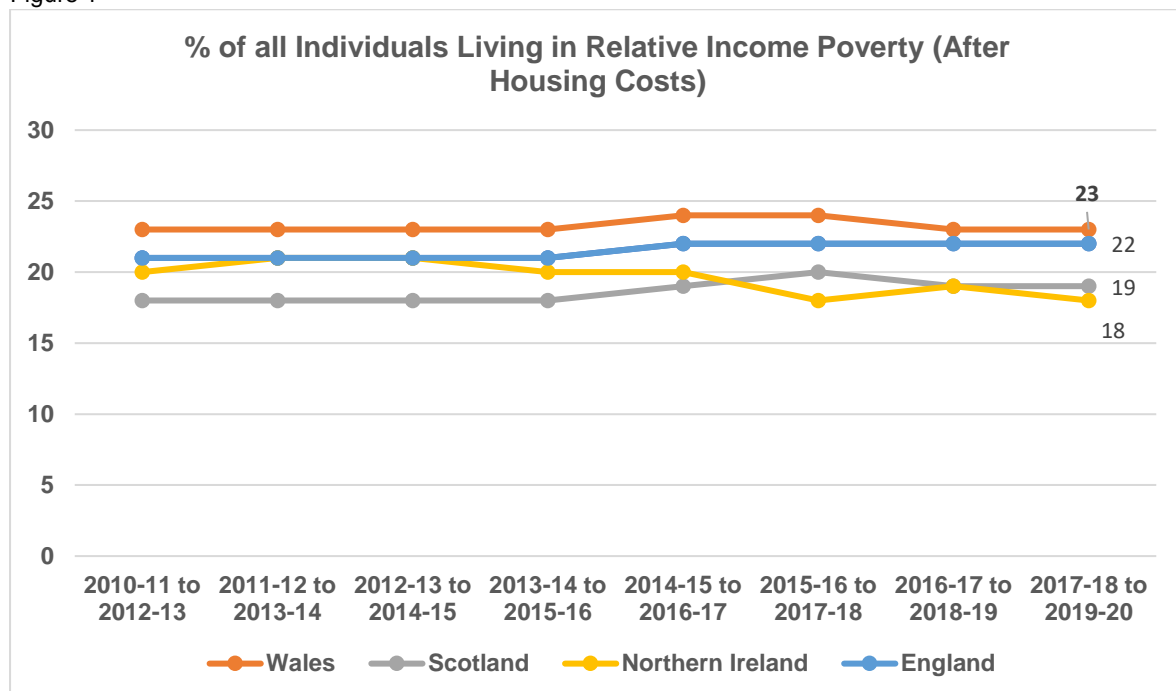
Section 2 – Poverty Rates

2.1 Over-all Relative Poverty Rates

Relative poverty can be defined as whereby total household earnings are less than 60% of the national median income.²

Data shows that between 2017-18 and 2019-20, 23% of all people in Wales were living in relative income poverty, the highest level of all the home nations. The figure has been relatively stable over the last 15 years which suggests that further interventions (in addition to those in existence) may be required to lift people out of poverty or reduce the risk of them falling into poverty in the first place. A trend analysis of how this rate has changed over time is provided below in figure 1 against home nation comparators.³

Figure 1



2.1.1 Carmarthenshire Poverty Rates

At a household level the most recently available paycheck data suggests that 34.5% of all households in Carmarthenshire are living in poverty⁴, this translates to around 28,730 households. This is a slight decrease of 1.1% since last year which mirrors trends seen nationally. It is thought that this is largely to do with the time period covered by the data which coincides with the pandemic.

Whilst this is the case Carmarthenshire still exhibits the 8th highest level of all local authorities in Wales and poverty levels remain higher than the Welsh average by 1.1%.

² As at 2022 60% of national median income was £22,020

³ [Relative income poverty: April 2019 to March 2020 | GOV.WALES](#)

⁴ Household income totals less than 60% of the GB median income

2.2 Child Poverty Rates

Children are consistently the age group most likely to be in relative income poverty; this is true across all four UK nations. Data for 2019/20 indicated that 31.3% of children in Carmarthenshire were living in poverty, compared with 30.6% at a Wales level.

The latest data for 2021 estimates that 34% of children in Wales are living in poverty, a percentage point increase of 4.8 over the last five years. This is compared to an UK level of 27%. The figures for Carmarthenshire show a 4.7 percentage point increase over the same time period, with 34.6% of children living in poverty.⁵ This translates to around 11,247 children. This is the 12th highest level of all local authorities in Wales and the joint sixth highest rate of change over the last five years.⁶

As expected, the largest proportion of children living in poverty live in workless households. However, more concerning is the increasing rate at which children living in working households are living in poverty. At a Wales level the risk of a child being in poverty in a household whereby all adults are in work is 17%. This is an increase of 5 percentage points from 12% over the last ten years.⁷

2.2.1 Free School Meal Eligibility

Free school meal eligibility has increased markedly in Carmarthenshire from 15% in academic years 2017/18 to 22% in academic years 2021/22. This is 2% above the same figure for South West and Mid Wales and 1% higher than the Welsh figure. When compared with other local authorities in Wales, Carmarthenshire has seen the sixth highest percentage increase on 2017/18 levels at 49%.⁸

2.3 In-work Poverty

Whilst it is well evidenced that being in paid employment reduces the risk of poverty compared to being in a workless household, trend data indicates that levels of what is termed as 'in-work' poverty are rising. For context, the risk of being in poverty for working age adults living in a household where all adults work has increased by 2 percentage points between 2010 and 2020.⁹ This is indicated in figure 2 below.

⁵ [Child-Poverty-AHC-estimates-2015-2021-FINAL.xlsx \(live.com\)](#)

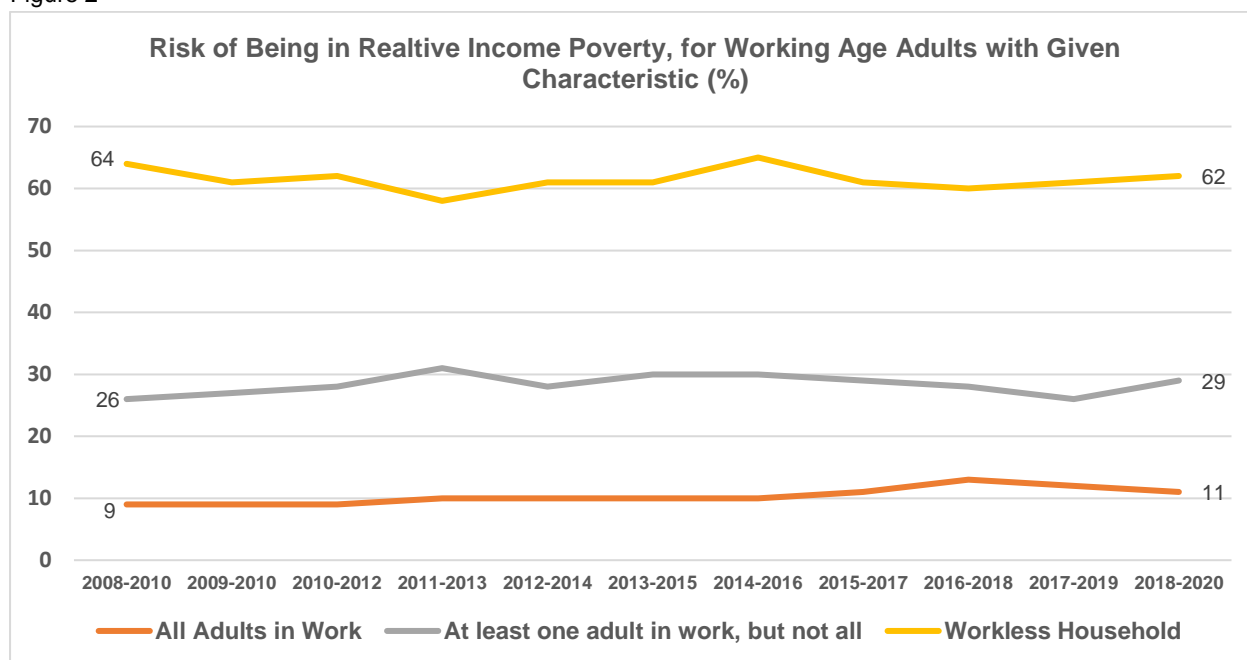
⁶ The HBAI figures for 2020/21 are less reliable than earlier years due to sampling issues related to the pandemic. This should be kept in mind when interpreting the statistics

⁷ <https://stats.wales.gov.wales/Catalogue/Community-Safety-and-Social-Inclusion/Poverty/childreninrelativeincomepoverty-by-economicstatusofhousehold>

⁸ [Pupils eligible for free school meals by local authority, region and year \(gov.wales\)](#)

⁹ [Working age adults in relative income poverty by economic status of household \(gov.wales\)](#)

Figure 2



Further evidence shows that the risk of poverty is higher for disabled workers, BAME workers, single parents and families with children. Falling benefit incomes and rising living costs continue to pull low-income working families into poverty.¹⁰

Job quality (remuneration), job quantity (labour market participation of household members) and household expenditure (cost of dependents) are some of the contributory factors to in-work poverty.¹¹ This is substantiated in figure 2¹² which indicates that households with one or more person in full time employment has the lowest risk of being in income poverty.

The reasons for in-work poverty are explored further in section 3.

! There is a lack of data available at a Carmarthenshire level for this measure.

2.4 Pensioners in Poverty

The most recent data indicates that 18% of pensioners in Wales are living in poverty, translating to nearly 1 in 5 people. This figure has increased by 4 percentage points over a ten-year period to 2020-2022.¹³

Increasing rates are thought in part to be due to individuals entering retirement with insufficient savings or earnings. This is made worse by the rising cost of living, compounded by the fact that pensioners have very little opportunity to increase their income to counteract these effects. Evidence also indicates that pensioners are least likely to check what benefits they are entitled to, this is explored further in section 3.

! There is a lack of data available at a Carmarthenshire level for this measure.

¹⁰ [UK Poverty 2019/20: Work | JRF](#)

¹¹ [Hick and Lanau In-Work Poverty in the UK.pdf \(nuffieldfoundation.org\)](#)

¹² [Working age adults in relative income poverty by type of employment \(gov.wales\)](#)

¹³ [Pensioners in relative income poverty by age of the head of household \(gov.wales\)](#)

2.5 Poverty by Tenure

At a Wales level, the risk of being in poverty is highest for social renters (47%). This is driven by rising housing costs and low incomes. This is followed by a risk of 34% for private renters and 13% for households that are owner occupied.¹⁴

In Carmarthenshire 29.2% of households are social or privately rented, which is less than national averages. More people in the county (43.6%) own their home outright when compared with national figures which sit at 38% in Wales and 32.8% in England and Wales.¹⁵

2.6 Homelessness

There are many reasons individuals may become homeless, however a lack of affordable housing and poverty are examples of some of the main contributory factors.

At a Wales level the numbers of households unintentionally homeless and in priority need has been increasing year on year, from a rate of 17 per 10,000 households in 2017/18 to 30 in 2021/22. However, rates for the same measure are significantly higher in Carmarthenshire and have been rising at a quicker rate. The rate for 2021/22 was 65 per 10,000 households an increase of 225% since 2017/18, compared to an increase of 76% at a Wales level.¹⁶

Whilst it would fair to attribute some of this increase to the extended requirements imposed by Welsh Government during the pandemic to accept a homeless duty to all households, the increases for Carmarthenshire seem disproportionately higher. For Carmarthenshire, these changes resulted in an increase in presentations by single and family group households,¹⁷ a trend which arguably would have been exhibited across Wales due to the far-reaching effects of the pandemic.

Figures from The Samaritans suggest there is potential for 1.7 million people to be pushed into homelessness this year, with the cost-of-living crisis more likely to affect low-income homes. It was predicted that an average of 133% of income would have been needed for rent, food and energy by January 2023. This inevitably leads to a drop in living standards and therefore creates a greater risk for homelessness.¹⁸

¹⁴ [People in relative income poverty by tenure type \(gov.wales\)](#)

¹⁵ Census 2021

¹⁶ [Households eligible for homelessness assistance and in priority need by Area and Measure \(Section 75\) \(gov.wales\)](#)

¹⁷ Carmarthenshire County Council

¹⁸ [Reasons for Homelessness | Why is homelessness increasing? \(connection-at-stmartins.org.uk\)](#)

Section 3 – Contributory Factors

There is not one definitive reason as to why individuals find themselves living in poverty or why an area may be more acutely affected, rather a plethora of issues culminate in creating an ecosystem where poverty can embed and thrive.

The possible most pertinent contributory factors to these rising rates are explored further below.

3.1 Rising Cost of Living

A consultation conducted with Carmarthenshire residents in late 2022 indicated that the cost-of-living crisis was one of the main challenges being faced by most respondents¹⁹ and their families at the time of survey.

To put this into context according to the Office for National Statistics the rate of inflation for the UK currently sits at 8.9%. This means that the average person is currently spending 8.9% more on the same products in comparison to 12 months ago.²⁰

Most concerning is the fact that the two highest categories for inflation can be considered essential to achieving a healthy standard of living. These include:

- Food and non-alcoholic beverages (19.2%)

Food prices are rising at their fastest rate for 45 years. Whilst affects will be more acutely felt by low-income households, this is likely to push households who are just getting by below the poverty line. This places households in a position whereby difficult decisions have to be made with regards to spending as it becomes more challenging to maintain living standards.

Demand for emergency food parcels in Wales has reached record highs, with the Trussel Trust indicating that they provided 185,230 parcels to those in need between April 2022 and March 2023. This is a 41% increase on figures for the previous year. 69,683 were provided for families with children, accounting for 38% of the total parcels distributed.²¹

At a Carmarthenshire level, since 2017-2018 demand for emergency food parcels from the Trussell Trust has increased by 40%. The most recent figures indicate that 11,758 food parcels were distributed between April 2022 and March 2023. 39% of these parcels were for children. The number of distribution centres has also doubled from 4 to 8.²²

According to the Joseph Rowntree Foundation on a UK level 2.9 million individuals in poverty face food insecurity, meaning they cannot access enough food or a varied and nutritious diet. This translates to 20% of people in poverty being food insecure, with around 26% of children in poverty facing this food insecurity. Only 4% of those not in poverty are food insecure.

Food insecurity can have major effects on people's health which in turn places increased pressure on an already pressurised healthcare system.²³

¹⁹ 2,195 respondents

²⁰ [Inflation dashboard - Data Cymru](#)

²¹ [Microsoft Word - EYS Wales Factsheet 2022-23 - FINAL \(trusselltrust.org\)](#)

²² Trussel Trust – End of Year Statistics

²³ <https://www.financialfairness.org.uk/docs?editionId=13680f09-11bd-4bd0-9a11-028152543b8d>

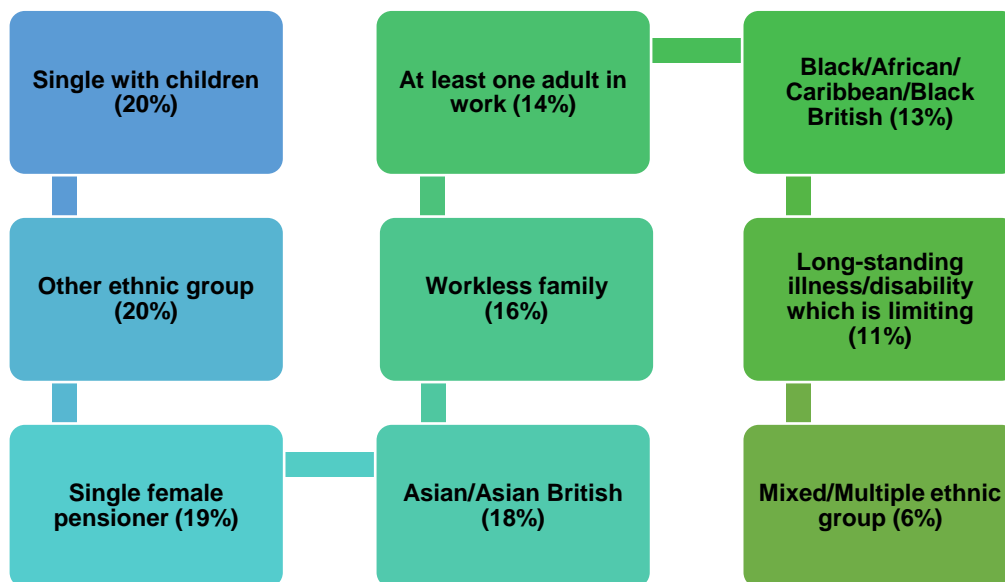
- Housing, water, electricity, gas and other fuels (11.6%)

According to the ONS private rental prices paid by tenants in the UK increased by 4.4% in the 12 months to January 2023, representing the largest annual percentage change since January 2016.²⁴ In Wales, private rental prices increased by 3.9% in the 12 months to January 2023. This is up from an increase of 3.5% in December 2022 and is the highest annual percentage change since this Wales series began in January 2010.²⁵

In addition, on a UK wide scale 12 million people report a decline in their ability to keep their homes warm and comfortable. According to the Financial Fairness report 2022, 44% of people are beginning to struggle to heat their homes.²⁶ However, in Wales the Bevan Foundation reports 57% of people are having to cut back on their heating, electricity and/or water.

3.2 Proportion of Groups Most at Risk

Income dynamics data published by DWP provide an indication of the groups that are most likely to be in persistent low income at an UK level. A visual of this is provided below²⁷:



Since low income is one of the primary contributory factors of poverty, utilising this data and placing it in a Carmarthenshire context provides an indication of where and which type of poverty might be most prevalent in the County.

The data in table 1 below indicates that Carmarthenshire is home to an above average level of several of the family types at most risk of being in poverty (highlighted in Red in the table). These include:

- Lone parents,
- Single pensioners,
- Pensioner households (i.e. a pensioner couple),
- Those with long-term limiting health conditions or disabilities,

²⁴ First time data was collected at UK level

²⁵ [Index of Private Housing Rental Prices, UK - Office for National Statistics \(ons.gov.uk\)](https://www.ons.gov.uk)

²⁶ <https://www.financialfairness.org.uk/docs?editionId=13680f09-11bd-4bd0-9a11-028152543b8d>

²⁷ % of population groups in persistent low income (before housing costs) UK <https://www.gov.uk/government/statistics/income-dynamics-2010-to-2020>

- Workless households.

The above average presence of these groups within the County may provide an indication as to where poverty is concentrated and therefore where and which interventions should be prioritised. This is explored further at ward level in Section 4.

Table 1

Family Type	Sub-type	Carmarthenshire		Wales		England and Wales	
		Figure	%	Figure	%	Figure	%
Single with children (2011)	Lone parents in part-time employment	1,914	32.2%	32,694	33.5%	555,483	33.4%
	Lone parents in full-time employment	1,662	28.0%	24,341	25.0%	432,214	26.0%
	Not in employment	2,363	39.8%	40,489	41.5%	674,508	40.6%
One Person Household (of pensioner age)	Aged 66 and over	12,569	15.4%	196,056	14.6%	3,197,845	12.9%
Single Family Household (where all inhabitants are of pensioner age)	All aged 66 and over	9,525	11.6%	138,010	10.2%	2,283,288	9.2%
Ethnic Group	Mixed/Multiple Ethnic Group	1,756	0.9%	48,598	1.6%	1,717,976	2.9%
	Asian/Asian British/Asian Welsh	2,321	1.2%	89,028	2.9%	5,515,420	9.3%
	Black/Black British/ Black Welsh/African/Caribbean	455	0.2%	27,554	0.9%	2,409,278	4.0%
	Any other Ethnic Group	714	0.4%	26,466	0.9%	1,255,619	2.1%
Health	Day to Day Activities Limited a Lot	21,255	11.3%	319,406	10.3%	4,459,763	7.5%
	Day today Activities Limited a Little	21,897	11.7%	350,860	11.3%	5,985,013	10.0%
	Long-term sick or disabled	9,710	6.2%	151,321	5.9%	2,025,621	4.2%
Work	Workless Households	11,600	21.2%	157,700	17%	(GB) 2,866,800	14%

3.3 Earnings

The most recent statistics for 2021 indicate that Wales' average gross weekly earnings is £603.50 which is significantly lower than the GB average of £642.20²⁸. In Carmarthenshire, the average weekly wage is £623.40, higher than the average for Wales but still noticeably lower than the GB average. Earnings have a direct effect on a person's life, impacting every decision that is made. This becomes particularly difficult if a person's earnings do not allow them to meet their basic needs and made worse if wage growth does not coincide with the rate of inflation, the effects of which many are facing right now.

²⁸ [Average \(median\) gross weekly earnings by UK country - English region and year \(£\) \(gov.wales\)](https://gov.wales)

These lower than average wages are directly related to where employment is concentrated in Wales and its smaller areas, with more people on average working in occupational areas which tend to offer lower pay and less secure employment. This is depicted in table 2 below, which clearly shows that both Carmarthenshire averages exceed GB averages in major groups 8 and 9 and 6 and 7. Conversely, averages are significantly lower for occupational groups 1-3 where wages tend to be higher and the employment more secure.

Table 2 – Employment by Occupation 2021 -2022²⁹

Occupational Group	Carmarthenshire (%)	Wales (%)	GB (%)
Major Group 1-3	41.3	45.9	51.6
1. Managers, Directors & Senior Officials	7.7	8.5	10.5
2. Professional Occupations	20.3	22.4	26.0
3. Associate Professional & Technical	13.2	14.9	14.9
Major Group 4-5	24.5	20.8	18.8
4. Administrative & Secretarial	10.7	9.9	10.1
5. Skilled Trades Occupations	13.8	10.8	8.6
Major Group 6-7	18.6	16.1	14.5
6. Caring, Leisure & Other Service Occupations	10.7	8.9	8.0
7. Sales & Customer Service Occupations	7.9	7.1	6.5
Major Group 8-9	15.6	17.2	15.1
8. Process, Plant & Machine Operatives	7.0	6.3	5.5
9. Elementary Occupations	8.5	10.9	9.5

3.4 The Benefits System

The benefits system in Wales is administered as part of a Great Britain wide social security system with powers reserved to UK Central Government. However, there are socio-economic and demographic challenges unique to Wales which inevitably place different pressures on the system.³⁰

Whilst the unemployment rate in Wales is lower than the UK, Wales has a higher proportion of people who are long-term unemployed. For example, the most recent data indicates that 65% of individuals in Carmarthenshire claiming Job Seekers Allowance have been doing so for over 12 months. This is compared to 58% at a Wales level.³¹

In addition, Wales has the highest rate of disability among the UK nations and an older population. These characteristics bring with them a unique set of challenges which suggests that a 'one size fits all' approach to welfare policy is not necessarily fit for purpose.

The pandemic placed unprecedented pressure on the UK's social security system. One of the most notable changes made at this time was the UK Government's temporary increased support for benefit claimants with the '£20 uplift' to Universal Credit, which was supported by an increase to the Local Housing Allowance. As noted previously it is thought that this uplift was one contributory factor to the reduction in recent poverty rates, however experts believe that these improvements will be brief given that the uplift has now been removed.

²⁹ ONS – Annual Population Survey

³⁰ [The Benefits System in Wales \(parliament.uk\)](https://www.parliament.uk/publications/2022/1/the-benefits-system-in-wales)

³¹ ONS – JSA Claimants by Duration (August 2022)

These measures were hailed a 'lifeline' by many organisations working directly with those in receipt of this uplift. However, these measures have since been removed in a time where the UK is facing a cost-of-living crisis. For context, in April 2022, benefits increased by 3.1% when inflation was much higher. In real terms, this means that April 2022 saw the most significant fall in the value of the basic rate of unemployment benefits since 1972, when annual uprating began.³²

Positively, from April 2023 benefits and the benefit cap will increase in line with inflation. However, it is important to note that Local Housing Allowance remains frozen and the basic rate of benefits is low.

In addition, further elements of the current benefits system are thought to increase the likelihood of poverty and should be addressed, these include:

- The two-child limit in income related benefits,
- The benefit cap (the maximum amount of benefit someone out of work can receive in benefits),
- The five-week wait for a first Universal Credit payment,
- Unaffordable debt deductions from benefits,
- Local Housing Allowance rates breaking the link between housing costs and benefits.³³

3.5 Benefit Entitlement and Take-up

At a UK level it is thought that 7.1 million people are missing out on £15.1 billion of benefits, increasing their risk of being pushed into financial hardship or even poverty.³⁴ Benefit entitlement and subsequent take-up is a contributing factor to this with the most cited barriers reported being institutional stigma, cultural shame and the perceived negative media representation of benefit claimants.³⁵

UK level research conducted by Turn2Us in 2021 concluded that 45% of people have never checked what benefits they may be entitled to. More concerning is that proportionately pensioners are least likely to check, with 63% of this cohort having never checked. They are also least likely to claim the benefits they have a right to, with 1 in 3 missing out on Pension Credit. This is a more pertinent issue for Carmarthenshire as the county is home to an above average number of individuals aged over 65 (24%), compared with 21% at a Wales level and 18.6% at an UK level.³⁶ Ensuring therefore that pensioners are supported to access the support that they are entitled to could go some way to reducing the increasing pensioner poverty rate evident.

The Welsh Government's [Child Poverty: Income Maximisation Plan](#) is aiming to address the complexity surrounding benefit entitlement and take up in which one of the strategic objectives is to ensure families in Wales are supported to claim all the financial support they are entitled to. Pockets of good practice have been identified across Wales with regards to simplifying application processes for local authority administered benefits, however there is recognition that more work needs to be done to reduce the barriers that local authorities face in streamlining application processes, these include:

³² <https://www.jrf.org.uk/report/uk-poverty-2023>

³³ [UK Poverty 2023: The essential guide to understanding poverty in the UK | JRF](#)

³⁴ [£15bn of benefits unclaimed last year - Your Money](#)

³⁵ Turn2Us 2021

³⁶ [Population estimates by local authority and age \(gov.wales\)](#)

- Issues linked with systems/IT infrastructure,
- The need for a common set of data sharing protocols,
- Limitations or differing interpretations of current legislation.³⁷

3.6 Rising Childcare Costs

Evidence indicates that the rising costs of childcare act as a barrier for many individuals looking to find employment or to return to their substantive employment.

This is substantiated by the income dynamics data provided earlier which suggests that 20% of single people with children and 18% of workless families are likely to be in persistent low income.

The cost of childcare has been increasing steadily year on year for over twenty years and the availability of childcare is decreasing. The Childcare Survey³⁸ conducted by Coram Family and Childcare indicates that:

- *5.6% rise in cost since 2022, for a part time childcare place for under 2's in a nursery in Great Britain. In Wales, this has increased by 2.8%.*
- *Some working parents of three and four year olds in England and Wales are eligible for 30 hours of funded childcare a week during term time. If they need to pay for 20 extra hours to take this up to a full time place (50 hours a week) the average weekly price in a nursery is £117.60 in England and £98.79 in Wales.*
- *In Wales, there are still some gaps in availability, with no local authorities reporting enough childcare right across the borough for disabled children, parents working atypical hours and families living in rural areas.³⁹*

³⁷ [Simplifying application processes for local authority administered benefits: best practice toolkit \[HTML\] | GOV.WALES](#)

³⁸ A survey of local authorities in England and Wales conducted between November 2021 and February 2022

³⁹ [Childcare Survey 2023 Coram Family and Childcare.pdf \(familyandchildcaretrust.org\)](#)

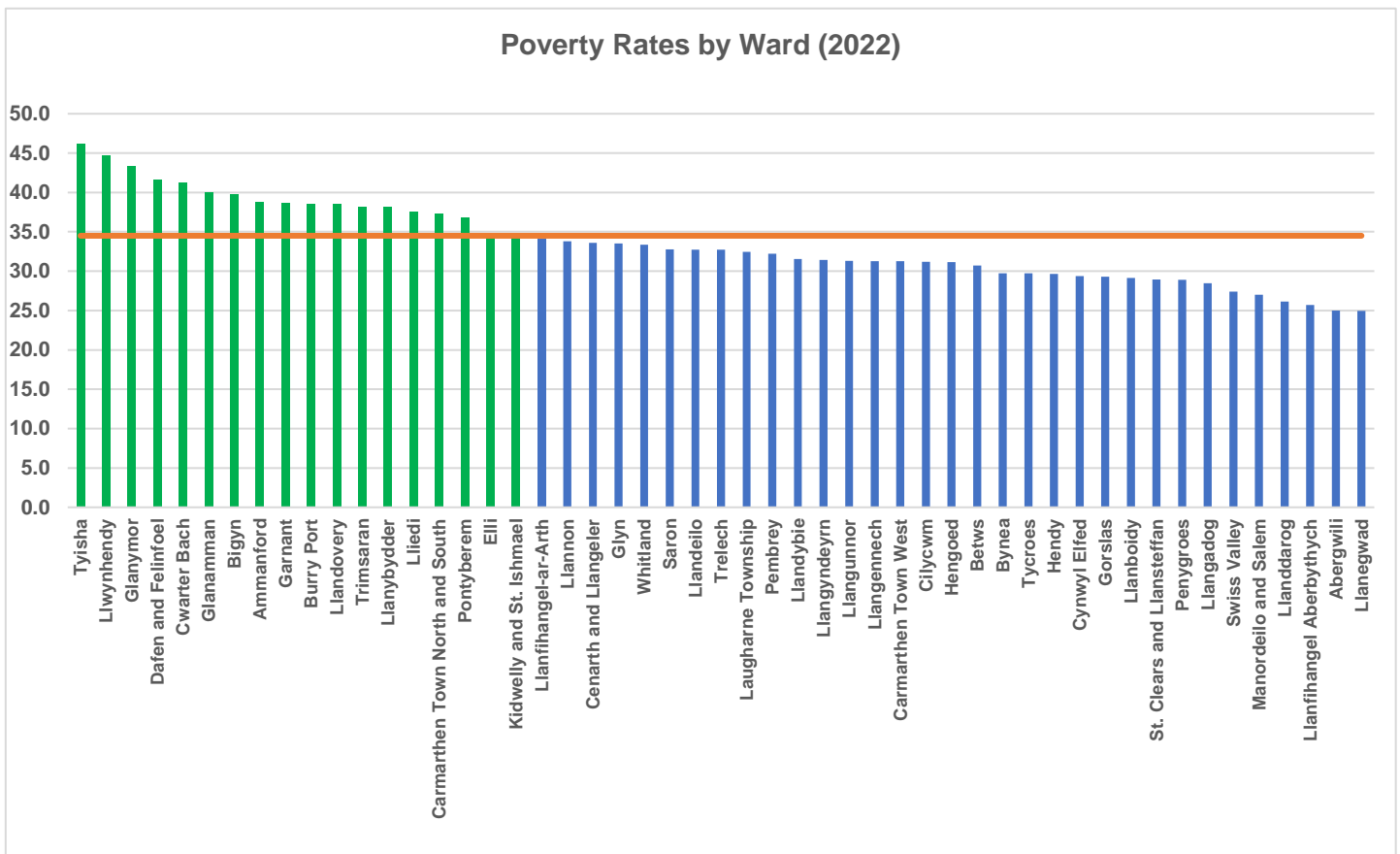
Section 4 – Small Area Picture

4.1 Overall Rates

As stated in section 2, 34.5% of households in Carmarthenshire are considered to be living in poverty owing to the fact that their total household incomes are below 60% of the median income for GB.

Figure 3 below provides an indication of the poverty rates for Carmarthenshire's 51 wards. 18 wards exhibit rates higher than the County wide poverty rate suggesting that the effects of poverty are possibly more acute in these areas than others. These are coloured in Green.

Figure 3



As noted in the chart, the wards which exhibit the highest levels of poverty are:

Tyisha, Llwynhendy, Glanymor, Dafen and Felinfoel, Cwarter Bach, Glanamman, Bigyn, Ammanford, Garnant, Burry Port, Llandoverly, Trimsaran, Llanybydder, Lliedi, Carmarthen Town North and South, Pontyberem, Elli and Kidwelly and St Ishmael.

4.2 Ward Analysis by Key Characteristics

Table 3 below provides an indication of which wards are in the upper quartile⁴⁰ or (highest 25%) for a particular characteristic. In other words, the wards home to the highest proportion of the population with a given characteristic. The characteristics referenced are aligned to the population groups identified as at most risk of being in persistent low income (as previously indicated in section 3 under 3.2). The data has been derived from the most recent Census and provides an indication of the demography of each ward. Placing this in the context of poverty allows us to gain a more informed understanding of why certain wards are seemingly affected by poverty more acutely than others.

This will help to target interventions by area of need and by population group in most need.

A shaded box denotes that the respective ward appears in the upper quartile for that characteristic. The wards are ranked in the table in order of highest poverty rate to lowest poverty rate.

Table 3

Ward	Characteristic					
	1 person disabled under the Equality Act in Household	Unemployed	Lone Parent (Not Working)	Couple with Dependent Children (Not Working)	Bad or Very Bad Health	Single Person Household (Aged 66+)
Tyisha						
Llwynhendy						
Glanymor						
Dafen and Felinfoel						
Cwarter Bach						
Glanamman						
Bigyn						
Ammanford						
Garnant						
Burry Port						
Llandoverly						
Trimsaran						
Llanybydder						
Lliedi						
Carmarthen Town North and South						
Pontyberem						
Elli						
Kidwelly and St. Ishmael						
Llanfihangel-ar-Arth						
Llannon						
Cenarth and Llangeler						

⁴⁰ Quartiles are used to split a set of data into four equal parts or quarters. It allows for the comparison of data and reduces the effect of outliers.

Glyn						
Whitland						
Saron						
Llandeilo						
Trelech						
Laugharne Township						
Pembrey						
Llandybie						
Llangyndeyrn						
Llangunnor						
Llangennech						
Carmarthen Town West						
Cilycwm						
Hengoed						
Betws						
Bynea						
Tycroes						
Hendy						
Cynwyl Elfed						
Gorslas						
Llanboidy						
St. Clears and Llansteffan						
Penygroes						
Llangadog						
Swiss Valley						
Manordeilo and Salem						
Llanddarog						
Llanfihangel Aberbythych						
Abergwili						
Llanegwad						

As would be expected, the wards with the highest poverty rates are generally home to larger proportions of people identifying with the characteristics noted in the table. There appears to be a correlation between higher poverty rates (those wards at the top of the table) and a ward being in the upper quartile for multiple population groups. This suggests that the premise of a range of factors culminating in creating an environment where poverty can embed and thrive is likely.