

POVERTY AND ETHNICITY IN WALES

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This report explores the relationship between poverty, place and ethnicity in Wales.

There is a well-established relationship in Wales between poverty and ethnicity, but most research into the relationship has been at a fairly broad statistical level. There is a lack of comparative qualitative research into the relationship between poverty and ethnicity for different ethnic groups (including people from white ethnicities), which this study addresses.

The report:

- is based upon qualitative research with 27 families from five different ethnic groups – Bangladeshi, Pakistani, Polish, Somali and white British/Welsh – living in four distinct places: Cardiff, the South Wales valleys, Carmarthenshire and Rhyl;
- documents the families' experiences of life on a low income in Wales;
- identifies five key factors – place; human capital; social capital and networks; people's attitudes, thinking and choices; and their entitlements (e.g. to benefits and public services) – that influence levels and experiences of poverty;
- explores how differences in these five factors help to explain the differences in the levels and experiences of poverty of the five ethnic groups included in the study;
- makes a number of recommendations for policy and practice in Wales.

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EXECUTIVE SUMMARY

There has been little research on the relationship between ethnicity and poverty in Wales (Barnard and Turner, 2011) and the aim of this study was to address this gap in knowledge. The study looked at how ethnicity influences experiences and levels of poverty, the effect of place on experiences of poverty among different ethnic groups, and the factors that affect access to routes out of poverty. The study also looked at the extent to which there were specific issues particular to Wales and the implications of the findings for policy and practice in Wales.

The study

The study was conducted by a voluntary sector consortium between March and September 2012 and forms part of the Joseph Rowntree Foundation's programme of work on poverty and ethnicity in the UK. The consortium comprised Community Development Cymru, ContinYou Cymru, Chwarae Teg, the People and Work Unit, South Riverside Community Development Centre and the Welsh Refugee Council. The study was led and managed by ContinYou Cymru and the research and analysis was led by the People and Work Unit.

The research

The study included in-depth qualitative interviews with 47 people from five ethnic groups – Bangladeshi, Pakistani, Somali, Polish and white British/Welsh people – living in four distinctive parts of Wales:¹

- the north Wales coast, around Rhyl;
- the south Wales valleys, Rhondda Cynon Taf and Merthyr Tydfil;

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- a large city, Cardiff; and
 - a rural area, represented by Carmarthenshire.

Because this was a qualitative study, the report discusses the experiences of members of particular ethnic groups in the study. It is not our intention to imply that these are the experiences of the members of all such ethnic groups in Wales.

Five factors were identified as having the greatest impact on people's experiences and levels of poverty – place; human capital; social capital and networks; entitlements; and people's attitudes, thinking and choices.

Place

Place had a significant impact on people's experiences because it influenced factors such as the ease of day-to-day life and feelings of safety and inclusion (or conversely feelings such as insecurity and racism). Many of these factors were closely linked to the ethnic composition of the given place.

In contrast, place generally had much less impact on levels of poverty among the groups studied. Although access to employment opportunities (which are generally tied to particular places and their transport links) may be a necessary condition for reducing levels of poverty, it is not a sufficient condition. The study illustrates that other factors, such as weakness in human capital, prevented people from exploiting local employment opportunities.

Human capital

Some aspects of people's human capital, most notably their social and emotional skills and English language skills, had a significant impact on their experiences of poverty. Those with strong social and emotional skills were generally more resourceful and resilient, and consequently felt more in control of their lives. Those with strong English language skills felt more included and found it easier to access their entitlements. Both types of skill contributed to feelings of empowerment and well-being.

People from all five ethnic groups reported that low levels of qualifications and skills and, in some cases, poor health, limited their ability to find work and therefore had a significant impact on levels of poverty. However, our interpretation of the evidence suggests that the relationship is more complex than this. For example:

- there was no clear link between people's qualification level and their employment;
- with the notable exception of English language skills, people rarely identified specific skills or qualifications that they needed in order to find work; and
- with the exception of English language skills, there were few examples of adults undertaking or planning to undertake education or training in order to acquire skills or qualifications that would help them find work.

Taken together, this indicates a lack of knowledge about the demands of local labour markets (in relation to the skills and qualifications that employers require).

Therefore, as with place, while strong human capital may be a necessary condition for reducing levels of poverty, it is not a sufficient condition. The study illustrates that other factors, such as people's attitudes and thinking, also prevented them from exploiting local employment opportunities.

Social capital and networks

Social capital had a significant impact on people's experiences, and those who possessed stronger social capital and networks reported that it reduced their sense of isolation and their vulnerability.

Family was identified as the key source of support for adults across all five ethnic groups, but people's ability to access this support varied. The Pakistani and Bangladeshi communities reported having the strongest family support networks. Friends were generally a limited source of support for adults across all five ethnic groups.

In contrast, people's social capital had little impact on levels of poverty. This was primarily because people lacked 'bridging' social capital, which could link them to knowledge and resources that could help them escape from poverty.

Entitlements

People's entitlements – for example, to welfare benefits and public services – had a significant impact on levels and experiences of poverty. While insufficient to lift people out of poverty, entitlements provided a valuable safety net and differences in people's entitlements affected their level of poverty. For the interviewees who had recently come to the UK, their immigration or legal status affected their right to work and to access a range of entitlements such as benefits and housing. This was often the biggest single influence on their poverty.

Attitudes, thinking and choices

People's attitudes and thinking, such as attitudes of stoicism or resignation, influenced the coping strategies they adopted and therefore their experiences of poverty.

People's attitudes and thinking influenced choices about employment, and therefore had a significant impact on levels of poverty. In one sense, people's attitudes and thinking about employment were simple and consistent across the five ethnic groups. Work was described as a 'good' or positive thing to do and was expected to make people's lives better. However, in another sense, attitudes and thinking about employment were much more complex and varied. Within each of the ethnic groups there was some evidence of a conditional commitment to work, with caveats around the type of work, working conditions or wage levels people were willing to accept. The barriers to work that people identified also differed.

The evidence from the study indicates that most barriers to employment that people identified, such as caring responsibilities, were neither immutable nor insurmountable. Both the barriers people identified and their ability to overcome them varied. These depended on factors such as the places people lived; aspects of their social and emotional skills, such as their

self-confidence and self-motivation; access to advice and support – in particular ‘bridging’ social capital (links to people unlike yourself); and people’s attitudes, thinking and choices. For example, unlike the other four ethnic groups studied, the Polish were more willing to move in search of work, often dividing their families in the process. They were also generally more willing to consider taking a wider range of jobs than other groups and were more proactive in searching for work. As a result, they were more likely to be in work. Nevertheless, the barriers facing some groups, such as racism and discrimination, were difficult for individuals to overcome.

People’s attitudes and thinking also influenced choices about education, and are therefore likely to have a significant impact on levels of poverty (given the links between human capital and employment). Adult members of all five ethnic groups were broadly positive about the value and importance of education and training. Nevertheless, with the exception of English language courses, adults were generally much clearer about the value and importance of education for their children than about its value and importance for themselves.

Experiences and outcomes of poverty

People from all five ethnic groups talked emotively about the struggle of life on a low income. They described trying to juggle competing demands on their limited financial resources, their sense of exclusion from aspects of society, and the mixture of anxiety, frustration and shame that flowed from this.

The stresses and strains of life on a low income were linked to feelings of vulnerability and powerlessness. While people ardently wanted to change their lives, feelings of powerlessness and, to a lesser degree, perceptions of vulnerability, influenced many people’s behaviour in relation to employment.

People from all five ethnic groups talked emotively about the struggle of life on a low income.

The influence of ethnicity on levels and experiences of poverty in Wales

Although members of all five ethnic groups were in poverty, there were important differences in their experiences and outcomes:

- The Polish families were generally the most driven, work-focused and resilient. They were the most likely to be in work and also appeared to be most able to cope with challenges. Nevertheless, they often felt isolated and were limited to ‘poor work’ with low pay and few prospects for progression, making it difficult for them to escape from poverty.
- The Pakistani families were generally coping. They had the strongest support networks and tended to live in places that were felt to be safe and inclusive and which met their day-to-day needs. However, few were working and there was a sense that security and stability were being prioritised over strategies for escaping poverty, such as searching for work.
- Many of the Bangladeshi families were struggling and few could see how they might escape from poverty. Although men were often working, they were restricted to poor and part-time work. Women wanted to work but felt unable to do so, primarily because of their limited English language skills. Despite living in places that were felt to be safe and inclusive and which met their day-to-day needs, many were very dissatisfied with their housing. Family-based support networks were typically centred on the husband’s family, which limited their value to women.

- There were stark divides in the experiences of Somali families in the study. The experiences of men and women were very different. Some men were angry at the racism that they felt held them back and stopped them finding work or 'good' work, despite living so close to centres of power and wealth. In contrast, women were often more focused on bringing up children and the difficulties of finding employment were less keenly felt. The experiences and levels of poverty of those who had come to the UK as asylum seekers were also generally very different from those who had migrated under less traumatic circumstances or who had been born in the UK. The initial experiences of many of those who had come as asylum seekers had often been very difficult, although there were improvements when they secured legal status and their entitlements were extended.
- The white British/Welsh families were generally struggling; they often felt very vulnerable, sometimes defeated. Those in work considered themselves limited to poor work, and it was felt that poor physical and mental health severely compromised the employment prospects of many who were out of work. This left them heavily dependent on their entitlements. Their social networks were also often fractured. Their consequent social exclusion, isolation and vulnerability contributed to feelings of depression and powerlessness.

While ethnicity was associated with different experiences and to a lesser degree with levels of poverty, there was little evidence that it was the cause.

Therefore, while ethnicity was associated with different experiences and to a lesser degree with levels of poverty, there was little evidence that it was the cause. For example, while many Pakistani, Polish and Somali people found their work opportunities and entitlements limited by their English language skills, this was not because of their ethnicity but because they had come to the UK as migrants. Experiences and perceptions of racism and discrimination which were sometimes linked to people's ethnicity, but also, for example, to their appearance or religion, were the main exceptions to this.

Conclusions

The study finds a strong association between poverty and ethnicity, but little evidence that ethnicity is the cause of poverty. Five factors – place; human capital; social capital; entitlements; and attitudes, thinking and choices – were particularly powerful in explaining differences in the levels and experiences of poverty across the five ethnic groups. To a lesser degree, they also explained differences in levels and experiences of poverty for members of each ethnic group, such as those between men and women and young people and adults.

People's choices about employment, the main pathway out of poverty, and to a lesser degree the places they live and their level of education, are likely to have a major influence on levels of poverty. However, the study also illustrates that people's choices are often limited and influenced by a range of other factors, including key dimensions of people's human capital such as their health and skills; their access to support and advice (often via 'bridging' social capital); and social norms, including gendered roles.

People's choices about place influenced not only their own experiences, but also those of others. People generally wanted to live in places where there were other people whom they saw as being like them (i.e. people with whom they shared a socio-economic class, language or culture). They therefore moved to these areas. This, in turn, contributed to the concentration of particular ethnic groups in particular places, and the impact

of this was mixed. For example, because people felt safer within their 'own' communities, they may have been less inclined to travel to other areas, leading to a segregation of communities and divisions between communities.

Summary of recommendations

On improving places

- Review the effectiveness of the forthcoming Housing Bill and its impact on different ethnic groups.
- Review the effectiveness of community policing policies in promoting good community relations, particularly in multi-ethnic areas.

On developing human capital

- Sustain increased investment in early years provision.
- Ensure a stronger focus on evaluating the progress made by different ethnic groups in school.
- Review English for Speakers of Other Languages (ESOL) provision to consider how it could be improved.

On strengthening social capital

- Ensure investment in public spaces, arts and cultural activities strengthens social capital.
- Support schools' community focus to help develop social capital.

On improving access and take up of entitlements

- Ensure workforce development strategies assess the need for social and cultural training for frontline staff and plan for its provision (where needed).

On extending entitlements to particularly vulnerable groups

- Act on the recommendations of the Report of the Parliamentary Inquiry into Asylum Support for Children and Young People.

On changing people's attitudes, thinking and choices

- Assess, through evaluations of the Work Programme, the extent to which it meets the needs of different ethnic groups.
- Consider the scope to develop locally based support to help change people's attitudes, thinking and behaviour in relation to employment.
- Consider appointing a women's enterprise champion in government.
- Consider ways of supporting flexible and part-time working.

Cross-cutting recommendations

- Ensure that strategies to reduce poverty within particular ethnic groups are part of population-wide anti-poverty strategies.

1 INTRODUCTION

This report is based on a qualitative study about the relationship between poverty and ethnicity in Wales and forms part of the Joseph Rowntree Foundation's programme of work on poverty and ethnicity in the UK.

The study

There has been relatively little qualitative research on the experience of ethnic minority groups in poverty in Wales (Barnard and Turner, 2011; Scourfield and Davies, 2005) and the aim of this study was to address this gap in knowledge. The key research questions were:

- 1 How does ethnicity (and its intersection with other factors such as age, gender, class and religion) influence levels and experiences of poverty in Wales?
- 2 How are the lives of people from different ethnic groups affected by the places/areas within Wales in which they live?
- 3 What are the key factors that affect access to routes out of poverty in Wales?
- 4 To what extent are there issues and factors that are particular to Wales (as opposed to other countries and parts of the UK)?
- 5 What can we learn from the foregoing analysis about how poverty can be most effectively tackled in Wales, and in a way that takes account of the experiences of people in different ethnic groups?

The study was conducted by a voluntary sector consortium between March and September 2012 (see page 3).

Defining poverty, place and ethnicity

The widely used measure of relative poverty (households with an income below 60 per cent of the median) was the basis for the definition of poverty for this study. Although in practice the families that contributed to the study

were asked about their income and expenditure, the study did not formally measure people's total income. The phrase 'living on a low income' was used in order to avoid stigmatising people. The study also considered other dimensions of poverty, often linked to a low income but neither synonymous with it nor necessarily caused by it, such as ill health and feelings of powerlessness, shame, exclusion and vulnerability.

A broad definition of ethnicity was used, encompassing those who identify themselves through race, culture, language or religion, and including both white majority and white minority ethnic groups.

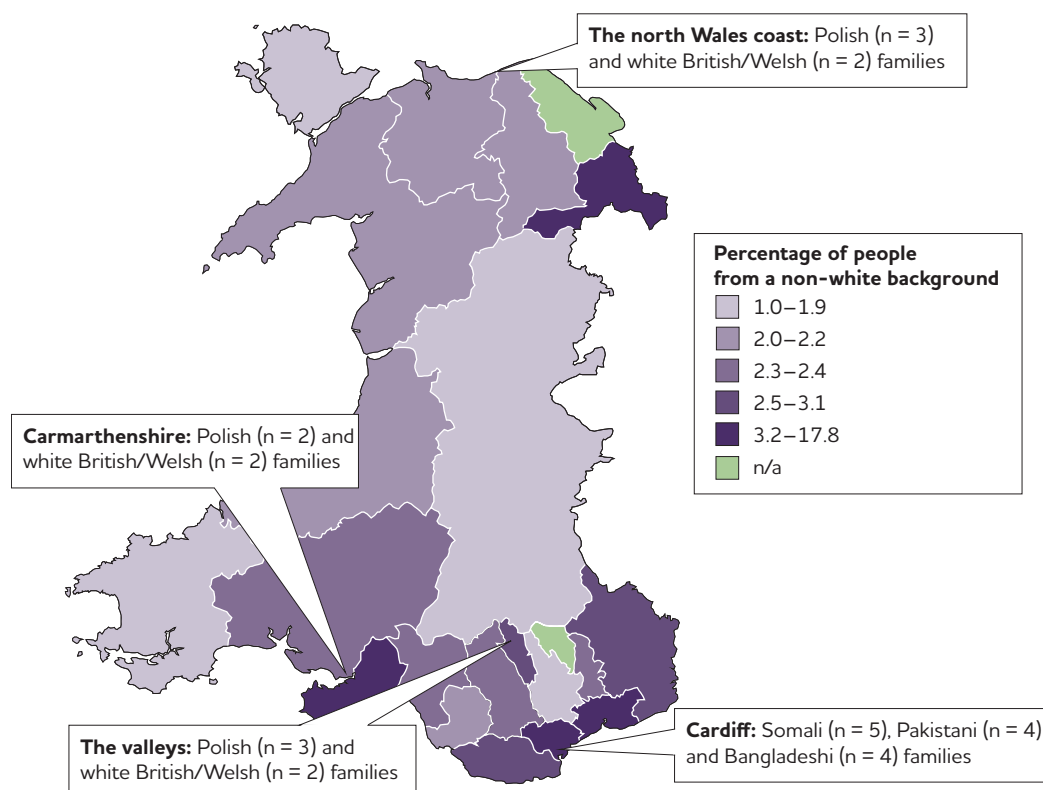
'Place' was defined by the people in the study in different ways and included the physical and social spaces that they lived in. For example, in referring to the physical space wherein they lived, people in Cardiff tended to talk about neighbourhoods within the city, while people in other areas tended to talk about the whole of their town or village.

Research design and methods

As illustrated in Figure 1, the study included in-depth qualitative interviews with 47 people from five ethnic groups – Bangladeshi, Pakistani, Somali, Polish and white British/Welsh working-class people – living in four different and distinctive parts of Wales:

- the north Wales coast, represented by Rhyl;
- the valleys, represented by Rhondda Cynon Taf and Merthyr Tydfil;
- a large city, Cardiff; and
- Carmarthenshire, a more rural area in west Wales.

Figure 1: Distribution of the families from each ethnic group included in the study



Within each geographical area we undertook in-depth interviews with families from two or three different ethnic groups. This focus on families rather than individuals enabled us to explore key questions of interest to the study, such as the impact of gender and age.

The five ethnic groups were chosen because of their relatively large sizes and the relatively high levels of poverty in each group. For example, in terms of relative size:

- The Somali community in Cardiff is the largest Somali community in the UK.
- Population estimates for 2007 (the most recent available data) suggest that there were 11,000 people of Pakistani ethnicity and 6,500 people of Bangladeshi ethnicity resident in Wales, out of a total Asian or Asian British population of 36,000 in Wales (Statistics for Wales, 2010).
- In 2008, there were 15,700 Welsh residents who were born in Poland out of a total of 19,800 Welsh residents who were born in one of the eight European Union (EU) Accession countries (Statistics for Wales, 2009).
- Over 95 per cent of people in Wales identify themselves as ‘white British’ (Office for National Statistics, n.d.).

There is less data available on the levels of poverty within each group because the census categories do not include all five ethnic groups (Owen, forthcoming). In particular, although there are census categories for people identifying themselves as ‘Bangladeshi’ and ‘Pakistani’, there is no separate category of ‘Somali’. People identifying themselves as Somali would therefore be included in other census categories such as ‘Arab’ or ‘African’. Nevertheless, the available evidence indicates that in terms of both income and other dimensions, each group is characterised by high levels of poverty. For example:

- The employment rates of Bangladeshi and Pakistani women are particularly low (8 per cent and 11 per cent respectively work full time), although rates for Bangladeshi men are relatively high.
- Bangladeshi and Pakistani men and women in employment earn less than the average for all groups.
- The white British, Bangladeshi, Pakistani and black African groups have worse than average health.
- Although migrants from EU countries (such as Poland) have a smaller risk of poverty than migrants from non-EU countries, and often have relatively high employment rates, they are often exposed to other dimensions of poverty including low pay, stigma, discrimination, social isolation, insecurity and anxiety, and may live in deprived areas.
- Butetown,² the area where many Somalis live, is one of the most deprived areas in Wales (StatsWales, n.d.).

The approach enabled the study to compare and contrast people’s experiences of poverty across distinctive ethnic identities and different migration histories. Each ethnic group had longstanding roots in Wales, but had also experienced more recent waves of economic or forced migration – e.g. following Poland’s accession to the EU or the civil war in Somalia.

Families seeking asylum and claiming refugee status are often particularly disadvantaged and are therefore included in the study. We purposefully selected families at different stages in the process because experiences of

poverty change as people progress through the system – for example, as their entitlements to benefits and support change.

The study could not and did not seek to include a statistically representative sample of people from each of the ethnic groups studied. When the report discusses the experiences of members of a particular ethnic group in the study, it does not intend to imply that this is the experience of all members of that ethnic group in Wales. Moreover, there were often important differences in the experiences of members of the group in our sample. For example, as we outline in the report, the experiences of members of the Bangladeshi, Polish, Pakistani and Somali groups who spoke English were different from the experiences of the members of each of these groups with more limited English language skills.

Nevertheless, the research was designed to enable broader lessons to be drawn from the relatively small sample of interviews. In particular, the findings from the interviews were supported by rich contextual data from:

- six focus groups with a range of stakeholders from each ethnic group, conducted in Cardiff, Rhyl and Carmarthenshire;
- two roundtable discussions, one with members of the End Child Poverty Network Cymru and one with representatives from a range of statutory and voluntary sector organisations working in this area;
- a focus group with people from a range of ethnic groups who were parents of service users of a charity supporting children with disabilities – this enabled us to explore further the issues linked to disability; and
- the wider research literature on ethnicity, poverty and place in Wales and the UK.

This contextual evidence provided the scope to consider the extent to which the findings were likely to be shared by other members of each ethnic group within Wales and the UK. For example, discrete characteristics of the families included in the study (such as their migration pathways) sometimes had an important influence on their experiences, over and above their ethnicity. We highlight this in the report because it means that other members of a particular ethnic group, with different migration pathways, are likely to have different experiences.

The research framework

The research started with the hypothesis that in order to understand how the intersection of factors such as ethnicity and place influenced experiences and levels of poverty, it would be necessary to understand people's agency (the choices they made) and the ways in which that agency was influenced, enabled and constrained by:

- the assets and resources people could draw on;
- people's attitudes and thinking; and
- the contexts in which people lived.

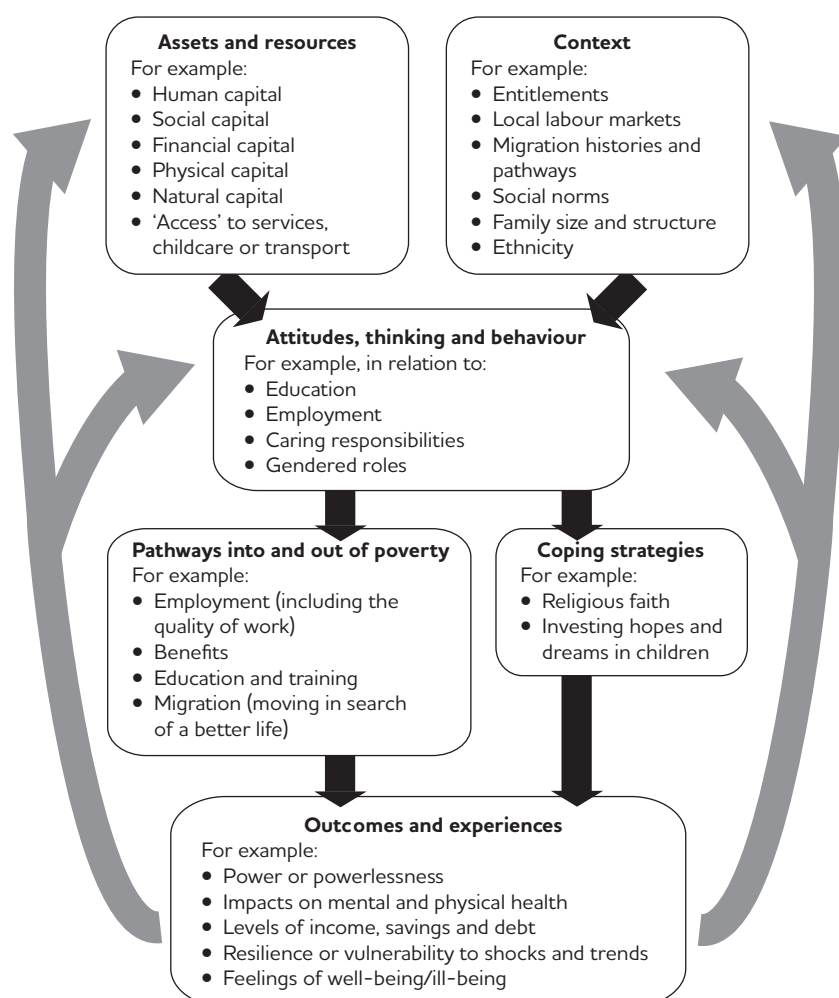
The study drew on the findings of a scoping review in order to identify the range of different assets and resources, aspects of context and dimensions of people's attitudes and thinking of potential significance in influencing their choices, and their experiences and levels of poverty. For example, the scoping review suggested a number of key issues to explore, including:

- the reliance of the Welsh labour market on small and medium sized enterprises, and therefore on employers that are often less aware of race discrimination than larger companies (Winkler *et al.*, 2009);
- the small numbers of ethnic minority residents in Wales and the potential isolation of ethnic minority families living outside urban areas, which could limit the development of ethnically based social networks; and
- the low-wage economy of Wales, meaning that in-work poverty is a greater factor than in other areas of the UK (Davies *et al.*, 2011).

We therefore set out to look at social networks and isolation, at the poverty both of those in work and those who were unemployed, at experiences of discrimination and at the experiences of people living in different parts of Wales.

Our hypothesis and the findings from the scoping review were used to develop the research and analysis framework for the study. An illustration of the framework is shown in Figure 2. It conceptualises poverty as a process and draws on work on assets, vulnerability and coping strategies, such as Sustainable Livelihoods Analysis. The framework places people’s agency – their attitudes, thinking and choices – at the centre, and enabled the study to explore how people’s attitudes, thinking and choices were influenced, enabled and constrained by the assets and resources they could draw on and by the contexts in which they live. For example, it enabled the study to explore how people’s skills (an example of an asset – in this case, a

Figure 2: Illustration of the study’s analytical framework



dimension of their human capital) and the strength and structure of local labour markets (an example of one dimension of people's context) influenced their attitudes, thinking and choices about searching for work (a key potential pathway out of poverty). This in turn contributed to their outcomes and experiences. The framework also enabled the study to explore feedback loops, such as the ways in which finding work might enhance an individual's human, social and financial capital, enabling them to move to a different place and start a family, thus changing the context in which they live.

Figure 2 is an illustration of the different dimensions of assets and resources; context; attitudes, thinking and choices; pathways; and outcomes and experiences that could be important. While the structure of the framework did not change over time (with the exception of the addition of 'coping strategies' to complement 'pathways into and out of poverty'), the different dimensions changed as evidence of the relative importance of the factors emerged. For example, we anticipated that local transport links could be a key aspect of context, but they did not emerge as significantly influencing people's attitudes, thinking and choices. Similarly, the different dimensions were refined, adapted or merged as the study progressed. For example, the strength and structure of local labour markets were considered as aspects of place, rather than as key dimensions of context in their own right.

The structure of the report

Chapters 2 to 6 outline the five key factors that were identified by the study as having the most significant impact on:

- the choices people could make about the key potential pathways out of poverty – employment, education and training, entitlements; and
- the outcome of the pathways people chose to follow, for example by influencing the success of job search strategies.

The five factors were:

- the places people lived in;
- people's skills and qualifications (human capital);
- people's social networks and access to support (social capital);
- people's access to entitlements; and
- people's attitudes and thinking.

These five factors had the most immediate impact on people's lives, but in many cases they were underpinned by other factors that operated through them, including the quality of the local labour market, migration pathways and discrimination.

In each of the chapters, we outline the evidence that led to us identifying these factors, why they made a difference to the lives and experiences of the people in the study, and what commonalities and differences there were across the five ethnic groups. Chapter 7 illustrates the experiences and outcomes of people living in poverty. Chapter 8 draws together the conclusions from the research and makes a number of recommendations for policy and practice in Wales.

2 PLACE AND ITS IMPACT ON POVERTY

In this chapter we discuss the influence of poverty and ethnicity on people's choices about the places in which they live; the importance and impact of place on people's lives (particularly the ethnic composition of places, the physical location of places, the access to housing and the quality of housing); and the impact of place on people's choices – for example their choices about employment. The chapter illustrates the importance of place, differences between places, and the ways in which places are perceived differently by particular ethnic groups, and the impact of this on people's lives, well-being and choices.

As outlined in Chapter 1, the people in the study were drawn from four distinct locations. Within these areas, we focused on the following specific places:

- the neighbourhoods of Butetown, Grangetown and Riverside in Cardiff;
- the neighbourhood of west Rhyl on the north Wales coast;
- the Cynon Valley in Rhondda Cynon Taf and the centre of Merthyr Tydfil; and
- the town of Llanelli and a number of outlying villages in Carmarthenshire.

Choices about places

People interviewed in the study strongly believed that place made a difference to their lives. As a consequence, across all of the ethnic groups there was evidence of significant migration, both within the UK and

internationally. International migrants included some Somali women who had sought asylum in the UK; Polish families who came as economic migrants, often having travelled throughout Europe first; and some Bangladeshi and Pakistani families who had come to the UK in search of a better life. Especially for women, this was often linked to marriage. Some people in each of the groups studied had also moved around within the UK.

In relation to migration within the UK, in many of the families and across all five ethnic groups, the head of the household had actively chosen to move the family to the place they now lived.³ The reasons why the head of the household chose a particular place to move to differed. Among the Polish families, choices were primarily driven by the search for work. In contrast, among the other four groups, choices were mainly influenced by family links. Some Bangladeshi, Pakistani and Somali families had also moved a number of times within Cardiff in order to find better housing or what they judged to be 'better' places, given the feelings of inclusion and convenience offered by areas with an ethnic character. There was little evidence, though, of people from any of the five ethnic groups moving for other reasons, such as being closer to good schools.

The apparent mobility of people in this study differs to some degree from other studies, which find that that people living in poor areas tend not to move (Taylor, 2008) and that ethnic minority groups are less likely to move and tend to move shorter distances (Finney and Simpson, 2007; Stillwell and Duke-Williams, 2005).

Although heads of households had often chosen the place they wanted to live, in Cardiff, particularly, choices about housing within those places – or about particular areas, such as Butetown or Riverside – were limited by low income and entitlements, including rules for housing benefits and policies for allocating social housing, an issue we explore further in Chapter 5. This also meant that while families in Cardiff wanted a 'council' house,⁴ which was generally felt to offer greater security and quality, they were often forced to rent privately. For Bangladeshi and Pakistani families, housing was frequently shared with other family members, so its availability was often determined by other family members' access to housing (and in a few cases, ownership of housing).

The movement of people in search of 'better' places also helps to explain why we were unable to interview Bangladeshi and Pakistani families living on low incomes in the south Wales valleys. The latest census shows that there are very small numbers of Bangladeshi and Pakistani families in this area and it was reported by professionals working with them that they are often transient. If they could, families who were initially housed (for a variety of reasons) in the valleys tended to move quickly to more ethnically diverse neighbourhoods in Cardiff.

The importance of place

The study found that place had a significant impact on people's experiences and well-being and that the key factors influencing people's satisfaction with the places they lived were:

- the ease or otherwise of day-to-day life – for example, how easy it was to get to a place of worship or to shops that met their needs, such as halal shops;
- the way people felt when they walked down the street – for example, how inclusive and accepting the place felt and how safe they felt;

- access to opportunities such as employment, and to the natural environment, such as parks and the coast;
- proximity to family and friends; and
- the quality of housing they could access.

These factors were common across all five ethnic groups – for example, all groups identified the ease or otherwise of day-to-day life as an important factor. However, the aspects of place that made day-to-day life more or less difficult, and made it feel more or less inclusive, differed. Therefore, while proximity to halal shops and the mosque was important for Bangladeshi, Somali and Pakistani men and women, it was not for Polish and white British/Welsh men and women. This also applied to feelings of inclusion and perceptions of opportunities. For example, the ‘Welsh’ character of some areas contributed to feelings of inclusion for a white British/Welsh family in Carmarthenshire, while the ‘Asian’ character of parts of Cardiff contributed to feelings of inclusion for Bangladeshi and Pakistani families. Similarly, differences in the type of employment people were looking for influenced their perceptions of employment opportunities in a particular place. As a consequence of these differences, some factors, such as feelings of inclusion and safety, were important to each group but different ethnic groups could vary markedly in the way they felt about the same place.

There were also some disparities, although less marked, in the way different members of the same ethnic group felt about the places they lived. For example, for those looking for work, the availability of job opportunities was more important than for those who were not looking for work. Access to shops was more important for women than men. Moreover, in general, young people tended to be more negative than adults about the places they lived. The most common complaint was that there was ‘nothing to do’ locally.

People’s poverty meant that many were reliant on public transport and were unable to afford to travel far. Many of the study respondents therefore spent most of their time in one relatively small place (or area) and did not travel far day to day. This increased the importance in their day-to-day lives of the places they lived and also contributed to other factors, such as feelings of insecurity in places they did not know.

People’s satisfaction with the places they lived varied considerably. In general, the Bangladeshi and Pakistani men and women living in Riverside in Cardiff were the most satisfied with the place they lived. This was because of the close proximity of other family members and the area’s perceived safety, inclusivity and convenience, including easy access to mosques,⁵ halal shops and Asian grocery stores. Nevertheless, a number of Bangladeshi women who had migrated to Riverside in the last 10–15 years contrasted how they felt now (having settled into the area and grown in confidence) with their feelings of anxiety and isolation on arrival. For example, one woman who was asked how she had felt after arriving said, “not good, very upset, I didn’t feel comfortable”. In general, white British/Welsh people living in Llanelli and Rhyl were the least satisfied with the places they lived, highlighting factors such as the perceived decline of the area, the lack of jobs and the lack of opportunities and things to do.

Although most people were reasonably satisfied with the place in which they now lived, their satisfaction with place in many ways reflected the absence of problems, such as racism or inconvenience, rather than more positive reasons such as aesthetic beauty or the quality of local schools and services.

As a consequence of these differences, some factors, such as feelings of inclusion and safety, were important to each group but different ethnic groups could vary markedly in the way they felt about the same place.

The impact of ethnic composition on places

Many of the factors that influenced people's satisfaction with place, such as the ease of day-to-day life and feelings of inclusion/exclusion, were closely linked to the ethnic composition of the place. The study highlights the ways in which migration, both into Wales and between localities in Wales, influences aspects of a place's character and its amenities – for example, by providing sufficient demand to support places of worship and shops serving particular groups. This in turn influences how people feel about a place and the extent to which they feel they fit in. In general, people wanted to live in places with people like themselves and were happier if they did so. This was illustrated by the contrasting experiences of a white British/Welsh family who did not speak Welsh and did not feel a sense of belonging living in a small village where Welsh was the dominant language, and of Pakistani and Bangladeshi families in Riverside, Cardiff, who felt a strong sense of belonging because of the size of the Pakistani and Bangladeshi populations in their neighbourhood. Patterns of migration into places also influence the potential for family-based support networks to develop, which we discuss further in Chapter 4. Other studies suggest that outward migration can also have an impact if it changes the ethnic and/or socio-economic composition and character of an area,⁶ although this was not highlighted by the people interviewed for this study.

People described places as dynamic and changing, becoming more or less 'desirable' with changes in the ethnic and/or socio-economic composition of the area. For example, a recent migration of 'Czechs' was seen by some Bangladeshi and Pakistani women in Riverside as having a negative impact on the area.⁷ Similarly, a focus group of community members in Rhyl reported that the speed of inward migration and the resettlement of ex-offenders in Rhyl had a negative impact on them and the area.

For the Bangladeshi, Pakistani and Somali people who were involved in the research, racism and discrimination were closely linked to place (and to the ethnic composition of the place). Within their neighbourhoods, levels of racism and discrimination were generally reported to be low, contributing to feelings of safety. Over half of the respondents who talked about their feelings of safety said that the place they lived in felt safe, with those from the Pakistani community most likely to report feeling safe in the place they lived. Improvements in the attitudes and behaviour of the police toward ethnic minorities were also reported. In contrast, outside of their neighbourhoods, in public spaces and places of work, levels of racism and discrimination were reported to be much higher. As one Somali man put it, "as soon as you step outside of your areas, you feel prejudice". One serious hate crime was reported in which a young person was attacked in a neighbouring area. Examples were given of children and young people, in particular, being racially abused in public spaces such as parks.

Pakistani and Somali families both reported experiencing racism and discrimination in relation to employment (and most employment opportunities were felt to be outside the places they lived). This included people's own experiences and the experiences of other members of their ethnic group. For example, Somalis recounted stories of CVs being submitted under 'Somali' and 'British' names and addresses leading to very different responses from employers. This is consistent with a 2009 Department for Work and Pensions study (Wood *et al.*, 2009) which found evidence of significant discrimination in recruitment against people whose name indicated that they were from an ethnic minority. There were also examples reported of Somali and Polish children and young people

Many of the factors that influenced people's satisfaction with place, such as the ease of day-to-day life and feelings of inclusion/exclusion, were closely linked to the ethnic composition of the place.

experiencing racism in schools.⁸ In marked contrast, though, Bangladeshi men and women were much more likely to point to language, skills and experience as the reasons why (as several put it) ‘white’ people were given ‘priority’, an issue we discuss further in Chapter 6.

Discrimination was described as linked to an area’s reputation. Some interviewees saw where they lived as having a direct impact on their ability to find work and described how they might put ‘Cardiff Bay’ rather than ‘Butetown’ in their address when applying for jobs. Levels of discrimination in other cities in the UK, such as Bristol and Birmingham, were perceived by Somali men to be much lower. For example, as one put it:

“We’ve [Somalis] been in Butetown since the 18th century ... came as seamen ... [we’re] major contributors [to the city] ... despite this ... we’re not allowed to have any employment in the city – look the [city] council, the National Assembly, you won’t see any of us [Somalis] working there ... equality of opportunity is not open to us ... [but if you] cross the Severn Bridge ... [and go to] London, Birmingham, we’re working in shops, the council, banks ... lots of my friends left the city as they knew [they] couldn’t get jobs here.”

Religious discrimination was seen as adding to the problem. Somali women talked about being doubly disadvantaged by being both black *and* Muslim, and how the headscarf made them stand out when outside their neighbourhoods. Participants from all three Islamic communities talked about discrimination against those with Islamic names. Some Somali men and women also linked discrimination to nationality,⁹ and one Somali woman described how their son had been called a ‘pirate’ at school.¹⁰

The Polish experience was mixed. Some Polish men and women, particularly those with poorer English language skills, reported experiencing discrimination from other Polish people, increasing their sense of isolation, while others reported how the reputation of Polish people as ‘hard workers’ could be an advantage when looking for work.

Polish and Somali young people, in particular, were more likely than Polish and Somali adults to report having experienced racism. They were also more likely than adults to report wanting to integrate more with people from other ethnic groups. This may be because young people have to travel outside their ‘place’ (local community) to school or college, which may mean that they are more exposed to people outside their ‘safe’ local community.

The impact of the physical location of place

Employment is a key potential pathway out of poverty and, with the exception of some women from the Bangladeshi and Pakistani communities, working-age adults who reported having good health consistently expressed the desire to work. However, people’s low incomes limited the amount they were willing and able to spend on transport and most were reliant either on public transport or on walking.¹¹ Therefore, employment opportunities were reported to be limited to those that could be accessed by walking or catching a bus.¹²

At least one interviewee from each of the five ethnic groups believed that there were jobs available locally. However, as outlined above, Somali

men in particular perceived there to be opportunities for 'good work' locally from which they felt excluded. Polish and Bangladeshi people, who had the most direct experience of local labour markets of the five groups studied, consistently reported that job opportunities were limited and that there were fewer jobs following the economic downturn. For example, one Polish woman explained, "Work is irregular here, sometimes only a couple of days' work a week", and a Bangladeshi man, working part time in the restaurant industry said, "to find a job is very tough these days". A number of Polish men and women commented in particular on their reliance on agency work. They explained that they felt this meant they were treated less favourably than permanent employees both by employers and by other workers. For example, one Polish woman claimed, "If you work under agency they [the factory/workers] ignore you." She explained that she felt "pushed out" as she was not working for the factory itself and that sometimes she was not paid correctly.

For some people, but not all, other aspects of the physical context of the place they lived were important. For example, interviewees who had moved to Rhyl and Carmarthenshire identified the coast around them as important, whereas few of those in Cardiff did so. Men within the Somali community commented that they were conscious of how close their homes in Butetown were to centres of power and wealth from which they felt excluded.¹³ For example, one Somali man said, when describing Cardiff Bay:

"that's where everything happens, where the government runs the country – [yet] 95 per cent of the people working there come into the area [i.e. they live outside]. Only see security guards, cleaners from BME communities."

Home

The house or home was identified as a very important aspect of place. While people were often reasonably satisfied with the place as an area, housing problems including insecurity, overcrowding, disrepair and long waiting lists for social housing were identified as key sources of anguish and distress for many people from the Bangladeshi, Pakistani and Somali groups in particular.

For the people within the study, the choice of housing was generally limited and the quality of housing was poor. Most respondents (of all backgrounds) lived in private rented accommodation, though some rented from housing associations or, in a very small number of cases, either owned their house or lived in a house owned by relatives. For those who had more recently arrived in the UK, and whose English skills were poor, the sourcing and maintenance of housing, as well as liaising with landlords to rectify problems, was often identified as a problem. Many of the Somali women who had come as asylum seekers reported that they were housed in poor quality shared accommodation, such as hostels, from which they were unable to move because the asylum support rules meant they would be denied support if they did so. In addition to complaints about the lack of choice in housing, many reported other problems such as disrepair and dampness. The location of some housing was also reported to be completely inappropriate. For example, one Muslim woman reported being housed opposite a brothel in an area with high levels of crime and disorder.

Overcrowding was often an issue for Bangladeshi, Pakistani, Polish and Somali families.¹⁴ Multiple generations of Pakistani and Bangladeshi families

The house or home was identified as a very important aspect of place.

frequently lived in the same household, while Polish families often shared with non-family members such as work colleagues. This created tensions as different members of the household did not always get on. For the Bangladeshi and Pakistani families, religious restrictions on the mixing of sexes compounded problems of overcrowding when, for example, visitors came. In contrast, overcrowding was not reported to be an issue by the white British/Welsh families in the study, with the partial exception of one white British/Welsh man who commented that he felt the house was “too small for us”.

The impact of place on people’s choices

Dissatisfaction with place was a key factor that influenced some groups’ choices about moving within the UK. For many of the Somali, Pakistani and white British/Welsh men and women, moving to a better place was seen as one of the few choices they could make to improve their lives, and many had moved or were planning to do so. Although generally the Polish also moved, they tended to go to places judged to offer better employment opportunities, rather than move because they disliked the place they were living. In contrast, many Bangladeshi men and women had migrated to the UK from overseas, but having moved to Riverside they tended to stay there because they liked its inclusivity, convenience and family links.

Although place had a direct impact on how many Bangladeshi, Pakistani and white British/Welsh families felt day to day (and therefore on their well-being), there was relatively little evidence that it influenced their choices about key pathways out of poverty – education, employment and entitlements. Other factors, such as their human capital, social capital,¹⁵ entitlements, and attitudes and thinking, had a greater influence. We discuss these factors further in Chapters 3, 4 and 5. In contrast, place had a much greater impact on the choices for Polish people because they had usually moved to an area in search of work and were much more likely to be in work or to be very proactively searching for work. As outlined above, employment opportunities were linked to place. In addition, perceptions of racism linked to place (again outlined above) influenced Somalis’ choices in relation to employment. We discuss this further in Chapter 6.

3 HUMAN CAPITAL

This chapter considers the strength of key dimensions of people's human capital, such as their qualifications, skills, health and faith, and the impact these had on their choices about employment, education and training (two key potential pathways out of poverty) and experiences. It illustrates that low levels of qualifications and skills are seen as limiting factors that make it difficult to find work and access services.

This chapter also illustrates that, with the exception of women taking up English language courses, low levels of qualifications and skills have little positive impact on people's choices. That is to say, low levels of qualifications and skills hold people back, but are not generally a spur to (or motivation for) action. In contrast, it also illustrates how those with good health, English language skills and strong social and emotional skills are generally more empowered, happier and more likely to be in work.

The impact of qualifications and skills on people's choices and experiences

Across all five ethnic groups, low levels of qualifications and skills were reported to limit people's ability to find work. For example, one Bangladeshi man commented, "to get a job, [you] need certificates and skills, but I don't have certificates or skills, so it's very hard for me to get a job". For some, such as Pakistani, Somali and Polish people, there were also reported to be problems getting UK employers to recognise qualifications gained overseas.

However, with the notable exception of English language skills, which we discuss further below, people rarely identified specific skills or qualifications that they needed in order to find work. There were also few examples of adults undertaking or planning to undertake education or training in order to acquire skills or qualifications that would help them find work, again with the exception of English language skills.¹⁶ For example, one Bangladeshi woman who wanted to become a teacher explained that, "No one's told

me what qualifications I need to become a teacher”. This reflects a gap between people’s aspirations, their knowledge of what would be required to realise them (‘know-how’) and weaknesses in advice and support, an issue we consider further in Chapter 4 (see, for example, Kintrea *et al.*, 2011). There was also no clear link between people’s levels of qualification and their employment status: many of those who were in work had no qualifications and some of those with qualifications at Level 3 and above were out of work. Taken together, the gap between people’s aspirations and knowledge of what would be required to realise them, the low levels of participation in education or training, and the lack of a clear link between qualifications and work status, indicate that a lack of knowledge about the demands of local labour markets is a key barrier to finding work. This, combined with other factors such as weakness in local labour markets (discussed in Chapter 1), poor health, and social and emotional skills (discussed below) are more immediate reasons why people struggled to find work.

Although not formally measured,¹⁷ the evidence indicated that some social and emotional skills varied across the different ethnic groups.¹⁸ The Polish, in particular, were more likely to describe themselves as having confidence, self-efficacy and self-motivation than other groups, most notably the white British/Welsh. The evidence indicated this was a key factor that influenced their attitudes and thinking in relation to employment, the decisions they took about searching for work and their ability to sustain ‘poor work’. It also influenced their resilience – their ability to cope with adversity. We explore this further in Chapter 6.

The impact of English language skills and cultural knowledge on people’s choices and experiences

English language skills, including the ability to understand local accents and dialects, were important for all five ethnic groups.¹⁹ For example, one Bangladeshi woman put it, “I can’t speak, that’s why we’re suffering; neither me nor my husband can speak English.” Out-of-work Bangladeshi, Pakistani and Somali men and women with poor English language skills cited their language skills as the prime reason it was not possible to find work. In contrast, there were a number of Bangladeshi and Polish people with poor English language skills who were in work. However, they reported that they were treated unfairly because of their poor English language skills or were limited to particular types of work, such as work in Asian shops or restaurants (in the case of the Bangladeshi men and women) or factory work (in the case of the Polish men and women). Factory work was characterised as ‘poor work’ and as one Polish woman put it, “If you don’t speak English, they treat you as not as good as them.” (See also Thompson *et al.*, 2010, on the Polish experience.)

English language skills also influenced access to services, people’s confidence, their ability to help their children flourish in school and their social networks. In terms of services, the problems related to initial contact and there were particular difficulties identified where people were required to communicate over the phone rather than face to face. It was very challenging either to explain their needs or to understand their entitlements. Many relied on other family members with better English language skills, often sons or daughters, who acted as interpreters for them. Some people also highlighted the importance of social skills and knowledge – what could be described as ‘cultural competence’ – as important in accessing services. Examples were given where people were denied access because they felt

English language skills also influenced access to services, people’s confidence, their ability to help their children flourish in school and their social networks.

they were judged by frontline staff, such as GPs' receptionists, to have been rude or aggressive. One Somali woman explained that some people may have been taught to say "make appointment for me" when learning English, and might point their fingers when talking. Frontline staff were likely to find both of these very rude, and in one case the police had been called. The social networks of those who did not speak English were also limited. For example, a Bangladeshi woman living in an area with few other Bangladeshis commented, "I would make friends, but I don't speak English, so language is a problem; maybe [if I did] I could have made friends."

It was reported that for some groups, such as the Somalis, women were more likely than men to have limited English language skills because they had come to the UK more recently or because they rarely went outside their home or community context. As might be expected, young people, all of whom had attended school in Wales, were more likely to report having good English language skills than older people.

There was a general feeling that learning English could help empower people. For example, one Bangladeshi woman said, as a consequence of learning English, "[I] feel great, it's an excuse to go out, [I] can learn things; I feel so much better." Some people who had learnt English since migrating to the UK felt strongly that others should also do so. Overall, Pakistani and Bangladeshi women were more likely to report having learnt English, or to be learning it, than other groups. However, English for Speakers of Other Languages (ESOL) provision was reported by members of the Bangladeshi, Pakistani, Polish and Somali communities to be limited. There was reportedly a shortage of places in some areas as well as unrealistic expectations, based on funding and accreditation cycles and criteria, about the progress that those with limited prior experience of formal learning could make.

We did not find from our interviewees that Welsh language skills had an equivalent impact on access to employment or services. However, as outlined in Chapter 2, the ability to speak Welsh influenced feelings of inclusion for those in Welsh-speaking communities. It was also reported by professionals in a focus group in Rhyl that Welsh language skills could help people because some jobs required them to be able to speak Welsh.

The impact of health on people's choices and experiences

For all five ethnic groups, the study found that poor physical and mental health limited people's lives and well-being and influenced their choices. This was most evident among the white British/Welsh and the Pakistani groups, who often reported multiple health problems. It was least evident among the Polish who generally reported good physical health, but occasionally reported moderate mental health issues.²⁰ Poor health was described as preventing some, most notably some white British/Welsh people, from working (and therefore meant people were not actively looking for work). It also contributed to feelings of unhappiness and depression across all five ethnic groups. Most people described feeling relatively powerless about their health – that there was little they themselves could do to improve or manage their health problems – and consequently they felt dependent on health services.

It is likely that people's poor health was linked to their poverty as the cause and/or consequence of it (Marmot, 2010), although the impact of ill health on income poverty could be mixed. For example, while it was seen as stopping some white British/Welsh people from working, it also extended their entitlements to welfare payments.

For all five ethnic groups, the study found that poor physical and mental health limited people's lives and well-being and influenced their choices.

The impact of faith on people's choices and experiences

For all five ethnic groups, the study found that religious faith helped some people cope with often very difficult lives and situations, giving them a feeling of support and a sense of meaning. For example, one Somali woman said, "I have faith and I know there's a God out there and in good and bad times I will seek him." A Polish woman described how she had 're-found' God during the very hardest times and how, although she felt she was still being 'tested', God was there for her.

The presence and strength of people's faith varied across the five ethnic groups. Among the Bangladeshi, Pakistani and Somali families in particular, the Islamic faith was linked to their ethnicity. Within the Polish and White British groups, Christianity was the dominant faith. However, the strength of people's faith varied across all five groups and some people in the Polish and white British/Welsh ethnic groups reported having little or no religious faith. We discuss the impact of faith on people's attitudes and thinking further in Chapter 6.

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4 SOCIAL CAPITAL AND NETWORKS

This chapter explores the strength of people's social capital and networks, and considers the impact these have on their choices and experiences. Over half of those interviewed said that they had people they could turn to for help. Family, in particular, and to a lesser degree, friends and social or religious groups were all identified as sources of information and advice, practical help and personal support.

Those who had access to social capital and networks reported that these reduced their sense of isolation and their vulnerability. In some cases, they also helped people manage childcare, sort out problems (often linked to their poverty) and access their entitlements. As such, they provided an important safety net.

However, some groups, such as the Bangladeshi and Pakistani men and women, generally had stronger social capital and networks than members of other groups. Those who lacked social capital often felt very isolated and vulnerable. Moreover, while social capital and networks helped people cope, their impact on other aspects of their lives and choices was often limited because people generally lacked 'bridging' social capital – links to people who were unlike them (Putnam, 2000; Granovetter, 1973).²¹ Therefore, although social capital made people's lives easier, it was not a powerful enough resource to enable them to escape from poverty. Moreover, as we discuss below, the 'bonding' social capital – links to similar people that are relied upon to help cope with life on a low income – 'tied' them to particular places. In combination with other factors, such as levels of satisfaction with the places they lived, this contributed to a reluctance to move to places that might offer different opportunities.

The impact and importance of family-based social capital and networks

Family, including partners, brothers, sisters, aunts, uncles and/or cousins, was the key source of support for adults across all five ethnic groups, but people's ability to access this support varied.

The Pakistani and Bangladeshi communities reported having the strongest family support networks. Their kinship networks were generally extensive, centred on the home and the community, and offered protection against some aspects of poverty, for example through sharing household expenses. Nevertheless, there were exceptions. For example, one Pakistani woman, who was a widow, reported feeling somewhat isolated from other Pakistani people as she felt that they built social groups around their families. Migration linked to marriage, both within the UK and internationally, often meant that women were separated from their own families and were dependent on their husband's family for support. As a consequence, as one Bangladeshi woman explained, "If I have personal issues, I deal with it myself", because none of 'her' family lived locally.

Family and place-based support networks could also have potentially negative consequences. In particular, because these support networks were linked to place, some people were reluctant to move even if the local labour market was poor. Nevertheless, as we outline in Chapter 6, this was only one of a number of factors that made it difficult for people to find work.

For older Pakistani and Bangladeshi men and women, especially for those with limited language skills, family-based support networks were particularly important. They helped people access services and although the tradition and norm of families looking after 'their own' was felt to be weakening among younger generations, it was still widespread among Pakistani and Bangladeshi families.

The strength of the family support networks for the Somali, Polish and white British/Welsh groups was much more mixed. Some of the Somali women interviewed, who arrived as asylum seekers fleeing persecution, had lost contact with family members and in some cases had experienced the breakdown of relationships. Many of the Polish participants, who were economic migrants, had divided their families so that some members remained in Poland while others came to the UK. Some had also experienced the breakdown of relationships. For both the Somali and Polish people, this fracturing of families left many single parents with very little family support. Among the white British/Welsh families, although some households had other family members living locally, family ties were not as strong. In some cases relationships had broken down to the extent that family was not seen as a source of support. As a white British/Welsh woman explained, "In the last five years I fell out with my aunty ... it is hard and hurtful, I have all this family and I don't speak to anyone."

Family was also an important source of support for children and young people. As for the adults, this varied across different families and groups and was affected by splits within the family. For example, one white British/Welsh young person said, "I thought Mum's friends were my family but they've all gone, it's just me and my mum, there's no one to turn to when we are struggling like we are now, we just have to get on." Divorce and remarriage further complicated relationships for children and young people from white British/Welsh families.

Family and place-based support networks could also have potentially negative consequences. In particular, because these support networks were linked to place, some people were reluctant to move even if the local labour market was poor.

The impact and importance of friends and work colleagues

Friends, with the exception of other family members, were a generally limited source of support for adults across all five ethnic groups although there were exceptions to this. Among the Bangladeshi, Polish and white British/Welsh groups, a small number of people described having good friends who lived locally, but most identified people who could best be described as acquaintances rather than friends. For example, one white British/English woman said, “There’s a few people I’d chat to in the street, but no one I’d have a brew with.” A Pakistani woman talked about having friends, but not good friends. Several Polish adults described how the strength of the local accent or their own limited English language skills made it difficult for them to make friends locally, and how some English-speaking Polish people looked down on those with more limited English language skills. In contrast, the majority of Somali women interviewed appeared to have strong support networks through the mosque, and Pakistani interviewees were also likely to identify friendships in their neighbourhood. However, a single parent who was divorced talked about preferring to make friends “in white communities” because she felt judged within her own community for not wearing a scarf.

In contrast to adults, many young people from Bangladeshi, Pakistani and Somali backgrounds, in particular, reported that they had friends from a range of different ethnic groups. This appeared to reflect their stronger English language skills and their exposure, through school, to a wider range of ethnic groups on a day-to-day basis.

Some working adults from across the five ethnic groups described feeling excluded from work-based social networks. For some, this reflected the feeling that they did not fit in. For example, a white British/Welsh woman explained, “It’s rules for us and rules for them ... we should be one team but if they organise a night out it’s done sneakily, I’m left out. I feel I’d have to change to fit in.” For some Bangladeshi, Pakistani and Somali men and women, cultural practice that excluded Muslims, such as socialising in pubs, was also identified.

Exclusion from work-based social networks left people feeling isolated, limited their access to ‘bridging’ social capitals and meant that they felt they were less likely to be promoted or to hear about employment opportunities. Some Bangladeshi men described fitting into the workplace, but because they worked in the restaurant industry, mainly with other Asian men, the potential of such workplaces to create bridging social capital was limited.

The impact and importance of the third sector

A few Polish and Somali adults identified the voluntary sector, church or mosque as an important source of practical support and advice. One example given was of how the Somali Integration Society and a local law centre had helped a family access social housing. These links to people beyond family and friends were notable examples of how social networks enabled people to access knowledge and expertise that they and their friends and family lacked. Nevertheless, the focus group of community members in Rhyl reported that some people were reluctant to ask for support from the church because it was felt that it might interfere or pass judgement. Similarly, while Bangladeshi and Pakistani families identified the mosque and imam as a source of religious advice and spiritual support, they rarely

identified either as a source of practical support. Interviewees explained that although announcements (calls or requests for support) could be made through the mosque, this made a problem or issue public, and so there was often a reluctance to do so. It was notable that a number of Bangladeshi men and women reported that they didn't know of anyone who could help them resolve the housing or employment problems they experienced. For example, one Bangladeshi man said that there was "no one to help advise [me]; I need to find some kind of help".

5 ENTITLEMENTS

We use ‘entitlements’ to describe people’s rights to state services and support, including welfare benefits such as Job Seeker’s Allowance, Income Support and Housing Benefit, and schools and the health service. Almost all families in the study were to some degree dependent on their entitlements. Many, although by no means all, were claiming welfare benefits, which were important sources of, and supplements to, family income.

Many, although again not all, also relied on housing services, schools and the health service. Given people’s poverty, these entitlements helped to provide a safety net to prevent complete destitution. However, they were not sufficient to enable people to escape from poverty. The study found that a number of people from each of the ethnic groups either felt that the services to which they were entitled were inadequate to meet their needs or that they did not or could not claim all their entitlements, and this exacerbated levels and experiences of poverty.

The extent of people’s entitlements and their impact on experiences and choices

For the interviewees who had come to the UK recently, their immigration leave or legal status affected their right to work and to access a range of entitlements such as mainstream benefits and housing. Their legal status also constrained the choices they could make about housing (as many reported they had little or no choice about where they were housed), employment and education or training. They were also particularly dependent on state support because migration had often fractured their social networks. Therefore, their limited access to entitlements was often the biggest single influence on their level of poverty. This was clearest among those Somali women who had come to the UK as asylum seekers. Some Bangladeshi and some Pakistani men and women who had migrated to the UK also described

how their entitlements were extended as their legal status changed. However, because the migration pathways of Bangladeshi and Pakistani men and women were very different to those of Somali men and women (who came to the UK as asylum seekers), as we outline in Chapter 4, most still had access to family-based social networks. This support meant that the difference that their changing legal status made to their entitlements, and therefore their lives, was less stark. Nevertheless, it was reported by those working with these groups that, because some migrants' access to entitlements was dependent on a spouse or fiancé visa, they were dependent on their partner and therefore vulnerable if there was abuse or a breakdown in that relationship.²²

There was some evidence, particularly from the white British/Welsh and Bangladeshi men and women, that their entitlements influenced their choices in relation to employment, although their reasons differed. Among the white British/Welsh interviewees who were either not working or only working part time, many described a fear of being worse off financially if they worked or if they worked more hours than at present. This was despite welfare reforms, including the introduction of tax credits and the proposed Universal Credit.²³ There was also little evidence that conditionality linked to welfare payments, such as requirements to actively search for work, were having a significant impact on people's attitudes, thinking and choices in relation to employment or training, although it was seen as a burden or inconvenience. Among some Bangladeshi families, there was a strong feeling that levels of welfare payments had been cut and that they were consequently struggling to manage on very low incomes. Both men and women were therefore actively looking for work, or for more work (as many men worked part time in the restaurant industry), in order to increase their incomes. In contrast, in families with higher incomes, some Bangladeshi and Pakistani women had worked while applying for British Citizenship (in order to aid their application), but had chosen to give up work once citizenship was secured.

While children increased costs for families, they also extended people's entitlements to welfare payments. However, as a consequence, several families identified the negative impact on families' incomes when children reached the age of 16 and welfare payments stopped but costs remained the same because children continued living at home.²⁴ Several Bangladeshi families identified this as a key cause of their poverty and reported that it meant they were actively looking for work and encouraging and supporting their children to do the same.

As outlined in Chapter 3, the poor health of many of the white British/Welsh adults meant that they were entitled to additional benefits. This increased their income (compared with those who were unemployed but not eligible for health-related benefits). However, it also made them more vulnerable to the proposed welfare reforms and many were concerned about the impact of reforms to benefits such as Incapacity Benefit and Disability Living Allowance (DLA). Two adult members of one family had recently been assessed by Atos, the company undertaking medical DLA assessments for the government. They were deemed ineligible and their benefits were stopped within a week. As a result, they estimated that they were £1,000 worse off a month, which had a major impact on their level of poverty. Neither felt able to work and both felt powerless in the face of an assessment process which they described as flawed and unfair.

Failures to fulfil entitlements

People from all the ethnic groups had criticisms of the services they relied on. Housing services and, to a lesser degree, schools, health services and the police were singled out for particular criticism.

Housing services were particularly criticised for the shortage of social housing, long waiting lists and problems with the application process – including the perceptions that the rules were continually being changed and were unfairly prioritising other people – for example members of some ethnic groups, and groups such as ex-offenders. Some members of the Bangladeshi, Pakistani and white British/Welsh groups raised this issue and felt disadvantaged in some way. Recent waves of migrants from Eastern Europe, in particular, were seen by Bangladeshi and Pakistani men and women as disrupting settled communities in the cities. The shortage of suitable social housing was reported to be a particular problem in Cardiff and one family, in privately rented accommodation, was extremely fearful that they would soon be made homeless.

There was criticism of specific schools by Bangladeshi, Pakistani, Polish and Somali interviewees. Given the importance of education in breaking cycles of poverty, and the focus many interviewees put on wanting to see their children do better than them, this was a key issue. Failures to provide adequately for children's needs were frequently highlighted, including inaction in relation to bullying, low educational standards and poor communication between home and school. Again, this was identified as a particular problem by those living in Cardiff.

The situation in relation to health services was more complex. For example, one Somali woman described being “faced with constant battles” when trying to use her GP. The reasons why some people felt their entitlements were not met included both weakness in their own English language skills and cultural ‘competence’ (discussed in Chapter 3) and what was perceived to be cultural insensitivity and ignorance (discussed below) on the part of service providers, and in isolated cases, racism and discrimination. Experiences varied though, and people often contrasted good and bad experiences of different parts of the health service.

Bangladeshi and Pakistani interviewees voiced concerns about policing in their areas. There was a perception that police were too focused on ‘anti-terrorist’ operations, rather than on the community's own priorities, and there were mixed experiences of the police across all five ethnic groups. As we discuss below, this meant many people would not ask the police for help.

People's choices about claiming entitlements

Although the study did not formally measure people's knowledge of their entitlements, the evidence indicated differences in their levels of knowledge and therefore in their ability to claim. For example, the white British/Welsh people with poor health identified and discussed a wider range of benefits than other groups and had a strong sense of entitlement. In contrast, some Bangladeshi, Pakistani and Polish interviewees expressed uncertainty about their entitlements. For example, a Bangladeshi woman, living in fear of becoming homeless but unsure whom to turn to for support, said, “I heard they [social services] look after people, so why not us?” Some Somali men and women also highlighted how they had needed the support of others, such as voluntary sector organisations, in order to find out what they were entitled to.

As we outlined in Chapter 3, people's choices about claiming entitlements were also influenced by their English language skills. Bangladeshi, Pakistani, Polish and Somali men and women all identified limited language skills as a potential barrier that blocked or hindered them in taking up their entitlements. Difficulties communicating with 'gatekeepers', such as receptionists, and using automated telephone appointment systems were identified as particular problems. One Polish woman explained that she felt she was "treated like 'air' [nothing]" because of her limited English language skills.

In addition, some white British/Welsh men and women reported a reluctance to take up some entitlements. This was primarily due to negative experiences of trying to claim, including claiming welfare and housing benefits. For example, one white British/Welsh woman said:

"Housing is terrible, you go in and ask for help and they don't know what they are doing. They send you loads of forms you don't understand, they get you in trouble as well. Like when I got overpaid because of overtime, they wanted £500 and because I couldn't pay, they wanted to take me to court."

Similarly, one unemployed white British/Welsh man described how "I don't have benefits; it's too much hassle to sort it out," and was therefore reliant on his sister for financial support.

As outlined above, there were concerns about policing among Bangladeshi and Pakistani communities in particular, with a feeling that it was not worth reporting some problems relating to place to the police, including criminal damage, drug dealing and anti-social behaviour. One Polish woman described in very emotive terms her negative experiences of seeking help from the police and her feeling that what she described as "problem people" were treated better than her.

Among the Bangladeshi and Pakistani communities, in particular, there was reported to be a historic reluctance to take up some services such as social care. However, Bangladeshi and Pakistani men and women in a focus group felt that this was changing. There was also reported to be a fear of taking up some specific services, such as mental health services, for "fear of being locked up" as one Pakistani woman put it. Among some of the white British/Welsh families, there was fear that social services could take their children away and, as a consequence, there was extreme reluctance to seek support.

Among Bangladeshi, Pakistani and Somali men and women, there was also a feeling that many services were culturally inappropriate or insensitive. The majority of examples related to the health service. There was criticism of the food that was offered – for example, in a focus group with Somali women, halal food in hospital was reported to be limited to 'rice and curry'. The treatment of women was also criticised – for example, it was reported that staff had opened curtains around hospital beds while mothers were breast feeding. While this did not generally stop people taking up their entitlement to health services, because they felt they had little choice but to use them, it negatively affected their experience of them. Equally, improvements in the cultural sensitivity of certain health services, in response to lobbying from Somali women, were also reported.

There was also criticism from all five groups about their treatment by employment services, such as Jobcentre Plus. For example, as one white British/Welsh woman put it, "you're [treated] like a number, not a person".

People's choices about claiming entitlements were also influenced by their English language skills. Bangladeshi, Pakistani, Polish and Somali men and women all identified limited language skills as a potential barrier that blocked or hindered them in taking up their entitlements.

A participant in a focus group of people from south Asia and Africa reported that Jobcentre Plus staff would ask personal questions such as “have you got depression?” which made them “feel small when you go there”. Among the Bangladeshi, Pakistani and Somali men and women, there was also a feeling that services “don’t understand our religion and culture” and could not relate to them. Positive experiences of Jobcentre Plus were also highlighted. As another participant at the focus group explained, “others [Jobcentre staff] are better, some are very good, very friendly, depends on who you meet”. In relation to those who were rude, it was “hard to tell if they’re having a bad day, they’re like that anyway, or it’s racist”.

6 ATTITUDES, THINKING AND CHOICES

This chapter illustrates how people's attitudes and thinking influence their choices about employment, particularly in relation to the conditions they place on the work they are willing to take and their perceived ability to overcome barriers to employment. The chapter also shows many adults' ambivalent feelings about the potential for education to help them, and their generally clearer belief that education could help their children. The chapter then explores how people's attitudes and thinking influences three key coping strategies: investing hopes and dreams in children, faith, and stoicism (or, in some cases, resignation). The chapter concludes by considering the 'choices' that were forced on people by persecution, age and ill health.

In Chapters 2 to 5 we discussed the impact of place, their assets and entitlements upon people's lives and choices. Each of these influences the opportunities and risks people experience, their attitudes and thinking and choices in relation to these, their ability to sustain choices and achieve positive outcomes, and their capacity to cope with life on a low income. In this chapter we explore the impact of two further factors: religion and the media. We then discuss in more detail the attitudes, thinking and choices of the people in our study in relation to two key pathways out of poverty – employment and education and training – and people's capacity to cope with life on a low income.

Religious and cultural duties and rules

Among the Bangladeshi, Pakistani and Somali groups, Islam shaped people's attitudes, thinking and behaviour. As a Somali woman explained, "religion is a way of life, it is not something you do now and again". As outlined below, it influenced attitudes and behaviour toward employment and people's coping strategies. Islamic restrictions on financial interest were also reported to make it more difficult for some to access and use financial products, such as mortgages.

Across all five ethnic groups, cultural and religious norms about giving and supporting others influenced attitudes, thinking and choices. Despite their own limited resources, many people from each group sent remittances 'home', gave money to the church or mosque and/or cared for other family members.

Media coverage and influence

Negative media coverage of Islam, Somalis and Somalia emerged as a powerful influence on thinking and behaviour in the two Somali focus groups. This was reported to contribute directly to negative imagery and associations of Somalis in many people's minds. For example, one Somali man explained, "[I] ... speak to a lot of young Muslims who don't feel part of this country, feel let down ... portrayed as terrorists ... extremists, [they] get discouraged; [they feel] why should I try? ... [It] stops them achieving." The concerns about the image of Somalia related in particular to the coverage of piracy (mentioned in Chapter 2). The concerns about the image of Somalis were both more general (linked to the lack of positive role models²⁵) and more localised (focused, in particular, on the way the Somali community in Cardiff was perceived and portrayed). For example, the Somali focus groups discussed and challenged as inaccurate the perception reportedly held by other ethnic groups that Somalis were given priority when social housing was allocated and that young Somali men were troublemakers. As one Somali man put it, "Somali children are achieving higher than ever, getting to university ... [yet we] only get negative feedback, [I've] not seen one Somali celebrated in *The Echo*,²⁶ [they're] not interested."

Concerns about a public discourse that freely linked Islam with terrorism were also voiced in the focus groups with Pakistani and Bangladeshi men and women and in the mixed focus group of people from south Asia and Africa. However, unlike the Somali families, none of the other groups voiced concerns about the way their own ethnic group was portrayed in particular.

Attitudes, thinking and choices in relation to employment

At one level, attitudes and thinking about employment were simple and consistent across the five ethnic groups. Work was described as a positive thing to do and was expected to make people's lives better. Only two interviewees said they did not want to work. As a Somali woman put it, "I wouldn't say no to a job. I really want one. That way you are going and making your own money [it's] better than 'begging'." Even two women who described family pressure not to work – "my husband does not want me to work, sees my role as a homemaker", as one put it – said that they would like a job.

However, at another level, attitudes and thinking about employment were much more complex and varied across different ethnic groups. As we outline

below, there was some evidence in all groups of a conditional commitment – caveats on the type of work, working conditions or wage levels people were willing to accept – and there were differences in the barriers to work that people identified.

Firstly, although members of all groups drew distinctions between ‘good’ and ‘poor’ work, white British/Welsh people were more likely only to value good work and, among those who were unemployed, often dismissed poor work as almost worthless, given the expected loss of benefits. Poor work was associated with factors such as low pay, insecurity, unsocial hours, poor conditions and treatment, and limited prospects for promotion. In contrast, Polish men and women, and to a lesser degree the Bangladeshi men, were more willing to accept poor work as a necessity; several described it as “essential”. This reflected the reasons why the Polish had migrated to the UK (as economic migrants in search of work) and the financial poverty of many Bangladeshi men struggling to support their families. Nevertheless, the evidence from those in the study who were trapped in poor work supported the distinction drawn between good and poor employment. While those in work were generally financially better off than those who were out of work, their wages were still too low to enable them to escape from poverty (Goulden, 2010; Kenway *et al.*, 2005; McDonald and Marsh, 2005).

Considerable care needs to be taken in generalising about the willingness of different ethnic groups to accept poor work. While, for example, the Polish men and women and Bangladeshi men were generally more willing to accept it, some people within each group placed more conditions on the type of work they would accept, as we discuss below. There were also examples of white British/Welsh men and women who accepted poor work, such as one white British/Welsh woman who worked two and a half hours a day and described the anguish this caused:

“I find it hard [going to work] because of my feet [she has arthritis], it fills me with dread to go out or go to work. I have to force myself to go to work, it’s rules for them and [different] rules for us, even the supervisor, we should be one team but if they organise a night out it’s done sneakily; I’m left out. I feel I’d have to change to fit in. I hate going but I have no choice.”

Secondly, some placed specific conditions on the work they would accept, relating to:

- the hours they were willing to work because some women had caring responsibilities, particularly for school-age children. For example, as a Bangladeshi woman explained, “I don’t want to work full time because of my children; I have young children”;
- transport and travel because, although people were generally willing to travel, they were generally reliant on public transport.²⁷ They therefore, for example, identified areas where they were willing to work that were accessible by bus and relatively close to where they lived; and
- religious observance because there were some types of work, such as work serving alcohol in bars, that Muslims were unwilling to do,²⁸ and an expectation that, for example, they be permitted to pray during work hours. It was also reported by some professionals we interviewed that women’s employment options were severely restricted, for some members of the Bangladeshi, Pakistani and Somali communities, by restrictions on men and women mixing.

Although members of all groups drew distinctions between ‘good’ and ‘poor’ work, white British/Welsh people were more likely only to value good work and, among those who were unemployed, often dismissed poor work as almost worthless, given the expected loss of benefits. Poor work was associated with factors such as low pay, insecurity, unsocial hours, poor conditions and treatment, and limited prospects for promotion.

Thirdly, there were often very different expectations of the impact of finding work. For example, the white British/Welsh people who were out of work were more likely to describe the impact of finding work in transformative terms – as one woman put it, finding a job would mean “everything, no debt, freedom, self-respect, no financial worries, new support network and a better social life” – while also expressing considerable pessimism about their prospects for finding employment. In many ways, work was seen as a solution to all their problems, something that would change their lives and make everything better. In contrast, the Polish men and women who were in employment were more likely to describe the impact of having found work upon their lives in much more modest terms and to be much more optimistic about their prospects for continuing to be able to find work in the future. It is likely that this reflects differences in their willingness to accept poor work and their experiences of work generally (as the Polish tended to have more direct, recent experience of employment). However, few of the Polish men and women were happy with their work, which tended to be agency-employed factory work, and most talked of wanting to find better work.

There were also differences in men and women’s attitudes to work in some ethnic groups. This was starkest among Somali men and women. For example, there was clear anger in a focus group among some (but not all) of the Somali men about the difficulties they had experienced in finding work and securing promotion. This was much more acute than the frustration that most Somali women expressed.²⁹ There was also some evidence of an expectation that some Bangladeshi and Pakistani women should be ‘home makers’ rather than going out to work. For example, members of a focus group of Bangladeshi and Pakistani women explained, “Women are still there to cook, clean, at the same time the husband still wants to be the main income, so if [he has] low pay, [they] have to work long hours.” Nevertheless, this was qualified and many women were employed or had been employed in the past. Examples were given of women who were described as ‘very traditional’, but who still found ways to work at or from home. Moreover, during interviews several Bangladeshi women explained that they were actively looking for work in the hope of being able to help alleviate their family’s destitution.

Many Bangladeshi, Somali, Pakistani and white British/Welsh men and women expressed the desire to work, but could not see how they could find employment. For example, one Bangladeshi man said, “It’s my intention [to find a job], but I don’t know how to find a solution.” As outlined in Chapters 2 and 3, people identified a range of reasons why they expected it to be difficult to find work:

- Weaknesses in local labour markets were identified by all five groups.
- Ill health was identified by the white British/Welsh group in particular. Three of the white British/Welsh interviewees talked about the importance of finding employers who understood health problems. As one woman put it, “Employers need able-bodied people.”
- The limits of their own skills, most notably English language skills, and a lack of experience, was identified by Bangladeshi and Somali women in particular. For example, one Somali woman said, “I do look for it [work] but it’s really difficult for me to find anything around. One of the things that makes it difficult is my English isn’t as good.”
- Racism and discrimination were identified by Somali men in particular, and by some Pakistani and Polish men and women. For example, as one Somali man put it, “... got to face it [racism], got to work as hard as we

can, 50 times harder”. A Polish worker described being passed over for promotion and others discussed the difficulty of accessing skilled work despite, in one case, having a degree.

However, while people stressed that these factors made it more difficult to find work, they rarely said that it made it impossible. The evidence from the study indicates that people’s ability to overcome the barriers to employment they identified depended on three key factors:

- aspects of their social and emotional skills, such as their self-efficacy and self-motivation (discussed in Chapter 3);
- their knowledge of local labour markets and access to advice and support, especially ‘bridging’ social capital (discussed in Chapter 4); and
- their attitudes, thinking and choices, which we discuss below.

People’s attitudes and thinking about work influenced their choices in relation to employment, including the job search strategies they adopted and their willingness to take and continue in poor work. For example, unlike the other four ethnic groups studied, Polish men and women were more willing to travel in search of work. Many had moved within the UK and across Europe in search of better employment opportunities and in some cases had divided their families between Poland and the UK. Their accounts suggested they were more proactive in searching for work, and many were actively using employment agencies to find work. They also tended to report a willingness to consider taking a much wider range of jobs than other groups. Bangladeshi men were also more willing to accept poor work than other groups and many men reported working unsocial hours in the restaurant industry, though this was often limited to part-time work. Moreover, both men and women described actively searching online for jobs and several Bangladeshi women reported volunteering and learning English in order to improve their skills and prospects for finding work. In contrast, the perceived barriers to work, and the conditions they placed on the work they were willing to take, meant that some members of the other four ethnic groups did not appear to be actively searching for work.

With the exception of two of the Bangladeshi men, people in the study did not identify self-employment as an option. Moreover, the two Bangladeshi men, who expressed the desire to start their own business in the restaurant industry, had very little idea about how this could be achieved and it was therefore an aspiration rather than an expectation.

Attitudes, thinking and choices in relation to education and training

Adult members of all five ethnic groups were broadly positive about the value and importance of education. As one Polish woman put it, education is “very important as it helps you get to be more fussy about jobs”. A white British/Welsh woman, when discussing school, said, “It’s important now I look back; you don’t get anywhere without it [education].” Nevertheless, as we outline below, with some exceptions, adults were generally much clearer about the value and importance of education for their children than they were about its value and importance for themselves.³⁰ For example, another Polish woman stated, “... education is very important in order to get a job. I really push my daughter.” This is consistent with the findings of other studies (see, for example, Kenway *et al.*, 2005; Tackey *et al.*, 2011).

People’s attitudes and thinking about work influenced their choices in relation to employment, including the job search strategies they adopted and their willingness to take and continue in poor work.

As outlined in Chapter 3, the importance of learning English was highlighted by Bangladeshi and Somali communities in particular and also by the mixed focus group of people from south Asia and Africa. Bangladeshi and Somali women were also more likely to report having undertaken or to be undertaking English language courses than other groups. In contrast, though, people rarely identified other specific skills or qualifications that they needed in order to find work. There were few examples of adults undertaking or planning to undertake education or training in order to acquire skills or qualifications that would help them find work.

Among many of the white British/Welsh adults, some of the ambivalence towards the value and importance of qualifications appeared to stem from perceived barriers to employment. Similarly, in focus groups with Somali men and the mixed focus group including people from south Asia and Africa, anecdotal examples were given of people who had gone to university but had struggled to find good jobs because of a range of barriers, including discrimination and the weakness of the local labour market.

In the Somali focus group, the perceived barriers to employment also led some adults to begin questioning the difference that success in education would make for their children. For example, one Somali man said, “We try not to talk about this [the impact of discrimination on our children/young people] as we want them to aspire ... [but they will] realise when they’re in college, that’s life [that there is a glass ceiling].” They still wanted their children to succeed, and it was notable that several Somali men and women talked about employing home tutors to help their children, but they were concerned about the impact of these other barriers on their children’s prospects.

The young people involved in the study were generally positive about education, although it was notable that white British/Welsh young people described more negative experiences of school than any other ethnic group.

Coping strategies

For all five ethnic groups, one key way of coping with life on a low income was to place their hopes and aspirations on their children. Some, particularly the most disadvantaged, from across all five ethnic groups, had in effect given up on their own hopes and dreams, but hoped that their children’s lives would be better. More broadly, children’s happiness was a key source of happiness for adults. As one white British/Welsh woman put it, “nothing makes me more happy than their [her children’s] faces when I’ve bought them something”. Similarly, when talking about the happiest times of their lives, many referred to their children.

The other principal ways people coped with poverty were, as outlined in Chapters three 3 and 4: through their faith and support networks (for those who had them); through an attitude of stoicism (for example, as one Polish woman put it, you’ve just “got to get on with it”); or in some cases through resignation. For some, faith was linked to feelings that events were not within their own control, but that of God. Bangladeshi men and women in particular identified prayer as both a coping strategy and an appeal for an easier life.

Enforced choices

The study illustrates how people’s choices about employment, education and training, and entitlement were influenced by factors such as place, their assets and their attitudes and thinking. In some cases, though, ‘choices’ were

forced on people by other factors such as age, ill health, the breakdown of relationships or persecution. As Chapters 3 and 5 illustrate, ill health and age were identified as reasons why some people had to leave work, reducing families' income and causing poverty because their entitlements to other forms of support, such as pensions and health-related benefits, were inadequate to meet their families' needs. Similarly, for those Somali women who came as asylum seekers, their enforced flight from persecution meant they had to give up employment and assets, including social capital; their limited entitlements, particularly while claiming asylum, were inadequate to meet their families' needs.

7 EXPERIENCES OF POVERTY

In this chapter we consider the experiences and outcomes of people living in poverty. The chapter illustrates the stresses and strains of life on a low income; people's feelings of exclusion from aspects of society, including employment and the consumer society; and the impact of feelings of vulnerability/resilience and power/powerlessness on people's well-being.

The strain of life on a low income

Welfare benefits and low wages were insufficient to raise people out of poverty (Brewer and Joyce, 2010; see also Davis *et al.*, 2012), although their loss could push people further into poverty. People from all five ethnic groups talked emotively about the struggle of life on a low income. They described trying to juggle competing demands on their limited financial resources, the very hard choices about what to spend their limited income on, their sense of exclusion from aspects of society, and the mixture of anxiety, frustration and shame that flowed from this. For example, one white British/Welsh woman described it:

“I worry about not having money for clothes, shoes, winter coats. I don't have money to buy ... [name omitted] the things most girls her age have, I worry about not being able to buy enough food, so if I've only got a quid I'll buy cheap noodles and put ham in it. The most expensive thing to pay for is my washing machine, it's out of my friend's catalogue; if I have a month when I'm short I still have to pay her, I look at the money and think 'that could go on shopping'.”

She went on to say:

“Money is tight all times of the year every month ... There are days when we don’t have heat, I’d rather have a bath and do my pots and be clean. Sometimes there is nothing in the cupboards but I can rustle up something even from the penny bottle ... If we need clothes or shoes we would try to hang on as long as we could then have to buy less shopping.”

When asked what she would do if she had a crisis, she replied, “If I had a crisis like the cooker breaking then I’d have no cooker.”

Many people talked, in particular, about the impact of not being able to afford to buy things for their children. For example, one Bangladeshi woman said:

“... it’s very hard to live here [in the UK] with children; financially we’re very weak, I feel ashamed that what my kids want I can’t give them, [I’m] always frustrated that I can’t give what my kids want.”

Celebrations that involved giving gifts, such as Christmas or Eid, or buying new clothes, were consequently identified as particularly difficult times. For example, as a white British/Welsh woman put it:

“I worry about money all the time. I work just to get vouchers for Christmas, I never have anything for myself. My children need their clothes to have labels so other kids don’t pick on them and it’s really expensive and hard, they are the most expensive things I pay for.”

Some people, particular white British/Welsh adults and younger people from all ethnic groups, talked about the limited leisure and social opportunities open to them and often expressed the desire to have enough money to have some ‘fun’. In contrast, other adults, most notably Pakistanis and Somalis, were more likely to stress the importance of what they described as ‘security’ over ‘luxury’.

Although everyone in the study talked about the pressure that living on a low income placed on them, people’s feelings about their exclusion from different aspects of society varied. For example, exclusion from good-quality work was generally felt more keenly by men than women in some groups.

Crises and decline

In most cases, people had lived in poverty for many years and there was no single identifiable cause of it. Many (although not all) described a slow but seemingly inexorable decline, citing trends such as rising prices, cuts in their entitlements, weakness in labour markets and decline in their health, which they could not see how to arrest or reverse. However, as outlined in Chapter 6, in a small number of cases people’s poverty could be traced back to a single event – the flight from persecution, the breakdown of a relationship, or ill health or age which meant people could no longer work or their entitlements changed. Several families were also very fearful of the future and the impact that the loss of health-related benefits or their home would have on them.

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Isolation, vulnerability and resilience

The stress and strains of life on a low income were linked to feelings of vulnerability. Low incomes meant most struggled to meet day-to-day expenses, leaving little or nothing in reserve for unexpected costs. People's vulnerability, or conversely their resilience, was therefore heavily dependent on the other resources they could draw on, such as their human and social capital, and their entitlements (Batty and Cole, 2010). This is illustrated by the contrasting responses to the question, "What would you do if your cooker broke down?" A white British woman, simply but strikingly said she would "cry", while a Polish woman responded, "My husband is good [at] fixing things." Changes in these resources, such as the loss or gain of benefits or the breakdown or formation of new relationships, could therefore increase or reduce people's vulnerability.

Everyone in the study faced very difficult and challenging lives but, critically, some faced the problems with limited internal resources and little emotional support from friends and family. They felt very alone, isolated and vulnerable as a consequence (cf. Green, 2007). Therefore, while groups might experience the same level of poverty in monetary terms, differences in their resilience/vulnerability and their perceptions of this had a major impact on their well-being.

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Feelings of power and powerlessness

Feelings of powerlessness contributed to feelings of vulnerability and were linked for some groups to a sense of injustice stemming from feeling that they were being denied opportunities that were made available to others.

In general, the white British/Welsh families felt the most disempowered. As we outlined in Chapter 5, those with poor health tended to be more dependent on the state than other groups. As a consequence, they felt more vulnerable to changes in benefits. Others who were in work and less dependent on the state saw little hope of finding good-quality work. Nevertheless, most still felt they could make choices that could change their lives, most notably moving to what were hoped to be better places to live.

In contrast, Polish people with good English language skills generally felt they were the most empowered. They were often optimistic about the future and had frequently moved throughout Europe and the UK in search of work.

The attitudes of Somali families were often complex. For those women who had come as asylum seekers, there was relief at having finally secured legal status, coupled with a sense of exhaustion after a long battle. This meant they were more focused on establishing an everyday life, a sense of ordinariness and routine after extended periods of intense uncertainty, loss and limbo in an unfamiliar country. In contrast, many individuals in the Somali focus groups had been born in Cardiff or had lived there for a number of decades and there was a palpable hunger for change. In some cases this was coupled with frustration and anger at what were perceived to be the structural constraints, most notably racism and discrimination, that they felt held Somalis back. As one Somali man summed it up, there's "nothing you can do about society". Others talked about how individual Somali people could advance but the Somali community as a whole was being held back.

The attitudes of Bangladeshi families were also often complex. Those who had travelled to the UK from Bangladesh in the last 10–15 years, principally women, contrasted experiences of life in Bangladesh with life in the UK. For

most, this had initially been very disempowering. However, over time their confidence, and in some cases their English language skills and social support networks, had strengthened and they had become more empowered and were much happier as a consequence.

The impact of experiences and outcomes

As Chapter 6 illustrates, feelings of exclusion, insecurity, frustration and shame meant people ardently wanted to change their lives while feelings of powerlessness, and to a lesser degree perceptions of vulnerability, inhibited many people's choices in relation to employment. Feelings of powerlessness contributed to perceptions that barriers to employment could not be overcome and, as we outline below, vulnerability led some to adopt conservative strategies intended to minimise risk. However, as Chapters 2 to 6 illustrate, people's choices were influenced by the intersection of a range of factors, particularly including place, assets, entitlements and other aspects of their attitudes and thinking. As we outline below, differences in the impact of these factors on people's choices contributed to differences in the experiences and outcomes for members of each ethnic group.

Experiences and outcomes among the Polish group

Overall, this group was resilient, driven and very work-focused and resilient. Of the five ethnic groups, they were the most likely to be in work – a key pathway out of poverty – and appeared the most able to cope with challenges and problems. Nevertheless, their social capital was often limited. They often felt isolated and few had contacts outside the Polish community. Those with more limited English language skills were also notably more disadvantaged than those with stronger skills. The weak labour markets in the places where they lived limited them to poor work, making it difficult for them to escape from poverty.

Experiences and outcomes among the Pakistani group

Overall, this group was coping. They were characterised by the strongest support networks, so they generally felt less vulnerable and less isolated than other groups. They also tended to live in what were regarded as better places, with good transport links and a reasonably strong local labour market. However, weakness in their English language skills made it difficult for many people to access public services and claim their entitlements in full. Aspects of their attitudes and thinking, such as expectations of the respective roles of men and women, and religious restrictions on the mixing of sexes, also limited some women's ability to find work. There was a sense that security and stability were prioritised over other strategies such as searching for work, which might lead to pathways out of poverty but could also increase the risks people were exposed to.

Experiences and outcomes among the Bangladeshi group

Many people in this group were struggling and one family was in an extremely vulnerable position which they were desperate to escape from. However, few could see how to escape from their poverty. Although adult men were often working, they were restricted to poor and often part-time work. Many women wanted to work but felt unable to, primarily because of their limited English language skills. Young people who also wanted to work felt held back by their limited skills and experience. Like the Pakistani families, the Bangladeshi families in this study tended to live in what were

Feelings of powerlessness contributed to perceptions that barriers to employment could not be overcome and [...] vulnerability led some to adopt conservative strategies intended to minimise risk.

regarded as better places, but many were very dissatisfied with their housing. One family was at risk of being made homeless. Moreover, like the Pakistani men and women, weakness in their English language skills made it difficult for many adults to access public services and claim their entitlements in full. Although all had family-based support networks, these were often centred on the husband's family, limiting their value to women. Their lack of access to 'bridging' social capital contributed to the difficulties people faced trying to resolve problems related to housing and unemployment.

Experiences and outcomes among the Somali group

This group was characterised by stark divides. The experiences of men and women were very different, as were the experiences of those who had come to the UK as asylum seekers and those who had migrated under less traumatic circumstances or who had been born in the UK. Some men were angry at the racism that they felt held them back and stopped them finding work or good-quality work, despite living so close to centres of power and wealth. In contrast, women were often more focused on bringing up children and the difficulties of finding employment were less keenly felt. Many of those who had come as asylum seekers had had deeply traumatic experiences. Their initial experiences of the UK were also often difficult although these improved somewhat when they secured legal status and their entitlements were extended. Many were looking to their children's future rather than their own. In contrast, some of those who had followed less traumatic migration pathways, or who had been born in the UK, were able to find work and were more optimistic about their own future (as distinct from that of their children).

Experiences and outcomes among the white British/Welsh group

Overall, people in this group were struggling. They were often very vulnerable and sometimes felt defeated. For those in work, weak local labour markets were seen as limiting them to poor work, with little hope or prospect of progression. For many of those out of work, poor physical and mental health were felt to limit their employment prospects severely and left them heavily dependent on their entitlements. Their social networks were also often fractured. Their consequent social exclusion, isolation and vulnerability contributed to their feelings of depression and powerlessness. For many, the prospects of escape from poverty appeared limited; they had almost given up and were looking to their children's future, rather than their own.

8 CONCLUSIONS AND RECOMMENDATIONS

This final chapter considers the study's findings about the impact of five factors on the levels and experiences of poverty of each of the five ethnic groups studied. The five factors are place; human capital; social capital; entitlements; and attitudes, thinking and choices. The chapter discusses how these factors relate to ethnicity, considers the extent to which these findings are likely to be specific to Wales and outlines the implications of this analysis for policy and practice.

Levels and experiences of poverty

The study found that five factors – place; human capital; social capital; entitlements; attitudes, thinking and choices – were particularly powerful in explaining levels and experiences of poverty across the five ethnic groups. However, the impact of each of these factors on *levels* and *experiences* of poverty was different.

In relation to levels of poverty, some of the five factors identified by the study had a greater impact than others although no single factor was decisive. For example, although employment was identified as the main potential pathway out of poverty, people identified a range of barriers to finding and progressing in employment. Their ability to overcome these barriers depended primarily on the strength of their social and emotional skills, such as their self-efficacy and self-motivation (dimensions of their human capital), knowledge, advice and support (linked to their social capital) and their attitudes, thinking and choices (including, for example, their willingness to move in search of work and to accept poor work). This was most evident among the Polish men and women, and to a lesser degree, Bangladeshi men.

In some important ways, entitlements also had a significant impact on levels of poverty. Although they were insufficient to raise people out

of poverty, they provided a safety net which helped prevent destitution. Differences in people's entitlements therefore also had a major impact on levels of poverty. This was illustrated most starkly by the levels of poverty experienced by Somali asylum seekers (whose entitlements were much more limited than other groups). It was also shown to a lesser degree by the impact of changes in people's entitlements (for example, as a consequence of changes in their age or health) on levels of poverty experienced by families. Cuts in entitlements could therefore have a serious impact on levels of poverty.

The impact of place on levels of poverty was more complex. Among the groups studied there was little evidence that place was the main factor that prevented people finding work. For example, as the experience of the Bangladeshi, Pakistani and Somali men and women in Cardiff illustrated, a range of barriers, including limited human capital and perceptions of racism and discrimination, meant that living close to the commercial and political heart of Cardiff was of little benefit to them. In contrast, the experience of the Polish men and women was more complex because they had actively moved to places where they believed they could find work. Having done so, they were able to find work, albeit often poor work. The study suggests that while access to employment opportunities (which are generally tied to particular places and their transport links) may be a necessary condition for reducing levels of poverty, it is not a sufficient condition.

Place was also linked to people's access to 'bridging' social capital because diversity within places could enable the formation of relationships to people who were different from themselves. Bridging social capital could in turn help people access the 'know how' needed to find jobs that they otherwise lacked. However, this study found no necessary link between diversity and levels of bridging capital in the places studied. The communities people lived in were often socially diverse and included, for example, people in professional roles and those who were unemployed. However, mere proximity to people with access to different types of knowledge and resources did not mean people could access them. Proximity did not mean people knew others in their community (reflecting a range of barriers linked to, for example, language, class and culture). Even when people knew people who were different from themselves (for example, different in relation to knowledge and access to resources), the value of those links depended on:

- people's capability to exploit (or benefit from) other people's knowledge and resources (which, for example, depended on the strength of their human capital and aspects of their attitudes and thinking, such as their attitudes to work); and
- the nature of the knowledge and resources others held.

As a consequence, the knowledge and resources held by others was not of value or use to people simply by virtue of being different.³¹

Similarly, although no single factor was decisive, some of the five factors identified by the study had a greater impact than others on people's experiences of poverty. Place had a significant impact because it influenced factors such as the ease of day-to-day life and feelings of safety and inclusion (or conversely feelings of insecurity and racism). Many of these factors were closely linked to the ethnic composition of the place. Given the impact of place, many people in the study had moved or were planning to move to what they expected to be better places. However, those who had little or no choice about where they lived, such as asylum seekers, were often very unhappy with the places they were housed. Moreover,

Among the groups studied there was little evidence that place was the main factor that prevented people finding work.

although families who could, had often chosen the place they wanted to live, choices about housing within those places were limited by low income and entitlements, including rules for housing benefits and policies for allocating social housing. This meant many were in poor-quality housing, which in turn had a significant impact on their experiences of poverty. Dependence on entitlements also left some people feeling vulnerable to changes in those entitlements and contributed to feelings of anxiety and powerlessness. This was most evident among the white British/Welsh and, to a lesser degree, the Bangladeshi families.

Social capital had a significant impact on people's experiences of poverty. For those who had them, social networks based primarily on the family (and to a lesser degree on friends) helped people cope with poverty by reducing their sense of isolation and vulnerability. For example, differences in the strength of the social capital enjoyed by the Pakistani and white British/Welsh families help explain why Pakistani families were generally coping while many white British/Welsh families were struggling.

Two dimensions of people's human capital – faith (for those who had it) and social and emotional skills – also had an important impact on people's experiences of poverty. Faith helped give meaning to people's lives; it was a source of comfort and gave some a sense of security. Social and emotional skills, such as self-motivation and self-efficacy, contributed to people's resilience (their ability to cope with adversity) and to a sense of control. This was most evident among Polish men and women. Conversely weaknesses in social and emotional skills contributed to feelings of vulnerability and powerlessness, and in some cases despair and resignation. This was most evident among white British/Welsh men and women. These feelings in turn influenced people's attitudes, thinking and behaviour and the coping strategies they adopted.

The influence of ethnicity on levels and experiences of poverty in Wales

People's sense of their ethnic identity varied. In many ways the Somali men and women had the strongest sense of ethnicity while the ethnic identity of the other groups tended to be more complex. This was reflected in discussions about 'Welsh', 'British' and, in at least one case, 'English' identity among the 'white British/Welsh' group and in the way that many of the Polish men and women identified themselves as 'European'. Nevertheless, even when people's sense of identity varied or was complex, it was still influential to them and the way others saw them.

Although members of all five ethnic groups were in poverty, there were marked differences in their experiences of poverty and to a lesser degree the level of their poverty. For example, while many white British/Welsh families were struggling, Pakistani families were coping and Polish families were very work-focused and resilient.

However, while ethnicity was associated with experiences of poverty and to a lesser degree with levels of poverty, there was little evidence that it was the cause. For example, while many Pakistani, Polish and Somali people found their work opportunities and entitlements limited by their English language skills, this was not because of their ethnicity, but because they had come to the UK as migrants. Experiences and perceptions of racism and discrimination which were sometimes directly linked to people's ethnicity, but also, for example, to their appearance or religion, were the main exceptions to this.

However, while ethnicity was associated with experiences of poverty and to a lesser degree with levels of poverty, there was little evidence that it was the cause.

The findings about the impact of place on levels and experiences of poverty are also of importance here, as they illustrate the complex relationship between poverty and ethnicity. People from four of the five ethnic groups (Bangladeshi, Pakistani, Somali and white British/Welsh) actively wanted to live in places with other people whom they saw as being like them (for example, people who shared a socio-economic class, language and culture) and therefore had often moved for that reason. This reflected the way in which the ethnic composition or character of place was linked to feelings of safety, inclusion and convenience. It in turn contributed to the concentration of particular ethnic groups in particular areas, most notably the Somali community in Butetown and the Bangladeshi and Pakistani communities in Riverside. In contrast, the experience of the Polish families was somewhat different. Choices about where to live were driven primarily by an assessment of employment opportunities. Nevertheless, Polish people still valued living near members of their own community within those places.

The impact of the clustering of members of the Bangladeshi, Pakistani and Somali communities in particular places in Cardiff is mixed. As outlined above, it was felt to improve people's day-to-day life, but it may also have reduced the impetus for change. For example, living with others from their own ethnic group enabled people with weak English language skills to 'get by' and may have reduced the impetus to learn English and access any opportunities it might bring. Similarly, because people felt safer within their 'own' communities, they may have been less inclined to travel to other areas. As a consequence, it also contributed to a segregation of communities and divisions between communities.

Therefore, a key challenge for policy-makers is to find ways of sustaining those aspects of place that people value, such as social networks, while providing incentives for people to make choices that may improve their lives. It was clear that poverty meant that many people, although not all, wanted to change their lives and there is therefore no suggestion from this study that cutting entitlements further would help. However, in order to realise their aspirations for change, it was also clear that people also generally needed:

- 'know-how', such as an understanding of how local labour markets worked and what employers wanted;
- skills, such as self-knowledge, self-motivation and self-efficacy (key social and emotional skills), and English language skills; and
- access to employment opportunities.

'Bridging' social capital could potentially play a key role in helping to build people's 'know-how' – their knowledge of what they would need to do in order to realise their aspirations for themselves and for their children. However, in order to develop people's language and social and emotional skills, other types of more intensive and tailored support are likely to be needed.

Without such support, people from all five ethnic groups were struggling to realise their aspirations and were excluded from many aspects of society. This not only affected their own lives, but also contributed to divisions within society and between different ethnic groups. Equally, the study indicated that social integration – for example, through employment and more specifically good rather than poor work – helped people improve their lives and could help break down barriers between groups as people's social networks grew or their skills (including, where relevant, English language skills and 'cultural competence') developed through work.

Differences between Wales and the other UK nations

The study shares the common finding of studies throughout the UK (Goulden, 2010; Kenway *et al.*, 2005; McDonald and Marsh, 2005) about the importance of employment as a potential pathway out of poverty and ways in which the insecurity and low wages that characterise poor-quality work mean many people in work are still in poverty. However, the weakness of the Welsh labour market compared with parts of the UK such as south-east England, is likely to have made it even harder for people in the study to find good-quality work which would enable them to escape from poverty (Davies *et al.*, 2011).

The study's findings on the often ambivalent attitudes to education and training among adults, and the gap between people's aspirations and their knowledge of how to achieve them (encompassing both 'know-how' and 'self-knowledge'), has also been identified by other studies in the UK (Kintrea *et al.*, 2011). However, the weakness of the Welsh labour market compared with other parts of the UK, particularly in disadvantaged areas dominated by low-skilled employment, is likely to have increased people's ambivalence about the value of education and training (Lloyd-Jones, 2005).

The study's findings about the impact of place and social capital and networks on people's lives are common to other studies in the UK (see, for example, Taylor, 2008). For example, other studies have found that the places where people live are not the prime cause of their poverty. Instead, the clustering of people from specific ethnic groups in poorer areas may give those areas an 'ethnic character' and crucially, if levels of poverty among that group are high, increase the incidence of poverty in that place (Garner and Bhattacharyya, 2011). The consequent concentrations of poverty may still have negative impacts and may, for example, negatively influence attitudes and thinking toward work. However, place is not the sole or even prime reason why people in that area are poor. More positively, this clustering also enables ethnically based social networks to form despite the relatively small size of ethnic minority populations in Wales.

Tackling the links between poverty and ethnicity in Wales

The study highlights the range of factors that contribute to differences in levels and experiences of poverty among different ethnic groups. This emphasises the importance of looking beyond outcomes, which may be associated with ethnicity, such as higher levels of poverty among some ethnic groups, to focus upon the underlying causes. The context for addressing the issues highlighted by this study is challenging though. The current economic circumstances mean that for many people it is difficult to find and progress in work. As a consequence, while employment continues to offer most people the best chance of escaping poverty, it is likely to take time to increase employment and to enable people to progress in employment. Therefore, a dual focus on reducing poverty (for example, by helping people access work) and improving the experiences of those in poverty (as in the current Tackling Poverty Action Plan for Wales) is appropriate. Moreover, the impact of the economy on public finances means that cuts in public expenditure have already started or are planned. Wherever possible, the recommendations therefore focus on reprioritising existing expenditure rather than calling for increases in expenditure.

Our recommendations focus on each of the five key factors highlighted by the study as of particular importance – place; human capital; social capital; entitlements; and people's attitudes, thinking and choices. In framing

our recommendations, we have drawn mainly on evidence from this study but also from other studies. We have also had the support of a highly experienced programme advisory group and have drawn on research and the collective experience of the group in making our recommendations.

The recommendations are numbered for ease of reference and this does not imply any kind of prioritising.

Recommendations on improving places

The study finds that housing has a major impact on people's experiences and that the quality of housing available to people living in poverty varies considerably. The poor standard of housing was a particular concern of asylum seekers who are housed on a 'no choice' basis. The forthcoming Homes for Wales Housing Bill includes actions intended to improve standards in the private rented sector, increase the supply of housing and improve its quality. These are all highlighted by this study as priorities for people living in poverty.

Recommendation 1: The Welsh Government should review the effectiveness of the forthcoming Housing Bill. Consideration should be given to the scope of the evaluation of its impact on vulnerable groups, such as asylum seekers and those living in poverty with little choice about their housing.

The study illustrates the progress made in improving relationships between the police and ethnic minorities. Nevertheless, the study suggests a strong perception that policing priorities in some communities are skewed toward anti-terrorism operations to the detriment of other community priorities, such as action against drug dealing.

Recommendation 2: Police commissioners should review the effectiveness of community policing policies in promoting good community relations, particularly in multi-ethnic areas.

Levels of racism were generally found to be low in the areas where people in the study currently lived, although there were isolated examples of racism and hate crime. However, racism was perceived to be much higher and much more common in other areas and in other contexts such as the workplace. A number of suggestions were put forward by people in the study. These included challenging negative media and other coverage/images of specific places, coupled with a celebration of local successes and the highlighting of role models from different ethnic groups. However, the evidence of the effectiveness of these is uncertain.

Recommendation 3: The Welsh Government should consider commissioning a rapid evidence assessment of the effectiveness of interventions that tackle racism and hate crime at a local level. Given the significance of place and perceptions of place, this review could include consideration of approaches to tackling the image problem of places, such as those piloted by New Deal for Communities in England.

Recommendations on developing human capital

People within the study see education as a key pathway out of poverty for their children. However, evidence indicates that, on average, children in poverty

achieve less than children from more affluent families.³² Investment in the early years and strategies to narrow the educational attainment gap in schools, such as the Pupil Deprivation Grant, have a key role and can be supplemented by other funding streams, such as the Minority Ethnic Achievement Grant and School Effectiveness Grant. There is good evidence that increased expenditure is of itself insufficient to narrow the gap (Bramley and Watkins, 2007) and evidence that the effectiveness of different interventions varies considerably. It is therefore vital that grants such as this are invested in proven interventions and that there is robust monitoring and evaluation of progress.

Recommendation 4: The Welsh Government should sustain the commitment to the early years, building on the decision to double funding for the Flying Start.

Recommendation 5: The Welsh Government and educational consortia should robustly evaluate the use of the PDG (Pupil Deprivation Grant) by schools to ensure it is invested in interventions where there is good evidence of cost-effectiveness and that there is robust monitoring and evaluation of its impact. If necessary, the Guidance on the PDG and role of educational consortia in supporting and challenging schools should be strengthened.

Recommendation 6: Estyn local authority education services and consortia and schools should extend the existing strong focus on evaluating the progress made by children and young people from disadvantaged backgrounds at a school, local authority and national level. In addition, there should be a focus on the progress made by children and young people from different ethnic groups at each of these levels.

The study illustrates the positive impact of English language skills on people's experiences of poverty and their prospects for escape from poverty. However, the study also indicates some weaknesses in ESOL provision.

Recommendation 7: The Welsh Government, the ESOL Working Group and ESOL Advisory Board should review the take-up and effectiveness of different models of ESOL provision, such as embedded ESOL in which people learn English as part of a broader programme of study. Investment should be focused on those types of provision judged to be most effective.

Recommendation 8: The Welsh Government, the ESOL Working Group and ESOL Advisory Board should explore how existing resources for ESOL provision can be 'stretched' to increase their reach.

The study also illustrates the importance of knowledge and understanding of British culture, norms, entitlements and expectations in enabling people to communicate effectively with each other and access services easily and without anxiety.

Recommendation 9: The Welsh Government, the ESOL Working Group and ESOL Advisory Board should consider how cultural knowledge and understanding can be integrated into existing ESOL provision. This might, for example, be made a condition for funding ESOL provision.

Recommendations for strengthening social capital

The study demonstrates the value of both bonding social capital and bridging social capital. While it is difficult for the state to invest directly in social capital, it can invest in creating an environment that can foster its growth. Evidence from the Communities First programme in Wales and from elsewhere (such as Neighbourhood Support Fund and New Deal for Communities in England) suggests that engaging with local communities early in any development is vital to ensure that they are central to efforts to reshape those communities. This helps to ensure developments are sustainable. Action in other areas may also be important, such as extending ESOL provision (discussed above) and increasing employment (discussed below).

Recommendation 10: The Welsh Government and Assembly Sponsored Public Bodies (such as the Big Lottery and the Arts Council for Wales), should review existing criteria for funding investment in public spaces and arts and cultural activities. This review should ensure that, wherever possible, the funding strengthens both bonding social capital (social relationships between similar people) and bridging social capital (social relationships between people with, for example, different knowledge, interests and resources).

Recommendation 11: The Welsh Government, local authority education services and consortia and, where applicable, Communities First clusters (perhaps through the Pupil Deprivation Grant Match Funding) should consider reviewing support for the community focus of schools and ways in which they can be supported to promote the development of bonding social capital and, in particular, bridging social capital.

The forthcoming JRF-supported study on poverty, ethnicity and social networks is also likely to have important recommendations for action in this area in the future.

Recommendations on improving access to and take-up of entitlements

The study illustrates the often negative experiences of people in poverty seeking to access and use public services. Engagement with frontline staff, for example receptionists in services such as GP surgeries, was often a key source of friction. Examples were given when social or cultural misunderstandings led to heated arguments. This not only affected experiences of those using and providing services, but may also have contributed to feelings or perceptions of racism. Action to improve English language skills and social and cultural knowledge (discussed above) will be important here. This should be matched with work with frontline staff to improve their understanding of and empathy for people living in poverty and/or from minority ethnic groups, who may lack English language skills and social and cultural knowledge. This should focus on helping frontline staff to put themselves in the shoes of others who may, for example, have poor English language skills or feel nervous when trying to access services.

Recommendation 12: The Welsh Government should review existing workforce development strategies for Children and Young People partnerships, and Health, Social Care and Well-being partnerships and,

if necessary, strengthen or revise the statutory Guidance for them. Consideration should be given to requiring assessments of the need for social and cultural training for frontline staff and, where required, plans for providing this should be included in strategies.

Recommendations on protecting and extending entitlements to particularly vulnerable groups

The study illustrates the important ‘safety net’ that people’s entitlements provide. It is therefore crucial to protect entitlements to prevent people being driven further into poverty. Given their importance, the more limited entitlements of asylum seekers and the problems some refugees experienced in accessing their entitlements had a serious impact on their level and experiences of poverty.

The Welsh Government has taken a ‘human rights’ approach to the care of refugees and asylum seekers in Wales. The Refugee Inclusion Strategy recognises their difficulties and points local authorities to appropriate action. Nevertheless, the study starkly illustrates the impact of restrictions to asylum seekers’ entitlements on their lives and those of their children. There is therefore a strong case for extending entitlements in line with the recommendations of the recent Parliamentary Inquiry into Asylum Support for Children and Young People (Teather *et al.*, 2013) in order to ensure that families seeking asylum, and their children and young people, in particular, are not disproportionately discriminated against.

Recommendation 13: The UK Government should act on the recommendations of the Report of the Parliamentary Inquiry into Asylum Support for Children and Young People.

Although refugees have the same rights as Welsh citizens, their transition from being an asylum seeker to a refugee can be very difficult. A refugee has 28 days to leave their asylum accommodation, register and claim mainstream benefits. However, there is frequently a gap in establishing these arrangements which leaves vulnerable people without housing and the financial support to survive after the UK Government has recognised that they need protection. Action in relation to the forthcoming Housing Bill and improving access to entitlements will be important.

Recommendations for changing people’s attitudes, thinking and choices

The study shows the importance of people’s attitudes, thinking and choices in relation to employment. In particular, people’s attitudes, thinking and choices are linked to their skills and experiences so that action to strengthen human capital and change employer cultures is likely to be important. The recommendations from the forthcoming JRF-supported studies into Local Labour Markets and Poverty, Ethnicity and Workplace Cultures are also likely to be important.

Evidence from other studies suggests that changing people’s attitudes, thinking and choices can be challenging and that generic ‘one size fits all’ approaches are generally less effective than tailored approaches. Intensive support and challenge may also be required, which is consistent with the principles underpinning the current Department for Work and Pensions

Work Programme. This should aim to improve people's knowledge and understanding of local labour markets and develop their skills, including self-efficacy and interpersonal communication skills.

Full-time employment may not suit all people and the study suggests that alternatives, including part-time work and entrepreneurship, may be important alternatives. However, support is also needed. For example, one in every thirteen working women is self-employed but few access help when setting up their business and 40 per cent of women come into self-employment from economic inactivity, compared with 20 per cent of men. Many return to the workforce after a long period in a caring role and, because they have not been unemployed, have not benefited from formal advice and guidance as part of work programmes. Gender and culturally sensitive delivery of enterprise support is essential to encourage women into enterprise and to improve the likelihood of success and growth.

Recommendation 14: The Department for Work and Pensions should ensure that evaluations of the Work Programme assess the extent to which existing programmes meet the needs of men and women from different ethnic groups. Both Jobcentre district offices and Work Programme providers should be held to account for providing services that support people from different ethnicities.

Recommendation 15: Local authorities and Communities First clusters should consider the scope to develop locally based support to help change people's attitudes, thinking and behaviour in relation to employment. This could include:

- establishing post-startup Enterprise Clubs for women who are not confident about accessing mainstream advice after they set up in business; and
- developing business support and economic development policies and strategies that optimise women's enterprise in their localities.

Recommendation 16: The Welsh Government should consider appointing a women's enterprise champion in government. Their remit should include identifying how initiatives for access to business finance will be tailored to help micro startups, especially where ethnicity and gender play a part.

Another approach to increasing women's employment and enhancing their progression may be through increasing access to flexible working. The UK Government will introduce the universal right to request flexible working in 2014. (Currently, the right to request flexible working applies to parents of children up to the age of 16 (18 if the child is disabled) and carers of adults.)

Recommendation 17: The UK and Welsh governments should work with small and medium enterprises to promote flexible working. If needed, this should include a review of effective practice in engaging with small and medium enterprises.

The costs of part-time working may also be proportionately greater than the costs of full-time working – for example, because people working part-time may not be able to benefit from discounted travel costs such as weekly or monthly tickets.

Recommendation 18: The Welsh Government and the Welsh Local Government Association should work with public transport providers to explore the scope to offer travel discounts for bundles of tickets rather than for weekly, monthly or annual tickets.

Cross-cutting recommendations

The study finds that there is a clear association between poverty and ethnicity but little evidence of a causal link. The study indicates considerable commonality in the levels of poverty experienced by the five different ethnic groups and, crucially, in the factors that caused it.

Recommendation 19: The Welsh Government, local authorities and partnerships, such as Children and Young People's Partnerships, should ensure that strategies to reduce poverty within particular ethnic groups are part of population-wide anti-poverty strategies, such as the Tackling Poverty Action Plan and the Child Poverty Action Plan. These should focus on helping ensure people do not fall into poverty, improving the lives of people in poverty and enabling people to escape from poverty.

Recommendation 20: Local authorities should ensure that equalities indicators enable progress in reducing inequalities between ethnic groups to be measured and inform action to help reduce inequalities.

Recommendation 21: The Welsh European Funding Office has shown its commitment and willingness to address poverty and inequalities through its consultation on the next Convergence programme. We welcome this and urge it to ensure that poverty and ethnicity is addressed as a cross-cutting theme as part of their future programmes.

NOTES

- 1 We use the term 'white British/Welsh' because people from this ethnic group described their identity in different ways – some as Welsh, others as British, in one case English and some as both British and Welsh.
- 2 The lower super output areas (LSOAs) of Butetown 1 and Butetown 2, are ranked 42nd and 68th respectively on the 2011 Welsh Index of Multiple Deprivation (StatsWales, n.d.).
- 3 In households with a man and wife, this was often but not always a man. In addition, there were many examples of households headed by women.
- 4 This would include both local authority and housing association housing.
- 5 For example, a Bangladeshi man explained that it is "very hard to go to the mosque and pray five times a day, so I need to be close to the mosque".
- 6 For example, other studies have examined the impact of 'white flight' on areas (see, for example, Garner and Bhattacharyya, 2011).
- 7 The term 'Czech' is sometimes used in Cardiff as local shorthand for Roma migrants regardless of the country they come from.
- 8 It was notable that people were much more likely to raise and discuss experiences and perceptions of racism in focus groups than in one-to-one interviews. It is not clear why this was the case. It may be that people felt more able to discuss racism once it had been raised, although participants were asked directly about experiences of racism in the interviews.
- 9 Somali ethnicity is closely linked to the nation, the Federal Republic of Somalia. However, it is complicated by splits within the nation and Somali ethnicity can also include Somali people living in other areas such as Ethiopia, Yemen, Kenya and Djibouti.
- 10 This reflects the media coverage of piracy off the coast of Somalia.
- 11 A minority had access to a car. In one family a car was used to travel to work and in two families cars were funded by the DLA Mobility Component. A small number of families were also able to get lifts in the cars of other family members (typically sons or daughters) who lived locally. In addition, one Bangladeshi man reported getting lifts back from work with work colleagues.
- 12 Other modes of transport such as trains and cycling were not identified as options.
- 13 Butetown is a multicultural area with large Somali, Yemeni and Greek communities. Despite substantial investment in and urban regeneration of the Cardiff Bay area to the south, where the Senedd is sited (the main National Assembly for Wales building), the electoral wards of Butetown remain among the most disadvantaged in Wales. For example, in the most recent Welsh Index of Multiple Deprivation 2011 (StatsWales, n.d.), the lower super output areas (LSOAs) of Butetown 1 and Butetown 2 were ranked in the poorest 10 per cent across six domains (income, employment, health, education, housing and environment).
- 14 Many Somali families had experienced problems finding suitable housing in the past. Most were now in more suitable housing, although the quality was often still poor.
- 15 As outlined in Chapters 2 and 4, social capital was linked with place, although it was not synonymous with it.

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- 16 Exceptions to this included a Bangladeshi woman who was planning to get childcare qualifications and a Polish woman who had undertaken IT courses.
 - 17 Unlike qualifications, which could be used as a proxy indicator of people's hard skills, we lacked an equivalent measure of people's social and emotional skills. We therefore relied on the judgements of interviewers and on inferences, drawing on people's accounts of their thinking and behaviour. This was easiest in relation to self-efficacy, an element of people's self-awareness and their self-motivation. It was harder to infer levels of empathy, mood management or interpersonal skills from the evidence.
 - 18 Goleman (1995), drawing on the work of Gardener (1983) and others, proposes five domains of emotional intelligence: self-awareness, self-motivation, mood management, managing relationships and empathy.
 - 19 Although taken for granted by some people, and therefore not discussed, English language skills were still important and made a difference to their lives.
 - 20 The most commonly identified examples of poor physical health were obesity and back pain. The most commonly identified example of poor mental health was depression.
 - 21 A useful distinction can be drawn between 'bonding' social capital between people who are similar and 'bridging' social capital which links people to others who are unlike them (Putnam, 2000; Granovetter, 1973).
 - 22 For example, some women are bound by the terms of their fiancé or spouse visa which means that they have no recourse to public funds if they are refused money by their partner.
 - 23 The study did not seek to verify this independently, and it is possible that people were mistaken.
 - 24 Many welfare payments, such as Child Benefit and Child Tax Credits, stop when a child reaches the age of 16 unless the young person continues in approved education or training.
 - 25 The Olympian Mo Farah and the journalist Rageh Omaar were both identified in this context.
 - 26 A daily tabloid newspaper for Cardiff and the surrounding area of Wales.
 - 27 There were exceptions to this, however. For example, some Bangladeshi men working unsocial hours in the restaurant industry reported being given lifts back from work.
 - 28 For example, one Somali woman reported that she had refused work in a pub when asked about it by an employment agency.
 - 29 Nevertheless, there were exceptions, and one Somali woman expressed considerable frustration at the difficulties she had experienced in finding work.
 - 30 There was some ambivalence in one of the white British/Welsh families about the importance of education for their children. This appeared to be linked to the serious problems their child had experienced at school, which had led to the child's withdrawal from school.
 - 31 This would also determine whether the links constituted 'bridging social capital' or not. To be a capital asset, the links need to be of value.
 - 32 For example, at Key Stage 2 there is a 22-percentage-point attainment gap between pupils who are eligible for free school meals (a commonly used indicator of poverty) and those who are not, in terms of achievement of the core subject indicator. The Key Stage 2 gap has remained at around the same level for the last three years. The gap increases as children get older and for Key Stage 4 it has remained at around 33 per cent for the last three years (Estyn, 2012).

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APPENDIX: RESEARCH DESIGN AND METHODOLOGY

Research design

The research design was intended to enable the study to explore three key variables: ethnicity, place and family.

Ethnicity

As outlined in Chapter 1, the ethnic groups included in the study were chosen on the basis of their size and the incidence of poverty within the groups.

As the study progressed, the design was changed. The original plan included a sixth ethnic group, people from the Czech Republic and Slovakia, to complement the focus on people from Poland, another EU accession country. However, it proved very difficult to identify Czech or Slovak families living in poverty outside of Cardiff. Therefore, in order to explore the experience of migrants from the EU accession countries, the study focused on Polish families. In addition, as outlined in Chapter 1, it did not prove possible to identify Bangladeshi or Pakistani families who fitted the study's criteria in the Cynon or Rhondda valleys because of the small number of families and their transient character.

Focus on families

In looking at the experiences of the five ethnic groups, the study focused on families in order to explore differences in the experiences of, for example, men and women and young and old. The study also sought to include families (and individuals within those families) with different migration biographies, including asylum seekers, refugees, economic migrants and the children of immigrants (for example, second-, third- and fourth-generation migrants).

The study only focused on families living in poverty and used the common measure of relative poverty – that is, households with an income below 60 per cent of the median income.

The study did not actively select (or sample) families of different class, language, religions, health or disability. While the potential salience of these factors was understood, the study's constraints, in terms of its size and resources, meant that the sample could not be further stratified to focus on all these subgroups.

Place

As outlined in Chapter 1, the study focused on four geographical areas that represented different and distinctive 'places' within Wales:

- Cardiff, a large, ethnically diverse metropolitan area with some of the most deprived and some of the most affluent areas of Wales, and home to both 'settled' and newly arrived ethnic minority groups;
- Carmarthenshire, a relatively prosperous rural area where Welsh is widely spoken, which contains significant pockets of deprivation and the challenges of rurality (such as distance to travel to services) but which has experienced significant inflows of migrants from EU accession countries, significantly altering the area's ethnic make-up;
- Rhyl, a deprived coastal community with significant seasonal employment and established ethnic communities; and
- The Rhondda and Cynon valleys, a mixed urban and rural area with a relatively prosperous southern half along the M4 corridor and more deprived northern area along the valleys, and a mix of established ethnic groups and more recent migration from EU accession countries.

Research themes

As outlined in Chapter 1, the study identified a range of issues that were expected to be important. These included:

- education;
- employment;
- health;
- religion;
- migration history;
- access to services;
- preferences, social norms and perceptions of risk and opportunity, social mobility;
- social networks; and
- local employment opportunities.

These were the study's 'foreshadowed' issues. This approach, developed by Hammersley and Atkinson (1995) and based on 'Grounded Theory' (Glaser and Strauss, 1967) helped ensure that researchers had a clear focus while remaining open to unexpected findings.

Data collection with families

Potential families were identified and approached. The purpose of the study and the demands it would place on them were explained. Adults and young people aged over eleven in each family were interviewed, subject to their (informed) consent. Interviews were conducted in the language of their choice.

Research with the Polish and white British/Welsh families was undertaken by experienced professional researchers, working with local 'cultural brokers' who knew and were trusted by the community, and were able to make contacts and introductions. Interpreters were used for some of the Polish interviews.

Given the greater cultural and linguistic divides, research with the Bangladeshi, Pakistani and Somali families was undertaken by 'community

researchers' with less experience of interviewing people (or, in some cases, no experience) but who had the advantage of speaking the language of the families studied, and knowing, understanding and being recognised by specific communities. The community researchers also offered important insights into the communities involved. Care was taken to support them in their work (through mentoring) and to ensure their safety, and also to ensure participants' anonymity in the study.

Both the professional and community researchers completed a short training course, which covered qualitative research methods and the policies and protocols for the study (for example, research ethics, child/vulnerable adult protection and data protection).

Researchers integrated in-depth semi-structured interviews with different members of the family (employing thematically focused topics or themes, as outlined above) with a range of 'participatory' methods (Chambers, 1997), including observation, life/timelines, income or expenditure charts and daily activity records.

Focus groups and interviews with other stakeholders

The interviews were complemented by seven focus groups held in Cardiff, Rhyl and Carmarthenshire. Three types of focus group were held:

- focus groups (n=4) with community members from Rhyl, Llanelli (in Carmarthenshire), Butetown (in Cardiff) and Riverside and Grangetown (in Cardiff);
- focus groups (n=2) with professionals working with members of the Polish and white British/Welsh and Somali communities, in Cardiff and Rhyl; and
- a focus group of people from Asia and Africa, living in Cardiff and Newport, and supported by ABCD Cymru, a voluntary-sector organisation supporting families from ethnic minorities who have children with disabilities.

Focus groups with community members and professionals were used to 'test' and help validate findings from the interviews with families, by enabling findings to be triangulated.

The focus group with people supported by ABCD Cymru provided important insights into issues linked to additional needs and disability.

Interviews were also held with a range of stakeholders (n=6) from the Welsh Government, Welsh Local Government Association, local authorities and the voluntary sector working in this area. Their expertise and insights were complemented by those of members of the study's programme advisory group who were drawn from CEJ Associates, the Joseph Rowntree Foundation, the universities of Cardiff and Glamorgan, Shelter Cymru and the Welsh Government.

Once the initial analysis of data had been completed, a roundtable discussion was held with colleagues from a range of agencies, and the findings were discussed, tested and refined with the study's programme advisory group. The roundtable discussion also gave the opportunity to hear views from other perspectives (including, for example, a specific input on ethnicity and old age) and from groups not directly involved in the study (such as the Cardiff Chinese community). These discussions were complemented by a discussion of the findings with the End Child Poverty Network, organised by Children in Wales.

Data analysis

The data generated by the fieldwork was grouped and categorised to assess the extent to which it supported or fitted with the issues and themes that were initially identified. The issues and themes were then refined, added to, subdivided, combined, or discarded in order to fit the data (rather than trying to fit the data to a theory or hypothesis identified before the fieldwork began). The relationship between findings, grouped into themes, and the wider literature was then considered. For example, commonalities and points of departure were identified, explored and assessed.

This approach ensured that the research was grounded in the wider research literature, but not blinkered by it, and that it had the flexibility to explore locally or nationally specific issues for ethnic groups living in Wales. More broadly, it aimed to provide sufficient flexibility to enable the research to respond to and make sense of the wide range of factors that shape experiences of poverty, including unexpected issues and themes. At the same time, it aimed to maintain sufficient commonality across the different ethnic groups, places and families to enable comparisons to be made about, for example, the importance of social networks in shaping different ethnic groups' experiences of poverty. The approach also enabled the study to integrate the analysis of different types of data, including interview transcripts, life/timelines, income/expenditure analysis charts and daily activity records.

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