

PROSPERITY WITHOUT POVERTY:

a framework for action in Wales

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"The level of poverty in the UK is shameful. This should be a place where everyone can live a decent, secure life. Instead, 13 million people – half of whom are in a working family – are living without enough to meet their needs."

Julia Unwin CBE

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Introduction

Wales should be a country where everyone has the chance of a decent and secure life. Instead, hundreds of thousands of people – many from working families – struggle to meet their basic needs. Almost anyone can experience poverty: unexpected events such as bereavement, illness, redundancy or relationship breakdown are sometimes all it takes to push people into circumstances that are then difficult to escape.

The Joseph Rowntree Foundation (JRF) has set out to answer the question of what it would take to make a dramatic difference to poverty. Our aim is that by 2030:

- No one is ever destitute;
- Fewer than one in ten people are in poverty at any one time; and
- Nobody is in poverty for more than two years.

We have worked with experts in research and practice to find out what works, and listened to the public, including people with first-hand experience of poverty, politicians, businesses, government officials, think-tanks and charities. The result is an independent, long-term strategy for the UK,¹ backed with a comprehensive report of the evidence on which our strategy is based.²

This report, written in partnership with the Bevan Foundation, draws on that evidence and the key recommendations for the UK to set out a framework for action to be taken in Wales. It includes measures that should be taken by government, including local authorities as well as the Welsh Government; practices that should be adopted by business, both as employers and as providers of essential goods and services, and trades unions; actions that should be taken by charities, social landlords and others; and the steps that should be taken by individuals to help lower their own risk of falling into poverty. It also requires the UK Government to play its part, through an effective social security system, better regulation, fostering a favourable economic climate and a fair financial and fiscal framework for Wales.

We recognise that the previous Welsh Government was strongly committed to tackling poverty, and as a result leads the UK in some fields, such as its approach to homelessness. Nevertheless, bringing down the headline rate of relative income poverty has proved extremely challenging in Wales, as elsewhere. We welcome the current Welsh Government’s commitment to ‘prosperity for all’, reflecting its drive to improve outcomes for current and future generations.³ At the same time, there are continued constraints on public spending and the challenges and opportunities brought by leaving the EU.

Our framework takes a broader view of poverty than either relative-income measures or area-based deprivation approaches. It recognises that while government must lead, all – including businesses, communities and individuals – must play a part. It sees action to increase prosperity and reduce poverty as an integral part of all public policies, not supplementary services delivered in target areas.

Introduction

What is poverty?

To be in poverty is to have resources that are well below minimum needs. Poverty is caused by a lack of resources – most obviously, income – but also by steep prices for essential goods and services.

JRF's definition of poverty is:

When a person's resources are well below their minimum needs, including the need to take part in society.

This definition puts individual experiences at the heart of poverty. Our risk of poverty is affected by who we live with and how resources are shared and needs met within our family, household and community. Poverty is dynamic; individuals and families move in and out of poverty; people move in and out of households.

As charted by JRF's biennial monitor of poverty in Wales, compared with 10 years earlier there are now more people of working age (particularly young adults) in poverty and fewer children and pensioners.⁴ Overall, an average of 700,000 people were in poverty in Wales in the three years to 2014–15, equivalent to 23% of the population.⁵

Why poverty matters

Poverty is damaging to those directly affected and to our economy and society. Poverty is linked to additional public spending on health, education, social care and police and criminal justice services in Wales of around £3.6 billion a year,⁶ equivalent to over 20% of the Welsh budget, with additional costs from lost tax revenues and costs to the social security system.

Poverty casts a long shadow over people's lives. Children who grow up in low-income households have poorer mental and physical health than those who grow up in better-off families, and people who have experienced poverty or live in a deprived area have fewer years of life free from illness or disability and are likely to die sooner. At every stage of education, children from low-income backgrounds achieve worse results at school than those from better-off homes, increasing the risk that poverty will be passed from one generation to the next. And poverty acts as a brake on economic growth, limiting the skills and talents available to employers, reducing earnings potential which affects Treasury tax revenues, and diverting resources to top-up low wages that could be used in other ways.

Economic growth for everyone

Over the past 30 years, many of the jobs that previously allowed workers with few qualifications to support their families to a decent standard have gone. On top of this, economic growth has been geographically uneven so that places affected by de-industrialisation have struggled to recover, while growth elsewhere has increased housing costs.

For many years the main problem in Wales has been insufficient jobs. Research from the US has shown that when labour demand picks up strongly, those working too few hours for too little pay have seen both improve. The Welsh Government has put prosperity at the heart of its Programme for Government.⁷ With a challenging economic outlook, this commitment is very welcome. However, there is no guarantee that economic growth alone will generate enough jobs, that people can access them or that they will have terms and conditions sufficient to lift people out of poverty. If everybody and all places are to benefit from prosperity, growth must be inclusive.

A favourable UK context is critical to the success of the Welsh economy. An immediate priority for Wales is to secure the continuity of funding under current EU structural fund programmes as part of the negotiations about UK withdrawal from the EU. In the longer term, the UK Government should earmark a sum equivalent to Wales' structural fund receipts – approximately £400 million a year in 2014⁸ – to rebalance the Welsh economy and support inclusive growth and employment.

Drawing on the evidence in our UK report, we **recommend**:

Better jobs

Being in a job generally offers the best route out of poverty, but it does not guarantee it. In Wales, the proportion of people experiencing poverty who are in work has increased in recent years, so that the majority of those on low incomes now live in working households. With high levels of underemployment in Wales (in September 2016, around 17% of part-time workers wanted but could not get full-time jobs),⁹ increasing people's working hours needs to be a priority.

But tackling working poverty means recognising that for too many, low pay goes hand-in-hand with low hours. On average, part-time employees in Wales are paid much less than full-time employees, at £8.12 an hour (excluding overtime) compared with £12.26 an hour.¹⁰ Being a trade union member offers some protection against low pay: in the UK, a male union member earns 3% more than a non-member, while a female union member earns 9% more than a non-member (controlling for employer and individual characteristics).¹¹

Our review of evidence **recommends** the following approaches:

- **Develop sector strategies with low-paid industries** to boost their productivity. They should include supporting innovation, enhancing management skills and encouraging businesses to add more value to their goods and services. This is the only sustainable way to increase pay in the long term.
- **Actively encourage employment practices that reduce poverty.** This includes employers and trades unions moving towards paying at least the voluntary Living Wage to all staff and

Economic growth for everyone

contractors, offering job security and good quality part-time work, providing training and opportunities for progression and adhering to best practice to eliminate discrimination.

- **Taking action against exploitation.** Forced labour, pay below the statutory minimum and bogus self-employment are more common in lower-wage/low-skill sectors than others. Enforcement should be stepped up by expanding the Welsh Government's anti-slavery activity into other types of exploitation, in conjunction with the UK statutory agencies and trades unions.

Local jobs

Where people live influences their job prospects and how effectively work offers a route out of poverty. There are big differences in Wales' labour markets – for example, the number of jobs per head in Blaenau Gwent is half the average for Great Britain. This means a place-based approach to generating decent employment is essential.

Our review of evidence suggests that the following action should be taken in Wales:

- **Prioritise inclusive growth in the strategies for city regions:** the strategies for Cardiff, Swansea and North Wales city regions should focus on ensuring all people and all places benefit from growth. This includes linking people in disadvantaged communities to areas of jobs growth by fast, frequent and affordable public transport, and ensuring disadvantaged workers have the skills and support to take advantage of new employment opportunities.
- **Incentivise growth in disadvantaged areas in Wales,** including the South Wales Valleys, through area-based economic

development initiatives. As part of this, consideration should be given to:

- **developing a New Enterprise Zone** across the whole of the valleys area which uses local planning powers and financial incentives (including tax breaks) to encourage job creation and employment of people at risk of poverty;
- **designating a limited number of ‘growth poles’** at strategic locations in city regions. For example, in the Cardiff Capital Region this could include Merthyr Tydfil to counterbalance the emphasis on Cardiff.
- **Accelerate and broaden the commitment to ‘better jobs, closer to home’**:¹² so local anchor institutions (e.g. local authorities, universities and hospitals) use their purchasing power to secure more and better job opportunities for disadvantaged workers and other local benefits.
- **Refocus Welsh Government business finance on inclusive growth** so that businesses are encouraged to create good quality jobs in reasonable travelling distance of the areas with the greatest shortfall.

Economic growth for everyone

Supporting people to get into work

Meeting aspirations of full employment, reducing the disability and ethnic minority employment gaps and encouraging better living standards via work requires a re-imagining of the employment support system. There are significant shortcomings in the current system, and JRF recommends that all employment support services should be given the same core target: to reduce poverty through higher employment and earnings.

The Welsh Government's commitment to reshape employability support is a welcome start, but could go further so that it specifically boosts prosperity amongst the least well-off.

Possible dimensions would include:

- **The proposed employability programme** should bring together the Department for Work and Pensions' Work and Health Programme and devolved provision. Services should be tailored to people's needs using the segmentation tool recommended in the UK strategy, providing varying levels of support, depending on people's distance from the labour market rather than their age or benefit entitlement.¹³
- **Specialist support and an Intermediate Labour Market programme** should be offered for those furthest from the labour market, combining work experience (often for community benefit) with ongoing support and job search activity, as a bridge to enter the mainstream labour market eventually.

Boost education & skills

Building human capital through education and training is vital not just to individuals, but to the economy as a whole. There is good evidence that skills are an important factor in driving growth, with reducing the proportion of individuals with very low skills or qualifications being more effective than focusing on the higher end of the skills spectrum economically¹⁴, as well as for individuals.

Excellent education

High-quality teaching is the most important school-level factor affecting attainment, alongside good family and community engagement. Having a good teacher compared with a weaker teacher leads to an additional year's progress. The Welsh Government's commitment of an additional £100 million to drive up school standards and to extend the Pupil Offer in Challenge Schools is welcome.

But there is more that could be done – drawing on our UK plan, we **recommend**:

- **Strengthening and increasing consistency in use of the Pupil Deprivation Grant (PDG)**, evaluating how schools use their PDG and focusing it on effective interventions;
- **Driving up the quality of teaching and leadership**, using a mix of recruitment incentives, evidence of what works – including the Education Endowment Foundation toolkit – and professional development;
- **Enhancing action to improve outcomes** for children with Special Educational Needs and Disabilities (SEND) and Gypsy, Traveller and Roma children, including reducing the number of exclusions.

Better apprenticeships

Apprenticeships are one of the most important policies to help people into good-quality jobs and onto successful career paths. The Welsh Government's commitment to create a minimum of 100,000 high-quality, all-age apprenticeships is a major step, but in addition our review of evidence suggests the priority should be increasing the quality of – and access to – apprenticeships.

Drawing on our UK evidence, we **recommend**:

- **Linking funding to outcomes:** funding for apprenticeships should be linked to securing sustained employment or progression to higher-level training;
- **Establishing an Apprentice Charter** that sets out the standards, support and outcomes an apprentice in a specific sector can expect;
- **Including accredited learning** – apprenticeship providers should offer learning in English/Welsh and mathematics skills and off-the-job training, as well as training on-the-job;
- **Linking apprenticeships with progression** – employers should ensure apprenticeships lead to clear progression routes.

Boost education & skills

Increase participation in essential skills learning

In 2010, around 216,000 adults had literacy skills below Level 1 and some 918,000 adults had numeracy skills below that level.¹⁵ In 2014/15, nearly one in five adults – some 470,000 people – did not access the internet, with lack of skills being a key reason.¹⁶ The Essential Skills at Work Programme 2010-2015 engaged with more than 21,000 learners, a fifth of whom reported an increase in pay as a result of participating, and nearly a third said that their prospects had improved.¹⁷

Our ambition is to meet all adult literacy, numeracy and digital skills needs by 2030, which will require a step-up in activity.

Enhanced provision of adult learning

Once in work, Wales' flexible labour market requires workers to be highly adaptable, meaning access to training and re-training throughout working-age life is important. Training has a demonstrable impact on earnings too. Our review of evidence found that moving from a level two to a level three qualification is associated with between a 2 and 15 percentage point increase in the chances of employment, and between a 9 and 11 percentage point increase in earnings.

We recommend that adult skills provision should be enhanced and oriented towards reducing poverty by:

- Targeting resources on need and personal circumstances, rather than on participants' age and previous qualification level;
- Focusing on outcomes such as the incomes of participants and productivity of employers, not just qualifications achieved;
- Greater transparency in outcomes achieved by providers so participants and funders can make informed choices.

Good-quality advice

Good-quality advice helps people to find work where their skills are best used. Matching labour supply and demand can significantly improve productivity – a one percentage point improvement in productivity could generate up to £10.6 billion a year in increased UK production. School pupils, young people and adults alike can benefit from guidance on choices and progression.

There are significant gaps in current provision of careers advice.

We **recommend** that there should be an **independent review of the provision of careers and progression advice** in Wales to identify how best to ensure that:

- All schools and colleges provide good-quality, expert careers advice to young people;
- Adults can access independent, personalised advice and support services to enable low-paid workers to move into better-paid roles.

Strengthen families & communities

Families and communities can provide a vital defence against material and emotional hardship, often being the first and most reliable sources of support. Families help to prevent poverty in many different ways, providing childcare, offering practical and financial help, and giving advice and connections. Family stability enables children to flourish and two parents, living together, are better able to earn enough for a decent standard of living. Family breakdown increases the risk of poverty, especially persistent poverty. The goal should be to help parents stay together where possible and when they cannot, the aim should be to help parents to separate and parent well.

Stronger family life and relationships

The compelling evidence about poverty as a source of pressure on relationships means that reducing poverty should be a core purpose of support for children and families. Families First and Integrated Children's Centres have made an important contribution to date, and the Welsh Government's intention to continue and develop parenting programmes, to provide support to reduce adverse childhood experiences and to invest in the mental health of children and young people is welcome.

Drawing on the evidence, we **recommend**:

- **Further development of relationship support services**, drawing on evaluations such as the Child Poverty Pilots for Separating Families;¹⁸
- **Developing the provision of parenting support**, including specific support for families in which children have behavioural disorders;
- **Continue to improve mental health services, including support for children's well-being in schools**, for children and new parents.

Thriving early years

A consensus has developed around the importance of early intervention, especially in terms of early childhood education. We welcome the commitment of the Welsh Government to improving access to childcare.

These commitments should be part of a radical reform of childcare as set out in our UK plan, the key elements of which should be:

- **Improving provision:** the proposed offer to three- and four-year-olds should be developed to take account of the needs of low-income parents of two-year-olds. Fifteen hours of child care should be free, with additional hours available at no charge for low-income parents who are working, training or job-seeking and on a sliding fee-scale for others. An inclusion programme for children with special educational needs and disabilities should be delivered;
- **Improving quality:** quality of care is essential to making a real difference on poverty and a graduate-led, fully-qualified workforce should be developed, with local support networks for providers to encourage best practice;
- **Devolution:** spending on childcare provision should be part-funded by devolving current subsidies for demand that are currently controlled by Westminster.¹⁹

Strengthen families & communities

Galvanising community action

Community and faith groups have a vital role in facilitating and enabling communities and citizens to reduce poverty across Wales.

We **recommend** that local, community action to achieve prosperity without poverty should be galvanised and supported through:

- **Involving people with first-hand experience of poverty** in shaping local policies and actions, e.g. through Poverty Truth Commissions as established in Leeds and Glasgow;
- **Local authorities providing strategic co-ordination** and, together with funders, providing cash or in-kind support for genuinely community-led solutions;
- **Fostering connections between community groups, and public service providers** to create prosperity and reduce poverty locally.

Cutting costs

If poverty is having insufficient resources to meet basic needs, then reducing the costs of those needs is a vital element in reducing poverty. Some people have additional needs because of their personal circumstances, such as a disability or where they live, and so incur additional costs. Costs are also influenced by how people access and pay for essential goods and services, for instance by using the internet or direct debits.

Cut the costs of essentials

Bringing down the cost of essential goods and services, such as food, water and domestic fuel, is as important as increasing individual and household incomes. Some people on low incomes have to pay more for essentials, increasing household costs by up to 10%.²⁰ The ability to manage money is important but does not make up for not having enough.

Our UK report recommends that markets should be made to work better for low-income households, through effective regulation and good business practice.

In Wales, we **recommend**:

- **Support for innovation** in the provision of good-value essential goods and services;
- **Increased collective action** to cut costs such as mass switching of energy provider.

Housing

High housing costs are the cause of poverty for an additional 100,000 people in Wales, with the security and quality of housing being significant for a family's long-term prospects. Our UK report has identified the following priorities for government action.

There is a longstanding shortage of homes in Wales. Private developers have not met demand so it falls to the social rented sector to meet need. We welcome the Welsh Government's aim of delivering 20,000 affordable homes (including 6,000 help to buy homes) in the next five years, but the number for social rent falls short of forecast need of 3,500 a year.

We **recommend** that the Welsh Government and social landlords should:

- **Prioritise the supply of genuinely affordable housing** further to meet objectively-assessed need;
- **Review social rents** so that they are aligned with local incomes and earnings;
- **Continue efforts to encourage private landlords** to improve conditions and affordability in the private rented sector;
- **Compensate tenants who are affected by the under-occupation penalty** and are either willing to move but cannot because there is no suitable property available, or who need additional space because of specialist needs arising from a disability or shared parenting responsibilities.

Cutting costs

Cut the costs of enabling services

To navigate markets successfully, people need access to enabling goods and services, notably the internet, transport and financial products.

Most service providers and their regulation are UK-wide, but within Wales we **recommend** that:

- **Priority should be given to affordability and accessibility in local transport:** Fares on the planned Metro should be affordable. Local bus networks should be reviewed and operators incentivised to provide access to employment and training destinations and essential services.
- **Development of the social finance market** (credit unions and the responsible finance industry): the Welsh Government should build on its commitment by encouraging affordable rent-to-buy schemes for household appliances and options for those refused credit.
- **Enhance provision of financial advice:** current levels of provision of not-for-profit financial advice services should at least be maintained, and progress made to improve quality and availability in line with the Advice Services Review.
- **Improve the affordability of internet access:** as well as continuing to improve physical access to broadband, the Welsh Government and providers should reduce the costs of access.

Reduce demand

Costs can also be reduced if demand is cut, saving money for households and reducing the risk of future poverty.

Drawing on the **recommendations** in our UK report, we urge:

- **Energy efficiency measures:** help to improve energy efficiency should be available to all low-income households who live in hard-to-heat homes, not just those in receipt of out-of-work benefits and which include a vulnerable person as proposed.²¹ Private sector landlords should be incentivised to improve energy efficiency in their properties;
- **Referrals:** health professionals and advice agencies should be able to refer households to the Nest scheme;
- **Water:** Dŵr Cymru Welsh Water should work with others to encourage small households to switch to water meters where the switch would cut bills.

Complex needs

There is a relatively small group of people and families in poverty who face additional and complex challenges. This may include mental health conditions, homelessness, experiences of violence and abuse, substance misuse and involvement with the criminal justice system. We also include asylum seekers and refugees because they often face additional and complex challenges. The circumstances of these groups of people often overlap and interact, make escaping poverty more difficult and sometimes putting them at risk of destitution.

The structural roots of these complex needs are indicated by their strong concentration in areas of long-term economic decline. The most effective prevention measure is therefore to reduce material poverty itself, especially among families with children and unemployed young people living in disadvantaged areas.

Five principles underpin our **recommended** approach to groups facing poverty combined with complex needs:

1. Personalisation – support needs to be based around the whole person or whole family;
2. De-institutionalisation – mainstream, ordinary housing and employment as far as possible, with support as required;
3. Re-integration – getting into work and ordinary social settings;
4. Asset-based – building on an individual's existing strengths; and
5. Poverty-informed – dealing with financial and material hardship, alongside complex needs such as addiction.

The Welsh Government has made significant progress towards meeting the needs of people with complex needs, and we welcome the provisions in the Housing (Wales) Act 2014, the Violence against Women, Domestic Abuse and Sexual Violence (Wales) Act 2015 and the Social Services and Well-being (Wales) Act 2014 and 'When I am Ready' scheme for care leavers.

Nevertheless, there is potential to do more, and we **recommend** that the Welsh Government should:

- **Scale up the Housing First model²²** as the default model for homeless adults with complex needs, with local authorities;
- **Develop Individual Placement and Support (IPS) programmes** for people with severe mental health conditions as part of its commitment to reshape employability support, and test the effectiveness of IPS for people with chronic homelessness, substance misuse or offending backgrounds;
- **Improve the outcomes for care leavers** by improving accommodation and support arrangements for young people who do not wish to live with their carers; and consider a Social Justice Premium such as top-ups for savings accounts for looked-after young people;
- **Continue to support families with complex needs**, such as Families First, based on established components of success, including workers dedicated to a family and a 'whole family' approach.
- **Invest in services that address poverty in families** where there are concerns about child maltreatment, and intervene early to prevent child maltreatment.

Making it happen

Our approach involves people from all walks of life in achieving prosperity without poverty. Governments have a leading role in setting priorities and providing the framework, but businesses, citizens and communities have a vital part to play too. At the local level, the new Public Service Boards have a key potential role in making it happen, working across all sectors.

We look to all organisations to work together and take action.

Government and publicly-funded bodies

The Welsh Government has already started the process with its commitment to prosperity for all, plans to reform childcare and proposals on employability and skills. It must back its leadership on these issues with effective delivery on the ground, whether directly or through others.

Local government's contribution is vital, as the front-line provider of education and social services and with their community leadership role they have an unrivalled reach and profile in disadvantaged places.

Add to this the important role of health boards, further education colleges and higher education institutions and there is a great deal that the public sector can and must do.

Trades unions, businesses, employers and providers of essential goods and services

Solving poverty is good business. The wellbeing of workers, and a workforce where financial anxiety is reduced, is associated with good performance. The benefits of good employee engagement are widely recognised. By creating jobs and providing good value products businesses already contribute to reducing poverty.

But more is possible.

Although over half the private sector employment in Wales is in small-to-medium businesses, there are things which they, along with all employers, can consider that will make a difference. And there is a similar scope for employers in the public and third sectors in Wales. The new City Regions for Cardiff, Swansea Bay and North Wales provide an exciting opportunity to build a commitment to best employment practice to reduce poverty from the very start. And unions, in representing workers and being active in the wider community, have a key role to play in driving up terms and conditions and promoting a fair society.

Actions for employers and unions include:

- **Pay:** Moving towards becoming an accredited voluntary Living Wage employer wherever possible, building on the commitment already made by 70-plus employers accredited by the Living Wage Foundation, as well as dozens of non-accredited employers.
- **Security:** Increasing job security and employee control over working patterns, using zero-hours, short-hours and temporary contracts only where essential to manage fluctuating demand.

Making it happen

offering the choice of minimum hours contracts where regularly worked, and consulting on shift patterns with individuals to help them plan their lives.

- **Flexibility:** Considering flexible working arrangements when recruiting, maximising the proportion of good-quality flexible and part-time jobs.
- **Training, development and progression:** Increasing opportunities for low-paid employees through access to training and development, drawing on Welsh Government work-based training and other schemes where available, working with staff to overcome barriers to progression such as shift patterns, and promoting opportunities for job progression, making training accessible to part-time workers.
- **Fringe benefits:** Introducing and encouraging workers on lower pay grades to take up fringe benefits such as season ticket loans, access to savings schemes and affordable credit (e.g. through a Credit Union partnership), access to financial advice and rent deposits.

Businesses and public sector bodies can also take action, for example:

- **The supply chain:** Using their purchasing power to support local economies and enterprise and also taking action if evidence of exploitation and forced labour in their supply chain is found;
- **Avoiding spiralling personal debt:** Identifying where customers are struggling with payments, engaging with customers early to avoid debts spiralling and business debt collection costs, and referring customers to independent and

voluntary organisations providing help and advice on debt and personal finances. For those providing essential services, engage early through personalised debt recovery plans and work with other providers on co-ordinated approaches to debt repayment schedules;

- **Making front-line services more responsive:** Public services training and developing front-line staff to engage with people in poverty in ways which are positive and personalised, reflecting the wider commitment in Wales to co-production, and help individuals to get the services and help they need to move out of poverty;
- **Social landlords:** Recognising the pivotal role of housing, social landlords in Wales should continue to develop their commitment to working with tenants and others in finding paths out of poverty through the provision of affordable homes, income maximisation, employment opportunities and cost reduction.

Making it happen

Citizens and communities

We all have to play a part in tackling poverty in Wales – whether working hard at school, taking up further education and training, or finding work. But too often, portrayals of people in poverty fail to reflect the strain and stress they experience. Families and friends are often the buffer against poverty but, where that is not in place, social networks, charities, social businesses and communities have a vital role to play.

Many groups in Wales already place poverty at the centre of what they do and the Wellbeing of Future Generations Act, the drive to encourage social enterprises and the wide range of community initiatives provide a continuing source of energy. For this to grow, community, faith and voluntary sector groups should:

- Involve people with first-hand experience of poverty as experts and partners in shaping actions;
- Organise locally around a common an agenda to reduce poverty;
- Strengthen community relationships and address barriers such as loneliness, isolation and stigma;
- Facilitate ways to share or reduce living costs, learn skills or trades, and make the most of the potential of community currencies;
- Co-ordinate local advice and service provision to avoid people being passed from one place to another.

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The full report, *UK Poverty: Causes, costs and solutions*, is available at:
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