Understanding and defining poverty

A guide for Swansea

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Introduction

Swansea Council is committed to reducing poverty and the impacts of poverty. Poverty limits aspirations, damages relationships and ensures a loss of life chances. It can seem complex, and difficult to define. This can make it difficult to justify strategies and actions. Poverty is a multi-faceted concept, and effective policymaking demands a sound, shared understanding of that.

This document aims to define "poverty" and some of the useful terms closely associated with it. It looks at definitions relating to income, but also to poverty of opportunity, participation and access to services. This aims to provide a foundation of common language, and to explore how different causes, impacts and aspects of poverty have different policy and service implications, to increase understanding of the actions that will be taken to fulfil the promise to tackle poverty and prioritise services where they will have the most useful impacts.

Understanding and Defining Poverty

There is no universally agreed definition of "poverty". Professor David Piachaud of the London School of Economics described poverty in 1981 as, 'hardship which is unacceptable'.¹ For us to define poverty, therefore, we must ask what is "unacceptable" to us. Our approach to defining poverty comes from nationally and globally recognised concepts, drawing particularly on the work of Peter Townsend, Robert Chambers and the Joseph Rowntree Foundation, explained below.

Absolute and Relative Poverty

In the Copenhagen Declaration of 1995 The United Nations defined *absolute poverty* as: 'severe deprivation of basic human needs, including food, safe drinking water, sanitation facilities, health, shelter, education and information.' ² (United Nations ,1995) In Swansea today, some people experience absolute poverty; evidenced by increasing reliance on food banks, and lack of affordable housing. Still more, however, fail to achieve standards of living we would expect in an affluent, developed country, which go beyond the basic necessities of life. We require a definition of *relative poverty* which is more relevant to discussions of inequality in well-resourced societies like ours.

¹ Piachaud, D. (1981) *Children and Poverty*. (London: Child Poverty Action Group)

² United Nations (1995), *The Copenhagen Declaration and Programme of Action, World Summit for Social Development*. 6-12 March 1995, New York, United Nations. Available at http://www.un.org/esa/socdev/wssd/text-version/ (Accessed 17 January 2017)

Deprivation and Participation

Townsend pioneered the "relative deprivation" approach to measuring poverty, undertaking a study of living conditions in 1968-69, funded by the Joseph Rowntree Foundation. His 1979 book, *Poverty in the United Kingdom*, offered the most commonly quoted definition of relative poverty in developed nations: "Individuals, families and groups in the population can be said to be in poverty when they lack the resources to obtain the types of diet, participate in the activities and have the living conditions and amenities which are customary, or at least widely encouraged or approved, in the societies to which they belong." 3 (Townsend, 1979, p. 31) Townsend identified that participation in social and community life (more detail below) was also a cause/effect of deprivation and highlighted that, 'The necessities of life are not fixed. They are continuously being adapted and augmented as changes take place in a society and its products.' (Townsend, 1979, p. 915)

Over many decades the Joseph Rowntree Foundation developed Townsend's relative deprivation approach, and now calculates the Minimum Income Standard (MIS) the income a household needs in order to achieve a basic, minimal accepted standard of living, by public consensus, reviewed every two years 4 (JRF. 2016). Currently MIS is calculated by the Centre for Research in Social Policy at Loughborough University.

Chambers developed well-known and internationally tried-and tested approaches to tackling poverty, such as participatory rural appraisal (rooted in the work of Paulo Friere) and the Sustainable Livelihoods Framework, which were adopted first by the Department for International Development, for use in developing countries, and later adapted for use in the UK. For over 30 years, Chambers has asserted that people experiencing poverty are best placed to define what developments would best help them advance, and that decisionmaking power and access to services are assets often denied to those in poverty, continuing poverty cycles.⁵ (Chambers,1983)

Poverty, Deprivation and Social Exclusion

Historically, "poverty" was a term which people associated purely with money. As Townsend pointed out, it is the *deprivation* resulting from financial poverty which really causes harm: it isn't a lack of money in itself which damages people, but the lack of decent living conditions, nutrition and opportunities which results from their situation. UNESCO

City and County of Swansea

³ Townsend, P. (1979) *Poverty in the United Kingdom: A Survey of Household Resources and Standards of Living.* London. Allen Lane and Penguin Books. Available at: http://www.poverty.ac.uk/system/files/townsend- book-pdfs/PIUK/piuk-chaptero1.pdf (Accessed: 17 January 2017)

⁴ JRF. (2016) A Minimum Income Standard for the UK in 2016. Available at: https://www.jrf.org.uk/report/minimum-income-standard-uk-2016 (Accessed: 17 January 2017)

⁵ Chambers, R. (1983) *Rural Development: Putting the Last First*. London: Longmans

used the term "social exclusion" to describe the "multi-faceted indicators of ill-being" which commonly result from (and in turn, contribute to) people having insufficient money, and it is still a useful term for the processes which lead to people being unable to break out of poverty cycles.

Put very simply:

- Poverty is how it is: the state which people find themselves in.
- Social exclusion is **how it happens**: the processes trapping people in poverty.
- Deprivation is how people suffer: the resulting impact on people's lives.

Signs of deprivation show us where poverty exists, and social exclusion is both the cause and effect of that deprivation. These distinctions were more important when "poverty" was a term which people associated solely with money, which tends not to be the case in Wales now, where "poverty" itself is recognised as being a broad set of self-perpetuating conditions which prevent people from prospering.

Assets, Capital, Resources and Resilience

Many commentators use terms such as "social capital", "personal resources", or "human assets" to describe the strengths which people have, separately and collectively, that can help them cope with the challenges of poverty, or escape it altogether. Knowledge, confidence, skills and self-efficacy help people to avoid and escape poverty. Families or communities with a strong sense of shared self-efficacy are better able to problem-solve and plan. These sorts of resources are developed through learning: skill development; trying new things out safely; positive experiences of achievement. Opportunities to experience such things may be lacking if people grow up in a deprived situation.



Those with fewer resources are less likely to have resilience – the ability to bounce back from shocks. Those in poverty are at more risk of exposure to adversity (difficult situations in life), and because of their lack of resources and resilience, more at risk of harm from bad experiences which others would recover from more easily. We recognise that personal/social resources, and the resilience they help develop, are the building-blocks that support people and communities to construct pathways out of poverty.

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⁶ UNESCO: http://www.unesco.org/new/en/social-and-human-sciences/themes/international-migration/glossary/poverty/ (Accessed 18 January 2017)

Stigma (negative belief or attitude) and Discrimination (negative behaviour)

The stigma associated with poverty is corrosive. It affects self-perception and selfconfidence, resulting, commonly, in: a) benefit under-claiming, hence reduced income; b) reduced participation and social isolation, as people avoid situations where they may be labelled by others; c) reduced access to services (due to lack of confidence). It also affects the way people experiencing poverty are viewed by others, resulting in discrimination. This creates losses in income, opportunity and support. Stigma silences the voices of those stigmatised. All of this reinforces exclusion and makes it more difficult for people to escape from poverty. The Equality and Human Rights Commission defines prejudice as, 'bias which devalues people because of their perceived membership of a social group' (p. 3) and explains that prejudice comes, broadly speaking, from people perceiving others as different, creating difficulty in social groups. Participation in a wide variety of social, cultural and leisure activities helps people to develop familiarity and confidence with various situations, which in turn helps people to build relationships, create networks, and access opportunities for advancement. It also presents opportunities for people from different backgrounds to establish common ground, become familiar with each other, and break down prejudices. When opportunities for such participation are lacking, prejudice flourishes and discrimination can result. Discrimination contributes to **poverty persistence**, as we know from the experiences of people from ethnic minority backgrounds who do well at school but don't secure good employment, and then lack the networks to help their children advance⁸ (JRF, 2016) or of people from poor neighbourhoods who report that their postcode counts against them in recruitment processes. We recognise how prejudice occurs, not in order to legitimise it but in order to work out how best to challenge it, and to avoid it continuing or recurring. The EHRC report mentioned above suggests interventions which can help with both reducing prejudice and building good relations. It also explains how reducing prejudice and building good relations are different policy objectives which may pose different policy challenges.

Aspiration and Opportunity

Between 2010 and 2013 a burgeoning interest in a perceived, "poverty of aspiration" amongst low-income families, resulting in poor educational and employment outcomes, prompted significant research by Kings College London⁹ (2013), the Joseph Rowntree

⁷ Abrams, D. (2010) Research report 56 - *Processes of prejudice: Theory, evidence and intervention*, Equality & Human Rights Commission. Available at: https://www.equalityhumanrights.com/en/publication-download/research-report-56-processes-prejudice-theory-evidence-and-intervention.pdf (Accessed 17 January 2017)

⁸ JRF. Nicholl, A., Johnes, C., Holtom, D. (2016) *Breaking the Links Between Poverty and Ethnicity in Wales*. Available at: https://www.jrf.org.uk/report/breaking-links-between-poverty-and-ethnicity-wales (Accessed 17 January 2017)

⁹ ASPIRES final report, (December 2013), Kings College London. Available at: http://www.kcl.ac.uk/sspp/departments/education/research/ASPIRES/ASPIRES-final-report-December-2013.pdf (Accessed 17 January 2017)

Foundation¹⁰ (JRF, 2016) and many others¹¹ (Roberts, K & Atherton, G., 2011) JRF's findings were that while a lot of associations exist between attitudes/behaviours and outcomes, the only proven causal relationship is between a parent's "involvement" in a child's schooling and the child's educational attainment; in general, such research found that however great the aspirations of children – and their parents – from poorer backgrounds, the effort required to fulfil them is much greater than that required by better-off children. Structural barriers can be insurmountable; these include lack of access to credit, lack of timely and appropriate information and lack of social networks to facilitate training and work experience. Enabling factors which have been shown to be significant are available in abundance to better-off children and are lacking for their poorer peers; these include cultural resources (e.g. parents with degrees, plenty of books at home, regular trips to museums), the opportunity for families to eat and talk together, and the avoidance of risk (such as bullying). Those on low incomes who are wise to these conditions early on may be understandably and realistically pessimistic. Professor Gohsal at Glasgow University¹² (2014) has shown that working to reduce "internal constraints" on aspiration, which can arise from such pessimism and from the stigma of poverty (see below), can be very effective. Policy must focus on addressing external, structural barriers early on. Supporting low-income families to develop cultural resources, have quality time together, avoid risk and feel enthused about the future, enables natural aspirations to flourish.

¹⁰ JRF. Carter-Wall, C. and Whitfield, G. (2012) *JRF Roundup: The Role of Aspirations, Attitudes and Behaviour in Closing the Educational Attainment Gap.* Available at: https://www.jrf.org.uk/sites/default/files/jrf/migrated/files/education-achievement-poverty-summary.pdf

⁽Accessed 17 January 2017)

¹¹ Roberts, K & Atherton, G (May 2011) *Career development among young people in Britain today: Poverty of aspiration or poverty of opportunity?*. Universities of Liverpool and Westminster. Available at: http://www.academicjournals.org/article/article1379761138 Roberts%20and%20Atherton.pdf (Accessed 18 January 2017)

¹² Ghosal, S (2014), *Scotland's Economic Future post-2014: Aspirations Failure and Poverty Traps*. <u>Submission</u> to the Scottish Economy, Energy & Tourism Committee, January 2014 (Accessed 19 January 2017)

Poverty is the Result of Policy

Some people imagine that in a rich region like the EU, no one can be poor or if they are it must be the result of some personal failings or problems. However, this is not the case...poverty is primarily the consequence of the way society is organized and resources are allocated, whether these are financial or other resources such as access to housing, health and social services, education and other economic, social and cultural services.

The least unequal societies in Europe tend to have the lowest levels of poverty, and to have been less impacted by the (financial) crisis. This is primarily because these governments choose to give priority to ensuring adequate minimum income levels and ensuring good access to services, through the social protection system and through guaranteeing minimum wage levels. They are usually the most effective at redistributing wealth through the tax and other systems. This means that the decisions over how to eradicate poverty in the end are political choices about the kind of society we want.

European Anti-Poverty Network, 2014

Our Definition of Poverty

In Swansea, we recognise poverty in these three dimensions:

1. Income

Many world governments, and the EU, define "income poverty" as, living at or below 60% of median national household income, AFTER housing costs. (Some administrations cite BEFORE housing costs measures but these cannot give an accurate indication of disposable household income.) This is a good way of measuring inequality, but a poor way of measuring the likelihood of deprivation in any given society, because it does not ask whether the median is actually enough to live on, and the 60% line has been widely criticised as an arbitrary measure. By this measure of income poverty, other countries might have less "poverty" than Wales, because they are more equal in their income distribution, even though they have a far lower standard of living. It is very important to measure and discuss inequality, because it leads to well-documented problems in its own right – increased rates of crime, ill health and mental illness which cost the UK economy approximately £39 billion per year, in comparison with more equal nations. But as a measure of poverty this approach fails when, for example, economic recession strikes and median household income falls. Far fewer people are now "below the poverty line" but in fact more people than ever are struggling to make ends meet.

In 1889, Joseph Rowntree set out to establish the cost of a "basket of goods" which was considered the basic minimum. This approach to calculating the income below which people experience *material deprivation* (being unable to afford commonly accepted necessities) has been through various incarnations and since 2008, the UK's established

method of assessing whether or not a household is materially deprived has been by applying the **Minimum Income Standard**. The National Assembly for Wales' Communities, Equality and Local Government Committee's Inquiry into Poverty in Wales ¹³ (June 2015) recommended that the Welsh Government should adopt a clear definition of poverty which, "should ... reference the 'Minimum Income Standard' research by the Joseph Rowntree Foundation, which is based on what the public considers to be enough money to live on in order to maintain a socially acceptable quality of life" (p.2). The 2015 Strategic Needs Assessment for Swansea cites this recommendation and identifies, "Households achieve the Minimum Income Standard" as a Primary Driver towards the outcome, "People have a decent standard of living". In Swansea, we define income poverty as: **income below the Minimum Income Standard**.

We do acknowledge, however, that because MIS is calculated on a household basis, this measure masks inequalities within households, wherein one person may have control over the entire household's finances.

Current MIS rates for different household types, in different circumstances, are available from the online MIS Calculator.

2. Services

Education, health, social care, housing and various other public services play vital roles in supporting people to avoid or overcome poverty and its effects. It is therefore important to ensure that those at greatest risk of poverty and deprivation are able to access them, and any barriers to doing so are addressed. **Barriers to services could be:**

- Physical: the ideal service may not actually exist; it may exist but too far away (transport is a service in itself whose non-existence presents barriers to other services); it may be physically inaccessible because of its timetable, or be in a building people aren't able to get into.
- **Financial:** Not all necessary services are free; even if they are, transport or other associated costs may make them inaccessible.
- Perceptual: Many people who could benefit from a service do not feel welcome at the location, do not identify it as being of value for them or do not enjoy a positive relationship with the people they encounter there. And/or, for a variety of reasons, they may not know it exists.

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¹³ National Assembly for Wales Communities, Equality and Local Government Committee, (June 2015) *Inquiry into Poverty in Wales: Poverty and Inequality*. Available at http://www.assembly.wales/laid%20documents/cr-ld10252/cr-ld10252-e.pdf (Accessed: 19/01/2017)

Therefore, inadequate access to necessary services of good quality, for any of these reasons, is a widely recognised cause and effect of deprivation. Neighbourhoods with concentrated income poverty traditionally lack high-quality services, and their residents are less likely to have the means to overcome barriers to accessing services they need. Such difficulties are compounded for income-poor people living in rural areas, where services tend to be thinly provided, and costs associated with reaching distant services are greater.

Participation

There are two particular aspects of participation that poverty relates to. The first is participation in social, cultural and community life: this could mean belonging to clubs or societies; joining in with events, activities and celebrations (e.g. going to a birthday party or a wedding, dressed appropriately, with a gift); pursuing hobbies, sporting interests or culture; volunteering or getting involved in community decision-making - these activities build personal and community resources and strengthen networks which supports resilience. The second is participation in decision-making which affects you: from voting in government elections (which people tend not to do if they feel disempowered or undervalued in society) to campaigning for change, to getting actively involved in the design and delivery of local services. Barriers to participation can be much the same as barriers to services, with the added complication that many opportunities for meaningful participation are not maximised because of a reluctance on the part of decision-makers to concede power. In theory participation can be measured in terms of the number and quality of people's social relationships, membership of organisations, trust in other people and so on but this is difficult to model and measure on a local level in a meaningful way. For the purposes of Swansea strategies, those with inadequate opportunity or resource to join in with social, cultural, leisure and decision-making activities are considered to be deprived. The Joseph Rowntree Foundation has found that the 30% of people on the lowest incomes are at greatest risk of participation poverty and thus arguably require the most focussed effort from policymakers. In order to meaningfully address all forms of poverty, the involvement and participation of people who themselves are affected by poverty is crucial.

Our challenge in Swansea

Our first challenge is finding appropriate data to set the current scene and measure progress, since our aspiration of every household achieving the Minimum Income Standard is not a straightforward thing to measure. We have data about average household incomes per postcode, but this cannot tell us whether a household consists of one or two relatively affluent people or a large family with complex needs struggling in poverty. Research would be needed to give us clear targets to aim for on real household income levels. Similarly we have no clear mechanisms for measuring Service Poverty or Participation Poverty locally. The National Survey for Wales and the Poverty and Social Exclusion Survey (GB) suggest

indicators which could form the basis for local research but this has not been undertaken. Therefore it is difficult to accurately assess the extent of the problem in Swansea, and to track our progress with the overall problem.

However, while we can't yet measure, monitor and evaluate the overall impact we are having on the collective local population, we can examine our effectiveness with the households or individuals we work with. Some of the goals we commit to will require us to report on the "distance travelled" by service users, whilst remaining uncertain of how many people in need of support still remain beyond our reach.

Assessing poverty in Swansea

Various data sources referring to various indicators inform us about the current situation, and numerous plans exist at different levels which our strategies will require us to connect with in our work to tackle poverty locally.

The Welsh Index of Multiple Deprivation (WIMD) offers some indicator data which is useful for understanding our current position. This was last produced in 2014, using data which in some cases was then three years old. The Swansea Economic Profile, last updated in February 2016 contains some data relevant for discussing poverty. The Swansea Poverty Profile completed in April 2014 further examines the local situation, comparing it with other local authorities, with Wales and UK averages and with different points in time. The 2011 Census contains some valuable information which both the WIMD and the Poverty Profile draw on. The One Swansea Strategic Needs Assessment (SNA), fourth edition was published in December 2015. Considering all of the relevant data available when it was produced, and in recognition of the changing context in which we operate, locally and nationally, the SNA is a key document for understanding our current position in relation to the causes and effects of poverty and the drivers towards prosperity and well-being. Data, commentary and analysis are offered under all six Population Outcomes which the Council, along with Public Service partners has committed to striving towards:

- A Children have a good start in life
- B People learn successfully
- C Young people and adults have good jobs
- D People have a decent standard of living
- E People are healthy, safe and independent
- F People have good places to live and work

The 2015 SNA included driver diagrams explaining how each of these high-level outcomes can be broken down by stages: primary drivers will help achieve the outcome; secondary drivers will help achieve the primary drivers; action on the ground will help achieve the

secondary drivers. The indicators offered for discussion begin this process, but it would be for the One Swansea Plan (which the SNA provides the evidence base for) to set out exactly what actions should connect to the secondary drivers. At the time of writing new legislation – the Well-being of Future Generations Act – requires a change in the way local service partnership plans like this are produced, and in the structure of the body responsible for doing so. Our Public Service Board is in development and will soon be required to undertake annual Well-being Assessments (see below). Meanwhile, the SNA provides the most comprehensive framework we have for holding a holistic (whole person; whole family; whole community) range of actions to create the Swansea we want, and it is likely that the Driver Diagram format will continue to be used going forward.

Addressing poverty in Swansea

The City & County of Swansea's Corporate Plan 2015-17 lists as its key priorities:

- 1. Safeguarding vulnerable people
- 2. Improving pupil attainment
- 3. Creating a vibrant and viable city and economy
- 4. Tackling Poverty
- 5. Building sustainable communities.

These priorities are connected and inter-dependent, and we recognise that a robust strategy for tackling poverty should also help contribute to the other four priorities. Poverty should be tackled through an approach congruent with the **values** set out in the corporate plan, which are:

- People focus: a focus on community needs and outcomes, and on improving the lives of the people who live and work in Swansea
- Working together: promoting a whole partnership approach, working across services to maximise resources and knowledge
- Innovation: promoting and supporting a culture of innovation; to think and work differently to improve our ability to deliver and meet challenges.

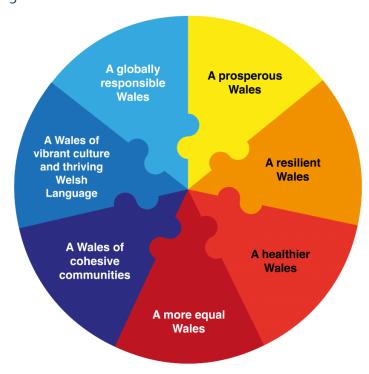
Areas to target

Having a low income, an insecure and/or low-skilled job (or no job), poor educational outcomes, health problems (particularly mental health) and a lowered life expectancy are all co-existing factors which are both causes and effects of poverty. Therefore in certain neighbourhoods, all these indicators of deprivation are exhibited by greater concentrations of the population. This is not an accident, a coincidence, or the fault of the members of those populations; it is simply the result of a lot of people who experience all these various aspects of deprivation living in close proximity – largely due to the concentration of council housing. These are essentially the neighbourhoods designated as Communities First areas, which is also not an accident or a coincidence; their position in the WIMD qualified them for this Welsh Government investment. There is a need to have a focus on the geographical areas where deprivation and need are concentrated, which we believe will have the most

significant effects. However: a) deprivation can exist in any geographical location; b) deprivation will always be concentrated in the locations with the highest levels of the most accessible social housing; c) certain communities or individuals are particularly vulnerable to poverty (being particularly lacking in certain resources, exposed to certain types of adversity or particularly vulnerable to discrimination) and may or may not reside in the geographical areas known for high levels of poverty. Ethnic minority groups, people with disabilities, single parent households, those with English as a second language and refugees/asylum seekers are at particularly high poverty risk, and at greater risk of poverty persistence than other groups (although, a recent UK-wide analysis found more single, white men aged under 35 using services to support people experiencing destitution than any other demographic group⁶

The importance of engagement for Well-being and efficiency

The Well-being of Future Generations Act requires new Public Service Boards to develop well-being plans, based on well-being assessments, that will help achieve seven well-being goals:



An important element of the Act is the effective engagement of service users in discussions about how services should be designed and delivered: this is embodied in the "involvement" aspect of the Sustainable Development Principle which public bodies have to demonstrate that they are following. Also, the Social Services and Well-being Act requires public bodies to empower users of Social Care services to have greater involvement in the services they receive. Both these pieces of legislation recognise that participation is an essential element of both well-being and sustainability. Collaboration

with service users can safeguard against inefficiency and inadequacy, and both these Acts require such collaboration, particularly given the context of diminishing resources which we need to get the best value from. Those who use Social Care Services are more likely than others in the population to be experiencing poverty. We believe that a corporate commitment to increasing the active participation of service users – particularly those experiencing, or at high risk of, poverty - will not only equip us to deliver relevant strategies but also support our organisational commitments in regard to these two new Acts.

Our vision for Swansea

We aspire to achieve a Swansea in which:

Income poverty is not a barrier to doing well at school, having a healthy and vibrant life, developing skills and qualifications and having a fulfilling occupation.

Service poverty is addressed by targeting resources where they may have the most useful impacts, and decisions about that are made in collaboration with service users.

Participation is enjoyed by all our residents, who access a wide variety of cultural, social and leisure experiences which broaden horizons and develop aspirations and who are constructively involved in decisions about our community and our environment.

Our Approach to Tackling Poverty

Innovation, or the evolution of existing programmes, must be informed by evidence, experience, and expertise, and the driving force must be **people who experience poverty**.

Tackling poverty work must be approached in a spirit of shared leadership. It is important to ensure that discussions and decisions about work to tackle poverty:

- Include people who experience deprivation in Swansea
- Involve people responsible for service design and delivery, who can describe the challenges and opportunities that exist on the ground
- Are overseen by an appropriate strategic body with a thorough, holistic (whole person; whole family; whole community) overview of corporate – and wider – activity and priorities

Developing a system which nurtures the voices of service users, as required by the Wellbeing of Future Generations Act and the Social Care and Well-being Act, will take commitment at all levels. It will be necessary to examine the current partnerships and

structures that exist for holding discussions and making decisions about poverty-tackling work, to ensure they are as effective as possible, and maximise the active involvement of people who live with the challenges we are committed to addressing, as a local authority and as a member of Swansea's Public Service Board.

"We can no longer afford to develop strategy designed to tackle poverty which does not involve people living in it."

Jim Wallace, former Deputy First Minister of Scotland.
Poverty Truth Commission Report Launch

Measuring success

Performance measures will need to be based on agreed definitions and outcomes. Ideally these will reflect the themes presented in this document:

- **Deprivation**: agreeing what this looks like and how to safeguard against it.
- Assets, Capital, Resources, Resilience: defining and building within communities and for individuals.
- **Discrimination and Stigma**: how we can tackle this locally and organisationally.
- Aspiration and Opportunity: identifying, understanding and addressing barriers; creating more enabling experiences and systems.
- **Income**: agreeing what we can change locally, what we can't, and how to mitigate risks to those below MIS.
- **Services**: identifying, understanding and addressing barriers to access.
- Participation: agreeing what the ideal looks like, and how to achieve it.

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