

Agenda – Equality and Social Justice Committee

Meeting Venue:

Committee Room 5

Meeting date: 13 February 2023

Meeting time: 13.30

For further information contact:

Rhys Morgan

Committee Clerk

0300 200 6565

SeneddEquality@senedd.wales

Pre-meeting registration: (13:00–13:30)

1 Introductions, apologies and substitutions

(13:30)

2 Debt and the impact of the rising cost of living: evidence session two

(13:30 – 14:45)

(Pages 1 – 31)

Sarah Germain, Chief Executive Officer – FareShare

Susan Lloyd-Selby, Network Lead Wales – Trussell Trust

Jen Griffiths, Service Manager – Flintshire County Council

Robbie Davison – Well Fed

Break (14:45– 15:00)

3 Debt and the impact of the rising cost of living: evidence session three

(15:00–15:50)

Nicola Field – Credit Unions of Wales

Karen Davies – Purple Shoots

Ceri Cunnington – Cwmni Bro Ffestiniog



4 Papers to note

(15:50)

4.1 Letter from the Deputy Minister for Social Partnership to the Chair regarding the Social Partnership and Public Procurement (Wales) Bill

(Pages 32 – 33)

4.2 Letter from the Legislation, Justice and Constitution Committee to the Llywydd regarding the Retained EU Law (Revocation and Reform) Bill

(Page 34)

5 Motion under SO17.42 (vi) and (ix) to exclude the public for the remainder of the meeting

(15:50)

6 Follow-up work on debt and the cost of living: consideration of evidence

(15:50– 16:05)

7 Women's experiences in the criminal justice system: consideration of draft report

(16:05–16:35)

(Pages 35 – 79)

8 Experiences of young people with speech, language and communication needs in the criminal justice system: consideration of key issues

(16:35–16:55)

(Pages 80 – 99)

9 EU Settlement Scheme: monitoring report

(16:55–17:05)

(Pages 100 – 110)

Document is Restricted

Written Evidence For The Equality and Social Justice Committee On Debt and The Impact Of The Rising Cost Of Living - Jan 2023

1. FareShare Cymru

1.1. This response is made on behalf of FareShare Cymru.

1.2. FareShare Cymru is a charity based in Cardiff that works with charities and community organisations (we call these community food members - CFMs) throughout Wales. We currently support over 213 organisations (180 in South Wales and 33 through our partners in North Wales). We take good quality surplus edible food from the food industry and redistribute this to organisations that help feed people in need. We work with a range of organisations including homeless hostels, women's refuges, youth charities, lunch clubs for the elderly, food pantry's, community cafes and many more. Our members are organisations that are doing 'more than food'. This means that they are doing more than handing out food parcels but are offering other services to their clients and customers - this may be offering e.g. advice, activities, training, skills development or other services.

1.3. In the last calendar year, we have saved over 829 tonnes of food and drink from being wasted and contributed to over 3.4 million meals. We have supported between 21,360 and 25,920 beneficiaries each week and have saved the Third Sector in excess of an estimated £1.5 million that can be reinvested in their front line services.

2. Overview

2.1. During the COVID 19 pandemic and the cost-of-living crisis that we are now seeing the Third Sector in Wales stood up and made a difference to people lives. In many cases the Third Sector changed what they were doing and became an emergency source of aid. The transition back to providing the services that were there before is slower. Some of the reasons behind that are due to the fact that that provision is still being needed.

2.2. Hardship and poverty are solved by ensuring everyone has access to adequate and stable incomes, not food aid. Food aid is a temporary patch to be used in crisis situations only, and is not the answer to resolving hardship in a dignified or effective way; this is solved by adequate and reliable income.

2.3. The priorities for the Welsh Governments draft budget relating to the cost of living, including preventing and relieving debt need to find a balance between making a difference to people lives now and making changes for the future that prevent hardship in the longer term. It is tempting to respond with quick fixes. In order to build a food secure Wales, we need to build the structural foundations for change - so that everyone can live without hunger and hardship.

2.4. Charities and community groups are responding to the urgent need that we have now, but they also recognise the need to work to address the underlying issues that are leading to this need. The huge role that third sector does and will continue to play needs to be recognised. Over the last few years many organisations have been pushed incredibly hard and are still being asked to do a lot with very little. There is a need to recognise the contribution that these organisations make, the difference they make to people lives and the fact that Wales would be a much poorer place without them. Many are being asked to do more and more there is a need for them to keep finding funding. There is a need to look at support for third sector long term and look at their sustainability and resilience.

3. What Are We Experiencing?

3.1. Demand for our service is continuing to grow. We currently have a total of 75 organisations on a waiting list and a further 42 existing Community Food Members (CFMs) on a separate waiting list for increases to their weekly food allocation. We have limited space and resources and are investing heavily in our ability to take and process more food. In addition to this rising costs are also impacting on our ability to source food.

4. What Are Charities and Community Groups Experiencing?

4.1. FareShare UK conducted a survey of the charity and community groups that we work with (CFMs) in January and September/October of 2022 to assess the impact of the cost of living crisis on the charities and community groups receiving food from FareShare. In the latest of these surveys respondents were asked to reflect on the effects of the cost of living crisis on their organisation since January 22 and what they anticipated the impact going forward would be. Over two weeks (26/09/22-9/10/22) 184 organisations across South Wales were contacted with 68 responding (37%) response rate. The key findings were that:

4.1.1. 96% of organisations have been affected by the cost of living crisis since January, with 31% severely affected. The main ways in which charities have been affected include: 88% Higher demand for services; 69% Rising food costs; 65% Rising running costs; 55% Rising fuel and transport costs; 37% income reduction; 25% Securing and managing volunteers; 3% Other (please note these were multi select options and do not add up to 100%).

4.1.2. 97% (9.7 in 10) of organisations have seen an increase in demand with 34% (3 in 10) reporting that their demand has more than doubled. The main reasons for demand were: 88% increase in the cost of food; 74% increase in energy bills; 54% unemployment; 50% other cost of living issues; 50% low pay; 46% mental health issues; 38% benefit changes; 24% physical health issues (please note these were multi select options and do not add up to 100%).

4.1.3. 88% (8 in 10) of charities see people accessing support for the first time and (51%) requiring increased support. Looking at who is accessing support for the first time, the split is fairly even across all groups by employment type, from people in full time employment to retired people.

4.1.4. From the groups new to these services, the majority of charities (62%) report an increase in families with children.

- 4.1.5. Additional services are being requested from charities and community groups to help with the cost of living crisis, these include: non-food items e.g. sanitary (72%), more food to take away (68%), advice re debt/ bills management (47%), help with electricity meter top up cards/fuel cards (40%), additional opening hours e.g. weekends or after school (29%).
- 4.1.6. In the run-up to Christmas, 100% of charities anticipated an increase in demand, with 84% anticipating a significant increase.
- 4.1.7. As a result of the cost of living crisis some charities are planning to change/adapt their services going forward. The changes that they are planning include: Increase frequency of food service (39%); Opening or working in collaboration with new/emergency initiatives responding to the crises, i.e., warm banks (34%) increase frequency of support services (30%); start new support services (27%).
- 4.1.8. Charities were also asked if they worry that the impact of the cost-of-living crisis on those they support will be bigger than the corona virus pandemic. The response was an overwhelming yes (85%).

5. What Charities Are Saying Their Clients Are Experiencing?

5.1. We asked some of our CFMs (charities and community groups) for any information or comments that they were willing to share. Organisation 1, sent us the results of a survey that they had conducted on the cost of living crisis. This was conducted with a random sample of 10 residents in their area and is approximately 10% of their regular pantry visitors. Organisations 2, 3 & 4 run projects in different local authority areas and sent in comments and quotes from their clients and/or their experiences.

5.2. Effectiveness of Welsh Government support

5.2.1. The effectiveness of support schemes in reaching the intended recipients appears to be variable:

5.2.1.1. Organisation 1 reported that the majority of clients have received their Cost of Living payments (£650 in instalments), so this supply of funds seems to be working.

5.2.1.2. There was a running theme with issues for those on pre-payment meters. Organisation 1 reported that 'less than half of people they asked have received the Energy Bills Support scheme funds. This scheme does not seem to be working, especially for those on prepayment who do not have smart meters'. They also commented that 'support schemes do not seem to adequately take account of the reliance of the poorest households on pre-payment accounts'. At organisation 2 a volunteer stated that clients were saying that 'For those of us on pre-payment meters there is a very fine balancing act. You have that sickening feeling of knowing that you pay a higher rate for your energy, PLUS you have to pay for the privilege of having a meter in the first place. If this was capped or there was free rent on meters for a few months, this would give a bit of extra money that could go towards gas and electric, allowing the option of heating and eating in these trying times.' Organisation 4 reported that 'the rise in energy costs (gas & electric) has had the biggest impact for those who are on pre-payment meters. They pay more for the energy, get cut off quicker & are much more disadvantaged. Addressing this disparity would help to lessen the risk of debt.'

- 5.2.1.3. Organisation 1 reported that ‘only a third of the respondents received a Warm Home Discount. Given that all participants in this study were either pensioners and / or on low income, of our case group this scheme does not seem to be reaching enough people in need.’
- 5.2.1.4. Organisation 1 reported that ‘just over half of the respondents received the Welsh Fuel Support payments. Given the likelihood that all members of the case group are eligible and in great need of support now, it seems that this scheme is not effective enough’.
- 5.2.1.5. Organisation 2 commented that ‘access to support needs to be made easier and accessible for all’. This includes providing access to support through non-digital methods. They also commented that funding needs to be better publicised and advertised widely including posting through the door.
- 5.2.1.6. Organisation 3 said ‘I can feedback that from pantry members we have heard that extra payments to UC claimants have been vital. People are cutting back on food expenditure and prioritising essential bills, they are not using the heating whenever possible, going to bed early, wearing warm clothes, cutting back on any shopping/expenditure.’
- 5.2.1.7. Organisation 4 - stated that there needed to be ‘a recognition that the cost of living crisis has hit the squeezed middle. People who work, budget really well, but struggle with rising costs. These are often people who do not claim any benefits, and miss out on additional finances.’

5.2.2. The effectiveness of these support schemes in helping people cope with cost of living pressures also appears to variable:

- 5.2.2.1. Organisation 1 reported that ‘just as many respondents felt that the support schemes were helping them cope with the cost of living crisis as didn’t. For those saying yes or maybe, a common view was that the payments have helped not just with fuel costs, but with other needs, especially Christmas. (It is not clear whether the money was spent on non-fuel costs, but on other costs, thereby freeing up income for fuel.). For those who said no and commented, either the payments didn’t make much difference given such a rise in the cost of living, or payments were not received’.
- 5.2.2.2. Organisation 1 also commented that ‘the extent and level of payments is simply not enough to make a real and lasting difference to residents that are already in poverty, given the considerable and continued rise in fuel and living costs.’
- 5.2.2.3. Organisation 3 said ‘I can feedback that from pantry members we have heard that extra payments to UC claimants have been vital. People are cutting back on food expenditure and prioritising essential bills, they are not using the heating whenever possible, going to bed early, wearing warm clothes, cutting back on any shopping/expenditure.’

5.2.3. The effectiveness of the schemes in helping to manage or prevent debt also seems to be variable:

- 5.2.3.1. Organisation 1 reported that twice as many said that the schemes were not helping to manage or prevent debt as said that they were helping. Although it helped one person take some debt off fuel, there was a strong view that these payments are not large enough to make a real difference to debt.

5.2.3.2. There is also a recurring theme that third sector organisations are playing a vital role in this area. Organisation 3 stated that ‘The pantry has become a life line for many - as most people are cutting back on food/cleaning/toiletry expenditure, the pantry is an essential way of accessing these products. Demand for membership has grown month on month, particularly from September 2022 onwards. One member supports a household - we have 120 members and a waiting list of 30. support for pantries is essential. We are seeing people across the board affected by the cost of living crisis - in particular lone parents, often on part time or low income jobs, tenants in private rental, families in work whose wages are not meeting expenditure.’ Organisation 4 similarly stated that they are ‘just one way of supporting people to prevent getting into debt, whilst promoting dignity, choice & hope.... we have more than doubled our membership in a year, and hold a waiting list. The cost of living crisis is not going away, with the rise in energy prices due in April 2023, and government support reducing we anticipate that our numbers would triple this year- and we are unable to meet this need.’

5.2.4. Other comments:

5.2.4.1. Organisation 1 included additional comments from our volunteer working closely with those in most need:

- ‘A major hurdle for those on traditional prepayment meters who are digitally disconnected is the inability, IF they are aware of the Government energy support scheme and can read their letter, to either physically reach a Council hub, or mentally or financially be unable to phone the Council.
- The well-publicised delay in posting the vouchers, plus some people’s extreme reluctance to open post, has left the most vulnerable at risk in cold homes.
- In addition, there is one Council Advice Line for all enquiries resulting in expensive long telephone waits on hold.
- One person in the pantry and another since said they’re not topping up gas anymore because it’s hopeless.’

5.2.4.2. Organisation 2 suggested that there is no one ‘go to’ place for information that supports people in this cost of living crisis. It would be useful to have a website and telephone number (possibly attached to local government services) where the public can access information about services in their area. This should include Food and Fuel banks, Community Pantries, Baby Banks, Community Fridges, accessing DAF, Credit Unions, how to access illegal money lending support (loan sharks), local third sector mental health support, carer support.

Senedd Equality and Social Justice Committee inquiry into debt and the impact of the rising cost of living

Written evidence from the Trussell Trust January 2023

Introduction

The Trussell Trust supports a network of over 1,400 food bank centres across the UK and together we provide emergency support and advice to people facing acute financial hardship. While we are exceptionally proud of the work of our food bank network, our vision is to end the need for food banks in the UK.

During April to September 2022, food banks in the Trussell Trust network distributed parcels from 146 locations across Wales.

Our submission will focus on the following points from the inquiry's terms of reference:

- How different groups are experiencing cost of living pressures, and how this is impacting debt issues.
- How effective Welsh and UK government support has been in supporting those most in need with cost of living pressures, and in preventing and managing debt.
- The priorities that need to be reflected in the Welsh Government's Draft Budget 2023-24 relating to the rising cost of living, including preventing and relieving debt.

For further information, please contact public.affairs@trusselltrust.org.

Research from the Trussell Trust shows the impact of rising energy prices and food bills on households with low incomes in Wales

The cost of living crisis is forcing people to make impossible decisions because they simply don't have enough money to cover the essentials.

Research by the Bevan Foundation has found that low income households, renters, disabled people, 25-49 year olds, lone parents and BAME households are all at a heightened risk of being in problem debt. The research found household income to be one of the factors that has the greatest impact on the risk of being in problem debt. Households with an income of less than £40,000 were significantly more likely to be in arrears in May 2021 than higher income households.¹

Our own research suggests debt continues to be a significant risk for low income households during the cost of living crisis. In August 2022, we commissioned YouGov to survey a representative sample of more than 1,800 people in receipt of Universal Credit. We received responses from 108 people in receipt of Universal Credit living in Wales.²

¹ The Bevan Foundation (2021) Debt in the pandemic. Available at: <https://www.bevanfoundation.org/wp-content/uploads/2021/09/Debt-in-the-pandemic.pdf>

² The research is based on an online survey by YouGov of 1,846 adults (18+) currently claiming Universal Credit. Fieldwork was undertaken 10 – 31 August 2022. The figures have been weighted and are representative of all UK adults claiming Universal Credit. Other detailed information on question wording and results available from the Trussell Trust on request.

Table 1.1 Experience of keeping up with bills and credit commitments for people in receipt of Universal Credit in August 2022

	UK	Wales
	<i>Base: 1846</i>	<i>Base: 108</i>
I am keeping up with all bills and credit commitments without any difficulty	13%	13%
I am keeping up with all bills and credit commitments, but it is a struggle from time to time	30%	30%
I am keeping up with all bills and credit commitments, but it is a constant struggle	34%	40%
I am having real financial problems and have fallen behind with many bills or credit commitments	19%	14%
I don't have any bills or credit commitments	2%	-
Don't know	1%	2%
Prefer not to say	1%	1%
Real financial problems or constant struggle	53%	54%

One fifth (19%) of people in receipt of Universal Credit across the UK said they faced real financial problems and had fallen behind with bills and credit commitments. A further 34% said keeping up with bills and credit commitments was a constant struggle. In Wales, 14% said they faced real financial problems and had fallen behind with bills and credit commitments, 40% said keeping up with bills and credit commitments was a constant struggle.

Table 1.2 Percentage of people receiving Universal Credit behind on household bills in August 2022

	UK	Wales
<i>Base: All UK Adults</i>	<i>Base: 1846</i>	<i>Base: 108</i>
Council tax	12%	16%
Council tax, including water and sewage	2%	0%
Your Domestic Rates	0%	0%
Gas or electricity	19%	20%
Water and sewage	12%	15%
Telephone/mobile phone/broadband	6%	3%
TV licence	6%	6%
Rent or mortgage costs	12%	12%
School Meal Payments	-	0%
Other arrears	10%	5%
Not applicable - I am/ we are up-to-date with all payments	55%	48%
Don't know	4%	5%
Prefer not to say	3%	5%

Across the UK, 34% of people in receipt of Universal Credit said they had fallen into debt because they couldn't keep up with essential bills (e.g. rent or utilities) during the previous three months. 19% said they were currently behind on their energy bills, 12% said they were behind on paying their Council Tax, 12% on their water bills and 12% on their rent or mortgage.

The survey suggests levels of indebtedness are similarly high among people in receipt of Universal Credit in Wales. 37% said they had fallen into debt because they couldn't keep up with essential bills (e.g. rent or utilities) during the previous three months. 20% said they were currently behind on their energy bills, 16% said they were behind on paying their Council Tax, 15% on their water bills and 12% on their rent or mortgage.

The research shows the urgent situation facing millions of people relying on Universal Credit, with a high proportion already unable to cover essential living costs even before the winter months arrived. When surveyed in August last year, people in receipt of Universal Credit were asked about their experiences during the previous three months.

- 40% said they had needed to skip meals to keep up with other essential living costs. In Wales, 38% said this was the case.
- 23% said they had been unable to travel to work or essential appointments (e.g. GP, school run, dentists or hospital appointments) because they couldn't afford to use public transport or the fuel costs to get there (21% in Wales).
- 21% had been unable to cook hot food because they couldn't afford to use the oven or other utilities. (17% in Wales).
- 28% had been unable to afford to heat their home when they needed to (26% in Wales).
- 36% had been unable to pay for essential dental treatment for themselves or a member of their household when it was needed because they couldn't afford to do so (32% in Wales).

Food bank need has accelerated during the cost of living crisis.

Food banks in the Trussell Trust network in Wales distributed 77,000 emergency food parcels between 1 April to 30 September 2022, including 28,000 parcels for children. This represents a 38% increase in the total number of parcels distributed compared to the same period in 2021/22 and a 96% increase since 2017/18. The level of need seen during this period is also 7% higher than the level of need seen in the first six months of the COVID-19 pandemic in 2020/21, making this the busiest April-September period on record in Wales.³

During April-September 2022, over 10,000 families turned to food banks in the Trussell Trust network for the first time.⁴ This represents a 40% increase in the number of families using food banks in the network for the first time compared to the same period in 2021. These families include at least 23,000 individuals.

In 2022/23, food banks across Wales have had to purchase more than three times (a 228% increase) more food than they did in the equivalent period last year. Purchased food now makes up 9% of all food coming in for Welsh food banks in 2022/23 compared to 4% last year. Every day we hear food banks telling us that this is not sustainable.

³ It is important to recognise that data from food banks in the Trussell Trust network is just one part of the picture of need in Wales. There is a wide range of alternative emergency food provision that will be supporting people that is not captured in our parcel data. There are also many people who are severely food insecure who do not receive support from food banks.

⁴ At the Trussell Trust we define any household as a family. This means that when we talk about households here they could be individuals living alone, single parents, or multi-generational households.

Overall, the network in Wales entered the winter period with the highest levels of need that we have ever seen. Food banks in our network are braced for further significant increases in need as families manage the increasing costs that winter brings amid a cost of living crisis.

The UK Government's first Cost of Living Payment⁵ had some positive impact on need for emergency food parcels across Wales, with July seeing a dip in need from previous months.

In July 2022, households received the UK Government's first Cost of Living payment. This correlated with a dip in need seen at food banks. In this month, food banks across Wales distributed 10,500 parcels to people facing financial hardship – significantly lower than any other month during the April-September period (although still 8% higher than the same month in 2021). Food banks in the Trussell Trust network in Wales distributed on average 13,200 parcels in the other five months of this period.

This reduction gives some indication that, through increasing the income of people in receipt of working age benefits, the level of need for emergency food parcels was slightly reduced, with the payment providing temporary respite for some households in the face of increasing costs and inadequate benefit levels.

Following this dip, record levels of food parcels were distributed in August and September 2022 in Wales.

Following the dip in need seen in July 2022, food banks in the Trussell Trust network in Wales recorded their busiest ever August and September months. The number of parcels distributed across Wales in August 2022 was 45% higher than the same month in 2021/22, and 61% higher than the same month in 2020/21 during the COVID-19 pandemic. September 2022 saw even greater increases across Wales, with the number of parcels distributed in this month being 51% higher than last year and 73% higher than the same month in 2020/21.

While we are still analysing our data, we have seen a slight decrease in the total number of parcels distributed by food banks across the whole of our UK network in November compared to the previous month. Whereas in previous years, we have seen a substantive increase from October to November.

This suggests that while some interventions, such as November's Cost of Living payment and the Welsh Government's fuel support scheme may have provided some crucial respite for families struggling to afford the essentials, it has not been enough to help them manage the cost of living crisis for an extended period of time.

The Cost of Living payment was spent quickly. Buying food and paying off debt were the most widely reported uses of the payment in Wales.

Our August 2022 survey of people in receipt of Universal Credit across the UK revealed that most (70%) people who had received their first Cost of Living Payment had already spent all of it when surveyed in August, less than a month after receiving it. Almost two in three (64%) who said they had spent some of the payment had used it to buy food. This was the most widely reported use of the payment, followed by buying basic toiletries such as soap, shampoo, toothbrush, toothpaste or sanitary items (38%) and paying off debts or arrears on bills (36%).

⁵ In July 2022, the UK Government provided the first Cost of Living Payment of £326 to people in receipt of means tested benefits owing to low income. A second payment of £324 followed in November 2022.

Half (50%) of people who had received the payment said they were not very, or not at all, likely to be able to manage their household budget over the next three months without having to look for additional help (e.g. using credit/ borrowing from friends or family/ borrowing money from other sources).

In Wales, 77%⁶ said they had already spent all of their July Cost of Living Payment when surveyed in August. Two thirds (66%⁷) said they had used the payment to buy food. This was the most widely reported use of the payment, followed by paying off debts or arrears on bills (44%) and buying basic toiletries such as soap, shampoo, toothbrush, toothpaste or sanitary items (38%).

Almost half (48%⁸) of people who had received the payment said they were not very, or not at all, likely to be able to manage their household budget over the next three months without having to look for additional help.

Previous research by the Trussell Trust has shown that insufficient income to afford the essentials (and insufficient income from social security in particular) is the most significant factor driving the need for food banks.⁹ We also know larger families, disabled people and single parent families are particularly at risk of needing support from food banks. Therefore, these groups are also likely to be particularly impacted by cost of living pressures. Our 'State of Hunger' study found:

- 95% of people referred to food banks in the Trussell Trust's UK network in early 2020 were destitute, meaning they were unable to afford to eat or stay warm.
- 62% of working age people referred to food banks in our UK network in early 2020 were disabled - three times the rate in the general working age population.
- 18% of households referred to food banks in our UK network were single parents - twice the rate in the general working age population.¹⁰

Food banks are also reporting more working people needing to turn to food banks for support.

Food banks across the UK network have reported changing opening hours to ensure people who are working can access support outside of working hours. Our research shows that one in five people referred to food banks in the Trussell Trust's UK wide network in mid-2022 were in working (20%) households.¹¹ These figures from our ongoing research project 'Hunger in the UK', conducted by Ipsos, highlight that work does not always protect people from having to use food banks. We know as well that many people who are in receipt of social security will also be working or will have recently been in work.

Nearly half of people at food banks are facing hardship due to government deductions from benefit payments.

Research by the Trussell Trust has found that government deductions from people's benefit payments for the repayment of debts are causing serious hardship. Not only do debt deductions

⁶ The sample size for this question was 98.

⁷ The sample size for this question was 84.

⁸ The sample size for this question was 98.

⁹ The Trussell Trust (2021) State of Hunger. Available at: <https://www.trusselltrust.org/state-of-hunger/>

¹⁰ Ibid

¹¹ Ipsos surveyed 2,364 UK adults aged 18+ who had been referred to food banks within the Trussell Trust network between 01 April and 15 July 2022. Food banks were sampled across the UK, with questionnaires randomly distributed within food parcels. In total, 99 food banks participated in the study. Data are weighted to match the profile of UK adults referred to Trussell Trust food banks.

A working household is defined if the survey respondent describe state any of the following: that their main activity as being in work; they say they have any paid work; they say someone in their household is working.

from benefit payments make it more difficult to afford the essentials, they are also highly likely to increase debt and borrowing.

The UK Government Department for Work and Pensions makes deductions from regular benefit payments for the repayment of various debts which are owed by a claimant. Deductions can also be applied to people's wages via a Direct Earnings Attachment (DEA), however 'DEA only applies to a small proportion of people owing money to DWP'. The claimant can be in debt to Government itself or certain third parties.

New research conducted by Ipsos to be released in full by the Trussell Trust later this year has found that, in mid-2022, 47% of people referred to food banks in our UK network regularly had their benefit income reduced by debt deductions. This figure rises to more than 57% of people who have used food banks who claim Universal Credit.¹²

Among people referred to our UK network of food banks who were facing deductions from their benefits, or their partner's benefits, 55% were repaying an advance payment to cover a specific expense such as a broken washing machine (a budgeting advance), because benefit levels were already too low to get by.

The second most common reason for a deduction, affecting almost a third (31%) of people in the UK referred to food banks and facing deductions, was having to repay an advance payment needed to cover the five-week wait for Universal Credit.

Our August 2022 YouGov survey of people in receipt of Universal Credit shows the broader experiences of people in the UK facing deductions from their benefit payments. The majority (56%) of people claiming Universal Credit who said that their or their partner's benefits were being deducted had more than one day when they didn't eat at all, or had only one meal because they couldn't afford to buy enough food. This is significantly higher than the equivalent figure for people not facing deductions (32%) and for all people claiming Universal Credit (38%).

Of people surveyed across the UK in August 2022 claiming Universal Credit and currently experiencing deductions from their benefits:

- 58% had fallen into debt because they couldn't keep up with essential bills in the previous three months vs. 34% of all people claiming Universal Credit.
- 30% had been unable to cook hot food in the previous three months because they couldn't afford to use the oven or other utilities vs. 21% of all people claiming Universal Credit.
- 28% had been unable to afford medical prescriptions, pain relief or other over the counter medication in the previous three months vs. 18% of all people claiming Universal Credit.

Research by the Joseph Rowntree Foundation in 2022 also found 'some 85% of families with deductions from their benefits are in arrears with household bills, compared to 40% of all low-income families'.¹³ There is clear evidence that debt deductions from benefit payments are driving people into severe hardship, creating new, or enlarging existing, debt spirals.

¹² Ibid

¹³ Katie Schmuecker and Rachelle Earwaker. *Not heating, eating or meeting bills: managing a cost of living crisis on a low income*. Joseph Rowntree Foundation. 2022. Available at: <https://www.jrf.org.uk/report/not-heating-eating-or-meeting-bills-managing-cost-living-crisis-low-income>

Food banks are not the answer. Only a strong social security system can protect people from going without the essentials.

The UK Government has taken welcome action to support people on the lowest incomes as the cost of living crisis continues to bite, including cash support through the Cost of Living Payments and the decision to uprate benefits and raise the benefit cap in line with inflation from April 2023.

Despite the support provided, many families are already in financial crisis and going without the essentials. Food banks are at breaking point. With November's Cost of Living Payment already distributed, families cannot wait until spring for further support.

If we are to prevent even more people facing acute financial hardship, the UK Government should:

- Take further action to close the gap between price rises and incomes this winter.
- Ensure people in receipt of Universal Credit are able to repay debts in a more affordable manner by lowering the cap on deductions from benefit payments.
- Make a permanent commitment that benefit rates will always be enough to afford the essentials.

The Welsh Government can also do more to support people facing financial hardship.

Over £400m is spent in Wales on a range of means tested schemes that are largely devolved, complementing the support offered by the UK system.

We welcome the steps taken by the Welsh Government to support people on low incomes during the cost of living crisis, including the fuel support scheme, the continued provision of support in lieu of free school meals for eligible families during the school holidays (including cash payments), the national benefit take up campaign and the adaptations to the Discretionary Assistance Fund (DAF) to help ensure more people receive emergency financial support when they need it.

The Welsh Government should ensure that the short-term measures put in place to help protect households from the worst impacts of the rising cost of living are established on a longer-term basis. This includes the establishment of a new Welsh Emergency Fund with clear access criteria, replacing the existing Discretionary Assistance Fund.

We are also calling on the Welsh Government to:

- Publish a national plan to reduce and prevent the need for emergency food aid.
- Reform Welsh benefits to create a single point of access and alignment of access criteria for UK and Welsh Benefits.
- Ensure solutions are developed with people with lived experience.
- Continue efforts to ensure national and local services work better together.



Evidence submission – Equality and Social Justice Committee

Submission by: Robbie Davison – Director, Well-Fed (Services) LTD and Jen Griffiths, Service Manager – Housing, Welfare and Communities

January 2023.

The following submission contains the information we would like to share for the Committee's consideration.

This submission covers:

- Food, diet and access to good food
- Beyond benefits advice: Creating services to enable people to better support themselves

Context:

The main element of this submission covers the creation, development, and services of Well-Fed. Well-Fed is a social business based in Shotton, North Wales. The business is unique to the UK. It produces and delivers fresh meals to people of all ages. In 3 years, Well-Fed has distributed over 500,000 free fresh meals to families in crisis. Well-Fed employs 23 people and is a real living wage employer.

Well-Fed was created out of a partnership between Flintshire County Council, ClwydAlyn Housing Association and the social enterprise, Can Cook

A primary aim of the Well-Fed partnership was created to specifically tackle poor diet and the linked poorer health conditions experienced by households who are on benefits or low wage.

The Well-Fed partnership works is to link benefits advice to solutions that help people move away from their household crisis (we have focused our evidence on how this enacted)

Well-Fed operates services guided by this statement.

'If people eat well, they cope well. If they don't eat well, they don't cope well' – we feed everyone well regardless of income levels.

The following facts and circumstances identify some of the cost of living (COL) issues and also wider hunger and food habit behaviours. Our submission focuses on how these circumstances can be changed/improved and how specifically the partnership has worked to improve them.

Food, diet, and access to good food:

- We all organise our days around the same food timetable. Breakfast, lunch, dinner. Imagine if this timetable was removed, which of course it is, for up to 1 million people a day across Wales. Our priority is to re-introduce meal-times to all households in crisis.
- Our approach is also to recognise the difference in approach necessary to engage with rural communities. Often approaches to rural settings are planned with urban methodology – we approach rural communities with rural solutions.

At home

- Most people never cook from scratch anymore. We estimate the figure is as high as 65% who never cook from scratch at any time in their lives.
- Over 70% of our calories from food are now due to eating processed/ ultra-processed food
- When people are in crisis, there are no food standards applied to food aid. This is a significant gap regarding public health
- Good food is now being priced out of the grasp of as many as 30% of households, with the default being more ultra-processed food
- Our experience: Less than 5% of people are eating 5 a day. If 5 a day was a target, it would cost £220 per month for a family of 4 to eat one good meal a day. This makes good food health unobtainable for up to a third of the communities we serve.
- We have noticed a rise of roughly 20% of people who were previously customers of our shops now relying on food aid. This rise is on top of the previous need, prior to the cost-of-living period.
- As a response, we have introduced a subsidy to assist people with the cost of eating well. We have created the subsidy from our own profits and a partnership with a progressive charitable foundation. In the next 12 months, we will sell 150,000 subsidised meals. This matters because;
- We must move people away from the over-reliance on charity to onto becoming contributors in their own wellbeing. Charging affordably for meals/food, protects health and promotes dignity. In addition, we must arrange a food aid response predicated on feeding everyone well – this can be done

Well-Fed interventions (Robbie Davison):

Well-Fed services include:

Commercially:

- Catering into care homes and schools
- Eat at home meal boxes to households

- In February 2023, we launch a region-wide meals on wheels service

Socially:

- Soups and Meals into Warm Hubs: We serve 16 hubs (500 people per week) across Flintshire.
- The FoodStore: Our alternative to food banks: Providing a fresh meals and staple goods. We provide 12 weeks support. 4 weeks free of charge, 4 weeks charged at £10 and the final 4 weeks charged at £15. Every week each household receives meals/staples to the value of £40 – we subsidise the difference. This service is provided door-to-door. This service is particularly relevant when looking to move people away from charity and onto good food options they pay for.
- Mobile Shops: We have 2 shops visiting rural/deprived areas providing shopping options where previously there were none. We sell freshly made ready meals to local people at £2 each and meals for a family of 4 for £4 – these prices are cheaper than any other outlet.
- Slow cooker training: We provide cookery training to 25 people per month. This training includes access to free fresh meals. Once the training is complete the former trainees convert to customers of our mobile shops.

Towards a food poverty solution:

- We are about to start work with Flintshire schools, becoming a provider of fresh school meals for primary school children. If we do this at scale, we commit to feeding every child (and their families) free of charge for as long as they are in crisis. Given Welsh Governments commitment to universal free school meals – our approach, if adopted across all primary schools, could stop all child hunger.

Beyond benefits interventions (Jen Griffiths submission)

To move beyond the regular benefits advice and support, we are continually looking to introduce services that help people fend for themselves. In doing so, we see access to good food as pivotal to people in crisis being better able to move on and act on the advice/support we give.

Good food services also enable our staff to engender stronger relationships based on trust and personal responsibility. Alongside, we realise that households, particularly in rural settings have major concerns regarding heating alternatives such as oil and bottled gas.

To connect with the most relevant COL problems and to bring our good food approach to life, we have devised a 3-stage approach to support our residents through this difficult time and help to alleviate loneliness and isolations within our communities.

Stage 1 - Older residents:

Our community centres within the sheltered schemes have opened every day from November 2022 to March 2023, so residents can meet up with friends and neighbours to

take part in social activities, as well as receive help and support from the 3rd sector agencies, CAB, Warm Wales etc.

We make sure refreshments, freshly made soup and a roll are available daily. In addition, we have installed fridges and fund free Well-Fed meals for residents to take away with them for their evening meal so they can continue to eat well at home.

Phase 2 – Rural areas:

Although many of the sheltered schemes have a community centre, we recognise not all do.

These schemes are in rural areas where residents may struggle to visit the shops, heat their home and use a more expensive source of fuel, such as oil and bottled gas.

We therefore work with Town and Community Councils and FLVC to understand what spaces/activities are already taking place in village halls, churches, community centres etc and how they can apply for funding to remain open to provide a safe, warm and welcoming space for residents to meet with others in comfort and spend some time with social activities, getting help and advice or perhaps just meeting friends and new people.

We also introduce the Well-Fed's mobile shop into areas where there is no existing shopping option. Residents can purchase all staple goods, measured/cost effective fresh veg bags, slow cooker bags and fresh ready meals. The slow cooker bags are recognised as an important tool for households to lower utility bills and eat healthy.

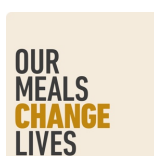
Phase 3 - Identifying gaps:

Throughout the work noted above, we are always looking to identify gaps. To do so, we work with the FLVC and 3rd sector organisations to understand what support is required.

As part of filling gaps, we plan to open two further community support hubs and to support families in six key areas, food poverty, fuel poverty, income maximisation, mental health, digital inclusion and employment.

In addition, we will support an increase of the Well-Fed's FoodStore service. This increase will be managed across 2023 to help families who would have usually attended a food bank giving them a choice on the food they eat, receiving fresh ingredients to cook meals themselves at home – this is particularly relevant in rural areas.

We hope the information/evidence is relevant and we look forward to discussing how we are looking to make people in Flintshire healthier, stronger and much more independent.





Llywodraeth Cymru
Welsh Government

Jenny Rathbone MS
Chair of the Equality & Social Justice Committee
Welsh Parliament
Cardiff Bay
Cardiff
CF99 1SN

6 February 2022

Dear Jenny,

Social Partnership and Public Procurement (Wales) Bill

During the Equality and Social Justice Committee on 23 January 2022, when the Stage 2 amendments to the Social Partnership and Public Procurement (Wales) Bill were considered, I undertook in relation to amendment 72 regarding worker representation on the Social Partnership Council (SPC) to share the written commitment I had received from Wales TUC concerning the nomination of members of non-affiliated trade unions. I attach a copy of the letter from Shavanah Taj.

I hope this provides assurance to the Committee that Wales TUC's process for nominating individuals to the SPC will include all trade unions in Wales, not just those affiliated to the TUC.

Yours sincerely,

Hannah Blythyn AS/MS
Y Dirprwy Weinidog Partneriaeth Gymdeithasol
Deputy Minister for Social Partnership

Canolfan Cyswllt Cyntaf / First Point of Contact Centre:
0300 0604400

Bae Caerdydd • Cardiff Bay
Caerdydd • Cardiff
CF99 1SN

Gohebiaeth.Hannah.Blythyn@llyw.cymru
Correspondence.Hannah.Blythyn@gov.wales

Rydym yn croesawu derbyn gohebiaeth yn Gymraeg. Byddwn yn ateb gohebiaeth a dderbynnir yn Gymraeg yn Gymraeg ac ni fydd gohebu yn Gymraeg yn arwain at oedi.

We welcome receiving correspondence in Welsh. Any correspondence received in Welsh will be answered in Welsh and corresponding in Welsh will not lead to a delay in responding.



1 Cathedral Road
Cardiff
CF11 9SD

1 Heol y Gadeirlan
Caerdydd
CF11 9SD

Hannah Blythyn, Deputy Minister for Social Partnership
Welsh Government
Cathays Park
Cardiff
CF10 3NQ

19 January 2023

Dear Hannah,

Thank you for your letter dated 18 January 2023 regarding the Social Partnership and Public Procurement Bill and the nomination process for worker representatives to the Social Partnership Council (SPC). We welcome the opportunity to clarify that it is the Wales TUC's intention to seek nominees from *all* trade unions in Wales, not just those affiliated to the TUC.

Wales TUC is the only suitable structure to work with the entire union movement to conduct elections for the worker representative nominees to the Social Partnership Council, as it is imperative that the nomination process remains independent from government. This is a role we already hold for the trade union delegation to the Workforce Partnership Council, where we take the role of secretariat for all trade unions recognised in the devolved public sector (including trade unions which are not affiliated to the TUC, such as the RCN, BMA and ASCL).

As with this, we will establish a SPC union side as the democratic group to determine union-side nominations to the SPC, and protocols for how those with SPC seats engage with the wider union-side and existing sectoral arrangements. This will include arrangements to ensure that smaller trade unions are not excluded from the process as well as arrangements to ensure that the membership represents the diversity and other characteristics of Wales's workforce.

While we cannot pre-determine who the union side nominations will be and which trade unions they are associated with (as this will be determined by trade unions themselves, as the worker representatives), we would expect non-affiliated trade unions to be included as part of the list of nominees presented to the First Minister.

Yours sincerely,

Shavanah Taj
General Secretary
Wales TUC

—
**Legislation, Justice and
Constitution Committee**

Rt Hon Elin Jones MS
Llywydd
Chair, Business Committee

27 January 2023

Annwyl Lywydd

Retained EU Law (Revocation and Reform) Bill

Further to my [letter](#) of 21 December 2022 in relation to the Retained EU Law (Revocation and Reform) Bill, at our meeting on [23 January 2022](#) we considered a [letter](#) from the Counsel General (dated 19 January) which responds to a series of questions we [asked](#) following the Counsel General's attendance at our meeting on [5 December](#). On 23 January, we also considered your [letter of 19 January](#), in which you asked if we could continue to draw relevant matters to the attention of Business Committee, in particular those aspects with potential implications for Senedd Business.

The Counsel General's letter of 19 January provides an update on the Welsh Government's approach to the Bill, as well as information on how it is reviewing retained EU law, matters related to capacity and resource, and the impact on and role of the Senedd.

We agreed that we would draw the correspondence to your attention, and to the attention of relevant Senedd Committees.

Yours sincerely,



Huw Irranca-Davies
Chair

Document is Restricted

Agenda Item 8

By virtue of paragraph(s) vii of Standing Order 17.42

Document is Restricted

Agenda Item 9

By virtue of paragraph(s) vii of Standing Order 17.42

Document is Restricted

Document is Restricted