



Arsyllfa **Wledig** Cymru  
Wales **Rural** Observatory

**Poverty and Social Exclusion in  
Rural Wales**

**Research Report 6**

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**November 2005**

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## **Introduction**

This report forms part of a series that provides key findings from the Wales Rural Observatory's Phase Two work programme on social, economic and environmental issues in rural Wales. The theme of the report is rural poverty and social exclusion. Drawing on a broad range of new statistical and research evidence, it examines the scale, nature and geography of low-income, poverty and social exclusion in rural Wales, explores the experiences of living on low-income in rural areas, and assesses current policy responses to rural forms of poverty and exclusion in Wales.

The report is structured around eight sections. The first provides contextual material on existing definitions of poverty. Section Two discusses key findings from previous studies of rural poverty and social exclusion in the UK. The objectives and methodological strategy of the study are set out in Section Three. A detailed statistical picture of low-income and poverty in rural Wales is provided in Section Four, based on analyses of Census, Department for Work and Pensions and commercial datasets. Section Five presents findings from recent surveys of households and community councils in rural Wales undertaken by the Wales Rural Observatory, with new evidence provided on the scale, geographies and profile of poverty and social exclusion in rural areas. In Section Six, evidence is provided on the experiences of poverty in rural Wales based on in-depth interviews with people in low-income households in two areas of rural Wales. The focus of the report switches to agency responses to poverty and social exclusion in rural Wales in Section Seven, using material from interviews with national (welfare) organisations and rural local authorities. Finally, Section Seven provides an overview of the key themes emerging from this study of rural poverty and social exclusion in rural Wales.

## 1. Definitions of poverty and social exclusion

Before highlighting evidence on rural poverty and social exclusion in the UK and Wales, it is useful to discuss the definitions of these terms. There are two main definitions of poverty that can be identified within the academic and policy literatures. The first is an absolute one based on an objective definition of the minimum standard of living that is required to sustain life – in terms of food, clothing and shelter – and is thus concerned with biological and physical needs. This idea of absolute poverty was central to the first poverty studies in England undertaken by Rowntree (1901) in York and Booth (1889) in London. With improving standards of living and the establishment of national systems of welfare provision, the relevance of the absolute definition of poverty began to be questioned by researchers and government in the second half of the twentieth century.

In 1979 the British poverty researcher Peter Townsend (1979) proposed a relative concept of poverty which has proved to be extremely influential within poverty research and policy debates over the last three decades (see Townsend, 1979). Townsend argued that people could be defined as living 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' (*ibid.*,31). His research indicated that a poverty threshold could be identified at 140% of the state benefit level. A further study by Mack and Lansley (1985), using a more sophisticated version of Townsend's methodology, indicated a similar poverty threshold of 135% of the state benefit level of entitlement.

Over the last ten years, poverty and low-income thresholds have been calculated based on official statistics on income levels. Adopted by the New Labour governments, the European Commission and anti-poverty organisations, such as the Child Poverty Action Group, low-income / impoverished households have been defined as those with incomes of less than 60% of the national median income level (minus housing costs).

By the mid-1990s the focus of the UK government's social welfare agenda began to extend from tackling poverty to addressing social exclusion. With its origins in continental European solidarity discourses of society and welfare, social exclusion can be taken to indicate a rupture of the social bond between the individual and society (Silver, 1994). In the early 1990s, the European Commission shifted its welfare policy programmes from anti-poverty to social inclusion. In 1997, the UK government formally accepted social exclusion as its key welfare policy tool and established the Social Exclusion Unit to ensure the development of social inclusion policies across government. The government defined social exclusion as the broad range of disadvantages that are experienced by poor groups. Academics have provided varied definitions of social exclusion. Walker and Walker (1997, 8), for example, describe it as a 'dynamic process of being shut out, fully or partially, from any of the social, economic, political or cultural systems which determine the social integration of a person in society', and Room (1995, 243) defines social exclusion as a 'process of becoming detached from the organisations and communities of which society is composed and from the rights and obligations that they embody'.

Researchers have sought to develop operational definitions of social exclusion by unpacking its constituent parts. Burchardt *et al* (1999) identify five key dimensions of social exclusion in relation to consumption, savings, production, political and social activities, while Percy-Smith (2000) proposes seven main components - economic, social, political, neighbourhood, individual, spatial and group. Perhaps the most helpful working definition of social exclusion developed to date, and the one that is utilised within this report, is that provided by Gordon *et al* (2000), which sets out four main dimensions – impoverishment or exclusion from adequate income or resources; labour market exclusion; service exclusion; and exclusion from social relations. As such, low-income and poverty is positioned as one of several components of social exclusion.

## 2. Evidence from previous studies of poverty and social exclusion in rural areas

The first research on rural poverty in the UK was conducted by McLaughlin (1986) in 1980-81. The study involved an extensive survey of 876 households in five areas of rural England. McLaughlin used Townsend's (1979) poverty threshold – households with incomes of less than 140% of their state benefit entitlement – to calculate that one-quarter of households within his survey were living, or on the margins of, poverty. This survey was repeated by Cloke *et al.* (1994, 1997) with a larger number of study areas in England and Wales in the early 1990s. In 12 English rural areas a poverty rate of 23% of households was revealed (although there was marked variation across these areas) and in the five areas included in McLaughlin's study, the proportion of households living in, or on the margins of, poverty was identical to that found ten years previously, indicating the persistence of poverty in rural England<sup>1</sup>. Cloke *et al.*'s research was subsequently extended to rural Wales, with a survey of households in four rural areas – Betws y Coed, Devil's Bridge, Tanat Valley and Teifi Valley – revealing an average of 28% of households living in, or on the margins of, poverty in the early 1990s (see Cloke *et al.*, 1997). These studies also provide evidence on the nature of poverty in rural areas. Three points are worthy of mention here. First, the elderly emerge as most numerically significant poor group in rural areas. Second, amongst non-elderly households, poverty is associated more with low-wage employment than unemployment. Third, the presence of poverty is denied by the majority of respondents within these rural surveys and most respondents living within low-income households.

A more recent study of poverty and social exclusion in rural England, based on an analysis of government household survey data, reveals that low-income<sup>2</sup> households comprised 18% of the rural population in 2000-01 (Harrop and Palmer, 2002; see also Chapman *et al.*, 1998). The analysis also points to the persistence of low-income in rural areas, with 36 per cent of those households who had experienced low

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<sup>1</sup> A household survey in four rural areas in Scotland by Shucksmith *et al.* (1996) revealed that 65 per cent of rural households were living below the official low-pay threshold.

income between 1997 and 1999 living on low incomes in all three years. This figure compares with 33 per cent of low-income households in urban areas. The study makes an important distinction between the risk of low-income amongst different rural population groups and the numerical significance of these groups. The unemployed and other workless households are considered to be at the highest risk of low-income. Medium risk groups include households containing elderly people, the self-employed and part-time workers, while those considered at a low risk of low-income consist of households with a full-time worker. However, the profile of low-income households in rural areas does not reflect these levels of risk. The unemployed account for the smallest proportion of low-income households in rural areas (7%), households containing persons out of work but who are not seeking employment make up 20%, and households with elderly persons comprise the largest proportion of the low-income population (27%).

While there has been a lot said about rural forms of social exclusion, there exists relatively little in the way of reliable evidence of its scale, nature, causes and experiences in rural areas. Attempts have been made to examine the ways that material poverty connects with broader issues of disadvantage in rural areas. Cloke and Milbourne (2001), for example, re-analysed data from the early 1990s rural household surveys in England and Wales to explore five key dimensions of disadvantage experienced by the rural poor – consumption, employment, income, savings and social relations (see Milbourne, 2004). This analysis highlights that multiple forms of disadvantage are experienced by the poor in rural areas. Other work funded by the JRF has examined the experiences of different facets of social exclusion amongst young people (see Furlong and Cartmel, 2000; Pavis *et al.*, 2000; Rugg and Jones, 1999; Storey and Brannen, 2000) in different parts of rural Britain, while ESRC funded research has considered homeless groups (Cloke *et al.*, 2002). In addition, analyses of government data-sets have sought to develop surrogate indicators of disadvantage and social exclusion (see Chapman *et al.*, 1998; Dunn *et al.*, 1998, Harrop and Palmer, 2002).

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<sup>2</sup> 60 per cent of the median British income after deducting tax, National Insurance contributions and

### 3. Research objectives and methods

The Wales Rural Observatory undertook a major study of poverty and social exclusion in rural Wales between October 2004 and July 2005. There were three main objectives associated with the study:

- to examine the nature and incidence of poverty and social exclusion in rural Wales
- to explore the experiences of poverty in selected areas of rural Wales
- to examine policy responses to poverty and social exclusion in rural Wales

Five phases of research were undertaken:

- spatial analyses of ward-level data on benefit receipt, unemployment and household income
- new analyses of data collected by the *Living and Working in Rural Wales* and *Rural Services in Wales* surveys
- semi-structured interviews with a sample of low-income households in two case-study rural areas
- semi-structured interviews with national organisations with an interest in anti-poverty issues in Wales
- semi-structured interviews with local authority officers in rural Wales



#### **4. Benefit receipt, low-income and unemployment in rural Wales**

##### Benefit receipt

New data on (low) income-based state benefit receipt have recently been made available by the Department for Work and Pensions. These data reveal that in 2001, 13% of the working age population were in receipt of Income Support, 19% of households were in receipt of Council Tax Benefit, 2% of residents were on Job Seekers' Allowance, and 3% were receiving Working Families Tax Credit (Table 1). Table 1 also provides a geographical breakdown of benefit receipt for different spatial areas and rural local authorities in 2001. Four points can be made from this Table. First, the proportion of people in receipt of Working Families Tax Credit in rural areas is higher than that for urban areas. Second, the percentage of people receiving Job Seekers' Allowance is the same in Rural and Valleys areas of Wales. Third, levels of Income Support and Council Tax Benefit recipients are lower in rural Wales than in Valleys and Urban Wales. Fourth, there is a distinct geography to low income-based benefit receipt in rural Wales, with the eastern authority areas of Monmouthshire and Powys recording lowest rates, and highest proportions of benefit receipt evident in the westerly areas - Pembrokeshire, Anglesey, Gwynedd, Carmarthenshire – as well as Denbighshire.

An analysis of the spatial distribution of low-income based benefit receipt at ward level reveals that 78% of rural wards had more than 1% of persons on Job Seekers Allowance in 2001, 84% had more than 3% in receipt of Income Support and 71% of rural wards contained more than 2% of persons on Working Families Tax Credit (Table 2). In relation to wards with higher levels of benefit receipt, it is evident from this table that there are differences between the four spatial categories. For Job Seekers Allowance and Income Support, the proportion of rural wards containing high levels of benefit recipients<sup>3</sup> was lower than in the Valleys, higher than in Other areas, and similar to the rate recorded for Urban areas. For Working Families Tax Credit, the situation is reversed with the 7% of rural wards containing more than 4% of persons in receipt of this benefit being higher than the rates for the Valleys (2.8%) and Urban areas (3.5%), but lower than that for Other areas (8.7%).

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<sup>3</sup> 38% of rural wards contained more than 2% of persons in receipt of Job Seekers Allowance and the same proportion of rural wards had more than 5% of persons on Income Support.

A more detailed spatial breakdown of benefit receipt in rural Wales is presented in Figures 1 - 3. These maps clearly show an east – west division within rural Wales in respect to the receipt of these three state benefits, with levels of receipt generally highest in the north-west and lowest in eastern areas (except the north-eastern parts of Flintshire), Vale of Glamorgan and Gower. In addition, across rural Wales, benefit levels appear to be highest in those wards containing the larger towns. The most striking east-west spatial pattern is evident in Figure 2, which shows the proportion of people in receipt of Job Seekers' Allowance, with high levels of benefit receipt evident in most wards in Anglesey, the north-west of Gwynedd and south-east Ceredigion. It is also clear from the three Figures, that areas of Gwynedd and Anglesey exhibit similar benefit profiles to the Valleys.

Table 1: Percentage benefit claimant rates, 2001, by rural unitary authority<sup>4</sup>

	<b>Job Seekers' Allowance<sup>5</sup></b>	<b>Income Support</b>	<b>Council Tax Benefit</b>	<b>Working Families Tax Credit</b>
Carmarthenshire	1.9	14.8	22.1	2.5
Ceredigion	1.6	9.6	15.7	2.2
Conwy	2.1	15.1	16.8	2.9
Denbighshire	1.9	15.5	19.1	2.7
Gwynedd	2.8	12.6	12.4	2.9
Isle of Anglesey	3.4	13.7	35.0	2.8
Monmouthshire	1.2	8.4	13.4	1.8
Pembrokeshire	2.2	13.7	20.8	3.1
Powys	1.4	9.8	14.2	2.5
<b>Rural</b>	<b>2.0</b>	<b>12.7</b>	<b>18.5</b>	<b>2.6</b>
<b>Other<sup>6</sup></b>	<b>1.6</b>	<b>11.5</b>	<b>17.8</b>	<b>2.5</b>
<b>Valleys<sup>7</sup></b>	<b>2.0</b>	<b>16.4</b>	<b>26.2</b>	<b>2.7</b>
<b>Urban<sup>8</sup></b>	<b>2.3</b>	<b>14.8</b>	<b>23.0</b>	<b>2.4</b>

<sup>4</sup> Rates for Job Seekers' Allowance, Income Support and Working Families Tax Credit are expressed as percentages of the working age resident population and Council Tax Benefit rates are presented as a percentage of resident households.

<sup>5</sup> Income-based Jobseekers' Allowance.

<sup>6</sup> Consists of the local authority areas of Flintshire, Vale of Glamorgan, Wrexham.

<sup>7</sup> The Valleys contains the following local authority areas: Blaenau Gwent, Bridgend, Caerphilly, Merthyr Tydfil, Neath Port Talbot, Rhondda Cynon Taff and Torfaen.

<sup>8</sup> Cardiff, Newport and Swansea local authority areas.

Table 2: The spatial distribution of benefit receipt, 2001

Proportions of wards with:	Job Seekers' Allowance <sup>9</sup> claimants			Income Support claimants			Working Families Tax Credit claimants		
	less than 1% <sup>10</sup>	1-2%	more than 2%	less than 3%	3-5%	more than 5%	less than 2% <sup>11</sup>	2-4%	more than 4%
	<b>Rural</b>	22.3	39.6	38.1	15.7	46.5	37.8	28.8	64.2
<b>Other</b>	40.2	36.2	23.6	29.1	38.6	32.3	34.6	56.7	8.7
<b>Valleys</b>	7.8	44.2	47.9	8.8	44.2	47.0	13.8	83.4	2.8
<b>Urban</b>	25.9	32.9	41.2	37.6	25.9	36.5	43.5	52.9	3.5
<b>Wales</b>	21.7	39.6	38.7	18.0	42.8	39.2	27.4	66.7	5.9

Source: Department for Work and Pensions and the Office of the Deputy Prime Minister

### Unemployment

The 2001 Census of Population reveals that 3% of households contained at least one person who was unemployed in rural Wales in 2001, the same rate recorded for Wales as a whole. As with benefit and income levels, there is a clear west – east divide evident in relation to unemployment rates, with Gwynedd, Anglesey and Pembrokeshire being the authority areas recording highest, and Monmouthshire and Powys having the lowest rates. A more detailed spatial breakdown of unemployment rates is provided in Figure 4. Clusters of high unemployment rural wards are concentrated in Anglesey and north-western parts of Gwynedd, although such wards are also evident in southern areas of Ceredigion and Pembrokeshire, and along the northern coastal belt. Again, it is clear that the profile of unemployment in parts of Anglesey and Gwynedd exhibits strong similarities to that recorded in the Valleys.

<sup>9</sup> Income-based Jobseekers' Allowance.

<sup>10</sup> 7 of the 452 rural wards recorded no claimants.

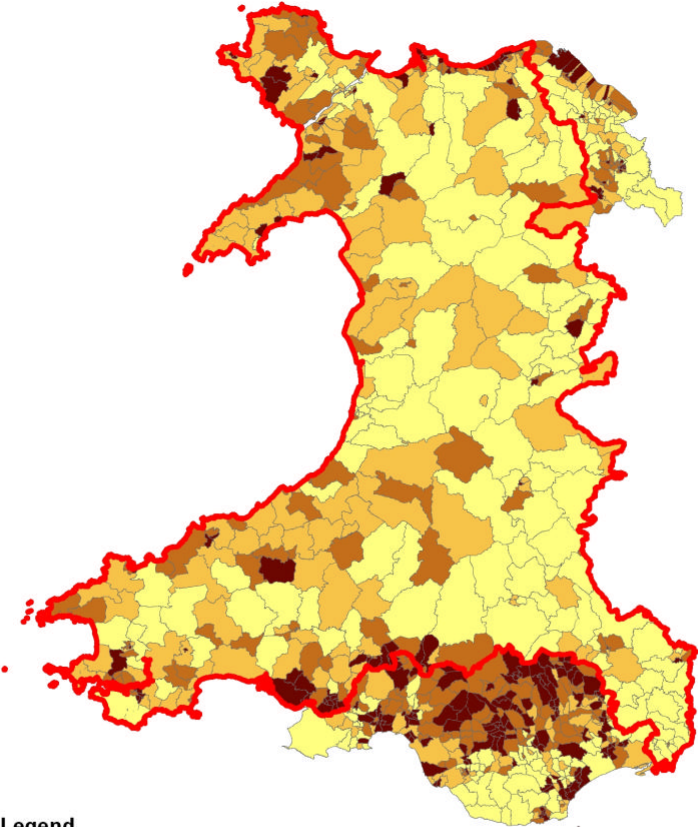
<sup>11</sup> 1 'rural' ward and 4 'other' wards recorded no claimants.

### Household income

Analysis of local income data from CACI reveals that the mean annual household earned income for rural Wales was £24,065 in 2003, a figure that was below the averages for Wales as a whole (£25,103), Urban (£27,012) Other (£27,902) areas of Wales, but higher than that recorded for Valleys areas (£23,631) (Table 2). Monmouthshire had the highest mean annual household income (£30,510) of all the rural authorities and for Wales as whole in 2003. Household incomes for the other rural authority areas show relatively little variation in scale, ranging from £22,345 in Gwynedd to £24,268 in Denbighshire. In four rural authority areas - Carmarthenshire, Anglesey, Pembrokeshire and Gwynedd - the mean annual household income in 2003 was below the average for Valleys authorities.

The distribution of mean annual household earned income by ward is shown in Figure 5. Rural wards with highest annual household incomes tend to be located in the north east and south east and in the Vale of Glamorgan, with pockets of high income households also evident in the Gower and parts of Pembrokeshire and Gwynedd. Lowest annual household income rural wards are mainly found in Gwynedd, although smaller clusters of low-income wards can be seen in Anglesey and Pembrokeshire.

**Figure 1**  
 Percentage of households claiming Income Support in 2001, by wards

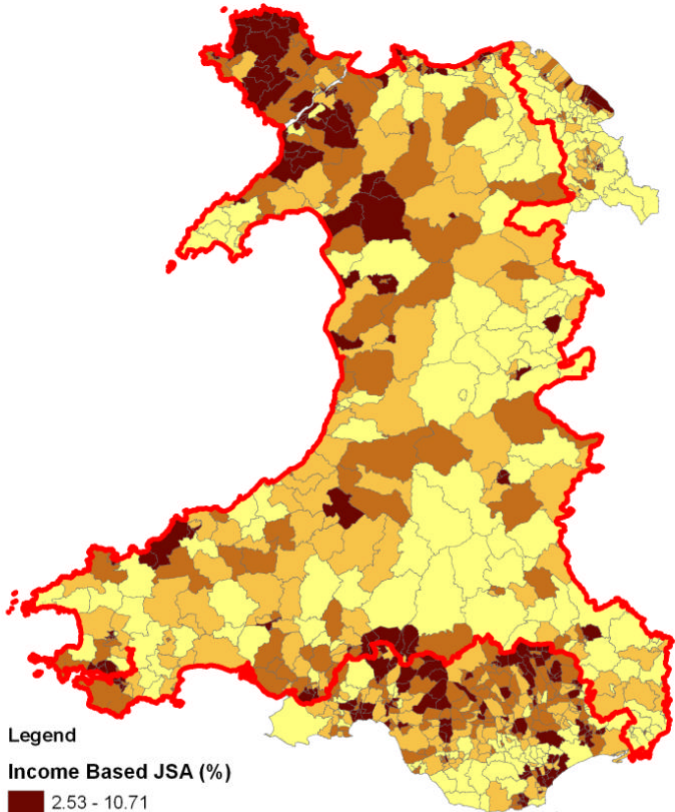


**Legend**  
**Income Support (%)**

Dark Brown	17.06 - 38.97
Brown	12.55 - 17.05
Light Brown	8.45 - 12.54
Yellow	1.04 - 8.44
Red Outline	RURAL OUTLINE



**Figure 2**  
 Percentage of households claiming Income-based Job Seekers Allowance in 2001, by ward



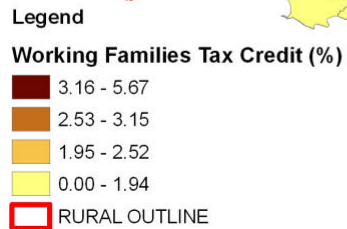
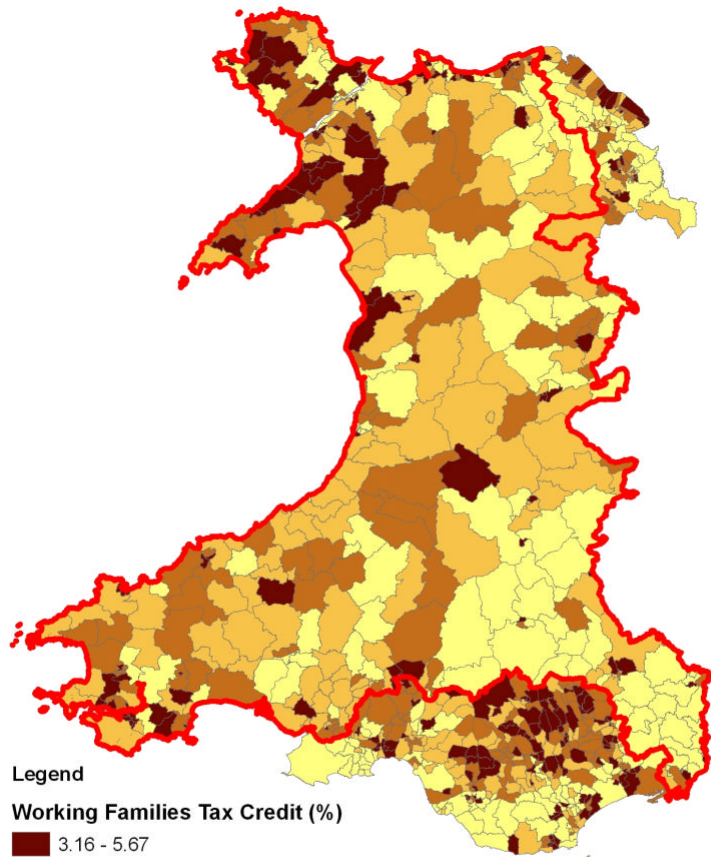
**Legend**  
**Income Based JSA (%)**

Dark Brown	2.53 - 10.71
Brown	1.74 - 2.52
Light Brown	1.09 - 1.73
Yellow	0.00 - 1.08
Red Outline	RURAL OUTLINE

Source: NOMIS

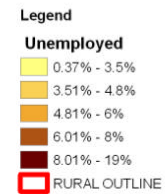
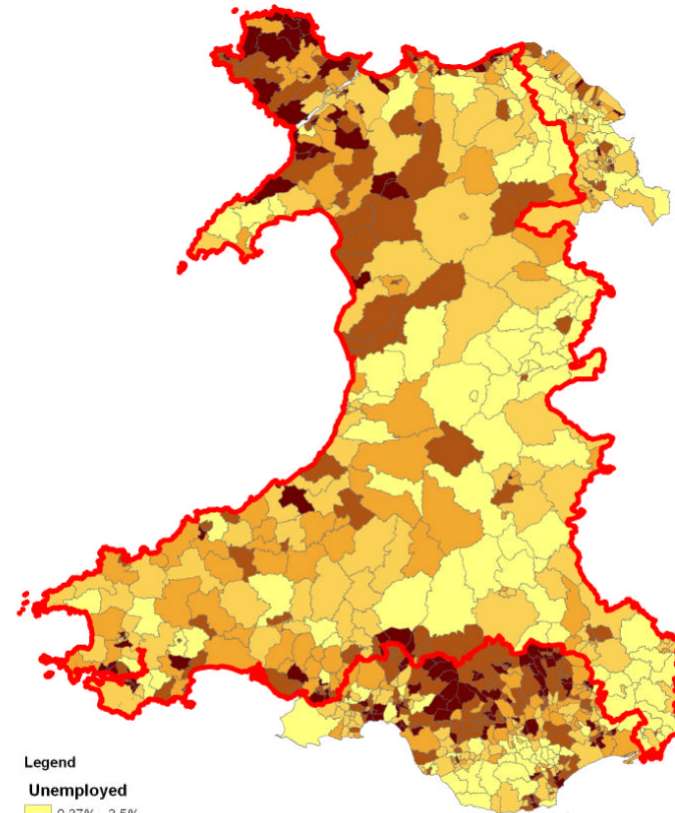


**Figure 3**  
**Percentage of households claiming Working Family Tax Credit in 2001, by ward**



Source: NOMS

**Figure 4**  
**Percentage of unemployed households in 2001, by ward**



Source: 2001 Census

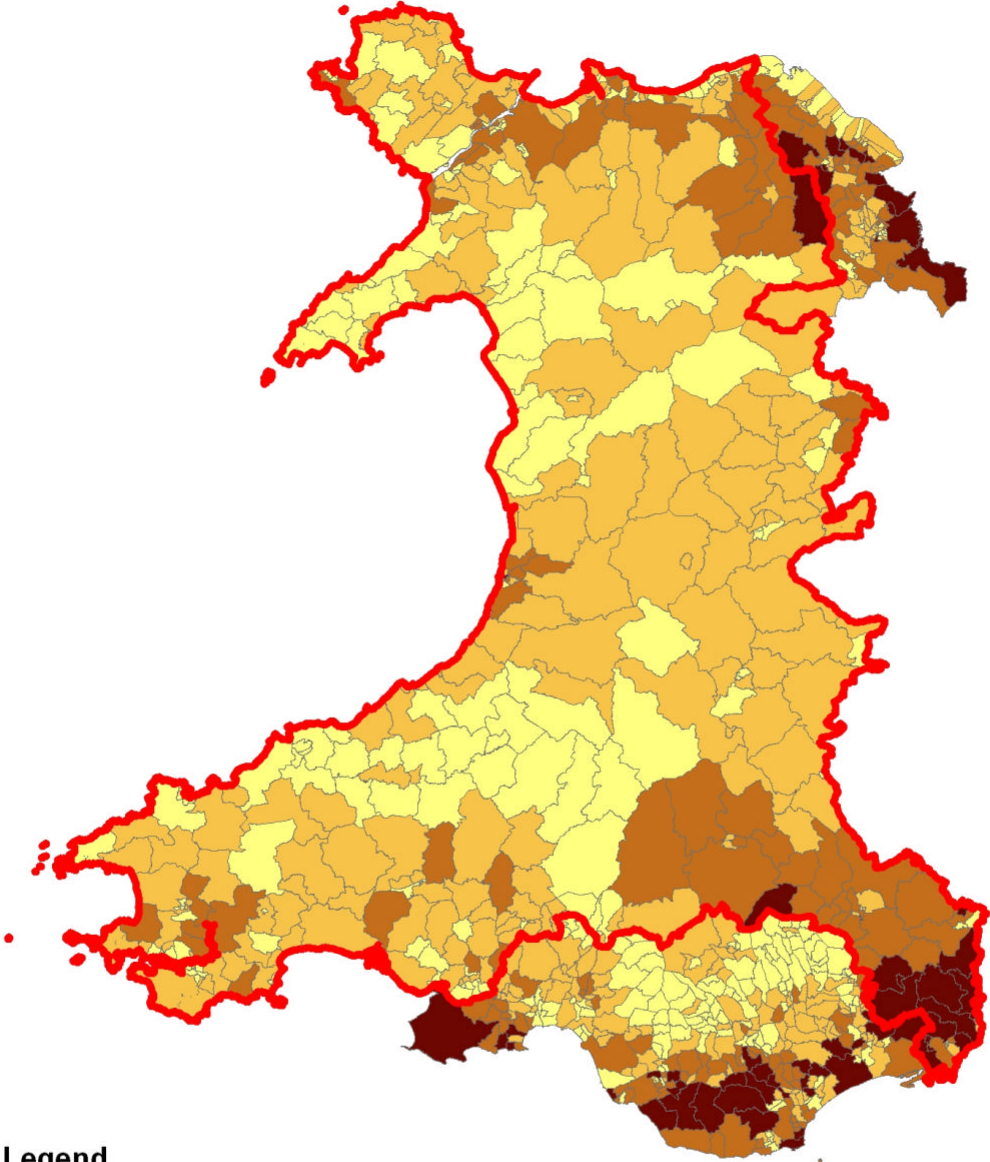
Table 2: Average annual household income in 2003 by rural unitary authority

	<b>Mean (£)</b>
Monmouthshire	30510
Denbighshire	24268
Ceredigion	24142
Powys	24133
Conwy	23924
Carmarthenshire	23309
Isle of Anglesey	23255
Pembrokeshire	22894
Gwynedd	22345
<b>Rural</b>	24065
<b>Other</b>	27902
<b>Urban</b>	27012
<b>Valley</b>	23631
<b>Wales</b>	<b>25102</b>

Source: CACI, 2003








**Figure 5**  
**Mean annual household income in 2003 by wards**



**Legend**

**Average Annual Household Income 2003 (£)**

-  34,127 - 48,836
-  27,258 - 34,126
-  22,488 - 27,257
-  15,164 - 22,487
-  RURAL OUTLINE

*Source: CACI 2003*





Table 3 presents data on low-income households for rural local authority areas in 2003. A low-income threshold of £10,000 per annum has been set as this is the closest income band provided by CACI to the 60% of median national (Welsh) income figure (£17,463 in 2003). Approximately one-fifth of households in rural Wales were on low-income in 2003, a figure that is marginally higher than the all Wales and 'Urban' averages, and significantly above the mean for 'Other' areas. Only in the 'Valleys' was the proportion of low-income households higher (at 21%) than the 'Rural' average in 2003.

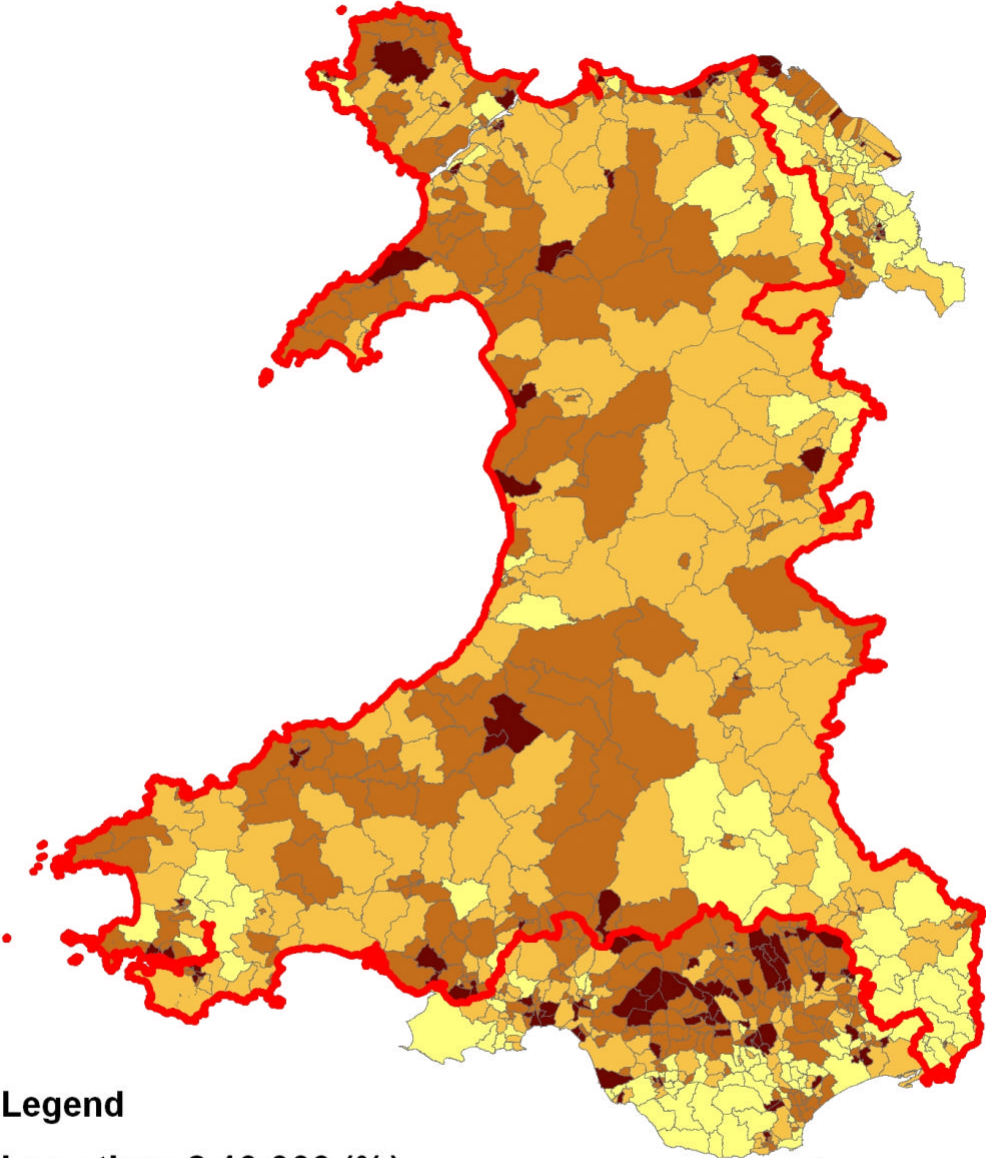
Within rural Wales, the four north-western and south-western local authority areas that recorded the lowest average incomes in Table 2 had the highest proportion of low-income households in 2003. Gwynedd recorded just below 22% of households on low-income and Carmarthenshire, Isle of Anglesey and Pembrokeshire had about 21% on low-income. More generally, seven of the nine rural local authority areas had at least one-fifth of households on low-income and even in Monmouthshire, which recorded the highest average household income in Wales in 2003, the proportion of low-income households stood at almost 15%. The spatial distribution of low-income households at ward-level can be seen in Figure 6, with highest proportions of low-income households evident in large parts of Gwynedd and Isle of Anglesey, southern areas of Ceredigion, Carmarthenshire and Pembrokeshire, and the north Wales coastal belt. It is also clear from this map that the scale of low-income in these areas of rural Wales is similar to that recorded in much of the Valleys.

Table 3: Proportion of households with annual incomes below £10,000 in 2003 by rural unitary authority

Gwynedd	21.7%
Carmarthenshire	21.0%
Isle of Anglesey	20.8%
Pembrokeshire	20.5%
Denbighshire	20.1%
Ceredigion	20.0%
Conwy	19.9%
Powys	18.0%
Monmouthshire	14.7%
<b>Rural</b>	<b>19.8%</b>
<b>Other</b>	<b>16.1%</b>
<b>Urban</b>	<b>19.5%</b>
<b>Valley</b>	<b>21.3%</b>
<b>Wales</b>	<b>19.5%</b>






Source: CACI (2003)

**Figure 6: Proportion of households with annual incomes below £10,000 in Wales in 2003, by ward**



**Legend**

**Less than £ 10,000 (%)**

-  25.29 - 39.26
-  18.99 - 25.28
-  13.02 - 18.98
-  2.28 - 13.01
-  RURAL OUTLINE

*Source: CACI 2003*



## **5. Low-income, poverty and social exclusion in rural Wales: evidence from the Wales Rural Observatory Phase One research**

The Wales Rural Observatory conducted two major surveys in rural Wales in 2004 that are relevant to this study of rural poverty and social exclusion. The first was *Living and Working in Rural Wales (2004)*, which involved interviews with a representative sample of 4,023 households in rural Wales undertaken in March and April 2004. The survey collected information on a range of themes, including employment, housing, services, income, social capital, civic participation, poverty and social exclusion. The second survey was focused on the provision of services in rural Wales, with data collected on the provision of welfare advice and support services. Within this section of the report, data from these two surveys will be utilised to construct a detailed picture of the nature and extent of low-income, poverty and social exclusion in rural Wales. Gordon *et al.*'s (2000) four-fold categorisation of social exclusion – impoverishment, labour market exclusion, exclusion from services, exclusion from social relations - will be utilised as a framework for the analysis and presentation of the survey data.

### Low-income and poverty

Low-income households in our survey have been defined as those earning below £10,000 (gross) per annum<sup>12</sup> (the nearest income threshold utilised within the survey to this official low-income measure). Of the households that provided information on their incomes, 25% had incomes that were below this low-income threshold (Table 4). In 10 of the 12 rural authority areas included within the survey in excess of 20% of households had incomes below £10,000 per annum. Highest proportions of low-income households were recorded in Gwynedd (27%), Denbighshire (27%) and Pembrokeshire (27%). Monmouthshire (17%) and the Vale of Glamorgan<sup>13</sup> (18%) had the lowest percentages of such households.

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<sup>12</sup> Income from all sources.

<sup>13</sup> Rural areas within Flintshire and Vale of Glamorgan were included within the household survey (see Wales Rural Observatory (2005)).

Analysing the types of settlement occupied by low-income households, 39% were residing in towns, 45% in villages and the remaining 16% of households were in hamlets or areas of open countryside.

Table 4: Proportion of households with annual incomes below £10,000 by rural unitary authority, 2004

Gwynedd	27.2%
Denbighshire	27.0%
Pembrokeshire	26.9%
Carmarthenshire	26.5%
Conwy	26.0%
Isle of Anglesey	24.7%
Ceredigion	22.8%
Powys	22.8%
Flintshire	20.3%
Vale of Glamorgan	17.5%
Monmouthshire	16.5%
<b>Rural Wales average</b>	<b>24.8%</b>

Source: Living and Working in Rural Wales household survey, 2004

Low income households are most likely to be headed by an elderly person, with 36% of respondents in low income households aged 65 years or over compared with 21% for all households in rural Wales. A further 28% of low-income household respondents were aged 55–64 years (23% for Wales as a whole). Conversely, a lower proportion of low income households were headed by a young person – 11% contained a respondent aged 16–34 years, compared with 16% of all rural households.

There appears to be little difference between low-income and all households in terms of length of residence. Almost two-thirds of each group had resided in their property for at least five years, although a higher proportion of low-income households (33%

compared with 25% of all households) had lived in their property for more than 20 years.

Almost two-thirds of low-income households (65%) were owner-occupiers, with 48% owning their property outright and 17% owning with a mortgage. While the rate of owner-occupation amongst all households was higher (at 82%), the proportion of low-income households owning their property outright was slightly higher amongst low-income households (48% compared with 42%). The social rental sector accounted for only 21% of low-income households, although above the all households figure (9%). A further 13% of low-income households were living in the private rental sector, compared with 8% of all households. Not surprisingly, the estimated value of owner-occupied properties was lower amongst the low-income sample – 43% of respondents in low-income property owning households estimated that their property was worth less than £100,000, a figure that is much higher than that recorded for all households (24%). Conversely, the proportion of all respondents who estimated that their property would be valued at more than £200,000 was double that for low-income respondents (28% and 14% respectively)

Analysing the different types of income coming into low-income households, one-quarter were in receipt of state benefits, such as Income Support, Job Seekers' Allowance or Invalidity Benefit, which is almost double the rate of benefit receipt amongst the overall sample (13%). Interest from a bank or building society account was received by 25% of low-income households, compared with 34% of all households.

The vast majority of respondents in low-income households possessed educational or vocational qualifications, although the percentage of respondents without any such qualifications (34%) was higher than that for all households (18%). Similarly, while only 32% of low-income households did not own a private vehicle, this figure is almost treble that recorded for the overall sample (11%). Furthermore, not all members in car-owning low-income households had access to a car at all times of the day or week.

The survey findings reveal connections between low-income and poor health in rural Wales. A long-standing limited illness was reported by 38% of respondents in low-income households, a level that is much higher than that for all respondents (23%). However, given the older age profile of the rural poor, further analysis of these data is required to compare the health conditions of different age cohorts of low-income and all respondents.

Finally, the survey explored respondents' perceptions of poverty in their local areas. As with other studies of rural poverty (see Cloke *et al.*, 1994, 1997), our research indicates that there is not only a low level of acknowledgement of poverty amongst respondents in low-income households (41% of respondents) but that this level of acknowledgement is actually lower than that recorded for respondents in high income households – local poverty was recognised by 45% of those in households with incomes of at least £31,000 per annum.

### Employment

Given the age profile of respondents in low-income households, it is hardly surprising to discover that 71% of persons within such households were economically inactive. This figure is much higher than that recorded for the all households (42%). The main reasons for economic inactivity amongst low-income households were retirement (accounting for 60% of household members), long-term sickness or disability (14%) and unemployment (10%).

Approximately half of persons in work in low-income households were involved in full-time paid employment (52%), with 29% in part-time jobs, and 20% engaged in self-employment. Low-income workers are more likely to be employed in smaller private sector firms, with almost half of working respondents in low-income households (49%) working in private companies employing fewer than 25 people, compared with 33% for the total sample. Conversely, low-income workers are under-represented in large private sector firms<sup>14</sup> (15% compared with 20% for all workers) and, particularly, in public sector organisations, which account for 18% of low-income

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<sup>14</sup> Firms employing more than 100 people.

workers but 30% of all persons in employment. Around one in ten working households (11%) contained at least one person who had more than one job. This proportion was identical to that reported for low-income working households.

Seven categories of employment account for around three-quarters of all low-income workers: hotels and catering (15%), health and social work (14%), manufacturing (12%), public administration and defence (9%), education (8%), agriculture, hunting and forestry (7%), construction (6%) and transport, storage and communications (5%). While these seven categories account for a similar proportion of all workers in the survey, the agriculture, hunting and forestry, manufacturing and hotel and catering sectors contain a higher proportion of low-income workers, while low-income workers are under-represented in public administration and defence, and education. Furthermore, it is the case that low-income workers are more likely to be undertaking lower skill / status jobs within these types of employment. For example, 37% of low-income households were classified as being in the DE social class, a rate that is about double that recorded for all households (18%), while only 11% of low-income households are categorised as ABs, compared with 20% of all households.

One-quarter of all respondents reported that someone in their household had experienced difficulties in securing employment in the local area, with such difficulties mentioned by a higher proportion of respondents from low-income households (31.6%). The most commonly reported employment difficulties were the limited availability of employment in the area (38% of all respondents) and suitable local jobs (38%). Other problems that were mentioned included difficulties getting to places of employment (8% of all respondents), wage levels (6%), language barriers (6%), not enough full-time (5%) and part-time work (4%).

The survey also explored respondents' perceptions of employment difficulties being faced by people in their local area. Eight out of ten respondents considered that 'most' or 'some' people in their area encountered problems finding jobs locally. The proportion of respondents in low-income households expressing such an opinion was similar (at 77.4%).



## Access to services

About six out of ten households in the survey (59%) possessed a personal computer with an internet connection. A further 8% had a non-networked computer. Amongst low-income households, the proportion of households owning internet connected computers was much lower, at only 34%. The survey also reveals that 62% of all households possessed digital or satellite television (48% of those on low-income) and 84% had a mobile telephone (compared with 66% of low-income households).

Problems associated with accessing housing were reported by respondents. Slightly more than four out of ten (42%) considered that 'most' people in their local area were experiencing problems accessing housing, with a further 37% indicating that 'some' local people were encountering such difficulties. Interestingly, a lower proportion of respondents from low-income households themselves pointed to local problems associated with housing access. The number of respondents experiencing such problems, though, was much lower. Around one-in-five respondents who wanted to live elsewhere reported problems relating to housing. The main stated difficulties related to securing affordable properties to buy (14%), affordable housing to rent from a private landlord (5%) and affordable property to rent from a social landlord (2%). A higher proportion of respondents in low-income households reported problems relating to accessing private or social rental housing as a barrier to moving home.

Access to other services appears to be unproblematic for the vast majority of respondents to the survey. Only four out of 21 services / facilities included on the questionnaire were judged to be problematic - for respondents or others in their households – by more than one in ten respondents: dental surgery (18%), cinema (18%), general hospital (13%) and police station (11%). Moreover, 51% of respondents stated that they did not experience a difficulty accessing any of the 21 services included in the questionnaire<sup>15</sup>. A similar proportion of respondents living in smaller villages and in low-income households reported difficulties of access. For

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<sup>15</sup> The other services / facilities included on the questionnaire were doctor's surgery, post office, food shop, supermarket, bus stop, bank / building society, cash point / ATM, community centre / village hall,

example, 49% of low-income respondents and 50% of respondents living in a 'hamlet or open countryside' expressed difficulty accessing any of the 21 services. Again, the perception of problems associated with accessing services is greater than the reality of such problems amongst households. For example, 60% of respondents considered that local people were experiencing difficulties accessing health services.

More detailed information on the availability of welfare services in rural Wales is available from the *Survey of Rural Services*. Key findings from that survey reveal that in more than nine out of ten communities in rural Wales no local support services are available for the unemployed, homeless groups, people with drug problems or women suffering domestic violence. In addition, 76% of rural communities have no provision for vulnerable young people and 58% lack any support services for vulnerable elderly groups. Moreover, where welfare services do exist they are mainly concentrated in the towns of rural Wales.

### Social and community relations

Of the four facets of social exclusion identified by Gordon *et al.* (2000) – impoverishment, labour markets, services and social relations - it is perhaps exclusion from social relations that is the most difficult to measure. The *Living and Working in Rural Wales* survey recorded a broad range of information on community engagement, belonging and social capital that is useful in highlighting the nature of this facet of social exclusion in rural Wales.

In general terms, it would appear that rural households experience high levels of social and community inclusion. Almost two-thirds of respondents (66%) reported that they spoke with neighbours 'several times a week', although 4% spoke less than monthly and a further 3% stated that they never spoke with neighbours. Amongst the low-income sample, the proportion of respondents reporting regular contact with neighbours was higher, with 74% stating that they spoke 'several times a week'. In addition, around half of all (51%) and low-income respondents (54%) had a family member living within five miles of their home. However, for 23% of all respondents

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public house, social club, church / chapel, petrol station, library / mobile library, garage for car repairs, MOT, etc., childcare facilities, school.

and 19% of those in low-income households, the nearest family member was at least 50 miles away. Furthermore, the presence of family members living within five miles may not be easily accessible for car-less households in areas of poor public transport provision.

The vast majority of respondents and of low-income respondents expressed general satisfaction with local living and felt included within their local community. More than nine out of ten respondents in both groups stated that 'I definitely enjoy living in community' and 'I feel safe living in my community'. In addition, 76% of all respondents and 78% of those in low-income households considered that 'there is a strong sense of community feeling in the place that I live', and about 80% of both groups of respondents stated that 'I consider myself to be a member of the local community'. In fact, only 12% of all respondents and of low-income respondents felt excluded from their local community. However, a greater proportion of respondents in low-income households (25%) agreed with the statement that 'it can feel isolating living in your area' than respondents in the total sample (19%).

The survey reveals that low-income households are less likely to be members of a broad range of national rural, environmental or outdoors organisations, and local groups and societies. For example, 10% of low-income households belonged to any such national organisation, compared with 12% of all households and 21% of households with incomes of at least £31,000 per annum. Similarly, at the local level, 32% of low-income households belonged to or took part in the activities of any local groups or societies, compared with 39% of all households and 46% of high income (£31,000+ p.a.) households.

Finally, low-income households appear less likely to participate in a number of taken-for-granted social activities. About half of low-income households reported that they had been on holiday (excluding staying with friends or family) within the 12 months period prior to the survey, a figure that is considerably lower than the 67% of all households that had taken a recent holiday, while 54% stated that they tended 'to do something for entertainment that costs money' at least once a month, compared with 68% of all respondents.

## 6. Experiences of living on low-income in rural areas

In order to provide more detailed information on the experiences of living on low-income in rural Wales interviews were conducted with a sample of respondents in low-income households<sup>16</sup> from the *Living and Working in Rural Wales* survey who agreed to take part in further research. These interviews were focused on a 20% sample of low-income households living in the two local authority areas recording highest levels of low-income households (based on data from the household survey and the CACI income statistics) – Gwynedd and Pembrokeshire. A total of 26 interviews were undertaken between March and April 2005. The interviews were semi-structured in nature and explored different aspects of people’s experiences of living on low-income. The interview schedule is included as Appendix 1.

### Perceptions of local living

The vast majority of the low-income interviewees described their local area in positive terms. In Gwynedd, the local landscape was seen by most people as thing that they most liked about living in the area.

*“It’s quite a quiet village; it has clean air, mountains and plenty of space to go for a walk.”* (Gwynedd, Male, 55-64 yrs)

*“The view from where I live is amazing. Eryri and Snowdon can be seen easily on a good day, and on a clear day you can see as far south as Tywyn and Aberystwyth. It is what I like about it.”* (Gwynedd, Male, 35-44 yrs)

whereas interviewees in Pembrokeshire placed more emphasis on the perceived high quality of local community living and social capital, with comments such as: ‘friendly sort of people’ (Pembrokeshire, Male, 45-54 yrs); ‘people are extremely friendly, welcoming and very nice’ (Pembrokeshire, Female, 55-64 yrs); and *it’s a nice village and everybody knows each other’* (Female, 35-44 yrs). Other positive features of local rural life mentioned by interviewees in both areas were low crime rates, healthiness and peacefulness.

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<sup>16</sup> households with gross annual incomes of less than £10,000.

Given the overwhelming satisfaction with living in their locality, it is not surprising that the majority of people could not provide any reasons to dislike living in their local areas. Of those who did, mention was mainly made of the limited or poor quality services available locally:

*“You are lost if you haven’t got a car. There are no facilities really for anybody to get out of the village. The bus operates twice a day but they are not very convenient.”* (Gwynedd, Female, 45-54 yrs).

*“We could do with a few more bus routes. The transport isn’t that frequent... you’ve got to have buses for people you see.”* (Pembrokeshire, Female, 65-74 yrs).

The majority of low-income people interviewed in both Gwynedd and Pembrokeshire considered that there existed a sense of community in their local area. The presence of local informal support structures was highlighted as a key feature of this sense of community:

*“I think that everybody helps each other. If anything is broken you go to ask for help from people. That’s what makes the community really – people you can go and ask for help from.”* (Gwynedd, Female, 55-64 yrs).

*“Everyone knows everyone by their Christian names and you know if anything was to go wrong there would be people to help. You don’t get that in the big towns anyway.”* (Pembrokeshire, Male, 65-74 yrs).

*“I mean while I have been ill, there have been endless people coming and looking after me; all the cooking done, all the other things, all the cleaning done, you know...”* (Gwynedd, Male, 65-74 yrs)

*“You know if somebody gets hurt or somebody dies, or something like that; people do rally around. I know I lost my mum a few years ago and the people were fantastic and they still are even today, you know. You can walk down the High Street and if they are not waving to you out of cars, you stop and chat. A five minute journey can take me half an hour sometimes, depending on who is on the street.”* (Pembrokeshire, Male, 45-54 yrs).

Some people pointed to the broad range of community activities, such as sports clubs, associations and coffee mornings, that existed in their areas, while others referenced the actions of local people in responding to external threats as an example of the strength of the local community. For example, one person referred to the purchase of the old church school by villagers for community use, whilst another stated that the community *‘banded together to protest against a mast for mobile*

*phones. We knocked it on the head. When something like that happens everybody sort of comes together and they fight for the village like'* (Female, 55-64 yrs).

Three of the 26 people interviewed, however, felt that there did not exist a sense of community in their local area suggesting that *'there's not much mixing; the families don't mix and all that* and that whilst *'everyone says hello, [she] wouldn't say it's friendly or there's any sense of community'*.

Although the majority of people felt as though there was a sense of community in their locality, not everybody considered that they belonged to this community. There is evidence that a couple of these people self-selected their exclusion from the local community: *'I keep myself to myself'* (Gwynedd, Male, 55-64 yrs); *'There are a lot of Welsh nationalists here, but I'm not one of the group...We keep ourselves to ourselves'* (Gwynedd, Female, 45-54 yrs). Another person considered that her sense of community belonging varied according to how others in the local area constructed her identity:

*"Sometimes I feel as though I belong, other times I don't because I was actually born in Yorkshire you see and Welsh isn't my first language, and here it's very, very Welsh speaking. It's very much a Welsh community and sometimes people can be OK with you, and other time people will not; they'll look at you as if you are an outsider even though I've lived here for 37 years. You just get the few, the people who are very, very Welsh, who won't speak to you; they wouldn't speak English to save their own skins to be honest with you. They can be a bit down on you. There are the few ones that spoil it, but most people are OK."* (Gwynedd, Female, 35-44 yrs)

Similarly, a female interviewee in Pembrokeshire felt as though *'[I] don't really belong [to the community] because [I] don't speak Welsh'* (Pembrokeshire, Female, 55-64 yrs). In addition, it was suggested by someone who had moved to Gwynedd from Bristol that there was cultural segregation within the community:

*"The Welsh tend to stick to themselves I think, and vice versa. We don't know that many people, there's only one group of people up the road we know who come originally from Bristol."* (Gwynedd, Male, 55-64 yrs).

The majority of people felt socially embedded in their community, whether this was due to the help and support offered by other community members – *'when I was ill in*

*hospital five people asked my wife if she needed a lift to the hospital* (Gwynedd, Male, 65-74 yrs) – through their involvement in community activities – ‘*along with someone else, I do a community newsletter, so if there is anything on they contact us*’ (Pembrokeshire, Female, 45-54 yrs) – or through formal and informal institutions – ‘*my wife belongs to the WI and I’m in the Historical Society, which I’m the vice-chairman... we’re accepted*’ (Pembrokeshire, Male, 65-74 yrs)..

Two people pointed to their present and past employment as a mechanism for enabling social inclusion:

*“Up until six years ago we were the steward and stewardess of the social club and prior to that I worked in the village shop for fifteen years, so I got to know a lot of people there.”* (Pembrokeshire, Female, 65-74 yrs).

*“I am part of the community because of my job. Everybody knows who I am because I cut all their hair you know. I can go into shops and if I haven’t got any money they’ll say pay me next week or whatever.”* (Pembrokeshire, Female, 25-34 yrs).

### Sources of local knowledge

People used a variety of methods to find out what goes on in their local area. Looking across both Gwynedd and Pembrokeshire, half the interviewees stated that they used the local newspaper and about one-third relied on other people to find out about local news and events. Notice boards, local radio, Community Council minutes, and leaflets were other sources of information that were referred to. In reality, people utilised a range of different methods to find out what was happening in their area, as the following quotations illustrate :

*“We have a shop and post office, and most of us go there in the morning. We meet people and we talk to people. There are notices up there. We, as a church, have the Gair Bach [little word], and in that each Sunday there’s announcements about what is going on in the other churches, which is a help to know what is going on.”* (Gwynedd, Male, 55-64 yrs)

*“Lately it is the local radio – Pembrokeshire Radio is fantastic – they keep you up-to-date on just about everything and anything, and what they don’t know, it is word-of-mouth then. I have got an auntie who lives next door to me, some mates that live just up the road. We’re all out and about at different times, so if we hear something then we ring the other one to tell them, have you heard about so and so?”* (Pembrokeshire, Male, 45-54 yrs).

## Problematic rural lifestyles

Interestingly, most people found it difficult to point to any problems that they were experiencing living in their local area. Few mentioned any housing problems. Those that did referred to the disrepair of their accommodation - *'the shower is leaking and it has made the floor rotten'* (Pembrokeshire, Female, 45-54 yrs); *'we need to repair the kitchen roof but [I'm] trying to find out about getting a grant for it'* (Gwynedd, Male, 65-74 yrs) and problems associated with accessing social housing - *'I've been on the housing list for seven years and am still waiting'* (Pembrokeshire, Female, 55-64 yrs).

In relation to accessing services, differences are evident between the interviewees in Gwynedd and Pembrokeshire. In the former area, only one of the 13 people interviewed stated that they had experienced difficulties accessing services, relating mainly to public transport:

*"Doctors' services, well they don't do out-of-hours now. So if my daughter is ill after surgery hours I have to take her to Ysbyty Gwynedd and I haven't got transport so that is a big issue for me, that really is. You know, I was asked once to take a taxi, you know, that will cost me £20. The bus service can be pretty poor around here sometimes. It all depends on what area of the village you live in. If you are on the High Street you are OK, but if you live in the hills, the bus service is very patchy."* (Gwynedd, Female, 35- 44 yrs)

By contrast, in Pembrokeshire most people stated that they experienced difficulties accessing different rural services. A particular problem was limited access to dental services. Five out of the eight who experienced difficulties of some kind highlighted this as a problem:

*"My dentist retired on Friday and he was brilliant. He had 35 years in practice and nobody wanted to take the surgery over from him, so that will be a pain."* (Pembrokeshire, Male, 45-54 yrs).

*"You want more than a car; you want a helicopter if you want to get to the dentist. Dentists around here are an extreme problem. The nearest National Health dentist is at Bridgend. My son has to travel up to Bridgend to get dental treatment."* (Pembrokeshire, Male, 65-74 yrs).



Others referred to broader problems concerning poor public transport provision. One person mentioned that the bus *'comes on a Friday and it only spends ¾ hours in town; so if you don't have a car, it is a problem and you have to depend on other people'* (Pembrokeshire, Female, 45-54 yrs). Indeed, one person mentioned their reliance on family to drive them to the doctor: *'we haven't got a car mind, we gave the car up, and so my sister or sister-in-law takes us if we want to go to the doctor'* (Pembrokeshire, Female, 65-74 yrs).

### Going out

Interviews explored the extent to which people in low-income households were able to go out for entertainment. What emerges from these interviews is that most people stated that they had been out for entertainment over the two week period prior to interview. For those that had been out, pubs and social clubs featured as prominent venues:

*"I to the local pub, which is about two miles away a couple of times a week."* (Gwynedd, Male, 65-74 yrs)

*"we regularly play bridge in Caernarfon."* (Gwynedd, Male, 55-64 yrs)

*"on a Tuesday I go over to the social club and play bingo."* (Pembrokeshire, Female, 65-74 yrs)

*"I go out to the pub on a Saturday afternoon and a Sunday – that's the best day. Everybody is out."* (Pembrokeshire, Male, 45-54 yrs)

For those that hadn't been out for entertainment over the two weeks prior to interview, a variety of prohibiting factors were mentioned, including responsibilities for dependents, lack of transport and work commitments:

*"going out at night and having an evening meal, just me and my husband, it's a bit tricky. My parents are not well so they can't cope with a toddler running around so it's a bit difficult to find someone to look after him really. I don't mind – I like staying in."* (Pembrokeshire, Female, 16-24 yrs)

*"In the last fortnight? You're joking; we haven't had entertainment out for the last four months. We don't have much time for a social life because we're trying to get our horticultural business established."* (Pembrokeshire, Female, 55-64 yrs).

*“It’s just difficulties getting to them because I don’t drive.”* (Pembrokeshire, Female, 25-34 yrs).

*“A lady from a local charity comes and sits with my ill husband on a Friday afternoon for two hours, so last Friday I did go out for two hours – I do a bit of shopping. It’s a Godsend to me because I don’t pay anything. She’s a lovely person and my husband is quite comfortable with her coming. It’s a lifeline for me. Sadly at the moment I can’t participate in the things that go on in the village, unless I get somebody to sit with my husband; he’s not able to communicate terribly well, I just need to be her at the moment, you know?”* (Pembrokeshire, Female, 65-74 yrs).

While limited financial resources are involved in these reasons, none of the interviewees mentioned this as the main reason for not having gone out for entertainment.

#### Information on welfare rights and entitlements

The WRO Survey of Rural Services highlighted the limited provision of welfare information services in most rural areas. This issue of access to welfare rights and entitlements was explored within the interviews. Three-quarters of the people interviewed stated that they would attend their local Citizens’ Advice Bureau in order to obtain advice about their rights and entitlements, and half said that they would draw on the advice of family and friends:

*“we have some retired solicitors in the village who we’re friendly with.”*  
(Pembrokeshire, Female, 65-74 yrs)

*“I would ask my father-in-law first because he was a policeman.”*  
(Pembrokeshire, Female, 45-54 yrs)

*“mainly the people in work – you do get advice... they impart quite a lot of information onto you.”* (Pembrokeshire, Female, 25-34 yrs).

Other people mentioned their solicitor, the Benefits office and helpline, local housing association, Post Office, the local council and the internet as potential sources of advice on welfare rights.

## Standards of living

Most of the low-income people interviewed considered that their standard of living was much the same as most others locally. As two of the Pembrokeshire interviewees commented: *'I mean you struggle sometimes but no more than the average person'* (Pembrokeshire, Male, 45-54 yrs); *'[I'm] not well off but [I'm] not poor'* (Pembrokeshire, Male, 65-74 yrs). About a quarter of people considered themselves to be worse off than people in their local area. One woman evidenced her opinion by the fact she was on Income Support and *'always a bit short'* (Pembrokeshire, Female, 35-44 yrs). Another person related her situation to the social housing estate she lived on: *'I live on quite a poor estate compared to other places. We live in a council house'* (Gwynedd, Female, 16-24 yrs). Other people felt worse off in relation to the circumstances of their neighbours, as the following extracts from interviews illustrate:

*"I guess probably going by our neighbours, I mean the one side they are working and I guess they've got a very good standard of living. The other side they are retired and I guess they have got a much better standard of living than we have because they've got two cars and they keep changing their cars, whereas mine is a very old car and when mine packs in, that's it, I can't afford another one. So I guess looking materially, then probably we are worse off, but we are happy and we've got our home and counts for a lot, I think."* (Pembrokeshire, Female, 65-74 yrs).

*"I am a single parent so it's not easy sometimes and I have to work, you know. We get by but I can't afford carpet and things like that. I've never got any cash to do things like that – I rely on what people give me. My standard of living, it's quite low I suppose compared to other people."* (Pembrokeshire, Female, 25-34 yrs).

A small number of people were unsure how their standard of living compared to other people living locally. Of these, one person drew on the fact that due to his wife's disability he doesn't have the opportunity to talk to people: *'I can't leave my wife on her own too long so I don't really get chatting and I don't really see that many people because she cannot walk hardly at all'* (Gwynedd, Male, 55-64 yrs).

Only two people felt that they were better off compared with others living locally, particular those on reliant on state benefits and those working in low-wage sectors of the local economy.

*"[I feel better off] because a great number of people around here are out of work, disabled or something like that, and the salaries are not very good anyway even if they do work."* (Gwynedd, Male, 55-64 yrs)

*"I think my pension is higher than the average wage down here."* (Pembrokeshire, Male, 65-74 yrs).

### Perceptions of low-income in the local area

Most people acknowledged the presence of low-income households in their local area, pointing to different aspects of local poverty:

*"Yes, I live amongst them. On the council estate everyone is skint. There are a lot of single mothers here and families with no jobs because there's not an awful lot of work down here."* (Pembrokeshire, Female, 25-34 yrs).

*"There are quite a few actually...sort of social service hangers-on, that sort of thing – mainly people who don't want to work. I think they are layabouts, you know and they're mainly people from the Midlands and places like that. They come here to get out of work and whatever you can call it."* (Gwynedd, Male, 65-74 yrs).

Some of those who acknowledged low-income in their neighbourhoods, however, were less clear about the evidence for its existence:

*"there probably are [low-income groups] we're not in a particularly affluent area, I think everybody gets by but I'm sure there are people who are on benefits the same as us, but I don't think we tend to talk about it."* (Pembrokeshire, Female, 65-74 yrs)

*"yes there's got to be [low-income groups] the wages are low, so it must be very hard for people with children."* (Pembrokeshire, Female, 55-64 yrs).

By contrast, a small number of interviewees in low-income households felt that there were no low-income households living in their area:

*"not actually in this area, no."* (Pembrokeshire, Female, 55-64 yrs)

*"not in the immediate area. My son's comment when we first came here was this is where posh people live; they actually cover their rubbish sacks when they leave them over night. The property prices here are above average."* (Pembrokeshire, Male, 65-74 yrs)

*“there are a few young couples living here with children and the unemployed have cars and things like that, so I wouldn’t say they are on the breadline around here anyway.”* (Gwynedd, Male, 65-74 yrs)

*“I think the Government look after people these days, don’t they.”* (Pembrokeshire, Female, 65-74 yrs).

The unemployed were the group that was perceived by most interviewees to be particularly prone to experiencing low-income in rural areas. Others mentioned working families on low-incomes, retired people on state pensions, those with long-term limiting illnesses and single parents. Some people suggested, though, that there was not one particular group of people who were affected by low-income more than others:

*“you get them everywhere really, but in this street probably about five houses perhaps out of 20, but they manage fine, make ends meet and that.”* (Pembrokeshire, Female, 16-24 yrs)

*“it affects a lot of people in this area. Wages are not very good in this area at all.”* (Gwynedd, Male, 35-44 yrs)

The main perceived causes of local low-income and poverty concerned employment, particularly the limited range of well-paid jobs in rural areas:

*“I suppose it’s the kind of work they do around here, there’s not a lot. We’ve got a small factory and they don’t pay very much.”* (Gwynedd, Female, 55-65 yrs)

*“it’s very much the kind of jobs – drivers, farm workers, looking after the elderly, helping in homes that sort of thin.”* (Pembrokeshire, Female, 55-64 yrs)

*“the job opportunities aren’t very good; you get Oakwood [tourist attraction] and things like that, and farming....”* (Pembrokeshire, Female, 16-24 yrs)

*“it’s hard to get a full-time job [around here].”* (Gwynedd, Male, 35-44 yrs).

Others pointed to the low level of educational attainment and of the state pension as contributory factors, while one person suggested that social and cultural factors played a role in perpetuating situations of low-income:

*“I think it is social reasons; I think that’s a lot of the reason. Low self-esteem is a major problem, where I am it is. When people are unemployed for a long time, they are generally negative about everything and you can guarantee it is*

*low self-esteem. Of course in a place like this, you do get a reputation; so if you go for a job and you've got a reputation for having a bad attitude or something like that, nobody is going to employ you because everybody knows you. So it is important to have good self-esteem. It's quite complicated really; the social issues are extremely complex."* (Pembrokeshire, Female, 25-34 yrs).

## **7. Tackling poverty and social exclusion in rural Wales**

The final component of the research examined the actions of agencies in tackling poverty and social exclusion in rural Wales. Semi-structured interviews were conducted with officers dealing with poverty or poverty-related issues within the nine rural local authorities, as well as representatives from the following national organisations: Shelter Cymru; Citizens' Advice; Help the Aged; Powys Association of Voluntary Organisations (PAVO) on behalf of the Wales Council for Voluntary Action; Mind Cymru; Welfare Rights Advisers Cymru; National Federation of Sub Postmasters; Welsh Federation of Housing Associations (WFHA). While these interviews explored agencies' perspectives on the nature and scale of poverty and social exclusion in rural areas, the information presented in this section of the report focuses on the ways that the national organisations and local authorities are dealing with rural forms of poverty and exclusion.

### Agency activities addressing rural poverty and social exclusion

The national agencies highlighted a broad range of initiatives that they considered to be impacting on the poor and social excluded within rural Wales. Some pointed to their work on raising the profile of rural problems. PAVO, for example, was in the process of organising a conference on rural social inclusion (held in November 2005) and the WFHA pointed to its work on 'rais[ing] the profile of rural housing issues and we've also suggested that there should be research done on rural homelessness'. The National Federation of Sub-postmasters had undertaken a survey of the incomes of sub post-masters, highlighting low levels of incomes in rural areas, while Mind Cymru, recognising that rural communities face particular problems relating to stigma, isolation, difficulty accessing services and lack of anonymity, had jointly appointed (with England) a Rural Policy Officer.

Other organisations suggested that while their remit covered the whole of Wales, they remained sensitive to the rural manifestations of poverty and social exclusion. Shelter Cymru considered its actions to deal with homelessness covered rural areas:

*“Shelter Cymru provides legal advice on housing/homelessness issues. It also works to influence the Welsh Assembly Government on tackling homelessness and housing need. [It has] a prison link project which provides advice and assistance to prisoners released as homeless. Shelter Cymru attempts to ensure that [these] services cover rural areas.”*

and Citizens’ Advice highlighted how its recent expansion of advice services within Wales was providing a more effective response to people in rural areas:

*“we’ve rolled out their ‘better advice, better health’ service in Wales, which has meant that there are more than 154 new outlets in doctor’s surgeries doing advice. We’ve also been working to roll out a hardship fund with Welsh Water. Citizens’ Advice is working closely within Wales on the End Child Poverty Network because we’ve highlighted child poverty in Wales as being an issue that we can give input on family income. We also have telephone services, Bureau services, out-reach visits, home visits, we have different schemes to actually get people to use our services.”*

Additionally, the National Federation of Sub-postmasters referred to the unofficial role of the post office in meeting the needs of lower income and vulnerable groups in rural areas:

*“Post Office Ltd estimate that 58% of the customer base comes from socio-economic groups C to DE. The post office is incredibly important for people in those groups of people... Post offices also provide direct support for vulnerable local residents, especially older and disabled people. They play an unofficial role in helping to interpret official letters, offer emotional support, that kind of thing.”*

A number of initiatives aimed at dealing with poverty and social exclusion in rural areas were also mentioned by these agencies. PAVO, acting as an umbrella group for the voluntary sector in Powys, claimed that its members were providing welfare advice services and running projects for carers, ex-offenders, people with drug and alcohol problems, and those with mental health problems. According to its representative, ‘these existing groups work to facilitate the participation of the most marginalised and vulnerable, the socially excluded. PAVO is working with them to build their capacity to undertake this work’. The WFHA had established the Rural Housing Association Group to raise the profile of rural housing issues at local and national levels and had been involved in the establishment of the Rural Housing Enabler scheme in rural Wales. A project of local community development in two areas of rural Wales was discussed by Help the Aged:



*“[the project is about] older people themselves in communities identifying what they need and what they want and then older people themselves delivering. We have worked with older people to the point that we now have a volunteer transport scheme which is funded and maintained as a voluntary agency by older people and the local authority has commended [this] and is working towards expanding [it] so that has been innovative as well and also through the same initiative in the same area...a disused shop...disused shop has now been converted into a community resource centre for the village run by older people as a community business and they are unique innovative services done on a kind of empowerment basis if you want where older people have identified what they want, we’ve worked with them and equipped them, skilled them, you know worked in partnership so that they can run their own services by themselves and that’s a very interesting and innovative way of working... We [also] work with rural forums to help them kind of develop their campaigning skills so that they themselves can address issues of social exclusion so we have worked for example with a forum who have been campaigning on access to health services in rural areas particularly.”*

Anti-poverty and social inclusionary initiatives were also a feature of the work of local authorities within rural Wales. Several local authorities stated that they were tackling poverty and social exclusion as a partner within broader national and European programmes of economic and social regeneration and community development, involving Communities First, Rural Community Action and Objective One programmes. It was also stated that through their own work on economic development, local authorities were creating more sustainable rural labour markets and provide a broader range of employment for local people. More specific initiatives addressing poverty and social exclusion were also mentioned by the rural local authorities. These covered the provision of advice on benefits, benefits take-up campaigns, projects dealing with inequalities in health, work with different vulnerable groups within their areas, rural proofing of welfare policies, and community development programmes. Examples of the types of work undertaken by local authorities is provided below:

*“The approach that we have taken is that we go into these communities to work with the community – to establish a partnership that is led from the community and to then support the community in their search for the factors which lead to poverty and social exclusion. Through this process of co-operation, it is possible to build the capacity of the communities and look for ways of developing and implementing a long-term community development strategy in order to improve the situation in each individual community. That is the approach that we have taken in terms of delivering the Communities First programme.”(Anglesey)*

*“Social inclusion strategy. Income maximisation through welfare benefits services funded mainly in the voluntary sector. Support for a wide range of voluntary sector activity promoting community involvement, engagement of people such as young people and carers, services and facilities. Setting up a range of family centres across the county. Availability of local day clubs and luncheon clubs for older people. Support for community transport schemes. Major regeneration programme to stimulate economic activity and reduce unemployment. Development of affordable housing. Use of information technology e.g. installation of broadband. Mobile library service. Development of council website. Development of contact centre to facilitate contact with council. Community networks recently established to facilitate involvement of community in council developments and consultation with local residents. Use of Citizens Panel, residents attitude survey and Community News that is delivered to all households.”(Carmarthenshire)*

*“Well, one thing we did after the Council was re-structured in 1996 was to appoint an officer for poverty and social issues and in 2001 we published a strategy which was aimed at trying to respond to some of the problems experienced, for example, improving access to financial services through pushing the idea of credit unions.”(Gwynedd)*

*“Four Area Partnerships were established to provide a mechanism for engaging difficult to reach, socially excluded groups... The Rural Transport Forum was established by the rural Area Partnerships. The consultation on the Health, Social Care and Wellbeing Strategy was facilitated via the Area Partnership networks, using many rural venues and the mobile library. A report on the impact of rurality on Social Services was commissioned in 2004 and recommendations from that report will be submitted to Social Services in June 2005.”(Denbighshire)*

### Partnership working

Partnership working represents a significant feature of these anti-poverty and social inclusionary initiatives. The national agencies were involved in work with other national organisations, such as the Welsh Assembly Government, Department of Work and Pensions, Oxfam Cymru. Welsh Development Agency, National Park Authorities, Countryside Agency, Refugee Council for Wales and Age Concern, as well as the rural local authorities:

*“We work closely with the voluntary sector in general. We collaborate where appropriate with the Welsh Assembly Government. We also collaborate where appropriate with local government...we do collaborate across the board.” (Help the Aged)*

*“Yes, we work a lot with the voluntary sector; we support them in benefits work through our advice lines for advisors as well as one for the public...we do a lot of our training courses which are attended by people like Age Concern, Citizens Advice, Red Cross various groups, voluntary groups.” (Welfare Rights Advisers Cymru)*

*“We’re working a lot of the children’s organisations with the End Child Poverty Network, that will be Children in Wales, Banardos, NSPCC, Save the Children and Fair Bridge, NCH, also there is the Equal Opportunities Commission and other people as well, last working into the UN Charter on for children really under that banner. We’re also working with the Anti Poverty Network Company which links into Oxfam Cymru; we’re also working with Shelter Cymru, although we tend to talk to each other more than actually do dedicated pieces of work with each other. Within the Wales structure our directorate is very involved with the voluntary sector.” (Citizen’s Advice)*

*“Shelter Cymru works with the...Welsh Assembly Government and local authorities to provide housing advice services across Wales – including rural and urban areas. Shelter Cymru works with other organisations e.g. Homeless Link, local homelessness organisations, to highlight the issues of housing need and homelessness. This includes lobbying and campaigning for example.” (Shelter Cymru)*

*“Yes, we do we work with Local Authorities, the Assembly, we’ve also been involved with National Parks and the WDA we mentioned, Barclays Bank to look at what loans our members can secure for new, innovative projects like Community Land Trusts.” (Welsh Federation of Housing Associations)*

*“We work with the Rural Stress Information Network, All Wales Stress Forum, which doesn’t have a rural remit but we do push the rural on that whenever we can. We also work with the Institute of Rural Health, WCVA, and Mewn Cymru who are, at the moment, looking at women’s issues in rural areas.” (Mind Cymru)*

The rural local authorities were also actively involved in partnership working to deal with poverty and social exclusion. Authorities were engaged in cross-departmental working, involving Economic Development and Regeneration, Social Services, Housing Services, Highways and Transport, Leisure Services, Education and Lifelong Learning, and Youth Services. Most of this collaborative working within the local authorities was based around issues of transport, service provision, housing and benefit entitlement:

*“Yes, the department is divided into Social Services and Housing Services so there is clearly a lot of co-operation between the two divisions. We also work closely with the Economic Development department, the Education and Lifelong Learning department, Leisure Services – we even work closely with the Finance department in order to ensure continual monitoring of the Communities First*

*programme. The Community Safety department is also a key player working within the communities and more recently...both the Planning department and the Housing Services department have been working in close collaboration.”* (Anglesey)

*“Yes. Work with Regeneration on community development and anti-poverty work, Lifelong Learning on engagement of young people and availability of local facilities e.g. family centres.”* (Carmarthenshire)

*“Social services works closely with Highways and Transportation to ensure that the needs of socially excluded groups are incorporated into planning services. Social Services works with Youth Services and the Children and Young People’s partnerships to identify need and address gaps in provision. Social Services also works with the Corporate Strategic Policy Department to join up planning under the auspices of the Community Strategy.”* (Denbighshire)

*“We do have discussions with various individuals within the division, and indeed across the Council and we are certainly committed to working with other divisions and departments as much as possible.”* (Gwynedd)

*“Yes – our Community Transport Officer is based in the Environment Directorate. He works with the Central Monmouthshire Area Team on the Grass Routes bus scheme and co-ordinates the volunteers.”* (Monmouthshire)

*“Yes, it’s absolutely across, it’s corporately but in the main most of it would fall into our economic regeneration unit.”* (Pembrokeshire)

Local authorities were also working with a large number of external agencies to tackle poverty and social exclusion in their areas. These agencies include Citizen’s Advice, Age Concern, police, housing associations, health agencies, Wales Tourist Board, and Welsh Development Agency, as the following extracts from interviews illustrate:

*“We also work in close partnership with Housing Associations...They are crucial in terms of increasing the supply of housing and also in developing local communities. We also work in partnership with the police force to tackle crime and disorder. Also CAB, Shelter Cymru, WDA – there are a range of agencies to be honest. The local CAB holds surgeries in the communities – they provide advice on budgeting, controlling finances and debts and help with negotiating with creditors. The Jimmy O’Toole Centre has also been established by the Council in Holyhead to provide support for the unemployed – again it provides advice on finances and ensures that people receive the benefits they are entitled to. The centre also provides training courses aimed at encouraging and preparing individuals to return to work. Partnerships have also been established with other training providers in the area through the Communities First project – they provide the same type of training courses to help people get back into the labour market.*

*Also...the 'Supporting People' scheme...provides support for people who may have problems with budgeting and also people who suffer from mental disabilities, alcoholism, drug abuse and so on...." (Anglesey)*

*"Work with Local Health Board and NHS trusts to promote health and improve access to health services. Work with police and probation service on community safety, e.g. anti-social behaviour, substance misuse. Work with voluntary sector e.g. Citizens Advice Bureaux and Association for Voluntary Services to support voluntary sector activity." (Carmarthenshire)*

*"Communities First partnership (project paying for minibus to transport patients to GP surgery where local branch had closed); local 'Menter' (business) groups e.g. Curiad Caron; Age Concern (run befriending and shopping service in rural area); South Ceredigion Regeneration Forum – partners include WDA, ELWA (careers training), Welsh Tourist Board (assistance and training for developing tourism businesses), Business Eye, Antur Teifi (advice and grants for new business); Community Legal Service." (Ceredigion)*

*"Denbighshire Voluntary Services Council, Vale of Clwyd Mind (Rural Outreach Service), NSPCC (Child Friendly Communities, Corwen), Healthy Living Centre (HLC), Corwen (numerous partners, including statutory, voluntary and community sectors). Independent sector service providers, eg. domiciliary care, residential and nursing care." (Denbighshire)*

*"People like the Council for the Elderly, CAB, 'Ymddiriedolaeth Hawliau Lles Anabled' in Bangor. Every Council has an information advice partnership, which works for the whole of Gwynedd. Also in partnership with the Law Services Commission, there are a lot of associations that are trying to get benefits to the people suffering from Alzheimer's and to the blind." (Gwynedd)*

*"Rural Community Action [and] Gwent Association for Voluntary Organisations." (Monmouthshire)*

*"Yes, the Overarching Community Plan which is multi agency and that's National Parks, Dyfed/Powys Police, Fire Brigade, Association of Voluntary Organisations, all that kind of stuff...NHS Trust Local Health Board obviously, the college as well they are involved...the regeneration unit they all work with contacts nationally in the Welsh Assembly, they also would be working picking up on the sort of benefits side of things working with what do you call them Job Centre Plus etc. We've done quite a lot of work with the Association of Voluntary Services and community groups, Community Councils all that kind of stuff." (Pembrokeshire)*

*"Health promotion, GP practices, housing associations, voluntary sector e.g. CAB, Age Concern, WRVS, WI, community transport organisations, churches, police." (Powys)*

## Assessing the impacts of agency actions on poverty and social exclusion in rural areas

In general terms, the national agencies and rural local authorities involved in the interviews considered that the types of initiatives discussed in the previous sections had been successful in dealing with particular components of poverty and social exclusion in rural Wales. For certain agencies, one element of success was the increased profile awarded to rural problems by government and national organisations. The WFHA, Help the Aged and PAVO considered that their projects of rural assistance for poor and excluded groups in rural areas were working well. Other agencies also pointed to the positive impacts of national anti-poverty programmes, such as the Minimum Wage, Family Tax Credits and homelessness policies on rural areas.

Several local authorities felt that their involvement in partnership working had been successful in tackling poverty and social exclusion in rural areas. Denbighshire, for example, stated that *'the partnership approach is demonstrating benefits, e.g. joint working within the Authority under the auspices of Area Partnerships and Community Strategy, the also external partnerships'*. In Carmarthenshire it was suggested that *'there is some evidence of the success of one of our initiatives in terms of the level of welfare benefits that have successfully claimed'*. Other authorities were less certain about the impacts of their local policies on poverty and exclusion. Anglesey and Ceredigion considered that it was too soon to evaluate recent anti-poverty and social inclusionary initiatives. The Pembrokeshire officer highlighted a difficulty in evaluating projects in any objective sense:

*"I mean the actual, the working, or the logistics of working together I think has been very successful, I really, I'm not sure if I could answer that because I'm not sure about what measurements have been [put] in place."*

while in Gwynedd, it was felt that initiatives had impacted differently in particular parts of the authority area:

*"We haven't been as successful in the remoter rural areas of Gwynedd, but if we talk about just outside the larger towns and villages, it's a different story."*

## Further actions

While agencies and local authorities were generally positive about their anti-poverty and social inclusionary work, they also indicated ways that current approaches could be improved. Four main actions were identified by interviewees. The first relates to funding. It was stated by several agencies and authorities that the funding of many initiatives was problematic in terms of the low levels, short durations and inflexibility of existing funding packages. For PAVO, there was a need to 'recognise [that] additional resources are needed to deliver services in rural areas' but also for 'more flexible funding to build the capacity of communities to generate bottom-up led initiatives', while Shelter Cymru suggested that 'lack of significant investment means that...strategic commitments [to tackle homelessness] are not being realised'. Denbighshire also highlighted the 'long term funding of programmes and projects' as the key further action required to tackle poverty and social exclusion more effectively.

The second theme that emerges from the interviews concerns partnership working. It was felt by some authority officers that enhanced modes of partnership working were the key to tackling poverty and exclusion in rural areas. Effective partnerships were needed, it was claimed, at both local and national levels:

*"[We need] national and local government...to continue to work together with communities to identify causes and seek remedies as is happening now. Ultimately poverty and social exclusion are the result of overall government policy and of social and economic trends and require fundamental action at national and international levels."*(Carmarthenshire)

*"I think the main question is what [more] can we do through working in partnership."*(Gwynedd)

*"I think at the moment it is about accessing certain areas of the Welsh Assembly Government, that's what we need to focus on. This will also help us to strengthen our influence about the Welsh impact of non-devolved issues, for example, benefits issues."*(Mind Cymru)

It was also recognised that rural poverty and social exclusion could not be tackled effectively without proper consideration being given to the structure of the rural economy and rural housing provision. In the words of the WFHA representative, 'I know this is an easy one but...we just need more investment in affordable housing

and more investment in the economy in rural Wales'. A similar point was made by Crisis:

*“One is helping people to overcome personal problems that they may have, so ensuring that there’s the right support, for example, for people who may be suffering from mental ill health, drug addiction, or have poor skills ensuring that they are able to access and benefit from the services that are relevant to them, and the vulnerabilities that they face. The other is really around structural change which is making sure that there is housing that is affordable, and that there is work that pays a decent wage.”*

Fourth, there were calls for rural proofing of local authority (welfare) policies and the development of new modes of anti-poverty work to ensure that the needs of poor and excluded groups were met in rural areas.

*“[we need to] recognise that there is a rural premium attached to the provision of services, and to enhance revenue streams to ensure equity of service provision across the county. The Rural Impact Assessment of plans and policies, therefore, needs to be an integral part of the development process.”* (Denbighshire)

*“a rural model needs to be developed that recognises that economies of scale cannot always be achieved, that separates the components of poverty and social exclusion, that recognises the resources needed to reach the vulnerable and disadvantaged where they may be spread over a wide geographical area.”* (PAVO)



## 8. Summary of main findings

It is clear from the evidence presented in this report that the presence of poverty and social exclusion in rural Wales cannot be denied. The survey of 4,000 households in rural Wales reveals that one-quarter of households were living on incomes of less than £10,000<sup>17</sup> in 2004 and CACI paycheck data highlights that one-fifth of persons in employment in rural Wales earned below this figure in 2003. In addition, a significant minority of the rural population is dependent on means tested state benefits, with 19% of households in receipt of Council Tax Benefit and 13% of people on Income Support in 2001.

Levels of low-income and benefit receipt in rural Wales are not dissimilar to those recorded in Urban and Valleys areas of Wales. For example, the proportion of working households in rural Wales earning less than £10,000 in 2003 was identical to that in Urban areas, at 20%, and slightly below the figure for the Valleys (21%). It is also the case that low-income and benefit receipt is widespread across rural Wales. In 9 of the 11 rural authority areas included within the household survey in excess of one-fifth of households were on low-income. In addition, 38 percent of wards in rural Wales had at least 5% of their population on Income Support in 2001.

There exists a great deal of geographical variation in levels of low-income and benefit receipt in rural Wales. In general terms, there is a significant difference between the eastern and western parts of the Welsh countryside, and particularly between the high income border areas in the north-east and south-east, and the low-income areas in the north-west, where the pattern of household income is similar to that reported in the Valleys. The geography of low-income in rural Wales, though, is more complex than these regional variations suggest, with pockets of low-income households present in different parts of the Welsh countryside. For example, even in Monmouthshire, the unitary authority area with the highest average household income in Wales, 15% of households still live on low-income.

The survey of 4,000 households has also provided a large volume of evidence on the nature of poverty and social exclusion in rural Wales. Confirming findings from other

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<sup>17</sup> This is the low-income threshold of 60% of the national median income in Wales.

studies of rural poverty, older people emerge as the most numerically significant low-income group in rural Wales, with almost two-thirds of the rural poor aged 55 years or over. Seven out of ten low-income households were economically inactive, with the majority of such households being retired. One-quarter of the economically inactive poor, though, were either experiencing long-term sickness or disability or were unemployed. About three out of ten poor households in rural Wales were in employment in 2004, with the vast majority in full- or part-time work. The working poor were over-represented in small private sector firms and in the hotel and catering, manufacturing and agriculture and related sectors.

Almost two-thirds of low-income households in rural Wales were owner-occupiers, one-fifth were renting in the social sector and 13% were in private rented accommodation. Slightly less than one-third of low-income households did not have access to a private vehicle and 38% of respondents in low-income households reported a long-standing limiting illness. While the statistical data provided in this report make it difficult to dispute the existence of poverty in rural Wales, six out of ten respondents to the household survey denied the presence of poverty in their local area and the proportion of respondents denying local poverty was highest amongst low-income respondents.

In relation to other dimensions of social exclusion, the research findings indicate that one-quarter of respondents stated that someone in their household had experienced difficulties in securing local employment, rising to almost one-third of respondents in low-income households. The main reported employment problems related to the availability and suitability of local jobs. While about six out of ten households in rural Wales had a personal computer with Internet access, this figure fell to one-third amongst low-income households. The vast majority of all respondents and respondents in low-income households reported no problems accessing housing and other services. Dental surgeries, cinemas, general hospitals and police stations appear to be the most difficult services / facilities to access in rural areas. However, it is clear from a recent survey of rural services in Wales undertaken by the Wales Rural Observatory that a range of welfare services for vulnerable groups, such as the unemployed and the homeless, is absent from most rural communities.

The household survey highlights high levels of social and community capital amongst poor and non-poor residents in rural Wales. The vast majority of respondents pointed to the existence of strong local communities, considered themselves to be part of their local community and were very satisfied with the local quality of life. About one-fifth of respondents, though, expressed feelings of isolation and 12% did not feel part of their local community. Levels of civic participation were also high by national standards, with four out of ten households belonging to or taking part in the activities local groups or societies, although low-income groups were less likely to participate in these local activities.

The interviews with people in low-income households in Gwynedd and Pembrokeshire have provided a rich source of information on the experiences of low-income in rural areas. These interviews reveal a general satisfaction with living in rural areas and a strong sense of community inclusion, as well as difficulties associated with accessing services. They also indicate that experiences of low-income vary according to personal circumstances and local context. While most people involved in the interviews acknowledged the presence of low-income groups in their area, most did not consider their own standard of living to be below that of their neighbours. The unemployed were seen as the group most prone to low-income in their areas and the structure of the local economy was considered to be the main factor perpetuating local poverty.

The final component of the research was concerned with the activities of agencies in tackling poverty and social exclusion in rural Wales. Evidence from interviews with national (welfare) agencies and rural local authorities indicates that a broad range of initiatives have been developed over recent years to deal with rural forms of poverty and exclusion in Wales. Some of these initiatives connect with broader programmes of social and economic assistance, such as Communities First, Rural Community Action, Objective One and Leader +, or local authority economic development and regeneration programmes. Others were more specifically concerned with meeting the needs of specific poor or excluded groups within rural Wales, with initiatives focused on transport, housing, health, welfare advice, benefit take-up and community empowerment. Almost all of these initiatives involved partnership working, with

collaborations between public and voluntary sector agencies at national and local levels.

The agencies and local authorities were generally positive about the impact that their work was having on low-income and excluded groups, although few were able to point to any measurable indications of the impact of particular initiatives. It was suggested by several people that it was too soon to evaluate the impact of anti-poverty and social inclusionary projects, given that many had been established over the last few years. Agency and local authority representatives highlighted four main actions that could improve the provision of welfare services to poor and excluded groups within rural areas: increased levels and more flexible forms of funding; the development of more effective policies to deal with the structural causes of rural poverty and exclusion, particularly relating to the structures of the rural economy and rural housing; the enhancement of partnership working; and the development of models of welfare provision that are more sensitive to rural conditions.

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## APPENDIX 1: AGENCY INTERVIEW SCHEDULE

***This major research project on rural poverty and social exclusion in Wales is being undertaken by the Wales Rural Observatory. The Observatory is funded by the Welsh Assembly Government to undertake research and analysis on social, economic and environmental issues in rural Wales. As well as collecting material on low-income households in different areas of rural Wales, we are conducting a series of interviews with national and local stakeholders.***

***The interview schedule is divided into two parts: the first is concerned your assessment of the nature of rural poverty and social exclusion in rural areas, and the second part considers agency responses to poverty and exclusion in rural areas. Your responses to all questions will be treated confidentially and any material used within the published report will not be attributed to any named individuals or organisations.***

1. To begin, could you tell me a little about the nature of your organisation/ agency / department in terms of its main objectives and areas of work and also your own position within it?

### **The scale and nature of poverty and social exclusion in rural areas**

2. What is your assessment of the main components / features of poverty in rural areas / your area?
3. How do you feel that rural forms of **poverty** / the forms of poverty in your area compare with the types of poverty found in urban areas of Wales? (similar / different – in what ways different?)
4. Does **poverty** impact more on certain groups of people than others in rural areas / your area?
5. And do you think that **poverty** impacts more or less evenly across rural Wales / your area, or are there particular geographical areas that it affects more significantly than others?
6. What do you consider to be the main factors causing **poverty** in rural areas / your area?
7. In what ways has the scale and nature of **poverty** in rural areas / your area changed over the last 10 years?
8. There has been a lot of discussion within policy over the last few years about the concept of social exclusion. What do you understand by the term social exclusion and in what ways do you think that is it similar to or different from that of poverty?  
*(our definition of social exclusion involves four components – poverty; exclusion from labour markets; access to housing and services; exclusion from social and community structures)*
9. Do you feel that the concept of **social exclusion** is more or less useful than that of poverty in describing / explaining problems in rural areas / your area?
10. What do you consider to be the main components / features of **social exclusion** in rural areas / your area?
11. How do you feel that the forms of **social exclusion** in your area compare with the types of social exclusion found in urban areas of Wales? (similar / different – in what ways different?)
12. Does social exclusion impact more on certain groups of people than others in rural areas / your area?
13. And do you think that **social exclusion** impacts more or less evenly across rural Wales / your area, or are there particular geographical areas that it affects more significantly than others?
14. What do you consider to be the main factors causing **social exclusion** in rural areas / your area?



15. In what ways has the scale and nature of **social exclusion** in rural areas / your area changed over the last 10 years?

**Responding to poverty and social exclusion in rural areas**

16. What actions have been taken by your organisation / department to tackle poverty and social exclusion in rural areas / your area? (types of policy / service and locations)
17. (Local authorities only) Do you work with other departments in the authority to tackle issues of poverty and social exclusion? (details of departments, types of actions) ?
18. What other organisations have you been involved with in tackling poverty and social exclusion in rural areas / your area? (details of organisations, types of actions)
19. How successful do you feel these actions have been in tackling poverty and social exclusion in rural areas / your area?
20. What services are provided for those people that are in poverty or are socially excluded? (details, location)
21. What further actions are required to deal with poverty and social exclusion in rural areas / your area more effectively?
22. Are there any reports on poverty and social exclusion produced by your organisation / department / authority that you feel we should consult? How do we get hold of this material?
23. Finally, are there any other issues concerning poverty and social exclusion in rural areas / your area that we have not covered that you would like to raise?

## APPENDIX 2: LOW-INCOME HOUSEHOLD INTERVIEW SCHEDULE

### Changing household circumstances

1. It is now about a year since we undertook the first interview with you. In what ways, if at all, have your circumstances changed since we last spoke with you? (prompt, for example, moved house, changes in the people living with you; a change of job, health)

### Local neighbourhood / community

2. Could you tell me a little bit about the place you live in? (prompt name, location)
3. What are the main things that you like about living in your local area? (definition of local area – within two miles of home)
4. And what are the main things that you don't like about living in your local area?
5. Would you say that there is a sense of 'community' in your local area? (prompt for reasons)
6. (If yes) And do you feel part of / belong to the local community? (prompt for reasons for belonging / non-belonging)
7. How do you usually find out about what is going on in your local area?
8. Over the last 12 months have you had any problems associated with living in your local area? (prompt for types of problem – neighbours, getting to services, finding housing, etc.)

### Household

9. Over the last 12 months have you had any problems with your housing / accommodation? (conditions, getting repairs done, meeting housing costs)
10. Do you experience any difficulties accessing particular services (such as shops, leisure facilities, advice, medical (GP, dentist, hospital), childcare, home help, etc.)?
11. Have you had an afternoon or evening out in the last fortnight for your entertainment, something that costs money? (prompt for things they did or reasons for not having afternoon/ evening out)
12. Where would you go if you wanted to obtain advice about your rights and what you are entitled to? (e.g. benefits, legal advice, employment) (which people, organisations; length of time to get there; problems with access)
13. Comparing the standard of living of your own household with that of others living in the local area, would you say that you are better off than most, worse off or much the same as most others? (code and prompt for reasons)  
Much better off than most  
A little better off than most  
Much the same as most others  
A bit worse than most  
Much worse off than most  
Better than some, worse than others  
Don't know
14. And would you say that your household's standard of living has changed or stayed about the same over the last 12 months?  
Yes – got better (prompt for causes)  
Yes – got worse (prompt for causes)  
No – stayed about the same

15. In general, how would you say your health is? Would you say...

- Excellent
- Very good
- Good
- Fair
- Poor

Low-income in the local area

16. Would you say that there are people living on low-income in this area? (all, most, some of the people) (prompt for groups) *If no, go to qu.20*

17. (If yes) What do you think are the main reasons that these people are living on low-income?

18. (If yes) How easy is it for people on low-income to live in this area? (prompt for reasons)

19. In what ways, if any, do you feel that the quality of life for people living on low-income in this area could be improved?

20. Finally, is there any thing else you would like to add on what it's like to live in your local area?