# Locating Wales' most deprived

Blessed are the poor; for they alone have not the poor always with them. The honest poor can sometimes forget poverty. The honest rich can never forget it.  $^{1}$   $^{2}$  G. K. Chesterton

For you always have the poor with you, but you will not always have me.  $^2$   $^\sim$  Jesus

Research compiled by Timothy P Hein

The material in sections 1, 2 and 3 (which is common to all regions) is repeated in each research paper.

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<sup>&</sup>lt;sup>1</sup> G.K. Chesterton, *All Things Considered*, Selected Works of G.K. Chesterton. Accordance electronic ed. (Altamonte Springs: OakTree Software, 2018), paragraph 14.

<sup>&</sup>lt;sup>2</sup> Matthew 26:11 (ESV)

### **Contents**

### List of tables and figures

#### Introduction

- 1. Methodology and poverty
  - 1.1 Areas of analysis and discussion
  - 1.2 Data
  - 1.3 Limitations of data sources
  - 1.4 Usage of data sources
  - 1.5 Complexities
- 2. Defining terms
  - 2.1 Definitions of poverty
  - 2.2 Glossary of terms
  - 2.3 Extended discussion: "Relative poverty"
- 3. Is there poverty in the UK?
  - 3.1 A Christian worldview
  - 3.2 Poverty in the UK
  - 3.3 The complexities of measuring poverty
- 4. Is there poverty in Wales?
  - 4.1 What data are we using?
  - 4.2 Welsh Index of Multiple Deprivation (WIMD)
- 5. Where are Wales' "most deprived"?
  - 5.1 Complexities of identifying "most deprived" people and neighbourhoods
  - 5.2 Welsh Index of Multiple Deprivation
  - 5.3 Locating Wales' poorest
- 6. Where are the FIEC churches in Wales?
- 7. Conclusions

Bibliography

# **Tables and figures**

Table 3.1	EU At risk of poverty rate
Table 3.2	In work at risk of poverty rate among young people aged 18–24, 2017
Table 3.3	Composition of UK poverty by family types (2016/17)
Table 3.4	Distribution of UK poverty by family type (2016/17)
Table 3.5	Changes in UK poverty rates since 2001 by family types
Table 3.6	Poverty threshold by family type (Social Metrics Commission)
Table 3.7	Estimated poverty threshold by larger family type
Table 5.1	Top twenty most deprived areas in WIMD19
Table 5.2	Concentrations of most deprived areas by Local Authority (LA)
Table 5.3	Small areas of Deep-rooted deprivation
Table 5.4	Child poverty in Wales by Local Authority
Figure 5.5	WIMD19 maps of deep-rooted deprivation and child poverty
Table 5.6	"Top 10" most deprived local authorities in Wales (2020)
Table 6.1	FIEC-W Churches by Decile
Table 6.2	FIEC-W Church membership by Decile
Table 6.3	FIEC-W Churches in 10%-20% (Decile 1-02) most deprived areas

### Introduction

Where are the most deprived in the Wales? The short answer: everywhere. And when we start to delve into the jungle of detail, that often leads to more questions than answers. What do we mean by "most deprived"? How is that different from "deprived"? Is everyone in a particular area accorded the same status? What about gentrification? As governments continue to march away from schemes and council estates to housing associations, who can say (or track) what is the "low-income" housing and where is it located?

Our research has been conducted in partnership with the FIEC and is therefore focused on FIEC churches but we trust that the results will be useful to evangelical churches from other denominations who are seeking to reach our most deprived communities.<sup>1</sup>

<sup>&</sup>lt;sup>1</sup> Research conducted by the author, based on data collected and analysed in 2019–20.

# 1. Methodology and poverty

#### 1.1 Areas of analysis and discussion

First, this paper defines terms commonly used to describe various features of poverty research. Then it addresses the fundamental, albeit obvious, question: Is there really poverty in the UK? Third, this paper locates the "most deprived" in Wales. Fourth, this paper looks for FIEC church or gospel-centred activity in those areas, where it exists. Finally, some conclusions are drawn.

This paper is striving for a relatively complex approach to a complex set of questions. Not only is a definition of material deprivation complex, so too are the metrics for measuring and locating persons experiencing material deprivation. And from a Christian worldview, of course, there is the added complexity of spiritual deprivation, which the broader project seeks to incorporate into current understandings of deprivation. Furthermore, the data available is conflicting and conflicted in its results.

#### 1.2 Data

First, what data are we using? This paper uses several data reports in an effort to create a hybrid of analysis:

- The respective *Index of Multiple Deprivation Reports* (IMD) for each country within the UK are used as a sort of baseline. These reports proves particularly helpful in locating areas where material deprivation is most likely to be experienced.
- End Child Poverty (ECP) resources these are helpful for locating child poverty by region within the UK such information is helpful to corroborate locations where people experience material deprivation.
- Social Metrics Commission Reports (SMC) in particular, the trajectories and patterns their reporting produces.
- Data published by the John Rowntree Foundation.
- Published research in academic, sociological, anthropological, and socio-political journals researching material deprivation.
- Online and print media Reporting and columns found in UK newspapers, the BBC and related media where it can be helpful; local newspapers (eg *Manchester Evening News, Liverpool Echo, Irish Times,* etc) may also provide helpful insights and local stories to explain deprivation particulars in specific neighbourhoods.
- Interviews data taken from interviews with citizens, ministers, civic and government leaders are also employed, where available.
- Survey data, including surveys conducted by 20Schemes.<sup>1</sup>

#### 1.3 Limitations of data sources

Each source comes with its own challenges. The IMDs are heavily focused on income as determinative of one's deprivation. Strictly speaking, one would have to ask each

<sup>&</sup>lt;sup>1</sup> Conducted by the author, based on data collected and analysed in 2019–20.

family/household to know the particulars of their material deprivation, which the IMDs do *not* do. To that extent, IMDs are particularly helpful about locating *area* where people experience deprivation, but not necessarily the particular *people* in those areas, meaning that someone could live in a "deprived area" but actually be living a rather middle-class life.

The SMC Reports are very helpful about lifestyle choices and the ability to live a comfortable life, tracking those trends and trajectories for those who can or cannot maintain what British people define as a minimal "comfortable" lifestyle. The careful reader can already detect the limitations. While the SMC has a researched process for identifying a "comfortable" lifestyle, it is nonetheless an elusive metric, no matter how much one tries to quantify it with data. Second, SMC is really tracking trends and trajectories, not necessarily explaining how someone experiences deprivation. Furthermore, some critics find the SMC has significantly *underestimated* the costs of living, especially for families with children (which is startling because nearly 40% of the population experiencing deprivation are families with children). Conversely, SMC research brings helpful insights into the emerging so-called "working poor".

Similarly, the John Rowntree Foundation (JRF) is also primarily looking at trends and does not label people or areas *per se*. Their analysis of government data and their own research is indeed innovative and helpful, limited as it may be.

While media may simplify or exaggerate researcher claims, local stories can provide helpful windows into the realities statistics that open up, but cannot engage. Further, most research in the social issues surrounding material deprivation are limited by the truthfulness of those completing their survey questions and the usual faults and strengths of research.

#### 1.4 Usage of data sources

Next, how are we using that data? This paper seeks to produce a layered approach to what deprivation is, who experiences it, where they reside, and what impact church currently has and can have on people experiencing deprivation. This data is used to create a textured matrix of results. The IMDs and End Child Poverty data are used to locate material deprivation beyond the narrower view of schemes/council estates/housing associations etc, which are the second layer of locating material deprivation.

For the purposes of defining what it means to experience material deprivation, reports by IMDs, JRF and insights from SMC help us to triangulate a working definition of degrees of material deprivation. Increasingly important in this regard is to recognise the "working poor" – those who are not able to keep their financial commitments despite full-time employment (often working two jobs), or are at an income level where they do not qualify for much-needed benefits despite being unable to meet their monthly living costs. The factors are legion. For now, suffice it to say that, as most reports since at least September 2018 indicate, families with at least one adult and one or more children are most likely to be or become "working poor". This paper argues that "working poor" status is not only a fluctuating

category – one can easily move in or out of it, and many often do – it is often the gateway into or out of material deprivation.

In short, the goal of this project is to be beholden to no one single source, but at each turn, to be reliant on two or more sources for our data.

#### 1.5 Complexities

On a closing note, it must be said that defining, quantifying and locating material deprivation is a massively complex issue. A common reaction is to see poverty as "simple problem", or to minimise the impact it has on people's lives, or to minimise the number of people who are affected.

Even worse, a common reaction is to say some people "earned" it. Such an accusation is akin to calling you, the reader, an upper-class-self-righteous-posh-ignoramus, simply because you have the means to access this report and read it somewhere warm where you're not under threat of eviction, or physical assault, or exhausted from working two labour-intensive jobs, because you don't have to worry about having no food to pack for your child's school lunch, or because you're not under a blanket on a street debating whether to finish reading this sentence or use the paper to start a fire so you are not so cold tonight.

Unfair, right? Maybe you, the reader, *are* experiencing some degree of deprivation too. Maybe someone gave you this research paper? Indeed, such reductionisms are infantile at best, ignorant and dangerous at worst. Furthermore, it cannot be lost on readers or researchers that the subject of study is *people* who are in difficult humanitarian situations: they may not have a place to sleep tonight, not had a proper meal today, they may have a child moving school for the third time this year, or parent(s) who do not care little about whether the child attends school, and even less about whether they do their homework.

This is not a tug at heartstrings. These statistics and analysis are to help us quantify the scope and breadth of what people nearer to us than we realise are experiencing every day. Souls are going to hell because they do not know Jesus as their Lord and Saviour and, for some of them, hell may seem an improvement on their current living conditions. Such people are sleeping on the streets around our church buildings, or struggling to hang on to the flat next door to a church member, or sleeping in their car next to a deacon's workplace. Others are second or third generation families struggling to survive on benefits, some have a criminal record (be it as a restless youth or willing to do *anything* to make ends meet), live in a council estate or on an auntie's couch. Church, let us find them and do something to help them out of their material deprivation... As you read each sentence, please remember that there is a person in the UK struggling to survive the hour you've spent reading or studying. That is not a guilt trip, but a sober reminder of the stakes involved.

# 2. Defining terms

#### 2.1 Definitions of poverty

It is important to clarify what one means by "poverty" or "material deprivation" – if for no other reason than that most institutions measuring and monitoring poverty tend to have their own definitions.

The Central Government has a poverty line of the anyone below the 60% median income. SMC has a poverty threshold based upon what a family reasonable needs to live "reasonably". IMD determines that those persons or areas in the lower 30% (Decile 3) or lower are "deprived". This is in contrast to the EU, which broadly defines poverty based on possession of basics for living – like two sets of clothes and access to running water, etc. How one defines being poor is vital to how one measures poverty, lest persons be excluded (or included) that should not be.

#### 2.2 Glossary of terms

There are several terms and acronyms that can further complicate the discussions about material deprivation. In this section, we take a brief look at each term and describe their meaning with brief comment — an annotated glossary. Readers are encouraged to take any questions here charitably as they are likely answered in more detail within the appropriate context that a mere annotated glossary-like format is unable to do. Regardless, readers are encouraged to read this section carefully as well as refer back to this section later, as needed. Terms are discussed in alphabetical order for ease of reference.

For the purposes of this paper, and as a means to draw upon available data, this paper uses the various UK Indices of Multiple Deprivation Reports to construct a matrix for what constitutes "poor" or being in poverty. This paper uses the following nomenclature:

#### "Deprived"

"Deprived" and all cognates and synonyms ("material deprivation", "poor", "the poor") refer to someone experiencing poverty, generally speaking. Someone is deprived when lacking one or more essentials for basic human life in the UK (according to IMD metrics, for example). It includes persons within the bottom 30–11% of the IMD for one's country of residence; or those living at or below the poverty threshold (up to -3%). See also "Poverty threshold".

#### Depth of poverty

Refers to the extent to which someone is "deprived" or "poor", or to "how much they don't have". For example, a homeless man experiences a greater depth of poverty (for example, no home, work, healthy environment, etc) in that they often literally have nothing, whereas someone living on benefits alone may be poor, but not to the depths of the said homeless person.

#### "Experiencing poverty"

This is a more accurate way of saying "someone is poor" and similar to "someone is materially deprived". Poverty is a state of being that one can go "in" and "out" of, experience or not experience. For example, Susie loses her well-paying job in London, does not find employment for a year, has a bicycle accident and is disabled, has to change her line of work but cannot find work two years on, can no longer afford her flat. She is likely to experience poverty although she may come out of it someday. But Peter, whose parents were permanently unemployed and who has no qualifications and no prospect of a job, "experiences poverty" differently from Susie.

#### Hardship

This defines someone on the brink – or maybe within the threshold – of poverty: that grey area where the lines are difficult to define. To quantify this, we recognised persons just beyond +3% above poverty threshold as experiencing "hardship".

Index of Multiple Deprivation (IMD) including SIMD (Scotland), EIMD (England) WIMD (Wales) and NIIMD (Northern Ireland)

The *Index of Multiple Deprivation* is Central Government's annual report on poverty. Each nation within the UK produces independent reports. This paper refers to such reports generally as "IMD" and when discussing a particular country's report, refers to the EIMD (England IMD), SIMD (Scotland IMD), WIMD (Wales IMD) and (NIMD) Northern Ireland. Since London functions as an area in its own right, its data is also recorded. IMDs have seven domains comprising their index: Income; Employment; Health and Disability; Education, Skills and Training; Barriers to Housing and Services; Crime; and Living Environment.

#### "Least deprived"

Someone or something classified within the top 10% or above of the least deprived communities according to the IMD, based upon one's country of residence.

#### Lower-tier Area (LA)

Central government's unit of measure, a Lower-tier Area (LA) is a geographical area comprised of a city or region. Each LA is further divided into several Lower-tier Super Output Areas (LSOAs, see below). LAs are typically a major city or cluster of towns and their immediate surrounding area. For example, Liverpool is one LA. Similarly, the LA "Redcar and Cleveland" comprises the towns of both Redcar and Cleveland and their environs. ("Redcar and Cleveland 022D" and "Redcar and Cleveland 019a" are both LSOAs in "Redcar and Cleveland"). Generally, where towns are more sparsely populated, one finds such "combination" LAs. Big cities like London, Liverpool, Birmingham are individual LAs, as are some mid-sized cities like Bristol, Middlesbrough and Blackpool. The history explaining this is

political, complicated, and beyond the scope of this paper. In short, LAs enable analysis at the city/town level, while LSOAS enable analysis at the neighborhood level.

#### Lower-tier Super Output Area (LSOA)

Central government's smallest unit of measure – a Lower-tier Super Output Area (LSOA) – is a demarcated geographical area of approximately 1,600 people. These are fixed groups of 33,485 areas based upon census data and have not varied since the 2016/17 IMD reporting. The history explaining how such lines were drawn is complicated and beyond the scope of this paper.<sup>2</sup> Data on LSOAs enable analysis at the neighbourhood level.

#### Material deprivation

The lack, or absence, in some fashion of material things which are essential for living — otherwise known as "experiencing poverty" (see above, "Deprived"). Further, this is also to distinguish from other kinds of deprivation that governments do not survey, but are nonetheless essential, namely, spiritual deprivation (see below, "Spiritual deprivation") — though we can also mention moral, hope, health and educational deprivation, to name but a few.

#### "Most deprived"

Someone or something classified within the bottom 10% or below of the most deprived communities according to the IMD, based upon one's country of residence. Or, living at -3% or more below the poverty threshold.

#### Persistent poverty

Refers to the length of time that someone has been in poverty, which can vary. This variation complicates determining who is "most deprived" and where they are located. A family may do well until the primary provider suffers job loss, or someone suffering hardship on a part-time job cannot pay bills due to being home with a flu, causing the domino effect of becoming behind on rent, etc. In other words, there are many who go in and out of deprivation to any degree, especially near the poverty thresholds where factors contributing to deprivation can be so volatile.

#### Poor/poverty

Refers to someone who is identified as "materially deprived" (see above) and may be used synonymously with "deprived" or "deprivation".

#### Poverty line

A so-called line of demarcation suggesting a person is either inside or outside the poverty line. This term is generally avoided as it is too arbitrary or simplistic, researchers preferring

<sup>&</sup>lt;sup>1</sup> See Michael Noble et al., "Measuring multiple deprivation at the small-area level", *The English Indices of Deprivation 2015 Technical Report*,. Environment and Planning A, 2006, vol. 38, 169–85.

<sup>&</sup>lt;sup>2</sup> Noble et al., "Measuring multiple deprivation at the small-area level".

instead "poverty threshold".

#### Poverty threshold

The general point at which, at least statistically, one expects to find such a person or family to be experiencing poverty. Note that this is a term that is heavily, but not exclusively, dependent upon income levels. Further, this is different from a so-called "poverty line" which suggests a person is either inside or outside the poverty line. By "threshold", researchers are trying to communicate a range, not necessarily a fixed point (eg Steve is "in poverty" because he makes £400/month, Sara is not because she makes £425/month). Rather, there are multiple indicators – income, cost of living, economic factors – that can inform a threshold and give a more realistic picture.

Admittedly, this is somewhat of a simplification. The SMC's full report details the complexities of getting a precise definition of "poverty" and what the exact poverty threshold is, acknowledging the challenge of those "just above" whatever threshold one decides.<sup>3</sup> For example, if the threshold is 50% median income, what about the 51–55% crowd? Is an individual or family at 60% *really* "out" or "above" the poverty threshold if they are only one car repair or medical expense away from poverty? "Some self-employed people will report no income, hence appearing at the very bottom of the distribution, despite potentially having significant profits from their work." Similarly, determining a poverty threshold by examining a combination of low income and material deprivation yields unreliable results.<sup>5</sup> Indeed, any threshold is an arbitrary one, hence the Commission's measurement decision is here adopted: the depth of poverty should (a) reflect how far each family in poverty is below the poverty line, and (b) also capture and report on families that are just above the poverty line.<sup>6</sup>

#### Relative poverty

The experience of poverty as one who is impoverished in a given country. This threshold varies from country to country as infrastructure, economy, government, living conditions and other factors for a given country as a whole vary. (See below, 2.3 Extended discussion: "Relative poverty".)

#### Social Metrics Commission (SMC)

The Social Metrics Commission is an independent research group dedicated to helping public policy makers and the public understand and take action to tackle poverty in the UK.<sup>7</sup> The work is led by the Legatum Institute's CEO, Baroness Stroud. A key feature of their work is to

<sup>&</sup>lt;sup>3</sup> Social Metrics Commission, *A New Measure of Poverty For the UK: The Final Report of the Social Metrics Commission*, Measuring Poverty, ed. Philippa Stroud (UK: Social Metrics Commission, September 2018), 50–52. For full discussion, see 17–77., https://socialmetricscommission.org.uk/.

<sup>&</sup>lt;sup>4</sup> Social Metrics Commission, New Measure of UK Poverty, 20.

<sup>&</sup>lt;sup>5</sup> Social Metrics Commission, New Measure of UK Poverty, 70–71.

<sup>&</sup>lt;sup>6</sup> Social Metrics Commission, New Measure of UK Poverty, 71.

<sup>&</sup>lt;sup>7</sup> Social Metrics Commission, https://socialmetricscommission.org.uk, accessed 22 September 2021.

develop new metrics for measuring poverty and identifying those who experience it, with an aim at improved understanding of poverty and appropriate action to improve outcomes for those people experiencing poverty.

#### Working poor/In-work poor

Refers to families where one or more persons who are able to participate in the workforce are gainfully employed, yet their income does not meet their weekly needs such that families experience material deprivation at or below the poverty threshold. Often, this is the "pathway" or "descent" from hardship into the poverty threshold.

#### 2.3 Extended discussion: "Relative poverty"

In conversations with people in Western countries, there is often the sentiment that being poor in a Western country is "better" than being poor in a low-income country. Or to use a specific example, better to be poor in England or Wales or Scotland or Northern Ireland than poor in the Central African Republic (hereafter, CAR). Yet, in both places people are suffering the effects of material deprivation, though perhaps not on so different a scale as it may seem.

Several factors are at work to construct what material deprivation is.

First, we must take into account a nation's wealth. Yet, the prosperity of a nation does not mean everyone experiences or possesses that same level of wealth. Despite how obvious this is, it is fascinating how quickly poverty debaters forget this.

Second, a nation's poverty line, as defined by the government (or whomever), may be a statistical reality, but some people are able to live on either side of that line and experience an impoverished life. A two-income family of five may struggle to pay the bills in London or Edinburgh, but a similar family may be under less financial pressure if they live in Cardiff, Glasgow or Inverness. Does the first family qualify as "poor" despite being well above the income poverty line? The "working poor" will often struggle to make ends meet even though they have a so-called "decent" income.

In other words, thirdly, cost of living is perhaps of greater help to comparing and evaluating who actually lives in poverty as opposed to a simplistic cash amount definition (ie "making less than £X annually").

Fourth, one must take into account national structures and infrastructures that allow or prohibit a prosperous life.

Fifth, opportunity for change tends to be a greater factor than often considered, though more difficult to define. A family in the UK *may* have more opportunity to escape poverty than a single man in the CAR – be it through government programs or charity support, grants, education, acquiring new and more marketable skills, starting a successful business,

<sup>&</sup>lt;sup>8</sup> Central African Republic has the world's lowest GDP per Capita. See https://www.worldatlas.com/articles/the-poorest-countries-in-the-world.html. Accessed 22 September 2021.

etc. Yet, if being in the UK makes it more difficult to access the support infrastructure and wealth of the nation to get out, that man in the CAR may be able, through temporary sacrifices, to escape poverty despite being in a less wealthy nation.

In a similar vein, commenting on the many ways to define poverty and an apparently false claim that UK poverty was above the European average, fullfacts.org wrote:

One of the reasons that there are so many measures available is that it's not always clear how to measure what we might think of as "poverty". Looking at 60% of the median income is one way to do so, but the Office for National Statistics points out that a low income doesn't necessarily imply a low standard of living.<sup>9</sup>

Let us consider Bob who lives somewhere in the UK and Josef in the CAR, who have the same socio-economic class relative to their nation's economy. Both live within the 10% most deprived demographic in their respective countries for education, healthcare, employment, housing, crime/safety, etc. For Josef, taking at face value for the moment a stereotype, has very basic living arrangements, his war-torn country has minimal infrastructure, meaning that everything is limited for its poorest citizens, like Josef. Though the UK has infrastructure, the execution of it leaves Bob in a similar situation: he cannot afford or access the essentials (that may be inaccessible or non-existent for different reasons in the CAR), and the government-provided aid is often too delayed or otherwise insufficient — and the Covid-19 pandemic has exacerbated the situation. In effect, though living in a more stable country, Bob's experience of poverty in the UK is not all that different from Josef's experiences in the CAR. The point is simple: you can be materially deprived or poor in any nation, and no matter which nation it is, material deprivation is neither desirable nor commendable, much less humane.

<sup>&</sup>lt;sup>9</sup> Abbas Panjwani, Full Fact, "The UK's poverty rate is around average for the EU", 9 January 2019, <a href="https://fullfact.org/economy/uks-poverty-rate-around-average-eu/">https://fullfact.org/economy/uks-poverty-rate-around-average-eu/</a>, accessed 9 January 2019.

# 3. Is there poverty in the UK?

This section examines whether or not poverty exists in the UK and analyses who is experiencing it.

#### 3.1 A Christian worldview

From a Christian worldview, failure to address the issue of poverty in the UK is not an option.

The Lord expects generosity towards those in need, reflecting His Father's concern for the poor.

Consider the following:

- Jesus blesses the poor in spirit in the Sermon on the Mount (Matt 5:3) and the poor in the Sermon on the Plain (Luke 6:20).
- Jesus presumes regular giving to the poor (in Matt 6:2, Jesus says, "when you give").
- The poor having the gospel preached to them is evidence of the arrival of the Kingdom of God (Matt 11:5; Luke 7:22).
- Invitations to reception/banquet, like the gospel, should be given to the poor (Luke 14:13, 21).
- Jesus told the rich young man to give all to the poor as a test of the man's maturity (Mark 10:21; Matt 19:21).
- Jesus himself said the poor would always be among the church, unlike himself (Mark 14:7; Matt 26:11).
- Paul was told by the apostles in Jerusalem to 'remember the poor' (Gal 2:10), which he gladly did this episode is akin to the early church wrestling with how to care for poor widows (Acts 6:1–7).

To the question, "Are there poor people in...?" Jesus's reply, most likely, would be a vigorous "Yes! And if you do not know where they are or who they are, go find them."

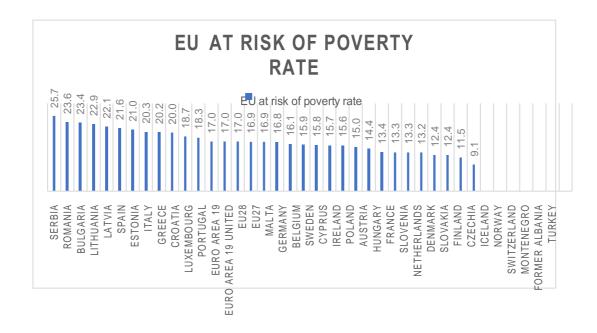
#### 3.2 Poverty in the UK

The UK is indeed blessed with a relatively low degree of poverty. As a member of G7, G20 and seventh in world output by the *International Monetary Fund* (IMF), it is reasonable to ask whether anyone can be poor in such a prosperous nation.<sup>2</sup> The 2016 statistics reveal an estimated 23.5% of the EU population (about 18 million people) were at risk of poverty or social exclusion.<sup>3</sup> When looking at people at risk of poverty, we can see that the UK is ranked 13th among EU nations with 17% of the UK population at risk of poverty, which is virtually identical to the EU's overall rate of 16.9%.

<sup>&</sup>lt;sup>1</sup> See Deut 15:7; 11; 1 Sam 2:8; Job 5:15; Ps 9:18; 40:17; 69:33; 72; 109; 113:7; Prov 14:31; Isa 14:32; 25:4; Jer 20:13; Ezek 18:12; Amos 2:6; 4:1; etc.

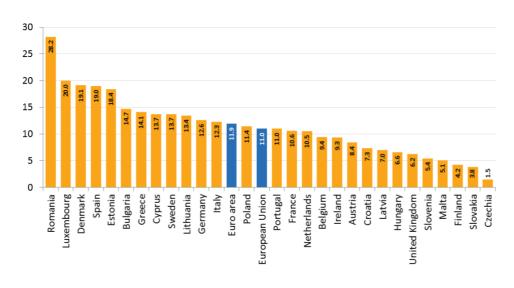
<sup>&</sup>lt;sup>2</sup> See *World Economic Outlook: Update* (Washington, DC: International Monetary Fund, January 2019), 8, https://www.imf.org/en/Publications/WEO/Issues/2019/01/11/weo-update-january-2019, accessed 28 September 2021. Note that Brexit and the possibility of a so-called "no-deal Brexit" weigh heavily on the UK's projected standing. Otherwise, the UK's ranking has hovered around fifth for many years before this.

<sup>&</sup>lt;sup>3</sup> Emilio Di Meglio, ed., *Living Conditions in Europe: 2018 Edition*, Statistical books, Populations and Social Conditions (Luxembourg: Publications Office of the European Union, 2018), 26, <a href="https://ec.europa.eu/eurostat/web/products-statistical-books/-/KS-DZ-18-001">https://ec.europa.eu/eurostat/web/products-statistical-books/-/KS-DZ-18-001</a>, accessed 28 September 2021.



Further, the UK poverty rate was lower than the EU in 2017 for in work at risk of poverty young people aged 18-24.5

Table 3.2 | In work at-risk-of-poverty rate among young people aged 18–24, 2017



ec.europa.eu/eurostat

In summary, the UK is below EU averages in two major categories of material deprivation – the so-called 'working poor' and those in poverty. It is important to note, though, that direct

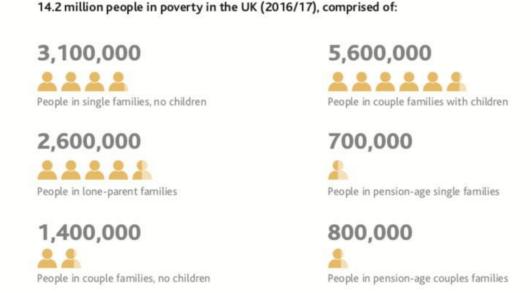
<sup>&</sup>lt;sup>4</sup> European Living 2018, 26. Values at zero are due to no available data.

<sup>&</sup>lt;sup>5</sup> Statistics and chart are from "Young People in Work and at Risk of Poverty," Eurostat, 22 January 2019, https://ec.europa.eu/eurostat/web/products-eurostat-news/-/DDN-20190122-1, accessed 28 September 2021.

comparisons between the EU and UK are not entirely reliable as the EU and UK measure poverty differently. Currently, these statistical comparisons lead only to general statements of comparison and no more. The material points here remain: despite UK's global wealth, there is a measurable and comparable degree of poverty, comparable with the UK's nearest neighbours in the EU.

But generalities do not suffice. In the UK 14.2 million people experience material deprivation, including families with children, disabled, elderly, young and old, working or not, single and married. Consider the following:

Table 3.3 | Composition of UK Poverty by family types (2016/17)<sup>7</sup>



Source: Family Resources Survey and HBAI dataset (2016/17), SMC Analysis.

Notes: Figures refer to total people in poverty in different family types. Family types taken from the HBAI dataset once SMC poverty indicators (assessed at the sharing unit level) have been allocated to each benefit unit.

Think about that... 39% of people in poverty are couples with children; 18% in lone parent families. Put another way, 57% of people in poverty are families with children (8,200,000). The largest group of people in poverty by family type is people living in couple families with children. SMC statistics indicate that as of 2016/17, 39% of people in poverty are couples with children

<sup>&</sup>lt;sup>6</sup> Compare methodologies in the following reports: *Measuring Material Deprivation in the EU: Indicators for the Whole Population and Child-Specific Indicators*, Methodologies and Working Papers (Luxembourg: Eurostat: European Commission, 2012), available at <a href="https://ec.europa.eu/eurostat/web/products-statistical-working-papers/-/KS-RA-12-018">https://ec.europa.eu/eurostat/web/products-statistical-working-papers/-/KS-RA-12-018</a>, accessed 28 September 2021; Tom Smith et al., *The English Indices of Deprivation 2015 Research Report*, Research Report (London: UK Government: Department for Communities and Local Government, 2015), available at <a href="https://www.gov.uk/government/statistics/english-indices-of-deprivation-2015">https://www.gov.uk/government/statistics/english-indices-of-deprivation-2015</a>, accessed 28 September 2021. For example, the EU looks at metrics such as owning a car, home, quantity of clothes, and other specifics to calculate material deprivation. Conversely, UK countries use the seven categories of deprivation: income, employment, health and disability, education/skills/training, barriers to housing, crime, and living environment (each with sub-domains).

<sup>&</sup>lt;sup>7</sup> Chart adapted from *Guide on Poverty Measurement* (New York and Geneva: United Nations Economic Commission for Europe, 2017), 81, <a href="https://unece.org/fileadmin/DAM/stats/publications/2018/ECECESSTAT20174.pdf">https://unece.org/fileadmin/DAM/stats/publications/2018/ECECESSTAT20174.pdf</a>, accessed 28 September 2021.

and 18% are lone parent families – making a combined total of 57% of people in poverty being families with children. This is an increase from the constant since the early 2000s of about 55% (8.2 million people).<sup>8</sup>

Yet, poverty rates vary significantly between people in different family types. The second largest group by family type are singles without children (21%). SMC explains by Table 3.4 that, for example, more than half of people in lone parent families are judged to be in poverty. For people in pensioner couples and working-age couples with children, this figure falls to approximately one in ten (11.1% and 9.7% respectively).

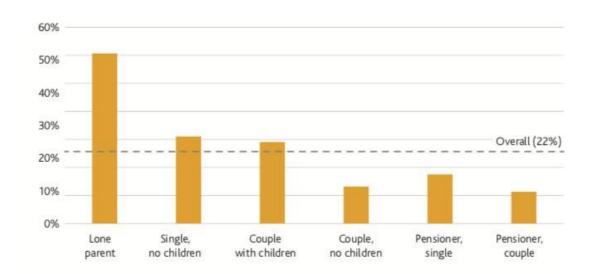


Table 3.4 | Distribution of UK Poverty by family types (2016/17)<sup>9</sup>

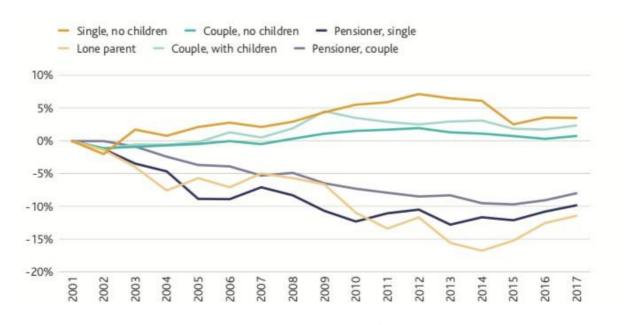
Source: Family Resources Survey and HBAI dataset (2016/17), SMC Analysis.

It is noteworthy that family types with children comprise two of the three largest highest poverty rates in this table. Also glaringly obvious is the high poverty rate of lone parents, which is more than double the overall poverty rate in the UK. Only slightly more troubling is just how consistent these findings are since 2001.

<sup>&</sup>lt;sup>8</sup> Social Metrics Commission, New Measure of UK Poverty, 81.

<sup>&</sup>lt;sup>9</sup> Chart adapted from *Poverty Measurement Guide*, 82.

Table 3.5 | Changes in UK poverty rates since 2001 by family types 10



Source: Family Resources Survey and HBAI dataset (1998/99-2016/17), SMC Analysis.

In Table 3.5 we essentially see a surprising trend that seems contradictory to Table 3.4. The prevailing 'strata of poverty' over the last fifteen years has seen an increase in the number of singles with no children experiencing poverty. What this chart does not report is the increase in benefits and tax incentives to families with children – but notice that when those began to be cut starting in 2011 the trajectory is upwards (2012–14 likely being years of adjustment for families).

Looking for a more tangible, measurable definition of poverty is difficult. SMC defines a poverty threshold of £251.95 per week (£1007.80 per month/£12,093.60 per year) with a median income of £462 per week. <sup>11</sup> Keep in mind that this number has in view a real-world estimate of what it costs to have the bare minimum to be comfortable, as defined by UK cultural mores (which SMC regularly measures and updates via various research methods). To this extent, the SMC research provides a helpful starting point for quantifying what it means to experience material deprivation, though it is not without its challenges. Calculating thresholds for various family types generates the following calculations: <sup>12</sup>

<sup>&</sup>lt;sup>10</sup> Chart adapted from *Poverty Measurement Guide*, 82.

<sup>&</sup>lt;sup>11</sup> See Social Metrics Commission, *New Measure of UK Poverty*, 77–78.

<sup>&</sup>lt;sup>12</sup> Social Metrics Commission, *New Measure of UK Poverty*, 78, Table 9. SCM derived their analysis from of the Family Resources Survey and HBAI dataset (2016/17).

Table 3.6 | Poverty threshold by family type (Social Metrics Commission)<sup>13</sup>

Family type	2016/17 poverty threshold	2018/19 poverty threshold
	(£ available resources per week)	(£ available resources per week)
Single		
No children	£146.13	£157
Lone parent		
One child	£196.53	£211
Two children	£302.35	£325
Couple		
No children	£251.95	£267.01
One child	£302.35	£320.49
Two children	£408.17	£432.66
Pensioner		
Single	£146.13	£154.90
Couple	£251.95	£267.01

When we extend these calculations to allow for varying numbers of children, the following additional family types can be assessed:

Table 3.7 | Estimated poverty threshold by larger family type<sup>14</sup>

Family type	2016/17 poverty threshold (£ available resources per week)	2018/19 poverty threshold (est.) (£ available resources per week)
Lone parent		
Three children <sup>15</sup>	£513.99	£550
Four children <sup>16</sup>	£619.81	£663
Single Pensioner		
One child	£251.95	£270
Two children	£357.77	£383
Pensioner, couple		
One child	£357.77	£383
Two children	£463.59	£496

<sup>&</sup>lt;sup>13</sup> Table adapted from Social Metrics Commission, *New Measure of UK Poverty*, 78, which notes: "in one child cases, the child is assumed to be under 14. In two-child cases, one is assumed to be under 14 and one is assumed to be over 14."

<sup>&</sup>lt;sup>14</sup> Table adapted from Social Metrics Commission, *New Measure of UK Poverty*, 78.

 $<sup>^{15}</sup>$  The 2016/17 data is determined by calculating: £302.35 + (£105.82\*2). The 2018/19 poverty line was determined by calculating 2016/17 multiplied by 7% adjusted for inflation.

 $<sup>^{16}</sup>$  Determined by calculating: £408.35 + (£105.82\*2). The 2018/19 poverty line was determined by calculating 2016/17 multiplied by 7% adjusted for inflation.

The different impact a single adult experiences compared with a couple, or compared with a couple with children is significant. Simply said, the larger the family, the larger the income needed to support a family. The *Households Below Average Income* (HBAI) 2018 report clarifies such distinctions:

To lie in the top half of the income distribution in 2016/17, a single individual needed a net income over £17,200, compared to a couple with two young children who required a combined net income over £36,000. $^{17}$ 

#### 3.3 The complexities of measuring poverty

As helpful as this analysis is, flaws inevitably exist. Some believe the SMC has significantly underestimated the actual costs to families. <sup>18</sup> Yet, I suspect there are many that can only dream of having so much weekly income. For example, a couple where both are employed, paying £125/month for car costs will be much easier to manage than it will be for a single mother.

The complexities include the fact that the **age and medical needs of a child** vary widely: a family of three with two teens and an infant is vastly different from a family of two primary school pupils, yet the above reporting treats them largely the same. A family may be living in an inherited flat/home in London, but the cost of living in the area where that home is may evaporate the home cost savings if utilities, transportation, groceries, etc are inflated compared with living outside the city and commuting.

Similarly, Koch reveals how women are helped to their demise by government benefits.<sup>19</sup> Once a woman or mother begins receiving benefits, the process can soon turn to frenzy as women constantly battle to keep their benefits and complete required reporting and (surprise) home inspections. This can cause the kinds of interruptions that prevent developing the life habits necessary to get off the very benefits that they now require. Frequently drawn into dependence upon benefits programmes, council housing and then creating their own support networks, Koch's case study observes that many women in a given English council estate were not only dependent upon financial benefits from the government, but also informal relationships for income – doing a friend's laundry or renting a room for a few months or more to a friend or family member. These activities – just to make ends meet – are all unreported to prevent government scrutiny that would typically lead to decrease or loss of benefits. Indeed, some have been evicted from homes having thus been disqualified from benefits. In that case, the government determines that they are "choosing" homelessness, which absolves the

<sup>&</sup>lt;sup>17</sup> UK Government Department for Work and Pensions, "Households Below Average Income: An analysis of the UK income distribution 1994/95–2016/17", 22 March 2018, p.5,

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\_data/file/691917/house holds-below-average-income-1994-1995-2016-2017.pdf, accessed 28 September 2021 .

<sup>&</sup>lt;sup>18</sup> I am indebted to Donald Hirsch for his kind conversations and insights, though any fault or error in judgment is my own.

<sup>&</sup>lt;sup>19</sup> See Insa Koch, "'The State Has Replaced the Man': Women, Family Homes, and the Benefit System on a Council Estate in England," *Focaal Brooklyn* 273 (2015): 84–96, <a href="https://doi.org/10.3167/fcl.2015.730107">https://doi.org/10.3167/fcl.2015.730107</a>, <a href="https://search.proquest.com/docview/1734628322/abstract/499CFECC83264962PQ/1">https://search.proquest.com/docview/1734628322/abstract/499CFECC83264962PQ/1</a>, accessed 28 September 2021.

government's responsibility to provide emergency/homelessness housing assistance. The common stereotype that "they have it easy on benefits..." is simply a myth born of ignorance to the plight of those in need and an over-emphasis placed upon the "bad apples" of any given people group.

Third, men and women experience poverty and homelessness quite differently. Often, women are left to parent children alone. Ongoing research continues to show the disparity of pay for many women, which has a noteworthy impact on women's poverty. <sup>20</sup> So much so, in fact, that Méabh Savage has shown how these differences warrant more careful legislation of social policies in Ireland and around the world. Citing the research of Mayock et al., it is common for some homeless women, for example, "to return to abusive relationships where they subsequently re-emerged into homelessness again, and were separated from their children, who were placed in the care of the state." Further, late 2018 saw an increasing awareness of so-called "period poverty" for women young and old, complicating work, education, and life for girls and women experiencing poverty. <sup>22</sup>

Fourth, the **ethnic composition** of these groups – which include immigrant families as well as UK families from BME backgrounds (who may or may not be immigrants) – is another matter of some complexity. Data generally supports the perception that immigrants coming to the UK from materially deprived homes are likely to experience continued material deprivation in the UK. Second and third generation children may find upward mobility, even if they often have to overcome prejudice by non-immigrant UK citizens, and navigate educational and employment policies or tendencies' that do not account for their lived experiences. BME people in the UK consistently trend lower in most fiscal categories. While there are exceptions to these general trends, therein lies the conundrum: exceptional cases reveal the depth of inequality for many non-white UK citizens. However, when we look at the materially deprived, we find that

<sup>&</sup>lt;sup>20</sup> Fran Bennett and Mary Daly, *Poverty through a Gender Lens: Evidence and Policy Review on Gender and Poverty* (Department of Social Policy and Intervention, University of Oxford for the Joseph Rowntree Foundation, May 2015), 98–101, 103, 105,

https://www.spi.ox.ac.uk/sites/default/files/Gender and poverty Bennett and Daly final 12 5 14 28 5 14.pdf, accessed 28 September 2021.

<sup>&</sup>lt;sup>21</sup> Méabh Savage, "Gendering Women's Homelessness," *Dublin Inst. Technol.* vol. 16, no. 2 (2016): 11, <a href="https://arrow.dit.ie/ijass/vol16/iss2/4/">https://arrow.dit.ie/ijass/vol16/iss2/4/</a>, accessed 28 September 2021; See, Paula Mayock et al., eds., *Women's Homelessness and Domestic Violence: (In)visible interactions* (London: Palgrave Macmillan UK, 2016), <a href="https://doi.org/10.1057/978-1-137-54516-9">https://doi.org/10.1057/978-1-137-54516-9</a> 6, accessed 28 September 2021 .

<sup>&</sup>lt;sup>22</sup> See Judith Wolf et al., "The Health of Homeless Women," in Mayock et al., *Women's Homelessness in Europe*, 155–78, <a href="https://doi.org/10.1057/978-1-137-54516-9">https://doi.org/10.1057/978-1-137-54516-9</a>, accessed 28 September 2021; "Pledge to End Schoolgirl 'Period Poverty," *BBC News*, 14 November 2018, sec. Bristol, <a href="https://www.bbc.com/news/uk-england-bristol-46205554">https://www.bbc.com/news/uk-england-bristol-46205554</a>, accessed 28 September 2021; "Free Sanitary Products 'Boost Attendance," *BBC News*, 28 November 2018, <a href="https://www.bbc.com/news/av/uk-england-hampshire-46361899/period-poverty-sanitary-products-improve-school-attendance">https://www.bbc.com/news/av/uk-england-hampshire-46361899/period-poverty-sanitary-products-improve-school-attendance</a>, accessed 28 September 2021.

material deprivation makes no ethno-racial distinctions, but people and policies and common practices often do. $^{23}$ 

<sup>&</sup>lt;sup>23</sup> Matthew Hunt, "Race/Ethnicity and Beliefs about Wealth and Poverty," *Social Science Quarterly* 85, no. 3 (2004): 827–53; Milly Williamson and Gholam Khiabany, "UK: The Veil and the Politics of Racism," *Race & Class* 52, no. 2 (2010): 85–96; Ceri Hughes and Peter Kenway, "Foreign-Born People and Poverty in the UK" (York, United Kingdom: Joseph Rowntree Foundation, July 2016); "Race Disparity Audit: Summary Findings from the Ethnicity Facts and Figures Website" (Westminster: Cabinet Office, 2017), <a href="https://www.ethnicity-facts-figures.service.gov.uk">https://www.ethnicity-facts-figures.service.gov.uk</a>, accessed 2 November 2021; Tina Patel, "Race/Ethnicity, Crime and Social Control: An Introduction," *Social Sciences* 7, no. 12 (2018); Omar Khan, "The Colour of Money: How Racial Inequalities Obstruct a Fair and Resilient Economy" (Runnymeade,

<sup>2020), &</sup>lt;a href="https://www.runnymedetrust.org/uploads/publications/pdfs/2020%20reports/The%20Colour%20of%20Money%20Report.pdf">https://www.runnymedetrust.org/uploads/publications/pdfs/2020%20reports/The%20Colour%20of%20Money%20Report.pdf</a>, accessed 2 November 2021. See also the racial statistic provided in: Social Metrics Commission, "Measuring Poverty 2019: A Report of the Social Metrics Commission, July 2019), <a href="https://socialmetricscommission.org.uk/">https://socialmetricscommission.org.uk/</a>, accessed 2 November 2021; Social Metrics Commission, "Measuring Poverty (UK: Social Metrics Commission, July 2020); Noble et al., "The English Indices of Deprivation 2019 Research Report"; Andrea Barry, "Sewell report response: what does the data really tell us?" 7 April 2021, <a href="https://www.jrf.org.uk/blog/sewell-report-response-what-does-data-really-tell-us">https://www.jrf.org.uk/blog/sewell-report-response-what-does-data-really-tell-us</a>, accessed 2 November 2021. See also JFR's myriad of illuminating resources at: <a href="https://www.jrf.org.uk/people/ethnicity">https://www.jrf.org.uk/people/ethnicity</a>, accessed 2 November 2021. Similarly, Snowdon shows how working-class white boys are at risk; see Christopher Snowdon, "The Lost Boys," 15 July 2020, <a href="https://app.spectator.co.uk/2020/07/15/the-lost-boys-2/content.html">https://app.spectator.co.uk/2020/07/15/the-lost-boys-2/content.html</a>, accessed 2 November 2021.

# 4. Is there poverty in Wales?

#### 4.1 What data are we using?

This paper uses several data reports in an effort to create a hybrid of analysis, following the methodology common to all five reports (as described in Sections 1 and 2 above) and including the relevant Index of Multiple Deprivation report:

- Welsh Index of Multiple Deprivation (WIMD)
- End Child Poverty (ECP) resources
- Social Metrics Commission (SMC) reports
- Data published by the John Rowntree Foundation
- Published research in academic journals and publications researching material deprivation
- Articles found in UK newspapers (print or online), BBC, local newspapers and other media
- Data taken from interviews with citizens, ministers, civic and government leaders
- Survey data, including surveys conducted by 20schemes<sup>1</sup>

#### 4.2 Welsh Index of Multiple Deprivation (WIMD) Works

The UK government uses their *Index of Multiple Deprivation* (IMD) to analyse the deprivation across the UK. These indices typically provide a weighted seven-domain matrix of factors which lead to people experiencing poverty, or 'material deprivation', though each nation defines and weighs these measures differently. The WIMD19 has the following eight domains:

Table 4.1 | WIMD19 domains (or aspects) of deprivation<sup>2</sup>

Domain	Percentage of overall WIMD
Income	22%
Employment	22%
Health	15%
Education, skills and training	14%
Geographic access to services	10%
Housing	7%
Community safety	5%
Physical environment	5%

WIMD reports distinguish between different sizes of neighbourhoods, giving scores for both that can seem contradictory. The smallest unit, what this paper calls a "neighbourhood", is a "Lower

<sup>&</sup>lt;sup>1</sup> Research conducted by the author, based on data collected and analysed in 2019–20.

<sup>&</sup>lt;sup>2</sup> Welsh Index of Multiple Deprivation 2019 Technical Report Results report (Cardiff: Welsh Government: Statistics for Wales, 2019), 4, <a href="https://gov.wales/sites/default/files/statistics-and-research/2019-11/welsh-index-multiple-deprivation-2019-results-report-024.pdf">https://gov.wales/sites/default/files/statistics-and-research/2019-11/welsh-index-multiple-deprivation-2019-results-report-024.pdf</a>, accessed 6 October 2021.

Super-Output Area" (LSOA): these are areas comprised of approximately 1,600 people. Wales is divided into 1,909 LSOAs. However, a collection of LSOAs are gathered into 316 groups called Middle-Layer Super-Output Area (MSOA) with a population of about 7,200. Wales also produces statistics for their 26 Local Authorities, or what this paper call a "town" or "city". Several MSOAs can be gathered into an Upper-Layer Super-Output Area (USOA).<sup>3</sup> So, for example, researchers can examine and compare LAs in rural areas in distinction from urban LAs: indeed, Cardiff is a different set of challenges from Blaenpennal, and the data is arranged in these kinds of categories to allow for proper comparison.

For the purposes of this paper, we are looking for the most deprived and how to serve them. This means those living in the IMD's 10% most deprived (Decile 1), and if we could be even more specific, we might say that the lowest 10% of these are experiencing "destitution" – that is a net total of 191 LSOAs. However, we say this cautiously as the statistical difference between #191 and #1,130 may be statistically insignificant due to the very similar experiences of poverty persons in either endure.

#### 4.3 Using WIMD

In broad terms, this report associates the following terms specifically with each decile:

Decile 1 Most deprived
Decile 2 Deprived
Decile 3–4 Hardship
Decile 5–6 Median
Decile 7–8 Living well
Decile 9 Living very well
Decile 10 Least deprived

This is similar to the decile rankings used throughout these reports. However, like Scotland, Wales demarcates Deciles (10% intervals), Quintiles (population divided into five intervals), and Quartiles (25% intervals) – although we will continue to rely on Deciles.

A final matter warrants caution with the WIMD19. The IMD reports advise against relying on rankings, preferring readers to analyse data at the decile level. Deciles group the results into blocks of 10% because, statistically, the individual rankings become somewhat subjective hair-splitting within the top 10%. For example, an LSOA ranked #7 versus #2 may be statistically different, but the experiences of poverty and deprivation is likely to be very similar – and, on an individual level, maybe the person living in an LSOA ranked #500 is suffering greater deprivation than someone else in an LSOA ranked #5. However, the difference between #3 and #300 may be noteworthy, or #75 and #1,101, for example, so – with caution – we may take note of some rankings in a general manner.

<sup>&</sup>lt;sup>3</sup> Welsh Index of Multiple Deprivation 2019 Technical Report, Research Report (Cardiff: Welsh Government: Statistics for Wales, 2019), 5, https://gov.wales/sites/default/files/statistics-and-research/2019-11/welsh-index-multiple-deprivation-2019-results-report-024.pdf.

It is important to remember that just because an area has a higher concentration of material deprivation does not mean that *everyone* from that area is materially deprived. This data presents a broad picture that helps us see the general state of communities of 1,600 people — that's 1,600 people that no survey of data can ever fully explain. Further, this is only data on people that can be recorded for survey data at a fixed point in time. It is unclear how many households or people are able to slip out of the survey data's reach, or who go into or come out of poverty, who relocate between the time of the survey and the time of publication, etc. It is no secret to many working to help those living in material poverty that statistics do not account for everyone. Ultimately, the best determination of an area is to knock on doors and talk to individual families. This data gives us a limited and often simplistic — but nevertheless helpful — means of quantifying a dynamic and fast changing reality.

Also, we have chosen to focus on LSOAs, "neighbourhoods", because this seems most helpful for a local church. Since the typical local church attendance in the UK is around 100 people, measuring by LSOAs can be an effective way to measure local church outreach to the communities and produce more measurable goals.

# 5. Where are Wales' "most deprived"?

Where are the materially poor in Wales? The short answer is "everywhere" – in rural, semi-rural and urban areas.

#### 5.1 The challenge of locating Wales' poorest

Identifying and locating the *most deprived* places and people is more challenging. One would naturally look at council estates and public housing neighbourhoods. However, the absence of nationwide lists requires contacting *every* local council, who are often reluctant to release such information. Furthermore, the privatisation of much public housing has also complicated the process of identifying poverty in such neighbourhoods. It is necessary, therefore, to rely on poverty reports to locate the most deprived neighbourhoods.

However, the reporting that leads to identification of "most deprived" is riddled with complexities. Identifying a place where there is a high number of people experiencing poverty does not mean *everyone* there necessarily experiences poverty. Second, the duration (how many months/years) or intensity (e.g. no income and on benefits? nearly homeless and on benefits? working poor? single? children? etc.) of the deprivation may vary for a given family or neighbourhood. Third, especially for those on benefits, is the fear of losing benefits and so respondents are often less clear on questionnaires and enquiries (be it over-reporting their need or deprivation, or under-reporting due to shame/guilt).

For many, there seems to be a discrepancy between what one sees – anecdotally or in media or journal articles – between the statistics on poverty and those experiencing material deprivation visible on the street. How do they carry an iPhone and or have Sky TV? Where did that new Ford come from – aren't they "poor"?

Brewer et al. explore a solution to the discrepancy between lowest income families' expenditures and income. They demonstrate that likely factors for the discrepancy include misreporting and that households completing government surveys "may feel that their responses to the survey may lead them to have higher tax bills or reduced entitlement benefits". Indeed, why bite the hand that feeds you? And for most people in scheme or estate communities, a deep-seated distrust of government (born of multiple generations of failed government promises) would certainly not encourage reliable reporting, either.

Similarly, Belfield et al. argue that net household income inequality fell due to deliberate increases in redistribution, the tax and transfer system's insurance role during the Great

<sup>&</sup>lt;sup>1</sup> Mike Brewer, Ben Etheridge and Cormac O'Dea, C., "Why are Households that Report the Lowest Incomes So Well Off?", *The Economic Journal*, 127(605), October 2017, p.F46–F49, <a href="https://doi.org/10.1111/ecoj.12334">https://doi.org/10.1111/ecoj.12334</a>.

Recession, falling household worklessness, and rising pensioner incomes.<sup>2</sup> Bourquin et al. concluded similarly, adding rising costs of housing as fourth significant factor.<sup>3</sup>

Further complicating locating the most deprived and poor – if gentrification, homelessness and other social issues were not enough – is the continued privatisation of council housing across the UK. This process has led to changes both in landlords (from the government to individuals, corporations, housing associations or Registered Social Landlords) and tenants (who are pressured to leave or otherwise choose to leave as the property or neighbourhood changes for the worse with the transfer). A Reflecting on the National Audit Office's examination of the financial costs and benefits of retaining a council housing property *versus* transferring to housing associations, Ginsgburg writes:

They calculated that transfer was considerably more expensive for the taxpayer than retention and renovation by councils, possibly as much as 30 per cent more expensive. The NAO calculated that a renovation programme for one million council homes would cost £1.3 billion more if it were done through stock transfer rather than allowing the councils to do it. However, the NAO considered that the benefits outweigh the extra costs citing such benefits as 'the transfer of risk, the accelerated achievement of improvements, the greater tenant participation' (NAO, 2003: 32) associated with transfer. There is no question that improvements have been accelerated by transfer, but that is only because local authorities were prevented from doing them. There is undoubtedly increased tenant participation in the form of involvement in management boards, but whether tenants exert any more collective influence than they did within local electoral politics is highly debatable. The notion of "risk transfer" as a benefit involves taking a very narrow point of view on behalf of the taxpayer. It appears to be celebrating the loss of a public responsibility for meeting basic needs, and the transfer of risk to RSLs and, implicitly, tenants.<sup>5</sup>

The British Urban Housing report makes a similar conclusion:

Outperformance of original transfer expectations seems to have been most marked in relation to regeneration. One measure of this is the extent to which – in many instances – demolition and replacement of substandard housing has turned out to be significantly more extensive than initially anticipated.<sup>6</sup>

Further, transfer HAs (Housing Associations) quickly widened from property investments to

<sup>&</sup>lt;sup>2</sup> Chris Belfield et al., "Two Decades of Income Inequality in Britain: The Role of Wages, Household Earnings and Redistribution," *Economica* 84.334 (2017): 157–79, <a href="https://onlinelibrary.wiley.com/doi/abs/10.1111/ecca.12220">https://onlinelibrary.wiley.com/doi/abs/10.1111/ecca.12220</a>, accessed 28 September 2021.

<sup>&</sup>lt;sup>3</sup> Pascale Bourquin et al., "Big Increases in In-Work Relative Poverty Rate Are about Much More than Just Low Pay," *Institute for Fiscal Studies*, 18 June 2019, https://ifs.org.uk/publications/14196, accessed 28 September 2021.

<sup>&</sup>lt;sup>4</sup> See Ginsburg's helpful historical survey of these developments from the governments of Prime Ministers Margaret Thatcher to Tony Blair: Norman Ginsburg, "The Privatization of Council Housing," *Critical Social Policy* 25 no. 1 (2005): 115–35, https://doi.org/10.1177/0261018305048970, accessed 28 September 2021.

<sup>&</sup>lt;sup>5</sup> Ginsburg, "The Privatization of Council Housing," 124. See also, Hal Pawson and Cathy Fancie, *Maturing Assets: The Evolution of Stock Transfer Housing Associations* (Policy Press, 2003), 35–36,

https://www.jrf.org.uk/report/evolution-stock-transfer-housing-associations, accessed 28 September 2021.

<sup>&</sup>lt;sup>6</sup> Hal Pawson et al., *The Impacts of Housing Stock Transfers In Urban Britain* (The Chartered Institute of Housing and the Joseph Rowntree Foundation, 2009), 112, <a href="https://www.jrf.org.uk/report/impacts-housing-stock-transfers-urban-britain">https://www.jrf.org.uk/report/impacts-housing-stock-transfers-urban-britain</a>, accessed 28 September 2021.

activity encompassing community engagement and investment initiatives way beyond the initial undertaking.<sup>7</sup> In other words, improvement came because existing buildings were destroyed and new ones built – typically at an initially higher rent (a modest increase, but an increase nonetheless). Then, the rest of the larger neighbourhood and community began to see development. While these are, on the one hand, positive things – old things refurbished or replaced, new life and vitality – in the end it is an all-too-common recipe for the gentrification of a materially deprived neighbourhood that ultimately pushes out those msot needing housing assistance. Gentrification does not happen overnight either, meaning neighbourhoods often endure extended periods of time with old and new juxtaposing or opposing each other, until one remains – often the economically-supported new to the detriment of those experiencing poverty. Similar reporting shows that both English and Scottish transfers showed that managerial effectiveness was maintained or improved slightly. 8 In other words, the claim that privatisation has improved social housing for those experiencing housing deprivation is questionable. In market terms, relying on private landlords who are trying to have a successful "business" built upon an impoverished consumer-base (who have little or no income to draw from) has produced minimal (if any) improvements for those experiencing housing deprivation.

The ongoing shortage of housing and affordable housing within England and the UK further complicates both understanding of where the materially poor live and who is there. Maurice Mcleod voices a challenge that many face with popular and controversial "right to buy", arguing that one's home and community is not a commodity to sell and trade. While Mcleod no longer really qualifies on a needs basis to live on an estate, it has been his rental home twenty-four years, his community and neighbourhood – things one cannot commodify. Indeed, to require people to move out once they are "out" of material poverty could well perpetuate the hardships

https://doi.org/10.1177/0261018312457870, accessed 28 September 2021.

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<sup>&</sup>lt;sup>7</sup> Hal Pawson et al., *Impacts of Housing Stock Transfers in Urban Britain*, 112–13. Tragically, funding was typically only planned for the *development* of the dilapidated property, with no budget for improving the grounds and neighbourhood (which fell to the developer or residents, or was left undone). The net result was an "updated" house with the same failings of community infrastructure that originally led to the building's dilapidation.

<sup>8</sup> Pawson and Fancie, *Maturing Assets*, 36. See also, Stewart Smyth, "The Privatization of Council Housing: Stock Transfer and the Struggle for Accountable Housing," *Critical Social Policy* 33 no. 1 (2013): 37–56,

<sup>&</sup>lt;sup>9</sup> See, for example, Linda van den Dries et al., "Mothers Who Experience Homelessness," in Mayock et al., *Women's Homelessness in Europe*, 179–208, <a href="https://doi.org/10.1057/978-1-137-54516-9">https://doi.org/10.1057/978-1-137-54516-9</a> 8, accessed 28 September 2021; John Harris, "The End of Council Housing," *The Guardian*, 4 January 2016, sec. Society, <a href="https://www.theguardian.com/society/2016/jan/04/end-of-council-housing-bill-secure-tenancies-pay-to-stay">https://www.theguardian.com/society/2016/jan/04/end-of-council-housing-bill-secure-tenancies-pay-to-stay</a> accessed 28 September 2021; Mark Stephens et al., "2018 UK Housing Review: Autumn Briefing Paper", 24; Glen Bramley and Suzanne Fitzpatrick, "Homelessness in the UK: Who Is Most at Risk?," *Housing Studies* 33 no. 1 (2018): 96–116, <a href="https://doi.org/10.1080/02673037.2017.1344957">https://doi.org/10.1080/02673037.2017.1344957</a>, accessed 28 September 2021; Alan Murie, "Shrinking the State in Housing: Challenges, Transitions and Ambiguities," *Cambridge Journal of Regions, Economy & Society* 11 no. 3 (2018): 485–501, <a href="https://dx.doi.org/10.1093/cjres/rsy024">https://dx.doi.org/10.1093/cjres/rsy024</a>, accessed 28 September 2021.

<sup>&</sup>lt;sup>10</sup> Maurice Mcleod, "I've Been Happily Renting My Council Flat for 24 Years – but for How Much Longer?" *The Guardian*, 30 September 2015, sec. Opinion, <a href="https://www.theguardian.com/commentisfree/2015/sep/30/renting-council-house-24-years-right-to-buy-osborne-social-housing">https://www.theguardian.com/commentisfree/2015/sep/30/renting-council-house-24-years-right-to-buy-osborne-social-housing</a>, accessed 28 September 2021.

that give council estates their bad rap, as if they are staging grounds for something better instead of a neighbourhood or community of its own right to improve.<sup>11</sup>

### 5.2 Welsh Index of Multiple Deprivation (WIMD)

In general, the Welsh Index of Multiple Deprivation (WIMD19) reveals that Wales has several pockets of high relative deprivation, namely in South Wales cities and valleys, and in some North Wales coastal and border towns. The overall picture is similar to the WIMD 2014 report – in fact, seven of the most deprived areas in WIMD14 remained in the ten most deprived areas in WIMD19 – as shown in Table 5.1.

Table 5.1 | Twenty most deprived areas in WIMD19<sup>12</sup>

Rank	LSOA	Local Authority
1	Rhyl West 2	Denbighshire
2	Rhyl West 1	Denbighshire
3	St. James 3	Caerphilly
4	Tylorstown 1	Rhondda Cynon Taf
5	Caerau (Bridgend) 1	Bridgend
6	Penrhiwceiber 1	Rhondda Cynon Taf
7	Penydarren 1	Merthyr Tydfil
8	Twyn Carno 1	Caerphilly
9	Queensway 1	Wrexham
10	Pillgwenlly 4	Newport
11	Rhyl West 3	Denbighshire
12	Splott 6	Cardiff
13	Trowbridge 8	Cardiff
14	Ely 5	Cardiff
15	Pen-y-waun 2	Rhondda Cynon Taf
16	Townhill 2	Swansea
17	Tyisha 2	Carmarthenshire
18	Townhill 1	Swansea
19	Rhyl South West 2	Denbighshire

<sup>11</sup> Interviews with families in any council estate will find people who work hard, consider the council estate their home, and who work for and hope for the betterment of their estate. For example, see testimonials reported in Ashley John-Baptiste, "When Council Estates Were a Dream," BBC News, 4 July 2019, https://bbc.co.uk/news/extra/iZKMPd0wjP/council housing, accessed 28 September 2021; Dawn Foster, "The Tory Policy That Encourages People to Work Less Hard or Lose Their Home," The Guardian, 23 October 2015, sec. Housing Network, https://www.theguardian.com/housing-network/2015/oct/23/pay-to-stay-housing-tory-policy-penalises-hardworking-people, accessed 28 September 2021; Harris, "The End of Council Housing"; Alison Ravetz, Council Housing and Culture: The History of a Social Experiment (Routledge, 2003), 137–171,

https://www.routledge.com/Council-Housing-and-Culture-The-History-of-a-Social-Experiment/Ravetz/p/book/9780415239462, accessed 28 September 2021.

<sup>&</sup>lt;sup>12</sup> Welsh Index of Multiple Deprivation 2019 Summary Report, Research Report (Cardiff: Welsh Government: Statistics for Wales, 2019), 7, <a href="https://gov.wales/welsh-index-multiple-deprivation-full-index-update-ranks-2019">https://gov.wales/welsh-index-multiple-deprivation-full-index-update-ranks-2019</a>, accessed 7 October 2021.

20	Glyn (Conwy) 2	Conwy	
20	Giyii (Collwy) Z	COHWY	

James 3 – which contains a large part of the Lansbury Park estate in Caerphilly and is now ranked third most deprived – was noted as the most deprived area in WIMD14. The local authority with the highest proportion of small areas in the most deprived 10% in Wales in WIMD 2019 was Newport (24.2%). Blaenau Gwent had the highest percentage of areas in the most deprived 50% in Wales (85.1%). Conversely, Monmouthshire had no areas in the most deprived 10% and Powys only 1.3% (or 1 area).<sup>13</sup>

Table 5.2 | Concentrations of most deprived areas by Local Authority (LA)<sup>14</sup>

1		!	,	/ \ /		
Local Authority District	Total number of LSOAs in LA	% LSOAs in 10% most deprived	% LSOAs in 20% most deprived	% LSOAs in 30% most deprived	% LSOAs in 50% most deprived	% LSOAs 10-20% most deprived
Newport	95	24.2	34.7	40	60	58.9
Blaenau Gwent	47	12.8	44.7	63.8	85.1	57.5
Merthyr Tydfil	36	22.2	30.6	50	77.8	52.8
Neath Port Talbot	91	15.4	33	45.1	69.2	48.4
Rhondda Cynon Taf	154	17.5	28.6	45.5	71.4	46.1
Cardiff	214	18.2	27.6	34.6	49.1	45.8
Torfaen	60	5	31.7	41.7	56.7	36.7
Swansea	148	11.5	23.6	31.1	45.9	35.1
Caerphilly	110	10	23.6	38.2	62.7	33.6
Denbighshire	58	12.1	15.5	22.4	46.6	27.6
Bridgend	88	6.8	20.5	39.8	55.7	27.3
Wrexham	85	7.1	11.8	28.2	41.2	18.9
Conwy	71	5.6	12.7	19.7	40.8	18.3
Pembrokeshire	71	5.6	11.3	15.5	42.3	16.9
Vale of Glamorgan	79	3.8	12.7	19	35.4	16.5
Isle of Anglesey	44	2.3	13.6	18.2	38.6	15.9
Carmarthenshire	112	4.5	10.7	26.8	54.5	15.2
Flintshire	92	3.3	10.9	19.6	31.5	14.2
Gwynedd	73	2.7	5.5	8.2	34.2	8.2
Powys	79	1.3	6.3	11.4	24.1	7.6
Ceredigion	46	2.2	4.3	6.5	45.7	6.5
Monmouthshire	56	0	1.8	5.4	19.6	1.8

Over 50% of LSOAs in Newport, Blaenau Gwent and Merthyr Tydfil are ranked 20% most deprived, and Neath Port is not far behind. Monmouthshire is the only Local Authority that has

<sup>14</sup> Table adapted from *WIMD19 Technical Report*, 26.

<sup>&</sup>lt;sup>13</sup> WIMD19 Technical Report, 7–8.

zero Decile 2 LSOAs. Analysis of deep-rooted deprivation looks at areas that have remained in the top 50 most deprived for all WIMD iterations in the past 15 years. There are 26 small areas in deep-rooted deprivation, spread across 10 Local Authorities.

Table 5.3 | Small areas of Deep-rooted deprivation<sup>15</sup>

LSOA	Local Authority	LSOA name	WIMD rank (2019)
W01000240	Denbighshire	Rhyl West 2	1
W01000239	Denbighshire	Rhyl West 1	2
W01001421	Caerphilly	St James 3	3
W01001274	Rhondda Cynon Taf	Tylorstown 1	4
W01000991	Bridgend	Caerau (Bridgen) 1	5
W01001209	Rhondda Cynon Taf	Penrhiwceiber 1	6
W01001428	Merthyr Tydfil	Pendarren 1	7
W01001428	Caerphilly	Twyn Carno 1	8
W01000413	Wrexham	Queensway 1	9
W01001222	Rhondda Cynon Taf	Pen-y-waun 2	15
W01000863	Swansea	Townhill 2	16
W01000862	Swansea	Townhill 1	18
W01000237	Denbighshire	Rhyl South West 2	19
W01000832	Swansea	Penderry 3	22
W01000742	Swansea	Castle 1	23
W01001739	Cardiff	Ely 3	24
W01001339	Caerphilly	Bargoed 4	29
W01000830	Swansea	Penderry 1	31
W01000864	Swansea	Townhill 3	32
W01001144	Rhondda Cynon Taf	Abercynon 2	33
W01001303	Merthyr Tydfil	Merthyr Vale 2	34
W01001479	Blaenau Gwent	Tredegar Central and West 2	35
W0100817	Swansea	Mynyddbach 1	37
W01000921	Neath Port Talbot	Cymmer (Neath Port Talbot) 2	38
W01001345	Caerphilly	Bedwas Trethomas and Machen 6	43
W01000833	Swansea	Penderry 4	48

Not only do these areas round out the list of most deprived neighbourhoods, but the people there experience deep-rooted deprivation that dates back as far as 2004. Swansea has the highest number of these LSOAs (8), which account for almost a third (31%) of those consistently ranking within the top 50 most deprived – twice as many as Local Authorities with the next highest number (Rhondda Cynon Taf and Caerphilly, with four small areas of deep-rooted

.

<sup>&</sup>lt;sup>15</sup> SOURCE

#### deprivation each.16

By comparison, End Child Poverty reports a similar pattern of deprivation among Welsh children.<sup>17</sup> This is an important metric because a child in poverty indicates an adult carer (or two) that are so deprived they are not able to keep that child out of poverty.

Table 5.4 | Child poverty in Wales by Local Authority<sup>18</sup>

Local Authority	Before Housing	After Housing
† Blaenau Gwent	24%	34%
† Merthyr Tydfil	23%	34%
† Rhondda Cynon Taf	24%	32%
† Newport	23%	32%
† Caerphilly	22%	32%
Torfaen	20%	30%
Pembrokeshire	18%	30%
Cardiff	25%	30%
† Neath Port Talbot	20%	30%
Ceredigion	19%	30%
Carmarthenshire	20%	29%
Wrexham	18%	29%
Bridgend	19%	29%
Denbighshire	21%	28%
Isle of Anglesey	18%	28%
Swansea	20%	28%
Gwynedd	18%	28%
Conwy	18%	28%
Powys	16%	27%
Flintshire	15%	26%
The Vale of Glamorgan	18%	24%
Vale of Glamorgan	18%	24%
Monmouthshire	14%	23%

<sup>† =</sup> also in "top 10" most deprived Local Authorities

Notice that six of the "top 10" Local Authorities experiencing most child poverty also fall within the top ten most deprived Local Authorities experiencing deep-rooted deprivation (see Table 5.3). What is surprising, perhaps, is that aside from Queensway 1 (Wrexham) and Rhyl South West 2, West 1, and 2 (Denbighshire) in the north, these areas fall in the southern regions of Wales. Just as we saw a corridor of deprivation in England, so too a "corridor of deprivation" seems to emerge in the southern mainland areas of Wales. Consider the comparison below from

<sup>&</sup>lt;sup>16</sup> WIMD19 Technical Report, 27.

<sup>&</sup>lt;sup>17</sup> "Poverty in Your Area 2019: Improving the Lives of Children and Families," 2019, http://www.endchildpoverty.org.uk/poverty-in-your-area-2019/

<sup>&</sup>lt;sup>18</sup> "Poverty in Your Area 2019", XX.

WIMD19 and End Child Poverty which shows a region in the south where deep deprivation and child poverty are more prevalent (see Figure 5.5).

WIMD19<sup>19</sup>
ECP<sup>20</sup>

Jonal areas of deep rooted approaches
Local Authority Boundary

Storm Jonathan 400 Jan 2010 Jan 2010

Figure 5.5 | WIMD19 aps of deep-rooted Deprivation and child poverty

The collected data repeatedly places these Local Authority districts at the top of numerous ways of construing what are the "most deprived" areas as we have seen above. Hence, a current list of the "top twenty" most deprived Local Authorities for 2020 and beyond appears to be:

Table 5.6 | "Top 10" most deprived local authorities in Wales (2020)<sup>21</sup>

Rank	Local authority
1	Newport
2	Blaenau Gwent
3	Merthyr Tydfil
4	Rhondda Cynon Taf
5	Caerphilly
6	Swansea
7	Denbighshire
8	Neath Port Talbot
9	Torfaen
10	Cardiff

<sup>&</sup>lt;sup>19</sup> Map adapted from WIMD19 Technical Report, 29.

<sup>&</sup>lt;sup>20</sup> Screenshot from the interactive map by End Child Poverty, <a href="https://mss.carto.com/viz/c3bd5c37-9d12-4538-b176-9bc4d6b50ed1/embed">https://mss.carto.com/viz/c3bd5c37-9d12-4538-b176-9bc4d6b50ed1/embed</a> map, accessed 14 January 2020.

<sup>&</sup>lt;sup>21</sup> SOURCE

Locating where poor families are in Wales, strictly speaking, is quite simple: everywhere. The reality is that any church of 50 people is likely to have at least one or two families straddling the categories of "working poor", "hardship" and "most deprived", maybe even "destitute". In Wales, it is statistically most likely to be more likely in these ten areas. Many of them are children – perhaps even a child in your Sunday school class.

### 6. Where are the FIEC churches in Wales?

FIEC churches share the priority of taking the Good News of Jesus Christ to all peoples.<sup>1</sup> In this section, we aim to measure to what extent FIEC churches are reaching the most deprived neighbourhoods of England, based on data collected and analysed in 2019–20. As stated above, due to a limitation of available data, namely a comprehensive list of council estates and government-provided housing, analysis of where the most deprived persons are living is limited.

An analysis of the 40 recognised churches and gatherings of the FIEC-W churches produces the following breakdown by decile.<sup>2</sup>

Table 6.1 | FIEC-W churches by decile<sup>3</sup>

Decile	Number of churches	% of FIEC-W
1	2	5.00%
2	3	7.50%
3	8	20.00%
4	5	12.50%
5	7	17.50%
6	2	5.00%
7	0	0.00%
8	5	12.50%
9	6	15.00%
10	2	5.00%
TOTAL	40	100.00%

Several observations can be made. First, note there are only two churches (5%) in Decile 1. Neither of these churches are in any of the aforementioned areas of deep-rooted deprivation. Thus, there is considerable room for growth to reach the 191 LSOAs in Decile 1, no less those with deep-rooted deprivation. The fact that Decile 1 and Decile 10 account for 5% each of all FIEC-W churches is consistent with the common trend of these two poles as "extremes" in the spectrum of deprivation. Decile 3 and Decile 5 comprise the largest percentage of FIEC-W churches (37%), with 68% of FIEC-W churches (27) located in middle-class or financially better off areas. Looking at the question about where FIEC-W churches are in terms of church membership, we see a similar pattern (Table 6.2).

<sup>&</sup>lt;sup>1</sup> See FIEC, "Beliefs", <a href="https://fiec.org.uk/who-we-are/beliefs">https://fiec.org.uk/who-we-are/beliefs</a>, accessed 29 September 2021. Our research has been conducted in partnership with the FIEC and therefore focuses on FIEC churches but we trust that the results will be useful to evangelical churches from other denominations.

<sup>&</sup>lt;sup>2</sup> Research conducted by the author, based on data collected and analysed in 2019–20. A decile is the 10% increments up to 100%. Hence, Decile 1 is 0-10%, Decile 2 is 11-20%, et al.

<sup>&</sup>lt;sup>3</sup> Research conducted by the author, based on data collected and analysed in 2019–20.

Table 6.2 | FIEC-W church membership by decile<sup>4</sup>

	Total	Average	% of all
Decile 1	181	90.50	8.41%
Decile 2	89	29.67	4.14%
Decile 3	368	46.00	17.10%
Decile 4	184	36.80	8.55%
Decile 5	562	80.21	26.10%
Decile 6	154	77.00	7.16%
Decile 7	0	0.00	0.00%
Decile 8	325	65.00	15.11%
Decile 9	225	37.50	10.46%
Decile 10	64	32.00	2.97%
TOTAL	2152	49.47	100.0%
Decile 2–10	1971	44.91	91.59%

Put another way, 91% of FIEC-W church members are at churches outside a Decile 1 neighbourhood. As to whether those members live in the same neighbourhood as their church or not outside the reach of this research, despite best efforts to procure such data. For the purposes of this paper, and in the absence of a proper listing of council housing and low-income housing, we define the *most deprived* as the bottom third of the 10% most deprived – of Wales' 1,909 LSOAs, that means the lowest-ranked 191 LSOAs. There are two churches in those areas, so if we cast the net a little further to Decile 2 churches, we arrive at five churches as seen in Table 6.3.

Table 6.3 | FIEC-W churches in 10%-20% (Decile 1–2) most deprived areas

Church	LSOA	Local Authority	WIMD19 rank (of 1,909)
Mount Pleasant Baptist Church	Castle 2 North	Swansea	36
Soul Church Neath	Neath North 2	Neath Port Talbot	49
Emmanuel Baptist Church, Cardiff	Llandaff North 4	Cardiff	200
Pen-y-Bryn Independent Evangelical Church	Caerau 3	Bridgend	194
Hill City Church	Snatchwood	Snatchwood	381

Two churches are in quite deprived areas and each of these churches are near to areas identified as having deep-rooted deprivation. However, as with England and Scotland's data, this data only tells us about the neighbourhood where these churches gather weekly. For this, we need to turn to other data sets, some of which we have access to and others where we do not.

<sup>&</sup>lt;sup>4</sup> Membership totals based upon self-reporting by churches to FIEC. Only one of the two Decile 1 churches reported membership numbers, hence the inflated average.

### 7. Conclusions

In summary, a number of churches are making valiant efforts under God to reach the most deprived in Wales, but there is clearly great scope for more work to be done among Wales' poorest communities. Gospel-saturated involvement in the lives of the poor begins with the good news of Jesus Christ, but it cannot end there. The social networks and supports that families and singles require to thrive may not exist, and therein lies an opportunity for local churches to be that network for them. In short, the church must better disciple in Christlikeness, with schemes and council estates and poor areas — but there is also a massive opportunity to serve the local community by being a local church that does what God intended for the church to do: be known for their love for one another (John 13:35; 15:13).

Local churches must also keep some socio-historical perspective: some people may very well spend the majority or all of their life poor (see Lev 25; Deut 15:7–11; Mark 14:7/Matt 26:11/John 12:8). It may be that, for some, it is God's lot for them to remain in poverty for reasons beyond our knowing. This should not deter us from helping people out of poverty, but it is also a practical reason against sliding into any form of prosperity gospel. While it is true that God may bring poverty upon someone as a consequence of their own sin or another's, it does not necessarily follow that everyone should be exempt from material poverty. The point, simply, is that the first goal is the gospel, and if helping one's life situation can fundamentally transform their life for Christ, or be a means to their turning to Christ, the church ought to fully embrace it.

Is there a business owner in the fellowship that can train and take on a new employee, risks and all? How can the church family encourage and support those most materially deprived beyond giving handouts? How can the church family equip those most deprived in meaningful ways? Maybe half the difficulty churches face is that the church sees itself as saviour to "the poor" instead of seeing itself as poor and needy, desperate for a Saviour too. Or maybe, deep down, that's just it – we are not so worried about our Saviour so long as the financials are working out for us. Maybe, just maybe, the sin that so easily entangles those most deprived is not so different from the sin that so easily entangles those who are not most deprived, it just costs a few more pounds.

All this is not to demonise, patronise nor belittle those who are not materially deprived, but to wake up and see the needs around. It is not inherently sinful to have wealth or status, nor is it necessarily shameful or wrong to be middle class or wealthy any more than it is to be materially deprived. Rather, middle class and wealthy families need to make strategic and generous use of these privileges to advance the gospel and bring into our local fellowships those who literally have nothing to bring but themselves.

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