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London Child Poverty Summit 2021 Post-Summit Report

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London Child Poverty Alliance

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Contents

This report summarises the key findings and points from the panel discussions at the London Child Poverty Summit 2021. The summit attracted 191 delegates from a wide variety of organisations concerned about child poverty in London. Feedback from the summit reflects the summit's success in facilitating new connections between delegates, and overall general satisfaction with the topics, themes, and experience of attending the summit. The majority of delegates agreed that the summit should be held again next year. The full data from a survey of delegates can be found in the appendix of this report.

The Childhood Trust would like to thank the members of the London Child Poverty Alliance, and 4in10 London's Child Poverty Network in particular, for all their help with this year's summit, generously offering their time and expertise to support the development of the programme. We would also like to extend our warmest thanks and congratulations to all the summit's speakers for sharing with us their considerable knowledge and experience.

The Childhood Trust also thanks the Westminster Foundation for their generous support of the London Child Poverty Summit.

Thank you for attending the London Child Poverty Summit, and we look forward to seeing you again next year.

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Purpose of the Summit

The third London Child Poverty Summit was held on the 14th October 2021, as part of the London Challenge Poverty Week. The summit was held with the aim of increasing the visibility of the reality of poverty in London; encouraging positive debate and discussion about poverty; and showing what is being done to tackle poverty. The summit focused specifically on the changes we need to end child poverty in the capital.

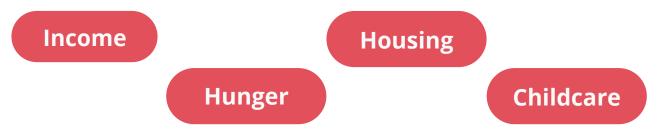
We were particularly pleased to hold the summit in person - one of the first in-person conferences after 18 months of working mostly online and distanced from one another. Despite this enforced absence, the energetic and sociable atmosphere of the summit demonstrated the powerful sense of community among those working in charities, grassroots projects, and community organisations across the capital. The day offered the chance for people concerned about rising child poverty to come together, share expertise, and make connections, with the hope of building a consensus around what urgently needs to be done to support London's young people.

The panels and interviews conducted as part of the summit also underlined the hugely important role that youth workers, activists, and community projects can have on the lives of young people. As one of the younger panelists described from personal experience, meaningful relationships with mentors and youth workers can be incredibly powerful in supporting and improving the life chances of a young person in London experiencing poverty. In the absence of a radical political will to change the terms of the social contact and take serious steps towards economic and social equality, young people need the support of people in their communities to mitigate the effects of growing up in poverty. The energy and dedication of these people was well in evidence at the London Child Poverty Summit, and attendees left with a deepened sense of community, and a shared commitment to the goal of supporting London's families and ultimately eradicating child poverty in London.



Programme

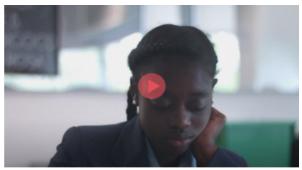
The summit was designed to reflect the priorities recognised by the London Child Poverty Alliance for the London mayoral election in 2021. Obviously, as the Covid-19 pandemic has progressed, the challenges faced by London's families have changed and perhaps deepened. Furthermore, we haven't yet seen the systemic changes to our social security system and employment practices, which many had hoped would come out of the pandemic. The four panels convened as part of the summit provided a much-needed space to come together and discuss four key issues facing young Londoners today:



Delegates were also lucky to see the premier of two short films, produced by young Londoners working with the Octavia Foundation, in partnership with The Childhood Trust. These films were written, directed, and acted in by young people in West London, and addressed the topic of child poverty from a creative and thoughtful standpoint. Both films demonstrated powerfully the way in which poverty can impact the mental lives of young people, and in particular how poverty can breed shame and secrecy. *Can't Let Them In* addressed the experiences of young people living in poor-quality temporary accommodation, while *In The Music* reflected the power that passions and interests can have in sustaining and protecting young people from the challenges they face. Both films were very well-received, and can now be seen on YouTube by clicking on the stills below, or on the Childhood Trust website.



Can't Let Them In



In The Music

Poverty and Income

Chair: Manny Hothi, CEO, Trust for London

- Sophie Howes, Head of Policy, Child Poverty Action Group
- Becca Stacey, Policy and Campaigns Officer, Z2K
- George Dunstall, CCS Programme Manager, The Children's Society

Living on a low income brings with it not only a lower material quality of life, but also mental burdens, social exclusion, and instability. These issues were all covered by the two specific areas which the income session focussed on: hidden educational costs and the UK benefits system. To start the income session, attendees were treated to a presentation from three young people working with the Child Poverty Action Group on 'the cost of the school day' - the challenges faced by children and families who are unable to afford costs arising even in state education. School trips, uniforms, clubs, books, and stationary are all essential to a child's involvement in their school community, and when families can't afford these necessities, the child suffers. Ronald, Tope, and Teboho spoke persuasively about the effect these costs can have on children and families, from the mental toll of isolation or bullying, to school sanctions due to failing to have the correct equipment. Individual schools can take actions to support families in poverty by refraining from punishment, choosing plain and unbranded uniforms, and allowing all costs to be paid in instalments rather than as lump sums.

However, the underlying problem of family poverty requires a far broader response. When families do not have enough money to survive, there is only so much individual schools can do to support their students. The young people made a powerful link between the situation of children living on low-incomes and the wider question of diverse representation in politics.



Unless disadvantaged groups are represented in positions of power, we are unlikely to see lasting change in national policy regarding child poverty. Children whose potentials are restricted by living in poverty are less likely to end up in positions of power, and this in turn means those in positions of power are less likely to be motivated by a deep-rooted desire to alleviate child poverty. The young people reminded us that diverse political representation is crucial in effecting social change.

The subsequent income panel provided a broad critique of the UK's current social security system, as well as discussion of the state of local welfare assistance. The UK benefit system is an important aspect of any discussion of poverty and income, because, as wages have remained depressed compared to living costs after the 2008 financial crisis, people can no longer look to work as a safe route out of poverty. 75% of children growing up in poverty live in a household where at least one person works. Therefore, more and more families are reliant on the UK's benefits system to make ends meet. However, in the last 6 years, £36 billion has been syphoned out of the social security system. The gap between living costs and benefit payments has widened hugely, in part due to the benefit freeze in 2016. This has directly led to an increase in the number of children living in 'deep poverty' - that is, far below the poverty line.



Since 2013, we have also seen the consolidation of a variety of benefits into one single payment of Universal Credit. The failures and challenges of the Universal Credit system have been well-documented elsewhere, however families still relying on 'legacy' benefits (those not yet integrated into the Universal Credit system) have also been let down. For example, while during the Covid-19 pandemic Universal Credit payments received a £20 per week 'uplift', people in receipt of legacy benefits did not get the same increased support.

Clearly, this system is unfit for purpose. A crucial aspect of the system's failure is the imposition of the benefit cap, which effectively breaks the link between need and entitlement. Families who face unique extra costs - arising through housing costs, disability, or emergencies - do not see their increased need reflected in the amount of money they are entitled to. This trend can also be seen in the two-child limit to child benefit, which was imposed in 2017. Over one million children have been affected by the removal of additional money for every additional child. Furthermore, this policy has a particular impact on some minority ethnic and religious communities, where large families are more common, and disproportionately affects families in London. Policies such as the benefit cap, two-child limit, benefit freeze, and recent removal of the Universal Credit uplift demonstrate a disjointed approach to social security in the UK. If social security payments are no longer a response to need, children who are living in poverty can no longer expect national government support to lift them out of poverty.

Given the appalling state of the UK's social security system, children and families are often reliant on local welfare assistance in times of financial crisis or to deal with emergency costs. However, council-run crisis assistance is patchy (1 in 7 local authorities don't have a scheme), discretionary, and chronically underfunded. Local welfare assistance is also poorly signposted, and so many people do not take up opportunities for help. To ensure that crisis support is fit for purpose, councils need support in setting up and promoting welfare assistance schemes, as well as increased funding from central government.

On a national level, the panel universally agreed that, at a minimum, the Universal Credit uplift should be reinstated, and applied (with retrospective payments) to people in receipt of legacy benefits. Ideally, both local and national income support would receive a huge injection of money to rectify the persistent underfunding and erosion of entitlement which has occurred in recent years.

Poverty and Hunger

Chair: Tolu Adeoye, Senior Reporter, BBC London

- Tiffanie Cummings, Mother from London
- Sherona White, Mother from London
- Chris Price, CEO, Pecan
- Funmi Ikele, Operations Manager, Barking Foodbank
- Isatu, young person representing Brighter Futures
- Clara Widdison, Design Lead at Healthy Futures, Nesta

In our second panel, we heard from a variety of voices discussing the issue of hunger and food insecurity in London's children and young people. The first thing to note in this discussion is that there is no such thing as 'food poverty' in London. Londoners do not suffer from insufficient food supply. Supermarket shelves are not usually empty, and food is not rationed in the UK. Rather, hunger and food insecurity arise from cash poverty and low-income. Therefore, the solution to hunger and food insecurity needs to include cash transfers to families and young people. The panel agreed that 'cash first' approaches were mostly (though not always) the most suitable type of support for families. Often, families on low incomes need money to buy travel, childcare or pay rent, as well as to buy food. Cash first approaches allow parents to meet their most urgent needs first, as well as offering them money which may be needed to access employment or training. In this way, cash first approaches offer a route out of poverty which food parcels cannot.



The preferability of cash first approaches was borne out by testimonies from two mothers who have used food banks. Both Tiffanie and Sherona agreed that cash first approaches gave service users more dignity and agency, as they were able to choose what they wanted and needed to eat, as well as engage in more equitable interactions with shopkeepers or co-op volunteers, rather than relying on decisions made for them by others. In addition, the food parcels and vouchers available instead of cash transfers are frequently inadequate. Sometimes, the food provided in parcels is poor value and nonsensical (for example, 4 tubs of margarine, some cheese and six apples to feed a family for a week), and other times it is unsuitable for the particular family, where children may have allergies or intolerances. As far as possible, people should be able to choose what they eat.

Both mothers also spoke about the challenge which relying on food banks can pose to the mental health of both parents and children. Needing help to feed your family can lead to feelings of shame and inadequacy, which can also be passed onto children. However kind volunteers are, relying on the charity of others can be uncomfortable. This is why it is so important that community-run support offers a dignified, independent service to families in need. Food banks should be run with compassion - both with the service users and within the volunteers. Schemes should also be set up which allow service users to benefit from the social value of food. Food banks can create schemes which include families and children in providing support to create a sense of community around the delivery of emergency meals, rather than shame or charity. This might involve school holiday schemes where children help run the food bank pantry while receiving meals from the food bank, setting up cooking clubs, or creating a subsidised pantry, where parents are able to buy their own food at a reduced price. Essentially, people with experience of financial hardship should be involved in running food banks, to ensure that the needs of service users can be heard. In sharing a range of ideas to improve the provision food banks can offer families and young people, the panel hopes that new schemes will be put in place to improve the experiences of families facing food insecurity.



As well as hunger and food insecurity, children in the UK are also in the centre of an epidemic of obesity and poor nutrition. 40% of children in the UK are classed as overweight or obese. However, the obesity epidemic can't simply be tackled by increasing the incomes of families who are forced (by the higher cost of healthy food) to choose unhealthy food. Obesity is a normal response to an abnormal environment: where there is an abundance of unhealthy foods, human beings will consume more calories than they need.

Therefore, rather than centring our response on changing the dietary choices of parents and children, we need to change these highcalorific environments. In this way, obesity must be reframed as a social issue, not an issue of individual choice. Families must be supported in learning about good nutrition through healthy eating schemes and early years education, while at the same time local authorities can take the initiative to limit the numbers of unhealthy food outlets, especially those near schools.





We can see a lot of overlap between the hunger and income panels, as it is widely acknowledged that families and children in poverty above all else need more money. Systemic food insecurity can only be solved by increasing people's incomes, in the short term through more generous social security and cash first approaches, and in the long term by supporting people into wellpaid employment and training. In the meantime, food banks can be thoughtful and sensitive in the support they provide, and creative in finding ways to engage young people in healthy nutrition. In addition, the rising crisis in childhood obesity necessitates a public health intervention, directed at families as well as supermarkets, food outlets, schools, and workplaces, to support people in making healthy choices.

Later on in the day, delegates heard from Marina Ahmad, the London Assembly Member for Lambeth and Southwark. Marina came to the summit directly from the Mayor's Question Time, where she had pressed the Mayor to prioritise child food insecurity. Marina revealed that the Greater London Assembly is in the process of setting up a commission looking into the best ways the Mayor can respond to food insecurity in London. This is very welcome news, and we hope that the Mayor is able to address and elevate some of the issues discussed by this panel.



Poverty and Housing

Chair: Andrew Hansard, Team Leader, Shelter

- Farah Hussain, Senior Adviser, Shelter
- Godfrey Asare, Father from London
- Adil Hassan, Drama Student working with the Octavia Foundation
- Alex Firth, Senior Associate, Human Rights Watch
- Sam Monger, Director of Special Projects, Grosvenor



London is currently in the grip of a housing crisis. Housing costs have rocketed in comparison to wages and social security payments, leaving even Londoners who are in work unable to afford to rent privately. At the same time, the social housing stock has been depleted massively over the last decades, as right-to-buy has been extended and new affordable housing has not been built at the necessary rate to keep up with demand. Increasingly, families are being housed in temporary accommodation, as long-term social housing solutions are not available. Temporary accommodation includes B and Bs, as well as privately sourced flats, and will frequently be of insufficient quality.

Individual testimonies of families and young people living in temporary accommodation are shocking. Accommodation is frequently too small for the size of the household, lacking necessary furniture, and beset with mould. Families are either moved constantly (one family reports being moved 16 times in 6 years) or left in overcrowded and inadequate accommodation. One father reported living in the same overcrowded 'temporary' accommodation with his family for 20 years.

The effect of poor housing or homelessness on children and families is profound. Children are held back by living in overcrowded and unsuitable conditions. Young children suffer developmental delays as a result of limited space to play and move around, as well as breathing problems caused by black mould and dampness. They must also contend with the psychological stress of living without knowing if or when they may be moved. As children get older, they struggle to engage in education without the space and resources to complete homework. Children in inadequate housing also suffer social isolation, as they are unable to have friends over, or are forced to move schools multiple times as they are moved between different temporary accommodations.



All of this suggests that the state of housing in the UK amounts to a human rights crisis. Good quality housing is a human right, and children in particular may suffer rights violations if they are not housed adequately. Forthcoming research from Human Rights Watch in partnership with The Childhood Trust suggests that the government has a duty under international human rights law to ensure the right to adequate housing is progressively realised, and to ensure the rights of children are not negatively impacted. In this context, the panel agreed that it may be beneficial for organisations working in housing to reframe the issue through a human rights lens, rather than simply as a question of policy. By reframing housing as a human right in UK legislation, organisations may be able to add urgency to the issue and increase the legitimacy of their campaigns.



In the long term, improving the lives of children living in poverty requires a concerted effort to increase London's affordable housing stock. Indeed, the importance of increasing the UK's housing stock was raised by the United Nations in 2016. However under the current system, developers need to be incentivised to build affordable housing and good quality temporary accommodation. This requires productive, equitable relationships between local authorities and development projects. The introduction of rent controls, as well as minimum standards for new affordable developments and temporary accommodations, would also be a start in improving the living standards of London's families. In the immediate term, local housing allowance rates need to be more generous, especially in London, to reflect the unusually punishing housing costs faced by families in the capital.

Given the undeniable and profound effect that poor quality housing has on the life chances of London's young people, urgent change is needed to ensure that young Londoners have the best possible chance at life. The housing crisis which underlies the poor state of the London housing market is a global phenomenon, and so local authorities and national governments can and should look at projects around the world for inspiration in tackling this crisis.



Poverty and Childcare

Chair: Joanne McCartney, Deputy Mayor of London and Deputy Mayor for Education and Childcare

- Alexandra Topping, Senior Reporter, The Guardian
- Osob Isse, Parent-Champion, Camden Parents for Better Childcare
- Dr Kate Hardy, Associate Professor for Work and Employment Relations, Leeds University
- Ayo Kila, Parent from London
- June O'Sullivan, CE, London Early Years Foundation



Childcare is a criminally underrepresented topic when it comes to child poverty. Childcare costs make up on average 38% of the wages of single parents, and 47% of the wages for black parents. The UK has the third most expensive childcare costs in Europe, behind Switzerland and Slovakia, but London specifically has the highest costs in the world.

Clearly, the costs of childcare push families and children into poverty. At the same time, childcare workers themselves are usually poorly paid and badly treated, with little opportunity for career progression or training. The poverty of childcare workers matters for children because, firstly, poorly treated workers deliver poor quality care to children, and secondly, many childcare workers are themselves mothers whose children are harmed by their parent's low income.

The childcare panel also reminded us that the failures of the childcare sector are visited overwhelmingly on women. Women are more likely than men to be the parent who stops working, or reduces working hours, to look after children when childcare costs are too high. Equally, low-paid and unstable employment in the childcare sector is usually taken up by women. On both sides of the market, women (specifically women's careers, incomes, and job prospects) are damaged by insufficient government intervention in childcare.

The challenges facing the childcare sector are also felt by children themselves, and especially children whose families are on a low income. When childcare costs are high, lower income families are less likely to take up formal childcare, relying instead on reducing their own working hours, or on informal family arrangements. However, this means that poorer children don't access early education and nurseries, and are likely to miss out on key early years learning, widening the development gap between rich and poor children. During the Covid-19 pandemic, children's attendance at early years education declined as a result of lockdowns. However, as we come out of the pandemic, a quarter of families say they will not return their children to early years education - mainly because of the cost. This leaves those children with no early years education before they start school, widening the development gap between child whose parents can afford formal nurseries and those whose parents cannot. Interventions in the early years of a child's life are preventative – in terms of addressing behavioural, educational, and emotional issues further down the line - and can be effective in tackling inequality. For this reason, early years education and intervention can be the most cost-effective way to support children in the future.



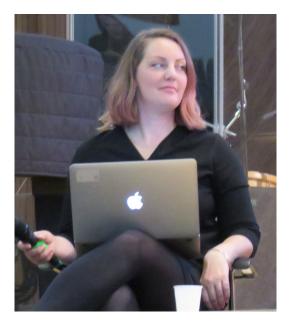
As it stands, childcare provision is too expensive for most families, and so must be better funded to allow all children to receive an early years education. At the same time, childcare is only beneficial to children when it is high quality, and well-staffed with trained workers who are not overstretched and have sufficient resources. Children, and in particular poor children, will not benefit from a 'race to the bottom', where childcare diminishes in quality in order to become affordable for families.



Therefore, the focus must be on extending the availability of high quality childcare. This requires that staff are not overstretched – the recent Government proposal to increase the staff:child ratio in nurseries to 1:5 is a move in exactly the wrong direction. Childcare providers should also be well-trained in child development, early years education, and child nutrition. Furthermore, high quality childcare must be available for disabled children or children with health issues. Without affordable, specialist provision for children with complex care needs, those children who come from families on low-incomes will not get the support they need.

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It is clear that the market for childcare requires government intervention to ensure that neither families nor childcare workers are exploited by high costs or low pay. Currently, while the state does intervene in the childcare market, it does not do so to such an extent as to fully support families. There is a complex system of entitlements and eligibility, which differs depending on the parents' incomes, and the amount and type of benefits that parents are claiming. The allowance of childcare support is calculated in a complex way, and changes over the course of the child's life. Many parents are not accessing all that they are entitled to. In the short term, one of the most significant problems facing parents is a simple lack of knowledge about what support they are entitled to. Research in Camden found that 35% of parents were not aware of what was on offer in terms of support with childcare. 55% of those parents who did know what childcare support was available only found out about their entitlements through word of mouth. A concerted effort to signpost parents towards information about their childcare entitlements, as well as an attempt to simplify the complex system of allowances and entitlements, would help increase the uptake of existing childcare support.



Beyond increasing uptake through simplification and increased signposting, the panel agreed that government funding for the childcare sector needs to become a top priority. Far more money must be allocated to creating a core infrastructure of high quality, affordable childcare. Workers need to all be paid a living wage, while provision needs to be extended, through government support, to poorer areas where high quality childcare will not be financially viable. In leaving the failures of the current partnership between the state and the sector unaddressed, the state is letting down families and children across London who are not receiving the support needed to ensure every child has the best possible start in life.

To build consensus and pressure around this issue, the childcare sector needs to unite with parents to demand of the government a better deal for workers as well as families. Childcare workers and providers are on the same side as parents and their children. All are hoping for a better standard of care and more financial support from the state, and all are focused, at every step, on the outcomes for the child. Therefore the panel recommended that childcare practitioners make a real effort to connect with parents, to build a strong coalition fighting for more government intervention and financial support - both for the childcare sector and families.



Closing Remarks

Keynort Hashi Moo

Chair: Hashi Mohamed

- Munira Wilson, MP for Twickenham, Liberal Democrat
- Zack Polanski, London Assembly Member, Green Party
- Bell Ribeiro-Addy, MP for Streatham, Labour

As the day drew to a close, delegates heard from Hashi Mohamed, a barrister, broadcaster, and author. Hashi Mohamed came to London as a child refugee in the 1990s and defied the odds to study at Oxford and become a successful barrister. In his recent book, however, Hashi rejects the meritocratic world-view which sees his story as evidence that children in the UK are not limited by their backgrounds. Hashi's speech emphasised the struggle that children living on low-incomes face in fulfilling their potentials, and the ways in which the fabric of the state – from social security payments to state education to affordable housing - fails to support and nurture young people. Living in poverty is more than simply material deprivation, it is the food that you don't eat, the clothes you don't wear, and above all, the words you don't hear. The effects of child poverty are profound and psychological, and they set children up to struggle in the future. Children born in London today are not all given the same support or enjoy the same freedoms, and so they face unequal barriers to future success. Economic inequality undermines the equal worth and respect owed to every child and damages our city - and our country.



As well as giving the keynote speech, Hashi Mohamed chaired the closing panel, which gave delegates the questions their opportunity to pose to political representatives. Bell Ribeiro-Addy MP, Munira Wilson MP, and Zack Polanski AM were invited at the end of the day to respond to some of the issues raised by the panels and set out their own objectives and concerns relating to child poverty in London. What was remarkable about this closing panel was the widespread agreement, and evident political will, which characterised the politicians' discussion. All of the speakers were in agreement about the importance of increasing funding to projects supporting young people and families, as well as an overhaul of the social security system, housing system, and childcare sectors. All speakers agreed that increasing inequality was deeply troubling and had profound consequences on the development of young Londoners. Labour, the Liberal Democrats, and the Greens appeared mostly in step on the issue of child poverty in the capital; this must be an encouraging finding.



However, the noticeable absence of a Conservative representative indicated that enacting these changes might be harder than the broad agreement of the politicians present at the summit seems to suggest. Without agreement and engagement from the Conservative party on issues which require a national response, or indeed on local authority issues which are hamstrung by budget cuts, it is hard to see how the systemic changes that are needed will ever occur. The summit's organisers invited a variety of Conservative politicians in local and regional government to appear on the panel or speak at the summit. However, none appeared to be available. This lack of engagement is deeply troubling and undermines the government's claims that they are taking action regarding rising child poverty in London. It also undermines the important work being done in poverty mitigation, as well as the recommendations contained in this report.



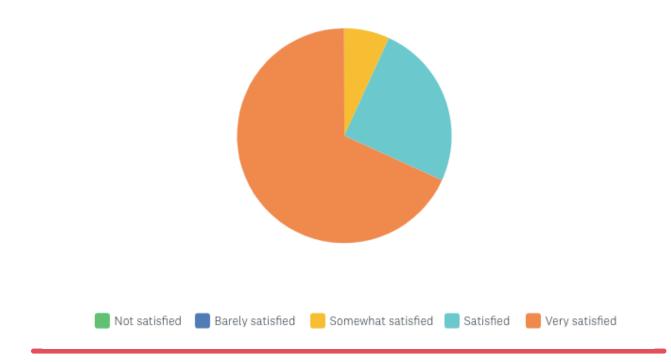
Appendix: Delegate Survey Feedback

The feedback survey was completed by 45 people, although not all respondents completed every question. Feedback was overwhelmingly positive, as displayed below. (All comments, including those not shown in this report, have been read and appreciated by the organisers.) Of particular interest is the finding that over 75% of respondents reported that they had made new connections, since this was one of the principle goals of the summit. We are also pleased to note that around 2/3 of respondents described the programme as 'excellent'.

Looking to next year, roughly 1/3 of respondents reported that there was not enough time during the summit for discussion. In the future, organisers may attempt to preserve slightly more time for Q&A at the end of each session, to allow delegates to add their own voices to the themes discussed by the panel. Alternately, with more resources and additional space, organisers could investigate the possibility of running workshops and breakout rooms, to encourage further discussion and interactivity.

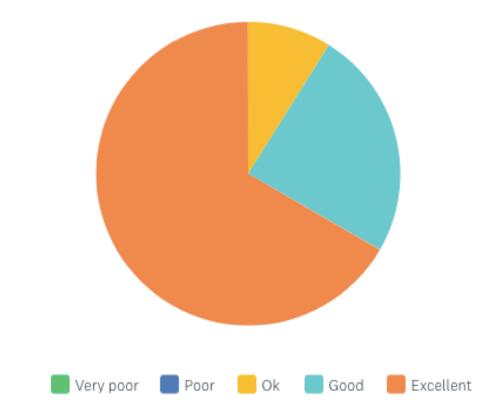
Overall, how satisfied were you with the summit?

Answered: 44 Skipped: 1



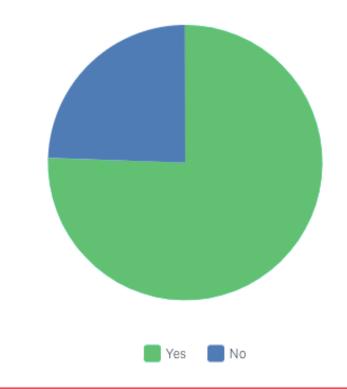
How would you rate the programme ?

Answered: 45 Skipped: 0



Did you make new connections?

Answered: 45 Skipped: 0

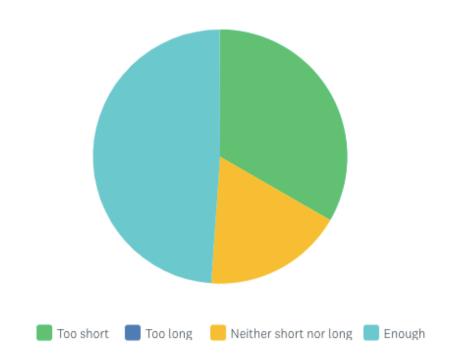


How well was the conference structured? Answered: 45 Skipped: 0



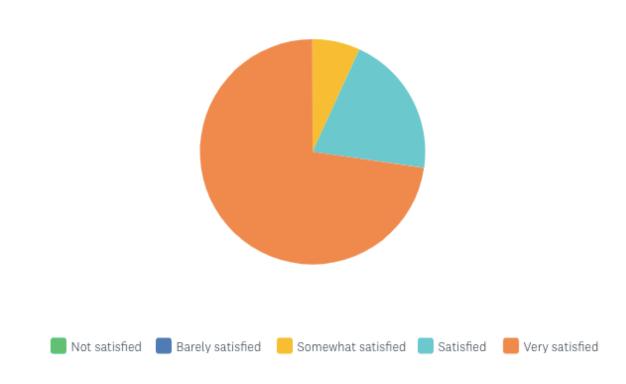
Was there enough time for discussion?

Answered: 45 Skipped: 0

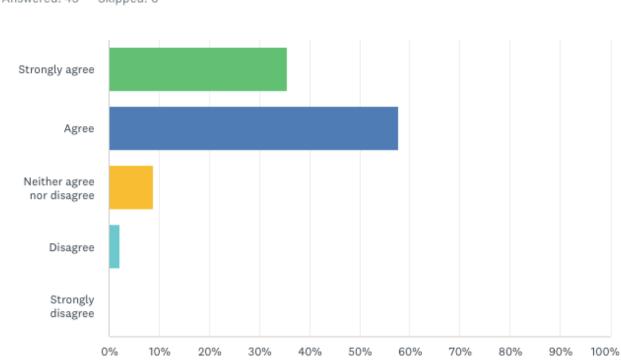


Were you satisfied with the speakers?

Answered: 44 Skipped: 1



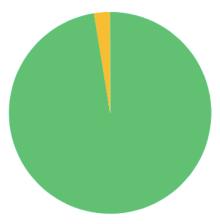
Did the summit adequately represent children and young people?



Answered: 45 Skipped: 0

Do you think that the London Child Poverty Summit should be held again next year?

Answered: 39 Skipped: 6



Loved the fact that people who were/had experienced poverty were so well represented. And the MP presence was good too. 📕 Yes 🛛 📕 No 📒 Don't know

I thought the panel discussions were informative and brilliant. So beneficial to include people with lived experience. I learnt so much, thank you.

The audience is likely to be onside already, so I would be interested if you could use the event to galvanise specific actions, problem-solve together etc.

> It was particularly useful to hear from a variety of sectors politics, housing, charitable, etc.

l just loved it this year, so so impressed. We had so much knowledge in one room, how can we pool it together to bring about real change?

> Hearing from more young people who have grown up in poverty would have been even better.

Panel discussions were a very good mix of lived experience, practitioners and other professionals. The films were excellent.



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