YWCA

Shock to the system

Real life for young women in Wales

In summer 2008, YWCA staff talked to several groups [1] of Welsh women aged 12 and 28 who live in areas of social and economic deprivation. All of them experience poverty and have attended YWCA projects. Some were mothers.

We asked them about their worries, about money and poverty and about who they turned to for help. We asked them about their experience of careers advice and gave them the chance to have their views heard. Finding out what they think helps us to continue to support them on things that really matter to them.

Advice about work

YWCA welcomes the National Assembly for Wales' commitment to challenge gender stereotyping in careers advice. But we are concerned that only a third of the older group we spoke to (aged 17 to 28 years) had received careers advice. And of those who had, over half said it wasn't useful. Two-thirds of this group didn't get any careers advice at all. Nearly all the girls (aged 12 to 16) still at school had received careers advice. But we are concerned that over half said they did not find it useful.

Worries

For the girls, a third worried about being bullied and half worried about exams. Both age groups were concerned about lack of jobs, companies closing down, community safety, drugs, drinking on the streets, and knives. Nine out of 10 of the older group worried about money, as did almost half the girls.

Poverty and going without

The older group told us about the effects of not having enough money. One third are living in food poverty[2]. This means they go without healthy food, especially fresh fruit and vegetables. They have the worst diet, limited access to healthy food and the worst health of people in their country.

They have to spend a high percentage of their income on their food:
"There's been weeks when the bills have been horrendous. We're not extravagant people but we've had to live on beans and baked potatoes all week …"

And nearly a third go without heating:
"I've got old towels around my window to stop a draught coming in and blankets. I'm scared to put the heating on!"

Eighty-one per cent had been in debt and over half said this was due to late payment and low levels of benefits which are not keeping up with the cost of living. They told us that worrying about these things, especially about money, has a bad effect on their health and wellbeing:
"It's just worrying about how much my bills are going to be at the end of the month, it gets me really depressed."

"When I moved in, the housing benefit hadn't started paying the rent straight away, and I was getting letters for weeks saying I owed them £200, then £400 and £600…The day I went into labour, I'd had a letter saying I owed them £870. They were going to kick me out of my house. I think that's what set me off into labour to be honest, I really did get stressed out."

We asked young women what their luxuries were. They told us:

- *"A night out"*
- *"Anything other than food and bills, that's me, even phone credit is a luxury"*
- *"It's all I can do to top up my mobile phone"*
- *"Food and bills"*

Support

Family and friends are an important source of support to girls and young women, but even family and friends have limits:
"I've got support from my parents now, but while I was pregnant, when my dad found out, he kicked me out. I was homeless for months and it's only since I've had the baby, I've had a bit of support, but not much."

We are worried young women often have to rely on loans to get by. Many loans come with high interest rates and borrowers are not being told how much they will cost to repay. This could drive them further into debt. Young women also need easy access to professional help to manage what little money they have.

All the women we spoke to had concerns about life, school, home and money as they grow up, which is to be expected. Perhaps most worryingly of all, some said they had no one to turn to.

YWCA in Wales

YWCA listens to girls and young women, and provides advice and support on where to get help with money, a safe and secure place to come and a chance to learn new skills. The findings of this initial research will inform our future work with young women in Wales.

Notes

[1] We spoke to 25 women aged 12 to 28 in South Wales.

[2] Tim Lang, Professor of Food Policy at City University. www.sustainweb.org/page.php?id=187

ywca women changing lives

YWCA is the leading charity working with the most disadvantaged young women in England & Wales.

www.ywca.org.uk

YWCA is a registered charity no. 217868

YWCA

Sioc i'r system

Bywyd go iawn menywod ifanc yng Nghymru

Yn ystod haf 2008, siaradodd staff YWCA gyda nifer o grwpiau[1] o fenywod rhwng 12 a 28 oed, sy'n byw mewn ardaloedd difreintiedig yn gymdeithasol ac economaidd yng Nghymru. Mae bob un yn dioddef tlodi ac yn mynychu prosiectau YWCA. Roedd rhai yn famau.

Holwyd hwy am eu pryderon, am arian a thlodi ac at bwy yr oeddent yn troi am gymorth. Holwyd am eu profiad o gyngor gyrfaoedd, a rhoddwyd cyfle iddynt ddweud eu barn. Mae darganfod eu barn yn ein cynorthwyo i barhau i'w cefnogi ar faterion sy'n wirioneddol bwysig iddynt.

Cyngor am yrfaoedd

Mae YWCA yn croesawu ymrwymiad Cynulliad Cenedlaethol Cymru at herio ystrydebau rhyw mewn cyngor gyrfaoedd. Ond rydym yn bryderus gan mai un rhan o dair yn unig o'r grp hynaf a holwyd (rhwng 17 a 28 oed) a dderbyniodd gyngor gyrfaoedd. O'r rhai a'i dderbyniodd, meddai dros eu hanner nad oedd yn ddefnyddiol. Ni chafodd dwy ran o dair o'r grp oedran hwn unrhyw gyngor gyrfaoedd o gwbl.

Roedd bron bob un o'r merched (12 i 16 oed) a oedd yn yr ysgol o hyd wedi derbyn cyngor gyrfaoedd. Ond rydym yn parhau i bryderu fod mwy na'u hanner wedi dweud nad oeddent yn ei weld yn ddefnyddiol.

Pryderon

Roedd un rhan o dair o'r merched yn poeni am gael eu bwlio, a'u hanner yn poeni am arholiadau. Roedd y ddau grp oedran yn poeni am ddiffyg swyddi, cwmnïau yn cau, diogelwch cymunedol, cyffuriau, yfed ar y strydoedd, a chyllyll. Roedd naw o bob 10 o'r grp hn yn poeni am arian, a bron i hanner y merched i gyd.

Tlodi a hepgor

Siaradodd y grp hynaf am effaith peidio â chael digon o arian. Mae un o bob tri yn byw mewn tlodi bwyd[2]. Golyga hyn eu bod yn hepgor bwyd iach, yn arbennig ffrwythau a llysiau ffres. Mae ganddynt y ddiet gwaethaf, mynediad cyfyng at fwyd iach, ac iechyd gwaethaf bobl eu gwlad. Ac mae'n rhaid iddynt wario canran uchel o'u hincwm ar eu bwyd:

"Bu wythnosau pan fu'r biliau'n erchyll. Nid ydym yn bobl wastrafflyd, ond bu'n rhaid i ni fyw ar ffa a thatws pob drwy'r wythnos …"

Ac mae bron i un o bob tri yn hepgor gwres:

"Mae gennyf hen dywelion o amgylch fy ffenest i stopio'r drafft rhag dod i mewn, a blancedi. Rwy'n ofni cynnau'r gwres!"

Roedd wyth deg un y cant wedi bod mewn dyled ac meddai dros eu hanner bod hyn yn sgil taliad hwyr a lefelau isel o fudd-daliadau nad ydynt gyfuwch â chostau byw. Dywedwyd wrthym fod poeni am y materion hyn, yn arbennig am arian, yn cael effaith wael ar eu hiechyd a'u lles.

"Yr holl boeni am swm y biliau ar ddiwedd y mis, mae'n fy nigalonni'n llwyr."

"Pan symudais i mewn, nid oedd y budd-dal tai wedi cychwyn talu'r rhent ar unwaith, ac roeddwn yn derbyn llythyron am wythnosau yn dweud bod gen i ddyled o £200, wedyn £400 a £600… Ar y diwrnod pan oeddwn yn esgor fy mhlentyn, roeddwn wedi cael llythyr yn dweud fy mod mewn dyled o £870. Roeddent yn mynd i fy nhaflu allan o'r t. Dyna sbardunodd y broses o esgor dwi'n meddwl, roeddwn dan gymaint o straen."

Hefyd gofynnwyd i fenywod ifanc beth oedd moethusrwydd. Atebwyd:

- *"Noson allan"*
- *"Unrhyw beth ac eithrio bwyd a biliau, mae hyd yn oed credyd ffôn yn foethusrwydd"*
- *"Y cyfan fedra i ei wneud yw rhoi arian ar fy ffôn symudol"*
- *"Bwyd a biliau"*

Cefnogaeth

Mae teulu a chyfeillion yn ffynhonnell bwysig o gefnogaeth i ferched a menywod ifanc, ond mae ffiniau hyd yn oed gan deulu a chyfeillion:

"Mae gennyf gefnogaeth fy rhieni nawr, ond pan oeddwn yn feichiog, pan glywodd fy nhad, fe daflodd fi allan o'r t. Roeddwn yn ddigartref am fisoedd, a phan ddaeth y babi cefais ychydig o gefnogaeth, ond dim llawer."

Rydym yn poeni bod menywod ifanc yn gorfod dibynnu'n aml ar fenthyciadau er mwyn cael dau ben llinyn ynghyd. Daw nifer o fenthyciadau â llog uchel, ac nid yw benthycwyr yn cael eu hysbysu faint fydd y gost o'u haddalu. Gall hyn eu gwthio ymhellach i ddyled. Hefyd mae angen i fenywod ifanc gael mynediad rhwydd at gymorth proffesiynol er mwyn rheoli'r ychydig arian sydd ganddynt.

Roedd gan yr holl fenywod bryderon am fywyd, ysgol, cartref ac arian wrth dyfu, sydd i'w ddisgwyl. Efallai yn fwyaf pryderus, dywedodd rhai nad oedd ganddynt unrhyw un i droi atynt.

YWCA yng Nghymru

Mae'r YWCA yn gwrando ar ferched a menywod ifanc, ac yn darparu cyngor a chefnogaeth ar sut i gael cymorth gydag arian, man diogel i'w fynychu, a chyfle i ddysgu sgiliau newydd. Bydd canfyddiadau'r ymchwil cychwynnol hwn yn ysgogi ein gwaith yn y dyfodol gyda menywod ifanc yng Nghymru.

Nodiadau

1 Siaradwyd gyda 25 o fenywod rhwng 12 ac 28 oed yn ne Cymru.

2 Tim Lang, Athro Polisi Bwyd yn City University. http://www.sustainweb.org/page.php?id=187

YWCA yw'r brif elusen sy'n gweithio gyda'r menywod ifanc mwyaf difreintiedig yng Nghymru a Lloegr.

www.ywca.org.uk

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