

Today we have been learning about the inequality of wealth in the UK. This is some information for the young people and for you to know what we have talked about as parents.

<https://www.punchline-gloucester.com/articles/aanews/shocking-extent-of-child-poverty-deprivation-in-cheltenham>

I have asked the youth these questions. You obviously don't have to answer them with your young person, but I thought it would be a useful discussion.

Is your household income over r £45,000 a year?

If yes, then this puts them in the top 25% of wealth in the UK.

If they earn over £60,000 then this puts them in the top 10% of wealth in the UK.

Did you know? The UK has a very high level of income inequality compared to other developed countries. This is one of the highest in Europe.

The government says a single person needs to earn £29,000 a year to reach the standard of living they say is acceptable, but they cap benefits someone can receive to the amount of £22,000 a year.

Cheltenham is also a very expensive place to live. The average house price in the UK now is £288,000 but in Cheltenham it's £406,000. If you had a 10% deposit of £40,000 you would then need to have an annual salary of £85,000 to borrow 4 times your salary to buy this house. This is different if you're a first-time buyer, but you get yourself into a lot more debt.

Average salary for someone coming out of Uni is £27,000 but a lot more if you went into some careers such as lawyers or IT etc. an average starting lawyer salary is £47,000.

If you work full time in Tesco for your job you earn? About £19,000

For a newly qualified teacher it's £30,000

Today we looked at the inequality of wealth in the UK by splitting up the people in the room.

If we have 20 people in the room and looked at the amount of people out of that 20 who would be considered wealthy by average income, then we would have these numbers (we did this for Cheltenham as we have a big divide between the rich and poor in Cheltenham compared to other towns and cities in the UK).

- 1 person would be 'very rich' representing 6% of the town.
- 3 people would be 'comfortable' representing 18% town.
- 2 people would be a 'bit more than comfortable' representing 12% of the town.
- 3 people would be 'ok' representing 18% of the town.
- 4 people would be 'just about coping' representing 22%
- 3 people would be 'poor' representing 18% of the town.
- 1 person would be 'very poor' representing 6% of the town.

Have a think about?

- Where does inequality of wealth come from?
- Why do some people think it's important to own their own house?
- Why do people think it's important to go on holiday every year.
- Is it important to go abroad for your holiday every year? Why?
- Does each household need 2 cars? Why?
- Do teenagers need to get a job to earn their own money? Why?
- Is it important to go to university to get a good chance at a good career to buy a house in a nice area? Is it important to live in a nice place?
- What about others in a less fortunate position than us? Is it their fault they must live on benefits? Why do you think this?
- Do we need to work a stressful job, with a lot of hours to make a lot of money to afford all these things we want or need?

What does Jesus say about the poor?

Jesus said remember the poor and as disciples of Jesus we need to look after them. There are lots of examples in the bible of Jesus helping the poor. Can you find any?

Do we need to earn all this money to buy ourselves a nice house in a good area with 2 cars and a foreign holiday every year when there are people who through no fault of their own cannot afford to live the lifestyle the government says is what they need?