



Llywodraeth Cymru  
Welsh Government

IMPACT ASSESSMENT

# Tenancy Saver Loan Scheme: children's rights impact assessment

How the scheme affects children's rights.

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## Describe and explain the impact of the proposal on children and young people

- The main aim of the Tenancy Saver Loan scheme is to keep people in their properties so that they can enjoy longer term accommodation. Such a loan scheme will take some of the pressure off from the fear or reality of going into debt. As such, it will have significant benefits for people's mental and physical health, well-being and quality of life more generally. This will positively affect children as it will limit the disruption that occurs from moving house.
- Data from the [2011 Census](#) shows a slightly higher proportion of households with dependent children living in the PRS than across all tenures (34% compared to 28%), and looking at lone parents (with any age of children) there is a higher proportion in the PRS than across all tenures (17% compared to 11%).
- Living with debt can be detrimental to children and young people's health and wellbeing. The TSL scheme will enable us to help to support families during COVID-19 which will play an important role in preventing homelessness and help protect vulnerable families and children.
- Given the low interest nature of the loans the family will be in a stronger financial position than otherwise meaning that the complications of living in a family with financial difficulties is less. There is a possibility that this will simply delay the inevitable which could lead to a detrimental effect on

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children.

- Given the time frames that we are working to we have been unable to directly engage with children and young people. However, from our meetings with external and internal stakeholders who would be involved in delivering the scheme we believe that this will have a positive effect for the family unit, and therefore children.

## **Explain how the proposal is likely to impact on children's rights UNCRC articles and their relevance**

The following articles are relevant to the development of the scheme:

### **Article 3**

Through the Tenancy Saver Scheme, the Welsh Government is delivering its duty to support young people, helping to provide a stable, secure environment to preserve the best interests of the child.

### **Article 27**

Tenancy Saver Scheme will maintain a standard of living that is good enough to meet children's mental and physical needs.

## About this document

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