



*“I could live instead of survive,
I’d have dignity.”*

A SCOTLAND WITHOUT POVERTY



Peter Kelly & Laura Darling
The Poverty Alliance





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A contribution to the JRF UK Anti-Poverty Strategies Programme

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Opinions expressed in this report do not necessarily reflect those of the Poverty Alliance or its members. The Poverty Alliance is a network of community, voluntary and statutory and other organisations whose vision of a sustainable Scotland is based on social and economic justice, with dignity for all, where poverty and inequalities are not tolerated and are challenged.

Our aim is to combat poverty by working with others to empower individuals and communities to affect change in the distribution of power and resources.

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1. Introduction

For many people, poverty can appear as an abstract and perhaps distant problem, one that is complex and difficult and is best addressed by social policy experts. There is no doubt that poverty is a complex and difficult issue. However, behind the often complex debates about how best to organise our social security system, or ensure that work pays, or how we can close the health inequality gap, there is the fact that poverty is ultimately about people. It is about parents who make difficult choices to ensure that their child does not go without, it is older people who have little access to support services in their communities, it is people who are in jobs but still cannot afford their bills at the end of the month, it is carers who struggle to provide and meet their own needs.

There may be many practical solutions to the problems of poverty in Scotland and across the UK, but we know that it will take more than ‘technical’ solutions to address the challenges we face. To begin to effectively address the problems of poverty we need to do more to understand the experiences of those living on low incomes. Not only can insights into the solutions to poverty be gained by engaging with those with experience of life on a low income, but policy makers and others with responsibility for social policy can gain a new sense of urgency for their own work.

By engaging with people with direct experience of poverty, and through seeking the solutions to poverty alongside those with experience from

the ‘frontline’, policy makers, researchers, and politicians can all gain a better understanding of some of the realities of poverty. New understanding of the dynamics of poverty can be gained as we see the processes of change and continuity that take place within communities. We can also see the way that poverty changes over the life course and that this change will require different interventions and responses at different times. Perhaps most importantly, this engagement can highlight what success means and how change can come about.

For 12 months from May 2013 the Joseph Rowntree Foundation supported the Poverty Alliance to carry out a range of activities that would help ensure that the voices and experiences of those living on low incomes in Scotland were included as part of their UK Anti-Poverty Strategies research programme. Throughout this work the question of what a Scotland without poverty means was put to the participants that took part in various activities. These activities (described in more detail below) were then supplemented with further interviews with people living on low incomes in late 2014.

This short report highlights what, for the communities and individuals we have engaged with, a Scotland free of poverty would mean to them. It sought to identify what some of the main challenges are, and how these may be addressed over the short and longer term.



2. What We Did

In order to assess what different groups and individuals considered was required to achieve a Scotland free of poverty a range of different activities were undertaken. The Poverty Alliance established a 'Community Panel', undertook work to engage with community organisations across Scotland and organised the 5th Scottish Assembly for Tackling Poverty in April 2014. Each of these activities involved different approaches, but all were focused on what a Scotland without poverty would look like.

The Community Panel: This Panel was made up of a diverse group of community members who had different experiences of poverty. Participants were identified through the Alliance's network of members and other community contacts. In all, twelve community members attended the Panel meetings over a six month period. The role of this group was to provide feedback and comment to researchers commissioned by JRF to carry out evidence reviews as part of the UK Anti-Poverty Strategy Programme.

Each of the panel meetings took place in Glasgow or Edinburgh and were attended by researchers who had been commissioned by JRF to carry out one of the evidence reviews that were feeding into the development of the UK Anti-Poverty Strategy Programme. The researchers would present their findings and would discuss them with the panel members. In addition, time was taken to explore with panel members at each meeting the theme of 'a Scotland without poverty'. These panel meetings were supplemented with individual in-depth interviews with a number of panel members in November and December 2014.

Community Engagement: A range of organisations were selected based on JRF's poverty themes. The organisations varied in terms of size, sector and geographical location. Existing Poverty Alliance contacts were used and new organisations and groups were contacted.

A total of 20 meetings were held with community organisations. The format and size of meetings varied depending on what was most appropriate for the organisation. In some cases one-to-one meetings were held, while in others large group discussions took place. In some a formal presentation was given, while in others a more informal approach was taken. A combination of service users and frontline staff were involved in the discussions.

While the questions used varied depending on the organisation and those taking part, the following were used as the basis for all discussions:

1. What are the main issues you are experiencing at the moment around poverty (what are the priorities, how have problems have changed)?
2. What are the main causes of poverty (immediate causes and underlying issues)?
3. What are the solutions to alleviate immediate problems and to prevent problems longer-term (how effective are existing interventions, where are the gaps etc.)?

Scottish Assembly for Tackling Poverty: In addition to the Community Panel meetings and the community engagement work, the 5th Scottish Assembly for Tackling Poverty was organised at the end of April 2014. The series of anti-poverty Assemblies began in 2010 and have been held every year since, each with a different focus.

The aim of the event is to encourage greater dialogue between civil society organisations, policy makers, politicians and, crucially, people with experience of poverty.



Around 150 people attended the two day conference in Edinburgh to discuss 'A Scotland Without Poverty'. Six key themes were discussed during the two days:

- What support to people with complex needs require?
- What is the role of area-based regeneration in tackling poverty?
- What kind of educational system and family support is needed to tackle poverty?
- How do we make markets work for people in poverty?
- What would a labour market that lifts people out of poverty look like?
- What would a social security system that tackles poverty look like?

This report brings together key discussions and insights from the three processes that were supported by the Joseph Rowntree Foundation.

In doing so, we hope to highlight the important contribution, and the vision, that people working at community level have to achieving a Scotland without poverty.



3. Scotland Without Poverty

Discussions in each of the three processes were wide-ranging and complex. In some contexts individuals and groups were focused on the problems that they and their communities confronted. In others, the emphasis in discussion was on the solutions to the problems of poverty. From all of these discussions we have attempted to identify what a Scotland without poverty would look like and what some of the steps that would be required to realise that vision.

It was clear at all of the discussions that making the leap to thinking about what the features of a Scotland without poverty would be was something of a challenge. It is perhaps not surprising that many of us are more comfortable describing a problem than identifying how that problem may be addressed. This is particularly the case when considering the specifics of what a Scotland free of poverty would look like. The community members involved in panel discussions and in the in-depth interviews all had first-hand experience of the varied problems of poverty and exclusion. Whether problems associated with poor housing, low pay, access to support, ill health, the impact of drugs, issues associated with disability, they all brought insights into what a Scotland without poverty would mean to them. For them, the question of a Scotland without poverty has some more urgency, and was not something that they were waiting to be handed to them, but that they were actively working for, individually and collectively. It the insights that they had that are at the heart of this report, and that should inform our thinking when discussing how we address poverty.

Those involved in the community discussions and in the Scottish Assembly for Tackling Poverty also brought a range of perspectives to the questions of what a Scotland without poverty would look like. Participants included policy makers and politicians, people delivering frontline services in communities across Scotland, academics and researchers, trade

unionists and campaigners, as well as people with direct experience of the issues. In all of these discussions we sought to focus on what would be different about a Scotland without poverty, not just in terms of how would things work differently, but how would it feel.

A number of key themes emerged throughout our discussions. These do not fit exactly with the key areas in the JRF programme, but these did guide our discussions and engagement. The remainder of this report is structured around the following themes:

- **The Benefits System:** This was a key area for discussion amongst all groups and a range of critical issues were covered including benefit adequacy, sanctions, attitudes to benefit recipients, means-testing and universalism;
- **Employment:** Alongside issues related to the welfare system, the work of paid employment was an area that generated much discussion, from low pay and zero hours contracts, to what would constitute a good job;
- **Health and well-being:** It was clear that health issues were closely linked to the experience of low income. Issues around disability, mental health, long-term conditions were particularly important for individuals;
- **Places Free of Poverty:** This was not a theme for JRF, but the places where people lived were clearly vital to their notions of what a Scotland free of poverty. Discussions covered issues such as area regeneration, community empowerment, crime, housing and homelessness;
- **Education, Family and Relationships:** Much of the discussions here focused on the experience of early childhood , but questions of learning throughout life were also important;



- **Money and the Cost of Living:** It was difficult to have any discussion about a Scotland free of poverty without discussing money. It was possible to look at the relative role of income and to consider specific issues around costs related to childcare, credit and debt, energy and transport.

It has not always been possible to include all the discussions in each of these categories, and where issues that did not fall neatly into any of these categories emerged we have highlighted these. These would include very broad based issues such as income inequality or the types of taxation system that would be required to promote social justice. There were also calls from some for utilities such as gas and electricity, and parts of transport to be under public control.

1. Benefits System

In all of our discussions, issues related to the benefits system emerged consistently. Interactions with the benefits system, both good and bad, were the thread that linked all of the varied experiences of poverty and disadvantage. Whether it was disabled peoples fear of the cuts that may be made to their benefits, lone parents' trepidation at being moved onto 'active' benefits, carers who did not receive the support they needed or individuals who were in recovery who felt stigmatised in their interactions with the system, the benefits system played a significant role in their lives.

It is not surprising then that when discussing what a Scotland without poverty would be like, the welfare system was an important area for discussion. By describing the many problems that individuals experienced with the social security system, we begin to see what a system in a Scotland without poverty would start to look like.

There was a challenge in moving discussions from one that only focused on current problems onto what a positive role would be for the welfare system. This was perhaps inevitable when speaking to so many people whose current life experience is

so significantly shaped by these problems, but what was clear was that in these discussions we begin to see how the welfare system ought to operate if it is to be more effective in genuinely helping people in need.

Throughout the discussions a number of key themes emerged around the changes that our welfare system needs. Four clear themes can be identified: the adequacy of social security benefits; the role of sanctions within the welfare system; the role of welfare in relation to the support that is given to individuals; and questions of dignity and respect.

Benefit Adequacy

"A Scotland without poverty would mean never having to go to a food bank, if you have enough then you don't need a food bank."

Ensuring that individuals had enough to get by on has always been a central issue for many concerned about the development of our welfare system. Over many years we have seen the value of many social security benefits systematically eroded. The struggle to make ends meet on low levels of benefits was a source of stress for many people.

Many participants linked the issue of low benefits to the increasing use of food banks. Recent evidence¹ has highlighted the links between the issue of sanctions and problems with delays in benefit payments and the increased use of emergency food aid. However, from our discussions the declining value of welfare benefits is also playing its part.

An adequate income was not seen as something that should be restricted to those who are in employment. Participants were clear that the social security system was there to financially support everyone, whether they were young, old, disabled, older people, refugees, whatever their situation.

¹ Mary Anne MacLeod (2015) Making the Connections: Emergency Food Aid in Scotland, Glasgow: Poverty Alliance



“Money is essential – with a good income you can have a decent diet, pay the bills, even afford a little bit of entertainment, you’d be able to save for a rainy day. If things broke down or needed replaced you would be able to pay for them without getting into debt.”

The benefits system was seen as something that should protect people against poverty, whether in the short or long term, and should not be about merely existing. This was viewed as an important function of the welfare system and one that would be essential in a Scotland without poverty. However, it was also acknowledged that the benefits system was not by itself a solution to poverty, but rather one of a number of tools that should be used in the fight against poverty. As one participant stated:

“I’m so glad I am off welfare now, mostly. I still need housing benefit. I was getting about £100 a fortnight after deductions. Benefits are good in the short term, but I didn’t want to get used to it.”

The benefits system therefore should balance the need to provide incomes that ensure that people not live in poverty, whether in the short or long term, whilst providing the support required to help individuals reduce the financial help they need. We turn now to the issue of on-going support.

Conditionality and Sanctions

Whether in our discussions with individuals experiencing poverty, or in groups at the Scottish Assembly, the issue of conditionality was central to the understanding of current problems with the welfare system. More specifically, the application of sanctions was of critical importance in shaping views on how the welfare system is, and should be, working.

There were two aspects of the conditionality ‘regime’ that caused greatest concern: the direct impact on individual incomes and the way that increasing use of sanctions changed the relationship between people in need and those delivering welfare. These concerns have been reflected by a wide range of

organisations, from those working directly with people who are using the welfare system to official Parliamentary reports. The Scottish Parliament’s Welfare Reform Committee reported that the sanctions “are leading to a climate of fear around Jobcentres, rather than one that encourages people to engage with them and find their way back to work.”² Whilst the rate of sanctions applied to JSA claimants has reduced somewhat recently, it still remains above that seen before the current programme of welfare reform was initiated in 2010³.

With regards to incomes, people involved in this project were concerned about the consequences of reducing individual incomes through the application of sanctions, even in the short term. This is an issue that has already been highlighted in relation to the growth in food banks.⁴ However, the implications of sanctions were seen to go beyond an immediate financial crisis. There was discussion of the fact that receiving a sanction may make it less likely that they would spend time looking for work (as that could potentially cost money), and that this in turn may lead to other sanctions if individuals were not fulfilling their claimant commitment.

One individual spoke about the impact that receiving a sanction had on someone in his community:

“He’s gone back to dealing. He’d been in recovery, then got the sanction, then he had nothing. Gone back to dealing and others will be the same.”

The issue of sanctions was clearly related to questions of freedom and autonomy of individual claimants. With the threat of sanctions hanging over them, a fact that was very clear for many of the people involved in these discussions, the ability to have any control over where they wanted their lives to go and to make meaningful choices were

2 Scottish Parliament Welfare Reform Committee (2014) Interim Report on New Benefit Sanctions Regime: Tough Love or Tough Luck? 4th Report, 2014 (Session 4) http://www.scottish.parliament.uk/S4_Welfare_Reform_Committee/Reports/wrR-14-04w.pdf

3 D. Webster (2015) Briefing: The DWP’S JSA/ESA Sanctions Statistics Release, 18 February 2015, CPAG, <http://www.cpag.org.uk/david-webster>

4 N. Cooper, Purcell S., & Jackson, R. (2014) Below the Breadline: The Relentless Rise of Food Poverty in Britain, Church Action on Poverty, Oxfam, the Trussell Trust



unnecessarily restricted. One of the panel members discussed the likelihood of being sanctioned if he did not accept a placement in a supermarket:

“I know I don’t want to work in a supermarket. I’m trying to get a training place somewhere else. If I end up in a supermarket, then no training place. But if I don’t take it, then I’ll get sanctioned”.

Sanctions were seen as having an impact on the possibility of individuals being able to make the changes they wanted to see in their lives in the longer-term. A number of groups and individuals spoke about the relationship between sanctions and volunteering. Volunteering was seen as having a very important role in relation to social networks and maintaining connections, reducing social isolation and having a positive impact on mental health. In the longer term these can all contribute to individuals moving onto better places in their lives. However, it was felt that these benefits could be undermined when the threat of sanctions hangs over people.

It is clear that a welfare system in a Scotland without poverty would not have the same approach to sanctions and conditionality. There was debate at the Scottish Assembly for Tackling Poverty about the ‘right’ kind of conditionality that a welfare system needed. It was clear that the emphasis should be on positive reinforcement rather than financial punishment.

Participants throughout this project would echo the Scottish Parliament’s Welfare Reform Committee’s conclusion referred to above that there is a climate of fear surrounding Jobcentres. In a Scotland without poverty, the role of support services like Jobcentre Plus would need to be very different.

Support

“All I was getting was my money off the benefits, I wasn’t getting support. I needed some support, some motivation to get off benefits.”

“We need a social security system that focuses on meeting people’s needs and not just problems, we should have a system that is effective in responding to the needs of people with complex needs including people of pension age stuck in their houses with no support networks.”

When we talk and think about the social security system it is most often in terms of money – what does it ‘cost’, how much do people get? However, people were clear that the social security system should be providing more than just money, that there was a role for a wider range of support to be offered. The benefits system was often seen as offering little in the way of holistic support, the kind that would help people address sometimes complex issues in their lives. This support was often found in other places, the voluntary sector, social economy organisations, services and projects available through local authorities. However, these kinds of services were sometimes difficult for individuals to access and patchy in their coverage.

It was clear from discussions at the Scottish Assembly for Tackling Poverty, our community engagement meetings and the panel meetings that the ‘welfare’ system and ‘welfare reform’ meant many different things to different people. For some, welfare was only about social security benefits, and primarily those benefits that were given to people who were not working. For others, it also included pensions and the financial support that people with long term health conditions received.

Our social security system also provides financial support to those who are in employment, through things like Child Benefit, Housing Benefit and Tax Credits, although in the public debates about ‘welfare’ these sources of financial support would not often be thought of in this context. Many people felt that the term ‘welfare’ now had only negative connotations, and that we needed to use a different kind of language to describe what was needed to help tackle poverty in Scotland.



Using language such as ‘social security’ or ‘social protection’ not only avoided the negative associations of ‘welfare’, but also reflected the view that such a system should also provide a wider range of support.

There are two conclusions that flow from these kinds of discussions. The first is that the core of our social security system needs to be transformed in order to become a source of support that goes beyond just the financial. Given the emphasis on conditionality in the social security system at the moment, the cuts that have been sustained in the system over many years and the increased role of other providers in the delivery of welfare services, such a transformation may seem difficult to achieve. However, the services provided by the Jobcentre Plus network have changed dramatically since the 1980s and 1990s, moving from a system that was largely concerned with delivering benefits to one that was more focused on getting people back to employment. It is necessary for the system to change again. If the wide ranging changes that are taking place in our welfare system at the moment are to be a success, then moving from a system that has become primarily identified with conditionality and sanctions to one that is more associated with support and prevention will be necessary.

Secondly, making this transformation will require better engagement between providers of core welfare services, the voluntary sector and wider civil society. There is much good practice to build on, where the DWP are engaging with local voluntary sector providers, but this needs to be significantly enhanced. Furthermore, those who are receiving services need to be actively engaged in the shaping of these services. This requires viewing people using services as more than clients or customers, but as individuals with rights that should be fulfilled. Having genuine involvement and engagement of those experiencing poverty and using the services delivered by the DWP will help ensure that the social security system in Scotland genuinely reflects the needs of those who are using it.

Dignity and Respect

“The jobcentre would treat you with respect, and people would treat each other that way. There would not be all the suspicion. A Scotland without poverty would have a social security system that does its job of just helping people.”

“Treating us with dignity and respect would have helped me get off benefits quicker.”

“Respect is at the heart of it, it’s the change we need to make first. The way people are shown on TV for example, as relying on benefits or food banks, they aren’t shown with dignity. If we don’t treat everyone with dignity, we have to ask what kind of society do we want to live in?”

An overarching issue was that of stigma and respect. This question emerged in relation to almost all discussions that took place, whether at the Scottish Assembly for Tackling Poverty, or in the Community Panel sessions. It is clear that people who engaged with the different aspects of public services, whether with the social security system or with local authorities, often spoke of the lack of dignity with which they were treated. A Scotland without poverty would be one where people who live on low incomes were treated with dignity and respect.

Public attitudes research shows that views about poverty, welfare and those perceived as using the benefits system have hardened over the last 20 to 30 years.⁵ This is an important part of the context in which social security services are delivered and are used. Changing this context will require transformational change across our society. Part of that transformation must begin with the interactions that people who are living on low incomes have with the systems that support them.

⁵ Scottish Government (2015) Public Attitudes to Poverty, Inequality and Welfare in Scotland and Britain, Edinburgh: Scottish Government <http://www.gov.scot/Resource/0047/00473561.pdf>



Many, indeed most, of those working in places like Jobcentre Plus will treat people with dignity, but too many people who need the respect and support of these services do not feel that they are well treated. There is little doubt that this is related to the way that conditionality has come to dominate many people's interactions with the system. Conditionality breeds suspicion, and that suspicion is not compatible with services that treats people with dignity.

It is perhaps the clearest message that emerged throughout our discussions: in a Scotland without poverty, those using our social security system would be treated with dignity and respect. However, we do not need to wait until we have eradicated poverty in Scotland before we can have a social security system that treats people with dignity and respect. The changes needed are related to the way we design and deliver services, the ways we provide support and invest in the people delivering services, the emphasis we give to the rights of those who are entitled to support, rather than just their responsibilities. These are changes that can be brought about now, and that will be essential if we are to lay the foundations for a Scotland without poverty.

2. Employment

“A good job is something that you have a passion for – I love going into my job. It gives you more than money – it gives me qualifications and training, it builds my confidence and my self-esteem. That’s the kind of jobs we need.”

It has long been recognised that paid employment is a big part of the solution to poverty, even if it is not the only answer. Participants in the panel, at the Scottish Assembly for Tackling Poverty and in the community engagement activity were clear: they wanted jobs, but not jobs at any price. Paid work will always be a fundamental part of addressing poverty as it is through this that many people will receive the income that will help keep them out of poverty. However, as the quotation above highlights, the pay on offer is not the only factor that needs to

be considered when looking at what jobs would be like in a Scotland without poverty. In this section of the report we look at what the participants believed would be some of the features of the labour market in a Scotland without poverty.

Diverse and Rewarding Jobs

“Different kinds of work would be available, we would have more jobs that are about caring for people.”

“A bad job is something you are there every day, plodding away, and you don’t really want to be there, you’re there because you have to be, not because you want to be. A good job is when you are happy to go to work, wanting to put they extra hours in because you are passionate about it.”

When asked about what paid employment would look like in a Scotland without poverty our participants identified issues well beyond the pay that was available. There would be a different structure to our economy and labour market that would allow different types of organisations to flourish.

People spoke about the need to create more employment opportunities around caring professions, in cooperatives and social economy organisations. They also spoke frequently about jobs that were rewarding and meaningful, that were about more than just earning a living. People who were interviewed as part of this work, all of whom had current experience of living on a low income, did not mention jobs that were very highly paid, but were more about jobs that allowed people to make a difference.

It was also recognised that not all jobs could perhaps be thought of in this way. People interviewed recognised that some jobs may not be the most rewarding, that they may be repetitive, dirty or dangerous. However, participants also felt that most jobs could be made to feel more meaningful and worthwhile if the people doing them had more control and more autonomy in relation to



how the work was carried out. As one participant remarked:

“If employees are happy then they will be better at their jobs, they’ll contribute more. Nobody wants to work where they aren’t appreciated.”

This approach was also discussed at the Scottish Assembly for Tackling Poverty. It was clear that good employers value their workforce and genuinely involve them in the way that the organisation operates. This would mean valuing and involving all people that work for a company or organisation, no matter what their role was within the organisation.

Well Paid and Secure Jobs

“All jobs would pay the Living Wage, we’d have no more zero hours contracts, and jobs would come with real training.”

The Living Wage was discussed a great deal during this work. It was seen as an essential element in creating a Scotland without poverty. It was seen as something that we should aspire to now, and that many more employers should be implementing now. Security of employment was also seen as a key issue especially against a background of rising ‘zero-hours’ contracts and an increase in under-employment (e.g. working part-time but wanting full-time work) especially since the recession of 2008.

Increased concern about the quality of paid employment reflects the trends that are taking place in the labour market. Whilst the vast majority of people who work are in full-time and permanent jobs with long-term job tenure (as are most part-time workers), the numbers in part-time and zero hours contracts have increased.⁶ Zero-hours contracts now affect between 1% and 4% of the overall labour force.⁷ There are however certain sectors with higher proportions of these types of contracts. Nearly 60% of employers in Accommodation and Food (e.g. hotels, restaurants

and fast-food outlets) use zero-hours contracts compared to less than 10% in Finance.⁸ Zero-hours contracts are also high in the education (38%) and healthcare (29%) sectors.⁹ These figures suggest that the types of jobs affected are also more likely to be low paid. In addition, according to JRF, there is significant ‘churning’ at the lower end of the labour market. Nearly 50% of men and almost a third of women making a new JSA claim were claiming JSA six months before.¹⁰

Groups that we spoke to in rural areas highlighted a lack of well-paid work. Historically low pay has been an issue for rural communities. Dumfries & Galloway, Moray, Clackmannanshire and Highland have the highest proportion of low paid workers in Scotland, whereas Edinburgh & East Dunbartonshire have the lowest.¹¹ In rural areas the tourist industry, agriculture and related activities are major employment sectors, coupled with the fact that much of this work is seasonal.

This is exacerbated by the high cost and lack of availability of suitable public transport making it difficult for people to access training and employment opportunities, as well as the range of public services and support that is available.

Participants also talked about the need for a different kind of economy where social enterprises and co-operatives played a greater role, with some believing that these kinds of organisations would have a different relationship with the workers involved in them.

“It’s partly about money, need money to get to work to survive, to feed your family, so money’s a big part of it, but for me it’s about job satisfaction. Knowing that I am going out each day and making a difference. It’s also being feeling valued by the employer.”

8 BIS, The 2011 Workplace Employment Relations Study (WERS), Jan 2013

9 Chartered Institute for Personnel Development, (2013) Zero-hours contracts - Myth and reality, November 2013, p11

10 T. MacInnes et al (2013) Monitoring Poverty and Social Exclusion, NPI/JRF: York <http://www.jrf.org.uk/sites/files/jrf/MPSE2013.pdf>

11 J. McKendrick et al (2014) Poverty in Scotland 2014, CPAG: London

6 Office of National Statistics (ONS) 2013

7 D. Piper & A. Dar (2015) Zero Hours Contracts, House of Commons Library <http://www.parliament.uk/briefing-papers/SN06553/zerohours-contracts>



It was clear that for those people we spoke to, paid employment in a Scotland without poverty would look very different in many respects. Phrases such as ‘good jobs’ and ‘quality work’ were used by participants many times to describe what employment would look like in a Scotland without poverty. People wanted to feel valued at work, and wanted to feel that their work was worthwhile. It should, of course, come as no surprise that the aspirations of those who are currently living on low incomes with regards to employment are therefore no different from anyone else.

When discussing employment and poverty it is important to remember that for many people work will not be a route out of poverty. Many of the participants in this project emphasised this fact.

Whilst acknowledging that full employment is an essential component of a Scotland without poverty, it is not sufficient on its own. Those without paid employment need to be included and need receive an adequate income, particularly those who are disabled and may not be able to take part in the labour market. This message came across very clearly. However, a labour market that helped address poverty would also be far more effective at providing employment for people who did have disabilities. As one participant stated:

“There’d be jobs for everyone, and that includes people with disabilities. We need jobs that allow people like me to work. Jobs that are really flexible, allowing people to work when they can.”

Another participant added:

“Work needs to pay a decent wage, but it also needs to be a job that is worthwhile. You should feel valued as a worker. You should feel valued as a disabled worker, your not just there to tick the equalities box.”

3. Health & Wellbeing

There is a wealth of evidence on the negative impact poverty has on people’s health and well-being. In Scotland, life expectancy ranges from around 70 years amongst the most deprived to just over 82 years in the least deprived, a difference of 12.5 years.¹² Participants were well aware of these connections. For example, mental ill health was recognised as an issue that is often intimately linked with poverty. Individuals involved in all aspects of this work spoke of mental ill health as both a cause and consequence of poverty.

Lone parents spoke of the isolation they experienced and the impact that this could have on their mental well-being. This experience was also mirrored by those who had been through the asylum process and because of this had experienced real isolation and loneliness. People who had long term and limiting physical conditions also spoke about the impact that this could have on their mental health, compounding existing health problems. Many participants also noted the impact of changes in the social security system and its impact on individual mental health. This is an issue that has been highlighted by mental health organisations in Scotland¹³.

In the community engagements activity many organisations reported an increase in mental health problems (including suicide attempts) that they linked to poverty. Some linked this directly to problems associated with welfare changes, others noted that it was as a result of increased financial pressures overall.

Other health issues discussed focused on the impact of poverty on disability, long-term health conditions and drug and alcohol addictions. While there was clearly a cross-over between the issues identified, in particular with some of the issues faced, the underlying problems and suggested solutions usually varied.

¹² Kenway P et al: Monitoring Poverty and Social Exclusion in Scotland 2015

¹³ Scottish Association for Mental Health (2014) Worried Sick: Experiences of Poverty and Mental Health across Scotland, Glasgow: SAMH



For example, participants felt that many of those affected had complex needs requiring additional support such as addiction recovery services, help with parenting, money and the criminal justice system.

In drawing conclusions from the discussions around health and well-being it is clear that measures to change health and well-being need to have a focus beyond the actions of the individuals affected. It could also be stated that policies need to look beyond health and social care services, important though they are. As noted earlier the social security system needs to be transformed as does the nature and payment of work. An adequate income, for both those in and out of work would be a significant step towards addressing the underlying problems.

Whilst many participants spoke of issues related to physical health and wellbeing, a consistent theme was in relation to mental ill-health. There is little doubt that for the participants in this project, the support and help available for people would be radically different in a Scotland without poverty.

4. Places Free of Poverty

Where people live can impact upon their life and life chances. A report by the Scottish Government notes that, 'Children who have better access to safe, green and open places are more likely to be physically active and less likely to be overweight than those living in neighbourhoods with reduced access to such facilities. Access to green space is also associated with greater life expectancy in older people.'¹⁴

Participants in the project were clear that issues of 'place' were important in defining many of the problems they faced. Few people talked about 'bad' areas, but they spoke about the way that poverty affected some places more than others, and that this had an impact on the kind of services that some places needed as well as the sense of community that existed. It was also clear that many of the

problems faced by communities were similar in both urban and rural areas, but that they could be exacerbated by rural location e.g. public transport or access to services. A Scotland without poverty would mean changing the places where many people live, not changing the people.

Housing

Alongside low incomes (and how to improve them) one of the crucial issues that emerged from this project was the centrality of housing and homes for the participants. Problems with housing were raised in a variety of ways, from questions of affordability and access to social housing, to issues of fuel poverty and housing quality.

The lack of affordable social housing and resultant increase in the use of the private rented sector was viewed by participants as problematic in terms of costs, standards and security of tenure. The number of households in Scotland, living in the private rented sector has more than doubled in the last 10 years.¹⁵ It was also pointed out that there is often a lack of suitable housing in rural areas due to the high number of holiday lets and second home properties. This results in inflated rents for local people. In addition to this, many rural homes use less efficient and more expensive heating systems and fuel types, such as oil and off-grid gas e.g. LPG, which increases the demands on a limited income.

People were also clear that it was not just about having a good house, but that wider aspects also needed to play a part. As one participant stated:

"It's about feeling that you have somewhere that is secure, that's a real home. (In a Scotland without poverty) There would be homes that people could access them when they needed them, where repairs would be done quickly and everyone would make sure that they were in a good state."

What also emerged was the need for good local support and social networks.

¹⁴ Scottish Government (2010) **Equally Well Review**: Report of The Scottish Government Ministerial Task Force on Health Inequalities

¹⁵ Shelter Scotland: http://scotland.shelter.org.uk/get_involved/campaigning/make_renting_right



This was felt to be important for a number of reasons such as reducing social isolation, improving mental health and providing social solidarity especially in the face of a crisis. Participants were also supportive of the idea of having grassroots organisation's providing the frameworks for these social networks. They were also seen to be important in bringing people together to promote change in their communities.

"If there wasn't poverty, every community would be proud, there would be no stigma associated with living in particular places. People would feel able to participate in their community; they wouldn't be scared of going out and getting involved."

Three conclusions can be drawn from this. Firstly, the trends towards concentration of services and employment means that many people are having to travel further for work, training, education and visits to hospitals. This is particularly acute in rural Scotland. For purposes of tackling poverty and environmental sustainability, this would require transformations in transport, infrastructure planning and economic policy areas.

Secondly, the lack of affordable housing needs to be dealt with. Audit Scotland has estimated that 'Scotland will need more than half a million new homes over the next 25 years' and that the supply of housing is not meeting current levels of need.¹⁶ The Scottish Government has a target to provide 30,000 affordable homes, including 20,000 socially rented homes within this parliament (i.e. before 2017). In addition there are over 31,000 'long-term'¹⁷ private sector empty homes in Scotland. A Scotland without of poverty would mean that everyone would have access to affordable, secure and energy efficient homes.¹⁸

16 Audit Scotland (2013) Housing in Scotland, p12 http://www.audit-scotland.gov.uk/utilities/search_report.php?id=2295

17 A property becomes 'long term' empty when it's been unoccupied for 6 months or more. Shelter Scotland 2014, http://scotland.shelter.org.uk/housing_policy/empty_homes/scottish_empty_homes_partnership

18 Shelter Scotland briefing for Housing Supply Debate, 30 September 2014, http://scotland.shelter.org.uk/professional_resources/policy_library/policy_library_folder/shelter_scotland_briefing_for_housing_supply_debate

"It's not just about money, but having a decent house. I would love to be in a council flat in a council estate. I can't get access to one now. I came out of prison, with nowhere to stay. If there was a council house for me to go to everything would have been better."

Finally, making these transformations more effective will require greater engagement between policy makers, providers and in particular those communities and people affected as well as wider civic society organisations. This is perhaps one of the most important conclusions to be drawn from this work. People who are living on low incomes want to see more resources put into their communities, they recognise that services need to be improved and that there must be more quality jobs to help tackle poverty. However, the people that we spoke to wanted to feel involved in helping to create the solutions to the problems that they face, whether in their own communities or in parliaments that serve them.

5. Education, Family & Relationships

"All children would be treated the same in school, that isn't the case now. Some children need more support, and they should get that, but everyone should be made to feel the same."

Children in poverty have lower levels of educational attainment than their wealthier peers. In terms of education, a JRF (2015) report, showed that of those 'young adults entering higher education, 11 per cent came from the bottom fifth compared with 30 per cent from the top.'¹⁹

Moreover, 'there is clear evidence of a persistent gap in attainment between pupils from the richest and poorest households in Scotland. This gap starts in preschool years and continues throughout primary and secondary school. In most cases, it widens as pupils progress through the school years.

19 P. Kenway et al (2015) Monitoring Poverty and Social Exclusion in Scotland 2015, NPI/JRF: York



Most importantly, the poverty attainment gap has a direct impact on school-leaver destinations and thus the potential to determine income levels in adulthood.²⁰

Participants in all parts of this work were well aware of the 'educational gap' and that poverty played a significant role in creating and sustaining it. However they were less clear as to what was a cause and what was consequence. They cited examples of lack of support from parents with homework, lack of stable home or community environment, a lack of food or experiencing or witnessing domestic abuse. Participants reported frequently that children start school without the basic skills needed to begin learning, and their home-life can make it almost impossible for them to reach high attainment levels at school.

“Very hard to get children to educational level of other schools by secondary age, even where children are very intelligent.”

The cost of some school activities, such as school trips and extra-curricular activities was also mentioned. As one parent stated:

“Schools would be places where there were no financial pressures (on parents). Every month we have to give money for a charity in the school, or there is the book club. My daughter asked me for £4 for an outing the other day. I can't keep telling her I can't afford it.”

Missing out on these activities will further disadvantage children from low income households in terms of both stigma and educational experience.

In terms of solutions, participants were also aware of work within schools, such as the 'Nurture Approach', which aims to get primary school children to a level where they are ready to learn, giving additional support they are not receiving at home. However they also said that while work within schools can help, there are limits to what it can achieve as

so many other factors contribute to poverty and attainment levels.

Solutions put forward included schools should try to use the nurture approach, working with and supporting parents to involve them more in their children's schooling. Work was also needed on dealing with addictions, raising incomes (jobs and benefits), parenting skills, and greater co-operation between schools and other agencies such as social work and police. A comprehensive childcare system in Scotland would allow people to have access to jobs and a decent family life. Not having to make the choice between one and the other.

Training and Further and Higher Education
The Scottish Government policy of free tuition for people in further and higher education was welcomed and seen as a positive step. However other barriers to further and higher education would have to be tackled for a Scotland free of poverty to be realised. For example a comprehensive, affordable childcare system would need to be in place. This was stated by lone parent participants in particular. Another issue to be tackled was the problems encountered when switching between welfare benefits and college in particular over the summer break. Delays in benefits at this time can lead to students having little or no money. Participants also pointed out a lack of information on what is involved in getting back into education, in particular information on the full costs of going to college or university. Participants also stated that the re-introduction of grants for living costs, and especially housing benefit would go a long way opening up further and higher education for many disadvantaged groups and communities.

6. Money & the Cost of Living

There are many issues that were critical to the discussions that took place during this project: the role of the benefits system, housing or the quality of paid work. However, behind all of our discussions was the question of low incomes. Whilst it was clear that many of the problems that people face in their lives are about far more than money, there

²⁰ E. Sosu & S. Ellis (2014) Closing the attainment gap in Scottish education, JRF: York



is little doubt that having insufficient money made many problems worse. Having an adequate income, whether in or out of work, would be a key aspect in a Scotland without of poverty.

As one participant noted:

“Money is important. With a little more money you are able to look after your health, your standard of living can be better. With more money you can feel more socially included. You’d be able to go places and take part like everyone else.”

Another participant said:

“It [having enough money] means not having problems like going to food banks, between deciding if you are going to heat your home or eat? Are you going to put the radiators on or make something to eat? I was in a private let with no heating, with only electric radiators. The choice really was, do I put that heating on or do I make something to eat. I couldn’t do both.”

Living costs in general are often higher in rural areas. A study commissioned by several councils, housing bodies, Scottish Enterprise and Highlands and Islands Enterprise in 2013 found that the minimum cost of living in remote rural Scotland ranges between 10% and 40% more than the equivalent in urban Britain.²¹

“Enough is about enough to pay the bills and get you through the week, being able to buy a coffee, pay for your bus fares. Enough would mean you had a bit of financial security.”

“Not having to go to the food bank, being able to pay the electric bill”

Having an inadequate income means facing impossible choices, as highlighted in the quotations above. This was often expressed in terms of heating homes or buying food, but living on a low income

was for many people a series of smaller daily decisions, all centred on how best to use what little money they had. Having an adequate income would be essential to creating a Scotland without poverty. Many of the problems that people discussed during the course of this project would go a very long way to be being addressed if they had an adequate and dependable income.

Of course, having an adequate income does not solve all problems. Personal crises will still take place, bad decisions will still be made, relationships will break down, and jobs will come to an end. However, having a source of adequate income will certainly help smooth out some of these problems. While having an adequate income reduces the need for credit, most people will need credit at some point whether it is to buy a house, or a car, or to cover sudden one-off costs such as repairs or replacing items like washing machines or cookers. However, for people on low incomes, Pay-day loan firms (or worse illegal lenders), despite the high costs, can be the only source of credit available. Throughout this work we had reports of people paying a credit broker for an application for a loan which they did not then receive. This is supported by research from Citizens Advice Scotland who found that of 71 credit broker cases at CABx throughout Scotland more than four different brokers took fees costing the consumer an average of £264 with no guarantee of a loan.²²

Having access to credit could help individuals deal with shortfalls in income, although participants felt that these should really only be used in emergencies. Participants were also clear that having an adequate income was not only about being able to afford things that people need now, but being able to save for the future.

“Even if it is only a couple of pounds a week, just being able to save a little is something.”

²¹ Hirsch D, Bryan A, Davis A and Smith N, (2013) A Minimum Income Standard for Remote Rural Scotland, Highlands and Island Enterprise: Inverness

²² Citizens Advice Scotland (2014) ‘The Real Deal: No Credit and Broke’ <http://www.cas.org.uk/publications/real-deal-no-credit-and-broke>



Like so many other areas discussed in this report, the 'demands' that many people expressed were very modest: an adequate income, a warm dry home, the ability to save a little money, a decent job, and services that provide help when needed. The ability to make real choices. The call for an adequate income is very modest: very few of us strive for only 'adequacy' in lives. However, achieving an adequate income for all would transform our society and would lay the basis for not only a Scotland without poverty, but a more socially just Scotland.



3. Conclusions

“A Scotland without poverty is one where people on low incomes are treated with dignity. All of us are linked to each other. We need to think of each other as human beings first, not as unemployed or refugee or single parent. If you are treated fairly, treated seriously, given support no matter your income or status, it will build your confidence. This will help you get the support you need and help you move out of poverty.”

Overall, it was clear that it was often a challenge for some groups to focus on the longer term, to think about what a Scotland without poverty would look like. For many of the people we spoke to, poverty is an all pervading part of their life, affecting their past and their present experiences. To imagine a society without this all pervasive (and sometimes hidden) influence was challenging. However, they rose to this challenge, particularly the members of the panel of people with direct experience of poverty that was established to feed into the development of JRFs UK Anti-Poverty Strategy programme. They all believe that a Scotland without poverty is not only possible, but is essential. If we are to address the various problems we face as a society, then we must do more to create a Scotland without poverty.

Ridding Scotland of poverty would require action on a number of fronts. Some of the critical areas that were raised throughout this project were:

- **Employment:** this a need to address the continuing lack of jobs and support people to access jobs when they are available. We also need to address the quality of employment, including addressing low pay and short term work.
- **Social Security:** the social security system need to be transformed from one where those using it are treated with suspicion and disrespect to one where support and dignity are the hallmarks.

- **Housing:** having a secure home, that is easy to heat and maintain, should be a priority. Without access to this security many of the other aspects of individual’s lives become ever more challenging.
- **Health:** health inequalities remain wide in Scotland, so closing these gaps is essential. A critical issue is around mental ill health. Addressing mental ill health is a key component of tackling poverty.

A Scotland without poverty would not be an easy goal to achieve. It is a realistic goal though, and an essential one. It will require a plan and a strategy, perhaps many strategies. To achieve a Scotland without poverty we will also need to connect with those whose voices are so seldom heard when discussing solutions to the problems our society faces. We hope this short report helps make some of those connections.



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