

# SCOTTISH ANTI POVERTY REVIEW



ISSUE 37 SUMMER 2022



THE RACIAL  
POVERTY GAP



## EDITORIAL TEAM

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## DISCLAIMER

The views expressed in the Scottish Anti-Poverty Review do not necessarily reflect those of The Poverty Alliance.

## ABOUT THE POVERTY ALLIANCE

The Poverty Alliance is a network of community, voluntary, statutory and other organisations whose vision is of a sustainable Scotland 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. To do this we:

- **Work with people and communities experiencing poverty to empower them to address poverty**
- **Work with organisations to build a strong anti-poverty network in Scotland**
- **Support the development of policies which promote social justice and combat poverty**
- **Raise awareness about poverty and encourage debate**

The Poverty Alliance is recognised as a charity by the Inland Revenue. Reference No: SCO19926

ISSN 1747-986X

# WELCOME

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## Editorial

*The year in numbers, even after only a few months, does not look great. Whether it is inflation reaching a 30 year high (and expected to continue to increase in the months ahead), or the announcement that the cap on domestic energy costs will mean that prices will more than double for many households; current trends are not encouraging.*



Predictions from the Joseph Rowntree Foundation that some 600,000 people could be pulled into poverty as a result of the Chancellor's failure to increase social security benefits in line with inflation only serves to remind that whilst most people will see an increase in their living costs, it is those on the lowest incomes that will feel the impact most keenly. Our focus on these large scale, headline grabbing trends and changes can sometimes mean that we overlook some of the patterns and impacts behind them. That people from Black and Ethnic Minority communities have a higher risk of living in poverty is a well established fact, yet when discussion the impact of issues such as the cost of living crisis arise we still fail to understand how some of the experience may differ for some groups. As several authors in this edition of Scottish Anti-Poverty Review have highlighted, a lack of accurate data still hampers our understanding of some of the issues and blunts our policy responses to them.

However, a lack of data is not an excuse for a lack of action on addressing the Black and Ethnic Minority people's experiences of poverty. The new Tackling Child Poverty Delivery Plan, Best Start, Bright Futures, once again highlights the significant scale of poverty amongst BME households. Around 38 per cent of children living in minority ethnic households are in poverty. What is worse, this figure has shown no improvement and indeed may be increasing.

What then is behind this continuing high risk of poverty for many people in BME communities? The authors in this edition of SAPR point to some of the reasons why this is the

case, and what we may be able to do about it. In answering this question, it becomes immediately obvious that we need to consider not only ethnicity, but gender and disability when we are looking at the patterns of poverty. BME women and disabled people are at a greater risk of poverty and part of the risk arises from their position in the labour market. Rates of about market participation are lower than that for women generally, and BME women remain more likely to be in lower paid employment when they are in paid work. As AMINA Muslim Women's Resource Centre highlights, some of the other barriers that mean BME women are more likely to be in poverty relate not only to the way our labour market is structured, but the way that services are configured. This includes challenges in accessing support services that do not take into account language barriers or other cultural sensitivities. It may also be as a result of the way that our social security system is designed, for instance in the way that some people are locked out of support through No Recourse to Public Funds (NRPF).

This issue in particular was highlighted in the engagement work the Poverty Alliance undertook in the last year as part of the Get Heard Scotland project, which was fed into the development of the new Tackling Child Poverty Delivery Plan 2022-26. It was clear from this work, and evidence from a range of other organisations, that NRPF is pushing people from Black and Minority Ethnic communities into destitution. It is a policy that discriminates and actively increases poverty and it is time for it to go.

Ending the NRPF policy would be an important step in addressing the poverty that people from BME communities experience. However, we need to go much further. Across national and local government policy to tackle poverty there needs to be a sharper focus on addressing race inequality. It is encouraging that the Best Start, Bright Futures, the new Tackling Child Poverty Delivery Plan, recognises the importance of taking an intersectional approach to addressing child poverty. But the fact remains that far greater emphasis on action will be required over the coming years. Better data and evidence are undoubtedly needed, but ultimately the new child poverty strategy will be judged on whether there is real movement in our shameful rates of poverty amongst BME communities.



# Who are BEMIS?

Danny Boyle, Senior Parliamentary & Policy Officer at BEMIS

*BEMIS Scotland are a national race equality, human rights based, democratic, membership organisation. We were set up following the re-convening of the Scottish Parliament in 1999 and have been working with ethnic, religious and cultural minority communities on issues which affect them for 22 years.*

It will be helpful for readers to understand how BEMIS as an organisation approach to the subject of Race before we consider the impact of poverty and socio / economic disadvantage.

As an Equalities and Human Rights organisation, we recognise that ethnic minority communities are recognised under the human rights race provisions of Colour, Nationality, Ethnic or National origin. These provisions are contained within Article 1 of the International Convention on the Elimination of all forms of Racial Discrimination (UNCERD) and The Equality Act (2010). Article 1 outlines the grounds on which racial discrimination can occur. Duty bearers in Scotland like national and local government and other public bodies are bound by these provisions of international and domestic law.

As such our staff, board, membership and networks reflect these protected provisions.

We work with multi-generational ethnic minority communities such as Pakistani, Indian, African (various), Jewish, Irish, Polish and others. Newer migrant communities from Eastern Europe such as Roma or newer Polish and those designated by the UK immigration system as Refugees or Asylum Seekers such as Syrian, Afghan and a multitude of other nationalities.



## Thus, BEMIS as an organisation

- raise of awareness and support our membership, colleagues, networks to challenge issues that affect them.
- Support ethnic minority communities to develop democratic, representative organisations as formal organisations and charities who can speak on their own behalf.
- administer cultural integration programmes to help people feel part of their local communities and Scotland.
- provide equalities and human rights analysis of policy and legislative development and implementation at a local and national level
- Facilitate and organise the Ethnic Minority National Resilience Network in response to the CV19 Pandemic

BEMIS take a human rights-based approach to all of our work. As such we do not speak on anyone's behalf but raise awareness of issues that affect our communities and support them to act as active citizens of Scotland and civic society. This is an important distinction. If you want to know what its like being a Black / African / Sikh / Muslim or Hindu, Jewish, Polish, Irish, Pakistani, Roma, Syrian, Afghan, Ukrainian etc... citizen then you need to speak to them directly.

## Race / Ethnicity and Poverty in Scotland

Evidence that minority ethnic communities reside disproportionately in socio-economic disadvantage is widespread. These socio-economic circumstances translate directly into experiences of poverty.

This is not a new phenomenon.

Neither is it a surprise that people from minority ethnic communities are disproportionately exposed to it.

Poverty and ethnicity is a multigenerational 180 year old story in Scotland.



- When Irish refugees arrived in their tens of thousands from 1850-60 due to An Gorta Mor they lived in poverty across Scotland's main population centers.
- When Italians fled poverty in the late 1890's they came to Scotland and settled in areas of poverty
- When Jewish people arrived in the early 1900's they congregated in the Gorbals, at the time an area of dense population and poverty
- When Pakistani, Indian and other South Asian communities arrived in larger numbers in Scotland from 1930 – 70 they initially resided like the Irish, Jewish and Italians in areas of high population density and poverty. For example, in places like the Gorbals and Govanhill.
- As Scotland has become even more diverse over the last 4 decades with significant influxes of African, Polish, Roma, Slovakian, Syrian, Afghan and many other people and communities they also disproportionately experience poverty.

Thus, despite over 180 years of experience and evidence we have still not managed to find a system of wealth redistribution that provides people of all ethnicities an equal opportunity to fulfill their potential. New waves of migration are facing the same problems and challenges that faced new Scots over a century ago.

### Why?

The austerity agenda that has characterised the political landscape at a UK national and local government level for over a decade continues to create insurmountable barriers to overcoming poverty.

The proliferation and acceptance of foodbanks, now a political photo opportunity, are testament to the normalisation of destitution.

Housing, food, transport, health, leisure, heating, financial support and employment remain ongoing indicators of poverty that affect all people.

From the perspective of Race the pandemic followed by the cost-of-living crisis has exacerbated the unique challenges

faced by people from minority ethnic communities experiencing poverty.

For example:

### No Recourse to Public Funds (NRPF)

The immigration designation No Recourse to Public Funds (NRPF) pushes people from minority ethnic communities into destitution and poverty. When lockdown occurred in March 2020 BEMIS witnessed an exponential increase in people from minority ethnic backgrounds having no access to income.

When lockdown occurred if you were in precarious employment, such as a zero-hour contract, there was no furlough and no universal credit.

People and families who had been surviving week by week suddenly had no income. This included families with children born in the UK / Scotland.

The NRPF system is key driver of poverty within ethnic minority communities. Under the provisions of Article 1 of UNCERD it is a form of racial discrimination to treat someone differently based on their Colour, Nationality, Ethnic or National origin (including citizenship). Thus, BEMIS position is that the NRPF system is prime example of institutional racism strategically integrated into our immigration system.

Efforts have been made by the Scottish Government to mitigate the financial brutality of NRPF with new social security powers however accessing new benefits remains restrictive and financially minimal.

### Access to Mental Health Support:

In recent years Scotland has welcomed refugees from Syria, Afghanistan and other world nations. Scotland also hosts on behalf of the UK Home Office a number of asylum seekers primarily individual young men from the Middle East, Asia and Africa.

As a result of the pandemic BEMIS witnessed an exponential growth in mental health requirements.

As the diversity of our communities increases it is imperative that our institutions evolve to respond the different needs of people.



For example, languages like Arabic use a significantly more expressive use of metaphors. This is as a consequence of a rich evolution of language, culture and society over millennia. As a result, there are not always absolute direct translations between Arabic and English.

Of course, people can communicate basic requirements and information via translators but the depth of knowledge required to respond to the complexities of trauma and mental can only be done in direct dialogue.

Poor mental health exacerbates the isolation and impact of poverty. As a stop gap measure, with support from the Scottish Government, BEMIS initiated in March 2020 a free to access multilingual counselling service however this was a temporary service.

### Transport

Glasgow is Scotland's largest and most ethnically diverse city. When the city was redesigned in the 1950's large schemes were built on the cities outskirts to provide new housing for residents.

Areas such as Castlemilk, Easterhouse, Drumchapel and Barlanark initially provided a welcome reprieve from density of inner city living. However, in recent decades they have become synonymous with poverty and inequality.

Much like the refugees and immigrants who moved to Govanhill and the Gorbals in the late 19th and early 20th century these new housing areas have increasingly been used to house newer arrivals, refugees and asylum seekers from the middle east and Africa.

On the outskirts of the city public transport is fundamental for work, socialising, connectivity and basic freedom. Transport affects access to health, education and leisure. Glasgow's bus provision however is privatised and unregulated. Bus fares in Glasgow are some of the highest in the UK. As recently as May 2022 the cost of single journey increased by 60% from £1.70 to £2.65.

Asylum seekers in Glasgow are unable to work and receive £40.85 per week for essentials like food, clothing and toiletries.

### What can we do about it?

The examples of NRPF, mental health support and transport are small indicators of the challenges faced from the unique perspective of racial and minority ethnic communities. All of the other issues that Poverty Alliance members and networks are acutely aware of such as food and heating present a perfect storm of poverty catalysts that present an existential threat to peoples mental and physical health. The cost-of-living crisis is as much as a threat to life as the pandemic.

In response to the impacts of the pandemic BEMIS facilitated multiple sessions of the Ethnic Minority National Resilience Network to develop immediate recommendations to Government to respond to the needs of communities. These remain pertinent and necessary.

- **Ensure that ethnicity data is collated, interpreted, and published in a manner that is compliant with the Equality Act 2010 ensuring that all minority ethnic communities are recognised on their basis of colour, nationality, ethnic or national origin. This data is required to develop evidence-based policy and channel resources to people and communities who require it most.**
- **Introduce an emergency sustenance payment to those with No Recourse to Public Funds and minority ethnic communities who require additional financial support**
- **Introduce a windfall tax on energy providers to cap heating costs. Provide grant support to people unable to pay for the cost of energy. It is unacceptable that people must choose between eating and heating.**
- **Enshrine the right to food in law as a fundamental human right. Ensure that all people have access to healthy and nutritious sources of food.**
- **Explicitly acknowledge that the No Recourse to Public Funds (NRPF) immigration policy punishes children and others based on their parent's nationality. This represents a direct derogation of the prohibition of racial discrimination as set out in the ICERD treaty. As such the NRPF policy is a clear example of an institutionally racist immigration system that punishes UK / Scottish born children and other international children whose rights are absolute and cannot be taken from them. State support is one such right.**



- **As mental health needs accelerate due to lockdown and the cost of living crisis identify, and invest in bespoke, multilingual, and multi-cultural mental health services that in some cases are best delivered by the 3rd sector. Examples of this are BEMIS professional Counselling and Support, FENIKS support for Polish, Saheliya support for South Asian Women, Sikh Sanjog support for Sikh women, Amina Muslim Women Resource Centre, and others.**
- **In respect of Mental Health and other social provisions specific focus must be given to more rural areas, communities not in Glasgow and Edinburgh and more isolated minority ethnic communities including asylum seekers and refugees. PKAVS in Perthshire, Fife Centre for Equalities, Fife Migrants Forum, Highland Migrant and Refugee Advocacy project (HiMRA), Dumfries and Galloway Multicultural Centre, Grampian Regional Equality Council, Freedom from Torture and others are all placed based regional assets who have links to some of the most vulnerable individuals and communities.**
- **Transparently acknowledge that there is an ongoing link between socioeconomic disadvantage and prevailing ethnic health inequalities. That specific Race / Ethnicity focussed investment is required across Scotland's disadvantaged communities to respond to health inequalities exacerbated by socio – economic disadvantage (See Race Equality Transformation Investment Scheme Proposal under next heading) Investment to respond to the pandemic and cost of living crisis.**

The total Equalities and Human Rights budget for the Scottish Government in 2020/21 is £30.4 million. This represents less than 0.01% of the Scottish Governments annual budget of “nearly 50 billion pounds”.

The budget was developed in a pre-Covid Scotland and published in February 2020.

The investment into the “Race Sector” via intermediary or organisational funding represents a key function of human rights-based approach that enables representation and independent analysis but this investment in and of itself does not represent a strategic comprehensive response

to Scotland’s enduring systematic issues in regards race equality and it will not on its own secure it.

Likewise, the Race Equality Framework and Action Plans are a necessary scaffolding to bring some coordination to our shared objectives but they and their administrative functions such as the REAP Programme Board will not be capable of effecting standalone systemic change.

The Race Equality Action Plan 17-21 included over 80 action points across 6 key policy themes

- **The current budgetary allocations at both a national and local level are not compatible with the Scottish Government Race Equality Framework and Action Plans. If we continue on the current path and trajectory, we will observe small non impactful symbolic gains while austerity and recession enhanced and exacerbated by COVID will weld a generation of EM youth and communities to further systemic inequalities.**

Recommendation: To protect the progression of the Race Equality Framework and Action Plans the Scottish Government must instigate a bespoke Race Equality Transformation Investment scheme that is open only to local authorities and statutory services.

This fund is not for EM communities to compete for in the third sector but for statutory bodies and duty bearers to partner with local BME communities and organisations to progress fundamental actions to respond to key race equality and poverty priorities in their areas.

The wording, scope and progression of the Race Equality Transformation Investment Scheme will reflect previous measures that have been in Scottish budgets in respect of Agriculture and other political priorities.

The objective of the scheme will be for statutory services and duty bearers to enact radical and systemic change across key policy areas identified by SG / Reap / 3rd sector partners.

**For Example: An initial £40 million investment in the Race Equality Transformation Investment Scheme will support local authorities and statutory services to deliver the Scottish Government’s objectives inherent in the Race Equality Framework 16-30.**



# Structural inequalities in employment

Carla Cebula, Senior Analyst (Scotland) at Joseph Rowntree Foundation

*Over two in five minority ethnic people in Scotland are living in poverty, more than double the rate for white people, with indications that poverty is increasing for these communities. The child poverty rate is more than double that of white children and also appears to be increasing. JRF analysis last year showed that while persistent data issues make evidence-based diagnosis difficult, these stark inequalities appear rooted in issues around earned income. The labour market is not working for all.*



The Scottish Government clearly acknowledges these issues; it published the Race Equality Action Plan, identified minority ethnic children as a priority group and it has begun to highlight racial inequalities in its policies. However, the few concrete policies targeted at supporting minority ethnic families out of poverty have had limited evaluation and we can see no positive impact on the poverty trends. There is also little data and research available to create policies informed by minority ethnic communities. In both Scotland and the UK more generally, there has been a consistent gap between the poverty rates for people from minority ethnic compared to white backgrounds. Sample sizes in Scotland are much smaller than in the whole of the UK, which makes it hard to pick out year-on-year changes. However, since 2012-15 the poverty rate appears to have increased

for people from a minority ethnic background compared to a steady rate for white people. It also suggests that it is beginning to diverge from the UK rate which has shown little improvement over the last 20 years.



*There is a consistently higher poverty rate for minority ethnic compared to white people across the UK and in Scotland*



Source: JRF analysis of Households Below Average Income





There is a consistently higher poverty rate for minority ethnic compared to white people across the UK and in Scotland.

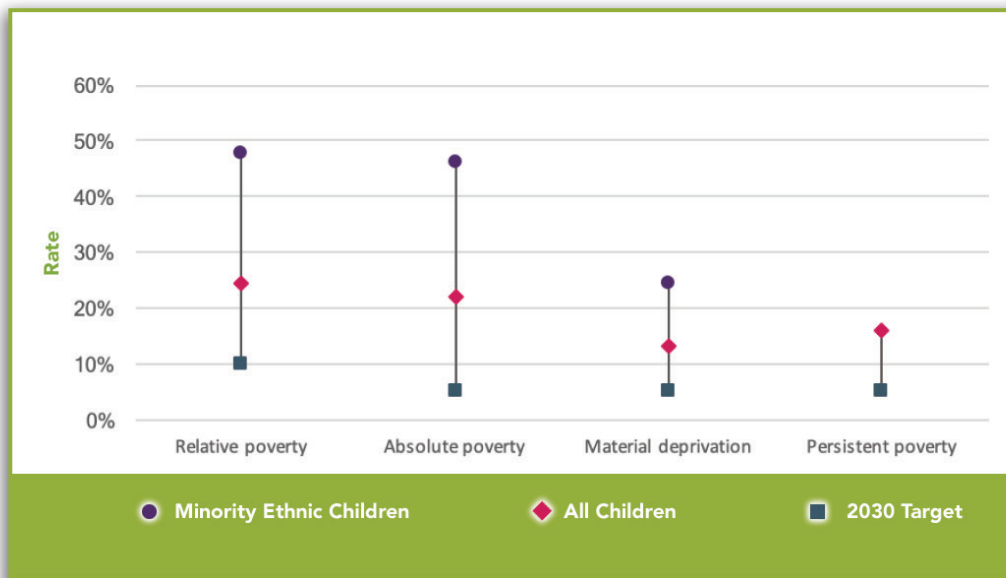
Across this period, minority ethnic communities in Scotland have grown and are expected to continue growing. Between 2001 and 2011 the proportion of the population from a minority ethnic background doubled, from 2% to 4%, and population modelling suggests that by 2031, 7% of Scotland’s population will be from a minority ethnic background (Walsh, 2017).

Within the Scottish context it’s also notable that the Scottish Government identified minority ethnic families as one of their six priority groups at a higher risk of child poverty in relation to the 2030 child poverty targets. Across all four measures of poverty used in monitoring progress towards reaching the targets, minority ethnic children are grossly

overrepresented. Almost half of children from a minority ethnic background in Scotland are growing up in poverty (48%) and make up 16% of children in poverty despite only representing 7% of children in Scotland. Absolute poverty is also very high for this group. Nearly half of minority ethnic children are growing up in households with low incomes before housing costs, suggesting that low incomes are a key driver.

It’s unjust that 44% of people from a minority ethnic background are trapped in poverty and with this population expected to grow, it is even more critical that we better understand and address the racial inequalities that drive such high poverty rates. Beyond the moral imperative to tackle such high levels of poverty, doing so will also be vital if the Scottish Government is to meet its legally binding child poverty targets by 2030.

*Minority ethnic children experience high levels of poverty across a range of measures.*



Source: JRF analysis of Households Below Average Income



We know that low incomes are a key driver of poverty, particularly for minority ethnic families. Nearly three in five minority ethnic people (58%) are in the bottom 40% of incomes before housing costs compared to two in five white people in Scotland. Income from work and social security payments are key to understanding poverty levels.

There is little data on benefits income and ethnicity in Scotland. JRF recently modelled the impact on child poverty rates of increasing the Scottish Child Payment to £20 and keeping the £20 uplift to Universal Credit. We found that while it reduced the predicted child poverty rate for minority ethnic children in 2023/24 from 46% to 43%, it was one of the smallest decreases seen across the priority groups. This suggests that while income from social security plays an important role in reducing child poverty, with current uptake and eligibility it only goes a small way towards reducing poverty for minority ethnic children.

Work can be a lifeline that helps families stay afloat. It is the primary source of income for most working age families in Scotland and is a key mechanism to stop people falling into poverty. However, for minority ethnic people in Scotland work is failing to do this; 3 in 10 people from a minority ethnic background are living in poverty but have someone in their family in work, compared to 1 in 10 white people. What do we know about work for minority ethnic people in Scotland? Last year JRF used available data to look at a range of structural inequalities faced by minority ethnic workers, finding that they were more likely to be locked out of good work – good pay, hours and security – than white workers.

The minority ethnic pay gap is highlighted as an area for improvement in recent Scottish Government economic strategy. In 2019, minority ethnic workers in Scotland were paid, on average, £1.26 less per hour than white workers totalling a difference of £2,300 a year between the 'average' full-time worker from a minority ethnic compared to a white background.

Minority ethnic workers are also more likely to be working fewer hours than they would like or to be on insecure contracts than white workers, both of which can contribute to lower and more irregular incomes.

Just less than 1 in 10 (9%) white workers were working fewer hours than they would like compared to 15% of minority ethnic workers. They were also around twice as likely as white workers (11% compared to 5% respectively) to be on insecure contracts including zero hours, temporary, seasonal, or casual contracts with unreliable or unpredictable hours.

Further structural differences exist within the labour market, with minority ethnic women having a lower employment rate (51%) and a higher inactivity rate (45%) than white women, minority ethnic men and white men. A study focusing on the experiences of minority ethnic women in Scotland highlighted that for three in five, caring responsibilities were a major barrier to work. However, more work needs done to ascertain how and why this differs to the experiences of white women. This same study and others have highlighted the racial discrimination faced by minority ethnic workers in accessing, remaining and progressing in the workplace. However, these are underexplored within the Scottish context, and it is critical to better understand the current experiences of minority ethnic workers in Scotland if we wish to reduce poverty for this group, particularly as we recover from the covid-19 pandemic.

These data gaps make it difficult to identify structural barriers, evaluate policies and measure improvement. As highlighted in a recent review by the Coalition for Racial Equality and Rights this can limit the impact of policies designed to improve the lives of minority ethnic people in Scotland. The Scottish Government and the third sector must invest in collecting robust evidence to support and evaluate their policy decisions. This work must be done in concert with employers, as creating a just labour market cannot be done without the insights of those who shape it via practice and policy every day. JRF is actively committed to working with a range of partners to understand, fund and develop solutions. This year we will be working with The Collective to look further at the employment experiences of minority ethnic communities in Glasgow. We will dig deeper into these structural inequalities, including the intersection between ethnicity, gender and poverty.



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## How gender intersects with race inequality

Ruth Boyle, Policy and Parliamentary Manager at Close the Gap

*Black and minority ethnic women's inequality at work underscores the need for an intersectional approach to anti-poverty work.*



Close the Gap

Poverty in Scotland is gendered. Women are more likely to be in poverty than men; are more likely to experience in-work poverty; and find it harder to escape poverty.

As Close the Gap have highlighted in previous editions of the Scottish Anti-Poverty Review, women's experience of poverty is directly linked to women's experience of employment. This means that tackling women's labour market inequality is key to addressing women's poverty.

While there are commonalities experienced by all women at work, women are not a homogenous group. Women's experiences of labour market inequality are not universal, but rather shaped by their multiple identities. Black and minority ethnic (BME) women face multiple barriers to participation in the labour market, and to progression within their occupation. In line with these multiple inequalities, there is a particularly high risk of poverty among BME women in Scotland. This is why tackling women's poverty and gender inequality in the labour market requires an intersectional approach.

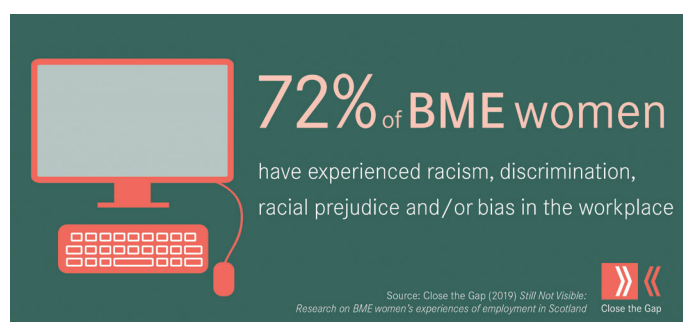
BME women are less likely to be employed than white women, with an employment rate of only 51% in Scotland. For those in employment, BME women are clustered in low-paid and insecure sectors such as retail, catering, social care, textiles and hairdressing. Coverage of the living wage in these sectors is low. For example, over 60% of workers in accommodation and food services and over 40% of workers in retail earn less than the real living wage. BME women are also twice as likely as white women to be in insecure jobs, and remain vastly under-represented in senior roles.

There remains a lack of data to fully demonstrate BME women's specific experiences of employment and poverty. At the Scottish-level, there is limited data relating to BME women's earnings, working hours and occupation. More recently, there was no intersectional data on the job retention scheme in Scotland making it difficult to understand BME women's experiences of furlough.

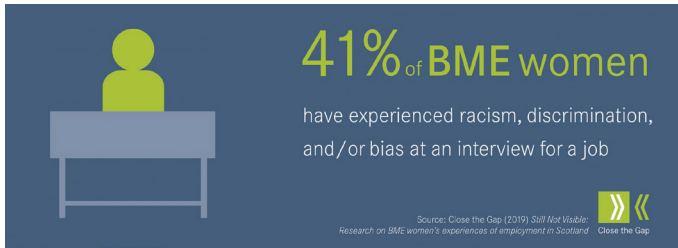
While Scottish Government acknowledged the existence of gendered data gaps around poverty in the last child poverty delivery plan, there has been a lack of action during the implementation period to address this.

There continues to be a reliance on poverty statistics gathered at the household level which masks women's poverty. In addition, the sample size for the Family Resources Survey is not large enough to disaggregate poverty data for different minority ethnic communities. Close the Gap published research in 2019 on the employment experiences of BME women in Scotland. The main conclusion drawn from *Still Not Visible* is that BME women continue to face high levels of racism and discrimination in the labour market. This ultimately impacts their ability to secure, retain and progress within sustainable, good employment. Key findings of this research include:

- **Almost three-quarters of BME women reported they had experienced racism, discrimination, racial prejudice and/or bias in the workplace.**
- **47% of BME women believed they had experienced racism, discrimination, racial prejudice, and/or bias when applying for a job.**
- **Around half of BME women (49%) felt that they had been overlooked for a development opportunity because of racism, discrimination, racial prejudice and/or bias.**



This research highlights that the barriers to good quality employment experienced by all women are often particularly pertinent for BME women. For example, women are more likely to be primary caregivers, and this means that childcare is the most immediate barrier to women being able to work, study and train. However, BME women face additional and multiple barriers to affordable, flexible and appropriate childcare.



As a result of being over-represented in low-paid work, BME women are more likely to work shifts and atypical hours. This makes it difficult for BME women to find affordable childcare that fits around these working hours. Unreliable working hours also present challenges for BME women in planning childcare around irregular shift patterns. This gives rise to the so-called “insecurity premium” which refers to the extra costs workers must cover when called into work, such as last-minute childcare or transport costs.

Still Not Visible found that 62% of BME women reported that their caring roles have affected their ability to do paid work, and 40% said they do not use paid-for childcare because it is too expensive. The prohibitively high cost of childcare means that many BME women reduce their working hours after having children or leave their job altogether to do full-time childcare. The need to balance earning with caring means women account for 75% of part-time workers in Scotland. This is significant as part-time work is predominantly found in the lowest paid jobs and sectors.

The lack of affordable and flexible childcare therefore traps BME women in poverty, preventing them from entering the labour market or increasing working hours. Indeed, one-quarter of parents living in poverty have had to give up work and one-third turned down a job because of high cost of childcare.

As a result of this pre-existing inequality in the labour market, BME women's employment was disproportionately impacted by Covid-19 job disruption. BME women are concentrated in low-paid service sectors, which were more likely to be shut-down during the crisis, increasing their risk of furlough and exacerbating their pre-existing financial insecurity. BME women's propensity to be in insecure work has also put them at greater risk of job disruption, with evidence highlighting that those on zero-hour contracts and in temporary employment have suffered greater falls in earnings and hours over the pandemic than those on more secure contracts. In July 2020, BME workers had suffered an average drop in earnings of 14% from February compared to a 5% drop for white workers. While there is no data relating to BME women specifically, surrounding evidence points to BME women being disproportionately impacted by the loss of earnings.

As a result of Covid-19 job-disruption, BME women who were already struggling are now under enormous financial pressure. Indeed, polling conducted by Close the Gap and Engender found that over half of BME women reported struggling to make ends meet (51%) as a result of the pandemic, compared to 38% of white women and 32% of white men. This has contributed to a rising tide of child poverty in Scotland with recent research by the Joseph Rowntree Foundation finding that almost half (48%) of minority ethnic children in Scotland live in poverty.

With the cost of living crisis only likely to exacerbate these trends, intersectional approaches to anti-poverty and labour market policymaking are more vital than ever. To date, however, we've seen a lack of concentrated action to tackle the inequality BME women experience at work.

Policymaking on race equality is not well gendered. For example, the Race Equality Framework and the Race Equality Action Plan do not afford sufficient focus to BME women's specific experiences of the labour market. There is also little evidence that employers are taking an intersectional approach to their employment practice and equalities work in general is not delivered to a high standard.

It's not possible to address BME women's poverty without taking an intersectional approach to anti-poverty and labour market policymaking. This should be a priority for Scottish Government in the next Child Poverty Delivery Plan and future race equality policymaking.

This necessitates action to address women's low pay in sectors such as retail and social care; deliver more high-quality part-time and flexible working opportunities across the Scottish labour market; and improve access to affordable, accessible and culturally competent childcare. Substantive action is required by employers to promote equality at work for BME women, in particular around challenging sexist and racist workplace cultures; developing non-discriminatory recruitment practice; enabling flexible working; and ensuring equal access to training and development opportunities.

Addressing BME women's labour market inequality is key to realising women's financial security and is also pivotal if we are to meet Scotland's child poverty targets. However, tackling BME women's inequality in employment is not just the socially just thing to do, it also makes good economic sense. Research by Close the Gap identified that addressing women's labour market inequality could add up to £17bn to Scotland's economy. Now is the time for bold action to tackle BME women's poverty and inequality at work.



## How much of a priority are black & minority ethnic children in tackling poverty?

Kirsty McNeill, Research & Policy Officer at the Coalition for Racial Equality and Rights

*The Scottish Government published the second Tackling Child Poverty Delivery Plan in March 2022. Kirsty McNeill, Research and Policy Officer at the Coalition for Racial Equality and Rights, outlines some of the organisation's key asks of the new delivery plan, with a focus on data.*

We are now less than two years away from the Scottish Government's interim milestone of reducing relative child poverty to less than 18% with current levels at 26%. However, the latest statistics show that 48% of children in Black and minority ethnic (BME) families were living in relative poverty. Without urgent and immediate actions, the child poverty targets will not be met – particularly so for BME children.

High BME child poverty levels persist (and look to be rising) despite various policy commitments, including within the Race Equality Framework for Scotland 2016-30 and the inclusion of minority ethnic families as a 'priority group' within Scottish Child Poverty strategies. However, the implementation of such policies is not always clearly visible. Similar patterns, where racial poverty inequalities are acknowledged and actions set but not implemented, can be seen throughout the period since devolution. Child poverty results directly from household poverty, which in turn results from individual poverty. CRER's research into poverty, ethnicity and the impact of Covid-19 in Scotland has shown that:

- **there are indications that relative poverty levels may be rising for BME families, particularly within the Asian or Asian British communities**
- **across all child poverty measures, rates of poverty for children in minority ethnic families have risen in recent years, and they appear to be the only one of the child poverty priority groups for whom poverty is still rising**
- **BME people continue to be overrepresented in low paid sectors with little chance of career progression**
- **unemployment rates are higher amongst minority ethnic people, with an employment gap of 16.4% and more severe gaps for BME women and young people**
- **BME women continue to face structural and practical barriers in accessing and navigating the labour market, including racist and sexist attitudes and discrimination**

- **BME graduates in Scotland are consistently less likely than white graduates to enter full time employment and are up to three times more likely to be unemployed**
- **minority ethnic groups are particularly likely to experience housing costs induced poverty**
- **there are indications that BME homelessness may be becoming a significant problem**

These findings demonstrate the need for urgent, targeted action on child poverty in BME communities. However, there remain significant data gaps on poverty and ethnicity in Scotland. Until we have a better evidence base to allow us to understand the nature, causes and consequences of poverty amongst BME communities in Scotland, we will be unlikely to effectively address that poverty.

An immediate priority for the Scottish Government should be to act on the persistent lack of such data. Indeed, one of the main findings from the Scottish Government's own research has been that understanding what is driving the higher risk of child poverty among minority ethnic families is challenging due to a lack of data availability.

One critical area where there is a lack of data is around social security and BME people in Scotland. The Scottish Government has previously stated that minority ethnic groups have a higher reliance on benefit income than other households in Scotland. However, there is a lack of comprehensive data on how ethnicity interacts with income from social security in Scotland. Furthermore, the impact of Universal Credit on BME groups in Scotland is currently unknown – research could be commissioned in this area.



Coalition for Racial Equality and Rights



In addition, detailed ethnicity breakdowns of poverty rates are relatively rare; for example the main poverty statistics used categorise as 'White – British', 'White – Other', 'Asian or Asian British' or 'Mixed, Black, or Black British or Other'. The impact of this is that differential risks of poverty within such groups is obscured. This means that specific groups facing the largest risk of poverty are effectively rendered invisible in official narratives. Detailed ethnicity breakdowns of poverty rates should be published and monitored.

There are many other areas where there is either no data, the evidence that does exist is out-of-date or data availability is worsening. Levels of persistent poverty amongst BME families are currently unknown. Currently only five out of a possible 15 Child Poverty Framework indicators have ethnicity data. Of note, the Scottish Government recently changed who they included in their measurement of poverty within the minority ethnic families priority group this year. This change means that:

- **statistics for BME child poverty rates are no longer available. This is despite higher poverty risk and the known connections between racism, discrimination and poverty**
- **it is no longer possible to look at trend data for BME child poverty levels**
- **the data will now potentially be wrongly interpreted as demonstrating an (artificial) decrease in poverty levels for BME children, as poverty levels within white minority groups are generally lower than for BME groups. This may skew priorities for tackling poverty**

Actions within the Child Poverty Delivery Plan on a lack of data and evidence in the above areas would result in more effective policies to target poverty in BME groups. Another area where action could be crucial for BME poverty levels is housing - CRER research has highlighted serious inequalities in BME people's experiences of housing in Scotland. Amongst other issues, BME people are more likely to privately rent their home, with obvious implications for poverty levels. One of the key steps that could be taken to improve poverty levels within minority ethnic families' is to increase access to social housing.

This could be done by setting appropriate local targets on access to social housing for minority ethnic communities. Actions at local level have the potential to be a positive force for BME poverty levels, partially due to the uneven geographical share of BME people in Scotland. For example, one third of the population of minority ethnic people in Scotland live in Glasgow and the area is becoming more ethnically diverse: in 2020, 24% of Glasgow school pupils were BME, a seven-percentage point rise since 2012 (17%).

The current need for Local Child Poverty Action Plans is an important acknowledgement of the critical role that local level organisations can have in tackling child poverty. However, this is an area where there is still room for improvement - an area of concern is the coverage of BME families in local anti-poverty strategies. There may need to be greater emphasis in the new national delivery plan of the need for the inclusion of and appropriate actions for all priority family types in local plans.

Actions to target child poverty must reflect the particular barriers faced by minority ethnic individuals. The areas covered here would be a start, however, there is action needed in many cross-cutting policy areas to lower BME child poverty rates. Another crucial area will be tackling structural racism in the employment sphere, with particular attention to BME women and young people. Higher poverty levels for BME families are not inevitable and we should not consider the interim or final child poverty targets as met if BME families are left behind. The next Child Poverty Delivery Plan must thoroughly consider the role of race and ethnicity, with ambitious actions to match which specifically focus on minority ethnic communities.

*The Coalition for Racial Equality and Rights (CRER) works to eliminate racial discrimination and promote racial justice across Scotland. Through capacity building, research and campaigning activities which respond to the needs of communities, CRER's work takes a strategic approach to tackling deep rooted issues of racial inequality. More information on CRER's work to build the evidence base on racial inequality, including socioeconomic inequality, is available at [www.crer.org.uk](http://www.crer.org.uk)*



## Poverty at the intersection of race & gender inequalities

Fatima Quraishi, Financial Inclusion and Advocacy Officer, Amina – the Muslim Women’s Resource Centre

*The evidence is clear: whether you are likely to be in a position of privilege or disadvantage in Scotland is largely determined by who you are, at least who you are in terms of the boxes you would check on a diversity monitoring form.*



According to research by the Coalition for Racial Equality and Rights, people from black and minority ethnic (BME) groups are more than twice as likely to be poor than people from the majority white Scottish/British group. The racial inequality that results in this situation intersects with gender inequality to create a further, compounded risk of poverty. While women in general across Scotland are more likely to be – and remain – in poverty, it is BME women who are particularly likely to face additional barriers to economic resources and support services. A further intersecting inequality is that of religion: Muslims are the religious community most likely to experience poverty in the UK and female unemployment is particularly high among this group. Despite all of this, Muslim and BME women have a lower rate of benefit take-up than other groups, whether due to lack of awareness of entitlement, stigma, discrimination, or other factors.

The women accessing the Amina Muslim Women’s Resource Centre’s services are predominantly from Muslim and BME backgrounds and comprise a group that is among the most vulnerable in our society, experiencing multiple levels of discrimination and barriers to resources and opportunities. Economic impact studies have shown that women from BME backgrounds have been disproportionately exposed to the economic fallout from

the COVID-19 pandemic. According to a survey of our service users that we carried out early in the pandemic, a third of respondents were reporting a negative change in their financial circumstances only eight to ten weeks into lockdown. Respondents were highly stressed about their finances, access to food, and not knowing where to turn to for support. The Amina Helpline had 321 calls concerned with financial difficulties in 2020-21, compared to 156 for the same period in 2018-19. There has also been an almost threefold increase in cases of women in crisis situations requiring urgent financial assistance to meet basic necessities and having nowhere to turn to. In addition to addressing basic household needs, there has been added pressure on women with caring responsibilities, particularly single mothers, to look after children’s mental and physical health needs. This is an area where the intersection of multiple deprivations and inequalities and the negative impact of the pandemic has shown through very strongly. Amina has seen a significant increase in helpline calls from single mothers. In summer 2020, Amina set up a financial inclusion advocacy project to support Muslim and BME women struggling with poverty and lack of awareness of the benefits system. In addition to helping source urgent help for women who are in financial crisis, the project also seeks to improve their long-term financial security and independence. Amina’s financial inclusion advocacy services are carried out in conjunction with initiatives aimed at increasing employability among Muslim and BME women, including English language classes and digital inclusion activities.

Often, urgent financial assistance from third sector organisations like Amina is the only thing standing between struggling BME families and immediate destitution. A portion of donations received by Amina is dedicated to our Hardship Fund, which is used to provide cash grants to women urgently in need of money, to whom other sources of support (such as mainstream social security benefits) may not be accessible. Since the start of the pandemic, there has been an almost threefold increase in demand on Amina’s Hardship Fund, and because it is a relatively small, finite resource, Amina has frequently referred clients to similar funding schemes made available by other organisations.





While our Hardship Fund has provided assistance to women and families in a wide range of situations, there are a couple of recurring themes when you look at what situations require this support most frequently. First, BME women fleeing domestic violence: there is an alarmingly high incidence of women from Asian or British Asian backgrounds making homelessness applications resulting from instances of domestic abuse. Many BME, migrant and refugee women also have limited or no access to domestic violence support services and therefore their experiences of domestic abuse can sustain poverty further. The other recurring theme is that of migrant BME women, often single mothers, who have no access to mainstream public benefits.

Predominantly, the women we work with who are in the most urgent need of support are migrants and asylum seekers facing intense hardship due to a lack of access to public funds. A legacy of the UK's "hostile environment" immigration framework pursued forcefully by the Conservative government since the 2010s, the No Recourse to Public Funds (NRPF) condition essentially functions as a destitution policy for migrants who do not have large savings or salaries. These migrants are most likely to be from BME backgrounds and the exclusion from mainstream benefits is most deadly to BME women, especially abuse survivors who are likely to have the least access to support services.

As women's poverty is inextricably linked with child poverty, it must be noted that the NRPF policy has long put BME children in dire financial hardship as well. According to research by the Unity Project, women are not only more likely to become single parents than men, but they also make up the majority of unemployed people with NRPF. At Amina, we have seen first-hand how this policy plunges single mothers into desperate poverty and helplessness. A mindboggling example of the contradictions inherent within the NRPF policy is the fact that it can leave even children who are classed as British citizens in conditions of intense hardship and even destitution. The process of appealing to the Home Office to have the NRPF condition lifted is complicated, time-consuming and excruciatingly exacting in terms of proving eligibility – and the poorest, most marginalized families often do not know how to access the specialist support required to undertake this process. This long-winded bureaucratic maze-navigation does nothing in the meantime to put food on the table or roofs over heads. For most of the women who call Amina's helpline, it isn't always comfortable or easy to ask for help. There is an undeniable stigma attached to poverty, a value judgement

on people experiencing it – their circumstances must surely be due to their poor choices, laziness, or the backwardness of their cultural norms – and this stigma is compounded when you add race and gender into the mix. It is because of the prevalence of these perceptions that many of the women we work with show reluctance to access mainstream services. They express a fear of being seen as 'scrounging' or 'abusing the system', of feeling even more unwelcome in society than they already are. At Amina, one of the key messages we endeavour to deliver to our service users is that even if asking for help is not always easy, it is always the right thing to do.

But how we respond to these calls, even as we unfailingly pick up the phone and strive to do our best to help, will become more and more challenging in the current economic climate. The cost of living in the UK is skyrocketing at a rate not seen in decades. From food to energy to fuel, prices are absolutely soaring. BME women, especially those who are migrants and asylum seekers, are bearing the brunt of this situation, just as they have borne the brunt of cuts in public spending over the last decade or so. It is BME women and their families who are at the highest risk of destitution. While individual-focused hardship alleviation, financial advocacy, and upskilling are becoming increasingly urgent, the fact remains that the problems faced by BME women stem from deep-seated racial and gender-based inequalities in the labour market as well as in state welfare provision and there is an ever-increasing urgency for structural solutions.

Anti-poverty policymaking in Scotland has begun taking steps in the right direction in terms of recognizing intersecting structural factors shaping various experiences of poverty across Scotland; however, there is still a dearth of intersectional data on the impact of race and gender on poverty rates in Scotland, and this is holding up progress on understanding and addressing the pervasive structural inequalities in our society. Rather than a "one size fits all" approach, intersectional data collection and analysis are the key to developing policy interventions that focus on lowering barriers to accessing services and resources for the most vulnerable demographic groups. This is the only way we can truly begin to make sure anti-poverty measures in Scotland leave no one behind, whether they are BME, Muslim, migrant women, subject to NRPF, or anyone else.





## Only an excuse: Beyond the paucity of data on 'poverty and ethnicity' in Scotland

Professor John McKendrick, Glasgow Caledonian University

*Legislating through the Child Poverty (Scotland) Act 2017 to eradicate child poverty in Scotland by 2030 was a significant landmark in the attempt to fashion a fairer Scotland.*



In his regular column, Professor John McKendrick reflects on the need to look past 'lack of data' as a reason for growing inequality for children from BME backgrounds.

The Act introduced some significant provisions that required a focus on race, as one of the protected characteristics of the Equality Act 2010. It required Scottish Ministers to set out measures that were to be taken to in relation to (i) 'children living in households whose income is adversely affected, or whose expenditure is increased, because a member of the household has one or more protected characteristics'; (ii) report on these in each annual progress report; and (iii) required the same of local child poverty action reports, i.e., "describing any measures taken during the reporting year, or which are proposed to be taken, in the area of the local authority in relation to children living in households whose income is adversely affected, or whose expenditure is increased, because a member of the household has one or more protected characteristics". On the other hand, if it could be asserted that race, per se, did not impact adversely upon income or increase demands on expenditure, then no obligations under the Act would have been reneged.

Therefore, the provisions in Every Child, Every Chance: the first tackling child poverty delivery plan 2018-2022, might be considered to be the most significant landmark in attempts to tackle poverty with a sensitivity to ethnicity in Scotland. Responding to a recommendation from the Poverty and Inequality Commission in its Advice on the Scottish Government's Child Poverty Delivery Plan 2018, the first plan prioritised families at 'high risk' of poverty, defining six priority groups, one of which was Minority Ethnic families. Each of these six priority groups was estimated to have a risk rate of poverty that was far greater

than that for children in Scotland as a whole, and together accounted for most child poverty in Scotland. While risk rates were well-established and readily available for some of the priority groups (notably, lone parents and families with a disabled child/adult), it was difficult to access enough data in sample surveys to confidently assert risk rate for some of the groups (notably, large families, and minority ethnic families) and risk rates were typically not presented for others (where the youngest child is aged under one, and where the mother is aged under 25). In Every Child, Every Chance, it was reported that almost two out of every five children from minority ethnic families in Scotland were living in poverty (37%). Most importantly, this focus on 'priority families' at high risk of poverty positioned ethnicity – alongside other priority groups - at the heart of the national ambition to eradicate child poverty.

Every Child, Every Chance specified how each of the new interventions to tackle child poverty were expected to impact on minority ethnic groups. The work of Fair Start Scotland, the voluntary employability service to support people into work who face barriers to employment, was to specifically target ethnic minorities, as was the Flexible Workforce Development Fund, which aimed to address skills gaps and support employees in developing their career. New action to tackle the gender pay gap was expected to be impactful given that the minority ethnic gender pay gap is higher than the overall gender pay gap, and the Workforce Equality Fund was expected to facilitate employer-led solutions to overcome workforce inequality, benefitting disabled parents and those from minority ethnic groups. Eleven of the other new interventions were anticipated to have the potential to benefit all priority groups equally.

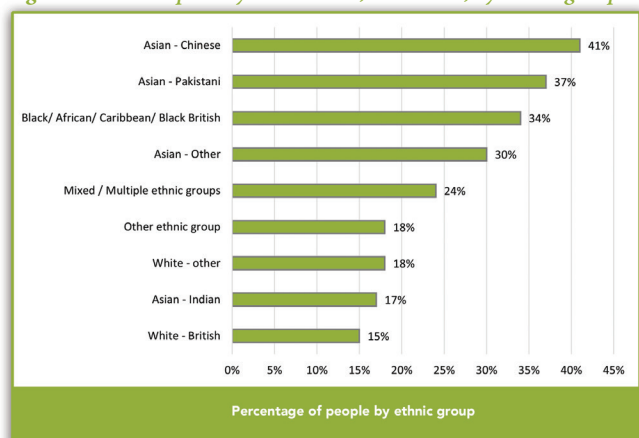
It would be wrong to suggest that the wider research community had ignored entanglements of poverty and ethnicity in Scotland. Over the years, there has been a steady stream of authoritative reports that have focused on this issue. Among the many that have illuminated understanding are A review of poverty and ethnicity in Scotland, written by Gina Netto and colleagues and published by the Joseph Rowntree Foundation in 2011, Poverty and ethnicity: key message for Scotland, written by Maggie Kelly and published by the Joseph Rowntree Foundation in 2016, Poverty and ethnicity: agenda and



policy development in Scotland – lived experiences of ethnic and cultural minority communities, published by BEMIS in 2016, Still not visible: research on Black and minority ethnic women’s experiences of employment in Scotland published by Close the Gap in 2019, the blog on Economic outcomes for minority ethnic groups in Scotland penned by Emma Congreve of the Fraser of Allander Institute in 2020, Ethnicity and poverty in Scotland in 2020: Analysis and reflection on the impact of COVID-19 by the Coalition for Racial Equality and Rights, published in 2020, Intersectionality: revealing the realities of poverty and inequality in Scotland, written by Rachel Statham of IPPR for the Poverty and Inequality Commission in 2021, and Ethnicity, poverty and the data in Scotland, written by Carla Cebula and Jack Evans of the Joseph Rowntree Foundation in 2021.

Although recommending that the Scottish Government improves its data on poverty and ethnicity to facilitate a better understanding of the issues endured by those from minority ethnic groups, Carla Cebula and Jack Evans’ recent work suggests that the risk of poverty among minority ethnic groups may be increasing and that the ethnic poverty rate gap has widened in recent years. Their briefing also reaffirms many of the points that Emma Congreve highlighted in 2020 concerning the disadvantages faced by minority ethnic groups in accessing paid employment, and rates of pay and insecurity when in employment. These risks are not experienced evenly, and it is important not to obscure significant variations across minority ethnic groups. As *Figure 1* demonstrates, it is possible to tease out some of the inter-group variation with the available data, although cautious interpretation and manipulations are often required to generate sufficient data to draw conclusions.

*Figure 1: Relative poverty in Scotland, 2007-2017, by ethnic group*



Source: Scottish Government (2018) analysis of Family Resources Survey, 2007-2017

Notes: It was necessary to pool ten years of data to provide a sample large enough to generate estimates. Nevertheless, it is cautioned that these estimates are produced from a small number of respondents and that there is uncertainty around the estimates.

Here, we draw five conclusions on the extent to which the second round of Local Child Poverty Action Reports (LCPARs) are attuned to the challenges of tackling the poverty of children from minority ethnic families in Scotland. This commentary is drawn from a larger body of work that is reviewing local approaches to addressing national goals across LCPARs. First, the issue is acknowledged across local areas in Scotland: only three LCPARs did not make explicit reference to minority ethnic children. Second, and less positively, while acknowledged in most areas, concrete actions (past or planned) were outlined in fewer areas (closer to three-fifths of LCPARs specified actions in relation to minority ethnic children). Third, target groups were defined differently across Scotland: in Aberdeenshire, the focus was on ‘New Scots’, in many other areas the focus was on gypsy/travellers (Argyll & Bute, East Lothian and Stirling), in North Ayrshire, South Ayrshire, Stirling, West Lothian, and Renfrewshire the focus was on refugees (with an additional focus on speakers whose first language is not English in Renfrewshire), while in other areas the focus was defined by the generic ‘ethnic minorities’ or ‘BAME’ descriptors. Fourth, actions across a range of areas were described, including improving relations, enhancing parents’ skills, providing family support, improving accommodation, improving play space, providing in-work training, preparing for employment, income maximisation, targeting of early years provision, youth mentoring, digital inclusion, language classes and transport provision. Finally, although a wide range of actions are reported across all authorities, there seemed to be a lack of multi-dimensional work within individual areas: most LCPARs referred to a single action that was specifically targeted at ethnic minority groups: Orkney Islands and Glasgow were the main exceptions to this rule.

In conclusion, the paucity of data is a challenge. Unless the research community (and local officials) make a concerted effort to generate local intelligence, then this will continue to be an issue that hampers our ability to understand emergent issues, and monitor and evidence the impact of actions. Nevertheless, as local areas across Scotland are demonstrating, the challenges that data present need not prevent steps being taken to tackle the range of problems that present. With two-thirds of Scotland’s minority ethnic children living in poverty, data cannot be – and is not – an excuse for inaction.



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The Alliance's wide range of activities provide many opportunities for members to exchange information and expertise, which benefits the anti-poverty movement.

The benefits of membership include regular mailings, Scottish Anti-Poverty Review, opportunities to become involved in working groups and access to a wide range of organisations and activists who have the potential to influence the direction of anti-poverty policy in the future.

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