
The Poverty Alliance Consultation on Behalf of the Scottish Government

**Taking Forward the Government Economic
Strategy:
Tackling Poverty, Inequality and Deprivation**

Final Report

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1. EXECUTIVE SUMMARY

1.1. Public Services

Transport, health, housing, education and policing were the key public services that were discussed during this consultation. People felt that it was these services that had the biggest role to play in all three of the Scottish Government's areas for actions, that is: prevention of poverty and tackling the root causes, helping to lift people out of poverty, and alleviating the impact of poverty on people's lives.

Good quality public transport was considered vital to full participation in society. But too many people are struggling with the high costs, irregular services and low levels of dependability. People saw improvements to public transport as the only way to guarantee their full participation in society. Good, reliable, affordable public transport was necessary for accessing education, employment, jobcentres, post office, social engagement, and affordable shopping.

Poverty and ill-health were inextricably linked; people recognised that the lifestyle of those living in poverty can cause both mental and physical illness and likewise, that those who fall ill and become reliant on state benefits may also fall into a cycle of poverty. Participants spoke at length about the health services. Many were complimentary of their local surgery but wanted to see GPs open for longer hours. Participants were also concerned about the loss of local services at hospitals, poor service from NHS24 and the increasing costs associated with visiting hospitals. People were aware that prescription charges are to be phased out but they continue to cause problems for people who have to pick and choose which prescriptions they will fill because they cannot afford to get them all.

Housing was a major issue for all participants. For those living in council housing, the message was simple: Build more and improve the standard of new and existing homes. Too many people were still living in damp, poorly

insulated homes with cracks and draughts a common problem. People have tolerated these conditions for a long time but the rising cost of fuel means the problem needs to be addressed urgently. If homes cannot be adequately insulated then the tenant should be eligible for the Winter Fuel Bonus.

People wanted a return to the 'Bobbies on the beat'. People wanted a visible police presence in their area and they wanted improved response times to callouts, especially when that callout related to a crime that was being committed at the time of the call. People were keen to work with the police to combat crime and violence in their area.

1.2. Employment and Unemployment

The majority of participants exhibited positive attitudes to employment. People were very aware of the mental health benefits of working. But many people spoke of being 'trapped' on benefits that make them financially worse-off if they returned to work. Returning to work would mean a decrease in benefit levels, in return for 'poverty wages'. It was especially difficult for parents to return to work because of the shortage and expense of childcare places, but it was particularly problematic for people with more than one child. Many people struggled to make the equation add up, but if you had to factor in childcare costs then returning to work for the minimum wage becomes nonsensical.

Some younger mothers expressed an interest in returning to education when their children started school but otherwise very few participants had aspirations of finding employment that offered wages above the minimum wage.

Net disposable income wasn't the only financial concern of participants, perhaps more strongly expressed was the importance of maintaining financial security for their family. There were many risks that had to be deflected in order to protect the family finances, the biggest one was the risk of becoming suddenly unemployed. This was a risk that people were not willing to take because of two key concerns: firstly, they were concerned about the length of

time it would take for their benefits to be restarted and secondly, people were concerned that they would not be eligible for the same level of benefits that they were on prior to starting work. Both of these concerns stem from the complexity of the benefit system which has created administrative difficulties and made it very hard to understand your entitlement and how it would change if your circumstances were different.

Employment services could do more to help people back into education and employment. It is important to note that there were several examples of good practice cited during the consultation process. Jobcentre Plus Offices in Govan, Lanark and Stornoway all received positive comments either about initiatives or individual staff who were knowledgeable and helpful. However, the overall impression was that employment services were failing to make an impact on people's lives. The biggest issue was the attitudes of staff who often exhibited a lack of empathy and understanding with clients. People were also unhappy with the open-plan offices and the presence of security guards which they felt was a strong visual representation of the lack of understanding about the issues facing someone who wanted to return to work but may have barriers to doing so.

People did see the value of training, but usually spoke of it in relation to young people. Participants were especially keen to see a return of apprenticeships. People felt there was a lack of options for young people who were not academically gifted. Apprenticeships were needed to plug that gap and provide a career ladder for those who did not want to attend higher or further education courses. Whilst discussions about 'training' tended to focus on school-leavers, the most common route back into employment for older people tended to be volunteer work. This was a great way for people to get used to working without the stress of a full transition from benefits to employment. People were keen that the government recognise the value of volunteer work as a step on the pathway back to employment.

1.3. Income

People consistently struggled with food and fuel and many people were unsure how long they would be able to make ends meet for. People were constantly choosing between heating the house, paying bills or buying food. Particular concerns were expressed about how people would cope during the winter months of this year.

Income maximisation services are an important first step to ensuring that people are getting everything they are entitled to. The majority of participants knew of organisations that they could go to for help with their benefits, but there were only a few people that had had full financial health checks and were positive that they were getting all benefits that they were eligible for. Tax credits were probably the most commonly unclaimed benefit, people were so concerned about miscalculations putting them into debt and endangering their financial security that they preferred not to make the claim.

Again the complexity of the benefit and tax systems means that people must be supported to better understand their entitlement, as well as how and why it can change. Making the system simpler would ensure that more people understood their entitlement and could check for themselves whether they were receiving the correct level of income.

1.4. Pensioner Poverty

Pensioners recognised that they had benefited from recent initiatives such as the free bus travel and the winter fuel bonus and were quick to point out the importance of both these initiatives to their life.

Generally pensioner participants had different attitudes to poverty than younger people. Many felt that they weren't entitled to government benefits, or alternatively that there was a stigma attached to claiming benefits because they viewed them as charity. Income maximisation for this group is of vital importance, but must be delivered on a 'face-to-face' basis to overcome some of the attitudinal barriers to claiming benefit. Advice was most effective when

delivered by someone that is already known to the individual, such as a care worker and a local volunteer.

Means-testing was widely criticised. People felt that it was a humiliating process to go through and deterred pensioners from applying and worst still acts as a disincentive to saving for a pension during your working life.

Pensioners are not a group who can be lifted out of poverty through employment. The government has a duty of care towards this group and a responsibility to ensure that rising fuel and food prices do not push more pensioners into poverty.

1.5. Rural Poverty

There was a lot of commonality between people experiencing urban poverty and those living in rural poverty. Participants broadly spoke about the same issues: food and fuel price inflation, transport, employment, childcare and housing. However, the rural problems were usually more acute because the isolation adds another level of complexity to the issue. Inflation, for instance, will have a more severe effect in rural areas because of the extra haulage costs of getting goods to isolated community, particularly the case in Scotland's island communities. Participants in rural areas desperately wanted to see these differences acknowledged in government policies and benefit levels

1.6. Conclusions

The conclusion observes that there were three issues which seemed to underpin almost all of the discussions held during the consultation:

- An overarching desire for financial security.
- People felt that they had lost power and control over their life, and were no longer allowed to make their own choices.

- People felt 'trapped' by benefits into a lifetime of poverty.

All government policies designed to tackle poverty should ensure they give due consideration to these issues and whether they will help lift people out of poverty in a sustainable way or whether they will make the situation worse by not giving due regard to all of these issues.

2. INTRODUCTION

The Poverty Alliance was commissioned to run a series of focus groups across Scotland to facilitate community engagement with the discussion paper on poverty, inequality and deprivation. Fourteen workshops with over 150 people were held in various locations across Scotland from March to June.

The workshops focused on three broad themes:

- Public Services
- Employment and unemployment
- Income

Participants were asked to think about what was working well in their lives but also, what could be done differently that would help improve their lives.

On the 2nd June, a World Café event was held at St Andrews in the Square. The event was attended by Stewart Maxwell, the Minister for Sport and Communities, civil servants and many of the people that attended workshops over the preceding months. The event was an opportunity for representatives of the Scottish Government to hear first hand from the people who participated in the workshops.

This consultation attempted to identify what the government can do to support people to get out of out of poverty. There was broad commonality between groups with all groups struggling with public transport, childcare, decent housing, food and fuel inflation. Some areas obviously had particular issues that the group focused on: Housing in the Gorbals, crime and policing in Govan, public transport in rural South Lanarkshire or the physical isolation of communities in the Western Isles. This report provides a summary of the discussions that occurred in the 14 workshops and the final World Café event. As well as this report, there are individual reports for each workshop that provide the raw data for the analysis featured in this report.

3. PUBLIC SERVICES

3.1. Public Transport

Public transport was often the first issue that people would raise in the workshops. This was indicative of the importance of public transport to people lives, and how disappointed people often were with the services on offer in their area.

The bus services of Edinburgh and Stornoway were both favoured by participants for being efficient and affordable. Although it was also felt that the Edinburgh night-buses were too expensive and not frequent enough.

Pensioners in general, were pleased with free bus travel, which helped them remain socially active and was vital for getting them to and from hospital either for personal treatments or to visit friends and family. However, practical barriers meant that some pensioners are unable to use the passes. The example was given in North Glasgow where recent changes to bus routes have resulted in a bus stop being moved 500 metres from the bottom of a steep hill to the top of it. It now presents an insurmountable physical barrier to some previously regular users of the service whose mild disabilities prevent them from walking to or from the bus stop. Additionally, many buses are still not wheelchair friendly.

It was clear that participants strongly believed that efficient, affordable public transport was necessary for full participation in society. It enabled people to work, socialise, and study. It was important for getting the groceries, getting to health appointments and taking the kids on holiday outings.

However, the majority of participants felt that public transport was failing them in several ways:

- Too expensive.

- Unreliable.
- Inconvenient timetables.
- Timetables that do not match up which result in a 45 minutes wait for the next bus.
- Lack of night-time transport.
- Routes focused only on the urban centre rather than linking suburbs or villages.
- No competition on many routes, particularly in rural areas.
- Low-rate Disabled Living Allowance recipients are not eligible for transport discounts.

“They keep telling us to educate ourselves and our children, how can we go to college if the buses are always get us there late?”

Actions Recommended by Workshop Participants

- Any future changes to public transport, particularly bus services and timetables, should take into account the needs of people living on low incomes, rather than commercial needs only.
- Ensure recipients of low-level Disability Living Allowance are eligible for free bus travel.

3.2. Health Services

Poverty and Ill Health

Most participants had a holistic understanding of healthcare, considering mental and emotional health as equally important as physical well-being.

Participants were also well aware of the causal relationship between poverty and ill-health, both physical and mental. If ill-health or disability negatively affects an individual’s ability to work then they may become reliant on benefits

for financial security. For many people, this will lead them into poverty. But the opposite is also true; the lifestyle and living conditions dictated by poverty can be the cause of ill-health.

Poor housing conditions remain a major cause of illness. Damp, mould and drafts were commonly reported. Not only do these conditions directly contribute to poor health, it also increases the cost of keeping the home warm, a problem currently exacerbated by the inflation in fuel prices. This in turns leads people to attempt to reduce energy bills either by turning the heating off, or only heating one room in the house. Constantly living in cold conditions can lead to illness, particularly for more vulnerable people such as pensioners, the disabled and children.

A healthy diet was understood by almost all participants as important for keeping their family healthy. The “five-a-day” campaign has achieved high levels of awareness amongst the people in these workshops. People understood the health benefits and aspired to the goal of a diet high in fresh fruit and vegetables because it would be good for their children. However, the aspiration differs from reality. The cost of buying and accessing fresh food was prohibitive and more importantly, the calories insufficient to keep families full.

“If I’ve got £1 to feed my family, am I going to buy a bag of tatties or a pineapple?”

C, Govan

The pressure and social isolation created by poverty were recognised as major contributing factors to deteriorating levels of mental health. Depression was commonly associated by the participants with poverty in Scotland. Diagnosed depression will often lead to the prescription of anti-depressants which relieves the depression but can result in apathy.

“Living in poverty is living with apathy”

World Café

The combination of bad housing, diets high in processed foods and low-levels of mental health combine with constant financial pressure combine to create circumstances where illness becomes almost inevitable. Health services have a vital role to play in helping people living on low incomes.

General Practices

Participants were mostly positive about their local general practice. People said they were happy with the level of service they received and found it easier to get advance appointments now than previously. However, emergency appointments were difficult to come by as they were limited to a few appointments each day and required repeated phone calls as soon as the surgery opens in the morning in an attempt to get an appointment for that day.

Many participants wanted to see their GPs open for hours outside of the standard nine to five, Monday to Friday working week. This was a change that many people wanted to see to the health services but it was considered particularly necessary in rural areas where people are so far removed from the safety of hospitals and ambulances. It was also considered important on Stornoway because so many of the local population leave the island for work either on the mainland or on the North Sea oil rigs. This effectively creates lone-parent families on the island who find it difficult to go to the doctor during the absences of the working parent because they have to bring the whole family but it also makes it very difficult for the individual to get to the doctor if they only return to the island on the weekends, when GPs are closed.

NHS24

NHS24 was mentioned in all but two workshops. The general opinion was that “it’s not working”. At the operational level there are a number of issues with the service. Firstly, people are put off by the process you have to go through before you get to speak to someone; there were complaints about the number of buttons you had to push to get through to a phone operator but also the number of questions that are asked before they will assist you. This was particularly annoying for regular users who found themselves answering the same questions repeatedly. Secondly, one participant was charged £8 because she used her mobile phone to call the service. She is aware the calls are free from a landline but she doesn’t have a landline as she finds a mobile phone is usually cheaper than the cost of a landline. The £8 charge was unaffordable for this participant and next time she requires out of hours medical assistance her instinct would be to ring for an ambulance rather than contact NHS24. She knows she shouldn’t do this, but feels that she has no choice.

There was a great deal of confusion about when people should call NHS24 and when they should call for an ambulance. There was also a great deal of concern about the quality of advice offered by NHS24 with many stories told of poor advice being given that was later criticised by doctors.

Currently the service is viewed as simply “gatekeeper for the doctors”; many people spoke of being turned away from Accident and Emergency wards because they had not called NHS24 prior to showing up. One participant mentioned a young granddaughter with a 43° temperature who had been turned away from A&E by a nurse for this reason. People were frustrated by this focus on targets and rules rather than the wellbeing of the individual.

When people are more worried about the cost of a taxi to the hospital than their health, and when they are not confident about their right to medical attention, than it is likely that they will obey the instruction of a health professionals to wait until tomorrow and then see the doctor. NHS24 appears to many to be taking advantage of this trust and is eroding the faith that

people on low incomes have that the health service will always look after them.

The desire to see more GPs open outside of the standard office hours seemed to be a direct result of NHS24 failing to provide appropriate and sensible advice to people.

Hospitals

In general people were not happy with the loss of local hospitals and the lack of genuine consultation when making the decisions about where the hospitals should be located. An example of this came from people in Falkirk where people felt that a consultation on where the hospital should be located was a waste of time because the Trust had already decided where the new hospital would go.

People also wanted to be consulted about spending decisions. Residents in Inverclyde were upset that £8million was being spent upgrading the physical environment at their local hospital while important services were being lost and moved to Paisley and Glasgow. People were adamant that they were more interested in what went on inside the hospital by way of services than what it looked like on the outside.

Transport to hospital was a big issue for many participants. Even in central urban areas it can be difficult to access hospitals because of the distances between hospitals. Access to hospitals is important not just for the patient but also for their friends and family who wish to visit them. In Greenock people were relatively happy with attending appointments at Paisley Hospital because there was a local car service run by volunteers to get people there. But there was a problem when children needed to be go into hospital, especially in an emergency because it becomes difficult to get there outside of standard public transport hours. If you have a car you can drive there but the cost of parking can be prohibitive at some hospitals.

One participant recently struggled with the costs associated with visiting the hospital as the result of a broken leg. Public transport wasn't viable because of the injury and the doctor advised her that her only option was to catch taxis to and from the hospital each time she needed a check up. As a pensioner on a fixed, low income this additional cost caused a great deal of stress but she couldn't see any other options.

Participants in Edinburgh observed that one hospital in the city had recently been refurbished and cost of visiting people had increased as a result. In addition to having to pay for parking, the existing café was replaced with a Starbucks or 'Megabucks' (as they called it) which had increased the cost of buying a cup of coffee in the hospital threefold. These additional costs put a price on visiting friends and family during their stay in hospital which were unaffordable and unfair on the many people who could not afford them. Participants felt that money (both making it and saving it) rather than wellbeing was now at the core of all decisions made by the NHS; which prompted one woman to observe that "we seem to have lost our way".

Prescription Charges

A few participants were aware that prescription charges were going to be removed eventually but it is important to note that people are still struggling to afford the costs. Participants in Govan said that they managed by getting the pharmacist to advise on what was necessary and what they could do without. People did say that doctor's were becoming more understanding about this issue and were being more careful in what they prescribed.

Another participant said that the pharmacist often embarrassed her because they would always ask in a very loud voice: 'Do you pay for prescriptions?' rather than simply checking whether she had ticked and signed the box on the back of the doctor's script. Again this kind of experience is illustrative of the general lack of understanding and empathy with people on low incomes that was all too common in the life of participants.

Actions Recommended by Workshop Participants

- Should be access to mental health 'First Aiders' (less reliance on anti-depressants).
- GPs should be open outside of the standard office hours.
- It should be easier to get a health appointment on the day of need.
- NHS24 must be reviewed: advice should be given only in the very clearest of circumstances and they should encourage individuals to seek medical attention at the Accident and Emergency services of their hospital in all other cases.
- There should be an option (currently being investigated in Stornoway) for high users of the Health Services to submit a form with all their details on it that is linked to their phone number and can be accessed by NHS24 operators.
- Calls to NHS24 should be free from mobile phones.
- Transport needs to be considered very carefully when deciding where to build new hospitals or relocate health services. Even where public transport links are adequate, careful thought needs to be given to whether there will be people who will need to visit the service but will not be able to use public transport.
- Voluntarily run car services offering free transport to and from hospitals are of vital importance to many people, especially elderly people and should be promoted and well-funded.
- The cost of a hospital visit should be kept as low as possible.

3.4. Crime and Policing

Slow response times

People in disadvantaged areas reported very slow response times from the Police. In Govan and Pollok there had been several incidences of serious crimes being reported as they were occurring but it took over an hour for the Police to respond, by which time the event was over. People said that they

had never seen police arrive at the scene of a crime as it was happening. There was a suspicion that the slow response time was because they were living in a poor area.

"If you [report a crime in] Govan, I think they just don't bother"

C, Govan

"The violence and the lack of response from the Police becomes part of your everyday life. It's acceptable."

M, Pollok

'Bobbies on the Beat'

'Bobbies on the Beat' was the phrase most often used in relation to policing. People wanted a return to a visual police presence in their neighbourhood. Part of this was clearly about security and quicker response times but the community also wanted the opportunity to get to know their neighbourhood Police Officers. People wanted the Police to understand the problems facing the community and wanted to establish a trusting relationship with the Police Officers in their community.

Community wardens have worked well in some areas, notably some areas of Aberdeen where they have built a good working relationship with the young people on some of the housing estates. Although this is set to end as the result of council cutbacks and the decision that community wardens should be rolled into traffic wardens. There were obvious concerns about the how a traffic warden would be able to build good relations with their community. But in other areas of Scotland people expressed concerns about the presence of community wardens as a replacement for a police presence. People were confused about role of the community warden because they seemed to lack any real power.

Community policing was considered critical to improving the lives of those living in poverty but participants felt that the police had to walk a fine line

between working well with the community and losing their authority. Some participants expressed concern that the police have moved too far away from their role as disciplinarians as they try to befriend children rather than enforce the law.

Drug Dealers

According to participants in the focus groups the illegal drug trade is an insidious aspect of life in some parts of Scotland. Participants spoke about how drug dealers exerted control through fear and intimidation in their communities “preying on poverty”.

“You fear for your life. There was a kid up the lane who was kicked senseless for his trainers...he died in hospital. But you know something, in my area, “it was just another murder”. If you see anything, especially if it’s a drug dealer, you fear for your life. I’m no exaggerating, they’ll tell you: ‘We’ll come after you, we’ll come after your family’. And I’ve got a son who’s an addict. I know what it’s all about. I know what kind of life they lead. It’s not nice. I feel they’re victims as well. My son has tried in the past to get off it but was offered free bags [by the dealers]: ‘take a wee bag, you look rough, take a wee bag’.

I’ve had [dealers] on my door: ‘Your son owes me money and I want it’... I was to cough up the money. I did, to protect my family. If you go to the police, they’re not going to protect you. I had a brother who was murdered. The two guys that did it, one got away with it and the other got 18 months...because they threatened all the witnesses.

Crime is a poverty thing, doesn’t matter what colour your skin is, it’s not a black issue, or an ethnic issue, it’s a poverty issue.”

D, Govan.

Actions Recommended by Workshop Participants

- Communities want a visible police presence in their neighbourhood and they want the opportunity to work with the Police to tackle the violence in their area.
- Improve response time to emergency call outs.

3.5 Housing

Housing was also discussed in the majority of workshops. Above all, participants wanted decent, safe environments to raise their children. But choice was also important: people wanted to choose where they lived, and choose to move to a new house if there were problems with the neighbourhood.

Some older participants spoke about the change in the objectives of council housing. In the 1960s and 1970s it was seen as a stepping-stone to help people save money and move on to home ownership. But this was no longer an option because waiting lists mean that private rented accommodation is the only option for young people who want to move out of the parental home. But this makes saving difficult and home ownership remains unrealistic for many people on low incomes.

Quality of Housing Stock

Participants often spoke of major issues with the quality of their homes. Damp, mould and condensation are still common issues for people living in accommodation built in the 60s and 70s but public landlords seem to lack the wherewithal to do anything about it, even though it increases heating bills and can lead to illness.

Consultation and communication between landlords and tenants seemed very limited and work was being done unnecessarily while urgent repair work was ignored.

One participant lived in a high rise with leaky windows and serious draughts that make her flat unpleasant to live in and very difficult to heat. She had complained about the condition of the windows for three years but Glasgow Housing Association refused to fix them on the grounds that the block is scheduled for demolition. However, this did not prevent them from changing her front door without asking her first and ignoring the fact that it was not necessary. Not only was the old front door perfectly adequate, but the new door was of poorer quality and has now broken. Many of the participants had similar stories of perfectly good fixtures and fittings being replaced whilst the work that does need to be done is ignored.

This participant acknowledged that she had been offered a flat elsewhere in Glasgow but had refused it because it required her to move from the Gorbals. She knew the Gorbals well, knew her neighbours and had a young son settled in the local primary school; all of which contributed to a personal sense of safety and security. As a refugee and single mother it was security that was most important to her. She had explained this to GHA, and explained she was very happy to stay in the flat; she just wanted the windows fixed. But they continued to refuse the repair work on the basis of the scheduled demolition of the building.

Spending decisions made without any reference to what residents actually needed baffled participants. People felt that procurement contracts rather than common sense dictated what work was undertaken. This inevitably led to a general sense of frustration with their situation and a feeling of not being in control of their own lives.

Availability of Public Housing

There was a desperate call to build more public housing of better quality and better design. It was felt by all participants that the selling off of council stock without rebuilding new stock was a major mistake and has led to the current major shortage and some perverse outcomes.

Waiting lists were considered too long in virtually all areas of the country, with many people feeling that the allocation formulas used tend to disadvantage the local community. Large family flats and houses were mostly sold off in the 1980s and 90s. This has resulted in areas such as the Gorbals in Glasgow having only 2 bedroom flats available. The larger family homes are now in private ownership and are occupied in some cases by one or two elderly people, whose children had long since left home. This is a serious issue for the area as people are often moved in to the area on an emergency housing basis for several years at a time. They get to know the area, settle in, put the children in the local schools and get to know their neighbours. They want to stay in the area but are unable to because there is no family-sized accommodation. Families are an important part of vibrant communities and the participants involved in the focus groups were keen to stay and make a contribution but are being told they have to leave the area. One participant had been offered accommodation several miles away but had refused it because she wanted to stay in the Gorbals but now she was concerned because she knew that you only get two chances to refuse and then they'll stop making offers. Another participant, a single mother of three children shared her experience of refusing housing offers:

“I was homeless when I first got into the system, you only have two offers of housing, and this was my second offer and they said if you don't take the second offer they can put your children into care. They won't make children homeless. Both the options were in the same part of Glasgow. I've been there about a year, I'm going to go tomorrow and try and apply again”

L, The Gorbals.

Lack of housing and lack of suitable-sized housing is one issue but lack of choice, was also a big issue for many people. The selling off of council housing stock meant that much of the stock that remains is located in areas where people don't want to live. One participant had lived for 17 years in the same flat. She had "put up with alcoholics, drug dealers, and crime and abusive neighbours bullying her son on his way to school" and had requested a new flat in a different area but had been refused. The reason given for not moving her was twofold; firstly, the flat was in neighbourhood notorious for antisocial behaviour so they would not be able to re-let the flat easily and secondly, they felt she was a good influence on the local community. She found this reasoning to be frustrating and punishment for good behaviour.

Again, this situation demonstrates the powerlessness of those living on low incomes and the limited choice and control they have over their own situations.

"There's no choices you're just put anywhere, you're nothing, you're on benefits, you've not got a right to anything but it is your right [to decent housing]"

P, The Gorbals

Rural Housing

To properly understand housing issues on Stornoway requires knowledge of the unique culture and circumstances of a small, rural, and very isolated community.

Whilst housing lists are comparatively short on the island, it would be incorrect to interpret this to mean that there is not an excess demand for affordable housing. Because small communities are very good at sharing knowledge, it is a well known fact that there is a serious shortage in council housing which means the average waiting time is 5 – 6 years with some people waiting 13

years for a council house. Because of this, people tend to think there is no point registering their names on the housing list.

Small, rural, and isolated communities often display a unique set of economic, cultural, social and geographic circumstances. In many cases the issues they face differ both in nature and in size, as do the solutions. Yet government policy does not often take these differences into account and can, as a consequence of this, result in quite adverse outcomes for people living in rural communities.

Stock Transfer

All public housing in Stornaway was recently transferred to the Hebridean Housing Partnership (HHP). Tenants of HHP feel that they have failed to live up to the promises made during the voting campaign and service levels have slipped below those previously maintained by the Council. Complaints included: lack of support for resolving neighbourly disputes; repairs taking longer; and tenants having to pay for repairs that were previously attended to free of charge.

Additionally, rent arrears are being pursued more aggressively. Prior to the stock transfer there was a formal appeal procedure, which allowed for a panel of councillors to consider whether demands placed on tenants by were reasonable. HHP have no such procedure and the local advice services are finding it difficult to represent clients who have been unfairly treated by the HHP, who take a much harder line than the council when pursuing debts.

With the stock transfer now complete, tenants now feel there is nothing they can do to change or improve the circumstances.

Actions Recommended by Workshop Participants

- **More effective communication between tenants and landlords**

- Spending decisions should be dictated by need rather than procurement contracts.
- There is a need to improve the quality and increase the quantity of social housing. People want to see councils building again.
- People should be able to move houses and neighbourhoods if they are not happy with their existing arrangements. People should be entitled to choose where they live.
- Housing policy needs to take into account differences between rural and urban communities.
- There is a need for an easily accessible and independent complaint procedure that tenants can access if they are unhappy with their Housing Association. It should be the responsible of the Housing Association to make people aware of that procedure.
- Too many people are still living in damp, poorly insulated homes. If homes are not suitably insulated than the tenant should be eligible for the Winter Fuel Bonus.

3.6 Education

Education was viewed by many as the 'key to the future', people saw it as the main mechanism for stopping the cycle of poverty.

Participants wanted well-funded, sustained government initiatives to ensure that no child leaves primary school without basic literacy skills. Primary was considered particularly important especially in tackling illiteracy which people felt was at a shamefully high level in Scotland.

People felt that schools had to work harder to ensure children from low income families are not stigmatised at school. One participant observed that the gap between rich and poor is much greater than when she was young and so children knew that there was something different about their lives:

“I grew up in poverty; but everyone was like that, so you don’t realise. But now, there’s big differences. You’re next door neighbour can have plenty and you can have nothing. Its more in your face now that you live in poverty. So the younger ones do realise that they’re in poverty.”

L, Falkirk

This increased inequality and the rise of conspicuous consumption has resulted in more incidences of bullying and stigmatisation in and out of school. Parents felt that there was stigmatisation from teachers as much as other students. Again, many of the stories that were told illustrated a lack of understanding about poverty in Britain today, particularly how difficult it is for some families to make ends meet.

“My wee lassie is 10 off the gold merit award, I thought the more you got the cheaper it would be for me [for her to go on the school trips], but all these folks working for their merits don’t get anything, all they get is that they’re allowed to go on the trip. I thought they got rewarded, the more merits, the cheaper it would be but there’s not one [trip] under a tenner. Then all the one’s that canne afford it get their activity days in the school so everyone getting on the buses know that the others can’t afford it.”

B, Falkirk

“6 weeks into first year, there’s a trip to Paris – and all the friends are putting they’re name down. All the pals are going in May, I feel guilty but thank god I didn’t put her name down because it ended up costing £500 – I could have a family holiday abroad for that!”

S, Falkirk

“My daughter was falling behind in math, and this particular teacher I felt, just didn’t care. Because it wasn’t a credit class, he’d go into the classroom, say open your books, two to a book, and then he’d just leave the classroom, so when she had a problem there was no-one to ask. The teacher actually told them... ‘there’s no point educating you’; he’d written them off.”

M, Glasgow

“My wee boy is going to High School next year, he’s dyslexic and borderline ADHD. It’s going to be hard enough for him as it is, he doesn’t need the stress of being bullied as well. I don’t care what it costs I’m going to make sure he’s got the right clothes.”

A, South Lanarkshire

There was a general concern expressed about the loss of vocational and technical skills because of the increased weighting on intellectual attainment (for more on this discussion see please see section 4.7)

Schools also had a role to play in enabling parents to return to employment. A primary school in Govan was commended for its Breakfast Club which provided breakfast from 8.15am. This allowed parents to drop children off early if they had to get to work. It was also useful for people who had run out of money by the end of the week and had no breakfast foods in the house. Breakfast clubs were important for allowing parents to get to work on time but there is a serious lack of affordable after-school care. Parents felt that schools should begin to provide after-school activities as well. There were particular problems finding anything for older children to do after school:

“The problem with the children is that the clubs for the children run up to the age of 12, but there is nothing for them after 12. Children are just standing outside creating trouble for other people because they have nothing to do, don’t blame them, it’s their age. But there’s nothing for them to do.

S, The Gorbals

Actions Recommended by Workshop Participants

- School fundraising activities should be used to pay for day trips.
- The school clothing grant should be increased to a level that will enable a parent to buy clothes that will last for the full year.
- Free school meals should be universally provided, healthy and tasty.
- Teachers should be made to improve their understanding of poverty.
- Schools should enforce a dress code that prevents brand names being worn to school.
- Ensure 100% literacy rates for children leaving primary school.
- Improve access to after-school care.
- Improve options for 12+ in after school activities.

4. EMPLOYMENT AND UNEMPLOYMENT

Almost all participants had positive attitudes towards employment. People felt that employment could improve self-esteem, provide social interaction, give you a sense of purpose and pride, as well as give you a routine that gets you out and about. People also felt strongly that earning an own income provided an individual with a sense of pride but above all people pointed to the psychological and social benefits of working as the most important reasons for returning to work.

“[work] takes you out of the loneliness.”

C, Falkirk

“You feel like you’ve got status, even if you’re a student or something.”

M, Falkirk

However, there were a number of barriers that prevented participants from proactively seeking employment. Some of the common barriers between participants were childcare, transport, and lack of qualifications or experience.

But underlying virtually all of the barriers and by far the most frequent reason given for people who held negative attitudes towards employment was the fact that it was not financially feasible for them to do so. Not only would employment negatively impact the disposable income of the family but it also represented a serious risk to the financial security of the family. All of the costs associated with returning to employment add up to trap people on benefits.

4.1. The choice: In-work poverty or out-of-work poverty?

“To take a job it needs to be a good job: that means security. That means money must be better than benefits. [It] must cover costs associated with work: travel, childcare, rent”

R, Falkirk

Participants were generally of the view that returning to work would make them financially worse-off. People understood that while they may earn more from full-time employment they would not necessarily be better off financially because of the impact that this would have on their benefit entitlements. Returning to work would mean decreases in: housing benefit; increases to council tax payment; loss of free prescriptions and free school meals; as well as possibly decreasing entitlements such as the educational maintenance allowance and the school uniform grant. In addition to these new financial demands on the family budget there will also be costs associated with a return to work such as transport, childcare, or new clothing.

Most of the participants had little or no qualifications and very little work experience; financial calculations of whether they would be better off in work were always based on the minimum wage. Very few felt they could achieve more than the minimum wage of £5.52 per hour; fewer still felt that they would ever progress from the minimum wage or develop their career in any way. This reflects the common belief that employment contracts are now short-term and flexible rather than long-term and secure. People felt that terms and conditions were heavily weighted in favour of the employer who did not have to offer security of tenure, did not have to invest in the individual nor pay any more than the minimum wage.

Participants understood that tax credits could help supplement low earnings but many were reluctant to sign up for tax credits because the risk they posed to financial security. People were worried about being overpaid and consequently pushed into debt (*for more on this discussion see section 5.3*).

Participants who were in receipt of working tax credits commented on the double-edged nature of the tax credit systems. On one hand the system worked well and was necessary to their survival on very low wages, but on the other hand the system frustrated their hopes of ever getting ahead because it removed the value of any pay rises that they received. This left them feeling as if they were constantly treading water.

“I’m better off with my husband out of work: if you take into account bus fares, bills, rent, poll tax – I’m actually better off when he’s sitting on his butt at home. He’s just out there for his self-esteem, he was on the brew for so long, he got offered a job and he took it, he loves it, but I’m better off with him not working.”

L, Falkirk

4.2. A Living Wage for Scotland

Participants were genuinely concerned about the low level of the minimum wage in the UK, especially given cost of living increases that are currently being experienced.

“[There] should be more respect for people on low incomes: they’re the backbone of the country: they’re doing all the hard work”

P, Edinburgh

Several participants referred to the minimum wage as ‘the poverty wage’. People were equally adamant that the youth rate was nonsensical and failed to recognise that many young people, especially teenage parents, have just as many financial responsibilities as those over 21.

Actions Recommended by Workshop Participants

- Scotland needs to introduce a 'living wage' to replace the minimum wage. People understood this to mean a wage that enables an individual to support their family and live with dignity.
- Some participants wanted to see a minimum living wage set for Europe or better still, set at a global level.

4.3. The Tax System

As well as an increase to minimum wage people wanted low-income earners to receive more help from the tax system and called for tax thresholds to be increased, especially the earnings disregard level.

One group in Edinburgh talked in very strong terms about the need for the tax system to redistribute wealth. The workshop took place during the 10p tax rate controversy. Amongst them was one pensioner who had a small private pension which she had been advised would increase by £14 per month this year; the exact amount by which her income was going to decrease as a result of the proposed changes to the tax system. The group were so disappointed with a Labour government that seemed intent on making 'poor people poorer'.

Additionally, people called for a new rule for taxation: 'Earn it here, Tax it here'. People were outraged by the ease at which people can escape their societal obligation to pay tax. They were clear: "[It] was not about penalising rich people, or discouraging them to invest, but if they move all the money out, then society gains nothing".

Actions Recommended by Workshop Participants

- Increase tax thresholds.
- Foreign nationals should pay tax on all UK earnings.

4.4. Financial Security

Many people were interested in undertaking employment but were fearful of the impact this might have on their financial security. Participants were genuinely terrified of being left without money; more than one participant described this as their “worst nightmare”. Some participants were so fearful of losing money that they would not speak to government officials about benefits because it might negatively affect their entitlements. It seemed that the threat of losing money or being told that you owe money far outweighed the potential benefit of additional entitlement.

People also expressed fear about moving into work because they were worried about the transition period between their last benefit payment and their first paycheque. One participant was just about to return to work after a long time out of employment. She had found a position for 22 hours a week that would fit in with her caring responsibilities. Instead of being excited about this new stage in her life, she spoke of being “scared” because she didn’t know what to do in order to ensure a smooth financial transition from benefits to part-time employment. She didn’t know who to tell or when she should tell them. She was aware of a local agency that she was going to approach for assistance as she felt vulnerable to being without money.

People were also aware that the employment market had changed and many jobs were now more flexible and could come to an abrupt halt. People were concerned that if they lost their job unexpectedly it could take up to 8 weeks before they received their full benefits. People were also worried that they would not be entitled to the same level of benefits as they were receiving before returning to work. The complexity of the system made it difficult to understand whether benefit entitlement would change in this scenario.

It seems that the complexity of the benefits system is preventing people returning to work. Not only because understanding entitlement is not

transparent but also because the operational difficulty of administering such a burdensome system can result in delayed payments.

Actions Recommended by Workshop Participants

- Improve support and information available for those transitioning from benefits into employment.
- Ensure adequate financial coverage until first paycheque is received.
- Improve the speed and efficiency of the benefit system by reducing complexity of the system.

4.5. Childcare

“Better off not in work, especially if you’ve got two or more children because childcare is so expensive.”

A, South Glasgow

During the workshops and at the final World Café event, childcare was cited as one of the key barriers preventing parents, particularly lone mothers, from returning to work. In many places the childcare on offer was unaffordable or simply unavailable. Demand seems to outstrip supply in both urban and rural parts of Scotland although the more remote areas are harder hit by the lack of supply of childminders. On Stornoway participants noted that there were no childminders available on the island. Those that did offer the service charged £3 per hour per child. For one child this would make the cost just £2.52 less than the minimum wage, and with more than two children it becomes financially impossible for those looking for low wage jobs.

There did not seem widespread knowledge about the Government’s childcare subsidy schemes but for many people they were not applicable simply because they couldn’t find a nursery or childminder, or alternatively because the childcare provision in their area did not reflect the new economy and the

requirement of many minimum wage jobs to work outside of normal office hours.

Participants also felt that mothers should be encouraged to care for their children rather than be pushed into employment. Some participants spoke in terms of the 'human right' of a parent to stay at home and raise their child. People felt strongly that not only did children benefit from a stay-at-home parent but that there were wider societal benefits to parents staying at home until they were comfortable with returning to work. When to return to work should be the choice of the individual and their family.

There was also concern expressed about the amount of time and cost associated with becoming a qualified childminder and whether this was appropriate given both the low pay of the career and the drastic shortage of qualified childcare workers. It was also difficult to qualify because the requirements kept changing and had become increasingly demanding in terms of time. This had caused problems in Stornoway as people who were part-way through the qualification were disheartened because the end point was constantly changing. There was an appreciation that childminding was an important role and occupational standards should be kept high; but people questioned whether the qualification needed to take so long because this was severely impacting people's desire to undertake the course.

Actions Recommended by Workshop Participants

- Universal, free childcare should be available for every child.
- Parents should be supported and rewarded for staying at home to raise their children.

4.6 Employment Services

There were some good examples of best practice where Jobcentre Plus had been working well within the local context. In Govan, the local Jobcentre had started referring female clients to 'Tea in the Pot', a local women's centre run by volunteers to help with confidence building and training opportunities. During the workshop held at Tea in the Pot, one of the Jobcentre officers actually dropped in on Tea in the Pot to talk to them about the services she could offer with regards to finding employment and advice about benefits. This type of informal contact goes a long way to building trust and confidence amongst the local community.

Also, in South Lanarkshire, the Lanark Lone Parent advisor at the Jobcentre Plus was spoken highly of by three participants whom she had been working with for a long time. Participants trusted her because she had been in post for many years and knew them and their families well. She had also helped manage a smooth transition from benefits to full time employment for one of the three participants.

However, there is still room for improvement in many employment services. Several groups complained about the move to making Jobcentres open-plan and the introduction of security guards on the door. People were uncomfortable having to talk about very personal details in an open-plan office.

"I don't like ... the jobcentre, you go in there it's just not private. I don't want to know your business and they don't want to know mine, but the man at the desk has such a big voice "SO YOU DON'T HAVE ANY MONEY, WHAT IS IT THAT YOU WANT?" and that person is sitting there and their face has gone all red."

Not only was it emotionally difficult but some people were worried about identity theft because of the amount of personal details that could be obtained by listening to a conversation with Jobcentre advisor. The open-plan movement was also an issue at council offices, again because it forced you to discuss personal issues in public. As one person said: “privacy used to be a right, but now you have to ask for it”.

Participants were also angry that jobcentre staff were often unable to help them with their queries and would refer them to a phone number. There were phones provided in the Jobcentre, but again, the phones are always in public areas and people can overhear you giving out personal information over the phone.

The biggest change that participants wanted to see in their local employment service was a change of attitude. One participant said that: “their attitude has to be seen to be believed” another participant knew of someone who was seeking advice about improving their English skills and was advised by the jobcentre that ‘you don’t need to speak English to wash dishes’.

Participants were strongly of the opinion that staff in employment services were more interested in meeting their own targets and keeping their own jobs than in helping the client find a job.

“All these initiatives that are started, I feel real cynical about them. For instance, we’re always told that we have to become self-sufficient and not be reliant on public funds so we should therefore become self-employed or [start] a business. I went to see this business advisor he actually said to me: ‘so please tick that you’ve understood that I’ve explained to you what this, this and this means’; I’d just met him and spent 10 minutes with him, it’s just going through the motions – and so many public agencies are like that. It’s for the figures, it’s to look good and at the end of the day, what I feel is that its about them keeping their job by seeing you, and its just the process they go through.”

People felt that they would be better placed to engage and navigate the employment services if performance targets were public knowledge.

Security guards also presented tangible barriers to successful engagement with the local employment services. People spoke of instances when they just wanted to drop a form off to one of the advisors but wanted five minutes with them to make sure they'd filled it in properly but were refused admission to the offices by the security guards. People also said that they used to be able to walk in to have a look at the job boards but now the security guards will not admit you without an appointment. This regimented over-bureaucratisation alienated people making it more difficult for advisors to build relationships with clients but it also demonstrates the level of misunderstanding about the life of their clients.

"...the security guard is standing over you demanding to know why you're there and whether you have an appointment. And I think to myself 'am I some kind of criminal? What have I done wrong? Am I not entitled to be here?'"

Many of the people met with during the workshops lead busy lives balancing single parenthood with other caring and family duties, as well as community or educational commitments in many cases. On top of these obligations, people on low incomes do not tend to make unnecessary journeys by public transport because of the cost. It is much more likely that they will be able to drop in when they are in the area on another errand. It may be that requiring that individual to make an appointment just serves as yet another barrier to accessing the service for that individual.

“Then you go in [to jobcentre] for a form, so you’ve got nae money and three waens sitting there and they say that you’ve got to go to Castlemilk or Easterhouse to get that form, because they don’t have that form in this office. So people don’t go because they can’t afford it, so they miss out on money.”

Actions Recommended by Workshop Participants

- Best practice examples of the JobCentre Plus engaging with local groups should be highlighted and encouraged.
- Open-plan environments should be used sparingly and clients of an employment service should always be given the option to have meetings in private meeting rooms.
- The use of security guards should be reviewed. If their presence is considered necessary then some areas of the service should be open access, in particular access to the job boards should be open to the public.
- Staff attitudes need to be addressed.
- Performance targets should be public knowledge.

4.7. Training and Volunteering Opportunities

Discussions held in the workshops about training opportunities generally started with an expression of regret that Scotland had lost the tradition of apprenticeships along with its industrial and engineering might. Regular reference was made for a need for an apprenticeships scheme for the modern age. People were keen to see them used as a training ground for vocational careers such as building, plumbing, and plastering. Participants were clear that there was a gap in the market for qualified tradesman and an equally obvious gap in the options of young people who did not wish to pursue academic study.

Many people remarked that they felt there was a modern-day obsession with academic achievement that had overshadowed the value and importance of vocational training and employment. University has become the measure of a successful individual with schools even ranked according to how many of their students move into university education. Children are being treated as failures if they do not continue on to further and higher education when the more appropriate reaction would be to encourage them to try other paths. Learning a trade would benefit many people not only through improved self-esteem but would also increase an individual's earning potential and job security compared to relative insecurity of many 'unskilled' jobs.

Apprenticeships also increased the possibility that there will be a job at the end of the training. People felt that too much training is undertaken speculatively with an unrealistic expectation of employment at the end of it. When the course is complete and no job materialises people are understandably frustrated and may consider the training a waste of time. People's expectations must be managed at all points through the training process, participants spoke of being disappointed at the end of a training process when they were offered a job but it was at much lower pay than they had envisaged.

Generally when people spoke about training opportunities they spoke in terms of young school leavers. Few participants spoke of returning to further or higher education in order to improve their earning power. One young mother mentioned her desire to return to further education to undertake a business management qualification and was confident that she could undertake the study when her child reached school age. Although she was unsure at this stage how she was going to fund a return to study.

Participants who had recently looked for employment spoke of their frustration at the high level of qualifications and experience required for some work. One participant in Glasgow had seen a job for a dish-washer in a local restaurant that required "two years experience in the catering trade." Understandably, entry level jobs requiring such high level of experience can be off-putting for

people looking to return to the workforce. For many other participants the ideal scenario was to see a requirement placed on employers to help their staff through on-the-job training. This was a more secure route to enhanced qualifications and a good way to ensure that the qualification was relevant to employment opportunities.

However, the most important activity undertaken by many participants that would improve their employment prospects was voluntary work in their local community. For many people, voluntary work was the first step back to employment. It shares many of the social benefits of work, improving self-esteem, providing social interaction with others (often people who have shared experiences), and it 'gets people out of the house'. But it does not have the stress or pressure of returning to the workplace and can be arranged to suit childcare needs. Additionally it helps build the social capital of a neighbourhood, establishing links between people and allowing them to give back to their community. People wanted the government to recognise the value of volunteering work, both to the individual and to the community they live in. They wanted it recognised much in the same way as they wanted carers to receive better recognition for the contribution they make to society. It should be understood as an important step in the pathway back to employment.

Actions Recommended by Workshop Participants

- Increase funding available for apprenticeship schemes.
- Improve the connection between training and job opportunities. Areas of large scale regeneration should, as a first step, undertake a skills audit of what the new businesses will need and training should be provided to the local people so that they will be able to benefit from the regeneration of their area.
- More on-the-job training opportunities should be provided, especially for entry-level positions.

- Recognition of the importance of voluntary work to both the individual and the community.
- Keep building strong communities. Focus and support for a variety of community projects and volunteering opportunities to foster personal development and self esteem, delivery of additional services and facilities and maintaining high community spirit which engenders positive thinking and keeps Hope 'alive'. (taken from the World Café event)

5. INCOME

There was consensus on the issue of income. People felt they were being asked to live on levels of income that were unacceptably low.

“When they increase the amount of the benefit, and then you check the budget, your budget goes up because the prices of rent, bread, flour, rice; everything goes up and more than £2.”

S, The Gorbals

Several participants wanted the politicians that set the levels of benefits to have to live on them:

“I would like the guy who works it out to come and live on it....and not just for a day, or a week, we’ve had it for years....I’d like people to come and live the life”

A, Falkirk

“You can always imagine being rich, but you can never imagine being poor.”

L, Falkirk

5.1 Fuel Poverty

As a first exercise in all workshops participants were asked: “What do you think of when you hear the phrase ‘poverty in Scotland’?” Fuel poverty was consistently raised during this exercise, and was also spoken about at length during the workshops.

“I like having my breakfast and dinner in the kitchen, but my son just will not sit in there because it’s so cold. He doesn’t want to sit there freezing while he’s eating his breakfast. I know I should put the heating on but I just don’t dare”

P, The Gorbals

Participants across the country were struggling with the increased costs of heating their homes. Regardless of age, geographic location, family make-up or housing type, people were finding it difficult to heat their homes. Many participants already restrict their heating use either by not using their central heating at all, or alternatively only heating one room in their home. Most people had to think very carefully before turning the heating on. But even careful fuel consumption had resulted in massive increases in fuel bills and concerns are beginning to surface about what will happen when the winter months arrive.

Participants in Edinburgh had benefited from free installation of Gas Central Heating the Central Heating Initiative, although awareness of this initiative was quite low amongst the pensioners that participated in this research.

Poorly insulated and damp houses create even higher heating bills for their occupants. Improving the quality of insulation in existing and new housing should be a government priority.

In addition to poor quality insulation, pensioners living in high flats in North Glasgow are experiencing particularly severe increases in fuel costs. The towers were built with electric heating rather than the standard gas. Many elderly residents were encouraged to move into the high flats as they became older because they provided a more secure environment with a concierge always in attendance. But electricity is now the most expensive form of heat this hits this group hardest; one participant estimated that it cost around three times more to heat a flat with electricity than with gas. All of the elderly participants in this group were very careful about heating, but the occupants

of the high flats were particularly worried about fuel bills and always limited themselves to heating one room in their flat.

Rural and isolated areas were worse hit by the recent increases in fuel prices. Coal and oil tends to be the most common forms of heating which means they are not on mains supply. This means they have to pay twice, firstly for the increased price of the commodity and secondly, for the increased costs of haulage. Stornoway had seen coal rise in price from £11 to £15 in 3 weeks. One lone parent participant reckoned her household usage would be 2 or 3 bags of coal per week, which can be almost 50% of her income. Wider repercussions of the increase in the cost of fuel include the first instances of oil theft from domestic tanks and coal from private properties as well as a return to the old-age island tradition of cutting peat as a free source of fuel. The practice was largely abandoned because of the advent of central heating but has made a comeback as people try to reduce their energy costs.

People were outraged at the profits being reported by energy companies who, in their eyes, were failing in their duty to provide warmth to Scotland's homes. People acknowledged that there had been improvements in the behaviour of gas and electricity companies who were not as quick to disconnect people as they had been in the past. But one participant was less convinced:

“They say you won't cut you off, but if you've not got any money to pay and put any money in the meter then you're cut off. You've got an emergency, but it's a higher rate again.”

P, The Gorbals

Meters

Pay as you go meters for electricity and gas were quite common amongst participants. Buying gas and electricity by pay-as-you-go incurs a number of extra costs for the consumer: The per unit rate is around 10% more than

people are charged if they pay by direct debit, a rental fee for the meter of £1.20 is charged by many companies, if credit runs out on the meter an 'emergency' rate is used which costs more. For those living in rural areas there could also be extra costs if there are no local shops because you may have to catch a bus in order to buy a top up. For one participant this was now the case because the local post office had closed down and now she has to spend £3.70 on the buses to get to her closest shop.

The majority of people (not all) knew meters were a more expensive way to buy fuel. Several participants had been contacted and advised by energy companies that it would be cheaper for them to come off the meter and move onto direct debit. But for many, their preference was pay-as-you-go because it provided better financial security for them because: it helped conserve energy because they were always conscious of how much was being used; when the money runs out the electricity stops rather than continuing to run up bills you can't afford; and, perhaps most importantly, participants didn't end up with an unexpectedly large power bill at the end of the month which could push them into overdraft and result in bank charges. One participant summed it up: "If you don't have money, you don't have electricity; [it] works well".

Even when participants knew they paid more for fuel on a pay-as-you-go basis, they chose to do so because it meant they could better control their expenditure and therefore avoid incurring debt. The biggest influencing factor in the decision-making process for an individual on a low income is financial security.

The prevalence of pay-as-you-go meters is evidence of the importance of financial security to those struggling to balance the family finances. People in higher income brackets may consider this a financially 'bad' decision but for those living on low incomes the decision is the 'least worst' option. For these people the risk of the electricity being cut off is more attractive than the risk of a bill that you can't afford turning up in the post. Understood in these terms, the pay-as-you-go meter becomes the financially prudent option.

Actions Recommended by Workshop Participants

- Pay-as-you-go electricity meters should be a tool which allows people living on low incomes to manage their finances. It should not be a tool which allows energy companies to exploit people in poverty. Costs associated with a pay as you go meter should be reduced to ensure they are charged the same rates to people paying by direct debit.
- Ensuring homes of those living in poverty are properly insulated should be a key government priority.
- Government must be prepared to counter the increases in fuel costs.

5.2 Food Poverty

As already mentioned, people are very aware of the importance of a healthy diet but struggle to live up to the '5-a-day' rule. It is not just the cost that makes healthy food difficult to incorporate into a life on low income; accessibility to decent quality produce is also very difficult for people.

Issues of accessing decent, quality food at reasonable prices are experienced in Scotland's urban and rural areas.

In areas of urban deprivation local shopping options tend to be either non-existent or very small shops with bad quality and overpriced food. Larger supermarkets may be accessible by bus, but this requires extra time and extra costs. Also, for the elderly or people with a disability, it may not be an option. One participant observed:

"They always build supermarkets next to big private estates but they have high car ownership so they can drive. But if you're in a poor area, you've got to catch a bus."

L, Falkirk

Rural areas experience the same issues, but access to food and price increases are being felt even more seriously. Price inflation is being felt more keenly because of the extra haulage costs of transporting goods to rural areas, especially the islands. Participants in rural locations observed sharp and significant increases in costs and had serious concerns about how long they would be able to cope with prices increasing on a daily basis.

Locally run food co-operatives were mentioned in several workshops as an important source of affordable fresh produce. One example of this was in rural Lanarkshire where a recently established food co-op in rural Lanarkshire was fast becoming an important part of village life not only because it was making a practical difference to people's health but also because it provided volunteering opportunities and providing social interaction for local residents.

Actions Recommended by Workshop Participants

- Local food co-operatives should be encouraged and supported throughout Scotland.
- Planning laws and local councils should encourage the establishment of affordable local food shops.

5.3. The Benefits System

“The whole system is a nightmare; the benefit system has never got itself together.”

P, The Gorbals

The most common issue raised during the workshops was the complexity of the benefits system. No-one could understand it, no-one knew what they're entitled to, and people in very similar circumstances were receiving different

benefits. This complexity and confusion has serious consequences for individuals, their families and is preventing people from returning to work.

Income Maximisation

Very few people were fully aware of whether they were getting everything they were entitled to. Some had sought advice through government-funded sources such as Working for Families, welfare rights officers or lone parent advisors at Job Centre Plus. But many people were reliant on the advice and services offered by the non-statutory sector. Organisations such as the Citizens Advice Scotland and the Credit Unions were critical to help people who were struggling to manage their finances. Voluntary agencies were also undertaking important proactive measures to ensure people were getting all the benefits that they are entitled to. One example of this was when the pension credit was introduced and the manager of a volunteer project in North Glasgow sat down with all her elderly clients and helped them file their claims.

On a larger scale, a recent pilot project by the Western Isles Credit Union sent a worker to the homes of elderly residents to make sure they were claiming their carer's allowance. The home visits were critical to the success of the project as they built trust, raised awareness amongst the elderly about government assistance and also enabled the worker to convince her client that it was they were entitled to the payment, that it wasn't a government handout to be dismissed as 'charity'. The project lasted 12 months and identified £368,000 in unclaimed entitlements; an average of around £4,000 for each client. This not only made a significant impact on the lives of these individuals but the increased income will be highly beneficial to the struggling island economy.

Tax Credits

Tax credits add to the complexity of the system. Some of the participants were very complimentary about the system. One 63 year-old participant, who

worked part-time and had kinship care responsibilities for two children felt that her survival depended on them.

But many people had personal stories of overpayment that had resulted in tax credits being abruptly withdrawn for a period of time while the debt was repaid. The CAS officer on Stornoway estimated that most tax credit overpayments are between £2,000 and £4,000; which he felt was “an incredible amount of money for most people to have to repay”. Not only are people being asked to repay large sums but people felt the repayment process was unreasonable and needlessly put people under additional financial pressure. There were a number of reasons that people complained about treatment. Many people repeated the same stories of clawback:

- People often receive no prior warning of such stoppages;
- there is no option to negotiate a repayment settlement that suits the individual;
- the letter explaining the overpayment involves a complicated equation that qualified welfare rights advisors struggle to understand.

The process demonstrates a seriously inadequate understanding of how important financial security is to people who live on low incomes and can leave people in desperate situations. Most participants did not begrudge repaying the money, but found the process difficult to forgive. It lacked transparency, consultation and above all, fails to recognise that in most cases, the overpayment was the result of a government miscalculation not the individual, yet it is the individual who is punished and made to feel responsible.

Whilst repayment of tax credits is difficult for the individuals concerned it also serves to discourage others from applying for tax credits. People were more concerned about the negative impact repaying a debt would have on their financial position than any positive impact that tax credits could provide.

Again, demonstrating just how important financial security is to individuals living on low incomes.

Actions Recommended by Workshop Participants

“They need to sit down, not just with the official people, they need to sit down with people like me and we should tell them: this is the way it needs to work.”

- The benefits system must be simplified. Those who use the benefit system should be able to understand their entitlement.
- Government silos need to be broken down so that people have fewer agencies to interact with when administering their benefits.
- A basic checklist should be created that enables people to check their own entitlements.
- Notifications of tax credit overpayments should be written in a way that enables the recipient to understand why the overpayment occurred.
- Repayment procedures should be modified. Participants should receive adequate warning that they have been overpaid and given an opportunity to control the level and frequency of repayments.
- Voluntary and community groups should be supported to deliver income maximisation services across Scotland.

5.4. Debt

As the cost of living increases and incomes remain fixed it is inevitable that people will turn to credit in order to pay the bills. But the credit crunch has forced many to a point where they now must confront their debt. The Citizen's Advice in Stornoway reported a substantial increase in the number of people approaching them for help with debt management issues. Not only are the numbers of people increasing but the individual levels of debt are also on the increase with one client recently presenting with over 17 creditors.

People were dismayed about the continued easy availability of debt and how poorly regulated the industry is. People noted with annoyance how often well known stores that are associated with high interest rates are located in deprived areas of Scotland, offering easy credit and severe penalty charges that can be financially crippling for those on low incomes.

“There’s a Brighthouse in every single deprived area, the interest is extortionate. My friend bought a fridge/freezer and she swears she’s going to get buried in it because it cost £200 and by the time she’d paid it off with interest it was £600. I’m with Argos just now, and every time I miss a payment it costs £12 on top of the interest I’m already paying. They just push people into debt.”

P, The Gorbals

Doorstep lenders are also a major issue appearing regularly in many deprived neighbourhoods of Scotland. People are easily tempted because they just hand over £100 cash, but then extract twice that in repayment.

Bank charges were also a source of constant concern for participants. Some had been charged bank fees of £35 because of an overdraft of a few pennies. This level of bank fee could seriously impact a family’s finances so direct debits were generally avoided, especially because people were not confident that their benefits would be paid on time or necessarily the same amount every time.

Debt collection by public agencies was also a major problem for people. People spoke repeatedly about the inability of government systems to keep accurate records of debt owed and debt collected. People were frequently sent letters demanding payment for bills that had already been settled. Participants resented having to spend so much time on the phone sorting out problems that had resulted from poor accounting systems.

The other issue that had caused unnecessary stress in people's lives was the letters which threatened legal action for unbelievably small sums. One Edinburgh participant had received a letter from the council threatening legal action over an outstanding balance of £4.10.

People had noticed a hardening of attitudes towards repayment of debt that can be very difficult for people on low incomes and may force them into further debt in order to pay off their bills. One participant had had such bad experiences of the local council that she said she'd rather "rob Peter to pay Paul then go in and have to talk to them".

As mentioned above, many people are fearful of speaking with government officers about benefits because they think that it might endanger their entitlements. People will more readily talk to voluntary and community agencies because they tend to trust them more and perceive them to be on their side.

Actions Recommended by Workshop Participants

- Attitudes of public debt collection agencies and their officers must improve. There should be an understanding that letters threatening legal action can cause stress. There should be some willingness expressed to help people through financially difficult periods.

6. PENSIONER POVERTY

Pensioners were benefiting from many government initiatives: Pension credit, winter fuel bonus, and free bus travel were all contributing to improved quality of life for pensioners. However, many spoke of still struggling to survive and of pensioners spoke of 'slipping into poverty' as the result of constant increases to the cost of living and trying to survive on a fixed income. This is not a group of people who can improve their situation by returning to work. The government have an obligation to ensure the security and well-being of this

group, and part of this will involve keeping a watchful eye on the impact that price increases are having and take action when necessary.

As a first step, funding should be made available to suitable voluntary agencies to ensure that elderly people are claiming all the benefits that they are entitled to. This needs to be more than the creation of a phone line or a website. Many of the pensioners met with did not like using phones as a form of communication; they do not necessarily have a lot of experience using phones and do not like giving all their personal information to somebody over the phone. The only way to ensure that pensioners receive their full entitlement will be to spend time with them and help them through the process.

Means testing was a practice disliked by many of the older participants. Many had worked for part or all of their working life and had accrued small private pensions because they were told to save by the government. But now those very small pots of money are being used to decrease their entitlement to state pensions. This has caused resentment amongst those with very small private pensions but will also have long-term repercussions because these pensioners are now advising their friends and families not to contribute to pensions because you're better off without it.

Actions Recommended by Workshop Participants

- Income maximisation for pensioners is of vital importance, but must be delivered on a 'face-to-face' basis and is better delivered by someone that is already known to the individual, such as a care worker and a local volunteer.
- Means testing should be minimised. People viewed it as humiliating and saw it as a deterrent preventing many from applying for benefits that they were entitled to.

7. RURAL POVERTY

Whilst the challenges are often similar, the issues experienced by those living in poverty in rural areas will be more extreme than in urban areas. Childcare, for example, is difficult to find and often very expensive. In rural areas, there will be no childcare. Public transport may be unreliable and expensive in urban areas, in rural areas it will probably be too far away or too infrequent to make it usable. Fuel prices again are higher because of the transport costs of getting it to rural areas. Whilst NHS dentists are becoming increasingly difficult to register with on the mainland, on Stornaway there are no dentists and a dental appointment requires a trip to the mainland.

Participants in rural areas most often described themselves as 'forgotten'. People felt that the Scottish Index of Multiple Deprivation (SIMD) was firmly anti-rural and as a result government spending tended to focus on urban areas and ignore the issues of rural poverty and deprivation.

Rural areas are notoriously disadvantaged by the SIMD measure because population is one of the measures used to determine level of deprivation. People understood that there is much poverty and deprivation in the urban centres of Scotland but wanted government recognition that that there are rural areas of Scotland that are experiencing severe, entrenched deprivation and are need of assistance.

Actions Recommended by Workshop Participants

- SIMD should not be the only determinant of government funding or in the alternative, rural areas should be weighted differently so that the measurement accurately reflects the level of deprivation.
- There should also be a rural-weighting for benefits to reflect the higher costs of living in rural areas, particularly given the increases in food and fuel prices currently being experienced by rural areas.

8. CONCLUSIONS AND KEY RECOMMENDATIONS

8.1 The Three Key Issues

Tackling poverty, inequality and deprivation in Scotland will not be an easy task. It is a 'wicked' policy issue, with many cross-sector solutions and actions required in order to make even the smallest difference. But during the course of this consultation three issues emerged that appeared to underpin virtually all of the discussions that took place. They were not always referred to directly by the participants, but there was always some reference to these issues. The three issues are: firstly, financial security; secondly, power, control and choice; and thirdly, the poverty trap (also known as the benefits trap).

8.1.1. Financial Security

Ensuring the financial security of their family was the number one priority of most people who participated in the workshops. For many participants being without money was their greatest fear; many had experiences of having to survive for sustained periods with no money and it was not an experience that any of them wished to repeat.

Government policies and procedures need to reflect the importance of financial security for people on low incomes and should protect, rather than threaten, people's financial security. There are two ways that the government can help protect the financial security of an individual and their family. Firstly, the government can ensure that a family is accessing all benefits that they are entitled to. Secondly, they can ensure that any changes to the entitlement levels are managed in a way that does not threaten to leave the individual without money; for example, the transition from benefits to employment should ensure coverage up until the first paycheque is received. But the system also needs to work in reverse, so that the individual has the confidence in the system that if their employment comes to an abrupt halt they

will be able to access benefits quickly and to the same level that they were receiving before returning to work.

8.1.2. Power, Control and Choice

Poverty can have a very disempowering effect on people. As people move into poverty they become more reliant on the state for their daily needs, they lose the 'privilege' of making decisions for themselves not only because they cannot afford it but also because many decisions are taken out of their hands.

The first decision made for them will be where to live. This decision, in turn, will determine: what schools your children attend, whether you live close to friends and family, how many buses you have to catch to get to a decent supermarket or a hospital, and whether you live in a dangerous or violent neighbourhood.

'Choice' is a word that has been popular in political discourse over the past few years, and largely an ideology designed for the consumption of the middle classes. It is important to point out that when the participants in this consultation talked about 'choices' they conceptualised it at the micro-level. They were not thinking about macro-level public service options they were worried about how they would cope without hot water tomorrow, not what neighbourhoods have the best schools. Living on a low income meant continually having to make difficult choices: Pay the bills or heat the home? Healthy, low calorie food or cheap, high-calorie food? People felt that the only choices they got to make were bad choices. Poverty means being locked out of controlling your own life and that of your family; it stops you from making the decisions that are important to their security, well being and development.

So when they spoke about public services, it was not in terms of 'choice' but in terms of 'improvement': what could be done to make things better? They wanted more control of this process, just as they wanted more control in their own lives.

Again, government policies and procedures should reflect the public's desire to exercise more control over their lives. This could be decisions within the family, but equally it could be important decisions that are being made in their community. Many of the people spoke of their participation in this consultation as a very positive experience, for many it was the first time that they felt they were being listened to by Government. The opportunity to talk openly about the problems and struggles they face was appreciated and also gave people the opportunity to meet others struggling with similar problems.

But, participants were quick to point out that consultation will only be a positive experience in the long-term if it effects change. It is incumbent upon any consultation, run at any level of government, to result in tangible change. No consultation should be undertaken where decisions have already been made and the consultation is a 'tick-boxing' exercise. This simply antagonises people further, exacerbates political apathy and decreases the possibility of community involvement in future consultations.

8.1.3. The Poverty Trap

The details of the poverty trap are outlined in section 4 of this report. This is one of the more difficult issues confronting those who seek to eradicate poverty through increasing employment activity. Until the financial penalty for returning to work is reduced and the financial benefit is increased then people will choose not to return to work. People will continue to be trapped in poverty because work is too expensive for them, this will be especially true for people with caring responsibilities.

8.2. Key Recommendations

Throughout this report there are a number of recommendations stated that stem directly from the workshop discussions that were held during the course of this research. The following recommendations are highlighted not in order to prioritise them above any of the other recommendations, but simply because these are the recommendations that kept reoccurring, and perhaps because these are the actions that people felt could make the biggest difference to poverty, inequality and deprivation in Scotland:

Key Recommendation 1

- The benefit system must be substantially simplified. People eligible for benefits must be able to understand what they are entitled to claim, when that entitlement starts and when it stops.

Key Recommendation 2

- The 'benefit trap' must be tackled and so to the disincentive to work it can engender.

Key Recommendation 3

- There must be free and universal access to childcare.

Key Recommendation 4

- The government must counter increases in fuel costs and food cost, especially in rural areas and especially in the lead up to winter.

Key Recommendation 5

- Support and encourage voluntary and community organisations, particularly those providing:
 - affordable alternatives to supermarket shopping (i.e. food co-operatives);
 - income maximisation advice; and
 - volunteering opportunities.

Key Recommendation 6

- Improve the quality and quantity of Scottish social housing.

Key Recommendation 7

- Increase apprenticeship opportunities, especially amongst traditional trades.

Key Recommendation 8

- Politicians and policy-makers should improve their understanding of what it's like to live on a low income by 'trading places' with those living on low income.

9. APPENDIX 1: Meeting Dates and Locations

Community Workshops			
Number of Workshops	Organisation	Local Authority Area	Date of Workshop/s
1	Milton Volunteer and Care Project	Glasgow	Thursday 20 March
1	CTDU Forth Valley	Falkirk	Friday 28 March
1	Branchton Community Centre	Inverclyde	Wednesday 26 March
1	Pilton Community Health Project	Edinburgh	Wednesday 30 April
2	Falkirk Council	Falkirk	Thursday 1 May
1	Tea in the Pot	Glasgow	Monday 12 May
1	A Fayre for Woman	Edinburgh	Tuesday 13 May
3	Western Isles Healthy Partnership	Western Isles	Monday 19 May & Tuesday 20 May
1	Lodging House Mission	Glasgow	Thursday 22 May
1	Aberdeen City Council	Aberdeenshire	Monday 27 May 6-8pm
1	Bridging the Gap	Glasgow	Monday 27 May
1	Healthy Living Partnership	South Lanarkshire	Friday 6 June
World Café Event			
1	World Café Event	Glasgow	Monday 2nd June

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