

Voices of people experiencing poverty in Scotland

Everyone matters?

Mhoraig Green

This report gives a picture of life for people experiencing poverty in Scotland.

There are plenty of statistics on poverty, but they cannot give us a full picture of what day-to-day life is like for people experiencing poverty, and how these experiences change over time. This research gives those experiencing poverty in Scotland the opportunity to identify the issues that affect them, so that their views can inform policy debate.

Through focus group work, over 100 adults and children with experience of poverty highlighted the following issues:

- Low income, whether from benefits or low-paid work, is central to experience of poverty.
- People make difficult choices daily, in particular relating to fuel prices.
- Lack of access to basic financial services, such as affordable credit, has had a negative impact on many participants' lives.
- People face problems accessing various services, including further education, healthcare, and advice services. Good quality public transport is seen as key to accessing other services and preventing social isolation.
- Participants want to improve the areas they live in and to be consulted about improvements. However, some felt strongly that community activism should not replace public service provision.

This research is not definitive but it does suggest that ending poverty in Scotland requires both a comprehensive approach addressing the spectrum of problems causing poverty and co-operation between the Scottish and UK governments. It will interest anyone engaged with tackling poverty, from those working within communities to those responsible for national policy-making.



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Executive summary

Introduction

While there are lots of statistics available on poverty in Scotland, the voices of people living in poverty are largely missing from policy debates. Statistics give us a consistent picture of how poverty changes over time. What they cannot give us is a fuller picture of what day-to-day life is like for people experiencing poverty, and how people's experiences change over time. This research aims to ensure that the voices of people living in poverty are heard, to help inform policy debate in the run-up to the 2007 Scottish parliamentary elections and beyond.

Since the Scottish Parliament and the Scottish Executive were established in 1999 both have aimed to tackle poverty in Scotland. The third elections for the Scottish Parliament will be held during 2007 and this presents an opportunity to reflect on progress in tackling poverty in Scotland. This research goes beyond narrow quantitative indicators of poverty and engages with people experiencing poverty.

Research process

The research was a focus group study designed with two main stages. Ten focus groups took place during the first stage of the research, each held with different groups of people in areas across Scotland. The first stage also drew upon a further seven focus groups that Save the Children conducted with children and young people. The groups were designed to enable people experiencing poverty to identify the issues and problems that affected them and to reflect on how their situation had changed over time. The second stage of the research involved a focus group that allowed a selection of participants from the initial groups to reflect on the findings and analysis. A separate event was also held with 25 academics and policy practitioners to comment on a draft of this report and to discuss the policy implications.

Research findings

Low income is central to people's experience of poverty in Scotland according to the accounts of people who participated in this research. It is striking that the problems reported by participants were similar whether their income came from state

benefits or a low-paid job. Work is not always an effective route out of poverty for two reasons, according to participants in the research. First, wages are often too low to significantly raise people's income and lift them out of poverty. Second, there are many barriers to finding employment, including costs such as travel and childcare and discrimination by employers.

Participants on a low income described the difficult choices they had to make on a day-to-day basis. Some of the most difficult decisions that participants described related to rising fuel prices: people described choosing between heating their homes and buying food and being fearful of using washing machines because of the impact on fuel bills. Using expensive credit was a means used by participants to increase the choices available to them, but many described problems with debt and aggressive creditors as a consequence. Lack of access to basic financial services such as affordable credit and basic banking had a negative impact on many people participating in this research.

Participants across all the groups described problems accessing various services including further education, health care, public transport, and advice and support services. Being unable to access services is an isolating experience for people, and this is especially true of public transport. Good quality public transport was seen as a key service since it is a means of accessing other services and also allows people to visit friends and family. In some areas participants were satisfied with the available public transport but good quality service does not extend across the country. Participants also described the importance of cultural and leisure services, which relieve isolation in the short term, but also help to educate young people about the opportunities that are available to them. Mental health services are a key support mechanism for people suffering the effects of isolation, but participants in this research complained about the quality and availability of these services. Participants also identified alcohol abuse as a key problem and said there was a need for more support services in this area.

Many of the participants in the research talked about their desire to improve the areas they lived in. There was a sense in a number of the focus groups that physical regeneration did not automatically lead to an improved quality of life, and that to be successful improvements should be based on consultation with the community. However, some participants also felt strongly that community activism should not be used to take the place of services the public service should provide.

Conclusions and policy implications

The results of this research are not definitive, but they do highlight some of the issues that face people who continue to experience poverty in Scotland. In particular, they suggest that ending poverty in Scotland requires co-operation between the Scottish and UK governments and a comprehensive approach that addresses the spectrum of problems that contribute to people's poverty. The key policy implications of the research findings are as follows.

Raising people's incomes and reducing expenditure

Raising people's incomes, for those on low pay and reliant on benefits, has to be the key starting point for tackling poverty and addressing many of the difficulties that people who participated in this research reported. This will require effective co-ordination across the UK and Scottish levels of government.

Indebtedness and rising fuel prices were identified as key problems by participants. There is a need for further policy initiatives that reduce people's expenditures on fuel and other essential services and improve access to good value financial services.

Reducing barriers to paid employment

Many of the participants in the research talked about the importance of work. However, focus groups also discussed the barriers to accessing paid work. While some of these barriers related to the unfavourable interplay of benefits and low pay, policy measures to promote flexible working and to help with the costs of returning to work are important.

The particular situation of refugees and asylum seekers arose during the research and measures to help refugees return to work and to allow asylum seekers to take on paid work require policy attention. This again is an area that will require co-operation between the UK and Scottish levels of government.

Improving health and well-being

Participants in the research talked about problems with health services and about problems of alcohol abuse in their communities. They described having difficulty

accessing mental health services and participants in some areas talked about difficulties with health services generally. There needs to be more investment in mental health provision and in alcohol abuse services, alongside a more strategic approach to tackling alcohol abuse.

Improving services

Participants across all the groups described the importance to them of good quality, accessible services including continuing education, arts and leisure, public transport, and advice and support services. This suggests the need for a continued policy drive to improve public transport services across Scotland (including their accessibility for disabled people), as well as developing more opportunities to access education, cultural and leisure and other services in disadvantaged and remoter rural areas.

Improving consultation

There was a sense across most of the focus groups that participants wanted the opportunity to contribute towards improving their communities, but were not always able to do so. It is important to ensure that more people are able to participate in decision-making processes, particularly when improvements to an area or new services are planned. Frameworks should be developed to demonstrate how the results of public consultations have been taken into account, including the views of children and young people.

1 Introduction

Aims

Since the Scottish Parliament and the Scottish Executive were established in 1999, they have committed themselves to tackling poverty in Scotland. There is now a good deal of statistical information assessing their success in achieving this (including the Scottish Executive's summaries of Households Below Average Income data and the Joseph Rowntree Foundation-funded *Monitoring Poverty and Social Exclusion in Scotland* series). The available statistics are very valuable and can give us a consistent picture of how some aspects of poverty are changing over time: the number of people on low incomes or the number of people living in inadequate housing or experiencing unemployment, for example. What statistics are unable to provide, however, is a fuller picture of what life is like for people experiencing poverty or how this is changing. The voices of people experiencing poverty are largely missing from the current analyses. This research is an attempt to address this important gap. The aim is to ensure that, in the run-up to the 2007 Scottish parliamentary elections, the voices of people living in poverty are heard in debates about the impact of Scottish government policy during the first two terms of the Scottish Parliament as well as discussions over the future direction of policy.

Background

In 1999, the Scottish Parliament was established and the Scottish Executive was set up as the government for all devolved matters in Scotland. One of the key concerns of the new Parliament was poverty. The promotion of social justice and the eradication of child poverty became explicit policy objectives of the Executive (Scottish Executive, 1999). The Scottish Executive set up its Social Justice programme in 1999. This took a life-cycle approach to tackling poverty, with specific targets to help children, young people, families, older people and communities respectively. At the start of the Scottish Parliament's second term in 2003, the Social Justice programme was replaced by the Closing the Opportunity Gap programme (Scottish Executive, 2005a). Closing the Opportunity Gap focuses on far fewer issues than the Social Justice programme, concentrating on targets that are measurable and where little progress had been made from 1999 to 2003 (Closing the Opportunity Gap's targets are listed in Appendix D). The focus on employment as a route out of poverty was more predominant in the new Closing the Opportunity Gap programme, echoing the approach of the Labour Government at Westminster (Mooney, 2006).

There is no shortage of statistical data on poverty in Scotland and there has been much evaluation of the success of anti-poverty measures through analysis of these data by the Scottish Executive and other organisations. The Joseph Rowntree Foundation-funded *Monitoring Poverty and Social Exclusion in Scotland* (MPSE Scotland) has been monitoring poverty and social exclusion in Scotland since 2002. The most recent report, published at the end of 2006, shows significant progress for some groups at least. Since 1998/99, the proportion of children in income poverty in Scotland had fallen by around a quarter primarily as a result of increases in tax credits and out-of-work benefits. These are the responsibility of the UK rather than the Scottish Government. Since the mid 1990s, the poverty rate for pensioners has dropped from around 28 per cent to 18 per cent. In contrast, working-age adults without dependent children are now more likely to experience poverty: 18 per cent compared to 15 per cent in the mid 1990s, despite a fall in worklessness (Palmer *et al.*, 2006).

MPSE Scotland 2006 demonstrated that poverty is still a daily reality for many people in Scotland. However, what this type of analysis cannot tell us about is the day-to-day experiences of people living in poverty, and how poverty impacts upon the lives of individuals. In order to understand poverty, research must go beyond the narrow quantitative indicators of poverty and engage with the people who experience poverty (Beresford *et al.*, 1999; McKendrick *et al.*, 2003).

There have been some useful and influential qualitative studies into the experience of poverty at a UK level in recent years. Most notably, Beresford *et al.* (1999) used a participatory research methodology in a two-year study aimed at giving people experiencing poverty an opportunity to say what they think about poverty and to engage in analysis of poverty and anti-poverty policy. Ridge (2002) adopted a child-centred approach to understanding the experience of poverty through qualitative interviews. She argued for the need to conduct qualitative and in-depth research with children to understand their particular experiences of poverty and how it impacts upon the rest of their lives.

The Commission on Poverty, Participation and Power also used a participatory method to collect evidence from people experiencing poverty as part of a two-year consultation into the barriers that prevent people taking part in decision-making processes. The process of forming a commission made up of six people with experience of poverty and six people from public life revealed that a truly participative and equal process requires openness and new ways of working, which can be time-consuming (Del Tufo and Gaster, 2002).

In a Scottish context, there have been a number of useful studies. McKendrick *et al.* (2003) explored life in low-income families in Scotland through a series of focus groups. The participants in that research reported that life on a low income is tough and, while most said they have enough money to get by, the researchers reported that many were unable to participate fully in Scottish society because of their low income. Galloway (2002) worked with groups in Glasgow to establish what it meant to live in poverty. The groups identified inadequate income, work and welfare, health, expectations, and standards of services as the key themes that characterised poverty for the participants. The project then went on to attempt to empower people living in poverty to inform the Scottish Executive's Social Justice programme.

The other notable recent account of the experience of poverty in Scotland is the Scottish report of the Get Heard project (Burnett, 2006), which aimed to allow people with first-hand experience of poverty to give their views on government anti-poverty policies and to attempt to shape those policies. The process was a consultative rather than a research process, but the materials generated in some of the 50 workshops held across Scotland are drawn upon in this report.

This project focuses on the experiences of a broad range of people living in poverty across Scotland and considers the implications for policymakers. The research coincides with the end of the second term of the Scottish Parliament and provides a commentary on the issues faced by people experiencing poverty eight years after devolution. By scoping out the issues in this way and reflecting on the policy implications, this research presents a challenge for the Parliament's third term. The research does not attempt to evaluate or assess the Scottish Executive and Parliament's success in tackling poverty since that would require a much more extensive research exercise, but it does highlight the important issues of how poverty is experienced in Scotland and how it impacts upon the lives of individuals, and explores how the experiences of some individuals have changed since 1999. In doing so, it can provide a unique and important contribution to debates over future directions for policy.

Research process

The research was a focus group study developed by a consortium of voluntary sector organisations (listed in Appendix A). The research was designed with two main stages. Ten focus groups took place during the first stage of the research, held with different groups of adults in areas across Scotland. The opportunity was also taken to draw on a further seven focus groups organised by Save the Children Scotland.

These focus groups, held in a city and a rural area, provided supplementary evidence about the experiences of children in particular. In total, 61 adults and 51 children took part in this stage. In the second stage, one further focus group was held with participants from earlier groups. This was designed to enable them to check and comment on the analysis. A separate event was also held with 25 academics and policy practitioners to comment on a draft of this report and to discuss the policy implications (attendees are listed in Appendix B).

The project researcher developed a toolkit for the project and this was used by the different organisations conducting the focus groups to ensure a consistent approach. The development of the toolkit was informed by three pilot groups conducted during spring 2006, which had used an adaptation of a toolkit produced by the Young Foundation as part of their *Mapping Britain's Needs* project.

The diversity of the organisations involved in this project meant they worked with different groups of people in different areas of the country, and this is reflected in the focus groups conducted. Previous research identified that people judged to be experiencing poverty by common measures are often reluctant to label themselves as poor (Beresford *et al.*, 1999). For this reason participants were selected for this project on the basis that they were clearly living in poverty according to common measures; were living in recognised areas of multiple deprivation and were therefore likely either to have personally experienced poverty or to have observed its effects on a community; or belonged to a group that is at a high risk of poverty and were therefore likely to have experienced poverty. However, the focus groups were in some respects based on the links the various organisations had across the country. Attempts were made to fill perceived gaps in the sample: for example, disabled people and older people were under-represented originally and contact had to be established with organisations that had links with these groups. As a consequence of time and resource constraints, some of the identified gaps were not filled: for example, no focus groups were conducted with black and minority ethnic people, other than refugees and asylum seekers.¹ Nevertheless, the study did succeed in including people from a range of backgrounds living in various areas across Scotland. More information about the focus group sample is available from the Poverty Alliance, Glasgow.

Staff members from each of the various organisations facilitated the focus groups. To ensure a consistent approach, training was provided. This supplemented the information provided in the toolkit and helped to ensure that everyone approached the focus group questions and exercises in the same way.

The aim of the research was to identify the issues faced by people experiencing poverty in Scotland, so focus groups were designed in a way that allowed participants to talk freely about the issues that concerned them. To get people in different circumstances to think about poverty in its broadest sense and to identify the issues that are most relevant to them, a participative exercise using 'priority issues' cards was developed. These cards represented in words and images a range of issues that could be related to poverty. The issues were identified after discussion with the project steering group and reviewing relevant literature and are listed in Appendix C. Each group was asked to work together to identify the five issues that were most pressing to them. The process of sorting through the cards and deciding which were most important required discussion and negotiation, and the debate that arose out of that process was often as revealing as the cards which were eventually selected. The cards provided a way to promote discussion not only about current problems, but also about change over time. The results of this exercise are referred to throughout the report.

One aim of the research was to try to identify change in people's experiences and situations since the Scottish Parliament was established. Participants were asked to reflect on the period since 1999 and identify how their situation had improved, worsened or stayed the same. An 'event calendar' was developed to try to get people to focus in on this period. Participants were encouraged to plot personal, community and national events from 1999 to the present on this calendar. The calendar was then used to encourage participants to reflect on how their lives had changed in the same period. The priority issues cards were also used to facilitate this process. Participants found it difficult to make judgements about change over such a specific time period, and focused more on discussing the problems they face now. Some change over time is identified within the report, but the research was more successful in providing an account of people's current situation. It was also impossible for many children involved in the research to identify changes because of their age and for asylum seekers and refugees who had only recently arrived in Scotland.

In the second stage of the research, the focus group was presented with a summary of the project findings in the form of a series of statements and was asked whether these statements reflected their experiences. The group then had the opportunity to discuss each of the findings in more depth. Discrepancies that arose at this stage have been resolved in this report. This focus group was an important part of the research because it helped to check that the issues presented in the final report accurately reflected how the participants experience poverty. The entire project was completed in eight months in order to be published before the 2007 election. As mentioned earlier, previous researchers discovered that truly participative research takes longer than other research processes and this was seen as an effective means

of ensuring the findings accurately reflect the participants' opinions and experiences within the available time frame.

The whole process was overseen by a steering group made up of representatives of voluntary organisations involved in tackling different aspects of poverty in Scotland. The steering group, along with other policy professionals and academics, participated in the December 2006 meeting to discuss the policy implications of the research findings.

The next chapter of the report contains the findings of the focus groups, organised into the various themes that emerged. The final two chapters contain the policy implications and conclusions which emerged from the policy professionals' and academics' reflections on the research findings.

2 The experience of poverty in Scotland

This chapter is based on the focus group discussions about people's experiences of living in poverty in Scotland. The first section outlines the problems faced by people living on a low income generally and provides an overview of how this relates to the other issues that are considered in more depth in the following sections.

Living on a low income

Introduction

During 2004/05, 900,000 people in Scotland were living on a low income (18 per cent of the Scottish population); 250,000 of these were children (Palmer *et al.*, 2006). While the efforts of the Scottish Executive and the UK Government have resulted in a reduction in levels of poverty, especially for children and pensioners, almost one in five of the Scottish population are still experiencing poverty. A common measure of income-based poverty is income below 60 per cent of the median income, which is £268 a week after housing costs for a couple with two children or £100 a week after housing costs for a single person (McKendrick *et al.*, 2003). The people who took part in this project described living on a low income and the impact that this had on their lives. They spoke about struggling to get by, having to make choices between things that other people take for granted and ultimately making sacrifices in order to survive.

Almost all of the participants received benefits or had received them in the past. Many spoke about their efforts to find work and had experience of both employment and unemployment at different points in their lives. It was striking that the problems described by participants who were working in poorly paid jobs were similar to those described by participants living on benefits.

Poverty is about more than a person's income and the focus groups were designed to encourage participants to talk about poverty in its widest sense, including social and environmental elements as well as financial. As a result people talked about poverty in terms of lack of access to services, lack of opportunities and poor quality environment. However, a lack of money creates or contributes to all of the problems discussed. This section outlines aspects of the participants' accounts of their life on

a low income and introduces a range of issues that are discussed in more detail in later sections.

Basic necessities

According to participants in the focus groups (including one of the groups of children), living on a low income has an immediate impact on their lives. Participants worried about their ability to afford very basic necessities:

In winter you're just happy to have something warm to put on.
(Save the Children group, Glasgow)

Diet was also an important issue to a number of people and focus groups talked about how it was difficult to afford to eat healthily on a low income:

My GP asked me 'are you eating healthily?', but how can I afford to do that?!
(Asylum-seeker group, Glasgow)

It was clear from the focus group discussions that while many people were aware they should eat healthy foods, people were unable to afford to do so. This is likely to be a source of stress for people on a low income. People with specific dietary needs or preferences faced additional problems. For example, Muslim participants discussed particular difficulties in having to travel to different areas of Glasgow to buy halal meat, and this raised their shopping bill considerably. Lone parents discussed the difficulty of cooking healthy food when they are pressed for time. They said that the need to work long hours and childcare commitments meant they often turned to convenience foods.

The participants in the research said that ultimately they had to make difficult choices and sacrifices in order to get by. Some participants described choosing between buying food or heating their homes, and this is discussed in the section on fuel poverty.

Employment, low pay and benefits

The Scottish Executive does not have many levers to directly raise low incomes. The key means of doing so (the ability to set a minimum wage and taxation/benefit

levels) are the remit of the Westminster Government. Instead, the Executive focuses on employment as a key route out of poverty, but a problem that emerged during the discussions was a lack of well-paid jobs. Some participants said they could not afford to go back to work because of the unfavourable interaction of low pay and benefits. In addition, participants generally felt there were not enough opportunities to improve their own situation so found themselves trapped in a cycle of low-paid, insecure work and unemployment. Some also pointed to difficulties finding work as a result of discrimination by employers.

Reducing costs and credit

Participants described various ways of getting by on a low income. Around half the focus groups identified the informal economy as a means for people living on a low income to get things they otherwise could not afford:

The black market allows people to get access to things they couldn't get otherwise.

(Lone parent group, Glasgow)

However, this was one of the most divisive issues. Some participants felt that purchasing goods through the informal economy encouraged crime, including theft and exploitation:

I was on the bus one time coming from East Kilbride and some boys got on and they were selling stolen things on there. They buy an all day pass and then they can go around all the different areas.

(Church of Scotland pilot group, Glasgow)

Participants said that it was very difficult to save on a low income, so they were often forced to rely on credit for more expensive items. While some of the participants avoided using credit, many had experienced problems with debt.

Participants in most focus groups discussed their inability to provide greater financial security for themselves and their families by saving for the future. They spoke about how difficult it is to save while on benefits, which meant they had no money put aside for emergencies. One participant complained that, while she had been able to save some money, others in her extended family had not been able to do so, with the result that her savings were spent helping them.

Pensions and saving for the future

Pensions were also raised as a concern by older people in the focus groups and in the refugee group. Participants were worried that they were unable to save enough for retirement because of their low incomes. One group included single women who were nearing retirement age, and they were scared about facing a future of hardship:

Pension provision needs to be improved – I don't have one and I have no prospect of having one.

(Rural group, Ross & Cromarty)

After bringing up kids and not working, then going back to work and being too old to take out a pension there's no hope for me. I retire in a year and I've got nothing to look forward to, I'm going to be a poor pensioner and that's my future.

(Rural group, Ross & Cromarty)

Pensions were a more significant issue during the Get Heard process in Scotland, but this probably reflects the greater proportion of older people who were in Get Heard compared to this study. A major concern for older people who took part in Get Heard was that they had been penalised for saving because of means-tested benefits and the fact that their home would have to be sold if they went into care. In the focus groups for this study, refugees also expressed concern over how they would survive in their old age having lost key years of their working lives while they awaited an asylum decision.

Participants talked about wanting to provide a better future for their children and were concerned about their ability to afford further or higher education. One participant spoke about the difficulty of saving for her four-year-old daughter's future. She was concerned that her daughter's options would be limited and said this discouraged her from having more children:

If I want [my daughter] to go to university, I have to start to save now. I have an account for her but nothing to put into it. How can I have another child?

(Refugee group, Glasgow)

The following sections cover the issues raised by participants in more depth, but each of these issues is caused or made worse by low incomes. Therefore the choices, sacrifices and isolation raised in this section are relevant throughout the report, as they are relevant throughout the lives of people living on a low income in Scotland.

It is striking that during the focus groups, very few people were able to identify improvements in their financial situation. This is despite the fact that pensioners and people with children have benefited from a range of measures designed to raise their incomes. This suggests that life on a low income is still a constant struggle. People experiencing poverty in Scotland continue to lead a fragile existence, vulnerable to unexpected expenditure.

Social stigma and isolation

Participants in the research talked about how living on a low income could lead to isolation and social stigma. Bullying was identified as a major problem by children in Glasgow who participated in the research. While this is not solely related to poverty some described being bullied because they were unable to afford fashionable or designer clothes. Children described how bullying led to them feeling self-conscious and becoming isolated from social activities and from their peers. One child described what he thought the impact of being more confident as a result of not being bullied would be:

Being confident makes you happier and leads to more integration between different groups of people.
(Save the Children group, Glasgow)

An asylum-seeker participant felt that her family was experiencing a more extreme form of poverty than that experienced by the families of her child's classmates (although they too were deprived):

Poverty separates us from other Scottish people. It widens the gap and our children can't make friends, and that causes long-term problems.
(Asylum-seeker group, Glasgow)

As a result of this, she worried that her child was excluded and unable to make friends with Scottish children. Other asylum-seeker participants said poverty can prevent adults from integrating. Since asylum seekers receive around only two-thirds of Income Support levels, their incomes are often lower than those of many other people experiencing poverty. Asylum-seeker participants felt they constituted a group of more socially excluded people in Scotland as a result.

One participant spoke about the psychological impact of being unable to afford to join friends on an inexpensive holiday in their caravan:

I feel less than others. My friends ask me to come to their caravan and I can't even afford to do that, but how can I tell them?

(Refugee group, Glasgow)

Participants also spoke about the problems of crime and poor quality services in their areas and how these could contribute to isolation, and both issues are raised later in the report. Access to public transport was seen as a key contributing factor since people depend upon it to access other services and to visit friends and family. The importance of being able to access friends and family is also raised later in the report.

Training, education and work

The Scottish Executive focuses on employment as a route out of poverty and many of the Closing the Opportunity Gap objectives focus on increasing the employability of individuals. These targets have a greater emphasis on employment and employability than the Social Justice milestones they replaced (Mooney, 2006). The Closing the Opportunity Gap objectives broadly focus on: improving disadvantaged and vulnerable people's employability; improving skills and confidence of young people; and ensuring people can take advantage of job opportunities (Scottish Executive, 2006). In addition the Scottish Executive has an employability framework that is intended to better co-ordinate action that will help people find and keep jobs, and help them move through the labour market. However, many participants felt that there was a lack of well-paid jobs available that would allow them to work their way out of poverty as the Executive intends. The number of working-age claimants of out-of-work benefits has fallen by a fifth over the past decade (Palmer *et al.*, 2006) but participants in the research still reported barriers to finding work and instability in employment. This section explores the other barriers that prevented participants from taking on employment or finding better-paid work.

Training and education

The Scottish Parliament and the Scottish Executive have introduced a number of policies designed to encourage young people to continue with their education beyond the minimum age. Shortly after the Parliament was established, they abolished the up-front fees payable by university students that had been introduced by the Westminster Government. The Educational Maintenance Allowance (a UK-wide policy, administered by the Scottish Executive in Scotland) was introduced in 2005 to

provide financial support to young people from low-income families in their final years of secondary education and is designed to encourage children to remain in education until the age of 18. While the proportion of 19 to 24 year olds failing to achieve basic qualifications in Scotland is lower than elsewhere in the UK, a quarter of 19 year olds lack SVQ2 or equivalent and up to one in ten still have no qualifications at all (Palmer *et al.*, 2006). Despite incentives to continue in education, participants still highlighted the barriers to pursuing this when coming from a disadvantaged background.

A number of participants in one area had recently found work, thanks to adult education that had been provided on an outreach basis in local communities:

Adult education has been good for me. West Lothian College came to my village to run courses in the community centre. I passed my course – most of us did – and now I've got a job with the council.

(Energy Action Scotland group, West Lothian)

Other participants in focus groups in this project had pursued further education but had found that this had had little impact on their job prospects or earnings. One participant expressed resentment that, after pursuing further education and training, she was unable to work because they had difficulty affording childcare:

I am stuck with an education I can't use because of problems such as childcare.

(Lone parent group, Glasgow)

One recurring theme in the Get Heard process in Scotland was the fact that the training opportunities that are available to people through job centres do not necessarily lead to jobs. Although several of the Get Heard participants expressed frustration about this, the issue was not raised during this project's focus groups.

A group held in a rural area described a lack of vocational courses in their area and complained that provision was not demand-led. For example, there was said to be a high application rate for distance learning courses for social workers offered by universities in Glasgow and Aberdeen, but the University of the Highlands and Islands reportedly does not offer a social work course because they say there is no demand. Participants in this group were concerned that a lack of educational opportunities led to young people leaving the area, and not returning once they had been trained elsewhere.

Many of the focus groups discussed the cost of pursuing a higher education, and this was clearly a barrier to many. The problem seemed particularly acute for certain

groups, including people with childcare responsibilities and people living in rural areas, since it was often impossible for them to commute from the family home.

Participants raised the issue of student loans and expressed concern that they create a dependency on credit later in life. Accumulating debt was also identified as a deterrent to pursuing education by the group of lone parents. Young people who were attending further education colleges were concerned that they did not receive the same financial support as people who attended university.

A group held in a rural area in the north of Scotland talked about the lack of educational opportunities in their area and the sometimes prohibitive cost of moving to Aberdeen or beyond to study:

There's no way he'll [the participant's grandson] ever be able to [get a higher education] unless he gets a job, saves up his money and then pays for his own education. That's the only way he's going to be able to afford to do that. And at 16 that seems a long way off, like a future he's not going to have.

(Rural group, Ross & Cromarty)

The problem of being unable to afford to attend university is not unique to rural areas. This participant said it was more difficult for people in rural areas because they were often unable to live with their parents and commute while they studied and were more likely to need to take on expensive rented accommodation.

The group held in the north of Scotland thought that opportunities for adults to pursue higher education were better now than they had been previously. However, they also said these opportunities were often not vocational and they are poorly advertised.

Interestingly, very few of the groups held with young people and children discussed education or schools. One of the groups held in Glasgow selected 'schools' as one of their priority issues, but then were reluctant to say why it was problematic. They did, however, say that they wanted more relevant teaching:

More relevant stuff has to be taught in schools. Like stuff people actually want to learn.

(Save the Children group, Glasgow)

Parents in some areas appreciated the 'wrap-around' care that was provided by their children's schools before and after classes. This care fits in with general working hours and is invaluable support for parents who work.

Work

Many groups talked about the importance of working as a means of getting both out of poverty and off benefits. One of the young people leaving care said:

If you don't work then you don't get the stuff you want. You have to move on. Benefits are only a stepping stone.

(Young people in supported accommodation group, Edinburgh)

Not working can have a negative impact on anyone, and many participants expressed frustration that they were not able to find rewarding work. Going out to work can combat the isolation that was raised as a problem by a number of participants and can give people a sense of their own worth.

A key issue that emerged in most of the focus groups was the lack of well-paid jobs. While 'unemployment' and 'low pay' were often selected as priority issues, the discussions revealed that most people felt they faced a lack of decently paid jobs, rather than a lack of jobs. During a group held in the north of Scotland, people described how the decline of heavy industry (oil rig building) in the area had led to unemployment, and a later growth in call centres had reduced unemployment but led to most people being in low-paid jobs. However, many of the call centres had subsequently closed down, leading again to increased unemployment. In Edinburgh, young people leaving care felt that there were plenty of jobs available but they were poorly paid:

If I got a job I couldn't afford my house. I was working as a cleaner in the hospital and only got £160 a week which wasn't enough to pay everything. There is no incentive to work – better keeping on the benefits.

(Young people in supported accommodation group, Edinburgh)

The young person's concern that they would be worse off if they went back to work was echoed across the groups:

I would like to work, but the more I work the more they take off me.

(Disability group, Scotland-wide)

For some of those who do have a job, the need to work long hours and the demands of employers can place a strain on families:

My husband works all night and then I'm out at college all day. All his money goes on council tax, rent and bills. We don't have a penny extra

and I never see him. We'd be better off if he didn't work but he feels like he has to.

(Refugee group, Glasgow)

In some cases low levels of pay make taking on employment unaffordable. According to lone parents in particular, it is even more difficult to make work pay when extra costs such as childcare, travel and work clothes are taken into account. This problem was raised in all of the focus groups, suggesting that it is widespread. Many of the Get Heard participants had similar concerns and one group from that project discussed the uncertainty that people feel when they give up benefits to go back to work, because of a potential drop in income and because they know there will be a delay if they have to go back onto benefits. Despite this, some older participants in this research felt the support available to working parents was better than in the past:

There are now so many childcare opportunities that I didn't have 15 years ago. The difficulties I have now with regards to finding a job is down to the fact I could not get childcare [then].

(Rural group, Ross & Cromarty)

While this participant was pleased that new mothers have more childcare opportunities now, her employability continues to be affected by the fact she could not access childcare when she had a young family and therefore could not pursue further education. On the other hand, the problems accessing childcare reported in other groups indicate that while there may have been improvements in this area, it is still a problem for some.

Another major barrier to work that participants described was discrimination by employers. Three of the focus groups discussed the difficulty finding employment because of discrimination. Disabled people and lone parents described employers interviewing them so they could be seen to be inclusive:

I gave up going to job interviews because employers were just playing the system. They interviewed you to tick a box. They knew they'd never employ you and they were just doing it for the stats.

(Disability group, Scotland-wide)

One lone mother described being offered a job, only to have the offer revoked when her supervisor discovered she was a lone parent. The group agreed that employers did not appreciate that being a lone parent was a responsible role that helped develop many skills. All employers could see was a lack of flexibility. Both disabled people and lone parents described long periods of unemployment as a result of

being unable to find employers willing to give them a chance. Young people were concerned that they were excluded from many jobs until they turned 18.

The refugee group also discussed the barriers they faced when they tried to find work. All expressed a desire to work and while participants who had recently received refugee status were confident about their ability to find work, this was overshadowed by the hopelessness of those who had been looking for work for a number of years. Refugee participants who had received their status years ago reported being unable to find employment commensurate with their skills and education:

I studied for a long time and taught in a university, and then I come here and all I can do is work in a factory or clean.

(Refugee, Glasgow)

Asylum seekers are not allowed to work for the duration of their claim and it can currently take a number of years to receive a final decision on the claim. As a result participants were concerned that their skills and qualifications would become out of date and this would negatively impact upon their future employability and earnings potential. Asylum seekers and refugees stressed the importance of work particularly strongly and both groups said that allowing asylum seekers the right to work on arrival in Scotland was an effective way to avoid poverty in both the long and short term:

The Scottish Executive want to tackle poverty. If they're serious about that they need to help asylum seekers get work permits.

(Asylum-seeker group, Glasgow)

Asylum seekers in Scotland have an advantage compared to those living elsewhere in the UK because the Scottish Executive's policy is to promote integration from the point of arrival in Scotland and this leads to increased educational opportunities. However, the asylum seekers who participated in the research were concerned that the fact they are not allowed to work leads to resentment from other people within their communities, because of the perception that they come to Scotland to take advantage of the benefits system.

Some participants believed that they were now facing growing competition in the jobs market from migrants. The Scottish Executive's Fresh Talent initiative encourages people from overseas to work in Scotland. However, the impact of this policy is limited by the fact that the Home Office in London controls immigration to Scotland. The most significant impact is that foreign students who have studied in Scotland

can apply for the right to work in the country for two years after graduation without the need for a visa. There has also been significant migration to Scotland from the enlarged European Union: between May 2004 and March 2006 registered workers from the countries that joined the EU in 2004 filled more than 27,000 jobs in Scotland (Home Office *et al.*, 2006). Groups across Scotland had a perception that migrants worked for very low pay in their areas, and believed that this impacted negatively on the wages offered to Scottish people:

What about the foreigners who come here to work? They take jobs at £2 per hour which means there is nothing for us or we are expected to work for £2 as well.

(Young people in supported accommodation group, Edinburgh)

As was previously mentioned, groups also talked about rising unemployment as jobs are relocated overseas.

We need to educate young people to a higher standard and then keep them here in Scotland, and we need to stop moving companies to places where there's cheap labour.

(Rural group, Ross & Cromarty)

This group (held in a rural area in the north of Scotland) also talked about how unless young people are educated and trained, and then encouraged to remain in Scotland, 'innovation, skills and intelligence' would continue to 'drain away from Scotland'. They were particularly worried about the impact of this on their local area.

Fuel poverty

The *Scottish Fuel Poverty Statement* published in 2002 set out the Scottish Executive's aim of ensuring that people will not be living in fuel poverty in Scotland by 2016 (Scottish Executive, 2002). The Executive defines fuel poverty as the situation where more than 10 per cent of a household's income (including housing benefit) is spent on fuel. The 2002 Scottish House Condition Survey showed that fuel poverty more than halved between 1996 and 2002, though sharp fuel price increases in recent years risk reversing that trend.

Heating their homes and paying bills was a major concern for many of the people involved in this research; they were identified as key priorities by five out of ten of the initial groups held with adults, and all adult groups mentioned the problem.

Some participants had additional needs which they felt were not taken into account. Disabled people talked about the need for some to have their heating on all the time, because of their relative immobility:

Normally my heating's on all the time. Timers are a joke – I need it on all the time.

(Disabled person (Energy Action Scotland group), West Lothian)

Participants were particularly concerned about their increasing bills and complained that only people over 60 were entitled to Winter Fuel Payments. Disabled people also talked about the extra fuel they had to use to get about – for example, powering stair lifts and recharging electric wheelchairs – and felt they should be entitled to Winter Fuel Payments.

As well as being unable to afford to heat their homes, participants described the wider impact of the increase in fuel prices. One participant described receiving a large fuel bill when she moved house, because the bills she received at that property were initially based on estimates and not actual readings. She was now in debt to the fuel provider and terrified to use appliances most people take for granted:

I now buy food and bring it home – cooked chicken and things like that, because I'm scared to use the oven because I know it costs too much money. I only use the washing machine twice a week because I'm scared of what it costs.

(Refugee group, Glasgow)

Participants also described how the rising cost of fuel makes it difficult to afford other necessities, such as food:

I'm really panicking about the rise in gas and electricity prices – and food is now a problem for me too. I am struggling to put food on the table after paying the bills.

(Energy Action Scotland group, West Lothian)

This issue was raised in most of the focus groups, suggesting that people living on a low income in Scotland continue to have to forgo what most people regard as basic necessities when they decide what they spend money on.

A group held with elderly people in Dumfries talked specifically about the Central Heating Programme and Warm Deal initiative launched by the Scottish Executive. The Central Heating Programme offers help to people over the age of 60 and Warm

Deal is for people on a range of benefits. They were generally enthusiastic about these programmes and participants had benefited from improvements such as new boilers and loft insulation through the programme. However, there was concern about the project coming to an end:

I tried to apply to the Warm Deal people to get my old boiler upgraded, but the scheme has changed and so now I am waiting to see whether I'm entitled. I wish I'd applied sooner.

(Older people group, Dumfries)

While there is some evidence that the problem of fuel poverty is being successfully tackled in Scotland, the focus groups revealed that it continues to be a problem. It may be that rising fuel prices have brought the problem of fuel poverty back on the agenda, but the Scottish Executive's efforts to tackle the issue must be maintained and sustained if they are to be successful.

Debt and credit

A Closing the Opportunity Gap objective focuses specifically on debt, with the aim of 'Reducing the vulnerability of low income families to financial exclusion and multiple debts – in order to prevent them becoming over-indebted and/or to lift them out of poverty'. The Scottish Executive addresses this objective primarily through its *Financial Inclusion Action Plan* (Scottish Executive, 2005b). It has provided funding for money advisers and has established a Debt Arrangement Scheme to help debtors manage their finances. However, policy professionals who contributed to this research criticised this scheme as not being designed for debtors with a low income. Citizens Advice Bureaux received more than 88,000 new client enquiries about managing debts during 2005/06 from people in Scotland and one in five enquiries received by CABs relates to debt (Citizens Advice Scotland, 2006).

Debt and credit were problems raised in most of the focus groups – half of the initial groups identified these as a 'key priority'. Participants talked about their fear of loan sharks demanding repayments, but also discussed the problems caused by legal lenders, including high street lenders and the student loans system. Participants did, however, suggest that older people may be less likely to face problems with debt; most older people who took part in the research said that they avoided using credit.

All groups identified debt as a big issue in Scotland, even though some said they personally did not use credit. Those who did not use credit seemed to avoid it

because of cultural or generational differences in attitude (they had grown up outside Scotland or were older). Some groups said that debt was a problem because of an increase in the availability of credit, and complained about the aggressive marketing (including on daytime television) which they said encouraged people who were struggling on a low income to risk getting into debt. A number of groups identified the issue of lenders who target people living on a low income.

Debt and credit is a huge problem. Credit agencies that are just on the legal ... but families keep going back to them and keep getting into trouble.

(Lone parent group, Glasgow)

Participants expressed concern that these lenders appeared to target more deprived areas, and encouraged people on benefits and low income to get into debt by offering credit. A group of lone parents also criticised the credit agents who approach people in deprived areas, offering to lend money or sell high street vouchers. However, high street lenders were also identified as a risk, especially for young people:

The high street banks are too willing to hand over bank loans and credit cards, particularly to young people who aren't able to manage the debt.

(Rural group, Ross & Cromarty)

Two groups talked about the importance of teaching teenagers money management skills in schools to save them having to learn about handling their finances through trial and error. As mentioned previously, young people in higher education were identified as particularly at risk from debt because it had become 'normal' following the introduction of student loans:

Student debt [from loans] is what's stopping young people continuing with their education. It's what's getting young people into debt and it's what's making them turn to credit when they don't get a job after they graduate.

(Rural group, Ross & Cromarty)

On the other hand, one participant commented that she found it easier to handle debt as she got older, suggesting that debt is a normal part of life for many people in Scotland:

It is easier since 1999 to get credit and get into debt, but it is not a big problem for me. I'm getting better at managing it as I get older.

(Energy Action Scotland group, West Lothian)

In general, older people said that debt was not a problem for them and that they were more likely to save up for things they could not afford. However, they agreed that they may be forced to rely on credit for an emergency such as a boiler breaking down. One group agreed that the difference in attitudes towards credit between older and younger people was the result of differences in upbringing. The group suggested that developments in technology, especially debit cards and cash machines, contributed to younger people's acceptance of credit.

We were brought up to count our pennies before you spent them. You didn't go with a plastic card. If you wanted something you saved up as much as you possibly could.

(Older people group, Dumfries)

The only particular participants who said that debt and credit were not a problem were refugees and asylum seekers, who (with one exception who had a credit card) avoided using credit. It is also likely that asylum seekers would have difficulty accessing credit because of their temporary status in the country.

Many of the participants talked about using credit to buy things they otherwise would not be able to afford. On the other hand, many older participants described being more frugal and going without things they would like to have. In this sense credit is a means for people experiencing poverty to access the consumer goods and services that many people take for granted. While people who avoid credit are unlikely to experience problems with debt, they are more likely to be experiencing the very hardest of decisions about what to afford.

Participants talked about the impact debt had on other aspects of their lives. One participant talked about how fear of debt collectors exacerbates her chronic asthma:

I'm scared to open the front door. If there's a knock, I'm on the nebuliser wondering how much he'll be looking for now.

(Energy Action Scotland group, West Lothian)

Other participants spoke of how debt and bad credit rating meant it was difficult to access housing:

They are building loads of housing, but not for us. If you have rent arrears, you have to pay it off before you get something, but you can't pay it off without a job and can't get a job without a house.

(Homeless group, Inverness)

Despite the Scottish Executive investment in advice services, none of the participants spoke about any specific debt management services. Some participants said that they had helped friends to manage debt themselves.

Accessing services

There is widespread recognition that poverty both leads to difficulties in accessing services and is exacerbated by a lack of access to services. One of the Closing the Opportunity Gap targets aims to improve the accessibility and quality of services available in rural areas in particular. This was in response to the lack of services being identified as a 'defining feature' of many rural areas, and a problem that impacts upon 'the quality of life of communities and individuals' (Scottish Executive, 2006). Issues of service quality cut across both urban and rural communities, but there is little doubt that access is seen as more problematic in rural areas.

Public transport

One of the services that the Scottish Executive has aimed to improve access to is public transport. Less than 10 per cent of people in Scotland's main cities find public transport inconvenient, compared to around 15 per cent in small towns and up to 45 per cent of people in rural areas (Palmer *et al.*, 2006). Public transport is a key service because it is a means of accessing other services and of avoiding isolation by allowing people to visit friends and family. According to focus groups, improvements in public transport have been more successful in some areas than others. One participant was enthusiastic about the travel cards provided by the Scottish Executive to disabled people and pensioners that entitle them to free bus travel throughout Scotland:

A big hands up to the Scottish Executive for the travel cards.
(Rural group, Ross & Cromarty)

Some participants reported improvements in their local bus services and said they were satisfied with the service provided. One group said that there were more buses running than previously and an increased 24-hour service meant that people could go out at night without having to rely on expensive taxis.

However, other participants reported that there had been cuts to services in their areas and as a result there were no direct services between some towns and

villages, or no services in the evenings. Participants described having to take two or three buses in order to attend doctors' appointments.

I need to get two buses to get into town and I don't always have the money – I've got no family on the doorstep. I can drive but can't afford a car just now.

(Energy Action Scotland group, West Lothian)

This participant was unable to access basic services and visit her family (resulting in isolation) as a result of the lack of public transport in her area. Young people in a rural area with no bus service in the evening said they felt particularly isolated because they were unable to visit friends or take part in activities.

Accessing public transport was a high priority issue for the disabled group. Participants felt that more accessible transport was now available across Scotland, but complained that some areas were better served than others and coverage was limited.

In Glasgow you can get the low-level buses that will take you from A to B, like a normal service bus, but you're not necessarily going to get one to take you back again.

(Disability group, participant from Glasgow)

Disabled participants agreed this was a common problem that occurs elsewhere in Scotland. Bus companies do not advertise on their timetables which services are going to be accessible, which makes planning the return journey impossible. According to the group it is also difficult to plan journeys because accessible buses normally only have room for one wheelchair and one pram, so if those spaces are in use they have to wait for the next accessible bus.

The group reported that in some areas accessible buses and taxis are almost non-existent and the only option for disabled people in these areas is to run a car, which they found expensive, especially in the face of rising fuel prices.

Similar concerns about accessing public transport were expressed during the Get Heard process in Scotland.

Health services

Major investment in Scotland's health service since 1999 may have led to some improvements in the overall service, but there are persistent health inequalities. For example, the standardised mortality rate is one third higher in the 10 per cent most deprived neighbourhoods in Scotland than in the most prosperous 50 per cent (Palmer *et al.*, 2006). Participants in the research criticised some services while acknowledging some minor improvements. NHS 24 (a Scotland-wide health advice and information service) received particular criticism from people living in rural areas who said they were more dependent on the service as GP services deteriorated. Participants across the country also reported problems accessing mental health services and some were disappointed with the quality of services available to them. Similar concerns were echoed during the Get Heard process: services were available in some areas but people often had to travel long distances to access them.

Some groups did report improvements in health care in their local areas. Young people leaving care in Edinburgh said that GP services were improving, and they appreciated a health care worker's visits to their youth centre.

Two key problems were identified with general health services in the rural group. The first was that it was becoming increasingly difficult to make an appointment with a GP. People were instead being encouraged to use the NHS 24 phone service, which involves navigating an automated phone menu. Other participants complained that health professionals involved in NHS 24 were unfamiliar with the individual patient's medical history. This meant that patients had to answer a number of questions to establish their medical history each time they used the service.

Some participants who had used NHS 24 were happy with the service they received. There was general agreement amongst the people who were satisfied that the success of an individual's call was dependent on their ability to understand the questions of the NHS 24 operator and to communicate information about their problem effectively.

The other problem in rural areas was that doctors on call are likely to serve a large area and may be unfamiliar with particular localities. One participant described having to give a doctor directions to her house while her husband suffered from anaphylactic shock, and told the group:

You don't want to have to instruct a doctor on the geography of another practice during an emergency.
(Rural group, Ross & Cromarty)

The participants in the Ross & Cromarty group also complained about the distance they had to travel to hospital. They described having to travel up to 100 miles for in-patient treatment, which made it difficult for friends to visit. Participants compared their experience to their perception of the situation in Central Scotland where the closure of hospital services was met with protests because patients would have to travel an extra few minutes.

The other area of health care provision that focus groups were concerned about was mental health services. Many of the participants had suffered from depression, and there was broad agreement that there is insufficient support for people suffering from mental health problems. Some said that GPs were their main source of support but they were unable or unwilling to help:

GPs say: 'Go away, the only thing that's wrong with you is that you don't know how to cope. Now go away, I don't want to see you again.'
(Rural group, Ross & Cromarty)

Get Heard groups also complained about the services available to people with mental health problems, and they said there was a lack of information on these issues. One group in the present study also criticised the Scottish Executive for expecting family and neighbours to help people with mental health problems. Despite recent campaigns, mental health is still taboo and people do not know enough about the issue to support family members:

Family members aren't willing to sit with you while you cry – they expect you to contact your GP or the Samaritans.
(Rural group, Ross & Cromarty)

Homeless people talked about the particular isolation they experienced and how this could lead to suicide and self-harm. Asylum seekers said that, while they were able to access GP services, it was difficult to access psychological support. The group of lone parents in Glasgow said that while psychological services were available, they were poorly advertised and often even GPs seemed unaware of what is available.

One group discussed a positive service they felt improved people's general well-being as well as helping with specific health problems. They described how people in their area with some health problems were being referred to leisure activities rather than prescribed medication by their GP. One participant described being referred to her local gym to help her manage a disability; she received a free fitness assessment and advice, and now uses the facilities for just 50 pence a visit. There was agreement in the group that this response focused on improving quality of life and was a positive new approach.

The homeless group said that alcohol abuse support services had improved although, in at least one area, you had to be resident for three years before you were entitled to access these services. This may be a significant barrier to homeless people who are likely to be transient.

Care and social support services

Young people leaving care reported particular problems with the workers that are supposed to support them:

Only one in every ten [workers] is a good one. They don't care about you, only want people in who will behave, but if they had listened to me then things might have been different.

(Young people in supported accommodation group, Edinburgh)

The group felt that social workers and other workers involved in their care did not take their opinions into consideration, and that decisions were made on their behalf before they were consulted with:

The social workers had a meeting with 13 'officials' and discussed my case without me even being there. They were making decisions about me and my unborn baby, deciding what they felt would be best, deciding if I would be able to look after her, but they didn't ask me. It's not right.

(Young people in supported accommodation group, Edinburgh)

This group discussed the problems that they had had with workers, and suggested that it was important for young people in care to have a key worker who is responsible for making sure a young person's rights and opinions are respected.

Cultural services

Core services of transport and health care are not the only ones that matter to people living in poverty. Cultural services or projects could have a very significant impact, as discussions in one group showed.

A Scottish Executive cultural initiative had given them the opportunity to see performances by the National Theatre of Scotland and the Scottish National Opera in their community:

That has made a huge difference. The idea that's going to stop again is a big threat to us because it helps our sense of community, it gives us the idea that we can go elsewhere, it gives us ideas about what we can do and that's particularly important for young people.

(Rural group, Ross & Cromarty)

The group had previously discussed the isolation of living in a small community and the lack of opportunities for adults and young people. They were clear that visits by theatre companies helped to widen the horizons of their young people and were very concerned that this opportunity may be taken away.

Young people in Edinburgh felt that leisure services had improved and that:

More is being done to encourage people to take part in more things.

(Young people in supported accommodation group, Edinburgh)

One group talked about how there was more recreation space in their area as a result of community activism and said that this had improved quality of life for people in the area. Another group talked about the positive difference that having a community centre made, particularly in enabling various interest groups to meet to socialise or provide a service to local people.

Private sector

The private sector can also affect the quality of life in an area through delivery of services. The rural group in the north of Scotland were enthusiastic about the development of supermarkets in their area. Participants in the lone parent group were also enthusiastic about the development of larger stores. Although both groups acknowledged that it was more difficult to get to these supermarkets if you do not have a car, some participants appreciated the services larger companies could offer. One disabled participant said:

Tesco online is great. That saved my life when I came out of hospital.

(Rural group, Ross & Cromarty)

The participant lived on her own and had been immobile when she came out of hospital. Being able to order her shopping online allowed her to maintain her independence.

Accessing housing and benefits advice

Many of the focus groups reported that they had difficulty accessing benefits because they did not know what they were entitled to, and they were unable to access information about their entitlements. This was also one of the most common themes that emerged from the Get Heard groups held in Scotland. A number of participants in this research also spoke of service providers who had to be asked 'the right questions' before they would help people.

The onus is on the claimant to know what to ask for.
(Disability group, Scotland-wide)

Staff in some advice services were considered too impatient:

I will admit that many young people have very little patience with an elderly person when they are asking questions and things of them, but they have to be taught better, to be more gentle with an elderly person.
(Older people group, Dumfries)

Similar problems were reported during the Get Heard process in Scotland. One focus group in this project spoke about the importance of having a central point where people can receive advice for problems and information about entitlements.

Two focus groups in this research complained about the unhelpfulness of staff in council housing departments:

People will turn up [at the council] and say 'I have a housing problem' and they will say, 'Sorry, that's not part of my job.'
(Rural group, Ross & Cromarty)

They made similar complaints about staff withholding information until they requested it specifically. One lone parent visited Shelter to find out about her rights before returning to the council to tell her housing officer what they had to do for her. The unhelpfulness of local authority housing officers may be linked to housing shortages in particular areas; both the groups that complained about housing officers also identified a lack of affordable housing in their area as a priority issue.

A lack of affordable housing was a widespread problem leading to hidden homelessness in some areas, particularly amongst young people:

There's 25 year olds and even 30 year olds living on sitting room floors and in caravans out the back.

(Rural group, Ross & Cromarty)

The homeless group criticised the policy of only offering homeless people bed and breakfast accommodation for four weeks at a time:

You get £25 for B&B per night for four weeks then you are kicked out, which is even worse 'cause you are used to it then.

(Homeless group, Inverness)

The group felt that four weeks was an insufficient length of time for a homeless person to settle down and sort their affairs. They felt longer-term temporary accommodation should be provided until a person can find a sustainable alternative.

Some of the groups felt that there was less affordable housing available now than in 1999, and a few groups discussed recent housing developments in their area that were too expensive for them to buy or rent. The cost of housing also prevented people from moving to other areas.

Participants also complained about repairs to their social housing not being completed. One mother of two small children described spending three winters in a high-rise flat with storage heaters that did not work.

Local areas, communities and support networks

Participants described living in poor quality housing and in areas with a poor environment, and talked about the impact this could have on their lives. The Scottish Executive states that 'combined and concentrated deprivation can limit people's routes out of poverty, especially their employment opportunities' (Scottish Executive, 2006), and therefore aims to improve areas that the Scottish Index of Multiple Deprivation identifies as the most deprived. The Index of Multiple Deprivation encourages a geographical focus to tackling poverty. One Closing the Opportunity Gap target aims to measure improvements in the most deprived areas. These improvements are to be achieved through Community Planning policies and are being encouraged through the Community Regeneration Fund. This process aims to ensure that public agencies work with the public to build better services.

Some groups said that living in an area with a poor physical environment had a negative impact on their lives. Other groups argued that physical regeneration of an area does not automatically lead to a better quality of life. One participant in Edinburgh talked about how the sense of community had deteriorated in her area, despite the fact that housing was greatly improved. Another participant discussed how she was much happier after moving to an area with poorer quality housing:

Now I am Rachel¹ – everyone knows me. The housing is awful but the people are great.

(Energy Action Scotland group, West Lothian)

Therefore, it seems areas with a poor environment can be good places to live. It is also true that physical regeneration will not automatically provide people living in an area with a good quality of life. A focus group held in Glasgow identified why the physical regeneration in her area had not led to improved quality of living:

They build lovely new houses and then move the same people with the same problems in. You're not going to stop dealing drugs just because you've got a new house.

(Urban group, Glasgow)

There was agreement across a number of the groups that local people should have more say in how their communities are improved, and that by giving people more control over their local area, their respect for the place where they live would grow. This belief was also a key issue that emerged during the Get Heard process in Scotland – two of these groups discussed how people had no respect for their local areas because they had no sense of ownership. A number of the focus groups in this research complained that consultations with the local community do not lead to change and argued that they should be given a real say in how their communities are run:

Sometimes they have consultations and you go 'What is the point? Because you are going to do it anyway, you are going to shut the school down and build those flats'.

(Lone parent group, Glasgow)

Participants in one of the young people's focus groups held in Glasgow felt strongly that the local authority prevented them from participating in the development of their area. The number of children who were willing to take part in this research indicates a desire to participate and this should be harnessed to help them improve their areas. However, there was a sense in some other groups that people were not willing to participate in their local area:

We only had a core of five parents that attended the meetings to campaign to keep the school open. This is where we failed as the majority of the parents would not attend the meetings.
(Church of Scotland pilot group, Glasgow)

Get Heard participants felt that people will not want to be involved in community activism if they do not see a clear reason for being involved and they do not believe their voices will be heard. Get Heard participants also raised the issue of the difficulty of participating in a community when they are already struggling to get by on a low income.

There was agreement within many of the groups that a strong community which works together was a desirable thing, and some groups discussed the achievements people in a local area can make if they work together. The rural group discussed how people in their town had come together to participate in the Scotland in Bloom competition, and how the town benefited from a more pleasant environment and a stronger sense of community as a result. Another group discussed an initiative where local people had worked together to reclaim an area of wasteland and turn it into recreational space for the community.

We're a small community and we work together. That's been a definite improvement, but it is quite localised.
(Rural group, Ross & Cromarty)

However, there were also reservations about how much could be achieved in this way. The rural group said that while the sense of community was strong in one town, the same could not be said for other nearby towns and villages (where some of the participants lived). There was also a sense across a few groups that, where community activism existed, it was used to take the place of services that public bodies should provide anyway:

There's too much reliance on charities and volunteers to do jobs that should be public sector.
(Lone parent group, Glasgow)

In the groups that discussed community activism, there was agreement that it was a good way to improve community and individual well-being. However, in order to be effective, it has to be sustainable, properly resourced and not based on the activism of one or two individuals. It was unclear from the discussions where activists were currently finding resources to help improve their communities.

‘Community’ was by no means the only form of social support that participants in the project were concerned with. Often the social support networks that people rely on most are not located geographically close to their homes. In fact some preferred to have friends and family and use support services outwith their local areas (but this is dependent on their ability to afford to travel to visit them):

You don’t need the people on your doorstep knowing everything about you. If you go outwith your local area for friendship and support, you can have more privacy at home.

(Urban group, Glasgow)

Privacy was important to these participants and while they wanted friends and family to be within easy travelling distance they also wanted space and privacy in their day-to-day lives. On the other hand focus groups (particularly in rural areas) discussed the problem of being unable to live near their family because of the cost of housing. One participant who was seeking asylum talked about the negative impact that being moved from one area of Glasgow to another had on him:

I had good support in Maryhill – lots of friends and good neighbours. Now I’ve been moved to Govanhill and I can’t afford to travel to see my friends and it’s left me so isolated.

(Asylum-seeker group, Glasgow)

Crime and antisocial behaviour

The Antisocial Behaviour etc. (Scotland) Act 2004 defines antisocial behaviour as behaviour that is likely to cause alarm or distress to people outwith the perpetrator’s household. Criminal acts, including drug dealing, can be considered antisocial behaviour when they negatively affect people. Participants in this research referred to a wide range of criminal activity as antisocial behaviour, and this may be because the term has been widely used in the press recently. People on low incomes are around twice as likely to feel very unsafe walking alone in their area at night as those on above-average incomes (Palmer *et al.*, 2006). Antisocial behaviour was discussed in all of the groups and is seen as a problem in the areas where many of the participants live (although only identified as a priority issue by one group). The group of lone parents described a ‘ned culture’,² and agreed that antisocial behaviour was one of the most negative aspects of life in Scotland.

Participants in both urban and rural areas reported feeling unsafe in their local areas. One (adult) participant said:

I'm scared to go into the internet café because of the lads hanging out there and not doing much.

(Energy Action Scotland group, West Lothian)

Another group discussed the territorialism between some young people in their community and in neighbouring towns. They described violent attacks by teenagers and said that young people who had moved out of the area to work or study were not safe when they returned home because they were no longer 'known' in the area:

My son lives in Wester Hailes and yet he can't walk through [small rural town].

(Rural group, Ross & Cromarty)

Children and young people described being particularly affected by antisocial behaviour. Focus groups with young people in Glasgow criticised the lack of policing in their areas and some participants described being frightened to go out at night as a result. While some participants identify young people as the perpetrators of antisocial behaviour, participants also acknowledge that adults are as likely to act antisocially. Children and young people at the focus groups in Glasgow discussed being the victims of antisocial behaviour. This was a greater concern for young people, compared to adult participants.

All of the groups held with children in Glasgow discussed the problems of young people forming gangs and fighting. One group said that young people in their area fought and committed burglary to 'act smart and hard', and most of the groups talked about the negative effect this behaviour had on local people. One group talked about the effect that territorialism had on their ability to access services in neighbouring areas:

There's swimming down in the Gorbals but the boys can't go down there or they end up getting into fights.

(Save the Children group, Glasgow)

There was a strong feeling amongst participants that antisocial behaviour amongst some young people was linked to a lack of activities for young people to take part in and this echoed what was said during the Get Heard process in Scotland. Others talked about how some parents were not interested in ensuring their children took part in constructive activity to avoid them getting into trouble. One woman talked about how she set up a youth group, but had to drive children to the group because

their parents were not interested in bringing them along. Similar opinions were expressed during Get Heard.

There was also broad agreement that alcohol abuse (and drug use generally) leads to antisocial behaviour, and there was agreement in a few of the groups that this problem had become worse, mainly because of the accessibility and availability of alcohol and the fact that many young people consume 'alcopops' as if they were 'juice'. One of the young people's groups held in Glasgow talked about the availability of alcohol and said that it was easy to find people to buy for them.

Underage drinking is really bad here, I know loads of people that do it.
There's nothing to do here, so that's why it happens.
(Save the Children group, Glasgow)

Alcohol abuse is a problem across Scotland, but it's a big one for us.
(Energy Action Scotland group, West Lothian)

Alcohol abuse was raised as a problem more often than drugs – most of the groups talked about problems related to alcohol whereas only one of the groups talked about problems related to drugs in depth. It is striking that although alcohol abuse was identified as a priority issue more often during the focus groups, the final group thought that drug abuse was the greater problem. This may be because while people recognise drug abuse as being a major problem in their areas the effects of alcohol abuse are more immediately obvious in their day-to-day lives.

The refugee and the asylum-seeker groups talked about experiencing racism in the areas where they lived. They discussed a link between people's environments and financial situations and their reactions to migrants, but broadly agreed that racist attitudes were more to do with a lack of education than poverty since they all knew Scottish people living in deprived areas who were welcoming.

In terms of tackling antisocial behaviour, there was agreement across three of the groups that antisocial behaviour orders were not effective:

What's the point in ASBOs? They haven't made it better and it doesn't make any difference to crime.
(Young people in supported accommodation group, Edinburgh)

Despite recent campaigns by the Scottish Executive to encourage people to report antisocial behaviour, participants in one group agreed that was unrealistic, suggesting that more has to be done to support victims:

People are still afraid to say anything if they see something that is going on in the area. It is like a built-in fear and people live with this.

(Church of Scotland pilot group, Glasgow)

One focus group spoke about their fear of coming forward as witnesses to more serious crimes, including murder.

The groups indicated that antisocial behaviour has a negative impact on people of all ages living across Scotland. Antisocial behaviour orders did not have the support of the groups who discussed them. Much of the discussion indicated that people felt a more effective way of tackling the antisocial behaviour of some young people particularly is to ensure that they have more constructive activities to take part in.

3 Policy implications

Key policy priorities

- Take a comprehensive approach to tackling poverty that addresses the spectrum of related problems.
- Work co-operatively with the UK Government to end poverty.

The results of this research are not definitive, but they do highlight some of the issues that face people who continue to experience poverty in Scotland. In particular, they suggest that ending poverty in Scotland requires a comprehensive approach that addresses the spectrum of problems that contribute to people's poverty. Some of the policy areas raised in the report are reserved to the UK Government and others are matters that are devolved to the Scottish Parliament, demonstrating the need for effective co-ordination across different areas of government.

The following policy recommendations address the situations of the wide range of people involved in this research, and can therefore make an important contribution to future anti-poverty policy in Scotland and the UK. The recommendations are largely drawn from an event held for policy professionals and academics to reflect upon the policy implications of the research (attendees listed in Appendix B), with further input being provided by the project steering group. However, all of the recommendations are grounded in the experience of those people who took part in the first-stage focus groups that form the basis of this research.

Policy initiatives already exist that touch upon many of the problems raised by participants in this research. However, the apparent persistence of some of these same issues suggests that current policies have not been sufficiently effective or that they are not sufficiently available or accessible. Greater effort or a change in strategy may be required. These policy implications focus on the broader policy thrust that is needed to alleviate poverty in Scotland according to the findings of this research.

Raising incomes

Key policy priority

- Establish what an adequate income in Scotland is and work with the UK Government to ensure that *no one* receives less than this.

The research demonstrated very clearly that many of the participants were struggling to get by financially and had to make tough choices between things most people consider to be essentials (including food and heating) in order to make ends meet. Low income from either employment or state benefits was at the core of this problem. Raising people's incomes has to be the key starting point for tackling many of the difficulties that people were reporting. With taxation, welfare benefits and the setting of the National Minimum Wage reserved to the UK Government, the policy levers available in Scotland are limited. Nevertheless, there is scope within Scotland to help tackle low income, within the remit of the powers of the Scottish government.

The issue of low-paid work in Scotland has to be recognised as a major one. Despite the introduction of a minimum wage by the UK Government, low pay was still a recurring issue raised by participants across all the focus groups. The Scottish Executive is unable to raise the minimum wage but currently aims to address low pay by helping people to access better-paid employment by improving their skills. As part of Closing the Opportunity Gap, the Scottish Executive encourages public sector and large employers to offer employees the opportunity to develop their skills (Scottish Executive, 2006). NHS Scotland is currently piloting a scheme offering 1,000 positions with support for training and progression. This intervention, while welcome, will need to be substantially extended if it is to impact on low pay. If the NHS Scotland pilot is successful the Scottish Executive must aim to roll it out to other public sector organisations across Scotland as soon as possible. The success of this approach is also limited by the barriers to finding better-paid employment, which are discussed in the next section.

The importance of skills development notwithstanding, it must be recognised that every society has jobs whose skills do not attract large financial rewards and raising incomes across the board would ensure that people performing these roles are not forced to live in poverty. A supply-side or skills-based approach to increasing in-work incomes for those currently in low-paid jobs is unlikely to be sufficient on its own.

The experiences of the people who participated in this research suggest that there is an urgent need to investigate income adequacy levels in Scotland. The

UK Government is responsible for setting the level of benefits and the National Minimum Wage but the Scottish Executive should consider investigating whether these levels are suitable in Scotland, which is different from other parts of the UK in many respects, including housing and climate. For example, the level of the UK Government's Winter Fuel Payment and the eligibility criteria should be reviewed in light of the differing needs in Scotland. If the Scottish Executive were to perform such a review it could make a valuable contribution towards tackling poverty in Scotland, by ensuring that the UK Government is able to take the particular needs of Scottish people into account when calculating income adequacy.

The income of asylum seekers in Scotland is a specific problem that needs to be addressed. Asylum seekers receive a very low and fixed benefit income set by the UK Government. Unlike other benefits claimants they have no access to the add-on benefits that could help with extra or seasonal expenses such as school uniforms or winter coats. Given the lengthy period of time many asylum seekers wait for a final decision on their claim in Scotland (currently often well over the Home Office's target), the Scottish Executive must examine their income adequacy.

Given the centrality of low income to the experience of poverty as expressed by participants in this research, it is recommended that the Scottish Executive carries out work to show how its policies and programmes are contributing to the achievement of adequate incomes for all people living in Scotland.

Reducing expenditure

Key policy priorities

- Make sure that people are aware of and can access benefits that lower their expenditure.
- Pursue new initiatives that could further reduce people's expenditure.
- Sustain efforts to relieve fuel poverty and extend the eligibility for benefits designed to relieve fuel poverty to other vulnerable groups.

The Scottish Executive can use a range of indirect (non-cash) means of increasing people's disposable incomes, by helping people reduce their expenditure on basic services such as fuel and utilities, school meals, transport and in relation to banking and credit. These measures can make an important contribution at the margin but

people must be aware these benefits exist and must know how to access them. Participants in this research have highlighted that this is not always the case.

One area where the Scottish Executive has been successful in increasing people's disposable incomes is through action to tackle fuel poverty. The Executive's Central Heating and Warm Deal programmes were highlighted as very welcome initiatives by some participants. These efforts must be sustained and extended. The Scottish Executive should consider extending benefits received by pensioners to other people vulnerable to cold, including disabled people and young children. The Scottish Executive could also negotiate with power companies to encourage them to provide more assistance to people on a low income.

There is a range of other initiatives that the Executive and other agencies could pursue that would help people on low income reduce their expenditures on basic services – such as free school meals, less costly ways to pay bills and better access to affordable credit and debt prevention/management advice.

Reducing barriers to paid work

Key policy priorities

- Address financial barriers to work by providing more support to new employees.
- Ensure employers meet their duty to offer employees flexible working patterns.
- Continue to support refugees to find work and encourage the UK Government to allow asylum seekers the right to work.

Participants in the research reported that they would not be much better off if they worked than if they remained on benefits. As discussed above, low wages mean that people who work are not necessarily better off. By going out to work, people make a number of sacrifices including, for example, being able to spend less time with their children; and incur greater costs such as transport and childcare. The rewards of going out to work need to outweigh the sacrifices made, and this is not the case when work only raises an individual's income marginally. Tackling the problem of low pay, as discussed above, would begin to address this barrier.

For employment to offer an effective route out of poverty other barriers to accessing work have to be addressed. More assistance could be provided to support new employees to cover expenses such as childcare, work clothes and travel to work, especially in the period before the first wage cheque is received. For example, the Working for Families Fund could be extended. More flexible working patterns need to be available and promoted for people with particular needs and responsibilities, including disabled people and lone parents. The role of employers, both public and private, is central to creating the conditions that will allow people to work in flexible ways that suit their needs.

Refugees need particular support to find employment commensurate with their skills and the Scottish Executive should support this by continuing to provide retraining and by offering accreditation of previous qualifications to ensure they are accepted by Scottish employers. The rights of foreign workers should be promoted to ensure that they receive the National Minimum Wage so that they are protected from exploitation.

Allowing asylum seekers to work while they wait for their case to be processed may relieve the problem of their social isolation and decrease the resentment they fear Scottish people feel towards them. It would also prevent their skills from going out of date and help to safeguard their future employability and earning potential whether they remain in Scotland as refugees or not. At present, the power to allow asylum seekers the right to work is reserved to the UK Government; the Scottish Executive must do more to put effective pressure on them to change this rule.

Credit, debt and savings

Key policy priorities

- Ensure that people on a low income have access to good quality financial services, including charge-free automated teller machines, credit unions and basic bank accounts.
- Make sure good value financial services are well advertised to discourage people from turning to more expensive options.
- Assess their debt management scheme to ensure it is useful to people on a low income.
- Promote good practice amongst financial service providers in Scotland towards people on low incomes.

Participants in the research were managing very limited budgets and a number of improvements could be made to address issues raised within the focus groups. More and better financial services need to be made available to people living on a low income in Scotland to assist them in managing their finances, and people must be aware of what services are available to them.

The Scottish Executive should continue to work in partnership with the private sector to ensure that people on a low income have access to services such as charge-free automated teller machines (ATMs) and basic bank accounts. This is particularly important in light of the closure of the Post Office's basic account service. The Scottish Executive should take a more robust approach to these partnerships with the private sector in recognition of the fact that these services are critical for people experiencing poverty.

The Scottish Executive could negotiate wider access to mainstream lenders for people on a low income to provide an alternative to the more expensive lenders that often operate in deprived areas. Credit unions should be promoted where available and the Scottish Executive should continue to increase the number operating in Scotland and their coverage. There is a role for the Scottish Executive to work with all lenders to promote good practice since problematic debt is a common issue across Scotland. This should also cover creditor harassment as this was a key problem raised by participants in this project.

Money advisers and debt management advice funded by the Scottish Executive must be advertised more widely. According to participants in this project, people facing debt problems often turn to expensive lenders that are advertised on television because they are desperate and it is the most obvious option. Regulating advertisements for credit and promoting Scottish Executive-funded services could lead to people making better debt management choices. In order for the Scottish Executive-funded services to be effective they have to be at least as well advertised as more expensive options. The available Scottish Executive-funded services should also be reviewed to ensure they are suitable for people with low incomes.

Some participants reported anxieties about pursuing higher education (either for themselves or their children), because of accumulating a large debt in the process. Replacing student loans with grants for people on a low income would encourage people to continue their education. Participants in this research suggested that the current student loan system encourages young people to continue to rely on credit after they have graduated and this should be discouraged.

More incentives to make saving easier for people on low incomes should be provided to assist people to save where practicable. Credit union promotion and expansion could be a means of achieving this. However, it must be recognised that saving is very difficult on a low income and savings incentives should be balanced with recognition of the costs of meeting immediate essential needs. Again, increasing low incomes could allow many more people to save.

Many participants in the research, particularly older people, were concerned about pensions. Pensions are an area of policy reserved to the UK Government, but there is scope for the Scottish Executive to explore pensions solutions that are appropriate for people in Scotland. Some participants in this project felt that they were currently penalised for saving for their old age by means testing and that this may discourage younger people from saving, thus exacerbating the problem.

Health and well-being

Key policy priorities

- Invest more in mental health services.
- Invest more in alcohol abuse services and adopt a strategic approach to tackling this issue.
- Provide poverty awareness training to all public sector workers to ensure they can provide a good quality service to people on a low income.
- Review the provision of health services in rural areas.

Healthy foods have to be made more affordable and accessible so that people living on a low income can buy them. There may be a tension between healthy eating and the need to work long hours: some parents who participated in the research felt unable to provide their children with healthy and nutritious meals because of time and money constraints. It is therefore important that efforts to improve the food available in schools are sustained and action is also taken to extend take-up of, and entitlement to, free school meals.

The Scottish Executive's 'See Me' awareness-raising campaign has had some success in raising awareness of mental health issues, but mental health services must be improved and GPs need to be made aware of the range of services available. Further investment may be needed in order to reduce the waiting lists for mental health services experienced by participants in this research.

The Scottish Executive must take steps to improve alcohol abuse services. Participants said that the services available to people who misuse drugs are far more extensive than those available to people who misuse alcohol, despite this being a widespread problem.

Participants also indicated that further investment is needed in advice and advocacy services, especially for the most vulnerable groups, including young people leaving care. Some participants complained about the attitudes of service providers and advice workers and it is important that public sector workers receive poverty awareness training to help them deal more effectively with people living on low incomes. The Scottish Executive should consider funding this as a means to promoting wider access to services.

Participants raised issues about the performance of health services in rural areas and this should be reviewed. Health care solutions that work in urban and semi-urban areas may not be so successful when operated over a far larger area. The expense incurred and time taken travelling to health services can be significant and should be taken into account when planning new health services.

Services

Key policy priorities

- Continue to invest in services in rural areas.
- Invest in more affordable housing.
- Aim to continue to increase the accessibility of bus services across the country.
- Recognise the importance of cultural and leisure services to disadvantaged communities and rural areas. They should ensure that successful initiatives are continued.
- Consult with children and young people and develop services appropriate to their needs.

Public transport is a key means of accessing other services, and improvements to accessing public transport should be sustained and extended until all areas of the country receive a good quality, accessible service. Funding may be required to operate evening services in some rural areas. This is important in order to reduce the isolation experienced by people living in rural areas. Public transport providers should be required to advertise accessible services in advance to allow disabled people and people with prams to plan their journeys, and to ensure that they supply such services with sufficient regularity for them to be useful.

There must be more investment in affordable housing. According to participants in this project, hidden homelessness is a growing problem in some areas of Scotland. Support for homeless people must be improved by extending periods in temporary accommodation so that people can move on successfully rather than return to the streets. Participants also said that they were unable to access some services because they had not lived in their area for long enough. Service provision should be reviewed to ensure homeless people are not excluded from services because they have moved around the country.

Access to further education in rural areas should be reviewed. Participants complained that provision in some rural areas was not sufficiently vocational. Many participants said they wanted to be able to actually attend a class, and that distance learning was potentially isolating and not an attractive alternative.

Some participants talked about the cultural, arts and leisure opportunities that were provided to them on an outreach basis, funded by the Scottish Executive. These services were highly valued and were not seen as a luxury but as an important means of educating young people about the opportunities available to them and broadening their horizons. Touring productions by major arts companies were especially welcomed by participants in rural areas. The Scottish Executive should continue to fund these initiatives and extend them if possible.

The Scottish Executive should encourage local authorities to support more activities for children and young people. Children participating in the research reported that there was a lack of things to do in their area. Other participants suggested that having more activities for young people could lead to a reduction in antisocial behaviour. These services must be developed in consultation with young people to ensure they are relevant to their needs.

Communities

Key policy priorities

- Ensure that more people are able to participate in decision-making processes.
- Develop frameworks to demonstrate how the results of consultations have been taken into account and encourage local authorities and other service providers to adopt this.

According to participants in this research physical regeneration is not always linked to community regeneration. It is important that recent policy emphasis on the social and community aspects of regeneration is successfully translated into practice and sustained. Participants in the policy forum suggested that it may be more effective to invest in people over a generation rather than attempting to regenerate an area. The geographic focus of tackling poverty by area may need to be reassessed.

One way of ensuring that regeneration is more effective would be to involve the community more in the process. Despite much official approval for extending community consultation and engagement, many participants in the research felt that their communities had not been effectively involved in decisions affecting their areas. Participants indicated that they were willing to participate in the development of their local areas, but complained about consultations being conducted at the last minute and community input having no impact upon the final decision.

People are unlikely to continue to want to participate in their local communities if their contribution does not produce results. Participants felt that giving local people more responsibility over their area could lead to a stronger feeling of ownership (which some participants suggested may reduce vandalism) and more effective regeneration outcomes. It is important that the views of children and young people are also taken into account.

It is important that communities are not relied upon to help themselves. Some communities are capable of working together to improve their areas but the Scottish Executive has a continuing role in both supporting these communities and ensuring that solutions are found for areas that do not have a strong community capable of activism.

4 Conclusion

This research was not intended to provide a comprehensive evaluation of the impacts of Scottish Executive policies on poverty over the past eight years. Rather, it aimed to make a contribution to the debate that we hope will be occurring in the run-up to the next Scottish elections. Specifically, it was designed to enable the voices of some of the 900,000 people living in poverty to be heard – to give voice to their experiences, perspectives and concerns.

Low income is central to people's experience of poverty in Scotland according to the accounts of people who participated in this research. It is striking that the problems reported by participants were similar whether their income came from state benefits or a low-paid job. The experience of having to make tough choices between things that most people in Scotland take for granted or consider essential was shared by most participants in the research. Taking on paid work also involved making tough choices and many participants found that the low levels of pay they received in employment did not compensate for the sacrifices involved in working full time, including having limited time to spend with children.

This suggests two things: that paid employment is not always an effective route out of poverty for many people and that the idea of who we regard as 'poor' in Scotland needs to be questioned. For too many people, policymakers included, 'the poor' are those who are reliant on welfare benefits, who don't work and who make little positive contribution to their communities. The reality is significantly different and markedly more complex. If we are to have more effective policies to tackle poverty, we must have a more accurate understanding of the reality of poverty.

According to the accounts of participants in this research there is a need to raise the incomes of people experiencing poverty in Scotland. Although the main levers of raising people's income are reserved to the UK Government, the Scottish Parliament and Scottish Executive cannot discount the importance of income and must take responsibility for determining the level of an adequate living income in Scotland. Once determined, the Parliament and Executive then must take on the task of ensuring that everyone living in Scotland receives this level of income. This must be applied to all people, including asylum seekers, whose experiences of living in poverty are in many ways similar to those of other Scottish people. Social justice can never be realised in a country where people are forced to live in poverty because they are subject to immigration control.

Of course, the problems experienced by people living on low incomes in Scotland are far broader than financial issues, but many other problems are caused or exacerbated by low income. People who participated in the research described being unable to socialise or take part in leisure activities which in turn led to social isolation. Poverty can also lead to children being socially isolated and young people and parents described bullying and other problems that arose for children from low-income families.

One of the most striking features of people's accounts of living in poverty in Scotland was their perception of how their situations had changed over time. Quantitative research shows that poverty rates for some groups have fallen significantly in recent years (most notably for families with children and for elderly people) although these gains are offset by rising poverty rates for others (notably working-age adults without children) (Palmer *et al.*, 2006). Despite that evidence, almost all the participants in this research found it difficult to identify a general sense of improvement in their communities or in their own circumstances. Some improvements in specific services or specific aspects were reported but not a general sense of rising well-being amongst those on the lowest incomes. And, furthermore, this has been a period of strong economic performance and falling unemployment rates. This raises several important questions for policy. It may be that, despite rises in income, many people are still relatively poor and therefore continue to feel excluded from wider society. It may also be that people are not benefiting from the investments made in public services in recent years. There was a sense from many of the participants in the research that people had difficulty accessing services and benefits because they were unaware of their rights, unable to negotiate complex systems to access their entitlements or simply found the experience of dealing with service providers unpleasant or demeaning. If this is the case, there is a need for a more fundamental review of the ways in which services are provided to people experiencing poverty.

The Scottish Executive and Scottish Parliament have many challenges ahead of them in the next term, in terms of both continuing to tackle poverty in Scotland and making sure that people experiencing poverty are able to take advantage of the improvements that have already been made. Listening to the experiences of those facing the day-to-day reality of poverty in Scotland will go a long way to ensuring that policies in future more effectively address the challenges that lie ahead.

Notes

Chapter 1

- 1 Including asylum seekers in the sample presented a particular challenge in the analysis since their situation is very different to that of other people experiencing poverty in Scotland: they do not have the right to work; they are provided with benefits by the Home Office rather than the Department for Work and Pensions; and they only have temporary leave to remain in the UK until their claim for asylum is decided. If their claim is successful they will be awarded refugee status, which means they are granted leave to remain in the country for a specified period and other rights similar to those enjoyed by Scottish people. However, despite the differences in the causes of poverty among asylum seekers the research confirmed that the problems resulting from their poverty are broadly similar to those experienced by Scottish people.

Chapter 2

- 1 Not the participant's real name.
- 2 A ned is a common stereotype widely used in Scotland and defined by *Collins English Dictionary* as 'a young working-class male who dresses in casual sports clothes'.

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Appendix A: Consortium members

These organisations participated in the development and steering of the research for either part or the entire duration of the project.

Capability Scotland

Child Poverty Action Group

Church Action on Poverty

Church of Scotland

Citizens Advice Scotland

Energy Action Scotland

Faith in Community Scotland – Transformation Team

Glasgow Braendam Link

Justice and Peace Scotland

One Plus

Oxfam

Poverty Alliance

Save the Children

Scottish Centre for Research on Social Justice

Scottish Churches Housing Action

Scottish Churches Parliamentary Office

Scottish Local Government Forum Against Poverty

Scottish Refugee Council

Shaw Trust

Shelter

Appendix B: Attendees of the policy forum, held on 4 December 2006

Martin Johnstone	Church of Scotland
Emilie Wilson	Citizens Advice Scotland
Elizabeth Gore	Energy Action Scotland
Ricardo Rea	Glasgow Anti Racist Alliance
John McKendrick	Glasgow Caledonian University
Derek Williams	Joseph Rowntree Foundation
Richard McCready	Justice and Peace Scotland
Katy Mulholland	One Plus
Morag Cassidy	One Plus
Jim Boyle	Oxfam
Louise Carlin	Oxfam
Iain Chisholm	Positive Action in Housing
Mhoraig Green	Poverty Alliance
Peter Kelly	Poverty Alliance
Robin Tennant	Poverty Alliance
Claire Telfer	Save the Children
Stephen McGlinchey	Save the Children
Nick Bailey	Scottish Centre for Research on Social Justice
Rosie Day	Scottish Centre for Research on Social Justice
Graham Blount	Scottish Churches Parliamentary Officer
Carol Young	Scottish Low Pay Unit
Gill Scott	Scottish Poverty Information Unit
Claire Paterson	Scottish Refugee Council
Gary Christie	Scottish Refugee Council
Thomas Moan	Shaw Trust

Appendix C: 'Priority issues' used on cards during first-stage focus groups

Additional costs*	Isolation
Adult education and training	Lack of free time
Alcohol	Local environment
Being in care*	Low pay
Benefits	Low self-esteem
Black market goods	Parks
Childcare	Paying bills
Crime/Antisocial behaviour	Pensions
Debt and credit	Physical access*
Diet/food	Police
Discrimination*	Public transport
Drugs	Racism*
Health	Schools
Health services	Sense of community
Heating homes	Shops
Homelessness	Stress/depression
Housing	Unemployment
Immigration*	Work

* Indicates that issue was added by participants in a focus group.

Appendix D: Closing the Opportunity Gap: aims, objectives and targets

The aims

- To *prevent* individuals or families from falling into poverty.
- To provide *routes out* of poverty for individuals and families.
- To *sustain* individuals or families in a lifestyle free from poverty.

Objectives

- 1 To increase the chances of sustained employment for vulnerable and disadvantaged groups – in order to lift them permanently out of poverty.
- 2 To improve the confidence and skills of the most disadvantaged children and young people – in order to provide them with the greatest chance of avoiding poverty when they leave school.
- 3 To reduce the vulnerability of low-income families to financial exclusion and multiple debts – in order to prevent them becoming over-indebted and/or to lift them out of poverty.
- 4 To regenerate the most disadvantaged neighbourhoods – in order that people living there can take advantage of job opportunities and improve their quality of life.
- 5 To increase the rate of improvement of the health status of people living in the most deprived communities – in order to improve their quality of life, including their employability prospects.
- 6 To improve access to high quality services for the most disadvantaged groups and individuals in rural communities – in order to improve their quality of life and enhance their access to opportunity.

Targets

- A Reduce the number of workless people dependent on DWP benefits in Glasgow, North & South Lanarkshire, Renfrewshire & Inverclyde, Dundee, and West Dunbartonshire by 2007 and by 2010.
- B Reduce the proportion of 16–19 year olds who are not in education, training or employment by 2008.
- C Public sector and large employers to tackle aspects of in-work poverty by providing employees with the opportunity to develop skills and progress in their career. NHS Scotland will set an example by providing 1,000 job opportunities, with support for training and progression once in post, between 2004 and 2006 to people who are currently economically inactive or unemployed.
- D To reduce health inequalities by increasing the rate of improvement for under-75 coronary heart disease mortality and under-75 cancer mortality (1995–2003) for the most deprived communities by 15 per cent by 2008.
- E By 2008, ensure that children and young people who need it have an integrated package of appropriate health, care and education support.
- F Increase the average tariff score of the lowest-attaining 20 per cent of S4 pupils by 5 per cent by 2008.
- G By 2007 ensure that at least 50 per cent of all 'looked after' young people leaving care have entered education, employment or training.
- H By 2008, improve service delivery in rural areas so that agreed improvements to accessibility and quality are achieved for key services in remote and disadvantaged communities.
- J To promote community regeneration of the most deprived neighbourhoods, through improvements by 2008 in employability, education, health, access to local services, and quality of the local environment.
- K By 2008 increase the availability of appropriate financial services and money advice to disadvantaged communities to reduce their vulnerability to financial exclusion and multiple debts.