



# POVERTY IN EDINBURGH: THE KEY ISSUES

**Briefing for the Edinburgh Poverty Commission** 

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This briefing presents key findings from focus groups with 49 people living in Edinburgh affected by poverty

# **KEY FINDINGS**

# Housing



# Living costs



# Inadequate incomes



# Experiences of groups



- Lack of availability of suitable social rented housing
- Long stays in inadequate temporary accommodation
- Frustration with the bidding process for social housing in Edinburgh with participants given a lack of information about key aspects of their application
- Poor standard social rented housing and delays in responses to complaints
- Rents in the private sector are unaffordable
- Participants felt that living costs in Edinburgh were too high
- Unaffordable living costs included day to day priorities including rent, food, bills and transport
- Participants felt displaced from Edinburgh city centre which they felt was for tourists instead of residents
- There were numerous examples of participants struggling to get by
- Low wage work in the context of high living costs in Edinburgh was a significant issue
- Participants felt that there needed to be more locally provided advice provision
- Lack of financial, emotional and physical support available for carers
- High costs of childcare for low-income families and lack of affordable local amenities
- Lack of support for people with disabilities, health conditions and mental health issues

## **METHODOLOGY**

#### **Purpose**

The research was undertaken to investigate experiences of poverty in Edinburgh. Speaking to people living across the city, the aims of the research were to:

- Explore people's experiences of getting by on a low income in Edinburgh
- Hear people's views about what they felt needed to change in the city to address these issues.

#### Research process

Participants were recruited via third sector/ community organisations who sent an information leaflet about the research to existing member groups. The groups contacted were ones accessed by people who might be vulnerable to poverty such as: young parents, carers, people with disabilities, people experiencing mental health issues, families and older people.

This briefing is based on the findings from nine focus groups conducted between June and September 2019. The focus groups were facilitated by a researcher from the Poverty Alliance. A topic guide was used to facilitate the discussions covering experiences of getting by on a low income, as well as issues relating to housing, employment, services and possible solutions to issues raised. Participants were assured of anonymity and names used in the report are pseudonyms.

In total, 49 people took part in the nine focus groups.

- Seven of the groups were thematic and focused on the issues specific to this group (mental health, disabilities, lone parents, low income families, carers and older people). The other two focus groups were conducted with a group of participants living in a particular local area.
- Focus groups were conducted in three of the four Edinburgh localities: four in the North West, one in the North East and one in the South East. The other three focus groups were conducted with people living across the city.
- 40 women and 9 men participated in the focus groups.

Eight of the groups were digitally recorded and transcribed and notes were taken in the final group at the participants' request.

## **DISJOINTED SYSTEMS**

The people we spoke to struggled to get by on low incomes from benefits and employment exacerbated by high living costs in Edinburgh. There were many stories of people weighed down by inadequate incomes whilst struggling to navigate the social security system and housing application processes, as well as dealing with health conditions and caring responsibilities. Several participants identified that not knowing where to go for support, as well as a lack of connectivity between services, made dealing with multiple issues feel overwhelming. Many who had faced barriers to accessing support, described being 'worn down' by the 'convoluted' system of advice and support services in Edinburgh. Many felt that having a single point of contact, with specialist knowledge to provide advice on a range of issues, as well as signposting where required, would lessen the burden on themselves.

"Because you do get worn down.
Initially when I had to stop working, and the first place I learned about was my Citizens Advice - I have to say, were absolutely lovely but certain level, if you like...And then someone had suggested going to the benefit advice place." (Focus group 5, Anne)

# **HOUSING**

#### "There's just no houses"

Across the focus groups, housing was a key issue raised by participants. Most of the participants lived in council housing or housing provided by a housing association. Several had experienced homelessness and had been living or were currently living in temporary accommodation in the city. The main issues raised were:

- A lack of availability of suitable social housing
- Challenges with the housing application bidding process
- Long stays in inadequate temporary accommodation
- Poor standard social rented housing and delays in Council responses to complaints
- · Unaffordable private rent housing

#### Lack of availability of social housing

The main concern about housing was the lack of availability of social rented housing. There were many examples of people waiting for a property for long periods of time. For example, a participant with a physical disability had waited over three years for a ground floor property:

"There are 29,000 people on the housing list for Edinburgh. Five thousand of them are people with priority, they need a ground-floor or main-door house. It took me three and a half years to get a ground-floor house, and that was me phoning every week and asking the housing manager... It took three and

a half years, but I eventually got a ground-floor house." (Focus group 8, Holly)

Properties in Edinburgh are advertised for "starters" (generally people who do not have their own home) and "movers" (people who do have a home but who wish to move). For movers, it was felt to be almost impossible to move into a new property as they were not prioritised in the bidding process. Several participants highlighted regeneration and development of new social housing in their local area but felt that it was often given to people moving to the area, rather than to residents currently living in inadequate housing. For families, the lack of availability of threebedroom properties in their local areas was raised frequently. Several participants were living in two-bedroom properties with two or more children.

"So, there's been three different three-bedroom houses in this area that have been free and I've been the top of the list but I've never been offered one of them, and different families have moved in to them." (Focus group 7, Lorna)

The high number of Airbnb properties and land being given for student housing development in Edinburgh was particularly criticised. Money spent on bed and breakfasts instead of on social housing and temporary accommodation was also criticised. Several participants also shared their frustration regarding the number of empty properties in their local area.

#### **Bidding process**

Across the nine focus groups, participants raised issues with the bidding process for council and housing association properties in Edinburgh. The key frustration for participants was the endless bidding for three properties a week and not being successful. A lack of available properties meant a lack of choice with many giving examples of having to bid for a property away from family and friends and local networks. Criticism of the bidding process included a lack of information given to applicants about the properties on the EdIndex website (including no photos of inside the property) and a lack of communication from the council about their position in the bidding process for a property, and why they had been unsuccessful.

Nadia: Yes, you bid every week and then, when your number comes, then you're offered whatever you've bidded on. But, when that happens, that happens. You don't know where the hell they are. Researcher: So, have there been times when you've maybe got to that stage and viewed the property and it's not been...?

Nadia: Well, see, the other thing with the issue with the bidding process, is you don't get to see. You don't visit the property. You don't have the pictures. All you have, one picture of the outside, and then the description. And by that, you have to decide on should I bid or shouldn't I? (Focus group 5)

The lack of choice was evident in participants' stories of bidding for a property. The consequence of this was that participants had felt forced to take a property they did not want to take; for example, because of its location.

"I got to bid for the houses I wanted but then, because I was in PSL [Private Sector Lease] they told me that when you got offered your council house, you can't say no to it, because if you say no, you're getting put right back at the bottom of the list and you'll get your silver priority taken off you as well." (Focus group 4, Thea)

There were a few examples of participants stating that housing priority<sup>3</sup> could be removed if they did not take a property they were offered.

#### Temporary accomodation

Homelessness had affected a number of participants. The route back into housing was difficult and many shared their experiences of living in temporary accommodation whilst waiting for a more permanent home. Key issues with temporary accommodation included: (i) having to share accommodation, often in the context of drug misuse; (ii) the lack of independence due to curfews and a lack of facilities; (iii) the poor standard of B&Bs and hostels; and (iv) the location of temporary accommodation, often in the outskirts of Edinburgh. Long waiting times<sup>4</sup> for social housing meant that several participants had been in temporary accommodation for long periods of time.

"I was placed in sort of like a shared unit. I had to share with other people. So it felt like you didn't have your space. You have curfews you had to go by. You had to hand your keys in. It didn't really feel like home. It basically was just like it was a place to stay. And for when I first got referred there I was put out into a hotel, in the middle of nowhere, it was away from my networks. I didn't have access to bus fares. I mean like sometimes they would provide you

with something but it was almost as if to say well if you're wanting accommodation, we'll give you that but obviously you have to..." (Focus group 1, Rebecca)

"I lived in temporary accommodation years ago and I lost my flat ... and had to get out of this flat I was in. Went to an access point and the only place they had was a place for heroin addicts and that was the only bed they had that day. So, had to move into this flat and it was absolutely insane. It was nuts. And I was there for about six weeks. Just crazy. An absolute nightmare." (Focus group 1, Ross)

Those participants who had been in temporary accommodation stated that they had been given no choice regarding the location, and that they had been moved away from their support networks. Participants also felt that there was no consideration given if someone had underlying problems, for example, experiences of mental health issues or caring responsibilities. Several participants described how they had ended up homeless due to a mental health breakdown. Rather than being supported through this process, they were then left to cope with the challenges and stress of living in shared temporary accommodation.

<sup>3</sup> Housing priority status is based on an assessment of an individual's housing needs. There are two priority categories in Edinburgh: gold and silver.

<sup>4</sup> The average number of days in temporary accommodation for all households in Edinburgh was 268 days in 2018/19 (Scottish Government Homeless in Scotland Statistics: 2018 – 2019).

There were also several examples given of families being in temporary accommodation for longer than the seven-day limit.

"They put me into a hostel and I'm a mum with three kids. And if you had to Google it, it comes up as a rehabilitation centre. And then I refused to go back and then I got put in a bed and breakfast, but over two weeks, when it's actually technically they're only supposed to take a family in for a week. And it was over two weeks that we were in temporary accommodation." (Focus group 7, Jenny)

A couple of participants gave examples of positive experiences of living in temporary accommodation. These positive experiences were centred on receiving additional support for health, for example, as well as help with moving into longer term accommodation. Positive examples were also given of support from third sector organisations when moving into a new house such as Fresh Start and Bethany Trust. However, there were several examples given of participants moving into council housing without adequate furnishing in place.

# Poor standard housing and delays in responses to complaints

For participants who were in council or housing association housing, several gave examples of issues with their housing including a lack of space and damp. Participants frequently expressed frustration at the long waiting times for responses from the council or housing associations for repairs and issues with housing. A lone parent of a young child had multiple

problems with her council property including mould and mice. After waiting over two months for the council to arrange for someone to come out to deal with the mice, she had bought steel wool to pack up the holes in the floorboards of her ground floor flat.

"But I've got holes in my floor that I can fit my feet in, and the council don't care. Don't care. Mould? Don't care. I've found a great big mound of black mould right behind [child's] bed not even three inches from where her head would be... The council weren't interested so I had to sort it out myself." (Focus group 8, Anna)

One participant reflected on how the council's approach to dealing with housing issues had changed from having a physical office in every area of the city with permanently employed skilled workers to one unit where 'the urgent stuff takes priority' over things that people have been waiting months for (Focus group 8, Holly).

#### Unaffordable private rent housing

Whilst most participants were not living in privately rented properties, they felt that it was a 'big problem' in Edinburgh due to high rents and deposits required. Private let properties were also criticised for not letting to people claiming benefits.

"Well, I know private rent is terrible, in Edinburgh you can pay up to about £1000 a month. For private rent in Edinburgh. I would say we're just as bad as London...And it's never been acknowledged. I mean, I work in retail part-time and you're only on minimum wage, and they don't care. They don't care if you can't afford to pay your rent or not." (Focus group 2, Mary)

## LIVING COSTS

"The cost of living's got that much high, the amount of folk that have had to use actual food banks. It's ridiculous. And Edinburgh's supposed to be the richest...Scotland's meant to be the richest country in the world"

Participants felt that living costs in Edinburgh were very high. This included costs that participants prioritise day to day (for example for rent, food, bills, transport) and costs most participants said they were not able to afford (including leisure activities, day trips, clothes for example). The impacts of tourism and the festival on the lives of Edinburgh residents were frequently mentioned and there was a sense of residents we spoke to feeling displaced from the city centre. Participants described struggling to get by daily, and often talked of prioritising costs. For example, parents we spoke to talked of going without food so that their children were not hungry.

#### Food insecurity

We asked participants what things they struggled to afford. The costs of food in Edinburgh and the rising use of food banks was a significant issue. Many of the participants had used food banks, although many said that they had not despite experiencing severe hunger, due to the embarrassment and stigma they felt.

"I'm at the stage where I'm practically starving myself every day, you know? I'm eating like a sparrow. I'm eating the bare minimum to survive every day." (Focus group 2, Caroline)

"But what you need to remember with these places is, a woman that's a proud woman with her kids wouldn't [go to] these places, do you know what I mean? Because they're embarrassed and thinking, oh I need to go to this place to get my kid's breakfast." (Focus group 7, Hannah)

To get by, several participants told of how they go to shops at night to buy reduced items.

"Now, I find myself in a situation where, when I see the word free...
Now, I go looking for it. Yellow label things at five o'clock at night, things like that. That's what poverty does to people." (Focus group 8, Ian)

#### **Bills**

After housing costs, fuel bills and council tax were the other costs that participants mentioned struggling with. Ross talked about the struggle to afford these costs on a low income:

"The thing I find as well is a massive chunk of my money goes towards paying for council tax. It's ridiculous. I think there should be some sort of discount for people who are on low incomes...fuel in my flat is really high so in the winter it costs a fortune to heat it. Have the gas on and it's still bloody freezing. It's like you're better just burning some 20 pound notes that's what it is like. All your money goes to these greedy companies and it's ridiculous what they're charging." (Focus group 1, Ross)

In one focus group, the new TV licence bill for over-75s was also criticised:

"I mean, you mentioned there about the new TV licence bill. That's £3 a week. Now for some people, if I'm budgeting really tight, that £3 could mean that I don't eat tomorrow because I've run out of money today." (Focus group 9, Ken)

#### **Transport costs**

Overall, participants shared positive views of their experience of buses in Edinburgh. However, bus fares were still a significant cost for participants. For parents, living in areas with a lack of amenities, the cost of taking their family on a bus was a big part of their budget.

Gemma: The bus pass is so much money as well. It's £57 a month. Sharon: But I feel like you'd have to be getting the bus a lot to...
Thea: Like every single day.
Christine: I suppose the bus pass works out better, but do you have the £57 a month? (Focus group 4)

Also, accessibility issues in the city centre and at the train station were raised by participants with mobility issues who could not afford the cost of taxis.

"Transport is my big point of contention at the moment. The way that Edinburgh seems to be going at the moment...It is really sort of anti-disabled." (Focus group 2, Pauline)

#### Other costs

Participants emphasised that after their housing, bills and food costs, they were left with nothing to be able to afford leisure activities, going to social events, day trips or a holiday, which most participants viewed as out of reach.

"If you want to have an out of work, healthy, well balanced lifestyle that you can go to work and say, I had a great weekend, I'm so relaxed after X Y Z, you're joking. Even to go to the cinema, you're talking nearly £15 now to go see a film. So it's the cost of private enterprise that I think has just went off the scale." (Focus group 2, Caroline)

The lack of affordable activities available to people living in Edinburgh was clearly demonstrated in participants' perceptions of the Edinburgh Festival. Overall, participants felt that the festival was for tourists and not for people who live in Edinburgh: shows/events were too expensive and the city centre too busy.

"I feel like everything in Edinburgh is aimed at tourists. That's what I personally believe. People might think totally differently. That yes, there's a couple of things for residents to do but I feel like that everything in Edinburgh is mostly aimed at tourists...it doesn't really matter what the residents need as long as we're making the tourists happy, then we just need to get along with it." (Focus group 4, Thea)

# **INADEQUATE INCOMES**

Across the focus groups, participants struggled to get by on low incomes, through social security and low wage work. Participants said they spent a lot of time worrying about money. There were numerous examples of participants struggling to manage financially between payments. This quote from a single parent illustrates the challenges she faces trying to budget on a low income:

"£73 a week. I'm still wearing the clothes I wore when I was pregnant...I need to decide, is she going on that school trip with all of her friends or are we going to see my brother... If we're going to a park that's a bus ride away. If I haven't planned that, I don't have bus fare and you can't make a [age of child] walk the length of a bus journey... As soon as I get my money, I need to plan what it's going on. And I need to take that money out, set it aside, and if something comes up after I've already budgeted, tough luck." (Focus group 8, Anna)

Several of the participants were claiming
Personal Independence Payment or
Employment and Support Allowance. Issues
with not being awarded these benefits and
having to go through a lengthy appeal process
with no income were frequently raised (see
section on health). Few participants mentioned
claiming Universal Credit but feared having to
do so in the future.

Participants who were in employment talked of the struggles to manage financially due to minimum or low wage jobs and zero-hour contracts. Higher living costs in Edinburgh, comparatively to the rest of Scotland, meant that these participants struggled to get by each month.

# EXPERIENCES OF ORGANISATIONS PROVIDING ADVICE IN EDINBURGH

There were numerous examples of vital support provided by third sector advice agencies and other support services in the city such as the Granton Information Centre, CHAI, VOCAL and Advocard and through local Citizens Advice Bureaux. However, participants frequently mentioned that they often did not know where to go for advice and often had to try and find out information they needed themselves. Participants' experiences often included several weeks wait for an appointment at an advice service. There were also examples of participants being given conflicting advice about their benefits between different advice workers and services. Cuts in council services were also mentioned.

# EXPERIENCES OF SPECIFIC GROUPS

Specific issues were raised in relation to the experiences of carers, people with disabilities and health conditions, and parents struggling on a low income which are explored here.

#### **Carers**

Participants in the carers' group felt strongly that the role and needs of carers in Edinburgh are not recognised. All the participants in the carers' group were struggling financially. Three were unable to work as their caring responsibilities were 24/7. Another was working from home for a small number of hours a week - just over the threshold for being recognised as a carer - and

The group of carers felt that the lack of financial support available to carers in the UK is a huge issue<sup>3</sup>. The recently introduced Carer's Allowance Supplement in Scotland<sup>4</sup> was welcomed by the group, but it was commented that it did not do much to ease the strain on their financial situations.

Key issues included the lack of financial, emotional and physical support available to carers and a lack of recognition of the work and savings made to council. One participant stated: 'I feel like I still have a full-time job but I should have an income to go with it'. Frustrations were also shared by carers due to 'the amount of hours you spend training' care workers, coming into the house to provide care, 'whilst they're being paid' (Focus group 5, Nadia). Specifically, transport was also a key issue as carers are only entitled to free bus travel when they are with the person they are caring for.

Navigating the DWP and council systems was an additional stress for carers. Carers, often responsible for applying for benefits on behalf of the person they care for, mentioned a lack of support services specifically for carers in Edinburgh, and felt that awareness of support available should be raised. The group gave several examples of having to find out about benefits and support available themselves:

"But it's the finding out about things. You know, as a carer, if I were unemployed and going to, I don't know, to sign on, you know jobseeker's allowance, when you go out and out and they go, and you

<sup>3</sup> In the UK, Carer's Allowance is awarded where care is given to someone for at least 35 hours a week. Carer's allowance is currently 66.15 a week.

<sup>4</sup> The Carer's Allowance supplement is an additional payment for people in Scotland who get Carer's Allowance.

can claim for that and you can maybe get that...As a carer, I feel like I was starting here and there was no-one else round about there. I was just on my own until I found VOCAL...You do feel quite isolated financially and other ways, because no-one is telling you." (Focus group 5, Anne)

#### Families and children

In three focus groups specifically with mothers affected by poverty, the high cost of childcare in Edinburgh was frequently referred to. This acted as a barrier to considering employment, as several participants commented that they wouldn't be able to meet the costs of childcare if they took a job.

"You know how you have to go to the Jobcentre every six months for the working. To see if you are preparing for work. So, I'll go in, and the guy will be like, are you ready to go back to work yet? And I'll be like listen, if you can get me free child-care, I will happily go back to work. No problem. He said, that's impossible. I can't go back to work until she starts nursery or school because I've got no one to watch her..." (Focus group 4, Thea)

A big issue for families was also the lack of investment in their local communities. Unsafe pavements for pushing prams, litter on the streets and unsafe parks were a few of the issues mentioned.

"It's [local park] all right but there's glass. I suppose it's up to the people who live around the area not to mess it up as well. But when you get new builds, they all get wee parks built in the garden bit. I've got a huge bit in my back green, there's nobody in there except people taking their dogs. For the kids, they could put something in there as well." (Focus group 4, Christine)

### **HEALTH**

A number of participants who had health conditions were claiming, or had claimed, but not been awarded, Personal Independence Payment and Employment and Support Allowance.

Uncertainty and frustration experienced by participants claiming these benefits was a key focus of the discussions. Negative experiences of the assessment process and concerns about inconsistencies in decision-making between different assessors were raised frequently:

Pauline: And it cannot be as difficult as they make it out. There's so many grey areas. You know, the assessments and that, you know. You could have two people going in with exactly the same thing. One would go to one assessor and come out with full award, the other one would get nothing. It shouldn't be down to that. It should be...

Mary: I think it should be down to your doctor's diagnosis. You know. (Focus group 2)

Participants talked about the detrimental impact this had on their health, and the impacts of receiving no money if they did not pass their assessments or during an appeal process.

"Going back to the financial impact of, you know, they're very quick at just stopping things...Right she's no longer getting it, just stop. With no thought as to what the impact is. If you were made redundant, you get a redundancy payment to help you until you get the next job. If your benefits stop, they stop. And there's no thought of, well, we've taken her benefit away, how's she going to pay her rent next week? Because you've then got to go through a process again which will take six to eight weeks." (Focus group 5, Anne)

Mental health issues were also raised across the focus groups as an area where there is a lack of support for people and a lack of consideration by services about the impacts on people.

"But what they need to remember, the housing people ... about people's mental health, and they're isolated away in different areas and they've not got any money to get out, because they can't afford to eat, let alone get the bus to somewhere. There's nobody dealing these situations, there's no one to go and talk to, there's no one to turn to, because when you're out there on your own with your three children, it's a scary place, do you know what I mean?" (Focus group 7, Hannah)

## RECOMMENDATIONS

The following recommendations are from participants' own words when asked what they would like to see change in Edinburgh.

#### HOUSING

- Increase the availability of social rented properties and ensure people can stay in their local communities
- Improve the standard of council housing and temporary accommodation
- Reduce the long periods of time people spend in temporary accommodation
- Improve the council response to housing repairs
- Bidding process
- Provide greater clarity about where people are in the line of bidding
- Provide information on why a person has not been successful in their bid
- Provide more information about available properties including photos
- Ensure that people are provided with adequate furnishings and support to move into a new property
- Reduce the high rents of private sector lets and limit the amount of money required for a deposit for a private rented flat

#### **LIVING COSTS**

- Increase financial support for fuel bills and council tax costs for people on low incomes
- · Provide affordable bus passes
- Provide more free, accessible things to do in the city for residents

#### **INCOMES**

- Reduce the waiting times for people to receive a decision and benefit payment
- Provide more advice services for people across locations in the city
- Improve awareness of benefit entitlement and services available
- Increase the wages being received by people in low paid employment and increase awareness of the higher living costs in Edinburgh comparatively to the rest of Scotland

# OTHER RECOMMENDATIONS

- More support and training available to help people into employment
- Provide more free, accessible opportunities for Edinburgh city residents to go Edinburgh Festival
- Invest in local areas to improve quality of amenities and infrastructure
- For carers: provide greater financial support, increase awareness of and provision of services and advocacy support and provide free bus travel for carers at all times.

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