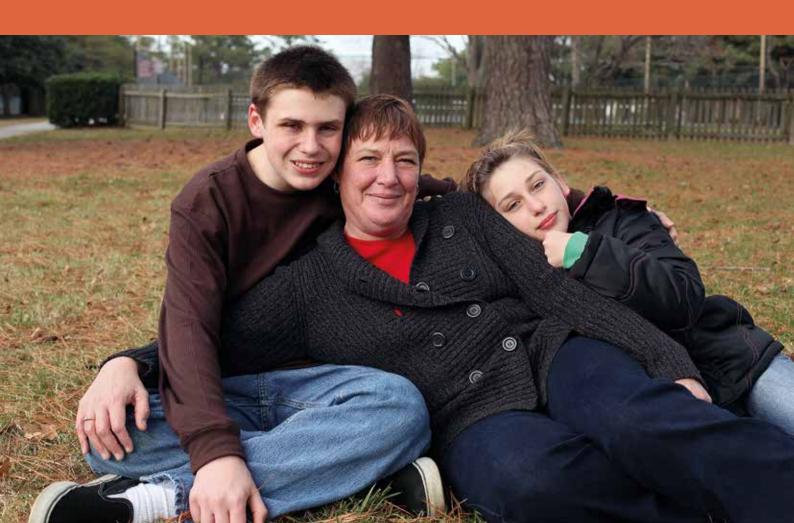




# **OUR LIVES, OUR SOLUTIONS:**

THE ANNUAL REPORT OF THE GET HEARD SCOTLAND PROJECT 2019/2020





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The Poverty Alliance is Scotland's anti-poverty network. Together with our members, we influence policy and practice, support communities to challenge poverty, provide evidence through research and build public support for the solutions to tackle poverty. Our members include grassroots community groups, academics, large national NGOs, voluntary organisations, statutory organisations, trade unions, and faith groups.

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## INTRODUCTION

We are a society that believes in compassion, justice and protecting each other from harm. Yet over one million people in Scotland are now living in the grip of poverty. For too many people in communities across Scotland our economy is not working and is trapping them in poverty. This is particularly true for women, disabled people and black and minority ethnic groups. What is more, our social security system is not providing the anchor that it should and is compounding rather than reducing inequality.

The ongoing COVID-19 crisis demonstrates the underlying flaws in our social safety net, flaws that have been exacerbated by cuts and changes in recent years. At the time of writing, the crisis has led tosignificant financial difficulties for many, with people already more likely to experience poverty and be in low-paid jobs – women, disabled people, and black and minority ethnic communities – being particularly impacted. Emergency protections have been put in place – like the UK Government's Job Retention Scheme and increases in Universal Credit support – but the initial indications suggest that, for too many people, this will not be enough to prevent them from being pulled into poverty.

Yet we should be clear that, even before COVID-19, a rising tide of poverty had been submerging families across our communities, with 24% of children in Scotland (240,000 children) now growing up in poverty. This number is projected to increase further in the years to come, with some analysis estimating that by 2029/30 around 37% of children in Scotland could be living in poverty unless we see significant changes in policy direction.<sup>2</sup>

In response to rising levels of child poverty, in December 2017 the Scottish Parliament passed the Child Poverty (Scotland) Act. This Act set statutory child poverty reduction targets, committing the Scottish Government to reducing relative child poverty to 18% by 2023 and to 10% or less by 2030. It also placed a duty on local authorities and health boards to produce annual Local Child Poverty Action Reports on the activities that they are undertaking, and will undertake, to prevent and reduce child poverty.

The Act also requires the Scottish Government to publish child poverty delivery plans, setting out the steps it will take to meet the targets. Every Child, Every Chance<sup>3</sup>, the first of these delivery plans was published in March 2018, with subsequent plans to be published in 2022 and 2026. This document has provided a new focus for efforts to address child poverty, with the emphasis placed on addressing the key drivers of child poverty amongst six priority groups.

The success of both the Local Child Poverty Action reports and the Scottish Government's delivery plans will depend upon the extent to which they reflect the experiences, perspectives and ideas of people impacted by poverty – particularly those people from the six priority groups - and the extent to which they can implement the policy and practice changes that need to be made to protect people from harm.

It is in this context that Get Heard Scotland initiative is engaging with people across Scotland, to identify the steps we must take to loosen the grip of poverty on the lives of people in our communities.

<sup>&</sup>lt;sup>1</sup> Scottish Government, *Poverty and income inequality: 2015 – 2018*, March 2019, <a href="https://www.gov.scot/publications/poverty-income-inequality-scotland-2015-18/">https://www.gov.scot/publications/poverty-income-inequality: 2015 – 2018, March 2019, <a href="https://www.gov.scot/publications/poverty-income-inequality-scotland-2015-18/">https://www.gov.scot/publications/poverty-income-inequality-scotland-2015-18/</a>

<sup>&</sup>lt;sup>2</sup> Reed H. and G. Stark, Forecasting child poverty in Scotland, Scottish Government, 2018. http://www.gov.scot/Resource/0053/00533637.pdf

Scottish Government (2018), Every Child Every Chance: The Tackling Child Poverty Delivery Plan 2018-2022, <a href="https://www.gov.scot/">https://www.gov.scot/</a> publications/child-chance-tackling-child-poverty-delivery-plan-2018-22/



# **ABOUT GET HEARD SCOTLAND**

Get Heard Scotland (GHS) is a programme coordinated by the Poverty Alliance and funded by the Scottish Government as part of Every Child Every Chance, the Scottish Government's Tackling Child Poverty Delivery Plan. GHS is designed to help people on low incomes get their voices heard on the policies and decisions that most impact their lives and their communities.

Very simply, it aims to find out – by holding discussions with people affected by poverty across Scotland – what is working in their community, what is not working, and what needs to change to better support people living on low incomes and loosen the grip of poverty on their lives.



## **BACKGROUND**

A total of 37 GHS discussions took place across Scotland between August 2019 and December 2019, with more than 200 people in total taking part in these discussions.

11 discussions took place in the Highlands;
10 discussions in North Ayrshire; seven discussions in Midlothian, seven discussions

in Glasgow and two in Edinburgh. Most of the discussions were facilitated by members of the Poverty Alliance staff; however, some were delivered by community organisations and local authority staff.

Discussions took place in partnership with organisations, services and projects such as:

### Highlands

- Caithness Voluntary Group
- Liberty Project
- Sutherland Voluntary Group
- Connecting Carers
- HUG (Action for Mental Health)
- Highland Third Sector Interface
- Ormlie Young Mums Project (Thurso & Wick)
- Ross Voluntary Action Invergordon
- Skye & Lochalsh Council of Voluntary Organisations

### **North Ayrshire**

- Centrestage
- Stevenson Library
- Garnock Valley Men's Sheds
- North Ayrshire Disability Alliance
- Garnock Valley Youth Forum
- Kilwinning Junior and Senior Youth Forum
- Kilwinning Academy Accredited Learning Group
- Café Solace
- North Ayrshire Youth Conference

### **Midlothian**

- Midlothian Sure Start
- Gorebridge Community Trust
- Midlothian Council's Home School Practitioner's Project

### Glasgow

- Glasgow Association for Mental Health (GAMH)
- North Glasgow International Women's Association
- Radiant and Brighter
- One Parent Families Scotland

### Edinburgh

- Edinburgh Action Group
- Broomhouse Community Project



In addition we also worked with the Health and Social Care Alliance to organise a discussion seminar on access to health service for people on low incomes, and also held a discussion in Lairg in the Highlands with the Poverty and Inequality Commission which brought community members together to discuss issues of transport and poverty. The discussions at both seminars have been fed into this report. All the discussions – while different in terms of the particular focus or scope – were structured around three key questions:

- What is currently working well for people on low incomes?
- What is currently not working well for people on low incomes?
- What needs to change?

This paper provides an overview of the main issues raised in these discussions, as well as solutions as proposed by the people who participated in the discussions, with key points of interest for both local authorities, national government, third sector, and a range of public bodies.

Analysis of the discussions were undertaken by the Poverty Alliance, however this analysis – and associated recommendations – has been shaped by members of the *Get Heard Scotland* Evidence Analysis Group, comprised of community activists with lived experience of poverty.

It is important to note that all discussions took place prior to the unfolding of the COVID-19 crisis. While the content of the discussions may therefore not reflect all of the new challenges faced by people across Scotland, they do act to underline many of the issues that the current crisis is now so starkly exposing (in particular the weakness of the social security system, and the volatility of low pay and insecure work) as well as presaging the importance of the community-led responses and mutual support that we are now seeing across the country.

# WHAT'S WORKING?

Across Scotland, at local and national level, there is a great deal that has been done to help reduce the impact of poverty and to help provide people with the support and help they may need. *Get Heard Scotland* discussions start by acknowledging some of the things that are having a positive impact right now; highlighting what we need to do more of if we are to really reduce child poverty.

### Social security

The development of a distinct Scottish social security system – via the Social Security (Scotland) Act 2018 – offers an important opportunity to deliver support in a way that treats people with dignity and respect and contributes to poverty prevention and reduction. So, it was welcome that, while the majority of the discussions related to social security were not positive, participants across a number of discussions did speak positively about their early experiences of accessing support from the new Scottish social security system.

Several parents spoke about the support provided to them by the new Best Start Grant and Best Start Foods, for example, while others reflected positively on both the intentions behind and the impact of the Carer's Allowance Supplement. These supports were said to have made a positive impact on people's lives. Participants in some discussions also welcomed news of the new Scottish Child Payment.

In one discussion in the Highlands – with people who have experience of mental health issues – there was also agreement that as well as the new system providing additional support, it was also taking a more positive approach to designing the system,

by listening to the voices of the people that it was supporting. For example, through the social security experience panels (which some participants had participated in), through the Social Security Charter, and through the commitment to delivering social security in Scotland in a non-stigmatising and dignified way.

Most participant's experiences of the UK social security system were negative; however, some participants did talk about the importance of child benefit and child tax credits to them. They were said to provide a broadly secure source of income that they could rely upon.

The introduction of Scottish Choices

– enabling individuals to receive their
payments fortnightly and enabling the
housing component of Universal Credit
to be paid directly to landlords – was said
by some participants to represent a positive
step forward.

Finally, welfare rights services and income maximisation services – when people could access them – were agreed to provide an invaluable source of support in helping people to access all of their entitlements.

# Community and third sector support

In every area of the country that GHS discussions took place – and in almost every discussion that took place – the critical role that community and third sector organisations play in the lives of people living on low incomes was clear. This role relates not only to the critical services and support that these organisations are providing, but also to the way in which these services are delivered.



Initiatives aimed at providing leisure and social activities for children and families were particularly welcome, given that it is these opportunities that many children and families on low incomes often miss out on. Centrestage in North Ayrshire, for example, was delivering a range of valued services, for example classes for children and cooking classes, in addition to providing access to information and advice that families may need.

Other examples cited included Play Midlothian, which provides activities and low-cost food for children during the school holidays, or the Mobile Cinema in North Ayrshire that provides low-cost entry. This was felt to be helpful for families who may be unable to afford the high cost of tickets at mainstream cinemas.

More informal community-based responses to poverty were also highlighted both in terms of the support they provide to families and the way in which they embody the community spirit that exists in villages, towns and cities across Scotland. For example, participants in different areas spoke of the establishment of uniform banks, 'swap shops' and toy libraries; all of which had been organised by community members rather than any statutory body or organisation.

Services and projects aimed at supporting people who are experiencing mental health issues were also highlighted as sources of important support. Examples cited included HUG Action for Mental Health and the Glasgow Association for Mental Health (GAMH), both of which work to support people experiencing mental health issues who can be at increased risk of experiencing poverty.

# Responses to food insecurity

Several food-related initiatives were identified as providing important responses to food insecurity. For example, in the Highlands MOO Food (a community food company based in Muir of Ord) were seen as a good example of bringing communities together around food.

FareShare was also said to represent a positive response to food insecurity, along with organisations like Centrestage in North Ayrshire which – through its Dignified Food Provision model – provides food alongside wider activities and opportunities for young people and their families. Similarly, Play Midlothian provides activities as well as low-cost food for children during the school holidays.

This approach – which does not focus solely on the provision of food but also leisure activities and classes as well as more holistic support – was strongly favoured and believed by many participants to be far preferable to food banks. Food initiatives that incorporate choice and self-preparation were also strongly favoured.

Additional support that is available to low income families during the school holidays was raised in a number of discussions.

School holiday lunch provision in the Highlands (funded by Highland Council) was referenced, for example, as well as holiday clubs run by some schools (or in schools by third sector organisations) that include the provision of meals. These were believed to provide essential support to families during school holidays, when financial pressures can be even more acute.

Food banks were discussed as providing an important short-term response to income crisis and food insecurity, with some food banks showing clear evidence of developing their models in order to support people in more dignified ways. For example, a food bank in Skye delivers food parcels to people's homes in order to better meet their needs and reduce any stigma or shame that they may experience. However, it was strongly felt that food banks should not represent a long-term solution to food poverty.

### **Childcare**

Parents who took part in discussions in several areas strongly welcomed the Scottish Government's commitment to increasing free childcare entitlement to 1,140 hours per year. They believed that this would free up time for them to increase their hours at work as well as to access training and education opportunities. One participant in a discussion in Midlothian said they were planning to use the increased entitlement to allow them time to undertake a nursing qualification access course. It was also felt that the increase in nursery hours would have a positive benefit for the children in terms of their learning and social development.

Parents were also strongly supportive of community-based childcare organisations such as Sure Start Midlothian and Ormlie Young Mums Project in Caithness, who already provide a high level of childcare as well as additional support for families. In the case of Ormlie Young Mums Project, participants said this was the only time in the week they had a break from their children to do something for their own benefit.

### Cost of the school day

The costs associated with having children at school – school trips, equipment, travel, etc can be one of the major pressures for families experiencing poverty, particularly for larger families. Participants in all areas in which discussions took place recognised the range of measures being delivered by the Scottish Government and local authorities to reduce the school-related costs for parents.

For example, the School Clothing Grant – which now provides a minimum of £100 per child to low income families – was said to be extremely helpful in easing the pressure on parents. Universal free school meals for children in primary 1 to 3 were also strongly welcomed, as were free school meals for those eligible children who are primary 4 and above.

In schools where they exist, breakfast clubs and 'interval clubs' (which provide small snacks to young people during morning interval) were also welcomed, as a means of ensuring that children are fed and as a means of reducing costs for families. Schools that provide free after-school initiatives were also praised, given that this can both reduce potential childcare costs (if parents are working) and give children additional social and extra-curricular activities.

The Pupil Equity Fund was raised in some discussions as a welcome support for schools and a positive way of addressing the poverty-related attainment gap. However, it was also stated that it was not clear the extent to which the Fund was being used by schools to directly target those children and young people most in need of support.



One example that was cited as good practice was 'Step Forward Wick Youth'. The project, which is based at Wick High School, involves pupils identified as living in areas of high deprivation in Wick working together with school staff and youth workers to identify issues impacting on them and look at solutions.

## Local authority services

With local authorities having such a vital role to play in tackling poverty in Scotland, it was welcome that participants in some discussions spoke positively about particular services delivered by local authorities that they relied upon.

For example, participants in the Highlands spoke about free wi-fi that is provided by Highland Council in some areas. Given the increasing need for people to be able to get online (for example, to manage Universal Credit accounts), this was felt to be an important investment. In North Ayrshire, participants talked of the reliance they had on local libraries, as well as the key role

that employability hubs (managed by North Ayrshire Council) had in supporting people into work and signposting them to wider support.

### Health

People experiencing poverty are at higher risk of experiencing poor mental and physical health, so a significant proportion of participants spoke of their experience of accessing the healthcare system and health-related support services, with a number of positive aspects identified.

That the NHS recognises the high cost of transport for many people on low incomes and allows people to claim back travel expenses to some health appointments was appreciated, particularly for people living in more remote and rural areas. Also welcome was the provision of free prescriptions, the level of care that many participants reported that they receive from healthcare practitioners, and the support provided by services such as NHS 24.

## WHAT'S NOT WORKING?

"You sacrifice things. You prioritise food for your child and you just snack."

"I have to juggle things all the time. It's so stressful. People say I have to look after myself but I don't have the money to look after myself."

"When my relationship with the mother of my children broke down... I became a single father for my two kids. However, I had absolutely no money and could not even afford to buy ice cream for my kids."

### Social security

Issues related to social security were raised in almost every GHS discussion that took place, regardless of where the discussion took place or the make-up of participants. It was abundantly clear that, for too many people across Scotland, the UK social security system simply is not working and is causing the grip of poverty in their lives to tighten.

Universal Credit was the most discussed issue in relation to social security, with the five-week wait for first payments and the advance payment system said to be pulling people into poverty, destitution and food insecurity. While advance payments are available, it was strongly felt that – because these must be paid back – they represented additional debt that would be incurred, and therefore would be the cause of additional stress and anxiety.

It was strongly felt by participants that Universal Credit was insufficiently flexible and did not reflect the realities of the current labour market. For example, a participant in Midlothian told of how the main earner in their family was self-employed and that because of this, their wages fluctuate from month to month. They believed that

Universal Credit was not able to respond adequately to this and reported being left with no income at all some months. Similarly, Universal Credit monthly assessment periods were having an impact, with people reporting losing out on disproportionately large amounts of money due to being paid for just one day of that assessment period.

At one discussion, the issue of students accessing Universal Credit was raised. Parents who enter full-time education usually (with some exceptions) lose entitlement to Universal Credit. For parents who are on low incomes but who want to access educational opportunities in order to broaden their possible employment opportunities, it was felt that this was not right, and that it was compounded by the lack of bursaries available to people from low income backgrounds to help them access higher education.

Related to Universal Credit, participants in a number of discussions spoke about the sanctions system. One participant in North Ayrshire reported being sanctioned because they were unable to make an early morning job interview in Glasgow due to not having enough money to cover the train fare. It was believed



that the sanctions system is harmful across the board, but it was observed in one discussion that the application of sanctions can have an even more severe impact for people with health conditions such as mental ill health.

Several discussions covered people's experiences of accessing Personal Independent Payments (PIP). For people with mental health issues, the experience was said to be additionally challenging because of the way in which current descriptors for PIP fail to properly reflect the realities of mental health issues, by focusing on daily living and physical mobility without consideration for the psychological impacts of mental ill-health on an individual.

The nature of the PIP assessment process was also felt to be inherently anxiety-inducing and designed to deter people from claiming their entitlements. There was not felt to be enough support for people through the process, with assessors often displaying judgemental attitudes. One participant said of their PIP assessment: "It is like getting blood out of a stone, the woman who came to my house made me feel like a beggar."

The length of time that it can take to be provided with the result of PIP applications – and other disability benefits – was also raised by participants. With an average 12 week wait from assessment to receipt of the support, participants reported being left in poverty and being pushed into debt in order to cover their costs during that period. One participant explained how even after waiting for 12 weeks, they had not received a decision; heightening the anxiety and stress that they were experiencing.

The issue of individuals not being able to access what they are entitled to – or being unaware about what their entitlements were – was a theme in several discussions. It was clear that for many people, especially people

who speak English as a second language or people who have been through the asylum or immigration systems, there can be a lack of clarity about what they are entitled to (both from the UK and Scottish systems), along with low awareness about where to go in order to find out about their entitlements. Allied to this, it was felt that application processes were still too complex, particularly for people who speak English as a second language or who do not speak English.

In the Highlands, there was also a strong feeling that UK and Scottish social security entitlement criteria did not adequately reflect the realities of living in more remote and rural areas. It was said that – because social security eligibility is largely income-based – this means that many individuals living in remote and rural areas are not eligible, despite living in poverty due to their significantly higher living costs. It was felt that because living costs are not generally considered by the social security system, this had a disproportionately negative impact on many people living in the Highlands, particularly people living in more remote rural areas.

In relation to people missing out on support, some discussions that took place in Glasgow highlighted how people with no recourse to public funds and people in the asylum system have no entitlement to social security support, including for new benefits like the Scottish Child Payment. Given that these groups are already at muchheightened risk of experiencing poverty and destitution, this was not felt to be right.

Some participants discussed their experiences of accessing emergency cash support through the Scottish Welfare Fund. While some had positive experiences, others reported inconsistencies in the decision-making process, and having crisis grant applications turned down without – what they felt was – good cause.

Finally, carers were represented at several discussions. It was strongly felt that – even with additional support now provided to carers by the Scottish social security system – carers were still not being properly supported. It was said, for example, that while the new Carer's Allowance Supplement and Young Carers Grant were welcome, they still represented relatively small sums of money given the cost of care.

### **Transport**

Along with social security, transport was the most raised issue across all discussions. It was said that for too many people, our current transport system is unaffordable and – for many communities, and groups such as disabled people and families with three or more children – inaccessible. This rang true whether in urban or rural areas, with most discussions centring around the provision of bus services. The impact of poor or unaffordable transport provision was said by participants to be significant, and the inability of the transport system to meet the needs of people on low incomes was said to be tightening the grip of poverty on their lives.

Poor transport provision was particularly stark in more remote rural areas. For example, at one discussion in Skye it was said that – while the local Citizens Advice Bureau does undertake outreach to more remote and rural communities on the island – it can still be very difficult for individuals to access the service unless they have a car due to the almost entire absence of any public transport. Individuals therefore have the choice of either being unable to access essential services or being forced into car ownership.

Other impacts include children being prevented from accessing the same leisure or extra-curricular activities as their peers. Parents in North Ayrshire spoke of how, while school breakfast clubs are available

at their children's schools, it was difficult to manage transport to enable them to get there on time.

People looking for work (particularly young people we spoke to in North Ayrshire) shared how high-cost transport limited their employment opportunities. Combined with the low pay on offer in many jobs, this meant that any money earned through employment was substantially reduced by the cost of travelling to work. Disabled people also noted the cost implications of using taxis as this was the only option they had due to public transport being inaccessible.

The poor availability of transport in some communities in the Highlands was said to have been exacerbated by the phasing out of some council community transport schemes and by the removal of council funding for supported bus networks. This was reported to have particularly negatively impacted younger and older people.

### Food insecurity

Experiences of food insecurity were raised in discussions across Scotland, with concern that levels of food insecurity continue to rise. While food banks were not seen as a solution to food insecurity, it was clear that many people relied upon them when experiencing income crisis.

However, it was also clear that there were some issues with how food banks in some areas were operating. For example, one participant spoke of how they had been told that they were only permitted three trips to a local food bank, as is common in many foodbanks. There was concern that this approach could mean that people experiencing income crisis are left destitute or that their experience of food insecurity could be exacerbated yet further. This experience could be deepened by the



often low levels of awareness of the Scottish Welfare Fund, which can offer support to people experiencing income crisis.

The absence of supermarkets in some communities could mean that problems of food insecurity were made worse. This meant that people often either had to buy food at more expensive local shops or had to rely on local bus services which can be costly.

While schemes are in place to address food insecurity during the school holidays in many areas across Scotland, there appeared to be low awareness of these schemes at some GHS discussions. One group in the Highlands stated that there had been a lack of contact from local authorities to schools regarding the holiday schemes, which meant that schools were not signposting families towards the schemes or promoting them in the way that could be expected.

Particularly for families who can be at risk of social isolation, such as families where parents or guardians speak English as a second language or do not speak English, it can be very difficult to obtain accessible and easily understood information on the kind of holiday schemes that are available. The end result is that their children often miss out on accessing such schemes.

### **Childcare**

"The cost of a private nursery means it wouldn't be worthwhile working. All my wages would go on childcare fees."

The availability – or lack of availability – of childcare was raised by several discussion participants. One parent in Midlothian said that no appropriate childcare provision existed where she lived, so she either had to rely on an expensive bus service in order to access childcare or had to walk several miles to get there.

Other parents also spoke of how they found it difficult to access childcare provision in the hours they needed it. With most provision only available during school hours, it was said to be extremely challenging for parents who are shift workers or care workers, for example, to find suitable childcare.

Poor or unaffordable childcare provision was also said to have a detrimental impact on the ability of women (particularly women who are lone parents) to access or return to employment. A lack of wraparound childcare provision (e.g. after-school care) can often mean that even if women who are parents are able to access or return to employment, this employment has to be part-time or reduced hours.

As well as a lack of availability of childcare, the cost of childcare was also said to be significant and prohibitive for many families living on low incomes. As a result, many families are spending significant sums of money on childcare, with one participant in the Highlands reporting that half of her wages are spent on childcare. Such an outlay can mean that families are unable to pay for other essential costs – such as transport and households bills.

For parents – particularly women – living in rural areas, juggling childcare and employment was said to be even more challenging, given the likely need to travel significantly longer distances to access employment opportunities.

One exacerbating factor that was raised in the Highlands was the trend for secondary schools there, as in other parts of the country, to close for half days on Fridays, meaning an additional childcare cost for families.

### Housing

"Even if you can get a private let the rent is £850 to £950 a month [for a family home]. How do you save up for a deposit for that?"

Housing was an issue that was discussed by many participants, and in particular the impact that a lack of affordable housing – whether in the social or private rented sector – is having on them.

In the Highlands, there was said to be a "chronic" lack of affordable housing, with lengthy waiting lists for social housing and extremely limited access to temporary accommodation. As a result, many people were said to be 'sofa-surfing' rather than entering the homelessness system, so it was believed that true levels of homelessness were far higher than publicly available statistics suggest.

Similarly, in Midlothian there was a reported dearth of social housing allied with a private rental sector that was simply unaffordable for many. In Midlothian, participants living in social housing also reported numerous problems with the conditions of their homes, including damp, mould and crumbling walls. There was a sense among some people who took part in discussions that their housing provider, whether housing association or the local authority, had been slow in responding to requests for repairs.

There were particular housing challenges reported for larger families. One participant in Glasgow has a family of five people in total, but they are currently living in a one-bedroom home and have been waiting to be rehoused. Similarly, in Midlothian one participant told of how, because they were unable to secure an affordable three-bedroom house they and their partner and two children had to move back in with their parents.

The lack of appropriate and affordable housing in some areas was said by participants to be driven by a number of factors, including a lack of national and local investment in and prioritisation of social housing. In the Highlands, the lack of affordable housing was thought to be in part driven by the tourism industry and the desire of landlords to maximise their profits by marketing their properties as holiday houses rather than homes for local residents. This was also said to be driving the insecurity of tenure that many tenants experience in the private rental sector.

### Stigma

The stigma of living on a low income – and particularly stigma related to the social security system - was raised in a number of discussions as being a significant source of anxiety. In one discussion in the Highlands, stigma was described as "endemic", especially for lone parents. This had a significant impact, with people being more reluctant to engage with services that they may need or that could provide support, as well as psychological impacts and lower senses of self-worth. For people with mental health issues and for families with a disabled parent or child, there was also said to be additional and intersecting stigma that made life more challenging, for example the sense of being judged by others and therefore being more reluctant to engage in services.

In smaller and more remote and rural communities, it was considered that stigma could be significantly worse and more profound. As a result of this stigma, it was believed that poverty is often 'invisible' in many more rural areas and that many people experiencing poverty are doing so in silence and without the support, information, advice and signposting that they may need.

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In discussions with young people in North Ayrshire, they spoke of the stigma that exists in schools in relation to living in poverty and not having the same access to products and opportunities as their peers.

# Support for community organisations and bodies

It was clear from most discussions that took place across all areas that community organisations play a vital role in supporting people living on low incomes. However, it was also clear that many community organisations face significant challenges that prevent them from being as impactful as they would like to be.

An issue that was raised in several discussions was the short-term nature of funding available to community groups, with organisations often spending significant periods of time chasing funding rather than focusing on their core work of supporting people living in poverty.

It was clear that cuts to community organisations are already having an impact, with one discussion in Glasgow noting the number of community-based organisations struggling to get by as a result of the withdrawal of funding for their vital services. In Glasgow there was also said to be – as a result of a lack of funding – a lack of community-based ESOL classes. For people who have been through the asylum system, for example, improving their English skills can be a critically important way of accessing employment opportunities. Yet the lack of available provision meant this was hugely challenging.

Finally, it was felt that there is still a lack of meaningful consultation with many communities, particularly on the part of local Community Planning Partnerships. It was strongly felt in one discussion in the Highlands that there can be a lack of meaningful third sector and community representation in Community Planning Partnerships, which can skew actions away from addressing social and economic inequalities.

### Digital access

With access to more and more services – such as Universal Credit – being reliant upon digital access, some participants highlighted the lack of digital connectivity within some communities, particularly in more remote and rural areas of the Highlands. Also highlighted was the high cost of broadband, which was be difficult for families on low incomes to manage. This can have an impact on a range of aspects of people's lives, ranging from accessing information on services to managing social security claims.

There were also challenges reported with the measures that schools in Glasgow have taken to address this, however. All secondary school (and some primary school) pupils in Glasgow were given a free iPad to help close the attainment and technology gap. However, many pupils are living in households that cannot afford existing electricity bills so cannot or do not charge their devices at home, meaning they are unable to use them at school. Many low incomes households also do not have internet access; again, meaning that children are unable to fully utilise devices at home.

### **Employment**

In many areas in which discussions took place, there was a broad sense that local labour markets did not offer enough wellpaid, secure, and flexible employment.

For people living in rural communities in the Highlands, employment opportunities were said to often be extremely limited. Where employment was available it was seen as often low paid and insecure,

due to the centrality of the tourism and hospitality industries in many places in the Highlands. Younger workers were said to be particularly impacted by the prevalence of low-paid and insecure work.

In areas like Midlothian and North Ayrshire, participants believed that there was a lack of decent work available locally, and that good job opportunities primarily lay in Edinburgh and Glasgow. However, given the cost of transport to the cities many felt as though these opportunities were out of reach.

Across a number of discussions with young people in North Ayrshire, there were strong concerns expressed about the use of zero hours contracts, which were felt to be disproportionately utilised in sectors – like hospitality – or roles where a significant number of the workers are young workers. The insecurity that zero hours contracts were said to have an overwhelmingly negative impact on young workers' ability to budget or plan, particularly given that this type of employment can also often be low-paid.

Young people involved in discussions also felt strongly that younger workers should not be paid less than older workers who are undertaking the same work, and that existing national minimum wage legislation – which allows for young workers to be paid less than older workers – was entirely unjust and unfair.

At one discussion in Glasgow, BME participants had the strong sense that they were often pushed into low-paid work like catering and cleaning. Staff at JobCentres played a role in directing unemployed BME people to lower paid work. When combined with structural discrimination and racism, they believed that there were significant barriers to them being able to obtain and sustain themselves in decent employment opportunities.

Finally, some disabled participants reported the barriers that they face to employment, with a sense that there were limited opportunities for them to access employment. This was felt to be partly because of the attitudes of employers and also because of the barriers they can face in accessing skills.

### **Fuel poverty**

Fuel poverty was one of the most commonly raised issues in all discussions across the Highlands, with many discussion participants reporting serious challenges in covering the cost of their energy bills.

Given the limited availability of mains gas in many areas in the Highlands – as well as the more inclement weather in many more rural and remote areas of the region – households in the Highlands pay disproportionately more on energy bills than households elsewhere in Scotland. For example, one participant reported paying around £50 each week for gas during the winter, while another spoke of paying at least £105 per month for coal during the winter. Another said that "you're forced to choose between heating your house or feeding your kids. It's a constant nightmare."

It was felt that despite these higher costs, households in the Highlands did not receive the appropriate level of additional support, particularly through the social security system which did not reflect the additional costs borne by people living in different geographical areas.

### Health

The centralisation of health services within some areas, particularly the Highlands, was a theme through several the discussions that were held. At discussions in Invergordon and Skye, for example, the centralisation of NHS services was raised as a significant

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challenge. At one discussion consisting of young mums, they spoke of how all paediatricians and consultants that they may require for their children are based over 100 miles away, with no option of bringing services closer to where they live.

This centralisation of health services was believed to be a particular problem for people living on low incomes, especially people experiencing in-work poverty. This was because they often must take a day of unpaid leave to travel to appointments in Inverness and also lose £10 from their travel payment because they are in work. While the centralised location of maternity and paediatric services were issues raised, this centralisation was also said to have taken place with a range of different services and clinics.

For example, a number of groups raised the issue of access to mental health services and of how people living in more remote and rural areas can often be left without adequate access to the kind of specialist provision and support that they may need.

### Cost of the school day

For many parents participating in discussions across all areas, the cost of the school day was said to represent a major financial burden and was also an exacerbating factor in the stigma that many children from low income households experience at school.

The cost of extra-curricular activities was said to be entirely unaffordable for most families living on low incomes. Of concern was schools that organise expensive school trips, which many families on low incomes struggle to afford. Participants said that schools rarely offer financial support or discounts to families who may struggle with the cost of trips, and that this could leave parents having to choose between spending what they couldn't afford or having their child miss out.

While it was felt that the delivery of free school meals has improved in recent years, it was still agreed that their targeted nature (beyond primary 3) means that children are singled out and that this can be stigmatising in a school setting. It was strongly felt that the need for universal free school meals did not end in primary three, and that need existed throughout the school years. Relatedly, it was felt that breakfast clubs are hugely helpful but still not available in every school. One participant said: "Schools should ensure that every child in Scotland has breakfast if they are to learn well. All children need to have healthy food whether in school or community clubs, during school terms or in holidays."

In relation to School Clothing Grants, it was strongly felt by parents that – for secondary school pupils – the amount provided was not enough to cover all school clothing requirements, meaning that parents often have to buy more school wear for their children during the school year.

Additional costs like proms, book fayres, and requests to parents for donations were all said to add significantly, not only to the cost of school, but also to the anxiety, stress and stigma often experienced by children and parents living on low incomes. Often exacerbating this was the sense that bodies like parent and teacher associations and school boards are often not representative of the whole school community, and often do not understand the impact that the accumulated costs of school can have on families living on low incomes.

For some participants in Glasgow who had no recourse to public funds and were subject to immigration control, there was also a lack of clarity over what school-related supports (e.g. free school meals) they had entitlement to. This resulted in many people not claiming what they were entitled to.

# WHAT NEEDS TO CHANGE?

There was no shortage of practical solutions in the discussions that took place as part of GHS. The focus of what needed to change was unsurprisingly on those areas that participants had identified as not working. Whilst the discussions took place as part of a programme focused on the Scottish Government's Tackling Child Poverty Delivery Plan, it was not surprising that participants did not observe the policy making boundaries that exist. This simply reflects the experience of living on a low income, where the local, Scottish and UK issues all connect in ways that can be challenging for individuals. In this final section we look at the key solutions that have emerged from our discussions and that have also been guided by the members of our Evidence Analysis Group.

### Social security

#### **UK Government**

- End the five weeks wait for Universal Credit;
- Make advance payments for Universal Credit non-repayable;
- Pay childcare costs upfront through Universal Credit, rather than in arrears;
- Widen access to Universal Credit for parents returning to or entering higher or further education.

#### **Scottish Government**

- Provide additional support for carers, including increasing the value of the Carer's Allowance Supplement and the Young Carer's Grant;
- Review the eligibility criteria for the Carer's Allowance Supplement to include young carers and kinship carers;

- Design the assessment process for Scottish disability assistance in partnership with disabled people, and ensure that all assessments are undertaken by appropriately trained and qualified professionals;
- Invest in welfare rights and income maximisation services, particularly in more remote and rural areas and in healthcare settings such as GP's surgeries;
- Provide additional support for lone parents, for example through new benefits or enhanced support via the Scottish Child Payment;
- Streamline all application processes for social security to enable individuals to make single applications in order to access all their entitlements;
- Provide additional support, for example independent advocacy, for people who speak English as a second language and/or who are refugees or migrants, to enable them to better navigate the social security system;
- Investigate ways of ensuring that people who are subject to immigration control can access entitlements such as the Scottish Child Payment;
- Consider the higher living costs
   experienced by people living in remote and
   rural areas, and reflect this in the social
   security system, e.g. through additional
   benefits aimed at tackling fuel poverty.

#### Local authorities

- Invest in and prioritise welfare rights and income maximisation services;
- Undertake activity to promote public awareness of the Scottish Welfare Fund.



### **Transport**

#### **Scottish Government**

- Expand access to concessionary travel schemes to include people living on low incomes, for example anyone with a Universal Credit entitlement:
- Provide additional support for community transport initiatives, which provide a lifeline to many remote and rural communities.

#### Local authorities

- Engage with local employers to develop transport schemes for their workers;
- Engage with local bus providers to support the provision of free bus travel for certain groups (e.g. people in receipt of Universal Credit) or at certain times (e.g. during school holidays);
- Provide taxi vouchers to families on low incomes living in areas with no viable public transport options, to enable their children to participate in extracurricular or afterschool activities.

#### Health boards

 Provide the option of travel reimbursement prior to healthcare appointments, rather than relying on individuals to pay the upfront cost of transport.

#### Transport providers

 Ensure greater community involvement in the planning of transport services, to ensure that services meet the needs of people on low incomes.

# Community and third sector responses to poverty

#### Local authorities

 Work with communities to ensure better use of community facilities, such as community halls and schools, during school holidays;  Prioritise funding for community and third sector organisation supporting people on low incomes and ensure that this funding is multi-year where possible.

#### **Scottish Government**

 Commit more resources to support community and third sector organisations and ensure that this funding is multi-year where possible.

### Food insecurity

#### **Scottish Government**

 Invest in the provision and development of more dignified, community-based responses to food insecurity.

#### Local authorities

- Work with community organisations to better promote schemes aimed at addressing food insecurity in the school holidays;
- Work with community organisations to ensure better use of community facilities during school holidays, for example to enable the provision of meals, support and activities to people experiencing food insecurity;
- Take steps to better promote the Scottish Welfare Fund.

### Cost of the school day

#### Scottish Government

- Invest in ensuring that breakfast clubs are available in all schools;
- Expand the provision of free school meals to include all pupils across primary and secondary schools;
- Offer clarity on the school-related entitlements (e.g. School Clothing Grants and free school meals) of people with no resource to public funds and/or who are subject to immigration control.

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#### Local authorities

 End the cut-off point for when parents can apply for School Clothing Grants, given that – particularly secondary school children – often require additional school wear during the year.

#### **Schools**

- Ensure that afterschool activities and school trips are accessible and affordable for all children, for example schools to maintain a fund to cover the activity costs for children from low income families:
- Introduce processes by which parents can pay directly to the school office or council, so that there can be no risk of stigma in relation to the provision of free school meals:
- Take steps to ensure that parent councils and school boards are representative of the school communities they serve, including by ensuring the involvement of people on low income;
- Implement strict uniform policies in order to reduce any possibility of stigma associated with school clothes.

### **Education**

#### **Scottish Government**

- Invest in further and higher education bursaries for young people from low income families:
- Invest in additional support for disabled children at school.

#### **Schools**

 Develop a programme of poverty awareness lessons, to help young people better understand the causes of and solutions to poverty as well as address any stigma associated with poverty.

### Health

#### **Scottish Government**

 Investment in mental health and out-of-hours health services.

# Leisure and social activities

#### Local authorities

- Support community organisations to deliver free or low-cost leisure and social activities, clubs and schemes for children, especially during the school holidays;
- Engage with local entertainment providers like cinemas, to encourage the availability of low-cost entry for families living on low incomes, e.g. by introducing 'pay what you want' days.

### **Employment**

#### **UK Government**

- Equalise the national minimum wage and National Living Wage to ensure that younger and older workers are paid the same for undertaking the same work;
- Take action to prevent the use of exploitative zero-hours contracts.

#### **Scottish Government**

- Provide support for schemes like 'Remploy', that support disabled people into – and help them sustain – employment;
- Provide additional support for flexible working, going further to incentivise employers who provide flexible options for their workers;
- Provide more employability support for lone parents;
- Require, as part of efforts to reduce the race-related pay gap, all public sector employers to provide equality and diversity training to all senior staff.



#### Local authorities

- Encourage all local employers to become Living Wage-accredited, and take steps towards becoming a Living Wage town or city;
- Organise local jobs fairs.

#### **Employers**

 Engage with disabled people's organisations to ensure that workplaces are accessible for and inclusive of disabled people.

### Housing

#### **Scottish Government**

 Prioritise investment in the building of more social housing.

#### Local authorities

- Prioritise investment in the building of more social housing;
- Invest in sheltered housing, to help free up larger homes for families;
- Support and promote locally based housing advice services.

# Community engagement and participation

#### Scottish Government & local authorities

- Ensure that all participatory approaches to policymaking consider the need to engage with more marginalised communities who are more likely to experience poverty, for example BME groups;
- Explore ways of further devolving powers to communities to enable them to have more control over decisions and resources that most impact them, for example by increasing support for participatory budgeting.

### Digital access

#### Scottish Government

 Increase investment in access to broadband in remote and rural communities.

#### Local authorities

 Create more 'one stop shop' community hubs that can provide access to the internet, as well as provide advice, information and signposting on a range of issues.

## CONCLUSION

At a time when over one million people in Scotland – including almost one in four children – are living in the grip of poverty, it has never been more important to hear the views, perspectives and solutions of people across Scotland with experience of poverty. With the COVID-19 crisis threatening to sweep even more people into poverty, we cannot afford not to.

That is why the Get Heard Scotland programme is so vital in helping us to meet Scotland's ambitious child poverty reduction targets and in ending child poverty; it is only through not just listening, but acting, on the voices of people living in poverty that those targets will be met.

The Get Heard Scotland discussions that have taken place across Scotland in 2019/20 have underlined the challenges that we face in unlocking people and communities from poverty. The accumulated and long-term impact of cuts to social security, a labour market that is not meeting the needs of many workers (particularly women, young people, disabled people and people from black and minority ethnic communities), and rising living costs mean that, even before COVID-19, people were finding it harder and harder to get by.

Yet the discussions have also underlined the fact that there are services, projects, supports and organisations across our communities that are working every day to make life better for people living on low incomes. Whether it is people's positive early experiences of the new Scottish social security system, community organisations (who have also proven so vital in the short-term response to COVID-19) delivering vital support and activities for families, or informal community-led responses to poverty, there is much that can be built on in the coming years.

And the range of solutions proposed by Get Heard Scotland participants make this clear. At a local, Scottish and UK level, there is so much more that can be done to loosen the grip of poverty on people's lives. Whether by creating a social security system that genuinely acts as an anchor to keep people afloat and prevents rather than entrenches inequality, or by making changes to our transport system to ensure that it is affordable and accessible, or by working with schools to further reduce the cost of the school day, there is much that can be done to boost incomes, reduce costs, and ease the pressure on families across Scotland.

We know that the COVID-19 crisis, while impacting every corner and community across the country, will particularly impact people living on low incomes and - at the time of writing - this impact is already being felt, particularly by women (especially women who experience additional layers of inequality and discrimination, such as women who are lone parents), disabled people and people from black and minority ethnic communities. In exposing the inadequacy of our social security system and shining a light on the many inequalities that persist in our labour market, the current crisis demands a response that is not only rooted in social and economic justice, but which is shaped by the needs of communities most impacted by poverty. To protect people living in poverty and to prevent many more from being swept into poverty in the weeks, months and years to come - it is essential that now, maybe more than ever, we don't just listen to the voices of those represented in this report but, crucially, act on what those voices are telling us.



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