The Experience of Rural Poverty in Scotland

Qualitative Research with Organisations Working with People Experiencing Poverty in Rural Areas
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Qualitative Research with Organisations Working with People Experiencing Poverty in Rural Areas

EKOS Ltd

Scottish Government Social Research
2009
The views expressed in this report are those of the researcher and do not necessarily represent those of the Scottish Government or Scottish Ministers.
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EXECUTIVE SUMMARY

EKOS Ltd was commissioned by the Scottish Government to carry out qualitative research to examine whether and how the experience of poverty is distinctive in rural Scotland. The work was undertaken to inform the development of *Achieving Our Potential – A Framework for Tackling Poverty and Income Equality in Scotland* (The Scottish Government, 2008). The focus was on five vulnerable groups: single pensioners, single parents, disabled people, people with mental ill health, and migrant workers. Information was collected from a range of organisations working with people in the target groups. The findings are based on perceptions of a relative small sample of support and service delivery staff, and are, therefore, affected by individual experiences, attitudes and levels of personal awareness.

Main Findings

- Rural areas have been exposed to significant centralisation of public and voluntary sector services. This has meant the loss of vital services (such as hospitals and schools) to locations a considerable distance away.
- The high cost and lack of availability of public transport prevents people from accessing employment and training opportunities, as well as a range of services and supports.
- There are fewer work opportunities for disabled people in rural areas, and employability and training services do not appear to be tailored in the same way as in urban areas.
- Because people experiencing poverty in rural areas are widely dispersed, many are embarrassed about or afraid of their personal issues being made visible to their community.
- With many second homes and holiday lets in rural areas, the supply of rental property from the private market is limited and rental periods are often short, to fit around the holiday season. Single parent families are reported to be particularly vulnerable to upheaval and disruption.
- People face high costs in heating and maintaining houses not designed to withstand the elements in exposed areas.
- Limited availability of local activities, lack of income and poor transport arrangements mean that many people (particularly pensioners and disabled people) spend their days at home. This increases fuel usage and costs, as well as increasing isolation and loneliness.
- Many rural areas do not have mains gas supply; instead, liquid gas petroleum and oil are used by most households. These are more expensive than gas, and no support is available to help vulnerable people manage and budget for fuel (unlike the support offered by mains gas suppliers).
- Migrant workers who do not understand English face additional problems in relation to accessing information and support. The nature of the work in the agricultural sector (long hours, low pay) makes it difficult to access language
classes, and service providers in rural areas do not have the same access to interpreters as their urban counterparts.

**Context**

The Scottish Government is committed to reducing poverty as a national priority. While it is recognised that much is known and understood about urban poverty, there is less understanding of the experience of poverty in a rural context.

This research work was undertaken to inform the development of the *Tackling Poverty and Inequality Framework*.

**Scope of the study**

The aim of the research was to increase understanding about the experience of poverty in rural areas in Scotland. More specifically, the research was intended:

- to establish whether the experience of poverty in rural areas in Scotland is distinctive from the experience of poverty in urban areas and, if so, to highlight the ways in which it is distinctive; and

- to suggest what the implications of these differences are for policies aimed at reducing poverty in rural areas and the ways in which these policies are delivered.

The research explored the key aspects of both accessible and remote rural areas and of the experiences of five specific vulnerable groups.

The research had to be carried out to a tight timescale if findings were to feed into the developing *Framework*, so the study was designed to deliver key messages from those working with key vulnerable groups.

The study incorporated three main elements:

- a desk-based research review;
- national level consultations; and
- local workshops in local areas.

The desk-based review focussed on examining key issues being faced by the vulnerable groups experiencing poverty and on identifying examples of initiatives or projects being delivered to alleviate or tackle rural poverty.

National level consultations with nineteen public and voluntary organisation representatives were carried out. These were designed to gain an insight into the perceptions of organisations that work with or represent the vulnerable groups, as well as organisations that work to tackle poverty.

The third stage of the research involved local workshops. Thirteen workshops were carried out in local authority areas across Scotland. Workshop participants from
statutory and voluntary sector service providers discussed the practical experience of working with people living in poverty, particularly those in the target groups. Eighty-four participants attended the workshops.

The study findings are based on the perceptions of a relative small sample of support and service delivery staff. These perceptions are affected by individual experiences, by attitude, and by personal awareness levels. This qualitative study focussed on gathering individuals’ views and perceptions and as such, these perceptions are, in many cases, not backed up by statistical evidence. The findings from the study should, therefore, be balanced against statistical evidence covering similar issues.

Findings

The main study findings indicate that those experiencing poverty in rural areas face particular difficulties in relation to: transport; access to services; income; fuel costs; housing conditions and housing supply; social interaction and engagement.

**Single pensioners**

- Single pensioners value self sufficiency and are often embarrassed about seeking help or support. In rural areas, there is a particular fear of making their problems visible to the whole community.
- In rural areas, single pensioners have few opportunities to increase their income. Poor access to information and advice about benefits and entitlements is likely to mean that many people do not receive their full benefits.
- The climate in exposed remote areas means that it is important for properties to be well maintained. Pensioners who are homeowners often cannot afford repairs, and those in rented properties may be reluctant to report problems or to make complaints.
- Many pensioners spend their days at home, due to the limited availability of local activities, lack of income and poor transport arrangements. This increases their fuel usage and, consequently, fuel costs.
- Transport is a problem for many single pensioners, particularly in remote rural areas where the bus service is infrequent or non-existent. Services provided by community transport are not included in the free travel package for people over 60.
- Accessing healthcare services is a key issue for single pensioners. Poor transport links mean that medical appointments are difficult to keep.
- The long distances between clients in rural areas means it is difficult for service providers to deliver home care and other personal care services that allow older people to live independently.
- Many remote rural areas have few organised activities for older people and, where activities do take place, they are often too costly for poorer pensioners.
- Although the social and family networks of single pensioners are likely to diminish due to out-migration of young people and families from rural areas, there are often good levels of informal community support in smaller rural areas.
**Single parents**

- There is a shortage of affordable childcare services in rural areas, making it harder for single parents to take up and sustain employment.
- Infrequent and expensive public transport acts as a barrier to employment for many single parents. It also increases the cost of family outings and childcare provision.
- Employment and training options for single parents are limited in rural areas. Jobs are often low paid and low skilled.
- With a high number of second homes and holiday lets in rural areas, the supply of long lease rental property from the private market is limited. This leads to upheaval and disruption for single parent families.
- Single parents on low incomes who live on the islands are not entitled to the travel discounts that pensioners and people with mobility problems are entitled to.
- Single parents in rural areas do not benefit from employability support that reflects the job opportunities in the local area.

**Disabled people**

- The more remote the rural location, the less likely it is for the area to be served by support organisations, and to have the full range of services available required by people with disabilities.
- Disabled people face the same problems as other vulnerable groups in relation to the infrequency and cost of public transport. These difficulties are exacerbated if the disabled person needs to be accompanied by a carer when travelling.
- There are fewer work opportunities for disabled people in rural areas and employability and training services do not appear to be tailored in the same way as in urban areas.
- Increased acceptance of home working would help disabled people to enter the labour market and reduce travel costs. Currently, home working is difficult in rural areas due to poor broadband connections and employers’ reluctance to offer flexible working patterns.
- Many disabled people experience physical barriers when accessing services. As services are smaller in rural areas, providers may not have upgraded facilities in line with the Disability Discrimination Act 2005.
- The supply of adapted accessible homes for disabled people is poor in rural areas and, it is reported, disabled people may have to apply and pay for adaptations from their own income.

**People with mental ill health**

- The problems associated with low income can, in some cases, exacerbate the symptoms experienced by people with mental ill health.
- People with mental ill health find it particularly difficult to access training and employment in rural areas. It is reported that the stigma attached to mental illness is more profound in rural than in urban areas.
• People with mental ill health living in poverty in dispersed, rural areas are often less visible to support services, making engagement difficult.

• Some people are reluctant to access support in order to avoid their problems becoming known. Service providers have taken steps to address this difficulty in some rural areas – with psychiatric nurses dressing in plain clothes and using cars without care service logos.

• Better access to green space is felt to help some people with mental ill health, but the rural location also brings greater isolation than in urban areas.

**Migrant workers**

• The most acute problem faced by many migrant workers is their lack of understanding of English. This affects their awareness of services available to them.

• Migrant workers are not a homogeneous group and have a range of different motivations. As such their service needs differ accordingly.

• The nature of employment in rural areas (seasonal, agricultural) means that many migrant workers face unemployment and, in cases, homelessness at certain times of the year.

• The terms and conditions of employment for migrant workers in rural areas are particularly bad. Many migrant workers fail to seek help or support due to communication problems and fears about job security.

• Accommodation for migrant workers is often worse in rural than in urban areas. Migrant workers in rural areas often live in tied accommodation, where losing employment has a significant impact, as it leads to homelessness.

• Migrant workers living in remote rural areas find it particularly difficult to access services for financial and other advice, due to long working hours, shift patterns, language issues, and transport problems.

• Several local authorities have developed welcome packs which provide information about essential services for new migrant workers. These are felt to be valuable.

**Implications of the findings**

There are a number of implications for policy makers and service providers:

**A joined up approach** – the experience of poverty in rural areas has a number of distinctive features. These should be considered when planning policies relating to poverty, social care, housing, transport, sustainable development, rural development and social exclusion.

**Delivering change** – the specific features of rural areas require a more flexible approach to service delivery, with a greater focus on outreach and mobile services. Client/worker ratios need to recognise the distance and time involved in travelling to clients in remote locations. There are particular sensitivities about delivering services to vulnerable groups in rural areas, which need to be acknowledged when planning and funding services.
Local provision and community-based solutions – many of the issues identified by the research relate to the dispersed nature of rural communities and the risk of isolation faced by vulnerable people. The need for increased social interaction and continuity of support are of paramount importance in addressing the key needs of people in the groups considered by the research.

Transport – the research findings have implications for policies relating to free transport for people over 60, and also for policies relating to transport routes and service frequency.

Employment – study participants commented on the limited range of employment opportunities in rural areas and the perceived difficulties experienced by people in vulnerable groups in gaining and sustaining employment. Findings have implications for job creation and for ensuring that employers and employees receive appropriate training on equalities issues.

Housing – policies need to take account of the lack of affordable, small housing units in both accessible and remote rural areas. Housing design is also an issue, particularly in exposed areas.

Fuel poverty – rural households not connected to mains gas supply are currently missing out on the fuels cost reduction tariffs provided by gas suppliers. Schemes to provide support to low income households, regardless of their source of fuel, would help to alleviate the problems faced by vulnerable people.

New technologies – many service providers place increasing emphasis on digital media and information via the internet, excluding people who cannot afford to pay for new technologies such as computers and digital televisions. Consideration should be given to ways in which people can access these technologies in rural areas.

Further research – the perceptions of people working with vulnerable groups cannot replace the direct experience of those actually dealing with poverty. This research has indicated that future work to guide policy development and delivery could focus on coping strategies, cultural attitudes and lifestyle, all of which impact on the ability to cope with poverty in different geographical and socio-economic settings.
1 INTRODUCTION

Background

1.1 EKOS Ltd were commissioned by the Scottish Government to carry out research examining the experiences of rural poverty in Scotland to inform the development of *Achieving Our Potential – A Framework for Tackling Poverty and Income Equality in Scotland* (The Scottish Government, 2008).

1.2 The purpose of the research was to explore whether and how the experience of poverty is distinctive in rural Scotland, so that account can be taken of any distinctive features in the Framework.

1.3 This qualitative study captured the views of approximately 100 representatives from organisations working with people living in poverty. Ideally, the research would have sought to engage directly with those experiencing poverty, but this would have been a lengthier and more complex piece of work. The research had to be carried out to a tight timescale if findings were to inform the development of the Framework, so the study was designed to deliver key messages from those working with a range of particularly vulnerable groups. Naturally, this presented limitations to the research, which are discussed in paragraph 1.43 (p17).

1.4 The research fieldwork was carried out over a six-week period and was driven by the timescale for the Framework.

1.5 This report details the study findings and explores the implications of the findings for policy makers and those designing services.

Study Context

1.6 The Scottish Government is committed to reducing poverty as a national priority.

1.7 The Government Economic Strategy¹ (GES) published in 2007 presents national objectives and priorities as well as ‘Golden Rules’ for economic growth. These ‘Golden Rules’ are solidarity, cohesion, and sustainability and each is important in tackling poverty.

1.8 The GES also presents outcomes, targets and indicators for national performance including the Solidarity target “to increase the overall income and the proportion of income earned by the three lowest income deciles as a group by 2017”. The national performance framework contains 15 national outcomes and 45 national indicators.

¹ http://www.scotland.gov.uk/Publications/2007/11/12115041/2
Indicator 14 is: “decrease the proportion of individuals living in relative low income poverty”.

1.9 Following the GES, the paper, ‘Tackling Poverty, Inequality and Deprivation in Scotland’\(^2\) discusses the Golden Rules in relation to these themes. Overall, the priority is to ensure that poverty, inequality, and exclusion are tackled in all areas across Scotland. Whilst economic goals and economic growth are driving policy, the paper highlights the importance of assessing poverty more widely and addressing its impacts on individuals and communities.

1.10 The Scottish Government aimed to consider consultation responses to the discussion paper and to develop a new Framework for tackling poverty. In addition, the Government wished to use this research and its findings to inform the new Framework so that it considered issues and impacts of poverty for the whole population in Scotland.

1.11 While it is recognised that much is known and understood about urban poverty, there is less understanding of it in a rural context.

1.12 The Government, therefore, wishes to understand rural poverty in greater depth by exploring the perceptions of those representing people living in poverty.

1.13 Developing an understanding of these experiences and the issues and challenges that people face will inform the policy process for rural development in Scotland and for tackling poverty, inequality, and deprivation in Scotland.

1.14 This study follows research that was carried out for the Scottish Government by the Scottish Agricultural College (SAC) earlier in 2008. The SAC research reviewed literature on poverty in rural areas. It examined the characteristics of living in poverty in rural areas and identified policy options and examples of good practice in moving people out of poverty.

1.15 From the literature reviewed, the SAC research\(^3\) identified that the key factors contributing to rural poverty are employment, income, housing, health and access. These are also factors of urban poverty, but the evidence points to particular characteristics in rural areas which makes rural poverty a distinct experience.

1.16 The main findings in relation to each of the key factors were as follows:

- **Employment**: the problem of ‘working-poor’ is a factor in rural Scotland. Although employment levels are high, rural employment is often low paid, seasonal, part-time, and in low

\(^2\) http://www.scotland.gov.uk/Publications/2008/02/01150409/0
\(^3\) Scottish Government (2008) *Special Study on Living in Poverty in Rural Areas*
productivity sectors. It is common to have more than one job. Workers may be more reluctant to speak out about poor/illegal working conditions.

- **Income**: average earnings are lower in rural areas than the rest of Scotland, and the cost of living in rural areas is often higher than in urban areas across key indicators: house prices, fuel costs, transport costs and food. However, low income households may not identify themselves as living in poverty.

- **Housing**: there is a shortage of affordable housing in rural Scotland, particularly smaller properties. There may be a higher prevalence of ‘asset rich cash poor’ and ‘mortgage poor’ in rural areas, due to more people being home owners and owning their own businesses.

- **Access**: this is a key factor in making living in poverty in a rural area a distinct experience from living in poverty in an urban area, and is a significant aspect of rural poverty at all stages in the life cycle. Access is not just about the distance to travel to local services, but also about the ability to access those services that enable a person to participate in society.

- **Health**: although health status is, on average, better in rural areas than elsewhere, health inequalities are increasing amongst the elderly population in rural areas. This has implications for the delivery of health services. Issues of mental ill health, suicide and alcohol misuse are experienced differently in rural than in urban areas, due to rural culture and the higher ‘visibility’ of individuals in rural communities. Thus, a differentiated approach to tackling these problems in rural areas needs to be implemented.

1.17 The report examined how rural poverty is experienced differently over the lifecycle. It recommended that further research should be undertaken to examine the experiences of people living in poverty in rural areas. This study was commissioned in light of this recommendation. It was designed to investigate the experience of living in poverty in rural areas from the perspective of support agencies, local representatives and service providers who have first hand knowledge of working with people in poverty.

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Study Aims

1.18 The specific objectives of the study were:

- to establish whether the experience of poverty in rural areas in Scotland is distinctive from the experience of poverty in urban areas and to highlight in which ways it is distinctive; and

- to suggest what the implications of these differences are for policies aimed at reducing poverty in rural areas and the ways in which these policies are delivered.

1.19 A key aim of the research was to explore the potential differences in the experience of poverty between two types of rural area: accessible and remote rural. The research used the two most rural classifications from the Scottish Government’s 6-fold urban/rural classification of areas which is based on size of settlements and travelling times to towns of a defined size:

- accessible rural i.e. within 30 minutes driving time of a town larger than 10,000 population; and

- remote rural i.e. more than 30 minutes driving time of a town larger than 10,000 population.

1.20 In addition, the study examined the experiences of five vulnerable groups: single pensioners, single parents, and people with mental ill health, disabled people and migrant workers.

1.21 The first four of the key vulnerable groups have been identified as those most likely to be in the lowest three income deciles in Scotland. These groups are also likely to be furthest away from the labour market. In this respect, this research focussed on the issues associated with coping with poverty rather than escaping it.

1.22 Migrant workers were added as a target group (following discussions with the Research Advisory Group) because they are felt to be a vulnerable group in the seasonal and low pay agricultural sector. For migrant workers, the focus of the research was on understanding the experience of poverty in the context of their motivation to seek employment in Scotland, and the factors contributing to their decision to stay or return home.

Study Method

1.23 The research was designed as a qualitative study. As such, it was primarily based on consultations and dialogue with relevant organisations working across Scotland.

1.24 The study incorporated three main elements:
• a brief desk-based research review;
• national level consultations; and
• local workshops in local authority areas across Scotland.

**Review of Current Research**

1.25 The desk-based review of current research was based on a small number of recently undertaken studies. Our objective was to identify examples of good practice and lessons learned which could help inform new policy approaches and solutions to improve the experiences of those living in poverty in rural areas.

1.26 A key aspect of the research review was to develop an understanding of the specific issues faced by each of the vulnerable groups living in poverty and to identify any associated policies or practice. The review of current research has informed the sections of this report on each individual target group.

**National Level Consultations**

1.27 National consultations were designed to gain an insight into the perceptions of organisations that work with or represent the vulnerable groups, as well as organisations that work to tackle poverty. The study undertook eighteen one-to-one consultations with representatives of national public and voluntary sector organisations.

1.28 The organisations that participated in the study were:

**Table 1.1: List of Consultees**

<table>
<thead>
<tr>
<th>Consultee</th>
<th>Organisation</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Poverty Alliance</td>
<td>Help the Aged</td>
</tr>
<tr>
<td>Oxfam Scotland</td>
<td>Age Concern Scotland</td>
</tr>
<tr>
<td>Shelter Scotland</td>
<td>Turning Point Scotland</td>
</tr>
<tr>
<td>One Parent Families Scotland</td>
<td>Scottish Health Council</td>
</tr>
<tr>
<td>Highlands and Islands Enterprise</td>
<td>Enable Scotland</td>
</tr>
<tr>
<td>Annandale &amp; Eskdale Rural Partnership</td>
<td>Citizens Advice Scotland</td>
</tr>
<tr>
<td>Stewartry Rural Partnership</td>
<td>Equality and Human Rights Commission</td>
</tr>
<tr>
<td>Wigtownshire Rural Partnership</td>
<td>Energy Action Scotland</td>
</tr>
<tr>
<td>Positive Action in Housing</td>
<td>Child Poverty Action Group</td>
</tr>
</tbody>
</table>

1.29 The topics covered in national consultations were:

- Whether or not there are differences in the experience of living in poverty in urban and rural Scotland.
- Poverty related issues that are unique to rural Scotland.
• The different experiences of poverty in accessible rural areas and remote rural areas.

• The likelihood for the target groups to experience poverty in rural areas.

• The specific experiences of the target groups living in poverty.

• Policy solutions and service delivery considerations.

Local Workshops

1.30 Local workshops aimed to gather the views and experiences of representatives from service providers, support organisations and other agencies that work directly with people experiencing poverty. The emphasis was on exploring the practical experience of working with people living in poverty particularly those in the vulnerable groups. It was intended that representatives with both urban and rural experiences should attend the workshops so that anything distinctive about rural poverty might be identified.

1.31 To select the local areas for the workshops, the Scottish Government’s urban-rural classification data was examined. From this we identified local authorities that have both an urban and rural population. Fourteen local authority areas were selected on this basis. This short-list was then used to identify which local authorities were likely to have more experience in dealing with the needs of particular vulnerable groups.

1.32 Various sources (including the Community Health Profiles, Scottish Neighbourhood Statistics and Local Authority Poverty Proxy Data) were used to explore which vulnerable groups were proportionately more represented by population numbers than others.

1.33 The Community Health Profiles provided data for each local authority area on the percentage of population with prescribed drugs for anxiety/depression/psychosis in 2005. This data helped to highlight those local authority areas with a high proportion of residents with mental ill health.

1.34 The Scottish Neighbourhood Statistics provided data for each local authority area on the percentage of population claiming Disability Living Allowance in 2005. This data provided an indication of those local authority areas with a high proportion of residents with disabilities.

1.35 Local Authority Proxy Poverty Data provided data on the percentage of single parent and single pensioner households with an income of

5 http://www.scotland.gov.uk/Publications/2006/07/31114822/0
6 http://www.scotpho.org.uk/home/Comparativehealth/Profiles/chp_profiles.asp
7 http://www.sns.gov.uk
less than £10,000 a year in each local authority area. This helped to highlight those areas with a high proportion of single parents or single pensioners living in poverty.

1.36 Using this profiling approach for each local authority area, we identified which local area workshops should concentrate on the specific vulnerable groups. This is presented in Table 1.2 below:

Table 1.2: Workshop Selection

<table>
<thead>
<tr>
<th>Vulnerable groups</th>
<th>Dumbries &amp; Galloway</th>
<th>Argyll &amp; Bute</th>
<th>Scottish Borders</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single Parents</td>
<td>Angus</td>
<td>Eilean Siar</td>
<td>Stirling</td>
</tr>
<tr>
<td>Single Pensioners</td>
<td>East Ayrshire</td>
<td>South Lanarkshire</td>
<td>South Ayrshire</td>
</tr>
<tr>
<td>Disabled People</td>
<td>Perth &amp; Kinross</td>
<td>Moray</td>
<td>Aberdeenshire</td>
</tr>
<tr>
<td>People with Mental Ill Health</td>
<td>Midlothian</td>
<td>Highland</td>
<td></td>
</tr>
</tbody>
</table>

1.37 Despite initial plans to hold fourteen workshops, practical difficulties and short timescales made this quite challenging. However, thirteen workshops were held successfully in the following areas:

Table 1.3: Local Workshops

<table>
<thead>
<tr>
<th>Local Workshops</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Dumfries and Galloway</td>
<td>South Ayrshire</td>
</tr>
<tr>
<td>Argyll and Bute</td>
<td>Perth and Kinross</td>
</tr>
<tr>
<td>Angus</td>
<td>Moray</td>
</tr>
<tr>
<td>Eilean Siar</td>
<td>Aberdeenshire</td>
</tr>
<tr>
<td>Stirling</td>
<td>Midlothian</td>
</tr>
<tr>
<td>East Ayrshire</td>
<td>Highland</td>
</tr>
<tr>
<td>South Lanarkshire</td>
<td></td>
</tr>
</tbody>
</table>

1.38 The workshops largely concentrated on the vulnerable groups previously identified in the workshop selection exercise. However, in several workshops discussions on general rural poverty were covered in more depth than in others. Where participants had concerns or evidence about other vulnerable groups, they were encouraged to discuss this in addition to the vulnerable group being focussed on.

1.39 The workshops were held over a two-week period in September 2008. Participants included local community group representatives, voluntary sector staff including local Citizens Advice Bureaux and representatives from community groups and local authority departments including economic development, community planning, benefits advice and housing.

1.40 In total, eighty-four participants attended the local workshops although the number of participants in each varied. Workshops that took place during the first week of implementation suffered from poor attendance.
This was due to the very short time frame of the arrangements and invitees’ commitments to other engagements. Having said this, workshops with a small number of participants (typically three) had the advantage of exploring the study issues in some depth and detail. This produced most useful insights for the study team. The workshops during the second week of implementation had between six and fourteen participants.

1.41 Workshop discussions centred around six topics, which were designed to encourage debate and discussion. These were:

- Whether the experience of poverty in urban areas is the same as the experience of poverty in rural areas.
- The likelihood of experiencing poverty for a member of a target group living in rural areas compared with urban areas.
- The quality of life of the target group living in poverty in rural areas.
- Initiatives for tackling poverty and whether these work better in urban or rural settings.
- The level of support services in rural areas to cater for the needs of the vulnerable groups.
- The appropriateness of the definition of poverty for addressing all of the relevant issues.

1.42 The findings from the research review, national consultations and local workshops are presented in the remaining sections of this report.

Study Issues

1.43 The timescales for this study had an impact on the participation rates and attendance at the local workshops. Identifying participants for local workshops was done by asking local contacts within local authorities and voluntary organisations to work with us to identify relevant individuals to invite. This approach helped us to compile invitation lists within a short period of time and this was more successful in some areas than in others. Each invitee received a letter and follow up phone call to encourage them to participate.

1.44 Within a short study period and with workshop invitations issued at short notice, it was difficult to secure high attendance mainly due to existing commitments of invitees. The first wave of workshops experienced a lower turnout than the second wave.

1.45 Many participants at the workshops pointed out the shortcoming that the research did not include the actual people affected by poverty. This was due to the short timeframe of the research. However, workshops and consultations were designed in a highly participative manner,
encouraging participants to reflect thoroughly on their knowledge of their client groups and, thereby, coming as close as possible to the experiences of the individuals themselves.

1.46 Nevertheless, the findings through ‘secondaries’ will not be able to replace more in-depth research with the vulnerable groups themselves. This is particularly relevant with regard to learning about coping strategies, cultural attitudes, and rural/urban lifestyles, which all impact on the ability to cope with poverty issues in different geographical and socio-economic settings.

1.47 A further study issue is that the findings are based on the perceptions of a small sample of support and service delivery staff. These perceptions are affected by individual experiences, by attitude, and by personal awareness levels. This qualitative study focussed on gathering individuals’ views and perceptions and as such, these perceptions are, in many cases, not backed up by statistical evidence. Therefore, the findings from the study should be balanced against statistical evidence covering similar issues.

Structure of Report

1.48 The report outlines our key findings from the desk research and fieldwork period and is structured as follows:

- Section two discusses the general experience of poverty, the urban and rural context of poverty and impacts on the quality of life for people.

- Section three presents the experiences of poverty for people in the vulnerable groups.

- Section four discusses the definition of poverty.

- Section five presents suggested solutions for tackling rural poverty.

- Section six presents key messages and suggested implications for policy.
2 THE EXPERIENCE OF POVERTY

Introduction

2.1 This chapter presents the findings of our fieldwork regarding the more general understanding and perceptions of poverty across all vulnerable groups. It presents some of the key aspects of experiencing poverty in our society as perceived by the participants of the workshops.

2.2 The chapter progresses by presenting the findings regarding the urban and rural circumstances and the impact these differences have on those living in poverty.

2.3 This was a qualitative study which captured the views of approximately 100 representatives from organisations that work with people experiencing poverty. Ideally, the research would have sought to engage directly with those experiencing poverty, but this would have been a lengthier and more complex piece of work. The research had to be carried out within tight timescales in order to inform the development of the Framework.

2.4 Therefore, the study was designed to deliver key messages from those working with a range of particularly vulnerable groups. This presented limitations to the research which are discussed in section 1.

The Spiral of Poverty

Disposable Income and Basic Needs

2.5 The basis for defining poverty is clear: poverty – wherever you are – is defined by the level of income. Family size, number of dependents and cost of living determine the availability of disposable income for every household.

2.6 The Government definition of relative poverty is a household whose equivalised income before housing costs is below 60% of the median income in the U.K. For a couple without children, an income less than £226 per week in 2006-07 would constitute relative poverty. (See more on the issue of the definition of poverty in Chapter 4).

2.7 Statistics indicate that the proportion of people living in relative poverty in urban and rural areas is broadly similar. The 2005/06 data from the Family Resources Survey shows that in urban areas 18% of people were living in low income households and in rural areas this was 17% (before housing costs).9

2.8 Numerically there are less people living in poverty in rural areas than in urban areas. However, the experience of poverty for those living in

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9 Scottish Executive Family Resources Survey 2005/06 Dataset.
rural areas may be different and it is important that this is understood particularly for policy design, interventions, and service delivery.

2.9 At the same time, the experience of poverty is influenced by perception, and, therefore, is a subjective experience. In some cases people express less difficulties and hardship than others, although by definition they should be worse off. General attitude, cultural differences, and the extent of social support available have often been mentioned as important factors in helping people to cope better with poverty.

2.10 However, the outwardly perceived stoicism of coping with poverty might be substantially influenced by an underlying feeling of social stigma and fear of embarrassment. Many workshop participants felt that there is a lack of knowledge regarding how people really cope with poverty and what is deemed an acceptable level of coping. In other words, people living in poverty may be coping with, for example, reduced levels of heating, limited choices etc., but there may also be an element of suffering that is not being understood or evidenced.

2.11 Participants confirmed that poverty is the experience of having too little money to meet the basic needs of a household and to engage in society on the same basis as everyone else. This is determined by what an individual perceives to be a basic need and what is regarded as ‘extras’ or ‘luxuries’. In this respect, perceived poverty can be experienced by almost everyone depending on their expectations. However, this would be unreasonable. In workshop discussions, participants felt that the inability to afford good food, transport, and social activities and to live in a warm, secure home represents poverty.

2.12 In most general terms, the understanding is that basic needs are:

- housing;
- warmth;
- food;
- clothing; and
- healthcare.

2.13 Workshop participants felt that people experiencing poverty have to do without or cut down on socialising, entertainment, private/public transport usage, holidays etc, which are usually considered extras when money is short.

2.14 Experiencing poverty, therefore, means that difficult choices in expenditure have to be made to cover basic needs. Many representatives of support organisations feel that current benefit/pension levels are not even high enough to cover for basic
needs and an expenditure decision in one basic need area (e.g. heating) has a fundamental impact on being able to afford a number of other basic needs (food, new clothing).

**The Risks of Isolation and Ill Health**

2.15 Those experiencing poverty need to budget carefully so that money for the basic needs of life does not run out before the next income is received. This implies that expenses for ‘extras’ have to remain at a minimum. For some groups such as single parents, this often means being unable to pay for children to participate in activities.

2.16 In this context, the implications of experiencing poverty are not only economic, i.e. lack of car ownership, size of house, etc. but do have fundamental social and psychological effects on the individuals concerned.

2.17 Besides the actual lack of resources, social stigma, embarrassment, and stress are experienced by people living in poverty. A low income and tight budget prevents them from participating more actively in community life. This is particularly the case when this requires mixing with people with higher income levels as people are often embarrassed by their limited budget. For people living in poverty, a lack of money impacts on their ability to join in social activities.

2.18 One example given was that pensioners will often avoid attending lunch clubs, because they do not want to appear poor or unable to participate in the same way as their peers (i.e. varied priced lunch options). This often puts people off joining in activities in future.

2.19 According to the workshop participants, the need to minimise outings and extras means that many people experiencing poverty stay more at home, mix less with others and participate less in their communities.

2.20 Most workshop participants felt that the reduced participation in social and community life can often lead to loneliness and isolation, impacting negatively on individuals’ physical and mental health. As reported below, this effect can take place in any geographic area and amidst highly populated cities. Participants felt that it is very difficult for support services to identify those affected due to lack of knowledge of who the vulnerable clients are.

2.21 An associated risk of living in poverty is homelessness. Where people are struggling to afford basic items, to feed and clothe children and keep them warm, it is often found that mortgage or rent payments become less of a priority. When this happens, rent arrears build up and if this becomes unmanageable, people living in poverty are at risk of eviction and of becoming homeless.

2.22 Consultees and workshop participants expressed concern that more people living in poverty, particularly within the current economic
climate, will face greater difficulties in paying their rent or mortgage leading to increased numbers of people presenting as homeless to their local authority.

**The Urban and Rural Context of Poverty**

2.23 This study focuses on those living in poverty in rural areas. This includes accessible and remote rural areas as defined by the Scottish Government’s 6-fold urban/rural classification. To explore the experience of poverty in rural areas it was important to also take account of the experience of poverty in urban areas to enable the identification of relative differences and similarities.

2.24 The difference of living in poverty in urban and rural areas is already documented in the SAC report and in earlier work by the Scottish Executive in 2001. The Poverty and Inclusion Working Group in 2001 reported that the effects of poverty and social exclusion were the same in rural and urban areas, but that the causes and solutions to the same problems in rural areas can be different.\(^\text{10}\) The report suggests that engaging local communities and tailoring local solutions to transport, access, housing, and income would help to improve the situation of those living in poverty and experiencing social exclusion in rural areas.

2.25 One of the first questions of our fieldwork addressed the perceived differences of experiencing poverty in urban versus rural areas.

**Urban Areas**

2.26 Urbanity is usually defined by its high density of population. High population numbers make it possible to ensure a large diversity of housing in terms of costs and size, a wide range of accessible services and activities, and a comprehensive range of job opportunities. Having said that, it is acknowledged that this diversity and variety is not universal in the urban setting and many peripheral estates suffer from low diversity of housing and limited choices and opportunities for jobs.

2.27 High population density is also important for support organisations in terms of efficiency in reaching their target client groups and achieving required client/worker ratios effectively. An often stated point in workshops was that public as well as voluntary sector organisations are centralising their location and services in urban areas.

2.28 Whilst workshop participants agreed that high density living usually signifies that the accessibility of goods and services, including public transport is good, it was also noted that there are areas within the urban setting, such as housing schemes, which are, at times, more isolated and relatively inaccessible than the rest of the city.

\(^{10}\) Scottish Executive Poverty & Inclusion Working Group (2001) *Poverty and Social Exclusion in Rural Scotland*
2.29 Traffic congestion, pollution, and crime were thought to make urban life more stressful.

**Accessible Rural Areas**

2.30 The accessible rural area is defined by being less than half an hour travelling time to the nearest town of more than 10,000 population. It is typically characterised by an increasing population constituted by families moving out of urban areas to relocate in quieter, rural locations within accessible reach of jobs and services in the urban area. This in-migration of ‘commuter families’ has had a number of effects on rural towns and villages. Many workshop participants stated that their vulnerable groups found it increasingly difficult to find affordable and suitable accommodation as a result of in-migration as well as second/holiday homes. The perception was that most new-built housing in accessible rural areas was designed to accommodate families, making it increasingly difficult for single or couple households, such as pensioners, to scale down and find suitable accommodation.

2.31 A loss of services and retail provision in the village centres, particularly the Post Office, due to the relative vicinity of a larger urban centre was also mentioned as particularly difficult for poorer households. Participants reported frequently that the small number of remaining shops in those villages charged higher prices for basic goods than supermarkets.

2.32 According to support organisations, the consequence of an increased number of commuter neighbours, the reduced availability of shops/post office, and poor access to public transport have led to an increased anonymity for vulnerable groups in accessible rural areas. The perception is that social support and networking is increasingly fragmented with many residents being absent during the day, only spending nights and weekends in the rural area.

**Remote Rural Areas**

2.33 The remote rural area, defined by its much lower number and density of population, is often regarded as potentially more economically sustainable than the accessible rural area. This is mainly due to the fact that the considerable distance to towns and urban centres makes it possible to retain the viability of a certain level and diversity of basic retail and shops, even in relatively small settlements (i.e. similar sized settlements in the accessible rural area would not be able to sustain similar services).

2.34 At the same time, remote rural areas have been exposed to significant centralisation of important public and voluntary sector services, losing vital services (hospitals, schools, training etc.) to locations a considerable distance away.
2.35 The social fabric of remote rural areas is, however, believed to be less fragmented than in the accessible rural areas due to the much-reduced influences of commuter family life styles.

2.36 Community living and community-based activity in remote rural areas is, therefore, believed to be more of a reality than elsewhere. Having said this, remote rural areas are considerably more affected by out-migration of the young. One workshop participant stated that the area ‘exports young people and imports older people’. This is a concern for local communities and service providers due to a reduced labour force but also reduced diversity.

2.37 Transport has been identified as a major issue in remote rural areas with workshop participants claiming that car ownership is a necessity rather than a luxury. The increased distances also imply much more expensive charges for public/voluntary travel.

2.38 The spectrum of jobs in remote rural areas, in terms of range and type of employment is considerably reduced due to the low population density.

The Different Experiences of Poverty in Urban and Rural Scotland

2.39 Our findings were clear with interviewees agreeing that the higher the density of population, the closer are support services, shops and places of activity; the wider is the range and type of job opportunities; and the wider is the range and type of available housing. Workshop participants largely perceived urban areas to provide better accessibility, more choice and diversity in almost all aspects of life than most rural areas.

Distance to Services and Goods

2.40 People living in poverty in rural areas are, therefore, disadvantaged by the low accessibility of and long distance to services and goods. The lack of affordable transport in rural areas (including accessible and remote) was one of the most frequently mentioned aspects of disadvantage contributing significantly to the high risk of isolation of people.

2.41 In accessible rural areas access to public transport was, at times, more an issue of frequency and cost, whereas in remote rural areas, the lack of public transport was more dominant an issue with community transport filling in. Community transport plays an important role in rural areas and fills the gaps in transport provision. It often provides a useful addition to transport services, particularly in rural areas. Rural community transport includes door to door transport and minibus operations for individuals and groups. It differs from urban-based
community transport, which is largely a minibus service hired and paid for by an organised group.\textsuperscript{11}

2.42 Whilst community transport seems to offer a valid solution to transport issues in rural areas, costs were often reported as prohibitive for people on low incomes. Transport charges are based on distance travelled and are, therefore, increasingly expensive for people living further away from their destination.

2.43 Support organisations also reported on the impact of distance to client groups and stated frequently that their client/worker ratio does make it very difficult to serve clients living in rural areas, not accounting for the time required to travel to clients in further away rural locations. Usually, services tend to focus on their urban target population, as they are easier to reach.

2.44 In terms of distances to goods and associated help in joint-shopping etc, social/neighbourhood support was reported as declining particularly in accessible rural areas. This was believed to be mainly due to more and more ‘outsiders’ moving into rural villages without social connections to the existing residents.

2.45 A further issue in rural areas is the perceived difficulty of accessing affordable credit. Workshop participants reported that it was difficult for people in rural areas to access affordable credit, particularly due to the unavailability of Highstreet lenders in rural areas which are known to provide small loans more readily. Although credit is available through the internet, consultees regarded the lack of the lenders’ physical presence as a problem particularly for people who are not computer literate or prefer face to face contact. Where credit is available in rural areas, workshop participants felt that there is limited choice and competition and that borrowers often face higher interest rates.

\textit{Cost of Living}

2.46 Workshop participants strongly emphasised the higher cost of living in rural areas (accessible and remote) and felt this to be a particular issue for those living on low incomes.

2.47 Research undertaken in 2003 by Highlands and Islands Enterprise suggested that many people assume it is more expensive to live rurally but that in fact, overall prices in rural areas were, on average, 2.3\% below those in urban areas. This research provided a breakdown of prices on a number of items and compared rural with urban. It also looked at remote rural areas separately. Whilst the research found that, overall, prices were lower in rural areas, it also found that certain items were more expensive.

\textsuperscript{11} http://www.scotland.gov.uk/Resource/Doc/159230/0043330.pdf
2.48 For example, food and fuel costs were significantly higher in rural Scotland, particularly in the Highlands. Personal goods and services, drink and tobacco were also more expensive. Interestingly, housing costs were over 10% below urban figures.\textsuperscript{12} This research was carried out in 2003 and more recently there has been greater price pressure on food and fuel. This may have impacted on the price gap that existed in 2003.

2.49 Contrary to the above, recent evidence published by Halifax Bank of Scotland indicates that housing in rural areas of Scotland is less affordable than in urban areas. The Rural Housing Review carried out by the bank found that the average house price across rural Scotland is 13% more expensive than the average house price in urban areas.\textsuperscript{13} The SAC report also found that the cost of living is often higher in rural areas compared with urban, particularly house prices, fuel costs, transport costs and food.\textsuperscript{14}

2.50 The majority of workshop participants reported that the experience of those living in poverty in rural areas is that the cost of living is higher for them than their urban counterparts.

2.51 It was felt that the reduced number of shopping outlets results in higher prices. The increased distances from services and goods have an impact on increased travel costs. Participants further stated that the often poorer quality and energy inefficiency of housing in rural areas has an impact on increased fuel bills.

2.52 A number of workshop participants pointed out that the further north the location of residence becomes, the more challenging weather conditions can be, including the exposure to wind, lower temperature and less daylight in winter periods. This impacts on house maintenance costs with regard to wind and water tightness of buildings. In many instances, the workshop attendants mentioned the low quality of housing in remote rural areas particularly with regard to energy efficiency impacting on increased costs for fuel and electricity. The cost of installing and repairing relevant systems is particularly high for those on low incomes.

2.53 Homes in rural areas largely depend on Liquid Petroleum Gas (LPG), solid and oil fuels, and electricity. Especially in remote rural areas, mains gas is generally not available. Workshop participants felt that vulnerable groups in rural areas miss out on the support that mains gas suppliers offer their vulnerable clients.

\textsuperscript{12} Highlands and Islands Enterprise (2003) \textit{Rural Scotland Price Survey}
\textsuperscript{13} http://www.hbospic.com/media/pressreleases/articles/bos/2008-09-12-housingles.asp
\textsuperscript{14} Scottish Government (2008) \textit{Special Study on Living in Poverty in Rural Areas}
2.54 A higher cost of living is, therefore, experienced in rural areas with the effect that people on benefit or low income have proportionately even less to budget for than equivalent people in an urban location.

2.55 Statistical evidence indicates that the overall cost of living in rural areas is lower than in urban areas. However, a number of studies and the perception of those who work with and represent people living in poverty in rural areas is that the cost of living is higher. Further investigation combining quantitative analysis of prices and qualitative analysis gathering the views of those living in rural areas would provide greater insight into this issue.

Implications

2.56 The main consequence of the circumstances described above is that any given income is perceived not to stretch as far in a rural area as in an urban area. For reasonably wealthy people, this does not make much of a difference, but people living on a tight budget (low income/benefit) experience the additional costs of rural living much more harshly. There was consensus amongst workshop participants that the choices of how to spend one’s limited resources in a rural area are harder and potentially affect the ability to even afford basic provisions.

2.57 If what we were told in interviews and workshops is correct, and living costs and travel expenditure are higher than in urban areas, it would follow that people living in poverty in rural areas are proportionately poorer than their counterparts in urban areas. This may have implications in terms of personal debt levels. However, debt problems were not raised as an issue during our fieldwork.

2.58 Support organisations strongly believe that a higher cost of living means that the risk of isolation for people living in poverty in rural areas is higher than in urban areas. Participants felt that for some groups there may be a greater risk of falling ill due to depression and/or unhealthy living conditions (temperature, dampness). However ill health and debt did not emerge as major issues in our research, and the statistics show that (for the population as a whole, though not necessarily for lower income groups) health is better in rural areas.

2.59 In order to provide support to vulnerable groups, support providers need to be able to identify individuals in need. Workshop participants stated that knowledge about those living on low incomes and where they are located in rural areas is relatively low. It is, therefore, more difficult to provide services to them.

2.60 A lack of visibility of people living in poverty may be due to unawareness of their status, or an unwillingness to declare their status or circumstances. For example, research carried out in Wales examined the experiences of families with children in rural areas. The research found that ‘poverty’ and ‘social exclusion’ were not part of the
currency of research participants and that they ‘do their best with what they have’.\textsuperscript{15}

2.61 The overall impression from our research is that the extent of poverty in rural areas is still largely unknown.

Quality of Life: An Issue in Rural Areas?

2.62 The traditional image of rural areas is that of idyllic scenery, peaceful living, clean environment and healthy lifestyles. The study, therefore, asked participants if people living in rural areas enjoy a better quality of life and whether this helped people cope with living in poverty.

2.63 Overwhelmingly, interviewees and workshop participants refuted the assumption that the beauty of the landscape helped people cope better with limited resources. The phrase: ‘you cannot eat the landscape’ was mentioned in this respect.

2.64 Most representatives felt that quality of life is less determined by location than by income, and most fundamentally influenced by personal preferences in lifestyle.

2.65 Most importantly, it was believed that the quality of life for people on low incomes was substantially defined by the accessibility of services and goods, by the extent of social support, networking and inclusion, and by the number of opportunities for employment and training.

2.66 Most workshops concluded that, from a poverty perspective, quality of life is not better in rural than in urban areas due to the challenges faced by distance to services and activities and the higher risks in rural areas of experiencing isolation.

2.67 This view is supported by two recent studies, which have found that due to the ‘idealisation’ of rural areas they are perceived as problem free.\textsuperscript{16} Further, the perception of a romantic, desirable way of life where there is a sense of community and individual contentment makes it harder for issues around poverty and exclusion in rural areas to be taken seriously.\textsuperscript{17}

\textsuperscript{15} Sharpe, T (2003) The good life? The impact of rural poverty on family life in Wales
\textsuperscript{16} Community Development Journal (Oct 2005), Vol 40 (4) Rural Crisis, Good Practice and Community Development Responses
Key Findings

2.68 In summary, our key findings regarding poverty in rural areas in general included the following perceptions held by support organisations:

- The rural location exacerbates the experience of poverty, due to the higher costs for food, fuel and transport as well as limited choices and opportunities.

- The same amount of benefit/low income does not stretch as far in rural areas as in urban areas due to higher costs of basic items.

- There is less choice of services and activities in rural areas and this includes training and learning services. This particularly affects remote rural areas.

- The quality of housing in rural areas is variable. Houses are often in poor condition and have low energy efficiency making them harder to heat and therefore pushing fuel costs higher. This seems to be more of an issue in remote rural areas, whereas the main housing issue in accessible rural areas is perceived to be the more limited range of affordable housing.

- Participants felt that in many remote rural areas, particularly in the Highland and Islands, the climate is worse than in urban areas situated further south. This has an impact on house maintenance costs, as there is a greater requirement for homes to be wind and watertight.

- Public transport is infrequent and, in some areas, non-existent (accessible as well as remote rural areas). Community Transport costs are felt to be prohibitive particularly for remote rural areas.

- Service provision from voluntary and public sector providers is less frequent and less accessible in rural areas, particularly remote rural areas.

- The ‘rose tinted’ view of rural life is unrealistic and it is hard for many groups (including families) to meet the higher costs of living.

- Many groups, including young people and working families, suffer from poverty due to limited choice and the greater challenges they face living in rural areas.
3 VULNERABLE GROUPS IN POVERTY

Introduction

3.1 Chapter 3 summarises the key findings from the study fieldwork specifically relating to five vulnerable groups and their perceived experience of poverty in rural and remote rural locations. The findings, which are based on the perceptions of around 100 individuals working with people experiencing poverty, are reported separately for each vulnerable group under a number of key themes that emerged from discussions. This chapter also presents (in boxes) local examples of interesting/innovative practices or initiatives that were provided by workshop participants.

Target Group Selection

3.2 The Government Economic Strategy (GES) presented the Scottish Government’s strategic objectives and targets that will be taken forward in the next few years. One of the key targets relates to solidarity: improving social equity, which is described as reducing disparities between the richest and poorest in Scottish society. To achieve this, the Government’s target is to: “increase overall income and the proportion of income earned by the three lowest income deciles as a group by 2017.”

3.3 The proportion of income received by groups in the three lowest income deciles is 14% and this has remained unchanged since 1994/95. Over the same period of time, total household income has risen considerably.

3.4 Scottish Government research shows that there are 860,000 families in the three lowest income deciles. That is 1.5 million individuals; 350,000 children; 390,000 pensioners and 760,000 working age adults. The average weekly income is £208 compared with £603 per week for families in the highest three deciles.

3.5 Within the three lowest income deciles, there are a number of vulnerable groups that are proportionately more represented than in the higher income deciles. Relevant groups which have been researched in the context of this study included:

- single pensioners;
- single parents;
- people with mental ill health;
- disabled people; and
- migrant workers.
3.6 There are a number of key factors which impact on the likelihood of these groups being in the lowest income deciles, including: labour demand; discrimination; accessibility of work; quality of work and employment; tax and benefits; employment support; low skills and educational attainment; and health problems.

3.7 Those in the lowest three deciles are often in low skilled, low paid employment experiencing a number of difficulties in competing in the labour market for new, better paid opportunities. Some groups also experience disadvantage by employers’ attitudes and assumptions about their ability to work and participate in the labour market.

3.8 For example, access to employment is still frequently reported as a particular problem for disabled people and women who are on low incomes. Physical barriers to workplaces and access to transport to travel to work are further barriers that ultimately impact on the individual’s ability to access wider employment opportunities.

3.9 The ‘benefit trap’ and complicated tax and benefits systems constitute further issues for those in the lowest three deciles. The fear of losing benefits or becoming worse off hinders some people to take up paid employment. At the same time, there are issues with people not taking up their full entitlement of benefits due to lack of knowledge.

3.10 In summary, those in the lowest three income deciles are most likely to face a number of barriers to gaining and sustaining employment. As a consequence, persistent low income is often experienced.

**Single Pensioners**

*Context*

3.11 As indicated, single pensioners have been identified as one of the groups that are over-represented in the bottom three deciles of income. Pensioner poverty is not a new issue and research highlights particular problems with benefit uptake (e.g. Pension Credit, Housing Benefit, and Council Tax Benefit) and of pensioners struggling to make ends meet. A finite income and little or no opportunities to improve their household income, particularly in rural areas, lead to many pensioners experiencing poverty.

3.12 Pensioner poverty is a well-documented issue. Research by the Joseph Rowntree Foundation (JRF)\(^\text{18}\) discusses the complexity of pensioner poverty. The main thrust of the research was that age is not a predictor of hardship. It highlights that older peoples’ lives are characterised by stability at least in financial terms. This means that those who were less well off in earlier life remain so and likewise those

who were affluent remain affluent. This financial stability remains due to the finite income that pensioners receive.

3.13 Understanding the complexity of pensioner poverty is important when trying to understand the distinctive experiences of pensioners living in poverty in rural areas.

3.14 The JRF research found that pensioners who are less well off are more likely to become ill or to die at a younger age than their more affluent peers. Access to health providers and support services is an important aspect to maintaining health and independence.

3.15 Availability of appropriate housing, including sheltered housing and care homes are important considerations for pensioners whose housing needs may change over time. A key concern for those who have to relocate is that they will lose contact with friends and family and move away from an area that is familiar.

3.16 Older generations tend to show a considerable reluctance in asking for support with problems associated with poverty and income. For many, depending on state subsidy or benefits is perceived as unacceptable. Associated with this perceived stigma and embarrassment of poverty, people may choose to reduce social interaction due to a lack of funds. This carries the risk of isolation and loneliness. It also makes it more difficult for support services to identify and support pensioners living in poverty.

3.17 Through consultations with national and local stakeholders the overall aim of this research was to gain an understanding of the distinctive experiences of single pensioners living in poverty in rural Scotland and to determine how those issues might be addressed.

**Experience of Poverty specific to the Rural Area (accessible/remote)**

3.18 A key finding from this research is that the likelihood of experiencing poverty is largely the same for all single pensioners regardless of geographic location. However, it was widely commented that living rurally and in more remote areas exacerbates the experience of poverty for single pensioners particularly due to increased costs of living. Participants reported that this is mainly due to higher transport expenditure and more expensive shopping in small village shops. Poor housing and high-energy costs for heating have also been reported as major expenditure items affecting pensioners in remote rural areas more than in accessible rural areas.

3.19 Given this, it is considered more likely that the risk of isolation for pensioners increases if they are living more remotely. This is particularly the case where access to health services and social activities is increasingly reduced.
Cultural Attitudes

3.20 It was reported that many single pensioners adopt a view of ‘getting on with it’. As a result of this many older people do not seek help or support. In the rural setting, there is a fear that in seeking help their problems will become visible to the whole community. Service providers reported that the embarrassment of asking for help and the fear of the community knowing about personal problems is a barrier to providing services.

Income

3.21 Participants felt that in rural areas the number of single pensioners that do not currently receive their full benefits may be high due to a perceived lack of information and advice about benefits and entitlements. Poor access to services is largely seen as the cause of this problem.

3.22 With many service providers based in towns or urban centres, and a decreasing number of communication/information points within easy reach of rural residents, pensioners often can’t travel to the relevant service provider or are unaware of where to access help in the first instance.

3.23 Workshop participants suggested that pensioners face particular difficulties as they have a finite income and few opportunities to increase this income. In rural areas it is often more difficult for retired people to find employment. Whereas in urban areas larger employers, for example supermarkets, are often keen to employ older people.

3.24 Single female pensioners were identified as being at higher risk of poverty and of having a worse experience of living in poverty. In many cases, this is due to lower occupational pensions (if any) – often the result of career breaks and/or working in low paid jobs. With a smaller income, single female pensioners often struggle to make ends meet, have to go without basic goods, and/or cannot afford to join in social activities.

Housing

3.25 Workshop participants reported that poor quality housing in rural areas has a considerable impact on older people and can often lead to poor health and well-being. Pensioners living in rented accommodation are often more reluctant to report shortfalls or make complaints aggravating the existing problems.

3.26 Where the single pensioner is a homeowner, being able to afford the upkeep of housing can be a particular difficulty. Consultees suggested that the colder climate in some rural areas, particularly in the Highland and Islands and more exposed remote areas, increases the need for houses to be wind and watertight.
3.27 Workshop participants felt that in some areas (e.g. islands without tree cover), houses are more exposed to the wind and other elements and that this requires more regular repairs and maintenance to be carried out. For single pensioners on a low income costly upkeep and repair presents a major difficulty.

3.28 In accessible rural areas, issues of downscaling accommodation have also been reported as problematic. With the majority of housing targeted on providing for the in-coming commuter families, affordable one-bedroom accommodation is rarely available. In addition, sheltered housing and care homes tend to be located in central areas, requiring older people from rural areas to leave their familiar environment. This inflicts fear and reluctance to move into more appropriate housing for many older people in rural areas.

**Fuel Poverty**

3.29 Fuel poverty is keenly felt by older people living in rural areas. Poor housing means that more heating is generally needed to keep the house warm. In addition, many rural areas do not have mains gas supply and, therefore, more expensive LPG, oil, or electricity are used by most households.

3.30 Workshop participants reported that utilities companies offer support to vulnerable customers, however, single pensioners in rural areas who are not connected to mains supply and have to use LPG or oil fuels, do not benefit from this support.

3.1 With limited activities available for older people and constraints including lack of income and poor transport, many pensioners in rural areas spend their days at home requiring heating all day. For example, workshop participants reported that it is more difficult for a single pensioner in rural areas to go out for the day to visit a local library to spend a few hours in a heated place and as a result they spend the day at home. This increases their fuel usage and fuel costs.

3.2 Modern house design and the extent to which it considers the local climate and conditions i.e. its energy efficiency, was an important aspect for several workshop participants. It was reported that, at times, the design of new social housing makes it more difficult and expensive for occupants to keep their homes warm, as houses have been positioned in such a way that they are facing the sea and feel the full force of the wind. Substantial energy loss is experienced particularly when occupants open their front doors. Older, traditional houses, however, have small porches that help combat this problem and are often positioned in a way that reduces the impact of the elements.
The Scottish Government website (www.openscotland.co.uk/publications) reports:

THE LOGS PROJECT - GETTING HEAT TO HOMES IN DUMFRIES AND GALLOWAY

By Ann Stephenson, Senior Community Worker

Age Concern Scotland set up the Dumfries & Galloway Logs Project to stop older people in our area going cold during the winter months for want of fuel. As many older people in our region live in rural areas they are dependent on a solid fuel fire for their heating. Logs are the answer.

Firstly, Age Concern Scotland helps train and supervise teams to use chainsaws. Local businesses and landowners supply the wood. The teams cut it up for logs and pallets are chopped up for kindling. The teams then bag and deliver free logs and kindling during the winter months to older people identified by Age Concern Scotland, and at the same time we take the opportunity to let them know about other initiatives which might help them.

Last winter, hundreds of older people had a warmer winter thanks to the project. Well over a hundred tons of fuel were delivered free - direct to older people! This year, we hope to do more.

Contact Age Concern, Dumfries and Galloway: www.ageconcernscotland.org.uk

Transport

3.3 Public transport has been identified as a particular problem for older people. Public transport in rural areas, particularly remote rural areas, is either not provided in many areas or when it is, is infrequent.

3.4 Whilst it is acknowledged that pensioners are entitled to free public transport by bus, this is of no benefit if there is no public transport in rural areas. Services provided by community transport are not included in the free travel package for the over 60s and several workshop participants reported that community transport is felt to be expensive at a rate of 47 pence per mile. With large distances to cover in rural areas in order to reach GP services, a supermarket or other services, this cost becomes prohibitive for single pensioners, preventing them from accessing services as often as they would ideally require.

3.5 Missing medical appointments because of poor transport links in rural areas has been mentioned in this context. This not only impacts on the
health of the individual pensioner, but on the resources of the NHS services.

3.6 Accessing healthcare emerged as a key issue for single pensioners when relying on public transport. When a single pensioner is admitted to hospital, for example, this is often located in an urban area and the distance from home makes hospital visits expensive and takes many hours for family and friends. This often means that single pensioners from rural areas do not receive visits when in hospital, impacting on feelings of loneliness and isolation. This is supported by research, which has found there is under provision of services in rural areas compared with urban.¹⁹

3.7 Poor transport links impact on the choice that single pensioners have when buying food and essential items and, often, they have little alternative to the local shops. Workshop participants reported that the cost of food in local shops in rural areas is usually much higher than food in supermarkets.

3.8 For those living on the Scottish islands, travel to the mainland for specialist healthcare is a common experience. The Scottish Government provides an allowance for travel and Bed & Breakfast accommodation.

3.9 However, workshop participants reported that for those with a limited income, paying for refreshments, lunch and dinner could be very expensive. In cases where a patient is referred to hospital and a companion has travelled with them, the costs of accommodation and meals for the companion is not subsidised in any way.

3.10 Workshop participants further stated that although the costs involved do not stop people from making the trip for health care, it does create a financial burden and in many cases people have to put money aside to be able to afford the trip.

Isolation

3.11 The risk of isolation is an experience of pensioners living in urban centres as well as in rural villages. However, as stated above, in rural areas it is felt that poor transport and greater distances from services compound this.

3.12 Older people want to continue to live at home for as long as they can and there is a national target to “increase the percentage of people aged 65 and over with high level care needs who are cared for at home”²⁰. However, it was reported in workshops that delivering home care and other personal care services is particularly difficult for service providers to provide.


²⁰ http://cci.scot.nhs.uk/About/scotPerforms/indicators/CareAtHome
providers delivering in rural areas. The long distances between clients often mean that services cannot spend an adequate amount of time with clients.

3.13 Alternative approaches through ‘telecare’ and ‘telehealth’ were felt to be a good solution to the problem of distance. However, participants thought that these should not replace face to face contact completely and that clients should have a choice over which type of contact best suits their needs.

3.14 With the out-migration of young people and families for employment from rural to urban areas, social and family networks for single pensioners are diminishing. In addition, with limited access to ‘home care’ and private care services, the ambition to continue living at home into old age is becoming an increasing problem for pensioners who do not have the family support living nearby.

3.15 Whilst the risk of isolation was identified in all workshops as a significant impact of poverty for single pensioners, it was suggested by several participants that in their experience, rural communities still benefit from greater community cohesion and stronger ‘community spirit’ than urban communities. Often, communities make sure there is ongoing contact with older people. There are also smaller rural areas that have good levels of community support. Information about benefits and financial support is often cascaded by word of mouth, highlighting the importance of social contact and interchange.

<table>
<thead>
<tr>
<th>Personal contact reaps benefits for single pensioners</th>
</tr>
</thead>
<tbody>
<tr>
<td>Feedback from consultations suggests that personal, face-to-face contact between benefits advisors and single pensioners brings benefits to both the service provider and the client.</td>
</tr>
<tr>
<td>Home visits enable benefits advisors to observe single pensioners in their own environment and to assess what additional support, if any, the client may need. By sitting down with the client, benefits advisors can clearly explain what benefits are available and answer questions and allay any fears.</td>
</tr>
<tr>
<td>Developing a relationship with the client means that they are more comfortable and more likely to telephone for further support at a later date.</td>
</tr>
<tr>
<td>Cold calling and information sessions in village halls are often less successful in reaching single pensioners.</td>
</tr>
</tbody>
</table>

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**Availability of Support Services in Rural Areas**

3.16 One of the main findings from the workshops is that whilst in principle support services are available for everyone living in a local authority area, it is particularly difficult for people living in rural areas to access key services due to the distance and low-density population issues.

3.17 One-to-one contact works best with single pensioners and service providers acknowledge that this approach, combined with home visits, enables staff to fully understand the support needs of the individual. Home visits also provide an opportunity to help single pensioners understand their entitlements and fill out forms. However, workshop participants felt that there is a lack of one-to-one contact with single pensioners in rural areas. This is mainly due to high costs involved for service providers in reaching individuals in dispersed rural locations.

3.18 The closure of local Post Offices was raised as an important issue by many participants who felt that, particularly for older people living in small communities, a key service in terms of information about the community and other services has been withdrawn. This requires people to travel longer distances to another outlet.

3.19 It was reported that many remote rural areas suffer from a lack of voluntary sector activities and clubs for pensioners. Where organised activities do take place, there is often a cost implication and poorer pensioners might not want to participate if they cannot afford to take part in the same way as their peers. For example, the cost of attending a lunch club can affect a pensioner’s allowance and if a pensioner does attend he/she will not want to buy the cheapest items for fear of appearing poor.

**Summary Findings**

- Single pensioners value self sufficiency and are often embarrassed about seeking help or support. In rural areas, there is a particular fear of making their problems visible to the whole community.

- In rural areas, single pensioners have few opportunities to increase their income. Poor access to information and advice about benefits and entitlements is likely to mean that many people do not receive their full benefits.

- The climate in exposed remote areas means that it is important for properties to be well maintained. Pensioners who are homeowners often cannot afford repairs, and those in rented properties may be reluctant to report problems or to make complaints.

- Many pensioners spend their days at home, due to the limited availability of local activities, lack of income and poor transport arrangements. This increases their fuel usage and, consequently, fuel costs.
• Transport is a problem for many single pensioners, particularly in remote rural areas where the bus service is infrequent or non-existent. Services provided by community transport are not included in the free travel package for people over 60.

• Accessing healthcare services is a key issue for single pensioners. Poor transport links mean that medical appointments are difficult to keep.

• The long distances between clients in rural areas means it is difficult for service providers to deliver home care and other personal care services that allow older people to live independently.

• Many remote rural areas have few organised activities for older people and, where activities do take place, they are often too costly for poorer pensioners.

• Although the social and family networks of single pensioners are likely to diminish due to out-migration of young people and families from rural areas, there are often good levels of informal community support in smaller rural areas.

Single Parents

Context

3.20 Almost half of lone parents in Scotland experience income poverty.21 Single parents on a low income face many challenges regardless of their geographic location.

3.21 With one household income having to pay for essential items for all family members, single parents in poverty struggle to afford basic items for the family as well as general activities or extra school activities for their children. This can lead to a considerable pressure on parents who often have to choose between paying for activities for their children and basic needs such as food due to a fear that their children might be left out or appear ‘different’ to their peers.22

3.22 Single parents often face greater barriers to entering employment than other groups, primarily driven by the cost and availability of affordable childcare. Usually, the cost of childcare takes a significant proportion of income, so that single parents feel they have little choice but to stay at home on benefit (benefit trap).

Experience of Poverty specific to the Rural Area (accessible/remote)

3.23 From our consultations and workshops several issues were identified as contributing to the experience of poverty for single parents in remote areas: greater distance to employment and childcare services; less accessible and more expensive transport costs (due to distance); leading to proportionately higher costs of living, thereby reducing the available household budget.

3.24 While the same issues were identified for single parents living in accessible rural areas (in contrast to their urban counterparts), single parents on low income in remote areas were thought to be affected more profoundly by the above-mentioned problems.

3.25 Workshop participants generally commented that, apart from the increased extent, the problems affecting single parents in poverty in accessible and remote rural areas are similar. The following summary of key issues discussed during our fieldwork, therefore, relates to both accessible and remote rural areas.

Access to Employment and Childcare

3.26 Our findings indicate that single parents in rural areas often find that there is a poor variety of jobs available and that employment and training options are limited. The chances for single parents to improve their household income by accessing and/or improving their employment are, therefore, low. Particularly in the more remote rural areas, where employment is dominated by the agricultural sector, the limited choice of low paid and low skill jobs makes it difficult for single parents to increase their household income.

3.27 From consultations we found that low pay is a particular issue for women in rural areas. Women make up the largest group of single parents in Scotland. National and local consultees suggested that in some rural areas, career advice for women often focuses on ‘traditional’ jobs for women. This reinforcement of gender stereotypes is felt to contribute to the experience of poverty, as women are encouraged into low paid jobs with limited prospects.

3.28 Consultees felt that employability programmes are not as successful in rural areas due to the limited coverage and/or a lack of outreach support services. This indicates a lack of information and accessibility to services for single parents, reducing their chances to re-enter the labour market and/or improve their employment position through specifically designed support programmes.

3.29 As mentioned above, affordable childcare provision in rural areas (due to low density and dispersed living, particularly in the remote rural areas) constitutes one of the key barriers to employment for single parents in rural Scotland.
3.30 Where childcare services do exist, childcare provision and places of employment are unlikely to be in the same location meaning that single parents face long journeys and increased travel costs to travel to and from work and childcare provider. On low incomes, distance and associated time and travel costs can make employment unpractical in some cases.

3.31 Workshop participants reported that single parents in rural areas often rely on family and friends for childcare. Single parents often pay for ‘informal’ childcare, but there is no financial help given for this compared with formal childcare services.

3.32 Contrary to the views collected in our fieldwork, statistics from the Annual Population Survey 2006\(^{23}\) indicate that in remote and accessible rural areas a greater proportion of lone parents are in work compared with urban areas. This was not the perception of those who participated in our research study. A possible explanation is that the research participants have experience of working with lone parents who are living in poverty - many of whom are not in employment.

**Housing**

3.33 A lack of affordable housing was highlighted as a key issue facing single parents in rural areas. With a limited supply, single parents often rent from the private sector or social sector. A number of consultees felt that single parents would benefit from a greater supply of affordable social housing in rural areas.

3.34 With a high number of second homes and holiday lets in rural areas the supply of rental property from the private market is fairly limited. Consultees reported that in many cases rental periods are short to fit around the tourist or holiday season. Short rentals often lead to disruption and upheaval on a three or four monthly basis and this often means that single parent families have to move from one area to another, leaving their social support structures behind.

3.35 Rent and mortgage arrears were raised as a further problem that single parents may encounter in rural areas to a greater extent than their urban counterparts. It was felt by some consultees that the increased costs of living in rural areas on a small budget combined with limited access to financial advice and support increases the risk of single parents falling into rent or mortgage arrears.

3.36 For single parents living in poverty, feeding, clothing and keeping children warm is the key priority and when income is particularly low and budgets tight, there is a risk of single parents being unable to

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\(^{23}\) Table 5: Working Age Employment Rates and Levels for Lone Parents
(http://www.scotland.gov.uk/Publications/2007/06/26165000/0)
afford rent or mortgage payments. The outcome of this could be homelessness.

3.37 Where people present as homeless in rural areas, they are often placed in another village, unlikely to be within easy reach of their previous support network. Again, consultees indicated that this could have further impacts on childcare, employment opportunities and access to support. On a more social level, the repeated uprooting and disruption of family life can have serious impacts on social behaviour.

**Transport**

3.38 Single parents who depend on public transport in rural areas where services are infrequent and expensive experience an increased burden of time and cost.

3.39 The cost of journeys on public transport uses a significant proportion of household income making it difficult or pointless to access cheaper food shops located further afield. The cost of journeys also impacts on children/young people who often can’t afford to participate in social and/or sport activities organised at locations difficult to reach or far away from home.

3.40 For example, a sports club in Elgin charges £2 a night for a class but for children living in the surrounding rural area, the cost of attending is much higher due to the travel costs involved. For families on low incomes, these sorts of activities are considered luxuries and are often not affordable, thereby excluding their children from social interaction and extra-curriculum activities, if access to private transport cannot be provided.

3.41 In addition, single parents often have to travel either by public or private transport to access services such as Job Centre Plus, banks, housing offices, benefits advice and citizens advice. It was reported that in some cases the cost of travelling to collect benefits uses up a significant proportion of the benefit income. Where benefits are paid directly into bank accounts, many people in rural areas have to travel to access their funds as few banks provide mobile services and cash withdrawal machines are relatively rare.

3.42 The general view of participants was that car ownership in rural areas is a necessity for single parents. Because of increased fuel costs and general running costs/maintenance/repair costs, car ownership is nevertheless very difficult for families living in poverty in light of the fact that scarce resources need to buy essentials and provide money for children’s activities.

3.43 For those living on the islands, travelling to the mainland is expensive. For pensioners, the Scottish Government pays for two return trips per year and for disabled people with mobility problems there are also subsidies. Single parents on low incomes, however, are not eligible for
discounts. Workshop participants felt that this should be addressed with discounts being made available for all vulnerable groups.

**Availability of Support Services in Rural Areas**

3.44 As mentioned before, support services are usually available at central locations, towns, and urban centres. The further away people live from those locations, the more difficult it is to access those services, particularly if reliant on infrequent and expensive public transport.

3.45 Workshop participants felt that single parents in rural areas do not benefit from the same level of employability support to help them develop new skills and enter the labour market. Where support was available, consultees stated that there was a risk that the training might not reflect the job opportunities in the local areas.

3.46 In this context, but on a more general basis, it was reported that for some employers recruiting and retaining professional staff is often difficult. Despite the fact that for many posts, salary levels are comparable to urban areas, people with the relevant skills either do not live locally or do not want to relocate from urban areas to take up vacancies. This suggests that more effort needs to be taken by training providers to train local people for local jobs. In addition, it was reported that the difficulty recruiting and retaining adequate staff has an impact on service delivery in rural areas due to the lower number of resources available.

**Summary Findings**

- There is a shortage of affordable childcare services in rural areas making it harder for single parents to take up and sustain employment.

- Infrequent and expensive public transport acts as a barrier to employment for many single parents, and increases the cost of family outings, childcare provision.

- Employment and training options for single parents are limited in rural areas. Jobs are often low paid and low skilled.

- With a high number of second homes and holiday lets in rural areas, the supply of long lease rental property from the private market is limited. This leads to upheaval and disruption for single parent families every three or four months.

- Single parents on low incomes who live on the islands are not entitled to the travel discounts that pensioners and people with mobility problems are entitled to.

- Single parents in rural areas have less employability support than if they were in urban areas.
Disabled People

Context

3.47 Disabled adults are twice as likely as any other group to experience poverty\(^ {24} \), regardless of location. In 2006, 47.4% of working age adults in Scotland with a disability were in employment.\(^ {25} \)

3.48 Low incomes from employment/benefits are stretched to pay for support services, carers, aids and adaptations, prescription costs and additional items that help people manage their disability.

3.49 Disabled people living in poverty face similar choices and barriers as other vulnerable groups. For disabled people who are able to work, the cost and availability of childcare and transport costs are key considerations.

3.50 A lack of employment opportunities impacts disabled adults’ ability to improve their income. Employer attitudes and inflexible approaches to working arrangements often mean that skilled disabled people experience problems entering the labour market.\(^ {26} \)

3.51 The disability of one family member often affects other family members substantially by forcing them to give up their paid employment and become fulltime carers. This has considerable negative impacts on the household income.

Experience of Poverty specific to the Rural Area (accessible/remote)

3.52 From our fieldwork programme it was found that in rural areas, the experience of poverty of disabled people is exacerbated by a lack of employment opportunities, high transport costs, limited access to support services, and increased cost of living.

3.53 The need for support staff and carers differentiates the situation of many disabled people from other population groups. In this context, rural areas, particularly remote rural areas, are less frequently served by support organisations, due to issues of geographical distance and/or availability of volunteers/staff.

3.54 Many support organisations believed that the more remotely a disabled person lives, the more unlikely it is that this person will be able to access as many activities and services as those living in urban areas. The risk of isolation and loneliness is considered high.

\(^{24}\) Leonard Cheshire (2008) Disability Poverty in the UK

\(^{25}\) Table 4: Working age employment rates and levels for people with a disability, 2005-2006 http://www.scotland.gov.uk/Publications/2007/06/26165000/7

\(^{26}\) http://www.capabilityscotland.org.uk
Employment Opportunities

3.55 National and local consultees reported that disabled people living in poverty in rural areas have limited options in terms of increasing their income. There are fewer work opportunities for disabled people in rural areas making it more difficult for those already in work to seek new, higher paid opportunities, and for those out of work, to join the job market.

3.56 It was reported that some employers in rural areas might be reluctant to employ disabled people due to concerns over poor attendance, illness and time lost for hospital appointments. This attitude was felt to be more common in rural areas than in urban settings.

3.57 Consultees reported that disabled people in urban areas benefit from tailored employability and training support and that this doesn’t extend to those living in rural areas.

3.58 Furthermore, home working was considered more difficult in rural areas due to poor broadband connections and employers’ reluctance to offer more flexible working patterns. Workshop participants felt that increased acceptance of home working would help disabled people enter the labour market and would reduce the need for transport which is often expensive.

3.59 The availability and cost of childcare is also a consideration for disabled parents who are seeking employment or training. A poor supply of childcare services and the travel distances to reach these services is prohibitive for many people, including those with disabilities, wishing to return to work.

Transport

3.60 In common with the other vulnerable groups, disabled people experience particular problems with transport – private and public. Infrequency of public transport services often means that disabled people leave their homes for a full day, maybe to attend a one hour appointment, meaning that they have to wait around for many hours for their return trip.

3.61 The need for a carer to accompany a disabled person implies in many cases that the difficulties faced in terms of time and costs involved are doubled reducing household finances further. This affects disabled people more than the other vulnerable groups.

3.62 People with learning difficulties were highlighted as one group that often struggles with public transport and are often unable to travel unaccompanied. People with learning disabilities are also less likely to drive and have a greater reliance on public transport and a greater need for outreach services.
Access to Support Services

3.63 Similar to the experience of the other vulnerable groups, awareness of support services and organised activities is an important starting point in improving the lives of disabled people living in poverty and in need of support. As pointed out elsewhere, workshop participants reported that Post Office closures have led to a considerable gap in communication between service providers and possible clients.

3.64 As in the case of elderly people, GP practices are increasingly being used to relay information about other service providers to disabled people. However, this depends greatly on the individual awareness of GPs about existing support services and their willingness to cooperate.

3.65 Support organisations reported that affordable and available meeting places in rural areas have decreased over time. This further contributes to the centralisation of service provision to more urban locations. This then requires disabled people to travel in order to access services, respite care, day care, or other organised activities. Long distances lead to high expenditure and as a result it is less likely that services will be accessed by those with a very limited income.

3.66 Carers of disabled people often experience poverty and workshop participants suggested that carers are also a vulnerable group. This is particularly the case in rural areas where there is limited support available to them.

3.67 With the limited accessibility and cover of support services for disabled people in rural areas, workshop participants felt that the social care concept of ‘Right of Choice’ is not being maintained in rural areas, as choice and opportunity is much more restricted. This ‘Right of Choice’ concept means that those needing social care should have a choice of services and providers that they can access for support and care. In rural areas, the choice is limited due to a lack of outreach services, poor physical access to services and a lesser presence of the voluntary sector than in urban areas.

3.68 Many disabled people, as well as older people, rely on social support structures provided by family, friends and neighbours to help with daily tasks. In rural areas, with out-migration of families and young people, it was suggested that this support is starting to decrease and to become more fragmented contributing to the increased risk of isolation and loneliness.

3.69 Finally, workshop participants reported that disabled people experience physical barriers when accessing services. Many buildings are inaccessible for disabled people with mobility problems in rural areas. It was said that this was due to services and shops generally being smaller and, therefore, not having upgraded their facilities in light of the Disability Discrimination Act 2005.
Cost of Living

3.70 Disabled people face similar difficulties as other vulnerable groups in relation to cost and unreliability of public transport. Participants reported that for many disabled people the cost of public transport uses a significant proportion of their income. This is mainly due to the longer travel distances in rural areas and in some cases, the need for a carer to also travel. For those who have to use public transport, participants stated that costs as well as frequency are the main barriers.

3.71 Heating the home is a proportionately higher expense for disabled people, as they are reported to stay at home more often due to the lack of available places for them to attend during the day. This means that fuel costs are a lot higher due to continued use. Like single pensioners and other vulnerable groups, disabled people living in rural areas will face similar issues related to housing quality and energy efficiency.

3.72 Disabled people often need aids and adaptations installed in their homes. In rural areas, it is thought that the supply of adapted, accessible homes for disabled people is poor. In many cases this means that disabled people have to apply and pay for adaptations from their own income. For those on low incomes this has a significant impact on their budget.

Isolation

3.73 Isolation and lack of contact with the community is the experience of many disabled people living in poverty in rural areas. For those people who don’t have friends or family to drive them to services, there are substantial difficulties accessing and paying for transport. With the result of being unable to leave their homes or their immediate area.

3.74 Being unable to participate in social and leisure activities is a common experience of disabled people living in poverty. The cost of travelling to events and paying for activities often uses an unaffordable proportion of income.

Availability of Support Services in Rural Areas

3.75 Our discussions with workshop participants and national stakeholders revealed that support services are believed to be less frequently available for disabled people in rural areas and that the voluntary sector is not as active compared with urban areas. This might be a direct consequence of the increasing tendency of public and voluntary sector organisations to centralise their services in urban centres impacting negatively on the disabled people living in poverty in rural areas.

3.76 The infrequency of services is primarily thought to be due to the cost of delivery in rural areas being higher due to increased costs and time for travel. It was reported that support staff often struggle to provide their
services to those who need them on a daily basis, if they live in a remote rural area.

3.77 As a result, it is believed that disabled people in rural areas are less supported by existing service providers and are, therefore, relying to a greater extent on family support.

3.78 Consultees suggested that urban areas benefit from greater voluntary sector services ranging from financial advice to community-based activities. In rural areas, it is felt that disabled people do not have the same range of choices regarding access to lunch clubs, social groups and supported activities.

**Summary Findings**

- The more remote the rural location, the less likely it is for the area to be served by support organisations, as well as the full range of services required by people with disabilities.

- Disabled people face the same problems as other vulnerable groups in relation to the infrequency and cost of public transport. These difficulties are exacerbated if the disabled person needs to be accompanied by a carer when travelling.

- There are fewer work opportunities for disabled people in rural areas and employability and training services do not appear to be tailored in the same way as in urban areas.

- Increased acceptance of home working would help disabled people to enter the labour market and reduce travel costs. Currently, home working is difficult in rural areas due to poor broadband connections and employers’ reluctance to offer flexible working patterns.

- Many disabled people experience physical barriers when accessing services. As services are smaller in rural areas, providers may not have upgraded facilities in line with the Disability Discrimination Act 2005.

- The supply of adapted accessible homes for disabled people is poor in rural areas and, it is reported, disabled people may have to apply and pay for adaptations from their own income.
People with Mental Ill Health

**Context**

3.79 Mental ill health and poverty are closely linked. Research by the World Health Organisation suggests that common mental disorders are almost twice as frequent amongst those living on low incomes as amongst the wealthy. The experience and stress of living in poverty often makes the mental ill health worse. This research also found that there is a two-way relationship between mental ill health and poverty – poverty increases the risk of mental ill health and mental ill health increases the risk of falling into poverty.

3.80 People experiencing mental ill health often struggle to stay in employment due to their illness but also due to time required away from work for hospital appointments that often conflict with employers’ needs and work practices.

3.81 Low income exacerbates the problems faced by people with mental ill health and it has been found that this affects social contact aggravating problems of isolation.

3.82 Common experiences of people with mental ill health include struggling to access support; difficulty in applying for benefits; social stigma and prejudice; and problems entering the labour market.

**Experience of Poverty specific to the Rural Area (accessible/remote)**

3.83 In common with the other vulnerable groups, those with mental ill health living in rural areas face particular challenges and as a consequence, their experience of poverty is exacerbated by their rural location. Again, the more remotely a person lives, the more difficult and expensive it is for him/her to access services, including health care, employment and training.

3.84 The experience of people with mental ill health living in poverty is in many cases believed to be quite similar wherever the person lives. According to interviewees, people with mental ill health, particularly those suffering from depression, are likely to withdraw themselves from social contact and community activity.

3.85 The relative ease of accessing GP practices and/or other health providers is, maybe, the most differentiating factor between people living in accessible rural areas and those in more remote locations.

27 World Health Organisation Mental Health, Poverty & Development (www.who.int/mental_health/policy/development/1_Breakingviciouscycle Infosheet.pdf)
Employment and Training

3.86 Many unemployed people with mental ill health find it very difficult to access training and employment in general, but according to workshop participants, this is more difficult the more rural a person lives. It was thought that in rural areas the stigma attached to people with mental ill health is more profound than in urban areas, making it more difficult to find more open-minded employers.

3.87 Limited training opportunities and poor access to careers advice were also discussed as problems for people with mental ill health wishing to improve their skills and find work.

Cost of Living

3.88 People with mental ill health face very similar issues regarding living costs as other vulnerable groups discussed earlier. However, due to their illness they are said to spend most of their time at home. This increases the financial pressure due to high-energy bills and is most likely to be aggravated by poor housing quality. As a result, many people might be exposed to unacceptable living conditions.

3.89 The cost of public transport and community transport is problematic too for people with mental ill health who are not eligible for the same discounts as some other vulnerable groups (e.g. pensioners). The cost of travelling to access health care, collect benefits or access services often uses a considerable proportion of their income.

Accessing Services and Support

3.90 People with mental ill health living in poverty in dispersed, rural areas are often less visible to support services, making it harder for services to engage with them.

3.91 Similar issues prevail as for other vulnerable groups, including decreasing access points for information (i.e. post offices) and high travel costs and excessive time needed to access more centralised services, including health provision.

3.92 However, in some areas, outreach work has been reported as effective where specialist services have been specifically designed to serve a rural area. However, for those living with mental ill health, more specialist services relating to money advice and support would be welcomed, according to some workshop participants.

3.93 In common with some other vulnerable groups, many people with mental ill health living in poverty feel embarrassed and wish their problems to remain unknown to the local community. Some people are, therefore, reluctant to access support in order to avoid their problems becoming known. Service providers have taken steps to address this in
some areas with psychiatric nurses dressing in plain clothes and using cars without care services logos.

**Penicuik and Dalkeith Citizens Advice Bureau Community Outreach**

In order to help people suffering from mental ill health accessing support and information services, Penicuik and Dalkeith Citizen’s Advice Bureau have a joint Community Outreach Service project targeted at mental health service users.

Referrals are received from Community Psychiatric Nurses and other health professionals, upon which an outreach worker provides a home visiting service to individual households. Alternatively advice sessions can be held in a number of public outreach locations in the service area.

Our workshop consultations found that the advice provision to mental health service users is highly regarded by service users as well as professionals who comment on the workers empathetic, holistic approach.

To find out more about this initiative, contact: bureau@dalkeithcab.casonline.org.uk

**Isolation**

3.94 Greater access to green space and a better physical environment is felt to help some people with mental ill health living in rural areas.

3.95 However, it was generally felt that for many the rural location brings greater isolation than in urban areas. Whilst the physical environment may help, the lack of contact with services and lack of access to bespoke activities reduces the chances for mental health improvement.

3.96 Workshop participants commented that people with mental ill health in rural areas are often invisible to the community and to service providers, which further compounds the risk of isolation.

**Availability of Support Services in Rural Areas**

3.97 Support services for people with mental ill health living in poverty in rural areas are patchy. From workshop feedback, it is suggested that centralisation of services makes it very difficult to raise awareness of what help and support is available. The impact of this is that people often do not know what benefits they are entitled to or what financial and other support is available.
Workshop participants reported that health care service providers play an important role in signposting individuals to other support services including JobCentre Plus and employability programmes, and that this would benefit from better joined up service provision.

### Training, Guidance and Supported Placement in the Highlands (TAG)

TAG is an initiative that provides opportunities for training, guidance and supported placement in a positive environment for unemployed adults who have experienced mental health problems. Public and employer acceptance of mental ill health is a key issue and TAG works also with employers to improve this.

The initiative is funded with assistance from the European Social Fund, Highland Primary Care Trust, Highland Council Social Work Dept., and a range of Enterprise companies.

TAG offers a range of training covering care, occupational, practical and job seeking skills, complemented with the opportunity to access work experience and supported placement.

Each trainee can determine their own progression route and experience a realistic path back into employment or further education, with continuing support into employment were appropriate.

The particular benefits of TAG are described as follows:

- Individual training programmes to help people establish structure and routine.
- Individual vocational guidance and profiling with regular interviews.
- A range of validated training by SQA, OCR, and City and Guilds.
- Work experience and supported placement with local employers.
- Ongoing support to sustain employment aims.

Trainees can access the programme over a period of approximately 12 months.

TAG workers are employed by NHS Highland and work across the Highlands area.

For more information: [www.caithness.org](http://www.caithness.org) (follow ‘links’, then ‘training and guidance’)

Outreach services do operate in some rural locations and workshop participants felt that these could be extended and that some services could be mobile, for example health and welfare advice.
Summary Findings

- The problems associated with low income exacerbate the symptoms experienced by people with mental ill health.

- People with mental ill health find it particularly difficult to access training and employment in rural areas. It is reported that the stigma attaching to mental illness is more profound in rural than in urban areas.

- People with mental ill health living in poverty in dispersed, rural areas are often less visible to support services, making engagement difficult.

- Some people are reluctant to access support in order to avoid their problems becoming known. Service providers have taken steps to address this difficulty in some rural areas – with psychiatric nurses dressing in plain clothes and using cars without care service logos.

- Better access to green space is felt to help some people with mental ill health, but the rural location also brings greater isolation than in urban areas.

Migrant Workers

Context

3.100 This research study aimed to investigate the experience of migrant workers living in poverty in rural areas. It is recognised that statistics are not available to help identify whether the group is in the lowest three deciles of income. However, available anecdotal evidence indicates that migrant workers are living in poverty in rural areas.

3.101 Many migrant workers living in Scotland, regardless of urban or rural location, are living in poverty and experience poor working conditions. It is important to recognise that migrant workers are not a homogenous group and not all migrant workers are living in poverty, particularly those working in skilled jobs. However, in Scotland many professional qualifications that migrant workers hold are not recognised forcing people into working below their abilities and qualifications.

3.102 Migrant workers living in poverty are often in low skilled, low paid jobs. There are reports of gang masters ‘managing’ groups of migrant workers and of questionable deductions being taken from salaries (for example, to pay for tied accommodation). The income received by many migrant workers in this situation is particularly low and there is evidence of migrant workers receiving less than the minimum wage.30

30 http://www.oxfam.org.uk/applications/blogs/pressoffice/?p=1083
Such exploitation of migrant workers is particularly prevalent in the agricultural sector within rural areas.

3.103 For many migrant workers accommodation is overcrowded and often poorly maintained by private landlords.

3.104 A further issue for migrant workers in both urban and rural settings is a general lack of awareness and understanding of legal rights and entitlements as well as a lack of awareness of support services that they can access for support. Communication problems further compound the problem of accessing services with many migrant workers unable to speak English and support services not offering an interpreter service.

3.105 This is supported by research, which has found that there is evidence of migrant workers not making use of health care services. It is suggested in the research that low wages and poor housing conditions make migrant workers a high-risk group in terms of homelessness and isolation.

3.106 Migrant workers come to Scotland for a variety of reasons including: to work to send money to their home country; to work and build a new life in Scotland; and in some cases, to earn money to repay debts in their home country. Workshop participants reported that many migrant workers focussing on sending money home to their families or to repay debt are less concerned about living conditions, overcrowding and low pay and do not consider themselves as living in poverty. For these migrant workers there is limited incentive to learn English.

Experience of Poverty specific to the Rural Area (accessible/remote)

3.107 Migrant workers live and work across Scotland and many are attracted to rural areas due to the agricultural work available in those areas. Grampian and Tayside have had a large population of migrant workers for many years.

3.108 Research has found that migrant workers are an important part of the food processing, agricultural and hospitality sectors in these areas. Work is often low paid and is seasonal. The nature of employment in rural areas, the reliance on seasonal agricultural jobs means that many migrant workers face unemployment and homelessness at certain times of the year. This is particularly emphasised in remote rural areas, where employment opportunities are less varied than in accessible rural areas or urban areas.

31 http://www.cas.org.uk/pressrelease1262006.aspx
32 Social Care Institute for Excellence (2007) Obstacles to Using and Providing Rural Social Care
33 Communities Scotland (2006) A Study of Migrant Workers in Grampian
34 Communities Scotland (2006) Tayside Migrant Labour Population: Scale, Impacts and Experiences
3.109 In common with the other vulnerable groups, the experience of poverty for migrant workers living in rural areas is exacerbated the more remote a location is. Migrant workers face particular challenges based on their ability to speak English as a foreign language. This impacts fundamentally on their awareness and knowledge of available services and information. Like other vulnerable groups in rural areas employment and income, accommodation, transport, and access to services are additional challenges.

**Employment and Income**

3.110 Workshop findings confirm that migrant workers in rural areas are largely employed in low paid agricultural jobs and live in overcrowded and poor quality farm accommodation. Workshop participants stated that employers often deduct accommodation costs from workers’ wages leaving migrant workers with a very limited income to purchase essential items.

3.111 It was reported that for some migrant workers in rural areas the terms and conditions of employment are particularly bad. However, due to job insecurity and communication issues many migrant workers do not seek help or support.

3.112 Those migrant workers with skills and qualifications living in rural areas are less likely to find suitable employment equivalent to their skills and are most likely to work in low paid and low skilled jobs due to the restricted labour market in rural areas.

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**Moray Initiative**

Although small in scale this initiative demonstrates that it does not always require large amounts of funding to make a difference. The workshop consultations found that a small initiative in Moray addressed the issues of reaching migrant workers effectively by employing a Polish student to work with the local authority.

The post was funded by Highland and Islands Enterprise; accommodation was provided by the local church.

The student acted as a contact and liaison person between Moray Council and Polish migrant workers. Being substantially briefed by the Council about the various support services, the student could relate important information to the target group.

At the same time, the student provided English tuition to migrant workers and translated the Council’s welcome pack into Polish.
**Accommodation**

3.113 The overall finding from consultations is that accommodation in rural areas is often worse for migrant workers than in urban areas. Whilst there is recognition that there is poor quality, overcrowded housing in both settings it is felt that the levels of poor quality accommodation in rural areas, particularly on farms, is higher.

3.114 Workshop participants suggested that where migrant workers are living in tied accommodation, losing employment has a significant impact and leads to homelessness. When this happens, migrant workers have no money to pay for transport to their home country and, due to their often persistent language difficulties, are often unaware of what services are available that can offer support.

**Transport**

3.115 Migrant workers are unlikely to own their own transport and, therefore, have to rely on public transport. The lack of and/or infrequency of public transport services in rural areas and between rural villages impacts migrant workers in terms of isolation, but also restricts their ability to access services.

**Access to Services**

3.116 Access to services for migrant workers is poor. For many migrant workers living in rural areas and often in remote farms, there is a lack of awareness of what services are available to them. Workshop participants reported that migrant workers have less access to Citizen’s Advice and other advice services. Long working hours, shift patterns and infrequent or no transport also compounds the problem of accessing services for migrant workers.

3.117 The evidence from workshops suggests that community support for migrant workers varies. In some rural areas support is poor and is compounded by migrant workers living apart from the community. There have been several initiatives to integrate migrant workers within local communities and of communities working together to learn more about each other’s lives and customs.

3.118 It was felt by some consultees that in some areas of Tayside the influx of migrant workers have had an impact on the local population. One example that was highlighted is the impact on Gypsies/Travellers who would traditionally work in the agricultural sector and take up seasonal employment. With migrant workers employed in the agricultural sector it is felt that the incomes of Gypsies/Travellers will have been impacted. Consultees felt that whilst there is currently no statistical evidence or research on this subject, it is important for policy makers to consider.
Teaching English at the Shipyards

A further initiative targeted at migrant workers was highlighted by our workshop participants, referring to Moray Council providing migrant workers with English Language classes at the Buckie Shipyard. The classes were designed to deliver at times which complemented migrant workers’ shift patterns. This required flexibility of teachers.

Advertisements were placed around the Moray area in five different languages and migrant workers were contacted in a wide range of manners including text, email, and telephone. The migrant workers were asked to provide details of shift patterns and courses were scheduled around these. For example, evenings from 7pm-9pm, or late mornings, as required.

Some free child care facilities were offered for some classes if and when required. Classes were targeted to the level of tuition needed.

The initiative was reported to work well. The fact that there was a Native Polish speaker who helped with recruitment improved numbers and made the courses for migrant workers easier to access. (See previous text box ‘Moray Initiative’).

For further information contact: Moray Council: 01343 543 451

Availability of Support Services in Rural Areas

3.119 In urban areas there is a critical mass of migrant workers making them more visible to service providers who find it easier to access the migrant worker community with information about available services. In rural areas, there isn’t this critical mass, which impacts awareness and uptake of services.

3.120 Migrant workers predominantly work in the agricultural sector in rural areas which would suggest that they would be more visible, however, given the nature of the sector, employees are dispersed across geographic areas. Further, it was reported that in areas where there are many migrant workers with different nationalities it is often the larger population group (for example, Polish migrants) that receive greater support, to the detriment of other groups (for example, Slovaks). It was felt that this is due to increased awareness of the larger groups by service providers.

3.121 Some areas in the North East have a history of migrant workers living and working in the area and several local authorities have developed “Welcome to...” packs which provide information about banking services, libraries and other services in an attempt to signpost migrant workers to essential services. Workshop participants feel that these packs have been valuable to new migrants settling in the area.
3.122 Language and communication problems further compound the problem of accessing services. Migrant workers often don’t speak English and in rural areas service providers don’t have the same access to interpreter services as service providers in urban areas. Further, the cost of interpreters is particularly high which can be problematic for voluntary organisations that operate on limited budgets.

3.123 There are many examples of English language classes being made available to migrant workers in rural areas; however issues over transport and the cost of transport are creating a barrier to accessing these classes.

3.124 Access to the Internet is limited for migrant workers in rural Scotland. Consultees, however, reported that larger employers do offer Internet access and support services in the workplace.

3.125 Interestingly, workshop participants reported that the needs of migrant workers change over time. The nature of enquiry to support services changes depending on the stage that the migrant worker is at. For example, when a migrant worker first comes to work in Scotland the enquiries for information cover employment, pay rates and cost of living and later, when the migrant worker is settled and has family in Scotland the enquiry changes to become about benefits, entitlements and housing in much the same way as the general population.

Summary Findings

- The most acute problem faced by many migrant workers is their lack of understanding of English. This affects their awareness of services available to them.

- Migrant workers are not a homogeneous group and have a range of different motivations. Their service needs differ accordingly.

- The nature of employment in rural areas (seasonal, agricultural) means that many migrant workers face unemployment and homelessness at certain times of the year.

- The terms and conditions of employment for migrant workers in rural areas are particularly bad. Many migrant workers fail to seek help or support due to communication problems and fears about job insecurity.

- Accommodation for migrant workers is often worse in rural than in urban areas. Where migrant workers are living in tied accommodation, losing employment has a significant impact, as it leads to homelessness.
• Migrant workers living in remote rural areas find it particularly difficult to access services for financial and other advice, due to long working hours, shift patterns and transport problems.

• Several local authorities have developed welcome packs which provide information about essential services for new migrant workers. These are felt to be valuable.

• The recent influx of migrants may have had an impact on the work opportunities available to other marginalised groups in rural areas (eg Gypsies/Travellers).
4 THE DEFINITION OF POVERTY

Introduction

4.1 The definition of poverty presented below is a standard definition and measure that is used by the Scottish and UK governments to gain an understanding of the levels of poverty and to compare with other nations who also use this measure. The current definition is income based and does not consider geography.

The Definition of Poverty

The usual definition of relative low income are households whose equivalised income before housing costs is below 60% of the median (i.e. midpoint) income in the U.K. in the same year.

Income is the income from all sources for all members of the household but after deductions for income tax, National Insurance contributions, council tax, pension contributions and maintenance payments.

Equivalisation allows for differences in the size and composition of households, and recognises that a family of several people requires a higher income than a single person in order for both households to have a similar standard of living.

It is assumed that all individuals in the household benefit equally from the combined equivalised income of the household.

For a couple with no children the U.K. median income before housing costs in 2006-07 was £377 per week. The relative low income level was therefore £226 per week.

Feedback from Study Participants

4.2 A key question throughout this study related to the appropriateness of the definition of poverty at a Scottish level to address the relevant issues.

4.3 The consultations with national stakeholders and discussions in the local workshops indicate that there is an acceptance of the need for a standard definition that enables comparisons with other countries. For some participants the current measure is appropriate for making these comparisons as well as providing an indication of poverty levels on a national scale. Whilst participants understand the need to have a ‘cut off point’ below which a person is considered in poverty, it was felt that expenditure should be a feature of the definition.
4.4 Many participants expressed surprise and disagreement with the definition of relative poverty being used and many felt that housing costs should be a key variable in any calculations.

4.5 Poverty is not simply a measure of income is a view that many participants at local workshops expressed. Wider causes and impacts of living in poverty were highlighted as important considerations when attempting to understand the levels of poverty in Scotland.

4.6 The majority of participants felt that a distinctive definition of poverty is not needed but that increased expenditure in rural areas should be considered and reflected in any poverty measure.

4.7 Whilst not a definition of poverty, the Scottish Index of Multiple Deprivation (SIMD) was raised as an issue by both national and local stakeholders who feel that it is inappropriate and unhelpful in identifying areas of poverty within rural Scotland. The SIMD is considered as urban focussed. SIMD is felt to be particularly unhelpful for gaining funding for projects and services in rural areas as it highlights deprivation at a street or post code level meaning that for rural areas, where there isn’t the volume or density of poor households in one area, the SIMD does not highlight these.

4.8 Whilst the perception of participants is that SIMD is unhelpful, it is important to note that SIMD is not designed to identify rural poverty but to identify small area concentrations of multiple deprivation across Scotland, in both urban and rural areas. In rural areas the population is often mixed (affluent and poor) and dispersed. Therefore concentrations of deprivation are perhaps less likely to be highlighted using SIMD. This does not mean that deprivation doesn’t exist in those areas, but that SIMD is not the appropriate tool to identify this.

4.9 With few tools available to identify rural poverty there is perhaps an overreliance on SIMD data within local areas in making funding decisions. Where this is the case, more intelligence is perhaps needed at a local level to identify and understand the local population and communities of interest who are living in poverty.

4.10 Feedback suggests that stakeholders feel that the focus on larger regeneration areas in terms of funding and other resources is to the detriment of smaller communities living in poverty in rural areas.

4.11 Finally, many local participants felt that the definition of poverty is not accessible in the way it is written and would welcome a version in plain English that is understandable to lay people.
5 TACKLING RURAL POVERTY

5.1 Our discussions with national and local stakeholders covered local initiatives, support services and suggested solutions and these are presented in this chapter.

5.2 Improving the experiences of people living in poverty in rural areas may involve developing targeted solutions to tackle particular issues and several were proposed in our workshops.

Transport

5.3 A key issue for all of the vulnerable groups, public transport in rural areas exacerbates many of the problems faced by people living in poverty. Workshop participants suggested that a more flexible approach is needed in providing public transport and ideas included:

- increased subsidies for transport providers to ensure that the needs of the community are being met;
- free community transport for pensioners and disabled people; and
- increase the number of transport services between rural areas.

Support Services

5.4 Workshop participants, many of whom are service providers, felt that providing services in rural areas could be improved greatly if key organisations work together. This would lead to more efficiency in terms of resources but could also make services more effective. For example, GP services could host outreach services from other healthcare providers, benefits advice and other support organisations. Local GP practices are used by the whole community and by having outreach services within practices, the stigma or embarrassment associated with seeking support may be reduced.

5.5 A further suggestion was that village halls could be used more for drop-in services and that service providers could join-up to reduce travel costs and, therefore, reduce the cost per head of service delivery (which is often much higher in rural areas).

5.6 Flexible approaches to service delivery are needed in rural areas and participants felt that mobile services could offer a good alternative for people who cannot afford to or are unable to travel. Banks already offer mobile services in rural areas and participants felt that this must be a realistic option for other support providers including the Post Office.
Technology

5.7 With increased costs of delivering services experienced by public and voluntary sector service providers, participants felt that the internet could play a key role in getting key information to the people that need it. Organisations including Age Concern and Shelter already have information and advice on their websites for vulnerable groups and this is felt to be successful.

5.8 Several participants agreed that more information and advice available on the internet would be beneficial. However, poor broadband connections in many rural areas and the cost of IT equipment may lead to many people being unable to access key information and advice. To overcome this, participants suggested that local schools could be used more effectively. Extending the opening hours of local schools and inviting local people to use the resources available there would make computers and the internet more accessible for the whole community.

5.9 Several workshop participants felt that more innovative approaches are needed in tackling the problems associated with living in rural areas and that using existing resources and infrastructure provides a good opportunity to improve people’s lives at a fairly manageable cost for service providers.

Evidencing Rural Poverty

5.10 Improving the evidence base on rural poverty was a key issue for several national and local consultees who feel that there is a lot of hidden poverty in rural areas. More detailed statistical evidence would be welcomed by stakeholders who feel that current data does not highlight the problems sufficiently.

5.11 Participants report that in rural areas there are many examples of wealthy people and people in poverty living side by side, making it increasingly difficult to identify households living in poverty. Because of this, participants felt that the Scottish Index of Multiple Deprivation (SIMD) is not an inappropriate tool for making local funding decisions.

5.12 Participants stated the opinion that SIMD is more suited as an urban measure, and that it does not help to identify areas or levels of poverty in rural areas. This finding suggests that there is a lack of understanding about the purpose of the index.35

5.13 Short-term funding for long-term issues was highlighted as a particular problem and this is not unique to the rural setting. Community groups in

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35 The Scottish Government confirmed that all of the indicators used to construct the index are relevant to individuals living in urban and rural area. Fewer rural areas are shown as being multiply deprived because populations in rural areas are more mixed and dispersed. The Scottish Government is working to increase understanding among stakeholders about what the SIMD is and does, and what it can and cannot be used for.
rural areas are reported to struggle in gaining revenue grants for projects which is causing frustration and leading to many projects being unable to continue.

Public, Private and Voluntary Sectors

5.14 Many consultees felt that the public, private and voluntary sectors all have an important role in tackling poverty in rural areas. Whilst each sector has a particular role to play, participants also felt that there could be more joint working to take advantage of economies of scale, particularly given the cost of service delivery in rural areas.

5.15 In terms of housing, it is felt that the public sector should support more affordable housing and associated initiatives such as shared equity housing. There is a fear amongst several participants that rural areas will lose out in terms of housing development due to the desire for large-scale developments that are not appropriate or required in remote rural areas in particular. Small-scale developments should be encouraged to meet the needs of local residents but also to encourage greater inward investment to rural areas.

5.16 Private rented housing in rural areas was of some concern to workshop participants. Low quality private rented accommodation that is energy inefficient causes particular problems for those on low incomes. Participants suggested that the Scottish Government should work more closely with private landlords to encourage housing improvements to be made.

5.17 More widely, it is felt that voluntary sector services providing information, advice and support could have a greater presence in rural areas. Support services for disabled people, those with mental ill health and single parents are less prevalent in rural areas and these often provide invaluable support to people at difficult times. Greater input from the voluntary sector to run support groups would benefit those living in poverty. Workshop participants felt that some vulnerable groups would benefit from activities such as day outings, lunch clubs and social activities that are often provided by voluntary organisations.

5.18 Workshop participants recognised that the voluntary sector has limited resources and is increasingly centralising services to urban areas. It was felt that increasing resources to the voluntary sector or encouraging pooling of resources and a joined up approach between voluntary organisations or between voluntary and statutory organisations could help to improve service delivery in rural areas.

5.19 Greater inward investment by small-medium sized companies is felt to be important in generating new opportunities for people living in rural areas, particularly those who are not in work. Consultees felt that the Government could offer support or incentives to small-medium enterprises to move into rural areas. Further, the role of social enterprises was discussed in workshops and participants felt that social
enterprises could have a key role in delivering services and support in rural areas and that more incentives should be used to encourage this.

Policy

5.20 In developing initiatives and policy solutions to tackle poverty in rural areas, workshop participants emphasised the need for policies to be ‘rural proofed’ or assessed for ‘rural impact’. Tailoring policies and service delivery to the rural environment is felt to be fundamental with a strong view stated that ‘one size does not fit all’.

5.21 The solutions discussed by workshop participants covered both national and local level actions that could be implemented to help improve the lives of those living in poverty. There is recognition that many of the solutions are locally based and, therefore, become the responsibility of local authorities. The Scottish Government is felt to be important in encouraging the development of local solutions and workshop participants felt that encouraging rural outcomes through Single Outcome Agreements would be an effective way of ensuring that rural issues are being considered at a local level.

5.22 In summary, workshop participants identified possible solutions to local problems experienced by those living in poverty. Innovation and flexibility are important in tackling issues of distance, cost of travel and worker/client ratios. Greater joint working by service providers and incentivising initiatives in rural areas could provide the impetus at the local level to meet the challenges of service delivery.

5.23 It is recognised that rural areas across Scotland differ and that people living in poverty in rural areas – both remote and accessible – have different support needs depending on local circumstances. Therefore, it is suggested, based on participants comments, that locally tailored solutions are needed against a backdrop of national incentives and support.
6 CONCLUSIONS AND IMPLICATIONS

Introduction

6.1 This chapter presents the conclusions of the study and summarises the main implications of the findings.

6.2 The main focus of the chapter relates to the key study aims, which were to establish whether the experience of poverty in rural areas in Scotland is distinctive from the experience of poverty in urban areas and to suggest what the implications of these differences are for policies aimed at reducing poverty.

6.3 It is important to note that the conclusions of the study are based on findings from qualitative research representing the views and perceptions of just over 100 individuals that have participated in national consultations and local workshops.

6.4 Furthermore, the research was exclusively undertaken with individuals representing support organisations. Due to time limitations of this commission, the views of people in poverty could not be included. Information about the experience of poverty is, therefore, one step removed from direct experience. In this respect, aspects such as ‘coping mechanisms’ of poverty could not be fully explored.

6.5 At times, the perceptions of the stakeholder groups at odds with what is known from existing statistical evidence. This is an interesting finding and although the research participants are a small, and by definition, biased group, it may provide focus for future work.

Conclusions

6.6 One of the research questions was whether there is a difference in rural poverty living in accessible or remote rural areas. From the research it is evident that the experience of poverty for all the vulnerable groups is not necessarily different, but certainly exacerbated by living in the more remote rural areas.

Access to Services and Opportunities

6.7 One of the main factors affecting all people on low income in rural areas, and remote rural areas in particular, is that low-density population and dispersed living often means that service provision is increasingly difficult to provide.

6.8 A further factor of rural living is that public and third sector service providers are felt to be increasingly centralising their services to areas with a high-density population. This is so that providers are closer to the majority of their clients. The result is that a large number and range of services and activities are located further away from people in rural areas. This makes accessing services and activities more difficult, time
consuming and expensive. This affects most areas of life, including schools, hospitals, care homes, benefit offices, job centres, post offices, etc.

6.9 Service providers from public, private and voluntary sectors play an important role in tackling rural poverty and a co-ordinated response to service delivery is thought to be important to become more effective.

6.10 In terms of outreach provision, many support organisations stated that client/worker ratios in budget allocations do not sufficiently acknowledge the time required for travel in rural/remote rural locations.

6.11 A lack of opportunities for employment and training limits individuals’ options for increasing their household income and moving out of poverty. With low skill, low pay jobs dominating the rural economy, the route out of poverty for vulnerable groups is, therefore, more challenging.

6.12 Without increased employability support in rural areas to support vulnerable groups into employment, education and training there will be out-migration to urban areas. This out-migration offers better employment and training opportunities and is often the only alternative for households experiencing poverty to improve their income.

**Housing and Fuel Poverty**

6.13 The quality and availability of affordable housing combined with the issue of fuel poverty in rural areas was thought to affect people on low incomes in rural areas more profoundly.

6.14 The shortage of affordable housing affects all rural areas. However, it is believed that the in-migration of commuter families to the accessible rural areas is increasing the problems for families living in poverty, particularly as rental prices of properties have increased.

6.15 The poor quality of housing, often reported to be worse in the rental market, contributes to fuel poverty. This is particularly the case in exposed rural areas where houses are more exposed to the weather conditions. Energy efficiency through building design has been reported as an area of improvement particular in the area of new social housing, for example.

6.16 People who tend to stay at home more during the day (i.e. pensioners, ill people, and unemployed people) are more affected by high fuel prices. Fuel poverty in rural areas – and particularly in remote rural areas - is exacerbated by the lack of alternative places to spend time in during the day.

6.17 The fieldwork further identified an important aspect of fuel poverty relating to public/private sector approaches to reduce costs by gas providers. These miss many households in rural areas that do not
have access to gas and rely on other sources such as oil and LPG. These are usually provided by small suppliers out with any negotiated reductions or support schemes. In this respect, households on low income in rural areas are disadvantaged.

Cost of Living

6.18 The research found that the costs of basic goods is perceived to be higher in rural areas than in urban areas where a critical mass ensures economy of scales positively affecting the price of goods.

6.19 Further, the more remotely someone lives, the more money is required to be spent on transport costs and the less money is left to pay for other basic needs. The lives of poor households in rural areas are, therefore, determined by much harsher choices of expenditure and more drastic shortfalls in provision for basic needs.

Social Impacts

6.20 The findings clearly pointed out that the main effect of smaller household budgets is that people tend to make savings on expenditure by curbing social activities. The risk of isolation, limited social contact and loneliness are impacts of poverty that are keenly felt in rural areas.

6.21 In addition to the withdrawal from social activity for cost reasons, it is believed that the associated stigma of poverty prevents many people from engaging with their community and/or from asking for support.

6.22 The higher visibility of residents in the community in rural areas is believed to increase risk of embarrassment and associated stigma of asking or receiving support.

6.23 Careful and sensitive community engagement stimulating local activities could help to reduce the isolation of vulnerable groups. Current developments including the closure of local Post Offices and cost of hiring local venues, often hinders effective community activity.

6.24 Support organisations commented on the negative effects of the short-term nature of public sector funding. This reduces the consistency of support, (which is particularly important for particular vulnerable groups - elderly people, mental ill health).

6.25 The short-term nature of funding means that projects often cease to operate and new projects take their place. Sustainability of projects and initiatives is important to ensure consistency of support and support organisations commented that there cannot continue to be short term funding for long term issues.
**Vulnerable Groups in Poverty**

6.26 The experience of poverty for particular vulnerable groups has been examined. Our findings indicate that **target group households are largely exposed to the same disadvantages** posed by their rural location (limited access to and high cost of transport, poor quality and expensive housing, lack of services, higher costs of living) impacting negatively on their income across each of the vulnerable groups.

6.27 There are a number of differentiating factors between the vulnerable groups, but those factors are largely unrelated to geographic location. Having said this, individuals (such as disabled people, the elderly and the ill) who do require assistance and support on longer journeys to service providers, are more profoundly affected by the higher costs of transport in rural areas. This is also the case for single parents who often face additional journeys to childcare services.

6.28 In addition, vulnerable groups in frequent need of health and support services (including the elderly, disabled, mentally ill, and single parents) are more likely to be affected by the distance to service providers and the resulting transport issues, and/or by more infrequent out-reach provision of services.

6.29 The main conclusion of the study is that people in rural areas have to spend proportionately more on transport and goods and are less frequently provided with services than their urban counterparts. For people on low incomes, this has negative effects **aggravating the experience of poverty and reducing available income significantly**.

6.30 Finally, the definition of poverty is acknowledged as a standard measure that is needed in order to compare Scotland with other nations. However, it was felt that a more meaningful measure incorporating housing costs and expenditure would be appropriate for measuring poverty and targeting policies.

**Possible Implications for Decision-Makers**

6.31 This research study identifies a number of implications for policy makers and service providers, which could impact positively on the key issues experienced by people in poverty in rural areas. These are summarised as follows:

6.32 **A joined up approach** – the experience of poverty in rural areas has a number of distinctive features. These need to be considered when planning policies not just to address poverty but in relation to social care, housing, transport, sustainable development, rural development and social exclusion.

6.33 **Delivering change** – the specific features of rural areas require a more flexible approach to service delivery, with a greater focus on outreach and mobile services. Client/worker ratios need to recognise the
distance and time involved in travelling to clients in remote locations. There are also particular sensitivities about delivering services to vulnerable groups in rural areas, which need to be acknowledged when planning and funding services.

6.34 **Local provision and community-based solutions** – many of the issues identified by the research relate to the dispersed nature of rural communities and the risk of isolation faced by vulnerable people. The need for increased social interaction and continuity of support are of paramount importance in addressing the key needs of people in the groups considered by the research.

6.35 **Transport** – the research findings have implications for policies relating to free transport for people over 60, and also for policies relating to transport routes and service frequency.

6.36 **Employment** – study participants commented on the limited range of employment opportunities in rural areas and the perceived difficulties experienced by people in vulnerable groups in gaining and sustaining employment. Findings have implications for job creation and for ensuring that employers and employees receive appropriate training on equalities issues.

6.37 **Housing** – policies need to take account of the lack of affordable, small housing units in both accessible and remote rural areas. Housing design is also an issue, particularly in exposed areas.

6.38 **Fuel poverty** – rural households not connected to mains gas supply are currently missing out on the fuels cost reduction tariffs provided by gas suppliers. Schemes to provide support to low income households, regardless of their source of fuel, would help to alleviate the problems faced by vulnerable people.

6.39 **New technologies** – many service providers place increasing emphasis on digital media and information via the internet, excluding people who cannot afford to pay for new technologies such as computers and digital televisions. Consideration should be given to ways in which people can access these technologies. Although not an issue specifically affecting people experiencing poverty, improved broadband coverage in rural areas would help people in vulnerable groups to benefit from the advantages of technological developments.

6.40 **Further research** - the perceptions of people working with vulnerable groups cannot replace the direct experience of those actually dealing with poverty. This research has indicated that future work to guide policy development and delivery could usefully focus on coping strategies, cultural attitudes and lifestyle, all of which impact on the ability to cope with poverty in different geographical and socio-economic settings.